Taking action to create sustainable value

2022 WTW ESG Report
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Introduction
A letter from our CEO

Successful environmental, social and governance (ESG) strategies enable organizations around the world to make informed, intelligent and integrated decisions to unlock opportunities, stay ahead in a continuously changing landscape and build long-term sustainable value. As a company, WTW focuses on ESG in our internal programs and operations, which forms the basis of this report. It is also an area where we support our clients to further our purpose to transform tomorrows.

Our ESG services and solutions empower our clients to sharpen their focus, become more resilient, maximize performance, foster operational excellence and drive long-term sustainable value. We partner with clients worldwide in the following areas to address ESG — whether developing an enterprise-wide strategy, executing ESG-related programs or helping to connect sustainability goals with daily efforts — and share more on this later in this report.

• **People:** We understand that people are essential to helping our clients achieve their goals. We help our clients to meet their employees’ needs and build sustainable organizations for the long term. Our solutions — including diversity, equity and inclusion (DEI), total rewards, employee wellbeing and employee engagement — are core to our clients’ ability to attract and retain top talent.

• **Risk:** Risk management is imperative to effective governance. Understanding risk, assessing its impacts and finding ways to effectively mitigate it is a core part of WTW’s business. We help organizations to quantify, prioritize and manage risks through solutions such as insurance broking, innovative alternatives to risk transfer and financing, and pre-loss risk consulting services that protect people and safeguard assets. We also advise on and develop strategies that protect our clients against the risks of changing climate, implement net zero plans, and build more sustainable and resilient supply chains.

• **Capital:** Making the most of capital means solving a complex risk-and-return equation. We help clients implement and deploy capital strategically to support their sustainability goals, which may include optimization of capital expenditures and asset management to enable climate risk management, sustainable investment practices, fair pay and equity. We also engage in sustainable investment practices on their behalf, enabling clients to invest consistent with their objectives.

In addition to helping drive sustainable value for our clients, we also focus on ESG throughout our own business operations. Through our ongoing ESG efforts, we make a positive difference in the global communities in which we operate, foster an inclusive and diverse culture for our colleagues, and implement policies and programs that guide us to conduct business ethically.

Within our business operations, we engage in the efforts described throughout this report not just because they fall under the ESG umbrella. Rather, we believe they help us to build and maintain sustainable value over time for the benefit of our shareholders as well as clients and colleagues.

Our ability to meet our various commitments is based on the belief that in addition to making meaningful progress, others will do the same. Governments will need to take action; regulatory bodies will need to drive consistency, and the partners we do business with will also need to make their own progress.

Through our efforts, we participate in various initiatives and working groups and with intergovernmental agencies. We review our efforts — including how we engage and our progress toward our commitments — and realign where we can best make an impact or where we believe it is otherwise in WTW’s interest to do so.

We also recognize that ESG risks and opportunities are different, and we do not address them uniformly. Translating risks into financial consequences can help organizations on their path to growth, investment and sustainability.

We continue to drive actions to support our ESG strategy by:

• Putting thoughtful policies, programs and metrics in place to help us achieve our ESG goals
• Periodically measuring our progress and making necessary adjustments with the aim of ensuring the policies and programs we have in place and the metrics we set are appropriate

• Listening carefully to our colleagues, clients, shareholders, partners and global communities to drive improvements
• Engaging our leaders in driving our ESG strategy forward

We are proud to share the actions we have taken with a focus on those in 2022, in support of ESG through our client solutions, the management of our business operations and the culture we foster for our colleagues.

When we take action, we help to create value for our shareholders as well as clients and colleagues and contribute to a more sustainable future.

Carl Hess, CEO

“As a company, WTW focuses on ESG in our internal programs and operations, which forms the basis of this report. It is also an area where we support our clients to further our purpose to transform tomorrows.”
Overseen by our board of directors, WTW’s ESG efforts align with our strategic objectives and are supported by a centralized governance program. In this report, we are proud to share what we have accomplished and our future plans. We believe our actions build long-term sustainable value for our shareholders as well as clients, colleagues and communities in which we operate.

Paul Thomas
Chair

Who we are: One WTW

WTW provides data-driven, insight-led solutions in the areas of people, risk and capital. Leveraging the global view and local expertise of our colleagues serving 140 countries and markets, we help our clients sharpen their strategy, enhance organizational resilience, motivate their workforce and maximize performance. Working shoulder to shoulder with our clients, we uncover opportunities for sustainable success.

Our perspective — people, risk, capital

People
are at the heart of climate and resilience, wellbeing, DEI and sustainability.

Risk
captures and measures how ESG connects to an organization’s operations as well as the potential costs of action and inaction.

Capital
encompasses sustainable investing and investment in programs to support employees and communities or to mitigate risk.
Our purpose and values

Our purpose is why our company exists. Our values are client focus, teamwork, integrity, respect and excellence.

At WTW, we know that when our individual talents are combined, we unlock our collective potential. Together, we’re a group of smart people who care deeply about clients and who show up for each other in meaningful ways. One WTW is what makes our culture special and why we win in the market and celebrate each other’s successes.

We foster an environment where our colleagues can be authentic (seeing the human in everything that we do), curious (stepping into the unknown, together) and bold (being fiercely proud of what we do, how we do it and who we do it with).

Our core values

Client focus
We are driven to help our clients succeed. In every interaction and with every solution, we act in our clients’ best interests — striving to understand their needs, respecting their perspectives and exceeding their expectations.

Teamwork
When you get one of us, you get all of us. We bring innovative solutions and world-class advice to our clients by working across boundaries of business, geography and function. We help each other succeed and create more value by working together.

Integrity
Our clients invest more than their time and money with us; they also invest their trust. We seek to earn that trust every day through professionalism, doing what is right and telling the truth. We are accountable to the organizations and people with which we interact — including clients, shareholders, regulators and each other for our actions and results.

Respect
We listen to and learn from each other. We support and celebrate differences; foster an inclusive culture; and operate with openness, honesty and benefit of the doubt. We manage our relationships, inside the company and out, with fairness, decency and good citizenship.

Excellence
We strive to lead and sustain excellence. Most importantly, this means an unwavering commitment to professional development and personal growth for our people. Our colleagues take responsibility to develop their expertise, competencies and professional stature, while the company invests in the tools and opportunities that allow for continual development. In business, we place an unrelenting focus on innovation, quality and risk management.
Corporate responsibility is how we refer to WTW’s internal ESG efforts. We acknowledge that corporate responsibility covers a broad set of principles and topics and connects various stakeholders across our company.

WTW’s ESG strategy
WTW believes that thoughtful and intentional management of each ESG pillar enhances our success. We recognize that each pillar is unique and requires different management: This framework helps us to plan for sustainable growth.

In this report, we highlight the accomplishments, actions and practices that contribute to our ESG strategy, principles and values.
ESG in action

2013
- WTW started colleague inclusion networks
- Joined ClimateWise that aligns insurance industry expertise to directly support society as it responds to the risks and opportunities of climate change

2014
- Joined ClimateWise that aligns insurance industry expertise to directly support society as it responds to the risks and opportunities of climate change

2016
- Joined the Paradigm for Parity® coalition, which is committed to achieving full gender parity, with a near-term goal of women holding at least 30% of senior roles
- Launched an environmental sustainability pilot program

2017
- Became a Task Force on Climate-Related Financial Disclosures signatory

2018
- Joined the #backblue Ocean Finance Commitment supporting five key principles as part of a group of leading businesses seeking to drive investment into coastal and marine natural capital

2019
- Included in the Bloomberg Gender-Equality Index

2020
- Joined Valuable 500, which uses the power of business to drive lasting change for the 1.3 billion people around the world living with a disability

2021
- Committed to achieving net zero emissions in our business operations by 2050 at the latest, with a 50% reduction target by 2030
- Committed to achieving 100% renewable energy supplies across our operations by 2050
- Committed to targeting net zero emissions in our fully discretionary client investment portfolio by 2050 at the latest, with a 50% reduction target by 2030
- Signed the International Association of Black Actuaries (IABA) Pledge that provides a framework to help companies address gaps in standard diversity, equity and inclusion programs by correcting imbalances and avoiding practices that are inequitable, unfair, and disproportionately hinder underrepresented and marginalized groups
- Joined the Girl Scouts of the USA Fair Play, Equal Pay Initiative® to take action for diverse women to hold 30% of leadership roles and earn equal pay for equal work by 2030
- Published our first report on progress against the United Nation’s Sustainable Development Goal 14: Life Below Water within the Sustainable Blue Economy Finance Principles, the world’s first global guiding framework for banks, insurers and investors to finance a sustainable blue economy

2022
- Committed to submitting emissions reduction targets in alignment with the business ambition for 1.5°C campaign for validation by the Science Based Targets initiative (SBTi)
- Published our first I&D report
- Joined the Girl Scouts of the USA Fair Play, Equal Pay Initiative® to take action for diverse women to hold 30% of leadership roles and earn equal pay for equal work by 2030
- Signed the International Association of Black Actuaries (IABA) Pledge that provides a framework to help companies address gaps in standard diversity, equity and inclusion programs by correcting imbalances and avoiding practices that are inequitable, unfair, and disproportionately hinder underrepresented and marginalized groups
- Committed to the United Nations Free and Equal Standards of Conduct for Business Tackling Discrimination against Lesbian, Gay, Bisexual, Trans, and Intersex People
Environmental
Environmental

WTW recognizes the impact of climate change on our communities. As one of the world’s leading risk advisors and experts in assessing and mitigating climate risk, we are aware of the need to help tackle climate impacts and transition to a net zero economy. Through our work providing clients with risk management advice and risk transfer solutions — and through our partnerships and thought leadership — we help to create more resilient communities and sustainable value for stakeholders.

As a global company with operations serving more than 140 countries and markets, we know our operations impact the environment and we have a role to play. As part of WTW’s multiphase environmental plans, we continue to implement changes to reduce our carbon footprint and support the communities in which we operate.

“Understanding risks, assessing their impacts and finding ways to effectively mitigate them is a core part of WTW’s business; this includes risks related to climate change.

As a company and as individuals, our actions today can make a difference. We recognize our environmental responsibilities and the need to reduce our impact. We have the opportunity to shape what our sustainable future looks like as we transform tomorrows.”

Carl Hess
CEO

In 2022, WTW continued to make progress implementing our environmental strategy. These efforts create a foundation for future measurements and activities to build upon.

- Developed a multiyear, multiphase road map to support our environmental strategy
- Developed a data collection program to support ongoing calculations of greenhouse gas emissions in line with the accepted Greenhouse Gas (GHG) Protocol: a Corporate Accounting and Reporting Standard published by the World Resources Institute (WRI) and the World Business Council for Sustainable Development (WBCSD) aimed at supporting a more consistent and transparent approach to emissions reporting
- Calculated our 2019 base year GHG emissions
- Calculated our 2021 GHG emissions
- Submitted the SBTi Commitment Letter to demonstrate WTW’s intention to set a science-based emissions reduction target aligned with the SBTi’s target-setting criteria
- In addition, WTW is closely involved with various governments, intergovernmental organizations and civil societies on climate policy and research. These organizations share the collective ambition of transitioning to sustainable and resilient economies and communities. Among our collaborations, we are members of ClimateWise, an insurance industry initiative, and participate in the Global Business Travel Association’s Corporate Advisory Board.
Environmental commitments

In alignment with the SBTi, WTW is committed to delivering net zero greenhouse gas emissions by 2050 at the latest, with at least a 50% reduction by 2030 across our business operations. This includes a commitment to achieving 100% renewable energy supplies across the company’s real estate portfolio by 2050.

In July 2022, CEO Carl Hess submitted WTW’s commitment letter to SBTi. As part of this, WTW commits to set and validate near and long-term science based targets to reach net zero by no later than 2050 in line with the SBTi Net Zero Standard, the United Nations Business Ambition for 1.5°C campaign and the United Nations Race to Zero campaign.

