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Gender Pay Gap Report

Athora Services UK Limited – Ireland Branch

November 2025

Foreword

Introducing the Gender Pay Gap Report for Athora Services UK Limited - Ireland Branch

At Athora, we are committed to fostering an inclusive and equitable workplace culture where diversity is valued, and every individual is treated with dignity and respect.

We take pride in offering a comprehensive and engaging total reward proposition that not only incentivises high performance but also recognises and celebrates the contributions of individuals and teams. Our approach ensures that our people have meaningful opportunities to share in Athora's future success.

We are pleased to publish our first **2025 Gender Pay Gap Report** for **Athora UK Services Ltd – Ireland Branch**. This report provides a transparent and clear overview of our gender pay gap data as of 30 June 2025.

Our commitment remains steadfast: to ensure fair, competitive, and equitable pay for all employees, regardless of gender.

Our headline results are a mean and median gender pay gap of 6.5% and 14.5% respectively. We have a positive mean gender bonus gap in favour of women of -0.4% and a median bonus gap of 17.7%.

While our results are better than industry averages[1], we remain committed to reducing our gender pay gap by increasing the representation of women in our organisation, particularly in senior roles.

Carolyn Gazzard
Group Head of People & Culture

[1]PwC Report on Gender Pay Gap Reports March 2024 - Insurance sector hourly pay benchmark = 22.9%, All sector hourly pay benchmark = 11.2%

Understanding the Gender Pay Gap

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What is the Gender Pay Gap?

The gender pay gap is a measure of the difference in the mean and median pay of men and women, regardless of the nature of their work. Under the Irish Gender Pay Gap Information Act 2021, any Irish organisation that has more than 50 or more employees must report on their gender pay gap data.

It is important to distinguish between equal pay and the gender pay gap:

- **Equal pay** means that men and women performing the same or equivalent work receive the same rate of pay.
- **The gender pay gap** measures the difference in the overall average hourly pay of men and women across the organisation, regardless of role or seniority. It typically reflects the number of men and women at different job levels within an organisation.

Calculating Athora's Pay Gap

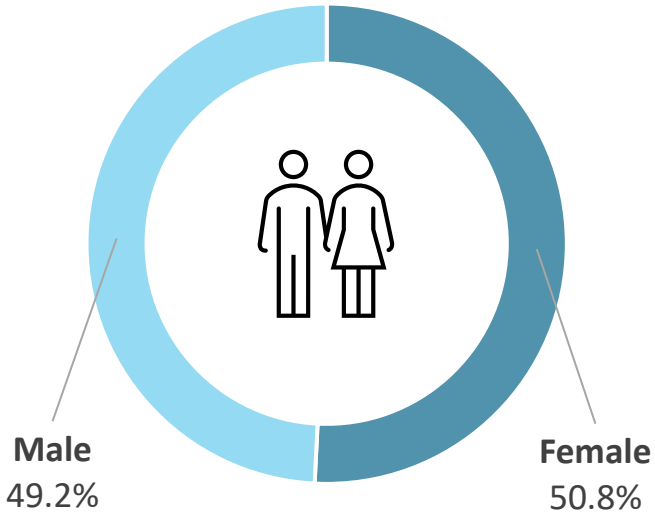
Athora Services UK Limited – Ireland Branch employs 65 people in Ireland across a range of office-based roles, including IT, Finance, Audit, Human Resources, Procurement, and Operations.

In line with regulatory requirements, this report discloses the **mean** (average) and **median** gender pay gaps for **hourly pay and bonuses**. The figures include all employees — full-time, part-time, and temporary — as well as the proportion of men and women receiving **bonuses** and **benefits in kind**.

Organisations registered in Ireland may select their own snapshot date to calculate and report gender pay gap data for the preceding 12-month period. For this report, **30 June 2025** has been chosen as the snapshot date. All pay and bonus figures reflect payments made during the 12 months leading up to that date.

