



SUSTAINABILITY

Report 2019

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Our
AWARDS



OUR SUSTAINABILITY COMMITMENT

At the beginning of 2020 it was announced that Declan Bolger would become CEO of Irish Life, taking over from David Harney who previously held the position for almost 4 years.

Here, he lays out his vision for why sustainability is a key factor in the growth of Irish Life.

I am pleased to present our 2019 Sustainability Report, the outcome of twelve months' hard work and a strong reflection on our strengthened commitment to tackling environmental, social, and corporate responsibility issues in our workplace.

Our mission and purpose is to work for our customers to build better financial futures and empower people to become healthier, wealthier and better protected. We do that by encouraging people to save for retirement and to have proper financial and insurance protections in place when things go wrong.

However, it is our strong belief that when it comes to sustainability, companies have a responsibility to go beyond what their core business entails, and look outward to see how they can proactively support and positively impact their community and environment for the better.

We believe a lot in what we do as a business, and work hard to further increase our positive impact through our CSR Programme. 2019 saw significant growth in many of our CSR initiatives, as well as a continued commitment to our key partnerships.

Year-on-year we see a remarkable commitment from our employees to our staff charities programme and this year was no exception, raising €365,000 for Pieta House and Stewarts School in Palmerstown - an outstanding feat. Volunteering has always been at the heart of our CSR strategy and 2019 saw the continued support of our two flagship volunteering programmes which cater to children and young students at Scoil Lorcáin and Larkin Community College. Our involvement in the P-Tech programme helps give secondary school students relevant workplace experience and bolster their future career opportunities.

As a business focused on the long-term, we have chosen areas we can participate in for a long period. We have been involved since the start with The Irish Longitudinal Study on Ageing (TILDA), which has been running for over 10 years now and has been an instrumental step in improving the health and wellbeing of people aged 50 and over. The GAA Healthy Club initiative has been growing each year, with 84 new clubs joining the programme in the last 18 months.

Climate change and environmental sustainability continue to be priorities in the development of

the business. Our new offices in Dundalk are a testament to this way of thinking and a significant benchmark on how to design an environmentally friendly workplace. Designed from the beginning to be a Near Zero Energy Building (NZEB), it generates as much energy as it consumes, and achieved a Leadership in Energy and Environmental Design (LEED) gold standard in January 2020.

Our mission is to provide both immediate positive change to our local communities, as well as effective long-term solutions in terms of environmental innovation and sustaining lasting relationships with partners such as TILDA and the GAA.

This is only made possible through the continued enthusiasm of our employees and their drive in directing our CSR programme. I am proud to lead a business where our core values are reflected so coherently within our CSR strategy, and I am looking forward to our continued success and investment in this area.

Declan Bolger

Declan Bolger

2019 HIGHLIGHTS



€365k
RAISED FOR
OUR CHARITIES

>8,000
PARTICIPANTS IN
TILDA RESEARCH

23
COMMUNITY INVOLVEMENT

84
NEW HEALTHY
GAA CLUBS

SIX REASONS TO SMILE

1. SABBATICALS
2. LIFE EVENTS LEAVE
3. ENHANCED PAID MATERNITY LEAVE
4. ENHANCED PAID PATERNITY LEAVE
5. ENHANCED NEW PARENTHOOD
6. ENHANCED PARENTAL LEAVE

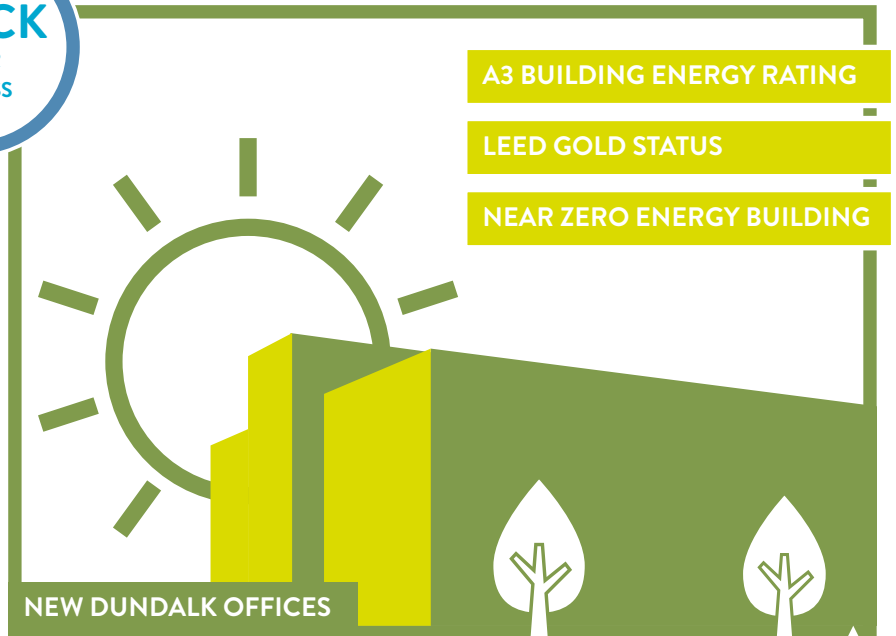


100% FREE

TRACK YOUR FITNESS

REWARDS STORE

THE MYLIFE APP



A3 BUILDING ENERGY RATING

LEED GOLD STATUS

NEAR ZERO ENERGY BUILDING

NEW DUNDALK OFFICES

RESPONSIBLE INVESTMENT

6,602
MEETINGS VOTED

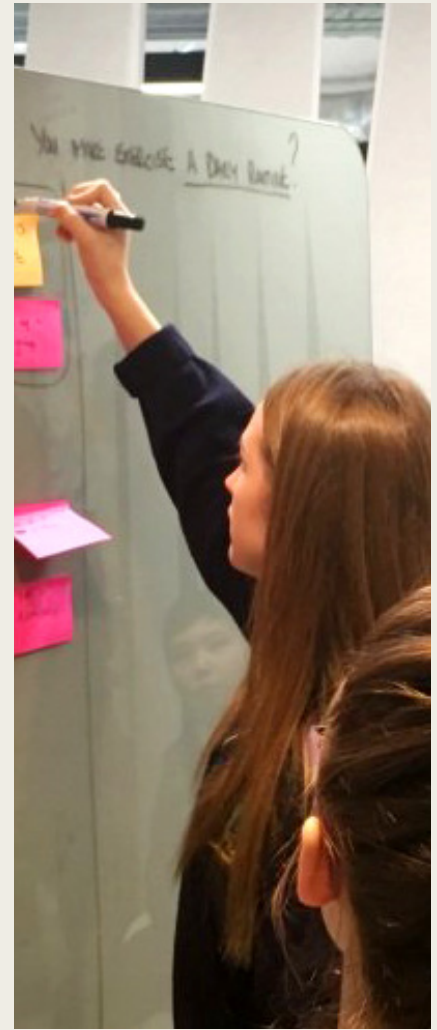


116
INDIVIDUAL
COMPANIES ENGAGED



128
INDIVIDUAL
ENGAGEMENTS





ABOUT IRISH LIFE

With over 80 years of experience and 1.4 million customers under our care, Irish Life is the largest life, pension, health insurance and investment management company in Ireland.

Our business puts us in the majority of households across Ireland. People come to us when they are making really important life decisions or when something happens in their family, so before we ever think about ourselves, we have a really big responsibility to Irish society.

What makes Irish Life unique in the market is that we are with people at all life events. We aim to make a real difference to our customers through either helping them save for the long term big life goals like retirement or a child's education or being there to support them during more difficult times through services such as income protection and health insurance. We also help our customers to embrace a healthier lifestyle through innovative services such as the MyLife app.

This commitment to our customers also branches out to wider

sustainability and corporate social responsibility (CSR) goals – something which is very much embedded in our culture here at Irish Life. It underpins our philosophy as a business and our dedication to helping people build better futures.

This report provides an overview of Irish Life's CSR activities for 2019. We are proud of our achievements to date and look forward to building on these strong foundations as our business continues to grow.

We hope you enjoy reading this report.

01

WORKING WITH OUR COMMUNITY

In This Chapter...



**STAFF
CHARITIES**



**TILDA
PARTNERSHIP**



VOLUNTEERING



**SUPPORTING
THE ARTS**



**GAA
HEALTHY CLUBS**

Time and money are among the most precious resources we can give to others. Everyone at Irish Life is proud to take part in our charitable programmes, helping our local community through volunteer work and fundraising activities, as well as partnering with organisations such as TILDA and the GAA to make a difference at a national level.

Every year, Irish Life employees go the extra mile in raising funds for our two chosen charities. From participating in the annual Darkness Into Light walk to cycling nearly 500 km from the UK to Dublin, our people always go to great lengths to raise money for causes that matter, spread awareness and make a difference in the world outside the office.

STAFF CHARITIES



"We get great engagement at all levels, including our Senior Leaders and CEO, who all participate at our events,"
- John Roberts, Staff Charities Chairperson.

HIGHLIGHTS | 2019

52

CHARITIES NOMINATED

1,240

EMPLOYEES VOTED

365K

RAISED FOR PIETA HOUSE AND STEWARTS SCHOOL

Irish Life Charities was launched in 1995 and since then has donated over €3.24 million to 49 charities. Two charities are selected by employees every year. Every euro raised by employees is matched by Irish Life, which led to cheques totalling €365,000 being handed over to two deserving charities in 2019 - the equivalent of raising €1,000 a day.

Promoting voluntary work as an integral part of Irish Life has led to amazing growth within the Staff Charities programme. In 1995, there were only five people on the Staff Charities committee, while in 2019 there were 14 members, with representation from all units of the business.

ON THE CAMPAIGN TRAIL

The Staff Charities programme is one which is close to the employees' hearts, showing massive engagement from our people and highlighting the passion which is central to our corporate social responsibility activities.

Employees get to nominate, campaign and vote for the charities of their choosing - it's a grassroots activity organised by the employees, for the employees.

OUR CHARITIES

In 2019, €365,000 was raised for our two chosen charities, Pieta House and Stewarts School thanks to the passion, commitment, and drive of Irish Life Group employees.



Pieta House provides a free, therapeutic approach to people who are in suicidal distress or engage in self-harm. A key branch of its programme is the Resilience Academy, which specialises in preventative care for 13- and 14-year-olds.

The funds raised by our employees will help hire more officers for the Resilience Academy, as well as treat those who are experiencing suicidal thoughts or self-harm. The typical cost to treat someone in this situation is around €1,000. With the money raised by our employees, there is the potential to save 180 lives.



Stewarts School supports 160 children with moderate to severe learning difficulties. The School is getting a new school building adapted for children with physical, mental and sensory disabilities - but the budget does not cover outdoor playground equipment, which provides a crucial part in any child's development.

The money raised by Irish Life will help fund an accessible playground so students can have respite from classroom activities, and allowing them to enjoy an outside play area, which, for many, isn't possible in most modern public playgrounds.

OUR 2019 FUNDRAISING ACTIVITIES





STAFF FUNDRAISING

Throughout the year a number of fundraising events take place. In 2019 these included:

DARKNESS INTO LIGHT WALK

In May 2019, we participated in the annual Darkness Into Light walk, a charity event for Pieta House.

Some 500 Irish Life employees took part in the sunrise walk and raised €58,000 in the process, which was again matched by the company.

THE GREAT DUBLIN BIKE RIDE

In September 2019, we took part in the Great Dublin Bike Ride again, after the previous year's hugely enjoyable event, and our 70 participants raised €16,500 for good causes.

All abilities from novice to expert are invited to take part in 60km or 100km routes, helping to make the

ride a flagship event for Ireland for the European Week of Sport.

TOUR DE DATA CENTRE

Over four days in September, 15 dedicated and adventurous Irish Life and Canada Life employees cycled an incredible 490 km between our data centres in the UK and Dublin.

On their return the exhausted but happy cyclists learned they had raised €45,000 for our chosen charities – a fitting end to their heroes journey.

ANNUAL TABLE QUIZ

Every November, there is an Annual Table Quiz to test employees' general knowledge, as well as raise money for a good cause.

Over 400 people gather at the Staff Restaurant. The event helps to build inter-departmental relationships and is regarded as one of the best nights out on the calendar.

Irish Life also holds many smaller fundraising efforts throughout the year, including book sales and cake sales. Employees generally organise these events on their own, with full support from the company, and the money raised from these smaller events makes up a considerable portion to the overall total raised.

At the end of the year, cheques are presented to each of the annually chosen charities at the Christmas lunch.





VOLUNTEERING



Volunteering is an enriching and crucial part of our community work at Irish Life, so we make it a priority to ensure our people are fully supported when they're helping out a charitable cause.

