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Athora publishes 2021 Sustainability Report

Sustainability considerations will continue to form a core part of Athora's business

Pembroke, Bermuda, 7 July 2022 - Athora Holding Ltd. (Athora or the Group), an insurance and reinsurance group focused on the European market, today published its 2021 Sustainability Report (the Report), which is available on a new section of Athora's website dedicated to sustainability (click here to visit website). The Report outlines the steps taken by the business to enhance its commitment to a sustainable business model and provides insight on key sustainability initiatives launched across the Group. Alongside this, Athora has also published its Sustainability Strategy and Sustainability Investment Policy.

Athora's Sustainability Strategy sets out the Group's sustainability vision, principles, roles and themes, as well as the monitoring and governance involved in fairly measuring and overseeing progress in these areas. In building the strategy, Athora has identified three key themes, which link to United Nations Sustainable Development Goals (UN SDG):

- Promoting economic wellbeing over the long-term (UN SDG 4, 9 & 12)
- Protecting life and nature (UN SDG 13, 14 & 15)
- Facilitating fair and good social outcomes (UN SDG 3, 10 & 11)

The Report outlines Athora's belief that sustainability is integral to the delivery of sustained economic wellbeing whilst respecting environmental, social and governance (ESG) factors. Athora welcomes this responsibility and opportunity to deliver long-term social value creation. As a life insurer, the core of its business revolves around removing financial uncertainty and insecurities over the future for its policyholders. Athora is committed to offering long-term guaranteed products and aims to provide its customers with attractive returns and financial security.

As part of its commitment to sustainability, Athora recognises that it has a crucial role to play not just as an insurer, but also as an employer, corporate citizen and investor. Among the impacts and actions undertaken in 2021 and outlined in the Report are:

- Announced the highest total interest rate for life insurance policies in Germany and among the highest for single premium savings insurance in Belgium
- Launched the Athora Inclusion, Diversity & Equality Council to drive an inclusive culture across the business
- Launched Athora's Group Smart Working framework and strived to maintain overall employee engagement levels despite challenging conditions
- Donated €750,000 to selected charities and reached total donations of \$1.14 million to the Bermuda College Foundation
- Further added impact investments to Athora's portfolio, with Athora Netherlands named the 'most Sustainable insurer' by the VBDO benchmark

Valerio Beccacci, Group Chief Strategy Officer at Athora, commented: "We are very excited to launch our Sustainability Report and demonstrate our position on what is a defining topic for the future. Sustainability will continue to be a crucial driver for business growth and an issue that is non-

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negotiable for employees, customers, investors and all other Athora stakeholders. Today marks an important step for our business as we ensure sustainability is high on the agenda for any strategy or investment decisions moving forward, as well as providing a foundation from which to increase our sustainability efforts."

The full Sustainability Report, Sustainability Strategy and Sustainable Investment Policy can be found at these links to our website:

- 2021 Sustainability Report
- Sustainability Strategy
- Sustainable Investment Policy

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About Athora

Athora is a specialised insurance and reinsurance group fully focused on the European market. We concentrate on the large and attractive traditional life and pensions market, with an ambition to become a leading provider of guaranteed life and pensions products in Europe. We serve the needs of individual and corporate customers who continue to demand products offering safety of returns, and also provide innovative M&A (Merger & Acquisition) and reinsurance solutions to other insurers seeking to enhance their capital position or enact strategic change. Athora's principal subsidiaries are Athora Netherlands N.V. (Amstelveen, Netherlands), Athora Belgium N.V./S.A. (Brussels), Athora Lebensversicherung AG (Wiesbaden, Germany), Athora Ireland plc (Dublin) and Athora Life Re Ltd. (Bermuda). The Athora Group employs some 1,900 staff and has 2.3 million customers with assets under administration of €79 billion (as at 31 December 2021).

For more information, please visit: www.athora.com

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