

Movestic Sustainability Policy

Contents

1 Background and purpose

The financial sector, of which Movestic Livförsäkring AB (Movestic or the Company) is a part, has an important role to play in the transition to a more sustainable society. Movestic offers its customers competitive products and proactive services relating to pension plans and insurance for life and health. The Company strives to promote sustainability in its business activities by engaging with customers, co-workers, and society as a whole in a systematic and responsible manner.

Movestic's sustainability efforts can be divided into three focus areas: responsible investments with focus on a long-term sustainable society; financial security for the Company's customers, now and in the future; and a working life which is sustainable over the longer term, both for the Company's employees and for society as a whole.

This policy describes Movestic's general position on sustainability matters, and thereby serves as a steering document for this area.

2 Scope

This policy applies to board members and anyone who works for the Company, including hired consultants. The Sustainability Policy is available in an original Swedish version and a translated English version. It is published on Movestic's external website.

In addition to this Sustainability Policy, the Company has a Code of Conduct for its suppliers, which is based on the same basic principles.

3 Basic commitments

4 Responsible investments

5 Products & offerings

6 Communication & transparency

7 Responsibilities & compliance

8 Governance of sustainability efforts & review

3 Basic commitments

3.1 General

Movestic believes that sustainable and ethical business practices go hand in hand with long-term profitability. In its sustainability work, Movestic should strive to reduce the negative impacts on the environment, and on social and governance-related aspects, for customers, co-workers, and society as a whole. The operation should be carried out in a socially, ethically, and environmentally sustainable way.

All operations carried out by Movestic, including all products and services provided by the Company, must comply with all applicable legislation concerning the environment, social and corporate responsibility, as well as all relevant regulations, general guidelines, industry practices, generally accepted practice, and internal rules.

As an insurance company with focus on pension plans and insurances for life and health, the Company has considerable potential to contribute to a sustainable development of society. This is particularly true for the sustainable savings area. The Company's ambition is to provide sustainable options within all savings forms it offers.

Movestic has signed the UN Global Compact and supports its ten principles regarding human rights, labour, environment, and anti-corruption.

The Company should strive to partner with companies and organisations working to reduce their negative impact on the environment and society, which meet the standards for good corporate governance.

3.2 Anti-corruption

Movestic does not accept corruption, bribes, or unethical business practices. The Company strives to counteract all forms of corruption, including blackmail and bribes, in relation to its operations. All employees must be aware of and follow the guidelines in Movestic's Ethics Policy and the Company's Instruction on prohibited benefits and representation.

3.3 Human rights

Movestic supports and respects international principles regarding human rights. Movestic should work to promote human rights, including the freedom of thought and expression, the right to participate in political and civil society organisations, and the rights of minorities and indigenous populations. The Company should prevent violations of human rights in all its operations as far as possible.

3.4 Labour law

Movestic supports the rights to freedom of association and collective bargaining. The Company is against all forms of forced labour, child labour, and other breaches of international labour laws. The Company respects the rights of its employees. This applies to all employees, including part-time employees, fixed-term workers, interns, full-time employees, and persons in any other form of employment.

3.5 Discrimination

At Movestic, all employees should be treated with respect and dignity, irrespective of gender, gender identity or expression, ethnicity, religion or belief system, disability, sexual orientation, and age. All employees must be offered the same opportunities to succeed in their career. Movestic should strive to achieve gender balance.

All customers must be treated with respect and dignity, irrespective of gender, gender identity of expression, ethnicity, religion or belief system, disability, sexual orientation, and age. All customers should be treated equally and fairly based on the contract between them and the Company.

Movestic has a zero-tolerance approach to discriminatory treatment, sexual harassment, and all other forms of harassment and victimisation. The Company should work actively to prevent discrimination, e.g. through ongoing training sessions and development of its company culture. Movestic should have processes in place for early detection of misconduct, as well as well-established routines and action plans in case of an incident, including rules on how the reporting person should be treated.



3.6 Working conditions

Movestic should work actively to promote the wellbeing of its employees, reduce the risk of sick leave, and prevent ill-health. The Company should work proactively to prevent work-related injuries. The Company should work effectively, systematically, and preventatively to ensure health and safety at work, and take ongoing steps to improve its working environment wherever possible.

3.7 Environment

Movestic should observe the precautionary principle and strive to reduce the environmental and climate impacts of its operations. This should apply both to its daily operations and to its investment and fund selection activities.

Movestic should promote efficient use of resources and have a positive attitude to circularity. The Company should work towards minimising the generation of waste from its operational activities and strive for low energy consumption both from equipment and in offices. Consumables with environmental certifications should be purchased wherever possible. The Company should strive to reduce its use of consumables.

The Company should monitor developments within this area and wherever possible use technology that reduces the environmental impacts.

Movestic should strive to minimise the environmental impact of business trips, meetings, and conferences. Car and air travel should be replaced by train travel and phone or video conferences wherever possible. Trips, meetings, and conferences should be planned in good time to enable the highest possible environmental efficiency.



