

SUSTAINABILITY COMMITMENT

GRUPO EMPRESARIAL SURA

Fostering well-being and sustainable development for people, organizations, and society, is the common purpose of the Companies that make up SURA Business Group. Our long-term commitment is to become the leading Latin American Group, in the financial Services Sector, known for our ability to evolve, and generate greater value for our shareholders and society.

This policy aims to provide general guidelines, which frame our performance criteria and which seeks the balance between economic profitability, social development and the management of environmental impacts, taking as a guide our corporate principles to ensure the sustainability of all businesses .

The guidelines contained in this document guide the responsible management of the companies that make up the SURA Business Group.

Definition

Sustainability for Grupo SURA is the capacity of reinventing itself, anticipating, questioning itself in the right manner, and managing risks to face the challenges of a competitive environment, on the basis of our corporate principles.

We are sustainable, when we are useful, and relevant, to society, when our proposal boosts competitiveness in organizations and people's well-being, and when we raise the value of our stakeholders. We achieve this through being consistent with what we are, what we declare, and what we do, as well as thanks to our ability to meet the requirements of a constantly-changing environment.

Guidelines

1. We manage trends and risks.

We encourage the need to closely observe and understand our surroundings in order to identify the trends and risks involved for our Company's prevalence; and

to ask the right questions, to anticipate and most importantly, to seize the opportunities which stem from these transformations.

The above leads to have a long-term vision and to face any event with timeliness and relevance.

2. We engage our stakeholders in our decisions

We understand that corporate activities are based on managing relations with players which are key to meet the goals of the Organization and to remain in operation. Hence, our goal is to develop these relations on a long-term basis, mainly by taking into consideration their interests to identify highlights to manage the businesses.

3. We adopt responsible business practices

We conduct our business with integrity, working under our corporate principles. We incorporate management guidelines which turn into good practices for our businesses on a daily basis.

We analyze each of our investments using sustainability criteria, which leads us to ensure that the Company's creation of value surpasses financial management.

4. We contribute to enhance public institutions

We work alongside organizations, institutions and governments by contributing resources, knowledge and talent, without jeopardizing private interests, to reflect on, investigate and have a positive impact on building public policies that drive the development of the countries where we operate.

5. We contribute to social development beyond the business

We conduct social investments and management in projects related to development, cultural initiatives and inter-institutional partnerships to build capabilities and to improve the quality of life of people.

We focus on quality education through strategies that enhance the skills of being and of doing, and to provide more opportunities that match the dynamics and challenges of every society. To Grupo SURA, culture and art is paramount for social transformation.

Versión: 2
Fecha Última Actualización: 29 de noviembre de 2018
Aprobado por: Junta Directiva Acta No. 288
Área Responsable: Gerencia de Responsabilidad Corporativa
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