**HUMAN RIGHTS**

**Principle 1:** Businesses should support and respect the protection of internationally proclaimed human rights; and

**Principle 2:** make sure that they are not complicit in human rights abuses.

- Our people, Diversity and inclusion, Our global workforce
- What guides us, Making an impact, Enabling financial health, Small businesses
- What guides us, Making an impact, Enabling financial health, Homeownership
- What guides us, Making an impact, Enabling financial health, Responsible products & services
- What guides us, Making an impact, Enabling financial health, Impact investing
- What guides us, Making an impact, Our people, Attracting & developing talent
- 2019 ESG Performance Data Summary, ESG performance data, Our People, pages 4-5
- Human Rights Statement
- Direct Response: No U.S.-based employees are subject to collective bargaining agreements.
- Direct Response: We sent the CDP (formerly Carbon Disclosure Project) Supply Chain Climate Questionnaire to 191 third parties, which collectively represented 71% of our supply chain spend in 2019. Ninety-two percent of these third parties responded to the questionnaire. Additionally, as part of our supply chain monitoring process, all third parties receive our Vendor Code of Conduct, which sets forth our expectations for human rights, labor and environmental standards throughout our global supply chain. Our contract templates include terms to ensure that our third parties use socially and environmentally beneficial practices relevant to and in line with best practices in their particular industry.

**LABOR**

**Principle 3:** Businesses should uphold the freedom of association and the effective recognition of the right to collective bargaining;

**Principle 4:** the elimination of all forms of forced and compulsory labor;

**Principle 5:** the effective abolition of child labor; and

**Principle 6:** the elimination of discrimination in respect of employment and occupation.

- Direct Response: No U.S.-based employees are subject to collective bargaining agreements.
- Human Rights Statement
- What guides us, Making an impact, Our people, Diversity & inclusion
- What guides us, Making an impact, Our people, Our global workforce
- What guides us, Making an impact, Our people, Wellness
- What guides us, Our business practices, Risk management
- What guides us, Making an impact, Our people, Attracting & developing talent
- What guides us, Making an impact, Our people, Recognizing & rewarding performance
- 2019 ESG Performance Data Summary, ESG performance data, Our People, pages 4-5
- Vendor Code of Conduct
- Modern Slavery Act Disclosure
<table>
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<th>UNGC Principles</th>
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<td><strong>ENVIRONMENT</strong></td>
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| **Principle 7:** Businesses should support a precautionary approach to environmental challenges; | - What guides us, Making an impact, Environmental sustainability  
- 2019 ESG Performance Data Summary, About our 2019 environmental operations data, pages 11-18  
- 2019 ESG Performance Data Summary, Environmental business by line of business & environmental business by sector, pages 7-8  
- 2018 CDP Climate Change  
- Task Force on Climate-Related Financial Disclosures Report |
| **Principle 8:** undertake initiatives to promote greater environmental responsibility; and |            |
| **Principle 9:** encourage the development and diffusion of environmentally friendly technologies. |            |
| **ANTI-CORRUPTION** |            |
| **Principle 10:** Businesses should work against corruption in all its forms, including extortion and bribery. | - Code of Conduct |