

Building for our future

SUSTAINABILITY REPORT

Protective 

Table of Contents

A message
from our CEO

4

Our approach
to sustainability

6

Our global
parent, Dai-ichi

8

Focus area:
Business

12

Focus area:
People

32

Focus area:
Community

48

Sustainability
at Protective

66

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**A message from
Rich Bielen,
President & CEO**

At Protective, our collective ambition is to help people achieve the protection and security that is right for them. We make long-term promises to our customers, and we deliver when it matters most. To accomplish this, we strive to continuously strengthen our business and find new and better ways to serve. By upholding sustainable business practices, we commit to standing by our customers on the journey ahead.

In 2022, we were intentional about maturing our sustainability efforts. Many of the discussions, research, plans and initiatives we considered over the past few years grew into applicable learnings — and we are applying those moving forward.

We are all Protectors. It is why we do what we do and how we do it every day. It is why people trust us to be part of their lives. I am proud of our team's dedication to this purpose. In this report, you will discover new and stronger ways we showed up — **supporting our business, people and communities**.

In our **business**, we continued leading with values for a more sustainable world including work to improve efficiencies through digitization and automation for our customer experience. We continued efforts to decrease power consumption in our facilities, and we built upon our supplier diversity framework.

Our values — doing the right thing, serving people, building trust, and aspiring for better — guide how we treat our customers and how we treat our **people**. We make an enduring commitment to do right by our people and invest in our teams. To enable the success of our teammates, we expanded our mental health benefits, introduced a new and improved wellness rewards platform, doubled our talent development offerings and expanded our Diversity, Equity and Inclusion (DE&I) initiatives.

As always, we remain committed to our **communities**. In 2022, we provided \$4.5 million to 192 nonprofits, engaged over 1,800 teammates in volunteer activities, and awarded approximately 50 scholarships to children of teammates, paving the way for access to education and, in turn, creating greater impact through the next generation.

For more than 115 years, Protective has maintained a strong foundation, delivered on our promises to customers and provided opportunities for our people, partners and communities. As a sustainable business, we are committed to being Protectors — today and tomorrow — and we look forward to sharing more of our story throughout the pages of this report.



A stylized, handwritten signature in black ink, appearing to read 'RJB' followed by a flourish.

Richard J. Bielen
President & CEO
Protective Life Corporation

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Our approach to sustainability

Sustainable practices are integrated throughout our organization, and we remain committed to supporting our three pillars of sustainability:



We continue to deliver on promises, provide opportunities for continued growth and mature our sustainability strategy. In 2022, we implemented more rigorous governance, applied strategic direction from our materiality matrix, reported regularly to our executive team and hired a dedicated leader for our sustainability efforts.



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**Engagement with
our parent company,
Dai-ichi**

Beyond our footprint in the United States, our engagement with our parent company, Tokyo-based Dai-ichi Life Holdings, Inc. (Dai-ichi), enables us to help create global impact.

Dai-ichi's group of companies represents one of the largest global life insurers. The Protective family of companies is Dai-ichi's North American growth platform, a strong contributor to its overseas group financials and is considered a significant collaborator in global sustainability efforts.

Each year, representatives from domestic and overseas group companies gather to share and honor best practices at Dai-ichi's Social Responsibility Convention. In 2022, Ron Laeyendecker, Protective's Senior Vice President, Executive Benefits, was recognized with the **President's Special Award** for his team's contributions to enhancing our business and demonstrating tremendous results. The **Dai-ichi Way Award**, which recognizes teams who value connection, agility and integrity, honored Deep Banerjee, Senior Vice President and Treasurer; Martina Winston, Vice President, Head of Talent and DE&I; and Theresa Jones, Director of Supplier Diversity, for their contributions to promoting DE&I.

Our team joined Dai-ichi's global sustainability initiatives like the EConnect Plastic-less Challenge and Eco Action Relay, demonstrating a unified international sustainability commitment. Together, teammates from group companies shared daily actions to consume less plastic and ways, both big and small, to create positive change for sustainability, whether using a glass coffee mug daily or buying boxed laundry detergent rather than plastic.

Dai-ichi also supports Protective through the Dai-ichi Life Innovation Fund, which provides funding for innovative ideas that have potential to benefit the Dai-ichi group companies and support proof-of-concept experiments.

Being part of a global company presents opportunities for our teams to share best business practices and learn from ways these practices are leveraged at other Dai-ichi subsidiaries. Through global task forces, we collaborate on topics including information technology, innovation, sustainability, acquisitions, human capital and cybersecurity, among others.

We are honored to be working alongside a global group of companies, leveraging capabilities and collectively making a difference by building a better future for all.

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Our focus areas

Advancing a values-driven, sustainable business

At Protective, we believe we can make a difference in the world by helping more people achieve protection in their lives. We take pride in our commitment to protect what matters most to our customers and recognize what's possible through the lens of our core values. We will continue to build a more sustainable business by leading with our values.



2022 Impact Numbers:

14.2
million
customers

\$1
trillion life
insurance in force

2.1
million customer
service phone
calls

1.4
million in force
transactions

15%
reduction in
power usage

at our corporate headquarters in 2022 vs. 2019

1
million
customers
served digitally



Aspiring for a better customer experience

For Protective, being future ready means improving capabilities and processes to help us be more effective today and position us for future growth.

Through a company-wide program, we focused on improving the overall experience for teammates, customers and partners. Throughout the year, we deployed two agile teams to transform the experience for our in force customers and our beneficiaries. These teams focused on results, implemented road maps and collaboratively brainstormed ways to drive lasting value for our customers. Deliverables included a tool that allows a beneficiary to file a claim and upload required documentation, a new digital claims status platform that allows customers to track progress and understand next steps, and a new customer hub, making key demographic and policy information easily accessible. These tools allow our customer-facing representatives to engage with customers more personally and efficiently.



“Our new business process is a direct reflection of the company, and we want to provide a seamless experience. Trust begins with us.”

**James Maldonado, Manager, Case Management
New Business Retirement Solutions**



Our customer experience teams are the voice of Protective and deliver on our promises every day. To support these teams, we provided workplace flexibility options and better onboarding, which ultimately improves our delivery. Teaming up with other departments, we put processes in place to enhance the handoff between onboarding and training for customer-facing teammates, ensuring they have enhanced support, regular learning opportunities and are well positioned to serve customers.

Our customer service teams work hard to develop the expertise needed to educate customers with unique needs. This is where digital optimization plays a crucial role in setting our team up for success through automation — providing prompts with more information and intuitive product recommendations during customer interactions.

“Agents I spoke with over the phone were kind and helpful, which is a blessing for those going through difficult times. It was much appreciated.”

Protective Life Client Feedback Survey

We assessed and implemented a new customer contact platform, introducing cloud technology and expanding customer communication choices through chat, call and queuing capabilities during busy times — digital integrations that enable our teammates to stay customer-focused.





Protective celebrated serving 1 million customers digitally in 2022. It has been an active threshold our customer-focused teams were working toward, as we continued to build new capabilities focused on customer adoption, channel optimization and self-service. Now, approximately 55% of our simple transactions — such as address changes and beneficiary updates — occur digitally, and customers can complete whenever is most convenient for them. In addition, a quarter of death claims are reported online. We believe this is an important option for customers experiencing a difficult time, who may prefer to complete this digitally rather than reach out by phone. In addition to meeting our customers' needs, by reducing the reliance on paper documents, we are doing our part to lessen the environmental impact with policyholder interactions.



“Each day, we get to help protect families by diminishing the financial uncertainty that can accompany unexpected loss. Knowing that I play a role in that by doing my job with a level of quality and excellence makes it all worth it. We are Protectors!”

Juanice Crenshaw Moses, Lead Specialist, Case Management

Protective teams celebrating Customer Service Week virtually





FEATURE STORY

Delivering on our promises, making friends for life

Delivering on our promises to customers starts with our team. Protective strives to provide the training, tools and resources to equip our customer service teams with the ability to foster positive interactions during difficult times. Diana Neyman, Manager, Life Claims based in Tennessee, shares her firsthand customer experience.

Diana connected with a beneficiary calling to submit her mother's death claim on behalf of her aging father. She said, "I explained to her, my father too was born in 1934, and we just lost my mother. So, I understood exactly where she was coming from, and I would be happy to help."

