

PHOENIX WAY TO WELLBEING

Phoenix Group Holdings
Corporate Responsibility Report 2016

KEY ACHIEVEMENTS FROM 2016

During 2016 the Group's Corporate Responsibility ('CR') programme was re-launched, focussing specifically on wellbeing.

The financial, physical and mental wellbeing of our key stakeholders is at the heart of our strategy; developing initiatives that benefit our staff, our policyholders and our community partners.

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Highly Commended

Worcestershire Works Well 'Outstanding Achievement' Award

1,500

trees planted in the Phoenix Way Wood



100%

All core sites continue to divert 100% of waste from landfill



2,840

hours donated through staff volunteering programme

£212,368

£212,368.03 donated to charity across the year



5th year inclusion

UK's 'Top Employers' listing for fifth consecutive year



CR AIMS FOR 2016 AND BEYOND

In support of the revised CR Strategy, new aims were launched at the start of the year. The remainder of this report will detail activity against each of these.

The Group aims to:

- minimise its impact on the environment – putting back what it takes out;
- be an employer of choice, offering rewarding careers and opportunities;
- raise awareness of physical and mental wellbeing in the workplace;
- contribute to local communities – providing donations, skills, time and resources to local causes;
- improve financial literacy in the communities in which we are based;
- provide customers with a helpful, transparent and fair service, offering a secure home for their investments.

BUSINESS IN THE COMMUNITY

The Group has been a member of Business in the Community ('BITC') since 2010. BITC is a business-led charity offering advice and support around sustainability. The Group worked with BITC during the year on reviewing its stakeholders, revising its overarching CR strategy and by introducing Key Performance Indicators to help track progress against CR activity.



GOVERNANCE

CR within the Group is sponsored at the highest level by the Group Chief Executive Officer.

The CR Steering Committee, which meets quarterly to oversee and agree all CR activity, was strengthened in the year to include new representation from senior management across all business functions. The Committee is chaired by Phoenix Life's Chief Executive Officer.

The Group's CR Policy is reviewed annually, incorporating risks, opportunities and control measures applicable to the programme. A series of CR statements are also available on the Group's website, covering topics such as environmental sustainability, workplace wellbeing and approach to community donations.

All employees are required to complete annual mandatory training covering Business Ethics and Ethical Conduct, Treating Customers Fairly, Financial Crime and Health and Safety. The Group's policies, HR Management and culture promote ethical and transparent working practices, for example proactively managing the risk of bribery and corruption. The Group reported no breaches during the year.

10th
Tenth place in 'Britain's Healthiest Employer' benchmark



Level 2
Achieved Worcestershire Works Well Accreditation – Level 2

£60,034
£60,034.94 donated to community-based initiatives

4th year
Participated in global event of employee volunteering 'Give and Gain Day'



£14,688
£14,688.30 donated through the staff-matched fundraising scheme



Finalists
in CIPD 'Best Employer Supported Volunteering Programme' Award



ENVIRONMENT



We aim to minimise our impact on the environment – putting back what we take out.

The Group's environmental aim is to 'put back what it takes out', which can be best exemplified through its internal resource-use, namely onsite print and paper consumption. The Group has been partnered with the Heart of England Forest since 2013, and now has 5,230 trees in its 'Phoenix Way Wood', contributing directly to the charity's vision of creating the largest broadleaf forest in the heart of England.

A regular monthly volunteering day is held in the woods, whereby staff participate in basic woodland preservation and plant trees that will benefit future generations.

Staff participated in numerous environmental-themed volunteering events during the year; examples include repairing duck-decoys at Slimbridge Wetland Centre, assisting the Canal and River Trust by clearing local waterways, and various activities with Bromsgrove District Council, from park maintenance through to community litter-picks.

The Group's core sites in Wythall and London continued to divert 100% of waste from landfill. The London office received a 'Merit' for the Clean City Awards Scheme, relating to achievements in waste management, waste minimisation, re-use and recycling.

The Group supported World Wide Fund for Nature's ('WWF') Earth Hour for the second year, by turning off all non-essential lighting during its annual event, at both its Wythall and London office.

All paper used across the Group is accredited Forest Stewardship Council ('FSC').

ENVIRONMENTAL PLANS FOR 2017

Environmental plans for 2017 will be to continue to focus on 'putting back what the Group takes out', focussing primarily on internal resource impacts such as paper and print consumption, maximising more opportunities for online, shared content, rather than printed materials.

