FIDELITY NATIONAL FINANCIAL

2020 SUSTAINABILITY REPORT

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CEO LETTER

At Fidelity National Financial ("FNF"), our mission is to advance, expand, and protect the life-changing experience of home ownership. To do this, we bring to market a reimagined, trusted, and transparent experience for agents, buyers, and sellers. But our commitment extends far beyond just the process of buying or selling a home or commercial real estate.

FNF's work to address Environmental, Social and Governance ("ESG") issues is integral to who we are as a company and is foundational to our success. A sustainable future is imperative to FNF's long-term growth and to the well-being of our operations. For this reason, our Company and our board are committed to addressing ESG issues to better serve our employees, business partners, and the communities that our clients and policyholders call home.

Building a sustainable business starts with being transparent about our business practices, corporate governance, environmental impact, and our commitments to our employees, customers, and communities. In 2019, we shared our inaugural Sustainability report. In 2020, we continued to enhance our ESG efforts with the backdrop of COVID and other societal challenges driving renewed commitment towards our ESG strategy. We are pleased to share our progress on these key initiatives in this report.

Our commitment to ESG focuses on:

Protecting Homeowners: The safety and security of our homeowners 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 are also always working hard to educate and protect consumers from fraud, and in 2020, we continued to enhance our fraud prevention programs.

Preserving the Environment: FNF works to integrate environmental management practices into our operations, especially at our facilities. From efforts to monitor and reduce our carbon footprint, eliminating the use of water bottles, and participating in recycling programs, all of our locations are working to reduce our environmental impact. As part of a traditionally paper-intensive industry, we have implemented customer-focused technology to drastically reduce the amount of paper needed in real estate transactions, and to move the title insurance industry in a more sustainable direction.

Supporting Our Employees and Communities: Our employees are our greatest asset, and we are committed to providing opportunities for them to expand their knowledge base and develop opportunities for advancement. We are committed to building a diverse and inclusive workplace, and we believe that the diversity of our employees allows us to better connect to our clientele. With over 1,300 locations throughout the United States and Canada and over 21,000 employees living in these areas every day, we have a deep reach into these communities. Through local community involvement, corporate initiatives, and philanthropic giving – as well as an active community volunteer ethos – we work hard each day to support the communities we all live in. In 2020, our country and the world found itself in a significant battle against COVID-19, and our focus has been the health and safety of our employees and their families, our customers, and our communities.

Operating Ethically: 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 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.

We know this work never stops and together, we will continue to make an impact.

Sincerely,

Raymond R. Quirk

2020 AT-A-GLANCE

Unless otherwise noted, this data is current as of December 31, 2020.

COMPANY OVERVIEW

NAME
Fidelity National Financial, Inc. (FNF)

INDUSTRY
Financial Services & Insurance

HEADQUARTERS
Jacksonville, FL

WORLDWIDE EMPLOYEES
27,058[1]

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

REVENUE
$10.8 billion in total revenue in 2020

AWARDS

- Named to the **FORTUNE 500®** for 13 of the past 14 years
- Selected by Forbes as one of America's **Best Employers for Veterans** for 2020
- Named by Forbes to the **Global 2000** for 2020
- Selected by Forbes as one of the **World's Best Employers** for 2019

PROTECTING HOMEOWNERS

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

In 2020, we opened and handled over **2.9 million transactions**

Highest ranked company in the title insurance industry on the FORTUNE 500® (ranked 375)

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

FRAUD Insights

Our **Fraud Insights program** allows employees to share how they have detected and prevented fraud and forgery in their daily transactions and offers them a monetary incentive when preventive actions are taken resulting in the avoidance of a fraud scheme.

[1] As of January 31, 2021

ENVIRONMENT

Enviro impacts:

Carbon Footprint

In 2020, FNF's corporate emissions footprint was 2,452 tons CO2e, a **16.5% decline** from the previous year.

Electricity

In 2020, FNF's corporate electricity consumption was 5.3 million kWh, a **16.5% decline** from the previous year.

Waste

In 2020, FNF's total waste footprint was 56 tons of waste, a **48.6% decline** from the previous year. At the same time, FNF increased recycled waste by 45.5%.

Water

In 2020, FNF's water consumption was 8 million gallons, a **14.8% decline** from the previous year.

SOCIAL

In 2020, despite the challenges of COVID, we retained over **78%** of our U.S. workforce.

In 2020, over **71%** of FNF's U.S. workforce was female.

In 2020, **80%** of our U.S. workforce worked from home during the COVID-19 pandemic.

GOVERNANCE

- **ESG oversight** is formalized at the board level through our audit committee.
- In 2020, **20%** of our board members were women.

ABOUT FNF

COMPANY OVERVIEW

Profile

Fidelity National Financial is the leading provider of title insurance and settlement services to the real estate and mortgage industries. FNF is the nation's largest title insurance company through its title insurance underwriters – Fidelity National Title, Chicago Title, Commonwealth Land Title, Alamo Title and National Title of New York – that collectively issue more title insurance policies than any other title company in the United States. We are the most diversified competitor in the title insurance space from 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 other title-related services. Our goal is to help lenders, builders, developers, attorneys, and real estate professionals grow and succeed.

We are also a provider of annuity and life insurance products through our wholly-owned subsidiary Fidelity & Guaranty Life Insurance Company ("F&G").

