



 **2022 SUSTAINABILITY REPORT**



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A MESSAGE FROM OUR CEO

Our purpose at FNF is to advance, expand, and protect the life-changing experience of home ownership. As the leading title insurer globally, we bring our expertise and years of experience to serve our customers, clients, and agents. However, our commitment extends far beyond the mere transactional aspects of real estate.

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

our corporate identity. We acknowledge the significance of a sustainable future in fostering FNF's long-term growth. Our dedicated team, along with the board of directors, is steadfast in developing a comprehensive ESG strategy that helps us better serve our employees, business partners, and local communities, while diligently monitoring our progress.

Today, we proudly present our fourth annual Sustainability report, which highlights our dedication to fostering FNF's long-term growth through sustainability initiatives.

Our ESG commitment revolves around the following key areas:

Protecting Property Owners: Our policyholders rely on the strength and security of a trustworthy title insurance company to protect their ownership rights for years to come. As providers of title insurance, we diligently safeguard the rights of both residential and commercial property owners against unexpected legal and financial claims that may arise after closing.

Consumer Data and Fraud Protection: The safety and security of our policyholders and customers is our top priority. This means ensuring rigorous information security and internal auditing protocols, and monitoring to help ensure the safety of funds and private information when it is in our custody. We work hard to protect our consumers from fraud. Through our fraud prevention program, we continuously enhance our detection techniques and provide education and resources to our industry.

Preserving the Environment: FNF works to integrate environmental management practices into our operations and facilities. We recognize our duty to protect the environment and acknowledge that environmental changes could pose risk to our business. In 2021, we undertook our inaugural Climate Risk Assessment to identify climate-related risks that may impact our operations and manage them effectively through our enterprise risk management program.

We implemented measures to reduce our environmental footprint across our various locations. These initiatives encompass monitoring and mitigating our carbon footprint, eliminating the use of plastic water bottles, and participating in recycling programs. By digitizing an industry traditionally reliant on paper, we successfully introduced customer-centric technology that significantly reduces paper consumption in real estate transactions. We are committed to driving the title insurance industry toward a more sustainable direction.

Supporting Our Employees and Communities: Our employees are our greatest asset, and we are committed to providing them with opportunities to expand their knowledge and develop skills for career advancement. We foster an inclusive workplace, and firmly believe that our employees should reflect the diverse communities we serve. With over 1,400 locations spanning the United States, Canada, and India, with a U.S. workforce of over 19,457 employees, we are uniquely positioned to make a meaningful impact within the communities where we operate. Through active participation in local community initiatives, corporate programs, philanthropic endeavors, and an active culture of volunteerism, we strive to support and uplift the communities in which we live and work.

Operating Ethically: Our reputation for integrity is the bedrock of our culture and business operations. We conduct ourselves with fairness, transparency, and compliance to all applicable regulations. Our robust governance practices, policies, training, and reporting mechanisms serve to foster business integrity at every level of our organization.

We continue to remain focused on a more sustainable future that promotes the well-being of our communities and customers.

Sincerely,

A handwritten signature in black ink, appearing to read "Mike Nolan".

Mike Nolan, Chief Executive Officer

2022

AT-A-GLANCE

Unless otherwise noted, this data is current as of December 31, 2022.

COMPANY OVERVIEW

NAME

Fidelity National Financial, Inc.

STOCK SYMBOL (NYSE)

FNF

INDUSTRY

Financial Services & Insurance

HEADQUARTERS

Jacksonville, FL

WORLDWIDE EMPLOYEES

23,334

LOCATIONS

Over 1,400 locations throughout the United States, Canada, and India

REVENUE

\$11.6 Billion

KEY 2022 ESG ACCOMPLISHMENTS

- Continued monitoring risk and opportunities related to our Climate Risk Assessment
- Enhanced scope of formal greenhouse gas (GHG) inventory accounting
- Refreshed and developed key policies/statements to reflect our ongoing commitment to sustainability and mitigating climate-related risks
- Integrated formal analysis of ESG issues with the Company's materiality assessments of significant mergers and acquisitions

AWARDS

- Named to the **FORTUNE 500®** for more than 15 years (ranked 359)
- Named FORTUNE 500 100 Fastest-Growing Companies
- Named to Newsweek's America's Most Trustworthy Companies
- Received Profit Sharing Council of America (PSCA) Award for Best-in-Class Education for our Women are Doers program
- For 2022, selected by Forbes as one of:
 - ✓ America's **Best Employers for Diversity**
 - ✓ The **Best Employers for Women**
 - ✓ America's **Best Large Employers**
 - ✓ **Named to the Global 2000**

PROTECTING HOMEOWNERS



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



Over **1.6 million** transactions opened in 2022



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



Top ranked company in the title insurance industry on the FORTUNE 500® (ranked 359)



Rigorous information security protocols, internal auditing, and monitoring to help ensure the safety of funds and private information in our custody

JACKSONVILLE HEADQUARTERS ENVIRONMENTAL FOOTPRINT



Carbon Footprint and Electricity Consumption

In 2022, FNF's Jacksonville Headquarters carbon emissions footprint was 2,111 MTCO₂e and the electricity consumption was 5.38 million kWh. This represents a **flatline in carbon emissions** from 2021 and a **15% decline in electricity** consumption from the 2019 baseline year.



Waste

In 2022, the total non-recycled waste footprint was 36 tons of waste, a **29% increase from 2021**, and a **63% decline from the 2019 baseline** year.



Water

In 2022, the water consumption was 6.7 million gallons, a **12% increase from 2021**, and **28% decline from the 2019 baseline** year.

U.S. WORKFORCE

In 2022, women represented over **70%** of FNF's U.S. workforce, and **41%** of the members of FNF's leadership team.



COMMUNITY

We supported over 500 community organizations in 2022, including the United Way and the ALTA Good Deeds Foundation.

BOARD OF DIRECTORS

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

ABOUT FNF

COMPANY OVERVIEW

Profile

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

FNF is consistently recognized as an industry leader by highly respected organizations. Recent accolades bestowed on the Company in 2022 include:

- Named to the FORTUNE 500® for more than 15 years
- Highest ranked FORTUNE 500® in the title insurance industry
- America's Best Employers for Diversity
- The Best Employers for Women
- America's Best Large Employers
- Named to the Global 2000

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



Members of FNF's National Agency team during their annual Agency Forum event.

