

GRI Index

General Standard Disclosure		Section/Location	Annual Review Page
Organizational profile			
102-1	Name of the organization	2019 Annual Review – Our Approach to Reporting	2
102-2	Activities, brands, products, and services	2019 Annual Review – Who We Are GWLRA website	3 website
102-3	Location of headquarters	2019 Annual Review – Our Approach to Reporting	2, back cover
102-4	Location of operations	2019 Annual Review – Who We Are	3 website
102-5	Ownership and legal form	2019 Annual Review – Our Approach to Reporting	2
102-6	Markets served	2019 Annual Review – Who We Are	3
102-7	Scale of the organization	2019 Annual Review – Who We Are, Data Tables	3, 25–27
102-8	Information on employees and other workers	2019 Annual Review – Data Tables	25–27
102-9	Supply chain	2019 Annual Review – Operate with Integrity and Trust GWLRA website	23–24 website
102-10	Significant changes to the organization and its supply chain	2019 Annual Review – Data Tables	25–27
102-11	Precautionary Principles of approach	GWLRA website	website
102-12	External initiatives	2019 Annual Review – Stakeholder Engagement GWLRA website	24 website
102-13	List of the main memberships of industry or other associations, and national or international advocacy organizations	2019 Annual Review – Stakeholder Engagement GWLRA website	24 website
Strategy			
102-14	Statement from senior decision-maker	2019 Annual Review – President’s Message	4–5
102-15	Key impacts, risks, and opportunities	2019 Annual Review – Corporate Governance, Performance Scorecard, Supporting a Better, More Sustainable World, Deliver Strong, Long-Term Returns	7, 8–9, 10, 11
Ethics and integrity			
102-16	Mechanisms for reporting concerns about unethical or unlawful behaviour	2019 Annual Review – Performance Scorecard, Operate with Integrity and Trust GWLRA website	9, 23 website
102-17	Mechanisms for advice and concerns about ethics	2019 Annual Review – Performance Scorecard, Operate with Integrity and Trust GWLRA website	9, 23 website

General Standard Disclosure		Section/Location	Annual Review Page
Governance			
102-18	Governance structure	2019 Annual Review – Corporate Governance GWLRA website	7 website
102-19	Delegating authority	2019 Annual Review – Corporate Governance GWLRA website	7 website
102-20	Executive-level responsibility for economic, environmental, and social topics	2019 Annual Review – Corporate Governance GWLRA website	7 website
102-21	Consulting stakeholders on economic, environmental, and social topics	2019 Annual Review – Stakeholder Engagement GWLRA website	24 website
102-22	Composition of the highest governance body and its committees	2019 Annual Review – Corporate Governance GWLRA website	7 website
102-23	Chair of the highest governance body	GWLRA website	website
102-24	Nominating and selecting the highest governance body	GWLRA website	website
102-25	Conflicts of interest	2019 Annual Review – Operate with Integrity and Trust GWLRA website	23 website
102-26	Role of highest governance body in setting purpose, values, and strategy	2019 Annual Review – Corporate Governance GWLRA website	7 website
102-27	Collective knowledge of highest governance body	2019 Annual Review – Corporate Governance GWLRA website	7 website
102-28	Evaluating the highest governance body's performance	2019 Annual Review – Corporate Governance GWLRA website	7 website
102-29	Identifying and managing economic, environmental, and social impacts	2019 Annual Review – Vision and Strategy, Performance Scorecard, Supporting a Better, More Sustainable World, Deliver Strong, Long-Term Returns GWLRA website	6, 8–9, 10, 11 website website
102-30	Effectiveness of risk management processes	2019 Annual Review – Corporate Governance, Operate with Integrity and Trust GWLRA website	7, 23 website
102-31	Review of economic, environmental, and social topics	GWLRA website	website website
102-32	Highest governance body's performance	2019 Annual Review – Performance Scorecard	8–9
102-33	Communicating critical concerns	2019 Annual Review – President's Message, Performance Scorecard, Supporting a Better, More Sustainable World GWLRA website	4–5, 8–9, 10 website

