



▣ GROUPE **APICIL**



# 2025 Sustainability Executive Summary



## ➤ CEO Message



At OneLife, sustainability is not a separate initiative but an integral part of how we conduct our business. As a life insurance company operating in an evolving financial and regulatory environment, we recognise our responsibility to contribute to a more sustainable economy while delivering long-term value for our clients, partners and employees.

Our approach to sustainability is embedded across our organisation — from the design of our insurance solutions and investment strategy, to the way we support our employees and engage with the communities around us.

In 2025, we continued to strengthen this commitment by reinforcing our sustainability governance, expanding the integration of ESG criteria in our product offering and maintaining strong employee engagement. The renewal of our **Great Place to Work®**, **INDR (Institut National pour le Développement durable et la Responsabilité sociale des entreprises)** and **SDK (SuperDrecksKëscht) labels**, as well as the maintenance of our **ISO 27001 certification**, confirms the consistency of our approach.

Looking ahead, we remain committed to continuously improving our practices and contributing positively to the financial ecosystem and society as a whole.

Bruno Valersteinas  
CEO, OneLife



## ↗ Our sustainability approach

At OneLife, sustainability is structured around **three complementary dimensions that reflect our role as a financial institution and corporate citizen:**

- **Responsible Insurer** – integrating sustainability into our products, investments and governance practices
- **Responsible Employer** – fostering an inclusive, engaging and supportive workplace
- **Socially Responsible Company** – contributing positively to society and reducing our environmental footprint

«  
*This framework ensures that sustainability considerations are embedded both in our business model and in our corporate culture.*  
 »

## ↗ Key sustainability highlights 2025

Indicator	2025
Permanent employees	171
ESG funds in equity capital	68%
Percentage of Article 8 and 9 underlying options in our fund universe	83%
Turnover rate	7.59%
Employee NPS* (PULSE Survey)	27
Percentage of electric fleet	39%
Major sustainability labels renewed	GPTW, INDR, SDK

\*Net Promoter Score: metric measuring the loyalty, engagement and satisfaction of employees

These indicators illustrate our ambition to combine **financial performance, responsible investment and strong social engagement.**



## ➤ Governance of sustainability

Strong governance is essential to ensure the effective integration of sustainability into the company’s strategy and operations.

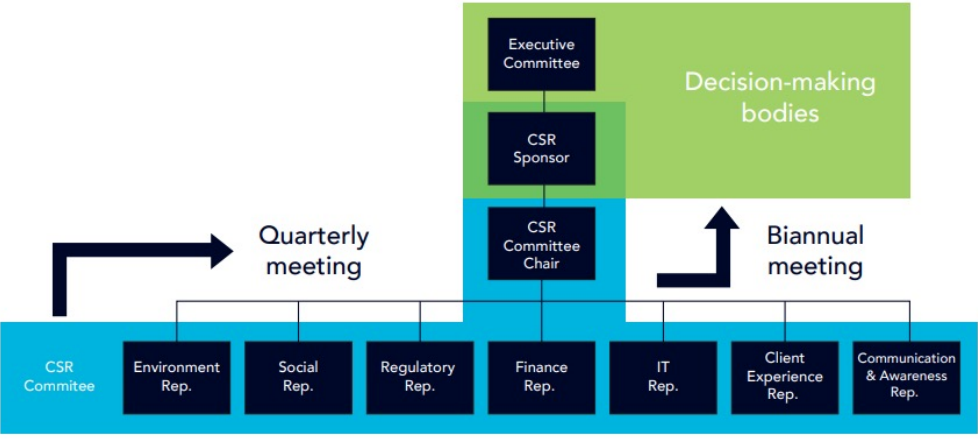
At OneLife, sustainability oversight is ensured by the **CSR Committee**, which works closely with the **Executive Committee (ExCo)** to define and guide the company’s corporate social responsibility strategy.

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*The CSR Committee ensures that initiatives remain aligned with the company’s strategic objectives while monitoring the deployment of actions and tracking progress against defined indicators.*  
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The Committee meets **quarterly** to review the implementation of the operational action plan and evaluate ongoing initiatives. In addition, **biannual meetings are organised with the Executive Committee**, during which a detailed progress report is presented to assess the evolution of objectives and key performance indicators.

Objectives and KPIs are also **reviewed annually with the Executive Committee**, enabling recommendations to be formulated for the following year.

This governance structure ensures continuous monitoring of sustainability initiatives and supports the progressive integration of ESG considerations into the company’s operations.





## ➤ Responsible Insurer

### Integrating sustainability into our financial activities

As a life insurance company, OneLife has a unique role in directing capital towards responsible investments while supporting clients with long-term financial solutions.

Our approach to responsible insurance is guided by three key principles: **sustainability, proximity and reliability**, which shape how we design our products, manage our investments and interact with our partners.