Separately, in the fully discretionary delegated investment portfolios WTW manages for clients, in 2021 we committed to targeting net zero greenhouse gas emissions by 2050 at the latest, with at least a 50% reduction by 2030, consistent with the goals of the Paris Agreement. We continue to take steps to achieve this commitment in alignment with our clients’ portfolio strategies. Emissions for the delegated investment portfolios we manage for clients are not included in this report.
Carbon emissions from our operations

WTW calculated our company’s global emissions footprint from our operational emissions across scope 1, 2 and 3 for 2019, 2021 and 2022 in alignment with the GHG Protocol:

- WTW’s relevant scope 1 GHG emissions categories include heating, air conditioning, purchased heat (US only) and fleet.
- WTW’s relevant scope 2 GHG emissions categories include electricity (market based).
- WTW’s relevant scope 3 categories for upstream GHG emissions include: category 1 purchased goods and services, category 2 capital goods, category 3 fuel and energy-related activities, category 5 waste generated in operations, category 6 business travel and category 7 employee commuting.

WTW’s organizational boundaries were defined using the operational control approach, covering entities and facilities where WTW has influence on operations and implementation of changes.

WTW’s operational GHG accounting results are below:

<table>
<thead>
<tr>
<th>Emissions scope</th>
<th>2019 mtCO2e</th>
<th>2021 mtCO2e</th>
<th>2022 mtCO2e</th>
</tr>
</thead>
<tbody>
<tr>
<td>Scope 1</td>
<td>12,434</td>
<td>10,115</td>
<td>11,354</td>
</tr>
<tr>
<td>Scope 2 (market-based)</td>
<td>37,142</td>
<td>24,477</td>
<td>24,225</td>
</tr>
<tr>
<td>Scope 1 + 2 Summary</td>
<td>49,576</td>
<td>34,592</td>
<td>35,579</td>
</tr>
<tr>
<td>Scope 3</td>
<td>473,297</td>
<td>293,266</td>
<td>308,996</td>
</tr>
<tr>
<td>Total</td>
<td>522,873</td>
<td>327,858</td>
<td>344,575</td>
</tr>
</tbody>
</table>

Emissions observations and initial findings: WTW’s footprint across scopes 1, 2 and 3 provides a strong basis for continued environmental planning. Scope 3 is the largest contributor toward WTW’s emissions, which is expected for a professional services company. Purchased goods and services and business travel are the largest contributing emissions categories for WTW’s scope 3 upstream emissions.

In 2023, WTW will focus our efforts on reviewing key suppliers’ emissions and jointly discussing improvement opportunities. We recognize that for WTW to make progress toward our environmental commitments, we also need support from government action, regulatory consistency and for our suppliers to make their own progress. We periodically review these efforts — including how we engage and our progress toward our commitments — and realign where we can best make an impact or where we believe it is otherwise in WTW’s interest to do so. See “Disclaimer” on page 50 for more information.

For business travel, efforts in 2023 will focus on updating WTW’s travel policy and enhancing traveler guidance to encourage more sustainable behaviors. We’ll also enhance travel technologies to support sustainable business travel practices and guide colleagues toward more environmentally focused choices.

For scopes 1 and 2, electricity was the leading source of emissions for all reporting years. We will continue to focus on our real estate portfolio optimization and making use of renewable power purchase opportunities. In 2023, we will also begin developing migration plan options for key offices.

Scope 3 Category 15: Investments, including the delegated investments managed for third parties and other Scope 3 Category emissions, to the extent relevant, will be addressed as part of a separate effort.

These efforts highlight more emissions-intensive areas, present a strong foundation for future measurement, and support planning and progress toward decarbonizing our operations.

![WTW's operational GHG emissions chart](chart)

*See Appendix, “Emission Factors,” page 49
Impact and actions

WTW reduces our impact on the environment through:

• Improving energy efficiency in our operations
• Reducing our need for business travel by using virtual meeting technologies and more flexible work styles
• Promoting recycling in WTW offices
• Minimizing the waste sent to landfills
• Purchasing environmentally responsible supplies
• Encouraging all colleagues to adopt environmentally responsible habits at work and in their communities

WTW seeks to implement our environmental initiatives in markets globally, where practical.

Like other professional services companies, the environmental impact of WTW's operations is largely due to office-based activities, suppliers and business travel. As a result, we primarily focus on these areas as well as our procurement practices with suppliers:

• Office actions: We work with key suppliers to procure a wide variety of goods and services to support minimizing our environmental impact. Examples include an ongoing focus on using eco-friendly office supplies, paper, toner, kitchen and pantry products, and cleaning supplies. We are actively reviewing the renewable energy options across our real estate portfolio and have established design guidelines to reduce energy usage.

• Supplier actions: WTW supports sustainable sourcing with suppliers, and our processes for evaluating some of our largest suppliers includes sustainability criteria. The standard form of supplier contract requires that supplier operations be conducted in full compliance with all applicable environmental and climate laws and regulations.

• Travel actions: We have implemented measures that include sustainable procurement practices, including business travel emissions measurement across multiple forms of travel, to help colleagues make informed, sustainable and compliant travel choices. By being aware of the impact that business travel has on the environment, all WTW colleagues can take positive steps in reducing our carbon footprint while traveling.

Additional information, including WTW’s Sustainable Accounting Standards Board (SASB) and Task Force on Climate Related Financial Disclosures (TCFD), are available separately on the ESG page of WTW’s corporate website.

Circularity and sustainability initiatives

Reducing paper use and increasing recycling are an ongoing focus. This includes implementing on-demand technology and scanning capabilities, having fewer printers in our offices and encouraging paperless recordkeeping. We have also increased the availability and use of online meeting and records management tools that reduce overall reliance on paper-based materials. This has resulted in a reduction in our paper consumption, and we continue to recycle several million pounds of paper each year.

When it's time to dispose of our laptops, we return them to the vendor, in places where we believe it is practical, who often refurbish them for reuse in other markets. Where they can’t be reused, the components may be recycled when possible.

Reducing commuting and travel is supported by our global approach to how we work, allowing flexibility for remote working based on colleagues’ work activities.

We raise awareness for the environment and provide information on sustainability to our colleagues through internal communication and campaigns. An example of this includes Heroes for Zero, a WTW environmental sustainability network that engages WTW colleagues to act on climate-related matters. We are currently piloting Heroes for Zero in some of WTW’s Australia, Colombia, United States, U.K. and Singapore offices and are excited to see how participants make a difference.

WTW colleagues in Bogota, Colombia, coordinating a community cleanup

Introduction  Environmental  Social  Governance  ESG client solutions, partnerships and thought leadership  Taking action to create sustainable value
Social
Social

The social pillar of our ESG strategy has people at its core — not just our colleagues and partners but also the people in the communities in which we operate. Our social strategy includes ensuring we have programs in place that foster an inclusive and diverse culture. It also means we provide our colleagues with the benefits, resources and support they need to be authentic, curious and bold while achieving their career goals at WTW. And, it means we recognize the impact of caring for and giving back to our global communities through our charitable giving.

In 2022, WTW continued to make progress against our multiyear social strategy. A few highlights from the actions we took include:

- **Increasing the number of women in leadership roles**: In 2021, we reached our near-term goal of having 30% women in senior leadership roles, and we made additional progress in 2022 with 31% women in senior leadership roles.

- **Expanding our external partnerships to help us attract and retain diverse talent**: Our partnerships help us drive awareness of WTW’s aim to be an inclusive employer of choice for all talent levels, from those early in their careers to experienced hires and more senior leaders.

- **Launched resources to develop and promote underrepresented talent**: This includes a career development hub with self-directed learning resources, growing our Career Accelerator and SHE Leads programs, and succession planning.

- **Launched WTW work styles**: With flexibility at its core, the work styles framework is based on the idea that the work itself drives where and how the work gets done. This cultural shift is an important part of our ongoing strategy to attract and retain top talent from diverse backgrounds.

- **Increased donations as part of WTW’s matching gifts program**: In 2022, our matching gifts program saw more than a 30% increase compared with our donations in 2021.
Inclusion and diversity

Board of directors

Our commitment to diversity is demonstrated by the composition of our board of directors, which reflects diversity of gender, ethnicity and nationality, backgrounds and skill sets. Based on self-identified characteristics:

- 40% of directors identify as female
- 10% of directors identify as LGBT+
- 10% of directors identify as African American and Black
- 60% of directors have non-U.S. citizenship
- 75% of board committee chairs are diverse

Executive leadership team

Accountable to the CEO and board of directors, our executive leadership team is composed of 54.5% women leaders and is responsible for:

- Implementing and communicating the company’s vision and strategy as overseen by the board of directors
- Defining policies, priorities and resource allocation
- Modeling values and behaviors as stewards of WTW’s culture

Global management forum

Our global management forum, along with our executive leadership team works to execute WTW’s vision and strategy. It consists of about 120 leaders, including our executive leaders and their leadership teams, and is 43.5% women.

Senior leadership

As of December 31, 2022, 31% of WTW’s workforce at the senior leadership level are women. In the U.S., where we have the most complete data on self-identified race and ethnicity, 8.7% of our U.S. leaders identify as non-white.

Additional key data points related to senior leadership are as follows:

- Promotions were 39.9% women.
- Hiring was 27.1% women.
- Attrition was 9.9% women, compared with 8.1% men.

Leadership pipeline

Women occupy 41.6% of the positions generally expected to progress to leadership roles (i.e., our “leadership pipeline”). Our leadership pipeline over the longer term is 49.3% women.

Colleagues

As of December 31, 2022, more than half of WTW’s global workforce is composed of women. In the U.S. — where we have the most complete data on self-identified race and ethnicity — 27.7% of our U.S. colleagues identify as non-white. This is a nearly 2% increase over last year (25.8% as of December 31, 2021).

Note: Numbers for gender may not total 100% due to inclusion of people who identify as nonbinary or who choose not to disclose. Numbers for ethnicity may not total 100% due to voluntary disclosure of data.
Our EEO-1 data (U.S. only)

The summary table below covers our U.S. Workforce EEO-1 data as of December 31, 2021.

<table>
<thead>
<tr>
<th>Job categories</th>
<th>Hispanic or Latino</th>
<th>Non-Hispanic or Latino</th>
<th>Women</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Men</td>
<td>Women</td>
<td>White</td>
</tr>
<tr>
<td>Executive/Senior officials and managers</td>
<td>0</td>
<td>0</td>
<td>8</td>
</tr>
<tr>
<td>First-/Mid-officials and managers</td>
<td>56</td>
<td>63</td>
<td>1,207</td>
</tr>
<tr>
<td>Professionals</td>
<td>158</td>
<td>260</td>
<td>2,481</td>
</tr>
<tr>
<td>Technicians</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Sales workers</td>
<td>0</td>
<td>2</td>
<td>191</td>
</tr>
<tr>
<td>Administrative support</td>
<td>83</td>
<td>172</td>
<td>424</td>
</tr>
<tr>
<td>Craft workers</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Operatives</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Laborers and helpers</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Service workers</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Total</td>
<td>297</td>
<td>497</td>
<td>4,311</td>
</tr>
<tr>
<td>Previous year total</td>
<td>298</td>
<td>512</td>
<td>4,773</td>
</tr>
</tbody>
</table>

NOTE: Job nomenclature at WTW does not align completely with the EEO-1 form.

WTW has multiple employing entities and, therefore, multiple EEO-1s. The basis for calculating categories such as “executives” under the rules for EEO-1s may be different from how we define senior leaders for other purposes, including internally or in other filings. These data is as of December 31, 2021. Our 2022 EEO-1 report will be available in late August 2023.
How we define I&D at WTW

Our I&D strategy
Our inclusion and diversity (I&D) strategy guides our actions to make WTW a destination employer for top talent. As reflected in the three focus areas of our ongoing, multiyear I&D strategy, we’re taking action to increase representation and overall diversity throughout our talent pipeline.

Attraction and retention
Growing the pipeline for underrepresented talent

Development and promotion
Increasing the overall diversity in business leadership

Culture and brand
Promoting an inclusive culture and work environment

Inclusion
How we come together as a company and use our “blend” to create a culture of acceptance and belonging that values every colleague. We achieve better business results by engaging our talent in our company purpose and supporting them to progress in their careers.