After Diana experienced this unique connection with the customer, she stayed in close communication with her until the father received his check.

"I feel like I have a friend for life. She actually found me on social media and thanked me personally for my customer service. It's these kinds of stories that remind us that we are in the right place at the right time to assist people in their darkest times.

Diana Neyman, Manager, Life Claims





Reducing our environmental impact

Protective continuously pursues efficiency within our operations, finding energy savings where possible.

To ensure we are doing our part to build a sustainable future for our planet, we decreased power usage at our headquarters in Birmingham, Ala. through efforts like installing LED lighting, improving our campus' chiller utilization and adjusting building control system setpoints. These efforts, along with our transition to a more distributed workforce, helped us to reduce power usage by over 15% since 2019. To prepare for the future growth of electric vehicles, Protective installed six electric charging stations in each parking deck at our headquarters. Initiatives like these also help us effectively manage costs and align with our overall business strategy.

We also continued our Renewable Energy Credits with Alabama Power, powering our headquarters with 100% renewable energy, equivalent to 18 million kilowatt-hours of wind energy. Because of this and other sustainable efforts in our facility, Protective maintained recognition as an EPA Green Power Partner, a program focused on promoting renewable energy to reduce the environmental impact of electricity.

As we make updates to our buildings, we consider using existing infrastructure before replacing equipment. By working with engineers and consultants to maintain our existing facilities, we can improve efficiency before replacing, where appropriate and whenever possible.





Materiality Matrix

Protective continued applying strategic direction from our materiality matrix, which was developed in 2021. In 2022, we built a three-year sustainability roadmap focused on the most material areas for our business. Areas of priority include:

- Climate Risk Management
- Community and Social Engagement
- Data Privacy and Security
- Diversity, Equity and Inclusion
- Employee Engagement
- Governance Framework
- Greenhouse Gas (GHG) Emissions Reduction
- Sustainability Communication and Reporting
- Sustainable Investments
- Waste Reduction and Recycling

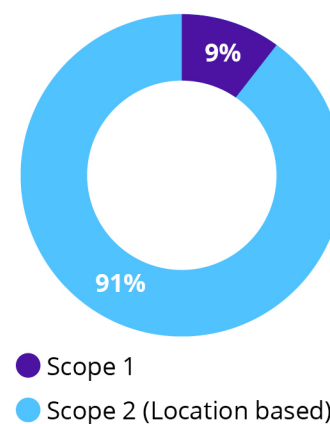
GHG emissions

Alongside our parent company, Protective is engaging in initiatives to understand our carbon footprint. Direct emissions from owned or controlled sources (Scope 1) and indirect emissions from the generation of purchased energy (Scope 2), are measured and monitored.¹ We also continue to closely monitor the evolving development of measurement techniques for indirect emissions that occur in our value chain (Scope 3).

Scope 1 and 2 emissions for the year ended December 31, 2022²

Source	MT CO ₂ e
Scope 1 (Stationary combustion)	3.5
Scope 1 (Mobile combustion)	817.5
Scope 1 (Total)	821.0
Scope 2 (Location based)	8,765.2
Scope 2 (Market based) ³	0

Scope comparison (MT CO₂e)



1. The calculation of emissions involves the use of estimates and management judgment. The inputs and estimates used in these calculations are subject to change as measurement techniques improve and additional data becomes available.

2. The reporting boundary for Scope 1 and 2 emission calculations includes owned facilities greater than 100,000 square feet.

3. Market-based Scope 2 emissions were zero as a result of purchased renewable energy credits that offset all power usage at Protective's home office.



Building a brighter future

Protective is committed to creating a better future by monitoring and sourcing opportunities ripe for innovation. Whether collaborating with The University of Alabama at Birmingham for investments in healthy aging research or exploring investment in a sustainable living community in southern Georgia, teams are consistently monitoring trends, and seeking opportunities for untapped ideas and potential.

Sustainable investing

In 2022, we focused on further developing our methodology for defining sustainable investments. Balancing our obligation to policyholder protection and retaining our financial strength with excellent risk management, we take a holistic approach to investing, considering many factors that enable us to make sound decisions for our stakeholders. To the extent available and relevant to our investment analysis, we review environmental, social and governance (ESG) factors as part of our consideration, monitoring and investment decision-making process. We are also actively evaluating opportunities provided by The Inflation Reduction Act of 2022 in the renewable energy space to continue diversifying and improving the returns of our investment portfolio.



Culture of innovation

In 2022, Protective's Innovation team, with support from Dai-ichi, pursued two innovative ideas regarding closing the life insurance coverage gap and providing affordable vehicle breakdown coverage.

Historically, millennial women are underinsured. The Innovation team identified social media financial influencers, also called FinFluencers, as a way to connect and educate these underserved customers about the benefits of life insurance. The team also began exploring building an affiliate influencer marketing program. Through this work, Protective hopes to expand protection to a population that often lacks adequate coverage by connecting with them where they are – on social media – and providing information to enable informed decisions.

Vehicle prices and higher interest rates have made newer vehicles less affordable for some people. Additionally, current vehicle owners cannot manage the rising costs to repair their aging vehicles. Backed by significant vehicle data research, Protective Asset Protection Division has created a novel vehicle service contract that incentivizes and teaches customers about the importance of properly maintaining their vehicle while providing coverage against the failure of costly components like the engine and transmission. To achieve affordability for customers, the product is offered on a monthly subscription with specialized pricing for customers who engage with the product. With significant plans to further research, test, and learn from this pilot offering, the team plans to engage with internal and external consultants in order to expand these types of product offerings.





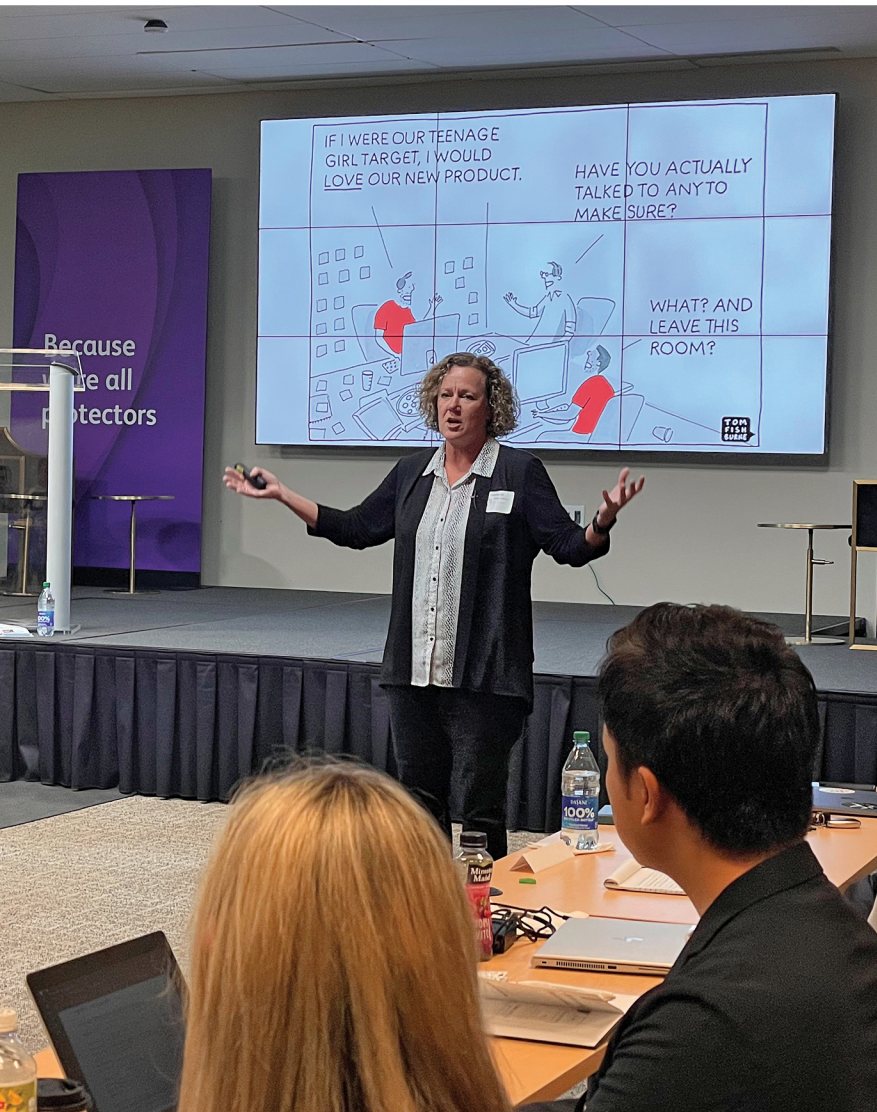
Innovation Fellowship Program

Protective's Innovation Fellowship empowers teammates to create innovative solutions to customer challenges and leverage a favorable state for innovation in the financial services industry. In 2022, over 50 fellows embarked on a 12-week journey to develop ideas for a chance to receive funding and then continue those ideas beyond the program.