ENVIRONMENTAL REPORTING

This section includes mandatory reporting of greenhouse gas ('GHG') emissions pursuant to the Companies Act 2006 (Strategic and Directors' Reports) Regulations 2013. Emissions disclosed relate to facilities and activities where the Group has operational control.

On 1 November 2016, the Group completed the acquisition of AXA Wealth's pension and protection business from AXA UK plc. The acquisition resulted in two additional properties transferring to our operational control and being included in our carbon footprint.

In addition on 30 December 2016 the Group completed the acquisition of Abbey Life Assurance Company Limited, Abbey Life Trustee Services Limited and Abbey Life Trust Securities Limited from Deutsche Bank Holdings No. 4 Ltd resulting in one property in Bournemouth transferring to our operational control and being included in our carbon footprint on a pro-rata basis.

In 2016 emissions have dropped principally through a reduction in the emission factor for consumption of purchased electricity (Scope 2) and the closure of one property. Approximately 0.4% of 2016 emissions are estimated as full year data is not yet available for all facilities. A sample of emissions from fuel use for company owned transport and back-up generation and fugitive emissions from refrigerants were calculated and were determined to be non-material to the overall footprint, so have not been included.

The data reported is based on the main requirements of the ISO14064 Part 1 and the GHG Protocol Corporate Standard (revised edition). Data was gathered at facility level to compile the carbon footprint. The Government's 2016 Conversion Factors for GHG Company Reporting have been used to convert energy data into carbon dioxide equivalent (CO₂e) emissions.

2016 marks the first time Phoenix Group reports Scope 2 emissions using the GHG Protocol dual-reporting methodology. This updated approach states that organisations should provide two figures to reflect the GHG emissions from purchased electricity, using both:

- A location-based method that reflects the average emissions intensity of the electricity grids from which consumption is drawn; and
- A market-based method that reflects emissions from electricity specific to each supply / contract

For market-based emissions there is a reporting quality hierarchy and Phoenix Group have used residual mix factors in the absence of contractual instruments.

GREENHOUSE GAS EMISSIONS

GLOBAL ABSOLUTE GHG EMISSIONS DATA IN TONNES OF CO₂e

	2016		2015 ¹ (location-based)
	(location-based)	(market-based)	
Emissions, tonnes of CO ₂ e, from:			
Combustion of fuel and operation of facilities (Scope 1)	1,078	1,078	986
Electricity, heat, steam and cooling purchased for own use (Scope 2)	2,286	2,679	2,874
Total Carbon Footprint (Scopes 1 + 2)	3,364	3,757	3,860

PHOENIX GROUP'S CHOSEN INTENSITY MEASUREMENT²

	2016 (location-based)	2015 (location-based)
Emissions reported above on a per floor area intensity	81 kg CO ₂ e/m ²	88 kg CO ₂ e/m ²
Emissions reported above on a per full-time equivalent employee (FTE) intensity	4.3 tonnes of CO ₂ e/FTE	5.3 tonnes of CO ₂ e/FTE

¹ Carbon footprint was restated to account for a closure of a property mid-year that had previously been reported for full 12 month period.

² Our intensity measurement calculations exclude the newly acquired AXA and Abbey Life subsidiaries to avoid skewed intensity results.

WORKPLACE



We aim to be an employer of choice, offering rewarding careers and opportunities.

We aim to raise awareness of physical and mental wellbeing in the workplace.

The Group continues to attract, develop and retain talented staff by offering a comprehensive range of benefits and development opportunities. The Group achieved inclusion in the UK's 'Top Employers' listing for the fifth consecutive year, which highlights the range of development opportunities, benefits and experiences staff employed by the Group can reasonably expect to receive.

A summary of the benefits Phoenix employees have available to them is shown below:

- Learning and development opportunities
- Employee referral scheme
- Flexible benefits scheme
- Season ticket loans
- Share Save Scheme
- Family-friendly policies
- Share Incentive Plan
- Sports and Social Club membership
- Annual Incentive Plan
- Charitable donations (Give As You Earn)
- Employee Assistance Programme
- Living-wage employer
- Occupational Health Service
- Targets and focus on Diversity and Inclusion in the workplace

Participation in Flexit, the Group's Flexible Benefits scheme has increased 3% to 89% when compared to previous year. A new incentive 'Pennies from Heaven' was introduced, which received 35% support from staff. This initiative allows staff to donate the pence from their monthly net salary to the Group's chosen charities of the year – Midlands Air Ambulance Charity and London's Air Ambulance.

