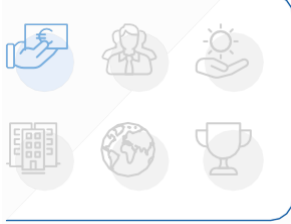


MAIN RELATED TYPES OF CAPITAL



# 7.16 Sustainable finance



SUSTAINABLE FINANCE FOR US: scan the QR code and watch the video.



IMPLEMENTATION STATUS

MAIN TYPES OF CAPITAL	OBJECTIVES	INDICATOR (KPI)	TARGET	BASELINE	2023	OUTCOME
	Reduce the Group's total portfolio emissions in line with the Paris Climate Agreement targets and contribute to limiting global warming to 1.5°C	• Net tCO <sub>2</sub> e	• Net zero by 2050	2023	New	
	Development of sustainable finance initiatives dedicated to internal stakeholders	• No. of initiatives	• 4 by 2024	2021	5	<div style="width: 100%;"><div style="width: 100%;"></div></div>
	Development of a dedicated offer for people who would have to disinvest part of their invested capital in the event of a serious illness	• Expansion of the offer on the main flagship products of both class I and multi-class	• Expansion of offerings by 2024	2022	Launched 4 products including Serious Illness cover	<div style="width: 100%;"><div style="width: 100%;"></div></div>
	Implementation of a new insurance check-up to tailor proposed cover to each client on by household, and not just by individual, to identify protection needs more precisely, and thus reduce the level of underinsurance of the Italian population	• No. of insurance check-ups in production	• 1 by 2023	2022	Start of production of the dedicated household insurance check-up	<div style="width: 100%;"><div style="width: 100%;"></div></div>
	Creation of a new model of access to and use of insurance products, with a main focus on personal coverage, to increase awareness and diffusion among the Italian population, in two phases: • Rationalisation and simplification of offerings, moving beyond the traditional "coverage" structure towards a "needs" structure • Development of an advisory model that guides the client to the most suitable health facilities for the specific need and generally facilitates the "use" of the policy (i.e. claims management)	• Restyling of Persona line by Poste Vivere Protetti • New advisory and benefit management process	• Restyling of Persona line by Poste Vivere Protetti by 2023 • New advisory and benefit management process by 2023	2022	• Restyling of the Poste Vivere Protetti person line, simplifying the structure of the offer and orienting it towards a needs-based logic • New claims consultancy model launched in October	<div style="width: 100%;"><div style="width: 100%;"></div></div>
	Gradual inclusion of an ESG component in Poste Vita investment products	• % of Poste Vita products with ESG elements	• 100% by 2024	2020	79%	<div style="width: 100%;"><div style="width: 79%;"></div></div>
	Integrate into at least one fund open to retail a strategy – also in competition with others – aimed at controlling and containing carbon emissions	• No. of funds	• 1 by 2024	2022	30%	<div style="width: 100%;"><div style="width: 30%;"></div></div>
	Increase ESG indicators against which BancoPosta Fondi SGR's investment portfolios can be monitored	• Define a proprietary synthetic sustainability indicator	• Definition of the indicator by 2024	2022	30%	<div style="width: 100%;"><div style="width: 30%;"></div></div>
	Development of a strategy concept integrating sustainability objectives (pursuant to Art. 9)	• No. of strategies with a sustainability objective	• 1 by 2024	2022	30%	<div style="width: 100%;"><div style="width: 30%;"></div></div>
	Integration of Poste Vivere Protetti's Personal Line offer with coverage dedicated to specific targets e.g. caregivers	• Dedicated coverage for specific targets e.g. caregivers	• Coverage launch by 2024	2023	New	
	Carrying out a feasibility study on the possibility of extending the target group of insurable persons for health coverage to persons normally excluded, through greater sophistication of the health declaration required at the time of underwriting	• Carrying out a feasibility study to expand the target group of people insurable for health coverage	• Implementation of the study by 2024	2023	New	



■ Objective achieved/Objective achieved and updated

■ Objective not achieved

■ Deadline for achieving the objective that has not yet expired