C0. Introduction

C0.1

(C0.1) Give a general description and introduction to your organization.

Through its affiliated companies, Lincoln National Corporation offers: annuities; life, group life, disability and dental insurance; 401(k) and 403(b) plans; savings plans; and comprehensive financial planning and advisory services. With headquarters in the Philadelphia region, the operating companies of Lincoln National Corporation had assets under management of $281.8 billion as of December 31, 2017. Lincoln Financial Group is the marketing name for Lincoln National Corporation and its affiliated entities.

C0.2

(C0.2) State the start and end date of the year for which you are reporting data.

<table>
<thead>
<tr>
<th>Row</th>
<th>Start date</th>
<th>End date</th>
<th>Indicate if you are providing emissions data for past reporting years</th>
<th>Select the number of past reporting years you will be providing emissions data for</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>January 1 2017</td>
<td>December 31 2017</td>
<td>No</td>
<td>&lt;Not Applicable&gt;</td>
</tr>
<tr>
<td>2</td>
<td>&lt;Not Applicable&gt;</td>
<td>&lt;Not Applicable&gt;</td>
<td>&lt;Not Applicable&gt;</td>
<td>&lt;Not Applicable&gt;</td>
</tr>
<tr>
<td>3</td>
<td>&lt;Not Applicable&gt;</td>
<td>&lt;Not Applicable&gt;</td>
<td>&lt;Not Applicable&gt;</td>
<td>&lt;Not Applicable&gt;</td>
</tr>
<tr>
<td>4</td>
<td>&lt;Not Applicable&gt;</td>
<td>&lt;Not Applicable&gt;</td>
<td>&lt;Not Applicable&gt;</td>
<td>&lt;Not Applicable&gt;</td>
</tr>
</tbody>
</table>

C0.3

(C0.3) Select the countries/regions for which you will be supplying data.

United States of America

C0.4

(C0.4) Select the currency used for all financial information disclosed throughout your response.

USD

C0.5

(C0.5) Select the option that describes the reporting boundary for which climate-related impacts on your business are being reported. Note that this option should align with your consolidation approach to your Scope 1 and Scope 2 greenhouse gas inventory.

Financial control
C1. Governance

C1.1

(C1.1) Is there board-level oversight of climate-related issues within your organization?
Yes

C1.1a

(C1.1a) Identify the position(s) of the individual(s) on the board with responsibility for climate-related issues.

<table>
<thead>
<tr>
<th>Position of individual(s)</th>
<th>Please explain</th>
</tr>
</thead>
<tbody>
<tr>
<td>Board/Executive board</td>
<td>The Board of Directors has delegated to the Corporate Governance Committee (the “CGC”) the authority to take a leadership role in shaping the corporate governance of Lincoln. At Lincoln, corporate governance means the responsibility to not only ensure the company is governed by an independent board and managed in the best interests of our shareholders, but also to ensure the company’s accountability as a good corporate citizen. The CGC is responsible for advising the board with respect to corporate governance matters, including the company’s impact on the communities where its stakeholders are located. Its duties, among others, include providing an oversight role in the company’s strategy and reputation related to sustainability, including climate change and corporate social responsibility. The CGC was selected for this role given the expertise of its members in corporate governance matters generally and in the company’s responsibilities in the communities in which it makes an impact.</td>
</tr>
</tbody>
</table>

C1.1b

(C1.1b) Provide further details on the board’s oversight of climate-related issues.

<table>
<thead>
<tr>
<th>Frequency with which climate-related issues are a scheduled agenda item</th>
<th>Governance mechanisms into which climate-related issues are integrated</th>
<th>Please explain</th>
</tr>
</thead>
<tbody>
<tr>
<td>Scheduled – some meetings</td>
<td>Reviewing and guiding strategy</td>
<td>The SVP of Corporate Responsibility reports to the board on at minimum an annual basis. The SVP of CR provides the Governance Committee of the Board of Directors with information about Lincoln’s management of environmental, social and governance risks and opportunities consistent with the company’s Sustainability Management System. The report also includes information on competitive positioning, progress relative to goals, and future strategy.</td>
</tr>
<tr>
<td></td>
<td>Reviewing and guiding major plans of action</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Monitoring implementation and performance of objectives</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Monitoring and overseeing progress against goals and targets for addressing climate-related issues</td>
<td></td>
</tr>
</tbody>
</table>
Below board-level, provide the highest-level management position(s) or committee(s) with responsibility for climate-related issues.

<table>
<thead>
<tr>
<th>Name of the position(s) and/or committee(s)</th>
<th>Responsibility</th>
<th>Frequency of reporting to the board on climate-related issues</th>
</tr>
</thead>
<tbody>
<tr>
<td>Other, please specify (SVP of Corporate Responsibility)</td>
<td>Both assessing and managing climate-related risks and opportunities</td>
<td>Annually</td>
</tr>
</tbody>
</table>

(C1.2a) Describe where in the organizational structure this/these position(s) and/or committees lie, what their associated responsibilities are, and how climate-related issues are monitored.

i. The SVP of Corporate Responsibility reports to the Executive Vice President and Chief People, Place and Brand Officer who reports directly to the CEO.

ii. In January of 2011, as part of its long-term strategy, Lincoln Financial Group established a department of Corporate Social Responsibility to enhance the planning and communication of its social responsibility and environmental stewardship activities. The reasons for establishing this position include greater awareness of stakeholder interests regarding climate change, identification of risks and opportunities related to energy efficiency and carbon reduction, a recognition that greenhouse gas inventories have the potential to shed light on missed opportunities for cost savings and increased efficiency for the company, an increased understanding of the potential for climate change to impact investment holdings in certain industries, such as utilities and industrials, and an awareness of new investment opportunities such as green bonds.

iii. Among other things, the SVP of Corporate Responsibility has been charged with collecting information and coordinating responses to disclosure requests and RFP's, as well as supporting the development of voluntary communications regarding social and environmental impacts and actions. Lincoln Financial Group's Corporate Social Responsibility department is the primary collector of information related to climate change. The SVP of Corporate Responsibility, with support from team members and consultants, regularly reviews information pertaining to the impact of climate change on business and the risks and opportunities related to climate change for life insurance and financial services companies, in particular. Information is gathered from a variety of sources such as Ceres, NAIC, UNPRI, and Bloomberg and is reviewed with information from other published articles, research reports, company reports, conferences, and conversations with experts. Identified areas of risk and opportunity are reported to and discussed quarterly with the Sustainability Advisory Group, a cross functional team comprised of senior management that represent a majority of Lincoln Financial Group's business units. Areas of opportunity and risk related to climate change are also reported and discussed directly with members of individual business units, such as the investment team, the Emerging Risk Task Force, the facilities team, compliance, and product groups as appropriate.

(C1.3) Do you provide incentives for the management of climate-related issues, including the attainment of targets?

Yes

(C1.3a)
(C1.3a) Provide further details on the incentives provided for the management of climate-related issues.

**Who is entitled to benefit from these incentives?**
Other, please specify (SVP, of Corporate Responsibility)

**Types of incentives**
Monetary reward

**Activity incentivized**
Other, please specify (General sustainability)

**Comment**
General sustainability, including management of climate change risks and opportunities. A component of the annual compensation formula for the SVP of Corporate Responsibility is based on sustainability performance.

---

**Who is entitled to benefit from these incentives?**
Facilities manager

**Types of incentives**
Monetary reward

**Activity incentivized**
Emissions reduction project

**Comment**
Merit increases for facilities managers are tied to performance evaluations, of which one goal is related to Energy Star performance in buildings.

---

**Who is entitled to benefit from these incentives?**
All employees

**Types of incentives**
Recognition (non-monetary)

**Activity incentivized**
Other, please specify (Ideas for improvements)

**Comment**
Through the Ideas@Work program, employees are engaged to shape the future of Lincoln Financial Group by submitting ideas for improvements that will increase productivity /efficiency, reduce costs /generate revenue, or enhance customer and employee satisfaction. Lincoln recognizes employees that make innovative suggestions for process and productivity improvements, including energy and carbon emission reduction suggestions.

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**Who is entitled to benefit from these incentives?**
All employees

**Types of incentives**
Monetary reward

**Activity incentivized**
Other, please specify (Ideas for Improvement)

**Comment**
Through the Ideas@Work program, employees are engaged to shape the future of Lincoln Financial Group by submitting ideas for improvements that will increase productivity /efficiency, reduce costs /generate revenue, or enhance customer and employee satisfaction. All employees whose ideas are implemented by the company are recognized for their contribution within the organization and some are awarded prizes and monetary awards.

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**C2. Risks and opportunities**

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**C2.1**
(C2.1) Describe what your organization considers to be short-, medium- and long-term horizons.

<table>
<thead>
<tr>
<th></th>
<th>From (years)</th>
<th>To (years)</th>
<th>Comment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Short-term</td>
<td>1</td>
<td>3</td>
<td></td>
</tr>
<tr>
<td>Medium-term</td>
<td>4</td>
<td>6</td>
<td></td>
</tr>
<tr>
<td>Long-term</td>
<td>7</td>
<td>30</td>
<td></td>
</tr>
</tbody>
</table>

C2.2

(C2.2) Select the option that best describes how your organization’s processes for identifying, assessing, and managing climate-related issues are integrated into your overall risk management.

