



Strategic report

How we bring our vision of inclusive capitalism to life

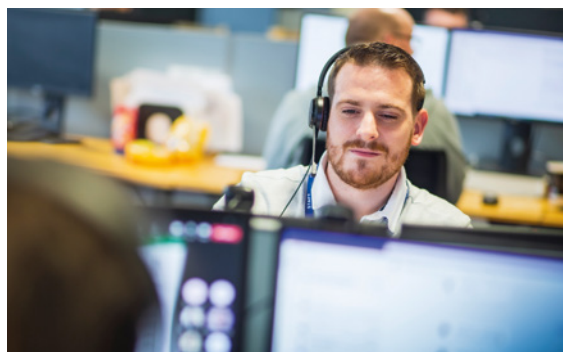
- | | |
|---------------------------------|---|
| 2 At a glance | 22 Chief Financial Officer's Q&A |
| 4 Chair's statement | 24 Key performance indicators (KPIs) |
| 6 Chief Executive Officer's Q&A | 26 Tax review |
| 8 Sir Nigel Wilson | 28 Business review |
| 10 Our strategy | 40 A sustainable business |
| 12 Our business model | 51 Non-financial and sustainability information statement |
| 14 Our stakeholders | 52 Managing risk |
| 16 Place making | 55 Group Board viability statement |
| 18 Our climate actions | 56 Principal risks and uncertainties |
| 20 Our people | |



Governance

How we grow our business responsibly

- | | |
|---|--|
| 62 Letter from the Chair | 80 Nominations and Corporate Governance Committee report |
| 64 Board of directors | 86 Audit Committee report |
| 66 Group Management Committee | 92 Risk Committee report |
| 67 Governance report | 94 Directors' report on remuneration (DRR) |
| 74 Employee engagement | 97 DRR quick read summary |
| 76 Section 172 statement and stakeholder engagement | 100 Summary of remuneration policy |
| 79 Data and Technology Committee report | 104 Annual report on remuneration |



Financial statements

Our financial statements for the year ended 31 December 2023

- | | |
|---|--------------------------------------|
| 122 Group consolidated financial statements | 174 Balance sheet management |
| 123 Independent auditor's report | 232 Additional financial information |
| 138 Primary statements and performance | 256 Company financial statements |



Other information

- 263 Directors' report and additional statutory and regulatory information
- 268 Shareholder information
- 270 Alternative performance measures
- 273 Glossary



Annual report quick read

A summary of the Annual report and accounts, highlighting strategy, performance and how the Group is structured, is available online: group.legalandgeneral.com/annualreportsummary

Climate and nature report

group.legalandgeneral.com/reports

Social impact report

group.legalandgeneral.com/reports

Tax supplement

group.legalandgeneral.com/reports

Risk management supplement

group.legalandgeneral.com/reports