FNF is consistently recognized as an industry leader by highly respected organizations. Accolades bestowed on the Company over the past decade include:

- Named to the FORTUNE 500® on an annual basis
- Highest ranked FORTUNE 500® in the title insurance industry
- Forbes America's Best Employers for Veterans for 2020
- Forbes Global 2000 for 2020
- Forbes World's Best Employers for 2019
- Forbes America's Largest Public Companies for 2018

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

CHICAGO TITLE

Corporate Precepts

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

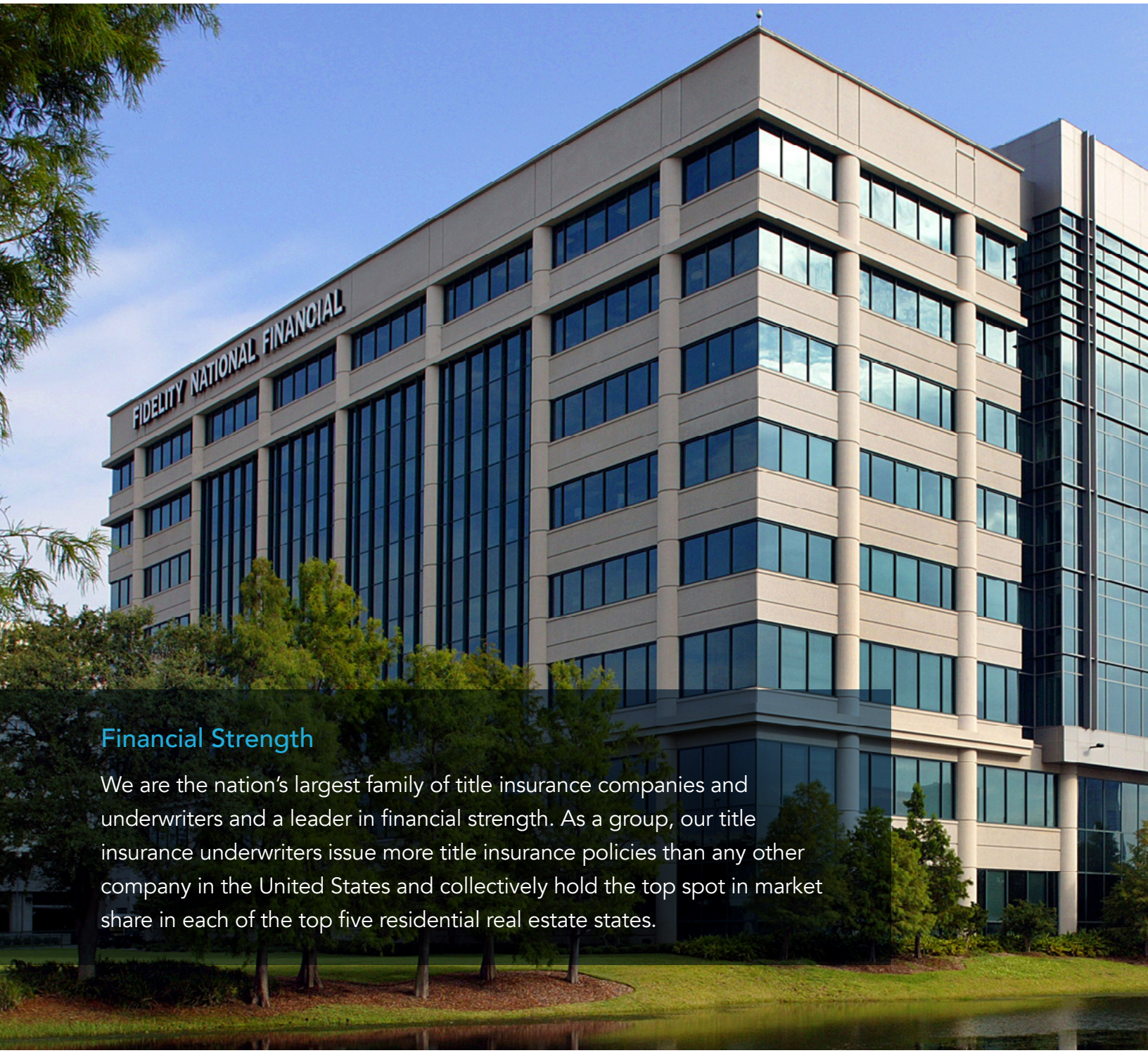
Employee Ownership

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

6

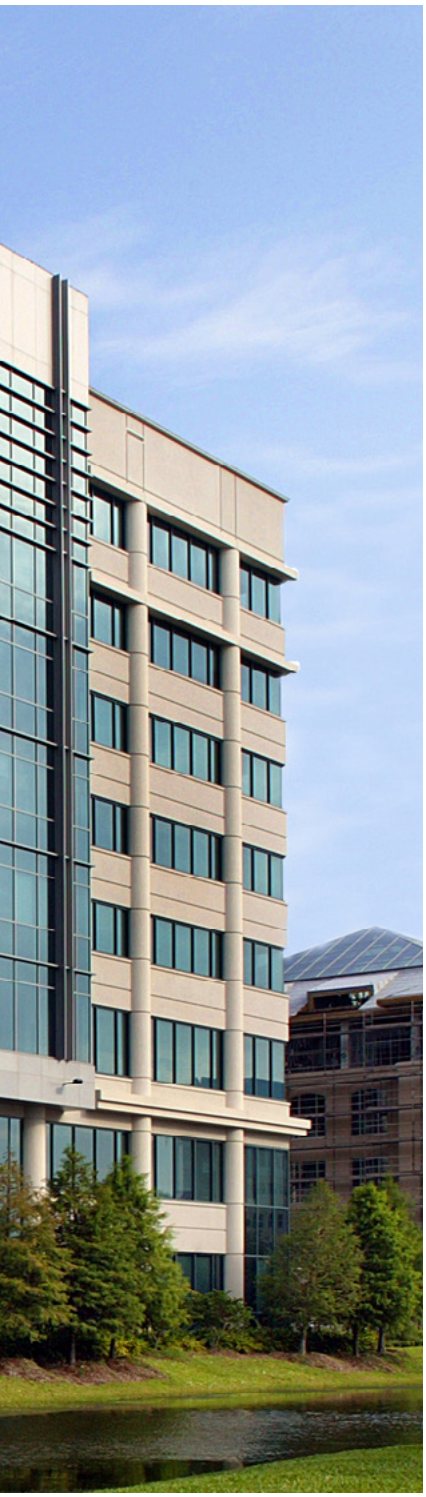
Highest Standard of Conduct

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.



