

UNITED NATIONS SUSTAINABLE DEVELOPMENT GOALS

SUSTAINABLE DEVELOPMENT GOAL	IMPACT WE CAN HAVE ON THE GOAL	IMPACT OF THE ISSUE ON OUR BUSINESS (MATERIALITY)	HL STRATEGIC PRIORITY
 1. No poverty	✓ ✓	✓ ✓	✓ ✓
 2. Zero hunger	✓		
 3. Good health and wellbeing	✓ ✓ ✓	✓ ✓ ✓	✓ ✓ ✓
 4. Quality education	✓ ✓ ✓	✓ ✓ ✓	✓ ✓
 5. Gender equality	✓ ✓ ✓	✓ ✓ ✓	✓ ✓ ✓
 6. Clean water and sanitation			
 7. Affordable and clean energy	✓		
 8. Decent work and economic growth	✓ ✓ ✓	✓ ✓ ✓	✓ ✓ ✓
 9. Industry innovation and infrastructure			
 10. Reduced inequalities	✓ ✓ ✓	✓ ✓ ✓	✓ ✓ ✓
 11. Sustainable cities and communities			
 12. Responsible consumption and production	✓ ✓	✓ ✓	✓ ✓
 13. Climate action	✓	✓	✓
 14. Life below water			
 15. Life on land			
 16. Peace and justice	✓	✓	✓
 17. Partnership	✓ ✓ ✓	✓ ✓	✓

HL PRIORITY GOALS

Our CSR strategy aspirations and alignment to the UN Global Goals:

1. We want to reduce the Savings Gap.
2. We want to support Bristol as a city where everyone can thrive.
3. We act responsibly and are a good corporate citizen.



3 GOOD HEALTH AND WELL-BEING

WHAT WE ARE DOING

To support our colleagues we have a range of physical, mental and financial health, and wellbeing services for our colleagues;

We are a responsible and sustainable business:

- We completed the Mind Wellbeing at Work survey and were awarded a 'Silver' rating
- Our Employee Assistance Programme App provides support and 24/7 counselling to colleagues
- Our Mental Fitness Group provides support and information for colleagues and run events
- We have trained colleagues to become Mental Health First Aiders and Wellbeing Champions
- We have fitness groups, including running at lunch time and cycling teams, plus we offer gym discounts
- Our health package allows colleagues to select the right cover for them and their family. It includes cash back on various treatments, such as out-patient, dental and eye care
- We have Health & Safety policies and training for first aiders

- We support the city wide initiative to end period poverty in Bristol and are involved in the Period Friendly Places initiative. We provide free sanitary products for colleagues
- To support our vulnerable clients we have partnered with Dementia UK. We have trained all colleagues on our vulnerable clients policy and have over 1600 trained 'Dementia Friends'

CSR ASPIRATION ALIGNED TO

We act responsibly and are a good corporate citizen

RELEVANT SDG TARGET(S)

3.8 Achieve universal health coverage, including financial risk protection, access to quality essential health-care services and access to safe, effective, quality and affordable essential medicines and vaccines for all.



4 QUALITY EDUCATION

WHAT WE ARE DOING

We believe in educating people to develop future workforces and create healthier, more prosperous cities.

People:

We continue to invest in training for our colleagues, so they have the opportunity to develop internally:

- Our internal Learning & Development offering provides employees with training opportunities, access to professional qualifications and exam sponsorship
- Our 'Return to work' programme and Career Confidence Mentoring Scheme support colleagues in their career development
- We've offered 30 apprenticeships to school leavers and students providing them access to the workplace
- We are a signatory of the Social Mobility Pledge

Clients:

We want our clients to be able to save and invest with confidence:

- We provide financial education via guides, research and online tools on our website, app and other channels
- Our 'Simply Invest' product supports first time investors and guides them through the investing process
- Our helpdesk supports clients with their investing needs
- We host seminars and talks in the community to address clients' financial information needs

Community:

To help Bristol city thrive we provide education and training to the community:

- Our colleagues volunteer in local primary schools as part of 'Bristol Learning City.' We give children the opportunity to improve their literacy skills, read aloud, and create a strong foundation for their future development. We sponsor the 'cloakroom libraries' initiative to encourage the importance of children's reading

- Other initiatives include supporting Bristol Sport Foundation Volunteering Programmes, such as Bright Sparks, a life-changing programme aimed at young people at risk from persistent non-attendance, permanent exclusion, poor behaviour and life choices
- We offer financial education in local schools and universities to increase understanding and engagement, and promote financial inclusion
- We support the city-wide initiative to end period poverty in Bristol, to make sure there are no barriers for girls and women to access education

CSR ASPIRATION ALIGNED TO

We want to support Bristol as a city where everyone can thrive.

