

Global Reporting Initiative content index

The Global Reporting Initiative (GRI) provides organizations with a framework to report about their impacts on the economy, environment and/or society. Our Sustainability Report has been prepared in accordance with the GRI Standards: Core option. In addition to our Report, some disclosures can be found in our [Annual Information Form \(AIF\)](#), Management Information Circular (MIC), Annual Report, [Code of Business Conduct](#) and Public Accountability Statement (PAS).

GRI Indicator	Indicator Description	Cross-Reference/Commentary
GRI 102: GENERAL DISCLOSURES		
102-1	Name of the organization	Page 2
102-2	Activities, brands, products and services	Page 6
102-3	Location of headquarters	Back cover
102-4	Location of operations	Page 6
102-5	Nature of ownership and legal form	AIF page 3
102-6	Markets served	Page 6
102-7	Scale of the organization	Page 6; Annual Report pages xx
102-8	Information on employees and other workers	Pages 6, 24; PAS pages xx
102-9	Supply chain	Page 28
102-10	Significant changes to the organization and its supply chain	AIF pages 3-4
102-11	Precautionary Principle or approach	Pages 31, 32, 44
102-12	External initiatives	Pages 3, 9, 17, 24, 26-28, 31, 34, 43-45
102-13	Membership of associations	Pages 17, 24, 28, 40, 43, 45
102-14	Statement from senior decision-maker	Page 4
102-15	Key impacts, risks and opportunities	Throughout report
102-16	Values, principles, standards and norms of behaviour	Pages 23-25, 40, 43, 44; Code of Business Conduct
102-17	Mechanisms for advice and concerns about ethics	Page 43; Code of Business Conduct
102-18	Governance structure	Pages 5, 8, 43
102-19	Delegating authority	Page 8
102-20	Executive-level responsibility for economic, environmental and social topics	Page 5, 8
102-22	Composition of highest governance body and its committees	MIC pages xx
102-23	Chair of the highest governance body	MIC pages xx
102-24	Nominating and selecting the highest governance body	MIC pages xx
102-25	Conflicts of interest	MIC pages xx
102-26	Role of highest governance body in setting purpose, values, and strategy	Pages 5, 8, 43
102-30	Effectiveness of risk management processes	Pages 43, 44
102-32	Highest governance body's role in sustainability reporting	Pages 5, 8
102-35	Remuneration policies	MIC pages xx
102-36	Process for determining remuneration	MIC pages xx

GRI Indicator	Indicator Description	Cross-Reference/Commentary
GRI 102: GENERAL DISCLOSURES		
102-37	Stakeholders' involvement in remuneration	MIC pages xx
102-40	List of stakeholder groups	Page 8; GRI Index
102-41	Collective bargaining agreements	Not applicable. Sun Life employees are not represented by an independent union or covered by collective bargaining agreements.
102-42	Identifying and selecting stakeholders	Page 8
102-43	Approach to stakeholder engagement	<p>We listen to and consult with our stakeholders using a variety of methods, which in 2018 included:</p> <p>Clients: Client experience surveys; focus groups; other feedback channels (in-person, mobile apps, email, social media, call centres, online communities); user testing website</p> <p>Employees/Advisors: Global Engagement Survey; training and development activities; internal social media and online forums; manager/staff meetings, including formal performance appraisals; town hall meetings with senior executives; Employee Ethics Hotline; internal inclusion networks; millennial think tank</p> <p>Shareholders, Investors, ESG Analysts: Investor Days; annual meetings; quarterly earnings conference calls; webcast presentations; participation in conferences; meetings with investor groups; participation in surveys</p> <p>Community Organizations and Members: Community outreach; sponsorships; employee and advisor giving and volunteerism; media relations; community consultations/meetings</p> <p>Suppliers: Request for proposal processes; regular meetings and briefings; ongoing relationship management; supplier risk assessment; Supplier Diversity Program</p> <p>Governments and Regulators, Industry Associations: Participation in consultation processes, conferences and events; memberships and participation in industry/trade associations and working groups; Sun Life Political Action Committee (U.S.); ongoing dialogue</p>
102-44	Key topics and concerns raised	Priority topics are listed on page 8. These topics and other key issues and concerns raised through methods of stakeholder engagement are addressed throughout the report
102-45	Entities included in the consolidated financial statements	Annual Report page 10
102-46	Defining report content and topic boundaries	<p>Pages 5, 8; GRI Index</p> <p>The key steps in our materiality process include:</p> <ul style="list-style-type: none"> • Listening to and consulting with internal and external stakeholders throughout the year via diverse channels (see 102-43); • Reviewing industry trends, benchmarks and best practices related to sustainability; • Considering international standards and frameworks, including the Global Reporting Initiative and the United Nations Sustainable Development Goals; • Seeking feedback on our sustainability reporting; • Analyzing sustainability stakeholder groups to better understand their interests and information needs; and • Participating in external sustainability organizations and forums.
102-47	List of material topics	<p>Page 8</p> <p>Note: throughout this report, we refer to these as our "priority topics" to ensure stakeholders understand the importance we give to these topics.</p>
102-48	Restatements of information	Historical results have been restated to reflect property acquisitions and dispositions, updated emission factors, the addition of reporting by more Sun Life offices (for travel and energy use), and updates to historical data, in keeping with the principles of the GHG Protocol.

