

Sustainability Report

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BUSINESS
PEOPLE
COMMUNITY



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A message from our CEO



Protective is a values-based company. Doing the right thing, building trust, serving people and aspiring for better shape our corporate DNA.

As we launch our second Sustainability Report, I continue to be proud of Protective for the actions we are taking not only to advance our sustainability efforts but also to reinforce our values. Being more sustainable is simply the right thing to do.

A critical step in establishing our sustainability strategy was creating the Sustainability Task Force in July 2021. Under the direction of Scott Adams, Executive Vice President, Corporate Responsibility, Strategy and Innovation, this group drives our approach while also developing short- and long-term sustainability roadmaps for Protective. Through this process, we have been able to share and integrate sustainable practices into many areas of our organization. Because of our broad view of sustainability, we expect to continue demonstrating ingenuity, intentionality and action across the company. In these pages, we are pleased to share key highlights from 2021.

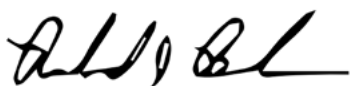
As the world has evolved, so has the way we show up as protectors for our **business, people** and **community**. Following a year filled with change and navigating the unexpected, 2021 continued to stretch our thinking, challenging us to find new methods for conducting business, connecting with each other and serving our community. Additionally, our new brand, launched in 2021, reignited our drive and inspired us to gain momentum in these areas.

In our **business**, we have made significant strides to better understand our environmental footprint, taken steps to formalize our sustainability strategy throughout our business and focused on innovation, supplier diversity and sustainable investment initiatives. This includes but goes beyond powering our 650,000-square-foot Birmingham headquarters with 100% renewable energy.

Protecting our most valuable asset, our people, Protective continued to **support our employees** by offering increased benefits and the flexibility of a hybrid work schedule, while still focusing on opportunities to foster connection and career growth.

Within our **communities**, we invested in where we live, work and play, and we showed up. Over the past year, more than 1,500 Protective employees volunteered with hundreds of nonprofits to benefit and advance organizations important to them, and Protective contributed over \$4 million to make an even greater impact, with over 22% of that going to first-time recipients, creating new relationships and reaching new populations.

As shared, we are committed to doing the right thing and finding ways to protect people, their lives and their livelihoods. Although the way we approach sustainability and living out our mission will continue to adapt to better serve others, at our core, we will always be protectors, and we hope you see a glimpse of that in the pages to come.



Richard J. Bielen
President & CEO
Protective Life Corporation

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Building the framework

Following the release of our inaugural 2020 Sustainability Report, we remain as committed as ever to protecting our business, people and communities. As we continue our sustainability commitment, we want to ensure that we integrate sustainable practices into every part of the organization.

When we developed our Sustainability Task Force to build our strategy and ensure our commitments are met, members from cross-functional departments worked together to categorize our efforts and advance progress within the three pillars introduced in our inaugural Sustainability Report:



We recognize everyone’s approach to sustainability varies, but our hope is that through our unified efforts, we will continue to deliver on promises, provide opportunities for continued growth and live out our purpose as protectors by being a sustainable company — just as we have for more than 100 years and as we will for the next 100.



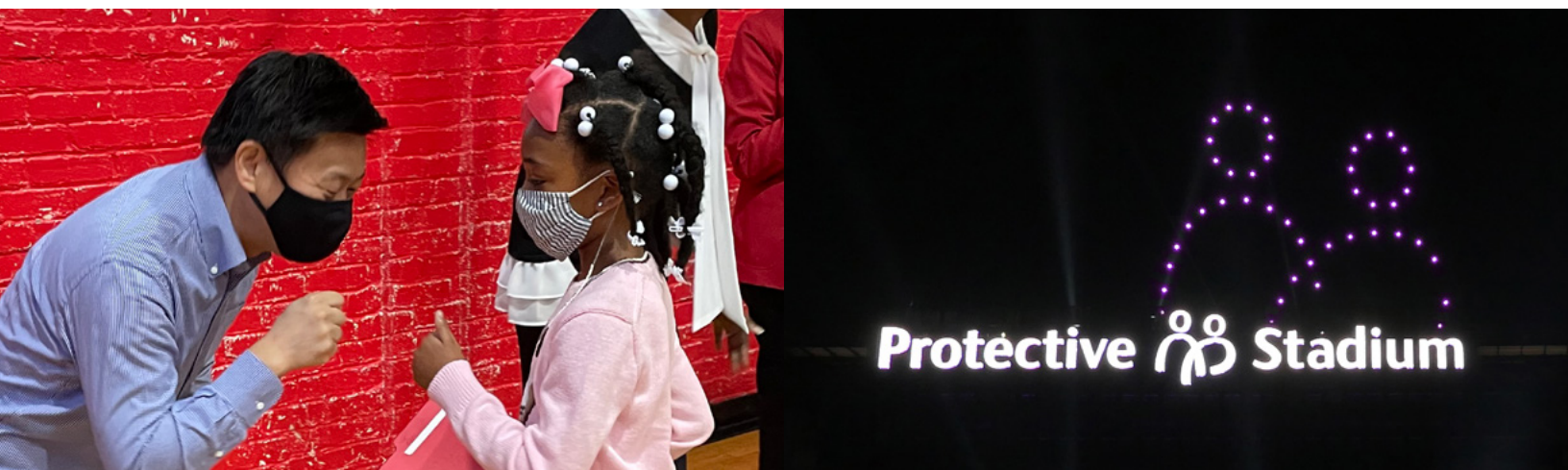
Protective's aspiration to serve more people required a brand that can help support growth – a brand that amplifies our purpose and drives awareness, stronger connections and ultimately, business results. Our new brand, launched in 2021, capitalizes on our strengths, amplifies all the things that make us who we are, and allows employees, partners and customers to see themselves as part of the Protective story.

Renewing and formalizing our focus on sustainability is only part of that commitment. We will never stop searching for opportunities to reach and protect more people, often starting with our hometown.

We are invested in Birmingham's future and committed to creating a positive local impact – a cornerstone of Protective since our founding. In 2021, Protective proudly lit the Protective Stadium sign and opened its doors to the public during a community celebration. Protective is now a permanent part of the Birmingham skyline, a visible representation of our commitment to protect, care for and sustain our community.

And beyond the Birmingham area, whether virtual, hybrid or full-time at one of our core office sites in the greater Cincinnati region or St. Louis, our workforce of over 3,600 employees is on a mission to help more people achieve the sense of protection and security they deserve. With drive and heart, Protective makes the most of every opportunity to help more people. It's who we are and who we've always been, protecting people for 114 years. Simply put, it's our duty and responsibility to put people first – that will never change. If you are working for us, with us or are using our products, you are a protector.

Through every partnership, collaboration and personal touchpoint, we know we can make an impact. Today, tomorrow and for the next 100 years, we are here to be protectors, and we're excited to tell our Protective story.





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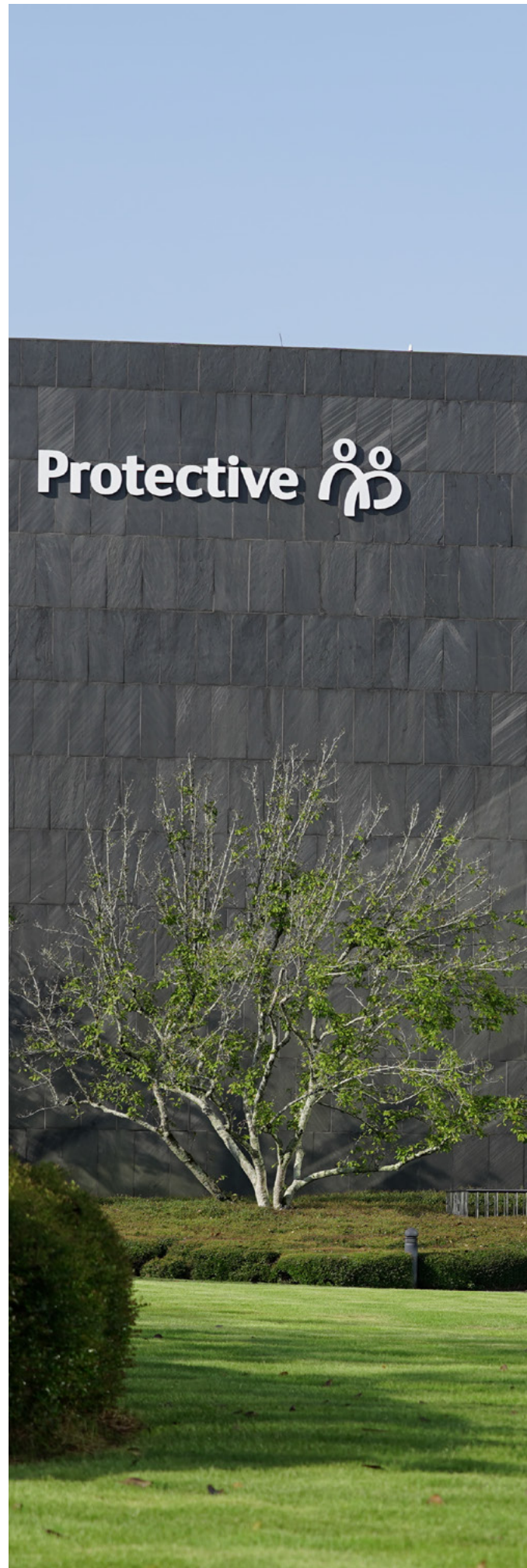
Our focus areas

BUSINESS

PEOPLE

COMMUNITY

Protective remains committed to protecting the world we live in. Our values guide us to inspire positive social impact, and we act every day to advance a sustainable business – because that’s what protectors do.