We want to reduce the Savings Gap

RELEVANT SDG TARGET(S)

4.4 By 2030, substantially increase the number of youth and adults who have relevant skills, including technical and vocational skills, for employment, decent jobs and entrepreneurship

4.5 By 2030, eliminate gender disparities in education and ensure equal access to all levels of education and vocational training for the vulnerable, including persons with disabilities, indigenous peoples and children in vulnerable situations

4.6 By 2030, ensure that all youth and a substantial proportion of adults, both men and women, achieve literacy and numeracy



5 GENDER EQUALITY

WHAT WE ARE DOING

Our colleagues thrive, develop, and progress their careers based solely on what they do. Our clients come from all walks of life, so to understand and meet their needs, our workforce needs to reflect this.

By playing our part as a diverse and inclusive employer, we are contributing to societal change in our local community.

Internally;

- We report and publish information on the Gender pay gap. Our action plan focuses on increasing the number of women in senior roles, support career progression and reduce the gap
- Our Board, Chris Hill as CEO and the leadership team are committed to fairness, equality, diversity and inclusion:
 - We have a female Chair and four women on our Board
 - We are members of the 30% club and a signatory of the Women in Finance Charter
 - We are 4th in the FTSE 100 ranking of Women on Boards and in Leadership - Hampton-Alexander Review November 2018
 - Our working practices support parents, these include: flexible working, support for career breaks and improved maternity and returner programmes
 - Our Gender diversity group encourages women in HL to network, share ideas and promote change. We celebrate International Women's Day and Ada Lovelace Day
 - We offer mentoring and leadership programmes. Our Career Confidence Mentoring Scheme gives employees the confidence to progress their careers
 - We run unconscious bias sessions for our Leadership Group and for all hiring managers

Community:

- We've launched the South West Mentoring Awards to recognise people for their contribution to support diversity through mentoring
- The South West Mentoring Network we have set up encourages best practice across organisations in the South West
- We promote and encourage women to invest in order to address inequalities in savings and pensions
- Our 'Women in Tech' outreach work encourages more women to go into technology
- We are involved in the Period Friendly Places initiative and host collections in the office. We provide free sanitary products for colleagues
- We're a founding signatory of the Bristol Equality Charter, aiming to improve equality and diversity in Bristol

CSR ASPIRATION ALIGNED TO

We act responsibly and are a good corporate citizen.

We want to support Bristol as a city where everyone can thrive.

RELEVANT SDG TARGET(S)

- 5.1** End all forms of discrimination against all women and girls everywhere
- 5.2** Eliminate all forms of violence against all women and girls in the public and private spheres, including trafficking and sexual and other types of exploitation
- 5.5** Ensure women's full and effective participation and equal opportunities for leadership at all levels of decision making in political, economic and public life
- 5.B** Enhance the use of enabling technology, in particular information and communications technology, to promote the empowerment of women
- 5.C** Adopt and strengthen sound policies and enforceable legislation for the promotion of gender equality and the empowerment of all women and girls at all levels



8 DECENT WORK AND ECONOMIC GROWTH

WHAT WE ARE DOING

Creating decent jobs is a fundamental ways in which we can support economic growth and sustainable development. We are a leading Bristol Employer and provide equal employment to all

We are a responsible and sustainable business:

- We are a signatory of the Social Mobility Pledge
- Modern slavery Act and Policy - We are compliant with the Modern Slavery Act and have a Human Rights Policy. We have identified and assessed our human rights risks in relation to our employees and supply chain
- We are applying for Living Wage accreditation as we believe in clear, fair and transparent pay and reward
- We have a 'Returners' scheme to help support people moving back into the workplace after a career break
- We are part of the Apprenticeship scheme, and we have 30 apprentices within HL which provided school leavers and students access to the workplace
- Our internal Learning & Development where we offer training opportunities, professional qualifications and exam sponsorship to support employees in their career development path
- We believe in what we do as a company and allow colleagues at all levels to benefit from this via the 'Save As You Earn' scheme which provides colleagues with the opportunity to become a shareholder in HL with up to 20% off the market value.