EMPLOYEE ENGAGEMENT

91% of employees participated in the 2016 employee engagement survey. Overall the survey achieved an Employee Engagement Index ('EEI') of 81%, which compares positively against the Financial Services benchmark, and is a 3% increase on the previous year's survey. The index is an aggregation of scores against a number of questions considered the most important for staff engagement.

The annual survey revealed that 83% of staff answered positively to the question, "Overall I have confidence in the Phoenix Group Executive Team." 85% of staff noted they "feel committed to Phoenix Group's goals."

DIVERSITY AND INCLUSION

The Group takes a holistic view of diversity and inclusion, making a conscious effort to ensure it is a fair place to work. The Women in Finance Charter was signed earlier in the year, highlighting Phoenix's commitment to work with HM Treasury and other signatory firms to build a more balanced and fair industry.

One of the Group's commitments is to improve gender diversity at all levels within the organisation, and to encourage more women to take up middle and senior management roles.

Specific targets include:

- A minimum of 30% of top 100 roles to be occupied by women by the end of 2018.
- A minimum of 40% of green / amber successors to be women by the end of 2018.
- Group-wide gender pay gap to be less than or equal to 22% by end of 2018.

The Group reported 15.2% of its workforce as being from a Black, Asian or Minority Ethnic ('BAME') background, from sites where data is recorded.

A multi-faith prayer room was launched onsite at Wythall, reflecting the multi-cultural make-up of the Group. Staff embraced Inter-faith Week by holding a joint prayer meeting between all faiths, which was well attended.

2.1 Our employees	2016	2015
Total Staff	1,301	741
Total Corporate Office / Phoenix Life	777	741
Male	446	433
Female	331	308
Total ex-Abbey Life ¹	45	NA
Male	26	
Female	19	
Total ex-Axa ²	479	NA
Male	236	
Female	243	
Phoenix Group Holdings Directors (includes Non-Executive Directors)	11	10
Male	8	8
Female	3	2
Executive Committee (Senior Managers)	6	6 restated
Male	5	5 restated
Female	1	1
Workforce that is of Black, Asian or Minority Ethnic ('BAME') background	118	115
Corporate Office / Phoenix Life ³		

1 Staff joined the Phoenix Group on 30 December 2016.

2 Staff joined the Phoenix Group on 1 November 2016.

3 Data not recorded for ex-Abbey Life / ex-Axa business.

HUMAN RIGHTS

The Group's business ethics and dignity at work principles have regard for, and are aligned to, relevant Articles of the United Nations Universal Declaration of Human Rights.

LEARNING AND DEVELOPMENT

A range of in-house and externally sourced training programmes are delivered and tailored to different levels of management, from 'aspiring' to 'experienced'. Over 1,000 learning requests were supported by the Group which included professional qualifications, coaching, team building and Continuing Professional Development.

Following the success of The Open University Executive Education programme in 2015, the Group supported a second cohort in 2016. The delegates worked on genuine business challenges and presented their findings and recommendations to the Executive Committee.

Partnerships continue with prestigious business schools, including Ashridge and the London Business School, where a number of senior employees attend development programmes.

A suite of 'High Impact Training' sessions provide practical tools and guidance to new and existing leaders, as well as employees who require specific skill development. Examples include coaching, time management, handling conflict and presentation skills.

The Group's staff volunteering programme is increasingly being used as a tool to encourage team-work, knowledge-sharing and skills development in areas such as presentation skills, coaching and mentoring.

HEALTH AND SAFETY

All staff are required to complete annual Health and Safety training which includes a review of their individual workstation ergonomics. The Group had 2 reportable accidents under the Reporting of Incidents, Disease and Dangerous Occurrence Regulations ('RIDDOR') during 2016.

WELLBEING

For the 2016 Engagement Survey a new wellbeing question was added. "The Phoenix Group does a good job of offering tools and initiatives that help support my health and wellbeing." achieving 85% positive response.

Linked to the new CR strategy, health promotion initiatives supported during the year have been focussed on financial, physical or mental wellbeing factors.