Whether it's one of our employee-chosen annual charities or the chance to raise awareness for any issue close to their hearts, everyone at Irish Life has the chance to take part.

We are passionate about volunteering, not only as a way to help our local community but as an example of how our employees and customers can build their own better futures at every stage of life. Volunteering is one of the best ways to stay healthy, socialise, and put your life experiences to good use, and we feel that promoting volunteer work aligns with that mission.

Time off is encouraged to support charities affiliated with Irish Life, and we seek out and work with local organisations around our Abbey Street, Dundalk and Cork offices.

"Volunteering in our community helps us connect with what is going on around us, and where possible we would hope we are helping influence and support people to build better futures,"
- Liz Rowen, Head of Marketing at Irish Life Health.

POSITIVE IMPACTS OF VOLUNTEERING

Volunteering is more than helping out. There are many positive impacts of volunteering, such as:



COLLABORATION & ENGAGEMENT

Creates tight-knit relationships, not just between employees and the community, but across all levels within the company.



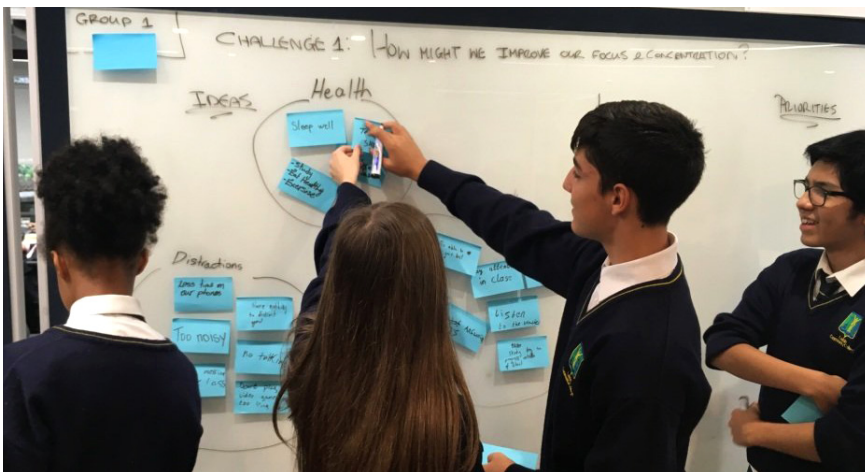
SKILLS DEVELOPMENT

Provides our people with the opportunity to develop key skills outside their normal work day at Irish Life.



HEALTH IMPROVEMENT & WELLBEING

Volunteering helps bolster employees' mental and physical health by providing them with an outlet to do good and make a difference outside the office.



P-TECH PARTNERSHIP

We are also proud to be a part of P-TECH (Pathways in Technology) - a programme which allows secondary school students to study modules from third-level technology degrees, securing the students a post-Leaving Certificate (PLC) qualification.

As industry partners for the programme, the first of its kind in Europe, our commitment is to providing mentoring, work experience and job opportunities to students in order to tackle the educational disadvantage placed upon inner city youths in Ireland.

Work experience plays a large part in this programme. Throughout 2019, Irish Life held a series of workshops to help young people aged 12-14 from disadvantaged backgrounds remain in school and pursue careers in the technology sector.

We currently have 19 mentors working within the organisation to help second-year students improve in areas such as teamwork, digital literacy, and communication, with students getting experience from teams throughout the business and by partnering with the ExO Hub.

At the ExO Hub, lightning decision jams helped the young people to use creative design thinking to come up with problems to solve that are relevant to their own lives, such as: "What steps can we take to increase our levels of concentration and focus?"

CRC WORK SHADOWING DAY

Irish Life partners with the Central Remedial Clinic (CRC) to bridge the gap between their services and employment for young people with disabilities. The Diversity & Inclusion team leads this through a number of initiatives:

1. WORK SHADOWING

These are one-day immersive work shadowing sessions, giving young people the opportunity to see and experience different elements of the business.

As part of this, the students were recently invited to participate in a design thinking workshop in the ExO Hub (for more information on the ExO Hub, see chapter 2) to conceptualise solutions to their chosen problem, 'How do we do more for customers with disabilities?'

2. WORK EXPERIENCE

We further support individuals who are undertaking their studies to complete longer-term work experience in pursuit of their further education qualification.

3. JOB COACH

In 2020 we are supporting the salary of a part-time job coach whose role will be to provide further support and guidance to young people and employers to close the gap between education and employment.

The overall goal of our partnership with CRC is to inspire young people with disabilities to aspire to having meaningful careers and to realise their full potential.



HELPING AT CAPUCHIN DAY CENTRE

During 2019 we continued to support the Capuchin Day Centre with employees volunteering throughout the year as well as running our annual Christmas food collection.

This vital asset in the community has been serving homeless people of the city for over 40 years, providing breakfast to around 250 to 300 people each morning.



TIME TO READ AT SCOIL CHAOIMHÍN

We also run Time to Read at Scoil Chaoimhín, a Gaelscoil on Marlborough Street in Dublin, which supports primary school children in their English reading and comprehension skills.

The young people at Scoil Chaoimhín, near to our Abbey Street campus, are the heart of our local community and through meeting and supporting these children our employees ended up learning more from them than they did from us.



MENTORING AT LARKIN COMMUNITY COLLEGE

At Larkin Community College, employees provide one-on-one support and guidance to students as they approach the Leaving Cert. Students are provided with the opportunity to get advice from an outside perspective while giving our employees the chance to share their expertise with the next generation. 180 students were involved in the 2018/2019 programme with 18 active mentors who have given approximately 125 hours of mentoring: a wealth of expertise we are happy to pass on.

THOUGHTS FROM A FORMER STUDENT IN THE MENTORING PROGRAMME



Eoin Speight was a participant in the very first mentoring programme run by Irish Life. The guidance he received from his mentor, Mark Geraghty, led to him becoming a part-time employee for Irish Life Investment Managers during college, and securing a permanent position after he finished his degree. Eoin is now the Chief Operating Officer at Tennor, an investment firm based in London.

"This programme was a game-changer for me in terms of my career. Coming from a disadvantaged area, you're blinkered into specific career prospects and you don't really have an objective view on what's out there. Out of everyone in my sixth-year class, I was the only one to do a level-8 degree in college, and I put a lot of that down to the mentoring programme.

"Getting to go to the Irish Life office, I found I really enjoyed that type of environment, and the more I talked to my mentor the more interested I became in the business and what they do. I had no idea what a massive sector financial services actually is, and my work placement post-secondary-school provided a very open environment for me to see all aspects of the business.

"Thanks to my work experience with Irish Life I was able to land interviews with the top graduate programmes and accountancy firms. Having a background that related directly to the jobs I was applying for, and being familiar with a number of accountancy systems, proved incredibly valuable, and I was very much ahead of the game when it came to my next role after Irish Life Group.

"It's programmes like this that can take that one student and change their lives, one who could have gone down a very different path without it. I'd absolutely recommend this programme to any student looking to the future. It will open your eyes to the many industries and opportunities which you probably never knew existed. Anybody who has this opportunity should grab it with both hands."

2019 IN VOLUNTEERING

In addition to our structured volunteering opportunities, we also regularly take the initiative to help out with ad hoc charitable work that needs support. We ensure staff can always be made available for this important work which is so vital to our role in the community, as often the best and most rewarding experiences have come as a surprise.

2019 was an exceptional year for Irish Life employees putting aside time and effort to make their communities a better place. Below are some of the highlights:

1. OUR ABBEY STREET CAMPUS

need of shelter.

families whose children were seriously ill at Our Lady's Children's Hospital, Crumlin.

2. LARKIN COMMUNITY COLLEGE: 125 hours of mentoring was undertaken by Irish Life employees.

5. SAMARITANS: The Irish Life Choir performed for the Samaritans on December 13, celebrating 20 years of Nightlights.

8. MARYMOUNT HOSPICE: Volunteers got their hands dirty by helping out with gardening work and general maintenance at Marymount hospice.

3. TIME TO READ: An incredible 326 hours of tutoring was supplied by our people to the pupils at Scoil Chaoimhín.

6. ST VINCENT DE PAUL: 200 toys donated at Christmas to homeless children throughout Dublin.

9. BRÚ COLUMBANUS: Employees gave their support at this accommodation for relatives of seriously ill patients in any of the Cork hospitals and the Hospice.

4. CAPUCHIN DAY CENTRE: Volunteers from Irish Life provided support throughout the year to those in

7. RONALD MCDONALD HOUSE: Irish Life employees helped prepare meals for

DUBLIN LOCATIONS



CORK LOCATIONS





GAA HEALTHY CLUBS

In 2013, Irish Life partnered with the GAA to start the Healthy Clubs Initiative, which aims to turn GAA clubs into health and wellbeing hubs for communities.

GAA clubs already contribute to their members and communities by providing opportunities to develop physical, social and mental health.

The Healthy Clubs Initiative aims to help GAA clubs identify what they are already doing well, recognise areas for improvement, and empower them to make changes to boost the health and wellbeing of everyone who benefits from the club, be they players, officers, coaches, parents, supporters, or the wider public

HOW TO BECOME A HEALTHY CLUB

Clubs must complete a number of milestones to be officially recognised by the scheme. Over the past year and a half, 84 GAA clubs completed phase 3 of the initiative to become recognised as Healthy Clubs.

This makes a total of 142 official Healthy Clubs in Ireland to date.

At least one club in every county takes part, and we have a strategic commitment to further increase participation this year.



HIGHLIGHTS

84

NEW HEALTHY CLUBS IN 2019

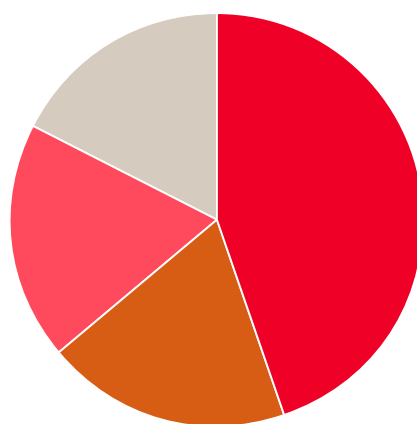
420

INITIATIVES COMPLETED BY NEW CLUBS

220

PEOPLE ATTENDED TILDA "HOW TO AGE WELL" SEMINAR

MOST POPULAR INITIATIVES FOCUSED ON BY NEW CLUBS



- 15.5% Mental Fitness
- 16.7% Healthy Eating
- 17.2% Community Development
- 40.2% Physical Fitness



IRELAND LIGHTS UP

Walking should be a safe, enjoyable activity for everyone - that's the philosophy behind Ireland Lights Up, which inspired the GAA, in collaboration with Get Ireland Walking and Operation Transformation, to switch on floodlights at their clubs during the cold winter nights of January and February 2019.

Each Thursday, communities gathered at participating GAA clubs to walk off Christmas indulgences in a safe well-lit environment. Campaigns like this aspire to not only bring people together under the umbrella of health and fitness, but to promote the idea of active community participation and to connect people who may not otherwise have the opportunity to do so.

270 GAA clubs signed up to this initiative, and a total of 63,525 walkers took part.

HOW TO AGE WELL

The Irish Longitudinal Study On Aging (TILDA), in partnership with Irish Life and the GAA Health and Wellbeing Initiative, has embarked on an ambitious tour of the country. All 26 counties will be visited, with public talks delivered on "How to Age Well: Evidence From TILDA" by Professor Rose Anne Kenny. These talks focus on teaching people how to plan for retirement and take care of their health as they get older.

In 2019, the tour commenced with visits to five counties – Longford, Limerick, Donegal, Wexford and Cork.

We also hosted a talk at our Abbey Street campus, where 130 Irish Life employees attended.

KEEPING TEENS MOVING ONE STEP AT A TIME

The Irish Life Health Schools' Fitness Challenge is a national health initiative designed to assess and improve fitness levels among secondary students in Ireland with the aim of improving overall health.

The programme measures cardiorespiratory fitness (CRF). Low CRF increases the risk of developing cardiovascular disease (CVD), while improving CRF is associated with a reduced risk of developing chronic diseases such as Diabetes, Dementia and Alzheimer's Disease [2].

The programme focuses on preventive and proactive health and shows that small steps through a six-week fitness programme can make real, impactful changes through increasing fitness levels by an average of 10%.

Now in its ninth year, over 200,000 students have participated in the Irish Life Health Schools' Fitness Challenge making it the largest national longitudinal surveillance study on the fitness of secondary school children in Ireland.

With such longevity and high numbers of participants, the Schools' Fitness Challenge is highly regarded and the third largest study of its kind in the world.