In the Community:

- Partnership to lead and support work on the regional economic recovery taskforce
- We are supporters of the Bristol One City plan which looks to identify and address key challenges Bristol faces with city wide and cross sector engagement
- We participate in the Stepping Up Mentoring scheme which

unlocks and develops potential talent from around Bristol from a variety of backgrounds

- We participate in the 'Envision' School Mentoring scheme to help students at risk of disengaging with the school systems to build their confidence and aspirations, and promote different work opportunities within Bristol. We want to support Bristol as a city where everyone can thrive

CSR ASPIRATION ALIGNED TO

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RELEVANT SDG TARGET(S)

8.5 By 2030, achieve full and productive employment and decent work for all women and men, including for young people and persons with disabilities, and equal pay for work of equal value

8.6 By 2020, substantially reduce the proportion of youth not in employment, education or training

8.7 Take immediate and effective measures to eradicate forced labour, end modern slavery and human trafficking and secure the prohibition and elimination of the worst forms of child labour, including recruitment and use of child soldiers, and by 2025 end child labour in all its forms

8.8 Protect labour rights and promote safe and secure working environments for all workers, including migrant workers, in particular women migrants, and those in precarious employment

8.10 Strengthen the capacity of domestic financial institutions to encourage and expand access to banking, insurance and financial services for all



10 REDUCED INEQUALITIES

WHAT WE ARE DOING

We reduce inequalities, both internally for our colleagues and in the community.

People:

Our 7 Internal HL Groups and networks encourage a culture of diversity, change and community, these are:

- Gender Diversity
- Cultural Diversity
- Kaleidoscope
- Mental Fitness
- Sports and Social
- Environment and Climate Change
- Community Engagement
- Our Diversity and Inclusion Squad aims to improve diversity of our workforce and make us more inclusive
- We run unconscious bias training to make sure we are fair in our recruitment process
- Our 'Return to work' programmes support employees coming back into the workplace following a career break
- We report and publish information on the Gender pay gap. Our action plan (see above) focuses on increasing the number of women in senior roles, support career progression and reduce the gap
- We support our colleagues to progress their careers through our Career Confidence Mentoring Scheme
- Our 'Save As You Earn' scheme gives colleagues the chance to become an HL shareholder with up to 20% off the market value
- We've offered 30 apprenticeships to school leavers and students providing them access to the workplace
- We promote sustainable livelihoods for colleagues and international human rights by having: Modern slavery Act and Policy, Discrimination and harassment policies and Equal pay
- We pay all our taxes in full and do not have any tax avoidance strategies
- We have signed the Social Mobility Pledge

Community:

- We are sponsors of Bristol Pride and St Paul's Carnival which aim to promote diversity in the community
- Our Volunteering Scheme supports local charities and causes
- We participate in the 'Stepping Up' Mentoring scheme which develops potential talent around Bristol
- We support the 'Envision' School Mentoring scheme, helping students at risk of disengagement with school, build their confidence and promote work opportunities
- We are a signatory on the Bristol Equality Charter and a member of the Bristol Equality Network which promote equality and diversity in Bristol
- We support the city wide initiative to end period poverty in Bristol. We provide free sanitary products for colleagues
- Our HL Foundation raises money for charities through events, monthly raffles and employee challenges'

CSR ASPIRATION ALIGNED TO

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RELEVANT SDG TARGET(S)

10.2 By 2030, empower and promote the social, economic and political inclusion of all, irrespective of age, sex, disability, race, ethnicity, origin, religion or economic or other status

10.3 Ensure equal opportunity and reduce inequalities of outcome, including by eliminating discriminatory laws, policies and practices and promoting appropriate legislation, policies and action in this regard

