



 **2023 SUSTAINABILITY REPORT**



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A MESSAGE FROM OUR CEO

Our purpose at FNF is to advance, expand, and protect the life-changing experience of home ownership. As the nation's leader in title insurance, we leverage our expertise and years of experience to serve our customers, clients, and agents with excellence. That said, our commitment extends far beyond the transactional aspects of real estate.

FNF places importance on Environmental, Social, and Governance (ESG) matters, which help to define our

corporate identity. We recognize the significance that a sustainable future has in powering FNF's long-term growth. Our committed team, together with our board of directors, is focused on the continued development of a comprehensive ESG strategy. We diligently track and monitor our progress in these areas and believe that this strategy will allow us to better meet the needs of our employees, business partners, and local communities where we operate.

Today, we proudly present our fifth annual Sustainability report, which demonstrates our dedication to fostering FNF's long-term growth through sustainability strategies.

Our ESG commitment revolves around the following key areas:

Protecting Our Insureds and the Integrity of the Nation's Public Records: Our policyholders rely on the strength and security of a reputable title insurance company to protect their home for years to come. As a provider of title insurance, we protect the rights of the insured – both residential and commercial property owners – against unexpected legal and financial claims that may arise after closing. We also play a critical role in the preservation of an accurate and reliable system of public records, which is vital for a well functioning real estate market.

Consumer Data and Fraud Protection: The safety and security of our policyholders, customers, vendors, and employees is one of our top priorities. This means having rigorous information security and internal auditing protocols and monitoring which are designed to protect the safety of funds and private information when it is in our custody. We are also continuously working to educate and protect our stakeholders from fraud through enhancing our fraud prevention programs.

Preserving the Environment: FNF works to integrate environmental management practices into our operations and facilities. As part of our commitment to preserve the environment, we understand that we have a responsibility to protect the local communities where we operate. We also understand that environmental changes may pose potential risks and present opportunities to our business. To address this, we conducted a climate risk assessment to understand climate-related risks that may impact our business. We then took steps to manage these risks through our enterprise risk management systems.

We have several efforts underway to lessen our environmental impact across all our locations. Recognizing the historically paper-intensive nature of our industry, we have introduced customer-focused technologies that have substantially curbed paper usage in real estate transactions. We remain dedicated to propelling the title insurance sector towards a more sustainable future. Our efforts also include monitoring and mitigating our carbon footprint, eliminating the use of plastic water bottles, and participating in recycling programs.

Supporting Our Employees and Communities: Our employees are among our most valuable assets, and we are devoted to offering them opportunities to broaden their knowledge and cultivate skills for professional growth. Additionally, we are dedicated to fostering a diverse and inclusive workplace environment, strongly believing that the diversity of our clients should be mirrored within our workforce. With a vast presence spanning over 1,300 locations across the United States and Canada, and a team of over 20,000 employees, we are well-positioned to make a meaningful impact in the communities where we operate. Through active local community engagement, corporate initiatives, philanthropic contributions, and a culture of community volunteerism, we strive each day to support and uplift the communities in which we live and work.

Operating Ethically: As our most important Corporate Precept, we prioritize maintaining the highest standard of business conduct and ethics every day. We have implemented robust governance practices, policies, training, and reporting avenues designed to encourage all employees to adhere to the highest standards for business integrity. This not only helps facilitate conscientious performance, but it also works to preserve the Company's legacy of honesty and strong ethical standards.

As we pursue a more sustainable future, we remain focused on promoting the well-being of our communities and customers.

Sincerely,



Mike Nolan, Chief Executive Officer

2023

AT-A-GLANCE

Unless otherwise noted, this data is current as of December 31, 2023.

COMPANY OVERVIEW

NAME

Fidelity National Financial, Inc.

STOCK SYMBOL (NYSE)

FNF

INDUSTRY

Financial Services & Insurance

HEADQUARTERS

Jacksonville, FL

WORLDWIDE EMPLOYEES

22,293

LOCATIONS

Over 1,300 locations throughout the United States, Canada, and India

REVENUE

\$11.8 Billion

KEY 2023 ESG ACCOMPLISHMENTS

- Continued monitoring risk and opportunities related to our Climate Risk Assessment
- Invested in technology allowing us to calculate our emissions scopes across our real estate portfolio
- Upheld key policies and statements to reflect our ongoing commitment to ESG and mitigating climate-related risk.

AWARDS

- Named to the **FORTUNE 500®** for more than 15 years (2024 rank 351)
- For 2023, selected by Newsweek as one of:
 - ✓ **Most Trustworthy Companies** in America
 - ✓ America's Greatest Workplaces for **Diversity**
 - ✓ America's Greatest Workplaces for **Women**
 - ✓ America's **Greatest Workplaces**
 - ✓ America's Greatest Workplaces for **Parents and Families**
 - ✓ America's **Greenest Companies**
- For 2023, selected by Forbes as one of:
 - ✓ America's **Best Large Employers**
 - ✓ Best Employers for **Diversity**
 - ✓ Best Employers for **Women**

PROTECTING HOMEOWNERS



#1 Market share in the residential purchase, refinance, and commercial markets



Over **1.2 million** transactions opened in 2023



Fraud Insights program allows employees to share how they detected fraud and forgery. FNF offers monetary incentives to employees who detect and take preventative action, resulting in the avoidance of fraud.

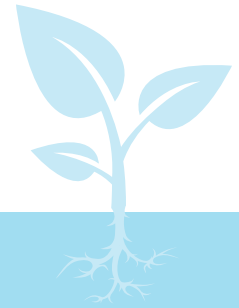


Top ranked company in the title insurance industry on the FORTUNE 500® (ranked 351)



Rigorous information security protocols, internal auditing, and monitoring which are designed to protect the safety of funds and private information in our custody

JACKSONVILLE HEADQUARTERS ENVIRONMENTAL FOOTPRINT



Carbon Footprint and Electricity Consumption

In 2023, FNF's Jacksonville Headquarters carbon emissions footprint was 2,020 MTCO₂e and the electricity consumption was 5.45 million kWh. This represents a flatline in carbon emissions from 2022 and a 13% decline in electricity consumption from the 2019 baseline year.



Non-Recycled Waste

In 2023, the total non-recycled waste footprint was 30 tons of waste, a **17% decrease from 2022**, and a **73% decline from the 2019 baseline** year.



Water Consumption

In 2023, the water consumption was 6.9 million gallons, a **2% increase from 2022**, and **27% decline from the 2019 baseline** year.

U.S. WORKFORCE

In 2023, women represented over **70%** of FNF's U.S. workforce, and **42%** of the members of FNF's leadership team.



EMPLOYEE RETENTION

In 2023, we **retained over 85%** of our U.S. workforce.

COMMUNITY

We supported over **900** community organizations in 2023, including the United Way and the ALTA Good Deeds Foundation.

BOARD OF DIRECTORS

- **ESG oversight** is managed at the board level through the audit committee of our board of directors.
- **2** FNF board members are U.S. military **veterans**, **2** identify as **racially or ethnically diverse**, and **2** board members are **female**.
- Since 2018, our board has codified its **commitment to diversity** when selecting new director nominees.

ABOUT FNF

COMPANY OVERVIEW

Profile

Fidelity National Financial is a leading provider of (i) title insurance, escrow and other title-related services including loan sub-servicing, valuations, default services, and home warranty and (ii) transaction services to the real estate and mortgage industries. FNF is the nation's largest title insurance company operating through its title insurance underwriters – Fidelity National Title Insurance Company, Chicago Title Insurance Company, Commonwealth Land Title Insurance Company, Alamo Title Insurance and National Title Insurance of New York Inc. – collectively, they issue more title insurance policies than any other title company in the United States.

We are the most diversified competitor in the title insurance space from a geographic,

FNF is consistently recognized as an industry leader by highly respected organizations. Recent accolades bestowed on the Company in 2023 include:

- Named to the FORTUNE 500® for more than 15 years
- Highest ranked FORTUNE 500® in the title insurance industry
- TIME World's Best Companies
- Forbes World's Best Employers
- Forbes Global 2000

Our corporate offices are located at
601 Riverside Avenue, Jacksonville, Florida 32204.



Chicago Title employees in Arizona spending their Saturday morning packing emergency boxes at St. Mary's Food Bank.

product, and revenue channel perspective. Outside of our main product, the title insurance policy, we also offer closing and escrow services, as well as mortgage and real estate technology and services. Our goal is to help lenders, builders, developers, attorneys, and real estate professionals grow and succeed.

Through our subsidiary ServiceLink Holdings, LLC (ServiceLink), we provide mortgage transaction services, such as loan management and title related products.

LoanCare is a nationally recognized leader in full-service subservicing to the mortgage industry. We have been offering our expertise and best practices

in providing servicing solutions since FNF acquired LoanCare in 2009.

We are also a leading provider of insurance solutions serving retail annuity and life customers and institutional clients through our majority-owned subsidiary, F&G Annuities & Life (F&G). For more than 60 years, F&G has helped middle-income Americans prepare for retirement and for their loved ones' financial security. Through our retail distribution, we partner to serve the needs of the middle-income market and develop competitive products to align with their evolving needs. We also provide funding agreements and pension risk transfer solutions through institutional channels.

Corporate Precepts

At FNF, we are committed to upholding our company's six core principles, which are foundational to our success:



1

Autonomy and Entrepreneurship

Provide employees with levels of authority based on their responsibilities, then empower them to make decisions and resolve problems as close as possible to the point of client contact.

2

Bias for Action

Analyze tasks, reach decisions, and implement solutions as soon as possible. Challenge all assumptions and strive continuously for improvement. Be accessible, responsible, and decisive. Take ownership of all problems and accept all challenges.

3

Customer-Oriented and Motivated

Offer clients meaningful, customized products and services, the expertise and passion for finding solutions to customers' problems, and the desire to establish long-term business relationships based on a mutual exchange of value.

CORPORATE PRECEPTS



4

Minimize Bureaucracy

Maintain a lean management structure in which performance, productivity, and problem resolution are the priorities, as well as the basis, for success and achievement.

5

Employee Ownership

Encourage employee ownership of Company stock to strengthen employee commitment and ensure a common purpose among shareholders, management, and employees.

6

Highest Standard of Conduct

Adhere to all related laws, regulations, and principles of conduct to protect the public's trust, ensure conscientious performance, and preserve the Company's legacy of honesty and strong ethical standards.



FIDELITY NATIONAL FINANCIAL

Financial Strength

We are the nation's largest family of title insurance companies and underwriters and a leader in financial strength. As a group, our title insurance underwriters issue more title insurance policies than any other company in the United States.



Here are a few of the ways we lead the industry in financial strength:



The **nation's largest** title insurance and settlement services company



Highest ranked company in the title insurance industry on the FORTUNE 500® (ranked 351)



"A" financial strength ratings by S&P Global, Moody's and Fitch Ratings (as of June 2024)



Most diversified title insurance provider from a geographic, product, and revenue channel perspective



#1 market share in the residential purchase, refinance, and commercial markets



#1 or #2 market position in 38 states



\$7.0 billion in total title revenue in 2023



\$5.0 billion title and corporate segment investment portfolio at December 31, 2023



Over **1.2 million transactions** opened in 2023



OUR APPROACH TO ENVIRONMENTAL, SOCIAL AND GOVERNANCE

FNF recognizes that in a rapidly changing global economy, the focus on ESG matters is important for our long-term business success. Our Company and our board are committed to corporate social responsibility practices to benefit our employees, customers, shareholders, and other stakeholders. As one of the nation's largest title insurance and settlement services company to the real estate and mortgage industries, FNF's aim is to advance, expand, and protect the life-changing experience of property ownership, while managing our business in an environmentally responsible, socially responsible, and ethical manner. ESG is embedded throughout our approach to how we operate our business to help FNF generate strong returns for our shareholders while improving our impact on the communities we serve.

To honor the commitment to corporate social responsibility practices at the highest levels of the Company, our management team leads our ESG efforts. Our audit committee reviews and reports on these efforts to the board of directors. Our board recognizes the importance of developing a long-term ESG strategy, monitoring our progress and providing effective risk oversight and risk management, including with respect to climate-related risks, cybersecurity, and privacy-related risks, as well as other ESG topics.

FNF'S MISSION

Mitigate risk while managing our business in an environmentally, socially, and ethically responsible manner.





PROTECTING PROPERTY OWNERS

THE ECONOMIC VALUE OF HOME OWNERSHIP

The housing sector is one of the largest and most important sectors of the U.S. economy. In addition to providing shelter, housing provides millions of Americans with jobs and generates hundreds of billions of dollars of economic output each year. Home ownership is also one of the key factors in upward mobility, personal financial stability, and community involvement.

The state of the housing industry is a good barometer of the overall health of the U.S. economy. Stable home price appreciation, in combination with robust sales, provides a strong tax base for local governments. Property taxes are the largest source of revenue for counties, cities, townships, school districts, and special districts such as water and sewer districts.

The housing sector accounts for
15-18% of our nation's Gross
Domestic Product (GDP).¹

*- National Association
of Home Builders*

¹<https://www.nahb.org/news-and-economics/housing-economics/housings-economic-impact/housings-contribution-to-gross-domestic-product>



FNF's Corporate Tax Department came together to help pack over 30,000 meals for Feed My Starving Children in Jacksonville.

