

GRI CONTENTS INDEX

OPTION “ESSENTIAL” CONFORMITY
WITH GRI STANDARD



GENERAL BASIC CONTENTS			
GRI Standard	General aspects of report	Location	External Verification
101 Fundamentals			
101	Fundamentals: a. Reporting principles. b. Use of the GRI standard for the Composite Report c. Declarations of use of the GRI standard	Presentation Page 5	✓
102 General Contents			
1. Profile of the organization			
102-1	Name of the organization.	Grupo de Inversiones Suramericana	✓
102-2	Activities, brands, products, and services	Company Profile Page 6	✓
102-3	Headquarters of the organization	The headquarters of the Organization is located in the city of Medellin, Antioquia, Colombia. Carrera 43A # 5A - 113.	✓
102-4	Indicate in how many countries the organization operates and name those countries where the organization carries out significant operations	Company Profile Page 8	✓
102-5	Describe the nature of the property regime and its legal form	An organization or stock corporation	✓
102-6	Indicate which markets are served (with geographical breakdown, by sectors and types of customers and recipients)	Company Profile Page 8 The Subsidiaries' Businesses serve individuals, companies, governments, and other organizations that require the management of assets or solutions of assurance.	✓
102-7	Determine the size of the organization (employees, operations, sales, capitalization, products and services offered)	Company Profile Page 8 Chapter 4: Human Talent and Culture Page 55	✓
102-8	Labor indicators	Chapter 4: Human Talent and Culture Page 54 - 55	✓
102-9	Describe the organization's supply chain	See Suramericana and SURA AM Annual Reports	✓
102-10	Report any significant changes that have taken place during the period under analysis in the size, structure, ownership or supply chain of the organization	Chapter 3: Financial Strength Page: 47	✓
102-11	Indicate how the organization addresses, if applicable, the precautionary principle	Chapter 6: How we do it Page 77	✓

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101 Fundamentals			
102-12	Prepare a list of the letters, principles, or other external initiatives of an economic, environmental, and social nature, that the organization subscribes or has adopted	Presentation Page 4 - 5 Chapter 6: How we do it Page 77	✓
102-13	Create a list of associations and organizations of national or international promotion to which the organization belongs	Presentation Page 4	✓
2. Strategy			
102-14	Statement by the principal, responsible for the decisions of the organization, on the importance of sustainability for the organization and its strategy, with a view to addressing it	Presentation Page 4	✓
102-15	Describe the main effects, risks and opportunities	Chapter 6: How we do it We manage risks and opportunities Page 75	✓
3. Ethics and transparency			
102-16	Describe the values, principles, standards, and norms of the organization, such as codes of conduct or ethical codes	Presentation Page 4 Chapter 2: Ethics and Corporate Governance Page 29	✓
102-17	Describe the internal and external mechanisms for reporting and counseling, for ethical and lawful conduct, and for matters related to the integrity of the organization	Chapter 2: Ethics and Corporate Governance Page 30	✓
4. Corporate governance			
102-18	Describe the governance structure of the organization, without forgetting the committees of the highest governing body	Chapter 2: Ethics and Corporate Governance Page 33	✓
102-19	Describe the process by which the highest governance body delegates its authority to Senior Management, and certain employees, for economic, environmental, and social issues	Chapter 2: Ethics and Corporate Governance Page 40	✓
102-20	Indicate if there are executive positions, in the organization, or with responsibility, for economic, environmental, and social issues	Chapter 2: Ethics and Corporate Governance Page 40	✓