4 Responsible investments

Movestic should strive to increase the capital flows to organisations working responsibly towards a more sustainable society. Customers who save in Movestic's policies personally select the funds in which they want to invest or, if saving via a custodian account, the financial instruments in which to invest. Movestic should provide the opportunity to save sustainably in funds by for example offering a broad range of sustainable funds on its fund platform. Movestic's investment offering should always include funds from different categories, promoting different sustainability aspects.

The Company's own funds should also be invested responsibly, with consideration to sustainability aspects and sustainability risks from a broader perspective. These include climate and environment, ethics, human rights, anti-corruption, etc.

Movestic has signed the Principles for Responsible Investment, PRI, and follows its six principles for responsible investments. All fund companies the Company works with, and all fund companies available on the Company's fund platform, must also be members of the PRI. The principles talk about incorporating sustainability matters in investment analysis and decision-making processes, and about being active owners by influencing in different ways. An impact assessment must be carried out before a fund is included on Movestic's fund platform, which includes evaluation of the fund company's sustainability efforts.

5 Products & offerings

The impact on sustainability factors, including the environment, climate, ethics, human rights, etc. must be considered in the development of new and existing products and services.

When selecting savings products, customers should be able to take into account their sustainability preferences. The Company should provide customers with information regarding sustainability factors, how the Company takes sustainability risks into account in its fund selection process, the sustainability certifications of the funds, and the potential impacts of sustainability risks on the return, to enable selection of the most appropriate investment form.

The Company should, through clear communication, make it easier for its customers to understand different investment options so that they can make informed decisions around sustainable savings, based on their own preferences. The Company's customers should have access to advisory services, either in person or electronically.

Movestic and any insurance broker distributing the Company's policies must adhere to good insurance distribution practices, which means that the needs of customers should always come first, and their wishes taken into account. Additionally, distribution fees must not be excessive or lead to conflicts of interest.

"Movestic should make it easier for its customers to make informed decisions around sustainable savings"

6 Communication & transparency

Movestic should promote internal and external transparency regarding the implementation of this policy and the Company's ongoing sustainability work. All communication concerning Movestic's sustainability work should be clear and easily accessible to both internal and external stakeholders.

Movestic should use transparent communication to describe its sustainability efforts on an ongoing basis. The Company supports UN Global Compact and the PRI and should prepare an annual report regarding its work to implement these principles and how it contributes to the UN Sustainable Development Goals (SDG). The Company should also strive to make it easier for customers to get access to sustainability information, both relating to the Company's activities overall and to the customers' own investments.



7 Responsibilities & compliance

The board of directors is responsible for assessing how sustainability matters affect the risks to which the Company is exposed and its business opportunities, and for adopting policies for the Company's conduct in society. Movestic's Sustainability Policy and new versions of this policy are adopted by the CEO. The management team must be informed.

Each business line manager is responsible for ensuring adherence to this policy within their respective areas of responsibility, and for informing employees and other persons operating within the Company, e.g. consultants, about this policy. Each individual staff member is responsible for acting in accordance with this steering document, thereby contributing to Movestic's ambition to contribute to a more sustainable society.

Movestic's suppliers and partners are expected to meet the principles of this policy, which are reflected in Movestic's Code of Conduct for Suppliers. Should Movestic become aware that a supplier does not meet the requirements in the code of conduct, Movestic should require remedial action.

"Movestic's suppliers and partners are expected to meet the principles of this policy, which are reflected in Movestic's Code of Conduct for Suppliers."

8 Governance of sustainability efforts & review

The strategic direction of Movestic's sustainability work, including long and short term goals, is set by Movestic's management team, and adopted by the board of directors. To assist the management team, the Company has set up a committee which functions as an advisory, motivational, and executive body in relation to the Company's sustainability efforts. The committee is tasked with ensuring that Movestic's sustainability work is relevant and in line with the expectations of the Company and the world around us, and that it supports the strategies adopted by the Company.

Sustainability is an integrated part of Movestic's regular business planning processes and monitoring. The day-to-day work is carried out by employees in Movestic's operations, aided by various internal steering documents, including a Sustainability Policy and an Ethics Policy. Sustainability risks are also included in Movestic's risk framework. The framework consists of policy documents, strategies, processes and routines for identification, evaluation, monitoring, management, and reporting of sustainability risks to which the Company is or may become exposed. The final responsibility for ensuring that the Company has an effective risk management system in place rests with the board of directors. The Audit and Risk Committee supports the board of directors by reviewing Movestic's internal control and risk management systems.

As an insurance undertaking, Movestic is under the supervision of the Swedish Financial Supervisory Authority and its business activities are regulated by an extensive framework of EU-wide and Swedish legislation. The EU strategy for financing the transition to a sustainable economy includes rules for accounting, reporting and disclosure of sustainability-related data. Movestic should work systematically to comply with all existing and new legislation, using policies, instructions, routines, and other processes.

The Sustainability Policy shall be reviewed on a regular basis, at least annually, and updated as needed to remain in line with legislation, regulations, and the latest world developments.