

APPENDIX A

ESG SNAPSHOT

		2018	2017	2016
Economic				
Financial Performance	Total Revenues (millions)	\$1,899.8	\$1,689.1	\$1,519.1
	Net Income (millions)	\$324.1	\$350.3	\$219.4
	Diluted Earnings Per Share	\$7.33	\$7.61	\$4.59
	Dividends Declared Per Share	\$1.00	\$0.78	\$0.70
	Total Assets (millions)	\$12,595	\$12,461	\$11,439
	Net Operating Income Return on Adjusted Stockholders' Equity (ROAE)	22.8%	20.6%	19.0%
	Net Investment Income (millions)	\$81.4	\$79.0	\$79.0
Life Insurance	Number of Policies Issued	301,589	312,799	298,244
	Face Amount Issued (billions)	\$95.2	\$95.6	\$89.9
	Number of Policies In Force	2,606,825	2,560,334	2,489,493
	Term Life Insurance Face Amount In Force (billions)	\$781.0	\$763.8	\$728.4
Investments	Total Investment Sales (billions)	\$7.0	\$6.2	\$5.6
	Client Asset Values at Year End (billions)	\$57.7	\$61.2	\$52.3
Social				
Workforce Data	Total Headcount	2,166	2,104	2,026
	Percent Women in Workforce	65%	66%	64%
	Percent Women Officers	52%	51%	52%
	Employee Retention Rate	91%	90%	91%
	Average Tenure of Senior Leadership Team	30	31	30
Sales Force Data	Size of Life-Insurance Licensed Sales Force (end of period)	130,736	126,121	116,827
	Number of New Recruits	290,886	303,867	262,732
	Number of Newly Life-Insurance Licensed Representatives	48,041	48,535	44,724
	Percent Women Life-Insurance Licensed Sales Force	52%	51%	50%
	Percent Women Recruits	54%	54%	53%
	Percent Women Newly Life-Insurance Licensed	56%	55%	54%
Supplier Management and Diversity	Supplier Management Policy (y/n)	Y	Y	Y
Human Rights	Equal Employment Opportunity Policy – Standalone (y/n)	Y	N	N
Ethics	Anti-Bribery & Anti-Corruption Policy (y/n)	Y	Y	Y
	Code of Business Conduct (y/n)	Y	Y	Y
	Whistleblowing and Non-Retaliation Policy (y/n)	Y	Y	Y
Community	Foundation Contributions	\$2,325,069	\$1,620,763	\$1,513,469

APPENDIX A (Continued)

		2018	2017	2016
Governance¹				
Board Composition & Independence	Size of the Board (Number of Nominees Elected at the Annual Meeting)	10 ²	11	11
	Board Average Age	62	59.8	58.9
	Mandatory Retirement Age (y/n)	Y	Y	Y
	Average Director Tenure	6.8	6	5.6
	Independence of Committees (Other than Executive Committee (y/n)	Y	Y	Y
	Independent Chairman (y/n)	N	N	N
	Independent Lead Director (y/n)	Y	Y	Y
Board Diversity	Number of Women on the Board	3	3	3
	Percent of Directors Who Are Women	30%	27%	27%
	Number of Directors with Racial/Ethnic Diversity	2 ²	3	3
	Percent of Directors with Racial/Ethnic Diversity	20% ²	27%	27%
Board and Committee Meetings	Number of Board and Committee Meetings During the Calendar Year	24	39	26
	Number of Directors Attending Less than 75 Percent of Meetings During the Calendar Year	0	0	0
	Executive Session (y/n)	Y	Y	Y
Stockholder Rights	Annual Election of Directors (y/n)	Y	Y	Y
	Majority Voting Standard for Director Elections (y/n)	Y	Y	N
	Single Voting Class (y/n)	Y	Y	Y
	Proxy Access (y/n)	Y	N	N
	Poison Pill (y/n)	N	N	N
Executive Compensation	CEO Pay Ratio	91:1	96:1	n/a
	Clawback Provision for Executive Compensation (y/n)	Y	Y	Y
	Single-Triger Vesting Upon Change in Control (y/n)	Y	Y	Y
	CEO Stock Ownership Guidelines (y/n)	Y	Y	Y
	CEO Stock Ownership Multiple of Base Salary	5	5	5
	Senior Executive Member Stock Ownership Guidelines (y/n)	Y	Y	Y
	Senior Executive Member Stock Ownership Multiple of Base Salary	2.5-3.5	2.5-3.5	2.5-3.5
	Director Stock Ownership Guidelines (y/n)	Y	Y	Y
	Director Stock Ownership Multiple of Annual Cash Retainer	5	4	4
Environmental				
Climate	Material Climate Risks (y/n)	N	N	N
	CDP Carbon Disclosure (y/n)	N	N	N
GHG Emissions	Material GHG Emissions (y/n)	N	N	N
	Emissions Reduction Initiatives (y/n)	N	N	N
Sustainability Disclosures				
Disclosure Frameworks	SASB Disclosure (y/n)	Y	N	N
	GRI Criteria Compliance (y/n)	N	N	N
	TCFD Disclosure (y/n)	N	N	N

1. As of the conclusion of the Annual Meeting of Stockholders for the stated year, unless otherwise indicated.

2. As of October 1, 2019, the size of the Board increased to 11 directors and racial/ethnic diversity statistics were 3 directors representing 27% of the Board.

