

¶ Section C describes the third-party beneficiary rights RGA provides to Data Subjects under this Processor Policy.

SECTION A: BASIC PRINCIPLES

RULE 1 LAWFULNESS OF PROCESSING

- 1A** RGA will ensure that all Processing is carried out in accordance with Applicable Data Protection Laws.
- 1B** RGA will cooperate with and assist a Controller in complying with its obligations under Applicable Data Protection Laws in a reasonable time and to the extent reasonably possible.

RULE 2 FAIRNESS AND TRANSPARENCY

- 7B** RGA will ensure that Sub-Processors (RGA or third party) are (i) engaged on the same contractual terms as those executed between RGA and the Controller; and (ii) required to comply with this Processor Policy, particularly obligating the Third Party Sub-Processor to implement and maintain appropriate technical and

RULE 15 ACTION WHERE NATIONAL LEGISLATION PREVENTS COMPLIANCE WITH THE PROCESSOR POLICY

15A RGA will ensure that where it believes that the legislation applicable to it prevents it from fulfilling its obligations under this Processor Policy or such legislation has a substantial effect on its ability to comply with the Processor Policy, RGA will promptly inform:

- ¶ the Controller as provided for by Rule 3 (unless otherwise prohibited by a law enforcement authority);
- ¶ RGA UK Services;
- ¶ RGA's Chief Security and Privacy Officer; and
- ¶ the Information Commissioner.

15B RGA will ensure that where it receives a legally binding request for disclosure of Personal Information by a law enforcement authority or state security body which is subject to this Processor Policy, RGA will:

- ¶ notify the Controller promptly unless prohibited from doing so by a law enforcement authority; and
- ¶ put the request on hold and notify the Information Commissioner unless prohibited from doing so by a law enforcement authority or state security body.

SECTION C: THIRD PARTY BENEFICIARY RIGHTS

1. Rights of enforcement against the Processor in respect of an alleged breach by the Processor.

Under Applicable Data Protection Laws the Controller or those Data Subjects whose Personal Information is Processed in the UK either by a Controller or an RGA UK BCR Entity (listed in Appendix 1) acting as a Processor and transferred to a Group Member outside the UK under the Processor Policy (a "**Non-UK BCR Entity**") have certain rights (each a **Beneficiary**").

These Processor Third Party Beneficiaries may directly enforce the following elements of this

Where a Processor Third Party Beneficiary cannot bring a claim against a Controller (the 'Former Controller') in respect of non-compliance of any of the commitments in this Processor Policy by a Group Member acting as a Processor (or its sub-processors) because:

¶ Third Party Beneficiaries may obtain a copy of the Processor Policy from RGA UK Services or any other UK BCR Entity on request. This Policy (and any updates thereof) will be accessible on RGA's website at <http://www.rgare.com>.