We are the most diversified competitor in the title insurance space from the geographic, product, and revenue channel perspectives. Outside of our main product, the title insurance policy, we also offer closing and escrow services, as well as mortgage and real estate technology and services. Our goal is to help lenders, builders, developers, attorneys, and real estate professionals grow and succeed.

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

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

Corporate Precepts

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



1

Autonomy and Entrepreneurship

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

2

Bias for Action

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

3

Customer-Oriented and Motivated

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

CORPORATE PRECEPTS



4

Minimize Bureaucracy

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

5

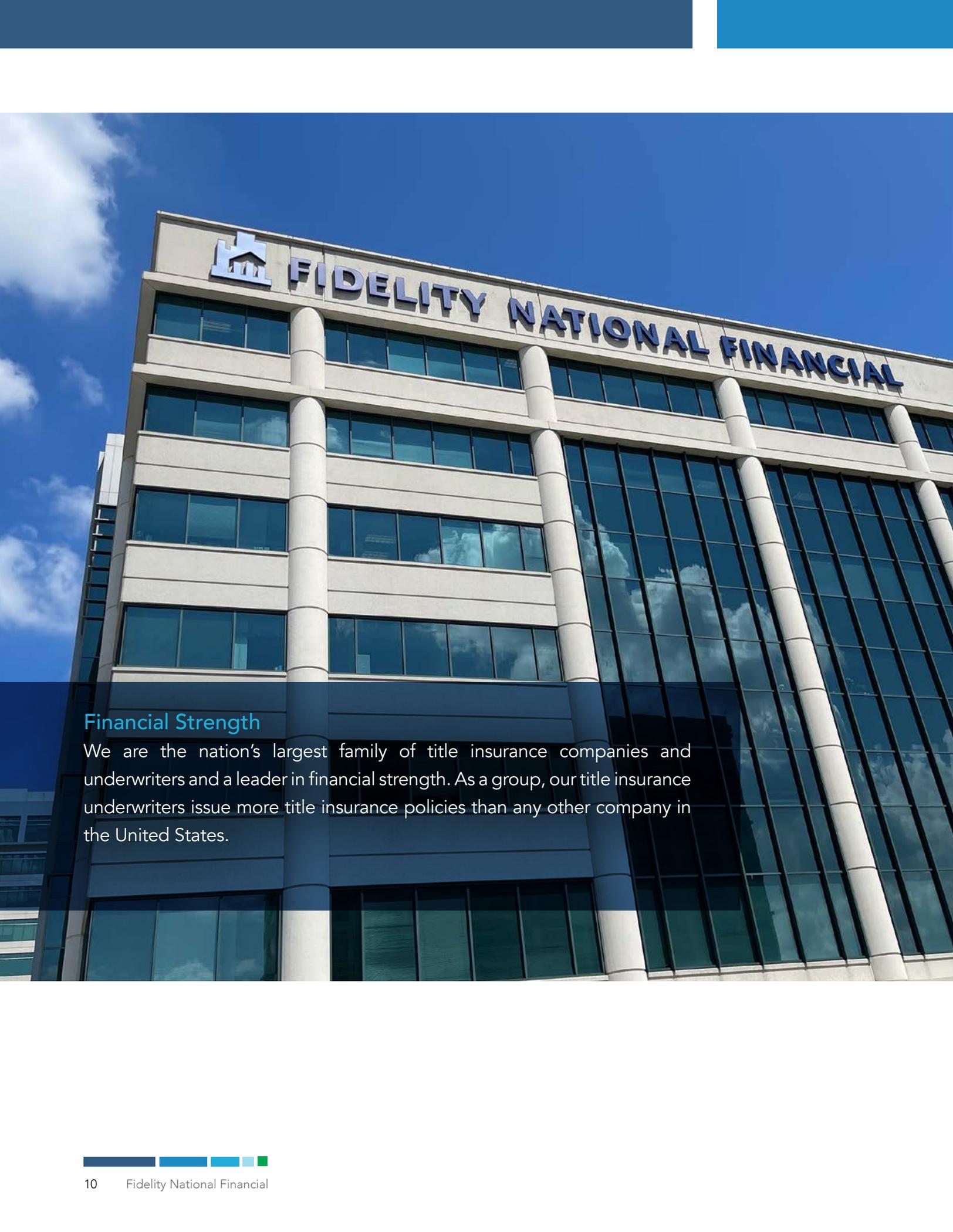
Employee Ownership

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

6

Highest Standard of Conduct

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



FIDELITY NATIONAL FINANCIAL

Financial Strength

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



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

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

Highest ranked company in the title insurance industry on the FORTUNE 500® (ranked 359)

"A" financial strength ratings by S&P Global, Moody's and Fitch Ratings (as of May 2023)

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

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

#1 or #2 market position in 39 states

\$9.1 billion in total title revenue in 2022

\$5.3 billion title and corporate segment investment portfolio in at December 31, 2022

Over **1.6 million transactions** opened in 2022

OUR APPROACH TO ENVIRONMENTAL, SOCIAL AND GOVERNANCE

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

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

FNF'S MISSION

Advance, expand, and protect the life-changing experience of home-ownership

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





PROTECTING PROPERTY OWNERS

THE ECONOMIC VALUE OF HOME OWNERSHIP

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

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

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

- *National Association
of Home Builders*

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

Most real estate transactions consummated in the U.S. require the use of title insurance by a lending institution before the transaction can be completed. In 2022, our industry witnessed a decrease in both purchase and refinance transactions, closely in line with real estate trends across the U.S. The Company continues to innovate and offer a variety of closing options to meet our customers' comfort levels and needs.



Dedicated FNF Corporate Tax Department employees volunteering for the Feed My Starving Children organization where they packed food to feed 90 children for a year.

THE IMPORTANCE OF TITLE INSURANCE AND PROPERTY RIGHTS PROTECTION

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

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



Masterpiece Title employees taking a moment to show their office pride.