2 J Adolesc Health. 2014 December: The Effects of Changes in Physical Fitness on Academic Performance among New York City Youth.



TILDA PARTNERSHIP



"TILDA has become a benchmark for longitudinal studies globally. The relevance and importance of its research has increased as awareness of the ageing profile of the Irish population grows.

Our purpose in Irish Life is to help people build better futures, and TILDA helps us understand the health, economic and social circumstances of people aged 50 and older in Ireland. And with life expectancy in Ireland now 81 years, we can use the insights from TILDA to make sure people fully enjoy the years approaching and beyond retirement" – Brendan McEvoy, Chief Customer Officer.

HIGHLIGHTS | TILDA PARTNERSHIP

> 8,000

PARTICIPANTS INVOLVED



IN TILDA RESEARCH AT PRESENT

160

INSTITUTIONS



HAVE CITED RESEARCH

100+

MEDIA OUTLETS



HAVE REPORTED FINDINGS SO FAR

TILDA is a large-scale, longitudinal study on ageing in Ireland, the aim of which is to make Ireland the best place in the world to grow old.

Irish Life have been continuously involved with the study since TILDA was founded in 2006. We're passionate about investing in this important study so that as a society we can better understand, anticipate and mitigate the challenges of an ageing population.

The role of Irish Life is to support funding for TILDA's work, as well as leveraging our resources to help with branding, marketing, and spreading the message about its findings and good work.

Compassion is at the heart of what we do and TILDA's research philosophy perfectly aligns with our goal of "Helping People Build Better Futures."



SUPPORTING THE ARTS

Irish Life is proud to be a founding member of Business to Arts, a charitable organisation that has fostered communication, collaboration and creativity between businesses and the arts for over 30 years.

FOSTERING CREATIVITY IN THE COMMUNITY

Irish Life has held a position on the Business to Arts board of directors since its foundation, and as long-term supporters of Irish arts and culture, we're proud to play a small part in enriching local communities this way.

By bringing our own business knowledge to the wider artistic community we are able to assist them in diversifying their income streams and growing their audiences - valuable steps in ensuring a bright future for the arts in Ireland.



HOW HAS THE RESEARCH AFFECTED POLICY?

In a 2015 study involving over 5,000 participants, TILDA discovered that around one-third of people aged 65 to 74 did not have enough time to cross the road before the pedestrian lights turned red – a number that doubled to two-thirds aged 75 and over.

To measure this, the walking speed of each participant was safely assessed using a computerised GAITRite® walkway – a specialised mat which accurately reflects the participant's steady state walking speed.

As a result of this research, Dublin City Council launched an initiative to increase the time the green man was shown on all traffic lights across the capital. Thanks to TILDA, older and more vulnerable people can cross safely: a small change that has impacted many lives.

02

LEADING OUR MARKETPLACE

In This Chapter...



**CUSTOMER
RELATIONSHIPS**



**SUSTAINABLE
PROCUREMENT**



**RESPONSIBLE
INVESTMENT**

At Irish Life, our purpose is “Helping People Build Better Futures.” This strong commitment is the driving philosophy behind the biggest decisions we make, how we serve our employees and customers, and how we conceptualise and develop the products and services we offer.

Our vision is of a future where getting older means living well, being healthier, wealthier and fully protected. In this chapter, we explain how Irish Life achieves this by creating responsible, reliable, and sustainable products and services. By doing this, we can continue to support our customers and their families throughout their different life events and milestones.

CUSTOMER RELATIONSHIPS



"In order to maintain our business we need to have an understanding of our customers, more personalised interaction with them and an empathy with them through our journeys and services." – Eunice Dreelan, Director of Strategy and Change.

Irish Life is passionate about helping our customers live healthier lives, building a better financial future and ensuring that they are better planned and better protected. In 2013 the group became part of Great-West Lifeco, one of the world's leading life assurance organisations, offering us access to experience and expertise on a global scale so we can continuously enhance our leading range of services and solutions.

Our customer is at the heart of everything that we do and we will continue to develop products and services to support them when they need us most. We are leaders in our industry, our community and wider society. And we are working hard to keep building on that.

IMPROVING CUSTOMER COMMUNICATIONS

It has always been our goal to make it easier for customers to access all our services, and to deliver a singular experience that meets all our customers' needs.

NEW COMMUNICATIONS FEATURES INTRODUCED IN 2019

Relaunching the member area websites with enhanced login and easier day to day claiming.

Launching Customer apps – Enhancing ease and convenience through mobile phones/tablets.

Making it easier for customers to buy a health policy online with a three step purchase journey.

Developing a "Find an Advisor" functionality based on location.

Launching web chat for customers.

Launching an Investment Blog and a Financial planner/calculator to help customers assess their financial needs.

THE CORPORATE WELLNESS ONSITE CUSTOMER EXPERIENCE

The overall health and wellness of our corporate clients is something we take very seriously, which is why the Irish Life Health team created a "customer-first approach" to delivering solutions tailored for each client's specific needs, and the needs of their employees.



THE INTOUCH PROGRAMME

Our Intouch initiative is our customer satisfaction research programme which has been running for nearly two decades. Its motto is "Doing Best What Matters Most", which reflects our drive to understand consumer behaviour and engage on a day-to-day level to better understand how we can develop solutions that make their lives easier.

Each month, we commission an independent company to carry out customer satisfaction research. Their methods are based on the "perfect experience" model, which looks at how specific actions and behaviours drive a better customer experience. Irish Life's customer satisfaction score has been steadily rising over the past five years, and is currently at its highest point ever.

In 2019, Irish Life took home the customer experience award at the All Ireland Marketing awards (AIM), for their work in developing and improving the customer experience.

MEASURING CUSTOMER SATISFACTION

The Net Promoter Score (NPS) is a metric for measuring customer loyalty, and works by analysing how willing a customer is to recommend Irish Life to a friend or family member. 2019 was a particularly strong year, showing a client NPS score of 42.8.

People who benefit from our products and services increasingly expect digital solutions to offline problems, and Irish Life is committed to searching for more accessible ways for customers to build a better future for themselves using technology. We are always looking for new ways to package our years of expertise in order to help more people.



THE EXO HUB

At two years old, the ExO Innovation Hub is the newest branch of Irish Life and its mission is to secure and further the evolution of technology and digital solutions at the heart of our organisation.

The ExO Hub works according to a blend of design thinking, lean, start-up and agile methodologies branded as Flex. ExO works in nine to twelve-month "waves", involving people from other parts of Irish Life to bring unique points of view to collaborations.

COLLABORATIVE INNOVATION

The collaborative influence of ExO in Irish Life ensures all of our products, better match our customers' needs.

Products are no longer created in a vacuum: they are a direct result of better relationships and efficient use of skills, drawing from all aspects of Irish Life to create truly unique offers.



THE MYLIFE APP

We not only look for ways to improve our customers' journey through our services, but also provide them with products that enhance and enrich their lives beyond their involvement with Irish Life.

Delivering to our customers the means to become more physically active, or provide resources to combat mental health issues, is one way in which we strive to make our customers' lives better. Innovating and building upon our digital services means more people can access these tools and start benefiting from them.

The MyLife app is a flagship product developed by the ExO Hub, which we feel perfectly captures our goal of helping people build better futures. It accomplishes this through innovative use of the latest technology to help people be more active, track their fitness, and find out more about staying active in their local area. Products like the MyLife app are essential in building new customer relationships and enhancing existing loyalties.

TECHNOLOGY ON THE HORIZON - DIGITAL IDENTITY

Digital Identity is the name given to the spectrum of technologies involved in creating digital credentials for people on their smartphones, in lieu of carrying passports, driving licences, or having to provide utility bills as a means of identifying yourself.

The emerging field of blockchain technology ensures digital identification is as secure as possible, because the data issued to you on set-up cannot be altered by you or others. Not only this, but digital ID gives the billions of people worldwide who do not have legally recognized identification greater access to goods and services, fosters increased inclusion to the worldwide marketplace, and creates a safer online environment for all.

The impact on financial services is also considerable - imagine opening an account with Irish Life on your smartphone, applying for a mortgage with your fingerprint, and feeling totally secure in doing so.

"Digital Identity is an area of research of huge interest to those who work at the ExO Hub, as well as Irish Life Group"

- Declan Bolger, Chief Executive Officer.

FITNESS IS REWARDING

The MyLife app is 100% free and aims to help as many people as possible get fitter and healthier. For Irish Life customers it includes a rewards store to exchange your experience for perks.

It uses a points-based system, and points are earned by completing activities aimed at improving mental and physical health. When those points total a certain amount, users are able to buy goods from the rewards store, ranging from digital subscriptions to free coffee and household items.

Users may choose to donate points to a charity instead, and Irish Life will pay the cash value. These charities include Focus Ireland, Pieta House, Barnardos, and Enable Ireland.



"The MyLife app is about improving the health and wellbeing of the nation. By pushing these challenges, we are helping the nation get a little bit healthier." - Susan Gibson, Chief Digital and Innovation Officer.



HEALTHY MINDS

While the ExO hub has been working on developing products which promote physical fitness, Irish Life Health has been finding a way to provide proactive and preventative mental wellbeing services for their customers.

Here is where Healthy Minds comes in, a 24/7 support network of professionally trained counsellors who are there to give Irish Life Health members considered and practical advice relating to their mental health.

A key part of this is the LifeWorks portal and app which gives customers access to a number of tools, from articles and podcasts to complete mental wellbeing assessments. Options are also available to talk to professionals via the phone or the in-app live chat, meaning our customers have an extensive range of mental health aids to support them, whatever their needs may be.

CORPORATE WELLNESS

Irish Life also visits companies who have group policies with us and works with them to use the MyLife app to increase engagement and help their employees boost their health and wellbeing.

Many of these companies also donate their rewards points to charity. This doubles the impact of the MyLife app, as participants are able to improve their own wellbeing and also to help others.

RESPONSIBLE INVESTMENT



PRI RATINGS

A+

GOVERNANCE & OVERSIGHT
(A IN 2018)

A

ACTIVE OWNERSHIP
(A IN 2018)

B

PROPERTY
(C IN 2018)



HIGHLIGHTS

€15 bn

AUM IN RESPONSIBLE
INVESTMENT STRATEGIES

12

IN THE RESPONSIBLE
INVESTMENT TEAM

Irish Life Investment Managers (ILIM), the fund management subsidiary of Irish Life, is the largest manager of life assurance and pension assets for the people of Ireland.

ILIM takes its role as a responsible corporate citizen seriously, and recognises the part it can play in contributing to the sustainability of the market by practising responsible investment and promoting responsible investment within the industry.

ILIM was one of the first Irish signatories to the UN-supported Principles for Responsible Investment (PRI) in 2010 and was the first investment manager in Ireland to announce the conversion of its discretionary book of equity assets (c. €15bn) to a responsible investing approach in late 2019.

INTEGRATION INTO INVESTMENT PROCESSES

ESG stands for Environmental, Social and Governance, and refers to the main factors considered when measuring the sustainability of an investment. ILIM manages around €85 billion worth of assets on behalf of customers and can use the weight of this capital to influence how companies behave in relation to big issues like climate change. By combining traditional investing techniques with sustainability related insights within our discretionary equity portfolios, we believe we can reduce risk and support long-term sustainable

returns.

Our aim is to increase exposure to companies which have stronger sustainable business practices and to achieve a significant reduction in the carbon intensity level of our portfolios. We believe our customers expect us to invest responsibly and where possible, to use their capital to positively influence the environment and society that we live in.

Within our discretionary equity funds we also exclude firms that are operating in breach of internationally accepted norms or are involved in controversial activities that either breach international conventions, or are potentially exposed to future risks such as stranded asset risk i.e sectors such as tobacco which we believe are in systematic decline. For clients who are not invested through our discretionary portfolios, we provide access to a range of responsible investment indexed options that incorporate ESG factors.

