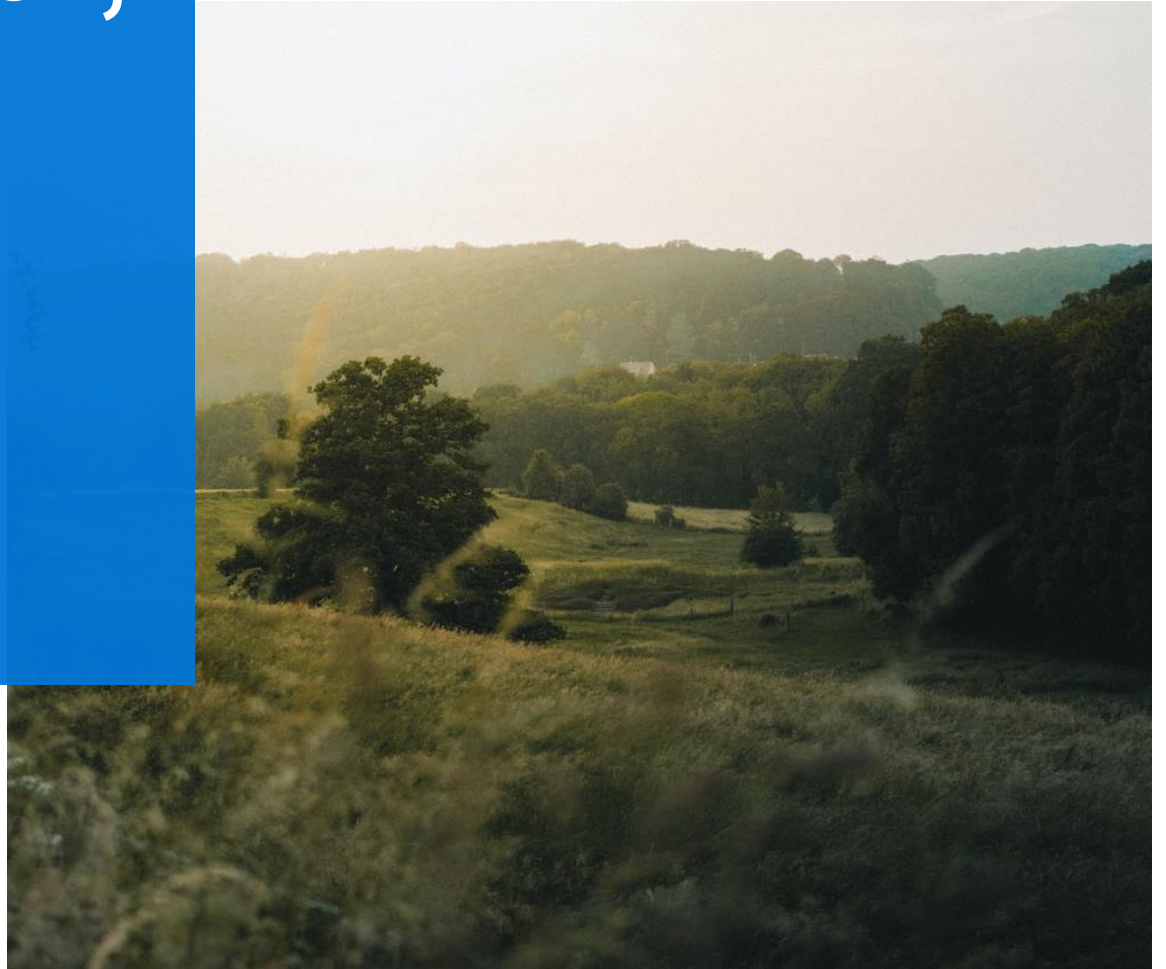


Environmental, social and governance data

Data centre figures 2019



Environmental, social and governance data

At Legal & General our purpose is to improve the lives of customers, build a better society for the long term and create value for shareholders.

This shapes every aspect of how we do business.

Within the following pages you will find a summary of environmental, social and governance data from across our global operations. This brings together key metrics that can be found across our reporting suite, providing our investors with information that matters to them. The content supports information that can be found in our CSR Report and Annual Report.

Data collected is through our own internal systems which are internally and externally managed. Our team of internal auditors review these systems throughout the year.

