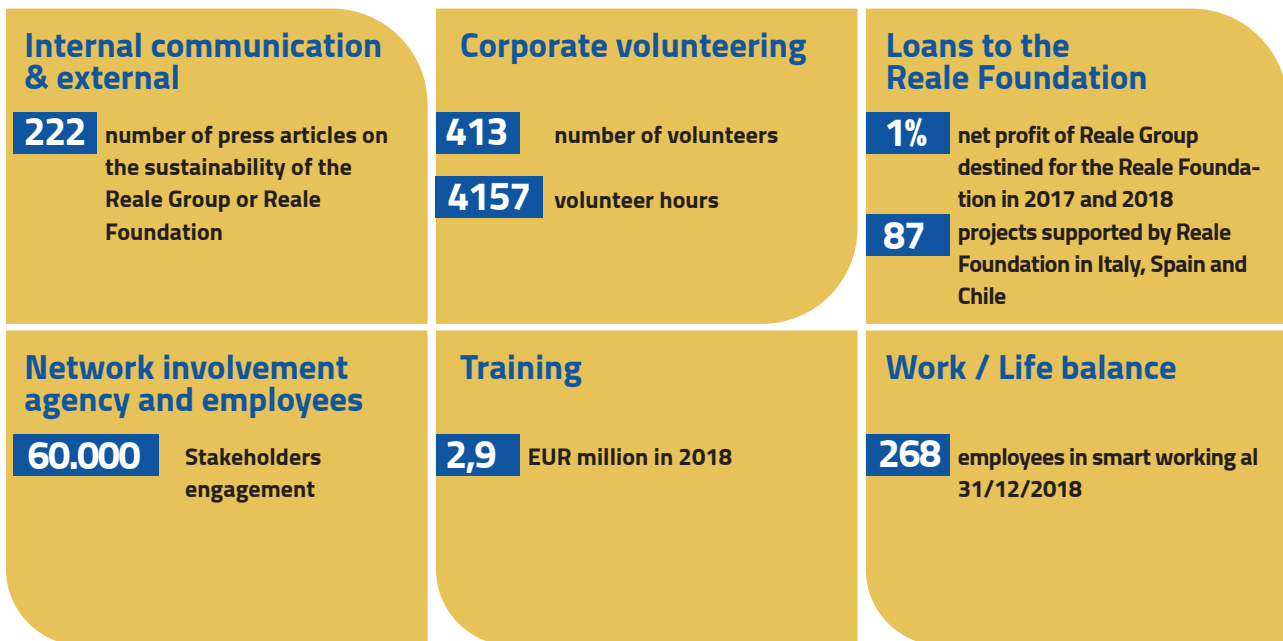


In order to consolidate the commitments on material relevant issues, Reale Group has defined a Strategy of Sustainability that develops medium-long term objectives and that includes the Policy at the same time Environmental as a commitment by the Group to minimizing its environmental impacts.

From 2016 to 2019, Reale Group's commitment was also focused on the measurability of the impact of own initiatives. As an example:

