Appendix: Task Force on Climate-Related Financial Disclosures (TCFD) Index

We are committed to providing transparency on our climate change risk management, governance and performance. The Task Force on Climate-Related Financial Disclosures (TCFD) has developed a voluntary, consistent framework for climate-related financial risk disclosures for use by companies providing information to stakeholders. A summary of our response to the TCFD-recommended disclosures, with aligned references to our CDP disclosure, is below, with new, expanded information.

Governance	CDP Section Alignment
a) Board Oversight	C1.1, C1.1a & C1.1b

The Board, directly and through its committees as described in their charters, oversees the company's risk management policies and practices, including the company's risk appetite, and regularly discusses risk-related issues, including climate-related risk. The Board directly oversees ESG matters relating to the company's strategy. The Nominating and Corporate Governance Committee oversees ESG strategy, initiatives and policies, including climate, and coordinates with other committees of the Board regarding matters within their purview.

The Audit Committee reviews the company's policies with respect to risk assessment and risk management and coordinates with the Finance and Risk (F&R) Committee with respect to oversight of risk management and enterprise risk management activities. The F&R Committee has primary oversight responsibility of the risk management function and corresponding risk activities, receives regular risk management updates and focuses on risks relating to investments, capital management and catastrophe reinsurance. The Board reviews management's assessment of the company's key enterprise risks annually and management's strategy with respect to each risk. Our Chief Strategy and Risk Officer reports to the F&R Committee at least quarterly, and to the Board at least annually.

Assurant's longer-term strategic planning process, overseen by our Board, prioritized climate as a multi-year ESG area of focus, including to minimize Assurant's carbon footprint and enhance sustainability. In 2021, Assurant's preliminary scenario analysis, which is described in greater detail in the Climate Resilience section of this report, was reviewed with the full company's Board.

b) Management Role	C1.2 & C1.2a

The Chief Strategy and Risk Officer, Chief Administrative Officer and Chief Financial Officer, who each report directly to our President and CEO, oversee functions responsible for climate-related actions, policies, and risk mitigation and management. Specifically, the SVP, Investor Relations and Sustainability in collaboration with the Global Head of Risk, oversee climate risk from a management perspective. Overall Risk Management is the responsibility of the Chief Strategy and Risk Officer, who leads the Risk Management function that coordinates our risk management activities, and the Global Head of Risk, who reports to the Chief Strategy and Risk Officer. The Company's risk management framework cascades downward into the enterprise through various management committees. Climate-related issues inherent in Assurant's property insurance writings are monitored by the management-level Reinsurance Risk Committee (RRC), which reports into the management-level Enterprise Risk Committee (ERC), and subsequently the F&R Committee of the Board. Quarterly updates from the Chief Strategy and Risk Officer to the F&R Committee include the company's risk appetite related to reinsurance, changes to catastrophic risk, and material climate-related issues in catastrophe-prone areas where Assurant conducts or plans to conduct business.

The ERC includes members of Assurant's Management Committee, Risk Management leadership, and leaders of certain functional support areas of the company, and is responsible for the interdisciplinary oversight of business unit and enterprise risks and the design, management, and recommendation of the risk appetite framework and limits.

Our President and CEO, together with our Chief Administrative Officer and Senior Vice President, Investor Relations and Sustainability, set the strategic direction of ESG-related matters, including climate, in collaboration with the Management Committee as well as other leaders and subject matter experts. To identify and prioritize key ESG matters for integration into the ESG strategy, a cross-section of leaders representing social responsibility, investor relations, risk management, strategy, facilities, legal, business operations, customer experience and the people organization are engaged. In 2021, Assurant's preliminary scenario analysis, which is described in greater detail in the Climate Resilience section of this report, was reviewed with our Management Committee to inform them about climate-related risks.

Additionally, the Chief Administrative Officer and Senior Vice President, Investor Relations and Sustainability provide regular updates to the Nominating and Corporate Governance Committee of the Board, which has direct oversight of Assurant's ESG matters.