Contents

[Product & Customer Data](#) – customer numbers, complaints,

[Life claims Data](#)

[Employee Data](#) – Gender data, Leavers & Joiners, Health & Safety, employee turnover, employee development, unite, Ethnicity, workforce flexibility

[Stewardship Data](#)

[Supplier Data](#)

[Environmental Data](#) - Travel, Carbon, Electricity, Waste and Water

[Community Data](#)

Product and customer data

Number of US complaints	31.12.2015	31.12.2016	31.12.2017	31.12.2018	31.12.2019
Banner Life Insurance	64	61	42	33	34
William Penn Life Ins	22	21	18	6	18
LGA Consolidated	86	82	60	39	52

Development of non-savings complaints	H1 2019	H2 2019	Full Year	
Reportable (Final Response and SRC)	Reportable	14,557	17,554	32,111
Non material	Non reportable	3,836	3,354	7,190
Non regulated	Non reportable	1,760	1,642	3,402
Total all complaints		20,153	22,550	42,703

Product performance as a pension provider	2015	2016	2017	2018	2019
Number of customers being paid directly at end of year	700,355	695,888	729,287	722,204	757,994
Total pension payments per annum	£1,574bn	£1,661bn	£1,777bn	£1,930bn	£2,392bn
Average per annum payment per customer	£2,248	£2,387	£2,437	£2,673	£3,155

Home finance – lifetime mortgages	2015	2016	2017	2018	2019
Total amount we advanced to customers	£201m	£620m	£1,003m	£1,197m	£965m
Number of customers	3,550	11,811	12,863	24,932	18,009
Number of accounts	3,214	7,587	12,863	15,035	10,031

Claims

Children's critical illness claims paid	2015	2016	2017	2018	2019
Percentage of Critical Illness claims paid out to families for children with critical illness	96.4%	94.2%	92.7%	96%	96%
The amount of money we paid out to families	£1.9m	£1.8m	£2.6m	£1.9m	£2.1m
Amount of claims	106	103	127	120	140

When customers pass away	2015	2016	2017	2018	2019
The amount we paid out to families when someone has unfortunately passed away with life insurance cover	£277m	£317m	£313m	£332m	£392m
The percentage of claims paid when someone passes away	97.9%	98.6%	98.3%	97%	97%
Amount of claims	6,856	8,134	9,004	10,046	10,721

Terminal illness claims	2015	2016	2017	2018	2019
The amount paid out to our customers and their families.	£94m	£107m	£112m	£107m	£112m
Percentage of claims paid	95%	95%	95%	97%	95%
Amount of claims	998	1055	1077	1023	1066

Environmental, social and governance data

Income protection	2015	2016	2017	2018	2019
Percentage of claims paid to customers who are unable to work because of health issues	95%	94%	96%	86%	93%
Total paid out to supplement incomes while clients are too ill to work	£1.3m	£1.2m	£1.2m	£1.15m	£1.1m
Number of claims paid	403	420	441	474	483

Critical illness	2015	2016	2017	2018	2019
Percentage of Critical Illness claims paid out to our customers	91.50%	92.56%	91.75%	93.0%	92%
The amount of money we paid out to our critically ill customers	£167m	£181m	£209m	£195m	£224m
Number of claims paid	2,601	2,788	3,041	3,041	3,351

* 2015 data excludes Children's critical illness

Group protection business for employers	2015	2016	2017	2018	2019
Number of employees of businesses whose lives we insure	2.2m	2.1m	2.0m	1.8m	2m
Number of people rehabilitated back to work in that year	3,205	2,354	2,265	2,371	2,317
Amount paid out to clients per annum for critical illness cover	£7.9m	£10.3m	£9.2m	£8.9m	£10m
Amount paid out to clients whose income we are protecting when they are unable to work	£54.6m	£61.0m	£68.4m	£66.7m	£64.3m
Amount paid out to customers who have died	£213.9m	£237.3m	£206m	£216m	£232m
Percentage of clients we pay out to on critical illness cover	70.9%	79.2%	78.2%	77.50%	85.6%
Percentage of clients we pay out to when the client dies	99.8%	99.4%	99.6%	99.6%	98.4%

Employer data

Number of employees	2015	2016	2017	2018	2019
UK employees	7,345	6,351	6,687	7,050	7,870
Legal & General America	664	515	576	607	637