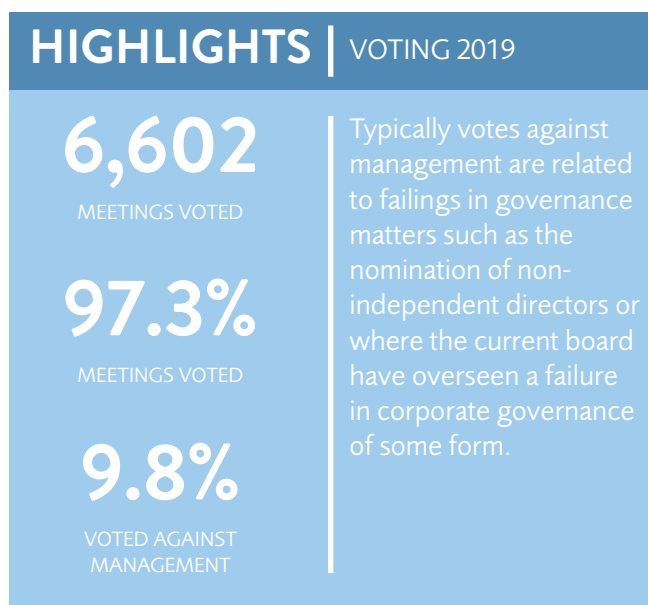
As one of the largest commercial landlords in Ireland, ESG considerations are also very important for our property portfolios and we understand the responsibility we have to reduce the carbon output of our buildings to protect the environment. We look at this in the construction and the ongoing maintenance of our buildings. We use the Global Real Estate Sustainability Benchmark (GRESB) to assist us in our efforts to improve the ESG performance of our property funds.

ACTIVE OWNERSHIP

ILIM aims to use its shareholder power to influence the behaviour of the companies in which we invest in order to drive sustainable practices.

This means voting on company shares and engaging with investee companies. Our voting policy involves monitoring companies for their performance on ESG issues. ILIM will generally support proposals that promote good corporate citizenship while enhancing value. Additionally, the guidelines will generally support proposals that call for actions beyond disclosure, including supporting topics such as addressing climate change and incorporation of sustainability-related performance metrics into executive compensation.

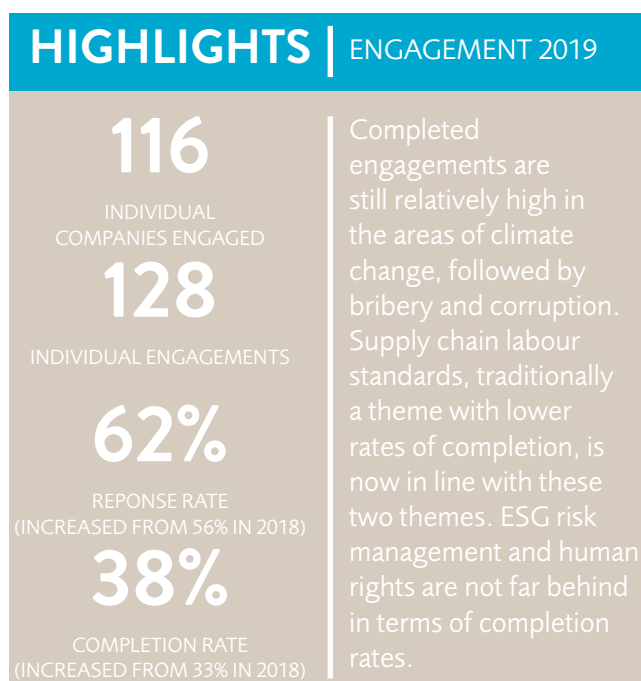
ILIM has also appointed ISS – an expert in proxy voting – to provide advisory and proxy voting services.



ENGAGEMENT

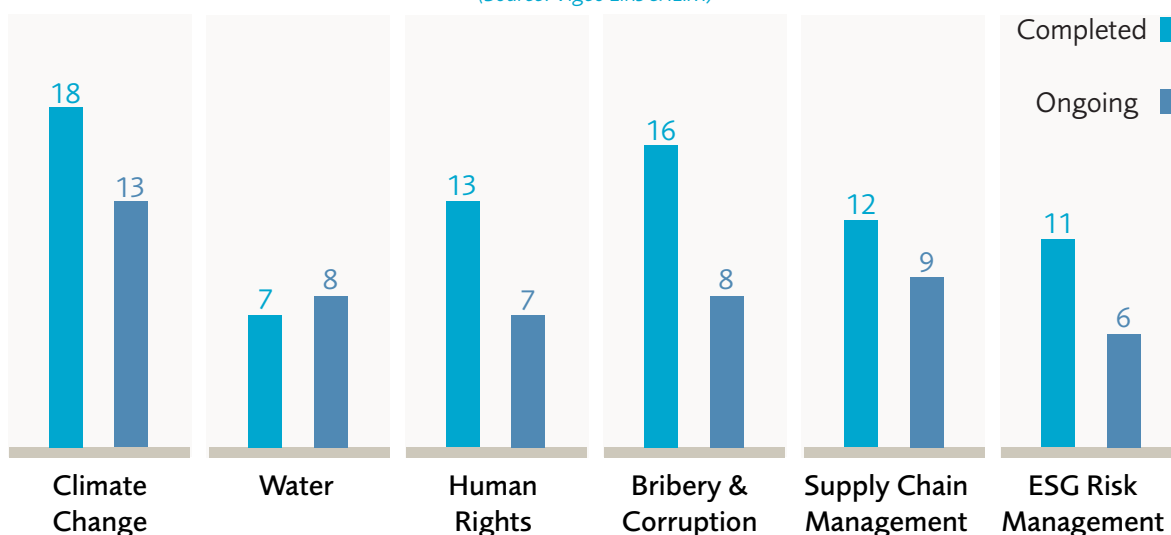
The second core component of our active ownership activities is our engagement programme. We believe that constructive engagement can bring about really positive change in relation to ESG matters at the companies in which we invest.

To support this ILIM has engaged Vigeo Eiris – an expert in ESG research and engagement activities – to provide advisory and research services to support ILIM's internal resources to help identify ESG risks and support engagement activity with the companies in which we invest. In particular we target companies that are considered to be 'laggards' when compared to their peers, with the ultimate aim of bringing their performance, at a minimum in line with their counterparts.



COMPLETED AND ONGOING ENGAGEMENTS

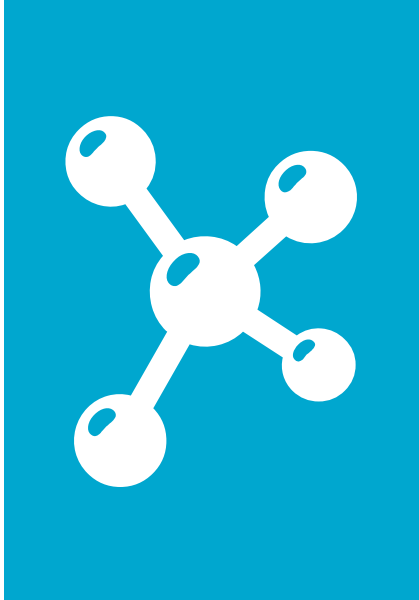
(Source: Vigeo Eiris & ILIM)



MARKET AND INDUSTRY COLLABORATION

Irish Life is a vocal advocate for Responsible Investment in the market and within our relevant industries, and is active on numerous committees and Responsible Investment organisations such as the Sustainable and Responsible Investment Forum Ireland.

In 2019 we have been involved in:



Chairing and sponsoring SIF Ireland's annual State of Play report – an annual report detailing the adoption of Responsible Investment practices in Ireland.

Became a member of the Irish Association of Investment Managers' (IAIM's) ESG working group.

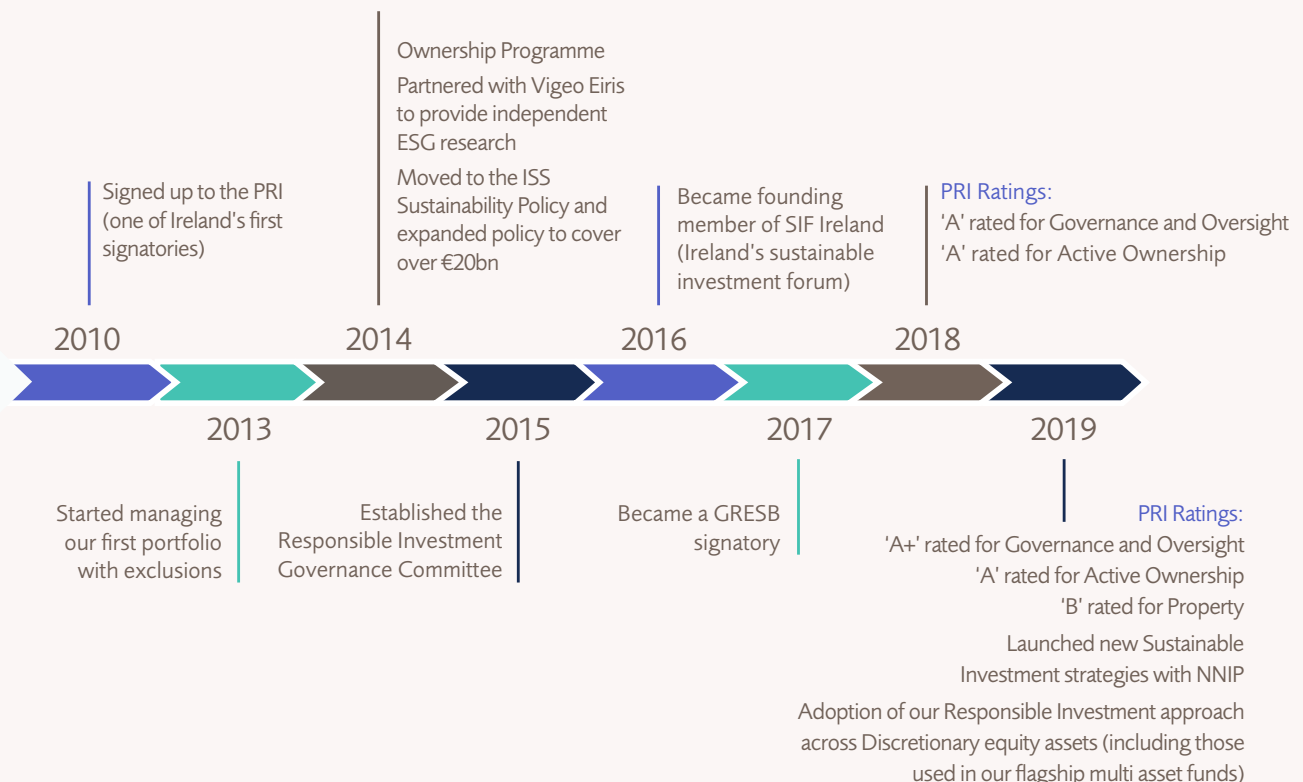
ILIM sponsored and contributed to the 'Fiduciary Roadmap' for Ireland, in collaboration with SIF Ireland.

Chairing the Society of Actuaries ESG working Group.

Participated in two roundtable discussions with EU policymakers in Brussels regarding proposed EU legislation on sustainable investment.

Responding to EIOPA consultations on Responsible Investment practices.

HISTORY





SUSTAINABLE PROCUREMENT



Sustainable procurement is a top priority across Irish Life. We understand the need for a process whereby our organisation meets its needs for goods, services, works and utilities in a way that is mindful of the need to protect the environment while also doing good for the local community and economy and offering value to our business.

Irish Life and our parent company Great – West Lifeco have a number of regularly reviewed policies which help maintain sustainable procurement practices, which are agreed to by all employees and directors. These policies help us do the very best with what we have, and to buy what we need responsibly.

BUILDING TRUST WITH THE COMMUNITY

The importance of creating long-lasting relationships with trusted suppliers is embedded into Great - West Lifeco's Code of Conduct. Documented in this policy is the core value of "Building Trust With the Community", a phrase we use, not only to describe an agreed policy but, as a guiding methodology that influences everything we do.

We buy locally where we can, and create and secure jobs for the local area. When we build new relationships, we make sure to do so on a solid foundation of open communication. This not only ensures greater security and ease of transactions in the future, but it means the next generation have a well-established foundation on which to build something meaningful.

This core value of Building Trust With the Community is focused on supporting communities via the areas of commerce and local giving, as well as a commitment to sustainability which reduces the impact we have on the local environment.

PREVENTING CORRUPTION WITHIN SUPPLIER RELATIONSHIPS

All at Irish Life are required to notify the relevant parties when fraud occurs or is at risk. Irish Life employees also notified about the Speaking Up programme, which lets them voice any concerns in an anonymous way without fear of repercussion.

In order to prevent corrupt payments or practices by, or to, potential suppliers or third parties, a number of policies and standards have been put in place.

A HIGHER LEVEL SUSTAINABILITY POLICY

Procurement is, at its core, a practical matter. While policies and frameworks give us a code to follow when buying decisions need to be made, the ensuing actions must also be sustainable and ethical. For that to happen the organisation needs to hold sustainability higher than policy-level. For us, sustainability is an expression of our overall attitude of common sense, together with respect for our local and national environment.