Business

100% renewable energy

Powered our headquarters with 100% renewable energy, equivalent to 19 million kilowatt-hours of wind energy via a Renewable Energy Credit (REC) with Alabama Power

\$500,000 grant from Dai-ichi

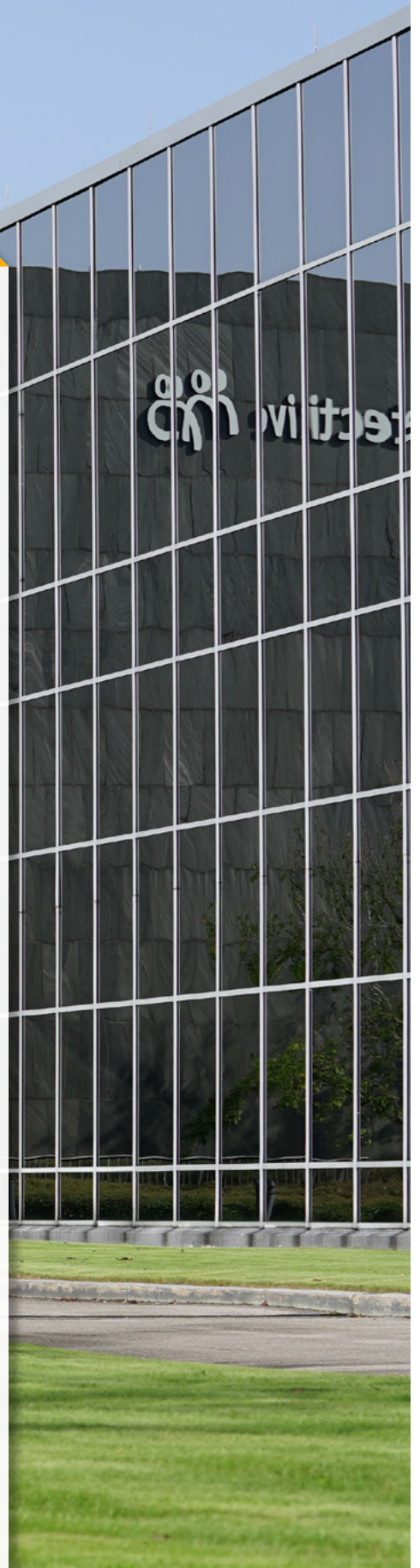
Received a \$500,000 grant award from Dai-ichi Life's Innovation Fund for Protective to explore sustainable investments

\$25M in direct sustainable investments

Established a 2022 goal of \$25 million in direct sustainable investments

\$375M transaction

Completed a \$375 million transaction including four minority-owned investment banking firms for our Funding Agreement-Backed Notes (FABN) program





Business

Serving our customers

The COVID-19 pandemic brought heightened awareness of our industry's products and the need for planning and financial protection. At Protective, we've seen tremendous momentum in our retail divisions and continue to address the increased interest in our products, raise awareness of their importance and prioritize finding ways to meet the needs of our customers in this new climate.

Reflecting on 2021, Protective was honored to serve our customers, paying more than \$4.9 billion in claims and providing \$1 trillion of insurance protection, helping create protection and financial security for 12.8 million people. In a year where we continued to see the impacts of COVID-19, we paid \$640 million in COVID-19 claims to over 11,000 beneficiaries in 2021. These numbers demonstrate the significant impact of our work during another difficult year and remind us why we are here and that our work has never been more important.

"Because we're all protectors" is why we do what we do. And because we are a sustainable company, our customers know we will stand by them and deliver when they need us most.

Driving innovation with our parent company

To fulfill their mission and accelerate innovation, our parent company, Dai-ichi Life Holdings, Inc., launched the Dai-ichi Life Innovation Fund in 2021, which supports their commitment to global innovation across their group companies. Through this initiative, the group regularly solicits and selects ideas from employees worldwide. Chosen ideas and projects are invited to a pitch event where the group's innovation leaders determine which concepts will receive financial support. Protective is proud to participate each cycle with original ideas that will drive innovation for our business but also have the potential for global impact. Learn more about our 2021 pitch on page 20.





Prioritizing the science of healthy aging

To help advance the science of healthy aging, Protective announced an innovative partnership with the University of Alabama at Birmingham (UAB), formally naming healthy aging expert Steven Austad, Ph.D., as the Protective Life Endowed Chair in Healthy Aging Research. With support from Protective, Austad's research seeks to understand the underlying causes of aging and develop medical interventions to support healthy aging.

In addition to the Protective Life Endowed Chair in Healthy Aging Research, Protective's total \$2 million investment toward advancing the science of healthy aging also funds the Protective Life Healthy Aging and Research Acceleration and Innovation Fund. This fund will further research efforts, while also expanding awareness about the findings and applications to advance the field and improve the quality of life in aging individuals.

“Dr. Austad is an international trailblazer in the science of aging, and we are thrilled to see him named as the inaugural Protective Life Endowed Chair in Healthy Aging Research at UAB. At Protective, we are proud to be able to play a role in advancing healthy aging research, which will ultimately help people live longer, healthier lives and have a significant impact on our industry.”

Rich Bielen, President and CEO





Aiding healthy aging research

Our \$2 million investment in healthy aging research places Protective at the front of an emerging research field, according to Steven N. Austad, Ph.D., the inaugural Protective Life Endowed Chair in Healthy Aging Research at the University of Alabama at Birmingham.

“This field of study is probably 30 years old, but the progress was fairly slow until 10 or 15 years ago,” Austad said. “When I teach a class in this, I tell the students, ‘In the course of the semester, we’re going to hear about some substantial breakthroughs in this,’ and I’m never disappointed in that.”

Austad noted that by endowing the chair and establishing the Protective Life Healthy Aging and Research Acceleration and Innovation Fund, Protective is in the company of Alphabet, Google’s parent company, and Amazon founder Jeff Bezos, who, through investments, are also looking to improve knowledge generated in this research area.

Why is now the moment for so much research on aging?

To Austad, it’s the natural next step for medical science. “We’ve been very successful at prolonging life – and that’s certainly not something researchers are against – but we’ve been unsuccessful at prolonging healthy life,” he said.

“The last thing we want is to keep people in a worse state of health, longer and longer,” he added. “What we’d like is for people to stay healthy, healthy, healthy, and then at some point, they simply pass away without a period of suffering. That’s the gold standard – the holy grail of what healthy aging research is all about.”

Nature provides a few examples, he said. “There are birds that will produce a clutch of chicks, then fly 10,000 miles feeding them, and then, they pass away. And they don’t have to undergo this period of later life debility.”

Today, about one-fourth of people over 65 – about 16% of the U.S. population – report difficulty carrying a 10-pound weight, he said. That means they cannot carry a grandchild, nor can they manage many of life’s daily functions.

Previous generations of researchers focused on specific diseases that killed people in what we now think of as middle age. “We had these diseases that killed a lot of people, like heart disease and cancer. What we didn’t think about was, ‘Ok, we’re getting better at curing cancer, better at curing heart disease; that means people are going to live longer and they’re going to be getting Alzheimer’s disease, arthritis, osteoporosis, hearing loss, vision loss.’”



Some of the current research involves medication, and some looks at lifestyle questions, such as how the timing of meals can affect general health, Austad said.

“Two thousand years ago, people were saying, ‘Look, all you need to do is take my pill or my potion and you’ll stay young forever.’ And that kind of hype is still around, unfortunately. But now there’s some real science that is moving forward.”

With the combined support from Protective and our parent company, Dai-ichi, healthy aging research will flourish. This investment will help each of us live longer, healthier lives and will allow UAB to be a leader in advanced aging research. This investment is significant for Protective and the overall life insurance industry. Research like this will help Protective support its customers, while also providing critical data that can help improve products.

The more that is learned about how people age and how they can live longer, the better equipped providers are to develop products and services and share information that benefits customers and offers long-term value. With Austad leading the way in this scientific field, the future is bright.