Gathering teammates who are driven to experiment and solve problems, the program teaches strategies for defining solutions with the potential to deliver growth through key innovation principles; advance those ideas into proofs of concept; and do so using lean, customer-led experimentation. By the end of the fellowship, members have an expanded innovation toolkit, a broader network and a business plan.

2022 Innovation Fellows include representation from across the organization including:

- Acquisitions
- Agile Delivery Team
- Annuities
- Controllers
- Client Services
- Contact Center
- Corporate Accounting
- Corporate Legal
- Corporate Security
- Creative Services
- Customer Self Service
- Customer Service
- Data Science
- Emerging Technology
- End User Experience
- Enterprise Architecture
- Enterprise Data Services
- Human Resources
- Information Technology
- Internal Audit Corp
- LAD Commission Processing
- Operations
- Product Marketing
- Protection Distribution Operations
- Protection Product Development
- Protection Product Division
- Risk Management
- Sales
- Solution Design
- Talent Development





Managing risk

In 2022, Protective's risk management efforts focused on enhancing risk governance around climate, information technology and crisis management, while also refining our ability to quantify risks. As part of our Enterprise Risk Management framework, our Enterprise Risk Management Committee meets regularly to discuss enterprise-wide risks and ensure appropriate strategies are implemented to mitigate and manage risks. Protective prioritizes evaluating risks intentionally and engaging the team to build appropriate governance.

Because the effects of climate change could impact our business, much of our focus in 2022 was on climate risk. As a result, we adopted a Climate Risk Policy that outlines Protective's approach to the management and governance approach. We began tracking climate-related risks more formally and continue to evolve stress testing and other tools to quantify climate risk. With a continued focus in this area, we will help strategically evolve the metrics and approaches over time.

Among other efforts, we also convened a cross-section of business leaders to identify and address potential issues and risks associated with information technology, while also refining our approach to crisis management.

Cybersecurity

Protecting our information assets and data is a critical component of our information security program. Our values-driven culture of doing the right thing is demonstrated through our commitment to cybersecurity and privacy and helps ensure business resiliency and ability to deliver on our promises to customers.

Throughout our Information Technology organization, we are continuously considering new-generation tools to better identify active threats to modernize privacy and security capabilities. Additionally, Protective has an information risk management committee dedicated to reviewing emerging information security risks, monitoring evolving industry standards and regulatory requirements, and advancing the company's cybersecurity initiatives, plans, training and policies.

Protective continues to prioritize cybersecurity, including engaging our executive teams and regularly updating our Board of Directors on the information security program and related matters.



Ethics and compliance

Fulfilling our commitment to helping people achieve protection and security depends on each of us maintaining high ethical standards.

Protective's four core values guide us in all that we do: Do the Right Thing, Serve People, Build Trust, and Aspire for Better. We serve with integrity and honesty, treating each of our customers the way we would like to be treated.

Code of Business Conduct

All teammates have a responsibility to demonstrate high ethical standards, to hold themselves and others accountable, and to help create a fair and equitable environment.

Protective's Code of Business Conduct reinforces the high standards we have for interacting with customers as well as internal and external business partners. The code covers a variety of topics, including avoiding conflicts of interest, safeguarding confidential information, anti-money laundering, fraud prevention as well as gifts and entertainment.

On an annual basis, Protective teammates complete the Code of Business Conduct Training, certify their compliance with the code and report any potential conflicts of interest.

At Protective, we are committed to fostering an environment where teammates are comfortable expressing concerns. We encourage individuals to report any concerns to members of leadership or anonymously through available channels, including our Code of Business Conduct telephone hotline. Protective prohibits retaliation of any kind when concerns are reported in good faith.





FEATURE STORY

The Farm at Okefenokee

As part of the 2021 Dai-ichi Innovation Fund, Protective received \$500,000 from our parent company to further our research and explore more sustainable-focused investments, which we implemented in 2022. In our commitment to being a leading corporate citizen, Protective remains focused on building a better future for our business, people, and communities.



“We started exploring 12 areas for new sustainable investments and decided sustainable developments and energy were two areas where we could have real impact. We’re a company built on caring for people, so we searched for something personal.”

Stephen Grover, Associate II, Innovation

One such project was the Farm at Okefenokee, a revolutionary agricultural community in Georgia offering a sustainable farm-focused lifestyle. After discussions with the developers, Protective was able to offer a mortgage investment. The 705-acre farm will feature a regenerative model with free-range animals organically tilling and fertilizing fields that will be used for growing food.

Residential homes built from renewably grown wood and locally sourced materials will line pastures, nestle among olive groves and accompany 365 standing garden beds — one for each day of the year. People will live in community together, connected to each other and their food.





Fostering diversity, equity and inclusion in business

At Protective, we are advancing an equitable and accountable environment where teammates can deliver on performance and business objectives. Our commitment begins internally with teammates but extends outward. Among the success last year, we progressed our Supplier Diversity Program.

Supplier Diversity Program

One of the ways we live out our commitment to fostering DE&I in business is through our Supplier Diversity Program. We continue to seek opportunities to conduct business with qualified suppliers that are owned by historically underrepresented or underserved groups. We continue to measure utilization and proactively discuss opportunities with our budget owners and leadership. We have now formalized an internal process for connecting diverse suppliers to Protective's sourcing pipeline and have enacted a growth strategy. As an example of these principles in action, we launched a \$750 million commercial paper program to support working capital needs. Protective selected four dealers to facilitate commercial paper issuance, two of which were diverse-owned firms and ultimately selected a diverse-owned vendor for the program. The chosen vendor has been a valued partner in the program, and we look forward to expanding this relationship.



“At Protective, being intentional is one of the key factors in maturing our Supplier Diversity program.”

Theresa Jones, CPSD, Director, Supplier Diversity

In our headquarter city of Birmingham, we are active participants in organizations focused on advancing diverse vendors locally. Our teammates serve on the Birmingham Business Alliance's Inclusive Procurement Council, the Southern Regional Minority Supplier Development and the Financial Services Roundtable for Supplier Diversity.



Supplier Diversity Program History

2019

- Joined Birmingham's VITAL program, dedicated to advancing supplier diversity, maximizing procurement opportunities and improving transparency
- Launched Supplier Diversity Executive Steering Team

2020

- Onboarded a consultant to improve reporting process and transparency
- Developed roadmap with initial priorities
- Began participating in advocacy groups
- Garnered broader organization buy-in through involvement with Sustainability and DE&I Advisory Committee

2021

- Added full-time dedicated position focused on supplier diversity
- Enhanced reporting processes
- Added supplier registration capabilities to our website

2022

- Developed new process to evaluate budgeted spend to proactively identify opportunities
- Launched tracking program with our high spend suppliers to understand their utilization of diverse suppliers
- Published internal sourcing guidelines

Supplier Diversity team being recognized for their achievements





Sustainability-linked credit facility

Furthering our commitment to sustainability in business, in 2022, we closed on a five-year, \$1.5 billion sustainability-linked revolving credit facility.

“At Protective, we are doing our part to provide a more sustainable future by way of an ethical and socially responsible solution for our business and the workforce,” said Deep Banerjee, Protective’s Senior Vice President and Treasurer. “As one of the early adopters of a sustainability-linked revolver in the U.S. insurance space, we are further highlighting our commitment to our sustainability goals by linking the borrowing cost of our credit facility directly to social diversity and inclusion measures.”