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101 Fundamentals			
102-21	Describe the consultation processes between interest groups and the highest governance body, regarding economic, environmental, and social issues	The consultations with interest groups are coordinated by different management areas of Grupo SURA and its subsidiaries, according to the related interest group. The dependencies that have the most contact with the interest groups are: Investor Relations Management, Communications and Corporate Identity Management, Human Talent Management, Corporate Responsibility Management.	✓
102-22	Describe the composition of the highest governing body and its committees	Chapter 2: Ethics and Corporate Governance Page 34	✓
102-23	Indicate if the person presiding over the highest governing body also holds an executive position	Chapter 2: Ethics and Corporate Governance Page 34	✓
102-24	Describe the processes of appointment and selection of the highest governance body and its committees	Chapter 2: Ethics and Corporate Governance Page 35	✓
102-25	Describe the processes by which the highest governance body prevents and manages potential conflicts of interest	Chapter 2: Ethics and Corporate Governance Page 30	✓
102-26	Describe the functions of the highest governing body and senior management, in the development, approval, and updating of the purpose, values, or mission statements, strategies, policies, and objectives, related to economic, environmental, and social impacts of the organization	Chapter 2: Ethics and Corporate Governance Page 34	✓
102-27	Indicate what measures have been taken to develop and improve the collective knowledge of the highest governing body, in relation to economic, environmental and social issues	Chapter 2: Ethics and Corporate Governance Page 27	✓
102-28	Describe the processes for evaluating the performance of the highest governance body, in relation to the governance of economic, environmental, and social affairs. Indicate if the evaluation is independent and how often it is carried out	Chapter 2: Ethics and Corporate Governance Page 40	✓

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101 Fundamentals			
102-29	Describe the role of the highest governance body, in the identification and management of impacts, risks, and opportunities of an economic, environmental, and social nature	Chapter 2: Ethics and Corporate Governance Page 34	✓
102-30	Describe the role of the highest governance body, in analyzing the effectiveness of the organization's risk management processes, in relation to economic, environmental, and social issues	Chapter 2: Ethics and Corporate Governance Page 34	✓
102-31	Indicate how often the highest governance body analyzes the impacts, risks, and opportunities of an economic, environmental, and social nature	Chapter 2: Ethics and Corporate Governance Page 34	✓
102-32	Indicate the committee, or the most important position, that reviews and approves the sustainability report of the organization, and ensures that all material aspects are reflected	The Chief Executive Officer of the Company is responsible for reviewing the Management Report. In turn, the Vice Presidents of Corporate Finance, Corporate Affairs, and Corporate Legal Affairs review and approve the Sustainability Report.	✓
102-33	Describe the process to convey important concerns to the highest governance body	Chapter 2: Ethics and Corporate Governance Page 34	✓
102-34	Point out the nature and number of important concerns that were transmitted to the highest governing body; also describe the mechanisms that were used to address and evaluate them	The Board of Directors addressed, among others, the following topics: Strategy and principal action plans, risk management, and management of systems of control, Corporate Governance, succession plans, financial accounting reports and management, independent audit, compliance with laws and relevant standards, rendering of accounts of non-financial information	✓
102-35	Describe the remuneration policies for the highest governance body and Senior Management	Chapter 2: Ethics and Corporate Governance Page 40	✓
102-36	Describe the processes for determining compensation	Chapter 2: Ethics and Corporate Governance Page 40	✓
102-37	Explain how the opinion of the interest groups is requested and taken into account, with regard to the remuneration, including, if applicable, the results of the	Chapter 2: Ethics and Corporate Governance Page 40	✓

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101 Fundamentals			
	votes on policies and proposals, related to this issue		
102-38	Total annual compensation ratio	It is not reported, because it is classified as confidential	✓
102-39	Ratio of the percentage increase, in total annual compensation	It is not reported, because it is classified as confidential	✓
5. Relations with interest groups			
102-40	Create a list of interest groups, linked to the organization	Chapter 6: How we do it We consider the interest groups, in the decision-making process Page 98	✓
102-41	Collective bargaining agreements Freedom of association	Chapter 4: Human Talent and Culture Page 56	✓
102-42	Indicate on what the basis of the election of the interest groups with which you work	Chapter 6: How we do it We consider the interest groups, in the decision-making process Page 97	✓
102-43	Describe the organization's focus on stakeholder participation	Chapter 6: How we do it We consider the interest groups, in the decision-making process Page 97	✓
102-44	Point out what key issues and problems that have arisen, as a result of the participation of interest groups, and describe the evaluation realized, by the organization, among other aspects, through recollection	Chapter 6: How we do it We consider the interest groups, in the decision-making process Page 97	✓
6. Report preparation practices			
102-45	Entities included in the consolidated financial statements of the organization, or equivalent documents, and which are not included within the scope of the current report	Presentation Page 4	✓