### Sustainability in our product and investment strategy



*We progressively integrate environmental, social and governance (ESG) criteria into our investment universe and product offering.*



In 2025, the majority of underlying options in our fund universe (83%) qualified as **Article 8 products under the Sustainable Finance Disclosure Regulation (SFDR)**, reflecting the increasing integration of sustainability considerations within our solutions. The SFDR documentation relating to these products is available on the [OneLife website](#).

OneLife has also adapted its fund filter tool on its secure website to enable in-depth selection based on certain ESG criteria such as SFDR classification, minimum percentage of sustainable investments, environmentally or socially sustainable investments, minimum percentage of environmentally sustainable investments as defined in the EU Taxonomy Regulation, and whether or not to take into account Principal Adverse Impacts (PAIs) based on thematic groupings (biodiversity, greenhouse gas emissions, social and personnel issues, waste, water).

In addition, **two-thirds of our equity capital was invested in ESG-focused funds**, demonstrating our commitment to responsible investment practices and long-term value creation.

An internal and external training plan has been put in place to raise awareness of ESG in the financial sector, particularly the SFDR regulation and its impact on the insurance industry.

Our Regulatory team proactively monitors emerging ESG regulations to ensure full compliance and timely alignment with evolving requirements.



## Responsible Insurer

Indicator	2023	2024	2025
Percentage of Article 8 & 9 underlying options in our fund universe	NA	49%	83%
Percentage of ESG funds in our equity capital	52%	55%	68%

### Proximity to our partners and clients

Our business model is built on strong and lasting relationships with our distribution partners and clients. We place particular emphasis on **attentive listening, responsiveness and personalised support**, enabling us to design solutions that are closely aligned with individual needs and expectations.

In 2025, OneLife rolled out a **dedicated training programme in Belgium** to support its partners in meeting the regulatory requirement of completing a minimum of **15 hours of continuing professional development each year**, contributing to the maintenance of a high level of competence within our local distribution network.

To further enhance the client experience, a **Client Experience Committee** composed of targeted functions within the organisation (client service, sales, marketing, product and IT) was established to analyse feedback, including partner satisfaction survey results and operational irritants, and to define continuous improvement actions across the organisation.

In parallel, OneLife **completely redesigned its website in 2025**, with particular attention given to accessibility and clarity of information. Navigation was restructured with the creation of dedicated sections for partners and clients, ensuring that each audience can easily access content and information tailored to their specific needs.

Finally, an organisation-wide programme was launched to further strengthen a **client-centric culture**, supported by targeted training and communication initiatives aimed at continuously improving service quality. A new **skills framework**, incorporating a dedicated client-focus dimension, was integrated into the annual employee appraisal process, reinforcing the alignment between individual performance objectives and client satisfaction.

### Reliability and compliance

Operating in a highly regulated financial environment requires rigorous governance and risk management practices. Reliability therefore remains a cornerstone of our activity.

We maintain strict standards in terms of **compliance, data protection and financial resilience**, ensuring the integrity and security of the solutions we provide to clients.

The maintenance of our **ISO 27001 certification** as well as the actions taken to ensure compliance with the DORA regulation in 2025 reflects the robustness of our information security management system and our commitment to protecting sensitive data.



## Responsible Employer

### Supporting development, inclusion and well-being

Creating a positive and engaging workplace is central to our long-term performance. At OneLife, we aim to provide an environment where employees can develop their skills, contribute meaningfully and maintain a healthy work-life balance.

#### Employee experience and development

From the moment employees join the company, a **structured onboarding and development programme** supports their professional journey. Each employee benefits from a personalised training plan defined in collaboration with their manager, ensuring that development objectives are aligned with both individual career aspirations and organisational needs.

Indicator	2023	2024	2025
Permanent contract	157	158	171
Fixed term	12	11	13
Trainees	14	5	7

In 2025, a new **induction programme** was introduced to facilitate integration and strengthen cross-company understanding, with **40 employees participating during the year**. To further strengthen a shared corporate culture, a **group-wide programme was also launched to enhance employees' understanding of Groupe APICIL**, promoting greater awareness of the Group's values, activities and strategic priorities while fostering stronger connections across entities.

In addition, a comprehensive training plan was implemented to provide employees with learning opportunities covering **major regulatory developments impacting the insurance industry**, ensuring that teams maintain a high level of expertise in an evolving regulatory environment.

« *Employee empowerment remains a cornerstone of our organisational culture. It is embedded in a newly introduced **skills framework**, where empowerment is recognised as a key competency, encouraging autonomy, accountability and initiative across the organisation.* »



## Responsible Employer

Indicator	2023	2024	2025
Group discovery training	N/A	N/A	52%
Induction programme	N/A	N/A	39
Training hours	3266h	3021h	TBC
Internal mobility	7%	16%	0%

### Diversity and inclusion

Diversity is a source of strength for OneLife. As a European and multicultural organisation, our workforce brings together **more than 15 nationalities**, enriching collaboration and fostering a diversity of perspectives across the company. We actively promote equal opportunities and inclusive practices in order to ensure a fair and supportive working environment for all employees.

