# Commitment of the JDC Group Executive Board



#### **PREAMBLE**

With more than 16,000 connected platform users, around 2.4 million customers, a fund portfolio of over 7.5 billion euros and annual insurance premiums of over 1.4 billion euros, JDC Group AG is one of the market leaders in the German-speaking world. Based on our market position, we take responsibility for actively shaping the change towards a climate-neutral and sustainable economy. Our sustainability efforts encompass the three dimensions of 'environment', 'social' and 'governance'. We not only want to mitigate our economic, environmental and social risks, but also adequately address the climate challenges and take the concerns of our customers and society into account in our daily activities.

# CO<sub>2</sub>-neutral business operations

We are pursuing the clear goal of consistently reducing our  $CO_2$  emissions and gradually making our business operations climate-neutral. To this end, we want to pursue our own net zero strategy with ambitious reduction targets and suitable reduction measures for all scope categories. We will offset unavoidable emissions by promoting projects and activities that contribute to the UN's Sustainable Development Goals (SDG), which we have prioritized.

#### Sustainable corporate governance

The benefits of sustainable corporate governance are multi-layered. We have therefore set ourselves the goal of systematically integrating sustainability into all areas of our organizational structure.

#### Sustainable range of products and services

We want to play our part in ensuring that the financial flows required for economic transformation are properly allocated. We will therefore increasingly include sustainable providers and product portfolios in our range of services and expand the training we offer our distribution channels in this area.

## Fair and reliable employer

The well-being of our employees is important to us. In addition to fair and gender-neutral remuneration, the key points of our sustainability efforts therefore also include the topics of inclusion and diversity, fair and flexible working conditions and the promotion of health measures.

### Regionality in the DACH region

JDC Group AG is a company rooted in the DACH region that has been committed to local social projects for many years. We have been supporting charitable organizations and non-profit causes with donations or campaigns for years and, as a member of CSR Regio.Net, we also support other local companies in their sustainability efforts. We aim to further expand our social commitment in the future.

#### Responsible data protection and IT security

As a digital financial services provider, we are in constant contact with sensitive data. Protecting this data and handling it securely and confidentially is our top priority.

Dr. Sebastian Grabmaier

Ralph Konrad

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Marcus Rex

Dr. Ramona Evens