Our global and regional I&D councils — with members from our geographies, businesses and functions — and our leadership team support the direction of our multiyear I&D strategy through initiatives that align with the company’s priorities. The councils define our areas of focus and determine which efforts are most relevant to our colleagues and will provide the greatest impact. Our global I&D council is co-sponsored by Carl Hess, CEO, and Kristy Banas, chief human resources officer (CHRO).

We put I&D processes in place across all our talent activities to align outcomes with our values and progress our diversity goals. We hold ourselves accountable by including I&D in our annual goals and business scorecards:

• Our executive leadership team has a shared I&D goal to increase representation of female and racially diverse talent as part of the individual performance component of their short-term incentive (STI) program approved by the Human Capital and Compensation Committee.

• Each geography, segment and function leadership team has I&D goals outlined in their business scorecards to ensure we monitor progress.

Diversity
We view diversity broadly to include ethnicity, race, gender, gender identity, sexual orientation, disability and veteran status as well as diversity of viewpoints, background, experience and geography. WTW fully benefits from the differing skills and abilities of all of our colleagues.

• People managers have I&D goals that focus on the effective engagement, development and retention of colleagues.

• All colleagues are encouraged to include an I&D-related goal when setting goals for the year, and sample goals are provided that relate to WTW’s annual I&D priorities.

Oversight of our I&D goals and progress is embedded into our business-led quarterly business reviews.

We know difference makes us better, and we are committed to making WTW a place where everyone feels welcome and empowered to bring their authentic selves to work.

Jenifer Denby
Global Head of Inclusion and Diversity
Attraction and retention

At WTW, attracting, hiring and retaining diverse talent is key to our success. We believe diverse teams are more creative and innovative, and a diverse workforce creates more opportunities for professional growth and development.

In 2022, we expanded the resources available to hiring managers on inclusive recruitment. This includes our License to Hire training, which provides tools to be inclusive and mitigate bias throughout the recruitment process. The goal of the training is to attract, assess and hire the most qualified candidates from the broadest and most diverse talent pools, and it also provides practical guidance for both building and being part of an inclusive team. Other resources include gender decoder tools to help hiring managers identify potential bias in job descriptions (and how to mitigate this).

Making sure our hiring managers have the tools they need to ensure inclusivity and mitigate bias in the hiring process is critical to WTW’s success. We will continue to take action to ensure WTW is the place for talent in the areas of people, risk and capital.

Kristy Banas
CHRO

We also received recognition for our apprenticeship program in Great Britain. Our recruitment marketing efforts focus specifically on attracting candidates from underrepresented backgrounds. In 2022, 32% of our Corporate Risk and Broking (CRB) apprentices identified as a racial or ethnic minority (43% for our corporate functions). In addition, a 50/50 gender split was achieved for CRB, with 59% being school leavers. This dedicated focus and achievement in 2022 resulted in WTW being shortlisted for the Multicultural Apprenticeship Awards.

Global partnerships for diverse talent

In 2022, we made a concerted effort to expand external partnerships to drive awareness of WTW as an inclusive employer of choice among a much broader audience of diverse talent:

- **Great Britain:** WTW partnered with Rate My Placement, GTI and Sanctuary Graduates to encourage diverse candidates to join our events and apply. Apprenticeship partnerships expanded to include Uptree — which specializes in social mobility — as well as Not Going to Uni and Young Professionals, which target diverse school leavers.
- **North America:** WTW invested in WayUp, a tool that registers diverse students from universities and enables employers to directly target them for campaigns.

We also continue to build partnerships with companies that help us attract more diversity into WTW from an experienced hire perspective. Two of our key global partners include:

- **MyGwork,** the global recruitment and networking hub for LGBT+ professionals, was a significant external source of traffic to the WTW careers site in 2022.
- **Where Women Work** showcases the impressive work and achievements of women while shining a spotlight on the companies that support them.

Our global partnerships are supported by regional relationships that focus on various I&D priorities, such as Girls in Tech, Stepstone, the International Association of Black Actuaries, the Organization of Black Actuaries, the National African American Insurance Association, the Posse Foundation, De La Salle Benilde for our deaf hiring program and the Autism Society Philippines in Manila. We also have a successful autism hiring program in Great Britain, which has provided opportunities for both apprentices and experienced hires.

We are constantly looking for ways to strengthen our communities’ social, emotional and economic wellbeing. By building relationships with new and existing diverse sourcing pools on global and regional levels, we can remain an inclusive and diverse employer.

Elise Hunt
Global Head of Recruitment

4,755 hiring managers completed our License to Hire training in 2022.

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In addition to attracting diverse talent, we are committed to developing and promoting underrepresented talent to increase retention and overall diversity in senior leadership.

In 2022, we continued programs for underrepresented talent by growing our Career Accelerator and SHE Leads programs, which are aimed at mid-level women interested in coaching and career growth. Both these programs continue to receive positive feedback from participants and show impressive results: a third of participants were promoted to the next career level in the promotion cycle following the end of the program.

We also completed a pilot for a new women’s development program. The next class of LEAP will launch in 2023 with an enhanced curriculum for increasing readiness for senior leadership roles.

Through annual talent reviews and succession planning, we identify, develop and engage potential successors for key segment, geography and functional leadership roles. In 2022, our succession planning helped us identify gaps in our talent pipeline and take proactive action to further diversify our leadership benches.

An inclusive culture — where we embrace individual perspectives, experience, insights and ideas — creates an environment where our colleagues can be empowered to bring their whole selves to work. Providing a safe space where different ideas and perspectives are respected is critical to our ability to transform tomorrows. This makes us stronger together and is vital to our success as a company.

In 2022, we developed programs and resources to build understanding and drive progress in the workplace, including our:

• I&D calendar: Drives recognition of inclusion events and heritage months and determines how and when we share resources and tips to support an inclusive culture
• I&D intranet: Offers education and training on inclusive behaviors and psychological safety, such as creating and championing an inclusive culture, leading inclusively, having insightful conversations and ensuring all voices are heard (we see these resources as part of our ongoing journey and will continue to expand these efforts)
• I&D Yammer community: Raises awareness of our commitment and progress toward building an inclusive culture for all colleagues, highlights practical resources, shares updates on I&D initiatives and priorities, and promotes our global I&D calendar by highlighting I&D activities and celebrations across the company

WTW is a global festival partner of Dive In: The Festival for Diversity and Inclusion in Insurance. Supporting the festival since its inception in 2015, WTW colleagues worldwide collaborate with insurance industry peers and clients to lead local committees on the planning and launch of 100+ festival events each year, attracting thousands of participants worldwide (30,000+ across 40+ countries in 2022).
Respect at work and speaking up
At WTW, our policies prohibit discrimination, harassment and retaliation. Our values around how we work and treat one another are guided by our strong client focus, emphasis on teamwork, unwavering integrity, mutual respect and constant striving for excellence.

All our colleagues are bound by our Code of Conduct (the Code), which incorporates our values and details the ethical behaviors we are expected to model. These behaviors help make WTW the best company we can be for the benefit of all stakeholders. The Code is discussed in more detail below.

We encourage colleagues who have concerns about behavior that doesn’t meet the standards set out in the Code or other applicable WTW policies to speak up without fear of retaliation. Concerns can be reported anonymously through our WTW Hotline, to people managers, and/or colleagues in Compliance, Legal or HR. All reports are required to be handled, addressed and/or investigated confidentially to the extent practicable. Our inclusion networks have been pivotal in raising awareness of these resources and encouraging colleagues to speak up.

Racial equity
A core component of our I&D strategy is creating a culture and work environment where colleagues listen to and learn from each other.

In 2022, we:

- Trained our leaders and supervisors to be more effective in building, managing, engaging and developing racially diverse teams: More than half of our U.S. people managers have attended our racial equity training since it was rolled out in 2021. We continue to use our data to mitigate bias in our talent processes and improve programs and policies that create a better experience for our African American and Black colleagues as well as other minority ethnic groups.

- Developed and expanded our strategic partnerships: This included leveraging partnerships to increase engagement with potential candidates and supporting colleagues in attending in-person events with the following organizations:
  - The International Association of Black Actuaries (IABA) and the Organization of Latino Actuaries (OLA): We serve as a member of the IABA corporate advisory council and of OLA’s platinum sponsor advisory forum to help determine the strategy and priorities, build strong connections within the actuarial community, and develop leaders through mentorship and professional development opportunities. Our partnership with these organizations connects us with diverse actuarial students and candidates to mentor as they start their actuarial journey. In 2022, we also hosted actuarial days, where candidates from OLA and IABA were invited to learn more about the profession and working at WTW.
  - National African American Insurance Association (NAAIA): We serve as a member of the National African American Insurance Association (NAAIA) and the International Association of Black Actuaries (IABA). Our partnership with these organizations connects us with diverse talent. In 2022, we presented at the NAAIA National Annual Conference, sponsored a WTW team from Roosevelt University for the National Talent Development Competition and strengthened our partnership with NAAIA provides professional development and networking opportunities to African American and Black WTW colleagues and serves as a gateway to increase our pipeline of diverse talent. In 2022, we presented at the NAAIA National Annual Conference, sponsored a WTW team from Roosevelt University for the National Talent Development Competition and strengthened our ongoing participation at the NAAIA chapter level through the WTW network of NAAIA Liaisons.

- The Posse Foundation: Our partnership with the Posse Foundation builds our WTW brand and connects us with diverse talent of Posse scholars that exhibit academic excellence and leadership skills as they start their career journey in college. In 2022, we hosted a summer Posse event in our Chicago office and a financial wellbeing and benefits workshop in Metro Washington, D.C., and several markets attended Posse Winter Career Day events to connect with scholars and build our brand. WTW colleagues also volunteered as coaches and participated in Posse’s Dynamic Assessment Process, an important component in evaluating future Posse Scholars.

The needs around racial diversity, equity and inclusion vary around the world. As such, our geography-specific leadership teams and I&D councils are working together to identify and implement actions to address local needs.

Our commitment to racial equity is unwavering. Meaningful and sustainable change takes time, and we are accelerating our efforts.

Suzanne McAndrew
Head of Employee Experience Business and Global Chair of I&D Council
Black Economic Empowerment in South Africa

In South Africa, WTW supports the black economic empowerment initiative. This pragmatic growth strategy aims to realize the country’s full economic potential by advancing economic transformation and participation of black people in the South African economy.

Australia Reconciliation Action Plan

In 2022, WTW Australia completed all objectives on our Reconciliation Action Plan to support Aboriginal and Torres Strait Islander Peoples:

- Delivered cultural awareness training
- Renamed meeting rooms to reflect First Nations’ language and culture
- Supported the Uluru Statement from the Heart to provide constitutional recognition of Aboriginal and Torres Strait Islander Peoples as the original inhabitants of Australia

The next phase of our journey will begin in 2023 with the endorsement of our new Innovate Reconciliation Action Plan. This plan will deepen our commitment to making a tangible impact in the areas of employment, procurement and engagement with Aboriginal and Torres Strait Islander Peoples in our business.

LGBT+ inclusion

WTW has long been an advocate and champion of LGBT+ inclusion in our workplace. We holistically support our LGBT+ community across our workforce.

We are a member of Stonewall’s Diversity Champions program, Great Britain’s leading best-practice employers’ forum for sexual orientation and gender identity equality. As a member, we benefit from the expertise and guidance of Stonewall’s diversity advisors and have access to recommended practices, seminars and networking opportunities. In the U.S., we actively work with Out & Equal, a national organization focused on creating a culture of belonging for all through LGBT+ workplace equality.