Indicator	2023	2024	2025
Number of nationalities	16	16	17

Country of residence	2023	2024	2025
Belgium	37	41	44
France	70	70	76
Germany	3	3	2
Luxembourg	45	42	46
Spain	2	2	2

Indicator	2023	2024	2025
Percentage of employees with disabilities	1.91%	1.90%	1.17%

The progressive improvement in **gender balance at management level** reflects our commitment to building a more balanced leadership structure. In 2025, a dedicated **equal pay policy** was introduced to further reduce potential salary gaps and reinforce pay equity across the organisation.

Indicator	2023	2024	2025
Parity (Men/Women)	45% - 55%	44% - 56%	42% - 58%
Management parity (Men/Women)	65% - 35%	55% - 45%	45% - 55%



## Responsible Employer

More than 90% of employees recognise the effectiveness of the company’s diversity policies, according to the Great Place to Work® survey.

### Work-life balance and social climate

Flexible working arrangements remain a key element of our employee value proposition. Hybrid working, flexible hours and a variety of part-time arrangements allow employees to adapt their professional responsibilities to personal needs and maintain a healthy work-life balance.

The increasing share of **parental leave taken by male employees** over recent years illustrates the evolution of societal expectations and reflects the positive impact of the family-friendly policies promoted by the company.

Beyond flexibility, maintaining a positive **social climate** is a key priority for OneLife. The company regularly gathers employee feedback through several listening mechanisms, including the **PULSE internal survey** and the **Great Place to Work® programme**, enabling management to better understand employee expectations and identify areas for improvement.

The results of these initiatives highlight a strong level of engagement within the organisation, supported by **a significant decrease in turnover in recent years** as well as **a low and declining level of micro-absenteeism**, both indicators reflecting employee commitment and overall workplace well-being.

Indicator	2023	2024	2025
Parental leave (Men/Women)	25% - 75%	40% - 60%	45% - 55%
Variety of part-time offered	16	19	16
Part time (Men/Women)	24% - 76%	25% - 75%	22.5% - 77.5%

Indicator	2023	2024	2025
Turnover	20.21%	10.65%	7.59%
Departure rate	12.82%	8.64%	5.56%
GPTW	N/A	67%	N/A
PULSE (internal 5 questions survey)	NPS* 21	NPS* 16	NPS* 27
Absenteeism average	3.27%	3.18%	4.15%
Micro absenteeism average	0.88%	0.49%	0.44%

\*Net Promoter Score: metric measuring the loyalty, engagement and satisfaction of employees



## ➤ Socially Responsible Company

### Acting for the environment and our community

Beyond our core business activities, OneLife seeks to contribute positively to society and reduce the environmental impact of its operations.

#### Environmental responsibility

In 2025, several initiatives were implemented to reduce our operational footprint and strengthen the environmental performance of our activities.

The transition of our leasing fleet towards **fully electric vehicles** continued, with **39% of the fleet now fully electric**, contributing to the reduction of our indirect carbon emissions.

Waste management practices were further strengthened and recognised through the **renewal of the SDK label**, confirming the effectiveness of the company's environmental practices.

In addition, OneLife actively participates in a **building energy management committee**, working alongside other tenants to improve the energy efficiency of shared office infrastructure and promote responsible energy use within the building.

#### Solidarity

Supporting social causes and contributing to community initiatives is an important component of our corporate responsibility.



*In 2025, OneLife initiated a partnership with **Fondation Cancer**, marking a new step in our commitment to supporting health-related causes and aligning with the mission of **Groupe APICIL**: "Through close and caring relationships, to support all lives, throughout life."*





## ➤ Socially Responsible Company

As part of this collaboration, employees actively participated in the **Relais pour la Vie**, a major fundraising event organised by Fondation Cancer in Luxembourg. Held either onsite or remotely, teams walk or run in a relay for 24 hours, symbolising the continuous fight against cancer. The event aims to raise funds for research and prevention, support people affected by the disease, and honour cancer survivors.

In 2025, **around 30 OneLife employees** took part in the event and contributed to an internal fundraising initiative that raised **€2,000** in support of cancer research and patient assistance programmes.

Awareness initiatives were also organised internally during **Pink October and Blue November**, focusing on cancer prevention and health awareness. These sessions gathered **more than 40 employees**, reflecting strong engagement and interest in health-related topics within the organisation.

Through these initiatives, OneLife aims to encourage employee engagement while supporting causes that have a meaningful societal impact.





## ➤ Labels and Certifications

Our commitments are supported by recognised external certifications and labels that validate our practices and progress.

- **Great Place to Work®** – workplace culture and employee engagement
- **INDR – Entreprise Responsible** – corporate responsibility framework
- **SDK Label – environmental** and waste management performance
- **ISO 27001 Certification** – information security management



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