TITLE INSURANCE IN ACTION “PROTECTING PROPERTY RIGHTS”

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

Recently, two Chicago Title Escrow officers worked together to prevent a landowner’s asset from fraudulent sale by an imposter and, by notifying the owner, uncovered other criminal attempts against the same property. Their training and attention to detail allowed them to recognize an instance of Absentee Owner Fraud and spared the owner from the long and costly process of reversing damages. This is one example of many instances of fraud that we identify and protect consumers against as we process thousands of transactions each day.

RESPONSIBLE CLAIMS MANAGEMENT

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

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

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



Austin Title employees work to end homelessness by putting together snack and hygiene kits for Caritas of Austin.

CONSUMER DATA PRIVACY AND FRAUD PROTECTION

CONSUMER PROTECTION FROM FRAUD

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

Wire fraud is one of the fastest growing cybercrimes in the U.S., according to the National Association of Insurance Commissioners. The Federal Trade Commission reported that consumers lost \$311 million from wire fraud in 2022 alone². Real estate transactions may be targeted because they include multiple parties: buyer, seller, real estate agents, mortgage lenders, and title, closing, and settlement agents. Fraudsters may seek out transactions ready to close, hack into accounts, and use that information to lure buyers into wiring them money.

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

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



CYBERSECURITY PROGRAM

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

Internal audits, external audits, regulatory reviews, and self-assessments are conducted to assess the effectiveness and maturity of our Enterprise Risk Management and Information Security Program on a recurring basis. We maintain insurance which provides coverage for cybersecurity incidents as part of our insurance program.

Our board has a strong focus on cybersecurity. At each regular meeting of the audit committee of our board of directors, our Chief Risk Officer, Chief Compliance Officer, Chief Information Security Officer, and Chief Internal Auditor provide reports relating to our cyber and data security practices, risk assessments, emerging issues, and any security incidents. Our audit committee chairman reports on these discussions to our board on a quarterly basis. In addition, members of our audit committee have attended third-party director education courses on cybersecurity and privacy issues and trends.

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

PRIVACY PROGRAM – PROTECTING CONSUMER AND EMPLOYEE DATA

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

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

WireSafe and Start inHere® Programs

The WireSafe program educates consumers about wire fraud and informs them what they can do to keep themselves safe when buying or selling a home. FNF's Start inHere digital opening process, outlined in more detail on page 30, reduces the dependency on email and introduces the consumer to an authenticated digital portal. This portal requires multifactor authentication to identify the user and mitigates risk associated with collecting information as part of the home sale or purchase.



Robust Training Awareness

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

Fraud Prevention Awareness

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



PRESERVING THE ENVIRONMENT

UNDERSTANDING OUR FOOTPRINT

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

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

Climate Risk Assessment and Key Policy Development

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

Greenhouse Gas Emission Inventory

In 2020, we completed our inaugural internal GHG emissions inventory for our Jacksonville headquarters (Jacksonville campus) following the GHG Protocol



Corporate Standard. For 2022, we continue to enhance our emissions data with the goal of understanding our company's full emissions footprint as we set future reduction priorities.

Our electricity consumption at our Jacksonville campus decreased from 2019 to 2020 due to reduced office capacity from COVID-19 and has modestly increased from 2020 to 2022 due to employees returning to the office following remote work during the peak of COVID-19. We anticipate variations in our electricity consumption as we review our real estate footprint considerations and back-to-work plans.

In 2022, our Jacksonville campus electricity consumption decreased by 15%, as compared to the 2019 baseline, and our scope 1 and scope 2 GHG emissions decreased by 21%.

CARBON FOOTPRINT AND ELECTRICITY USE AT THE JACKSONVILLE CAMPUS					
Metric	2019	2020	2021	2022	'19-'22 % Change
Scope 1 and 2 GHG Emissions ³	2,663 MTCO ₂ e	2,224 MTCO ₂ e	1,994 MTCO ₂ e	2,111 MTCO ₂ e	-21%
Total Electricity	6.30 Million kWh	5.26 Million kWh	5.26 Million kWh	5.38 Million kWh	-15%

Energy Reduction

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

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

³Scope 1 and Scope 2 emissions include direct GHG emissions that occur from sources that are controlled or owned by FNF and indirect GHG emissions associated with the purchase of electricity, steam, heat, or cooling. FNF's reduction in emissions is due to FNF's electricity reduction and the decrease in Florida's grid emissions factor, caused by the state adding renewable energy to the grid.

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

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

Acting in accordance with, all legal requirements related to the environment

Monitoring our environmental performance

Using natural resources and energy efficiently

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

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

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

Recycling, Waste, and Reduction

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

Our waste management efforts include the following initiatives:

National

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

Jacksonville Campus

- At FNF's Jacksonville home office campus, we are working to reduce our paper and waste:
 - > Significant reduction in paper across operations through paperless initiatives started in 2010
 - > Recycled approximately 160,000 pounds of paper through our document disposal vendor
 - > Eliminate single-use plastic water bottles
 - > Participation in recycling programs
 - > Use of reusable cups and lunch containers for purchase in our cafeteria
 - > Use of Certified Green Seal® paper products and eco-cleaning products
 - > Electric car charging station available to employees onsite.

PAPER PURCHASED AT JACKSONVILLE CAMPUS				
Year	2019	2020	2021	2022
Number of Cases	930	497	483	695*

*Our increase in paper use at our Jax headquarters is attributed to employees returning to our facility after the transition to remote work due to the COVID-19 pandemic. Our three-year paper average is 559 cases.

