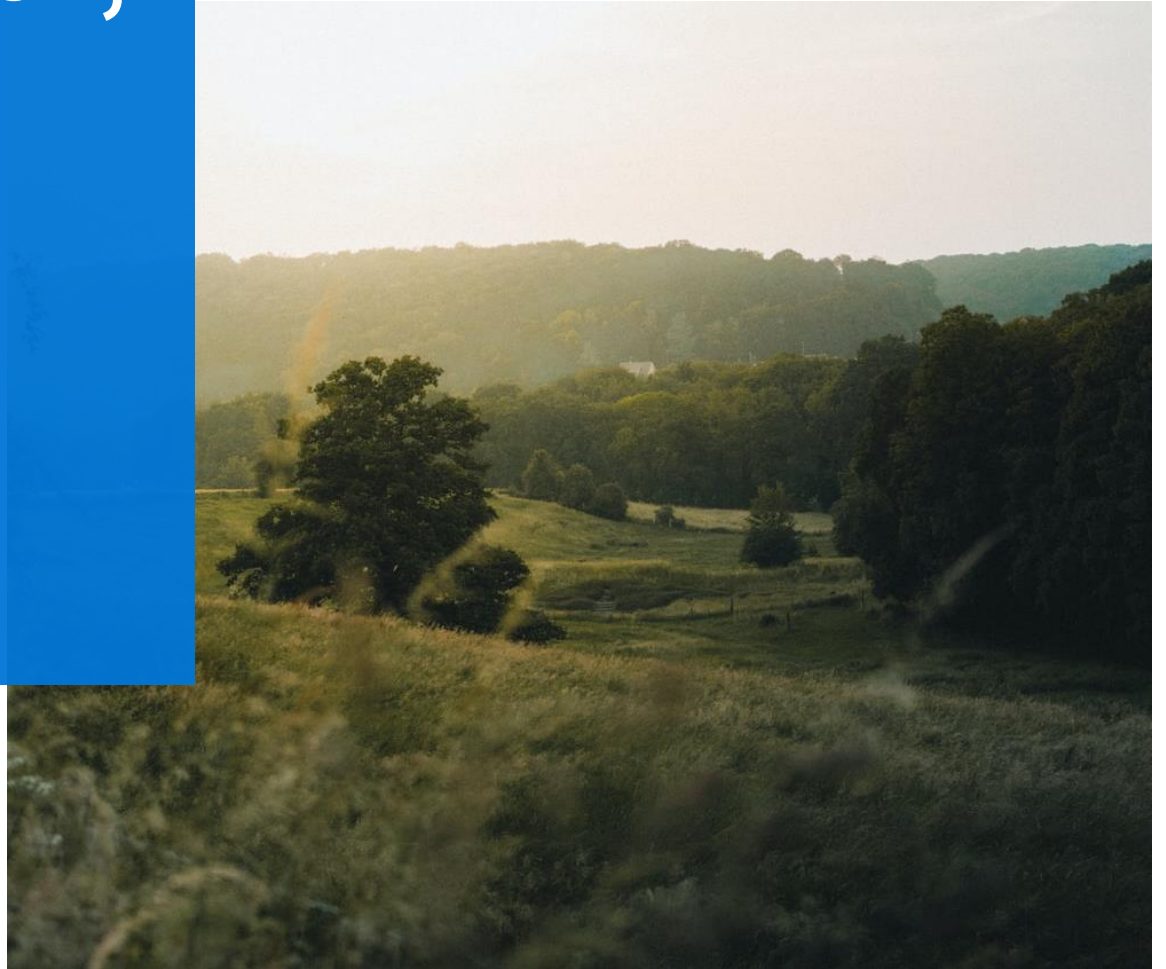


# Environmental, social and governance data

Data centre figures 2020



# 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 supports our disclosure for Global Reporting Initiative (GRI) and Sustainability Accounting Standards Board (SASB).

Like many others in 2020, our business was impacted by Covid-19 as we transformed our normally office-based operations to a predominantly home-based workforce. The impact of this is reflected in our 2020 environmental performance data and any significant reductions in our 2020 performance should be attributed in part to the impact of Covid-19 on our operations.

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.