28 wellbeing events have been supported during the year, many taking place across core sites, involving a combination of physical presence from a health promotion adviser through to the simpler in-house messaging. Examples include smoking cessation, stress awareness, onsite health checks, flu vaccinations, healthy eating and nutritional information talks through to onsite reflexology and sports massage.

Table tennis was introduced to the Wythall office at the start of the year, encouraging more staff to get active and contributing towards their recommended 10,000 steps per day. This simple sport has appealed to those who may not have previously participated in exercise during lunchtime, but are now regularly competing in onsite tournaments and out-of-hours coaching.

The Group's table tennis efforts have been recognised by Table Tennis England, who visited to conduct a case study on the link between the sport and workplace wellbeing, and Bromsgrove District Council who awarded the Group 'highly commended' in the Worcestershire Works Well Outstanding Achievement Wellbeing Award.

Through our link with Alzheimer's Society, Dementia Friend training has taken place onsite throughout the year. Around 50 members of staff are now trained and able to take an action to support individuals living with dementia.

Each year the Group holds an annual 'Phoenix Mile' event, which encourages staff to run or walk one mile around its grounds, resulting in a charitable donation of £10 per head for each staff member who signs up and completes the wellbeing challenge.

In 2016, around £3,500 was donated to the Group's charity partners, Midlands Air Ambulance Charity and London's Air Ambulance, from this one-day event.

The Group participated in 'Britain's Healthiest Workplace' benchmark for the third year and achieved improved scores across each of the categories, despite additional companies participating. The most notable was 10th position from 147 participating organisations in the 'Britain's Healthiest Employer' section, up two places from 2015.

Wellbeing benchmarks and accreditation programmes such as Worcestershire Works Well – Level 2 have helped increase the amount of wellbeing information available, helping to keep staff fit, healthy and in work. Benchmarks such as these suggest there is a direct link between well managed wellbeing programmes and the effect on staff engagement, productivity, retention and absence levels.

The Group's absence data has remained consistently low since 2014. The Chartered Institute of Personnel and Development ('CIPD') data shows the Group's metric for sickness is more favourable than benchmark – average of 3.77 days per FTE compared with 5.1 days.

Staff turnover at Phoenix also compares favourably with the CIPD benchmark of 11.8%.

WORKPLACE PLANS FOR 2017

Workplace plans will remain largely unchanged in 2017, with a continued focus on attracting, retaining and developing the very best talent in the workplace. The Group will develop its people and increase the internal succession pipeline through targeted management and leadership development, ensuring a diverse and inclusive workforce. There will be particular emphasis on increasing the number of high-potential female managers undertaking formal management development activity. With an increased workforce, acquired largely through the acquisition process, staff will remain the Group's most important asset. Staff wellbeing will therefore continue to be of paramount importance now and into the future.

	2016	2015
2.2 Learning and Development		
Percentage of employees sponsored on a professional qualification	13.5%	16%
Total number of external staff training days	203	516

	2016	2015
2.3 Absence		
Percentage of days lost through sickness	1.4%	1.4%

	2016	2015
2.4 Attrition / Retention		
Staff turnover (employees choosing to leave voluntarily)	7.3%	6.1%
New starter retention (permanent employees leaving voluntarily within 12 months' service)	6.4%	16.2%

COMMUNITY



We aim to contribute to our local communities – providing donations, skills, time and resources to the cause.

We aim to improve financial literacy in the communities in which we are based.

The Group's charity partnership with Midlands Air Ambulance Charity and London's Air Ambulance has been extended for a further three years, taking the partnership through to March 2020. Staff have fully embraced this partnership, providing time, skills and donations to the cause.

Alongside this, staff have continued to fundraise for other causes close to their hearts, through the Group's 'Our Community, Your Choice' programme.

VOLUNTEERING

Volunteering statistics continue to grow year-on-year. 44% of staff participated in the Group's volunteering programme with many employees getting involved for the first time. In total 2,840 hours were donated to community initiatives, primarily in support of our community partners' financial, mental and physical wellbeing. Approximately 46% extra hours have been donated this year, resulting in staff making even more of a difference.

The Group worked with 31 community partners during the year, primarily in support of its volunteering programme, which allows staff up to 14 hours per year to support their local community. Examples include: SIFA Fireside, Trident Reach the People Charity, Birmingham Mind, Alzheimer's Society, Birmingham St Mary's Hospice, Heart of England Forest, Dickens Heath Community Primary School, Cheswick Green Primary School, Bromsgrove Council, Canal and River Trust, Woodrush High School and Action on Hearing Loss.

