

Community Impact Guide

Sept, 2020

Ping An is committed to becoming a world-leading technology-powered retail financial services group by constructing a scientific and professional sustainable development management system which comprehensively integrates core ESG concepts and standards into its corporate management and business operations. And it persists in influencing society with finance and technology, using its expertise to create value for shareholders, customers, employees, communities, environment and partners in the pursuit of a win-win for both business and social value, and enabling people's pursuit of a better life.

In 2015, the 193 member states of the United Nations passed the United Nations Sustainable Development Goals (SDGs), providing guidance to global businesses, organizations and governments to work together to solve social, economic and environmental development challenges and promote the sustainable development globally. While providing users with products and services and developing new sources of business growth, Ping An benchmarks and integrates SDGs with key areas of its business operations and development and actively contributes to the achievement of SDGs.

In advancing the 17 SDGs, Ping An has focused on "alignment with the strategic development of the Company" and "Ping An's potential in advancing the SDGs" and determined its roadmaps to advancing the SDGs based on a comprehensive assessment of the relevancy of the Company's strategies, businesses and sustainable development practices to the SDGs.



GOAL 1: No Poverty

Ping An's Actions:

1. Ping An provides inclusive financial services to the poor through insurance, banking and other businesses and helps lift the poor out of poverty by providing employment opportunities.
2. Ping An has acted proactively on the country's drive to end all poverty by implementing targeted poverty alleviation projects which help promote high-quality economic and social development and increase the average income of residents.



GOAL 2: Zero Hunger

Ping An's Actions:

1. Ping An attaches great importance to investment in agriculture to achieve the goal of eradicating hunger by improving agricultural productivity. It has developed products and services such as agricultural insurance, inclusive agricultural loans and smart agriculture platforms to promote sustainable agricultural development.
2. Ping An explores innovation in poverty alleviation and has implemented a succession of innovative poverty alleviation and rural development projects.



GOAL 3: Good Health and Well- being

Ping An's Actions:

1.Ping An continuously introduces innovations in all aspects of the healthcare industry, including health protection, medical services, medical insurance management, and intelligent applications of epidemic prevention and control, to enhance society's fundamental capabilities against health risks.

2.Ping An pays attention to the health of all age groups and develops insurance products that comprehensively reflect people's health needs and protect them from potential health risks. And it includes people of advanced age or with chronic diseases in the scope of insurance by approximately relaxing the restrictions on insurance applicants.



GOAL 4: Quality Education

Ping An's Actions:

1.Ping An implements long-term charitable education programs and has established Ping An Hope Schools and rural education facilities to make high-quality education resources available in rural areas and remote areas.

2.Ping An provides training for principals and teachers at rural schools and make high-quality education resources in cities accessible from remote areas, thus bridging the urban-rural gap and helping create a fair education environment.



GOAL 5: Gender Equality

Ping An's Actions:

1.Ping An fully respects and protects women's rights and interests by incorporating the concept of anti-discrimination throughout its business processes and formulating business and workplace guidelines which eliminate workplace gender discrimination and give full play to the initiative of female employees.

2.Ping An maintains in-depth cooperation with external organizations to help women in remote rural areas improve their financial situation and protect their rights and interests.



GOAL 6: Clean Water and Sanitation

Ping An's Actions:

1. Ping An has internal programs to conserve water and reduce the consumption of water resources.
2. Ping An proactively participates in investment in public drinking water facilities to help improve drinking water supply and sanitation in rural areas, conserve water resources, and reduce operating costs.



GOAL 7: Affordable and Clean Energy

Ping An's Actions:

1. Ping An supports clean energy development through various business means, including responsible investment, new energy credit and new energy insurance, promotes energy structure optimization, and encourages the transition from fossil fuels to efficient and environmentally friendly energy sources.



GOAL 8: Decent Work and Economic Growth

Ping An's Actions:

1. Ping An deems employees as its important assets and provides them with a wide scope and abundant resources for career development.
2. Ping An respects employees' rights and interests and continuously improves their remunerations and benefits.
3. Ping An provides employees with a safe and pleasant work environment.
4. Ping An attaches great importance to the growth and development of its agents and is committed to developing high-caliber employees and agent teams.



GOAL 9: Industry, Innovation and Infrastructure

Ping An's Actions:

1. By improving infrastructure, Ping An is committed to promoting the flow of talent and various productive factors and improving the returns on assets of investees.
2. Ping An proactively participates in various social projects including the Belt and Road Initiative, the Guangdong-HongKong-Macao Greater Bay Area development, development of medium-sized, small and micro businesses, industrial transformation, and infrastructure development.
3. Ping An supports infrastructure and service facility development through investment in local government bonds.



GOAL 10: Reduced Inequality

Ping An's Actions:

1. Ping An has substantial activities in inclusive finance, technological applications, targeted poverty alleviation and community development, complies with equal opportunity and other requirements and the principles of sustainable business, and builds technology-powered finance and inclusive financial service platforms which extend financial services to rural and remote areas.

2. Ping An is committed to expanding the coverage of its insurance services by steadily promoting medical and other insurances in rural areas.

3. Ping An leverages technology to address the uneven distribution of resources and create all-new business scenarios while driving regional development.



GOAL 11: Sustainable Cities and Communities

Ping An's Actions:

1. Ping An gives full scope to its strengths in finance and technology in such areas as financial services, healthcare, auto services, real estate services, and smart cities to drive the sustainable development of cities and communities.

2. Ping An supports local governments in developing their smart city platforms which expand the scope of municipal administration and resident and corporate applications and advance urban digital transformation.



GOAL 12: Responsible Consumption and Production

Ping An's Actions:

1. Ping An provides risk management expertise in its operations, products and services to help the company and its customers prevent risks.

2. Ping An formulate ESG code of conduct for suppliers to jointly build a low-carbon and environment-friendly ecological operating environment, generate economies of scale of green economy , and improve the overall ESG performance.

3. Ping An actively advocate the concept of sustainable development to customers and suppliers, and strengthen the practice of sustainable development in the whole society.



GOAL 13:
**Climate
Action**

Ping An's Actions:

1. Ping An is committed to implementing relevant climate agreements towards the goal of limiting global warming to 2 degrees Celsius.
2. Ping An implements rigorous management of operational carbon emissions and is committed to achieving carbon emissions reduction targets through green operations. For details, please refer to *Ping An Group Green Operations Policy*.
3. Ping An helps society reduce the impact of climate change risks by developing environmental insurance products and promotes the industry's low-carbon development through green investment.



GOAL 16:
**Peace,
Justice
and Strong
Institutions**

Ping An's Actions:

1. Ping An deems business ethics and anti-corruption as the cornerstone of the Company's sound development, and ensures transparent and efficient business operations and corporate governance by improving policies and systems, staff training and guidance, and regular inspections and supervision.



GOAL 17:
**Partnerships
for the
Goals**

Ping An's Actions:

1. Ping An is committed to cooperating with partners in economic, social and environmental fields with an open mindset and continuously creating shared value for stakeholders.
2. Ping An proactively supports and joins sustainable development initiatives and organizations and exerts its influence.

Ping An scrutinizes this policy in due course or at least once a year.