

# ESG Performance Tables



Life's brighter under the sun

FINANCIAL SECURITY	2019	2018	2017
Number of microinsurance policies issued	<b>48,463</b>	38,284	N/A
Number of positive decisions taken by Clients towards financial security as a result of a nudge from our digital coach Ella	<b>95,000</b>	94,000	N/A

CLIENT HEALTH	2019	2018	2017
Number of positive decisions taken by Clients towards health and wellness as a result of a nudge from our digital coach Ella	<b>66,800<sup>1</sup></b>	2,000	N/A

<sup>1</sup> Reflects the fact that Ella is proposing new health/wellness opportunities to Clients.

EMPLOYEE WELLNESS	2019	2018	2017
Total spent on compensation and benefits globally (\$ millions)	<b>\$4,046</b>	\$3,667	\$3,631
Percentage of qualified employees in North America voluntarily contributing to Sun Life's defined contribution plan			
Canada	<b>83%</b>	83%	83%
U.S.	<b>85%</b>	81%	81%
Percentage of qualified employees in North America participating in Sun Life's share purchase plan			
Canada	<b>62%</b>	63%	62%
U.S.	<b>16%</b>	N/A	N/A
Absentee rate <sup>1</sup> (% of total days scheduled)	<b>4.6%</b>	4.3%	—
Data coverage (% of employees)	<b>74%</b>	75%	—

<sup>1</sup> Total days not worked due to unplanned absence (e.g., sick days, short and long-term disability, personal emergency days) as a percentage of total planned days of work (standard work days minus scheduled or approved time off for holidays, vacation, sabbatical, study time, maternity or paternity leave, etc.).

COMMUNITY WELLNESS	2019	2018	2017
Total corporate giving (\$ millions)	<b>\$15.6</b>	\$16	\$15
Sun Life	<b>\$10.6</b>	\$11.0	\$11.4
BentallGreenOak	<b>\$0.5</b>	\$0.5	\$0.5
MFS	<b>\$4.4</b>	\$4.5	\$3.1
Total giving to diabetes (\$ millions)	<b>\$4.4</b>	\$4.5	\$4.6
Employee volunteer hours	<b>18,000</b>	20,000	31,700
Number of employees and community members that took part in walks, runs and bike rides in support of community causes	<b>22,300</b>	15,900 <sup>1</sup>	3,800

<sup>1</sup> Number restated to include participants in Sun Life Resolution Run events.

SUSTAINABLE INVESTING	2019	2018	2017
Total value of green and sustainability bond investments (North America and Asia) (\$ millions)	<b>\$773</b>	\$480	\$111
Total value of green-certified <sup>1</sup> real estate investments (North America) (\$ millions)	<b>\$5,335</b>	\$5,354	\$5,000
Square feet of green-certified space (real estate investments in North America) (millions)	<b>21.7</b>	22.2	22.8

<sup>1</sup> Includes all certification levels for LEED, BOMA BEST and IREM.

CLIENT FOCUS	2019	2018	2017
Change in Client experience index score from previous year	<b>+2</b>	+2	+4
Change in Net Promoter Score from previous year	<b>+2</b>	+5	+6
Dollars paid in claims and benefits (\$ millions)	<b>\$17,421</b>	\$15,986	\$15,353
Problem resolution in Canada:			
Cases investigated by Sun Life's Ombudsman's Office	<b>153</b>	160	173
Cases investigated by an independent complaint resolution body or regulator <sup>1</sup>	<b>45</b>	25	20
Cases investigated <sup>1</sup> that resulted in a recommendation different from Sun Life's position	<b>2</b>	0	2

<sup>1</sup>Represents cases investigated by OmbudService for Life and Health Insurance, Ombudsman for Banking Services and Investments, or Autorité des marchés financiers.

TALENT MANAGEMENT	2019	2018	2017
Employee engagement score	<b>85%</b>	85%	N/A <sup>1</sup>
Voluntary turnover rate	<b>9.8%</b>	10.5%	9.6%
Average employee tenure (years)	<b>8.4</b>	8.1	8.5
Total invested in training and development (\$ millions)	<b>\$43</b>	\$39	\$41
Percentage of director level and above roles filled from within Sun Life	<b>62%</b>	70%	67%

<sup>1</sup>We didn't conduct our Global Engagement Survey in 2017.

