



Community Investment Policy

This policy outlines the minimum standards expected of our community investment programmes across the business

Community Investment Policy

Key principles

We believe it is important to be an active and supportive member of communities in all of our markets. To that end, we want to ensure that our investment has a sustainable benefit for our communities, our customers and our business. We support charitable organisations and not-for-profit organisations, not only through funding, but also with the experience and expertise of our colleagues.

Our Community Investment Policy enables us to support issues that we believe are most relevant to our business and where we can make the most impact through our actions and expertise.

The full criteria guiding our community investment, and the restrictions we impose, are detailed below.

Policy purpose

The purpose of the Policy is to ensure there is a consistent approach to charitable support made by M&G plc.

Scope

This policy applies to all M&G plc colleagues.

Policy detail

It is the policy of M&G plc that each business function, where appropriate, should be an active and supportive member of the communities in which we operate using the following minimum standards:

- a. The business should always take account of the cultural, economic and social needs and sensitivities of the communities in which it operates, as well as the business objectives.
- b. The business may use cash contributions, cash-in-kind contributions or voluntary time commitment by colleagues as an investment in the community.
- c. Colleagues should be encouraged to become involved in supporting community programmes to deliver added value for both the communities and colleagues in terms of personal or professional development.
- d. As a business we have a responsibility to safeguard the beneficiaries supported through charitable partnerships and activities; it is, therefore, necessary to establish that adequate safeguarding policies, procedures and measures to protect people, whether beneficiaries or colleagues, are in place with each charitable partner.
- e. All community investment activity should take account of the broader reputational impact on M&G plc.

Community investments not permitted

The following are not permitted:

- a. Those prohibited by law or regulation.
- b. To a political party, or religious organisation whose principal aim is to propagate a particular faith or belief.
- c. To organisations that discriminate against any group within society on the basis of, but not limited to, age, disability, ethnicity, religion, sex or sexual orientation.
- d. Directly to an individual.
- e. To any non-charitable organisations unless for charitable purposes.

Records and reporting

- All charitable donations made on behalf of M&G plc must be accurately recorded in respect of recipient, amount and date of each donation.
- Business functions should aim to identify and report on measurable outcomes of community investment activities.

Review of long-term investment partnerships

Long-term community investment partnerships should be reviewed at least every three years against the community investment strategy, the fit with business objectives, and to ensure that any community investment is enhancing the skills of the partner organisation.

Central disaster relief fund

A central disaster relief fund is maintained to support communities within the countries in which we have operations. Any distribution from this fund is at the discretion of the owner of this Policy in discussion with relevant colleagues.

Due diligence and governance

- The M&G plc Board reviews Corporate Responsibility performance and strategy on an annual basis.
- The Corporate Responsibility Governance Committee reviews all community investment activity and strategy bi-annually before approval by the Executive Committee.
- The Corporate Responsibility team monitors community investment across M&G plc.
- Due diligence of charity partners and programmes is undertaken by the Corporate Responsibility team and Charities Trust.
- All charitable requests for funding and support will be assessed to ensure they meet the requirements of the Community Investment Policy and there is no conflict of interest.