Our Results

Workforce split



Athora Services UK Limited – Ireland Branch

Hourly Pay Gap

	Mean	Median
All employees	6.5%	14.5%
Part-time employees	N/A[1]	N/A[1]
Temporary contracts	N/A[1]	N/A[1]

Bonus Gap

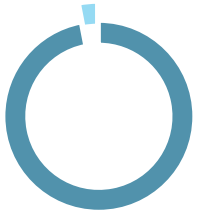
	Mean	Median
All employees	-0.4%	17.7%
Part-time employees	N/A[1]	N/A[1]
Temporary contracts	N/A[1]	N/A[1]

[1] As the number of part-time and temporary employees by gender is fewer than five, detailed pay gap figures are not published to avoid potential identification of individuals. This approach is consistent with GDPR principles of data minimisation and privacy protection.

Our Results (continued)

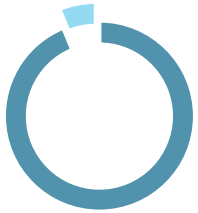
Bonus Payments

Female



Yes	No
97.0%	3.0%

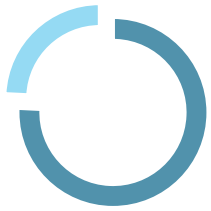
Male



Yes	No
93.8%	6.2%

Benefits in Kind*

Female

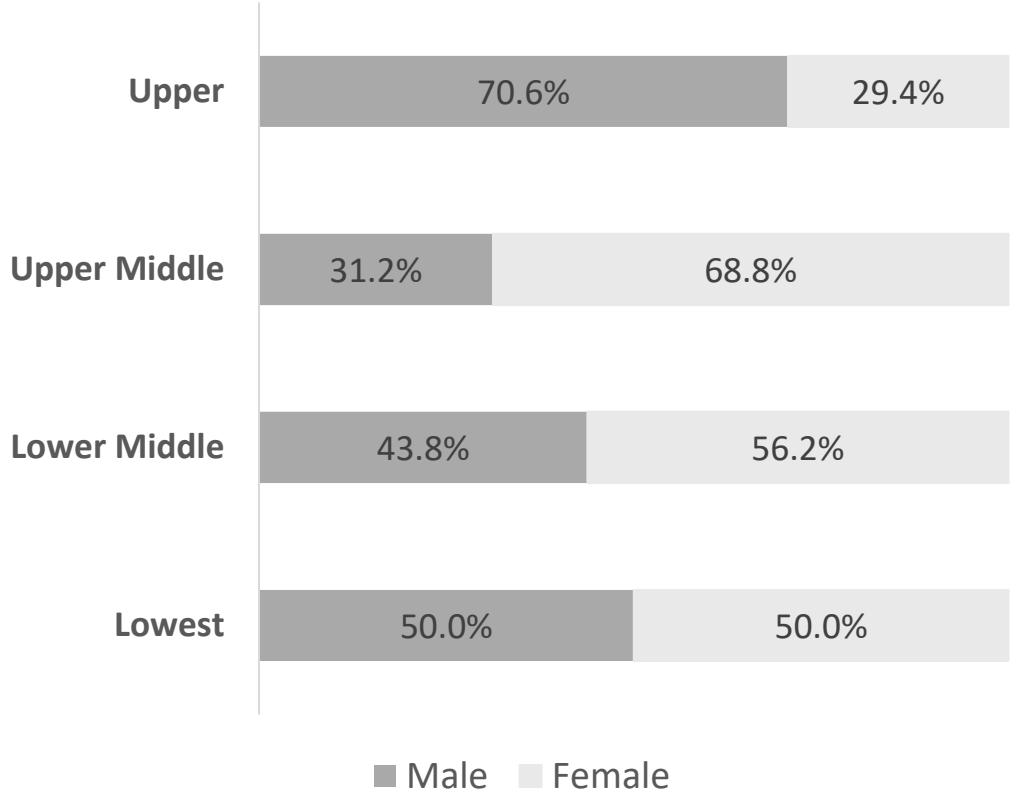


Yes	No
75.8%	24.2%

Male

Yes	No
75.0%	25.0%

Pay Quartiles by Gender



*Athora offers health insurance to all employees with participation at employee's discretion.