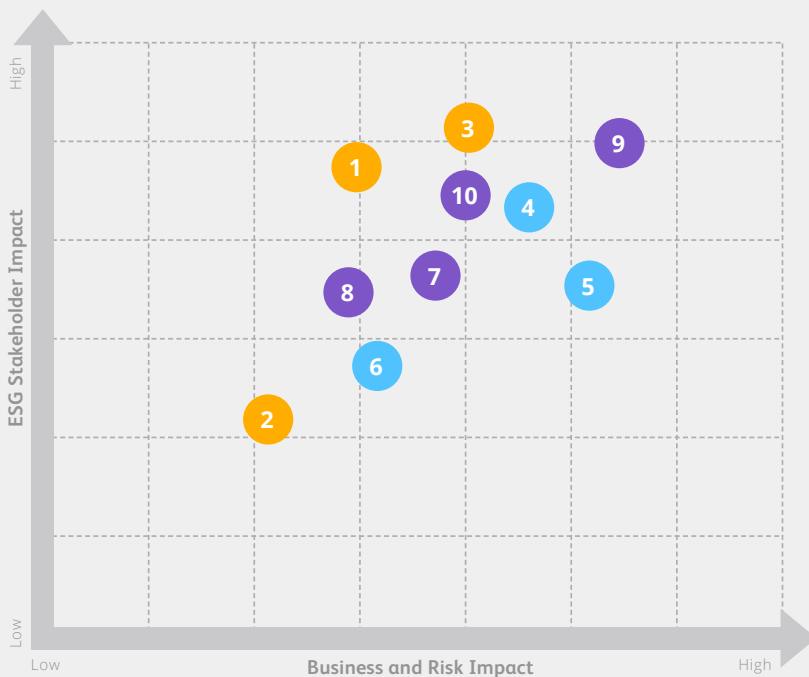
Business

Our commitment as protectors

In 2021, we completed our first materiality assessment, conducting in-depth workshops to identify ten of our most material sustainability issues for focus and prioritization moving forward. These topics include:

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

Protective's Materiality Matrix Consolidated View



Material Topics

Environmental

- 1 GHG Emissions Reduction
- 2 Waste Reduction & Recycling
- 3 Climate Risk Management

Social

- 4 DE&I Program
- 5 Employee Engagement & Culture
- 6 Community & Social Engagement

Governance

- 7 Governance Framework
- 8 Sustainable Investments
- 9 Data Privacy & Security Program
- 10 Sustainability Communication & Reporting

ESG Stakeholder Impact

- Regulators
- Investors
- Employees

Business & Risk Impact

- Revenue Growth
- Cost Efficiencies
- Brand & Reputation
- Cost of Non-compliance

To be a leading corporate citizen, we must understand and respond to our changing world. Our materiality matrix identifies the sustainability topics that we believe matter most to our stakeholders and our businesses at the moment. We use outcomes of the materiality matrix to inform our sustainability approach, strategy, reporting and governance. In the future, we will continue to regularly evaluate and reassess material topics to ensure we consider and incorporate any relevant changes in our business and the world.



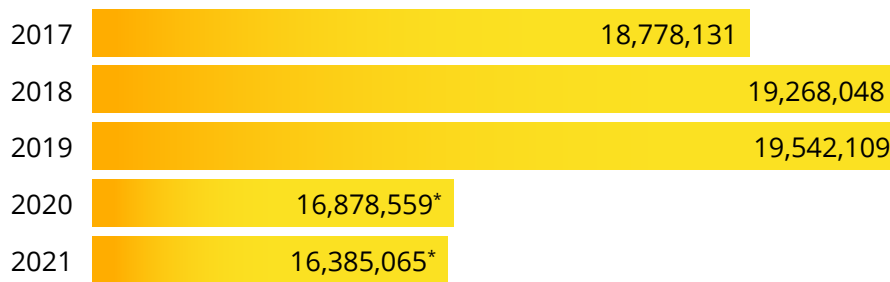
Sustainable energy

Through the use of a Renewable Energy Credit (REC), in collaboration with Alabama Power Company, Protective now powers its 650,000-square-foot Birmingham headquarters with 100% renewable energy equivalent to 19 million kilowatt-hours of wind energy. We're committed to investing in a clean energy future and welcome the opportunity to unite with another of Alabama's largest employers to make an even larger impact. This innovative project will help fulfill our responsibility to build a sustainable future by increasing the demand for clean energy and making the world greener.

In addition to investing in clean energy, Protective is striving to reduce our absolute energy consumption and remains committed to ongoing efforts to improve our footprint through energy-saving efforts. Protective's headquarters, home to 40% of Protective's total employees, is equipped with various features to help reduce carbon emissions.

The electricity usage at our headquarters for the past five years is summarized below.

Electricity Usage (kWh)



* Building reduced to lower occupancy due to COVID-19 pandemic





Business

Advancing innovation and investments

We can't look to building a sustainable business without investing in the future, which is why we have a dedicated team focused on innovation to help Protective stay apprised of major insurance, business and technology trends. This team builds a culture of creativity by testing ideas that expand our capabilities and offerings.

For nearly three years, Protective's Innovation Team has developed a customer-focused experimentation process to invest heavily in capabilities that enable this work.

With the intention of finding innovative solutions to customer challenges and a hunger to leverage the opportune state for innovation in the financial services industry, Protective launched an Innovation Fellowship in 2021. The five-month program allows employees from all over the business to sit at the same table and cross-pollinate ideas.

Derived from one of this team's ideas, the Innovation Team, led by Will Wright, VP Innovation, and Stephen Grover, Innovation Analyst, pitched and won \$500,000 from the inaugural Dai-ichi Life Innovation Fund pitch competition for their original idea to explore and research direct sustainable investment opportunities. Sustainability-linked investments are emerging as a growing long-term asset class, and with this opportunity from our parent company, Protective can be on the cutting edge.

Because the framework for sustainable investments is constantly evolving, Protective continues to review investment guidelines and dedicate resources to carefully assess how and where we invest. We currently incorporate our sustainable investments within our broader portfolio in the form of significant investments in municipal bonds, green bonds, infrastructure debt and other impactful investments. To the extent available and relevant, we integrate ESG factors into our due diligence, monitoring and investment decision-making process, and we carefully monitor our portfolio through an ESG lens, both internally and through third parties.





With a focus on evaluating opportunities in sustainable assets, Diane Griswold assumed the newly created role to lead alternative and sustainable investments.

“The future for sustainable investing is promising. We are always asking ourselves what role Protective can play within our risk and return parameters, as we shape what sustainability means to us.”

Diane Griswold, VP Investments



With dedicated team members like Diane managing sustainable assets for Protective, the company can continue to proactively identify and evaluate more opportunities for sustainable investments. The role Protective can play, while remaining within our parameters of risk and return, is redefining our sustainable investments. With resources allocated to our innovation efforts, Protective established a 2022 goal of \$25 million in directly originated sustainable investments. Examples of direct sustainable investment opportunities include investments in solar energy projects, mortgages to finance sustainably built communities and mortgages for farms growing food using more sustainable methods.

Protective closely follows the development of numerous rating systems and taxonomies that, when fully mature, will enable insurance enterprises, as well as regulators, to quantify our exposure and implement more specific mitigation procedures to address physical and transition risk from climate change. As we monitor these emerging risks and solutions, we continue to follow prudent investment practices that limit our exposure to any single industry or asset class. Through this approach, we believe we can respond quickly to future market and regulatory developments while providing protection and value for our policyholders and other stakeholders well into the future.

Protective discloses investment information by asset type, industry, and credit quality as part of the Supplemental Schedules found in the [Financials section](#) of our [website](#).



Business

Spotlighting investors and supplier diversity

We have an ongoing commitment to diversity, equity and inclusion efforts, including diversifying our investor base. In 2021, a \$375 million transaction included four minority-owned investment banking firms for our Funding Agreement-Backed Notes (FABN) program.

Protective established its first FABN program more than 20 years ago and serves as an active participant in this market with \$6.6 billion FABNs outstanding at year-end 2021. While this is our first inclusion of minority-owned investment firms for the FABN program, we don't expect it will be the last. We look forward to continuing to broaden the diversity of our vendors like those selected for this deal, which ultimately advances opportunities and inclusion in our industry.

“At Protective, we believe equity should be represented in **all aspects of our business.”**

Deep Banerjee, SVP and Treasurer



In 2021, we also evaluated our spending and wanted to create a dedicated resource focused specifically on supplier diversity. We developed a strategic roadmap, created an active page on the Protective website to feature our Diversity Statement and Vendor Registration Form and established a Supplier Diversity Steering Committee to make the program more visible and accountable. To formalize our commitment to supplier diversity, Protective named Theresa Jones as director of supplier diversity. With Theresa at the helm, we're looking for the potential to diversify all future spending by investigating new opportunities and attending buyer/seller summits. Additionally, we are continuing to be active participants in the Birmingham Business Alliance's VITAL program. By supporting local suppliers, especially those owned by people of color and women, we can add additional prosperity and depth to our communities and industry.

“I am proud to serve as the inaugural Director of Supplier Diversity for Protective, and I feel passionate about the opportunity to create inclusive environments (and most importantly, opportunities) for these diverse business owners.”

Theresa Jones, Director of Supplier Diversity





Managing risks and protecting privacy

Protective's risk management governing body, the Enterprise Risk Management Committee (ERMC), meets regularly to discuss enterprise-wide risks. As a result of this committee's work, climate risk was identified as an evolving risk, and short- and long-term recommendations were presented to the ERMC to formally incorporate Climate Risk into the ERM framework and risk governance structure.

