

# GRI INDEX

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102-5	Ownership and legal form	2021 Annual Review – Who We Are GWLRA website	<a href="#">2</a> , <a href="#">website</a>
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102-8	Information on employees and other workers	2021 Annual Review – Data Tables	<a href="#">29</a>
102-9	Supply chain	2021 Annual Review – Stakeholder Engagement	<a href="#">26</a> , <a href="#">website</a>
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102-11	Precautionary Principles of approach	GWLRA website	<a href="#">website</a>
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102-18	Governance structure	2021 Annual Review – Corporate Governance	<a href="#">6</a> , <a href="#">website</a>
102-19	Delegating authority	2021 Annual Review – Corporate Governance	<a href="#">6</a> , <a href="#">website</a>
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102-21	Consulting stakeholders on economic, environmental, and social topics	2021 Annual Review – Stakeholder Engagement	<a href="#">26</a> , <a href="#">website</a>
102-22	Composition of the highest governance body and its committees	GWLRA website	<a href="#">website</a>
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102-26	Role of highest governance body in setting purpose, values, and strategy	2021 Annual Review – Corporate Governance	<a href="#">6, website</a>
102-27	Collective knowledge of highest governance body	GWLRA website	<a href="#">website-1, website-2</a>
102-28	Evaluating the highest governance body's performance	2021 Annual Review – Performance Scorecard	<a href="#">9</a>
102-29	Identifying and managing economic, environmental, and social impacts	2021 Annual Review – Corporate Governance	<a href="#">6, website</a>
102-30	Effectiveness of risk management processes	2021 Annual Review – Corporate Governance	<a href="#">6, website</a>
102-31	Review of economic, environmental and social topics	GWLRA website	<a href="#">website</a>
102-32	Highest governance body's role in sustainability reporting	2021 Annual Review – Our Approach to Reporting	<a href="#">1</a>
102-33	Communicating critical concerns	GWLRA website	<a href="#">website</a>
<b>Stakeholder Engagement</b>			
102-40	List of stakeholder groups	2021 Annual Review – Stakeholder Engagement	<a href="#">26, website</a>
102-42	Identifying and selecting stakeholders	2021 Annual Review – Stakeholder Engagement	<a href="#">26, website</a>
102-43	Approach to stakeholder engagement	2021 Annual Review – Stakeholder Engagement	<a href="#">26, website</a>
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102-45	Entities included in the consolidated financial statements	2021 Annual Review – Our Approach to Reporting	<a href="#">1</a>
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102-47	List of material topics	2021 Annual Review – Vision and Strategy	<a href="#">5</a>
102-48	Restatements of information	N/A	N/A
102-49	Changes in reporting	N/A	N/A
102-50	Reporting period	2021 Annual Review – Our Approach to Reporting	<a href="#">1</a>
102-51	Date of most recent report	2021 Annual Review – Our Approach to Reporting	<a href="#">1</a>
102-52	Reporting cycle	2021 Annual Review – Our Approach to Reporting	<a href="#">1</a>
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Specific Standard Disclosure		Section/Location	Annual Review Page
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103-1	Explanation of the material topic and its Boundary	<b>2021 Annual Review – Vision and Strategy</b>	<a href="#">5</a> , <a href="#">website</a>
103-2	Management approach and its components	<b>2021 Annual Review – Vision and Strategy, Corporate Governance</b>	<a href="#">5</a> , <a href="#">6</a> , <a href="#">website-1</a> , <a href="#">website-2</a>
103-3	Evaluation of the management approach	<b>2021 Annual Review – Performance Scorecard</b>	<a href="#">8–9</a> , <a href="#">website-1</a> , <a href="#">website-2</a>
<b>GRI 200: Economic Standard Series 2016</b>			
<b>201 Economic Performance</b>			
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201-1	Direct economic value generated and distributed	<b>2021 Annual Review – Performance Scorecard, Deliver Strong, Long-Term Returns, Data Tables</b>	<a href="#">8</a> , <a href="#">10–12</a> , <a href="#">30</a>
201-2	Financial implications, risks and opportunities due to climate change	<b>2021 Annual Review – Minimize Our Environmental Footprint</b>	<a href="#">16–17</a>
<b>203 Indirect Economic Impacts</b>			
103	Management approach	<b>2021 Annual Review – Vision and Strategy, Corporate Governance</b>	<a href="#">5</a> , <a href="#">6</a> , <a href="#">website-1</a> , <a href="#">website-2</a>
203-1	Infrastructure investments and services supported	<b>2021 Annual Review – Contribute to Stronger Livable Communities</b>	<a href="#">22</a> , <a href="#">website</a>
203-2	Significant indirect economic impacts	<b>2021 Annual Review – Contribute to Stronger, Livable Communities</b>	<a href="#">21</a> , <a href="#">website</a>
<b>204 Procurement Practices</b>			
103	Management approach	<b>2021 Annual Review – Vision and Strategy, Supporting a Better, More Sustainable World GWLRA website</b>	<a href="#">5</a> , <a href="#">7</a> , <a href="#">website-1</a> , <a href="#">website-2</a>
<b>205 Anti-Corruption</b>			
103	Management approach	<b>2021 Annual Review – Corporate Governance, Performance Scorecard</b>	<a href="#">6</a> , <a href="#">website</a>
205-2	Communication and training on anti-corruption policies and procedures	<b>2021 Annual Review – Performance Scorecard, Operate with Integrity and Trust, Data Tables</b>	<a href="#">9</a> , <a href="#">25</a> , <a href="#">30</a> , <a href="#">website</a>
<b>206 Anti-Competitive Behaviour</b>			
103	Management approach	<b>GWLRA website</b>	<a href="#">website</a>
206-1	Legal actions for anti-competitive behaviour, anti-trust, and monopoly practices	<b>In 2021, there were no such legal actions.</b>	N/A