DIVERSITY AND INCLUSION	COMMITMENT	2019	2018	2017
Percentage of women in Vice-President roles and above (global)	40%	<b>35%</b>	34%	33%
Percentage of visible minorities in Vice-President roles and above (North America)	25%	<b>13.5%</b>	12%	11.7%

DATA SECURITY AND PRIVACY	2019	2018	2017
Number of substantiated privacy complaints from a regulatory body	<b>1</b>	0	1
Number of phishing simulation tests delivered	<b>432,027</b>	417,186	288,453

GOVERNANCE AND ETHICS	2019	2018	2017
Number of Board members	<b>11</b>	12	11
Number of independent members on the Board	<b>10</b>	11	10
Percentage of women on the Board	<b>36%</b>	33%	36%

## ENVIRONMENT AND CLIMATE CHANGE

GLOBAL GHG EMISSIONS ASSOCIATED WITH REAL ESTATE (tCO <sub>2</sub> e)	2019	2018	2017
<b>Corporate Real Estate (Sun Life occupied space)<sup>1</sup></b>			
Scope 1 (Sun Life paid <sup>5</sup> natural gas, oil)	2,448	2,664	2,459
Scope 2 (Sun Life paid <sup>5</sup> electricity, steam, chilled water)	11,376	11,561	11,507
Scope 3 (water, landlord paid utilities)	7,981	8,508	8,343
Total location-based <sup>2</sup>	22,246	23,303	22,737
Total market-based <sup>3</sup>	21,804	22,732	22,309
Market-based emissions intensity <sup>3</sup> (kgCO <sub>2</sub> e/ft <sup>2</sup> )	5.3	5.6	5.5
<b>Real Estate Investments (Sun Life owned properties)</b>			
Scope 1 (Sun Life paid natural gas)	21,446	21,071	20,755
Scope 2 (Sun Life paid electricity, steam, chilled water)	38,175	40,019	39,604
Scope 3 (water, waste <sup>4</sup> , tenant paid <sup>6</sup> electricity)	9,383	9,895	9,063
Total location-based <sup>2</sup>	70,941	72,997	71,590
Total market-based <sup>3</sup>	69,004	70,984	69,422
Market-based emissions intensity (kgCO <sub>2</sub> e/ft <sup>2</sup> )	2.5	2.6	2.6
<b>Total</b>			
Carbon offsets	-1,371	-1,308	-1,689
<b>Total net<sup>7</sup> emissions (market-based)</b>	<b>89,437</b>	<b>92,409</b>	<b>90,042</b>
<b>Overall market-based emissions intensity<sup>3</sup> (kgCO<sub>2</sub>e/ft<sup>2</sup>)</b>	<b>2.9</b>	<b>2.9</b>	<b>2.8</b>

<sup>1</sup> Some corporate real estate offices are located in Real Estate Investment properties. Energy/water/emissions are counted under only one of the Real Estate Investment or Corporate Real Estate portfolios in these cases to avoid double-counting.

<sup>2</sup> Location-based electricity emissions reflect the grid-average emission intensity (gCO<sub>2</sub>e/kWh) for the region in which a property is located.

<sup>3</sup> Market-based electricity emissions reflect contractual instruments implemented with respect to electricity purchases, i.e. renewable energy credits (RECs).

<sup>4</sup> Emissions resulting from waste are reported for Real Estate Investment properties, where available. Emissions from waste used to produce energy at Waste to Energy facilities are not considered to be in scope.

<sup>5</sup> Utilities billed directly to Sun Life by the utility vendor, or submetered by the landlord and recovered from Sun Life based on actual consumption.

<sup>6</sup> Submetered utility use for which costs are recovered from tenants based on actual consumption.

<sup>7</sup> Net emissions account for carbon offsets purchased to offset property emissions.

GLOBAL ENERGY USE ASSOCIATED WITH REAL ESTATE	2019	2018	2017
<b>Corporate Real Estate (Sun Life occupied space)<sup>1</sup></b>			
Heating fuels			
Natural gas (eMWh)	26,960	28,216	27,005
Distillate oil (eMWh)	131	160	97
Steam (eMWh)	3,578	3,564	2,975
Total heating fuel use (eMWh)	30,669	31,941	30,077
Chilled water use (eMWh)	499	580	601
Electricity			
Standard grid electricity (eMWh)	58,608	61,314	62,033
Renewable electricity purchases (eMWh)	4,265	4,133	2,854
Total electricity use (eMWh)	62,873	65,447	64,887
Total energy use (eMWh)	94,040	97,967	95,565
Energy use intensity (ekWh/ft <sup>2</sup> )	22.1	23.3	22.7
<b>Real Estate Investments (Sun Life owned properties)</b>			
Heating fuels			
Natural gas (eMWh)	115,864	113,826	112,110
Distillate oil (eMWh)	0	0	0
Steam (eMWh)	1,183	1,154	1,074
Total heating fuel use (eMWh)	117,048	114,980	113,184
Chilled water use (eMWh)	374	347	286
Electricity			
Standard grid electricity (eMWh)	156,361	161,003	162,402
Renewable electricity purchases (eMWh)	22,532	22,676	22,211
Total electricity use (eMWh)	178,893	183,679	184,612
Total energy use (eMWh)	296,315	299,006	298,083
Energy use intensity (ekWh/ft <sup>2</sup> )	10.8	10.9	11.0
<b>Total energy use (eMWh)</b>	<b>390,355</b>	<b>396,973</b>	<b>393,647</b>
<b>Overall energy use intensity (kWh/ft<sup>2</sup>)</b>	<b>12.3</b>	<b>12.5</b>	<b>12.6</b>