Not only has Protective obtained (re)insurance for potential climate-related events, including hurricanes and earthquakes, but we have also implemented contingency plans and taken preventive measures and precautions to mitigate the adverse impacts of potential climate change-related operational risks.

In addition, we broadened business continuity plans to support widespread and long-term interruption, further supported by Protective's Corporate Communications and the Corporate Emergency Response Team (CERT) action plans.

Protective recognizes the value of privacy for our customers, employees, and business partners and is committed to protecting it. In 2021, we added a dedicated Privacy Officer, who oversees ongoing activities related to the development, implementation, maintenance of, and adherence to Protective's Privacy program. Our website contains a [Privacy Policy page](#) that describes our privacy practices, which include gathering and maintaining customer information as part of our ordinary course of business. Various federal and state laws and regulations set requirements for how we use and safeguard this information.

Our privacy compliance programs are designed to meet the requirements of applicable laws and regulations and customer expectations. We provide customers with appropriate privacy-related disclosures on our website as well as through mailings to our customers. We provide annual privacy and safeguarding training for employees whose jobs require access to personal information.

Protective maintains an information security program designed to protect our information assets, which includes customer personally identifiable information ("PII") and protected health information ("PHI"), as well as other non-public information. Additionally, Protective has an information risk management committee that, among other things, reviews emerging information security risks and monitors regulatory requirements and evolving industry standards and reviews the Company's cybersecurity initiatives. The Company's Board of Directors receives reports regarding the information security program and matters.

Lastly but importantly, our Code of Business Conduct is one of the risk management tools we use to inform employees about how our value of "doing the right thing" applies to conduct. It helps us understand our fundamental business principles and what it means to be a Protective employee. All Protective team members abide by this Code of Business Conduct, annually undergo training to certify their compliance and report any potential conflicts of interest arising out of their employment for analysis and remediation as necessary.



Business

Diversity & inclusion: Business

Introducing equity

2021 marked the end of Protective's inaugural three-year Diversity and Inclusion (D&I) Roadmap. The D&I initiatives put into action were the direct results of the D&I Advisory Committee's goals to:

- Grow inclusive and diverse leaders who build collaborative and agile teams.
- Create an inclusive environment that will drive performance and business objectives.
- Increase overall gender and racial diversity at the officer level by evolving our hiring practices, development opportunities and retention of key talent.

While we were eager to begin the 2022-2024 roadmap goals, Protective still had an important step to take in our Diversity and Inclusion journey: embracing the concept of "equity" and formally adding it to our existing Diversity and Inclusion framework.

At Protective, equity is understanding the path to success looks different for everyone and requires leaders to focus on our responsibility to provide resources and opportunities needed for all employees to thrive. To incorporate equity into our D&I roadmap, we need to do more than just provide equal access. It's about creating opportunities, tailoring resources, promoting fair treatment and working to build awareness of and eliminate barriers; we are proud that we made significant progress in 2021 on just that.



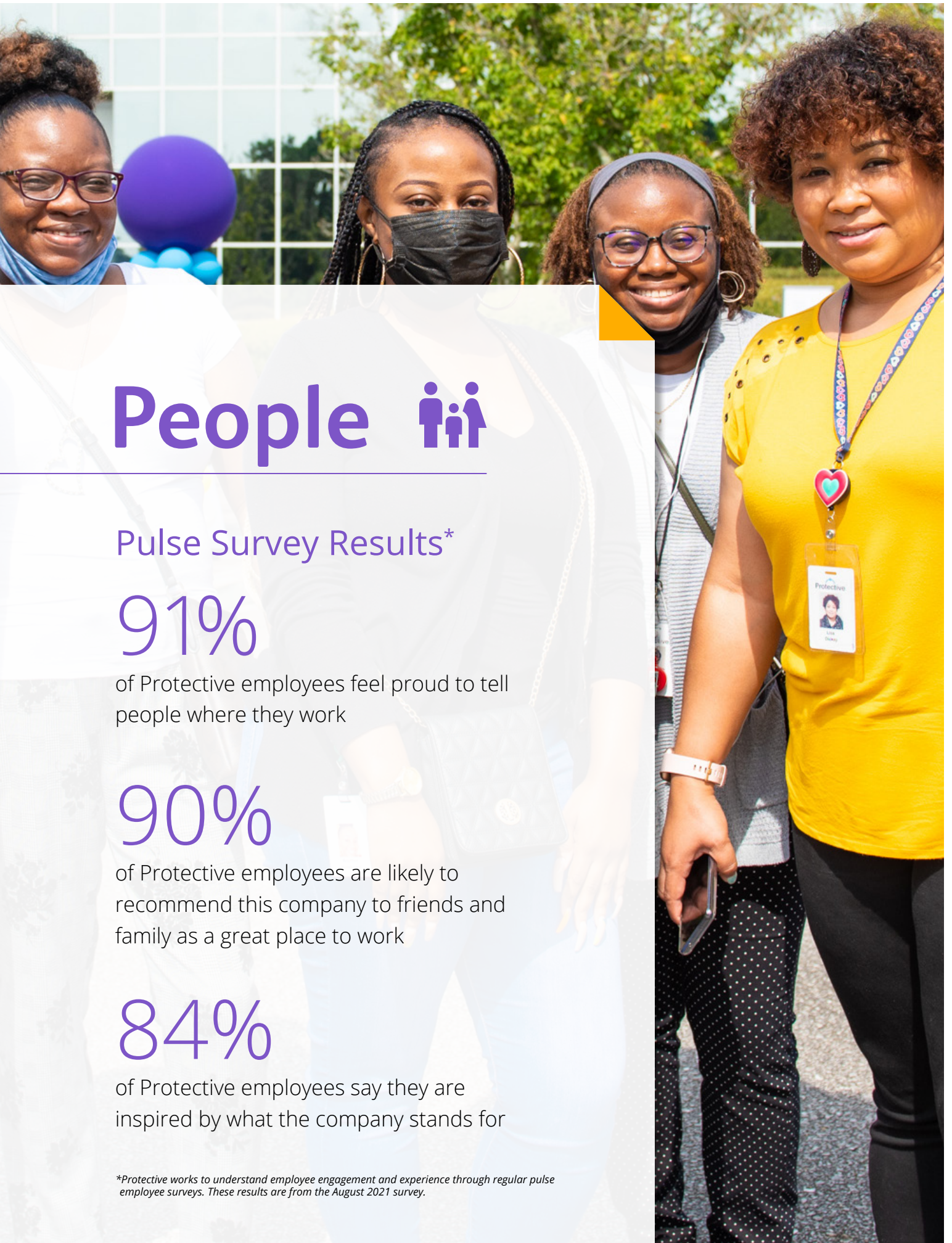


At Protective, equity is understanding the path to success looks different for everyone and requires leaders to focus on our responsibility to provide resources and opportunities needed for all employees to thrive.



When we take care of our people first, they can better care for our customers and our distribution partners. It's building a sustainable business. It's how we do the right thing and ensure we're protecting our customers to the best of our capabilities for the long term.





People

Pulse Survey Results*

91%

of Protective employees feel proud to tell people where they work

90%

of Protective employees are likely to recommend this company to friends and family as a great place to work

84%

of Protective employees say they are inspired by what the company stands for

*Protective works to understand employee engagement and experience through regular pulse employee surveys. These results are from the August 2021 survey.



People

Enhancing engagement in our new environment

With employees working virtually across the country, in addition to those working at our core sites, we wanted to challenge our leaders to keep their distributed teams engaged. To do that, we launched a series: “How do you lead in a distributed environment?”

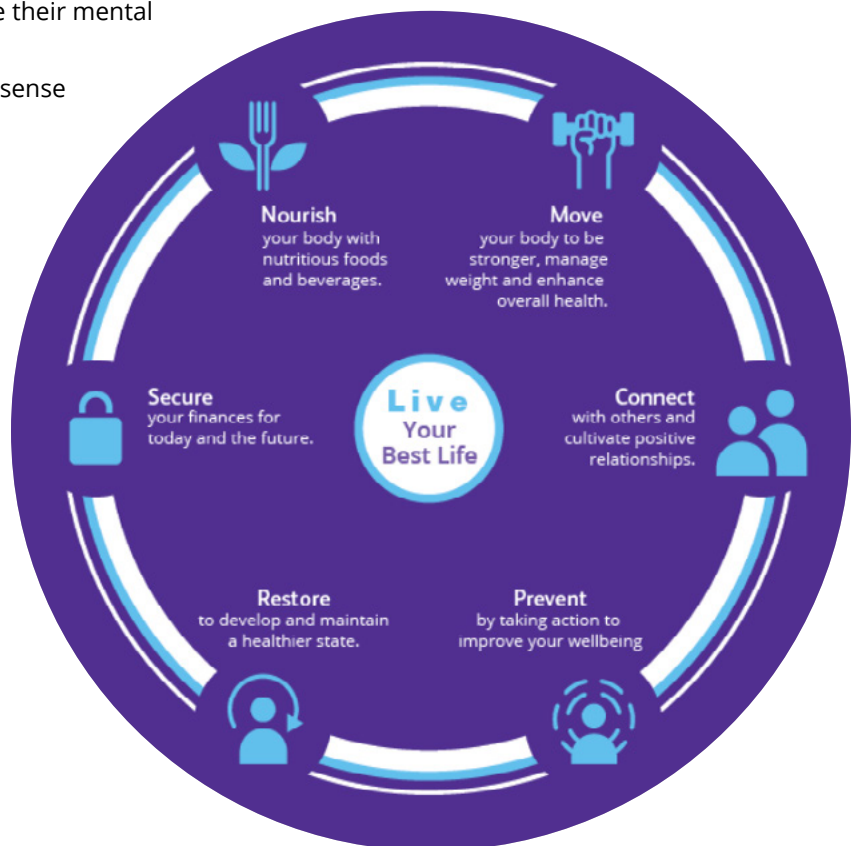
The leadership series provided easy solutions for managers as they navigate and lead their teams in the new work environment. The intent was for managers to walk away with the fundamentals to “lead from anywhere,” including:

- Leveraging management routines to drive vision
- Asking powerful questions to gain alignment
- Facilitating difficult conversations to manage change
- Maximizing technology to enhance team collaboration

To support employees in the new environment, create connections and provide an alternative to the traditional “water cooler chat,” we asked employees to join virtual sessions called “Friday Live,” where we highlighted relevant topics, including:

- Technology: How to use and be efficient with available tools
- Wellness: How employees can prioritize their mental health and work/life balance
- Culture: DE&I highlights and creating a sense of connection

Through these programs, leaders and employees were empowered to establish further connections, learn new skills and enhance their employee experience.





Post-pandemic: distributed, yet robust workforce

As we evaluated our return to the office in a world still facing the lasting impacts of a pandemic, we had a tremendous opportunity to reimagine who we are, what we want to accomplish and how we get work done.

We set out to be an example of an effective distributed workforce by enabling in-office, hybrid and virtual work opportunities. Protective leaders researched best practices for distributed work environments, including discussions of routines, techniques and resources for virtual connection. Technology deployment and fine-tuning helped employees continue to serve our purpose in a distributed environment.

By listening and receiving feedback from our team while continuing to meet the needs of our customers and each other, we implemented a strategic and phased return-to-office approach for our three core sites. With employees now working in-office, virtually and with hybrid schedules, this shift helped reduce our carbon footprint while accommodating employee preferences.

Our three core sites in Birmingham, St. Louis and the greater Cincinnati region house 40% of our workforce and act as hubs for in-person collaboration. These three core sites strengthen our culture as a company through learning opportunities, team-building and other activities. Among our office-based employees, the majority have the opportunity to enjoy a flexible, hybrid schedule with three days in the office and up to two from home.

Each year, Protective welcomes members into its Intern Program to provide a summer of meaningful work experience and opportunities to grow in collaboration, communication, culture and community, all while learning more about what it is like to work at Protective. While we were eager to have interns return to the office, we wanted to keep everyone safe, so we kept the program open and hosted it virtually for a second year. 19 interns from 11 universities embarked on the 10-week program, and we were proud to continue providing hands-on experience, mentoring and business insight to these future leaders.

With our commitment to transparent and consistent communication, we continue to build an inclusive work environment where everyone can thrive. There is no question that we are returning to a new normal. The future of work is now, and we are ready to keep learning and adapting to effectively engage our employees and serve our customers.



People

Putting our people first

At Protective, we prioritize listening to our employees, understanding what is important to them and implementing incremental changes that will positively impact their experience with us. To us, that means treating everyone with respect and implementing intentional changes to our work environment that make a greater impact.

As a company that celebrates diversity, we understand our differences enable our success and want to embrace those differences within our teams. With this in mind, we announced plans to provide a paid, cultural floating holiday each year. This additional floating holiday provides employees with the opportunity to celebrate, recognize or observe a day that is important to them, such as Juneteenth, Veterans Day, religious holidays, or any other day of the year that holds special significance.

In 2020, we increased the minimum wage at Protective, and as promised, we continued to monitor to ensure we remain a desirable place to work for hourly team members. In response, 2021 saw another minimum wage increase to \$18 per hour.

As an incentive to encourage employee safety and wellness and to do our part in fighting the COVID-19 pandemic, we rolled out a COVID-19 vaccine incentive and awareness campaign. We offered paid time off to employees receiving the vaccine, covered the costs and provided 10,000 points in ProHealth Rewards, which is equivalent to \$100. Especially with many of our employees returning to the offices throughout the year, maintaining a safe work environment for our employees remained a top priority, and encouraging COVID-19 vaccination was a small way we could do our part.

ProHealth Rewards, our Wellbeing Incentive Program, provided a platform for employees to show their proof of vaccination and receive a financial incentive, in addition to the robust variety of wellness activities it already offered, including rewards for daily steps, exercise, certain cancer screenings, health visits and more. We continued to see our employees participate in this platform to engage in and track a more active, healthier lifestyle.

Because of these small but mighty efforts, Protective continues to actively recruit and retain a talented workforce. Our employees serve as protectors and deliver our promises, and we will continue to prioritize supporting them.



As a company that celebrates diversity, we understand our differences enable our success and want to embrace those differences within our teams.





People

Diversity & Inclusion: People

Engaging employees in DE&I efforts

In 2021, Protective launched a new DE&I employee initiative, Diversity Month Series, to celebrate different groups and identities, as well as educate and acknowledge the histories of marginalized peoples as we grow in our understanding of other cultures and identities. This program promotes a culture of inclusion and belonging through learning, connecting and growing together and ultimately helps us be better protectors. Throughout the Diversity Month Series, we had over 1,200 employees engage in these critical and meaningful conversations.

Additionally, as part of our involvement with the CEO Action Pledge for Diversity & Inclusion's annual event series, Days of Understanding, Protective launched our own version of Days of Understanding, focusing on promoting inclusion within the workplace. As a result, 632 employees signed the Diversity & Inclusion Pledge, demonstrating our employees' commitment to living, learning and growing together as allies.

Broadening experiences with The Birmingham Promise

In 2021, Protective continued our work with The Birmingham Promise, which was launched in 2020 to connect 100 Birmingham City School students with employers in high-demand, high-growth career fields through a work-based learning experience modeled after best practices in youth apprenticeships. The program was designed to give Birmingham City School students the opportunity to:

- Learn a new skill to gain valuable training with great companies
- Build a resume to help secure future professional opportunities
- Earn a paycheck and make money while gaining more knowledge

As a result, Protective welcomed Saidah Royal for her 16-week apprenticeship, allowing her to rotate among the Human Resources, New Business Operations and Protection Operations departments.





Blazing a career path

As president of the student government association at Birmingham's A.H. Parker High School, Saidah Royal had a very busy senior year. But one of Saidah's most impactful experiences took place off campus, during her 16-week Protective apprenticeship.

Saidah's paid apprenticeship at Protective was coordinated by The Birmingham Promise. Birmingham Promise gives high-achieving students in Birmingham City Schools like Saidah on-the-job experience in exceptional work environments. Involved companies such as Protective – which has committed \$1 million to the program – gain exposure to talented young people early in their career journeys, help build a diverse pipeline of future leaders, and support the wellbeing of the community.

Saidah rotated between the Protective Human Resources, New Business Operations and Protection Operations departments. Now a freshman at Tuskegee University, Saidah said she continues to use skills she learned during her internship, not only in her college classes but when she applied for a part-time job, and then, in customer interactions after she secured that position.