UK sickness by year	2015	2016	2017	2018	2019
% Days lost due to psychological illness	22.4%	27.7%	29.8%	30.6%	33.7%

Employees length of service	0-5	6-10	11-15	16-20	21-25	25+
Legal & General UK	60.5%	12.7%	12.2%	8.6%	3.2%	2.8%
Legal & General America	47.57%	23.70%	16.33%	5.65%	3.92%	2.832%

Workforce flexibility – percentage of UK workforce	2015	2016	2017	2018	2019
On full time contracts	85.62%	85.70%	86.50%	86.80%	87.4%
On part time contracts	14.38%	14.30%	13.50%	13.20%	12.6%
Home based			4.40%	4.80%	5.4%
Agile contracts			10.20%	14.50%	20.4%

Environmental, social and governance data

Workforce flexibility – percentage of US workforce	2015	2016	2017	2018	2019
Who work on a full-time basis	95.79%	96.06%	96.34%	96.87%	98.12%
Who work on a part-time basis	4.21%	3.94%	3.66%	3.13%	1.88%
Who tele-work	31.86%	30.37%	29.43%	30.31%	31.08%
Who work at the home office	68.14%	69.63%	70.57%	69.69%	68.92%

Employee development	2015	2016	2017	2018	2019
Percentage of UK staff agree they have the opportunity to learn and develop at work in Employee Survey	68%	73%	75%	62%	66%
Percentage of Legal & General America staff agree they have the opportunity to learn and develop at work in Employee Survey	83%	84%	86%	63%	75%

Total investment in employee development	2015	2016	2017	2018	2019
UK (£m)	3.5	3.7	3.7	4.4	4.5
Legal & General America (\$m USD)	\$297k	\$292k	\$287k	\$352k	\$350k
Annual Dollars per Employee	\$596	\$568	\$499	\$553	\$550

Environmental, social and governance data

Our people – health and safety statistics 2019	L&G occupied offices	CALA Group	Modular Homes
No. of RIDDOR Accidents	1	14	2
No. of Accidents	71	183	53
Office Accident Frequency Rate ¹	9.17	NA	NA
Construction RIDDOR Accident Frequency Rate ²	NA	0.13	0.51
UK fatal accidents	0	1	0
UK prosecutions	0	0	0

¹ Based on all work related accidents per 1000 employees

² Riddor accidents based on lost hours per 100,000 employees

³ Within CALA Group we had one incident which resulted in a contractor sustaining fatal injuries. The incident is currently under investigation by the HSE and therefore we are unable to provide any further information

UK employee union membership	2015	2016	2017	2018	2019
Percentage of UK employees who are members of Unite	39.60%	36.7%	38.4%	35.45%	27.8%

Unite collectively represents grades 1-5 (up to LGIM grade 4) and has membership of 33.98% within this group. We saw continuous growth in key areas including Birmingham, Hove, Cardiff and London throughout 2019. On-going recruitment and Unite membership penetration has been impacted by high employee turnover and multiple redundancies and TUPE transfers during 2019. The sale of the General Insurance Division at the end of 2019 and the anticipated sales of the Mature Savings business during 2020 will significantly impact the Unite membership. However, we are hopeful that a full refresh and reinvigoration of our unique partnership in 2020 and 2021 will enable a more positive level of both membership and interaction with L&G.

Unions in US do not apply.

US do not operate in a union or collective bargaining environment. We do comply with the Federal WARN Act (The Worker Adjustment and Retraining Notification Act).

The Federal WARN Action offers protection to employees (and families) by requiring employers to provide notice 60 days in advance of covered plant closing and covered mass layoffs. The notice is given to affected workers or their representatives (union environments); to the appropriate state dislocated worker unit and the appropriate unit of local government.

Mass layoff defined – A covered employer must give notice if there is to be a mass layoff which does not result from a plant closing, but which will result in an employment loss at the employment site during any 30-day period for 500 or more employees, or for 50-499 employees if they make up at least 33% of the employer's active workforce.