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## UK & US Product and customer data

| Development of UK non-savings complaints |                | H1 2020 | H2 2020 | Full Year |
|------------------------------------------|----------------|---------|---------|-----------|
| Reportable (Final Response and SRC)      | Reportable     | 4,652   | 5,645   | 10,297    |
| Non material                             | Non reportable | 176     | 278     | 454       |
| Non regulated                            | Non reportable | 2,322   | 2,565   | 4,887     |
| Non reportable                           | Non reportable | 358     | 237     | 595       |
| Other                                    | Non reportable | 50      | 41      | 91        |
| Total all complaints                     |                | 7,558   | 8,766   | 16,324    |

Footnote: the reduction of complaints in 2020 is due to the selling of the GI business in 2019, Matures Savings business in August 2020 and Covid-19

| Number of US complaints                                  | 2016 | 2017 | 2018 | 2019 | 2020 |
|----------------------------------------------------------|------|------|------|------|------|
| Legal & General America Banner Life Insurance            | 61   | 42   | 33   | 34   | 41   |
| Legal & General America William Penn Life Ins            | 21   | 18   | 6    | 18   | 15   |
| Legal & General America Consolidated                     | 82   | 60   | 39   | 52   | 56   |
| Legal & General Retirement America Banner Life Insurance | n/a  | n/a  | n/a  | n/a  | 2    |
| LGRA William Penn Life Ins                               | n/a  | n/a  | n/a  | n/a  | 0    |
| LGRA Consolidated                                        | n/a  | n/a  | n/a  | n/a  | 2    |

Footnote: 2016-2019 data includes LGRA.2020 data split LGA and LGR

## Environmental, social and governance data

| Product performance as a pension provider              | 2016     | 2017     | 2018     | 2019     | 2020    |
|--------------------------------------------------------|----------|----------|----------|----------|---------|
| Number of customers being paid directly at end of year | 695,888  | 729,287  | 722,204  | 757,994  | 765,424 |
| Total pension payments per annum                       | £1,661bn | £1,777bn | £1,930bn | £2,392bn | £2,359b |
| Average per annum payment per customer                 | £2,387   | £2,437   | £2,673   | £3,155   | £3,082  |

| Home finance – lifetime mortgages     | 2016   | 2017    | 2018    | 2019   | 2020   |
|---------------------------------------|--------|---------|---------|--------|--------|
| Total amount we advanced to customers | £620m  | £1,003m | £1,197m | £965m  | £791m  |
| Number of customers                   | 11,811 | 12,863  | 24,932  | 18,009 | 12,452 |
| Number of accounts                    | 7,587  | 12,863  | 15,035  | 10,031 | 6,565  |

| Customer retention rate for our protection business | 2016 | 2017 | 2018 | 2019 | 2020 |
|-----------------------------------------------------|------|------|------|------|------|
|-----------------------------------------------------|------|------|------|------|------|

New policies

Closed policies

Active customers

Footnote: Data will be available later in 2021

## UK Claims

Further details of claims can be found [here](#)

| Children's critical illness claims paid                                                       | 2016  | 2017  | 2018  | 2019  | 2020 |
|-----------------------------------------------------------------------------------------------|-------|-------|-------|-------|------|
| Percentage of Critical Illness claims paid out to families for children with critical illness | 94.2% | 92.7% | 96%   | 96%   | 97%  |
| The amount of money we paid out to families                                                   | £1.8m | £2.6m | £1.9m | £2.1m | £2m  |
| Amount of claims                                                                              | 103   | 127   | 120   | 140   | 130  |

| When customers pass away                                                                                | 2016  | 2017  | 2018   | 2019   | 2020   |
|---------------------------------------------------------------------------------------------------------|-------|-------|--------|--------|--------|
| The amount we paid out to families when someone has unfortunately passed away with life insurance cover | £317m | £313m | £332m  | £392m  | £460m  |
| The percentage of claims paid when someone passes away                                                  | 98.6% | 98.3% | 97%    | 97%    | 97%    |
| Amount of claims                                                                                        | 8,134 | 9,004 | 10,046 | 10,721 | 11,755 |