TOTAL CORPORATE WASTE

(tons)

-52%

2019 compared to 2022

WASTE AT THE JACKSONVILLE CAMPUS						
Metric	Unit of Measure	2019	2020	2021	2022	'19-'22 % Change
Non-Recycled Waste	Tons	98	40	28	36	-63%
Recycled Waste	Tons	11	16	16	16	+46%
Total Corporate Waste	Tons	109	56	44	52	-52%

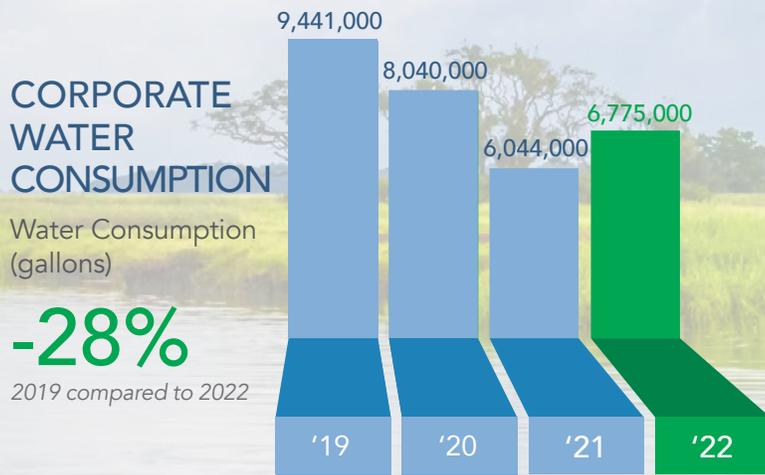
Our efforts equate to:



Water Consumption

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

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



Title Insurance in Action: Green Energy Projects

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

Solar energy projects are essential to reduce greenhouse gas emissions and water consumption related to energy production. FNF is party to one of the largest solar projects in the country designed to generate 1.6 GWdc when completed. That's enough clean energy to power 275,000 households.

OUR DIGITAL STRATEGY TO DRIVE INDUSTRY SUSTAINABILITY

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

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

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

Start inHere® and Mobile Earnest Money Deposit

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

start inHere

Track inHere® App + Portal

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

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

Close inHere®

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

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

Notarize inHere®

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

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

TitleWave®

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

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

agentTrax

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

The logo for AgentTrax, featuring a stylized blue and white graphic of horizontal lines and a vertical bar, followed by the text "AGENTTRAX" in a bold, blue sans-serif font and "Keeping You On Track & On Time" in a smaller, black sans-serif font below it.

SUPPORTING OUR EMPLOYEES AND COMMUNITY

OUR EMPLOYEES & HUMAN CAPITAL MANAGEMENT

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



Benefits / Quality of Life

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

- Medical, dental, and vision
- 401K with Company matching
- Employee Stock Purchase Program (ESPP) with Company matching
- Flexible spending for healthcare and dependent care
- Paid Parental Leave for parents of newborn, adopted, or foster children
- Virtual mental health resources for children and adolescents
- Life insurance
- Short and long-term disability
- Fitness Club discounts
- Pet insurance
- Legal assistance and identify theft protections plans



Chicago Title National Commercial Services of Chicago attending the 2022 Goldie Gala in support of the Goldie Initiative.

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

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

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

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

Employee Stock Purchase Plan (cont'd)

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

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

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

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

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

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





Title Guaranty Hawaii employees and their families work to plant trees on the islands of Hawai'i and Kaua'i for their 'Aina Project, dedicated to strengthening their connection to the land.

Training & Leadership

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



Alamo Title Houston employees bond during a paint night activity.

Workplace Health & Safety

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

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

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

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



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

Mental Health Management

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



Members of FNF's 2022 Leadership Development Class

Leadership Development Program

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

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

285 Total Scholarships

202

RENEWAL

Scholarships

56

WILLIAM P. FOLEY

Scholarships

27

FIDELITY EXECUTIVE

Scholarships

FNF Scholarship Program

Another way we facilitate employee engagement and support general talent development is through our annual scholarship program. Under the FNF Scholarship Program, dependents of full-time employees can apply for the William P. Foley Scholarship or the Fidelity Executive Scholarship. These merit-based scholarship programs help students to attain their first bachelor's degree at an accredited four-year college or university and to attend accredited two-year community colleges. Since its inception in 2007, the FNF Scholarship Program has awarded more than \$10 million in the form of more than 2,000 scholarships to highly qualified dependents of FNF employees.

For the 2021-2022 scholarship year, FNF awarded 202 renewal scholarships, a 5% increase in the number of renewal scholarships given for the 2020-2021 scholarship year. FNF gave 56 new William P. Foley Scholarships of \$5,000 each and 27 new Fidelity Executive Scholarships of \$2,500 each. In total, FNF gave 285 scholarships, a 10% increase from the prior year.

Employee Recognition

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

Service Recognition Award Program

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

Top Performers Awards

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

Annual Sales and Escrow Recognition Program

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

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

Employee Longevity

At FNF, our ability to retain top talent is paramount to the continued success of our company. Our workforce ranges from the newly hired employee to a 57-year veteran of the FNF family of companies. We are proud to have 161 people who have provided 40+ years of loyal service to our organization.

In 2022, the U.S. Bureau of Labor Statistics released the results of their biennial survey in which they collect data on employee tenure⁴. According to the 2022 survey, median employee tenure (the point at which half of all workers had more tenure and half had less tenure) for males was 4.3 years and for females was 3.8 years. In 2022, the median tenure for FNF employees was higher than the national medians reported, with male employees at 6.6 years and female employees at 6.3 years. The percentage of U.S. workers with 10 years or more tenure with their employer was 28% for males and 26% for females. The percentage of employees who have been with FNF for 10 years or more was 34% for males and 37% for females. The average tenure of FNF employees in 2022 was 9.52 years. We believe that our work in fostering a culture that promotes career growth and opportunity makes employees want to stay with the FNF family of companies throughout their career.

>9.5 years

AVERAGE FNF
TENURE

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

DIVERSITY & INCLUSION

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

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

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





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

We have many women in leadership roles throughout our organization. As of December 31, 2022, out of the 19,457 U.S. based employees under FNF, 70% of the total workforce are women and 30% are men. Two out of eleven board members are women, 41% percent of the members of FNF’s Executive Team are women and 68% of FNF’s Non-Executive Managers are women. Our annual Women in Leadership Program, FNF Women Inspire, for female executives, managers, and future managers is designed to encourage and promote women into more active leadership roles within FNF.

Americans with Disabilities Act (ADA) Compliance Policy and Training

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

Supplier Diversity and Management

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

COMMUNITIES & PHILANTHROPY

FNF believes in the importance of strengthening and engaging local communities through volunteerism and philanthropy, and FNF is in a unique position to champion efforts on both local and national levels. With over 1,400 offices nationwide, FNF makes the greatest impact in the cities and towns that our local operations call home.