Environmental, social and governance data

LGIMA data	2019
Number of employees	224
Full time	217
Part time	0
Contractors	7
Temps	0
Turnover of staff	13.3%

UK Leavers by age bandings (calendar year of 2019)	Leavers	Percentage
0-25	128	18.7%
26-35	315	13.0%
36-45	237	9.2%
46-55	132	8.1%
56-65	61	11.4%
66+	12	41.4%

Employee turnover by country	2015	2016	2017	2018	2019
Legal & General America Turnover as a percentage of LGA Workforce	10.23% ¹ 19.21% ²	7.49%	6.12%	7.52%	8.77%
UK Turnover as a percentage of UK Workforce	14.40%	15.50%	12.80%	17.20%	11.7%

Environmental, social and governance data

UK retirements	0-25	26 - 35	36 - 45	46 - 55	56 - 65	66+	Total
	0	0	0	9	20	4	33

Heads by Age bandings	0-25	26 - 35	36 - 45	46 - 55	56 - 65	66+	Total
Legal & General UK	685	2420	2578	1625	533	29	7870
Legal & General America		3.30%	15.86%	32.50%	30.93%	17.43%	

Joiners by age bandings	0-25	26-35	36-45	46-55	56-65	65+
Legal & General America (%)	16.30%	21.74%	33.70%	22.83%	5.43%	0
Legal & General UK	326	609	385	253	71	4

Leavers by age bandings	0-25	26-35	36-45	46-55	56-65	65+
Legal & General America (%)	4.11%	21.92%	36.99%	21.92%	15.07%	0
Legal & General UK count of staff and percentage	128 / 18.7%	315 / 13.0%	237 / 9.2%	132 / 8.1%	61 / 11.4%	12 / 41.4%

UK redundancies by age bandings (2019)	0-25	26-35	36-45	46-55	56-65	65+	Total
Count of staff number (info)	1	3	35	38	10	1	88

Environmental, social and governance data

UK Joiners/leavers by age bandings and location	0-25 J	0-25 L	26-35 J	26-35 L	36-45 J	36-45 L	46-55 J	46-55 L	56-65 J	56-65 L	65+ J	65+ L
Birmingham GIO	119	57	81	64	26	33	10	10	6	11	0	0
Bristol	0	0	2	1	1	0	3	1	0	0	0	0
Cardiff	114	40	118	56	54	38	22	16	9	8	0	3
Edinburgh	0	0	0	0	0	0	1	1	0	0	0	0
Home	0	0	10	1	26	10	27	14	14	7	0	0
Hove	39	15	78	53	80	50	66	36	15	18	0	5
LGEA	11	3	25	7	4	2	5	2	4	2	0	1
London	61	13	244	116	170	97	88	44	17	12	3	3
Total	11	0	51	17	24	7	31	8	6	4	1	0
Other	326	128	609	315	385	237	253	132	71	61	4	12

Environmental, social and governance data

UK joiners/leavers by gender (by location)	Joiners		Leavers	
	Female	Male	Female	Male
Birmingham GIO	119	94	98	77
Bristol	1	5	1	1
Cardiff	144	173	76	85
Edinburgh	1	0	1	0
Home	24	53	15	17
Hove	113	165	84	93
LGEA	26	23	12	4
London	247	336	111	174
Other	64	60	19	17
Total	739	909	417	468

UK joiners/leavers by gender split	Joiners Female	Joiners Male	Leavers Female	Joiners Male
Legal & General America (%)	60.87%	39.13%	58.90%	41.10%
Legal & General UK	739	909	417	468

Environmental, social and governance data

UK heads by gender	Part time	Full time
Female	855	2,865
Male	134	4,016

UK Gender by Grade	Female	Male	Heads total
1	61.1%	38.9%	995
2	59.9%	40.1%	1,118
3	51.0%	49.0%	1,104
4	48.1%	51.9%	1,593
5	40.0%	60.0%	1,579
6	34.0%	66.0%	1,109
7	28.4%	71.6%	306
8/NED	21.9%	78.1%	64

Legal & General America gender by grade	Female	Male
Officer	1.41%	4.08%
Professional/Managerial	31.08%	23.70%
Support staff	33.29%	6.44%

Legal & General America gender split	2015	2016	2017	2018	2019
Male	33.87%	33.53%	32.90%	33.94%	34.22%
Female	66.13%	66.47%	67.10%	66.06%	65.78%