Integrated into multi-disciplinary company-wide risk identification, assessment, and management processes

C2.2a

(C2.2a) Select the options that best describe your organization’s frequency and time horizon for identifying and assessing climate-related risks.

<table>
<thead>
<tr>
<th></th>
<th>Frequency of monitoring</th>
<th>How far into the future are risks considered?</th>
<th>Comment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Row 1</td>
<td>Six-monthly or more frequently</td>
<td>&gt;6 years</td>
<td></td>
</tr>
</tbody>
</table>

C2.2b
Lincoln’s Corporate Enterprise Risk and Capital Committee (ERCC) oversees the processes to identify, measure, monitor, and manage significant risks and periodically reports to the Board. The Board oversees the risk management process, including reviews of operational, financial, legal and regulatory, strategic, and competitive risks. Climate change risks are identified in the company’s Risk Self-Assessment (RSA) process and the Emerging Risk Task Force (ERTF).

The RSA process surveys Business Units at least twice a year. Risks are prioritized based on likelihood, impact (financial and non-financial), and velocity and aggregated into a corporate view. Likelihood is considered high if there is a >50% chance of it occurring within the next three years, medium if there is a 20%-50% chance of it occurring within the next three years, and low if there is a <20% chance of it occurring within the next three years. High, medium, or low impact is defined relative to each business unit based on sales, earnings, and statutory capital. A substantive financial impact must equate to at least $5M of earnings or capital and $10M in sales. The velocity scale is driven by when impact to business is potentially evident. It would be high were impact to be evident within 6 months of risk event, medium were it to be within 18 months of risk event, and low were it to be within 3 years of risk event.

The ERTF includes individuals from all areas, including CSR, and meets bi-weekly to discuss emerging risks (strategic, reputational, and competitive), including climate change. CSR provides information on climate change risks and opportunities to the ERTF. To gather this information, Lincoln’s CSR team regularly engages with consultants, associations and a cross functional, senior level, internal committee. Discussions cover developments in the market and trends related to climate change and the potential risk and opportunity for the company. All risks are assessed and prioritized based on type of impact, severity, likelihood of occurrence, and timing of potential impact, and mitigation plans are formulated. The ERTF focuses on senior management priorities and other items that have the potential to significantly impact the Company when determining what items will be tracked. Their ratings help the Company prioritize climate change related risks.

At an asset level, Lincoln considers risks related to its physical assets and invested assets. For physical asset risk, sites with a higher likelihood of being impacted by severe weather are assessed. From an investment perspective, Lincoln requires its third-party asset managers to consider ESG factors, including climate-related risks, in their selection and review process as appropriate. For investments managed internally (mortgage and real estate holdings), Lincoln incorporates ESG and climate change factors into a range of factors in its investment management process. We review environmental assessments on all real estate securing our mortgage loan investments. We also consider opportunities such as investments in renewable energy companies and projects.
(C2.2c) Which of the following risk types are considered in your organization’s climate-related risk assessments?

<table>
<thead>
<tr>
<th>Relevance &amp; inclusion</th>
<th>Please explain</th>
</tr>
</thead>
<tbody>
<tr>
<td>Current regulation</td>
<td>Relevant, always included</td>
</tr>
<tr>
<td>Emerging regulation</td>
<td>Relevant, always included</td>
</tr>
<tr>
<td>Technology</td>
<td>Not relevant, explanation provided</td>
</tr>
<tr>
<td>Legal</td>
<td>Relevant, always included</td>
</tr>
<tr>
<td>Market</td>
<td>Relevant, always included</td>
</tr>
<tr>
<td>Relevance</td>
<td>Relevant, always included</td>
</tr>
<tr>
<td>Acute physical</td>
<td>Relevant, always included</td>
</tr>
<tr>
<td>Chronic physical</td>
<td>Relevant, always included</td>
</tr>
<tr>
<td>Upstream</td>
<td>Relevant, sometimes included</td>
</tr>
<tr>
<td>Downstream</td>
<td>Relevant, always included</td>
</tr>
</tbody>
</table>

C2.2d
(C.2.2d) Describe your process(es) for managing climate-related risks and opportunities.

Section I [decisions to mitigate, transfer, accept or control risks]

Once a risk has been identified through the process in 2.1 it is reported to the company’s Sustainability Advisory Group, which consists of senior level executives from all business units and functions. Depending on the discussion and response from Advisory Group, the CSR team may continue discussions outside of the meeting with the appropriate individuals, whether that be the facilities team, the investment team, a product team or other function. Those discussions include consideration of the types of potential risks covered in the stakeholder inquiry, the significance and likelihood of those potential risks, and any actions which might be advisable to mitigate or address those potential risks.

Section II [description for process to manage opportunities]

The process for managing opportunities is the same as for managing risks.

Section III

[Case study for 1 transition risk]

The risk with the greatest level of impact on company operations to date is “Reputation: Increased stakeholder concern or negative stakeholder feedback”. Increased stakeholder communication is one of the primary drivers behind Lincoln’s decisions in the past eight years to establish an office of corporate responsibility, to report to CDP, and to publish a CSR report on the company website. Over the last few years, the number of stakeholder questions related to the impact of climate change on Lincoln and its associated management practices has increased. The CSR team presents and discusses these inquiries at every quarterly sustainability advisory group meeting as well as regularly between meetings with internal business unit leaders and other relevant internal stakeholders. To proactively address the increased interest, Lincoln has published a CSR report that describes Lincoln’s approach to managing issues of interest such as the integration of ESG considerations, including climate change, into enterprise risk management and investment management processes; progress against our GHG targets; and business continuity planning.

[Case study for physical risk]

Extreme weather events such as tornadoes, hurricanes and floods have the potential to impact Lincoln’s facilities and workforce. To mitigate the risk of a business disruption based on a weather related event, business continuity and disaster recovery plans are in place for critical business units. The objective of the Lincoln National Corporation (LNC) business resilience program is to identify risk, plan for the events that could impact all or part of its business operations and/or technology infrastructure and minimize the impact of a disruption using agile planning methodology. This ultimately ensures a level of organizational stability and an orderly recovery after a disaster. The Office of Business Resilience is a dedicated team focused on building a resilient business environment by collaborating with Lincoln leaders to develop strategies and plans that protect employees, the company and its assets. Program documentation, including Lincoln’s Organizational Resilience Policy and testing statement, is reviewed annually and signed off by senior leaders. Additionally, the Chief Resilience Officer is a member of the Operational Risk Committee and Task Force. This ensures that planning, response and recovery risks are recognized as part of the operational risk management process.

Risk assessments are conducted at sites with greater exposure to natural risks such as severe winter weather and tornadoes. Plans are completed based on three key loss scenarios: loss of building, data, and people. A range of solutions for business interruption are applied including geographic dispersion of key business functions along with alternate work and data center locations. Plans are tested using plan walkthroughs, tabletops and scheduled annual operational readiness tests. For Lincoln Financial's data center, strategies and procedures are in place to address situations involving loss of facility, data, equipment or power. A variety of recovery options have been established and are tested to ensure recoverability of our critical business systems and applications.
C2.3

(C2.3) Have you identified any inherent climate-related risks with the potential to have a substantive financial or strategic impact on your business?
Yes

C2.3a

(C2.3a) Provide details of risks identified with the potential to have a substantive financial or strategic impact on your business.

<table>
<thead>
<tr>
<th>Identifier</th>
<th>Risk 1</th>
</tr>
</thead>
</table>

**Where in the value chain does the risk driver occur?**
Direct operations

**Risk type**
Physical risk

**Primary climate-related risk driver**
Acute: Increased severity of extreme weather events such as cyclones and floods

**Type of financial impact driver**
Increased capital costs (e.g., damage to facilities)

**Company- specific description**
The risk of disruption originating from a weather related event resulting in loss of revenue, impact to reputation and cost associated with reconstituting and/or recovering business operations. Lincoln’s business resilience program focuses on proactive planning, agile solutions and recovery procedures aimed to reduce the impact of an incident.

**Time horizon**
Medium-term

**Likelihood**
About as likely as not

**Magnitude of impact**
Low

**Potential financial impact**
25000

**Explanation of financial impact**
Because Lincoln is geographically dispersed and many functions can be moved between sites, the likelihood of any significant financial impact is low. We have a strong real estate risk process that evaluates typical impacts to offices. The process takes into account the impact of outages when leases come up for renewal. The majority of offices that would likely be impacted by the defined risk (tropical cyclones, hurricanes and typhoons) are leased sites meaning the cost associated with reconstituting an office would not be borne by Lincoln. Based on disruptions in 2017, the financial impact associated with outages was primarily associated with travel to an alternate location, shipment of equipment and short term office rentals.