Most real estate transactions consummated in the U.S. require the use of title insurance by a lending institution before the transaction can be completed. In 2023, our industry witnessed a decrease in both purchase and refinance transactions, closely in line with real estate trends across the U.S. The Company continues to innovate and offer a variety of closing options to meet our customers' comfort levels and needs.

THE IMPORTANCE OF TITLE INSURANCE AND PROPERTY RIGHTS PROTECTION

Title insurance plays a key role in the U.S. economy by insuring the secure transfer of real estate and facilitating the growth of homeownership. The products and services we offer preserve the integrity of the public land records maintained by local clerks and recorders offices, and have a positive social impact on families and communities overall. For many families, their home is the single largest investment that they will make in their lifetimes. Generally, real estate buyers and mortgage lenders purchase title insurance to ensure good and marketable title to real estate. An owner's title insurance policy, like those we issue in connection with the closing of a real estate transaction, is the best way for property owners to protect themselves from losing their property due to unforeseen or unexpected title claims. Unlike other types of insurance, title insurance protects against past problems instead of future risk, such as the previous owner's debt, liens, or other claims of ownership that may have been in place prior to the purchase of the property. Title insurance is risk prevention, identifying potential issues with ownership of the property prior to the buyer completing their purchase. The insurance remains in effect for as long as the buyer or their heirs retain ownership of the property.

Commercial real estate transactions are often complex and may present complicated title histories and high risk for parties to the transaction. During the title search process, defects such as forgeries, errors in public record, liens, and encumbrances, and survey issues are uncovered and corrected. As a title insurance underwriter, we protect the rights of the insured – both residential and commercial property owners – against unexpected legal and financial claims that may arise after closing.



The Boston Commonwealth NCS office participating in a Build-A-Bed event that supplies beds to children in need.

TITLE INSURANCE IN ACTION “PROTECTING PROPERTY RIGHTS”

FNF protects property owners, prospective buyers, and lenders against financial loss, legal damages, and fraud through insurance and related products and services.

FNF recognizes employees using good judgment and persistence to detect fraud. Recently, an attentive FNF escrow officer examined a listing property’s chain of title and recognized irregular dates. Sometimes minor complications create similar situations, but the officer decided to be certain. Notaries must witness deed execution and keep detailed transaction records. Using the commission stamp’s unique ID number, the escrow officer intended to contact the notary and confirm the deed’s validity. Instead, she uncovered a recorded counterfeit deed. The broker and wholesaler praised her awareness, and expressed appreciation the buyer chose FNF and protected the wholesaler from fraudulently buying and selling the property.

RESPONSIBLE CLAIMS MANAGEMENT

An important part of our business is responsible claims management. Claims can be complex, result from a wide range of causes, vary greatly in dollar amounts, and are often affected by economic factors, market conditions, and the legal environment existing at the time claims are processed. Common causes of claims generally include, but are not limited to, search and exam errors, forgeries, incorrect legal descriptions, signature and notary errors, unrecorded liens, mechanics' liens, failure to pay off existing liens, mortgage lending fraud, mishandling or theft of settlement funds (including independent agency theft), and mistakes in the escrow process. Under our policies, we are required to defend insureds when covered claims are filed against their interest in the property.

We employ a large staff of attorneys in our claims department to handle title and escrow claims. Our claims processing centers are in Omaha, Nebraska, and Jacksonville, Florida. In-house claims counsel is also located in offices throughout the country.

FNF is committed to providing its policyholders with easily accessible claims submission contacts and fair claims handling. Policyholders may submit a claim by mail, fax, email, or online through a consumer comment portal. FNF does not use third-party administrators in its claims settlement process. An FNF employee is assigned to, and responsible for, administration of every claim. Claims performance data, including timeliness of our investigation and resolution, is tracked by FNF management. All rejected claims received a secondary review by management. Further, FNF's title insurance companies are subject to state regulation regarding claims handling, which includes routine audits and examinations of our claims management processes and the authority to investigate consumer complaints regarding rejected, resolved, or pending claims.



Our National Commercial Service employees in Washington, D.C. participating in Women Build, a Habitat for Humanity event designed to empower women to help families build strength, stability, and independence.

CONSUMER DATA AND FRAUD PROTECTION

CONSUMER PROTECTION FROM FRAUD

The ability to conduct transactions electronically is a sustainable business practice that offers consumers convenience and efficiency, while reducing environmental impact. However, it does not come without risks.

Wire fraud is one of the fastest growing cybercrimes in the U.S., according to the National Association of Insurance Commissioners. The Federal Trade Commission reported that consumers lost \$344 million from wire fraud in 2023 alone². Real estate transactions may be targeted because they include multiple parties: buyer, seller, real estate agents, mortgage lenders, and title, closing, and settlement agents. Fraudsters may seek out transactions ready to close, hack into accounts, and use that information to lure buyers into wiring them money.

Historically, email has been the primary workspace of residential real estate transactions, but this comes with inherent risks. Consumers and real estate agents may not have taken the steps to properly protect their email against bad actors, seeking to access personal data with intent to defraud an unsuspecting homebuyer or seller.

At FNF, we have several programs in place to protect consumers from wire fraud and educate them about the risks and dangers of conducting transactions electronically.

WireSafe and Start inHere® Programs

The WireSafe program educates consumers about wire fraud and informs them what they can do to keep themselves safe when buying or selling a home. FNF's Start inHere digital opening process, outlined in more detail on page 32, reduces the dependency on email and introduces the consumer to an authenticated digital portal. This portal requires multifactor authentication to identify the user and mitigates risk associated with collecting information as part of the home sale or purchase.



²https://www.ftc.gov/system/files/ftc_gov/pdf/CSN-Annual-Data-Book-2023.pdf



CYBERSECURITY PROGRAM

Cybersecurity is a top priority at FNF. Our business is highly dependent on information technology. We continue to make strategic investments in information security to protect our clients and our information systems. Our investments include both capital expenditure and operating expenses for hardware, software, personnel, and consulting services. As our primary solutions and services evolve, we apply a comprehensive approach to the mitigation of identified security risks. We have established policies, including those related to privacy, information security, and cybersecurity, and we employ a broad and diversified set of risk monitoring and risk mitigation techniques. We also participate in industry and governmental initiatives to improve security for our clients. Our Enterprise Risk Management department conducts regular privacy risk assessments and audits of the Company's technologies and practices affecting user data.

Internal audits, external audits, regulatory reviews, and self-assessments are conducted to assess the effectiveness and maturity of our Enterprise Risk Management and Information Security Program on a recurring basis. We maintain insurance providing coverage for cybersecurity incidents as part of our insurance program. Our board has a strong focus on cybersecurity. At each regular meeting of the audit committee of our board of directors, our Chief Risk Officer, Chief Compliance Officer, Chief Information Security Officer, and Chief Internal Auditor provide reports relating to our cyber and data security practices, risk assessments, emerging issues, and any security incidents. Our audit committee chairperson reports on these discussions to our board on a quarterly basis. In addition, members of our audit committee have attended third-party director education courses on cybersecurity and privacy issues and trends.

Our Corporate IT Audit Division is responsible for performing information technology audits for corporate support processes, title operations, and other non-title related business, in addition to supporting other divisions in any integrated or Information Technology focused audit work. Annually, external auditors evaluate the confidentiality, integrity, availability, and capabilities of certain enterprise applications for Service Organization Control (SOC) and Sarbanes-Oxley Act (SOX) compliance.

PRIVACY PROGRAM – PROTECTING CONSUMER AND EMPLOYEE DATA

FNF maintains a robust data privacy program. Part of the role of a title company is to safeguard the funds of all parties during the execution and closing of a real estate transaction. FNF follows rigorous formation security and internal auditing protocols and monitoring which are designed to protect the safety of our customers' funds and private information when it is in our custody.

FNF collects personal information from its customers in the normal course of providing title, settlement, mortgage, and real estate-related services. We take the privacy and security of our customers' information seriously and we prioritize safeguarding client and customer information. FNF's global privacy program governs the lifecycle of personal information, including its collection, use, storage, and disposal. FNF's privacy program includes the FNF Privacy Policy, and other policies and procedures, which serve to define key privacy terms; require written notice of FNF's privacy practices to customers; establish minimum standards to protect personal information; limit, and require consent for, certain uses and sharing of information; and establish roles and responsibilities, and notification requirements in response to a privacy incident, among other things. Privacy resources for our customers are available on our websites, including an interactive portal allowing customers to make requests to access, modify, delete, or limit sharing of their information. We maintain several layers of safeguards to protect personal information, including administrative, technical, and physical controls to restrict access to and secure this information. These safeguards include employee training on the importance of protecting the privacy and security of personal information, as well as continuous monitoring and testing of our infrastructure to confirm technical safeguards are operating as intended.

Robust Training Awareness

Our employees are one of our strongest resources in protecting our customers' information and mitigating risk. We maintain comprehensive and tailored training programs including regular employee training on data privacy management, security, legal, and regulatory requirements that provide ongoing enhancement of the security and risk culture at FNF. Annually, all FNF employees acknowledge the FNF Privacy Policy and complete the following FNF training courses: Information Security, Records Management: Managing and Safeguarding Records, and Understand and Protecting Privacy. We continue to provide a strong focus on all areas of cybersecurity including threat and vulnerability management, security monitoring, identity and access management, phishing awareness, risk oversight, third-party risk management, disaster recovery, and continuity management.

Fraud Prevention Awareness

Our Fraud Insights program allows employees to share how they have detected and prevented fraud and forgery in their daily transactions. We offer our employees a monetary incentive when preventive actions are taken resulting in the avoidance of a fraud scheme. These employees are also featured in a monthly Fraud Insights newsletter. This program, which launched in 2006, is an excellent educational resource and motivation to help our employees continuously look out for fraud and forgery red flags. Through the diligence of our employees and our wire fraud prevention program instituted in 2017, we have also been able to focus increased efforts on educating consumers and clients on business email compromise and wire fraud. This educational effort has reduced the number of successful instances of wire fraud and helps FNF quickly react when wire fraud is identified and reported.



PRESERVING THE ENVIRONMENT

UNDERSTANDING OUR FOOTPRINT

At FNF, we understand climate change poses risks to the communities where we live and work. As such, we recognize the importance of conducting business in an environmentally responsible manner and integrating sustainability management practices in our operations.

We do not expect FNF's core products of title insurance, mortgage real estate services, and real estate technology to be directly impacted by climate change. Title policies do not cover damage to structures or land, including damage due to climate events. Although most of FNF's sources of revenue are not inherently impacted by climate change, areas within our operational, financial, strategic, and compliance processes are exposed to climate-related risks.

Climate Risk Assessment and Key Policy Development

In 2021, Enterprise Risk Management (ERM) formalized our analysis of climate risk into a consolidated assessment to identify climate-related risks and opportunities at the enterprise-level. In response to this analysis, we enhanced and developed key policies and statements to reflect our ongoing commitment to mitigating climate-related risk, including the Environmental Policy Statement, Investment Policy, and modifications to the documents governing our ERM program and review of new products and service offerings. We continue to monitor risks and opportunities related to our climate risk assessment.

Greenhouse Gas Emission Inventory

In 2020, we completed our inaugural internal GHG emissions inventory for our Jacksonville headquarters following the GHG Protocol Corporate Standard. For 2023, we continue to enhance our emissions data with the goal of understanding our company's full emissions footprint as we review future reduction priorities.



Electricity consumption at our Jacksonville headquarters decreased from 2019 to 2020 due to reduced office capacity from COVID-19 and has modestly increased from 2020 to 2023 as employees returned to the office following remote work during the peak of COVID-19. We anticipate variations in our electricity consumption as we review our real estate footprint considerations and back-to-work plans.

In 2023, our Jacksonville headquarters electricity consumption decreased by 13%, as compared to the 2019 baseline, and our scope 1 and scope 2 GHG emissions decreased by 24%.

CARBON FOOTPRINT AND ELECTRICITY USE AT THE JACKSONVILLE CAMPUS						
Metric	2019	2020	2021	2022	2023	'19-'23 % Change
Scope 1 and 2 GHG Emissions ³	2,663 MTCO ₂ e	2,224 MTCO ₂ e	1,994 MTCO ₂ e	2,111 MTCO ₂ e	2,020 MTCO ₂ e	-24%
Total Electricity	6.30 Million kWh	5.26 Million kWh	5.26 Million kWh	5.38 Million kWh	5.45 Million kWh	-13%

Energy Reduction

Today, our climate strategy is focused on initiatives within our operational control. At FNF's Jacksonville headquarters, we are working to reduce our carbon footprint through the following energy reduction initiatives and optimization processes:

- Use of Energy Star® technologies in datacenters,
- Replacement of aging equipment with energy efficient alternatives,
- Replacement of aging cafe appliances with Energy Star® certified appliances,
- Installation of retrofit LED lighting in parking garages to reduce parking garage energy consumption, and
- Use of energy-efficient lighting and motion sensors in offices and hallways.

³ Scope 1 and Scope 2 emissions include direct GHG emissions occurring from sources controlled or owned by FNF and indirect GHG emissions associated with the purchase of electricity, steam, heat, or cooling.