THE ENVIRONMENTAL GROUP

To translate these skills and policies into action, the Irish Life Environmental Group looks at what measures we can take in order to achieve the objectives for sustainable procurement set out by the policies regularly reviewed by Irish Life and Great - West Lifeco.

The commitment to sustainability is felt across the organisation as everyday routines and tasks are directly influenced by the policies designed by the Environmental Group. It's also felt at the highest level where the Irish Life Group Environmental Policy is signed by the CEO.

SUPPLIER RELATIONSHIPS

The Environmental Group has many roles and responsibilities, involving making sure all systems and procedures at Irish Life are as sustainable as possible. When it comes to procurement in terms of negotiating with suppliers, all environmental, ethical and lifetime value concerns are considered from a holistic point of view.

How these matters influence the whole is of more importance than just one outstanding good point, as balance is always a necessary component of sustainable practice.

The organisation ensures that all suppliers meet the highest standards to make sure that they:



Uphold and respect human rights and international labour law.



Uphold the integrity of the sourcing process and the integrity of the materials and components sourced in the supply chain.



Ensure that the supply chain minimises its impact on the environment.

This is achieved by:



Contract risk assessments which are completed for each supplier



Due diligence as completed as part of an onboarding process.



Ongoing performance supplier management over the lifetime of a contract, as per our supplier risk management guidelines



Environmental impact of each supplier is taken into consideration at the evaluation stage of the process.

03

MANAGING OUR WORKPLACE

In This Chapter...



**DIVERSITY &
INCLUSION**



**EMPLOYEE
WELLBEING**



**DEVELOPING
TALENT**



**FAIRNESS &
TRANSPARENCY
IN REWARDS**



**OCCUPATIONAL
HEALTH & SAFETY**

How we manage our workplace on a daily basis demonstrates our commitment to making this an enjoyable and safe space for our 2,459 employees.

Taking care of people in the workplace includes supporting new parents and people with disabilities, as well as addressing gender

equality issues and taking measures to stamp out bullying.

We also make it a priority to ensure remuneration is fair and transparent, and focus on physical and mental health wherever our employees choose to work.

DIVERSITY & INCLUSION



"For us it's the right thing to do, and because we want to do it, rather than it being a business imperative" - Teresa Kilmartin, Chief People Officer.

Core to our culture is that all our employees feel free to express who they are, without fear of judgment or repercussions. The Diversity and Inclusion team was founded on the principles of free self-expression, equality, and security in the workplace.

ACTION FOR EQUALITY

The core aim of our Diversity and Inclusion programme is to translate these ideas into structure and strategy that benefit everyone at Irish Life.

To accomplish this we have started working with external partners, such as AHEAD, the Central Remedial Clinic (CRC), and Dublin City University (DCU).

The group started off ensuring LGBTQ inclusion and education was embedded across the business. The Diversity and Inclusion team organised Irish Life's participation at Pride 2018, and involved our people with Pride Week activities and a strong presence at the parade.

This year the Irish Life Pride Committee were shortlisted in the LGBT+ Employee Resources Group category at the 2020 Gala awards. The GALAs which were established by the National LGBT Federation, recognise individuals, companies and organisations for their outstanding work and contributions to the LGBT+ community. We have an ambition to explore a transgender policy in 2020.

In 2019, the focus was brought onto mental health issues, supporting people with different abilities in the workplace, and issues affecting caregivers and their loved ones.

THE PENSIONS PAY GAP REPORT

The Diversity and Inclusion team published the Pensions Pay Gap report to highlight the gender imbalance in pension schemes. Women, on average, live longer than men and therefore need adjustments to the traditional pension structure: however, issues surrounding work such as maternity leave and unequal salaries often lead to halted or stalled pensions.

This report was an effort to bring these problems to light, and to foster discussions regarding a solution.

THE FAMILY CARER PROGRAMME

The Family Carer programme was the first of its kind in Ireland to be launched by an organisation like Irish Life. Over the last few years, we have started to see a sandwich generation of people caring for both older and younger family members.

A number of information sessions were held to raise awareness of these families' issues, and inform people who experience these responsibilities of what benefits they may be entitled to.

In our employee assessment survey, Irish Life employees were asked if they saw themselves having to act as a family carer in the next five years. 77% said yes. This is an issue that will greatly affect our society as more young and middle-aged people are faced with caring for an ageing population.

THE SEE CHANGE PLEDGE

Irish Life has committed to help end the stigma around mental health by joining the See Change Pledge. This programme helps raise awareness for those who struggle with mental health issues in the workplace and aims to reduce mental health stigma.

Each year, See Change rolls out a month-long national Green Ribbon Campaign to encourage people to end stigma, which is a barrier to recovery from mental health issues. Research from 2017 shows that four in 10 people would conceal a mental health difficulty from family, friends or colleagues, and employees at Irish Life were proud to wear green ribbons to show they were open to talking about mental health.



THE WILLING ABLE MENTORING PROGRAMME

This programme has agreed to reserve a specific number of vacancies across Irish Life with the aim of promoting access to the employment marketplace for graduates with disabilities.

The WAM programme encourages employers to integrate disability into the mainstream workplace, erase discrimination, and experience the range of talents and skills graduates with disabilities can offer.

PARTNERSHIP WITH AHEAD

AHEAD is an initiative which connects employers and graduates with disabilities, and allows us as an organisation to hire a more diverse range of people. AHEAD also supports Irish Life by providing ability awareness training for employees.

In 2018, six people with disabilities were employed at Irish Life through the AHEAD programme.

DCU
RESEARCH

We are Partnering with DCU on D&I activity and ensure we are making an impact on our employees working life. Below are the results from our 2019 study, showing massive support from Irish Life employees on our growing D&I programme.

83%

SAID THEY WERE AWARE OF D&I STRATEGY THIS YEAR

53%

SAID THEY SEE A POSITIVE IMPACT ON THEIR LIVES

51%

SAID THEY SEE D&I AS A POSITIVE ELEMENT IN THE WORKPLACE

EMPLOYEE WELLBEING



Our employees are who we are: Irish Life wouldn't exist without our people, and so we strive to take every care when it comes to their wellbeing.

Thanks to the Health and Wellbeing programme, we have a host of initiatives throughout the year to promote the mental and physical health of every employee.

WORK TO LIVE

We are in the business of creating happy futures, and this doesn't just apply to our customers. We also strive to bring to our employees - the people who manage, run, and bring to life every aspect of the organisation - a sense of fulfilment and security in the workplace, through a variety of initiatives.

One of the biggest events in the year is our Health and Wellbeing month, which took place in October 2019. Special events, talks, and classes were held and available to all employees.

Employees are also invited to participate in our Stop Smoking campaign at any time by contacting a Health and Wellness co-ordinator.

SPORTS AND ACTIVITIES

The company's sports and social club is all about injecting as much variety as possible into activities that bring people together. Our Sports and Social Committee hosts 16 clubs, ranging from golf to board games, running, photography, and more.

Over 600 members, subsidised by the company, gather to enjoy their hobby on a weekly or monthly basis. In 2019, the Sports and Social Committee held 10,387 engagements.

These included cinema and theatre events, where our people came together to watch *The Shining*, attend an evening at the Stella Cinema, and venture to theatre in the form of *Coppers: The Musical*. There was also a summer BBQ, and a huge children's Christmas party, which attracted over 1,300 party-goers.

HIGHLIGHTS

HEALTH & WELLBEING MONTH

671

EMPLOYEES RECEIVED



FLU VACCINATIONS

630

EMPLOYEES RECEIVED



MINI MEDICALS

90

EMPLOYEES ATTENDED



FREE GYM CLASSES

32

EMPLOYEES RECEIVED



CHAIR MASSES

700

PEOPLE VISITED OUR



ANNUAL CHRISTMAS FAIR

700

PEOPLE SIGNED UP FOR



LUNCH'N'LEARN SEMINARS & EXERCISE CLASSES

- ▶ 70 ATTENDEES AT A 90s DANCE WAKE-UP CLASS ◀
- ▶ 50 ATTENDEES AT A MINDFUL MEDITATION CLASS ◀
- ▶ 160 ATTENDEES AT A "SUCCESS WITH STRESS" LUNCH'N'LEARN ◀
- ▶ 160 ATTENDEES AT A "EATING WELL FOR HEALTH" LUNCH'N'LEARN ◀
- ▶ 65 ATTENDEES AT A "UNDERSTANDING DEMENTIA" LUNCH'N'LEARN ◀
- ▶ 60 ATTENDEES AT A "A LIFETIME ONLINE" LUNCH'N'LEARN ◀

AWARDS



NATIONAL WORKPLACE WELLBEING AWARDS - 2017 winner, best large employer.



GOLD STANDARD ACTIVE WORK AWARD - given by the Irish Heart Foundation for our efforts to boost employee physical activity levels.



HEALTHY CLUB AWARD - presented by the GAA.

HEALTHY EATING

The Healthy Eating Programme is an initiative run by the employees' restaurant, which focuses on eating a balanced diet.

Our restaurant, fully subsidised by Irish Life, was awarded the Irish Heart Foundation "Healthy Eating At Work" award which recognises excellence in food quality, food preparation, and focus on healthy ingredients.

PARENTAL LEAVE

Two weeks of statutory paid paternity leave is available at Irish Life, and we additionally offer six weeks of paid paternity leave for employees with 12 months' service.

Irish Life also provides maternity workshops for mums before and after maternity leave, plus parenting workshops for new mums and dads, as well as their managers. Our toolkit for maternity returners includes the ability to work flexibly and return at any point of the year, an initiative rolled out in 2019.

FLEXIBLE WORKING

We consider flexible working an important part of helping employees balance their work and personal lives. Everyone's situation is different, and as a large company we are responsible for giving people the freedom to organise their lives to achieve the best results.

SIX REASONS TO SMILE

Our "Six Reasons To Smile" programme introduced real changes to six of our leave policies, giving our people more options when it comes to taking leave from work. These include:



1. SABBATICALS: option for employees with more than ten year's service;

2. LIFE EVENTS LEAVE: two days' extra leave per year for an event important to you, e.g. moving home or getting married;

3. ENHANCED PAID MATERNITY LEAVE: maternity leave policy increased from 18 to 26 weeks of full paid leave;

4. ENHANCED PAID PATERNITY LEAVE: paternity leave policy increased from two to eight weeks of full paid leave;

5. ENHANCED NEW PARENTHOOD: three days of paid leave in the first two years of your child's life to help out with the unexpected nature of parenthood;

6. ENHANCED PARENTAL LEAVE: parental leave for parents of children up to 14 years, with the option to spread the cost over the year.

DEVELOPING TALENT



A wide range of development programmes are in place at Irish Life, aiming to promote a lifelong commitment to learning, and to make sure employees have access to the tools they need to improve their knowledge and skills. Career Development is a key motivator for our employees and we do everything possible to encourage mobility through ongoing development.

The impact of our investment in development was recognised at the IITD National Training and Development Awards where Irish Life was shortlisted in five categories, including Best Large L&D organisation.

Ensuring that our people have room to grow in their roles, and within the company, is of top importance to all our managerial teams. Reflecting this, 800 new roles were filled in 2019, from a mixture of internal promotions and external hires.

LEARNING FOR LIFE

One of the four key Irish Life values is "Professional People", which sets out that we deliver continuous improvement to maintain the highest standards. Ongoing nurturing of staff skills and knowledge is achieved through a variety of Learning and Development programmes employing various methods, from workshops, to one-on-one coaching, to mentoring, to digital courses and seminars.

Irish Life also provides supports to help employees achieve formal qualifications, including Qualified Financial Advisor (QFA), Certified Financial Planner (CFP) and other relevant qualifications in the areas of Accountancy, Compliance, Underwriting and others.

HIGHLIGHTS

1,895

EMPLOYEES ATTENDED TRAINING EVENTS

841

EMPLOYEES IN THE TAKING THE LEAD PROGRAMME

403

MANAGERS RECEIVED UNCONSCIOUS BIAS TRAINING

109

PROGRAMMES AVAILABLE TO EMPLOYEES

44,350 HOURS OF TRAINING DELIVERED

59% Digital Learning

41% Classroom Learning

248 PAIRS IN THE MENTORING PROGRAMME

56% in Wave 2

44% in Wave 2

OUR LEARNING PROGRAMMES

We provide a range of support, both face-to-face and digital, including:

LEADERSHIP DEVELOPMENT



COMPLIANCE



DIVERSITY & INCLUSION



TEAM EFFECTIVENESS



SALES TRAINING



TAKING THE LEAD

Our Taking the Lead programme continues to be hugely popular and valued, with over 1,650 seats filled at a variety of Business Clubs, Lunch and Learns and Workshops. Utilising both internal and external experts these help focus us on the future of work, of our business and of the world in general so that we can better prepare for the challenges coming down the tracks.