Every year, thousands of hours of employee volunteer time are given locally to help clean up communities, raise funds and awareness for various healthcare causes, and feed the hungry. Our local branch offices often drive fundraising campaigns to support their communities in times of



The Tigor Mid-Willamette Valley team in Oregon shows their support of veterans by participating in an annual Veteran's Day Parade.



Members of our South Florida Agency group supporting Feeding South Florida.

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

In 2022, FNF contributed millions of dollars to local and national organizations to support programs that promote the environment, make affordable and low-income housing available to those in need, revitalize and develop communities through art, health, and financial education, as well as scholarship programs for needs-based students and veterans. FNF supported over 1,000 charitable organizations across 45 states in the US, India, and Canada.



Jacksonville Headquarters Campus employees take time to participate in Rethreaded's Volunteer Day. Rethreaded provides employment to survivors of human trafficking.

The national charitable organizations we supported include:

ALTA Good Deeds Foundation

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

<https://www.altagooddeeds.org>

The Folded Flag Foundation

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

<https://www.foldedflagfoundation.org>

HomeAid - America

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

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

MBA Opens Doors Foundation

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

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

United Way

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

<https://www.unitedway.org>

The local organizations we supported include:

Breaking Ground

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

<https://breakingground.org>

Chashama Inc.

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

<https://chashama.org>

Family First

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

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

Feeding South Florida

Feeding South Florida's strategy is simple: Feed, Lead, Strengthen. We do this by nourishing families with healthy food, uniting the community around hunger and poverty issues, and helping families achieve household stability.

<https://feedingsouthflorida.org/how-we-work/>

Food Bank of Iowa

The Food Bank of Iowa believes no one should have to go hungry. They gather and distribute nearly 1.5 million pounds of nutritious food each month to 700 partners across 55 Iowa counties, getting help to those who need it the most.

<https://foodbankiowa.org>

Greater Chicago Food Depository

The Food Depository is part of a united community effort working to bring food, dignity, and hope to our Cook County neighbors. The Food Depository acts as the hub for a network of more than 700 food pantries, soup kitchens, shelters, and other programs. These programs provide food where it's most needed. The

organization also address the root causes of hunger. Public benefits outreach and job training programs offer support for our neighbors to overcome poverty.

<https://www.chicagosfoodbank.org>

Jacobs & Cushman San Diego Food Bank

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

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

Phipps Neighborhoods

Phipps Neighborhoods is the social services affiliate of Phipps Houses, New York City's oldest and largest nonprofit developer of affordable housing. Together, Phipps Houses and Phipps Neighborhoods provide affordable, stable housing coupled with a continuum of integrated services that wrap-around the whole family to create a legacy of economic stability, opportunities for upward mobility, and educational success that passes from one generation to the next.

<https://www.phippsny.org>

Rebuilding Together Baltimore

Rebuilding Together Baltimore is devoted to repairing homes, revitalizing communities and rebuilding lives by providing no cost home repairs to homeowners earning less than area median income. Since 1989, they have repaired more than 1,800 homes in Baltimore City and Baltimore County.

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

Step Up for Students

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

<https://www.stepupforstudents.org>

OPERATING ETHICALLY

BOARD OF DIRECTORS & ESG OVERSIGHT

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

Board of Directors

The management of our Company is overseen by a highly qualified board, 72% of whom are independent from management. Each member brings a wide variety of skills and qualifications that contribute to our ongoing success.

Board of Directors											
Board Skill or Qualification:	William P. Foley, II (Chair)	Raymond R. Quirk (CEO)	Douglas K. Ammerman	Halim Dhanidina	Thomas M. Hagerty	Daniel D. Lane	Sandra D. Morgan	Heather H. Murren	John D. Rood	Peter O. Shea, Jr.	Cary H. Thompson
Board of Directors Experience	√	√	√		√	√	√	√	√	√	√
Industry Experience	√	√				√			√	√	
CEO/Business Head/Leadership	√	√		√		√	√	√	√	√	√
International	√				√						√
Human Capital Management/Compensation	√	√			√	√			√	√	√
Finance/Capital Allocation	√	√	√		√	√		√	√	√	√
Financial Literacy	√	√	√		√	√	√	√	√	√	√
Regulatory	√	√		√			√	√	√	√	√
Real Estate	√	√				√			√	√	√
Risk Management	√	√	√	√	√	√	√	√	√	√	√
Corporate Governance	√	√		√	√					√	√
Technology/Systems	√	√			√			√	√		
Legal	√			√			√				√
Marketing/Sales	√	√	√		√	√		√	√	√	√
Board Tenure	17	6	17	2	17	17	3	6	9	16	17
Age	78	76	71	50	60	88	45	56	68	56	66
Ethnic or Gender Diversity				√			√	√			
Veteran Status	√	√									

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

Board Committees

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

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

Board's Commitment to Diversity

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

ESG RISK MANAGEMENT & ENTERPRISE RISK MANAGEMENT

FNF recognizes ESG risks, including climate change and severe weather conditions, cybersecurity breaches, pandemic diseases, and other catastrophic events that may impact our business. At FNF, we manage material risks through our ERM program. Our ERM program identifies and conducts risk assessments on our material risks, including ESG risks. Our team works diligently to identify, assess, and manage risks. Our ERM program reviews proposed new products and services for possible climate impacts outside of current operations. In 2022, we continued to build on our inaugural risk assessment in improving our data collection efforts and implementing new policies and processes.

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

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

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

FNF also engages with two ESG consulting firms. The ESG Working Group collaborates with the ESG consultants to guide our internal ESG and climate-risk initiatives, to learn about industry best practices, and gauge emerging risk. Members of the ESG Working Group have attended climate-risk related seminars and conferences and obtained the International Association for Sustainable Economy (IASE) certification. FNF's CRO incorporates relevant feedback and information from the consultants and the ESG Working Group into their discussions with the ERSC and Audit Committee.