As a title insurance company, our environmental impact is relatively small due to the nature of services we provide. However, FNF recognizes the importance of conducting business in an environmentally responsible manner. Our Environmental Policy Statement summarizes our commitment to environment principles, including:

Conducting business in a manner that demonstrates responsibility and accountability for our impact on the environment

Acting in accordance with all legal requirements related to the environment

Monitoring our environmental performance

Using natural resources and energy efficiently

Incorporating climate-change risk into our existing enterprise risk management function and board and committee reporting

Reporting to our broader stakeholder community through our annual FNF Sustainability report and other means of communication as practical

FNF works to integrate environmental management practices into our operations, especially at our facilities. For example, we maintain leases in LEED® certified buildings, encourage employees to incorporate sustainable solutions wherever possible, and have programs and initiatives in place directed at reducing environmental impacts through energy efficiency, water conservation, and waste management.

Recycling, Waste, and Reduction

We strive to reduce waste, and where we do produce waste in our operations, we seek to dispose of it in an environmentally responsible manner.

Our waste management efforts include the following initiatives:

National

- Digitizing records management
- Including Sustainability video with annual compliance training
- Recycling over 7.3 million pounds of paper through our document disposal vendor
- Partnering with sustainable vendors to dispose of IT equipment and other materials in an environmentally friendly manner:
 - > Our information technology asset disposal (computers, monitors, servers, mobile devices) vendor is eSteward® certified and manages the waste stream of thousands of pounds of electronics retired by FNF and ServiceLink each year
 - > Another partner committed to shredding and recycling in an environmentally responsible manner, and our waste disposal provider utilizes single stream recycling
- Environmentally conscious claims managements and core corporate functions
 - > Implemented digital claims management to reduce paper use in a traditional paper heavy process
 - > Updated conference rooms to include digital conferencing and sharing capabilities
 - > Migrating to cloud storage to help reduce our greenhouse gas emissions

Jacksonville Headquarters

- At FNF's Jacksonville home office campus, we are working to reduce our paper and waste:
 - > Significant reduction in paper across operations through paperless initiatives started in 2010
 - > Eliminate single-use plastic water bottles
 - > Participation in recycling programs
 - > Use of reusable cups and lunch containers for purchase and bulk servicing of cafe products to reduce packaging waste in our cafeteria
 - > Use of Certified Green Seal® paper products and eco-cleaning products
 - > Integration of eco-friendly pest control alternatives
 - > Electric car charging station available to employees on-site

PAPER PURCHASED AT JACKSONVILLE HEADQUARTERS

Year	2019	2020	2021	2022	2023
Number of Cases	930	497	483	695	644

TOTAL CORPORATE WASTE (tons)

(tons)

-63%

2019 compared to 2023

WASTE AT THE JACKSONVILLE HEADQUARTERS

Metric	Unit of Measure	2019	2020	2021	2022	2023	'19-'23 % Change
Non-Recycled Waste	Tons	109	56	28	36	30	-73%
Mixed Recycled Waste	Tons	11	16	16	16	15*	+36%
Total Corporate Waste	Tons	120	72	44	52	45	-63%
Scope 3 Emissions from all Waste	MTCO2e	58	31	16	26	22	-62%

*As of 2023, our waste vendor is no longer able to weigh our mixed-recycled waste. We used prior data from 2019 to 2022 to find the average amount of mix-recycled waste and used that amount to estimate our waste for 2023. We will continue to seek solutions for measuring this data in the future.

Technology Supply Chain

FNF is mindful in choosing technology partners that keep sustainability at the forefront of their mission. We implemented a cloud-first strategy and now operate mostly through cloud-based providers.

- Microsoft Azure has committed to being powered by 100% renewable energy by 2025.
- Equinix currently powers 96% of electricity usage with renewables with interest in investing in regions with energy transitions that will achieve the largest greenhouse gas reductions.

Reuse and Recycle: IT Equipment Management

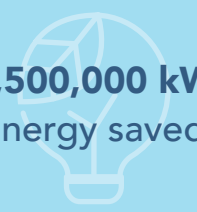
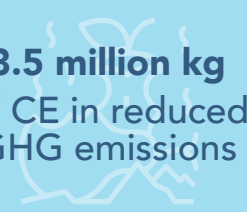
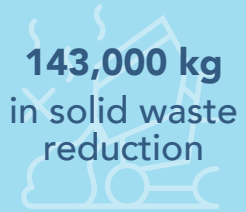



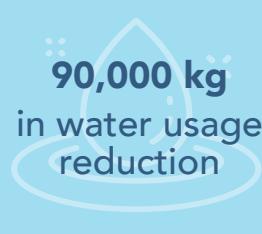
FNF partners with an IT Asset Disposition (ITAD) provider specializing in services to reuse and recycle our electronics. These efforts help reduce unnecessary waste and limit our carbon footprint.

In 2023, we reused and recycled over 123,000 pounds of electronics and prevented over 3,900 MT of GHG emissions from entering the atmosphere. These efforts equate to powering 1,500 homes annually. By focusing on reusing our electronics, we are able to put off the manufacturing and distributing of new devices that may be unnecessary, and instead extend the life of existing devices.

Since 2019, our amount of reused electronics has increased by 34%, and our number of recycled electronics has increased by 190%. We work to continue increasing the amount of reused electronics within our operations.

AMOUNT OF REUSED AND RECYCLED ELECTRONICS						
Type	2019	2020	2021	2022	2023	'19-'23 % Change
Reused	4,776	5,665	8,437	7,236	6,416	34%
Recycled	1,826	1,697	3,183	2,538	5,305	190%

Our IT equipment reuse and recycling efforts have prevented waste that equates to:

 <p>19,500,000 kWh energy saved</p>	 <p>3.5 million kg of CE in reduced GHG emissions</p>	 <p>143,000 kg in solid waste reduction</p>	 <p>19,000 kg in hazardous waste reduction</p>
 <p>200 kg in toxic material reduction</p>	 <p>13,500,000 kg in air emission reduction</p>	 <p>90,000 kg in water usage reduction</p>	

Paper Recycling

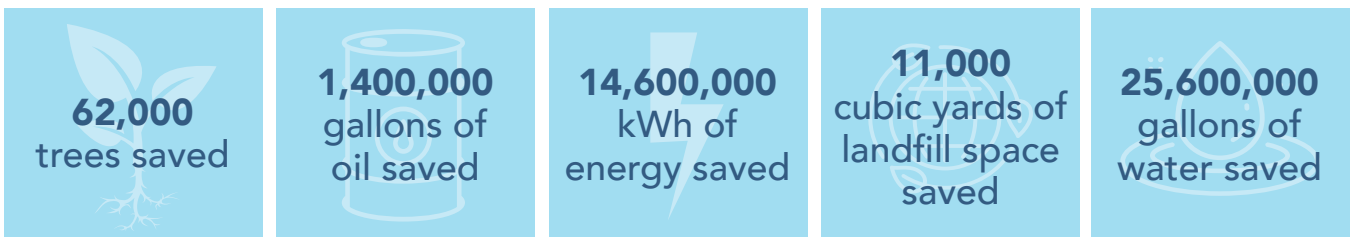
The Title Insurance industry is traditionally a paper-intensive industry. We have taken steps to reduce the amount of paper used in our operations; however, for the paper still used, we utilize a paper shredding and recycling vendor. This both promotes the security of documents throughout their lifecycle, as well as sustainability in how we operate.

In 2023, we recycled over 7.3 million pounds of paper nation-wide, including over 150,700 pounds of paper recycled at our Jacksonville headquarters alone.

CORPORATE PAPER RECYCLING*				
	Unit	2022	2023	'22-'23% Change
Paper Recycled	Pounds	160,000	150,700	-6%
Scope 3 emissions from Recycled Paper Waste	MTCO ₂ e	5.71	5.28	-7%

*A decrease in paper recycling does not correlate with an increase in non-recycled waste. There was less overall waste at our Jacksonville headquarters between 2022 and 2023, and a decrease in paper ordered. This decrease reflects our digital and paperless initiatives in our operations.

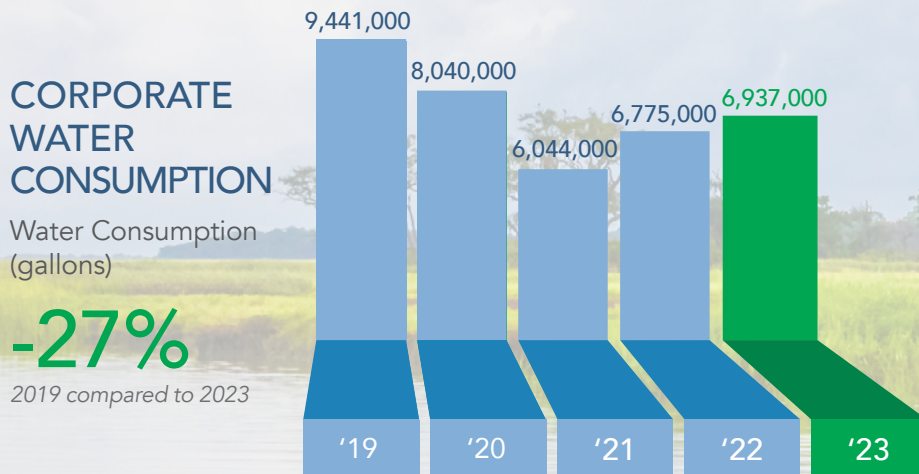
Our paper recycling efforts have prevented waste that equates to:



Water Consumption

At FNF's Jacksonville home office campus, we also take a responsible approach to water conservation and consumption, including the following initiatives:

- Use of water flow restrictors in breakrooms and restrooms,
- Use of soil-moisture managed campus irrigation,
- Use of native or drought resistant plant material, and
- Adoption of a no-concrete watering policy



Title Insurance in Action: Green Energy Projects

As a leader in the commercial real estate market, FNF is proud to insure green energy initiatives committed to renewable energy sources. These initiatives include solar and wind, hydrogen energy production projects, and battery storage facilities. FNF's experienced underwriters have the knowledge and expertise to help lenders and investors insure ambitious new energy projects. Providing land title services, title insurance, and escrow services for large and complex commercial transactions is key to advancing green energy initiatives.

Solar energy projects are essential to reduce greenhouse gas emissions and water consumption related to energy production. FNF is party to one of the most impactful clean energy projects in Hawaii. The Clearway Energy Group's 36-Megawatt solar farm and battery storage facility produces enough clean energy to power more than 7,600 Hawaiian homes each year.

OUR DIGITAL STRATEGY TO DRIVE INDUSTRY SUSTAINABILITY

FNF has a long history of investing in, developing, and adopting technology that is designed to transform the experience of buying, selling, or refinancing a home. Our Digital Strategy Initiatives seek to 1) significantly mitigate the risk of wire fraud and provide enhanced security to consumers, 2) improve the overall experience for real estate professionals, independent title agents, and consumers, 3) enhance and streamline the production and delivery of our core title products, and 4) drastically reduce the amount of paper used in the closing process.

FNF's Digital Strategy Initiative moves the title insurance industry in a more sustainable direction through the use of our programs, such as SoftPro®, our robust title automation and document management cloud based technology, and the inHere® Experience Platform, which includes Start inHere® (formerly known as startSafe®), Mobile Deposit, Track inHere® mobile app + portal, Close inHere®, Notarize inHere®, TitleWave®, and agentTRAX™.

Our continued investments in digital initiatives coupled with our inHere® Experience Platform is part of our commitment and ability to develop and adopt innovative technology in the title and real estate industries that can drive sustainability at scale.

Start inHere® and Mobile Earnest Money Deposit

Buyers and sellers desire a more secure and simple way to start their home closing experience. Start inHere is a new digital opening process for the home closing experience that has been designed to maximize security and ease-of use for consumers. Our Start inHere digital opening process allows consumers to safely begin their transaction, share preferred contact methods, and review WireSafe wiring instructions and other forms without relying on potentially unsecure email inboxes. Where available, buyers can also securely deposit their earnest money via their mobile device with Start inHere's mobile earnest money deposit feature. Whether on a smart phone, tablet, or desktop, the experience is simple and intuitive.

start inHere

Track inHere® App + Portal

The second major component of the inHere Experience Platform is Track inHere. Track inHere is a mobile-first, transaction management solution designed for everyone involved in the home purchase, sale, or refinance process. It gives real estate professionals and consumers access to track the progress of the transaction, as well as collaborate and securely communicate with local escrow and settlement professionals throughout the transaction. And because Track inHere will be provided and supported by all the FNF family of title companies, every real estate agent, lender, buyer, seller, or borrower can benefit from the better experience it provides.

The logo for Track inHere, featuring the word "track" in a blue sans-serif font, "in" in a smaller blue font, and "Here" in a bold black sans-serif font.

Close inHere®

Close inHere frees the real estate industry by offering consumers a user-friendly, guided experience focused upon the key aspects of the closing process. This experience is not merely paper documents displayed on a computer screen. Instead, Close inHere presents interactive closing information packed with on-demand explanations, tips, and definitions. Close inHere also redesigns the entire real estate closing process creating a highly orchestrated, digitally enabled, coordinated experience. With Close inHere, consumers can review and verify data, as well as access educational information designed to alleviate anxiety and information overload. The best part is that consumers can do all this from the convenience of their own home, at a time that works for them, prior to the ceremonial signing event.

The logo for Close inHere, featuring the word "close" in a blue sans-serif font, "in" in a smaller blue font, and "Here" in a bold black sans-serif font.

Notarize inHere®

Part of Close inHere, Notarize inHere allows signers within 30 states to have their documents notarized via a remote online notary video session. As part of the inHere® Experience Platform, consumers can rest assured that documents signed and notarized utilizing the Notarize inHere technology meet all the requirements of the state, secondary market investors, and title insurance underwriter.