| Terminal illness claims                                  | 2016  | 2017  | 2018  | 2019  | 2020 |
|----------------------------------------------------------|-------|-------|-------|-------|------|
| The amount paid out to our customers and their families. | £107m | £112m | £107m | £112m | £98m |
| Percentage of claims paid                                | 95%   | 95%   | 97%   | 95%   | 94%  |
| Amount of claims                                         | 1,055 | 1,077 | 1,023 | 1,066 | 911  |

| Income protection                                                                      | 2016  | 2017  | 2018   | 2019  | 2020  |
|----------------------------------------------------------------------------------------|-------|-------|--------|-------|-------|
| Percentage of claims paid to customers who are unable to work because of health issues | 94%   | 96%   | 86%    | 93%   | 93%   |
| Total paid out to supplement incomes while clients are too ill to work                 | £1.2m | £1.2m | £1.15m | £1.1m | £2.2m |
| Number of claims paid                                                                  | 420   | 441   | 474    | 483   | 544   |

## Environmental, social and governance data

| Critical illness                                                | 2016   | 2017   | 2018   | 2019   | 2020   |
|-----------------------------------------------------------------|--------|--------|--------|--------|--------|
| Percentage of Critical Illness claims paid out to our customers | 92.56% | 91.75% | 93.00% | 92.00% | 92.00% |
| The amount of money we paid out to our critically ill customers | £181m  | £209m  | £195m  | £224m  | £203m  |
| Number of claims paid                                           | 2,788  | 3,041  | 3,041  | 3,351  | 2,843  |

| Group protection business for employers                                                | 2016    | 2017   | 2018   | 2019   | 2020    |
|----------------------------------------------------------------------------------------|---------|--------|--------|--------|---------|
| Number of employees of businesses whose lives we insure                                | 2.1m    | 2.0m   | 1.8m   | 2m     | 2.1m    |
| Number of people rehabilitated back to work in that year                               | 2,354   | 2,265  | 2,371  | 2,317  | 2,134   |
| Amount paid out to clients per annum for critical illness cover                        | £10.3m  | £9.2m  | £8.9m  | £10m   | £7.2m   |
| Amount paid out to clients whose income we are protecting when they are unable to work | £61.0m  | £68.4m | £66.7m | £64.3m | £72.8m  |
| Amount paid out to customers who have died                                             | £237.3m | £206m  | £216m  | £232m  | £242.6m |
| Percentage of clients we pay out to on critical illness cover                          | 79.2%   | 78.2%  | 77.5%  | 85.6%  | 81.7%   |
| Percentage of clients we pay out to when the client dies                               | 99.4%   | 99.6%  | 99.6%  | 98.4%  | 99.8%   |

## US Claims Data

Details of claims can be found [here](#).

## Employer data

### Number of employees across the group

| Number of employees                              | 2016  | 2017  | 2018  | 2019  | 2020  |
|--------------------------------------------------|-------|-------|-------|-------|-------|
| UK employees – permanent full time contract      | 6,351 | 6,687 | 7,050 | 7,870 | 7,392 |
| Modular Homes, IVG, CALA and Idol – UK employees | -     | -     | -     | -     | 1,738 |
| International employees                          | 515   | 576   | 607   | 637   | 969   |

### Sickness Data

Following data below on UK employees does not include Modular, Inspired Villages and the IDOL

| UK sickness by year                      | 2016  | 2017  | 2018  | 2019  | 2020 |
|------------------------------------------|-------|-------|-------|-------|------|
| Days lost through sickness absence       | -     | -     | -     | -     | 2.5% |
| % Days lost due to psychological illness | 27.7% | 29.8% | 30.6% | 33.7% | -    |

Footnote: 2020 data going forward will record days lost through sickness absence  
 Footnote: UK employees does not include Modular, Inspired Villages and the IDOL

## Workforce Flexibility

| Workforce flexibility – % of UK workforce        | 2016  | 2017  | 2018  | 2019  | 2020  |
|--------------------------------------------------|-------|-------|-------|-------|-------|
| Colleagues working on permanent contracts        | 85.7% | 86.5% | 86.8% | 87.4% | 95.3% |
| Colleagues working on Fixed Term contracts       | n/a   | n/a   | n/a   | n/a   | 4.7%  |
| Colleagues opting to work part-time              | 14.3% | 13.5% | 13.2% | 12.6% | 11.1% |
| Home based                                       | n/a   | 4.4%  | 4.8%  | 5.4%  | 5.7%  |
| Colleagues on formal flexible working agreements | n/a   | 10.2% | 14.5% | 20.4% | 28%   |