Specific Standard Disclosure		Section/Location	Annual Review Page
<b>GRI 300: Environmental Standard Series 2016</b>			
<b>302 Energy</b>			
103	Management approach	<b>2021 Annual Review – Vision and Strategy, Corporate Governance, Minimize Our Environmental Footprint</b>	<a href="#">5, 6, 16–18, website</a>
302-1	Energy consumption within the organization	<b>2021 Annual Review – Data Tables</b>	<a href="#">27</a>
302-3/CRE-1	Energy intensity	<b>2021 Annual Review – Minimize Our Environmental Footprint, Performance Scorecard, Data Tables</b>	<a href="#">8, 18, 27</a>
302-4	Reduction of energy consumption	<b>2021 Annual Review – Data Tables</b>	<a href="#">27</a>
<b>303 Water</b>			
103	Management approach	<b>2021 Annual Review – Vision and Strategy, Corporate Governance, Minimize Our Environmental Footprint</b>	<a href="#">5, 6, 16–18, website</a>
303-3	Water withdrawal	<b>2021 Annual Review – Data Tables</b>	<a href="#">28</a>
303-5	Water consumption	<b>2021 Annual Review – Data Tables</b>	<a href="#">28</a>
CRE 2	Building water intensity	<b>2021 Annual Review – Performance Scorecard, Data Tables</b>	<a href="#">8, 28, website</a>
<b>305 Emissions</b>			
103	Management approach	<b>2021 Annual Review – Vision and Strategy, Corporate Governance, Minimize Our Environmental Footprint</b>	<a href="#">5, 6, 16–18, website</a>
305-1	Direct greenhouse gas (GHG) emissions (Scope 1)	<b>2021 Annual Review – Data Tables</b>	<a href="#">27</a>
305-2	Energy indirect greenhouse gas (GHG) emissions (Scope 2)	<b>2021 Annual Review – Data Tables</b>	<a href="#">27</a>
305-3	Other indirect greenhouse gas (GHG) emissions (Scope 3)	<b>2021 Annual Review – Data Tables</b>	<a href="#">27</a>
305-4 / CRE 3	Greenhouse gas (GHG) emissions intensity	<b>2021 Annual Review – Data Tables</b>	<a href="#">27</a>
305-5	Reduction of greenhouse gas (GHG) emissions	<b>2021 Annual Review – Data Tables</b>	<a href="#">27</a>
<b>306 Waste</b>			
103	Management approach	<b>2021 Annual Review – Vision and Strategy, Corporate Governance, Minimize Our Environmental Footprint</b>	<a href="#">5, 6, 16–18, website</a>
306-3	Waste generated	<b>2021 Annual Review – Data Tables</b>	<a href="#">27</a>
306-4	Waste diverted from disposal	<b>2021 Annual Review – Data Tables</b>	<a href="#">27</a>
306-5	Waste directed to disposal	<b>2021 Annual Review – Data Tables</b>	<a href="#">27</a>
<b>307 Environmental Compliance</b>			
103	Management approach	<b>GWLRA website</b>	<a href="#">website</a>
307-1	Non-compliance with environmental laws and regulations	<b>In 2021, there was no significant non-compliance in these areas.</b>	
<b>308 Supplier Environmental Assessment</b>			
103	Management approach	<b>GWLRA website</b>	<a href="#">website-1, website-2</a>

