

The Co-operators Sustainability Policy

We see sustainability as a future state where individuals, communities and the economy thrive within the cycles of nature and a healthy society. Acting sustainably means taking care of tomorrow—while still meeting the needs of today’s stakeholders. Doing so aligns naturally with our co-operative values.

Co-operators recognizes that our business, communities and the global economy exist within the closed system of the Earth, which provides irreplaceable resources and support for all forms of life. We recognize that the capacity of the Earth to continue doing so is threatened by the degradation of natural and social systems. We believe no human should be allowed to fall into poverty or isolation, and that resiliency, health and wellness are essential to a good quality of life.

As a co-operative, financial services provider, employer, investor, advocate, and community partner, we believe we can and must lead the way in ensuring a sustainable future, in Canada and globally. Our staff, Financial Advisors and Board of Directors are thriving catalysts in advancing sustainability at work, at home and in the community. Our co-operative values and business model create unique opportunities for us to demonstrate leadership in sustainability by integrating it throughout our enterprise. Meeting the emerging and unmet needs of clients and members is fundamental to our co-operative purpose. With these needs met, Canadians can better contribute to a sustainable future. As we help Canadians anticipate and reduce risk, mitigate damage, and become more resilient, we are also ensuring our long-term financial strength and ability to meet our clients’ needs and maximize the benefits we create for our stakeholders.

Working together, we are committed to minimizing any negative effects that our activities could have on the environment and society at large. Beyond this, we can help restore nature and society through innovation in our products and services, client, member and public engagements, partnerships with our stakeholders, and business practices. We are committed to catalyzing co-operation for sustainability, in Canada and globally, which is required to address systemic challenges. We are committed to aligning our business with these sustainability principles:

System Conditions for a Sustainable Society ¹

In a sustainable society, **people** are not subject to structural obstacles to:

- Competency
- Health
- Impartiality
- Influence
- Meaning-making ²

...and **nature** is not subject to systematically increasing:

- Concentrations of substances extracted from the Earth’s crust
- Concentrations of substances produced by society
- Degradation by physical means

With each step, Co-operators will work to align everything we do with these fundamental sustainability principles in ways that advance the financial security of Canadians and their communities.

1. Source: The Natural Step

2. ‘Meaning-making’ means both creating individual meaning and co-creating common meaning. It includes cultural expression and creating the conditions for a purposeful life.