Strategy	CDP Section Alignment
a) Climate-Related Risks and Opportunities	C2.1, C2.1a, C2.1b, C2.2, C2.2a, C-FS2.2b, C-FS2.2c, C-FS2.2d, C-FS2.2e, C-FS2.2f, C2.3, C2.3a, C2.4 & C2.4a

Key climate risks facing Assurant span both transition and physical risk categories, including:

Table 1: Summary of Risks[1]

Transition Risks	
Policy and Legal *(long-term)*	**Own Operations:** Assurant may incur additional costs associated with tracking and reporting on climate-related aspects of its operations based on increasing mandatory disclosure in various jurisdictions. **Business Activities:** Policy and regulatory environments are encouraging electric vehicles, alternative transportation fuels, and micro mobility, so warranty coverage may need to be aligned with changing risks/liabilities in the marketplace. For example, Assurant's portfolio of auto warranty products includes a product for electric vehicles in 12 countries worldwide. **Investment Activities:** Regulatory changes and rezoning in response to climate risk may shift the value of certain properties, affecting the value of Assurant's equity real estate portfolio. Emissions reduction legislation may accelerate the clean energy transition in certain jurisdictions, leading to heavily fossil-fuel reliant investments becoming devalued or stranded.
Technology *(long-term)*	**Own Operations:** Assurant may incur costs associated with transitioning toward low-emissions operations, such as the cost of building efficiency. Some of these transitions may be partially offset by energy cost savings over the long-term. **Business Activities:** New "green" technologies, reduced personal vehicle ownership due to micro mobility, and ridesharing alternatives, as well as shifts toward extended product life cycles may require Assurant to take a close look at the cost-revenue implications for insurance and warranty products and services in its Connected Living and Global Automotive businesses, and to avoid underpricing of green technologies in Global Housing business. Assurant will also need to continuously assess how new technologies influence the goods the company protects and how this may impact the experience and pricing needs of the business. **Investment Activities:** Green technology shifts may require Assurant to reconsider strategies and screening criteria for future investments.
Market *(medium-term)*	**Business Activities:** In Global Lifestyle, there is risk that products will not meet market needs as dominant technologies change, or markets shrink due to movement away from personal vehicles and reduced vehicle miles traveled. In Global Housing, while the consumer market may expand for hazard insurance in climate-prone areas, Assurant will need to consider the impact of increasing climate-related hazards when defining its growth strategy into climate risk-prone markets. **Investment Activities:** Assurant may need to further consider its investment screening criteria due to changes in risk and return of long-term investments in carbon-intensive industries, driven by the pressure to decarbonize and the risk of stranded assets that have not yet been fully disclosed.
Reputation *(long-term)*	**Own Operations:** Assurant may experience increasing pressure from investors, employees, regulators and clients to measure, disclose and act on climate risk and broader ESG considerations. This also includes setting a science-based carbon emissions reduction target and the necessary resources, processes and accountability needed to meet these objectives. **Investment Activities:** Assurant may face growing pressure from investors and customers to divert investments away from heavy-emitting industries and toward green investments.

Physical Risks	
Acute *(near-term)*	**Own Operations:** Assurant may encounter increased physical damage to offices and prolonged outages and/or disruption of electricity and other services due to climate hazards such as flooding, storm surge and extreme weather events. Damage and disruption may interfere with critical operational functions for the business for on-site operations, a remote workforce, and outsourced business processes. Operating costs may rise in order to: 1) implement and further harden existing business resiliency processes, providers, and equipment; 2) account for recovering property, data, equipment, systems and human resources; and 3) insure against these hazards. Insurance may be unavailable to transfer some of these risks. **Business Activities:** Across many of its business operations, Assurant may encounter higher rates of insurance payout due to hazard-related damage to vehicles, equipment, devices, properties and canceled trips. **Investment Activities:** Assurant may see devaluation in its Equity Real Estate Portfolio depending on the exposure of certain sites to climate-related hazards. Risk and screening categories for future investments in Assurant's fixed maturity investment portfolio may need to be adjusted to account for vulnerability to acute climate hazards.
Chronic *(long-term)*	**Own Operations:** In addition to those noted in "Acute Risks," hazards could include temperature change, sea-level rise and extreme weather events. Any properties owned by Assurant in its operations may decline in value due to sea-level rise. Damage to property, equipment, systems and climate-related health effects on the workforce will likely increase operating costs associated with insuring against these hazards. **Business Activities:** In addition to increased claims anticipated in "Acute Risks," rising sea levels, changing fluvial flooding and increased vector-borne diseases may impact the frequency of payouts across Assurant's housing insurance business, particularly flood insurance activities. **Reinsurance Mitigation:** The increasing frequency and severity of catastrophic events may cause Assurant increased difficulty or increased costs when securing catastrophe reinsurance protection to minimize financial shocks and provide capital offsets. Additionally, Assurant's lender-placed product may see an increase in exposure to more catastrophe-prone areas. This may occur when increased risks and catastrophe costs cause other insurers to withdraw from a state and therefore, Assurant's product may become the role of insurer of last resort on properties with higher climate-related risks. Assurant may see downgrades of the credit ratings of reinsurers who are less diversified.