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 and collectively hold the top spot in market share in each of the top five residential real estate 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

Ranked #375 on the 2020 FORTUNE 500® List / Highest ranked company in the title insurance industry on the FORTUNE 500® (ranked 375)

Most diversified competitor from a geographic, product, and revenue channel perspective

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

FNF holds the **#1 or #2 market position** in 43 states

$9.4 billion in total title revenue in 2020

$5.7 billion title and corporate segment investment portfolio

The opening and handling of over **2.9 million transactions** in 2020

OUR APPROACH TO ESG

FNF recognizes that in our rapidly changing global economy, the management of ESG risks and opportunities is important for our long-term business success. Our Company and our board are committed to addressing ESG issues to better serve our employees, business partners, and the communities where we live and work. As 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 mitigating risk and managing our business in an environmentally responsible, socially responsible, and ethical manner.

To honor that commitment at the highest levels of the Company, our management team leads our ESG efforts. Our audit committee reviews these efforts and reports these efforts to the board of directors.

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 HOMEOWNERS

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.

The state of the housing industry is a good barometer of the overall health of the U.S. economy. Healthy 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).

- National Association of Home Builders

8/10 of the largest housing spending components increased during 2019, including food, transportation, and housing.

- Bureau of Labor Statistics

In early 2020, the unprecedented COVID-19 global pandemic began to affect every part of our lives, including the U.S. housing sector. As states began to enact stay-at-home and shelter-in-place orders and the U.S. economy began to plunge into a recession, the government began to designate industries as "essential" because of their critical roles in the infrastructure of our nation and economy. On March 22, 2020,

the United States Secretary of the Treasury, Steven Mnuchin, issued a memo designating the financial services sector as a Critical Infrastructure Sector, which included title and settlement services companies. This move underscored the importance of not only the housing sector, but also the title and settlement services industry to the American economy.

At FNF, we went to work ensuring business remained as close to usual as possible for our policyholders. We pivoted to remote work while maintaining the efficiency of our claims handling, underwriting, and closing processes. We continued to serve our pipeline of existing and new customers through innovation and technology, such as video conferencing and digital closing options.

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.

For many families, their home is the single largest investment that they will make in their lifetimes. However, as ownership of a piece of property changes through time, there are many places where rights or claims to that property may arise, including from previous owners, their family or heirs, contractors, creditors, or governmental authorities like the Internal Revenue Service.

The real estate may be sold without the knowledge of the party having a right or claim to the property. In addition, home buyers may purchase the real estate without having any knowledge of these rights or claims. In either event, these rights or claims remain attached to the title to the property until they are extinguished.

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 home. Sometimes undiscoverable defects, forgery, fraud, or clerical errors can come up after the title search. Homeowners depend on the strength and security of a reputable title insurance company to protect their investment for years to come.

Commercial real estate involves complex transactions and complicated title histories, involving high risks for the buyer, seller, and lender who have a vested interest in the transaction. During the title search process, defects such as forgeries, errors in public record, liens/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.

CONSUMER PROTECTION FROM FRAUD

The ability to conduct transactions electronically is a sustainable business practice that offer 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 $439 million from wire fraud in 2019 alone,[2] the most of any payment method reported. Real estate transactions are often the biggest targets 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 proper steps to protect their email against bad actors who want to infiltrate this treasure trove of personal data and access it with the 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.

[2] https://www.ftc.gov/system/files/documents/reports/consumer-sentinel-network-data-book-2019/consumer_sentinel_network_data_book_2019.pdf

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 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.

WIRE SAFE™

Start inHere®

Consumer Friendly Digital Opening Package

Mobile Deposit +

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 helped the Company to quickly react when wire fraud is identified and reported.

FRAUD Insights

Protecting Consumer Data

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. 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 regular monitoring and testing of our infrastructure to confirm technical safeguards are operating as intended.

“We take the privacy and security of our customers’ information seriously.”

ENVIRONMENT

ENVIRONMENTAL MANAGEMENT

As a title insurance company, our environmental impact as a firm is relatively small due to the services nature of our insurance business. However, FNF recognizes the importance of conducting business in an environmentally responsible manner and integrating environmental management practices into our operations, especially at our facilities. For example, we maintain leases in LEED® certified buildings. We also encourage our employees to incorporate sustainable solutions wherever possible, and we have programs and initiatives in place directed at reducing environmental impacts through energy efficiency, water conservation and waste management.

Climate Change and Energy Use

At FNF, we recognize that climate change poses risks to our business and the communities where we live and work. Climate risks are inextricably linked to financial risks in the global real estate sector. As such, we are committed to mitigating the climate impacts of our business, aligned with our values of protecting home ownership for current and future generations. Today, our climate strategy is tied to initiatives within our operational control at our Jacksonville headquarters.

At FNF's Jacksonville home office campus, we are working to reduce our carbon footprint:

Use **Energy Star®** technologies in datacenters

Replace aging equipment with **energy efficient alternatives**

Retrofit lighting in parking garages with LEDs to reduce parking garage energy consumption by up to 50%

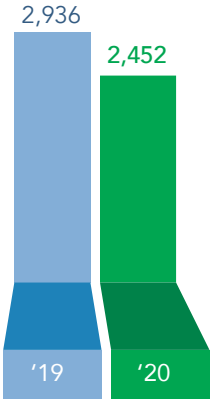
Use **energy-efficient LEDs, CFLs**, and motion sensors in offices and hallways

Our Jacksonville campus reduced Scope 1 and 2 emissions in 2020 compared to 2019. We reduced the amount of electricity used on our corporate campus by over 1 million kilowatt-hours (kWh), or 16% in 2020 compared to 2019. Although some of this reduction is attributed to reduced office capacity during COVID-19, we are still excited for this achievement and strive to continue our progress towards improving our corporate footprint.