In 2019, these sessions have included Behavioural Economics, Agile Mindsets and Developing Your Personal Brand. Frequently these sessions also leverage the knowledge within our company whereby business leaders deliver sessions such as 'The Role of the Chief Actuary', and 'The Future of the Insurance Industry' which was hosted by the Group CEO.

Taking The Lead also offered several courses in "soft skills" aimed at improving employees' understanding of social and communication skills, attitudes, career attributes and emotional intelligence. The "Developing a Strategic Outlook" workshop gave employees the tools they needed to make more informed strategic decisions, while the "Resilience in Business" workshop taught them to get excited about challenges and bounce back from setbacks.

MENTORING PROGRAMME

Recognising that there is a wealth of knowledge and experience across Irish Life, a mentoring programme was introduced in 2018. The aim is to support the career development of employees

From an initial target of 40 mentors and mentees, 220 people volunteered to be in the programme in the first half of the year, with this figure jumping to 276 by 2019's end, with a 50:50 gender split. All are provided with tools, resources and training to maximise their benefits from the programme and the feedback has been excellent, including 14 promotions.

TAKING THE STAGE

This initiative supports female managers in developing confidence and personal presence. It was led by Margaret Gribben from our Group Learning and Development Team.

She was recognised in the 2019 HERoes Future Female Leaders list which celebrates 50 inspirational women across UK and Ireland who are not yet senior leaders in an organisation, but who are making a significant contribution to gender diversity at work.



TEEN-TURN

Teen-Turn is a non-profit organisation which aims to provide teen girls with hands-on experience so they can visualise themselves in STEM careers and make fully informed third-level course choices.

As part of a two-week summer placement the students worked with GWLE and ExO Hub where they gained many insights into IT such as handling customer calls to the IT Service Desk. They also experienced a day in the life of a network analyst, a systems analyst and a project manager.

CODERDOJO

CoderDojo is a Dublin-based community which aims to help young people explore the world of coding, bringing together children from all ages and backgrounds and encouraging them to engage with science, technology, engineering, and maths (STEM).

A team of volunteers from our IT provider, GWLE, and the ExO Hub host fortnightly 'Dojos' for 20 children from local secondary schools. Our young coders (or ninjas, as they are referred to) learn to code websites and explore technology in an informal, creative, and social environment.

Coding helps children with communication, creativity, maths, writing, and confidence. This investment in STEM aims to generate passion in coding among young people and work towards ensuring women become more represented in IT.



PERCIPIO

Launching in early 2020, Percipio is our new digital platform for self-directed personal and professional development.

With over 130,000 courses, book summaries, audio books, IT test labs, learning journeys and videos, this exciting platform will bring a new form of online education to

our employees by learning their preferences to promote content of interest to them to continually support their development. The content will be available in multiple languages and supports various accessibility options.



FAIRNESS & TRANSPARENCY IN REWARDS

Salary, bonuses and other benefits are fair and transparent at Irish Life. The Remuneration Policy is owned by the Chief People Officer, maintained by the Head of Rewards, and reviewed annually by the Remuneration Committee of the Board - a group of independent non-executive directors - ensuring that the remuneration principles are applied fairly to everyone.

The Remuneration Committee of the Board recognises the importance of all remuneration programmes, to the management, shareholders, policyholders and employees of the Company and gives careful consideration to the process of making decisions affecting these programmes.

The Remuneration Policy is reviewed annually by the Chief Risk Officer and Chief Compliance Officer and is published on the intranet.

GROWING CAREERS FOR LIFE

Irish Life sets out clear career paths for employees to help them plan their future. Using these, people can plan how to grow into a role.

For example, if an employee starts in a junior role in IT, there is an established career path which they can follow and which shows how they could rise to senior software developer over the years.

PRINCIPLES FOR REWARDS

The existence of incentives to attract and retain experienced and skilled people is an essential part of Irish Life's strategy. The approach taken to remuneration is based on five guiding principles. We design remuneration programmes, develop policies and make remuneration decisions that:

- 1 Support the Company's objective of generating value for shareholders and policyholders over the long term;
- 2 Attract, retain and reward qualified and experienced employees who contribute to the success of the Company;
- 3 Motivate employees to meet annual corporate, divisional and individual performance goals;
- 4 Promote the achievement of goals in a manner consistent with the Company's Code of Conduct;
- 5 Align with regulatory requirements and sound risk management practices.

Both permanent and contract employees have access to the intranet, as well as access to their own salary range and bonus potential or calculations, and have the right to request the salary range or bonuses for any vacant job listing.

"We operate within financial services, and we have the Willis Towers Watson financial forum as well so we can work together to make sure that everything is in sync with what's in line with the market" - Lisa Keogh, Head Of Rewards.

EMPLOYEE REMUNERATION BENCHMARKS

The following parameters measure how an Irish Life employee is fairly remunerated:



COMPANY PERFORMANCE

This is built into employee bonus calculations



PERFORMANCE MANAGEMENT

Employees are rated on a five-tier system, from "not achieving" to "outstanding", and their rate is linked to their potential salaries and bonuses



INDUSTRY BENCHMARKS

From 2013, we have been benchmarking off data acquired mainly through the annual Willis Towers Watson survey, which matches salary with job family, job level, and role description.



OCCUPATIONAL HEALTH & SAFETY

Irish Life has policies to ensure that each location is a safe and healthy place to work. This means educating employees on Health and Safety, as well as developing organisation-wide strategies and conducting regular risk assessments.

THE HEALTH AND SAFETY POLICY

The group's Health and Safety Policy can be found within the Safety Statement, as required by section 20 of Safety, Health, and Safety at Work Act (2005).

It outlines the safety management procedures in place within the company. Comprising of 80 pages, this policy is updated whenever there are changes to the way Irish Life handles Health and Safety in the workplace. These updates are then communicated to

every employee.

The Health and Safety Policy was last updated in May 2019, and was rolled out to employees via the mandatory LMS course on the intranet.

THE HEALTH AND SAFETY TEAM

The Health and Safety Team is responsible for the implementation of the company's group-wide safety policy. This team develops and communicates recommendations concerning matters of health, safety, and welfare to employees.

There is also a Health and Safety Committee which consists of representation from each division and meets three to four times every year.

RISK ASSESSMENTS

It is also the duty of the Health and Safety Team to carry out risk assessments. These are varied, and carried out with strict adherence to the Health and Safety legislation. These risk assessments can take many forms:

BUILDING-BASED ASSESSMENTS

Whenever a change is made to a building or office area, it is assessed by the Health and Safety Team.

TASK-BASED ASSESSMENTS

The day-to-day work carried out by employees must be completed safely, so an assessment is completed to ensure all elements of the role can be completed safely and the appropriate supports are available.

PEOPLE-BASED ASSESSMENTS

These include checks on an individual basis, e.g. work station, pregnancy or home-working assessments.

People-based risk assessments have more than doubled in recent years, as staff become more aware of the impact of their work environment on their quality of life. If an employee's chair isn't comfortable or their desk is at the wrong height, for example, this could lead to discomfort and long-term problems.

Ergonomic or Work Station assessments can be completed for any employee who requests one.



SAFETY INDUCTIONS

Whenever a new hire joins Irish Life, they are required to complete the company induction, which includes a section on Health and Safety.

They are also required to complete some e-learning content and confirm they understand the Health and Safety policy. Changes to this policy are relayed to all employees, but managers are also given extra information to ensure they understand the role they play in safety.

OCCUPATIONAL FIRST AID TRAINING

By law, we are required to have a certain number of certified first-aiders per head count, and we aim to have two or three times this number at all times.

This involves an initial three-day training to achieve Occupational First Aid certification, with a two-day refresher every two years. People can be nominated for this or put themselves forward.

COMMUNITY FIRST RESPONDERS

The Irish Life Centre Community First Responder (CFR) scheme is staffed by CFR-trained employees on campus. The team is alerted to medical emergencies around the Abbey Street area directly by the National Ambulance Service operations centre.

This is the first CFR group in Dublin city and the first corporate-based CFR group in Ireland. The group isn't intended to replace the ambulance service but to provide immediate assistance until the arrival of paramedics.

EMPLOYEE ASSISTANCE PROGRAMME

As a health insurance provider we know that taking care of mental health is vital, which is why we introduced Mental Health First-Aiders for the company in 2018. The Employee Assistance Programme (EAP) offers counselling for anyone who may need it, face-to-face, by phone or via the intranet.

This is a 100% confidential service hosted by an external partner, and we offer six sessions per case. This service is available to employees and their families who may need some support at various stages of their life. The intranet also offers links to blogs and articles on mental health, and a portal to support our EAP programme.

"Because there's such a drive on mental health throughout the business, we've provided a number of supports which may help take the stress out of your day,"

- Orla O'Riordan, Health and Safety Manager.

PROTECTING OUR ENVIRONMENT

In This Chapter...



**BUILDING A
BETTER FUTURE**



**WASTE
MANAGEMENT**



**MAINTAINING A
SUSTAINABLE
WORKPLACE**



BIODIVERSITY

The stewardship of our planet is a responsibility that all organisations, big or small, should be committed to, and so Irish Life is dedicated to helping ensure our environment is kept healthy for future generations.

Staying true to our motto, we aim to help people build better futures by taking steps to care for our local and global environment, and

taking full responsibility for our environmental impact.

We have only one planet, and our efforts to improve our environmental policies are one of the ways we ensure we take care of it. On a day-to-day level, we make sure a range of transport options is available to employees, our offices recycle as much as possible, and we keep waste to a minimum.

BUILDING A BETTER FUTURE



HIGHLIGHTS | 2019

LEED

GOLD STATUS
*Leadership in Energy and Environmental
Design - awarded in January 2020.*

A3

BUILDING ENERGY RATING

NZEB

COMPLIANT
*Near Zero Energy Building - meaning it
generates as much energy as it uses*

Irish Life has opened a new, three-storey open-plan customer service centre at Finnabair Business Park in Dundalk.

Designed from the outset to be eco-friendly and energy-efficient, the building has achieved a number of things which speak to the thought put into its conception.

From the beginning, sustainability and the use of green technologies were encouraged and adopted.

LETTING THE LIGHT IN

The new Dundalk office's roof-lit central atrium, working alongside large, high-performance double-

glazing along the perimeter, brings natural daylight deep into the office on all levels. This reduces the requirements for artificial lighting throughout the working day.

High-efficiency, daylight-dimmed LED fittings are used to supplement the natural light and have the added advantage of reducing heat gain, and as a result reduce the cooling requirement on the building's air conditioning system.

To complement this further, there are no light switches in the building. Instead, if a meeting room or workspace hasn't been in use for a period over 15 minutes, the lights will shut off automatically, decreasing energy consumption.



SMART WATER USAGE

Rainwater harvesting systems have been installed at Dundalk to reduce the load on the local water supply. Low-water-usage sanitary fittings were installed in all toilet, shower and kitchen areas within the building.

Native plants and mindful landscaping have also been used in the area, to remove the need for watering plants and to keep the surrounding environment healthy.

MINDFUL ENERGY MANAGEMENT

A large photovoltaic panel array is located at roof level on the new Dundalk building, and can be extended in the future. This feeds electrical energy back into the building systems and reduces its demand on the local electricity network.

It is hoped that over time this array can be extended to provide a greater proportion of the electrical energy used by the building.

NightWatchman Software is installed in all computers. This shuts down computers if they are inactive for over an hour, and is present in all Irish Life offices (Dundalk, Dublin, and Cork).

A Building Energy Rating of A3 was targeted for the new Dundalk offices at the outset and has been achieved through the use of intelligent heating and cooling systems, higher insulation values of external fabric elements, and various other energy-saving features.

The building was insulated beyond the Building Regulation requirements, with high performance glazing used on the facades and roof light.

COMMUTER FRIENDLY

Electric car charging spaces, hybrid car spaces, and car-pooling spaces are all located close to the new building, as a means of providing more sustainable travel options for employees.

Twenty bicycle racks and five showers are also located on site to complement this initiative.

A BETTER WORKING ENVIRONMENT

The extensive use of glass facades and open-plan office areas provides employees with a relaxing view to external spaces – whether to the landscaped environs of Finnabair Business Park or further north to the Mourne Mountains.

The elevated nature of the site encouraged the architects to take advantage of these views in their design. Providing these types of views to the majority of people working in the building is recognised as benefitting their wellbeing, as noted by the LEED Gold guidelines.