Our Commitments

Athora is committed to building **balanced workforce** representation across all levels of our organisation, ensuring that people have equal access to opportunities, regardless of their gender. Our recruitment and hiring practices are designed to ensure a fair and objective assessment of job-relevant skills and to minimise unconscious bias.

Fairness is central to how we **reward and recognise** our people. We conduct annual pay reviews and independent benchmarking to ensure compensation remains equitable and competitive across all roles. Pay decisions are guided by transparent criteria based on skills, performance and experience; never on gender or personal characteristics. Our commitment to **pay equity** is not a one-off exercise but an ongoing effort to create a workplace where everyone is valued appropriately for their contribution.

We believe that **inclusion** is essential for innovation, collaboration, and success. Our culture encourages every individual to feel respected, heard, and empowered to contribute fully. Flexible working options enable colleagues to balance professional growth with personal responsibilities. Company-wide initiatives like the Athora Women's Inclusion Network and events celebrate the unique backgrounds and perspectives that make us stronger together.

Transparency underpins our approach to building trust and driving sustainable change. By communicating our goals and outcomes clearly, we aim to demonstrate that data transparency is not just about numbers — it is about fostering trust, continuous learning, and ensuring that our actions lead to lasting, measurable improvement.

Appendix

2025 GPG Information Act 2021 Reporting Requirements (snapshot date 30 June 2025)

	Gender pay gap fields	June 2025
1.	Mean hourly gender pay gap (all)	6.5%
2.	Mean hourly gender pay gap (part-time)	N/A[1]
3.	Mean hourly gender pay gap (temporary contract)	N/A[1]
4.	Median hourly gender pay gap (all)	14.5%
5.	Median hourly gender pay gap (part-time)	N/A[1]
6.	Median hourly gender pay gap (temporary contract)	N/A[1]
7.	Mean gender bonus gap (all)	-0.4%
8.	Mean gender bonus gap (part - time)	N/A[1]
9.	Mean gender bonus gap (temporary contract)	N/A[1]

	Gender pay gap fields	June 2025
10.	Median gender bonus gap (all)	17.7%
11.	Median gender bonus gap (part - time)	N/A[1]
12.	Median gender bonus gap (temporary contract)	N/A[1]
13.	Percentage of employees per gender to receive bonus remuneration	**(F)** 97.0% **M)** 93.8%
14.	Percentage of employees per gender to receive benefit in kind	**(F)** 75.8% **(M)** 75.0%
15.	Percentage of employees within lowest remuneration quartile	**(F)** 50.0% **(M)** 50.0%
16.	Percentage of employees within lower middle remuneration quartile	**(F)** 56.2% **(M)** 43.8%
17.	Percentage of employees within upper middle remuneration quartile	**(F)** 68.8% **(M)** 31.2%
18.	Percentage of employees within upper remuneration quartile	**(F)** 29.4% **(M)** 70.6%

[1] As the number of part-time and temporary employees by gender is fewer than five, detailed pay gap figures are not published to avoid potential identification of individuals. This approach is consistent with GDPR principles of data minimisation and privacy protection.

Definitions

Mean Pay Gap	The overall average pay of men compared to the overall average pay of women within the organisation
Median Pay Gap	The middle pay of men compared to the middle pay of women when all hourly rates are listed from lowest to highest
Hourly Pay	Total pay, including salary, allowances, and bonuses, divided by total hours worked
Bonus	All bonuses earned during reporting period, including cash or voucher rewards
Pay Quartiles	Employees are divided into four pay bands from lowest to highest, showing the proportion of women and men in each band
Benefit in Kind	Any non-cash benefit of monetary value, such as a company car or health insurance

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