**Management method**
Lincoln has a strong risk management process that includes a dedicated Chief Risk Office and a dedicated Business Resilience team at a corporate level. This team is responsible for coordinating all planning, response and recovery activities on behalf of the enterprise. The staff are all certified planners who guide business and IT teams in identifying potential risks and developing strategies that work at a business and enterprise level. One of the four standard planning scenarios examines the impact of weather events on facilities, functions and staff. Each of the designated key city locations has a resident Crisis Management Team charged with planning for and managing disruptions occurring at a local level. These teams are supported at a corporate level by a senior leadership Enterprise Crisis Management Team. This team handles escalation of events that may span multiple location and/or lines of business. Lincoln business locations are dispersed geographically to support business continuity and disaster recovery. Critical business and IT functions and staff are often resident in multiple locations to ensure our ability to maintain and support normal business operations in a disruptive event. Lincoln supports a suite of planning readiness and response tools including a planning tool, an emergency notification tool, an incident and crisis management mobile plan application and a threat assessment.
Identifier
Risk 3

Where in the value chain does the risk driver occur?
Customer

Risk type
CDP

Primary climate-related risk driver
Reputation: Stigmatization of sector

Type of financial impact driver
Reputation: Reduced revenue from negative impacts on workforce management and planning (e.g., employee attraction and retention)

Company-specific description
There is a risk of losing millennial (and other) employees (or not attracting) if they are not engaged or don't view Lincoln as a "responsible company." Lincoln's programs focused on attracting early talent, such as the Leadership Preparation Program (LPP) may be affected by this risk.

Time horizon
Medium-term

Likelihood
Unlikely

Magnitude of impact
Low

Potential financial impact
55000

Explanation of financial impact
The $55,000 represents the cost estimate of losing 10% of our high potential early talent. The financial impact is based on the cost of recruiting new college graduates and employees in the leadership rotational program, which would increase if Lincoln were to face a reputational risk affecting talent acquisition and retention.

Management method
Lincoln's Corporate Social Responsibility team engages with current employees on Lincoln's sustainability initiatives, including climate change management across the company's locations. Communication methods include information on the internal intranet, in-person meetings, as well as the publication of Lincoln's annual Corporate Social Responsibility report. Current employees are also encouraged to submit sustainability ideas through the Ideas@Work program. The CSR team works with the communication and recruiting business units to ensure their work is communicated to potential employees both through our website and at in-person recruitment events.

Cost of management
400000

Comment
The expense related to managing this risk is the cost of staff, consulting, report creation costs, software expenses, and third party verification expense.
Transition risk

Primary climate-related risk driver
Reputation: Increased stakeholder concern or negative stakeholder feedback

Type of financial impact driver
Reputation: Reduced revenue from decreased demand for goods/services

Company-specific description
In certain business segments, which include Group Protection and Retirement Plan Services companies may be looking to assess climate change related risks in their supply chain. Were they to use climate change risk as a primary or secondary criteria for selecting an insurance or retirement plan partner, and were they to find Lincoln unprepared, this may impact their decision to do business with us.

Time horizon
Medium-term

Likelihood
Unlikely

Magnitude of impact
Low

Potential financial impact
1890000

Explanation of financial impact
The estimated financial impact would range from approximately $1.26MM to $2.52MM. This number was calculated assuming the risk would affect less than 1% of Lincoln's Group Protection and Retirement Plan Services businesses. The range represents a loss between .5% and 1% of the income from operations in 2017.

Management method
Lincoln has established the Office of Corporate Responsibility and the senior level Sustainability Advisory Group to assess and manage climate related risks and to communicate the results of that work to stakeholders both publicly and through RFPs.

Cost of management
400000

Comment
The expense related to managing this risk is the cost of staff, consulting, report creation costs, software expenses, and third party verification expense.

C2.4

Have you identified any climate-related opportunities with the potential to have a substantive financial or strategic impact on your business?
No

C2.4b
(C2.4b) Why do you not consider your organization to have climate-related opportunities?

<table>
<thead>
<tr>
<th>Primary reason</th>
<th>Please explain</th>
</tr>
</thead>
<tbody>
<tr>
<td>Opportunities exist, but none with potential to have a substantive financial or strategic impact on business</td>
<td>The process for identifying potential opportunities begins with the office of Corporate Social Responsibility. The team regularly reviews industry and sustainability related research reports and market analysis and discusses the potential emerging trends that may impact a company offering life insurance, group protection, annuity and retirement plan services. Opportunities that warrant further review are discussed in the cross functional, senior level, Sustainability Advisory Group meetings. Based on this assessment process, Lincoln does not foresee any new opportunities that have the potential to generate a substantive change in our business operations, revenue or expenditures in the next 3-6 years. Lincoln has evaluated the following as potential opportunities and in all cases the likelihood or magnitude or both were below the threshold of significant: • The potential for a carbon tax or carbon cap and trade program in the US. • The potential for greater SEC requirements on reporting on non-financial material issues, such as greenhouse gas emissions. • The degree to which the company’s level of preparedness for the physical impacts of climate change could impact the company’s reputation. • If increased communication about this level of preparedness could positively influence the purchasing or investment decisions of some of the company’s stakeholders who are factoring climate change into their decision-making process. • If the company’s communications on management of risks and opportunities related to climate change, or its calculation and management of carbon emissions, might positively influence consumer choice for insurance and retirement service. In all cases, the potential to impact the company substantively were deemed insignificant. For example, if a mandatory cap and trade program, within which Lincoln would be regulated, were instituted in the US in the next six years, it is highly likely that Lincoln’s emissions would fall below the regulated level. This could provide Lincoln with an opportunity for additional revenue through the sale of carbon credits or tax benefits. However, given the relatively low level of spend on energy, these opportunities were estimated as not likely to substantively influence operations.</td>
</tr>
</tbody>
</table>

C2.5

(C2.5) Describe where and how the identified risks and opportunities have impacted your business.

<table>
<thead>
<tr>
<th>Impact</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Products and services</td>
<td>Not impacted To date, we have not experienced changes in morbidity or mortality related to climate change.</td>
</tr>
<tr>
<td>Supply chain and/or value chain</td>
<td>Not impacted Lincon has not received any requests to manage climate change issues for its suppliers, nor has been any climate related event that has prompted concern regarding suppliers. Given the nature of Lincoln’s spend being primarily services based in the US, it is not anticipated that any climate change related event will increase supply chain costs by more than a fractional amount in the next 3-5 years.</td>
</tr>
<tr>
<td>Adaptation and mitigation activities</td>
<td>Impacted Extreme weather events such as tornadoes, hurricanes and floods have the potential to impact Lincoln’s facilities and workforce. To mitigate the risk of a business disruption based on a weather related event, business continuity and disaster recovery plans are in place for critical business units. LNC’s Business Continuity Plans address advance preparations and actions to be taken in response to disruptions of various magnitudes. The Business Continuity Plans address the potential impact of varying risks of disruptions to LNC employees, equipment, computer and telecommunications systems, and office facilities. While it is impossible to anticipate every type of disruption that could affect LNC’s businesses, LNC takes an ‘all hazards’ approach to planning which encompasses reduction in workforce, loss of facility and loss of data. The magnitude of the impact of this risk on our business is low and includes the cost of the Office of Business Resilience.</td>
</tr>
<tr>
<td>Investment in R&amp;D</td>
<td>Not impacted Lincoln participates in a range of industry studies, although none have specially evaluated the effects of climate change.</td>
</tr>
<tr>
<td>Operations</td>
<td>Impacted The Office of Corporate Responsibility was established along with a process for collecting and reporting data and information related to the company’s environmental impacts, including climate change and GHG emissions. The impact has been moderate and has included administrative and staff costs.</td>
</tr>
<tr>
<td>Other, please specify</td>
<td>Not impacted We have not identified any other risks or opportunities, which have impacted our business.</td>
</tr>
</tbody>
</table>
(C2.6) Describe where and how the identified risks and opportunities have factored into your financial planning process.

<table>
<thead>
<tr>
<th>Relevance</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Revenues</td>
<td>Not yet impacted The company has received inquiries from prospective customers in RFPs related to sustainability and corporate responsibility, but not related to climate change specifically. We anticipate that this could become an area of interest for our customers in the next 5 years.</td>
</tr>
<tr>
<td>Operating costs</td>
<td>Impacted Lincoln established the Office of Corporate Responsibility to oversee the collection of environmental data and streamline the management and communication of sustainability matters with stakeholders. The magnitude of this is low, as there are ongoing costs associated with staffing this office, consulting support, and communications costs.</td>
</tr>
<tr>
<td>Capital expenditures / capital allocation</td>
<td>Impacted for some suppliers, facilities, or product lines Upon undergoing a renovation in our facilities, Lincoln explores opportunities to integrate energy efficient technologies and compares this with the cost of standard technology. For example, Lincoln has used energy efficient technologies, such as chillers and lighting equipment in its recent Greensboro renovation. The magnitude of this impact is moderate and has been a predominant source of our Scope 2 emission reduction thus far.</td>
</tr>
<tr>
<td>Acquisitions and divestments</td>
<td>Not impacted Given that Lincoln provides life insurance, variable annuities and retirement plan services and energy is less than 1% of the total spend, climate change risks and opportunities are not driving factors in acquisitions and divestment planning.</td>
</tr>
<tr>
<td>Access to capital</td>
<td>Not yet impacted To the best of our knowledge, Lincoln has not had any investors divest because of climate change related issues and we do not foresee this occurring in the next 3-5 years. The impact on financial planning would be minimal.</td>
</tr>
<tr>
<td>Assets</td>
<td>Impacted Lincoln recognizes the importance of considering environmental, social, and governance (ESG) factors in its investments. Our portfolio management professionals, as well as our internal and third party asset managers, integrate ESG considerations into due diligence, monitoring, and investment decision making. The impact to the company is the allocation of resources within the investment team of designated individuals to participate in ESG training.</td>
</tr>
<tr>
<td>Liabilities</td>
<td>Not yet impacted Claims resulting from natural or man-made catastrophic events could cause substantial volatility in our financial results for any fiscal quarter or year and could materially reduce our profitability or harm our financial condition. Catastrophic events could harm the financial condition of our reinsurers and thereby increase the probability of default on reinsurance recoveries.</td>
</tr>
<tr>
<td>Other</td>
<td>Not impacted We have not identified any other risks or opportunities.</td>
</tr>
</tbody>
</table>