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<b>GRI 400: Social Standard Series 2016</b>			
<b>401 Employment</b>			
103	Management approach	<b>2021 Annual Review – Vision and Strategy, Corporate Governance</b>	<a href="#">5, 6, website-1, website-2</a>
401-1	New employee hires and employee turnover	<b>2021 Annual Review – Data Tables</b>	<a href="#">30</a>
401-2	Benefits provided to full-time employees that are not provided to temporary or part-time employees	<b>GWLRA Website</b>	<a href="#">website</a>
<b>403 Occupational Health and Safety</b>			
103	Management approach	<b>2021 Annual Review – Vision and Strategy, Corporate Governance</b>	<a href="#">5, 6, website</a>
403-1	Occupational health and safety management system	<b>2021 Annual Review – Data Tables</b>	<a href="#">29, website</a>
403-8	Workers representation in formal joint management-worker health and safety committees	<b>2021 Annual Review – Data Tables</b>	<a href="#">29</a>
403-9	Work-related injuries	<b>2021 Annual Review – Data Tables</b>	<a href="#">29</a>
<b>404 Training and Education</b>			
103	Management approach	<b>2021 Annual Review – Vision and Strategy, Corporate Governance, Attract and Retain Top Talent</b>	<a href="#">5, 6, 19, website</a>
404-1	Average hours of training per year per employee	<b>2021 Annual Review – Data Tables</b>	<a href="#">30</a>
404-2	Programs for upgrading employee skills and transition assistance programs	<b>2021 Annual Review – Attract and Retain Top Talent, Data Tables</b>	<a href="#">19, 30</a>
404-3	Percentage of employees receiving regular performance and career development reviews	<b>2021 Annual Review – Attract and Retain Top Talent</b>	<a href="#">19</a>
<b>405 Diversity and Equal Opportunity</b>			
103	Management approach	<b>2021 Annual Review – Vision and Strategy, Corporate Governance, Performance Scorecard, Attract and Retain Top Talent, Stakeholder Engagement</b>	<a href="#">5, 6, 9, 20, 26</a>
405-1	Diversity of governance bodies and employees	<b>2021 Annual Review – Data Tables</b>	<a href="#">30, website</a>
<b>406 Non-Discrimination</b>			
103	Management approach	<b>2021 Great-West Lifeco Code of Conduct</b>	<a href="#">website</a> (p. 24)
406-1	Total number of incidents of discrimination and corrective actions taken	<b>In 2021, there were no significant incidents.</b>	N/A
<b>410 Security Practices</b>			
103	Management approach	<b>GWLRA website</b>	<a href="#">website</a>
<b>413 Local Communities</b>			
103	Management approach	<b>2021 Annual Review – Vision and Strategy, Corporate Governance</b>	<a href="#">5, 6, website</a>

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<b>416 Customer Health and Safety</b>			
103	Management approach	<b>GWLRA website – Building Security and Life Safety</b>	<a href="#">website</a>
		<b>GWLRA website – Health, Safety and Security</b>	<a href="#">website</a>
416-1	Percentage of significant product and service categories for which health and safety impacts are assessed for improvement	<b>2021 Annual Review – Data Tables</b>	<a href="#">29</a>
416-2	Total number of incidents of non-compliance with regulations and voluntary codes concerning health and safety impacts of products and services during their life cycle, by type of outcomes	<b>In 2021, there were no significant non-compliance incidents.</b>	N/A
<b>418 Customer Privacy</b>			
103	Management approach	<b>2021 Annual Review – Vision and Strategy, Corporate Governance, Operate with Integrity and Trust</b>	<a href="#">5, 6, 25–26, website</a>
<b>419 Socioeconomic Compliance</b>			
103	Management approach	<b>2021 Annual Review – Vision and Strategy, Corporate Governance</b>	<a href="#">5, 6, website</a>
419-1	Non-compliance with laws and regulations in the social and economic area	<b>In 2021, there was no significant non-compliance in these areas.</b>	N/A
<b>417 Marketing and Labelling 2016/Product and Service Labelling</b>			
CRE 8	Type and number of sustainability certification, rating and labelling schemes for new construction, management, occupation, and redevelopment	<b>2021 Annual Review – Data Tables</b>	<a href="#">27</a>