Table 2: Summary of Opportunities[1]

Resource Efficiency *(near-term)*	**Own Operations:** Assurant may benefit from cost savings and system efficiency from the adoption of new technology; however, this must be balanced against increased exposure to new risks associated with moving toward digital, decentralized and cloud-based systems/technology (e.g., cyber risk, energy security, data centers, etc.), and the time and resources required to implement this transition on a global scale. **Business Activities:** Growth of "green" products, such as energy-efficient smart appliances, could create opportunities for growth for Assurant's Global Lifestyle business.
Energy Source *(near-term)*	**Own Operations:** Assurant may need to make further investments in clean energy and technology (e.g., on-site generation, energy-efficiency, energy storage, etc.) to meet energy conservation goals. While capital costs may be incurred, there also may be opportunities to reduce operating costs and increase business resiliency. **Business Activities.** Adoption of clean energy and technologies (e.g., electric vehicles, micro mobility, ridesharing, distributed energy, solar and storage, etc.) may offer opportunities for Assurant to explore new products and markets in its Global Housing and Global Lifestyle businesses.

Product and Services *(near-term)*	**Business Activities:** The growth of the electric vehicle (EV) market globally may provide growth opportunities of Assurant's EV One Protection extended warranty solution. This solution provides comprehensive, flexible and customized coverage options for wear and tear and mechanical repair to service the growing EV market. Additionally, the growing market for second-hand mobile devices and opportunities for customers to upgrade to 5G are likely to continue to drive the expansion of the mobile trade-in business which helps to extend the life of a mobile device and reduce e-waste.
Product and Services *(long-term)*	**Business Activities:** In addition to those noted in "Energy Source," pressure on other businesses to reduce waste and engage with circular economy principles may generate opportunities and attract new investors (aka "clean" capital) in Assurant's Global Lifestyle business, though this also could result in increased costs. • Additional risks and U.S. policy support for climate-related risk insurance (e.g., national flood insurance) may offer Assurant additional opportunities to pool risk and develop new products in the Global Housing business.
Markets *(medium-term)*	**Business Activities:** • In addition to those noted in "Energy Source" and "Products and Services," Assurant may discover new ways to bundle products due to the convergence of climate risk in certain areas. For instance, certain fire-prone areas may, in the future, also be susceptible to flooding or storm surge. • Assurant may be able to expand its offerings to include low-cost products in new, emerging markets that are most at-risk of climate-related impacts. **Investment Activities:** As Assurant further integrates ESG factors into its investment decisions, we will look to expand and explore investments in growing "green" markets through the adjustment of screening criteria. These markets are predicted to expand as global capital shifts in response to increasing TCFD disclosures and growing movement toward climate-resilient investments across the financial services sector. Beginning in 2021, a newly formed Assurant Investment Committee provides a forum for ESG topics to be discussed and considered in balance with other investment considerations. This committee is comprised of a cross section of internal stakeholders that will be empowered to identify and incorporate into investment policy ESG topics that align with Assurant's mission to protect what matters most for customers and clients alike. We work toward consistently: • Incorporating relevant ESG factors and trends into the analysis of the long-term performance outlook and value of our investments; • Considering, where applicable, information about factors that may influence our investments, ESG-related topics such as human rights, exposure to regulation or litigation, labor relations, product quality and safety, reputation, governance practices, energy costs and climate impact; • Selectively restricting investments in entities whose activities are fundamentally inconsistent with Assurant's values or are likely to result in reputational and/or other risks. As of December 2021, the company will restrict new investments in entities that exceed revenue thresholds in thermal coal extraction and power generation, oil sands extraction, tobacco production and distribution and civilian firearms production and distribution. In addition, the investment portfolio will limit exposure to issuers with ties to controversial weapons, United Nations Global Compact violators or without female representation on boards of directors; and • Achieving a lower overall portfolio exposure to industries and companies with high-risk environmental issues and targeting higher allocations to companies and issuances that demonstrate enhanced environmental, social and sustainability attributes. As we move forward, we will continue to look for opportunities to further incorporate enhanced ESG-risk analysis, using both qualitative and quantitative approaches, into our overall investment process, where relevant.