C3. Business Strategy

C3.1

(C3.1) Are climate-related issues integrated into your business strategy?
Yes

C3.1a

(C3.1a) Does your organization use climate-related scenario analysis to inform your business strategy?
No, but we anticipate doing so in the next two years

C3.1c

(C3.1c) Explain how climate-related issues are integrated into your business objectives and strategy.

i. In January of 2011, as part of its long term strategy, Lincoln Financial Group established a department of Corporate Social Responsibility to enhance the planning and communication of its social responsibility and environmental stewardship activities. Among other things, the department of Corporate Social Responsibility has been charged with collecting information and coordinating responses to disclosure requests, as well as supporting the development of voluntary communications regarding social and environmental impacts and actions. Lincoln Financial Group’s Corporate Social Responsibility department is the primary collector of information related to climate change. The SVP of Corporate Responsibility, with support from team members and consultants, regularly reviews information pertaining to the impact of climate change on business and the risks and opportunities related to climate change for life insurance and financial services companies, in particular. Information is gathered from a variety of sources such as
Ceres, NAIC, G&A Institute, and Bloomberg and is reviewed with information from other published articles, research reports, company reports, conferences, and conversations with experts. Identified areas of risk and opportunity are reported to and discussed quarterly with the Sustainability Advisory Group, a cross functional team comprised of senior and middle level management that represent a majority of Lincoln Financial Group’s business units. Areas of opportunity and risk related to climate change are also reported and discussed directly with members of individual business units, such as the investment team, the Emerging Risk Task Force, the facilities team, compliance, and product groups as appropriate.

ii. For example, in 2015, Lincoln set a carbon emission reduction goal spanning all facilities scope 2 emissions per employee. In 2016, Lincoln posted an ESG Investment Policy Statement publicly, describing the integration of ESG factors, including climate change, into its investment process. In 2017, Lincoln published its first Corporate Social Responsibility Report, which includes information on Lincoln’s management practices surrounding climate change and provides an annual update of our GHG and electricity reduction goals.

iii. The aspects of climate change that have influenced Lincoln’s business strategy include greater awareness of stakeholder interests regarding climate change, identification of risks and opportunities related to energy efficiency and carbon reduction, a recognition that greenhouse gas inventories have the potential to shed light on missed opportunities for cost savings and increased efficiency for the company, an increased understanding of the potential for climate change to impact investment holdings in certain industries, such as utilities and industrials, and an awareness of new investment opportunities such as green bonds. In 2017, Lincoln brought in shareholders and other interested stakeholders and experts to talk about their perspectives on climate change risks and opportunities in the insurance sector, as well as public reporting. This information is considered carefully by the corporate responsibility team and informs the company’s sustainability strategy.

iv. The most significant aspects of the short term (1-3 years) strategy influenced by climate change are efforts to improve collection, coordination, and communication of climate risk and opportunity information through the department of Corporate Social Responsibility. A significant component of this pertains to improving our understanding and management of carbon emissions information and data. In support of this, the decision was made to switch to a more robust sustainability data collection tracking system that will improve the quality and usefulness of information gleaned from the greenhouse gas inventory process, and the company initiated an internal audit of the greenhouse gas inventory. In 2018, Lincoln also completed an internal audit of its GHG emissions.

v. The most significant aspects of the long term (3-10) strategy influenced by climate change relate to the company’s management of its Scope 2 greenhouse gas emissions. Lincoln Financial Group’s most significant sources of Scope 1 and 2 greenhouse gas emissions are a result of its building operations. From a building energy efficiency perspective, Lincoln Financial Group has had a long standing program to actively monitor and manage energy used in the facilities it owns and operates dating back to 1972. The company has an ongoing commitment to evaluate and act on opportunities to improve energy efficiency in both the short and long term. For example, Lincoln Financial Group began a major renovation of its largest owned property, located on the three-building campus in downtown Greensboro, North Carolina. This five-year project will completely transform 270,962 square feet of office space in the Elm Building. Energy efficiency is a significant driving force behind the transformation the building will undergo over the next five years. Our goal is to reduce electricity use across our Greensboro campus by 10% through these projects. By the end of 2017, we had achieved 9.04% of this goal through energy efficiency initiatives. In 2015 Lincoln Financial Group set its first carbon emission reduction target in order to reduce its Scope 2 greenhouse gas emissions per employee from a 2014 baseline by 2020 - and we continue to work towards this goal.

vi. In assessing its position relative to its competitors, the company does see a potential advantage in enhanced reputation, attraction and retention of talent, enhanced employee engagement, and addressing customer and investor preference based on communicating about its ESG management strategies.

vii. The most substantial business decisions made that were influenced by climate change factors have been the decision to report externally on climate change risks, to track and report greenhouse gas emissions, and, most recently, the decision set a carbon...
emission reduction target. These decisions were made primarily in an effort to better understand, track, and manage the company’s impacts on greenhouse gas emissions and the related risks and opportunities.

C3.1g

(C3.1g) Why does your organization not use climate-related scenario analysis to inform your business strategy?

As this is a relatively new assessment practice, we are currently discussing it with the risk management team, including the Chief Risk Officer who sits on the Sustainability Advisory Group. As part of this process, the Corporate Responsibility team is assessing the TCFD guidelines on scenario analyses and will review potentially relevant research, such as the Actuaries Climate Risk Index (publication expected late 2018). Information will continue to be gathered and shared with the risk management team for further review. We anticipate conducting a scenario analysis in the next two years, but the nature of that assessment will depend on the evolving tools and availability of data.

C4. Targets and performance

C4.1

(C4.1) Did you have an emissions target that was active in the reporting year?

Intensity target

C4.1b
(C4.1b) Provide details of your emissions intensity target(s) and progress made against those target(s).

Target reference number
Int 1

Scope
Scope 2 (location-based)

% emissions in Scope
100

% reduction from baseline year
20

Metric
Other, please specify (int. per total employees in S2 locations)

Base year
2014

Start year
2015

Normalized baseline year emissions covered by target (metric tons CO2e)
3.63

Target year
2020

Is this a science-based target?
No, and we do not anticipate setting one in the next 2 years

% achieved (emissions)
23

Target status
Underway

Please explain
This is the same target reported on in 2017, Int1. Planned reductions relative to time elapsed are skewed toward the latter half of the period. We are on track to achieve the target reductions by 2020.

% change anticipated in absolute Scope 1+2 emissions
-18

% change anticipated in absolute Scope 3 emissions
0
(C4.2) Provide details of other key climate-related targets not already reported in question C4.1/a/b.

**Target**
Energy usage

**KPI – Metric numerator**
kWh of electricity in Greensboro

**KPI – Metric denominator (intensity targets only)**

<table>
<thead>
<tr>
<th>Base year</th>
<th>Start year</th>
<th>Target year</th>
</tr>
</thead>
<tbody>
<tr>
<td>2014</td>
<td>2015</td>
<td>2020</td>
</tr>
</tbody>
</table>

**KPI in baseline year**
24265377

**KPI in target year**
21803847

**% achieved in reporting year**
9.04

**Target Status**
Underway

**Please explain**
This goal applies to the electricity usage in our Greensboro campus.

**Part of emissions target**
Int1

**Is this target part of an overarching initiative?**
No, it’s not part of an overarching initiative

---

(C4.3) Did you have emissions reduction initiatives that were active within the reporting year? Note that this can include those in the planning and/or implementation phases.

Yes

(C4.3a) Identify the total number of projects at each stage of development, and for those in the implementation stages, the estimated CO2e savings.

<table>
<thead>
<tr>
<th>Stage of Development</th>
<th>Number of projects</th>
<th>Total estimated annual CO2e savings in metric tonnes CO2e (only for rows marked *)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under investigation</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>To be implemented*</td>
<td>17</td>
<td>0</td>
</tr>
<tr>
<td>Implementation commenced*</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Implemented*</td>
<td>3</td>
<td>278.83</td>
</tr>
<tr>
<td>Not to be implemented</td>
<td>0</td>
<td>0</td>
</tr>
</tbody>
</table>
(C4.3b) Provide details on the initiatives implemented in the reporting year in the table below.