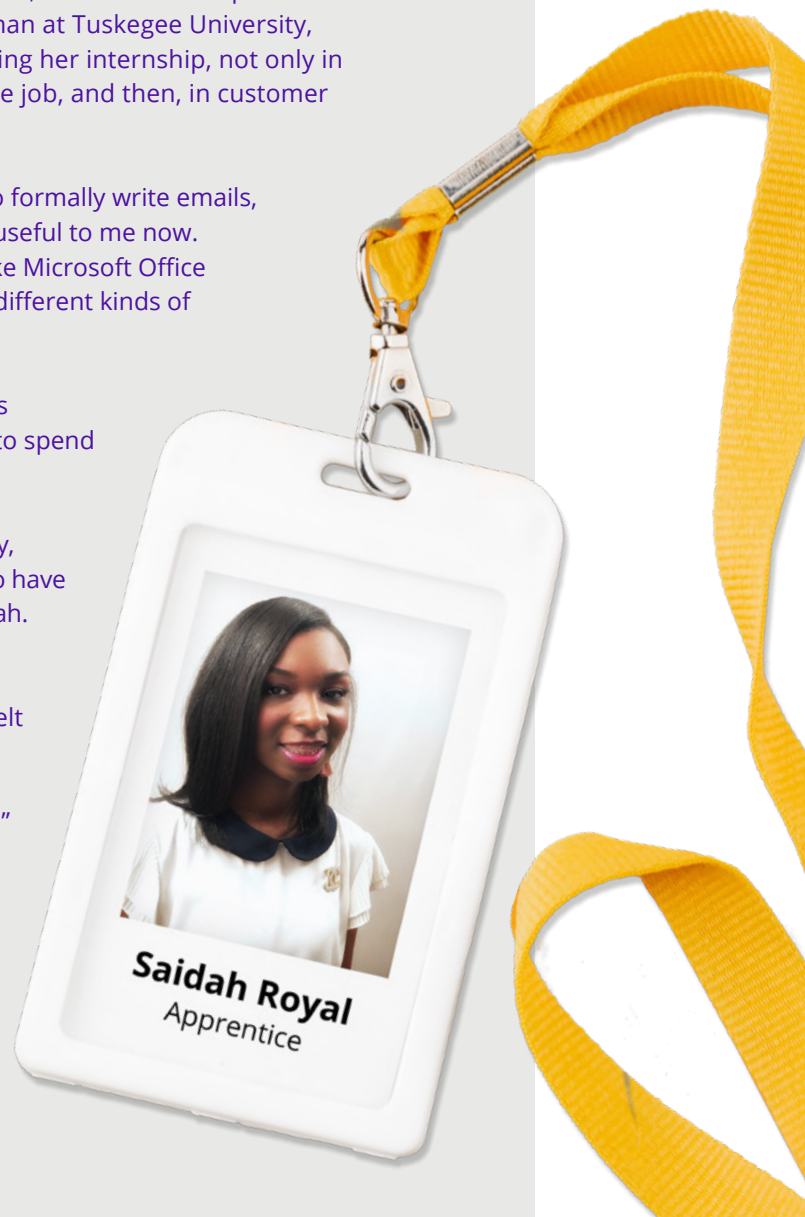
"I gained hands-on experience including learning how to formally write emails, how to set up meetings and professional skills that are useful to me now. I had an opportunity to work with software resources like Microsoft Office and Microsoft Teams, and I got to see how to deal with different kinds of people in the customer service area."

When her mentors at Protective learned that Saidah was considering a career in law, they even arranged for her to spend time with a member of the company's legal team.

"The internship at Protective was a rewarding opportunity, especially when I consider that a lot of people don't get to have any experience before going into a job setting," said Saidah.

Even though the pandemic meant that most of her internship experiences were remote, Saidah said she felt she was part of a supportive "work family."

"They take time out of their day to explain things to you," she said. "I even got to meet and talk to the CEO of the company through a remote meeting."



The Protective Life Foundation represents Protective's unwavering investment in supporting many outstanding organizations that address a wide spectrum of issues — from dealing with human difficulties to enhancing and creating green spaces, to enriching cultural and artistic venues — that improve the overall quality of life of our citizens, neighborhoods and environment. Each year, through financial contributions and volunteer hours, Protective reaches and actively serves hundreds of nonprofits, ultimately touching thousands of people in need of help, support and encouragement. It's part of our commitment to doing the right thing. Being protectors is who we are, and the Foundation and Protective proudly pour support into our communities. We always have and always will.



Community

\$4.0M grants paid

198 nonprofits supported

1,500+ employees

engaged in the community

\$1.9M grants paid

to organizations with employees serving
in leadership roles

\$1.4M to programs

that promote social equity

\$50K of scholarships

for employee dependents





Community

Broadening our impact

With our three core sites in Birmingham, St. Louis and the greater Cincinnati region, we strive to make a difference in the areas where we work, live and play. One of our primary focuses in Birmingham was the Protecting Good program, which you can learn more about on page 42.

In Cincinnati and St. Louis, we continued our efforts in these communities. In Cincinnati, we helped St. Vincent de Paul with its annual holiday drives, Food From the Heart and more. St. Vincent de Paul shares our drive to be a good neighbor by providing service to people in need. The Food From the Heart initiative has provided over one million meals since its inception 31 years ago. With this program, a tax-deductible donation of \$2.09 typically provides one meal, and Protective pledged to match all donations, up to \$25,000.

As in years past, we continued to support Ronald McDonald House Charities of St. Louis, whose mission is to provide comfort, care and a home-away-from-home for families of seriously ill children. We're pleased to continue to support this critical neighborhood resource through volunteer hours and financial support.

On a national scale, we continued to contribute to organizations like the United Way and donate to various disaster recovery efforts. Through several initiatives, we contributed dollars to those who needed our support most. An employee favorite, the Angel Tree program returned this year at all three core sites, allowing people to share the joy of Christmas morning by purchasing gifts for children in need during the holiday season. As a result, we provided for over 200 families across the country.





Providing access through Better Basics

Protective continued to support Better Basics by tutoring children, reading stories, donating books and providing key dollars to special projects. In 2021, Protective employees distributed over 700 books, and we established a new “Book Nook” at Restoration Academy in Fairfield, Alabama. A signature project of Better Basics, Book Nooks are areas where children in economically challenged communities have access to books that have been selected to promote their interest in reading.

Supporting critical resources via Addiction Prevention Coalition

As the presenting sponsor of the Addiction Prevention Coalition (APC) annual corporate event, Protective understands the importance of APC’s mission of eliminating addiction in central Alabama.

With support from organizations like Protective, APC can fulfill its purpose to communicate awareness of the addiction problem and inspire hope, provide education for the prevention of substance abuse and assist those seeking connection by creating coalition in the community. APC is an important resource in central Alabama, and Protective is proud to be a long-standing supporter, with a long history of involvement and investment.





Giving a creative outlet to Glenwood

Glenwood, a nonprofit focused on educating and treating individuals with autism, behavioral health disorders and mental illnesses, is devoted to helping its residents and other individuals served to reach their full potential and be productive members of society.

At the peak of the pandemic, the impact of isolation proved especially hard for Glenwood residents. To mitigate the negative effects of this, Glenwood wanted to have an art center. There was space available, and Glenwood knew there would be a tremendous benefit in providing a creative outlet where the individuals served could express themselves.

Protective stepped in and offered Glenwood this opportunity via a grant, sponsoring an art studio. The studio focuses on visual art, while also offering lessons in music, dance and more. Protective sponsored the grand opening in November 2021, and the Glenwood team has been making an even greater difference in the lives of these individuals since.

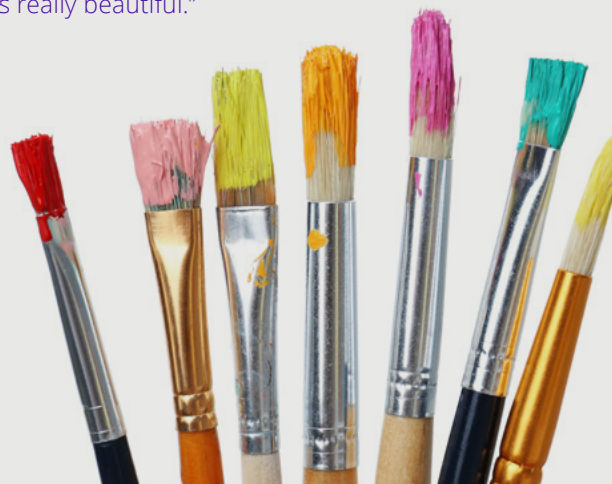
A group of adolescent boys with behavioral disorders was one of the groups who first used the center. Glenwood offered them drum lessons, and for the first time, saw the entire group actively engaged in something positive. The younger children at Glenwood love walking the halls of the children's center, where their artwork is displayed, proudly pointing to their creations.

Linda Baker, Chief Development Officer at Glenwood, shared a story from a grandmother who brings her three-year-old grandson to the art center. "She told me how he brought his art home, and she was excited to put it on display on the refrigerator for him," said Baker. "For days, she said he would point at the art every day and hold it, wanting to take it with him wherever they went."

Over 175 people use the art center, and it's making a difference in people's lives — not only the lives of the individuals served but also in the lives of their families who are seeing the positive impact.

For Linda, that's just one example of the importance of the art center that wouldn't be possible with Protective's support. It's more than just arts and crafts at Glenwood. "Sure, everybody enjoys art, but the folks we serve especially do. Art is a medium that allows you to have a voice. Art is a form of expression that's unique without competing with anyone else. It's really beautiful."

One of the students at Glenwood, coincidentally named Art, really enjoys creating. He spends as much time as possible in the art studio, and Protective was honored to receive one of Art's masterpieces as a gift from Glenwood, a beautiful reminder of Protective's positive impact on the community.







Community

Diversity & Inclusion: Community

Serving the underserved: Shining light on student potential

Protective is committed to making a difference, and we know the most profound impact can come when we do the right thing, which is why we gave over \$1.4 million to programs that promote social equity, including the following:

Offering Artificial Intelligence (AI) training with Mark Cuban Foundation

Time and time again, we see that partnering with others often enables us to broaden our impact. A prime example was in the fall of 2021 when Dallas Mavericks owner and software billionaire Mark Cuban asked Protective to host the Mark Cuban Foundation's AI Boot Camp. The four-day introductory workshop, held at Protective's headquarters, was developed to train the next generation of artificial intelligence leaders while providing a unique opportunity for underserved high school students. Selected students learned key concepts, received hands-on experience and heard from Cuban and other guests while receiving lunch, transportation and access to the technology needed for the workshop, all at no charge to the students. The camp connected students with tech mentors, local organizations and even college scholarships, and exposed them to unique technology to which they may not have otherwise had access.





