2024 Sustainability Accounting Standards Board Index

In addition to reporting in accordance with the GRI Standards, we link our reporting with the Sustainability Accounting Standards Board (SASB) standards. SASB has developed voluntary, industry-specific disclosure standards to help businesses communicate financially-material sustainability information to investors. We report metrics for the industries that are most closely aligned to our mix of businesses: Asset Management & Custody Activities and Insurance. We have focused on the metrics that are the most relevant, and for which data is available, while striving to provide SASB disclosures that are consistent with those of industry peers. We will continue to evaluate additional SASB disclosures in the future. All data is as at and for the year ended December 31, 2024 unless otherwise stated.

Topic	Accounting metric	Code	Response
Industry: Asset Management & Custody Activities and Insurance (topic applies to both)			
Transparent information & fair advice for customers	Description of approach to informing customers about products and services	**FN-IN-270a.4** **FN-AC-270a.3**	Client experience 2024 Sustainability Report – page 43
Industry: Asset Management & Custody Activities			
Employee diversity & inclusion	Percentage of (1) gender and (2) diversity group representation for (a) executive management, (b) non-executive management, (c) professionals, and (d) all other employees	**FN-AC-330a.1**	2024 Sustainability Report – pages 42, 52
Business ethics	Description of whistleblower policies and procedures	**FN-AC-510a.2**	Code of Conduct Governance and ethics
Activity metric	Total assets under management (AUM)	**FN-AC-000.A**	2024 Sustainability Report – page 6
Industry: Insurance			
Incorporation of environmental, social, and governance factors in investment management	Description of approach to incorporation of environmental, social, and governance (ESG) factors in investment management processes and strategies	**FN-IN-410a.2**	Sustainable investing 2024 Sustainability Report– pages 30-35 OSFI B-15 Climate Risk Management Report - page 14
Policies designed to incentivise responsible behaviour	Discussion of products or product features that incentivise health, safety or environmentally responsible actions or behaviours	**FN-IN-410b.2**	Client health 2024 Sustainability Report– pages 21-23 Complementary to this metric, outside of insurance policies, we encourage health, safety and/or environmentally responsible actions and/or behaviours through actions described on pages 10-11, 18-19 and 37-38
Systemic risk management	Description of approach to managing capital- and liquidity-related risks associated with systemic non-insurance activities	**FN-IN-550a.3**	2024 Annual Report– pages 56-61, 88-89, 181 Risk management