1. Disclose the insurer's governance around climate-related risks and opportunities.
In disclosing the insurer's governance around climate-related risks and opportunities insurers should consider including the following:

- Identify and include any publicly stated goals on climate-related risks and opportunities.
- Describe where climate-related disclosure is handled within the insurer's structure, e.g., at a group level, entity level, or a combination. If handled at the group level, describe what activities are undertaken at the company level.

A. Describe the board and/or committee responsible for the oversight of climate-related risks and opportunities.
In describing the position on the board and/or committee responsible for the oversight of managing the climate-related financial risks, insurers should consider including the following:

- Describe the position on the board and/or committee responsible for the oversight of managing the climate-related financial risks.

B. Describe management's role in assessing and managing climate-related risks and opportunities.

The Company does not have any specific governance policies around climate risks. Management at Aspida considers all material risks when making business decisions which would include potential climate-related risks and ramifications. As a life insurer engaged primarily in writing annuity policies, climate change has minimal impact on the financial strength of the organization. We currently do not provide public climate-related disclosures.

2. Disclose the actual and potential impacts of climate-related risks and opportunities on the insurer's businesses,
strategy, and financial planning where such information is material.
In disclosing the actual and potential impacts of climate-related risks and opportunities on the insurer's businesses, strategy and financial planning, insurers should consider including the following:

- Describe the steps the insurer has taken to engage key constituencies on the topic of climate risk and resiliency.
- Describe the insurer's plan to assess, reduce, or mitigate its greenhouse gas emissions in its operations or organizations.

A. Describe the climate-related risks and opportunities the insurer has identified over the short, medium, and long term.
In describing the climate-related risks and opportunities the insurer has identified over the short, medium, and longer term, insurers should consider including the following:

- Define short, medium, and long-term, if different than 1-5years as short term, 5-10years as medium term, and
10-30years as long term.

B. Describe the impact of climate-related risks and opportunities on the insurer's business, strategy, and financial planning.
In describing the impact of climate-related risks and opportunities on the insurer's business, strategy, and financial planning, insurers should consider including the following:

- Discuss if and how the insurer provides products or services to support the transition to a low carbon economy or helps customers adapt to climate-related risk.
- Discuss if and how the insurer makes investments to support the transition to a low carbon economy.

C. Describe the resilience of the insurer's strategy, taking into consideration different climate-related scenarios, including a 2 degree Celsius or lower scenario.
A. Climate change does not have a significant short-term direct effect on our annuity operations. Our customer base is widely diversified and is not subject to geographical concentrations that might be affected by climate change. Therefore, climate change is unlikely to directly impact our products or services, and we do not consider our company to be exposed to significant physical risks due to our ability to telecommute and work remotely. In the long term, the climate-related risk we will continue to monitor is mortality changes due to natural disasters and changes in temperature. We expect that such effects will manifest themselves in both Company and industry data and studies. B. We strive to improve our impacts on the environment through an emphasis on electronic applications and paperless policies

and billing (over paper copies), reducing paper, mailing services, and energy usage, and other initiatives, which are ongoing. C. We do not feel that this type of scenario will have a significant impact on the products we offer (annuities) but may have impacts on the economy in general, which may impact investments, interest rates, etc., therefore we continue to monitor changes and impact (if any) to our business.

3. Disclose how the insurer identifies, assesses, and manages climate-related risks.

In disclosing how the insurer identifies, assesses, and manages climate-related risks, insurers should consider including the following:

- Describe how the insurer considers the impact of climate related risks on its underwriting portfolio, and how the company is managing its underwriting exposure with respect to physical, transition and liability risk.
- Describe any steps the insurer has taken to encourage policyholders to manage their potential physical and transition climate related risks, if applicable.
- Describe how the insurer has considered the impact of climate-related risks on its investment portfolio, including what investment classes have been considered.

A. Describe the insurers' processes for identifying and assessing climate-related risks.

In describing the insurers' processes for identifying and assessing climate-related risks, insurers should consider including the following:

- Discuss whether the process includes an assessment of financial implications and how frequently the process is completed.

B. Describe the insurer's processes for managing climate-related risks.

C. Describe how processes for identifying, assessing, and managing climate-related risks are integrated into the insurer's overall risk management.

In describing how processes for identifying, assessing, and managing climate-related risks are integrated into the insurer's overall risk management, insurers should consider including the following:

- Discuss whether climate-related risks are addressed through the insurer's general enterprise-risk management process or a separate process and how frequently the process is completed.
- Discuss the climate scenarios utilized by the insurer to analyze its underwriting risks, including which risk factors the scenarios consider, what types of scenarios are used, and what timeframes are considered.
- Discuss the climate scenarios utilized by the insurer to analyze risks on its investments, including which risk factors are utilized, what types of scenarios are used, and what timeframes are considered.

Due to solely writing annuity business there is minimal risk to our underwriting portfolio. The Company has not taken specific steps to encourage policyholders to reduce the losses caused by climate change influenced events because such losses do not directly affect its business. Any potential impact that climate change would have on the mortality or morbidity of the Company's policyholders would be a secondary effect and would be long-term in nature. As such, climate change risks would be implicitly considered along with changes in a number of other factors in the Company's normal pricing and underwriting processes as new trends develop.

The Company maintains an IT Disaster Recovery and Business Continuity Plan that includes a natural and man-made disaster risk assessment. This identifies the natural disasters most likely to have a significant impact on the Company’s operations. The Plan and risk assessment are updated annually to address any recent changes. This would include assessing increased climate risk.

4. Disclose the metrics and targets used to assess and manage relevant collateralized risks and opportunities where such information is material.

In disclosing the metrics and targets used to assess and manage relevant collateralized risks and opportunities where such information is material, insurers should consider including the following:

- Discuss how the insurer uses catastrophe modeling to manage the climate-related risks to your business. Please specify for which climate-related risks the insurer uses catastrophe models to assess, if any.

A. Disclose the metrics used by the insurer to assess climate-related risks and opportunities in line with its strategy and risk management process.

In disclosing the metrics used by the insurer to assess climate-related risks and opportunities in line with its strategy and risk management process, insurers should consider including the following:

- In describing the metrics used by the insurer to assess and monitor climate risks, consider the amount of exposure to business lines, sectors, and geographies vulnerable to climate-related physical risks [answer in absolute amounts and percentages if possible], alignment with climate scenarios, [1 in 100 years probable maximum loss, Climate VaR, carbon intensity], and the amount of financed or underwritten carbon emissions.

B. Disclose Scope 1, Scope 2, and if appropriate, Scope 3 greenhouse gas (GHG) emissions, and the related risks.

C. Describe the targets used by the insurer to manage climate-related risks and opportunities and performance against targets.

The Company does not employ metrics and targets for risks assessed to be low. As such, catastrophe modeling to manage climate-related risks is not performed. We do not have any Scope 1 or Scope 3 GHG to report/monitor. Our Scope 2 GHG is minimal since in our office we utilize energy-efficient equipment and green energy, where possible.