Resilience *(long-term)*	**Own Operations:** Assurant has the opportunity to invest in renewable energy and energy efficiency programs to minimize financial risks associated with carbon pricing, increase business resilience (e.g., through on-site generation), and align with peers, investors and customers to set and achieve decarbonization goals. **Business Activities:** Assurant could work with its clients to engage end-user customers in the Global Housing business to adopt distributed energy technologies that could reduce costs for customers and increase resilience against climate-related hazards. Assurant will continue to explore new partnerships/products with Resilience Service Companies (ReSCOs) that offer capital outlay for risk retrofitting and generate a return from reduced insurance costs.

1. Assurant defined near-term and long term in its 2021 Climate Scenario Analysis as 0 to 3 years and 3 to 10 years, respectively. Assurant's materiality assessment used the Global Reporting Initiative (GRI) steps of Identification, Prioritization and Validation to define the most significant ESG topics based on risks and opportunities.

b) Impact on Strategy

C3.2, C3.2a, C3.3 & C3.4

We believe considering and incorporating climate risks and opportunities into our business strategy drives long-term profitability and provides educational opportunities for our management and employees. Assurant faces the greatest risk exposure to climate change through our lender-placed, voluntary homeowners, renters and flood property insurance offerings, particularly in coastal regions prone to hurricanes. We integrate several strategies into our business approach to mitigate these risks and seize opportunities, including:

Most Substantial Business Decision: As part of our strategy, we have continued to diversify our portfolio toward products and services with lower catastrophe exposure, including the overall growth of the Connected Living and Global Automotive businesses. Assurant's multi-year strategy to position the company for longer-term profitable growth is focused on growing business where we can maintain or reach market-leading positions, advancing our diversification and shift to capital-light and fee-based offerings that provide greater stability and predictability, and less climate-related risk. Catastrophe-exposed businesses are estimated to account for less than 25% of Assurant's Adjusted EBITDA at year-end 2021, compared to 48% in 2016.

Additionally, Assurant's Responsible Investing Commitment recognizes the importance of considering ESG factors in the management of Assurant's investment portfolio. Our portfolio management professionals and third-party asset managers integrate ESG considerations into due diligence, monitoring and investment decision-making. Assurant's Responsible Investing Commitment Policy is located here: Link

Risk Transfer and Diversification: Relative specifically to its insurance policy writings, responsible and diversified risk transfer forms the foundation of Assurant's catastrophe risk mitigation strategy. For exposure to catastrophe risk above its internally established risk appetite thresholds, Assurant works with a leading reinsurance broker and more than 40 global reinsurers to transfer risk. Assurant may additionally transfer its weather-related catastrophe risk through private equity or capital markets, including the insurance-linked securities (ILS) market. Risk is also transferred to the Florida Hurricane Catastrophe Fund. Assurant's exposure to acute risk in the change of its risk transfer strategies is mitigated by the procurement of reinsurance arrangements which have a multi-year duration. As of January 1, 2022, more than half of Assurant's reinsurance arrangements are multi-year.

In our Global Automotive business, we continued global rollout of an electric vehicle (EV) and hybrid vehicle-specific protection product which is now available in 12 countries worldwide including the U.S., Canada, UK, Mexico, Argentina, Brazil, Australia, New Zealand and China. Assurant's EV One Protection provides extended warranty solutions that are comprehensive, flexible and include customized coverage for wear and tear and mechanical repair. Assurant is well-positioned to serve the growing EV market globally as consumers look to minimize their carbon footprint.

Catastrophe Modeling: Assurant employs a proprietary view of risk, which combines and adjusts results from several models to arrive at a comprehensive assessment of our climate-related risk, policy rates and reinsurance costs. Assurant's total exposure to catastrophe risk is reviewed on a quarterly basis.

Model Risk: Modeling tools that support business decisions involve historical data and numerous assumptions that may differ materially from actual events. Reinsurance catastrophe models rely on, in part, past catastrophe losses to project the future. As the impact of climate change has the potential to exponentially grow the frequency and severity of insured damage from weather events, reliance on historical data inherently implies there is model risk. Additionally, the modeled futuristic view (beyond one year) of catastrophe risk is continually modified as more favorable historical loss years in the loss data set are replaced, year by year, by less favorable recent years.

c) Climate Resilience	C3.1 & C3.1a.