General Standard Disclosure		Section/Location	Annual Review Page
Stakeholder engagement			
102-40	List of stakeholder groups	2019 Annual Review – Stakeholder Engagement GWLRA website	24 website
102-42	Identifying and selecting stakeholders	2019 Annual Review – Stakeholder Engagement GWLRA website	24 website
102-43	Approach to stakeholder engagement	2019 Annual Review – Stakeholder Engagement GWLRA website	24 website
102-44	Key topics and concerns raised	2019 Annual Review – Stakeholder Engagement GWLRA website	24 website
Reporting practice			
102-45	Entities included in the consolidated financial statements	2019 Annual Review – Our Approach to Reporting	2
102-46	Defining report content and topic Boundaries	2019 Annual Review – Our Approach to Reporting	2
102-47	List of material topics	GWLRA website	website
102-48	Restatements of information	2019 Annual Review – Data Tables	25–28
102-49	Changes in reporting	2019 Annual Review – Data Tables	25–28
102-50	Reporting period	2019 Annual Review – Our Approach to Reporting	2
102-51	Date of most recent report	2019 Annual Review – Our Approach to Reporting	2
102-52	Reporting cycle	2019 Annual Review – Our Approach to Reporting	2
102-53	Contact point for questions regarding the report	2019 Annual Review	Back cover
102-54	Claims of reporting in accordance with the GRI Standards	2019 Annual Review – Our Approach to Reporting	2
102-55	GRI content index	2019 Annual Review – GRI Index	29–35
102-56	External assurance	2019 Annual Review – Our Approach to Reporting, Minimize Our Environmental Footprint, Data Tables	2, 18, 26

Specific Standard Disclosure		Section/Location	Annual Review Page
GRI 103: MANAGEMENT APPROACH 2016			
103-1	Explanation of the material topic and its Boundary	GWLRA website	website
103-2	Management approach and its components	GWLRA website	website
103-3	Evaluation of the management approach	GWLRA website	website
GRI 200: ECONOMIC STANDARD SERIES 2016			
201 – Economic performance			
103	Management approach	2019 Annual Review – Deliver Strong, Long-Term Returns, Achieve Operational Excellence	11-13, 14-15
201-1	Direct economic value generated and distributed	2019 Annual Review – Deliver Strong, Long-Term Returns, Data Tables	11-13, 25-27
201-2	Financial implications, risks and opportunities due to climate change	2019 Annual Review – Deliver Strong, Long-term Returns, Minimize Our Environmental Footprint Great-West LifeCo website	11, 16 website
203 – Indirect economic impacts			
103	Management approach	2019 Annual Review – Contribute to Stronger, Livable Communities GWLRA website	21-22 website
203-1	Infrastructure investments and services supported	2019 Annual Review – Performance Scorecard, Supporting a Better, More Sustainable World, Contribute to Stronger, Livable Communities, Data Tables	8-9, 10, 21-22, 25-28 website
203-2	Significant indirect economic impacts	2019 Annual Review – Contribute to Stronger, Livable Communities	21-22
204 – Procurement practices			
103	Management approach	GWLRA website	website
205 – Anti-corruption			
103	Management approach	2019 Annual Review – Operate with Integrity and Trust GWLRA website	23 website
205-2	Communication and training on anti-corruption policies and procedures	2019 Annual Review – Performance Scorecard, Operate with Integrity and Trust GWLRA website	9, 23 website
206 – Anti-competitive behavior			
103	Management approach	GWLRA website	website
206-1	Legal actions for anti-competitive behavior, anti-trust, and monopoly practices	In 2019, there were no such legal actions.	N/A

Specific Standard Disclosure		Section/Location	Annual Review Page
GRI 300: ENVIRONMENTAL STANDARD SERIES 2016			
302 – Energy			
103	Management approach	2019 Annual Review – Minimize Our Environmental Footprint GWLRA website	16–18 website
302-1	Energy consumption within the organization	2019 Annual Review – Minimize Our Environmental Footprint, Data Tables GWLRA website	16–18, 25–28 website
302-3 / CRE1	Energy intensity	2019 Annual Review – Performance Scorecard, Minimize Our Environmental Footprint, Data Tables GWLRA website	8, 18, 25 website
302-4	Reduction of energy consumption	2019 Annual Review – Minimize Our Environmental Footprint, Data Tables GWLRA website	18, 25 website
303 – Water			
103	Management approach	2019 Annual Review – Minimize Our Environmental Footprint GWLRA website	16–18 website
303-1	Water withdrawal by source	2019 Annual Review – Minimize Our Environmental Footprint, Data Tables GWLRA website	16–18, 26 website
CRE2	Building water intensity	2019 Annual Review – Performance Scorecard, Minimize Our Environmental Footprint, Data Tables GWLRA website	8, 16–18, 26 website
305 – Emissions			
103	Management approach	2019 Annual Review – Minimize Our Environmental Footprint GWLRA website	16–18 website
305-1	Direct greenhouse gas (GHG) emissions (Scope 1)	2019 Annual Review – Data Tables GWLRA website	25 website
305-2	Energy indirect greenhouse gas (GHG) emissions (Scope 2)	2019 Annual Review – Data Tables GWLRA website	25 website
305-3	Other indirect greenhouse gas (GHG) emissions (Scope 3)	2019 Annual Review – Data Tables GWLRA website	25 website
305-4 / CRE3	Greenhouse gas (GHG) emissions intensity	2019 Annual Review – Minimize Our Environmental Footprint, Data Tables GWLRA website	18, 25 website
305-5	Reduction of greenhouse gas (GHG) emissions	2019 Annual Review – Performance Scorecard, Minimize Our Environmental Footprint, Data Tables GWLRA website	8, 17, 25–26 website