The logo for Notarize inHere, featuring the word "notarize" in a blue sans-serif font, "in" in a smaller blue font, and "Here" in a bold black sans-serif font.

TitleWave®

TitleWave gives FNF agents the ability to order, track, and receive title search products, create commitments and policies, transfer data into third-party software packages, and monitor order progress, all online 24 hours a day, 7 days a week. The goal in development of the software was to create a platform by which we could deliver title search products quicker, better, and cheaper than other service providers, with minimal environmental impact.

The logo for TitleWave Real Estate Solutions, featuring a blue circular icon with a white wave-like shape inside, followed by the text "TitleWave" in a blue sans-serif font and "Real Estate Solutions" in a smaller black sans-serif font below it.

agentTRAX

FNF agents can issue Closing Protection Letters and Policy Jackets from this centralized web portal for FNF family web applications. Premium due reports are issued automatically, and agents can make premium payments electronically instead of having to send in paper checks.

The logo for AGENTTRAX, featuring the word "AGENTTRAX" in a bold, blue, sans-serif font with a stylized "A" that has horizontal lines, and the tagline "Keeping You On Track & On Time" in a smaller black sans-serif font below it.

SUPPORTING OUR EMPLOYEES AND COMMUNITY

OUR EMPLOYEES & HUMAN CAPITAL MANAGEMENT

We believe that our employees are our greatest assets. Across FNF, we value our workforce and the outstanding contributions our employees make each day. We strive to build talented teams, improve employee performance, and increase morale. We are committed to providing our employees with competitive benefits, leadership development and educational programs, and opportunities for recognition and other incentives.

Benefits / Quality of Life

At FNF, we are dedicated to enhancing the quality of life for our employees by helping them enhance their financial security, health, and well-being. We offer competitive compensation and benefits, such as:

- Medical, dental, and vision
- 401K with Company matching
- Employee Stock Purchase Program (ESPP) with generous Company matching
- Flexible spending for healthcare and dependent care
- Paid Parental Leave for parents of newborn, adopted, or foster children
- Virtual mental health resources for the entire family, including children and adolescents
- Financial planning and education resources
- Legal assistance and identity theft protections plans
- Life insurance
- Short-and long-term disability
- Fitness Club discounts
- Pet insurance
- Free premium Calm subscription



Chicago Title Agency in Phoenix, Arizona packed holiday boxes for military members overseas with Youth for Troops, an organization supporting veterans and deployed service members.

As COVID-19 restrictions began to ease in mid-2021, some employees began to return to the office in various capacities, either on a full-time or hybrid basis. To help our Jacksonville Headquarters employees transition back into the workplace, we introduced Free Lunch Fridays for any in-office employees at the Jacksonville headquarters. Many other operations also provided their employees with similar gestures to help ease them back into the office.

We also offer work-life balance benefits, including flexible time off, gym membership discounts, and employee discounts for many aspects of life including childcare, identity theft protection, Weight Watchers, technology products, cellular service, and travel.

Employee Assistance Program (EAP): When our employees face personal challenges, the FNF EAP offers confidential, real-life solutions through counseling and relationship support services, legal services, financial services, and other resources for living 24 hours a day, 7 days a week.

Mental Health Well-being FNF offers a variety of benefits and resources for employees to manage their mental health. FNF's EAP is available to all employees and their families at no cost. The EAP offers free in-person, virtual, or chat therapy sessions. FNF also offers additional virtual mental health resources for children and adolescents for certain benefits-enrolled employees. FNF publishes its Live Well. Be Well. Newsletter to provide employees with reminders of the many mental and physical health resources available.

As part of our commitment to our employees, we provide:

- A free subscription to the Calm app for employees and up to five dependents. The Calm app provides tools to manage stress and anxiety, get better sleep, and build resilience.
- A partnership with Quantum Health, which provides concierge services through nurses, benefits experts, and claims specialists who support our employees unique benefit needs.

Strive Well-Being Program: FNF provides employees an opportunity to take charge of their health by signing up for its Well-Being Program. The program provides a personal health assessment, nutrition and sleep guides, and tools for reducing and managing stress. The program enables participants to save on their monthly insurance premiums through accomplishing specific goals.

In 2023, 1,035 employees took advantage of this program resulting in \$225,325 of premium reductions.

Financial Education Webinars: FNF partners with several financial institutions to provide free financial education webinars and coaching throughout the year to our employees. These webinars are provided as part of FNF's commitment to enhance employees' financial security.

Employee Stock Purchase Plan (ESPP): Our ESPP provides our employees with a way to become owners of FNF. In addition to their contributions used to purchase Company stock, the Company provides a matching contribution one year later, subject to continued employment. This program is open to all full- and part-time employees.

Employees are incentivized to take pride in our Company by knowing that they are an owner of the Company and to take advantage of an opportunity to build personal wealth over time. The stock match program has helped employees put down payments on houses, send their children to college, build toward retirement, and achieve other lifelong dreams.

Military Caregiver Leave: FNF provides military caregiver leave for employees who are the spouse, child, parent, or next of kin of a service member. Employees can take up to 26 weeks of leave to care for service members who have a serious injury or illness, or who are in recuperation or therapy.



In celebration of their 100th anniversary, employees of West Texas Abstract spent the day serving their community during Keep Midland Beautiful.

Fitness and Lifestyle Incentives: Because we maintain a lean management structure and our branches are allowed to make decisions about their operations, many of our offices take on caring for their employees at the local level, such as offering discounted access to local gyms to encourage health and fitness. We have also partnered with Weight Watchers to provide discounted pricing for membership. At our Jacksonville headquarters, we offer:

- Café Healthy Foods (Mindful Program with vegan options)
- Fitness Center
- Charitable walks/races
- Onsite services such as electric vehicle charging station, car wash, shoeshine, and repair drop-off and dry-cleaning pick-up

Consumer Discounts: We provide our employees with discounts on many products and services that they use in their personal lives. Our EC Purchasing program provides discounts on everything from wireless plans to hotels and rental cars to online shopping. We also offer employees Company-sponsored discounts for banking, mortgages, title insurance, car purchases, computers, identity theft protection, childcare, and vacation destinations.



Members of our National Commercial Services team in Philly serving food to over 250 individuals during the Served with Love program at the West Philadelphia Ronald McDonald House.

Training & Leadership

The Company encourages the professional growth of each employee. As such, the practice of promotion from within is endorsed as a way of encouraging employees to maximize their professional potential. The Company strives to promote the most capable and experienced individuals based on their demonstrated ability to assume greater responsibility. FNF believes an educated well-trained workforce is vital to the Company's success. FNF offers a variety of training and educational opportunities for employees. To stay ahead of the changing landscape and provide guidance to our escrow officers, our National Escrow Administration team provides training resources for our employees, easily located on the Company's intranet site. Escrow officers are required to take several hours of training associated with their responsibilities. Our Commercial Sales University is a course for new commercial sales reps, and our Leadership Development Program provides employees with mentorship from senior executives. Our claims attorneys have an opportunity to apply for FNF's Underwriting Academy, which prepares them for promotion to one of our underwriting counsel positions.

Workplace Health & Safety

FNF supports a safe and healthy work environment for its employees, complying with all applicable federal and state industry laws and regulations. The Company established several programs to protect employees, vendors, and business partners from illness, injury, and harm, including our Employee Safety Handbook and Physical Security Standards for corporate workplaces, data centers, and title and escrow offices. Also, employees receive annual training on the importance of working in a safe and conscientious manner.

FNF's Driver Safety Program emphasizes our commitment to safety and brings additional employee awareness and improved driving habits. In support of our goal of preventing/reducing severity of accidents and injuries to FNF Drivers and third parties, FNF Drivers complete "Behind the Wheel" quarterly video training sessions, undergo continuous Motor Vehicle Records monitoring, and receive training bulletins regarding areas of risk (e.g., distracted driving) on a periodic basis. If accidents do occur, auto insurance requirements protect our employees whether the accident occurs within the course of employment or in their personal lives.

FNF's Business Continuity Office (BCO) develops policies, guidelines, and strategies governing business continuity and disaster recovery to prepare employees for responding to a major or unforeseen incident in the workplace. Our BCO's Four Phase approach consists of impact analysis of both business processes and applications, the development of recovery strategies, ongoing testing, and auditing to validate disaster recovery strategies and planning, and a robust training and awareness campaign to ensure employee engagement in the business recovery process.

FNF maintains continuity plans for natural disasters, power interruptions, terrorist attacks, outbreak of flu or other endemic/pandemic event, fire, theft, and other local or regional interruptions. Annual testing of business continuity and disaster recovery plans includes structured walk through, tabletop exercises, checklist tests, simulations, alternative site/parallel tests, and full interruption testing.

FNF's BCO training and awareness campaign consists of annual business continuity training and policy acknowledgment, quarterly newsletters, directed content on FNF's intranet site, the Business Continuity Help Desk, the FNF Alert Notification system, and the BCO hotline. During the COVID-19 pandemic, FNF's BCO worked closely with senior management to keep employees informed and make changes necessary to conduct business in a safe manner.

Leadership Development Program

Our Leadership Development Program helps employees advance their careers through professional development. Candidates are nominated once a year by their manager to participate in this intensive program where they are asked to prepare and present a manager's report and to participate in preparing an annual budget. In addition, the program includes thought-provoking discussions between candidates and our management team about leadership, business, the economy, and other industry-related topics. Not only do candidates gain a better understanding of our Company culture and the expectations of management, but they also receive an opportunity for mentorship and engagement with senior executives.

Many departments provide Continuing Education (CE) and Continuing Legal Education (CLE) opportunities for employees seeking credit to comply with licensure requirements. Some offices provide financial assistance to join professional organizations and offer education reimbursement.



Fidelity National Title and Chicago Title in Vancouver, WA organized a school supply drive that collected over 4,500 supplies for the Evergreen School District.

FNF Scholarship Program

Another way we facilitate employee engagement and support general talent development is through our annual scholarship program. Under the FNF Scholarship Program, dependents of full-time employees can apply for the William P. Foley Scholarship or the Fidelity Executive Scholarship. These merit-based scholarship programs help students to attain their first bachelor's degree at an accredited four-year college or university and to attend accredited two-year community colleges. Since its inception in 2007, the FNF Scholarship Program has awarded more than \$13 million in the form of almost 3,000 scholarships to highly qualified dependents of FNF employees.

327 Total Scholarships

202

RENEWAL
Scholarships

67 New

WILLIAM P. FOLEY
Scholarships

58 New

FIDELITY EXECUTIVE
Scholarships

For the 2023-2024 scholarship year, FNF awarded 202 renewal scholarships, a 5% increase in the number of renewal scholarships given for the 2020-2021 scholarship year. FNF gave 67 new William P. Foley Scholarships of \$5,000 each and 58 new Fidelity Executive Scholarships of \$2,500 each. In total, FNF gave 327 scholarships, a 13% increase from the prior year.



FNF's Corporate HR Department participating in The Children's Christmas Party of Jacksonville, which provides toys to Jacksonville's children in need.

Employee Recognition

At FNF, we foster a culture of employee recognition in order to retain top talent, increase employee motivation, and build a positive workplace. Some of the ways we recognize our employees include:

Service Recognition Award Program

Recognizes full and part-time employees for their contribution and commitment to our Company at designated increments of service.

Top Performers Awards

Recognizes operations managers from across the country who meet certain criteria for not only pre-tax profit but also profit margin. Those chosen are treated to several incentives, including the opportunity to receive individualized mentorship from senior management.

Annual Sales and Escrow Recognition Program

Sales and escrow professionals from across the country who are in the top 10% of their peers are honored for their achievements.

Many of our operations reward their employees with time off, bonuses, special lunches, team outings, and company picnics, among other incentives. Our employee news magazine, Brand News, works in many ways to thank our employees, highlight our successes, and commemorate employee anniversaries. Outside of feature stories that often highlight employees, our High Fives section publishes kudos we have received by customers about specific employees. This inspires other employees to go above and beyond, keeping full sight of our Customer-Oriented and Motivated Company Precept.

Employee Longevity

At FNF, our ability to retain top talent is paramount to the continued success of our company. Our workforce ranges from the newly hired employee to a 58-year veteran of the FNF family of companies. We are proud to have 169 people who have provided 40+ years of loyal service to our organization.

In 2022, the U.S. Bureau of Labor Statistics released the results of their biennial survey in which they collect data on employee tenure⁴. According to the 2022 survey, median employee tenure (the point at which half of all workers had more tenure and half had less tenure) for males was 4.3 years and for females was 3.8 years. In 2022, the median tenure for FNF employees was higher than the national medians reported, with male employees at 7.4 years and female employees at 7.0 years. The percentage of U.S. workers with 10 years or more tenure with their employer was 28% for males and 26% for females. The percentage of employees who have been with FNF for 10 years or more was 39% for males and 37% for females. The average tenure of FNF employees in 2023 was 10.18 years. We believe that our work in fostering a culture that promotes career growth and opportunity makes employees want to stay with the FNF family of companies throughout their career.

>10 years

AVERAGE FNF
TENURE

⁴ <https://www.bls.gov/news.release/tenure.nr0.htm>

DIVERSITY & INCLUSION

We understand the importance of diversity to FNF's success. The diversity of our employees, through the variety of their ideas, perspectives, and experiences, allows us to offer our customers meaningful and customized products and services. FNF considers inclusivity with all aspects of our business operations, particularly regarding hiring, compensation, and growth opportunity. We are committed to being an equal opportunity employer and enhancing diversity and inclusion efforts across our business.