Supporting access and skills via Silver Glovez

Protective is proud to sponsor and support The Silver Glovez Baseball Camp and Academy, an inner-city baseball program for student-athletes, focusing on fundamental skill development, proper fielding footwork, throwing, pitching, hitting and game strategy. Developed out of the need for quality instruction for young baseball players who may not otherwise have the resources necessary to receive additional coaching, Silver Glovez Baseball Camp and Academy assists underserved communities by coaching student athletes on skills that will allow them to move on to the college level of play. The program's staff of current major league scouts and successful college and high school coaches is committed to teaching players the best techniques and knowledge of the game of baseball.

In 2021, Protective insured the program, which now additionally partners with ACT Score Booster, an ACT prep course, to assist student-athletes in getting the highest possible test score for college entry. Protective is proud to report Silver Glovez has a 93% graduation rate for players who have earned college scholarships. The students have earned degrees in fields such as education, engineering and computer science, in addition to continuing education in law and dental school.



Protecting Good



When Protective decided to be the naming rights partner for Birmingham's newest stadium, we recognized the impact this could have on the neighborhoods around Protective Stadium. For us, this was a new opportunity to connect more deeply to those within the community and help ensure positive impact and economic benefits for Birmingham businesses and neighbors. This is why we invested in the stadium, and we have made it our mission to ensure this stadium is for the community.

Because we are here to be good neighbors, we launched the community engagement initiative, Protecting Good. It began by developing relationships with the 9,000 residents in the five Northside neighborhoods surrounding Protective Stadium -- Druid Hills, Fountain Heights, Norwood, Evergreen and Central City.

When it comes to community revitalization, there is a discipline in doing the work the right way. To respect the people in their neighborhoods, it is imperative you first listen to the needs of the residents. We began by engaging community members and representatives in listening sessions to foster a spirit of collaboration and discovered residents' points of pride, needs, concerns, goals and opportunities. We knew we wouldn't be able to solve every issue, but we started by listening. From there we began developing an ongoing, collaborative community engagement strategy based on what we heard.

We wanted to kick off our relationship with these neighbors on the right foot, so we started by showing up where help was needed. This began with cleanup days. By inviting our friends from other local companies, in addition to our employees, we started with groups of 15, then 35, and eventually, we had 75 people showing up on Saturday mornings ready to support these neighborhoods. Typically moving from Protective Stadium into the neighborhood, we can cover about 20 blocks, make new friends, clean up trash and work to ensure beautiful, walkable roadways for our neighbors.



Still, My Steel City

by Trysten Manning

Birmingham, my Steel City!
Resting above three of the world's cherished minerals:
Limestone. Coal. Iron.

In my Steel City,
Children of all hues and ethnicities,
Side by side because brave warriors battled against injustice.
Shuttlesworth and other activists,
Dr. King's letter from a cell in the Birmingham jail
Captured the mandate for equality,
For peace and prosperity.

My Steel City began in 1871.
Hearts once filled with aversion and hostility,
Evolved to gift our children a sanctuary.
Twenty Twenty-One,
We have come so far.
Diversity. Success.

From Phillips to Miles,
My Steel City spreads love from all generations.
Forged from my Steel City,
The first Black Mayor in Alabama,
Blanket opportunities,
Academic excellence,
Societal contributions,
Universal aims.

From the Barons gold star Willie Mays
To Condoleezza Rice leading foreign affairs,
Our people filled with Magic.

My Steel City!
Sharing culture from cookouts to tailgates to faith.
Not in 'Bombingham' or 'Burningham',
But Birmingham,
Where the warmth of unity,
Keeps us stronger together.

Look at Vulcan,
Symbol of strength, hope, peace, faith
For our Birmingham citizens.

Protect my city.
Protect our people.
OUR Steel City.



However, this work does not stop with clean-up days. We also invited the community into the stadium. We teamed up with a local, minority-owned business, FLY V, to exclusively provide merchandise within the stadium with part of the proceeds benefiting The Penny Foundation, which turned around and distributed funds through grants to the Northside communities. The hat boldly featured “BRAVO! Birmingham” on the front, which stands for “Building Relationships and Valuing Opportunities” with the Protective Stadium logo on the side. This was one small way we could provide a unique opportunity for a local entrepreneur while directing funds back into the neighborhood.

We’re also proud to work with Birmingham City School, John Herbert Phillips Academy, and support its students. We regularly have Protective employees in the classroom, reading to students in kindergarten through third grade. In addition to reading monthly, our employees can’t wait to write handwritten congratulatory notes to the students who have made Honor Roll, recognizing their impressive achievements each quarter. Prior to the Protective Stadium sign lighting, we held a poetry contest for students to write original poems reflecting on their thoughts about Birmingham and what it means to protect their city’s bright future. Winner Trysten Manning, an eighth-grader at Phillips Academy, read his winning poem, “Still, My Steel City” at the sign lighting and was a highlight of the event alongside the guest speakers, Alabama Governor Kay Ivey and Birmingham Mayor Randall Woodfin.

Always on the lookout to bring organizations together to make a greater impact, we were aware of UAB’s Live HealthSmart Alabama Program (LHSA) doing critical work in several Birmingham communities. The mission of LHSA is to make good health simple, and the program aims to move the state out of the lowest levels of national health rankings by leveraging proven intervention strategies. Making physical activity easier and more accessible, improving the availability of nutritious food and enhancing health care to facilitate prevention and wellness are top priorities. The LHSA program originally was only in five Birmingham communities (East Lake, Bush Hills, Kingston, Titusville, and UAB Campus) before connecting with Protective, which expanded the footprint to the five neighborhoods surrounding Protective Stadium.

Lastly, one of our proudest accomplishments under the Protecting Good umbrella is a project to strengthen, repair and protect the homes in these neighborhoods. In response, we established a collaborative project between Protective, the Alabama Department of Insurance’s Strengthen Alabama Homes Program, the City of Birmingham’s Community Development Block Grant (CDBG) program and Habitat for Humanity. Through this partnership, FORTIFIED™ roofs were installed and critical home repairs were completed on three homes during an initial pilot late in 2021. In 2022, we plan to target 100 homes through this program. With our continued focus on Protecting Good, we know this is just the beginning.





Neighbors like family

Even before Protective Stadium was completed, we began to get to know some of the 9,000 residents of nearby neighborhoods. We wanted to ensure that the new stadium would benefit the entire community, including its closest neighbors.

Through Protecting Good listening sessions, we learned some of our neighbors' homes were not only uninsured, but they were also uninsurable. As an insurance company, we knew making repairs that allow a home to be insured could help these neighbors achieve security and protection they deserve.

In response, we convened grant funders and other resources into one application process and connected residents to these opportunities. Together, we initiated major repairs to three homes in 2021, with a 2022 target of 100 homes. The program will not only make these neighborhoods more stable, resilient and vibrant, but also improve wellbeing and inspire hope among residents.

Each home involved in the project receives a roof replacement to the FORTIFIED™ standard, which better prepares for their home to withstand high winds and makes the homes eligible for homeowners' insurance, providing a financial safety net if the unexpected occurs and protecting the homes in these long-standing neighborhoods.

"Some of our residents were having to choose between buying medicine and getting the roof repaired," said Fountain Heights Neighborhood President Bonderia Lyons.

"When residents have chipped paint, roof leaking, stairs falling down, they feel like people judge them, and then you don't see them out in the community picking up trash, coming to neighborhood meetings, working in their yard, taking advantage of the sunshine, enjoying the parks."

After the launch of this initiative, Lyons said she began to see changes not only in the condition of homes but in people, she said. "I had one lady call me after her roof had been done, and she said, 'My whole body feels different, the whole inside of me has changed.' She made her first neighborhood meeting this past Tuesday, so that's proof that it's working. Protective has brought so much hope and opportunity."

The partnership goes far beyond roofs and home repairs. "They have great employees," Lyons said. "They come out and help with our cleanups, and not just in Fountain Heights. They're in Druid Hills and Norwood. They're all over the place."

Fountain Heights Neighborhood Vice President Darlena Battle recalled a "small thing" the neighborhood requested that has meant a lot – advance notice for neighborhood leaders before the stadium's fireworks displays. "For our residents, fireworks sound like gunfire, and now we can tell them that sometime around 9:30 or 9:45, there will be fireworks," she said.

"Protective and its employees have become more than partners. They have become great neighbors," she said. "They have become our family, and they have become our friends."



Protective and its employees have become more than partners. “They have become great neighbors. They have become our family, and they have become our friends.”

Bonderia Lyons, Fountain Heights Neighborhood President





Sustainability at Protective

Prioritizing a sustainable business, supported by our parent company Dai-ichi

Protective’s sustainability strategies are aligned with the values of our parent company, Dai-ichi Life Holdings, Inc. As a corporate citizen leader, Dai-ichi supports Protective in fulfilling our commitment to putting people first, delivering on our promises and striving to do more for our customers, business partners, employees and communities.