<table>
<thead>
<tr>
<th>Activity type</th>
<th>Energy efficiency: Building services</th>
</tr>
</thead>
<tbody>
<tr>
<td>Description of activity</td>
<td>Other, please specify (Machine replacement)</td>
</tr>
<tr>
<td>Estimated annual CO2e savings (metric tonnes CO2e)</td>
<td>278</td>
</tr>
<tr>
<td>Scope</td>
<td>Scope 2 (location-based)</td>
</tr>
<tr>
<td>Voluntary/Mandatory</td>
<td>Voluntary</td>
</tr>
<tr>
<td>Annual monetary savings (unit currency – as specified in CC0.4)</td>
<td>49278</td>
</tr>
<tr>
<td>Investment required (unit currency – as specified in CC0.4)</td>
<td>590000</td>
</tr>
<tr>
<td>Payback period</td>
<td>11-15 years</td>
</tr>
<tr>
<td>Estimated lifetime of the initiative</td>
<td>21-30 years</td>
</tr>
<tr>
<td>Comment</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Activity type</th>
<th>Energy efficiency: Building services</th>
</tr>
</thead>
<tbody>
<tr>
<td>Description of activity</td>
<td>Lighting</td>
</tr>
<tr>
<td>Estimated annual CO2e savings (metric tonnes CO2e)</td>
<td>0.59</td>
</tr>
<tr>
<td>Scope</td>
<td>Scope 2 (location-based)</td>
</tr>
<tr>
<td>Voluntary/Mandatory</td>
<td>Voluntary</td>
</tr>
<tr>
<td>Annual monetary savings (unit currency – as specified in CC0.4)</td>
<td>30148</td>
</tr>
<tr>
<td>Investment required (unit currency – as specified in CC0.4)</td>
<td>250800</td>
</tr>
<tr>
<td>Payback period</td>
<td>4 - 10 years</td>
</tr>
<tr>
<td>Estimated lifetime of the initiative</td>
<td>16-20 years</td>
</tr>
<tr>
<td>Comment</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Activity type</th>
<th>Energy efficiency: Building services</th>
</tr>
</thead>
<tbody>
<tr>
<td>Description of activity</td>
<td>Building controls</td>
</tr>
</tbody>
</table>
Estimated annual CO2e savings (metric tonnes CO2e)
0.24

Scope
Scope 2 (location-based)

Voluntary/Mandatory
Voluntary

Annual monetary savings (unit currency – as specified in CC0.4)
6406

Investment required (unit currency – as specified in CC0.4)
27800

Payback period
4 - 10 years

Estimated lifetime of the initiative
21-30 years

Comment

C4.3c

(C4.3c) What methods do you use to drive investment in emissions reduction activities?

<table>
<thead>
<tr>
<th>Method</th>
<th>Comment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Internal finance mechanisms</td>
<td>If the expected ROI for a newly proposed energy reduction project is within 12-18 months, the project will be funded from the current year’s energy budget. If the ROI period exceeds 18 months, projects are reviewed as part of the annual company wide strategic planning process.</td>
</tr>
<tr>
<td>Financial optimization</td>
<td>All decisions regarding the purchase of equipment, changes to building structures and or systems or processes are evaluated based on the financial cost and benefit to the organization. For every project, various methods of accomplishing the goal will be evaluated. Energy efficiency is among the factors considered in the decision making process.</td>
</tr>
<tr>
<td>calculations</td>
<td></td>
</tr>
<tr>
<td>Employee engagement</td>
<td>Through the Ideas@Work program, employees are engaged to shape the future of Lincoln Financial Group by submitting ideas for improvements that will increase productivity /efficiency, reduce costs /generate revenue, or enhance customer and employee satisfaction. Employees who submit ideas are recognized and they receive promotional items. Employees whose ideas are implemented are recognized for their contribution within the organization.</td>
</tr>
</tbody>
</table>

C4.5

(C4.5) Do you classify any of your existing goods and/or services as low-carbon products or do they enable a third party to avoid GHG emissions?
No
(C5.1) Provide your base year and base year emissions (Scopes 1 and 2).

Scope 1

Base year start
January 1 2011

Base year end
December 31 2011

Base year emissions (metric tons CO2e)
4360

Comment

Scope 2 (location-based)

Base year start
January 1 2011

Base year end
December 31 2011

Base year emissions (metric tons CO2e)
16182

Comment

The location based figure has been used as a proxy since a market based figure is not available.

C5.2

(C5.2) Select the name of the standard, protocol, or methodology you have used to collect activity data and calculate Scope 1 and Scope 2 emissions.


C6. Emissions data

C6.1
(C6.1) What were your organization's gross global Scope 1 emissions in metric tons CO2e?

Row 1

Gross global Scope 1 emissions (metric tons CO2e)
2912.37

End-year of reporting period
<Not Applicable>

Comment

C6.2

(C6.2) Describe your organization's approach to reporting Scope 2 emissions.

Row 1

Scope 2, location-based
We are reporting a Scope 2, location-based figure

Scope 2, market-based
We are reporting a Scope 2, market-based figure

Comment
We are only able to access electricity supplier emission factors for 2 of our S2 market-based figures.

C6.3

(C6.3) What were your organization's gross global Scope 2 emissions in metric tons CO2e?

Row 1

Scope 2, location-based
11097.2

Scope 2, market-based (if applicable)
10900.63

End-year of reporting period
<Not Applicable>

Comment

C6.4

(C6.4) Are there any sources (e.g. facilities, specific GHGs, activities, geographies, etc.) of Scope 1 and Scope 2 emissions that are within your selected reporting boundary which are not included in your disclosure?

No

C6.5

(C6.5) Account for your organization's Scope 3 emissions, disclosing and explaining any exclusions.
Purchased goods and services

Evaluation status
Relevant, calculated

Metric tonnes CO2e
686

Emissions calculation methodology
Data on purchased paper (accounting for 90% of purchased paper) was obtained from Lincoln’s Procurement Department. The Environmental Paper Network’s calculator was then used to calculate the emissions savings. It uses custom GWPs that are calculated for each paper type by assuming 80% landfill and 20% waste to energy for non-recycled paper, and using the EPA's conversion efficiency factors to calculate the associated grid electricity from the combustion of landfill gas and heat produced in WTE plants.

Percentage of emissions calculated using data obtained from suppliers or value chain partners
1

Explanation
Paper comprises less than 1% of all purchased goods by spend

Capital goods

Evaluation status
Relevant, not yet calculated

Metric tonnes CO2e

Emissions calculation methodology

Percentage of emissions calculated using data obtained from suppliers or value chain partners

Explanation
At this time, the calculation of other aspects of Scope 3 has been prioritized based on data accessibility.

Fuel-and-energy-related activities (not included in Scope 1 or 2)

Evaluation status
Relevant, not yet calculated

Metric tonnes CO2e

Emissions calculation methodology

Percentage of emissions calculated using data obtained from suppliers or value chain partners

Explanation
At this time, the calculation of other aspects of Scope 3 has been prioritized based on data accessibility.

Upstream transportation and distribution

Evaluation status
Not relevant, explanation provided

Metric tonnes CO2e

Emissions calculation methodology

Percentage of emissions calculated using data obtained from suppliers or value chain partners

Explanation
While there may be some emissions associated with the transportation involved with the mailing of paper statements, the amount is very small and is decreasing every year due to the transition to electronic statements.
Waste generated in operations

Evaluation status
Relevant, calculated

Metric tonnes CO2e
5742.44

Emissions calculation methodology
Data on waste was obtained from Lincoln's facility managers for 2017. The University of Texas' Waste Carbon Calculator was then used to calculate the net carbon emissions. The calculator is available at: https://utexas.app.box.com/v/wastecalculator

Percentage of emissions calculated using data obtained from suppliers or value chain partners

Explanation

Business travel

Evaluation status
Relevant, calculated

Metric tonnes CO2e
10382.98

Emissions calculation methodology
Air travel mileage was obtained from the corporate travel department. GWP and emissions factors used were from Climate Leaders and the IPCC 4th Assessment Report. Personal vehicle travel was based on accounting records of reimbursement for personal vehicle use. GWP and emissions factors were from Climate Leaders and the IPCC 4th Assessment Report.

Percentage of emissions calculated using data obtained from suppliers or value chain partners

Explanation

Employee commuting

Evaluation status
Relevant, calculated

Metric tonnes CO2e
131

Emissions calculation methodology
Assumed laptop use 8 hours per day and phone charge at 1 hour per day. Multiplied the hours by the estimated number of "employee days" worked form home in the year by an estimated kWh associated with the laptop and phone use by the 1178 number of off-site employees.

Percentage of emissions calculated using data obtained from suppliers or value chain partners

Explanation

Upstream leased assets

Evaluation status
Relevant, calculated

Metric tonnes CO2e
15711.5

Emissions calculation methodology
Actual electric and fuel usage was obtained for leased spaces where possible, when provided by the utility company. When not possible, an average kWh per square foot estimate from CBECs was used, along with 20164 e-Grid sub-region energy information, to generate emissions estimates based on the square footage of the leased spaces.

Percentage of emissions calculated using data obtained from suppliers or value chain partners

Explanation
Calculated areas include the electricity associated with office space leased by Lincoln Financial Group. Emissions calculated do not include vehicles leased by Lincoln Financial Group to transport customers.
Downstream transportation and distribution

Evaluation status
Relevant, not yet calculated

Metric tonnes CO2e

Emissions calculation methodology

Percentage of emissions calculated using data obtained from suppliers or value chain partners

Explanation
For Lincoln Financial Group, this Scope 3 category may include the transportation involved with the mailing of paper statements. The extent to which this is a significant source of emissions has not been assessed yet. Other areas of Scope 3 for which data is more readily available and those that are more likely to be significant will be prioritized.

Processing of sold products

Evaluation status
Not relevant, explanation provided

Metric tonnes CO2e

Emissions calculation methodology

Percentage of emissions calculated using data obtained from suppliers or value chain partners

Explanation
As a provider of financial instruments, Lincoln does not sell any intermediate projects and therefore we have no carbon emissions in this category.