FNF's goal is to foster an inclusive workplace, where each employee receives equal access to opportunities throughout the organization. We prohibit employment discrimination based on race, color, creed, religion, age, sex/gender, pregnancy, national origin or ancestry, citizenship status, veteran status, marital status, physical or mental disability, sexual orientation, gender identity or expression (including transgender status), genetic information, and/or any other characteristic protected by applicable federal, state or local laws.

FNF's corporate policies, such as its Diversity & Inclusion Policy Statement, Code of Business Conduct & Ethics, Harassment, Discrimination, Bullying policy, and Americans with Disabilities Act Compliance Policy, prohibit discrimination and harassment. Our Employee Handbook contains our Equal Employment Opportunity and other non-discrimination statements. Our Supplier Diversity Policy commits to providing equal opportunity to minority, women, veteran, disabled veteran, disadvantaged business enterprises, and lesbian, gay, bisexual, or transgender-owned (LGBT) enterprises and highlights that supplier diversity creates a competitive advantage for FNF and positively impacts the communities we serve. Annually, employees must acknowledge our key corporate non-discrimination policies and complete training including Code of Business Conduct and Ethics Training, and Reporting Harassment: Everyone's Responsibility. FNF maintains an open-door culture that encourages both employee feedback and provides employees with several channels through which to report potential violations.





FNF aims to have diverse and inclusive practices in all aspects of our business operations; particularly for hiring, FNF aims to have diverse and inclusive practices in all aspects of our business operations; particularly for hiring, compensation, and opportunity. We are committed to being an equal opportunity employer and enhancing diversity and inclusion across our business. Our goal is to foster an inclusive workplace, where each employee feels heard and empowered, and all employees – regardless of race, ethnicity, sexual orientation, or gender identification – are given equal access to opportunities throughout the organization.

We have many women in leadership roles throughout our organization. As of December 31, 2023, out of approximately 20,000 U.S. based employees under FNF, 70% of the total workforce are women and 30% are men. Two out of eleven board members are women, 41% percent of the members of FNF’s Executive Team are women and 68% of FNF’s Non-Executive Managers are women. Our annual Women in Leadership Program, FNF Women Inspire, for female executives, managers, and future managers is designed to encourage and promote women into more active leadership roles within FNF.

FNF was recently awarded First Place for Women are Doers II campaign in the DEI category by the Plan Sponsor Council of America organization and reflects our efforts to uplift women in the workplace.

Americans with Disabilities Act (ADA) Compliance Policy and Training

FNF's ADA Compliance Policy and Training ensures our employees understand the reach of ADA law as it relates to our customers, employees, and the communities we serve. Our employees are trained to consider the barriers an Individual with a Disability may face when using our external Company websites, applications, and technologies, as well as during the closing process. Our managers are required to follow our internal ADA Compliance Policy and other HR guidelines when assisting employees with accommodation requests. FNF's Compliance and Ethics hotline, which is operated by a third-party vendor, allows for 24/7 anonymous reporting of potential compliance violations, including ADA concerns.

Supplier Diversity and Management

FNF aims to provide equal opportunity to minority, women, veteran, disabled veteran, disadvantaged business enterprises, and LGBT enterprises that sell economically competitive goods and services to our Company. We formalize this expectation in our Supplier Diversity Policy Statement, which is made available to all employees, including those who manage our relationships with third-party suppliers.

COMMUNITIES & PHILANTHROPY

FNF believes in the importance of strengthening and engaging local communities through volunteerism and philanthropy, and FNF is in a unique position to champion efforts on both local and national levels. With over 1,300 offices nationwide, FNF makes the greatest impact in the cities and towns that our local operations call home. Every year, thousands of hours of employee volunteer time are given locally to help clean up communities, raise funds and awareness for various healthcare causes, and feed the hungry. Our local branch offices often drive fundraising campaigns to support their communities in times of crisis. Many operations participate in charitable fun runs, local charitable housing events,



Employees at our FNT East Bay office collected toiletry donations for the Monument Crisis Center, serving low-income individuals and families in Central and East Contra Costa County, California.



Heritage Title Company employees spent a day helping to clean-up a community in the Denver metro area with the Extreme Community Makeover charitable organization.

fundraising drives, and annual Bowl-a-Thons to support local charities. The FNF family of companies support national charitable organizations such as the American Heart Association, Make-A-Wish Foundation, Habitat for Humanity, and The Leukemia & Lymphoma Society through both monetary donations and employee volunteer hours. In times of crisis, FNF has set up donation campaigns to help those affected by fires, floods, hurricanes, and national tragedies.

In 2023, FNF contributed millions of dollars to local and national organizations to support programs that promote the environment, make affordable and low-income housing available to those in need, revitalize and develop communities through art, health, and financial education, as well as scholarship programs for needs-based students and veterans. FNF supported more than 900 charitable organizations across 45 states in the US, India, and Canada.



Fidelity National Title of Montana hosted a Red, White, and BINGO Fundraiser, with proceeds going to the NW Montana Veteran's Food Pantry.

The national charitable organizations we supported include:

ALTA Good Deeds Foundation

FNF is a Founding Donor of the ALTA Good Deeds Foundation, a nonprofit organization founded by the American Land Title Association (ALTA). ALTA established the Foundation in October 2020 to bolster the charitable efforts of title and settlement professionals and help with housing needs as well as those adversely impacted by national emergencies such as the COVID-19 pandemic.

<https://www.altagooddeeds.org>

The Folded Flag Foundation

FNF is a corporate and sustaining sponsor of the Folded Flag Foundation. The mission of The Folded Flag Foundation is to provide educational scholarships and support grants to the spouses and children of the United States military and government personnel who died as a result of hostile action or in an accident related to U.S. combat or stateside military operations.

<https://www.foldedflagfoundation.org>

HomeAid - America

HomeAid's mission is "to help people experiencing or at risk of homelessness build new lives through construction, community engagement, and education." Home Aid pairs private builders with nonprofit service providers to achieve huge discounts on shelter construction and renovation.

<https://www.homeaid.org/about>

MBA Opens Doors Foundation

MBA Opens Doors Foundation helps vulnerable families with critically ill or injured children to stay in their homes while their child is in treatment by helping them meet their mortgage and rental obligations.

<https://www.mbaopensdoors.org/ourstory/about-the-foundation/>

United Way

United Way improves lives by mobilizing the caring power of communities around the world to advance the common good. With support, United Way is fighting for the health, education and financial stability of every person in every community.

<https://www.unitedway.org>

The local organizations we supported include:

Breaking Ground

Breaking Ground's mission is to strengthen individuals, families, and communities by developing and sustaining exceptional supportive and affordable housing as well as programs for homeless and other vulnerable New Yorkers.

<https://breakingground.org>

Chashama Inc.

Chashama supports artists by partnering with property owners to transform unused real estate into space to create and present and provides free art classes for under-resourced communities.

<https://chashama.org>

DuPagePads

DuPagePads' mission is to end homelessness in DuPage County, Illinois. Their programs feed and shelter individuals and families who are homeless, connect them to case management and other services that can address the underlying cause of their homelessness.

<https://dupagepads.org/>

Family First

Family First is on a mission to provide parenting, marriage and relational truth that helps people love their family well and gives them greater hope for the future.

<https://www.familyfirst.net/>

Greater Chicago Food Depository

The Food Depository is part of a united community effort working to bring food, dignity, and hope to our Cook County neighbors. The Food Depository acts as the hub for a network of more than 700 food pantries, soup kitchens, shelters, and other programs. These programs provide food where it's most needed. The organization also address the root causes of hunger. Public benefits outreach and job training programs offer support for our neighbors to overcome poverty.

<https://www.chicagosfoodbank.org>

Habitat for Humanity

Habitat for Humanity brings people together to build homes, communities, and hope. By partnering with people in the community, Habitat not only helps build or improve a place someone can call home, but they also help these homeowners achieve the strength, stability, and independence they need to build a better life for themselves and their families.

<https://www.habitat.org/>

Heading Home

Heading Home's mission is to end homelessness in Greater Boston by providing a supported that begins with a home, together with critical services such as life skills, financial literacy, and job training.

<https://www.headinghomeinc.org/>

Jacobs & Cushman San Diego Food Bank

The San Diego Food Bank provides nutritious food to people in need, advocates for the hungry, and educates the public about hunger-related issues. They serve 400,000 people per month in San Diego County on average.

<https://sandiegofoodbank.org/about/>

Sleep in Heavenly Peace

Sleep in Heavenly Peace believes that all children deserve a safe, comfortable place to lay their heads. Their group of volunteers build, assemble, and deliver top-notch bunk beds to children and families in need across the U.S.

<https://shpbeds.org/>

Step Up for Students

"Step Up For Students" empowers families to pursue and engage in the most appropriate learning option for their children, with an emphasis on families who lack the information and financial resources to access these options.

<https://www.stepupforstudents.org>

OPERATING ETHICALLY

BOARD OF DIRECTORS & ESG OVERSIGHT

FNF is committed to strong governance systems and policies that ensure fair, transparent, and efficient business practices. To honor that commitment, our management team leads our ESG efforts with oversight from our audit committee, which reports our ESG progress and efforts to our board.

Board of Directors

The management of our Company is overseen by a highly qualified board, 82% of whom are independent from management. Each member brings a wide variety of skills and qualifications that contribute to our ongoing success.

Board of Directors											
Board Skill or Qualification:	William P. Foley, II (Non-Executive Chairman)	Raymond R. Quirk (Executive Vice-Chairman)	Douglas K. Ammerman	Halim Dhanidina	Thomas M. Hagerty	Daniel D. Lane	Sandra D. Morgan	Heather H. Miller	John D. Rood	Peter O. Shea, Jr.	Cary H. Thompson
Board of Directors Experience	√	√	√		√	√	√	√	√	√	√
Industry Experience	√	√				√			√	√	
CEO/Business Head/Leadership	√	√		√		√	√	√	√	√	√
International	√				√						√
Human Capital Management/Compensation	√	√			√	√			√	√	√
Finance/Capital Allocation	√	√	√		√	√		√	√	√	√
Financial Literacy	√	√	√		√	√	√	√	√	√	√
Regulatory	√	√	√	√			√	√	√	√	√
Real Estate	√	√				√			√	√	√
Risk Management	√	√	√	√	√	√	√	√	√	√	√
Corporate Governance	√	√	√	√	√	√	√	√	√	√	√
Technology/Systems	√	√			√			√	√		
Legal	√			√			√				√
Marketing/Sales	√	√	√		√	√		√	√	√	√
Board Tenure	18	7	18	3	18	18	4	7	10	17	18
Age	79	77	72	51	61	89	46	57	69	57	66

Our board has adopted Corporate Governance Guidelines that provide a framework for the functioning of our board and its committees and establish a common set of expectations as to how the board should perform its functions. Our board is led by our Chairman William P. Foley II, a visionary who founded our Company in 1984 and has been the driving force behind our successful strategy. Because Mr. Foley is not independent, our board has appointed Doug Ammerman as lead independent director to coordinate the activities of our directors and work with Mr. Foley and our Executive Vice Chairman, Raymond R. Quirk, and our CEO, Michael Nolan, on various matters.

Board Committees

Our board appointed four standing committees: the audit committee, compensation committee, a corporate governance and nominating committee, and related person transaction committee. Our board committees are composed of independent directors. The audit committee is responsible for the quality and integrity of our financial statements and related disclosures; our compliance with legal and regulatory requirements; the qualifications, independence, and performance of our independent registered public accounting firm; the performance of our internal audit function; and oversight of our risk management plans and programs, including our business continuity and environmental and sustainability (ESG) programs. The compensation committee's responsibilities include reviewing and approving compensation matters for our Chief Executive Officer and other executive officers and our board, and approving our compensation plans, programs, and awards made to our executives thereunder. The corporate governance and nominating committee is responsible for identifying qualified individuals for our board and reviewing matters relating to board composition, including director selection criteria, independence, and diversity matters. The related person transaction committee responsibilities include reviewing and considering the approval or ratification of transactions that arise under the Company's Related Person Transaction Policy, conducting an annual review of all Related Person Transactions and perform other duties or responsibilities expressly delegated to the related person committee by the board.

Each committee's responsibilities are generally described above but are detailed in a committee charter. Our Corporate Governance Guidelines and each committee's charter are reviewed annually as part of our ongoing governance practices and are publicly available on the Investor Relations page of our website at www.fnf.com.

Board's Commitment to Diversity

Our board leads by example in its commitment to diversity. In 2018, our board codified its commitment to diversity when selecting new director nominees by including in our Corporate Governance Guidelines a commitment to diversity of viewpoints, background, experience, and other demographics such as age, nationality, race, ethnicity, and sexual orientation. FNF's corporate governance and nominating committee is responsible for identifying and nominating future FNF board members. The committee's charter requires it to consider the characteristics of directors and director nominees with the goal of maintaining a mix of skills, background, gender diversity, ethnic diversity, and tenure on the board to support and promote FNF's strategic vision.

ESG RISK MANAGEMENT & ENTERPRISE RISK MANAGEMENT

FNF recognizes ESG risks, including climate change and severe weather conditions, cybersecurity breaches, pandemic diseases, and other catastrophic events that may impact our business. At FNF, we manage material risks through our ERM program. Our ERM program identifies and conducts risk assessments on our material risks, including ESG risks. Our team works diligently to identify, assess, and manage risks. Our ERM program reviews proposed new products and services for possible climate impacts outside of current operations. In 2023, we continued to build on our inaugural risk assessment in improving our data collection efforts and implementing new policies and processes.