Protective works alongside Dai-ichi to leverage local and global capabilities to create a secure future for the communities we serve. With a long-term focus on sustainability, financial stability and commitment to doing the right thing, Protective continues to grow in partnership with Dai-ichi to prepare for the next 100 years.

A Message from the Dai-ichi President on Sustainability:

“Dai-ichi Life Group aims to contribute to people’s happiness and the resolution of social issues complementing social security. We will continue initiatives that are truly necessary for a better future.”

Seiji Inagaki, President



Sustainability task force

Protective's Sustainability Task Force is responsible for driving the company's sustainability strategy while also developing 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 and reports quarterly to the executive team. The group intentionally includes representatives from key departments throughout the organization with a focus on integrating sustainability efforts into our business.



Executive Sponsor:
Scott Adams
*EVP, Corporate Responsibility,
Strategy and Innovation*



Accounting:
Collin Newberry
2VP Corporate Accounting



Compliance:
Mike Currier
VP Compliance



Corporate Communications:
Brittne Bordonaro
VP Corporate Communications



Corporate Strategy:
Toby Marcus
*2VP Corporate Strategy
Development*



Facilities:
Andy O'Dell
2VP Facilities Operations Manager



Foundation:
Eva Robertson
*VP Community Relations and
Protective Life Foundation
Executive Director*



Government Affairs:
Greg Redmond
VP Government Affairs



Human Resources:
Kristi Smith
*2VP Employee Engagement and
Relations*



Investments:
Diane Griswold
VP Investments



Legal:
Sam Stephens
AVP and Associate Counsel



Retail Businesses:
Tara Williams
VP Product



Risk:
Pooja Rahman
SVP and Chief Risk Officer



Risk:
Phillip Earle
VP Enterprise Risk Management



Treasury:
Deep Banerjee
SVP and Treasurer

Foundation leadership



Eva Robertson

VP Community Relations and Protective Life Foundation Executive Director



Lori Dixon

AVP, Protective Life Foundation

In addition to Foundation leadership, all grant-making activity is supported by a diverse committee of leaders and employees who have terms of service providing guidance and insight for decision making.

Foundation awards and scholarship recipients

Through its Foundation, Protective provides one-time Excellence Awards and four-year academic scholarships to high school graduates of qualifying employees. 2021 recipients were:

- | | | | |
|------------------|--------------------|------------------------|----------------|
| Tralyn Ball | Abby J. Hudgins | Nolen Ridlehoover | Vanessa Walker |
| Mason Bentley | Jenna J. Hudgins | Maxwell Roberto-Bailey | Lauren Xie |
| Zeke Cortez | Xeo Jenkins | Bailee Robinson | William Xie |
| Emily Craig | Makenzie Johnson | Rohan A. Shirur | Amy Yang |
| William Farquhar | Danielle A. Landis | Rayven Smith | |
| James Haberland | Jennesa Lincke | Matthew Stewart | |
| Alyssa Hackett | Avery Powell | Sydney K. Taylor | |

Nonprofits supported

100 Black Men of Greater Mobile, Inc.	Birmingham Business Alliance	Duchesne Society
16th Street Baptist Church	Birmingham Education Foundation	Easter Seals of the Birmingham Area
A.G. Gaston Boys and Girls Club	Birmingham Historical Society	Firehouse Ministries
A.G. Gaston Conference	Birmingham Holocaust Education Center	First Light
A+ Education Partnership	Birmingham Kiwanis Foundation	Football Club of Birmingham Youth - FC Birmingham
Addiction Prevention Coalition	Birmingham Landmarks	Foundations Early Learning and Family Center
Alabama 4-H Club Foundation, Inc.	Birmingham Museum of Art	Freshwater Land Trust
Alabama Appleseed Center for Law and Justice, Inc.	Blue Star Salute Foundation, Inc.	Friends of Cystic Fibrosis (Cystic Fibrosis - Alabama Chapter)
Alabama Audubon	Boy Scouts of America	Girls Incorporated of Central Alabama
Alabama Ballet	Breakthrough Birmingham	Grace Klein Community
Alabama CASA Network	Breast Cancer Research Foundation of Alabama	Greater Birmingham Habitat For Humanity
Alabama Giving	Bridge Builders Alabama	Heart Gallery of Alabama
Alabama Humanities Foundation	Build UP	HudsonAlpha Institute for Biotechnology
Alabama Insurance and Risk Management Education Foundation	Cahaba River Society	I See Me, Inc.
Alabama Kidney Foundation	Cahaba Valley Health Care	IGNITE! Alabama
Alabama Policy Institute	Childcare Resources	Impact Alabama
Alabama Symphony Orchestra	Children First Alliance of Alabama, Inc.	Innovate Birmingham
American Baseball Foundation	Children's Aid Society	Innovation Depot
American Cancer Society	Children's Harbor, Inc.	International Association of Culinary Professionals (IACP)
American Foundation for Suicide Prevention - Alabama Chapter (AFSP)	Children's of Alabama	Jefferson State Community College
American Heart Association	Collat Jewish Family Services	Jones Valley Teaching Farm
American Red Cross - Alabama Region	Community Affairs Committee (CAC)	Junior Achievement of Greater Birmingham, Inc.
aTeam Ministries	Community Food Bank of Central Alabama	Junior League of Birmingham
Banks Academy	Community Foundation of Greater Birmingham	Junior United Nations Assembly of Alabama (JUNA)
Baptist Health Foundation	Community Grief Support Service	Juvenile Diabetes Research Foundation - Kansas and Missouri Chapter
Better Basics	Cornerstone Schools of Alabama	King's Home
Big Brothers Big Sisters of Greater Birmingham	Create Birmingham	Leadership Alabama
Birmingham AIDS Outreach / Magic City Acceptance	Crossroad Baptist Church	
Birmingham Athletic Partnership	Desert Island Supply Company (DISCO)	
Birmingham Botanical Gardens		

Leadership Birmingham	Restoration Academy	The Newcomen Society of Alabama
Legacy Prep Charter School	REV Birmingham	The Rotaract Club of Birmingham - Foundation
Legal Services Alabama	Rivers of Recovery	The University of Alabama - Blackburn Institute
Les Dames d'Escoffier - Birmingham Chapter	Robert E. Reed Gastrointestinal Oncology Research Foundation	The Virginia Samford Theatre and The Metropolitan Arts Center
Liberty Learning Foundation	Ronald McDonald House Charities of Alabama, Inc.	The Women's Fund of Greater Birmingham
Lifeline Children's Services	Ronald McDonald House Charities of St. Louis	Three Hots and A Cot
March of Dimes, Alabama Chapter	Samaritan's Purse	Triumph Services
Mike Slive Foundation	Shepherd's Fold, Inc.	U.S. Space and Rocket Center Education Foundation
Mitchell's Place	Silver Glovez	UAB Live HealthSmart Alabama
Momentum	Sloss Furnaces Foundation	UAB Athletics Foundation
Muscular Dystrophy Association	Smile-A-Mile	UAB Collat School of Business
Muscular Dystrophy Association - Chicago	Society for American Baseball Research, Inc. (SABR)	UAB Longevity Center
Muscular Dystrophy Association - South Florida Chapter	Society of St. Vincent de Paul	UAB O'Neal Comprehensive Cancer Center
National Multiple Sclerosis Society	Southern Environmental Center	UAB Visual and Performing Arts Center (formerly Alys Stephens Performing Arts Center)
National Veterans Day	Special Equestrians, Inc.	UNCF (formerly the United Negro College Fund)
Oasis Counseling for Women and Children	Spring Valley School	United Ability
ONE PLACE Metro Alabama Family Justice Center	STAIR (Start the Adventure in Reading)	United Way of Central Alabama
Opera Birmingham	Studio By The Tracks	United Way of Metro Chicago
Parkinson Association of Alabama, Inc.	The Bell Center for Early Intervention Programs	Vietnam Veterans Memorial Fund
Power of Life Foundation	The Birmingham Promise	Vulcan Park and Museum
PreSchool Partners	The Birmingham Zoo	Washington Legal Foundation
Project Corporate Leadership	The Exceptional Foundation	WE Inc. (formerly Workshops, Inc.)
Prosper Birmingham	The Foundry Ministries	Woodlawn Foundation
ProStart Academy	The Hispanic Interest Coalition of Alabama (HICA)	YMCA of Greater Birmingham
Public Affairs Research Council of Alabama (PARCA)	The Hope Institute	YouthServe, Inc.
Railroad Park Foundation	The Judge Frank M. Johnson, Jr. Institute	YWCA Central Alabama
Raleigh's Place	The Leukemia and Lymphoma Society - Alabama/Gulf Coast	
Red Mountain Grace	The Literacy Council	
Red Mountain Theatre Company (RMTC)	The McWane Science Center	
Renascence Inc.		



**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

Stay connected to our
sustainability story at
www.protective.com/sustainability