

2019 Sustainability Highlights

At Sun Life, our Purpose is to help our Clients achieve lifetime financial security and live healthier lives. Our approach to sustainability directly aligns to our business priorities and brings our Purpose to life.

ABOUT SUN LIFE



ABOUT SUSTAINABILITY AT SUN LIFE

In 2019, we refreshed our sustainability plan. The new plan focuses on our greatest opportunities to have a positive impact on society while creating competitive advantage for our business:

- increasing financial security,
- fostering healthier lives, and
- advancing sustainable investing.

These efforts build from our foundation as a trusted and responsible business.

Financial Security

We provide our Clients and employees with innovative products and services to help increase their lifetime financial security. We're committed to improving financial resiliency in society by advocating for and expanding access to products and services to close insurance coverage gaps and build long-term wealth.

18.6 million

nudges from our digital coach, Ella, drove an additional

\$360 million

of in-plan deposits—an example of Ella inspiring Clients to take advantage of opportunities to save and prepare for the future

86,000+

microinsurance policies issued since 2018—supporting underserved and low-income people in Asia



Hosted **financial wellness webinars** and published resources with tips on planning and saving for retirement for Clients

Healthier Lives

We're focused on improving health and wellness in society. We offer our Clients and employees products and tools to help them live healthier lives. And we invest in community health and improving access to health and disability insurance.

\$31 million

committed to diabetes initiatives since 2012



Employee and Family Assistance Program

is now available to all employees¹ globally

Nudges from our digital coach, Ella, drove an additional

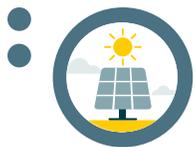
\$650 million in insurance coverage

Increased access to mental health services

Completed a pilot project for an online cognitive behavioural therapy (CBT) program. Pilot results were very positive and we are now rolling out an online CBT program to our Clients in Canada. This will lead to faster and easier access to mental health care.

¹ Excludes some Asia joint ventures.

All figures as at and for the year ended December 31, 2019, unless otherwise noted.



Sustainable Investing

We manage capital with sustainability embedded in our investment processes. We offer our Clients and employees sustainable investing opportunities. And we invest our assets to encourage a low-carbon and more inclusive economy.

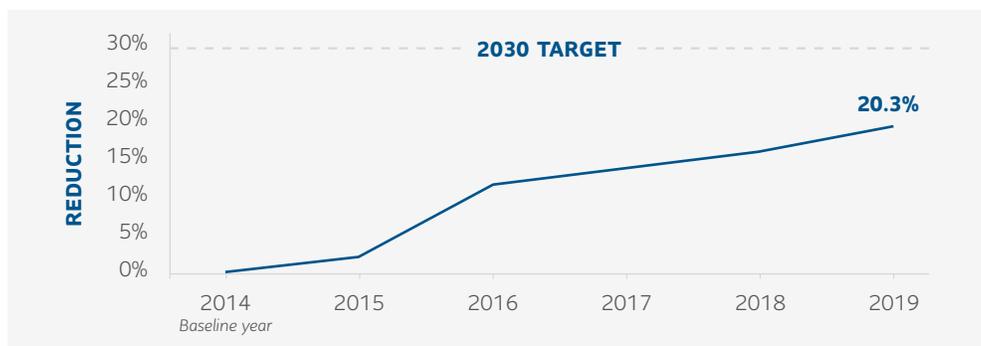
<p>\$19.3 billion invested in sustainable real estate and infrastructure</p>	 <p>First life insurer globally to issue a sustainability bond</p>	<p>Applied ESG screening to 100% of Sun Life's General Account assets during both initial and ongoing reviews</p>	<p>\$773 million invested in green and sustainability bonds across North America and Asia</p>
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Trusted and Responsible Business

We commit to being a responsibly managed business that is Client-focused, competitive, forward-thinking, financially and environmentally resilient, and sustainable for the long term. Key priorities include Client focus, talent management, diversity and inclusion, climate change and the environment, risk management, data security and privacy, and governance and ethics.

Achieved our 20% by 2020 global GHG emissions intensity reduction target




Enhanced our **climate-related stress testing** on our General Account portfolio

<p>\$5.2 billion portfolio value of renewable energy projects</p>	 <p>Developed new Client Data Privacy Principles to serve as internal guardrails for how we use Client data to deliver on our Purpose</p>	<p>36% women on our Board of Directors</p>
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DEMONSTRATING OUR LEADERSHIP



FTSE4Good

MEMBER OF
Dow Jones Sustainability Indices

In collaboration with  a RobecoSAM brand

To learn more, read our 2019 Sustainability Report at sunlife.com/sustainability.

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#SunLifeSustainability



Life's brighter under the sun