Our ERM program is overseen by our Chief Risk Officer (CRO), who reports to the audit committee of our board regularly about our ERM and business continuity programs. At the management level, FNF manages climate risk through a cross-functional committee of members of senior management known as the Enterprise Risk Steering Committee (ERSC). The ERSC generally includes FNF's Chief Executive Officer, Chief Risk Officer, Chief Financial Officer, Chief Legal Officer, General Counsel and Corporate Secretary, Chief Information Officer, Chief Information Security Officer, Chief Compliance Officer, Senior Vice President of Investments, Senior Vice President

of ERM, Director of Financial Reporting, Vice President of Risk and Insurance Services, Chief Regulatory Officer, Chief Privacy Officer, and Chief Innovation Officer. FNF's Chief Audit Officer participates in ERSC meetings but is not a formal member. The diversity of this group allows for identification of key enterprise risks, from strategic, operational, financial, legal, information technology and security, and compliance perspectives.

FNF's CRO utilizes a cross-functional working group (the "ESG Working Group") of employees from various corporate departments to consider environmental, social, and governance ESG-related initiatives throughout the Company. The ESG Working Group also assists with the preparation of the Company's annual Sustainability report and updates to its ESG website.

Members of the ESG Working Group have attended climate-risk related seminars and conferences and obtained the International Association for Sustainable Economy (IASE) certification. FNF also engages with two ESG consultants to guide our internal ESG initiatives and strategy, climate data collection and analysis efforts, and assess emerging climate risk and opportunities. FNF's CRO incorporates relevant feedback and information from the consultants and the ESG Working Group into their discussions with the ERSC and Audit Committee.

We maintain a comprehensive ERM program that, along with our compliance, audit, and governance functions, provides the risk framework to align our risk appetite and strategy to enhance management of enterprise risks, including ESG risks and risk response decisions. Through our ERM program, we analyze risk concentrations and risks inherent to our products, services, and businesses and develop appropriate plans to mitigate those risks to an acceptable level.



Alamo Title delivering gift baskets as part of their 13th Annual Valentine Basket Project for the Crisis Center of Comal County and Guadalupe Family Violence Center.

With direct oversight by our board through our audit committee, our ERM hierarchy and structure encompasses senior executive leaders from all facets of the business, including operations, finance, accounting, treasury, information technology and security, legal and regulatory, internal audit, compliance, and human resources. The executive-level enterprise risk committee meets quarterly to discuss matters relating to our enterprise risk position and risk management, including third-party risk, phishing, security incident response, ESG risk, application resiliency, and external and internal vulnerabilities. This includes:

Compliance Function:

Provides standards and policies to mitigate identified risks and training our employees on applicable privacy, security, legal, and regulatory requirements that provide ongoing enhancement of our security and risk culture.

Internal Audit Program:

Provides a level of checks and balances by conducting internal reviews to identify areas where process improvements are needed.

Audit Committee:

Oversees the ERM and Compliance programs, including as they relate to ESG risks, through regular reports from our Chief Risk Officer, Chief Information Security Officer, and Chief Compliance Officer, and reports on these matters to our board each quarter.

Business Continuity and Disaster Recovery

The FNF Underwriters' core products and services are not materially impacted by climate change. Unlike other property and casualty lines of insurance, title insurers mitigate most risk prior to issuing the policy through a rigorous underwriting process, thereby decreasing the likelihood of a loss. Title insurance policies do not cover damage to structures or land, including damage related to climate events. As such, climate change does not materially impact the claims volume and loss ratios of title insurers. The Company derives the majority of its revenue from title, escrow and annuity operations, and management does not foresee climate change shifting the customer demand for the insurance products we offer.

Although climate change does not inherently impact most of FNF's sources of revenue, areas within our operational, financial, strategic, and compliance processes are exposed to climate-related risks. A catastrophe, including natural or climate-related disaster, resulting in interruptions at a physical location or critical vendor disruptions could have a material impact on FNF's business operations. Some of our operational systems are not fully redundant, and our disaster recovery and business continuity planning cannot account for all eventualities. Additionally, unanticipated problems with our disaster recovery systems could further impede our ability to conduct business, particularly if those problems affect our computer-based data processing, transmission, storage, and retrieval systems and destroy valuable data. Catastrophic events could adversely affect the cost and availability of the reinsurance some of the FNF Underwriters use to manage financial exposure of potential title insurance losses.

We maintain a dedicated BCO that is responsible for the implementation of the BCO program and reports to the Chief Risk Officer. Our BCO program is part of our ERM program and creates plans for our core products, processes, and services that include predetermined actions to be taken, resources to be used, and procedures to be followed before, during, and after a disaster.

FNF's headquarters are in Jacksonville, Florida, an area at high risk of hurricane and flood damage. We have taken steps to harden our office in Jacksonville and have provided the majority of our employees with the tools they need to work from home.

ESG DUE DILIGENCE

ESG is embedded across FNF's approach to mergers and acquisitions. To maximize the value of each of our diverse assets, our management team takes a comprehensive approach and reviews ESG practices that are material to a potential investment. We believe that managing ESG issues in our mergers and acquisitions helps FNF to generate stronger returns for shareholders while improving our impact on the community.



Title Guaranty of Hawaii employees helping to plant trees as part of their 'Aina Project initiative, which works to reforest land using native plants.

Our review considers, but is not limited to, the following ESG due diligence factors:

Environmental:

Energy, waste, water, sustainable products, and overall environmental footprint.

Social:

Human capital management, workforce diversity, supplier diversity, and community engagement.

Governance:

ESG oversight, board composition, data privacy, and adherence to relevant ESG frameworks and standards.

ETHICS

Our reputation for integrity is one of our most important assets and each of our employees and directors is expected to contribute to the care and preservation of that asset. We aspire to be positive corporate citizens and operate in ways that are fair, transparent, and compliant with all applicable regulations. We implement strong governance practices, policies, training, and reporting avenues to encourage and promote that all employees adhere to the highest standards for business integrity.

Code of Business Conduct & Ethics and Code of Ethics for Senior Financial Officers

Policies that put our values into action and detail our commitment to ethics, diversity, environment, and communities include FNF's Code of Business Conduct & Ethics and Code of Ethics for Senior Financial Officers.

Our Code of Business Conduct and Ethics, which is applicable to all our directors, officers, and employees, is designed to promote honest and ethical conduct. This includes:

- The ethical handling of conflicts of interest,
- Full, fair, accurate, timely, and understandable disclosure,
- Compliance with applicable laws and governmental rules and regulations,
- Protection of our legitimate business interests, including corporate opportunities, assets, and confidential information, and
- Deterrence of wrongdoing.

Compliance Hotline

We maintain a financial accuracy and compliance hotline, so that our employees and other stakeholders can anonymously report financial impropriety or other concerns without fear of reprisals or recrimination. Employees can use the hotline to report violations of our Code of Business Conduct and Ethics, Company policy, and the laws and regulations that apply to our business. The hotline is available toll-free, 24 hours a day, seven days a week. Reporting to the hotline is confidential and can be made on an anonymous basis, if desired.

ESG IN OUR CORE SUBSIDIARIES

SERVICELINK

We are a trusted partner in the ESG journeys of our core businesses, and we focus on ESG to improve our impact on society.

The ServiceLink Inclusion Benchmark is our consolidated strategy for all existing and future inclusion-related efforts and initiatives, designed to internally promote, track, assess, and report on companywide progress in the areas of diversity and inclusion.

Environment

Sustainability of our Working Spaces:

We have shifted our workforce model to offer employees greater flexibility, which has helped advance our environmental objectives by replacing traditional larger physical office footprints with smaller and more flexible collaboration spaces that better serve a hybrid workforce. Providing these flexible and adaptive workspaces for employees minimizes ServiceLink's environmental impact, reduces waste, and makes an important difference in local communities and to our employees' well-being.

Our collaboration spaces are designed and equipped to optimize employees' performance while increasing overall ergonomics, safety, and engagement in the workplace – and incorporate new sustainability features. For example, our recently opened Irvine, CA, location uses a daylight harvesting lighting system to reduce electricity consumption.

Greenhouse Gas Emissions for ServiceLink Headquarters:

In 2023, the ServiceLink headquarters located in Moon Township, PA emitted approximately 756 MTCO_{2e} in scope 1 and 2 emissions. We will continue monitoring energy usage at this facility and tracking our annual progress towards lowering emissions.

Supporting our Employees and Communities

ServiceLink is committed to a culture of belonging and inclusion where all employees and vendors feel empowered to make a difference through their work, are valued for their diverse backgrounds and perspectives, and have an equitable opportunity for growth and development.

- **Attracting the Best Talent:** Our focus is on sourcing the best possible talent for our organization, drawing from large and diverse candidate pools representative of the communities in which we serve.
- **Employee Engagement and Experience:** To cultivate an environment that promotes inclusion and respect, our efforts prioritize delivering internal programs, policies, and procedures that support a diverse workforce and develop and strengthen our teams to serve a broader marketplace.
 - o We have an established mentoring program that connects our employees with some of the best leaders at ServiceLink so they can share their knowledge and experience.
 - o Our leadership and development programs are purposefully designed to nurture high-potential employees who are ready for the next step in their career through focused learnings and opportunities across core skillsets and competencies, including how to cultivate diverse teams and lead in an inclusive manner.
 - o Our employee feedback initiatives provide opportunities for team members to directly share perspective about their own employee experiences with senior leadership.



ServiceLink's corporate training resources support managers selected to participate in the Leadership Academy and celebrate completing the seven-month long training program.



Members of ServiceLink's Marketing and Corporate Communications team volunteered at a local community organization in Moon Township, PA.

- **Community Outreach:** We are committed to fostering partnerships to make a positive and sustainable impact through programming, volunteerism, supplier diversity, and charitable giving in the communities we serve.
 - The ServiceLink **employee volunteer program** provides employees 16 hours of paid time off per year to use toward volunteer and service projects in the community.
 - Throughout the year, ServiceLink's Employee Engagement Team offers companywide volunteer events that enable employees to individually make an impact in our local communities.
 - o Our employees came together this past year to assemble scarves and care packages to be distributed to children and social workers within the MBA Opens Doors Foundation hospital network.
 - o ServiceLink hosted students with disabilities from a local high school for National Disability Mentoring Day where they had an opportunity to learn about the business and industry and gain career development tips and tools for the future.
- ServiceLink is a primary sponsor of The Folded Flag Foundation, a 501(c)(3) organization, that serves to honor the legacy of and pay tribute to the brave men and women who have given their lives in defense of our country. Folded Flag's administrative expenses are 100% covered by our contributions and those of other generous donors, which allows the organization to route all donations directly to families in need and make additional material contributions to programs and scholarship awards.
- ServiceLink is involved in over 20 community organizations focused on veterans, individuals with disabilities and the local communities in which we work.

Outreach and Inclusion

Our dedicated outreach efforts connect us with professional and industry associations, universities, and community organizations that are committed to driving diversity and inclusion in the workplace and beyond.

- We stand proudly as a premier provider of real estate transaction services in the industry. Because of our commitment to excellence in all we do, both ServiceLink and individual team members have been recognized by various industry organizations, including HousingWire and NEXT.
- ServiceLink is a sapphire sponsor of the **National Association of Minority Mortgage Bankers of America (NAMMBA)**, a national trade association dedicated to the enrichment and betterment of women and minorities in the real estate finance industry. NAMMBA provides training, education, and career development resources.
- ServiceLink is a sponsor of NEXT Mortgage Events, designed as a network for senior women executives in the mortgage industry that heightens awareness about the unspoken barriers that limit women’s access to competitive intel and networking-based information exchange.
- ServiceLink maintains focus on corporate social responsibility by engaging with vendors who are aligned with our values of inclusion. We remain at the forefront of elevating awareness and research on inclusion-specific and supplier diversity topics in the industry and community.
 - o We are a proud sponsor of the Appraisal Institute’s Diversity Initiative to grow our talent pipeline within the valuation space and advance inclusion throughout our industry.
 - o We have partnered with the Real Estate Valuation Advocacy Association (REVAA) since its creation in 2010 and currently partner as an active board member.

LOANCARE

Whether you are a lender, servicer, or investor, LoanCare’s team will assist you at any stage of the loan servicing cycle. But it is not just about what they do; it is also about how they do it. LoanCare prides themselves on using the latest technology to make things easier for their customers. With their innovative solutions and tried-and-true methods, they are able to provide top-notch customer service and ensure their customers have all the tools and information they need to understand and manage their loans hassle-free.

Employee Appreciation

LoanCare strives to ensure employees are recognized for their hard work not just through raises and other salary mechanisms, but also through organized efforts throughout the year. LoanCare made an investment with MTM Recognition Corporation 3 years ago to drive all employee engagement strategies through the employee portal. Every year, LoanCare holds an “Employee Appreciation Day” which takes place the first day in March. Every LoanCare employee receives \$10 through the recognition portal.

LoanCare also utilizes employee milestone recognitions. Every five years, employees receive a letter from Dave Worrall, President of LoanCare, thanking them for their service along with a plaque. We send employees a gift catalog from which they can choose an anniversary gift. LoanCare provides \$50 gift cards to all employees in December as well. Human Resources continues to work with Dave Worrall each year to plan for employee holiday recognition.