Staff have been involved in a variety of exercises, from indoor to outdoor tasks, skills-based mentoring through to manual tasks such as gardening, decorating and woodland maintenance. Teams have volunteered for financial literacy and literacy programmes, whereby they have worked with school pupils developing their love of maths, or reading with them on a weekly basis. Both schemes have been well received by the volunteers and the schools involved.

The Group was a Finalist in CIPD 'Best Employer Supported Volunteering Programme' Award, for its efforts at combining skills and knowledge-sharing with community impact and value. The judging panel commented that "the Group's programme was successful, with strong buy-in and clearly lead from the top".

Phoenix Life's CEO and his senior team kick-started the volunteering programme in 2016, whereby they took over the management of three Birmingham St Mary's Hospice charity shops for the day, using their contacts, power and wisdom to compete with each other to raise the most funds. c.£5,000 was raised by the teams ahead of any company matching. In addition one of the stores achieved a full-scale environmentally friendly refurbishment, helping to lower running costs of lighting in the future.

The Group supported Business in the Community's 'Give and Gain Day'. In its ninth year, this is a global day of employee volunteering, which saw thousands of people from hundreds of companies volunteering on the same day. The Group supported two events, one focussing on mental wellbeing, and the other on physical wellbeing.

The Group recognised personal staff contributions to its charity and community programme through a number of internal awards, presented at an end-of-year staff presentation. Awards included 'Volunteer of the Year', 'Volunteer Team of the Year', 'Most Innovative Volunteering Exercise', 'Charity Fundraiser' and 'Community Ambassador'. The awards were presented by the Chief Executive Officer of Phoenix Life who chairs the Corporate Responsibility Steering Group.

CHARITABLE DONATIONS

The Group's donation approach supports UK registered charities primarily in the local community, excluding causes that are considered religious or political.

During the year, £178,980.62 was donated to the Air Ambulance charities, bringing the total contribution since the partnership began in April 2014 to £581,384.92. Fundraising efforts during the year have involved an extreme three peak challenge, travelling to each peak via pedal cycle ahead of the climb, Hadrian's Wall Walk, Welsh 3000s mountain walk challenge, 25 hour ping-pong-a-thon, a virtual 'round the world in 180 days' which tracked team's step progress with country-specific fundraisers along the way, and the more traditional dress-down days, cake baking and sales through onsite staff engagement activities such as a Summer festival and fireworks display for family and friends.

At our London office the year finished with a festive 'reindeer run', which brought together staff, key suppliers and our London's Air Ambulance partners, in a charitable fundraising run across the city. This event alone raised in excess of £20,000 for our charity partners.

£32,771.96 was donated to other charities the Group supported during the year, for example Birmingham Mind, Nephrotic Syndrome Trust, Birmingham St Mary's Hospice, SIFA Fireside and the Royal British Legion's Poppy Appeal.

£14,688.30 was donated through the staff-matched fundraising scheme to causes supported by employees and their families. This includes various schools and scouting groups that staff support outside of working hours.

Following the acquisition of AXA Wealth's pension and protection business from AXA UK plc in November, staff working at the Sunlife office raised £615.45 through onsite fundraising initiatives benefitting in the main The Jessie May Trust, Children in Need and Macmillan Cancer Support.

COMMUNITY INVESTMENT

The Group's community programme focuses on 'making a difference' in the communities in which the Group's core sites are based. £60,034.94 was donated to various community initiatives during the year.

The Group has partnered with Ark Kings Academy, a secondary school close to the Wythall office, working on a range of mutually-beneficial activities over the coming years. Activity undertaken in 2016 includes The Money Charity who provided 200 pupils with financial literacy workshops, sponsored by the Group. The Group loaned meeting room facilities onsite at the Wythall office so the teaching staff could have meetings away from the school setting. Tickets were made available for the Group's annual firework display, so pupils and teachers could participate in this community event. To round the year off, pupils from the school choir were invited to sing at the Wythall site's festive lunch.

The Group has signed the 'Vision for Literacy Business Pledge for 2017', and plans to work directly with schools in the community to help tackle the literacy challenge in the UK. This scheme was launched at the turn of the year by the National Literacy Forum, a coalition led by the National Literacy Trust.

Switching focus to the older population of the local community, lunch was prepared and served onsite for 55 members of St Mary's Elderly Care Group, who enjoyed an event over the Summer called 'Holiday at Home'.

