ESG SNAPSHOT

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

ECONOMIC Financial Financial Performance Total Revenues (millions) \$2,217.5 \$2,052.5 \$1,899.8 Financial Performance Diluted Earnings Per Share \$95.7 \$8,66.2 \$3.73.3 Total Assets (millions) \$14,905 \$13.68 \$10.0 Net Operating Income Return on Adjusted \$14,905 \$13.688 \$12,595 Net Operating Income Return on Adjusted \$24,7% \$23,5% \$22,8% Net Investment Income (millions) \$83.8 \$94.1 \$81.4 Number of Policies Issued \$352,868 287,809 \$015,89 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 \$908.3 \$781.0 Investments Total Investment Sales (billions) \$7.8 \$7.5 \$57.7 SOCIAL Workforce Data Total Headcount \$2230 \$2,175 \$2,166 Percent Women Officers 46,96 48,96			2020	2019	2018
Net Income (millions)	ECONOMIC				
Diluted Earnings Per Share S9.57 S8.62 S7.33		Total Revenues (millions)	\$2,217.5	\$2,052.5	\$1,899.8
Dividends Declared Per Share S1.60 S1.36 S1.00		Net Income (millions)	\$386.2	\$366.4	\$324.1
Performance Total Assets (millions) \$14,905 \$13,688 \$12,595 Net Operating Income Return on Adjusted Stockholders Equity (ROAE) 24,776 23,576 22,896 Life Insurance Number of Policies Insued 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 2,600,825 Term Life Insurance Face Amount in Force (billions) \$18,88 \$7.5 \$7.0 Total Investment Sales (billions) \$7.8 \$7.5 \$7.0 Client Asset Values at Year End (billions) \$81.5 \$7.0 \$57.7 SOCIAL Total Headcount 2,230 2,175 \$1,66 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' 31.5 30.5 30 Sales Force Data Size of Life-Insurance Licensed Sale		Diluted Earnings Per Share	\$9.57	\$8.62	\$7.33
Total Assers (millions) S14,905 S16,088 S16,595	Financial	Dividends Declared Per Share	\$1.60	\$1.36	\$1.00
Stockholders	Performance	Total Assets (millions)	\$14,905	\$13,688	\$12,595
Number of Policies Issued 352,868 287,809 301,589 Face Amount Issued (billions) \$109,4 \$93,9 \$95.2 \$100,000 \$100			24.7%	23.5%	22.8%
Face Amount Issued (billions) \$109.4 \$93.9 \$95.2		Net Investment Income (millions)	\$83.8	\$94.1	\$81.4
Number of Policies in Force 2,787,992 2,641,483 2,606,825		Number of Policies Issued	352,868	287,809	301,589
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 Total Investment Sales (billions) \$7.8 \$7.5 \$7.0 Client Asset Values at Year End (billions) \$81.5 \$70.5 \$57.7 SOCIAL	Life Inquirance	Face Amount Issued (billions)	\$109.4	\$93.9	\$95.2
Total Investment Sales (billions) \$7.8 \$7.5 \$7.0	Life Insurance	Number of Policies in Force	2,787,992	2,641,483	2,606,825
Client Asset Values at Year End (billions) \$81.5 \$70.5 \$57.7		Term Life Insurance Face Amount in Force (billions)	\$858.8	\$808.3	\$781.0
Total Headcount Percent Women in Workforce Percent Women of Senior Leadership Team' Size of Life-Insurance Licensed Representatives Percent Women Newly Life-Insurance Licensed Sales Force Some Some Some Some Some New Recruits Percent Women Newly Life-Insurance Licensed Sales Force Some Some Some Some Some Some New Recruits Supplier Management and Diversity Picture of Code of Conduct (y/n) Picture New Anti-Corruption Policy (y/n)		Total Investment Sales (billions)	\$7.8	\$7.5	\$7.0
Total Headcount	investments	Client Asset Values at Year End (billions)	\$81.5	\$70.5	\$57.7
Percent Women in Workforce 63% 64% 65%	SOCIAL				
Percent Women Officers		Total Headcount	2,230	2,175	2,166
Employee Retention Rate 92% 90% 91% Average Tenure of Senior Leadership Team¹ 31.5 30.5 30 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 Y Y Y Figual Employment Opportunity Policy – Standalone (y/n) Y Y Y Anti-Bribery & Anti-Corruption Policy (y/n) Y Y Y Y Y Y Y Y Anti-Bribery & Anti-Corruption Policy (y/n) Y	Workforce Data	Percent Women in Workforce	63%	64%	65%
Average Tenure of Senior Leadership Team¹ 31.5 30.5 30		Percent Women Officers	46%	48%	52%
Sales Force Data Size of Life-Insurance Licensed Sales Force (end of period) Number of New Recruits Number of New Recruits Number of Newly Life-Insurance Licensed Representatives Percent Women Life-Insurance Licensed Sales Force Percent Women Recruits Percent Women Newly Life-Insurance Licensed Sales Force Percent Women Newly Life-Insurance Licensed Supplier Management and Diversity Supplier Management Policy (y/n) Y Y Y Y Human Rights & Ethics Size of Life-Insurance Licensed Sales Force (end of period) 134,907 130,522 130,736 290,886 48,106 44,739 48,041 60% 55% 54% 60% 55% 54% 74 74 74 74 74 74 75 Anti-Bribery & Anti-Corruption Policy (y/n) 74 75 76 77 78 78 79 79 79 79 79 79 79		Employee Retention Rate	92%	90%	91%
Sales Force DataNumber of New Recruits400,345282,207290,886Number of Newly Life-Insurance Licensed Representatives48,10644,73948,041Percent Women Life-Insurance Licensed Sales Force56%53%52%Percent Women Recruits60%55%54%Percent Women Newly Life-Insurance Licensed62%57%56%Supplier Management and DiversityYYYYCode of Conduct (y/n)YYYYEqual Employment Opportunity Policy – Standalone (y/n)YYYAnti-Bribery & Anti-Corruption Policy (y/n)YYY		Average Tenure of Senior Leadership Team ¹	31.5	30.5	30
Sales Force Data Number of Newly Life-Insurance Licensed Representatives 48,106 44,739 48,041	Sales Force Data	Size of Life-Insurance Licensed Sales Force (end of period)	134,907	130,522	130,736
Percent Women Life-Insurance Licensed Sales Force Percent Women Recruits Percent Women Recruits Percent Women Newly Life-Insurance Licensed Supplier Management and Diversity Supplier Management Policy (y/n) Code of Conduct (y/n) Fequal Employment Opportunity Policy – Standalone (y/n) Anti-Bribery & Anti-Corruption Policy (y/n) Percent Women Life-Insurance Licensed 60% 55% 54% 7		Number of New Recruits	400,345	282,207	290,886
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 Anti-Bribery & Anti-Corruption Policy (y/n) Y Y Y		Number of Newly Life-Insurance Licensed Representatives	48,106	44,739	48,041
Percent Women Newly Life-Insurance Licensed 62% 57% 56% Supplier Management and Diversity Supplier Management Policy (y/n) Code of Conduct (y/n) Fqual Employment Opportunity Policy – Standalone (y/n) Anti-Bribery & Anti-Corruption Policy (y/n) Y Y Y Y Y Y Y Y Y Y Y Y Y Y		Percent Women Life-Insurance Licensed Sales Force	56%	53%	52%
Supplier Management and Diversity Supplier Management Policy (y/n) Code of Conduct (y/n) Equal Employment Opportunity Policy – Standalone (y/n) Anti-Bribery & Anti-Corruption Policy (y/n) Y Y Y Y Y Y Y Y Y Y Y Y Y		Percent Women Recruits	60%	55%	54%
Anti-Bribery & Anti-Corruption Policy (y/n) Supplier Management Policy (y/n) Y Y Y Y Y Y Y Y Y Y Y Y Y Y Y Y Y Y		Percent Women Newly Life-Insurance Licensed	62%	57%	56%
Human Rights & Ethics Equal Employment Opportunity Policy – Standalone (y/n) Anti-Bribery & Anti-Corruption Policy (y/n) Y Y Y Y Y		Supplier Management Policy (y/n)	Υ	Υ	Y
Human Rights & Ethics Anti-Bribery & Anti-Corruption Policy (y/n) Y Y Y	Human Rights & Ethics	Code of Conduct (y/n)	Υ	Υ	Y
Anti-Bribery & Anti-Corruption Policy (y/n) Y Y Y		Equal Employment Opportunity Policy – Standalone (y/n)	Y	Y	Υ
Whistleblowing and Non-Retaliation Policy (y/n) Y Y Y		Anti-Bribery & Anti-Corruption Policy (y/n)	Υ	Υ	Υ
		Whistleblowing and Non-Retaliation Policy (y/n)	Y	Y	Υ

