ETHIAS

PHILANTHROPIC & SOCIETAL ACTION

Philanthropic Policy

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PHILANTHROPY AT ETHIAS

For more than a century, Ethias has stood out as a direct insurer that puts people at the heart of its concerns. True to this mission, the company deploys an ambitious sustainability strategy, ensuring that each of its activities generates a positive impact, both for today's society and for that of tomorrow.

By redistributing part of its profits, Ethias strengthens the local fabric of solidarity, supports the most vulnerable, protects natural resources and contributes to building a more sustainable, inclusive and equitable future for all.

VALUES AND PHILANTHROPIC ETHICS

The values underpinning Ethias's philanthropic and societal actions are as follows:

- **Transparency** ~ The criteria for selecting projects and the choices of support are clear and made known to all.
- **Neutrality & independence** ~ The good governance mechanisms put in place guarantee neutrality in the selection of supported projects.
- **Regional balance** ~ Balanced distribution of philanthropic financial resources across the linguistic regions.
- **Sustainability** ~ Priority is given to projects that deliver lasting solutions.
- **Measurable impact** ~ The effectiveness and concrete impact of supported actions are assessed in order to enable continuous growth of Ethias's positive societal impact.
- **Social innovation** ~ New initiatives that drive positive change and structural transformation are encouraged.
- **Partnership & co-creation** ~ Close collaboration with local actors and associations is essential to designing projects that genuinely meet needs on the ground.
- **Respect for fundamental democratic rights** ~ The projects and associations supported contribute to strengthening social cohesion, combating discrimination and defending universal human rights.
  In addition, Ethias recognises that access to a healthy, safe and sustainable environment is a fundamental right for every human being and for future generations. This is why its philanthropic actions systematically incorporate an ecological dimension.

SCOPE OF ACTION

Ethias supports initiatives and projects across four priority fields of action: **Solidarity, Environment, Health and Culture**, each structured around specific themes.

SOLIDARITY

Ethias acts to strengthen social ties and support future generations. Its actions take the form of support for initiatives that combat precariousness, promote access to education and equal opportunities, encourage diversity and inclusion in all their forms, value social and cultural diversity, and strengthen intergenerational ties.

- **Combatting poverty**
- **Inclusion and Social Cohesion**
- **Access to education**

ENVIRONMENT

Ethias is committed to preserving our planet and promoting a sustainable future, taking into account the natural boundaries that ensure the balance of ecosystems. Its actions support initiatives that contribute

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to climate change mitigation and adaptation, protect and enhance biodiversity, and encourage environmentally responsible practices.

- **Climate change**
- **Biodiversity**

HEALTH

Ethias acts to promote the well-being and quality of life of all, by supporting initiatives that foster physical and mental health and encourage the development of scientific research.

- **Health promotion and prevention**
  Support for scientific research

CULTURE

Ethias sees culture as a vehicle for personal fulfilment, creativity and social cohesion. Its actions support artistic creation, foster new talents and enable everyone to access culture, particularly audiences who are furthest removed from it.

- **Support for artistic creation**
- **Access to culture**

TYPES OF SUPPORT

FINANCIAL SUPPORT

STRUCTURAL SUPPORT

In each of its four fields of action, Ethias may choose to provide structural support to any organisation. The objective is to provide significant medium-term financial support to develop and sustain larger-scale projects.

This support is provided in three-year cycles, which may be renewed. By regularly reviewing its partnerships, Ethias seeks to ensure greater equity within the non-profit sector and to give as many organisations as possible the opportunity to benefit from substantial support.

CALL FOR PROJECTS

Ethias organises at least one call for projects per year, designed to provide one-off support for meaningful initiatives around a specific theme.

This theme falls either within one of Ethias's four philanthropic fields of action – **Solidarity, Environment, Health or Culture** – or within a hybrid field of action combining two or more of these areas.