GRI Indicator	Indicator Description	Cross-Reference/Commentary
GRI 102: GENERAL DISCLOSURES		
102-49	Changes in reporting	No changes in reporting.
102-50	Reporting period	Page 5
102-51	Date of most recent report	March 2018
102-52	Reporting cycle	Annual
102-53	Contact point for questions regarding the report or its contents	Back cover
102-54	Claims of reporting in accordance with the GRI Standards	Page 5; GRI Index
102-55	GRI content index	Available at sunlife.com/sustainability
102-56	External assurance	Page 5
PRIORITY (MATERIAL) TOPICS		
CLIENT EXPERIENCE		
103-1	Explanation of the material topic and its Boundary	Page 11; Boundary- internal and external
103-2	The management approach and its components	Page 11 Responsibilities: Responsibility for the Client experience at Sun Life is shared across our businesses.
103-3	Evaluation of the management approach	Pages 10, 12, 13
203-2	Significant indirect economic impacts	Page 12, 13
SLF-1	Client experience indicators	Page 13
SLF-2	Problem resolution indicators	Page 13
DIGITAL INNOVATION		
103-1	Explanation of the material topic and its Boundary	Page 14; Boundary- internal and external
103-2	The management approach and its components	Page 14 Responsibilities: Our Executive Vice-President of Innovation and Partnerships and Senior Vice-President of Digital Transformation are responsible for accelerating Sun Life's momentum in using digital, data and analytics while continuing to enhance our Client innovation strategy.
103-3	Evaluation of the management approach	Page 15
203-2	Significant indirect economic impacts	Pages 14, 15
DATA SECURITY AND PRIVACY		
103-1	Explanation of the material topic and its Boundary	Page 16; Boundary- internal and external
103-2	The management approach and its components	Page 16 Responsibilities: <ul style="list-style-type: none"> • Privacy: Our Risk & Conduct Review Committee provides Board-level oversight of our privacy program. Our Enterprise Chief Privacy Officer oversees our global privacy program and is supported by Privacy Officers who operate in every country where we do business. • Data security: The Operational Risk & Compliance Committee and Executive Risk Committee provide senior management oversight. Our Chief Information Security Officer manages our data security program.
103-3	Evaluation of the management approach	Pages 16, 17
418-1	Substantiated complaints concerning breaches of customer privacy and losses of customer data	Page 16

