



Sustainability at Sun Life

Sun Life's Purpose is to help our Clients achieve lifetime financial security and live healthier lives. Our commitment to sustainability brings our Purpose to life.

The Brighter Futures blueprint

Reimagining sustainability as a driver of innovation and growth

The Brighter Futures blueprint is our plan to help Clients, communities and businesses thrive in changing times. It reflects where we are now, how we serve our Clients and communities, and where we're headed: fully integrating sustainability into our business and unlocking long-term resilience.



Purpose

Advance Sun Life's **Purpose** to help Clients achieve lifetime financial security and live healthier lives



Clients

Deliver on our **Clients'** sustainability goals as a trusted partner



Resilience

Enhance Sun Life's long-term **Resilience** by addressing core sustainability considerations

2025 Sustainability Highlights

We focus on areas where Sun Life's core capabilities in health, wealth and risk management can create the most meaningful impact.

<p>3.7 million Clients in Canada have access to virtual health solutions for themselves and their dependents, compared to 3.5 million in 2024¹</p>	<p>Reached 28.8 million² Clients through our solutions that target the needs of an underserved³ group, compared to 29.9⁴ million in 2024</p>	<p>Family leave products offered to employers in 31 U. S. states through statutory and voluntary programs</p>
<p>Partnered with Empathy in Canada and Wellthy in the U.S. to provide comprehensive bereavement support to help eligible life insurance beneficiaries and their families manage losing a loved one</p>	<p>A new group insurance program made available by Sun Life Grepa in the Philippines to more than 2 million women provides affordable and accessible life and family insurance coverage</p>	<p>Launched a GenAI-powered Notes Assistant Tool that saves up to 30 minutes of administrative work per meeting so advisors can focus on their Clients</p>
<p>Improved our global Client Satisfaction (CSAT) score by 3 points⁵</p>	<p>\$64.9 million committed to the fight against diabetes globally since 2012, including \$7 million in 2025</p>	<p>\$33.1 million cumulative donations since 2023 to causes that support underserved groups⁶ (Goal: \$75 million by 2030)</p>
<p>First Canadian insurer to achieve Bronze-level certification in the Partnership Accreditation in Indigenous Relations</p>	<p>91% of employees say that their immediate supervisor/manager supports their well-being⁷, consistent with 2024, a reflection of our focus whole person health</p>	<p>79% of employees told us they feel it's safe to speak up at Sun Life⁷, compared to 80% in 2024, a reflection of our ethical workplace</p>
<p>46% of electricity consumption at our global offices from renewable sources such as solar and wind⁸</p>	<p>Joined the new G7 Infrastructure Investment Council to help mobilize private capital at scale for sustainable infrastructure in emerging markets</p>	<p>General account reached \$29.1 billion in sustainable investments^{9,10}</p>

Recognition



Ranked as number one in the insurance industry on Corporate Knights' 2026 Global 100 Most Sustainable Corporations in the World since 2010.



In 2025, Sun Life maintained AAA on MSCI's ESG Rating¹¹, for the fourth consecutive year.



Confirmed our 'Low-Risk' ESG Risk Rating from Sustainalytics in 2025.

End notes

- ¹ Includes Clients with access to Dialogue’s virtual primary care, mental health and employee assistance programs. In the context of this metric, “Clients” refers to the primary account holder. An account holder can enable access to these solutions for their dependents.
- ² Includes products and services that aim to address the unique needs of underserved groups. Excludes SLC Fixed Income, U.S. (In-force Management), Asia (High Net Worth, Regional Office) and Corporate Support. Includes Asia Joint Venture (Malaysia).
- ³ Underserved groups are groups of people that have been historically excluded from or deprioritized in the financial industry, including underinsured or uninsured populations. Underserved groups will differ across countries but generally include low-income individuals, the emerging middle-class in developing economies, people with chronic health issues and disabilities, women, LGBTQ+ individuals, underrepresented ethnicities, religious groups, immigrants, and those living in rural communities.
- ⁴ Figure restated to reflect additional data provided after year-end.
- ⁵ Excludes SLC Fixed Income, U.S. (In-force Management), Asia (High Net Worth and Regional Office) and Corporate Support. Includes Asia Joint Venture (Malaysia).
- ⁶ Includes Asia Joint Ventures (Malaysia and India).
- ⁷ Based on the Q3 global employee engagement survey. 78% of employees surveyed participated. Includes Asia Joint Venture (Malaysia).
- ⁸ The percentage of global electricity consumption from renewable sources includes on-site renewables, participation in green utility programs, and the purchase of renewable energy certificates (RECs) or other environmental attributes. These allow Sun Life to claim the environmental benefits of renewable energy, regardless of whether the electricity is directly drawn from the grid by Sun Life properties. Refer to Sun Life’s [2025 GHG Emissions Reporting Methodology](#) for more information.
- ⁹ Portfolio at December 31.
- ¹⁰ Reflects assets managed for the general account. More information on AUM methodology, including criteria included in the calculation, is available upon request. Asset values included represent a non-IFRS financial measure. Sustainable investments meet one or more of the criteria for investments based on ICMA Green Bond Principles, ICMA Social Bond Principles, ICMA Sustainability Bond Guidelines, GRESB Real Estate Benchmark, and/or PRI Impact Investing Market Map. Where issuers do not obtain a third-party opinion or provide an internal opinion on their issuance, our investment professionals apply judgment to assess whether the use of proceeds meets the standards set out in the ICMA principles. Assets included may not align with criteria in Sun Life’s Sustainability Bond Frameworks. Does not include all holdings in companies that may be defined as sustainable under other taxonomies.
- ¹¹ The use by Sun Life Financial Inc. of any MSCI ESG Research LLC or its affiliates (“MSCI”) data, and the use of MSCI logos, trademarks, service marks or index names herein, do not constitute a sponsorship, endorsement, recommendation, or promotion of Sun Life Financial Inc. by MSCI. MSCI services and data are the property of MSCI or its information providers, and are provided ‘as-is’ and without warranty. MSCI names and logos are trademarks or service marks of MSCI.