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



Chicago Title Northwest Indiana sales reps participated in the Annual United Way Day of Caring

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

Compliance Function:

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

Internal Audit Program:

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

Audit Committee:

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

Business Continuity and Disaster Recovery

The FNF Underwriters' core products and services are not materially impacted by climate change. Unlike other property and casualty lines of insurance, title insurers mitigate most risk prior to issuing the policy through a rigorous underwriting process, thereby decreasing the likelihood of a loss. Title insurance policies do not cover damage to structures or land, including damage related to climate events. As such, climate change does not materially impact the claims volume and loss ratios of title insurers. The Company derives approximately 80% of revenue from title insurance and escrow related operations, and management does not foresee climate change shifting customer demand for the insurance products we offer.

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

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

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

ESG DUE DILIGENCE

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



Chicago Title NCS DC and Maryland team members supporting the 16th annual Lombardi Women event in support of breast cancer research at Georgetown Lombardi Comprehensive Cancer Center.

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

Environmental:

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

Social:

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

Governance:

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

ETHICS

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

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

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

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

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

Compliance Hotline

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

ESG IN OUR CORE SUBSIDIARIES

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

SERVICELINK HOLDINGS, LLC

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

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

Workforce:

Company's focus on sourcing the best possible talent for our organization, drawing from large and diverse candidate pools representative of the communities in which we serve.

Workplace:

Expand and deliver internal programs, policies and procedures to support our diverse workforce, and to develop and strengthen our teams to serve a broader marketplace.

Community:

Foster partnerships in the communities we serve to make a positive and sustainable impact through programming, volunteerism, supplier diversity, and charitable giving.

The following are some of the ways we've advanced our Inclusion Benchmark throughout the year:

- **Employee Volunteerism.** Employees are provided up to 16 additional hours of paid time off per year to spend volunteering in the community. Additionally, we offer company-sponsored volunteer events throughout the year, such as the MLK Day of Service and Veteran's Day volunteer activity, as an additional opportunity for employees to make a positive impact.



LoanCare employees in both Arizona and Virginia Beach showing their support during the 2022 American Cancer Society Making Strides Against Breast Cancer Walk.

LOANCARE

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

Initiatives

LoanCare deeply understands the urgency of addressing environmental challenges and the importance of taking proactive steps to shrink greenhouse gases and embrace eco-friendly practices. By prioritizing sustainability and implementing eco-friendly initiatives, LoanCare demonstrates their unwavering commitment to being a responsible corporate citizen. Their dedication to reducing greenhouse gases not only helps mitigate the impact of climate change, but also serves as an inspiring example for others in the industry.

LoanCare's efforts to give back to the environment include:

- Decreased onsite paper usage, leading to cost savings and environmental preservation.
- Transition to storing employment files electronically, eliminating the need for hard copy files.
- Consistent and responsible usage of generator fuel on a scheduled basis for regular maintenance, resulting in minimal greenhouse gas emissions.
- Commitment to maintaining these environmentally conscious practices in 2023 and beyond, ensuring a sustainable approach to operations.

Through these actions, LoanCare demonstrates its dedication to reducing its environmental footprint and promoting a greener future.

Charities

LoanCare understands the immense significance of giving back to charities and fully embraces this responsibility. Even small acts of kindness can create ripples of change and inspire others to follow suit. They firmly believe in the power of making a positive impact on society and recognize that their success as a company goes hand in hand with uplifting and supporting the communities they serve. Below are the following charities LoanCare donated to in 2022:

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

Employee Appreciation

LoanCare values employee recognition and invests in organized efforts throughout the year, including an employee portal supported by MTM Recognition Corporation. Through this portal, employees can receive “portal points” and monetary gifts in recognition of their birthdays, holidays, important milestones, etc. They celebrate Employee Appreciation Day annually, as well as recognize work milestones by gifting employees a letter from Dave Worrall (President of LoanCare) along with a plaque. LoanCare’s Human Resources team works hand in hand with Dave Worrall each year to plan memorable and joy-filled employee holiday recognition events.

Taking care of the mental health of employees is crucial in fostering a positive and productive work environment. Recognizing this importance, LoanCare, in partnership with their parent company Fidelity National Financial, is taking a significant stride in 2023 by offering “Calm” subscriptions to all employees at no cost. This initiative showcases their commitment to supporting the well-being of their workforce.

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

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

F&G's solutions inherently provide a social good, and that sentiment of service also provides the foundation for F&G's culture and guides business operations as well as interactions within our communities.

- **Being Environmentally Conscious:** In 2022, we formed a Climate Risk Working Group to conduct our first climate risk assessment to understand climate-related risks that may impact our business and to manage these risks through our enterprise risk management systems. F&G aims to reduce the company's environmental footprint through a variety of sustainable and environmentally sound programs throughout its new headquarters building in Des Moines, Iowa. This includes:
 - o Sensors on restroom equipment to limit excess water flow
 - o Recycling bins at each workspace
 - o Installation of motion sensors to reduce electricity use
 - o Flexible work from home arrangements which reduce commute time and paper usage

- **Being the Best Place to Work:** F&G is committed to providing employees with the opportunities and flexibility they need to succeed, as well as ensuring a culture of belonging and inclusion by:
 - o Providing competitive benefits offerings to meet diverse employee needs including more flexible PTO and a wellness reimbursement
 - o Supporting employee growth through learning programs, tuition reimbursement, and manager and leadership training
 - o Growing % of women and people of color in leadership roles; F&G's executive team is now comprised of 40% female leadership
 - o Driving diversity and inclusion in the workplace and beyond through partnerships including:
 - The International Association of Black Actuaries and The Organization of Latino Actuaries where F&G employees are members and serve as a network for potential new hires
 - Women Lead Change, an organization dedicated to the development, advancement and promotion of women, their organizations, and impact to the economy and future workforce
 - Capitol City Pride, brings together members of Iowa's LGBTQ+ community, allies and businesses
 - o Enabling our employee-led Diversity, Equity and Inclusion (DEI) Committee's work in creating awareness and support around important topics such as mental health awareness, including the launch of five new Employee Resource Groups
 - o Ranking as a Top Workplaces company for four consecutive years.

- **Being a Responsible & Award-Winning Community Partner:** F&G believes people are not in a position to turn their aspirations into reality if their most essential needs are not satisfied. Therefore, F&G focuses its community engagement and charitable giving to support essential needs such as food insecurity and housing. In recent years, F&G has won multiple awards for its corporate support and employee involvement with United Way.