Footnote: fixed term contract data 2020 only

| Workforce flexibility – % of Legal & General America | 2016   | 2017   | 2018   | 2019   | 2020   |
|------------------------------------------------------|--------|--------|--------|--------|--------|
| Who work on a full-time basis                        | 96.06% | 96.34% | 96.87% | 98.12% | 98.64% |
| Who work on a part-time basis                        | 3.94%  | 3.66%  | 3.13%  | 1.88%  | 1.36%  |
| Who tele-work                                        | 30.37% | 29.43% | 30.31% | 31.08% | 35.95% |
| Who work at the home office                          | 69.63% | 70.57% | 69.69% | 68.92% | 64.05% |

Footnote: 2016-2019 data includes Legal & General Retirement America (LGRA)

| Workforce flexibility – % of Legal & General Retirement America | 2020   |
|-----------------------------------------------------------------|--------|
| Who work on a full-time basis                                   | 100%   |
| Who work on a part-time basis                                   | 0%     |
| Who tele-work                                                   | 14.67% |
| Who work at the home office                                     | 85.33% |

Footnote: 2016-2019 data was included within Legal & General America



## Total number and rate of UK new employee hires during the reporting period

### By gender

|        |     |
|--------|-----|
| Female | 575 |
| Male   | 762 |

### By age

|          |     |
|----------|-----|
| Under 30 | 352 |
| 30 to 50 | 787 |
| Over 50  | 198 |

### By UK region

|           |     |
|-----------|-----|
| Barnsley  | 20  |
| Bristol   | 3   |
| Cardiff   | 313 |
| Edinburgh | 0   |
| Homebased | 63  |
| Hove      | 257 |
| London    | 597 |
| Other     | 3   |
| Solihull  | 57  |

UK employee turnover rate in 1<sup>st</sup> year

| Total 1 <sup>st</sup> year voluntary UK employee turnover rate                                  | Actuals | Percentage |
|-------------------------------------------------------------------------------------------------|---------|------------|
| Total                                                                                           | 122     | 8.9%       |
| Total 1 <sup>st</sup> year voluntary UK employee turnover during the reporting period by gender | Actuals | Percentage |
| Female                                                                                          | 47      | 7.9%       |
| Male                                                                                            | 75      | 9.6%       |
| Total 1 <sup>st</sup> year voluntary UK employee turnover during the reporting period by region | Actuals | Percentage |
| Barnsley                                                                                        | 4       | 13.8%      |
| Bristol                                                                                         | 0       | 0.0%       |
| Cardiff                                                                                         | 44      | 14.7%      |
| Edinburgh                                                                                       | 0       | 0.0%       |
| Homebased                                                                                       | 4       | 8.0%       |
| Hove                                                                                            | 16      | 5.9%       |
| London                                                                                          | 46      | 8.5%       |
| Other                                                                                           | 3       | 14.0%      |
| Solihull                                                                                        | 5       | 6.5%       |

## UK employee parental leave

| UK employment parental leave – Permanent FTC                                                                                                                       | Female | Male  |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------|-------|
| Total number entitled to parental leave by gender                                                                                                                  | 3,391  | 4,001 |
| Total number that took parental leave by gender (those who started leave in 2020)                                                                                  | 147    | 10    |
| Total number that returned to work after parental leave by gender (those who returned in 2020)                                                                     | 146    | 11    |
| Total number that returned to work after parental leave ended that were still employed 12 months after their return to work by gender (those who returned in 2019) | 117    | 6     |
| Return to work and retention rate of employees that took parental leave by gender (those or who did/didn't return in 2020)                                         | 81%    | 100%  |