As part of this sustainability-linked credit facility, two Key Performance Indicators (KPIs) measure the percentage of women and racially diverse teammates amongst Protective’s workforce. Our performance against these KPIs will determine potential annual pricing adjustments to the facility, serving as both an ethical and socially responsible solution for our business. Additionally, it demonstrates Protective’s long-standing focus on DE&I.



Investing in our teams

We make an enduring
commitment to invest in
our people and enable the
success of our teams.



2022 Impact Numbers:

86%

of teammates agree
"I am excited to work at
Protective"

(3Q22 Pulse Survey)

21,990

professional development
courses completed

53%

of teammates engaged with
our new well-being platform,
earning cash for taking
action to improve their
health and well-being

86%

of teammates agree
"The organization has made
diversity and inclusion
an important part of our
corporate culture"

(3Q22 Pulse Survey)

97%

of teammates engaged with
our new intranet in the first
full quarter after the launch



Supporting teammates

Through benefits, recognition, training and development opportunities, we advance a culture that defines success through mutual support and alignment with our values.

Mental health benefits

It's important for our teammates to feel and be their best selves, which is why we provide comprehensive benefits, in-office amenities, and virtual resources for supporting well-being. In 2022, we also launched a more comprehensive Employee Assistance Program (EAP), with a new provider, expanding our teammates' access to professional assistance. Our EAP provides everything from covered in-person counseling sessions to online therapy, to resources dedicated to strengthening emotional health for both our people and their families. In addition, our EAP providers make it easy and convenient to prioritize personal and professional growth with live and pre-recorded monthly webinars. In 2022, over 8% of teammates leveraged our program, which is double the typical engagement of peer companies of our size.

New platform for wellness rewards

Protective introduced a new and improved wellness rewards platform — ProHealth Rewards, which encourages teammates to live a more active, healthy lifestyle — and rewards them for it. By completing simple tasks like annual biometric screenings, flu shots, fitness challenges and a collection of holistic activities, teammates earn points that build direct cash value. Team members can earn up to \$1,000 in wellness incentives, and in 2022, we awarded nearly \$800,000 to those who participated in various well-being activities.

Onsite quiet room

One additional way we demonstrated our commitment to helping prioritize well-being while in-office, was that we opened a quiet room for prayer, reflection and meditation at our Birmingham core site. Through this unique and intentional space, we hope to provide a place of peace and sanctuary while working.





Awards and recognition

Achieving an employee experience score of 89% through a third-party led, anonymous survey, Protective was awarded the Great Place to Work Certification. Protective's score landed a 32% higher ranking than a typical U.S.-based company. We strive to create an environment where everyone can thrive, and we're proud to earn external recognition for the culture we have built.



Company awards

Great Place to
Work Certified



Birmingham
Business
Journal's Top
Company Leader
in Diversity and
Inclusion



University of
Alabama's Vivian
Malone-Jones
DE&I Corporate
Award



Individual teammate awards

Association for
Wholesaling
Diversity's Top
Rookie Internal
Wholesaler of
the Year



Association for
Wholesaling
Diversity's Best
Presentation on
Adding Value
Beyond Product



Association for
Wholesaling
Diversity's Best
Presentation on
Prospecting



Birmingham
Business
Journal's 2022
Women to
Watch Honoree



Birmingham
Business
Journal's Top
Individual Leader
in Diversity and
Inclusion



Birmingham
Business
Journal's
NextGen:
Accounting
Honoree



Dai-ichi Group's
President's
Special Award
Honoree



Dai-ichi Group's
Dai-ichi Way
Award Honorees



Digital
Insurance's
2022 Women
in Insurance
Leadership
Honoree



Diversity Plus's
Top 25 Women
in Power
Impacting
Diversity



This is Alabama's
Women Who
Shape the State
Honoree





Developing talent

At Protective, we are always searching for better ways to support our teammates with the right resources to help them succeed, which ultimately builds our business, enabling us to better serve our customers and strengthen our organization.

In 2021, we piloted new offerings and retooled resources to meet the long-term needs of a distributed workforce. Because of this, 2022 brought a significant increase in scope, reach and participation in these channels. We focused on maturing our offerings with an emphasis on applying our leadership principles and providing tools to support career development.

Our top courses of 2022 were “Exploring Leadership at Protective” and “Introduction to Coaching,” both focusing on developing our teammates’ leadership skills to propel their career growth. We also strengthened our onboarding and orientation process by adding informational courses teammates can take at their own pace during their first six months to better understand things like benefits, leadership principles, how our business works and more. In addition to a new onboarding journey, we also launched a program specific to new managers that ensures our leaders understand our core practices and the many resources available to them.

Teammates continued developing knowledge and expertise of our industry through active participation LIMRA, LOMA and courses provided through Protective’s online learning platform. This year, we awarded 56 teammates certificates through our online learning platform, each requiring teammates to complete many hours of rigorous coursework, walking away with a fundamental understanding of specific industry topics.

In 2022, we doubled the amount of talent development content available, which led to increased and unprecedented engagement. Building on this foundation, we will continue developing elective virtual and in-person classroom training in collaboration with external providers who are experts in their respective fields. Our goal is to empower teammates to take control of their careers and allow them to advance in areas that interest them.

By the numbers:

- Built and launched 23 new online courses, focused on career development, leadership skills and customer service
- Participated in 10 community-sponsored leadership development programs
- Engaged 3,578 unique active users on Protective’s learning platform





Engaging teammates

With a robust workforce spread across the country, we continue looking for new ways to engage with teammates at our core sites and virtually.

During 2022, we invested in Indigo, our new intranet, to create a virtual community where teammates better connect. After launching in August of 2022, 97% of teammates engaged with the platform before the end of the year, averaging 56 content views per user.

In designing Indigo, we focused on building a simple user experience where teammates can easily find relevant information and tools to learn more about our business, teammates and community outreach efforts. We saw this as an opportunity to think differently about how we connect and advance a strong culture among our distributed workforce.

In addition, we conducted 24 Friday Live, Friday Forum and Career Spotlight events where teammates could join a candid conversation or panel discussing learning content, career development, and different aspects of their roles at Protective.





Ambassador Program

With over 60% of our teammates working virtually across the country, we continued our focus on developing innovative ways to connect. Our Ambassador Program, which launched in 2021, continues to mature with program enhancements and refined responsibilities.

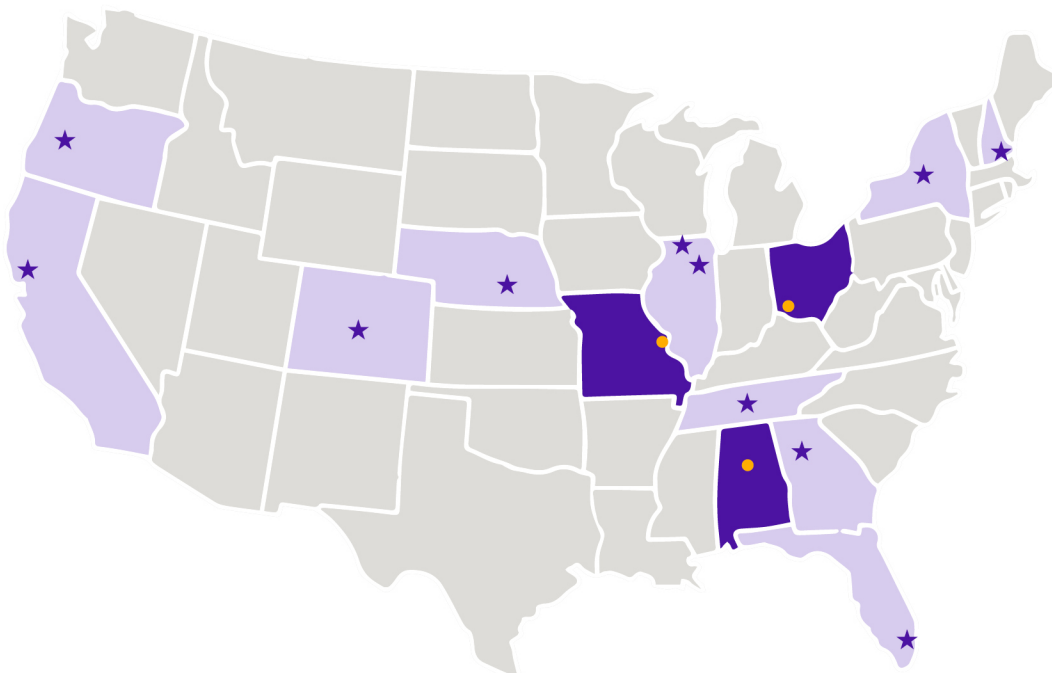
Our 11 ambassadors represent various regions across the country and serve as local liaisons to help us connect with and understand the experience of our distributed workforce. They facilitate engagement, bringing teammates together for social events and community initiatives. They also help guide the foundation to causes that are important in each region.