GRI Indicator	Indicator Description	Cross-Reference/Commentary
PRIORITY (MATERIAL) TOPICS		
TALENT MANAGEMENT		
103-1	Explanation of the material topic and its Boundary	Page 18; Boundary- internal
103-2	The management approach and its components	Page 18 Responsibilities: The Executive Vice-President and Chief Human Resources and Communications Officer has overall responsibility for advancing the talent and capabilities of our global workforce and reports progress to the Board of Directors. Our Global Talent Development team is responsible for implementing learning and development strategies, while individual businesses and managers are accountable for building the specific competencies of their people.
103-3	Evaluation of the management approach	Pages 18, 19
404-2	Programs for upgrading employee skills and transition assistance programs	Pages 18, 19; Will work towards reporting transition assistance programs for future years.
404-3	Percentage of employees receiving regular performance and career development reviews	89.4%
SLF-3	Employee engagement score	Page 19
SLF-4	Employee retention indicators (turnover and tenure)	Page 19
SLF-5	Investment in training and development	Page 19
WORKFORCE WELLNESS		
103-1	Explanation of the material topic and its Boundary	Page 20; Boundary- internal and external
103-2	The management approach and its components	Page 20 Responsibilities: A community of practitioners across our worldwide operations drive Sun Life's wellness strategy and delivery of key global initiatives, while regional Benefits and Wellness teams implement and manage programs locally. Our North American teams are supported by more than 250 employee volunteer Wellness Ambassadors who promote health awareness and organize events in support of Sun Life's wellness focus areas. In our Asia region, wellness activities are supported and organized by local social committees. Our business leaders also play an important role in supporting a culture of wellness.
103-3	Evaluation of the management approach	Page 20, 22
SLF-6	Spend on compensation and benefits	Page 22
SLF-7	Wellness indicator from global engagement survey	Page 22
DIVERSITY AND INCLUSION		
103-1	Explanation of the material topic and its Boundary	Page 23; Boundary- internal and external
103-2	The management approach and its components	Page 23 Responsibilities: Our Senior Vice-President, Global Talent, is responsible for overseeing D&I across the Company. Sun Life's senior management team and Board of Directors receive regular updates on our activities and progress, including gender diversity, particularly women in senior management.
103-3	Evaluation of the management approach	Pages 24, 25
405-1	Diversity of governance bodies and employees	Pages 24, 43; Breakdown by age group not available.
SLF-8	Diversity and inclusion index score	Page 25

GRI Indicator	Indicator Description	Cross-Reference/Commentary
PRIORITY (MATERIAL) TOPICS		
ENVIRONMENTAL IMPACTS		
103-1	Explanation of the material topic and its Boundary	Page 27; Boundary- internal and external
103-2	The management approach and its components	Page 27, 28 Responsibilities: Environmental accountability is embedded in our governance structure: <ul style="list-style-type: none"> • Our Executive Team and a management working group oversee and report to the Board on progress towards GHG reduction and other environmental targets. • Our Environmental Sustainability Committee develops environmental goals, identifies opportunities to reduce our environmental impact and develops implementation plans. • Our Senior Vice-President, Shared Business Services, is responsible for executing and overseeing environmental initiatives within our operations, and is a member of our International Sustainability Council and Chair of the Environmental Sustainability Committee. • Within our real estate investment portfolio, the portfolio manager directs asset managers to work with our property managers—including Bentall Kennedy—to implement tenant engagement strategies and other measures targeting reductions in energy use and GHG emissions, and reduce operating costs. • See Sustainable Investing on pages 31-33 for details on oversight of environmental considerations in our investment management operations.
103-3	Evaluation of the management approach	Pages 28-30. Performance goals related to GHG reduction targets and other environmental achievements are factored into annual incentive compensation for select leaders for whom this work is a top priority.
302-1	Energy consumption within the organization	Page 46; We report total energy consumption and renewable energy use, however, we do not meet all reporting requirements for this indicator. We will consider adapting our energy reporting for future years.
302-3	Energy intensity	Page 46; Primarily includes energy consumption within the organization.
305-1	Direct (Scope 1) GHG emissions	Page 46; Gases included in calculation: CO ₂ , CH ₄ , N ₂ O; Biogenic CO ₂ emissions are not applicable.
305-2	Energy indirect (Scope 2) GHG emissions	Page 46; Gases included in calculation: CO ₂ , CH ₄ , N ₂ O.
305-3	Other indirect (Scope 3) GHG emissions	Page 46; Gases included in calculation: CO ₂ , CH ₄ , N ₂ O; Biogenic CO ₂ emissions are not applicable.
305-4	GHG emissions intensity	Page 46; Gases included in calculation: CO ₂ , CH ₄ , N ₂ O.
305-5	Reduction of GHG emissions	Pages 28, 46; Gases included in calculation: CO ₂ , CH ₄ , N ₂ O.
SLF-9	GHG emissions from travel	Page 46
SUSTAINABLE INVESTING		
103-1	Explanation of the material topic and its Boundary	Page 31; Boundary- external
103-2	The management approach and its components	Pages 31, 32 Responsibilities: The Sustainable Investment Council oversees the relevant activities of Sun Life Investment Management and ensures that our eight sustainable investment principles guide our work. The Council decides which industries and sectors require deeper analysis by our working teams, which includes asset class leaders and other members of the investment teams.
103-3	Evaluation of the management approach	Pages 26, 33
SLF-10	Investments in sustainable infrastructure	Pages 32, 39