Environmental, social and governance data

Global Employee survey – The Voice

Response rate 75%

Employee satisfaction index 74%

Areas of biggest score increases – Transparency, connection with strategy and recommending L&G as a place to work

UK head by ethnicity

White BAME Non-disclosed

Heads 4,199 587 3,084

Legal & General America ethnic origin

	2015	2016	2017	2018	2019
Asian	10.42%	10.65%	10.60%	11.04%	12.40%
Black or African American	19.04%	18.94%	18.28%	18.45%	17.11%
Hispanic or Latino	3.01%	2.76%	2.74%	2.80%	3.30%
Two or more races	1.80%	1.97%	1.83%	2.14%	2.04%
White	65.53%	65.48%	63.44%	64.09%	64.99%
Hawaiian/Pacific islander	0.20%	0.20%	0.18%	0.16%	0.16%
Declines			2.93%	1.32%	0.00%

Stewardship data

FUM and ESG engagement trend by LGIM	2015	2016	2017	2018	2019
Engagements covering environmental and or social topics	188	233	210	128	513
Governance led engagements	545	500	370	236	379
Total funds under management (£b)	746	894	983	1,015	1,196
Companies met			224	162	493
Companies based outside the UK			50%	52%	75%
UK Companies voted against (at least one resolution)			36%	60%	51%
UK board directors voted against			178	478	357

Top Five themes discussed in company meetings:

1. Board Composition, e.g. diversity, board refreshment, quality and skill.
2. Climate change.
3. Strategy.
4. Remuneration.
5. Nomination/succession

Supplier data

Supplier send (excludes GI)	2015	2016	2017	2018	2019
Spend with suppliers	£567m	£585m	£586m	£649m	£776m
Number of suppliers	2,430	2,306	2,010	2,198	2,248
Number of key suppliers	286	265	238	268	260

Environmental

Travel	Unit	2016	2017	2018	2019
Carbon associated with all modes of business travel (Notes 1,2,3 and 4)	tonnes	4,363	3,569	7,316	7,223
Business travel carbon per policy	kg	0.39	0.32	0.64	0.59
Business travel carbon per employee	kg	579.72	481.26	834.72	795.87
Carbon UK flights	tonnes				3,289
Carbon UK rail	tonnes				561
Carbon vehicle travel	tonnes				3,043
Carbon from staff shuttle buses	tonnes				75
Carbon from Int flights Bermuda office					217
Carbon from Int rail Maryland					3
Carbon vehicle travel Maryland					35

Notes

1. Employee business travel includes air, road, and rail.
2. Includes employee sustainable travel initiatives at Legal & General's Hove office e.g. park & ride Big Lemon buses and staff travel bus from Surrey.
3. Includes all travel in UK as well as employee travel from US Maryland office. (car mileage & train travel) and flights from Bermuda office.

Environmental, social and governance data

Carbon Dioxide (tCO2e)	Unit	2013 baseline	2016	2017	2018	2019
Total Carbon (Notes 1 and 6)	tCO2e	38,420	50,381	44,697	48,744	46,164
Scope 1 (Note 2)	tCO2e	5,018	8,520	8,655	12,447	15,226
Scope 2 Location based (Note 3)	tCO2e	28,517	37,498	32,573	28,982	23,716
Scope 3 - Business travel - (Note 5)	tCO2e	4,885	4,363	3,469	7,316	7,223
Carbon emissions per policy	KGs	3.79	4.55	4.02	6.41	3.79
Carbon emissions per employee	tonnes	4.56	6.69	6.03	5.56	5.09

1. Emissions are calculated using The Greenhouse Gas Protocol Corporate Accounting and Reporting Standard. Emission Factors are from the UK Government Emissions Conversion Factors for Greenhouse Gas Company reporting (BEIS 2019).

2. Scope 1: Emissions from fuel combustion in L&G occupied offices & construction sites i.e. gas for heating, cooling and cooking, ODS losses

3. Scope 2 Location: Emissions from total electricity using average grid emissions factors (UK Government Emissions Conversion Factors for Greenhouse Gas Company reporting (BEIS 2019).