## Employee employment contract

| Total number of UK employees by employment type by gender | Female | Male  |
|-----------------------------------------------------------|--------|-------|
| Permanent full time contract – full time                  | 2,699  | 3,875 |
| Permanent full time contract – part time                  | 692    | 126   |
| Temporary contract – full time                            | 83     | 160   |
| Temporary contract – part time                            | 0      | 0     |

| Total number of UK employees by employment contract by region | Permanent FTC | Temporary contractor |
|---------------------------------------------------------------|---------------|----------------------|
| Barnsley                                                      | 221           | 3                    |
| Bristol                                                       | 11            | 0                    |
| Cardiff                                                       | 2,022         | 68                   |
| Edinburgh                                                     | 33            | 0                    |
| Homebased                                                     | 418           | 4                    |
| Hove                                                          | 1,800         | 83                   |
| London                                                        | 2,660         | 75                   |
| Other                                                         | 15            | 0                    |
| Solihull                                                      | 212           | 10                   |

| Total number of LGIMA employment contract | 2019 | 2020 |
|-------------------------------------------|------|------|
| Full time                                 | 207  | 217  |
| Part time                                 | 0    | 0    |
| Contractors                               | 7    | 9    |
| Temps                                     | 0    | 0    |

## Employee data on gender

| Percentage of individuals within the organisations governance bodies by age group | Under 30 | 30 to 50 | Over 50 |
|-----------------------------------------------------------------------------------|----------|----------|---------|
| Affordable Homes                                                                  | 14.1%    | 73.2%    | 12.7%   |
| LGIM                                                                              | 16.8%    | 69.3%    | 13.9%   |
| Resources                                                                         | 18.7%    | 61.8%    | 19.5%   |

| Percentage of UK employees per employee category by gender | Female | Male  |
|------------------------------------------------------------|--------|-------|
| Junior grades 1 to 4                                       | 54.0%  | 46.0% |
| Middle management grades 5 to 6                            | 36.8%  | 63.2% |
| Senior management grades 7+                                | 27.6%  | 72.4% |

| Percentage of UK employees per employee category by age group | Under 30 | 30 to 50 | Over 50's |
|---------------------------------------------------------------|----------|----------|-----------|
| Junior grades 1 to 4                                          | 29.1%    | 57.1%    | 13.8%     |
| Middle management grades 5 to 6                               | 4.8%     | 75.6%    | 19.7%     |
| Senior management grades 7+                                   | 0.0%     | 68.5%    | 31.5%     |

| Legal & General America gender split | 2016   | 2017   | 2018   | 2019   | 2020   |
|--------------------------------------|--------|--------|--------|--------|--------|
| Male                                 | 33.53% | 32.90% | 33.94% | 34.22% | 32.37% |
| Female                               | 66.47% | 67.10% | 66.06% | 65.78% | 67.63% |

Footnote: 2016-2019 includes Legal & General Retirements America (LGRA)

| Legal & General America gender by level | Female | Male   |
|-----------------------------------------|--------|--------|
| Officer                                 | 2.56%  | 3.58%  |
| Professional/Managerial                 | 31.85% | 23.00% |
| Support staff                           | 33.22% | 5.79%  |

## Environmental, social and governance data

| Legal & General Retirement America gender split                              | 2020   |        |
|------------------------------------------------------------------------------|--------|--------|
| Male                                                                         | 42.67% |        |
| Female                                                                       | 57.33% |        |
| Footnote: 2016 to 2019 LGRA data was included within Legal & General America |        |        |
| Legal & General Retirements America gender by level                          | Female | Male   |
| Officer                                                                      | 4%     | 6.66%  |
| Professional/Managerial                                                      | 38.67% | 33.34% |
| Support staff                                                                | 14.66% | 2.67%  |

## Group heads by gender

| Heads by gender for the Group          | Female     | Male       |
|----------------------------------------|------------|------------|
| Includes UK, overseas and subsidiaries | 4556 (45%) | 5543 (55%) |

Footnote:  
Includes UK, Modular, IVG, CALA and Idol. Also includes the US, LGA/LGRA, LGIMA and worldwide over seas

| Senior management gender                                                          | Female      |
|-----------------------------------------------------------------------------------|-------------|
| UK Female L&G Directors (including Non-Executive Directors)                       | 3 (23%)     |
| Female Executive Committee members (DRs to Nigel Wilson)                          | 3 (27%)     |
| Percentage of women in senior management (includes all overseas and subsidiaries) | 1,325 (35%) |