Preliminary Scenario Analysis: The process of screening for climate-related risks and opportunities across operations and business units informed our preliminary scenario analysis activities. We conducted an initial climate scenario analysis in 2021, with third-party support, to identify and analyze the various climate-related risks faced by 10 of Assurant's critical and/or highly vulnerable facilities across the globe. We also explored climate-related opportunities for Assurant's operations to enhance resilience. Key modeling assumptions related to asset values and GHG emissions associated with each site. In alignment with the TCFD recommendations, we reviewed impacts in the near-term (2020-2029) and how they may evolve in the longer-term (2030-2039) under a "two-degree" scenario and a "business-as-usual" scenario.[1] In 2021, Assurant's preliminary scenario analysis was shared with the Board and Management Committee.

In the future, Assurant may elect to conduct additional scenario analyses covering underwriting activities and investments as resources, analytical tools, and data become available. Assurant expects that climate scenario analysis will be one of several important inputs that will influence the shaping of the company's long-term strategy, business operations and physical footprint.

Impact and Strategy for Climate Resilience: With exposure to natural catastrophe through our insured properties, Assurant maintains a high-quality panel of reinsurers, works with state regulators and incentivizes flood-prone policyholders to use physical risk management tools. Our reinsurance program reduces our financial exposure to climate change and enhances our ability to protect more than three million homeowner and renter policyholders against severe weather and other hazards. We also prioritize opportunities that address the underlying causes of climate risk. For example, we educate consumers and regulators about the benefits of adopting climate-resilient improvements when constructing or repairing homes. To incentivize these behaviors, we offer discounts to those who have fortified their homes to mitigate the impacts of floods, hurricanes or other severe weather. Most of our international homeowners' policies offer discounts to customers who build with more resilient materials and install wind mitigation features.

Risk Management	**CDP Section Alignment**
a) Process to Identify Climate Risk	C2.2, C2.2a, C-FS2.2b, C-FS2.2c, C-FS2.2d, C-FS2.2e, C-FS2.2f, C2.3 & C2.4

The company conducted a risk and opportunities screening analysis in 2021 to identify potential climate-related issues for Assurant businesses. As part of that process, the major lines of business were reviewed and assessed based on current climate change trends, the varying degrees of potential downside and upside, and the additional information and analysis required to gain greater understanding of the risks. Because Global Housing's lender-placed homeowners and lender-placed manufactured housing insurance products are designed to automatically provide property coverage for client portfolios, our exposure to certain catastrophe-prone locations, such as Florida, California, Texas, North Carolina, South Carolina and Puerto Rico, may increase. The withdrawal of other insurers from these or other states may lead to adverse selection and increased use of our products in these areas and may negatively affect our loss experience.

Assurant prioritizes risks and opportunities based upon each business unit's exposure to catastrophe, flood, fire, existing and emerging regulatory requirements related to climate change, and other climate-related events. Assurant is most prone to climate change impacts related to the homes for which we provide lender-placed, voluntary and flood insurance through Global Housing. In managing its portfolio of voluntary property insurance policies, Assurant uses risk concentration models to identify and de-risk areas of high exposure to climate-related perils such as wildfire and flood. To enhance our understanding of our significant risk exposure to catastrophic events, we purchase aftermarket information that provides us with additional building characteristics, which we include in our modelling process and supply to our panel of more than 40 reinsurers. We employ catastrophe models for various geographic regions that contain long-term (5-year) projections, which allow us to make more accurate assumptions on the frequency of hurricanes or other climate-related events to determine pricing and guide appropriate risk-taking within the company. Assurant Risk Management, in collaboration with corporate real estate and facilities, assesses all of the company's facilities for exposure to severe climate-related events and recommends improved climate resiliency where appropriate. For example, we fortified our Miami, Florida, office with hurricane-resistant glass that provides protection from hurricanes rated up to category 5 and a full electrical generator capacity for use during a tropical cyclone and/or long-term power outage.