Refer to additional notes on page 4.

GHG EMISSIONS ASSOCIATED WITH CORPORATE TRAVEL (tCO <sub>2</sub> e)	2019	2018	2017
Car	2,588	2,908	2,993
Air	7,693	8,304	7,515
Rail	37	40	28
<b>Total</b>	<b>10,318</b>	<b>11,252</b>	<b>10,536</b>

Travel emissions data accounts for materially all corporate travel by air, rail, car rental for business purposes and employee-claimed mileage (employee-owned car travel) for Sun Life's North American operations, and by employees based in the following office locations: India, the Philippines, the United Kingdom, Hong Kong, Ireland and Vietnam.

Refer to additional notes on the right.

PAPER CONSUMPTION (TONNES) IN NORTH AMERICA <sup>1</sup>	2019	2018	2017
Office paper (internal) <sup>2</sup>	166	202	248
Business forms (external) <sup>3</sup>	540	664	796
<b>Total</b>	<b>706</b>	<b>866</b>	<b>1,044</b>

<sup>1</sup>Approximate total volumes from operations in Canada and the U.S., excluding subsidiaries.

<sup>2</sup>Copy paper printed from networked printing devices.

<sup>3</sup>Marketing, direct-mail and statements.

GLOBAL WATER USE ASSOCIATED WITH REAL ESTATE	2019	2018	2017
<b>Corporate Real Estate (Sun Life occupied space)<sup>1</sup></b>			
Water use (m <sup>3</sup> )	290,260	314,133	299,714
Water use intensity (L/ft <sup>2</sup> )	68.1	74.7	71.3
<b>Real Estate Investments (Sun Life owned properties)</b>			
Water use (m <sup>3</sup> )	1,559,517	1,636,030	1,658,822
Water use intensity (L/ft <sup>2</sup> )	56.7	59.6	61.4
<b>Total water use (m<sup>3</sup>)</b>	<b>1,849,777</b>	<b>1,950,163</b>	<b>1,958,536</b>
<b>Overall water use intensity (L/ft<sup>2</sup>)</b>	<b>58.2</b>	<b>61.6</b>	<b>62.7</b>

Refer to additional notes on the right.

<sup>1</sup>Some corporate real estate offices are located in Real Estate Investment properties. To avoid double-counting, energy/water/emissions are counted under the Real Estate Investment portfolio in these cases.

The following notes apply to GHG emissions, energy and water consumption associated with real estate, and GHG emissions associated with corporate travel, as reported on pages 3 and 4.

- GreenOak corporate offices are excluded from the 2019 reporting cycle.
- Energy, water and GHG values are calculated based on the GHG Protocol Scope 2 Guidance of the World Resources Institute.
- Sun Life has chosen the financial control approach for determining the scope of its GHG and energy use reporting. Properties partially owned by Sun Life are accounted for based on Sun Life's equity share in the properties.
- All GHG values are listed in tonnes of carbon dioxide equivalents (tCO<sub>2</sub>e); all energy use values are in equivalent kilowatt hours (ekWh); both are reported for the calendar year (January 1 to December 31).
- Emission factors are taken from publicly available sources, including National Inventory Report 1990-2017: Greenhouse Gas Sources and Sinks in Canada (Environment and Climate Change Canada); Emissions & Generation Resource Integrated Database (eGRID)

(United States Environmental Protection Agency, eGRID2016); CO<sub>2</sub> Emissions from Fuel Combustion (International Energy Agency, 2019); UK Government GHG Conversion Factors for Company Reporting (GOV. UK Department for Business, Energy & Industrial Strategy).

- Global warming potentials are taken from the Climate Change 2007: Synthesis Report. Contribution of Working Groups I, II and III to the Fourth Assessment Report of the Intergovernmental Panel on Climate Change.
- 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.