Specific Standard Disclosure		Section/Location	Annual Review Page
306 – Effluents and waste			
103	Management approach	2019 Annual Review – Minimize Our Environmental Footprint GWLRA website	16–18 website
306-2	Waste by type and disposal method	2018 Annual Review – Minimize Our Environmental Footprint , Data Tables GWLRA website	16–18, 25 website
307 – Environmental compliance			
103	Management approach	GWLRA website	website
307-1	Non-compliance with environmental laws and regulations	In 2019, there was no significant non-compliance in these areas.	N/A
308 – Supplier environmental assessment			
103	Management approach	2019 Annual Review – Stakeholder Engagement	24
GRI 400: SOCIAL STANDARD SERIES 2016			
401 – Employment			
103	Management approach	2019 Annual Review – Attract and Retain Talent	19–20 website
401-1	New employee hires and employee turnover	2019 Annual Review – Data Tables	27
401-2	Benefits provided to full-time employees that are not provided to temporary or part-time employees	GWLRA website	website
403 – Occupational health and safety			
103	Management approach	GWLRA website	website
403-1	Workers' representation in formal joint management-worker health and safety committees	2019 Annual Review – Data Tables	27
403-2	Types of injury and rates of injury, occupational diseases, lost days and absenteeism, and number of work-related fatalities	2019 Annual Review – Data Tables	27
404 – Training and education			
103	Management approach	2019 Annual Review – Attract and Retain Talent	19–20 website
404-1	Average hours of training per year per employee	2019 Annual Review – Data Tables	27–28
404-2	Programs for upgrading employee skills and transition assistance programs	2019 Annual Review – Performance Scorecard, Attract and Retain Talent, Data Tables	9, 19–20, 28 website
404-3	Percentage of employees receiving regular performance and career development reviews	2019 Annual Review – Data Tables	28
405 – Diversity and equal opportunity			
103	Management approach	Great-West LifeCo website	website
405-1	Diversity of governance bodies and employees	2019 Annual Review – Data Tables GWLRA website	27–28 website

Specific Standard Disclosure		Section/Location	Annual Review Page
406 – Non-discrimination			
103	Management approach	2019 Annual Review – Operate with Integrity and Trust	23
410 – Security practices			
103	Management approach	2019 Annual Report – Operate with Integrity and Trust, Stakeholder Engagement GWLRA website	23, 24 website
413 – Local communities			
103	Management approach	2019 Annual Review – Contribute to Stronger, Livable Communities GWLRA website	21–22 website
416 – Customer health and safety			
103	Management approach	2019 Annual Review – Achieve Operational Excellence, Operate with Integrity and Trust	14–15, 23
416-1	Percentage of significant product and service categories for which health and safety impacts are assessed for improvement	2019 Annual Review – Data Tables	27
416-2	Total number of incidents of non-compliance with regulations and voluntary codes concerning health and safety impacts of products and services during their life cycle, by type of outcomes	In 2019, there were no significant non-compliance incidents.	N/A
418 – Customer privacy			
103	Management approach	2019 Annual Review – Operate with Integrity and Trust GWLRA website	23 website
419 – Socioeconomic compliance			
103	Management approach	GWLRA website	website
419-1	Non-compliance with laws and regulations in the social and economic area	In 2019, there was no significant non-compliance in these areas.	N/A
417 – Marketing and Labeling 2016 / Product and Service Labelling			
CRE8	Type and number of sustainability certification, rating and labeling schemes for new construction, management, occupation, and redevelopment	2019 Annual Review – Performance Scorecard, Supporting a Better, More Sustainable World, Achieve Operational Excellence, Minimize Our Environmental Footprint, Stakeholder Engagement, Data Tables	8, 10, 15, 17, 24, 26