



**OPTIMUM**<sup>®</sup>  
Financial Group

“ Building the future  
on solid values ”

## 2024 Corporate Social Responsibility Report

To November 1, 2024



- Environment
- Diversity and Inclusion
- Philanthropy
- Culture
- Responsible Investments
- Governance





## Green Charter

By signing this charter, our companies are committing to:

- **Promote** simple actions at work such as choosing reusable water bottles, turning off lights after use, using refillable pens, shutting off laptops after use and taking the stairs between floors.
- **Encourage** walking, biking, scootering, public transit, car sharing and carpooling as the main means of commuting to work.
- **Replace** physical tools with digital technology by using virtual notetaking, dual screens, electronic signatures and IP telephony.
- **Print** only as much white multi-purpose paper as necessary.
- **Aim** to recycle a maximum of paper.
- **Continue** sorting waste at workstations, in meeting rooms or in the employee kitchen.
- **Encourage** open projects initiated by subsidiaries to implement new innovative green initiatives and participate in ecological or environmental restoration projects.
- **Practice** responsible consumption by giving outdated office furniture and equipment to employees and then to charities before contacting a recycling company.
- **Dispose** of obsolete computer equipment by donating to charities or by dismantling parts that can be donated to recycling associations.

## Optimum Green Award

Since 2023, the Group-wide Environmental Committee organizes this annual award which aims to raise the awareness of all employees and encourage concrete actions in the workplace to protect our beautiful planet. This award is based on four criteria: paper reduction, simple gestures, daily commute and innovative projects.

The 2023 Optimum Green Award was granted to Optimum Reassurance.

## Training on recycling

In mai 2023, 94 employees from Montréal and Paris, as well as 48 employees from Canada and from Dallas attended a training on the basics of recycling with fun interactions.

## Training on the stylus

In September 2024, 65 employees from Montréal and Paris, as well as 51 employees from Canada and from Dallas attended a practical demonstration to demystify virtual note-taking on various softwares.

# Environment (continued)



## Activities for our planet

In May 2024, nearly 100 employees in Montréal, Paris, Dallas, Winnipeg and North Bay participated in urban greening or downtown clean up activities to contribute to improve our beautiful planet.

### URBAN GREENING - MONTRÉAL



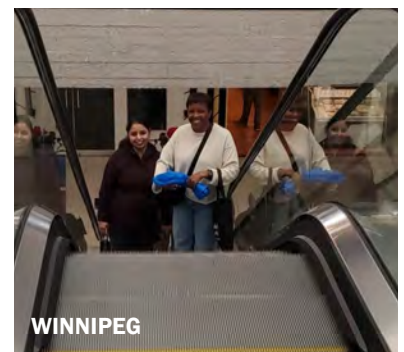
### DOWNTOWN CLEAN UP



DALLAS



PARIS



WINNIPEG



NORTH BAY



MONTRÉAL



# Diversity and inclusion



## Diversity and Inclusion Charter

By signing this charter, our companies are committing to:

- **Promote** the application of non-discrimination and ethics principles to guide our actions and decisions, especially in all stages of human resources management.
- **Foster** the recognition, promotion and retention of all talents, regardless of their differences, and support them through corporate policies and a climate of trust.
- **Educate** and train our managers involved in recruitment, training and career management on the added value of diversity.
- **Proudly demonstrate** our commitment to all stakeholders so that they are encouraged to implement and apply these principles.
- **Act** on all levers to foster gender equity in a way that accurately represents the population.
- **Provide** a safe and healthy workplace where our employees can be their authentic selves and fully express their potential.

## Diversity and Inclusion Survey

In February 2023, the Group-wide Diversity and Inclusion Committee launched an optional and anonymous survey to assess our current diversity, identify areas for improvement and track our progress.

- 310 respondents completed the survey, which is an exceptional participation rate of 50% among Optimum's employees (compared to 40% in the market)
- 36% of respondents, or at least 18% of Optimum's employees, are members of diversity, which we define as follows: member of an Indigenous community, person of a visible minority, person who has a sexual orientation other than heterosexual, person with a disability, as well as a neurodivergent person.