Use of sold products

Evaluation status
Not relevant, explanation provided

Metric tonnes CO2e

Emissions calculation methodology

Percentage of emissions calculated using data obtained from suppliers or value chain partners

Explanation
Given that Lincoln Financial Group is a provider of financial instruments, the use of sold products by the consumer should not result in emissions.

End of life treatment of sold products

Evaluation status
Relevant, not yet calculated

Metric tonnes CO2e

Emissions calculation methodology

Percentage of emissions calculated using data obtained from suppliers or value chain partners

Explanation
Given that Lincoln Financial Group is a provider of financial instruments, the treatment of sold products by the consumer would be limited to recycling or disposal of any paper documents, statements, or reports. The extent to which this is a significant source of emissions has not been assessed yet. Other areas of Scope 3 for which data is more readily available and those that are more likely to be significant will be prioritized.
Downstream leased assets

**Evaluation status**
Not relevant, explanation provided

**Metric tonnes CO2e**

**Emissions calculation methodology**

**Percentage of emissions calculated using data obtained from suppliers or value chain partners**

**Explanation**
Lincoln Financial Group leases a very small percentage of its owned office space. It is expected to be a very insignificant percentage of the overall Scope 3 emissions.

Franchises

**Evaluation status**
Not relevant, explanation provided

**Metric tonnes CO2e**

**Emissions calculation methodology**

**Percentage of emissions calculated using data obtained from suppliers or value chain partners**

**Explanation**
Lincoln Financial Group does not have any franchises.

Investments

**Evaluation status**
Relevant, not yet calculated

**Metric tonnes CO2e**

**Emissions calculation methodology**

**Percentage of emissions calculated using data obtained from suppliers or value chain partners**

**Explanation**
Standards for obtaining this information are under development. This area will be re-evaluated as better guidance for measurement is available.

Other (upstream)

**Evaluation status**
Not relevant, explanation provided

**Metric tonnes CO2e**

**Emissions calculation methodology**

**Percentage of emissions calculated using data obtained from suppliers or value chain partners**

**Explanation**
No other upstream categories have been identified

Other (downstream)

**Evaluation status**
Not relevant, explanation provided

**Metric tonnes CO2e**

**Emissions calculation methodology**

**Percentage of emissions calculated using data obtained from suppliers or value chain partners**

**Explanation**
No other downstream categories have been identified
(C6.7) Are carbon dioxide emissions from biologically sequestered carbon relevant to your organization?
No

(C6.10) Describe your gross global combined Scope 1 and 2 emissions for the reporting year in metric tons CO2e per unit currency total revenue and provide any additional intensity metrics that are appropriate to your business operations.

| Intensity figure | 9.8726 |
| Metric numerator (Gross global combined Scope 1 and 2 emissions) | 14009.57 |
| Metric denominator | unit total revenue |
| Metric numerator: Unit total | 14257000000 |
| Scope 2 figure used | Location-based |
| % change from previous year | 5.22 |
| Direction of change | Decreased |
| Reason for change | Our Scope 2 emissions, which represents 80% of these emissions, decreased by .50%. These reductions were due to emissions reduction activities in our GSO location primarily. Greensboro represents 73% of our Scope 2 emissions and the emissions and energy efficiency projects in one building in particular, contributed to a 2% reduction in emissions for that location. |

| Intensity figure | 4.36707 |
| Metric numerator (Gross global combined Scope 1 and 2 emissions) | 14009.57 |
| Metric denominator | full time equivalent (FTE) employee |
| Metric denominator: Unit total | 3208 |
| Scope 2 figure used | Location-based |
| % change from previous year | 2.73 |
| Direction of change | Increased |
| Reason for change | Our Scope 1 emissions increased due to increases in our corporate travel and a colder than average winter in one of our locations. |

C7. Emissions breakdowns
C7.1

(C7.1) Does your organization have greenhouse gas emissions other than carbon dioxide?
Yes

C7.1a

(C7.1a) Break down your total gross global Scope 1 emissions by greenhouse gas type and provide the source of each used greenhouse warming potential (GWP).

<table>
<thead>
<tr>
<th>Greenhouse gas</th>
<th>Scope 1 emissions (metric tons of CO2e)</th>
<th>GWP Reference</th>
</tr>
</thead>
<tbody>
<tr>
<td>CH4</td>
<td>3.14</td>
<td>IPCC Fifth Assessment Report (AR5 – 100 year)</td>
</tr>
<tr>
<td>N2O</td>
<td>1.27</td>
<td>IPCC Fifth Assessment Report (AR5 – 100 year)</td>
</tr>
<tr>
<td>Other, please specify (CFC-12)</td>
<td>3.27</td>
<td>IPCC Fourth Assessment Report (AR4 - 100 year)</td>
</tr>
<tr>
<td>Other, please specify (HFC-22)</td>
<td>126.31</td>
<td>IPCC Third Assessment Report (TAR - 100 year)</td>
</tr>
<tr>
<td>Other, please specify (HFC-123)</td>
<td>5.37</td>
<td>IPCC Fifth Assessment Report (AR5 – 100 year)</td>
</tr>
<tr>
<td>Other, please specify (HFC-134A)</td>
<td>3.64</td>
<td>IPCC Fifth Assessment Report (AR5 – 100 year)</td>
</tr>
<tr>
<td>Other, please specify (R409A)</td>
<td>4.12</td>
<td>Other, please specify (National Refrigerants Tech. Guidelines)</td>
</tr>
<tr>
<td>Other, please specify (R410A)</td>
<td>11.22</td>
<td>Other, please specify (IPPC Working Group Mitigation 3 )</td>
</tr>
<tr>
<td>CO2</td>
<td>2753.86</td>
<td>IPCC Fifth Assessment Report (AR5 – 100 year)</td>
</tr>
</tbody>
</table>

C7.2

(C7.2) Break down your total gross global Scope 1 emissions by country/region.

<table>
<thead>
<tr>
<th>Country/Region</th>
<th>Scope 1 emissions (metric tons CO2e)</th>
</tr>
</thead>
<tbody>
<tr>
<td>United States of America</td>
<td>2912.37</td>
</tr>
</tbody>
</table>

C7.3

(C7.3) Indicate which gross global Scope 1 emissions breakdowns you are able to provide.
By facility

C7.3b

(C7.3b) Break down your total gross global Scope 1 emissions by business facility.

<table>
<thead>
<tr>
<th>Facility</th>
<th>Scope 1 emissions (metric tons CO2e)</th>
<th>Latitude</th>
<th>Longitude</th>
</tr>
</thead>
<tbody>
<tr>
<td>Concord Campus</td>
<td>326.91</td>
<td>43.21694</td>
<td>-71.5545</td>
</tr>
<tr>
<td>Ft. Wayne Campus</td>
<td>11.15</td>
<td>41.0742</td>
<td>-85.14</td>
</tr>
<tr>
<td>Omaha Campus</td>
<td>545.99</td>
<td>41.26144</td>
<td>-96.0481</td>
</tr>
<tr>
<td>Radnor (fleet)</td>
<td>0.09</td>
<td>40.043008</td>
<td>-75.365648</td>
</tr>
<tr>
<td>Philadelphia (fleet)</td>
<td>1738.31</td>
<td>39.874352</td>
<td>-75.217376</td>
</tr>
<tr>
<td>Greensboro Campus</td>
<td>289.92</td>
<td>36.07289</td>
<td>-79.7913</td>
</tr>
</tbody>
</table>
(C7.5) Break down your total gross global Scope 2 emissions by country/region.

<table>
<thead>
<tr>
<th>Country/Region</th>
<th>Scope 2, location-based (metric tons CO2e)</th>
<th>Scope 2, market-based (metric tons CO2e)</th>
<th>Purchased and consumed electricity, heat, steam or cooling (MWh)</th>
<th>Purchased and consumed low-carbon electricity, heat, steam or cooling accounted in market-based approach (MWh)</th>
</tr>
</thead>
<tbody>
<tr>
<td>United States of America</td>
<td>11097.2</td>
<td>10900.63</td>
<td>28121</td>
<td>0</td>
</tr>
</tbody>
</table>

(C7.6) Indicate which gross global Scope 2 emissions breakdowns you are able to provide.

By facility

(C7.6b) Break down your total gross global Scope 2 emissions by business facility.

<table>
<thead>
<tr>
<th>Facility</th>
<th>Scope 2 location-based emissions (metric tons CO2e)</th>
<th>Scope 2, market-based emissions (metric tons CO2e)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Omaha Campus</td>
<td>2604.74</td>
<td>3567.36</td>
</tr>
<tr>
<td>Concord Campus</td>
<td>332.23</td>
<td>332.23</td>
</tr>
<tr>
<td>Greensboro Campus</td>
<td>8096.69</td>
<td>6937.5</td>
</tr>
<tr>
<td>Philadelphia</td>
<td>63.54</td>
<td>63.54</td>
</tr>
</tbody>
</table>

(C7.9) How do your gross global emissions (Scope 1 and 2 combined) for the reporting year compare to those of the previous reporting year?

Increased
(C7.9a) Identify the reasons for any change in your gross global emissions (Scope 1 and 2 combined) and for each of them specify how your emissions compare to the previous year.