CORPORATE EMISSIONS

Emissions (tCO2e)

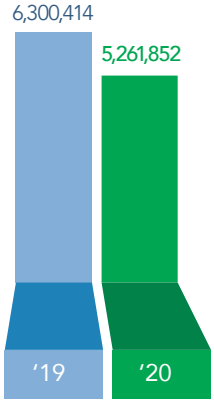
-16.5%



CORPORATE ELECTRICTY CONSUMPTION

Electricity (kWh)

-16.5%



Waste Management

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

Here are some of the ways we are working to reduce waste:

National

- Digitize records management.
- Partner 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 partnercommitted to shredding and recycling in an environmentally responsible manner, and our waste disposal provider utilizes single stream recycling.

JAX Campus

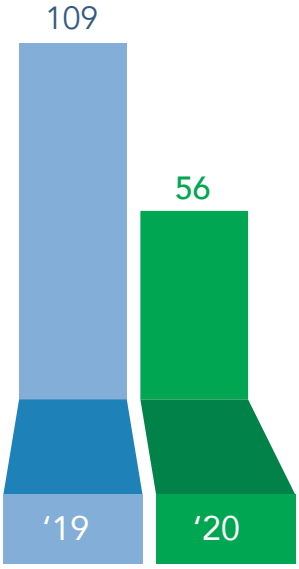
- At FNF's Jacksonville home office campus, we are working to reduce our paper and waste:
  - > Drastically reduce paper across operations through paperless initiatives, which were started in 2010.
  - > Eliminate water bottles.
  - > Participate in recycling programs.
  - > Discontinue the use of Styrofoam and provide reusable cups and lunch containers for purchase in our cafeteria.
  - > Use Certified Green Seal® paper products and eco-cleaning products.

CORPORATE WASTE

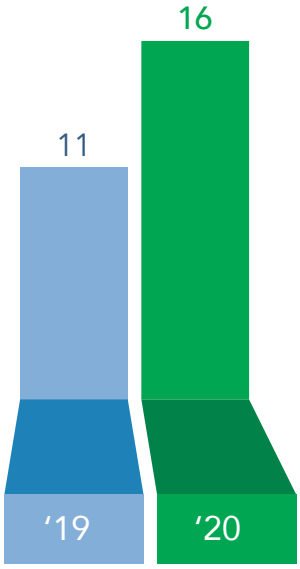
Waste (short tons)

Total Waste ↓ **48.6%**

Non-Recycled Waste
-59.2%



Recycled Waste
+45.5%



Reduce Water Consumption

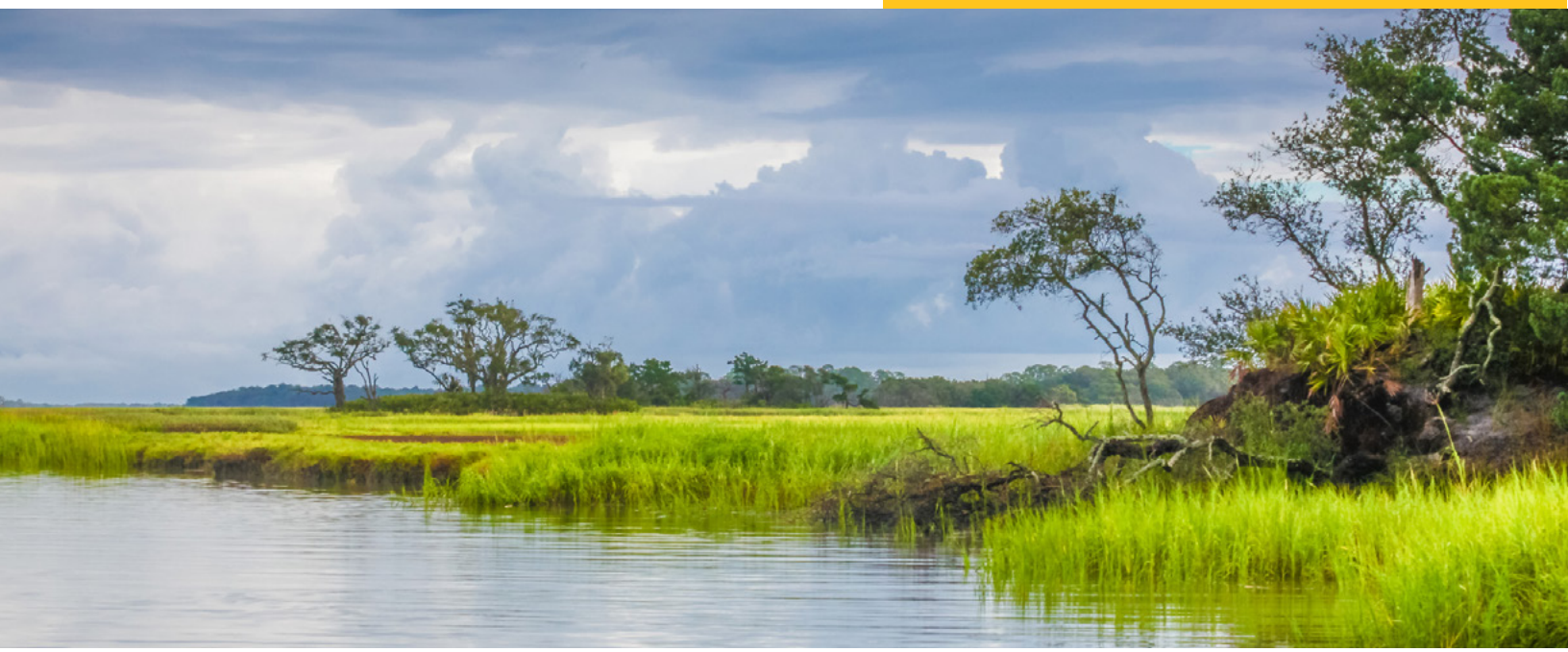
At FNF's Jacksonville home office campus, we also take a responsible approach to water conservation and consumption, including:

- Use water flow restrictors in breakrooms and restrooms;
- Use soil-moisture managed campus irrigation;
- Use native or drought resistant plant material; and
- Abide by a no-concrete watering policy.

CORPORATE WATER CONSUMPTION

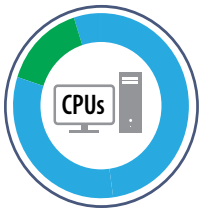
Water Consumption (gallons)

-14.8%

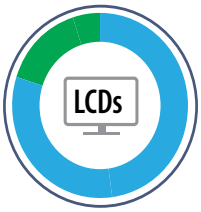


FNF 2020 Reuse and Recycling Statistics

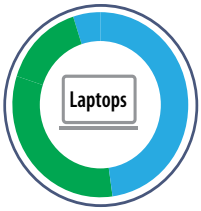
Reused and Recycled amounts are reflected on an equivalent basis based on the devices retired and processed by our vendor in 2020.



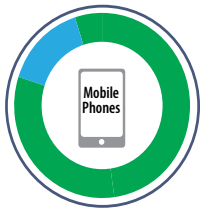
Reused - **2605**
Recycled - **477**



Reused - **2345**
Recycled - **787**

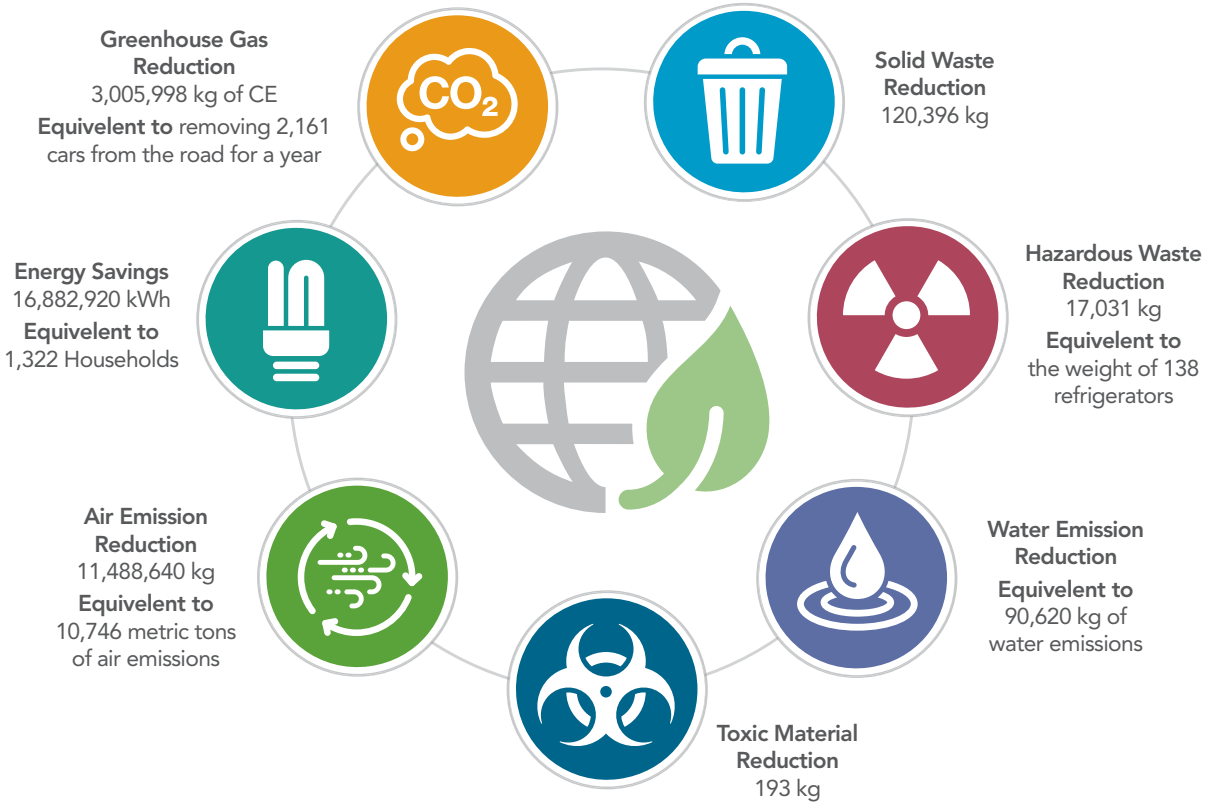


Reused - **619**
Recycled - **221**



Reused - **86**
Recycled - **212**

Total Reused - **5665**
Total Recycled - **1697**



OUR DIGITAL STRATEGY TO DRIVE INDUSTRY SUSTAINABILITY

The closing of real estate transactions has historically been a paper-intensive process. Through our Digital Strategy Initiative, we are committed to moving the title insurance industry in a more sustainable direction through the use of technology.

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. Part of the focus of our Digital Strategy is to move the title insurance industry in a more sustainable direction. Our digital 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.