Our 2022 Virtual Ambassadors

- | | | |
|---------------------|------------------------|---------------------|
| ★ Atlanta, Ga. | ★ Elgin, Ill. | ★ Napa, Calif. |
| ★ Bannockburn, Ill. | ★ Ft. Lauderdale, Fla. | ★ Springfield, Ore. |
| ★ Brentwood, Tenn. | ★ Lincoln, Neb. | ★ Syracuse, N.Y. |
| ★ Denver, Colo. | ★ Portsmouth, N.H. | |

Protective core sites

- | | | |
|--------------------|--------------------|------------------|
| • Birmingham, Ala. | • Cincinnati, Ohio | • St. Louis, Mo. |
|--------------------|--------------------|------------------|





FEATURE STORY

A stronger virtual community

After the events of 2020 and a new emphasis on remote work, Protective launched the Ambassador Program to foster community among our virtual workforce, which included many who had previously worked in an office together.

Before the COVID-19 pandemic, 19% of Protective teammates worked remotely, growing to 60% in 2022. Putting our people at the heart of our decisions, Protective pursued ways to build culture, community and connection with our distributed teammates, identifying geographic concentrations of team members and engaging them.

“It grew out of a business need a few months into the pandemic,” said Letitia Morsch, Vice President, Head of Retirement Operations and Ambassador for the Chicago area. “We all moved home and got settled in, and truly never missed a beat. We were able to maintain a high level of customer service and support remotely. Because of this success, and hearing very positive scores on survey results, we decided to create more remote positions, knowing we could source talent from anywhere. Now, everyone across the country has an opportunity to be heard, make meaningful contributions and grow along with Protective.”

As a virtual teammate in the Chicago area, she understands the importance of the program and has helped shepherd it since its earliest days as a way to replicate natural connection opportunities an office environment creates.

Thanks to the work of team members like Morsch and Kat DePalma, who manages the program, in 2022 the Ambassador Program expanded to 11 ambassadors with chapters coast-to-coast, from South Florida to Oregon, all working as ambassadors in addition to their traditional roles within Protective. With support from the Protective Life Foundation, Ambassadors executed eight service projects in their communities with over 700 total participants. DePalma said this is an indicator of the continued growth and success of the program.

“It’s vital that our virtual team members know they are an important driver in how we are moving forward as a company,” said DePalma, Associate II, Human Resources Generalist.



“By pairing our Ambassador Program with Protective Life Foundation support, we are able to make a difference in more communities, while empowering our distributed team members to give back to the places they live and experience every day.”

Kat DePalma, Associate II, Human Resources Generalist

As the program has matured through the years, buzz about the work and impact of the Ambassador Program is growing. We are even starting to see the next generation of ambassadors step up.

“We’re now at the point where places we didn’t have offices, pre-2020, are now seeing ambassador chapters grow,” Morsch said. “In Nebraska, a team member started an Ambassador chapter because she saw the value it could bring in connecting teammates in her area and building camaraderie. It’s an incredible testament to what we’re trying to do here. Even core site teammates are taking notice and cheering on our efforts. As a key member in the founding of the Ambassador Program, I’m so proud to see us take this small idea of keeping our virtual teammates engaged and witness it expand into a coast-to-coast program of community and collaboration.”

In 2022, Protective hosted Ambassadors in Birmingham for a two-day summit to discuss planning, best practices and success stories. This summit energized the team members involved and provided a lifeline to the larger company.

“We’ve seen higher engagement, communication and connection to the company in our quarterly team member surveys as a result of this work,” noted Morsch. “We’ve put in countless hours to make this program successful and sustainable, and it’s rewarding to see it grow and mature.”





Fostering diversity, equity and inclusion across teams

At Protective, we are committed to providing an inclusive culture where all teammates can fully contribute and thrive. Our goal is to grow and develop our people, attract diverse talent and support strong, diverse communities.

Incorporating equity into our DE&I journey is more than just providing equal access. It is tailoring resources to a need and promoting fair treatment and access, all while working to eliminate any institutional or unconscious barrier that limit our teammates' potential.

Below is a view of how diverse groups are represented across our teams. We are providing a transparent view of our DE&I journey to show areas of success and opportunities and to track the progress of initiatives aligned with our overall DE&I strategy.



50%

Diverse representation by Board of Director members who are either a woman or person of color

12%

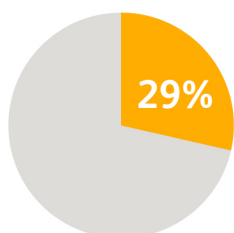
Diverse representation by people of color among people managers

44%

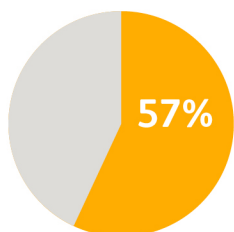
Diverse representation by women among people managers



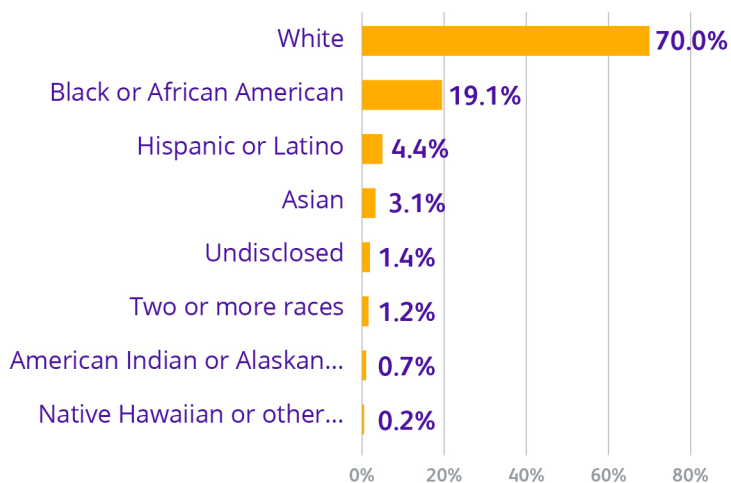
Representation of people of color



Representation of women



Representation by ethnicity



Data as of 12/31/22



86%

say "the organization has made DE&I an important part of our corporate culture"

86%

say "a diverse mix of talent in the workplace enables teams to achieve their goals"

82%

say "my manager actively identifies ways to foster an inclusive environment"

According to 3Q22 Protective Voices Pulse Survey



Growth Networks

To continue driving powerful conversations, increase awareness, provide professional development opportunities and foster a sense of confidence in bringing your most authentic self to work, we launched our Growth Networks.

Growth Networks are voluntary, peer-led communities, open to all teammates, that bring together individuals of like identities or shared life experiences and their allies. The goal is to increase teammate engagement with leaders and peers as we learn more about ourselves and one another. Through our Black Growth Network, Women's Growth Network and Pride Growth Network, we created a unique and thoughtfully designed community to build connection and engagement because the goal is to facilitate learning dynamically. As a crucial part of our DE&I roadmap, we look forward to maturing our Growth Networks in the years to come.



"The creation and launch of the Women's Growth Network has given a chance for all women within Protective to have a safe place to voice their needs, learn from each other and build relationships. It has also given allies a chance to learn more about the unique circumstances that women face in the workplace and how they can help to change the landscape."

Erika Williams, Chair, Women's Growth Network



"The Pride Growth Network is about standing together, being united and lifting each other up. We are committed to building a fully inclusive workplace by offering education, support, allyship, and networking forums within the LGBTQIA+ community."