A fully fitted staff gym was also provided to enhance staff fitness and wellbeing. The provision of different working areas, including break out zones and individual pods, allows for more flexible working arrangements and enhances the working environment



MAINTAINING A SUSTAINABLE WORKPLACE

At Irish Life, we believe that if you want to make a positive impact on the environment, you first have to make real changes in your office space.

Our new location in Dundalk boasts an eco-friendly, state-of-the-art design for a more modern and environmentally conscience Ireland. However, our green initiatives don't stop there, and even though our main campus on Abbey Street in Dublin city centre opened in the 1970s, we are still constantly improving our practices to create a more sustainable workplace.

The following initiatives have been put in place at the Abbey Street campus to keep the premises up to the highest environmental standards; from carbon emissions and energy consumption to water usage and pollution prevention.

TRACKING OUR EMISSIONS

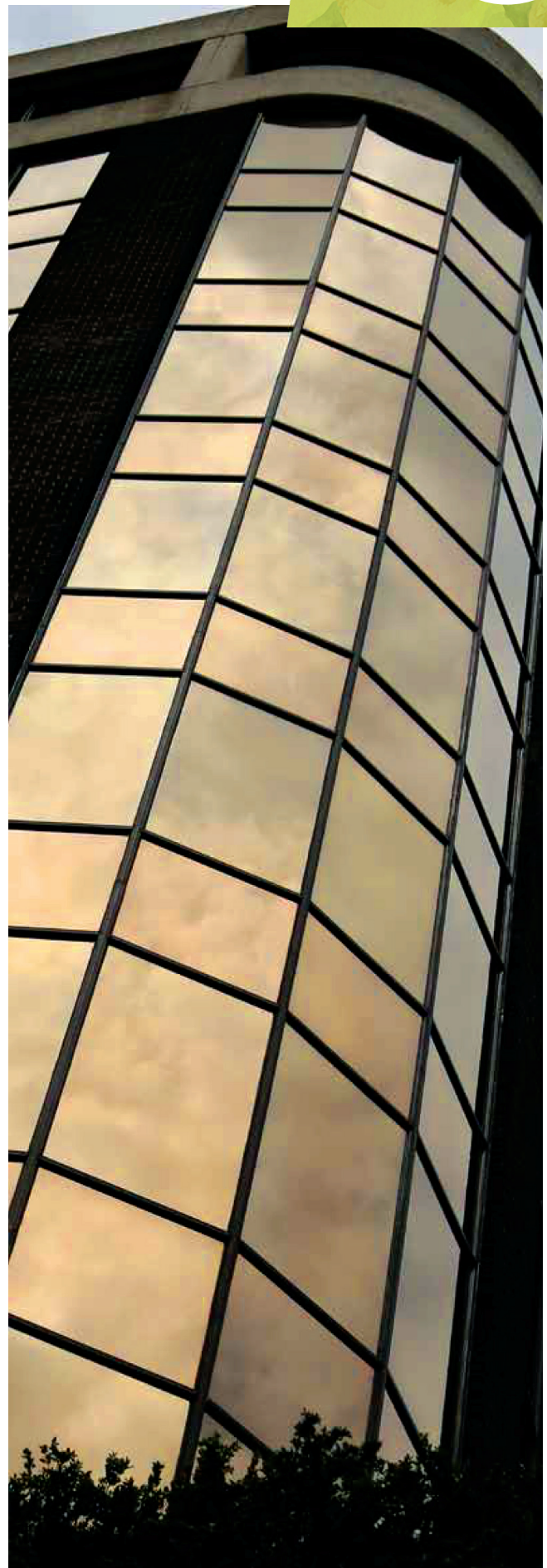
The Irish Life Environmental Committee, promotes environmental awareness and actionable measures across the organisation, as well as collating data on what achievements have been made, such as recording of energy and water consumption, and recycling of waste.

The data on carbon emissions for the Abbey Street campus is submitted to a carbon reduction project which our parent company, Great West Life, has opted into. The project produces a scorecard for how Irish Life is performing on energy reduction. This is benchmarked against an industry standard, and we are pleased to report that we are seeing improvements each year.

ENVIRONMENTAL POLICY

Irish Life is committed to incorporating responsible environmental practices into our buildings and workflows as a top priority. We are achieving this not only by raising awareness and pledging to make improvements, but by putting solid policies into place.

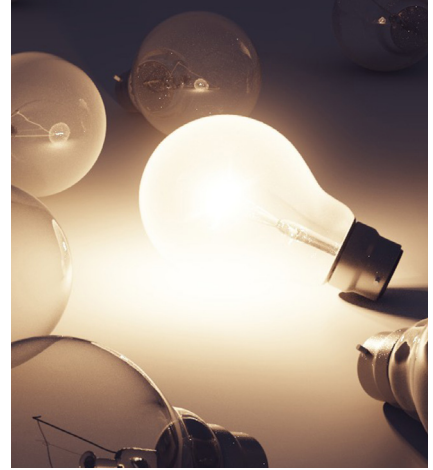
The Environmental Group's policy is on display in the reception area of Block 3 in our Dublin campus, and is widely communicated as part of the yearly ISO 14001: 2015 staff training and as part of the annual contractor confirmation process.



CONTROLLING OUR ENERGY CONSUMPTION

Irish Life has signed up to the Demand Response programme from Eirgrid. As part of this scheme, we have agreed to receive instructions to shut off all non-essential equipment at any location in the Irish Life Centre when demand for energy in the area is high.

We are also committed to the DS3 programme, Delivering A Secure Sustainable Electricity System. This means the electricity company holds the power to shut down our non-essential systems without notification for a shorter period of time, such as five or 10 minutes. Again, we have found the impact on employees and work activities minimal.



OUR ACHIEVEMENTS

In 2010, Irish Life was awarded the ISO 14001 at its corporate headquarters in Abbey Street. This has since been extended to a further four buildings on campus and in 2018 we transitioned to the higher ISO 14001: 2015 standard.

This standard is audited annually by SGS, a world-leading inspection, verification and certification company, and sets out the framework that Irish Life adheres to for effective environmental management. It sets out that we must consider and mitigate challenges posed by environmental issues.

Our goal is to find more efficient ways of working which help bring down the cost of running the building, as well as reduce its environmental impact.

ISO training courses are held on an annual basis for employees and let them get hands-on experience on the latest methods and initiatives used by the company to help reduce carbon and energy expenditure.



Examples of environmental issues which are considered and managed at Irish Life.

WASTE MANAGEMENT



Sustainable processes have been put in place with the aim of reducing waste at Irish Life campuses. Waste management is an important part of reducing our impact on the environment, and the creation of the Irish Life Green Team has brought this issue to the forefront of our organisation's efforts to tackle climate change.

RECYCLING FOOD AND WASTE

Colour-coded recycling stations are present on every floor of the Irish Life campus, and employees are encouraged to separate any waste they produce.

The company contracted to handle our waste then uses an additional extraction process after collection, in order to sift through and remove elements which are then turned into fuel for the cement industry.

All used florescent tubes are recycled to make sure the mercury within the products are disposed of safely and responsibly. Likewise, batteries are separated and recycled accordingly.

In the company restaurant, all employees are issued with a travel mug for tea and coffee when they join Irish Life. This can be used to bring in hot beverages from home, or when buying drinks at the restaurant.



These travel mugs have significantly reduced the use of paper or plastic cups.

PAPER WASTE REDUCTION

Dyson hand dryers have replaced paper towel dispensers in all bathrooms. This initiative has resulted in a huge reduction in paper wastage with, on average, 80 fewer bags of paper towels going to landfill every single day.



In 2019 our restaurant implemented further steps to ensure responsible waste management, including:

-  All our takeaway coffee cups and lids are biodegradable with discounts offered to those who bring their own.
-  Employees now use digital loyalty cards instead of the paper originals.
-  All sandwich bags and takeaway bags are biodegradable.
-  Employees can bring their own container to the Salad Bar.
-  Availability of compostable take away containers

THE GREEN TEAM

This initiative was started in 2018 by our Chief Risk Officer at Irish Life Health. They felt more could be done at a workplace level to promote sustainability, so they gathered a team of 10 volunteers to assist in spreading awareness of environmental concerns and actions that can be taken by Irish Life employees.

The team's first project was to contact the Green Awards, an independent organisation that recognises businesses for their environmental practices, and ask them what changes would need to be implemented for Irish Life to be considered. They said starting in the office would be the best course of action.



DAY 1

WASTE AND RECYCLING

DAY 2

SMALL CHANGE TUESDAY

DAY 3

ENERGY AND TRANSPORT

DAY 4

BIODIVERSITY AND PLANTLIFE

DAY 5

PRINTING IN THE OFFICE

GREEN WEEK

The Green Team realised a big push was needed to get people on board as quickly as possible, and so they organised Irish Life's very first Green Week in April 2019.

This involved five themed days of promotions, competitions, talks, and activities. Themes ranged from Waste Management to Travel and Transportation, and Biodiversity, with varieties of plants introduced into the office to improve air quality.

The biggest success of Green Week was the introduction of a new bin system, which clearly defines exactly what kind of waste goes in each compartment, allowing employees to more easily separate non-recyclables from other waste.

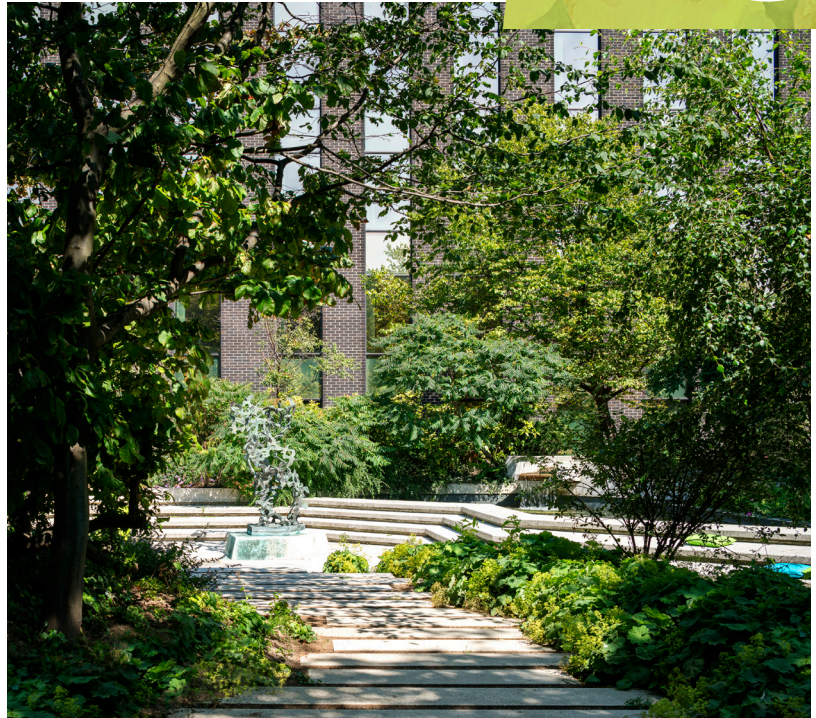
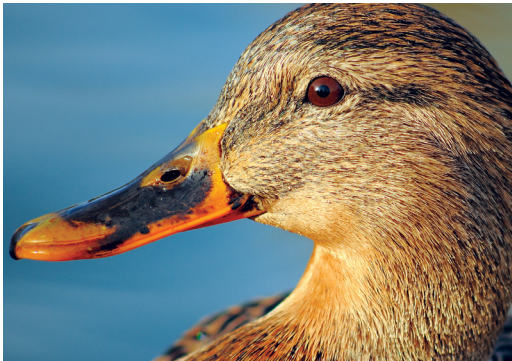
Throughout the year, Small Change Tuesdays assist in maintaining this proactive attitude, promoting the tiny changes we can all make to our choices and habits that help the environment.

REUZI TALK

As part of the Green Team's Green Week, employees from Reuzi - a one-stop shop for sustainable products in Dublin - came in to give a talk about sustainability and waste management.

One of their most interesting points was the use of "Ecobricks" - plastic bottles filled with soft, unrecyclable plastic which can then be reused in creative ways, and which the Green Team plan to donate to Seal Rescue Ireland.

BIODIVERSITY



Biodiversity not only assists in promoting the wellbeing of the local environment, it also goes a long way to ensuring the Irish Life campus is a pleasant and healthy place to work.

Actions have been taken across the company to improve biodiversity and introduce new species at our locations, to enrich the environment in which we work as much as possible.

ORIGINAL GARDENS

Over 35 years ago, two courtyard gardens were included in the construction of our campus on Abbey Street. Over their lifetime, they have been carefully maintained to preserve their original design and intention to integrate nature into this flagship development.