Other community investments include:

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



F&G team members collaborate to build a deck in partnership with Rebuilding Together



F&G team members volunteer at Meals from the Heartland packaging 46,872 meals

FNF DATA TABLES

ENVIRONMENT - JACKSONVILLE HEADQUARTERS						
Metric	Unit of Measure	2019	2020	2021	2022	'19-'22 % Change
Scope 1 & 2 GHG Emissions	MTCO2e	2,663	2,224	1,994	2,111	-21%
Total Electricity Consumption	Million kWh	6.30	5.26	5.26	5.38	-15%
Non-Recycled Waste	Tons	98	40	28	36	-63%
Recycled Waste	Tons	11	16	16	16	+46%
Total Corporate Waste	Tons	109	56	44	52	-52%
Total Water Consumed	Gallons	9,441,000	8,040,000	6,044,000	6,775,000	-28%

SOCIAL						
Metric	Unit of Measure	2019	2020	2021	2022	'19-'22 % Change
Total US Employees	Number	21,211	21,491	23,710	19,457	-8%
US Employee Retention	Percentage	86%	78%	92%	74%	-14%
US Employee Voluntary Turnover	Percentage	10%	10%	7%	12%	20%
US Employee Involuntary Turnover	Percentage	4%	12%	1%	14%	250%

REPRESENTATION OF U.S. BASED EMPLOYEES								
Metric	2019		2020		2021		2022	
	Female	Male	Female	Male	Female	Male	Female	Male
Executive Management	41%	59%	39%	61%	39%	61%	41%	59%
Non-Executive	67%	33%	67%	33%	67%	33%	68%	32%
Professionals	45%	55%	44%	56%	44%	56%	43%	57%
All Other Employees	76%	24%	77%	23%	77%	23%	76%	24%
Total	70%	30%	71%	29%	71%	29%	70%	30%

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

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

SASB INDEX

FNF is issuing a SASB Index to enable comparison and relevant information for investors and stakeholders. We have identified the following attributes from the Insurance and Professional & Commercial Services sector standards we believe align with our business. The below reflects FNF's Title and Escrow business and does not include information of F&G business at this time. Data is as of December 31, 2022.

SASB INDEX - INSURANCE			
Topic	SASB Code	Metric	SASB Response
Transparent Information & Fair Advice for Customers	FN-IN-270a.1	Total amount of monetary losses as a result of legal proceedings associated with marketing and communication of insurance product related information to new and returning customers.	FNF does not have material legal proceedings associated with marketing and communication of insurance products related to new and returning customers. For information on legal proceedings, see Note H Commitments and Contingencies, in the 2022 Form 10-K.
	FN-IN-270a.2	Complaints-to-claims ratio	FNF had 8 per 1,000 claims for 2022, or .80% of claims result in complaints for approximately 30% of Premium share across the Company's five main underwriters.
	FN-IN-270a.3	Customer retention rate	Not applicable as title policies are long term and policies in force are not tracked.
	FN-IN-270a.4	Description of approach to informing customers about products	FNF strives to communicate with the people the Company serves in a transparent and forthright manner. FNF believes in educating consumers, as well as members of the real estate community, on its products and the importance of title insurance. The Company is particularly committed to helping consumers make transactions more secure, ultimately safeguarding one of the largest investments of their lives. To achieve FNF's communication goals, the Company uses various methods and processes depending on business segment, information being communicated, type of client, and client domicile, all of which may vary by prevailing regulatory framework. The Company's main communication methods are via company and brand websites, email, and in-person or virtual meetings. FNF markets and distributes its title and escrow products and services to customers in the residential and commercial market sectors of the real estate industry through customer solicitation by sales personnel. Although in many instances an individual homeowner is the beneficiary of a title insurance policy, FNF does not focus marketing efforts on the homeowner. The Company actively encourages sales personnel to develop new business relationships with persons in the real estate community, such as real estate sales agents and brokers, financial institutions, independent escrow companies and title agents, real estate developers, mortgage brokers, and attorneys who order title insurance policies for their clients. FNF's communication with its policyholders comply with state and federal law in addition to internal guidelines related to Privacy Policy, Real Estate Settlement Procedures Act (RESPA and Unfair and Deceptive Acts and Practices (UDAP).
Incorporation of Environmental, Social, and Governance Factors in Investment Management	FN-IN-410a.1	Total invested assets, by industry and asset class	FNF's \$2.6 billion in total investments are summarized by asset class in our annual report. Many of our debt securities are invested in Corporate, US Government agency MBS, municipal bonds and other government bonds. In addition, the company's equity securities are in individual holdings with broad industry exposure. The company did not use derivatives financial instruments for 2022.

SASB INDEX - INSURANCE

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

SASB INDEX - INSURANCE

Topic	SASB Code	Metric	SASB Response
Systematic Risk Management	FN-IN-550a.1	Exposure to derivative instruments by category: (1) total potential exposure to noncentrally cleared derivatives, (2) total fair value of acceptable collateral posted with the Central Clearinghouse, and (3) total potential exposure to centrally cleared derivatives	FNF did not engage in derivatives in 2022.
	FN-IN-550a.2	Total fair value of securities lending collateral assets	FNF did participate in securities lending in 2022.
	FN-IN-550a.3	Description of approach to managing capital and liquidity-related risks associated with systemic non-insurance activities	FNF adheres to policies and procedures in managing liquidity risk. The board reviews capital ratios and investment portfolios on a quarterly basis. The Company's investment objectives are to maximize total return through investment income and capital appreciation consistent with moderate risk of principal, while providing adequate liquidity and complying with internal policy, applicable law and regulatory guidelines. See Investment Policies and Investment Portfolio in the 2022 Form 10-K.
Activity Metric	FN-IN-000.A	Number of policies in force, by segment: (1) property and casualty, (2) life, (3) assumed reinsurance.	For a description of title insurance, see the Title Insurance section of the 2022 Form 10-K.