1. A "business-as-usual" scenario represents an emissions trajectory should no major global effort to limit greenhouse gas emissions come into effect (RCP8.5). In a "two-degree" scenario, global emissions are aligned with international pledges to manage global average temperature increases to below 2°C by 2100 (RCP4.5).

b) Process for Managing Climate Risk	C2.2 & C2.2a

The company employs a risk governance structure, overseen by the Board and senior management and coordinated by the Risk Management function as described above, to provide a common framework for evaluating the risks embedded in and across our businesses and functional areas, developing risk appetites, managing these risks, and identifying current and future risk challenges and opportunities. Risk Management coordinates the company's internal risk management activities, including climate-related risks, and is the responsibility of the Chief Strategy and Risk Officer and the Global Head of Risk, who reports to the Chief Strategy and Risk Officer. Risk Management develops risk assessment and risk management policies and facilitates identification, management, measurement and reporting of risks. Risk Management also coordinates with compliance and other departments and internal committees overseeing risk to develop recommendations for risk limits. Periodic reporting and discussion of climate risk occurs at the ERC and subcommittees, as warranted.

Risk appetite is defined as the levels and types of risk we are willing to assume to achieve our strategic objectives and business plan, consistent with prudent management of risk associated with available levels of capital. Using metrics allows for a cohesive assessment of risk, resources and strategy, and it supports management and the Board in making well-informed business decisions. The company's risk appetite is subject to Board oversight.

Risk Management relies on a combination of activities and processes to provide analysis and seek assurance that material risks have been identified and managed as appropriate. Assurant's materiality assessment used the Global Reporting Initiative Identification, Prioritization and Validation steps to define the most significant ESG topics based on impacts, risks and opportunities. ESG topics were prioritized using a customized weighting analysis that reflected relevant industry standards and studies, internal priorities, peer benchmarking and feedback from internal and external stakeholders. Risk Management facilitates an annual Risk and Control Self-Assessment, which assists in identifying the top enterprise risks for the following year. Risk owners from each of the company's key business and functional areas assess current and future risks within their areas and the effectiveness of controls in place. Risk Management presents results to management and action plans are agreed as necessary. This annual assessment is also used to identify potential emerging risks.

c) Climate Risk Integration	C2.2 & C2.2a

Climate-related risk identification is integrated into a multidisciplinary, company-wide risk identification, assessment and management processes. For our climate-related catastrophe exposures inherent in our property insurance business, our RRC monitors catastrophe exposure and reports results to the F&R Committee of the Board on a quarterly basis. Our RRC reviews and approves our catastrophe reinsurance activities. Annually through our catastrophe reinsurance program, we work to reduce our company's financial exposure while protecting millions of homeowners and renters against severe weather and other hazards. Our lender-placed insurance product also offers significant liquidity to the mortgage industry and its ability to offer mortgage loans. Additionally, the ERC meets at least six times per calendar year to focus on all key risks (i.e., inherent risks greater than $6 million in Adjusted EBITDA across the full spectrum of Assurant's risk taxonomy). The ERC, which is chaired by our Global Head of Risk and includes members of Assurant's Management Committee, senior members of risk management, and leaders of all the functional support areas of the company, is responsible for the interdisciplinary oversight of business unit and enterprise risks and the design, management and recommendation of the risk appetite framework and limits. The ERC reports and provides regular updates to the F&R Committee.

Metrics	**CDP Section Alignment**
a) Metrics We monitor absolute energy use, Scope 1 and Scope 2 emissions, and emissions intensity relative to sales. In 2021, we worked with a third-party consultant to assist in assessing our Scope 3 Greenhouse Gas (GHG) emissions.	C-FS2.2c, C4.3b, C5.1, C6.4, C6.5, C6.10 & C7.9b

b) Scope 1, 2 and 3 GHG Emissions[1]

	2021
Scope 1 GHG Emissions (Metric Tons CO_2e)	2,132
Scope 2 GHG Emissions (Metric Tons CO_2e)[2]	14,973
Scope 3 GHG Emissions (Metric Tons CO_2e)	
Purchased Goods and Services	228,495
Capital Goods	6,292
Business Travel	1,631
Use of Sold Products	97,732

C-FS2.2c, C4.3b, C5.1, C6.1, C6.2, C6.4, C6.5, C6.10 & C7.9b

[1]Scope 1, 2 and 3 emissions calculated according to Greenhouse Gas Protocol | (ghgprotocol.org). [2]Scope 2 GHG emissions are estimated using the market-based scope 2 accounting method in alignment with the Greenhouse Gas Protocol.

c) Targets

C4.1 & C4.1a

We are currently working to evaluate and eventually set science-based Scope 1 and 2 GHG emission reduction goals, while also considering our path to implementing a Scope 3 GHG emission target which would also take into account our investment portfolio and supply chain, among other areas.