PARTICIPATIVE SUPPORT

As part of its philanthropic action, Ethias let employees choose an organisation they would like their employer to support. In such cases, all proposals are put to a staff vote, enabling everyone to choose the beneficiaries. The associations that receive the most votes are awarded financial support. Amounts are defined upfront.

HYBRID SUPPORT

Ethias may organise an action inspired by the “solidarity hours” concept.

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Ethias employees are invited to voluntarily work additional hours, which are then converted into an equivalent amount that Ethias donates to an association. Ethias may also match its employees' solidarity efforts by topping up the amount generated through the donation of hours.

AD HOC SUPPORT

Ethias sets aside a limited share of the annual philanthropic budget to support ad hoc projects that may be submitted to Ethias and that meet its philanthropic criteria.

LOGISTICAL SUPPORT

Ethias may provide philanthropic support in the form of logistical assistance, by making some of its office space temporarily available to associations that request it. Each request for the use of premises is examined on a case-by-case basis and is subject to conditions defined and agreed between the parties.

DONATION OF EQUIPMENT

In a spirit of solidarity and sustainability, Ethias donates unused IT equipment to refurbishment partners. This equipment, once refurbished, is then given to people in need, thereby helping to bridge the digital divide while extending the lifespan of the equipment.

VOLUNTEERING

Ethias employees have the opportunity to devote one working day to volunteering, by getting involved with the company's network of philanthropic partners, as part of collective actions coordinated and supervised by the Sustainability team.

SKILLS-BASED SPONSORSHIP

Ethias may implement its philanthropic action in the form of skills-based sponsorship, by inviting employees to get involved with the company's network of philanthropic partners for a limited number of working hours so they can offer their expertise to non-profits.

GOVERNANCE

The financial resources allocated to Ethias's philanthropic and societal action are set out in the strategic plan as a minimum percentage of the previous year's net result.

To ensure the principles of good governance and agile management, the management of philanthropic resources is entrusted to a dedicated Philanthropy Stream. This Stream includes representatives from the Sustainability team, the HR department and the Strategy team.

The role of the Philanthropy Stream is to submit the following to the Ethics Committee for advisory opinion and to the Executive Committee for decision:

- the allocation of the budget across the different types of support;
- a selection of partners receiving structural support;
- the theme of the calls for projects and the composition of the juries;

Following validation of the above framework, the Executive Committee delegates the following responsibilities to the Philanthropy Stream:

- validating actions involving employees and their terms and conditions;

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- validating selections of ad hoc projects based on dossier presentations on a half-yearly basis, or delegating this validation to representatives of the Sustainability team under defined terms;
- informing the Executive Committee and the Ethics Committee on a half-yearly basis of the actions carried out and the allocation of funds by type of support.

Depending on needs, the Philanthropy Stream may also draw on the King Baudouin Foundation, within which Ethias has its corporate fund, the Ethias Impact Fund, or call upon external experts for project selection purposes. The Philanthropy Stream may also delegate the management of part or all of the budget allocated to ad hoc support to representatives of the Sustainability team for support amounts below a threshold determined by the Stream.

Operational management is handled by the Sustainability department, in compliance with the established governance processes and the types of support provided for in this policy.

DUE DILIGENCE

Before entering into a philanthropic partnership with an external organisation, Ethias does its due diligence to ensure the reliability and integrity of the prospective partner. Throughout the collaboration, Ethias reserves the right to terminate the partnership if a serious risk, particularly in terms of reputation, were to emerge concerning the partner organisation.

PLANNING

At the beginning of each calendar year, Ethias publishes the planning of its philanthropic actions on its website.

Interested parties may consult the deadlines for submitting applications to calls for projects or the procedures for submitting ad hoc requests.

SUBMISSION OF APPLICATIONS

Applicants are invited to contact the Sustainability department at the following address for any information requests: sustainability@ethias.be

The processing dates for support requests are available on the Ethias website.

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FOR MORE INFORMATION

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