In 2022, we:

- Expanded options for voluntary self-identification in our HR system: In North America and Great Britain, we now offer colleagues the choice to self-identify based on sexual orientation and gender identity, including identities that go beyond the gender binary. We continue to explore ways to expand self-identification beyond these geographies. Regardless of location, we strive to create a safe space for colleagues to express their identity at work.
- Continued to encourage colleagues to share their pronouns: This includes providing guidelines for adding preferred pronouns to email signatures and sharing them during meeting introductions.
- Supported our transgender colleagues by providing gender transition guidelines in North America and Great Britain: This includes guidance for colleagues, managers and HR. It reinforces WTW’s support and our role in ensuring a smooth process for any transition-related medical leave and return to work.
- Continued to support our LGBT+ community and their families. Our colleagues participated in many events around the world, including our Rainbow Families Pride celebration. This flagship event explored how being an LGBT+ parent or child — or the child of an LGBT+ parent — presents unique challenges. We also explored the pivotal role allies play in supporting our colleagues and friends.
The LGBT+ inclusion network plays an invaluable role in creating an inclusive and respectful working environment for WTW colleagues, regardless of sexual orientation or gender identity. I’m proud to see members of the LGBT+ community and allies come together in a spirit of mutual support and openness, sharing experiences and helping to make WTW a welcoming, diverse and inclusive space for everyone.

Miles Russell
Head of External Communication and Global LGBT+ Network Leader

Disability inclusion
We are taking action to make our workplaces accessible and supportive of our colleagues’ needs.

Our membership in The Valuable 500, a global movement advocating for private sector disability inclusion, has helped us define our commitments to disability and guide us on our journey, which generally include goals of:

- Educating on and raising awareness of disability
- Equipping colleagues with skills and knowledge to be more inclusive of people with disabilities
- Ensuring our work environment is accessible, inclusive and welcoming for all as we develop a more seamless process for workplace adjustments
- Equipping our managers with recommended practices in hiring, management and development of neurodiverse colleagues
- Scaling our approach to recruiting and retaining adults with autism

In 2022, we updated our accessibility statement and continued to use digital tools (e.g., closed captioning, real-time translation and accessibility, digital inclusion training) to enable a more accessible workplace. We also continued our People with Disabilities hiring programs in Redhill, U.K., and Manila, the Philippines. We also established a new partnership with Aspiritech in the U.S. to support the hiring of neurodiverse talent in our pension outsourcing activities.

Partnering with our Workability Inclusion Network helps us understand the lived experiences of our colleagues with disabilities and take action — including raising awareness and equipping our colleagues with the skills and knowledge — to build a disability-inclusive workplace. We also offer accommodations and training that gives colleagues an overview of accessibility and digital inclusion features in our digital workplace.

Our inclusion networks
Started in 2013, WTW’s colleague inclusion networks are company-supported groups that are open to all colleagues. They are important components of our I&D strategy and help us better connect with each other, our clients and the communities in which we operate. They provide a platform for colleague dialogue and collaboration on initiatives related to talent attraction and retention while raising awareness and fostering a more inclusive culture.

- **Gender Equity** focuses on the career development and advancement of women and supports companywide efforts to achieve our Paradigm for Parity commitment.
- **LGBT+** engages colleagues from across the diverse spectrums of sexual orientation and gender identity.
- **Multicultural** embraces cultural diversity and educates on differences in race, ethnicity, religion, language and culture. In the U.S., we also have a Black Colleague Connection for our Black and African American colleagues and allies.
- **Workability** aims to increase understanding of disability, wellbeing and health-related matters at work.

Throughout the year, the networks host inspirational and educational events to raise awareness, recognize events on our global diversity calendar and celebrate locally important days. Our calendar enables us to broaden the scope of our messaging while continuing to reinforce the importance of these observances.
Work styles

We know there’s a strong link between flexibility and inclusion. Launched in 2022, WTW work styles has flexibility at its core and is based on the idea that the work itself drives where and how the work gets done. This cultural shift is an important part of our ongoing strategy to attract and retain top talent from diverse backgrounds.

Our WTW work styles framework includes three distinct colleague working solutions — office, hybrid and remote — and applies to all colleagues globally. Some work is location-specific, while other work requires almost no in-office time. Most work, however, lies somewhere in the middle.

Colleague wellbeing

At WTW, we value our colleagues’ wellbeing and want them to be their best inside and outside of work. We provide wellness tools and resources for colleagues’ physical, emotional, financial and social wellbeing. We also equip our leaders and managers to support colleague wellbeing and sustainable performance.

From 2021 to 2022, we added new physical, emotional and mental health resources (e.g., training for stress management, resiliency and mindfulness) and created a central wellbeing resources hub on our intranet that houses all our global resources and information. We are looking to expand these offerings in 2023.

Supplier diversity

WTW embraces diverse suppliers and encourages their participation in our procurement process.

In support of this, we have contracted with a respected industry third party for access to a real-time database of diverse suppliers. This third party also helps us with managing the identification and assessment of our spend with diverse suppliers. This allows us to complete quarterly reporting to promote diversity within our supply chain and continue to improve our programs. We also seek to include criteria around supplier diversity as part of our standard sourcing processes for some of our key suppliers.

In 2022, we brought in a designated global supplier diversity leader to develop our supplier diversity program. In 2022 in the U.S., we estimate that 6.7% of spend was with diverse suppliers. We aim to increase this further by engaging directly with diverse suppliers and working closely with supplier diversity advocates, such as the National Minority Supplier Development Council, Minority Supplier Development U.K. and WEconnect.

We recognize that having a diverse supplier pool is a competitive advantage and a powerful business tool. Just as diverse colleagues bring different viewpoints and fresh perspectives to the table, so does diversity within our supply chain.

Recognition and awards

WTW benchmarks against other companies and industry metrics to monitor and review our I&D progress. We are proud of the programs we participate in and the recognition we’ve received:

• Since 2019, WTW has qualified for the Bloomberg Gender Equality Index, which recognizes organizations that are trailblazers in their commitment to transparency in workplace gender reporting.
• Since 2015 in the U.S., WTW has been recognized by the Human Rights Campaign’s Corporate Equality Index as a best place to work for LGBT+ equality. In 2022, we were also awarded this recognition in Mexico.

We’re immensely proud of everything WTW has achieved so far, and we remain committed to ongoing progress. Whether you’re a shareholder, a client, a colleague or someone thinking about joining WTW, we encourage you to ask us questions and share your ideas. Our philosophy of being better together extends to listening and learning from others.
Total Rewards

How WTW supports fair leave and benefit programs

WTW is proud of the benefit programs we provide our colleagues and their family members as part of our total rewards offering. Our global total rewards framework ensures all plans and programs align to a common set of guiding principles while providing the flexibility to adapt to local market practices.

Guiding principles

At its core, our total rewards program is designed to:

- Help WTW attract, retain and motivate talent in the local marketplace
- Promote a pay for performance culture and an inclusive and diverse working environment and workforce
- Allow for meaningful choice, where appropriate, to address individual needs
- Clearly communicate benefits so plans are well understood
- Be compliant and monitored by our governance processes

How we invest in talent

WTW invests significant resources in our most important asset — our colleagues. Our total rewards program offers protection in the event of accident or illness, includes paid time off and provides an opportunity to accumulate capital for personal needs and retirement.

Colleague feedback mechanisms

WTW regularly collects feedback from colleagues on our total reward programs through formal surveys and other channels. In 2022, we conducted a global total rewards survey and benchmarking study to better inform our investment decisions on total rewards for our colleagues. Based on comprehensive feedback received from colleagues globally, we’re conducting a total rewards review to help ensure WTW’s total rewards strategy is fit for purpose — enabling us to continue to recruit, motivate and retain the most accomplished and aspiring talent in the industry. We’re doing this by gathering insights via four key components: leadership interviews, benchmarking, an all-colleague global survey and virtual focus groups.

Input on our total rewards is also provided by our local inclusion networks and affinity groups focused on topics such as physical wellbeing, mental health and financial wellness. I&D is embedded in all these efforts.

Pay transparency

We know existing and potential colleagues — particularly those from underrepresented backgrounds — value pay transparency. In 2022, we focused on compliance with new and existing pay transparency legislation in the U.S.

We also report on gender pay requirements in countries where we are legally required to do so. The methodology and detailed reporting varies depending on the relevant country legislation and communication requirements to colleagues. Currently, we produce required reports in Australia, Canada, France, Ireland, Sweden, Switzerland, Spain and Great Britain in alignment with local legislation. Finally, WTW keeps our global pay transparency philosophy and approach under constant review, and we plan further work in this area in 2023.

Effective plan management

With the support of our HR total rewards team, local HR staff and leaders, and our vast consulting network, WTW stays abreast of emerging total rewards trends and regulations to ensure we deliver attractive and competitive programs across the company. These efforts are aided by software systems that allow us to collect and consolidate plan design and administrative information, enabling us to generate summary reports and compare against survey or other data, as needed.

Governance

WTW’s total rewards program is supported by a highly structured governance process. With the support of corporate staff partnering with local teams, plan design change recommendations and compliance activities are reviewed by multifunctional committees (e.g., HR, Finance, business leaders and subject matter experts) at higher organizational levels. Recommendations are typically subject to reviews at the region, geography or global leadership level. This review process helps WTW properly balance the needs of plan participants with those of the business.
Colleague development

WTW offers colleagues varied opportunities for professional development and career advancement. While we know the most impactful learning occurs on the job, we also invest in learning programs, tools and performance support that help our colleagues accelerate their performance and deliver a positive impact on the business. Our learning offerings foster values-driven behaviors that build and sustain a culture of growth and continuous development.

Global development offerings

A range of centralized learning offerings are available to colleagues across all levels, businesses and geographies and are managed by the HR Talent, Development and Engagement Team.

Our learning and leadership development platform covers a range of content areas and topics: I&D, business skills, change leadership, management development, leadership development, sales and client management, and career development. Learning can be directly accessed by colleagues and includes:

• Self-paced, virtual, online modules with on-demand access to knowledge, interactive exercises and toolkits
• Customized internal portals and external eLearning courses (450+ modules, available in eighteen languages), tools and guidance for on-the-job learning through our Guide to Personal Success (GPS) library containing practical, on-the-job development tools
• Mentoring and coaching tools
• Instructor-led courses for managers and leaders
  – Instructor-led training available to all managers globally in seven languages
  – Instructor-led transformation leadership development for all senior leaders
  – Targeted programs for women leaders

Business-led offerings

Needs analysis, individual training plans and training targets are owned by each business to support strategic business capability requirements. These programs include:

• Leadership development programs sponsored and co-facilitated by our business leaders, aimed at targeted populations (e.g., Career Accelerator Program for emerging women leaders)
• Sales and client management programs sponsored, designed and facilitated by our business leaders and subject matter experts (e.g., Client Acumen Program)
• Professional certification programs offering ongoing support for technical training required by our colleagues to perform effectively in their roles (e.g., support for actuarial certifications and exams, Chartered Financial Analyst study and exams)
• Multiple sector-leading programs, including the Retirement GB Pathfinder Program and intern program, which achieved the standard for Princess Royal Training Awards in Great Britain
• Targeted external development in certain situations focused on continuing education to accelerate the development of colleagues (e.g., executive coaching)
We recognize that a big part of being a good corporate citizen is caring about our communities and taking steps to invest in and strengthen them now and for the future.

We have three main outlets as part of our internal corporate responsibility programs:

- **Business and office giving**: Our business leaders are empowered to support charities locally.
- **Volunteer day**: We encourage colleagues to volunteer their time and skills by providing a paid day of service. Each colleague is eligible to take one paid day a year to spend with a charitable organization of their choice that supports and enhances their local community.

- **Matching gifts**: We support our colleagues’ charitable giving by matching their personal donations to qualified nonprofit organizations. WTW matches charitable contributions to organizations focused on areas that align with our business and values, including:
  - **Healthcare**: We are one of the most significant players globally in health and wellness consulting, and focusing our support here lends a natural connection to our daily work.
  - **Environment**: Understanding risks such as climate change, assessing their impacts and finding ways to effectively mitigate them is a core part of WTW’s business. Without attention, the sources and impacts of climate change on nature and biodiversity present significant risks to our future as a society.

  - **I&D**: Many of the greatest ideas and discoveries have come from a diverse mix of minds, backgrounds and experiences. Our focus on I&D supports this and aligns with our key objectives to cultivate an inclusive marketplace, workforce and workplace.
  - **Postsecondary education**: As a company, we strive to attract best-in-class talent. By supporting the many postsecondary educational institutions that produce today’s talented professionals, we combine giving back with strengthening our brand among the world’s best and brightest.
  - **Disaster relief**: Every time a disaster occurs, our colleagues contact us to ask for ways to help. Helping others in times of crisis is important to our colleagues and by extension also important to the company, our clients and our communities. Quite simply, we support disaster relief because we care.