<table>
<thead>
<tr>
<th>Change in emissions (metric tons CO2e)</th>
<th>Direction of change</th>
<th>Emissions value (percentage)</th>
<th>Please explain calculation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Change in renewable energy consumption</td>
<td>0</td>
<td>No change</td>
<td>0</td>
</tr>
<tr>
<td>Other emissions reduction activities</td>
<td>303.14</td>
<td>Decreased</td>
<td>2.19</td>
</tr>
<tr>
<td>Divestment</td>
<td>&lt;Not Applicable&gt;</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Acquisitions</td>
<td>257.56</td>
<td>Increased</td>
<td>1.86</td>
</tr>
<tr>
<td>Mergers</td>
<td>&lt;Not Applicable&gt;</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Change in output</td>
<td>257.56</td>
<td>Increased</td>
<td>1.86</td>
</tr>
<tr>
<td>Change in methodology</td>
<td>&lt;Not Applicable&gt;</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Change in boundary</td>
<td>&lt;Not Applicable&gt;</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Change in physical operating conditions</td>
<td>150.2</td>
<td>Increased</td>
<td>1.09</td>
</tr>
<tr>
<td>Unidentified</td>
<td>141.18</td>
<td>Increased</td>
<td>1.02</td>
</tr>
<tr>
<td>Other</td>
<td>0</td>
<td>Please select</td>
<td>0</td>
</tr>
</tbody>
</table>

C7.9b

(C7.9b) Are your emissions performance calculations in C7.9 and C7.9a based on a location-based Scope 2 emissions figure or a market-based Scope 2 emissions figure?

Location-based

C8. Energy

C8.1

(C8.1) What percentage of your total operational spend in the reporting year was on energy?

More than 0% but less than or equal to 5%
(C8.2) Select which energy-related activities your organization has undertaken.

<table>
<thead>
<tr>
<th>Activity</th>
<th>Indicate whether your organization undertakes this energy-related activity</th>
</tr>
</thead>
<tbody>
<tr>
<td>Consumption of fuel (excluding feedstocks)</td>
<td>Yes</td>
</tr>
<tr>
<td>Consumption of purchased or acquired electricity</td>
<td>Yes</td>
</tr>
<tr>
<td>Consumption of purchased or acquired heat</td>
<td>No</td>
</tr>
<tr>
<td>Consumption of purchased or acquired steam</td>
<td>No</td>
</tr>
<tr>
<td>Consumption of purchased or acquired cooling</td>
<td>No</td>
</tr>
<tr>
<td>Generation of electricity, heat, steam, or cooling</td>
<td>Yes</td>
</tr>
</tbody>
</table>

>C8.2a

(C8.2a) Report your organization’s energy consumption totals (excluding feedstocks) in MWh.

<table>
<thead>
<tr>
<th>Fuel type</th>
<th>Heating value</th>
<th>MWh from renewable sources</th>
<th>MWh from non-renewable sources</th>
<th>Total MWh</th>
</tr>
</thead>
<tbody>
<tr>
<td>Consumption of fuel (excluding feedstock)</td>
<td>HHV (higher heating value)</td>
<td>0</td>
<td>12017.02</td>
<td>12017.02</td>
</tr>
<tr>
<td>Consumption of purchased or acquired electricity</td>
<td>&lt;Not Applicable&gt;</td>
<td>0</td>
<td>28121.74</td>
<td>28121.74</td>
</tr>
<tr>
<td>Consumption of purchased or acquired heat</td>
<td>&lt;Not Applicable&gt;</td>
<td>&lt;Not Applicable&gt;</td>
<td>&lt;Not Applicable&gt;</td>
<td>&lt;Not Applicable&gt;</td>
</tr>
<tr>
<td>Consumption of purchased or acquired steam</td>
<td>&lt;Not Applicable&gt;</td>
<td>&lt;Not Applicable&gt;</td>
<td>&lt;Not Applicable&gt;</td>
<td>&lt;Not Applicable&gt;</td>
</tr>
<tr>
<td>Consumption of purchased or acquired cooling</td>
<td>&lt;Not Applicable&gt;</td>
<td>&lt;Not Applicable&gt;</td>
<td>&lt;Not Applicable&gt;</td>
<td>&lt;Not Applicable&gt;</td>
</tr>
<tr>
<td>Consumption of self-generated non-fuel renewable energy</td>
<td>&lt;Not Applicable&gt;</td>
<td>0</td>
<td>&lt;Not Applicable&gt;</td>
<td>0</td>
</tr>
<tr>
<td>Total energy consumption</td>
<td>&lt;Not Applicable&gt;</td>
<td>0</td>
<td>40138.76</td>
<td>40138.76</td>
</tr>
</tbody>
</table>

>C8.2b

(C8.2b) Select the applications of your organization’s consumption of fuel.

<table>
<thead>
<tr>
<th>Fuel application</th>
<th>Indicate whether your organization undertakes this fuel application</th>
</tr>
</thead>
<tbody>
<tr>
<td>Consumption of fuel for the generation of electricity</td>
<td>Yes</td>
</tr>
<tr>
<td>Consumption of fuel for the generation of steam</td>
<td>No</td>
</tr>
<tr>
<td>Consumption of fuel for the generation of cooling</td>
<td>No</td>
</tr>
<tr>
<td>Consumption of fuel for co-generation or tri-generation</td>
<td>No</td>
</tr>
</tbody>
</table>

>C8.2c

(C8.2c) State how much fuel in MWh your organization has consumed (excluding feedstocks) by fuel type.

**Fuels (excluding feedstocks)**
- **Motor Gasoline**

**Heating value**
- **HHV (higher heating value)**

**Total fuel MWh consumed by the organization**
- 102.37

**MWh fuel consumed for the self-generation of electricity**
MWh fuel consumed for self-generation of heat
102.37

MWh fuel consumed for self-generation of steam
<Not Applicable>

MWh fuel consumed for self-generation of cooling
<Not Applicable>

MWh fuel consumed for self-cogeneration or self-trigeneration
<Not Applicable>

Fuels (excluding feedstocks)
Natural Gas

Heating value
HHV (higher heating value)

Total fuel MWh consumed by the organization
4049.8

MWh fuel consumed for the self-generation of electricity
MWh fuel consumed for self-generation of heat
4049.8

MWh fuel consumed for self-generation of steam
<Not Applicable>

MWh fuel consumed for self-generation of cooling
<Not Applicable>

MWh fuel consumed for self-cogeneration or self-trigeneration
<Not Applicable>

Fuels (excluding feedstocks)
Liquefied Petroleum Gas (LPG)

Heating value
HHV (higher heating value)

Total fuel MWh consumed by the organization
3.69

MWh fuel consumed for the self-generation of electricity
3.69

MWh fuel consumed for self-generation of heat

MWh fuel consumed for self-generation of steam
<Not Applicable>

MWh fuel consumed for self-generation of cooling
<Not Applicable>

MWh fuel consumed for self-cogeneration or self-trigeneration
<Not Applicable>

Fuels (excluding feedstocks)
Diesel

Heating value
HHV (higher heating value)

Total fuel MWh consumed by the organization
1208.1

MWh fuel consumed for the self-generation of electricity
MWh fuel consumed for self-generation of heat
MWh fuel consumed for self-generation of steam
<Not Applicable>
MWh fuel consumed for self-generation of cooling
<Not Applicable>
MWh fuel consumed for self-cogeneration or self-trigeneration
<Not Applicable>

Fuels (excluding feedstocks)
Jet Kerosene

Heating value
HHV (higher heating value)

Total fuel MWh consumed by the organization
6653.06

MWh fuel consumed for the self-generation of electricity

MWh fuel consumed for self-generation of heat
6653.06

MWh fuel consumed for self-generation of steam
<Not Applicable>

MWh fuel consumed for self-generation of cooling
<Not Applicable>

MWh fuel consumed for self-cogeneration or self-trigeneration
<Not Applicable>
(C8.2d) List the average emission factors of the fuels reported in C8.2c.

**Diesel**

Emission factor
168.1

**Unit**
lb CO2e per 1000 cubic ft3

**Emission factor source**
WRI

**Comment**
Pounds per cubic foot

**Jet Kerosene**

Emission factor
160.8

**Unit**
lb CO2e per 1000 cubic ft3

**Emission factor source**
EPA Hub Tables 1-5 & 7-9

**Comment**
Pounds per cubic foot

**Liquefied Petroleum Gas (LPG)**

Emission factor
94.7

**Unit**
lb CO2e per 1000 cubic ft3

**Emission factor source**
EPA Hub Tables 1-5 & 7-9

**Comment**
Pounds per cubic foot

**Motor Gasoline**

Emission factor
19.6

**Unit**
lb CO2e per gallon

**Emission factor source**

**Comment**

**Natural Gas**

Emission factor
0.11802

**Unit**
lb CO2e per 1000 cubic ft3

**Emission factor source**
WRI

**Comment**
pounds per cubic feet
C8.2e

(C8.2e) Provide details on the electricity, heat, steam, and cooling your organization has generated and consumed in the reporting year.

<table>
<thead>
<tr>
<th></th>
<th>Total Gross generation (MWh)</th>
<th>Generation that is consumed by the organization (MWh)</th>
<th>Gross generation from renewable sources (MWh)</th>
<th>Generation from renewable sources that is consumed by the organization (MWh)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Electricity</td>
<td>7967.2</td>
<td>7967.2</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Heat</td>
<td>4049.8</td>
<td>4049.8</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Steam</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Cooling</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
</tbody>
</table>

C8.2f

(C8.2f) Provide details on the electricity, heat, steam and/or cooling amounts that were accounted for at a low-carbon emission factor in the market-based Scope 2 figure reported in C6.3.