10.4 Adopt policies, especially fiscal, wage and social protection policies, and progressively achieve greater equality



12 RESPONSIBLE CONSUMPTION AND PRODUCTION

WHAT WE ARE DOING

We take responsibility for managing our impact on the environment and climate change by:

- Promoting recycling and reducing landfill waste by labelling our bins. We run articles and talks on the benefits of recycling. We send zero recyclable waste to landfill'
- Reducing our paper usage by having electronic processes and encouraging clients to be paperless. 81% of our clients are paperless
- Using 100% renewable sources for our energy usage in our main Head Office site
- Reducing our plastic packaging when mailing clients. Our Investment times is sent out with zero plastic packaging
- We record and publish our co2 emissions and disclose our environmental impact by supporting the Carbon Disclosure Project survey
- Having an 'Environment, Sustainability and Climate Change' group who assess our environmental impact and how we can improve this
- Running talks and events with Bristol Waste Management and GENeco, to educate colleagues

CSR ASPIRATION ALIGNED TO

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RELEVANT SDG TARGET(S)

- 12.5** By 2030, substantially reduce waste generation through prevention, reduction, recycling and reuse
- 12.6** Encourage companies, especially large and transnational companies, to adopt sustainable practices and to integrate sustainability information into their reporting cycle
- 12.7** Promote public procurement practices that are sustainable, in accordance with national policies and priorities



17 PARTNERSHIPS FOR THE GOALS

WHAT WE ARE DOING

Partnerships provide opportunities for business to achieve more than they can alone. We are proud to be partners with cross sector organisations and to be part of a wider network to enable effective delivery of the development goals.

- Partnership with Bristol City Council, work with them on the One City Plan and also Bristol as a Reading City
- We work with a number of local charities as part of the HL Foundation
- We are a member of the Bristol Equality Network
- Our internal HL Networks and Groups have relationships and connections to other Diversity groups in Bristol
- We undertake lobbying work and have memberships with trade associations, such as the ABI

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RELEVANT SDG TARGET(S)

- 17.17** Encourage and promote effective public, public-private and civil society partnerships, building on the experience and resourcing strategies of partnerships

OUR CONTRIBUTION TO THE OTHER GOALS

Though our contribution is less significant to the remaining goals, we are committed to ensuring we make a positive impact against all the SDGs. Below shows how we are contributing to the SDGs we have identified as a lower priority and where the contribution we can make is less significant.

1 NO POVERTY

CURRENT HL ACTIVITIES

- Employees volunteer in local primary schools as part of 'Bristol Learning City' giving children the opportunity to read and improve their literacy skills, creating a strong foundation for their future development
- Apprenticeships offered to school leavers and students giving them access to the workplace
- We offer financial education in local schools and universities to help increase understanding, engagement and promote financial inclusion

13 CLIMATE ACTION

CURRENT HL ACTIVITIES

- We have set up an internal environment, sustainability and climate change group who look at our environmental impact as a business and how we can improve this
- We offer colleagues the opportunity to participate in a Cycle to work scheme
- We record and publish our Co2 emissions
- We undertake environmental education internally, such as talks and events from Bristol Waste Management and GENeco, for HL employees to make us more aware of our environmental impact
- Colleagues can volunteer as part of the One Tree per Child project which offers the opportunity to plant a tree on behalf of a child in the city

2 ZERO HUNGER

CURRENT HL ACTIVITIES

- We have Food bank collections to donate good food that would otherwise go to waste;
 - Easton Food bank
 - East Bristol Food bank
- We have volunteered with Fareshare and Feeding Bristol as part of the Healthy Holidays initiative

16 PEACE, JUSTICE AND STRONG INSTITUTIONS

CURRENT HL ACTIVITIES

- We have a partnership with the Police and offer colleagues the opportunity to be Special Constables, in addition to other volunteering roles within the police force
- We are a secure FTSE 100 company. Trusted by more than 1 million clients with their assets
- We have mandatory training on corruption, bribery and money laundering for colleagues to complete annually
- We have Modern slavery statements and human rights policies in place and adhere to these

7 AFFORDABLE AND CLEAN ENERGY

CURRENT HL ACTIVITIES

- Our energy used is from 100% from renewable sources to reduce our impact on the environment