We accomplish this through the investment, development and adoption of innovative technology programs, including SoftPro®, robust title automation and document management cloud-based technology, our inHere® Experience Platform, comprised of Start inHere® (formerly known as startSafe®), Mobile Deposit +, the inHere® mobile app + portal, Close inHere®, and Notarize inHere®, TitleWave®, and agentTRAX™.

As a result of continued investments in these digital initiatives, during 2020, nearly three quarters of our 2.9 million direct title transactions were processed without a dependency on paper documents or printed images. These technology initiatives coupled with our recently announced 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®

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. Whether on a smart phone, tablet, or desktop, the experience is simple and intuitive.

inHere® App + Portal

The second major component of the inHere Experience Platform is the inHere app and portal. 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 inHere will be provided and supported by all of the FNF family of title companies, every real estate agent, lender, buyer, seller, or borrower can benefit from the better experience it provides.

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.

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.

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.

SOCIAL

OUR EMPLOYEES

We believe that our employees are our greatest asset. Across FNF, we value our workforce and the outstanding contributions our employees make each day. We are dedicated to building talented teams and are committed to providing good benefits, leadership and development opportunities, and awards and recognition, which in turn results in improved employee performance and morale.

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 ownership with Company matching
- Flexible spending for healthcare and dependent care
- Life insurance
- Short and long-term disability

February 2020

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.

Employee Stock Purchase Plan (ESPP): Our ESPP provides our employees with a way to become owners of FNF. In addition to their contributions used to purchase Company stock, the Company provides a matching contribution one year later, subject to continued employment. This program is open to all full and part-time employees. Employees are incentivized to take pride in our Company by knowing that they are an owner of the Company and to take advantage of an opportunity to build personal wealth over time. The stock match program has helped employees put down payments on houses, send their children to college, build toward retirement and achieve other lifelong dreams.

Employee Assistance Program (EAP): When our employees face personal challenges, the FNF Employee Assistance Program (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.

2020 FNF Leadership Advisory Board

2020 FNF Women Inspire Cohort

Fitness and Health 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)
- Fitness center
- Charitable walks/races
- On-site services such as electric vehicle charging stations, car wash, shoeshine and repair drop-off, and dry-cleaning pick-up/dropoff

Consumer Discounts: We provide our employees discounts on many products and services that they use in their personal lives. Our ECPurchasing 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.

Training and Leadership

FNF offers a variety of training and educational opportunities for employees. We provide training on escrow policies and procedures, advanced escrow processing and practices, title loss reduction, title underwriting, advanced title practices and procedures, fraud prevention, as well as software, soft skills, sales, and time management trainings. Our Commercial Sales University is a course for new commercial sales reps and our Leadership Development Program provides employees mentorship from senior executives.

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 managers' report and to participate in the process of 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, 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 state land title and legal associations. Some offices provide financial assistance to join professional organizations and offer education reimbursement.

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 are eligible to apply for either 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 2019-2020 scholarship year, FNF awarded 169 renewals scholarships, 32 new William P. Foley Scholarships in the amount of $5,000 each, and 67 new Fidelity Executive Scholarships in the amount of $2,500 each. In total, 268 scholarships were given this year, a 5% increase in awards from the 255 given in the 2018-2019 scholarship year.

169
RENEWAL
Scholarships

32
WILLIAM P. FOLEY
Scholarships

67
FIDELITY EXECUTIVE
Scholarships

268 Total Scholarships ↑5%

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 a number of incentives, including the opportunity to receive individualized mentorship from senior management.

January 2020

Maverick Award

Given out at our Jacksonville headquarters, the Maverick program recognizes outstanding full and part-time employees who embody and support our Corporate Precepts, making the workplace more efficient and more welcoming for customers and co-workers. Winners of this program are honored at the Maverick Ceremony, receive a Maverick trophy, a designated reserved parking pass, $500 in Company stock, $300 American Express gift card, $200 in restaurant gift cards, a bottle of Foley Family Wine, and a framed Maverick certificate to commemorate their contribution and achievement.

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.

DIVERSITY & INCLUSION

Diversity is a key component of FNF's success. We believe that the diversity of our employees allows us to connect to our clientele and offer them meaningful, customized products and services.

FNF's Code of Business Conduct & Ethics prohibits discrimination and harassment. We have a written nondiscrimination policy that is distributed to all employees as part of our employee handbook, which employees must acknowledge annually. Our employees participate in annual trainings including: Code of Business Conduct and Ethics Training, and Reporting Harassment: Everyone's Responsibility Training.

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, 2020, out of the 21,491 U.S. based employees under FNF, 71% of the total workforce are women and 29% are men. Two out of ten board members are women, 39% percent of the members of FNF's Executive Team are women and 67% of FNF's Managers (Vice President and above) are women. Our annual Women in Leadership Program for female executives, managers, and future managers is designed to encourage and promote women into more active leadership roles within FNF.

March 2020

February 2020

COMMUNITIES & PHILANTHROPY

FNF believes in the importance of strengthening and engaging local communities through volunteerism and philanthropy, and FNF is in a unique position to champion efforts on both local and national levels. With over 1,300 offices nationwide, FNF makes the greatest impact in the cities and towns that our local operations call home.

Every year, thousands of hours of employee volunteer time are given locally to help clean up communities, raise funds and awareness for various healthcare causes, and feed the hungry. Our local branch offices often drive fundraising campaigns to support their communities in times of crisis. Many operations participate in charitable fun runs, Habitat for Humanity events, fundraising drives, and annual Bowl-a-Thons to support local charities. The FNF family of companies has supported national charitable organizations such as the American Heart Association, The Folded Flag Foundation, Make-A-Wish Foundation, Habitat for Humanity, and The Leukemia & Lymphoma Society. In times of crisis, FNF has set up donation campaigns to help those affected by fires, floods, hurricanes, and national tragedies. Our Jacksonville Campus has an annual campaign that allows employees to contribute to the United Way through payroll deductions and encourages employees to participate in volunteer opportunities.