In total, WTW gave more than $1.9 million in charitable donations in 2022 through our business and office giving and our charitable matches.

**Charitable giving program**

WTW donated more than $1 million to organizations globally as part of our business and office giving.

**Matching gift program**

WTW matched more than $850,000 of our colleagues’ donations to various charitable organizations. In 2022, our matching gifts program saw more than a 30% increase compared with our donations in 2021.

**Volunteer day program**

WTW provides colleagues with a paid volunteer day each year. In 2022, volunteer day hours were up by more than 22% compared with 2021. We continue to implement tools to better support global reporting, including the hours donated outside of the working day toward volunteering initiatives coordinated by WTW colleagues.
Local colleague-led corporate responsibility networks
WTW colleagues lead numerous corporate responsibility initiatives. These local initiatives are organized at the office, market, country or regional level and are led by colleagues who are driven to do good for their communities. These colleagues organize grassroots efforts, such as partnering with a local nonprofit for community service initiatives and fundraising.

Examples of colleague-led corporate responsibility initiatives

U.S.
Colleagues partnered with the American Heart Association and attended the Metro Detroit Heart Walk event to raise money for life-saving research to fight heart disease and promote healthy living habits. Over the past 14 years, WTW has raised more than $300,000 to fight heart disease, recruited over 1,300 walkers to attend events and hosted local step challenges to improve wellness.

U.K.
As part of a three-year partnership culminating in 2022, WTW partnered with the Alzheimer’s Society, a charity working toward a world where dementia no longer devastates lives, giving help to those living with dementia today and providing hope for the future. WTW has been a leading corporate partner collaborating with Alzheimer’s Society in developing a series of webinars to raise awareness where colleagues learned how to support those living with dementia, including actions they can take to reduce the risk of getting dementia. Inspired by this, many colleagues became companion callers, making regular calls to people with dementia and their families. With a priority on face-to-face fundraising activities, about 60 colleagues cycled, ran and walked the roads of Essex and the greater U.K., and the U.K. Corporate Responsibility team also coordinated events with quizzes, an art auction, photo competitions and a cake sale, all fundraising support for Alzheimer’s Society.
India
Colleagues reviewed research proposals from local nonprofits and selected a partner for their village project. They adopted a village and will support the village's development with a focus on providing clean water and building educational resources for children.

The Philippines
Colleagues partnered with World Vision to support “Gulayan sa Paaralan,” a vegetable garden in the Manlagtang Elementary school that aims to promote food production as part of the school nutrition program. The office is also fundraising through their Walk for Hope Steps Challenge. Proceeds from the challenge will be used to provide vegetable seeds for the school garden and organic farming education to teachers and students. In 2013, WTW rebuilt classrooms at Manlagtang Elementary after it had been devastated by a super typhoon. The office continues to support this school and has funded tables, chairs, a water supply system and used laptops.

The Office of the General Counsel (OGC) Pro Bono Program
is a global initiative where OGC colleagues get involved with their local communities by participating in both legal and non-legal pro bono work and community service.

In 2022, OGC colleagues engaged in activities in various jurisdictions around the world, including the U.S., the U.K., Australia, Singapore and Japan. Much of our work was focused on individuals, including youth and elderly populations from underserved communities and socially disadvantaged backgrounds:

- Conducted skills workshops in the U.K. to assist refugees with their job searches
- Hosted a program for students from underserved communities in the U.K. to help them develop communication, advocacy, teamwork and leadership skills
- Partnered with a law firm to conduct research focused on helping homeless youth obtain identification and other vital documents in the U.S. and on examining the laws on the detention of youths and potential alternatives to incarceration in various Asian countries
- Partnered with a law firm and a nonprofit organization serving immigrant survivors fleeing gender-based violence to represent a woman in a U.S. Violence Against Women's Act matter
- Focused some of our work on WTW's corporate charity partners, including acting as writing and resume coaches for high school seniors preparing for college through The Posse Foundation, a WTW U.S. partner
Governance
Governance

Our governance strategy and company values emphasize the management of all relationships with fairness, decency and good citizenship. We recognize that governance provides the structure for WTW’s approach to being a responsible and ethical business partner.

WTW board of directors

The WTW board of directors and its committees oversee management of the company including critical matters, such as the compensation policy for executive officers, nomination and corporate governance practices, the integrity of financial statements and internal controls over financial reporting.

Each of our board committees has its own respective charter. These charters and our corporate governance guidelines can be found on the Investor Relations section of our corporate website.

Director orientation and continuing education

Our robust director orientation program familiarizes new directors with WTW’s businesses, strategies, policies and risk profile. It assists new directors in developing company and industry knowledge to optimize their service on the board. The orientation also provides new directors with information about their fiduciary duties and other requirements associated with serving on the board of an Irish-domiciled company with shares listed on the NASDAQ.

Regular continuing education programs enhance the skills and knowledge directors use to perform their responsibilities. These programs may include internally developed materials and presentations and programs presented by third parties. We also provide financial and administrative support to directors to attend qualifying academic or other independent programs.

In 2022, WTW continued to review and refine our governance strategy. A few highlights from the action we took include:

• Continued to require all colleagues globally to complete training on the Code of Conduct
• Assisted with onboarding of five new independent directors as part of the board’s multiyear refreshment
• Implemented programs to continue to support and manage our data security, operational security and safety, and business continuity

At WTW, our values are more than words. They embody how we work and treat each other — an emphasis on teamwork, unwavering integrity, mutual respect and a constant striving for excellence.

Carl Hess
CEO
ESG oversight

With respect to board oversight of ESG matters in general, the most appropriate committee maintains oversight over relevant ESG issues (rather than concentrating all ESG initiatives into any one committee). The committees report to the board as appropriate. For example:

- **Nominating and Corporate Governance** has general oversight of ESG initiatives, with the relevant board committees managing their specific ESG responsibilities as set forth in their respective charters. This committee reviews ESG disclosures in the proxy statement and discusses with management its corporate responsibility initiatives, which include WTW’s environmental sustainability program and charitable contributions.

- **The Audit and Risk Committee** is primarily responsible for assisting the board in overseeing the framework, policies and practices used to identify, assess and manage key strategic and operational risks (other than with respect to operational transformation and risks overseen by the Operational Transformation Committee or other committees). The Audit and Risk Committee reviews ESG reporting and financial disclosures included in documents filed with the Securities and Exchange Commission or required under Irish law.

- **The Operational Transformation Committee** oversees risks arising out of WTW's operational processes and functions that support the company's businesses. As such, it reviews, among other things, business continuity risks — including those relating to climate-related operational risks if identified as having a material impact on the business strategy or operations. It also reviews technology, cybersecurity and information security, supplier management and quality controls.

- **The Human Capital and Compensation Committee** reviews talent and culture, including I&D and social initiatives, such as gender pay gap reporting.

ESG taskforce committee

In 2019, WTW formed an ESG taskforce to coordinate and provide central governance over our ESG efforts across the company and ensure alignment with WTW's strategic priorities. The ESG Taskforce is sponsored by our general counsel, CFO and CHRO. It comprises representatives from across the corporate functions, including Finance, Investor Relations, Communication, Legal, Facilities and Procurement.

Ethics and compliance

The Code of Conduct (the Code) incorporates our WTW values, is a guide to ethical decision making and provides practical guidance for colleagues on how to act.

By following the provisions of the Code, we demonstrate to our clients, colleagues, shareholders and communities that we take pride in doing business — with our values as our foundation.

Underscoring the importance of the Code, WTW colleagues must read and reflect on the Code. In addition, during performance reviews, managers are required to assess whether colleagues have demonstrated our WTW values; that assessment is incorporated into colleagues’ overall performance ratings. All colleagues must also complete mandatory Code training annually, including passing comprehension tests on each module.

- The Code complements WTW standards, policies and rules and is not a substitute for them.
- The Code is accessible to all colleagues through the WTW intranet and is currently available in more than 20 languages.
- The Code applies to all WTW colleagues, including directors and officers. We also expect contractors, temporary workers, third parties, suppliers and agents to comply with the underlying principles of the Code.
- Within the Code, WTW's Anti-Bribery & Corruption Guidelines state that WTW conducts business with integrity, honesty, fairness and transparency — and without the use of bribery and corrupt practices.
WTW enterprise risk management framework

Risk management

Managing risk, growth and innovation are fundamental to WTW’s success. Equally important are understanding and managing the risks associated with our businesses. Risk is an inherent part of any company, and WTW needs to appropriately balance upside potential with potential downside consequences. Intelligent risk taking is one of the ways we will unlock our potential for the benefit of our clients, colleagues and shareholders.

WTW is exposed to a variety of risks and seeks to manage these risks in a structured and consistent way. WTW’s approach to enterprise risk management (ERM) is derived from industry practices, including those set by the Committee of Sponsoring Organizations of the Treadway Commission, which defines ERM as “the culture, capabilities and practices, integrated with strategy-setting and its execution, that organizations rely on to manage risk in creating, preserving and realizing value.”

Enterprise risk management framework

The purpose of WTW’s ERM framework is to support delivery of effective risk management across the company. The ERM framework applies to all WTW entities and all colleagues working for and on behalf of WTW. The chart below outlines in broad terms WTW’s intended ERM framework.

Risks assessment and control reviews are important components of the overall WTW ERM framework. They aim to understand the risk, its potential likelihood and impact in the context of achieving WTW’s strategic objectives. WTW seeks to conduct regular risk and control reviews designed to capture material risks, controls and key areas of focus to follow up through management actions.
Taking action to create sustainable value

Three Lines of Defense Model

WTW operates a Three Lines of Defense Model, which is intended to provide reasonable assurance to the WTW board that risks are assessed and managed to defined risk appetites and tolerances. This model states:

- The first line of defense is the business and/or functions that own and manage risk.
- The second line of defense includes ERM and Compliance, overseeing the management of risk.
- The third line of defense comprises functions that provide independent assurance, such as Internal Audit.

Our ERM Statement of Principles sets out the standards, roles and responsibilities, and accountabilities for managing risk at WTW within the context of the Three Lines of Defense.

ERM governance

Through its various committees, WTW's board oversees executive leadership responsible for the strategy and day-to-day operations and management of the company. The board delegates to its committees the responsibility of assisting in board oversight of the framework, policies and practices used to identify, assess and manage risks facing the company. In addition, the board has delegated to each of the board committees oversight responsibility arising out of specific risks in those committees' areas (see "ESG oversight" section). These committees are supported by management and management-level committees, including the WTW Controls Committee, which provides executive management oversight of WTW's internal control system, risk management and compliance within internal policies and procedures.

The chief risk officer (CRO) reports into the general counsel and is responsible for WTW's ERM framework. The CRO provides quarterly updates about certain strategic, financial and operational risks to the Audit and Risk Committee and the Operational Transformation Committee. As part of this update, the CRO reports on WTW's risk profile, top risks based on agreed risk appetites and outcomes of detailed risk analysis. Prior to updating the committees, the CRO discusses the material risks with the Controls Committee — which is composed of members of executive leadership, including the general counsel (who serves as the committee chair), CFO, chief operating officer, CHRO, CRO, chief compliance officer and chief internal auditor, among other leaders.

Policymaking

WTW's government relations program seeks to represent the company's public policy goals by engaging with policymakers and external stakeholders. We aim to collaborate with policymakers as they navigate through many of today's public policy challenges.

WTW complies with U.S. federal lobbying rules and submits its lobbying disclosures to the U.S. House of Representatives and Senate. WTW does not contribute corporate funds or resources to any political party, candidate or public official.

We prefer to take a proactive approach to information protection and security and design our strategy around the principle of defense in depth.
Data security

WTW recognizes that effective management of information security and risk is an essential part of maintaining the trust and confidence of our clients. We prefer to take a proactive approach to information protection and security and design our strategy around the principle of defense in depth. We believe it is important to take appropriate measures to maintain the confidentiality of the data provided to us by our clients and colleagues. Therefore, we continue to make significant investments in our information security and data privacy program. We have developed safeguards and processes to protect the security of the data that is entrusted to us.

