About this report

This report provides a comprehensive overview of AMP's annual sustainability performance. It has been prepared in accordance with the Global Reporting Initiative (GRI) 2021 Standards and the Sustainability Accounting Standards Board (SASB) financial sector industry-specific sustainability accounting standard 'Asset Management and Custody Activities'.

EY provides limited external assurance on this report, including select metrics and our carbon neutrality status. EY is also the appointed external auditor for AMP Limited. The limited assurance statement is provided in the appendix and is provided to the AMP Limited Board as part of the approval of this report.

Our sustainability report forms part of our annual reporting suite, which includes:

Financials

2022 Annual report 2022 Investor report

Governance

2022 Corporate governance statement 2022 Remuneration report (available in the Annual report) 2022 Directors' report (available in the Annual report)

Sustainability and ESG disclosures

2022 Sustainability report 2022 Sustainability GRI and SASB indices 2022 Sustainability performance data summary 2022 Modern slavery statement

Other disclosures include:

2022 Carbon Disclosure Project (CDP) submission

<u>AMP fund and product level disclosures</u> are available on the AMP website

Report scope

The scope of this annual sustainability report covers AMP's operations globally for the period 1 January 2022 to 31 December 2022. All dollar amounts are in Australian dollars, unless otherwise stated. Metrics are consolidated at the group level unless otherwise specified.

The entities that are within AMP Limited's operational control boundary are:

- AMP Australian Wealth Management
- AMP Bank
- AMP New Zealand Wealth Management
- AMP Foundation.

A list of entities covered by AMP's reporting suite is provided in the <u>Annual report</u>. Performance data relating to the AMP Capital entities that form the basis of the transactions announced in 2022, including AMP Capital Real Estate and Infrastructure Equity platforms, are not included in this report.

Aligned advisers are business partners of AMP and operate under our Australian Financial Services Licences (AFSL) to provide services to clients. They have been included where relevant in this report. The premises of the aligned advisers and external advisers are not under AMP Limited's operational control.

For questions specifically about this report or the information within, please contact AMP Investor Relations at shares@amp.com.au.

ESG benchmarks

Benchmark	Trend (YOY)	Score type	2022	2021	2020	Scale
S&P CSA ¹	Ŷ	Score	53%	44%	42%	- 0–100, 100 highest possible
		Percentile ranking	6	18	23	
ISS ESG ²	Ŷ	Score	С	С	C-	D- to A+, A+ highest possible
		Sector decile rank	1	1	3	
		Prime rating	Prime	Prime	Not prime	
Sustainalytics (Morningstar) ³	Ŷ	ESG risk rating	24	29.0	32.6	 0–100, 0 best possible risk rating 100 highest management score
		Management score	52.2	41.8	33.5	
		Percentile ranking	16	25	42	
Carbon Disclosure Project (CDP) 4	-	Score	A-	A-	A-	A to F, A highest possible
		Sector average	В-	В	В	
		Oceania	С	В	С	

1 Rating as at 18 November 2022.

2 Rating as of 15 November 2022.

3 Rating updated 19 May 2022.

4 Rating updated 16 December 2022.

AMP Limited included in Dow Jones Sustainability Index (DJSI) Australia

In 2022, AMP was included in the DJSI Australia Index for the first time. The Dow Jones Sustainability Australia Index tracks the performance of the top 30 per cent of the 200 listed Australian companies in the S&P/ASX 200 that lead the field in terms of sustainability. 3