Starting this year, employees who are celebrating a work anniversary and birthday will receive a monetary gift for each recognition. With all of the various personal employee recognitions, even before an employee receives any direct job-related recognition from supervisors and/or management, he or she could receive up to \$70 in a calendar year. This is just one way that LoanCare tries to recognize employees for their value to the organization each year.

Customer Service Week took place October 2-6, 2023. Every agent, supervisor, and team lead were eligible to win portal points, which accrue toward gifts of the employee’s choice. During Customer Service Week, Call Center Employees shared a favorite customer story, their taco recipe, or wear favorite sports attire to enter daily raffles to win portal points in addition to daily giveaways. The week concluded with a video message from Dave Worrall and Customer Service leadership thanking everyone for their efforts in 2023.

In partnership with LoanCare’s parent company, Fidelity National Financial (FNF), LoanCare offers all employees (including up to 5 of their immediate family members) a “Calm” application subscription for their phones free of charge. Calm is a company that offers meditation products, including guided meditations and Sleep Stories on its subscription-based app. In addition, LoanCare has partnered with Marino Wellness to offer all employees mental health and wellness webinars twice a month. Through the engagement program, LoanCare also offers physical & mental wellness challenges, a race reimbursement program, Weight Watchers discounts, and Active & Fit direct discounts.



LoanCare employees volunteer during the annual Boys & Girls Club Summer Olympics.

Charities

Below are the following charities LoanCare donated to in 2023:

- American Cancer Society
- Virginia Aquarium and Marine Science Museum
- Folded Flag Foundation
- American Red Cross
- Boys and Girls Club of Southeast Virginia
- Samuel Waxman Cancer Foundation
- National Women's History Museum

Initiatives

LoanCare's shift to a predominately remote environment, has resulted in a material reduction in greenhouse gas emissions and paper usage. This shift to a predominately remote work environment started during the COVID pandemic back in 2020 and has remained consistent during and throughout 2023. There has been a recognized decrease in on-site paper usage which has also led to cost savings as well as environmental preservation. In 2023 there was a small increase in energy use due to an increase in the number of onsite employees. From an HR perspective, LoanCare is no longer creating hard copy employment files. All files are now being stored electronically.

LoanCare has also remained consistent year over year with greenhouse gas usage output. Generator fuel is used primarily on a scheduled basis for regular maintenance. LoanCare expects this trending to continue in 2024 as well as over the course of the next several years.

In 2024, LoanCare plans to replace some fluorescent lighting fixtures with more efficient LED fixtures and are looking into whether biodiesel is available as an alternative for LoanCare's generator.

Greenhouse Gas Emissions for LoanCare Headquarters

In 2023, the LoanCare headquarters located in Virginia Beach, Virginia emitted approximately 522 MTCO_{2e} in scope 1 and 2 emissions. We will continue to monitor energy usage at this facility and tracking our annual progress towards lowering emissions.

F&G ANNUITIES & LIFE, INC. (F&G)

F&G Annuities & Life, Inc. (NYSE: FG), is committed to helping Americans turn their aspirations into reality. F&G is a leading provider of insurance solutions serving retail annuity and life customers and institutional clients and is headquartered in Des Moines, Iowa. For more information, please visit fglife.com.

F&G's product solutions provide social good by supporting clients to achieve their retirement goals and to improve their financial lives, while protecting against unforeseen events through life insurance policies. This sentiment of service provides the foundation for F&G's culture and guides business operations as well as interactions within our communities.

Being Environmentally Conscious

F&G aims to reduce the company's environmental footprint through a variety of sustainable and environmentally sound programs within its LEED-certified headquarters building in Des Moines, Iowa. F&G also promotes flexible work from home arrangements which reduce commute time, greenhouse gas emissions, and paper usage.

Through the underlying ESG investment policies of F&G's asset management partners, the investment portfolio supporting the current range of products offered by F&G considers climate-related risks and the transition to a low carbon economy. As long-term investors, F&G understands the energy transition will be gradual, and the focus should be on investment outcomes that will support our fiduciary duty to our clients and the investment goals of our clients.

F&G completed a qualitative assessment of climate risks and opportunities in 2023 with input from the ESG Executive Steering Committee and ESG working group. The assessment identified potential impacts of climate change on the F&G businesses and financial plans over short-, medium-, and long-term time horizons. Generally, short term is defined as present and 1 – 5 years in the future, medium-term is 5 – 10 years in the future, and long-term is 10 – 30 years in the future.

The assessment also identified the risks applicable to F&G based on physical presence, products sold, and credit/counterparty risk. Most risks can be addressed more acutely in the short and medium term, as well as integrated into long-term planning.

In 2023, F&G conducted a pilot scenario analysis exercise. This analysis included an overall scenario analysis on the investment portfolio and assessed the transition risks by asset class and sector for the portfolio using different climate scenarios. The overall scenario analysis covered multiple industry-recognized scenarios, including a 2°C or lower scenario. The pilot run scenario included nine sectors of the global economy in three countries, representing a cross-section of F&G's physical and transition risk exposures across 21 securities. These securities were a high-level representation of F&G's public asset ownership and real estate assets. The selection captured high-carbon positions to better understand those risks.

Three scenarios (orderly, disorderly, and hot house) were used in the assessment to evaluate expected risk under forward-looking climate scenarios. Orderly and Disorderly scenarios include transition and physical risk while Hot House captured physical risk only. Network for Greening the Financial System scenarios were leveraged for transition risk and Intergovernmental Panel on Climate Change scenarios were used for physical risk.

The overall results of the pilot scenario analysis indicated larger impacts under the Orderly and Disorderly scenarios by 2050, as expected, highlighting energy intensive industries. Utilities saw larger variability between the issuers, while energy and airlines saw more uniform impacts. Automobile manufacturers saw the largest impact and variability, while financials and structured products had smaller impacts.

F&G plans to use climate scenario analysis with the intention of expanding its assessments and looking for opportunities to better incorporate its investment and enterprise risk process over the next few years. The pilot results will aid in developing a comprehensive strategy related to climate risk, which includes a plan to conduct an overall scenario analysis on the investment portfolio and to assess transition risk by asset class and sector for the portfolio using different climate scenarios.



The F&G IT team helping construct beds during at Sleep in Heavenly Peace volunteer event.



F&G employees volunteering at a food pantry during the United Way Day of Action in Baltimore.

Greenhouse Gas Emissions for F&G Headquarters

In 2023, the F&G headquarters located in Des Moines, Iowa emitted approximately 142 MTCO₂e in scope 1 and 2 emissions. We will continue to monitor energy usage at this facility and tracking our annual progress towards lowering emissions.

Being the Best Place to Work

F&G is committed to providing employees with the opportunities and flexibility they need to succeed, as well as ensuring a culture of belonging and inclusion by:

- Providing well-rounded benefits that support employees diverse needs such as, domestic partner medical coverage, gender dysphoria services, \$50k lifetime maximum for infertility services (\$35k is United Health Care standard), travel & lodging reimbursement for services rendered out-of-state due to state law, Employee Assistance Program including six free counseling sessions per person per incident per year, in addition to other emotional health solutions, \$10k in adoption assistance benefit, parental leave benefits, flexible PTO and wellness reimbursements.
- Supporting employee training, developing, and educating through LinkedIn learning with a wide array of topics (e.g., Using Gender inclusive language, Fueling your Company Culture, Inclusive Leadership, Unconscious Bias, etc.), tuition reimbursement, and manager and leadership training.
- Hosting educational and developmental events, such as a Mental Awareness and Racial Equity Master Class, a Mental Health panel, and a panel on Neurodiversity.
- Growing the share of people of color in leadership roles (VP+) from 2022 to 2023; F&G's management committee (C-suite) is comprised of 40% female leadership.
- Recognized for several Cultural Excellence Awards in 2022, 2023 and 2024 through Energage, for excellence in 1) Compensation and Benefits, 2) Leadership, 3) Work-Life Flexibility, 4) Innovation, 5) Appreciation, and 6) Employee Wellbeing.

Specific diversity and inclusion programs and organizations supported by F&G include:

- The International Association of Black Actuaries and The Organization of Latino Actuaries, both of which F&G employees are members of and serve as a network for potential new hires.
- Women Lead Change, an organization dedicated to the development, advancement and promotion of women, their organizations, and impact on the economy and future workforce.

- Capitol City Pride, which brings together members of Iowa’s LGBTQ+ community, allies, and businesses.
- Enabling our employee-led Council’s work in creating awareness and support around important topics such as mental health awareness, including the launch of ERGs. ERGs are a safe space for employees of similar identity/affinity to network, grow, voice, engage, and help the organization build a culture of inclusion and belonging. They are forums that deliver intentional, impactful, and powerful programming for the benefit of members. Our Employee Resource Groups (ERGs) launched in 2023 include Women’s Empowerment, Wellness, PRIDE, F&G Ultimate Network (“F.U.N”), and Community Impact, and in early 2024, we launched two new ERGs, Black Originators, Leaders, and Doers (“BOLD”) and Asian Pacific Islander Alliance (“APIA”).

Being a Responsible & Award-Winning Community Partner

F&G believes people are not able to turn their aspirations into reality if their most essential needs are not satisfied. F&G focuses its community engagement and charitable giving to support essential needs such as food insecurity and housing. In recent years, F&G has won multiple awards for its corporate support and employee involvement with United Way, including Outstanding Corporate/Foundation Philanthropist for 2023 from the Association of Fundraising Professionals Central Iowa Chapter.

Other community investments include:

- Serving as founding partner of the American Council of Life Insurer’s Impact Investments Initiative to make housing affordable and sustainable in underserved communities.
- Fostering partnerships in the Des Moines community with the Iowa Food Bank and Polk County Housing Trust.
- Offering company-wide volunteer events for employees to make an impact locally with organizations such as Rebuilding Together.
- Providing employees with 32 hours of paid time off per year for volunteering.
- Supporting dozens of other community organizations identified by F&G employees in support of essential needs within the community where they live and work.

FNF DATA TABLES

ENVIRONMENT - JACKSONVILLE HEADQUARTERS							
Metric	Unit of Measurement	2019	2020	2021	2022	2023	'19-'23 % Change
Scope 1 & 2 GHG Emissions	MTCO ₂ e	2,663	2,224	1,994	2,111	2,020	-24%
Total Electricity Consumption	Million kWh	6.3	5.26	5.26	5.38	5.45	-13%
Non-Recycled Waste	Tons	109	56	28	36	30	-73%
Mixed-Recycled Waste	Tons	11	16	16	16	15	+36%
Paper-Recycled Waste	Tons	n/a	n/a	n/a	80	75	-6%
Total Corporate Waste	Tons	120	72	44	52	45	-63%
Scope 3 GHG Emissions (from waste)*	MTCO ₂ e	58	31	16	26	22	-62%
Total Water Consumed	Gallons	9,441,000	8,040,000	6,044,000	6,775,000	6,937,000	-27%

*The amount of paper-recycled waste was not measured until 2022. This partially contributed to the increase in scope 3 GHG emissions for 2022 and 2023.

SOCIAL							
Metric	Unit of Measurement	2019	2020	2021	2022	2023	'19-'23 % Change
Total US Employees	Number	21,211	21,491	23,710	19,457	18,346	-14%
US Employee Retention	Percentage	86%	78%	92%	74%	86%	0%
US Employee Voluntary Turnover	Percentage	10%	10%	7%	12%	8%	-20%
US Employee Involuntary Turnover	Percentage	4%	12%	1%	14%	6%	+50%

REPRESENTATION OF U.S. BASED EMPLOYEES

Metric	2019		2020		2021		2022		2023	
	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male
Executive Management	41%	59%	39%	61%	39%	61%	41%	59%	41%	59%
Non-Executive	67%	33%	67%	33%	67%	33%	68%	32%	68%	32%
Professionals	45%	55%	44%	56%	44%	56%	43%	57%	44%	56%
All Other Employees	76%	24%	77%	23%	77%	23%	76%	24%	75%	25%
Total	70%	30%	71%	29%	71%	29%	70%	30%	70%	30%

AGE GROUP

Metric	2019	2020	2021	2022	2023
<19	<1%	<1%	<1%	<1%	<1%
20-29	10%	12%	12%	8%	7%
30-39	20%	20%	20%	19%	18%
40-49	26%	26%	26%	27%	27%
50-59	26%	26%	25%	27%	27%
60-69	15%	15%	15%	16%	17%
70-79	2%	2%	2%	2%	3%
80+	<1%	<1%	<1%	<1%	<1%

LONGEVITY

Metric	2019	2020	2021	2022	2023
<1 year	17%	19%	20%	9%	8%
1-5 years	36%	36%	36%	39%	36%
6-10 years	18%	17%	17%	21%	21%
11-20 years	18%	17%	17%	18%	20%
21-30 years	8%	8%	7%	9%	10%
31-40 years	3%	3%	3%	3%	4%
41+ years	<1%	<1%	<1%	1%	1%

SASB INDEX

FNF is issuing a SASB Index to enable comparison and relevant information for investors and stakeholders. We have identified the following attributes from the Insurance and Professional & Commercial Services sector standards we believe align with our business. The below reflects FNF's Title and Escrow business and does not include information of F&G business at this time. Data is as of December 31, 2023.