In designing, implementing and assessing the effectiveness of our security controls, we consider the requirements of international and industry standards. WTW has a risk-based information security management system (ISMS) that is aligned to International Organization for Standardization (ISO) 27001 and the Information Security Forum (ISF) Standard of Good Practice for Information Security. Our ISMS is ISO 27001 certified and assessed annually as part of its certificate maintenance requirement. In addition, WTW utilizes external threat intelligence feeds and risk assessments to identify and implement appropriate safeguards to counter the changing threat landscape. Our approach to information security and data privacy includes:

- Board-level oversight, support and commitment to information security
- An information security policy and standards that are reviewed annually and are subject to independent external assessment
- Information security and data privacy programs that include mandatory training and awareness campaigns for all colleagues
- HR controls, including colleague screening
- Physical security
- Access controls and other data protection measures, including encryption
- Data loss prevention
- Ongoing vulnerability testing
- A cyber defense team that provides proactive and reactive data breach and incident response capabilities
- A global security operations team that includes a cyber defense center dedicated to cyber defense and resiliency
- A third party (supplier) risk assessment function that assesses the security posture of our third parties
- A technology risk and controls function (in addition to internal audit)
- A records management program
- Annual external testing by independent bodies
- Other technical, administrative and physical controls

Business continuity

WTW is committed to identifying and mitigating issues that could impact our colleagues, clients and partners. Our approach is designed to help minimize disruption, broad enough to enable us to respond to various types of incidents and intended to be aligned to international standards — such as Business Continuity Institute Good Practice Guidelines and ISO 22301. Our program structure is focused on both mitigating the risk of business interruption and facilitating a controlled resumption of normal business services where possible.

Planning and response

We believe WTW's operations are generally resilient, with a number of critical activities undertaken across multiple geographies that are supported by widespread agile, remote working capabilities.

Business continuity plans are designed to document the key resources needed to support continuity of critical activities. Plan owners are responsible for regularly testing business recovery plans. Incident and crisis management teams are established to coordinate WTW's response to any incident that threatens and/or significantly disrupts business operations, assets or resources. Each team has specific responsibilities and escalation protocols based on the severity and geographic scope of a given incident.

We use a leading emergency notification tool to stay in touch with colleagues, which is updated regularly and directly from our HR information system.

Our IT infrastructure supports our business applications and services. Most mission-critical services are provided via a key third-party cloud platform. WTW monitors and uses the platform’s inherent disaster recovery and resilience technologies with the aim of ensuring the requirements of the business are met. WTW’s management of these applications and services is conducted through formal change-control processes and regular recovery testing. Third-party services are typically subject to contractual terms relating to their availability levels.
Occupational and physical safety

Occupational health and safety program

WTW is committed to providing a safe and healthy work environment for our colleagues, clients, visitors and assets. This includes managing and maintaining our facilities and workplaces to provide for adequate and appropriate welfare-at-work arrangements. It also includes providing emergency response information, tools and training to facilitate the understanding, documentation and management of local Occupational Health and Safety (OHS) risks and hazards.

Subject matter experts plan and prepare for OHS requirements, which align with industry practice and suitability for the business’s risk profile. Our global OHS program has been developed to follow recognized national and international safety management systems (such as ISO45001 and HSG65) and to be compliant with OHS laws in all countries in which WTW operates. The management structure of OHS ensures that country, market and office leaders are responsible for OHS with the support of the operational teams.

The objectives of the global OHS program are to understand, evaluate and manage health and safety risks via formal risk assessments to minimize injury or health risks and to reduce health and safety incidents and accidents. Additionally, we seek to provide adequate information, instruction, training and awareness so OHS roles are appropriately assigned and responsibilities are understood. Our approach aims to ensure consistent guidelines, control measures and emergency response procedures are in place and that they are effective, properly used, monitored and maintained in all our offices globally.

An ethos of continuous improvement.

OHS plans are audited, reviewed and updated under an ethos of continuous improvement. The OHS program is assessed and adjusted in accordance with our global and local OHS commitments. A centralized data reporting system is used to support effective tracking and auditing. These reviews are undertaken by a partnership of subject matter experts and key stakeholders. Our dedicated OHS team provides guidance to all our local OHS office and practice teams about applicable regulatory requirements and business needs.

Physical security and safety

WTW’s global physical security program is designed to safeguard our colleagues and other assets, mitigate risks, prevent reasonably foreseeable security incidents, enable an effective response to known threats and contribute to the sustainability of the company. Our global physical security policies, standards, procedures and trainings are intended to provide the tools, resources, process management and governance necessary for program compliance and effectiveness. Our asset protection approach seeks to impart balance in managing risk while supporting WTW’s business objectives and operations.

Established partnerships with HR, Legal, Facilities Services, Business Continuity, Safety, IT and Incident Management teams enable a coordinated response to incidents that threaten or might potentially disrupt business operations and impact our colleagues or other assets.

Physical security framework

The global physical security program provides the framework under which we establish, implement and maintain physical security measures to protect our assets.

The global physical security team is led by the global director of safety and security. The team’s objective is to support regional business partners by providing guidance, coordinating activities, setting targets, managing security systems and capturing data for strategic planning and program evaluation. Facilities Services and leadership teams have the resources to implement local procedures and plans that reflect safe and secure business needs. Established partnerships with HR, Legal, Facilities Services, Business Continuity, Safety, IT and Incident Management teams enable a coordinated response to incidents that threaten or might potentially disrupt business operations and impact our colleagues or other assets.
Additionally, WTW actively enables our colleagues’ commitment and awareness to maintain a safe and secure environment. Our global physical security program integrates the contributions of colleagues, internal and external partners, procedures, technologies, and equipment to effectively execute a comprehensive asset-protection plan. Regular risk reviews are conducted to identify risks to workplaces and facilities by leveraging a proprietary process consistent with published security industry guidelines. The risk review and audit process assists in identifying appropriate internal and external facility physical security measures, which may include alarm systems, video surveillance, security officers, access controls, and restricted access to sensitive areas and/or information needed to adhere to WTW’s physical security objectives. Local legislative and regulatory standards and client requirements are also considered in local physical security plans. Implementation and maintenance of security measures are supported by the global physical security policies, standards, procedures, and team.

**Approach to tax planning in arranging WTW’s tax affairs**

In line with our responsibilities to shareholders and other stakeholders, it is WTW’s policy to engage in tax planning with the goal to ensure we pay the right amount of tax and mitigate excess tax liabilities within the parameters of the laws of the countries in which we do business. In undertaking such planning, WTW’s policy is to not seek to create, encourage, promote or use arrangements or structures that set out to achieve results that are contrary to relevant legislation, or rely on their effectiveness on the relevant rule-making body or taxing authority having less than the relevant facts.

We may commission external professional advisors to provide the guidance and relevant technical analysis to enable us to conclude on whether an action is acceptable tax planning. We may also seek external tax advice on the effect of new legislation or changes to legislation that may affect our business.

**Approach to risk management and governance in relation to taxation**

WTW has a dedicated Tax team comprising professionally qualified and experienced colleagues. This team is led by the global tax director, who directly reports to the CFO. The global tax director makes regular updates to the WTW Audit and Risk Committee. The management of global tax risk is a principal aspect of the global tax director’s role, and the global tax director is expected to communicate any material risks to the CFO and the WTW Audit and Risk Committee.

**Human rights**

WTW respects the dignity and worth of every individual and is committed to upholding human and workplace rights across our company, wherever we do business. We believe in the fair treatment of all people. We support human rights in all aspects of our business. We support recognized international human rights principles and labor standards, including the United Nations Universal Declaration of Human Rights.

WTW supports fulfilling its responsibility in the following areas:

- WTW provides a collaborative and respectful work environment for colleagues, clients, and suppliers. We take the steps necessary to maintain such a work environment.
- WTW will not tolerate unlawful harassment and other forms of unlawful discrimination and inappropriate conduct in the workplace.
- WTW is committed to promoting a supportive, respectful, and inclusive environment where all colleagues feel safe, heard, and valued. We want our workforce to reflect the different and varied markets in which we operate while nurturing an inclusive culture that empowers all colleagues to bring their best selves to work every day.
- WTW respects our colleagues’ rights to join and form colleague representative associations—including labor unions, works councils, and other related collective bargaining organizations—without fear of reprisal, intimidation, or harassment.
- WTW is committed to following fair pay practices and providing fair working hours and benefits to our colleagues that are compliant with applicable local country laws and regulations.
Supplier management

We aim to work with suppliers that share our values, and we expect high standards of business conduct from those that represent WTW. Our standard form of supplier contract stipulates that all operations shall be conducted in full compliance with any and all valid and applicable laws, rules and regulations adopted by any governmental agency. This includes compliance with any applicable environmental or social laws.

Supplier qualification and monitoring

Once in the supply chain, quarterly and annual business reviews are typically held with a number of our key suppliers to review that their corporate behavior remains consistent and compliant throughout the relationship.

Modern slavery and human trafficking

The nature of our business as a provider of professional services to corporate clients means that we have a low risk for slavery and human trafficking violations. In contrast, a higher risk may exist in our supply chain, and it is important that relevant colleagues and suppliers are made aware of prohibitions against human trafficking through the Code and contracting process. WTW may take appropriate action against any colleague, agent, subcontractor or supplier that violates these prohibitions.

We provide training to colleagues who manage supplier arrangements to highlight risks of modern slavery and human trafficking and help identify warning signs. This ensures relevant colleagues are aware of the risks and warning signs. We continue to standardize companywide modern slavery and human trafficking requirements for our large enterprise-wide supplier arrangements.

Company requirements relating to our key suppliers — including due diligence, onboarding and monitoring, tender processes and contracting requirements — are intended to minimize the risk that our supply chain benefits from human trafficking. In addition, seven of our U.K. subsidiaries publish Modern Slavery Act Transparency Statements. The U.K.-led Modern Slavery Working Group — a cross-functional modern slavery working group that coordinates a companywide approach — continues investigations into and risk assessments of our supply chain to advance a standardized approach to assessing the risk of modern slavery and human trafficking. Our Australian subsidiary also publishes a Modern Slavery Statement.

We do not employ child labor, and we comply with local laws and regulations aimed at preventing the use of such labor. Additionally, WTW manages our supply chain with the goal of prohibiting child labor. Our template supplier contracts stipulate that all supplier operations shall be conducted in full compliance with any and all valid and applicable laws, including compliance with any applicable laws related to child labor. As used in this report “child” refers to a person under the minimum age for employment in the applicable country where the services or products are provided.

Risk

Our Supplier Risk Management Working Group seeks to manage the risk associated with suppliers that are key to WTW’s operations, including how we use them within the boundaries of our risk and tolerance framework. The Working Group is sponsored by the head of procurement and is composed of representatives from Business Continuity, Compliance, Enterprise Risk Management, Data Privacy, Finance, Information Cyber Security and Assurance, Legal and Procurement.
ESG client solutions, partnerships and thought leadership
In 2022, WTW continued to make progress through our partnerships, thought leadership and the work we do with clients. A few highlights from the actions we took include:

- Our efforts for the 27th Conference of the Parties to the United Nations Framework Convention on Climate Change (COP27) in Sharm El Sheikh included support of the launch of the Global Resilience Index Initiative (GRII). To be fully launched at COP28, the GRII will provide open reference data, metrics and projections of all countries worldwide. This critical missing layer of the world’s information architecture is key to reshaping development, managing risk, and saving millions of lives and livelihoods — both in our climate today and in decades ahead.

- We launched ESG Clarified™, which combines an extensive set of external, market-leading data with proprietary internal WTW data sources and analytics to create a powerful lens into ESG initiatives and risks.


- The ground-breaking UNICEF Today and Tomorrow Initiative — designed by WTW and funded with support from the German and U.K. governments under the newly launched G7-V20 Global Shield against Climate Risks — will invest in climate resilience and anticipatory action for improved cyclone preparedness in select climate-vulnerable countries. This will be complemented by a rapid response to tropical cyclones financed through a prearranged parametric insurance policy.