Our original broadleaf trees have matured well, growing to a large size and providing vital nesting sites for many species of birds within the city centre. Many of these trees produce berries, which offer birds and their young an important food source for the colder months.

LANDSCAPING

A recent landscape scheme aimed to improve biodiversity after the impact of outdated planting practices. Replacing nutrient-depleting hedges with nectar-rich plants such as Nepeta, single roses, and hellebores attracts colour, as well as pollinating insects.

The sounds of birdsong, buzzing and running water help to foster a connection to the natural world, which has been proven to boost productivity as well as mental health.

CONSIDERATION TOWARDS FLOWERS

Irish Life has consulted with beekeepers and biodiversity experts to lengthen the season of nectar availability in our landscaping. *Hepaticodium miconioides*, a small shrub with tiny white flowers which bloom late in the year, was chosen to provide autumn nectar for insects.

The early-flowering *Viburnum farreri*, with sweetly perfumed, pink-tinged white blooms, along with witch hazel and winter aconites (a species of flower in the buttercup family) assist with nectar availability in lean periods.

Not only is lengthening the nectar season an important step towards helping local wildlife, it also gives employees a calming and enjoyable view during the bleak winter months.

MAINTAINING OUR GOVERNANCE

In This Chapter...



**THE CSR
COMMITTEE**



**ANTI-BRIBERY
& CORRUPTION**



**THE CODE
OF CONDUCT**

Irish Life is committed to adhering to best practices for the system of rules and processes by which our firm is directed and controlled. Our Board of Directors are responsible for the corporate governance of Irish Life, with support from senior managers.

In this chapter, you will find explanations of our governance practices and policies, as well as an overview of the systems in place to ensure Irish Life maintains a consistent corporate social responsibility (CSR) vision. Accountability measures such as these empower our employees, improve operations, and help create the best possible working environment in accordance with the Code of Conduct.



THE CSR COMMITTEE

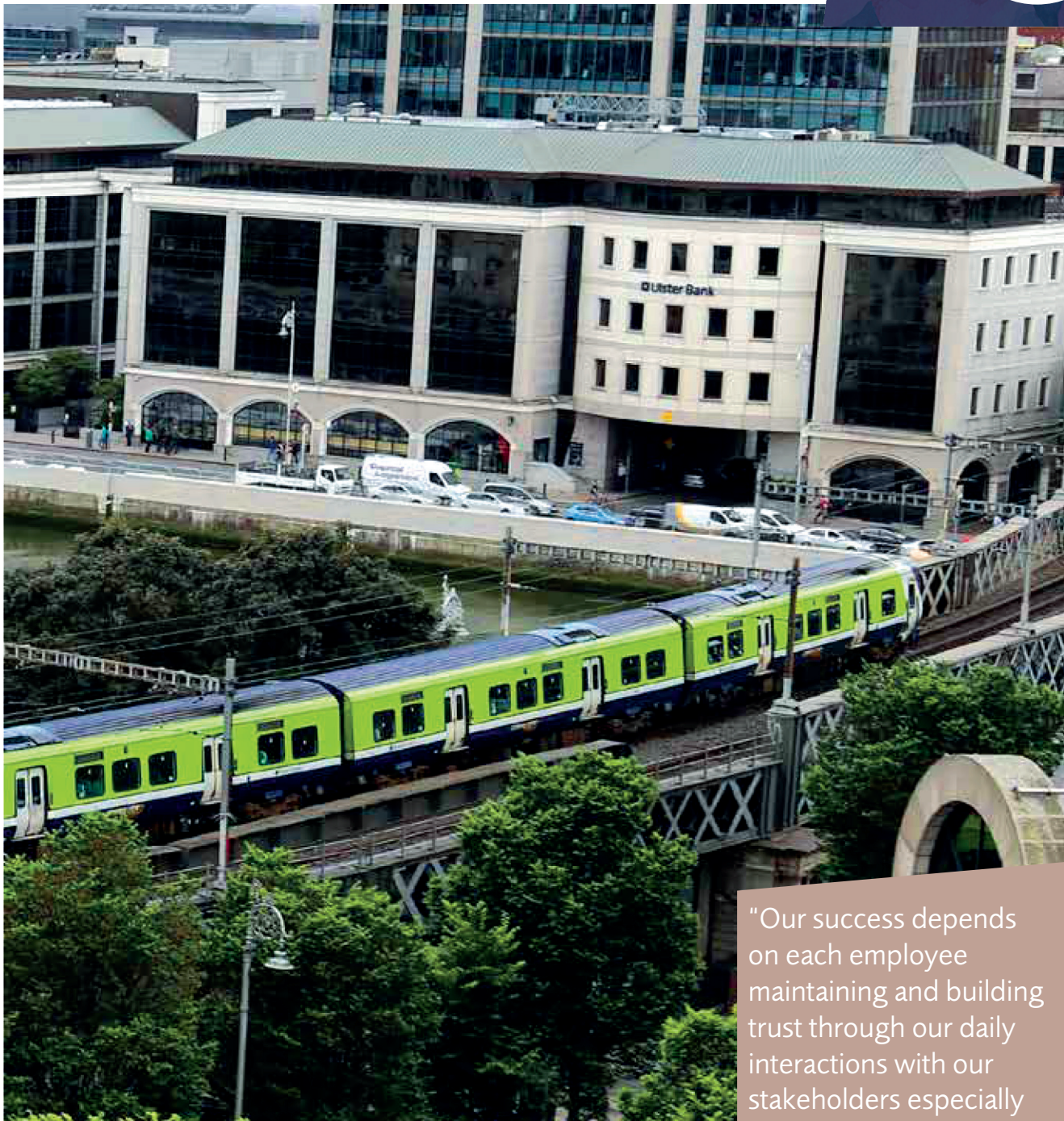
The CSR Committee is made up of representatives from all aspects of the business, and ensures Irish Life's sustainability programmes operate according to our core values.

The committee meets regularly to discuss priorities, budget allocation and new proposals. It is the aim of the CSR Committee that a strategic CSR approach is embedded into Irish Life's wider business objectives.

Irish Life invests over €1m Euro in CSR supports and partnerships every year, with much of the CSR Committee's responsibility centering on allocating this budget fairly and effectively. Thanks to their work, employees can see Irish Life Group's commitment to our values in a pragmatic and tangible way.



THE CODE OF CONDUCT



Our Code of Conduct is an integral part of who we are, and how we operate. In our business, relationships with our customers and stakeholders are based on one priority: building and maintaining trust.

This is achieved by adhering to our Values of Customer First, Integrity, Respect and Reward and Professional People and by

ensuring all Irish Life businesses operate with the highest ethical standards.

Our enterprise-wide Code of Conduct which is approved by the Board is founded on these core values. The Irish Life Board oversees compliance with the Code through our Group Compliance team who monitor that the code is being adhered to and present an annual report on its operation.

“Our success depends on each employee maintaining and building trust through our daily interactions with our stakeholders especially our customers.

This is done by listening to and understanding their needs, and by doing what's right, backed by our unwavering integrity and commitment to ethical behaviour” - Declan Bolger, Chief Executive Officer



STANDARDS OF CONDUCT

Presented in a format to support employee understanding and engagement, and with customer centric focus, our Code of Conduct translates our core values into clear expectations to guide decision making and actions, setting us to the highest standards of conduct that our customers expect.

IRISH LIFE:

- 1 Commits to integrity, ethical behaviour and putting our customers first.
- 2 Minimises environmental impact and commits to sustainability.
- 3 Regularly makes positive contributions to our communities.
- 4 Reports any and all wrongdoing, avoids conflicts of interest, prohibits corruption and protects the valuable information entrusted to us by our employees and customers.

OUR ONGOING COMMITMENT TO THE CODE

Every year, we require all of our employees and directors to confirm that they have read, understood and follow the Code. New employees provide their Code of Conduct commitment as part of their induction.

Employees and Directors are encouraged to promptly raise concerns (or queries) in relation to the Code, through a number of channels including through an 'Ethics Hotline' which provides for confidential, and if desired, anonymous reporting of concerns.

The full code can be found online at: <https://www.greatwestlifeco.com/who-we-are/code-of-conduct.html>

SPEAKING-UP PROGRAMME

Irish Life has a Speaking Up policy, which is available to all of our employees. This is accessed through the staff intranet and a dedicated hotline.

We are committed to the highest standards of openness, integrity, accountability and compliance so it is important to have a process, which allows all staff and other people who work with or for the Group, to raise any concerns they may have about suspected wrongdoing within Irish Life.

We understand that it might not always be easy to raise an issue or concern so we train our managers to support our employees in speaking up and ensure that they do not suffer any repercussions if bringing their concern to light.

Our Speaking Up policy is intended to encourage and enable workers to raise concerns rather than overlook them



ANTI-BRIBERY & CORRUPTION



Irish Life has a zero-tolerance approach to bribery and corruption, fraud or money laundering. We have a board approved Code of Conduct in place which sets out the standards of business conduct for all Directors, officers and employees.

The Code outlines the procedures and expectations in relation to matters including preventing bribery and corruption and is supported by a Board-approved anti-bribery and corruption policy. Irish Life also has a gifts policy and related procedures in place and has a Speaking-Up policy.

REPORTING ON THE RISK OF BRIBERY AND CORRUPTION

As Irish Life is committed to the highest standards of openness, integrity, accountability and compliance, there is regular reporting to Senior Management and the Board Risk Committee on actual or potential breaches of the Code of Conduct.

An annual report is provided to senior management and to the Board Risk Committee on the Code of Conduct, which includes updates in relation to the anti-bribery and corruption matters. This report also comments on the operation of the Speaking-Up Policy.

ASSESSING AREAS OF BRIBERY AND RISK IN THE COMPANY

Irish Life has conducted a risk assessment of its anti-bribery and corruption risks across a number of elements of risk (country risk, sectoral risk, transaction risk, business opportunity risk and business partnership risk) and has concluded that overall the risk of anti-bribery and corruption for Irish Life is low as Irish Life does not offer products with high inherent corruption risk, does not operate in high risk jurisdictions and doesn't enter into relationships with third parties that are considered to be high risk.

There are well established and documented controls in place to manage the risks.

OUR AWARDS

2019 ALL IRELAND MARKETING AWARDS

The Retail Marketing Team won an AIM in March for Customer Experience.

THE AN POST SMART MARKETING AWARDS

Irish Life Health took home:

- Gold for 'Smartest Experiential campaign: Good Vibe Tribe @ Wellfest'
- Silver for ' Smartest Sustainability/CSR: Schools' Fitness Challenge'
- Bronze for 'Smartest Experiential campaign: Ultimate Fitness event'
- Highly Commended in Awards for ' School's Fitness Challenge'

MPOWER 100 ETHNIC MINORITY EXECUTIVES LIST

Kelly Mcdonald, HR Business Partner, was number 33 on the Mpower 100 Ethnic Minority Executives role model list.

This is a global list that showcases business leaders breaking down barriers at work and working hard to shatter the glass ceiling for ethnic minorities in the UK, Ireland and Europe and people of colour in the United States and Canada.

BUSINESS LEADER OF THE YEAR

Brid Quigley, Head of Customer Services in GWLE won the award for Business Leader of the year 2019 at the annual Women in IT awards.

Brid is a champion of diversity and a strong advocate of female representation in the tech industry.

KPMG IRISH INDEPENDENT PROPERTY INDUSTRY EXCELLENCE AWARDS

ILIM's Property Team scooped the Property Investment/Fund Manager of the year award 2019

2019 EUROPEAN PENSIONS AWARDS

ILIM won Passive Manager of the Year.

2019 IRISH PENSIONS AWARDS

ILIM were awarded 2019 Investment Manager of the year for the 5th year running and Setanta won Equities Manager of the Year.

THE HEROE'S TOP 50 FUTURE WOMEN LEADERS 2019

Margaret Gribben, who works in the Irish Life L&D division, made the 2019 HERoes Future Female Leaders list which celebrates 50 inspirational women (across UK and Ireland) who are not yet senior leaders in an organisation but are making a significant contribution to gender diversity at work.

AWARDS FOR EXCELLENCE IN PR

Irish Life Health was highly commended for their campaign 'Keeping teens moving one step at a time'

CUSTOMER FIRST

COLLABORATE
ALL STAFF EVENT 2018



HELPING PEOPLE BUILD BETTER FUTURES



INTEGRITY





PROFESSIONAL PEOPLE



“Even though our mission is very long-term, our job is actually short term in nature as we have to encourage people to take action today to build a better financial future.”

- Declan Bolger, Chief Executive Officer



RESPECT & REWARD

SUSTAINABILITY

Report 2019



Irish Life



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