Shelli Brown, Advisor and Ally, Pride Growth Network



"Our Black Growth Network has been a tremendous success. We've created an inclusive, welcoming and energetic environment with a growing membership base providing our Black employees and allies with techniques and tools to aid in career development, creating new skills, and providing opportunities for networking, engagement, retention and mentorship."

Kenneth Byrd, Executive Sponsor, Black Growth Network





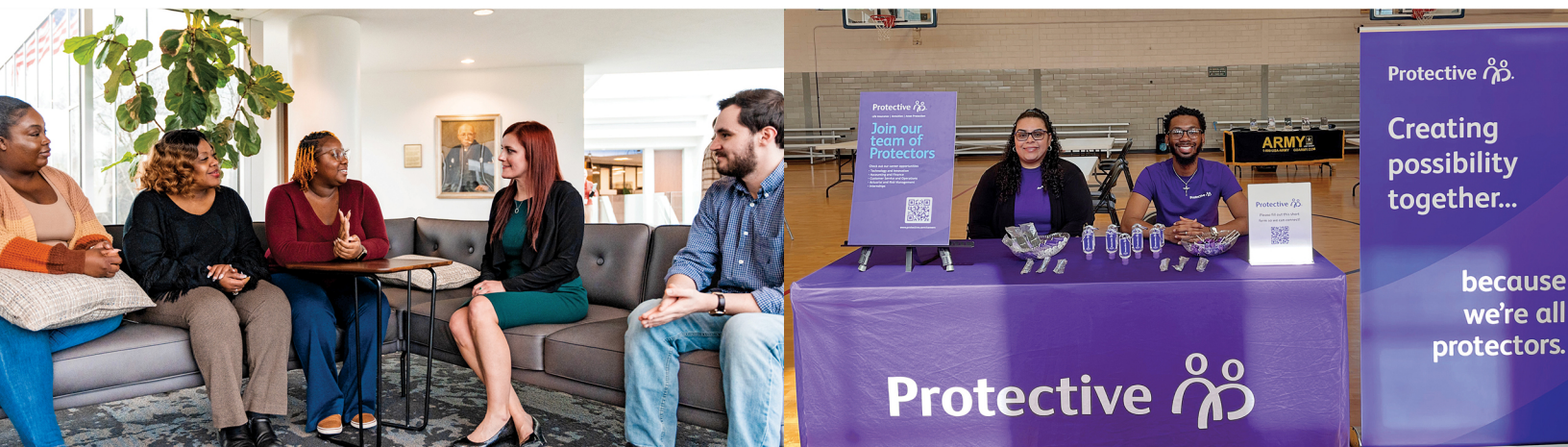
Uncomfortable Conversations Series

In 2022, we launched Uncomfortable Conversations, a series of events that enable candid conversations between teammates to foster awareness and greater empathy. These conversations continue to strengthen our culture so that all teammates are comfortable bringing their most authentic selves to work. We had these conversations during Black History Month, Asian American and Pacific Islander Heritage Month, Pride Month and National Disability Employment Awareness Month.

64% increase in teammate engagement in Diversity Months Series from 2021 to 2022

HBCU Corporate Challenge

To strengthen public-private investments in Historically Black Colleges and Universities (HBCUs), Congresswoman Alma S. Adams, Ph.D., founder and Co-Chair of the Congressional Bipartisan Historically Black Colleges and Universities Caucus, announced the HBCU Partnership Challenge. Protective was pleased to join this partnership alongside companies like Apple, Walgreens and Humana, by taking the pledge to help ensure future sustainability, increase career prospects for HBCU students, and advance diversity and inclusion within all sectors of employment.





Cultural observance day

We practice inclusion by fostering a culture of behavior that embraces, respects, listens to and values differences, enabling all teammates to thrive and contribute to our shared success. Beginning in 2022, all team members received a “floating holiday,” allowing them to take time away from work to observe a religious or cultural day of their choosing. Over 75% of our colleagues took time away from work to observe days such as Juneteenth, Veterans Day, religious observances or any other day of the year important to them.

Expanded leadership development programs

In our commitment to supporting personal and career development, as well as furthering our DE&I efforts, many Protective teammates were able to participate in development programs such as Aspire, CoThryve and McKinsey's Connected Leaders Academy. Aspire is an internal leadership program that is designed to accelerate the development of emerging leaders through a comprehensive journey that includes leadership development, self-development, networking and more. CoThryve is an external 12-month program brought to Protective that engages and supports leaders who are connected and committed to exceptional leadership at Protective. McKinsey's Connected Leaders Academy provides organizations with the opportunity to build their talent pipeline and unlock their organization's full potential by developing teammates from underrepresented groups, and in 2022, we were excited to expand our participation and have teammates represented in the Black, Hispanic and Latino and Asian Leadership cohorts.



Giving back to the communities where we live and work

At Protective, we are committed to protecting our communities. From Birmingham and St. Louis to the Greater Cincinnati Region and our virtual workforce across the country, we dedicate our time and resources to improve the areas where we live and work. Giving back is more than just a responsibility — it is a privilege to be contributing members of these communities.



2022 Impact Numbers:

\$4.5

million donated
to 192 nonprofit
organizations

50+

scholarships awarded
to children of
Protective teammates

1,800+

teammates engaged
in the community

61

homes renovated in
Birmingham under
the Protecting Good
program

42%

of our corporate
giving directly
promoted equity



Corporate giving

Protective is committed to helping protect our communities through both community service and charitable giving. Since the Protective Life Foundation was formally established in 1994, we have provided over \$84 million in cumulative contributions. In 2022 alone, we gave \$4.5 million to 192 nonprofit organizations. Through our unwavering investment in supporting many outstanding organizations that address a wide range of issues — from providing funding to our annual United Way campaign to supporting disaster victims to financing education initiatives — we are proud to reach thousands, improve quality of life and collaborate with others and create the greatest possible impact.

Ronald McDonald House Charities

Through our long-standing partnership with Ronald McDonald House Charities (RMHC), Protective was excited to come together in 2022 and serve in a coordinated effort to support our local houses in each of our core sites and throughout our virtual footprint. From decorating banners and making repairs to preparing meals and playing games with families, teammates left an impact in their local communities across the country.





FEATURE STORY

Coming together to serve Ronald McDonald House Charities

With teammates across three core sites and a robust virtual workforce, Protective was in search of a way to work together to make an even greater impact. For the first time, all Protective core site locations and virtual teammates served in a coordinated week-long effort with RMHC.

"It's a great feeling to have us all connected that way across the miles," said Scott Karchunas, Protective's Senior Vice President, and President of the Asset Protection Division, who also serves as a RMHC St. Louis Board Member.

RMHC provides a safe, affordable, supportive home away from home for sick or injured children and their families when they travel for medical treatment.

Throughout the week in August, 237 teammates across the country volunteered 2,569 hours to serve 2,939 people as part of Protective's RMHC Service Week

"We just want these families to know that we're here to give them some encouragement. We're here as a group and a company to be protectors for them and show them some happiness," said Shayla Aguillard, Associate II, Corporate Giving for the Protective Life Foundation.

To provide much-needed items, Protective hosted a national supply drive that all teammates were invited to participate in whether they were virtual or office-based. At each of the RMHC core site locations, teammates participated in kid-friendly activities, helped with meals, and completed general clean-up throughout the week.

Painting fences, cooking dinner or cleaning baseboards may seem like simple, daily tasks, but to the children and families staying at the Ronald McDonald houses, these small actions mean so much more.

"Every day is a challenge to serve over 170 families," said Sarah Jordan, Director of Development at RMHC of Greater Cincinnati. "One of those daily challenges is delivering a healthy, hot, delicious meal, and we're only able to do that when we have extra sets of hands."



Beyond the meals, RMHC children and families love interacting with volunteers, especially at night while sitting around the dinner table or playing games in the family room. These small interactions provide a sense of security, giving them hope and connection during difficult times.

Protective has been a donor and friend of RMHC of Alabama for nearly 20 years and was excited to broaden our reach to St. Louis and the Greater Cincinnati region several years ago. Protective's long-standing relationship with RMHC extends throughout the year, with several teammates serving on the board and various committees, plus additional service events.