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		
GOVERNANCE ²						
	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)	Υ	Υ	Υ		
Board Composition & Independence	Average Director Tenure	7.6	6.7	6.8		
пиерепиенсе	Independence of Committees (Other than Executive Committee (y/n)	Υ	Υ	Υ		
	Independent Chairman (y/n)	N	N	N		
	Independent Lead Director (y/n)	Υ	Υ	Υ		
	Number of Women on the Board	3	3	3		
Board Diversity	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	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		
Meetings	Executive Session (y/n)	Y	Υ	Υ		
	Executive Session of Independent Directors (y/n)	Υ	Υ	Υ		
	Annual Election of Directors (y/n)	Y	Υ	Υ		
Stockholder Rights	Majority Voting Standard for Director Elections (y/n)	Y	Υ	Υ		
	Single Voting Class (y/n)	Y	Υ	Υ		
	Proxy Access (y/n)	Y	Υ	Υ		
	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	Υ	Υ		
	Double-Trigger Vesting Upon Change in Control (y/n)	Y	Υ	Υ		
	CEO Stock Ownership Guidelines (y/n)	Υ	Υ	Υ		
	CEO Stock Ownership Multiple of Base Salary	5	5	5		
	Senior Executive Member Stock Ownership Guidelines (y/n)	Y	Υ	Υ		
	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)	Υ	Υ	Υ		
	Director Stock Ownership Multiple of Annual Cash Retainer	5	5	5		
ENVIRONMENTAL						
Climate	TCFD Disclosure (y/n)	Υ	N	N		
	CDP Carbon Disclosure (y/n)	N	N	N		
CUC Emission -	Material GHG Emissions (y/n)	N	N	N		
GHG Emissions	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.