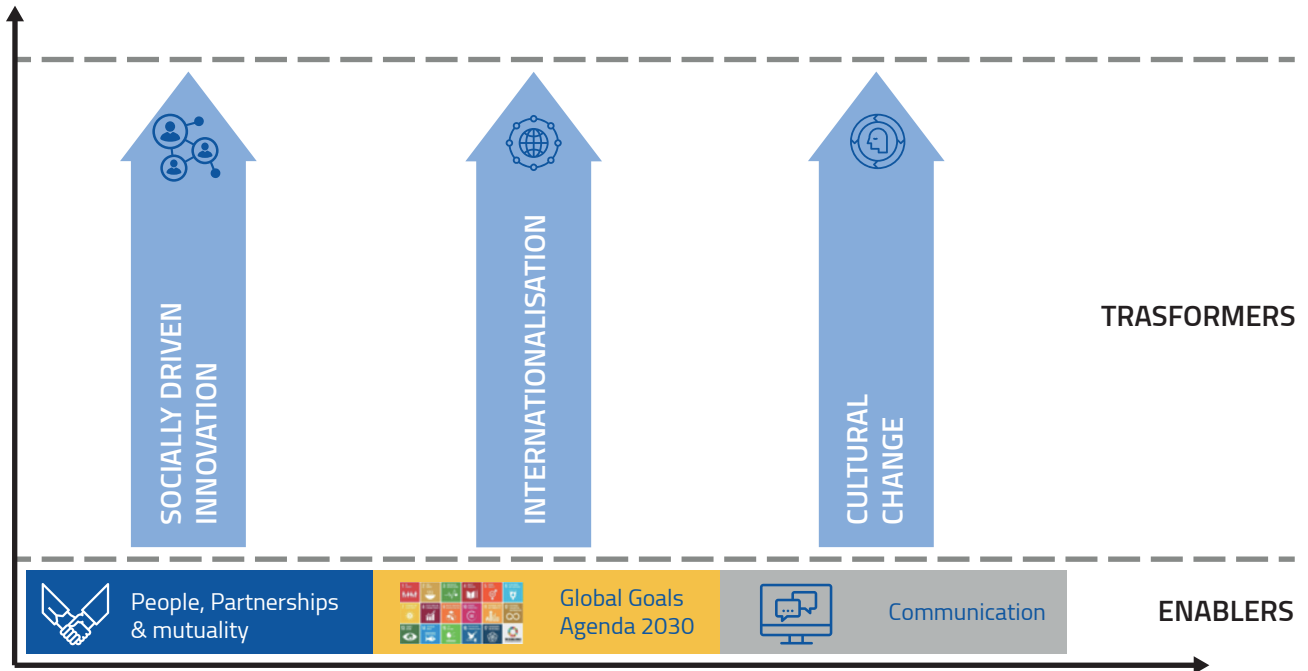


Reale Group operates in Italy and Spain via its parent company – Società Reale Mutua di Assicurazioni – and its subsidiaries, meeting the needs of Partners/Policyholders and Customers in the areas of security and risk protection, health and assistance insurance, and social security and savings, while also maintaining other business in the banking sector, in the real estate and services area.

Reale Mutua, faithful to its mutualistic principles, has always operated with attention to the local territory where it works and in respect of the needs of the diverse stakeholders. Against the external factors that condition the context:

- **Agenda 2030 of United Nations;**
- **IVASS regulations;**
- **Participation in projects of EURAPCO, AMICE;**
- **Duty to present non-financial statement (DNF).**

The Pillars on which Reale Group will work over the next three years will be:



Reale Group undertakes to contribute to the achievement of the defined Sustainable Development Goals in the 2030 Agenda of the United Nations; objectives identified in the areas of interest of Reale Foundation and activities with environmental impact deemed significant by the Group, in particular:



● **Internal stakeholders**

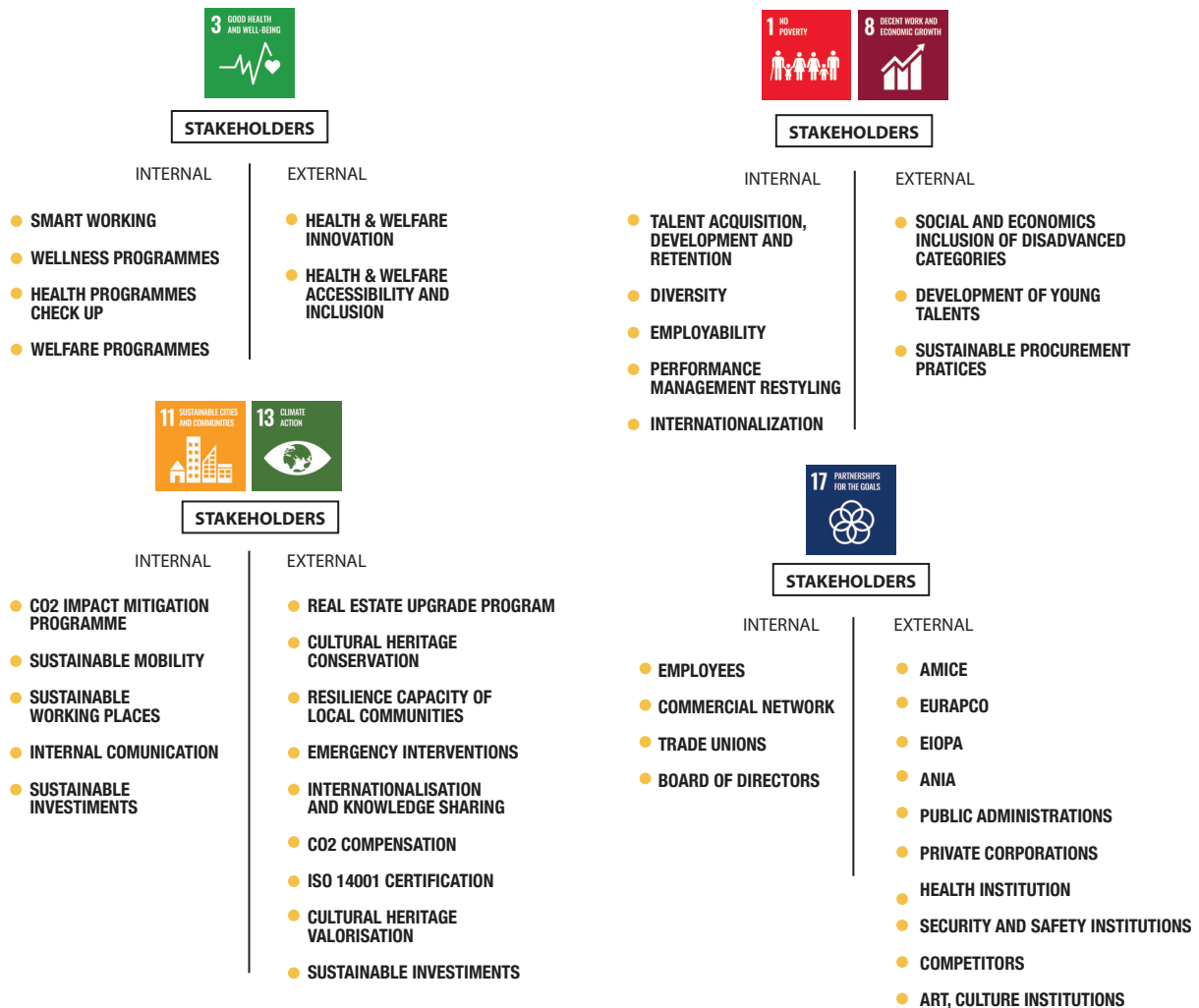
Employees, Directors and Top Management

● **External stakeholders**

Members/Insured - Customers, Intermediaries, Suppliers/Trustees, Shareholders, Community, Public and supervisory authorities.



Reale Group is developing the identified Sustainability Objectives, with projects aimed at stakeholders internal and external:



The tools chosen by Reale Group include:

- Reale Foundation, the Foundation of Reale Group, whose Proiet activities are mainly aimed at the management and prevention of chronic diseases, the social economic inclusion of young people belonging to weak social categories and resilience to risk from natural disasters of the communities in which the group is present and operates. Reale Foundation works through an operational committee and patronage composed by representatives of companies of the Group who have respectively the role of proposing, validate the programs and projects. There is also a committee of evidence whose role is to ensure the LINE- UP of the activities of the Reale Foundation to the principles and sustainability goals that guide Reale Group.
- publication of the Consolidated Non-Financial Group Declaration (DNF), adopted for accounting of the "Global Reporting Initiative Sustainability Reporting Standards" (GRI);
- implementation of an Environmental Management System in accordance with the international standard UNI EN ISO 14001, committing to the prevention of pollution, environmental protection, meeting the conformity requirements and continuous improvement of environmental performance;
- adoption of environmental and social risk management policies, both generated and subjected risk;
- adhesion to the United Nations Global Compact (UNGC), an initiative of the United Nations created to encourage businesses around the world to adopt sustainable policies in respect of corporate social responsibility and to render all actions taken public, with an approach based on ten principles in the areas of human rights, work, environmental sustainability and anti-corruption

Turin , 9 October 2019