- We launched Climate Quantified™ CROP to build the resilience of the world’s food supply against impacts of climate change and extreme weather.

- Climate Transition Pathways (CTP) continues to build momentum with the Rocky Mountain Institute (RMI) joining the governance committee. Based in the U.S., RMI supports CTP’s global approach to help companies transition to net zero. Orsted became the first organization to receive CTP accreditation in 2022; it demonstrates all the behaviors and transition plan attributes to be consistent with Paris alignment. CTP won the ESG initiative award at the Inside P&C awards in New York and the Broker Innovation of the Year award at the Broker Innovation Awards in London.

- CEO, Carl Hess, joined influential leaders from business, government and civil society to attend Climate Week in New York City. During a panel, Hess addressed how business leaders and asset managers can align to execute climate strategies as well as how to quantify climate risks.

- WTW’s head of investments North America, Nimisha Srivastava, was named Diversity, Equity & Inclusion Leader by the Defined Contribution Institutional Investment Association.

How organizations manage ESG and sustainability issues has become a critical, board-level issue. Through the work we do with clients, thought leadership and partnerships, WTW is involved in and committed to confronting challenges in our communities and faced by the planet.

As one of the world’s largest risk advisors, WTW acutely understands the risks and hazards that climate change poses worldwide. Increased hurricane intensity across the Caribbean and southern U.S. and prolonged incidents of drought affecting governments and vulnerable communities in sub-Saharan Africa are emblematic of the global nature of these risks.

Through our work with clients, we are at the forefront of global efforts to mitigate the effects of climate change. We work closely with governments, intergovernmental organizations, non-governmental organizations and the private sector to support societies most vulnerable to the effects of climate change and industries transitioning to a low-carbon economy.

We recognize the unique position of the insurance industry in responding to these challenges and have developed what we believe are deep and collaborative relationships with the United Nations, World Bank and others to help build resilience in the face of climate risk.

Carl Hess
CEO
Partnerships

1-in-100 Initiative
WTW’s 1-in-100 Initiative involved working with the G20 Financial Stability Board, Bank of England, U.S. Treasury, International Association of Insurance Supervisors and other authorities to propel reform on the disclosure of near-term climate and natural disaster-related risks by financial institutions. At its core is a stress test the insurance sector can use to evaluate the maximum probable annual financial loss an organization, city or region could expect once in 100 years, enabling it to manage their risk in a more informed and effective way.

#backblue Ocean Finance Commitment
WTW committed to five key principles as part of a group of leading businesses seeking to drive investment into coastal and marine natural capital.

ClimateWise
We are a long-standing member of ClimateWise. This global network of leading insurance industry organizations — convened by the University of Cambridge Institute for Sustainability Leadership — is dedicated to enhancing societal resilience to climate risk.

The Diversity Project
WTW is a founding member of this initiative, which aims to attract and retain diverse talent in the industry. In 2022, we had core input into the creation of its inaugural Diversity Project Pathway program, which focuses on developing women who are portfolio managers within the investment industry.

EOS at Federated Hermes
We have partnered with EOS at Federated Hermes (EOS) for many years and have engaged it to undertake public policy engagement and advocacy on our and our clients’ behalf. EOS works with policymakers and institutions around the world to better ensure policies and standards are aligned with the interests of investors and best meet the needs of end savers.

Global Adaptation and Resilience Investment Working Group
We participate in this multistakeholder working group looking to establish the Global Adaptation and Resilience Fund. It’s supported by private-sector investors and other stakeholders, including institutional investors, corporations, start-ups, think tanks, advisory firms and development finance institutions.

Global Assessment Report
We sponsor the Global Assessment Report, co-ordinated by the United Nations Office for Disaster Risk Reduction, the first globally consistent and comparable risk assessment tool for a wide range of perils.

Global Innovation Lab for Climate Finance
We have a seat on the leadership group of the Global Innovation Lab for Climate Finance. This group of experts from the public and private sectors identify and pilot cutting-edge climate finance instruments that invest in climate change mitigation and adaptation strategies in developing countries.

Institutional Investors Group on Climate Change
We are members of the Institutional Investors Group on Climate Change, which is a European investor collaboration with a mission to support and enable the investment community in driving significant and real progress by 2030 toward a net zero and resilient future, which has more than 375 members, across 23 countries, representing over €60 trillion in assets under management (as of November 2022). We have also joined its sister initiatives in Asia (AIGCC) and Australasia (IGCC).
Insurance Development Forum

WTW is a leading member of a public/private partnership led by the insurance industry and international organizations such as the United Nations and World Bank. The forum aims to optimize and extend the use of insurance and its related risk management capabilities to build greater resilience and protection for people, communities, businesses and public institutions that are vulnerable to disasters and their associated economic shocks.

Investment Consultants Sustainability Working Group

We co-founded the Investment Consultants Sustainability Working Group in 2020 to bring together leading U.K. investment consulting firms. With 20 members, it seeks to improve sustainable investing practices across the investment industry. It also formed a sister organization in the U.S.

Principles for Responsible Investment

We are a signatory to the United Nations-supported Principles for Responsible Investment (PRI). Our head of stewardship is a member of the Stewardship Advisory Committee. WTW’s Thinking Ahead Institute was selected by the PRI to research and assess the appropriate level of resources that institutional investors should be prepared to dedicate to stewardship within their organizations.

Transition Pathway Initiative

We are official supporters of this global investor initiative that assesses companies’ preparedness for transition to a low-carbon economy. Led by asset owners and academic research from the Grantham Research Institute and London School of Economics, the Transition Pathway Initiative is supported by more than 132 organizations globally, jointly representing over $50 trillion in combined assets under management and advice (as of November 2022).

UNEP FI principles for sustainable insurance initiative

We are a signatory of the United Nations Environment Programme Finance Initiative (UNEP FI) Principles for Sustainable Insurance (PSI) Initiative. PSI serves as a global framework for the insurance industry to better understand, prevent and reduce ESG risks while better managing opportunities to provide quality and reliable risk protection. PSI is a part of the insurance industry criteria of the Dow Jones Sustainability Indices and FTSE4Good.

United Nations Sustainable Blue Economy Finance Principles

We are a signatory of the Principles, the world’s first global guiding framework for banks, insurers and investors to finance a sustainable blue economy. They promote the implementation of SDG 14 (Life Below Water) and set out ocean-specific standards, allowing the financial industry to mainstream sustainability of ocean-based sector projects.

U.K. Stewardship Code

We are a signatory to the U.K. Stewardship Code, which recognizes and promotes the value and importance of effective investor stewardship in our own activities as well as in those of our clients and partners. Our latest U.K. Stewardship Code Report can also be found on Financial Reporting Council’s website.

University of Cambridge’s Centre for Risk Studies

We sponsor the University of Cambridge’s Centre for Risk Studies Risk Index, which quantifies the impact of future catastrophe shocks on the world’s economy, including those from cyber attacks, commodity price volatility, geopolitical events and financial crises.
**Thought leadership**

WTW is a global leader in research and thought leadership. Our subject matter experts provide insights on a broad range of risk-related topics, in addition to partnering with leading academia, government and non-governmental organizations.

**Climate and Resilience Hub**

The Climate and Resilience Hub (CRH) is the focal point for our climate expertise and capabilities. It pools knowledge from across our people, risk and capital businesses and our collaborations to deliver climate and resilience solutions in response to a range of regulatory, investor, consumer, employee and operating pressures. Under the Climate Quantified™ brand, we deliver analytics, advice and transactions to enable corporate, finance and public sector institutions to manage climate impacts.

Our CRH engages directly with the World Bank, the United Nations, governments, regional trade associations, banks and other non-governmental organizations. It aims to mobilize the analytical capabilities of the insurance industry to confront large-scale challenges of risk, including climate change. Specific examples of these engagements include:

- Co-sponsoring events with the U.S. British consulate to advance insurance and related analytical tools and innovative finance approaches. These include the Congressional Briefing at the U.S. Capitol on Natural Hazards and Resilience Roadshow 2.0 for North American coastal communities working to invest in adaptation and sustainability.
- Organizing a community resilience finance summit in Washington, D.C. to assemble leaders across a range of disciplines, sectors and levels of government to explore innovative mitigation and adaptation finance approaches to support infrastructure investment and a sustainable and resilient recovery from disasters.

**ESG Clarified™**

ESG Clarified™ combines an extensive set of external, market-leading data with proprietary internal WTW data sources and analytics to create a powerful lens into clients’ ESG initiatives and risks. With thousands of data points from various sources curated into our ESG rating model, clients can evaluate and measure ESG risk continually and ultimately develop clients’ own credible ESG scoring, benchmarking and reporting summaries. These can be used by boards of directors, executives and other key stakeholders and as part of ESG placement reports for insurers.

**Talking Climate and Sustainability podcast**

This podcast series showcases eight episodes with the latest thinking from those working at the cutting edge of climate and sustainability action. It offers a holistic view of the risks and opportunities and the granular, actionable insights that are essential for a strategic response to climate and sustainability. From physical, transition and liability climate risks to culture, governance, diversity and inclusion, experts from across WTW make sense of the complexities, provide insight on the latest developments and practices, and discuss practical tools to help organizations adapt and build more sustainable societies and economies.

**Thinking Ahead Institute**

The Thinking Ahead Institute is a global not-for-profit research and innovation hub founded by WTW that connects members from around the investment world to harness the power of collective thought leadership. Since its establishment in 2015, more than 70 investment organizations have collaborated to bring our vision to light by designing fit-for-purpose investment strategies, working toward better organizational effectiveness and strengthening stakeholder legitimacy. This is achieved through:

- Research: Papers, thought pieces, principles and toolkits
- Collaboration: Seminars, communication and research working groups
- Private action: Strategic member engagement sessions, workshops and projects

In 2022, the Thinking Ahead Institute was selected by the PRI to research and assess the appropriate level of resources that institutional investors should be prepared to dedicate to stewardship within their organizations. This joint project is global and will involve an institutional benchmarking study to better understand current stewardship practices, resourcing requirements and other key costs. It will include examples of stewardship by asset owners and asset managers and how their activity is monitored, measured and disclosed. In addition, it will propose a calculation methodology to estimate the appropriate levels of resources that investors should be prepared to dedicate to both direct and market stewardship activities, in order to have a real-world impact.

**WTW Research Network**

The WTW Research Network’s mission is to further understand risk for the benefit of our clients and society as a whole.

While the risk and insurance industry continues to evolve and improve at an astonishing rate, many risk management issues are still not fully understood. No single institution has the resources or breadth of knowledge to singlehandedly answer all of the questions around risk quantification and management. Understanding risk and resilience requires working in partnerships and embracing the skills of people across the globe.

Harnessing more than 60 organizations in science, academia, think tanks and the private sector, the Research Network forms partnerships with the risk management and insurance industries to confront the full spectrum of risk modeling challenges. The Research Network builds on the strength of its partnerships, delivering and incorporating solutions into models, methodologies and transactions that increase resilience and improve the market’s understanding and coverage of risk.
ESG client solutions

Whether developing a holistic, enterprise-level strategy, executing tactical ESG-related programs or helping to connect sustainability goals with daily efforts, WTW helps clients address ESG throughout the organization’s people, risk and capital strategies, with services and solutions that foster operational excellence and long-term sustainability.

Across industry, geography and business cycles, the chief human resources officer is in a central position to collaborate with other leaders on policies and practices that advance ESG efforts.

Julie Gebauer
Global Head, Health, Wealth & Career

We believe in an orderly transition to a low-carbon economy and using insurance as a force for good to help take us down this path.

Adam Garrard
Global Head, Risk & Broking

Enabling organizations around the world to make informed, intelligent and integrated decisions on ESG is the WTW difference.