## Employee learning and development

| Total investment in employee development                            | 2016   | 2017   | 2018   | 2019   | 2020    |
|---------------------------------------------------------------------|--------|--------|--------|--------|---------|
| UK (£m)                                                             | £3.7m  | £3.7m  | £4.4m  | £4.5m  | £5.3m   |
| Legal & General America – total amount spent (\$)                   | \$292k | \$287k | \$352k | \$350k | \$244k  |
| Legal & General America annual dollars per employee (\$)            | \$568  | \$499  | \$553  | \$550  | \$416   |
| Legal & General Retirement America total amount spent (\$)          | n/a    | n/a    | n/a    | n/a    | \$112k  |
| Legal & General Retirement America annual dollars per employee (\$) | n/a    | n/a    | n/a    | n/a    | \$1,493 |

Footnotes: UK data excludes LGIM Overseas entities, LGFA, LGHF and MFN within LGRR, L&GRe, CALA, Modular Homes, Inspired villages and LGI UK subsidiaries – LGSS and IDOL  
 US data 2016-2019 includes LGRA - 2020 data is split LGA and LGRA

## Employee Turnover

| Employee turnover                                                                               | 2016  | 2017  | 2018  | 2019  | 2020  |
|-------------------------------------------------------------------------------------------------|-------|-------|-------|-------|-------|
| Staff turnover includes LGA (colleagues choosing to leave voluntarily) exc. LGIMA & IVG         | n/a   | n/a   | n/a   | 9.5%  | 5.8%  |
| LGIMA staff turnover                                                                            | -     | -     | -     | 13.3% | 9.7%  |
| LGIMA staff turnover (staff choosing to leave voluntary)                                        | -     | -     | -     | -     | 8.3%  |
| Legal & General America Turnover as a percentage of LGA                                         | 7.49% | 6.12% | 7.52% | 8.77% | 8.5%  |
| UK Turnover as a percentage of UK Workforce * Includes the sale of the Mature Savings employees | 15.5% | 12.8% | 17.2% | 11.7% | 12.2% |
| Average employee tenure – includes all L&G but excludes LGIMA & IVG                             | -     | -     | -     | -     | 5.6%  |

## Ethnicity Data

| Number of UK employees/ethnicity who disclosed | Black, Asian or Minority Ethnic (BAME) background | Non-disclosed |
|------------------------------------------------|---------------------------------------------------|---------------|
| Heads                                          | 8%                                                | 1.2%          |

Footnote: We are proactively working with our people to improve our disclosure rates on ethnicity

| Legal & General America ethnic origin | 2016   | 2017   | 2018   | 2019   | 2020   |
|---------------------------------------|--------|--------|--------|--------|--------|
| Asian                                 | 10.65% | 10.60% | 11.04% | 12.40% | 11.75% |
| Black or African American             | 18.94% | 18.28% | 18.45% | 17.11% | 16.35% |
| Hispanic or Latino                    | 2.76%  | 2.74%  | 2.80%  | 3.30%  | 2.90%  |
| Two or more races                     | 1.97%  | 1.83%  | 2.14%  | 2.04%  | 2.39%  |
| White                                 | 65.48% | 63.44% | 64.09% | 64.99% | 65.93% |
| Hawaiian/Pacific islander             | 0.20%  | 0.18%  | 0.16%  | 0.16%  | 0.17%  |
| Declines                              | 0.00%  | 2.93%  | 1.32%  | 0.00%  | 0.51%  |

Footnote: 2016 to 2019 includes LGRA data

| Legal & General Retirement America ethnic origin | 2020  |
|--------------------------------------------------|-------|
| Asian                                            | 16%   |
| Black or African American                        | 9.33% |
| Hispanic or Latino                               | 5.33% |
| Two or more races                                | 1.33% |
| White                                            | 64%   |
| Hawaiian/Pacific islander                        | 0%    |
| Declines                                         | 4%    |

Footnote: 2016-2019 LGRA data was included within Legal & General America



Environmental, social and governance data

| LGIMA Data - ethnic origin | 2020 |
|----------------------------|------|
| Asian                      | 12%  |
| Black or African American  | 4%   |
| Hispanic or Latino         | 6%   |
| Two or more races          | 3%   |
| White                      | 75%  |
| Hawaiian/Pacific islander  | 0    |
| Declines                   | 0    |