"It's not just that Protective is such a great company, but that they have hired such dedicated team members," said Katherine Estes Billmeier, CEO of RMHC of Alabama. "Protective teammates are among some of our top volunteers and get involved because they believe in the impact RMHC is making in their communities."

From serving dinner to donating items that are needed by the families as they adjust to a long-term stay away from their homes, Protective is happy to support these families when they need us.

"I've been with this organization for 29 years, and it has hit me how blessed I am to go into work every day and see all the good in the world," said Dan Harbaugh, President of RMHC of St. Louis. "What Protective has done in Birmingham, St. Louis, Cincinnati and beyond emulates all that good, and we are thankful this company has chosen us to be the recipient of their kindness."





Teammate giving

Across our core sites and virtual workforce, Protective is committed to making a difference and empowering our teammates to do the same. In 2022, we added service hours to team members' time off allotment to promote giving back one of our most valuable assets — our time. Our teams logged nearly 2,500 dedicated service hours to causes benefiting the elderly, animals, civic activities, health and human services, and more.

Virtual teammates give back

The Protective Life Foundation expanded the impact of our Ambassador Program by teaming up and collaborating across our footprint. With the foundation's support, virtual team members identified local organizations, participated in volunteer opportunities and fundraised for nonprofits in their backyards, organizing eight community and volunteer events with over 700 total participants.

Beyond Birmingham

Our company extends across the country, and it is important our community outreach matches our footprint. As an example, St. Louis team members partnered with a local organization teaching children with Down Syndrome to ride bikes and served their community by partnering with the St. Louis Arc, which is an organization that provides services and family support to people with intellectual and developmental disabilities. The team also participated in a card writing campaign sharing encouraging messages.

In the Greater Cincinnati Region, our team members participate in monthly food pantry volunteer projects, winter clothing and Christmas toy drives, and a Thanksgiving Turkey Trot, all benefiting a local charity near and dear to them, The Society of St. Vincent de Paul. During the Turkey Trot, volunteers bring Thanksgiving meals to people who otherwise would not be able to afford a full meal, with the 2022 event attracting a record number of Protective volunteers.





Commitment to our hometown

At Protective, we take our role as a catalytic leader seriously, especially in the communities in our headquarter city.

We have a strong connection to the neighborhoods surrounding Protective Stadium in downtown Birmingham, which is one reason we've extended our impact there and continue to install new roofs on homes using methods and materials that result in the highest-quality roof replacements available, protecting families for generations to come.

Protective teammates served at the Community Food Bank of Central Alabama as part of our United Way of Central Alabama campaign in Birmingham. The team packed 1,923 mobile pantry boxes that provided families with 7,692 meals.

For us, it is more than just an opportunity to serve, it is hands-on involvement to better our communities.





Protecting Good

Our community engagement initiative in the neighborhoods surrounding Protective Stadium continues to build on significant momentum. While we still host neighborhood clean-up days, support local businesses and schools and provide new connections to resources, our proudest accomplishment under Protecting Good remains the project to strengthen, repair and protect homes in these neighborhoods. Building upon the groundwork previously laid, we continued to work with the Alabama Department of Insurance's Strengthen Alabama Homes Program, the City of Birmingham's Community Development Block Grant and Habitat for Humanity of Greater Birmingham to expand our reach within these treasured five neighborhoods.

"It has been incredibly rewarding to see the Protecting Good program come to life for the greater benefit of our city and neighbors. Equally rewarding are the relationships Protective has built through this process. By establishing strong connections with other community-minded organizations, along with the residents in these neighborhoods, we have discovered new opportunities where we can be better neighbors and protectors of our community," said Rich Bielen, Protective President and CEO.

Each home involved in the project receives a roof replacement to the FORTIFIED™ standard. In 2022, we updated more than 60 homes and plan to complete as many as 100 more homes by the end of 2023. This meaningful work not only allows residents to live more comfortably but also enables them to apply for insurance to further protect their homes and families.





Investing in future generations

Bettering our communities often starts with investing in future generations. Protective allocated 24% of our foundation dollars to causes that advance education. This includes our adoption of J.H. Phillips Academy in downtown Birmingham to provide a reading and math tutoring program for children from kindergarten through fifth grade. For the second straight year, we also sponsored the launch of Birmingham Talks, an early intervention literacy program for babies through three years old.





Artificial Intelligence Bootcamp

After the success of our initial Artificial Intelligence (AI) Bootcamp in 2021, Protective joined forces with the Mark Cuban Foundation again in 2022 to offer the AI Bootcamp to underserved high school students in the Birmingham area. This free bootcamp introduced 25 local-area high school students to basic AI concepts and skills through structured programming.

Protective hosted the four, half-day workshops at our home office. The sessions were led by Protective volunteers from around the company and featured a special introductory message from Mark Cuban himself.

"Time and time again, Protective sees that collaborating with others often enables us to broaden our impact," said Lori Dixon, Lead Associate, Corporate Giving for the Protective Life Foundation. "We are pleased to help put on this camp, which connects students with tech mentors, local organizations and even college scholarships, and exposes them to unique technology to which they may not have otherwise had access."





The World Games

Protective played an integral role in The World Games, a monumental opportunity to put Birmingham and Protective Stadium on a world stage. From 171 teammates volunteering their time for The World Games events to hosting the opening and closing ceremonies at Protective Stadium, Protective's impact was felt on this global celebration of athleticism and sportsmanship.

The World Games brought 3,600 athletes from around the world to Birmingham who were part of Protective's The World Games activations, including a 360-degree photo booth, autograph tent and the Protective Athlete of the Day award.

Leadership Academy

Ahead of The World Games, we were excited to welcome local high school students at Protective Stadium for the inaugural Leadership Academy. By partnering with Breakthrough Birmingham and other civic organizations, Protective's Scott Adams, Executive Vice President, Corporate Responsibility, Strategy and Innovation, Birmingham Mayor Randall Woodfin and The World Games 2022 CEO Nick Sellers, among others, shared insights on business, logistics, inspiration and the leadership required to bring an international event like The World Games to our city.

In addition to an in-depth panel discussion and sessions on the details of the sports included in The World Games, students took part in leadership, sponsorship sales and activation workshops with Protective teammates and staff from other World Games sponsors, including Coca-Cola Birmingham and Shipt.

Leadership Academy students learned about community outreach, small business promotion and event marketing, as well as received a tour of Protective Stadium, Legacy Arena and the surrounding community. At the end of the program, students received a certificate of graduation and an authentic gold medal from The World Games.

Protective is proud that Leadership Academy provided the students with a unique opportunity to learn about The World Games 2022, while also giving them valuable insights they can use on their paths to becoming our city's next generation of leaders.





Fostering diversity, equity and inclusion in the community

At Protective, promoting equity throughout our communities is inherently tied to our values. In 2022, 42% of our corporate giving went directly to promoting equity in our communities, and we are always examining how and where we give to see how we can do better.





Foundation leadership



Eva Robertson
Vice President,
Head of Community Affairs and Executive
Director, Protective Life Foundation



Lori Dixon
Lead Associate,
Corporate Giving,
Protective Life Foundation



Shayla Aguillard
Associate II,
Corporate Giving,
Protective Life Foundation

In addition to foundation leadership, all grant-making activity is supported by a diverse committee of leaders and teammates who serve a multi-year term providing guidance and insight for grant decision-making.