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101 Fundamentals			
102-46	Describe the process followed to determine the content of the report and the coverage of each aspect	<p>Presentation Materiality analysis Page 4 - 11</p> <p>The Annual Report contemplates the development of the 18 material topics for the Grupo Empresarial SURA, in all its sectors (Investments, Savings, Pensions, Insurance, Health) and countries of operation (Argentina, Brazil, Chile, Colombia, El Salvador, Mexico, Panama, Peru, Dominican Republic and Uruguay), identified in the last financial year of materiality realized, in 2016, and prioritized, internally, by the Management Team, in 2017.</p>	✓
102-47	Make a list of the material aspects that were identified during the process of defining the content of the report	<p>Materiality analysis Page 10</p>	✓
102-48	Describe the consequences of the re-expressions of information from previous reports and the causes	<p>In the report, there is no restatement of information, against the previous year's report .</p> <p>Page 4</p>	✓
102-49	Point out any significant change in the scope, and coverage, of each aspect, with respect to previous reports	<p>Materiality analysis Page 10</p> <p>The following material issues are reported in the Annual Reports of our subsidiaries (Suramericana and SURA AM) :</p> <p>Long-term relationship of with clients Comprehensive Service Offer Protection of Customers and Users Supply chain</p>	✓
102-50	Reference period	<p>The sustainability report is realized annually. This version corresponds to the period between January 1st and December 31, 2018.</p> <p>Page 5</p>	✓
102-51	Date of the last recollection (if applicable)	March 2018	✓
102-52	Reporting cycle (annual, biennial, etc.)	Annual	✓

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101 Fundamentals			
102-53	Provide a point of contact, to solve any doubts that may arise about the content of the recollection	This report is available in its digital from: https://www.gruposura.com/en/documento/annual-report-2018/ For comments or request for additional information, you may contact Juan Fernando Rojas Trujillo - Content Director of Grupo SURA, to the email jfrojas@gruposura.com.co	✓
102-54	Indicate which option "in accordance" with the guide the organization has chosen	Presentation Page 5	✓
102-55	GRI content index	Annexes : https://www.gruposura.com/en/documento/annual-report-2018-gri/	✓
102-56	Assurance of the Report	Annexes Page 110	✓

SPECIFIC BASIC CONTENTS				
GRI standard	Name	Location	Omission	External Verification
Subject matter: Corporate governance Regulation				
103-1	Explanation of the material topic and its limits	Chapter 2: Ethics and Corporate Governance Page 26	N / A	✓
103-2	The management approach and its components	Chapter 2: Ethics and Corporate Governance Page 26	N / A	✓
103-3	Evaluation of the management approach	Chapter 2: Ethics and Corporate Governance Page 24	N / A	✓
205-1	Operations evaluated for risks related to corruption	Chapter 2: Ethics and Corporate Governance Page 27	N / A	
205-2	Communication and training on anti-corruption policies and procedures	Chapter 2: Ethics and Corporate Governance Page 27	N / A	
205-3	Corrupted cases confirmed and measures taken	Chapter 2: Ethics and Corporate Governance Page 30	N / A	
419-1	Breach of laws and norms, in the social and economic fields	Chapter 2: Ethics and Corporate Governance Page 30	N / A	✓
Subject matter: Innovation				

SPECIFIC BASIC CONTENTS				
GRI standard	Name	Location	Omission	External Verification
103-1	Explanation of the material topic and its limits	Chapter 5: Innovation System Page 64	N / A	✓
103-2	The management approach and its components	Chapter 5: Innovation System Page 64	N / A	✓
103-3	Evaluation of the management approach	Chapter 5: Innovation System Page 64	N / A	✓
Subject matter: Business development				
103-1	Explanation of the material topic and its limits	Management Report - Business Transformation Page 14	N / A	✓
103-2	The management approach and its components	Management Report - Business Transformation Page 14	N / A	✓
103-3	Evaluation of the management approach	Management Report - Business Transformation Page 15	N / A	✓
Subject matter: Strategic Capital Allocation Capital structure				
103-1	Explanation of the material topic and its limits	Chapter 5: Financial Strength Page 44	N / A	✓
103-2	The management approach and its components	Chapter 5: Financial Strength Page 44	N / A	✓
103-3	Evaluation of the management approach	Chapter 5: Financial Strength Page 46	N / A	✓
DJSI 1.7.1	Tax strategy	Chapter 5: Financial Strength Page 48 - 49	N / A	
DJSI 1.7.2	Report of taxes paid	Chapter 5: Financial Strength Page 49	N / A	
DJSI 1.7.3	Effective tax rate	Chapter 5: Financial Strength Page 49	N / A	
Subject matter: Attraction, Development, and Loyalty of Talent Corporate Culture Health and Safety in the Work Place				
103-1	Explanation of the material topic and its limits	Chapter 4: Human Talent and Culture Page 52	N / A	✓
103-2	The management approach and its components	Chapter 4: Human Talent and Culture Page 52	N / A	✓