GRI Indicator	Indicator Description	Cross-Reference/Commentary
PRIORITY (MATERIAL) TOPICS		
STRATEGIC PHILANTHROPY		
103-1	Explanation of the material topic and its Boundary	Page 35; Boundary- internal and external
103-2	The management approach and its components	Page 35 Responsibilities: To ensure programs align with our corporate guidelines, a Donations Committee of executives reviews requests from registered charities. For donation requests of significant value, the Committee seeks approval of the Governance, Nomination & Investment Committee (GNIC) of the Board of Directors. The GNIC also reviews a report on annual worldwide donations.
103-3	Evaluation of the management approach	Pages 34, 36
203-2	Significant indirect economic impacts	Pages 36, 37
SLF-11	Corporate and employee giving indicators	Page 36
INFRASTRUCTURE INVESTMENTS		
103-1	Explanation of the material topic and its Boundary	Page 38; Boundary- external
103-2	The management approach and its components	Page 38 Responsibilities: Our infrastructure investments are managed by an experienced team of investment professionals and all new investments are formally reviewed and/or approved by asset class leaders and our Chief Investment Officer.
103-3	Evaluation of the management approach	Page 39
203-1	Infrastructure investments and services supported	Page 39
203-2	Significant indirect economic impacts	Page 39
SLF-10	Investments in sustainable infrastructure	Page 39
PUBLIC POLICY		
103-1	Explanation of the material topic and its Boundary	Page 40; Boundary - internal and external
103-2	The management approach and its components	Page 41 Responsibilities: Sun Life's Government Relations and Regulatory Affairs team coordinates and leads discussions with government officials, regulators, think tanks, industry groups, thought leaders, civil society and other stakeholders. The team, led by the Vice-President of Government Relations, Regulatory Affairs & Sustainability, reports to the Executive Vice-President, Chief Legal Officer and Public Affairs.
103-3	Evaluation of the management approach	Page 41
203-2	Significant indirect economic impacts	Pages 40, 41
415-1	Political contributions	Page 41

GRI Indicator	Indicator Description	Cross-Reference/Commentary
PRIORITY (MATERIAL) TOPICS		
ETHICS, INTEGRITY AND CORPORATE GOVERNANCE		
103-1	Explanation of the material topic and its Boundary	Page 43; Boundary- internal and external
103-2	The management approach and its components	Page 43 Responsibilities: Sun Life's Board of Directors is responsible for the stewardship of the organization and ensures that appropriate structures, systems and practices are in place for effective corporate governance and responsible conduct. The Governance, Nomination & Investment Committee of the Board is responsible for reviewing the effectiveness of the Code of Business Conduct, monitoring compliance with it and annually reporting the results to the Board. The Chief Compliance Officer reviews our controls and compliance with the Committee annually.
103-3	Evaluation of the management approach	Pages 42, 43
405-1	Diversity of governance bodies and employees	Page 43
RISK MANAGEMENT		
103-1	Explanation of the material topic and its Boundary	Page 44; Boundary- external
103-2	The management approach and its components	Page 44 Responsibilities: The Board of Directors is ultimately responsible for the oversight of all risks across the enterprise and has primary responsibility for taking action to ensure risk management policies, programs and practices are in place. The Board delegates certain responsibilities to standing Board Committees, which oversee and monitor these risks: <ul style="list-style-type: none"> • Risk & Conduct Review Committee • Audit Committee • Governance, Nomination & Investment Committee • Management Resources Committee
103-3	Evaluation of the management approach	Page 45