Foundation awards

- The Alabama chapter of the Association of Fundraising Professionals named Protective as the state's Outstanding Charitable Organization
- Eva Robertson was named as part of the 2022 Women Who Shape the State class by Alabama Media Group
- Childcare Resources of Alabama awarded Protective the annual Christopher Sign Award of Distinction

Foundation scholarship recipients

Through its foundation, Protective provides one-time Community Impact awards and four-year academic scholarships to high school graduates of qualifying graduations, including the 2022 recipients below:

Jennine Al-Sugi
Joseph Arledge
Jackson Bentley
Jubilee Dano
Caleb Davis
Rebecca Ehrbar

Katherine Fischer
John Wesley Garriss
Kole Haggard
Lauren Hancock
India Hardy
Trinity Jenkins

Jessica Johnson
Sean McGinley
Matthew Perez
Paige Phillips
Jaila Presswood
Kiara Queen

Zoe Smyth
Jylen Tate
Norah Trench
Ryanne Trench
Blaine Whitt

Nonprofits supported

100 Black Men of Greater Mobile, Inc.	Better Basics	Community Grief Support
A.G. Gaston Boys & Girls Club	Big Brothers Big Sisters of Greater Birmingham	Cornerstone Schools of Alabama
A.G. Gaston Conference	Birmingham AIDS Outreach / Magic City Acceptance	Create Birmingham
A+ Education Partnership	Birmingham Association of Black Journalists	Desert Island Supply Co.
Addiction Prevention Coalition	Birmingham Athletic Partnership	Down Syndrome Alabama
Alabama 4-H Club Foundation, Inc.	Birmingham Botanical Gardens	Down Syndrome Association of Greater Cincinnati
Alabama Appleseed Center for Law & Justice	The Birmingham Civil Rights Institute	Easterseals of the Birmingham Area
Alabama Audubon	Birmingham Education Foundation	First Light
The Alabama Ballet	Alabama Holocaust Education Center	FC Birmingham Youth Academy
Alabama Giving	Birmingham Kiwanis Foundation	Foundations Early Learning & Family Center
Alabama Governor's School	Birmingham Landmarks, Inc.	The Foundry Ministries
Alabama Insurance and Risk Management Education Foundation	Birmingham Museum of Art	Freshwater Land Trust
Alabama Policy Institute	Birmingham Promise	Friends of Jemison Park
Alabama School Readiness Alliance	Birmingham Talks	Friends of Rickwood
The Alabama Symphony Orchestra	Birmingham Zoo	Friends of the Market at Pepper Place
AlaQuest Collaborative for Education	Black People Run, Bike, and Swim	Girl Scouts of North-Central Alabama
American Baseball Foundation	Blue Star Salute Foundation, Inc.	Girls on the Run Birmingham
American Cancer Society	Boy Scouts of America	Glenwood
The American College of Financial Services	Breakthrough Birmingham	Grace Klein Community
American Foundation for Suicide Prevention - Alabama Chapter	Breast Cancer Research Foundation of Alabama	Habitat For Humanity Greater Birmingham
American Foundation for Suicide Prevention - St. Louis Chapter	Build UP	HEAL United
American Heart Association	Building Peace, Inc.	Heart Gallery Alabama
American Red Cross - Alabama Region	Bundles of Hope Diaper Bank	The Hispanic Interest Coalition of Alabama
Association of Fundraising Professionals - Alabama Chapter	Cahaba River Society	Historic Tuscaloosa
aTeam Ministries	Cahaba Valley Health Care	Holy Family Cristo Rey Catholic High School
Banks Academy	Childcare Resources	The Hope Institute
The Bell Center	Children's Harbor, Inc.	IGNITE! Alabama
Bessemer Redevelopment Corporation	Children's of Alabama	Impact Alabama
	Collat Jewish Family Services	International World Games Association
	Community Food Bank of Central Alabama	Jefferson State Community College
	Community Foundation of Greater Birmingham	

Jones Valley Teaching Farm	Neighborhood Housing Services of Birmingham	Spring Valley School
Junior Achievement of Alabama	Newcomen Society of Alabama	STAIR
Junior League of Birmingham, Alabama, Inc.	Norwood Resource Center	STRIVE
JUNA of Alabama	Oak Mountain Mission Ministries, Inc.	Teach for America Alabama
Khairi and Little Angels' Memorial	Oasis Counseling for Women and Children	Three Hots and a Cot
Kids to Love Foundation	O'Neal Comprehensive Cancer Center at UAB	Triumph Services
King's Home	Opera Birmingham	Tunnel to Towers Foundation
KultureCity	Parkinson Association of Alabama, Inc.	The University of Alabama Blackburn Institute
Leadership Alabama	The Penny Foundation, Inc.	The University of Alabama Culverhouse College of Business
Leadership Birmingham	PreSchool Partners	UAB Collat School of Business
Legacy Preparatory Charter Academy	Project Corporate Leadership, Inc.	UAB Integrative Center for Aging Research
Les Dames d'Escoffier International - The Birmingham Chapter	Prosper Birmingham	UAB Live HealthSmart Alabama
The Leukemia & Lymphoma Society - Alabama/Gulf Coast Chapter	Public Affairs Research Council of Alabama	UAB School of Nursing
The Leukemia & Lymphoma Society Metro New York	Railroad Park Foundation	UAB Visual and Performing Arts
Levite Jewish Community Center	Raleigh's Place	United Ability, Inc.
Lifeline Children's Services	Red Mountain Theatre Company	United Craftsmen Children's Shoe Drive, Inc.
Linly Heflin Unit	REV Birmingham	United Negro College Fund, Inc.
The Literacy Council	Rivers of Recovery	United Way of Central Alabama, Inc.
Make-A-Wish Foundation of Alabama	Robert E. Reed Gastrointestinal Oncology Research Foundation	United Way of Metro Chicago
March of Dimes Alabama Chapter	Ronald McDonald House Charities of Alabama	Urban Impact, Inc.
McWane Science Center	Ronald McDonald House Charities of Greater Cincinnati	Venture For America
The Mike Slive Foundation	Ronald McDonald House Charities of St. Louis	Virginia Samford Theatre
Mitchell's Place	Rotaract Club of Birmingham	VOICES for Alabama's Children
Momentum	Selma-to-Montgomery March Foundation	Vulcan Park & Museum
Muscular Dystrophy Association	Sight Savers America	Women's Foundation of Alabama
NAACP Metro Birmingham Branch	Silver Glove	Woodlawn Foundation, Inc.
The National Conference for Community and Justice of Alabama	Smile-A-Mile	YMCA of Greater Birmingham
National Veterans Day Foundation	Society of St. Vincent de Paul	YouthServe, Inc.

The background consists of several overlapping circles in two shades of purple. A large, lighter purple circle is positioned on the right side, while a darker purple circle is on the left. These circles overlap to create a sense of depth and movement.

Sustainability at Protective

Sustainability task force

Protective's Sustainability Task Force is responsible for growing the company's sustainability strategy while driving a short- and long-term sustainability roadmap for Protective. Led by Scott Adams, Executive Vice President, Corporate Responsibility, Strategy and Innovation, the group meets monthly to incorporate key departments throughout the organization with a focus on integrating sustainability efforts into our business.



Executive Sponsor:
Scott Adams

*Executive Vice President,
Corporate Responsibility, Strategy and
Innovation*



Compliance:
Mike Currier

*Vice President,
Compliance*



Corporate Accounting:
Collin Newberry

Principal Financial Reporting



Corporate Communications:
Brittanie Bordonaro

*Vice President,
Head of Corporate Communications*



Corporate Strategy:
Toby Marcus

*Lead Associate,
Strategic Planning*



Facilities:
Andy O'Dell

*Senior Director,
Facilities Operations Manager*



Foundation:
Eva Robertson

*Vice President,
Head of Community Affairs and Executive
Director, Protective Life Foundation*



Government Affairs:
Greg Redmond

*Vice President,
Government Affairs*



Human Resources:
Kristi Smith

*Vice President,
Employee Relations*



Investments:
Diane Griswold

*Vice President,
Investments*



Legal:
Sam Stephens

Counsel



Retail Businesses:
Tara Williams

*Vice President,
Head of APD Product*



Risk:
Pooja Rahman

*Senior Vice President
and Chief Risk Officer*



Risk:
Phillip Earle

*Vice President,
Enterprise Risk Management*



Risk:
April Jackson

*Lead Associate,
Risk Management*



Sustainability:
Coby Kutcher

*Vice President,
Sustainability*



Treasury:
Deep Banerjee

*Senior Vice President
and Treasurer*

The background consists of several overlapping circles in two shades of purple. A large, lighter purple circle is positioned on the right side, while a smaller, darker purple circle is on the left. These circles overlap to create a sense of depth and movement.

**We are
Protective**

We're on a mission to help more people achieve a sense of protection and security, and we know our sustainability journey enables us to continue protecting our business, people and community. Because we're all protectors.

Read more about our sustainability journey at

www.protective.com/sustainability