## UK Health & Safety Data

| Our people – UK health and safety statistics 2020        | L&G occupied offices | CALA Group | Modular Homes |
|----------------------------------------------------------|----------------------|------------|---------------|
| No. of RIDDOR Accidents                                  | 0                    | 23         | 4             |
| No. of Accidents                                         | 22                   | 170        | 32            |
| Office Accident Frequency Rate <sup>1</sup>              | 0.27                 | NA         | NA            |
| Construction RIDDOR Accident Frequency Rate <sup>2</sup> | NA                   | 0.24       | 0.74          |
| UK fatal accidents                                       | 0                    | 0          | 0             |
| UK prosecutions                                          | 0                    | 0          | 0             |

Footnotes:

1. Total work related accidents based on employee head count per 1,000

2. RIDDOR accidents based on worked hours per 100,000

## Collective Bargaining for the Group

### UK employee union membership

Unite collectively represents grades 1-5 (up to LGIM grade 4) across which we have a membership of 33.98%. Despite the inevitable impact of the departure of the final employees in the Mature Savings Division and the pandemic, membership levels have broadly remained constant.

The pandemic was the primary focus of 2020 and the benefits of our unique partnership approach to employee relations were reflected in our joint strategy around Health & Safety, across all of the UK offices and the successful measures taken by L&G to provide ongoing support and protection for its employees. L&G remain firmly committed to our progressive Partnership Agreement with Unite, which allows us to respond quickly to business transformation, engages our colleagues and gives them an authentic voice.

### Collective bargaining environment

#### 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.

## Stewardship data

Effecting positive change to deliver long-term, sustainable value

Please read our active ownership report [here](#)

## Supplier data

| Supplier spend       | 2016  | 2017  | 2018  | 2019  | 2020  |
|----------------------|-------|-------|-------|-------|-------|
| Spend with suppliers | £585m | £586m | £649m | £776m | £887m |
| Number of supplier   | 2,306 | 2,010 | 2,198 | 2,248 | 2,149 |

Footnote: For 2020 the number of key suppliers are not being recorded separately

The procurement budget - percentage split UK and International as not been recorded. Our spend is mainly with UK suppliers, the spend with international suppliers is significantly lower

# Environmental

| Carbon                                                     | Measurement                           | 2018   | 2019   | 2020   |
|------------------------------------------------------------|---------------------------------------|--------|--------|--------|
| CO <sub>2</sub> e emissions (tonnes) – absolute (1,5,6)    | tCO <sub>2</sub> e                    | 48,744 | 46,164 | 40,344 |
| CO <sub>2</sub> e emissions (tonnes) – relative (employee) | tCO <sub>2</sub> e                    | 5.56   | 5.09   | 3.96   |
| Scope 1 GHG emissions globally (tonnes) (2)                | tCO <sub>2</sub> e                    | 12,447 | 15,226 | 15,163 |
| Scope 2 GHG emissions globally (tonnes)                    |                                       |        |        |        |
| Total Market (non-renewable) (3)                           | tCO <sub>2</sub> e                    | 4,553  | 3,015  | 1,122  |
| Total Location (total) (4)                                 | tCO <sub>2</sub> e                    | 28,982 | 23,716 | 20,319 |
| Scope 3 GHG emissions globally (tonnes) (6)                |                                       |        |        |        |
| Balance sheet investments                                  | Co <sub>2</sub> e/£m Enterprise value |        | 120    | 117    |
| Business travel                                            | tCO <sub>2</sub> e                    | 7,316  | 7,223  | 3,045  |
| Serviced offices                                           | tCO <sub>2</sub> e                    |        | 251    | 84     |
| Home working                                               | tCO <sub>2</sub> e                    |        |        | 1,733  |
| Waste                                                      | tCO <sub>2</sub> e                    |        |        | 42     |

Footnotes:

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 2020).
2. Scope 1: Emissions from directly purchased fuel combustion in L&G occupied offices & construction sites i.e. gas for heating, cooling and cooking, ODS losses
3. Scope 2 Market: Emissions from total electricity using supplier specific emissions factors e.g. renewable energy backed by Renewable Guarantees of Origin certificates
4. Scope 2 Location: Emissions from total electricity using average grid emissions factors (UK Government Emissions Conversion Factors for Greenhouse Gas Company reporting (BEIS 2020).
5. Total carbon is calculated using scope 2 location based emissions and includes scope 3 business travel, serviced offices and homeworking
6. More scope 3 categories have been included in 2020. This will inform the basis of reporting going forward.