- **Basis for applying a low-carbon emission factor**
  - Grid mix of renewable electricity

- **Low-carbon technology type**
  - Solar PV
  - Hydropower

- **MWh consumed associated with low-carbon electricity, heat, steam or cooling**
  - 235.13

- **Emission factor (in units of metric tons CO2e per MWh)**
  - 0

- **Comment**
  - Represents Greensboro only.

- **Basis for applying a low-carbon emission factor**
  - Grid mix of renewable electricity

- **Low-carbon technology type**
  - Wind

- **MWh consumed associated with low-carbon electricity, heat, steam or cooling**
  - 1377.36

- **Emission factor (in units of metric tons CO2e per MWh)**
  - 0

- **Comment**
  - Represents Omaha only.

C9. Additional metrics

C9.1
**C9.1** Provide any additional climate-related metrics relevant to your business.

<table>
<thead>
<tr>
<th>Description</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Energy use</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Metric value</th>
<th>80363</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Metric numerator</th>
<th>Mwh</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Metric denominator (intensity metric only)</th>
<th></th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>% change from previous year</th>
<th>4</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Direction of change</th>
<th>Decreased</th>
</tr>
</thead>
</table>

**Please explain**

Energy usage has declined as we have upgraded equipment to more energy efficient models across our locations.

<table>
<thead>
<tr>
<th>Description</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Waste</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Metric value</th>
<th>1852</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Metric numerator</th>
<th>U.S. tons</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Metric denominator (intensity metric only)</th>
<th></th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>% change from previous year</th>
<th>30</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Direction of change</th>
<th>Increased</th>
</tr>
</thead>
</table>

**Please explain**

This only includes landfill waste. Increase in landfill numbers in 2017 result from the availability of more actual data (vs. estimates) and a more accurate formula for estimating landfill in locations where actual data is not available.

**C10. Verification**

**C10.1**

<table>
<thead>
<tr>
<th>(C10.1) Indicate the verification/assurance status that applies to your reported emissions.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Scope 1</td>
</tr>
<tr>
<td>Scope 2 (location-based or market-based)</td>
</tr>
<tr>
<td>Scope 3</td>
</tr>
</tbody>
</table>

**C10.1a**
(C10.1a) Provide further details of the verification/assurance undertaken for your Scope 1 and/or Scope 2 emissions and attach the relevant statements.

Scope
Scope 1

Verification or assurance cycle in place
Annual process

Status in the current reporting year
Complete

Type of verification or assurance
Moderate assurance

Attach the statement
2018-06-14_LFG_Assurance_statement_Trucost_Final (002).pdf

Page/ section reference
1

Relevant standard
A1000AS

Proportion of reported emissions verified (%)
100

Scope
Scope 2 location-based

Verification or assurance cycle in place
Annual process

Status in the current reporting year
Complete

Type of verification or assurance
Moderate assurance

Attach the statement
2018-06-14_LFG_Assurance_statement_Trucost_Final (002).pdf

Page/ section reference
1

Relevant standard
A1000AS

Proportion of reported emissions verified (%)
100

C10.1b
(C10.1b) Provide further details of the verification/assurance undertaken for your Scope 3 emissions and attach the relevant statements.

Scope
Scope 3 - at least one applicable category

Verification or assurance cycle in place
Annual process

Status in the current reporting year
Complete

Attach the statement
2018-06-14_LFG_Assurance_statement_Trucost_Final (002).pdf

Page/section reference
1

Relevant standard
AA1000AS

C10.2

(C10.2) Do you verify any climate-related information reported in your CDP disclosure other than the emissions figures reported in C6.1, C6.3, and C6.5?
No, we do not verify any other climate-related information reported in our CDP disclosure

C11. Carbon pricing

C11.1

(C11.1) Are any of your operations or activities regulated by a carbon pricing system (i.e. ETS, Cap & Trade or Carbon Tax)?
No, and we do not anticipate being regulated in the next three years

C11.2

(C11.2) Has your organization originated or purchased any project-based carbon credits within the reporting period?
No

C11.3

(C11.3) Does your organization use an internal price on carbon?
No, and we do not currently anticipate doing so in the next two years

C12. Engagement

C12.1
(C12.1) Do you engage with your value chain on climate-related issues?
Yes, our suppliers

C12.1a

(C12.1a) Provide details of your climate-related supplier engagement strategy.

Type of engagement
Information collection (understanding supplier behavior)

Details of engagement
Collect climate change and carbon information at least annually from suppliers

Starting in 2017, Lincoln sent a Supplier Profile questionnaire to 300 of Lincoln's largest suppliers and all new suppliers. The questionnaire includes several questions on environmental and social impacts, including questions regarding climate change and GHG emissions goals and projects. Since that time, any and all new suppliers also receive this questionnaire. The 39% represents the percent of suppliers who have responded to the questionnaire, however, this number also includes prospective suppliers who complete the questionnaire via our diversity page or our Vendor Management Office. Since some of these are new or perspective suppliers, the % of spend provided in part II below represents only the spend associated with the 300 existing suppliers who received the questionnaire.

% of suppliers by number
39

% total procurement spend (direct and indirect)
85

% Scope 3 emissions as reported in C6.5
0

Rationale for the coverage of your engagement
Climate change and GHG emission questions were added to our Supplier Profile Questionnaire (SPQ) as a part of a larger initiative related to Supplier Management in our procurement function. These questions, along with questions regarding other sustainability issues, were sent to 300 of Lincoln's top suppliers (approximately 85% of spend), as well as any new suppliers. The same questions are also provided on an ongoing basis to all new suppliers in the onboarding process.

Impact of engagement, including measures of success
At this time we are still in the information gathering stage. Lincoln will assess the information received from our suppliers and determine next steps. We had 2000 responses to the SPQ survey overall in 2017.

Comment

C12.3

(C12.3) Do you engage in activities that could either directly or indirectly influence public policy on climate-related issues through any of the following?
Trade associations

C12.3b

(C12.3b) Are you on the board of any trade associations or do you provide funding beyond membership?
Yes

C12.3c
(C12.3c) Enter the details of those trade associations that are likely to take a position on climate change legislation.

**Trade association**
American Council of Life Insurers (ACLI)

**Is your position on climate change consistent with theirs?**
Consistent

**Please explain the trade association’s position**
This Association monitors and opines on state, federal and international climate related legislative, regulatory, and policy matters of interest to the insurance industry at the direction of its membership. At the state level, this includes matters such as the National Association of Insurance Commissioners (NAIC) Insurer Climate Risk Survey questions where the focus is on ensuring a uniform process. The ACLI also reports to members on the NAIC committee activities and specific state activity, such as the various California fossil fuel initiatives.

**How have you, or are you attempting to, influence the position?**
Any issues are vetted through the Association’s committee process for member company comment and direction, such as the accounting and investment committees. Lincoln representatives serve on these various groups. Policy positions are ultimately set at the ACLI Board level.

---

(C12.3f) What processes do you have in place to ensure that all of your direct and indirect activities that influence policy are consistent with your overall climate change strategy?

The Senior Vice President, Head of Public Policy also sits on Lincoln Financial Group's Sustainability Advisory Group. As part of the SVP's responsibility as a member of the Advisory Group, he reviews any substantive decisions regarding sustainability strategy and communications. Additionally, the company has a senior management group that monitors and directs its advocacy on key policy matters.

---

C12.4
Have you published information about your organization’s response to climate change and GHG emissions performance for this reporting year in places other than in your CDP response? If so, please attach the publication(s).

**Publication**
In voluntary communications

*Corporate Social Responsibility Report*

**Status**
Underway – previous year attached

**Attach the document**
CSR Report FINAL UPDATED 12.18.17.pdf

**Content elements**
Governance
Strategy
Risks & opportunities
Emissions figures
Emission targets

---

**Publication**
In mainstream reports

10K

**Status**
Complete

**Attach the document**

**Content elements**
Risks & opportunities

---

**Publication**
In other regulatory filings

*Insurer Climate Risk Survey*

**Status**
Underway – previous year attached

**Attach the document**

**Content elements**
Governance
Strategy
Risks & opportunities

---

C14. Signoff

---

C-FI

**(C-FI) Use this field to provide any additional information or context that you feel is relevant to your organization's response. Please note that this field is optional and is not scored.**

---

C14.1
(C14.1) Provide details for the person that has signed off (approved) your CDP climate change response.

<table>
<thead>
<tr>
<th>Job title</th>
<th>Corresponding job category</th>
</tr>
</thead>
<tbody>
<tr>
<td>Row 1 Executive Vice President and Chief People, Place and Brand Officer</td>
<td>Other C-Suite Officer</td>
</tr>
</tbody>
</table>

Submit your response

In which language are you submitting your response?
English

Please confirm how your response should be handled by CDP

<table>
<thead>
<tr>
<th>I am submitting my response</th>
<th>Public or Non-Public Submission</th>
<th>I am submitting to</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Public</td>
<td>Investors</td>
</tr>
</tbody>
</table>

Please confirm below
I have read and accept the applicable Terms