SASB INDEX - PROFESSIONAL & COMMERCIAL SERVICES

Topic	SASB Code	Metric	SASB Response
Data Security	SV-PS-230a.1	Description of approach to identifying and addressing data security risks	<p>FNF established policies including those related to privacy, information security, and cybersecurity, and employs a broad and diversified set of risk monitoring and risk mitigation techniques. The Company also participates in industry and governmental initiatives to improve security for its clients. The Enterprise Risk Management department conducts regular privacy risk assessments and audits of the Company's technologies and practices affecting user data.</p> <p>FNF's board has a strong focus on cybersecurity. At each regular meeting of the audit committee of the board, the Chief Risk Officer, Chief Compliance Officer, Chief Information Security Officer, and Chief Internal Auditor provide reports relating to cyber and data security practices, risk assessments, emerging issues, and security incidents.</p>
	SV-PS-230a.2	Description of policies and practices relating to collection, usage, and retention of customer information	<p>FNF is subject to various laws and regulations requiring the protection and confidentiality of customers data. The Privacy Program governs collection, use, storage and disposal of personal information. The Company's Records Retention and Information Management Program provides guidance on record maintenance in compliance with legal, regulatory, and business requirements, enforces compliance with legal holds, and protects information against unauthorized intrusion. These policies apply to employees, contractors, and majority owned subsidiaries and controlled affiliates. FNF's adherence to these policies is routinely reviewed by the Internal Audit and Compliance departments and reviewed by external regulators and other third parties.</p>
	SV-PS-230a.3	(1) Number of data breaches, (2) percentage involving customers' confidential business information (CBI) or personally identifiable information (PII), (3) number of customers affected	<p>Except as a matter of public record, the Company does not disclose information concerning data security breaches. In accordance with SEC requirements, FNF discloses all material or significant legal proceedings, other than ordinary course lawsuits and regulatory proceedings, in its Annual Reports on Form 10-K and Quarterly Reports on Form 10-Q. FNF is governed by strict regulatory requirements around the disclosure of data breaches, as well as contractual requirements with clients.</p>

SASB INDEX - PROFESSIONAL & COMMERCIAL SERVICES

Topic	SASB Code	Metric	SASB Response
Workforce Diversity & Engagement	SV-PS-330a.1	Percentage of gender and racial/ethnic group representation for (1) executive management and (2) all other employees	As of December 31, 2022, out of the 19,457 U.S. based employees under FNF, 70% of the total workforce are women. Two out of eleven board members are women and two out of eleven board members identify as racially or ethnically diverse. 41% percent of the members of FNF's Executive Team are women and 68% of FNF's Non-Executive Managers are women. For the past two years, FNF was named one of Forbes Best Employers for Diversity as well as one of Forbes Best Employers for Women. These rankings are based on employee survey responses where they rank their organization based on various criteria such as age, gender, ethnicity, disability, LGBTQ+ equality, general diversity, discrimination, pay equity, and parental leave. For the Best Employers for Diversity ranking, a company's diversity-related best practices are also incorporated into their ranking.
	SV-PS-330a.2	(1) Voluntary and (2) involuntary turnover rate for employees	In 2022, FNF's voluntary turnover rate was 12% and involuntary turnover rate was 14%.
	SV-PS-330a.3	Employee engagement as a percentage	While we do not have a regular annual program of surveying employees, we do earn awards from organizations whose rankings come from anonymous surveys of employees. For the past 2 years, FNF was named one of Forbes Best Employers for Diversity as well as one of Forbes Best Employers for Women. These rankings are based on employee survey responses that ask a variety of questions related to general diversity, discrimination, pay equity, and working conditions.
Professional Integrity	SV-PS-510a.1	Description of approach to ensuring professional integrity	<p>Every FNF employee is expected to maintain the highest standard of business conduct and ethics in every aspect of business. To achieve this objective, each employee is responsible for behaving in a manner that reflects positively on both personal reputation and the reputation of the Company. This includes how FNF treats its employees, how employees treat each other, and the manner in which the organization collectively engages with the community. FNF is committed to maintaining the highest legal and ethical standards in every aspect of its business. The Code of Business Conduct and Ethics provides information, support, and resources to ensure that the Company and its employees act ethically and in compliance with the laws and regulations affecting business. Adherence to this Code is vital for FNF to continue to preserve its reputation for honesty and strong ethical standards.</p> <p>The FNF Chief Compliance Officer is responsible for the administration of the Code of Business Conduct and Ethics under the direction of the Audit Committee of the FNF Board.</p>
	SV-PS-510a.2	Total amount of monetary losses as a result of legal proceedings associated with professional integrity	In accordance with SEC requirements, FNF discloses all material or significant legal proceedings, other than ordinary course lawsuits and regulatory proceedings, in its Annual Reports on Form 10-K and Quarterly Reports on Form 10-Q.

SASB INDEX - PROFESSIONAL & COMMERCIAL SERVICES

Topic	SASB Code	Metric	SASB Response
Activity Metric	SV-PS-000.A	Number of employees by: (1) full-time and part-time, (2) temporary, and (3) contract	Full time and Part time employees = 97.53% Temporary employees = 0.18%.
	SV-PS-000.B	Employee hours worked, percentage billable	FNF does not measure this metric.

Forward-Looking Statements

This Sustainability Report includes forward-looking statements. These statements are not historical facts, but instead represent only our beliefs regarding future events, many of which, by their nature, are inherently uncertain and outside of our control. Forward-looking statements include statements about our business and future performance. These statements can be identified by words such as “anticipates,” “intends,” “plans,” “seeks,” “believes,” “estimates,” “expects” and similar references to future periods, or by the inclusion of forecasts or projections. Potential future events or risk factors referenced in this Report do not necessarily equate to the level of materiality of disclosures required under U.S. federal or state law. For a discussion of some of the risks and important factors that could affect our future results and financial condition, see “Risk Factors” in our Annual Report on Form 10-K for the year ended December 31, 2022 and on Form 10-Q for the quarter ended March 31, 2023.

Additional Information

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

Fidelity National Financial, Inc. is a public company and our stock is traded on the New York Stock Exchange (NYSE) under the ticker symbol “FNF.” As a public company, we are subject to the rules and regulation of the Securities and Exchange Commission (SEC), as well as listing standards for NYSE companies.

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

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



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