## 1<sup>st</sup> Optimum Humanist Activity

In November 2023, 65 employees in Montréal and 25 employees in Paris attended the 1<sup>st</sup> edition of the Optimum Humanist Activity to promote universality of thought, celebrate the richness of our diversity and support our culture of inclusion. On the program, five short testimonials from colleagues, one musical performance and traditional dishes.



## 2<sup>nd</sup> Optimum Humanist Activity

In September 2024, 70 employees in Montreal and 20 employees in Paris listened attentively to a generous and authentic testimonial about a colleague's gender transition, which strengthens our commitment to a respectful work environment.

## Philanthropy



## Annual fundraising campaign

Since 2022, Optimum and its employees generously support vulnerable women who experience violence by donating various items and volunteering with four regional organisations playing a key role in supporting and housing victims.

In October 2024 during the third annual Group-wide fundraising campaign, cumulative donations to the benefit of the six regional organisations reached 133,260 Canadian dollars to give back to the communities in which we operate.

This campaign includes an awareness activity, a sports challenge, a virtual auction, draws and corporate matching donations.



## Collection Drives

Our employees organize several clothing, hygiene products, home essentials and toys item drives throughout the year.

## International Help Signal

Signal for help is a one-handed sign someone can use on a video call to safely show they need help. In May 2022, 85 employees from Montréal and Paris, as well as 46 employees from Canada and Dallas attended an educational webinar presented by the Canadian Women's Foundation.

## Culture



## Year of Service Recognition

We are committed to recognizing the longevity of our employees' journey within the great Optimum family. To thank them for their loyalty and contribution, we highlight their service anniversary every five years with a gift.

## Henri-Joli-Coeur Award

This annual award aims to recognize and reward the employee of the great Optimum family who stood out the most during the financial year on the following aspects: creativity and innovation, establishing trust-based relationships and client focus, mobilization, and creating sustainable value.

## Well-being

Our employees can participate in various conferences and activities with colleagues as part of the Nutrition and Physical Activity Months. They strengthen bonds with their team members during their company's annual activity and benefit from additional mental and physical health support, if desired, with our Well-Being Program.

## Responsible Investments



## United Nations Principles

Optimum Asset Management has been a signatory to the United Nations Principles for Responsible Investment (UNPRI) since 2012.

## Investment Philosophy

Optimum Asset Management's investment philosophy strongly emphasizes on preservation of capital. This commitment calls for the construction of portfolios holding sustainable companies with strong governance standards and convictions aligned with our own.

## Interest in the Investi Fund

Optimum Financial Group has expressed its interest in Finance Montréal's Investi Fund unveiled in May 2023. We are proud to get involved and to be among the ten potential investors, a concrete gesture to propel Quebec managers into sustainable finance and to increase responsible investments in asset management.

## Governance






Our Group and our various companies have established strategies, policies and procedures to ensure our sound governance. During each financial year, some governance practices are adjusted to further evolve and improve our management and control systems.

External and independent Board members are appointed to many of our Boards of directors. Furthermore, the Boards of directors and the management team have set up several committees to oversee auditing, investments, ethics and compliance, risk management, and human resources.

As a financial group, the Optimum Group Inc. prioritizes rigor, risk management as well as compliance with applicable rules and regulations. Our governance practices influence our decision-making process and support the Group's performance, measured growth and sustainability.

## About Optimum Financial Group

Optimum Financial Group is dedicated to the financial security of its clients since 1969. Global and privately-owned, it is active in the sectors of actuarial consulting, global asset management, general insurance, information technology, life insurance, life reinsurance, and real estate. The Group has over 685 employees within diverse subsidiaries operating in 20 business places in Canada, the United States and in France. Its revenues exceed 1.3 billion Canadian dollars, its assets under management in Canada, the United States and in France totalise nearly 8 billion Canadian dollars and its total assets rise up to nearly 6 billion Canadian dollars.

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