

# Environmental Policy

## Scope:

Our policy applies to all employees and covers all Lincoln Financial Group operations and business facilities.

## Why We Have an Environmental Policy

### The business context for environmental management

Every business has an impact on our natural environment. The long-term health of any company is connected to the health of its local communities and the planet.

### Our approach to environmental management

We believe what's good for our communities is good for our business. We're committed to reducing our impact on the environment and helping improve people's lives.

In every aspect of our business, Lincoln Financial works to ensure that we meet the long-term needs of our policyholders, shareholders, employees and communities. This commitment to creating a brighter future inspires us to set long-term strategies and goals. Our actions related to the environment are focused on ensuring the ongoing health of our organization, so that we can deliver on our promises. Through our environmental policy commitments, we strive to minimize the impact of our operations on the environment.

## Our Commitments to the Environment

Based on the foregoing considerations, we commit to:

### Assessment, goals, and measurement

- Balance effective and efficient management of our operations with responsible environmental stewardship.
- Identify environmental impacts in our operations and facilities.
- Establish quantitative baselines for environmental impacts.
- Establish goals to reduce negative impacts resulting from business operations.
- Measure progress against goals annually to assess environmental performance.

### Engagement and communications

- Maintain a workforce that is informed about our environmental impacts and performance goals.
- Encourage our employees to practice environmentally friendly behaviors in the workplace, at home and in their communities.
- Encourage employees to consider the environmental impacts and risks of their work activities and offer new ideas for improvements.
- Annually report to the public and our stakeholders about our environmental performance and progress towards goals.
- Promote awareness of environmental issues and impacts.

**Compliance and improvement**

- Comply with relevant environmental laws, regulations and standards in all locations where we operate.
- Regularly assess environmental risks that may affect operations.
- Track environmental performance for our significant impacts with a documented framework.
- Regularly explore new ways to improve and enhance our environmental performance.

**Our areas of focus**

In addition to these general commitments to environmental sustainability, we are committed to the following in our key areas of focus:

- **Energy:** Understanding, assessing and reducing energy use over time.
- **GHG emissions:** Measuring, managing and verifying our greenhouse gas emissions by calculating our carbon footprint annually and working to reduce our emissions.
- **Waste:** Responsible and economical use of natural resources through reduced consumption, materials reuse, waste to energy conversion (where available), recycling and composting.

**Goals and commitments**

The current environmental goals pertaining to our significant impacts include:

- Reducing Scope 2 greenhouse gas emissions intensity per employee by 20% by 2020, against a 2014 baseline.
- Reducing electricity use across our Greensboro campus 10% against a 2014 baseline by 2020.
- Reducing electricity consumption across our Omaha, Nebraska campus 8% against a 2014 baseline by 2022.

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