In 2020, FNF contributed several million 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 700 charitable organizations across 39 states in the US, India, and Canada. 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

Feeding America

The Feeding America network is the nation's largest domestic hunger-relief organization. Together with individuals, charities, businesses, and government we can end hunger.
https://www.feedingamerica.org

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/

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

Home Aid - Los Angeles

Home Aid LA's mission is "Building new lives for Los Angeles' families and individuals experiencing homelessness through housing, education, and community outreach." Home Aid pairs private builders with nonprofit service providers to achieve huge discounts on shelter construction and renovation.
https://www.homeaidla.org/about-us

Phipps Houses

Phipps Houses in New York is the oldest and largest not-for-profit developer, owner, and manager of affordable housing in New York City.
https://www.phippsny.org

February 2020

Regional Food Bank of Northeast Florida

Feeding Northeast Florida helps local children and families, seniors, and active and retired military members who struggle to put food on the table. Working with local grocery stores, manufacturers, and farms, Feeding Northeast Florida rescues high-quality food that would normally be wasted and transforms it into meals for those in need.
https://www.feedingnefl.org

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

These efforts are part of FNF's mission to advance, expand, and protect the experience of property ownership for all individuals in the communities we serve.

COVID-19

As we navigated the COVID-19 pandemic together, we worked to protect our employees and their families, as well as the employees, customers, and communities of our portfolio companies. We had already provided the vast majority of our employees with the tools they need to work from home, and the success of this approach was demonstrated during the COVID-19 pandemic of 2020, when approximately 80% of our employees transitioned to work from home. For those who worked in the office, we ensured adequate space for social distancing, required face coverings, and provided COVID-19 signage to remind employees of respiratory etiquette and to not come into the office if they had particular symptoms or had been exposed to a person with COVID-19.

GOVERNANCE

FNF is committed to strong governance systems and policies that ensure fair, transparent and efficient business practices.

BOARD OF DIRECTORS & ESG OVERSIGHT

Our board and its audit committee oversee the execution of FNF's ESG strategies as part of oversight of overall strategy and risk management. Our commitment to addressing ESG issues is led by our management team.

Board of Directors

The management of our Company is overseen by a highly qualified board of directors, 70% of whom are independent from management. Each member brings to the table 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	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	√	√		√				√	√	√
Technnology/Systems	√	√		√			√	√		
Legal	√					√				√
Marketing/Sales	√	√	√	√	√		√	√	√	√
Board Tenure	15	4	15	15	15	•	4	7	14	15
Age	76	74	69	58	86	43	54	66	54	64
Ethinic, or Gender Diversity						√	√			

Our board of directors 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 of directors 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 CEO Raymond R. Quirk on various matters.

Board Committees

Our board of directors has appointed three standing committees to assist with the oversight of our Company, which are described below. All of our board committees are composed of independent directors.

- **Audit Committee**: Responsibilities include oversight of 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.

- **Compensation Committee**: Responsibilities include reviewing and approving compensation matters for our Chief Executive Officer and other executive officers and our board of directors, and approving our compensation plans, programs, and awards made to our executives thereunder.

- **Corporate Governance and Nominating Committee**: Responsibilities include identifying qualified individuals for our board of directors and reviewing matters relating to board composition, including director selection criteria, independence, and diversity matters, and overseeing the annual evaluation of the performance of our board.

The responsibilities of each committee are generally described above but are laid out in detail 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

In 2018, our board codified its commitment to diversity when selecting new director nominees, including candidates with a diversity of age, gender, nationality, race, ethnicity, and sexual orientation by integrating it into the director selection criteria in our Corporate Governance Guidelines. As of December 31, 2020, two out of ten directors identify themselves as diverse. In May 2021, our board appointed Halim Dhanidina, who also identifies as diverse, to serve on our board.

ESG RISK MANAGEMENT

At FNF, we manage material risks, including ESG risks, through our Enterprise Risk Management (ERM) program. Our ERM program is overseen by our Chief Risk Officer. Our Business Continuity Office (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. We maintain a dedicated BCO Office that is responsible for the implementation of the BCO program and reports to the Chief Risk Officer. Our Chief Risk Officer reports to the audit committee of our board of directors on a quarterly basis about our ERM and BCO programs, and the programs are approved by the audit committee annually.

FNF recognizes ESG risks, including climate change and severe weather conditions, cybersecurity breaches, pandemic diseases, and other catastrophic events may impact our business. Our ERM program identifies and conducts risk assessments on our material risks, including environmental risks. Our team works diligently to identify, assess, and manage risks. 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. The success of the steps taken through our BCO program were evident in the minimal disruption in productivity experienced by our employees and our customers during Hurricane Irma, which resulted in extensive flooding in Jacksonville.

ESG DUE DILIGENCE

ESG is embedded across FNF's approach to mergers and acquisitions. In order to maximize the value of each of our diverse assets, our management team takes a holistic approach and reviews ESG practices that are material to a potential investment.

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.

We believe that managing ESG issues in our mergers and acquisitions helps FNF generate stronger returns for our shareholders while improving our impact on society.

Fidelity & Guaranty Life Insurance Company ("F&G"), a wholly-owned subsidiary: For more than 60 years, F&G has helped middle-income Americans prepare for retirement and for their loved ones' financial security. F&G offers unique life insurance and annuity solutions, and these products have protected over 700,000 people across the United States. F&G aims to improve people's financial lives, backed by the passion of its employees and grounded in a culture of mutual respect. F&G strives to create a culture to reward workplace engagement, teamwork, and results. F&G employees are dedicated to giving back to the communities where F&G operates through charitable donations and volunteer work. Through F&G's Employee Gift Matching Program and Corporate Charitable Contributions, F&G provides financial support to many charitable organizations. Through F&G's Volunteer Time Off (VTO) policy, the Company encourages employees to volunteer with organizations that are important to them.