SASB INDEX - INSURANCE			
Topic	SASB Code	Metric	SASB Response
Transparent Information & Fair Advice for Customers	FN-IN-270a.1	Total amount of monetary losses as a result of legal proceedings associated with marketing and communication of insurance product related information to new and returning customers.	<p>FNF does not have material legal proceedings associated with marketing and communication of insurance products related to new and returning customers.</p> <p>For information on legal proceedings, see Note H Commitments and Contingencies, in the 2023 Form 10-K.</p>
	FN-IN-270a.2	Complaints-to-claims ratio	FNF had 9 per 1,000 claims for 2023, or .94% of claims resulted in complaints.
	FN-IN-270a.3	Customer retention rate	Not applicable as title insurance policies are long term and policies in force are not tracked.
	FN-IN-270a.4	Description of approach to informing customers about products	<p>FNF strives to communicate with the people the Company serves in a transparent and forthright manner. FNF believes in educating consumers, as well as members of the real estate community, on its products and the importance of title insurance. The Company is particularly committed to helping consumers make transactions more secure, ultimately safeguarding one of the largest investments of their lives. To achieve FNF's communication goals, the Company uses various methods and processes depending on business segment, information being communicated, type of client, and client domicile, all of which may vary by prevailing regulatory framework. The Company's main communication methods are via company and brand websites, email, and in-person or virtual meetings. FNF markets and distributes its title and escrow products and services to customers in the residential and commercial market sectors of the real estate industry through customer solicitation by sales personnel. Although in many instances an individual homeowner is the beneficiary of a title insurance policy, FNF does not focus marketing efforts on the homeowner. The Company actively encourages sales personnel to develop new business relationships with persons in the real estate community, such as real estate sales agents and brokers, financial institutions, independent escrow companies and title agents, real estate developers, mortgage brokers, and attorneys who order title insurance policies for their clients. FNF's communication with its policyholders comply with state and federal law in addition to internal guidelines related to Privacy Policy, Real Estate Settlement Procedures Act (RESPA and Unfair and Deceptive Acts and Practices (UDAP).</p>
Incorporation of Environmental, Social, and Governance Factors in Investment Management	FN-IN-410a.1	Total invested assets, by industry and asset class	FNF's 2023 total investments, excluding F&G's investments, are \$2.7 billion and are summarized by asset class in our annual report. Many of our debt securities are invested in Corporate, US Government agency MBS, municipal bonds, and other government bonds. In addition, the company's equity securities are in individual holdings with broad industry exposure.

SASB INDEX - INSURANCE

Topic	SASB Code	Metric	SASB Response
Incorporation of Environmental, Social, and Governance Factors in Investment Management	FN-IN-410a.2	Description of approach to incorporation of environmental, social, and governance (ESG) factors in investment management processes and strategies	The Company's investment objectives are to maximize total return through investment income and capital appreciation consistent with moderate risk of principal, while considering material risk to the Company, including environmental risk and climate-related transition risk.
Policies Designed to Incentivize Responsible Behavior	FN-IN-410b.1	Net premiums written related to energy efficiency and low carbon technology	FNF does not measure this metric as it is immaterial to our business.
	FN-IN-410b.2	Discussion of products and/or product features that incentivize health, safety, and/or environmentally responsible actions and/or behaviors	FNF does not measure this metric, as it is not applicable due to the nature of title insurance.
Environmental Risk Exposure	FN-IN-450a.1	Probable Maximum Loss (PML) of insured products from weather-related natural catastrophes	FNF does not measure this metric, as it is not applicable due to the nature of title insurance.
	FN-IN-450a.2	Total amount of monetary losses attributable to insurance payouts from (1) modeled natural catastrophes and (2) non-modeled natural catastrophes, by type of event and geographic segment (net and gross of reinsurance)	FNF does not measure this metric, as it is not applicable due to the nature of title insurance.
	FN-IN-450a.3	Description of approach to incorporation of environmental risks into (1) the underwriting process for individual contracts and (2) the management of firm-level risks and capital adequacy	<p>As a title insurer, climate risk does not impact our underwriting practices. The FNF Underwriters maintain stringent underwriting standards centered around our understanding of any possible encumbrances in the chain of title of the insured property. Title insurers are subject to extensive rate regulation by the applicable state agencies in the jurisdictions in which they operate. Title insurance rates are regulated differently in various states, with some states requiring the insurer file and receive approval of rates before such rates become effective and some states promulgating the rates that can be charged. In general, premium rates are determined on the basis of historical data for claim frequency and severity as well as related production costs and other expenses. As weather-related events do not impact the coverage under a title policy, or our claim frequency or severity, they also do not impact the rates we charge for our title insurance policies.</p> <p>In all states in which our title subsidiaries operate, our rates must not be excessive, inadequate, or unfairly discriminatory. Further, Management does not view our core products of title insurance, mortgage real estate services, and real estate technology to be directly impacted by climate change. The Company derives approximately 80% of revenue from title insurance and escrow-related operations, and management does not foresee climate change shifting customer demand for the insurance products we offer. Title insurance protects both lender and buyer from defects in title to a property, such as liens, encumbrances, and questions of ownership.</p>

SASB INDEX - INSURANCE

Topic	SASB Code	Metric	SASB Response
Systematic Risk Management	FN-IN-550a.1	Exposure to derivative instruments by category: (1) total potential exposure to noncentrally cleared derivatives, (2) total fair value of acceptable collateral posted with the Central Clearinghouse, and (3) total potential exposure to centrally cleared derivatives	FNF engaged in minimal derivatives liabilities totaling less than 1% of our portfolio.
	FN-IN-550a.2	Total fair value of securities lending collateral assets	FNF did participate.
	FN-IN-550a.3	Description of approach to managing capital and liquidity-related risks associated with systemic non-insurance activities	FNF adheres to policies and procedures in managing liquidity risk. The board reviews capital ratios and investment portfolios on a quarterly basis. The Company's investment objectives are to maximize total return through investment income and capital appreciation consistent with moderate risk of principal, while providing adequate liquidity and complying with internal policy, applicable law and regulatory guidelines. See Investment Policies and Investment Portfolio in the 2023 Form 10-K.
Activity Metric	FN-IN-000.A	Number of policies in force, by segment: (1) property and casualty, (2) life, (3) assumed reinsurance.	For a description of title insurance, see the Title Insurance section of the 2023 Form 10-K.

SASB INDEX - PROFESSIONAL & COMMERCIAL SERVICES

Topic	SASB Code	Metric	SASB Response
Data Security	SV-PS-230a.1	Description of approach to identifying and addressing data security risks	Data security is an integral part of our operations and is prioritized at FNF. Our data security strategy includes policies related to privacy, information security, and cybersecurity, as well as technical, administrative, and physical controls designed to protect company systems and the data we maintain on behalf of our customers. FNF employees participate in comprehensive privacy and cybersecurity training programs. FNF employs a broad and diversified set of risk monitoring and risk mitigation techniques to identify and manage data security risk within the Company. The Company participates in industry and governmental consortiums that provide access to threat intelligence, knowledge, and resources designed to reduce members' security risk. FNF conducts regular privacy and security risk assessments and audits of the Company's collection, use, and retention of personal information and sensitive data. FNF's board has a strong focus on cyber and data security. At each regular meeting of the audit committee of the board, the Chief Risk Officer, Chief Compliance Officer, Chief Information Security Officer, and Chief Internal Auditor provide reports relating to cyber and data security practices, risk assessments, emerging issues, and security incidents.
	SV-PS-230a.2	Description of policies and practices relating to collection, usage, and retention of customer information	FNF's policies and practices relating to collection, usage, and retention of customer information are explained in the FNF Privacy Notice and FNF's state-specific privacy disclosures, which are available on FNF websites. FNF's privacy and information governance programs govern the collection, use, storage and disposal of personal information throughout the Company. FNF's privacy and information governance policies establish requirements for the protection of customer information in compliance with FNF's legal, regulatory and business requirements. These policies apply to employees, contractors, and majority owned subsidiaries and controlled affiliates of FNF. Adherence to these policies is routinely reviewed by the Company's audit and compliance departments and is subject to review by regulators and other third parties.
	SV-PS-230a.3	(1) Number of data breaches, (2) percentage involving customers' confidential business information (CBI) or personally identifiable information (PII), (3) number of customers affected	FNF adheres to all applicable laws and regulations concerning disclosure of data breaches as well as its contractual notice obligations.
Workforce Diversity & Engagement	SV-PS-330a.1	Percentage of gender and racial/ethnic group representation for (1) executive management and (2) all other employees	As of December 31, 2023, out of approximately 20,000 U.S. based employees under FNF, 70% of the total workforce are women. Two out of eleven board members are women, and two out of eleven board members identify as racially or ethnically diverse. 41% percent of the members of FNF's Executive Team are women and 68% of FNF's Non-Executive Managers are women. For the past three years, FNF was named one of Forbes Best Employers for Diversity as well as one of Forbes Best Employers for Women. These rankings are based on employee survey responses where they rank their organization based on various criteria such as age, gender, ethnicity, disability, LGBTQ+ equality, general diversity, discrimination, pay equity, and parental leave. For the Best Employers for Diversity ranking, a company's diversity-related best practices are also incorporated into their ranking

SASB INDEX - PROFESSIONAL & COMMERCIAL SERVICES

Topic	SASB Code	Metric	SASB Response
Workforce Diversity & Engagement (cont'd)	SV-PS-330a.2	(1) Voluntary and (2) involuntary turnover rate for employees	In 2023, FNF's voluntary turnover rate was 8% and involuntary turnover rate was 6%.
	SV-PS-330a.3	Employee engagement as a percentage	While we do not have a regular annual program of surveying employees, we do earn awards from organizations whose rankings come from anonymous surveys of employees. For the past 3 years, FNF was named one of Forbes Best Employers for Diversity as well as one of Forbes Best Employers for Women. These rankings are based on employee survey responses that ask a variety of questions related to general diversity, discrimination, pay equity, and working conditions.
Professional Integrity	SV-PS-510a.1	Description of approach to ensuring professional integrity	<p>Every FNF employee is expected to maintain the highest standard of business conduct and ethics in every aspect of business. To achieve this objective, each employee is responsible for behaving in a manner that reflects positively on both personal reputation and the reputation of the Company. This includes how FNF treats its employees, how employees treat each other, and the manner in which the organization collectively engages with the community. FNF is committed to maintaining the highest legal and ethical standards in every aspect of its business. The Code of Business Conduct and Ethics provides information, support, and resources to ensure that the Company and its employees act ethically and in compliance with the laws and regulations affecting business. Adherence to this Code is vital for FNF to continue to preserve its reputation for honesty and strong ethical standards.</p> <p>The FNF Chief Compliance Officer is responsible for the administration of the Code of Business Conduct and Ethics under the direction of the Audit Committee of the FNF Board.</p>
	SV-PS-510a.2	Total amount of monetary losses as a result of legal proceedings associated with professional integrity	In accordance with SEC requirements, FNF discloses all material or significant legal proceedings, other than ordinary course lawsuits and regulatory proceedings, in its Annual Reports on Form 10-K and Quarterly Reports on Form 10-Q.
Activity Metric	SV-PS-000.A	Number of employees by: (1) full-time and part-time, (2) temporary, and (3) contract	Full time and part time employees = 97.51% Temporary employees =0.12%
	SV-PS-000.B	Employee hours worked; percentage billable	FNF does not measure this metric.

Forward-Looking Statements

This Sustainability Report includes forward-looking statements. These statements are not historical facts, but instead represent only our beliefs regarding future events, many of which, by their nature, are inherently uncertain and outside of our control. Forward-looking statements include statements about our business and future performance. These statements can be identified by words such as “anticipates,” “intends,” “plans,” “seeks,” “believes,” “estimates,” “expects” and similar references to future periods, or by the inclusion of forecasts or projections. Potential future events or risk factors referenced in this Report do not necessarily equate to the level of materiality of disclosures required under U.S. federal or state law. For a discussion of some of the risks and important factors that could affect our future results and financial condition, see “Risk Factors” in our Annual Report on Form 10-K for the year ended December 31, 2023, and on Form 10-Q for the quarter ended March 31, 2024.

Additional Information

FNF’s Sustainability Report provides a point-in-time overview of our organization’s ESG initiatives beyond traditional financial disclosure overseen by U.S. federal and state regulators. In this Report we seek to highlight our corporate culture, including information about our employee base, our governance practices, our risk management framework, our commitment to our customers, and our dedication to the communities in which we operate. We believe that each of these aspects may impact shareholder value creation and our ability to sustain our business over the long run. Various standard-setting bodies have published disclosure frameworks for sustainability reports. We reviewed several of these standards and have incorporated disclosure practices and principles we believe to be most relevant to industries in which we operate. This Sustainability Report is for informational purposes only. The Information contained in this report is subject to change without notice.



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Fidelity National Financial, Inc. (NYSE:FNF) and majority-owned subsidiary F&G Annuities & Life, Inc. (NYSE:FG) are public companies, and their stock is traded on the New York Stock Exchange (NYSE). As public companies, we are subject to the rules and regulation of the Securities and Exchange Commission (SEC), as well as listing standards for NYSE companies.

We provide regular communication to our investors and the public in the form of quarterly filings with the SEC that include our financial performance; risks that may impact our operations or financial results; the composition of our board of directors, board committees and executive management team and the compensation they receive for their service; our corporate governance practices; and other required information.

The Company’s public filings made with the SEC can be found on the SEC’s website at www.sec.gov or on the Investor Relations page of our website at www.fnf.com.