

The purpose of Momentum Metropolitan is to enable businesses and people from all walks of life to achieve their financial goals and life aspirations by creating economic value for all our stakeholders, including future generations. To achieve our purpose our sustainable development is embedded in our strategy and is an integral part of how we do business.

Previously, financial and physical assets were considered to be the key components making up an organisation’s market value. Today, increasingly an organisation’s sustainability and the likelihood of it performing well in the future is also being measured in terms of its environmental, social and governance (ESG) performance.

**Momentum Metropolitan supports the United Nations Environment Programme (UNEP) Finance Initiative’s Principles for Sustainable Insurance (PSI)**

Sustainable insurance is a strategic approach where all activities in the insurance value chain, including interactions with stakeholders, are done in a responsible and forward-looking way by identifying, assessing, managing and monitoring risks and opportunities associated with environmental, social and governance issues.

Source: PSI

**How our approach to the environment, society and governance contributes to the sustainability of our business**

**Environment** 

By minimising our impact on the environment through responsible consumption of renewable and non-renewable environmental resources, our approach to responsible investment, addressing our impact on climate change, supporting a just transition to a resilient low-carbon economy and complying with legislation we not only contribute to the sustainability of our business, but we also contribute to the achievement of the UN SDG 13: Climate action (see page 113).

**Society** 

Through our approach to our employees’ human rights, learning and development, safety, health and well-being, and their employment we are able to deliver on our purpose by providing our clients with products and services that enable the achievement of their financial goals while protecting their financial security, health and well-being and creating economic value for all our stakeholders. We also contribute to the sustainability of our business and the achievement of UN SDG 8: Decent work and economic growth and UN SDG 3: Good health and well-being (see pages 88 to 92).

Through the role we play in the communities in which we operate and our relationships we increase their sustainability, earn our social licence to operate, and contribute to the achievement of UN SDG 8: Decent work and economic growth and UN SDG 9: Industry, innovation and infrastructure (see pages 112 to 115).

**Providing adequate assurance on the ESG information provided in our integrated report**

We have adopted a combined assurance approach to ensure we have adequate assurance across the Group on both non-financial and financial information and to prevent gaps or duplication in assurance efforts (see pages 3 and 21).

Our carbon footprint is verified annually by an independent external emissions verification agency.

**Governance** 

Through the application of good governance practices, we have established an ethical culture within the Momentum Metropolitan Group, effective control and legitimacy, all of which contribute to the sustainability of our business and its good performance (see pages 37 and 92).