## Environmental, social and governance data

| Energy usage (1)   | Measurement | 2018      | 2019      | 2020      |
|--------------------|-------------|-----------|-----------|-----------|
| Electricity        | MWH         | 102,817   | 92,951    | 78,781    |
| Gas                | MWH         | 44,028    | 53,404    | 53,923    |
| Fuel (diesel) (2)  | Litres      | 1,328,661 | 1,794,385 | 1,351,318 |
| Fuel (propane) (2) | Kg          | 1,081     | 42,558    | 43,911    |

### Footnotes:

1.Total energy use covers all operations (UK & International)

2.Fuel is used on UK construction sites

| Business travel               | Measurement | 2018  | 2019  | 2020  |
|-------------------------------|-------------|-------|-------|-------|
| Total business travel (1)     | tCO2e       | 7,316 | 7,223 | 3,045 |
| Balance sheet investments     | Kg          | 834   | 795   | 299   |
| Motor vehicle                 | tCO2e       | 3,101 | 3,078 | 2,174 |
| Business organised travel (2) | tCO2e       | 59    | 75    | 11    |
| Trains                        | tCO2e       | 987   | 564   | 111   |
| Flights                       | tCO2e       | 3,170 | 3,506 | 749   |

### Footnotes:

1. Includes business travel originating from both UK & International businesses.

2.Includes employee sustainable travel initiatives at Legal & General's Hove office e.g. park & ride buses and staff travel bus from Surrey

## Environmental, social and governance data

| Waste                                         | Measurement | 2018   | 2019   | 2020   |
|-----------------------------------------------|-------------|--------|--------|--------|
| Total waste generated (tonnes) - absolute     | tonnes      | 14,891 | 31,033 | 25,191 |
| Total waste per employee                      | tonnes      | 1.70   | 3.42   | 2.47   |
| Occupied offices (including serviced offices) | tonnes      | 814    | 898    | 395    |
| Our housing businesses (1)                    | tonnes      | 14,077 | 30,135 | 24,796 |
| Total waste to landfill (%)                   |             |        |        |        |
| Occupied offices (including serviced offices) | %           | 6.4    | 4.52   | 0.77   |
| Our housing business                          | %           |        | 9.2    | 1.9    |

Footnotes:

1. Construction waste includes our CALA and Modular Homes businesses only

| Occupied offices water consumption normalised (per employee) | Measurement              | 2018   | 2019   | 2020   |
|--------------------------------------------------------------|--------------------------|--------|--------|--------|
| Total occupied office water consumption (1)                  | M <sup>3</sup>           | 39,524 | 45,838 | 24,888 |
| Occupied office water consumption per employee               | M <sup>3</sup> /employee | 4.51   | 5.05   | 2.44   |

Footnotes

1. Water was rebase lined in 2019. We 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 Better Building Partnership have been applied.

## Community data

| Total Group contributions into non-profit organisations | 2016  | 2017  | 2018  | 2019  | 2020   |
|---------------------------------------------------------|-------|-------|-------|-------|--------|
| Amount donated                                          | £3.4m | £3.6m | £4.4m | £3.6m | £11.5m |

| Charitable UK investments – total contribution | 2016   | 2017  | 2018  | 2019  | 2020  |
|------------------------------------------------|--------|-------|-------|-------|-------|
| Employee fundraising and matching              | £1.48m | £1.4m | £2.0m | £2.8m | £2.5m |

| Our overseas contributions for 'US not for profits' organisations | 2016   | 2017   | 2018   | 2019   | 2020   |
|-------------------------------------------------------------------|--------|--------|--------|--------|--------|
| US                                                                | \$783k | \$792k | \$1.0m | \$813k | \$1.1m |

Footnote: 2020 data of £11.5m includes: Edinburgh University (ACRC) £2.4m, Newcastle care home £5m and the Trinity challenge £500k