- Climate risk and resilience: How can companies assess, quantify and manage the physical, transition and liability risks related to climate change for their organizations and their various asset pools?
- Employee safety and security: How can companies ensure physical and psychological safety and support the physical, emotional, financial and social wellbeing of their employees and their families?
- Board governance and effectiveness: How can companies develop an effective board with diverse skills and experience to provide governance oversight of all people, capital and risk programs?
- Net zero transition planning: What should companies do to reduce carbon emissions and chart a responsible transition pathway to achieving science-based targets at the company level and within their asset pools?
- Justice, fairness and equality: How can companies uphold human rights and labor standards and unlock human capital potential by creating a diverse, equitable and inclusive work environment and programs?
- Sustainable investing: How can companies best allocate and steward capital to drive improved financial outcomes, while integrating ESG in investment processes, capital allocation, portfolio construction and stewardship?
- Circular economy: How can companies use risk engineering modeling to change business models, processes and behaviors to reduce waste, improve water impact, reuse and recycle, and protect the environment?
- Employability and social mobility: How can companies drive continual employability and upward social mobility by equipping employees with skills (up/re/cross) needed for the future of work?
- Risk transfer and mitigation: How can companies identify, assess, quantify and manage enterprise-wide risks and liabilities through insurance and mitigation strategies?
- Sustainable supply chains: How can companies ensure reliable supply chains that satisfy ethical sourcing practices, contingency planning and vendor selection standards?
- Workforce resilience and stability: How can companies build collective stability through a healthy talent pipeline so that employees can engage in their work and be productive without burnout and extreme stress at work?
- Disclosures and targets: How can companies ensure transparency, accountability and engagement around ESG objectives and plans — with concrete steps in the short term, quantified metrics & targets and clear governance structures and competences?
Developing solutions for our clients

We helped Danone power its sustainable growth initiative and meet goals of advancing responsible consumption, climate action and good working conditions. Recognizing that its people were essential to achieve those ambitions, Danone looked to WTW to build a more robust employee engagement experience and improve its ability to harness ideas from across its workforce while meeting goals in an inclusive way.

Based on the insights Danone got from its people survey, the company created a program that enabled employees to play a key role in shaping initiatives to meet their goals. Danone was able to move up its certification deadline for social and environmental performance by five years, invest €2 billion in a climate initiative to accelerate already robust plans and adopt the French Legal framework of Entreprise à Mission to create sustainable value for all stakeholders.

We partnered with Greencore, a leading producer of convenience foods in the U.K., to create a survey to improve talent development and boost engagement of the company’s diverse workforce. The survey included 12 questions on inclusion and diversity that assessed whether employees felt included and if they thought the organization was working to be more inclusive.

In response to the feedback they got from the survey, Greencore built an inclusion calendar into their broader inclusion and diversity strategy to engage colleagues further in events that are important to them. Greencore also plans to continue to use WTW’s survey platform to inform its long-term inclusion and diversity agenda.

Qontigo and WTW have launched an innovative family of climate transition indices driven by a next generation methodology that directly quantifies the impact of a well below 2 degrees climate transition on equity valuations. The STOXX Willis Towers Watson Climate Transition Indices (CTI) help investors, governments and companies to manage risk, capture opportunities in their portfolios, align with the goals of the Paris agreement and work toward net zero targets.
Through our risk management client work, we conducted an analysis to put a price on contamination and the loss of ecosystem services provided by seagrass. Through this work, we showed that interventions to stop contamination are a worthwhile investment that can contribute to longer-term value for our clients.

WTW played a principal role in the debt conversion for marine conservation transaction for Belize that enabled the country to reduce its principal outstanding and further the sustainability of its debt obligations, including through the use of an innovative and cost-effective parametric insurance program designed and placed by WTW that covers Belize’s semiannual debt payment in the event of a hurricane or series of hurricanes that severely disrupt economic activity.

WTW has been instrumental in the successful development and operations of the Mesoamerican Reef (MAR) Insurance Program, which uses a trigger-based insurance policy to finance rapid response activities such as debris removal, reattachment of broken corals and outplanting of nursery-grown corals after coral reef damage by hurricanes in Mexico, Belize, Guatemala and Honduras.
By challenging one another, we create the best ideas that meet the needs of our clients, colleagues, investors, partners and communities — informed by the global view and the local understanding of our colleagues around the world.

We are proud of the work we’ve done to help WTW and our clients transform tomorrows and will continue to accelerate these efforts.
Appendix
Greenhouse Gas (GHG) footprint scope, calculation information and emissions factors

1. Emissions in 2021 were significantly lower than in 2019 due to COVID-19-related operational impacts. WTW considers 2021 an outlier, and 2019 numbers more accurately reflect WTW’s emissions from business operations. In addition, emissions from 2020 were not calculated as part of this report.

2. Certain information used to calculate emissions is assumptions-based. WTW uses actual data when it is available and when WTW concludes it is practical and appropriate for the company to gather and use, with total emissions reflecting WTW’s possible emissions in alignment with the GHG Protocol.

3. Scope 2 emissions reflected in the table on p.12 are market-based. Scope 2 location-based emissions for 2019 are 39,748 mtCO2e, for 2021 are 28,372 mtCO2e and for 2022 are 26,287.

4. Emissions calculations include consideration of all seven Kyoto Protocol greenhouse gases as advised by the GHG Protocol.

5. More generally, GHG emissions quantification is subject to significant inherent measurement uncertainty because of such things as GHG emissions factors that are used in mathematical models to calculate GHG emissions and the inability of these models, due to incomplete scientific knowledge and other factors, to accurately measure under all circumstances the relationship between various inputs and the resultant GHG emissions. Environmental and energy use data used in GHG emissions calculations are subject to inherent limitations, given the nature and the methods used for measuring such data. The selection by management of different but acceptable measurement techniques could have resulted in materially different amounts or metrics being reported.

6. WTW applies a consistent approach and methodology for our GHG calculations and net zero target for our business operations, including but not limited to, calculating scope 2 emission with the market-based approach and including both owned and leased real estate facilities.

7. Offsets are not included in WTW’s GHG emissions totals.

8. In order to accurately track progress toward our net zero commitment, if significant changes occur and are found to have a material impact on WTW’s emissions footprint, WTW will recalculate the base year in alignment with WTW’s recalculation guidance. These changes may include, but are not limited to, transfers of ownership, calculation methodology, data sources, emissions factors, changes in external guidance or the discovery of significant errors.

9. No material changes to WTW’s emissions footprint have been identified for WTW’s base year as part of this reporting.

10. Biogenic emissions and marginal emissions factors are not included in this reporting and are not relevant for WTW.

11. For scope 1 emissions, offices were excluded when it was specified that there is no fuel equipment recorded. Both scope 1 and 2 emissions reflect changes to WTW’s real estate footprint. Offices or locations that WTW deems limited in use or not regularly accessed were excluded.


13. WTW’s emission factors used for market-based emissions calculations account for the residual grid mix in accordance with the data hierarchy of the GHG Protocol. In the case that a residual mix factor is not available, WTW reports with other relevant emission factors, which may result in double counting between electricity consumers.

14. WTW utilizes factors to account for travel and purchased goods and services not procured through central tools.

15. To calculate emissions from purchased goods and services, capital goods and travel, WTW utilizes data that is categorized by WTW to support alignment to the GHG Protocol categories that were identified through our GHG accounting process as being relevant for WTW. Categories of spend identified as not relevant were excluded from WTW’s calculations.

16. Where WTW identified onsite data centers, WTW included these sites’ electricity consumption as part of scope 2 emissions calculations.

<table>
<thead>
<tr>
<th>Scope</th>
<th>Source</th>
<th>Reference</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Stationary combustion</td>
<td>Business Energy &amp; Industrial Strategy (BEIS) 2019 &amp; 2021</td>
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<tr>
<td></td>
<td>Mobile combustion</td>
<td>BEIS 2019 &amp; 2021</td>
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<tr>
<td></td>
<td>Fugitive emissions</td>
<td>BEIS 2019 &amp; 2021</td>
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<td></td>
<td>Purchased goods and services</td>
<td>VitalMetrics Comprehensive Environmental Data Archive (CEDA)-5.05</td>
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<tr>
<td></td>
<td>Capital goods</td>
<td>Eco Invent v3.3.8, Comprehensive Environmental Data Archive (CEDA)-5.05, Apple Product Environmental Reports 2021, Datavista, Dell Product Carbon Footprints 2021, Lenovo Product Carbon Footprints 2021</td>
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<tr>
<td></td>
<td>Waste</td>
<td>BEIS 2019 &amp; 2021, World Bank waste statistics, Eco Invent v3.3.8</td>
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<tr>
<td></td>
<td>Business travel</td>
<td>BEIS 2019 &amp; 2021, VitalMetrics Comprehensive Environmental Data Archive (CEDA)-5.05</td>
</tr>
</tbody>
</table>
Disclaimer

We have included in this document ‘forward-looking statements’ within the meaning of Section 27A of the Securities Act of 1933, and Section 21E of the Securities Exchange Act of 1934, which are intended to be covered by the safe harbors created by those laws. These forward-looking statements include information about possible or assumed future results of our operations. All statements, other than statements of historical facts, that address activities, events or developments that we expect or anticipate may occur in the future, including such things as our ability to achieve our environmental, social and governance goals, targets and commitments, are all forward-looking statements. Also, when we use words such as ‘may’, ‘will’, ‘would’, ‘anticipate’, ‘believe’, ‘estimate’, ‘expect’, ‘intend’, ‘plan’, ‘probably’, or similar expressions, we are making forward-looking statements. Such statements are based upon the current beliefs and expectations of the Company’s management and are subject to significant risks and uncertainties. Actual results may differ from those set forth in the forward-looking statements. All forward-looking disclosures are speculative in nature.

Many of the goals, targets, commitments, impacts, policies, and programs described in this report are aspirational, and as such, no guarantees or promises are made that these will be met or successfully executed. WTW’s membership or support for certain ESG-related organizations or initiatives such as those described in this report may change or be withdrawn from time to time if WTW determines it is the company’s interest to do so. In addition, the policy statements discussed in this report are statements of general policy and procedures that apply to WTW’s businesses. It is possible that specific circumstances in our global operations may differ from those described.

Our approach to inclusion of disclosures in this report is different from disclosures included in mandatory regulatory reporting in various jurisdictions around the world.

A number of risks and uncertainties that could cause actual results to differ materially from the results reflected in these forward-looking statements are identified under ‘Risk Factors’ in Item 1A of our Annual Report on Form 10-K and subsequently filed reports. These statements are based on assumptions that may not come true and are subject to significant risks and uncertainties.

Although we believe that the assumptions underlying our forward-looking statements are reasonable as of today’s date, any of these assumptions, and therefore also the forward-looking statements based on these assumptions, could themselves prove to be inaccurate. Given the significant uncertainties inherent in the forward-looking statements included in this report, our inclusion of this information is not a representation or guarantee by us that our objectives and plans will be achieved.

This report and the forward-looking statements contained herein speak only as of the date made and we will not update this report or these forward-looking statements unless the securities laws require us to do so. With regard to these risks, uncertainties and assumptions, the forward-looking events discussed in this document may not occur, and we caution you against unduly relying on these forward-looking statements.

This report includes certain non-financial data and information which is subject to measurement uncertainties resulting from limitations inherent in the nature and the methods used for determining such data. The selection of different but acceptable measurement techniques can result in materially different measurements. The precision of different measurement techniques may also vary. Information including the gender data included in this report is based on information provided to WTW by our colleagues.

Calculations and statistics included in this report may be dependent on the use of estimates and assumptions based on historical levels and projections and are therefore subject to change. This report has not been externally assured or verified by an independent third party.

The inclusion of information or the absence of information in this report should not be construed to represent our belief regarding the materiality or financial impact of that information. For a discussion of information that is material to WTW, please see our filings with the United States Securities and Exchange Commission (“SEC”), including our Annual Reports on Form 10-K and Quarterly Reports on Form 10-Q.
About WTW
At WTW (NASDAQ: WTW), we provide data-driven, insight-led solutions in the areas of people, risk and capital. Leveraging the global view and local expertise of our colleagues serving 140 countries and markets, we help you sharpen your strategy, enhance organizational resilience, motivate your workforce and maximize performance. Working shoulder to shoulder with you, we uncover opportunities for sustainable success — and provide perspective that moves you. Learn more at wtwco.com.