SPECIFIC BASIC CONTENTS				
GRI standard	Name	Location	Omission	External Verification
103-3	Evaluation of the management approach	Chapter 4: Human Talent and Culture Page 52	N / A	✓
202-1	Relationship between the initial salary, broken down by sex, and the local minimum wage, in places where significant operations are carried out	In general, in the countries where SURA is present, the minimum wage determined by the Company exceeds the minimum wage established by the state.	N / A	
401-1 DJSI 3.5.3	Total number and rate of hiring and average rotation of employees, broken down by age group, sex, and region Employee turnover rate	Chapter 4: Human Talent and Culture Page 54	N / A	✓
401-2	Benefits for full-time employees	Chapter 4: Human Talent and Culture Page 57	N / A	
404-3 DJSI 3.5.1	Performance Type of Individual Performance Appraisal	Chapter 4: Human Talent and Culture Page 60	N / A	✓
403-1	Percentage of workers who are represented in formal joint health and safety committees for management and employees, established to help control and advise on occupational health and safety programs	Chapter 4: Human Talent and Culture Page 57	N / A	
403-2 DJSI 3.7.2	Type and rate of injury, occupational diseases, lost days, absenteeism and fatalities, related to work by region and sex Absenteeism rate	Chapter 4: Human Talent and Culture Page 61	N / A	✓
404-1 DJSI 3.4.1	Average hours of training per year per employee, broken down by sex and by job category Training and Development Inputs	Chapter 4: Human Talent and Culture Page 56	N / A	✓
404-2	Programs for skills management and lifelong learning, that promotes employability of workers and helps them manage the end of their careers	Chapter 4: Human Talent and Culture Page 52	N / A	
405-1	Diversity in governing bodies	Chapter 4: Human Talent and Culture Page 54	N / A	
405-2 DJSI3.2.2	Relationship between the base salary of men, with respect to that of women, broken down by significant locations of activity Equal pay	Chapter 4: Human Talent and Culture Page 54	N / A	
DJSI3.5.4	Employee satisfaction	Chapter 4: Human Talent and Culture Page 61	N / A	
DJSI3.7.3	Programs of training and promotion of well-being, health, and safety at work	Chapter 4: Human Talent and Culture Page 57	N / A	
IP3	Investment in training and development	Chapter 4: Human Talent and Culture Page 56	N / A	✓

SPECIFIC BASIC CONTENTS				
GRI standard	Name	Location	Omission	External Verification
IP4	Number of employees in internship and/or short or long-term assignment	Chapter 4: Human Talent and Culture Page 56	N / A	
Subject matter: Reputation, Brand, and Relationship with Interest Groups				
103-1	Explanation of the material topic and its limits	Chapter 7: Reputation and Trust Page 106	N / A	✓
103-2	The management approach and its components	Chapter 7: Reputation and Trust Page 106	N / A	✓
103-3	Evaluation of the management approach	Chapter 7: Reputation and Trust Page 109	N / A	✓
IP5	Reputation and brand studies	Chapter 7: Reputation and Trust Page 109	N / A	✓
Subject matter: Investments with ASG approach				
103-1	Explanation of the material topic and its limits	Chapter 6: How we do it Page 81	N / A	✓
103-2	The management approach and its components	Chapter 6: How we do it Page 81	N / A	✓
103-3	Evaluation of the management approach	Chapter 6: How we do it Page 81	N / A	✓
DJSI 3.9.1	Financial Inclusion	Chapter 6: How we do it Page 81		
Subject matter: Human rights				
103-1	Explanation of the material topic and its limits	Chapter 6: How we do it Page 96	N / A	✓
103-2	The management approach and its components	Chapter 6: How we do it Page 96	N / A	✓
103-3	Evaluation of the management approach	Chapter 6: How we do it Page 97	N / A	✓
412-3	Agreement and significant investment contracts with clauses on human rights or subjected to evaluation of human rights	Chapter 6: How we do it Page 97	N / A	
Subject Matter: Social investment				
103-1	Explanation of the material topic and its limits	Chapter 6: How we do it Page 100	N / A	✓
103-2	The management approach and its components	Chapter 6: How we do it Page 100	N / A	✓