ENTERPRISE RISK MANAGEMENT (ERM)

We maintain a comprehensive Enterprise Risk Management (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.

With direct oversight by our board of directors through our audit committee, our ERM hierarchy/structure encompasses senior executive leaders from all facets of the business, including operations, finance, accounting, treasury, information technology and security, legal/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. The ERM program includes:

Compliance Function:

Provides standards and policies to mitigate identified risks, as well as training for 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 of directors each quarter.

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

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
- Deterrence of wrongdoing

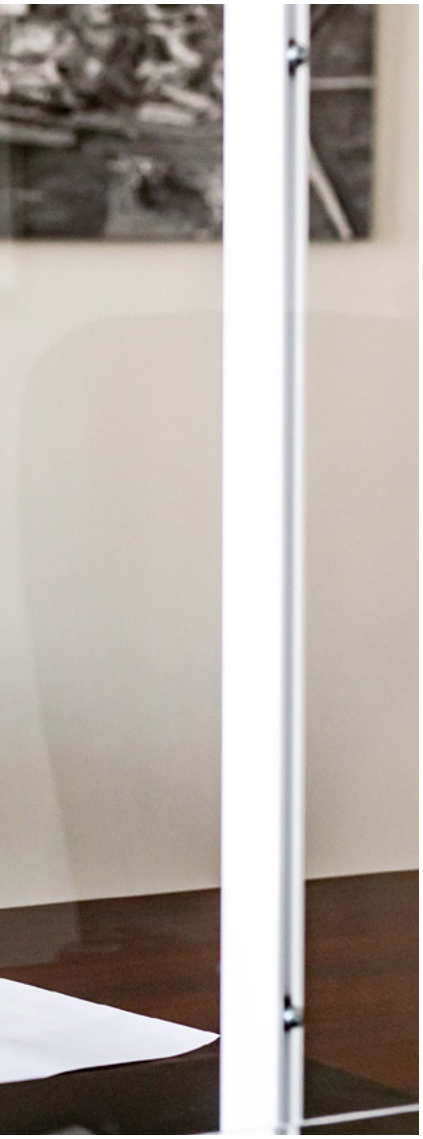
As required by applicable law, we will disclose any waiver of our codes of ethics for an executive or director of the Company on the Investor Relations page of our website at www.fnf.com.

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.

DATA PRIVACY & CYBERSECURITY

FNF is highly dependent on information technology. We are focused on making strategic investments in information security to protect our clients and our information systems. Our investments include both capital expenditures 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 and controls, including those related to privacy, information security, and cybersecurity, and we employ a broad and diversified set of risk monitoring and risk mitigation techniques.



Our board has a strong focus on cybersecurity. Our approaches to cybersecurity and privacy are overseen by the audit committee. 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 existing and emerging risks at our portfolio companies, including, as appropriate, risk assessments, cyber and data security risks, and any security incidents. Our audit committee chairman reports on these discussions to our board of directors on a quarterly basis. In addition, our audit committee chairman has attended third-party director education courses on cybersecurity and privacy issues and trends in 2020.

Our employees are one of our strongest assets in protecting our customers' information and mitigating risk. We maintain comprehensive and tailored training programs that focus on applicable privacy, security, legal, and regulatory requirements that provide ongoing enhancement of the security and risk culture at FNF. 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. Our employees participate in annual trainings including: Information Security Training, Managing and Safeguarding Records Training, and Understanding and Protecting Privacy Training.

FNF DATA TABLES

	ENVIRONMENT*			
	Unit of Measure	2019	2020	% Change
Corporate Emissions Associated emissions from purchased electricity	Short Tons (CO2e)	2,936	2,452	**-17%**
Corporate Electricity Consumption	kWh	6,300,414	5,261,852	**-17%**
Non-Recycled Corporate Waste	Short Tons	98	40	**-59%**
Recycled Corporate Waste	Short Tons	11	16	**46%**
Total Corporate Waste	Short Tons	109	56	**-49%**
Corporate Water Consumption	Gallons	9,441,000	8,040,000	**-15%**

* Data represents full year values for FNF's Corporate Offices in Jacksonville

	SOCIAL			
	Unit of Measure	2019	2020	% Change
Total US Employees	Number	21,211	21,491	**1%**
US Employee Retention	Percentage	86%	78%	**-9%**
US Employee Voluntary Turnover	Percentage	10%	10%	**0%**
US Employee Involuntary Turnover	Percentage	4%	12%	**200%**

	GENDER REPRESENTATION OF U.S. BASED EMPLOYEES (%)			
	2019		2020	
	Female	Male	Female	Male
Executive Management	41%	59%	39%	61%
Non-Executive Management	67%	33%	67%	33%
Professionals	45%	55%	44%	56%
All Other Employees	76%	24%	77%	23%
Total	70%	30%	71%	29%

	AGE GROUP REPRESENTATION OF U.S BASED EMPLOYEES (%)	
	2019	2020
<20	<1%	<1%
21-29	10%	11%
30-39	20%	20%
40-49	26%	26%
50-59	26%	26%
60-69	15%	15%
70-79	2%	2%
80+	<1%	<1%

	LONGEVITY OF U.S. BASED EMPLOYEES	
	2019	2020
<1 year	17%	19%
1-5 years	36%	36%
6-10 years	18%	17%
11-20 years	18%	17%
21-30 years	8%	8%
31-40 years	3%	3%
41+ years	<1%	<1%

Additional Information

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.

www.fnf.com

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