



# Product Fair Value Assessment (FVA)

## Summary of Assessment (1/2)

In RSA’s capacity as the Sole Manufacturer (as per PROD 4 Rules), we are sharing with you the approved output of our **Product Approval / Review** for the **Product** component.

### Product Cover – Summary

A summary of our assessment as to whether the level of benefits and relevant exclusions offers value to Customers is as follows:

- There are no indicators that the level of benefits and relevant terms, conditions and exclusions do not offer value to Customers.
- There are no features of the Product which reduce over time or are intended to provide less value during the cover term.

### Product Utility – Summary

A summary of our assessment as to whether the Product is being used by the Customers of the intended target market is as follows:

- There are no indicators that the Product is not being used by the Customers of the intended target market or being sold outside the intended target market.

### RSA Service – Summary

A summary of our assessment as to whether the type and quality of services being provided is reasonable for Customers is as follows:

- There is no indication that the quality of service being provided is not reasonable.
- There are no indications of cohorts of customers experiencing different levels of service due to any common protected characteristics or vulnerabilities

### Product – Conclusion

- Overall, there are no indicators that the product is not compatible with the objectives, interests and characteristics of customers of the intended target market.

# RSA Product Fair Value Assessment (FVA) Summary of Assessment (2/2)

In RSA’s capacity as the Sole Manufacturer (as per PROD 4 Rules), we are sharing with you the approved output of our **Product Approval / Review** for the **Distribution** component and overall **Fair Value Assessment Conclusion**.

### Distribution – Summary

A summary of our assessment as to whether remuneration is appropriate and commensurate with the services provided is as follows:

- All indicators for distributor remuneration are within expectation (this included consideration of data relating to commissions, fees and charges, and other remuneration).
- There is no evidence that the Product is being sold outside of the intended target market

### Overall – Conclusion

Overall, there are no indicators that the product is not compatible with the objectives, interests and characteristics of customers of the intended target market.

### Agreed Actions

#	Theme	Description of Action	Owner	Due Date
1				
2				
3				
4				
5				