4. Scope 2 Market: Emissions from total electricity using supplier specific emissions factors e.g. renewable tariffs.

5. Scope 3: Employee business travel (air, road, rail).

6. Total carbon is calculated using scope 2 location based.

7).Renewable Guarantees of Origin certificates are held for purchased renewable energy i.e. Scope 2 Market

2019 Carbon Dioxide (tCO2e)	Unit	Scope 1	Scope 2 Location (note 4)	Scope 2 Market (note 7)
UK Occupied offices	tCO2e	620	3,112	575
International Occupied Offices (Note 8)	tCO2e	50	850	850
CALA Homes	tCO2e	6,005	1,169	1,169
Legal & General Homes - Communities	tCO2e	931	47	47
Legal & General Homes - Modular	tCO2e	575	416	0
Real Assets	tCO2e	6,111	17,746	0
Inspired Villages	tCO2e	520	374	374
Ozone depleting substances	tCO2e	414		

Energy used by L&G occupied offices

UK Electricity reduced by 39% and UK Gas reduced by 51% compared to 2013	Unit	2013 baseline	2016	2017	2018	2019
UK Electricity	MWh	20,755	18,063	15,954	12,885	12,579
UK Gas	MWh	6,930	5,866	4,774	3,647	3,371
Total UK Energy use 1	MWh	27,685	23,929	20,728	16,532	15,950
Energy per UK employee	MWh	3.74	3.49	3.1	2.29	1.54
Energy per UK policy	MWh	3.13	2.47	2.11	1.65	1.16
International Electricity	MWh	3,060	2,923	2,607	2,722	3,185
International Gas	MWh	428	358	46	41	274
Total International Energy use 2	MWh	3,489	3,312	2,654	2,763	3,460
Energy per international employee	MWh	3.39	4.99	3.64	3.5	3.81
Energy per international policy	KWh	2.69	2.36	2.03	2	2.55

1. Includes all UK occupied offices operational for a minimum of one quarter within the reporting year, excluding our new construction business offices. Excludes investment properties where Legal & General has no operation control.

2. International numbers have increased as more offices have been into the reporting scope.

Environmental, social and governance data

Waste	Unit	2013	2016	2017	2018	2019
UK Occupied offices waste (Note 1)	tonnes	950	925	952	765	780
UK Occupied offices waste per policy	grams	94	84	97	76	72
UK Occupied offices waste per employee	tonnes	0.13	0.13	0.14	0.1	0.10
UK Occupied waste direct to landfill	%	16.50%	4.30%	3.00%	6.40%	4.50%
Construction waste (Note 2)	tonnes	n/a	66	438	14,077	30,135
US waste	tonnes	81	70	49	49	118
Total Group waste	tonnes	1,031	1,062	1439	14,891	31,033
Total waste per policy (Note 3)	grams	103	96	129	1,305	2,549
Total waste per employee	tonnes	0.12	0.14	0.13	1.7	3.42

1. Occupied Offices includes all UK office locations where L&G staff are operational, including those offices which were operational for a minimum of one quarter within the reporting year. In 2019 it also includes all serviced offices which are occupied by L&G staff. It excludes occupied offices from our construction businesses.

2. Construction waste. Excludes construction waste from Inspired Villages Group.

3. Total waste per policy has risen significantly as a result of expanding the scope of reporting to include more construction businesses as well as serviced offices in the UK and all international offices.

Water consumed in occupied offices	Unit	2013 baseline	2016	2017	2018	2019
Water consumed – decreased by 29% in 2019	CuM	64,486	49,183	43,549	39,524	45,838
Water per employee – decreased by 34% in 2019	CuM	7.66	6.54	5.87	4.51	5.05
Water per policy – decreased by 41% in 2019	CuM	6.36	4.44	3.92	3.46	3.76

2019 has seen a rebaseline in the scope of our water data. We have extended data collection in 2019 to include previously excluded serviced offices and offices associated with our construction businesses. Where metered water volumes are not available, benchmarks from Betting Building Partnership have been applied.

Community data

Total contributions into non-profit organisations	2015	2016	2017	2018	2019
Amount donated	£3.2m	£3.4m	£3.6m	£4.4m	£3.6m

Charitable UK investments – total contribution	2015	2016	2017	2018	2019
Employee fundraising and matching	£1.4m	£1.48m	£1.4m	£2.0m	£2.8m

Our overseas contributions for ‘US not for profits’ organisations	2015	2016	2017	2018	2019
US	£550k	£783k	£792k	£1.0m	£813k