

ESG SNAPSHOT

This ESG Snapshot includes metrics for the entire company, including all of its business operations as a whole.

		2020	2019	2018
ECONOMIC				
Financial Performance	Total Revenues (millions)	\$2,217.5	\$2,052.5	\$1,899.8
	Net Income (millions)	\$386.2	\$366.4	\$324.1
	Diluted Earnings Per Share	\$9.57	\$8.62	\$7.33
	Dividends Declared Per Share	\$1.60	\$1.36	\$1.00
	Total Assets (millions)	\$14,905	\$13,688	\$12,595
	Net Operating Income Return on Adjusted Stockholders' Equity (ROAE)	24.7%	23.5%	22.8%
	Net Investment Income (millions)	\$83.8	\$94.1	\$81.4
Life Insurance	Number of Policies Issued	352,868	287,809	301,589
	Face Amount Issued (billions)	\$109.4	\$93.9	\$95.2
	Number of Policies in Force	2,787,992	2,641,483	2,606,825
	Term Life Insurance Face Amount in Force (billions)	\$858.8	\$808.3	\$781.0
Investments	Total Investment Sales (billions)	\$7.8	\$7.5	\$7.0
	Client Asset Values at Year End (billions)	\$81.5	\$70.5	\$57.7
SOCIAL				
Workforce Data	Total Headcount	2,230	2,175	2,166
	Percent Women in Workforce	63%	64%	65%
	Percent Women Officers	46%	48%	52%
	Employee Retention Rate	92%	90%	91%
	Average Tenure of Senior Leadership Team ¹	31.5	30.5	30
Sales Force Data	Size of Life-Insurance Licensed Sales Force (end of period)	134,907	130,522	130,736
	Number of New Recruits	400,345	282,207	290,886
	Number of Newly Life-Insurance Licensed Representatives	48,106	44,739	48,041
	Percent Women Life-Insurance Licensed Sales Force	56%	53%	52%
	Percent Women Recruits	60%	55%	54%
	Percent Women Newly Life-Insurance Licensed	62%	57%	56%
Supplier Management and Diversity	Supplier Management Policy (y/n)	Y	Y	Y
Human Rights & Ethics	Code of Conduct (y/n)	Y	Y	Y
	Equal Employment Opportunity Policy – Standalone (y/n)	Y	Y	Y
	Anti-Bribery & Anti-Corruption Policy (y/n)	Y	Y	Y
	Whistleblowing and Non-Retaliation Policy (y/n)	Y	Y	Y

¹ Year-end average tenure of our senior leaders as found in our proxy statement for the Annual Meeting of Stockholders for the stated year.

		2020	2019	2018
GOVERNANCE²				
Board Composition & Independence	Size of the Board (Number of Nominees Elected at the Annual Meeting)	11	10	10
	Board Average Age	63.7	62.1	62
	Mandatory Retirement Age (y/n)	Y	Y	Y
	Average Director Tenure	7.6	6.7	6.8
	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	27%	30%	30%
	Number of Directors with Racial/Ethnic Diversity	3	2	2
	Percent of Directors with Racial/Ethnic Diversity	27%	20%	20%
Board and Committee Meetings	Number of Board and Committee Meetings During the Calendar Year	29	27	24
	Number of Directors Attending Less than 75 Percent of Meetings During the Calendar Year	0	0	0
	Executive Session (y/n)	Y	Y	Y
	Executive Session of Independent Directors (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	Y
	Single Voting Class (y/n)	Y	Y	Y
	Proxy Access (y/n)	Y	Y	Y
	Poison Pill (y/n)	N	N	N
Executive Compensation	CEO Pay Ratio	102:1	93:1	91:1
	Clawback Provision for Executive Compensation (y/n)	Y	Y	Y
	Double-Trigger 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	5	5
ENVIRONMENTAL				
Climate	TCFD Disclosure (y/n)	Y	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				

² As of the conclusion of the Annual Meeting of Stockholders for the stated year, unless otherwise indicated.