The Group was again premier sponsor of the 'Wythall and Hollywood Fun Run' which included a 10km, 5km and 1.5km race through the heart of the community, which passed through the office grounds as part of the official distance. Staff volunteered for marshalling duties, handing refreshments to the participant runners.

Aside from donating funds, the Group regularly loans its resources to community groups. Kings Norton Marching Band practice their routines onsite in the grounds; the car parking facilities have been used by the Transport Museum, Radio Wythall Club and Mad March Hare Sportive; and meeting room facilities have been donated to Birmingham St Mary's Hospice, Ark Kings Academy and Midlands Air Ambulance during the year.

Staff from across the Group collected items that have social value to community groups. Examples include stamps, foreign currency, shoes, spectacles and ink cartridges. In support of 'World Homeless Day', clothing, non-perishable food items and crockery were collected for donation to SIFA Fireside that directly supports homeless individuals living in Birmingham. During the year around £3,500 was donated specifically to this charity through staff-led onsite raffles and fundraisers.

COMMUNITY PLANS FOR 2017

Community plans for 2017 will be to continue to support the Air Ambulance charities, extending the number of community partners the Group works with, and to provide an ongoing programme of volunteering opportunities to encourage further staff participation, utilising more skills-based activity. The Group's partnership with Ark Kings Academy will develop over the coming year, resulting in increased benefits for both parties.

CUSTOMERS



We aim to provide customers with a helpful, transparent and fair service, offering a secure home for their investments.

The Phoenix Life customer-facing website continues to develop its digital online presence, allowing visitors greater access to information regarding their policy, whilst aiming to reduce the amount of paperwork routinely issued. During 2016 new content has been added regarding our Corporate Responsibility strategy, with examples of how the Group is focussing on the financial, physical and mental wellbeing of all stakeholders including our customer base.

The Group has continued to tackle the rise in pension scams by working with partners to prevent transfers to suspicious schemes. The issue has increased since the launch of pension freedoms in April 2015. To date the Group has identified over 1,511 suspicious companies or schemes, preventing £28.3 million of pension fraud.

In November 2016, the Group acquired AXA Wealth's pension and protection business from AXA UK plc. The pensions and investment policies now operate under the Phoenix Life Limited brand. AXA UK reviewed the strategic benefits of pursuing their activities in the UK life and savings market, and after detailed consideration came to the conclusion that these businesses would be more successful if supported by an organisation such as Phoenix Group, one with a stronger strategic focus on the life and savings industry. This transaction enabled them to provide a safe and secure home at Phoenix for their 910,000 policies.

A review has commenced around the Group's vulnerable customer proposition, whereby the Customer team onsite at Wythall is starting to engage with a range of charities to better understand the types of vulnerability that exist in today's society and the types of vulnerable circumstances that customers might face now and in the future.

As a closed life business, a significant proportion of our customers are older and the number of customers that could be living with a disability or some other form of vulnerability is potentially increasing every day. Alzheimer's Society highlights that 1 in 14 people over 65 have dementia and that of the 850,000 people currently living with dementia in the UK, 7 in every 10 are living with another medical condition or disability as well as dementia.

The Group intends to work with charities such as the Alzheimer's Society to identify ways to better support customers in vulnerable circumstances; this is likely to include additional training to improve knowledge and understanding of different vulnerabilities, as well as reviewing processes to further support customers in vulnerable circumstances.

CUSTOMER PLANS FOR 2017

Customer plans for 2017 will be to review the range of opportunities available to the Group, to support the financial, mental and physical wellbeing of Phoenix's policyholders, by offering increased access to information to help them make informed decisions.

CONCLUSION



THE GROUP'S REVISED CR STRATEGY FOCUSSES ON THE FINANCIAL, PHYSICAL AND MENTAL WELLBEING OF OUR KEY STAKEHOLDERS. WE AIM TO CONTINUE TO MAKE A POSITIVE IMPACT ON THE LIVES OF OUR EMPLOYEES, ENLARGED POLICYHOLDER GROUP AND THE VARIOUS COMMUNITY PARTNERS WE WORK WITH, OVER THE COMING YEAR."

LUCY SYMONDS
CORPORATE RESPONSIBILITY MANAGER



Should you wish to hear more about the Group's Corporate Responsibility Programme, please contact:

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