SPECIFIC BASIC CONTENTS				
GRI standard	Name	Location	Omission	External Verification
103-3	Evaluation of the management approach	Chapter 6: How we do it Page 101	N / A	✓
IP9	Description of lines and social investment projects and investment in each. Geographic distribution of social investment	Chapter 6: How we do it Page 100 - 101	N / A	✓
IP10	Regional alliances for social management	Chapter 6: How we do it Page 101	N / A	✓
IP11	Beneficiaries of social investment programs (people and institutions)	Chapter 6: How we do it Page 102	N / A	✓
IP12	Business initiatives with social meaning - description of initiatives, value invested in each one, and alliances for the development of topics of business interest and society in general	Chapter 6: How we do it Page 102 - 103	N / A	✓
IP13	Volunteering - programs, volunteers, hours (labor if not work), contributions of employees to solidarity funds, alliances for volunteer development, operators, investment	Chapter 6: How we do it Page 101 - 102	N / A	✓
Subject Matter: Environmental Impact Management				
103-1	Explanation of the material topic and its limits	Chapter 6: How we do it Page 91	N / A	✓
103-2	The management approach and its components	Chapter 6: How we do it Page 91	N / A	✓
103-3	Evaluation of the management approach	Chapter 6: How we do it Page 95	N / A	✓
201-2	Implications of financial and other risks and opportunities of climate change	Chapter 6: How we do it Page 91	N / A	
302-1 DJSI 2.3.3	Internal energy consumption	Chapter 6: How we do it Page 92 - 93 - 94	The origin of energy consumption, between renewable and non-renewable sources, is not discriminated.	✓
302-4 DJSI 2.3.3	Reduction of energy consumption	Chapter 6: How we do it Page 92 - 93 - 94	N / A	✓
303-1 DJSI 2.3.4	Extraction of water by source	Chapter 6: How we do it Page 92 - 93 - 94	The sources of water collection are not specified.	✓
305-1 DJSI 2.3.1	Direct GHG emissions (Scope 1)	Chapter 6: How we do it Page 92 - 93 - 94	N / A	✓
305-2 DJSI 2.3.2	Indirect GHG emissions (Scope 2)	Chapter 6: How we do it Page 92 - 93 - 94	N / A	✓

SPECIFIC BASIC CONTENTS				
GRI standard	Name	Location	Omission	External Verification
305-3	Indirect GHG emissions (Scope 3)	Chapter 6: How we do it Page 92 - 93 - 94	N / A	✓
305-5	Reduction of GHG emissions	Chapter 6: How we do it Page 92 - 93 - 94	The gases included in the calculation are not specified.	✓
306-2 DJSI 2.3.5	Total weight of waste managed, according to type and method of treatment	Chapter 6: How we do it Page 92 - 94	N / A	✓
307-1	Monetary value of significant fines and number of non-monetary sanctions, for non-compliance, with legislation and environmental regulations	At the end of 2018, none of the subsidiaries and subsidiaries of Grupo SURA had fines, or penalties, for breach of legislation or environmental regulations	N / A	✓
Material Issues reported by the Subsidiaries (Suramericana and SURA AM)				
Long Term Relationship with Clients		Annual Report Suramericana	N / A	
Comprehensive Service Offer		Annual Report SURA AM	N / A	
Protection of Customers and Users			N / A	
Supply chain			N / A	