



 **2024 SUSTAINABILITY REPORT**



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A MESSAGE FROM OUR CEO

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

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

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

Our sustainability commitments focus on:

Supporting Financial Goals and Protecting Homeownership: Our policyholders depend on the strength and security of a trustworthy title insurance company to protect their ownership rights for years to come. As a provider 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.

F&G's product solutions also support our clients in achieving their retirement goals and improving their financial lives, while protecting against unforeseen events through life insurance policies.

Consumer Data and Fraud Protection: The safety and security of our policyholders, customers, vendors, and employees is one of our top priorities. This means ensuring rigorous information security and internal auditing protocols, and monitoring to help ensure the safety of funds and private information that are in our custody. We work hard to protect our stakeholders from fraud and educate them through our fraud prevention programs.

Preserving the Environment: FNF works to integrate environmental management practices into our operations, including our facilities. As part of our commitment to preserve the environment, we understand that we not only have a duty to protect the local environments where we operate, but that climate change may pose risks and present opportunities to our business. Annually, we conduct a climate risk assessment to understand climate-related risks that may impact our business and to manage these risks through our enterprise risk management systems.

We have several efforts underway to reduce our environmental footprint across our locations. Our efforts include monitoring and mitigating our carbon footprint and participating in recycling programs. Additionally, by digitizing a traditionally paper-intensive industry, we have implemented customer-centric technology that also significantly reduces paper consumption in real estate transactions. We are committed to moving 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 to expand their knowledge base and develop skills for career advancement. Additionally, we are committed to maintaining a diverse and inclusive workplace. With over 1,300 locations throughout the United States and Canada and over 20,000 employees, we are positioned to make a difference within the communities in which we operate. Through local community involvement, corporate initiatives, philanthropic giving, and an active community volunteer ethos, we work hard each day to support the communities where we live and operate.

High Standard of Conduct: The Company adheres to applicable 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. FNF has implemented strong governance practices, policies, training, and reporting avenues designed to encourage all employees to adhere to our high standards for business integrity.

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

Sincerely,

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

Mike Nolan, Chief Executive Officer

2024 AT-A-GLANCE

Unless otherwise noted, this data is current as of December 31, 2024.

COMPANY OVERVIEW

NAME

Fidelity National Financial, Inc.

STOCK SYMBOL (NYSE)

FNF

INDUSTRY

Financial Services & Insurance

HEADQUARTERS

Jacksonville, FL

WORLDWIDE EMPLOYEES

Over 23,000

LOCATIONS

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

REVENUE

\$13.7 Billion

KEY 2024 SUSTAINABILITY ACCOMPLISHMENTS

- Continued monitoring risk and opportunities related to our Climate Risk Assessment
- Invested in technology allowing us to calculate our emissions scopes across our real estate portfolio
- Assessed and improved key policies and statements to reflect our ongoing commitment to sustainability-related risk

AWARDS

- Named to the **FORTUNE 500®** for more than 15 years (2025 rank 313)
- For 2024, selected by Newsweek as one of:
 - √ **Most Trustworthy Companies** in America
 - √ America's **Greenest Companies**
- For 2024, selected by Forbes as one of:
 - √ America's Best Large Employers
 - √ Global 2000
- Department of Defense Above and Beyond Award for Employer Support of the Guard and Reserve
- 2024 Winner of the Plan Sponsor Council of America's Emphasizing Diversity and Inclusion within Retirement Plans
- 2024 Healthiest Employers of Jacksonville Award
- 2024 First Coast Worksite Wellness Council Healthiest Company Platinum Level Award
- 2024 Eddy Award for Ongoing Investment Education
- Silver Excellence Award in Human Capital Management from the Brandon Hall Group
- FNF India – Great Place to Work Certified
- SoftPro named to Triangle Business Journal's 2024 Best Places to Work

PROTECTING HOMEOWNERS



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



Over **1.3 million transactions** opened in 2024



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 313)



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

U.S. WORKFORCE

In 2024, women represented over **69%** of FNF's U.S. workforce, and **43%** of the members of FNF's leadership team.

EMPLOYEE RETENTION



In 2024, we **retained over 87%** of our U.S. workforce.

COMMUNITY

We supported over **1,000** community organizations in 2024, 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.
- The corporate governance and nominating 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 the Company's strategic vision.

JACKSONVILLE HEADQUARTERS ENVIRONMENTAL FOOTPRINT

Carbon Footprint and Electricity Consumption

In 2024, FNF's Jacksonville Headquarters carbon emissions footprint was 2,167 MTCO₂e, a **19% decrease from the 2019 baseline**, and electricity consumption was 5.67 million kWh, a **10% decrease from the 2019 baseline**.

Non-Recycled Waste

In 2024, the total non-recycled waste footprint was 42 tons of waste, a **65% decline from the 2019 baseline year**.

Water Consumption

In 2024, the water consumption was 5.5 million gallons, a **20% decrease from 2023**, and **42% decline from the 2019 baseline year**.

ABOUT FNF

COMPANY OVERVIEW

Profile

Fidelity National Financial is a leading provider of: (i) title insurance, escrow and other title-related services including loan sub-servicing, valuations, default services, and home warranty and (ii) transaction services to the real estate and mortgage industries. FNF is the nation's largest title insurance company operating through its title insurance underwriters – Fidelity National Title Insurance Company, Chicago Title Insurance Company, Commonwealth Land Title Insurance Company, Alamo Title Insurance and National Title Insurance of New York Inc. – which collectively 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 2024 include:

- Named to the FORTUNE 500® for more than 15 years
- Highest ranked FORTUNE 500® in the title insurance industry
- Newsweek Most Trustworthy Companies in America 2024
- Newsweek America's Greenest Company
- Forbes America's Best Large Employers 2024
- Forbes Global 2000 2024

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



Our South Florida Agency team volunteered their time to sort and package 18,000 pounds of food for Feeding South Florida.

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

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

LoanCare is a nationally recognized leader in full-service subservicing to the mortgage industry. We

have been offering our expertise and best practices in providing servicing solutions since FNF acquired LoanCare in 2009.

We are also a leading provider of insurance solutions serving retail annuity and life customers and institutional clients through our majority-owned subsidiary, F&G Annuities & Life (F&G). For more than 60 years, F&G has helped Americans prepare for retirement and for their loved ones' financial security. Through annuity and life insurance solutions, 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

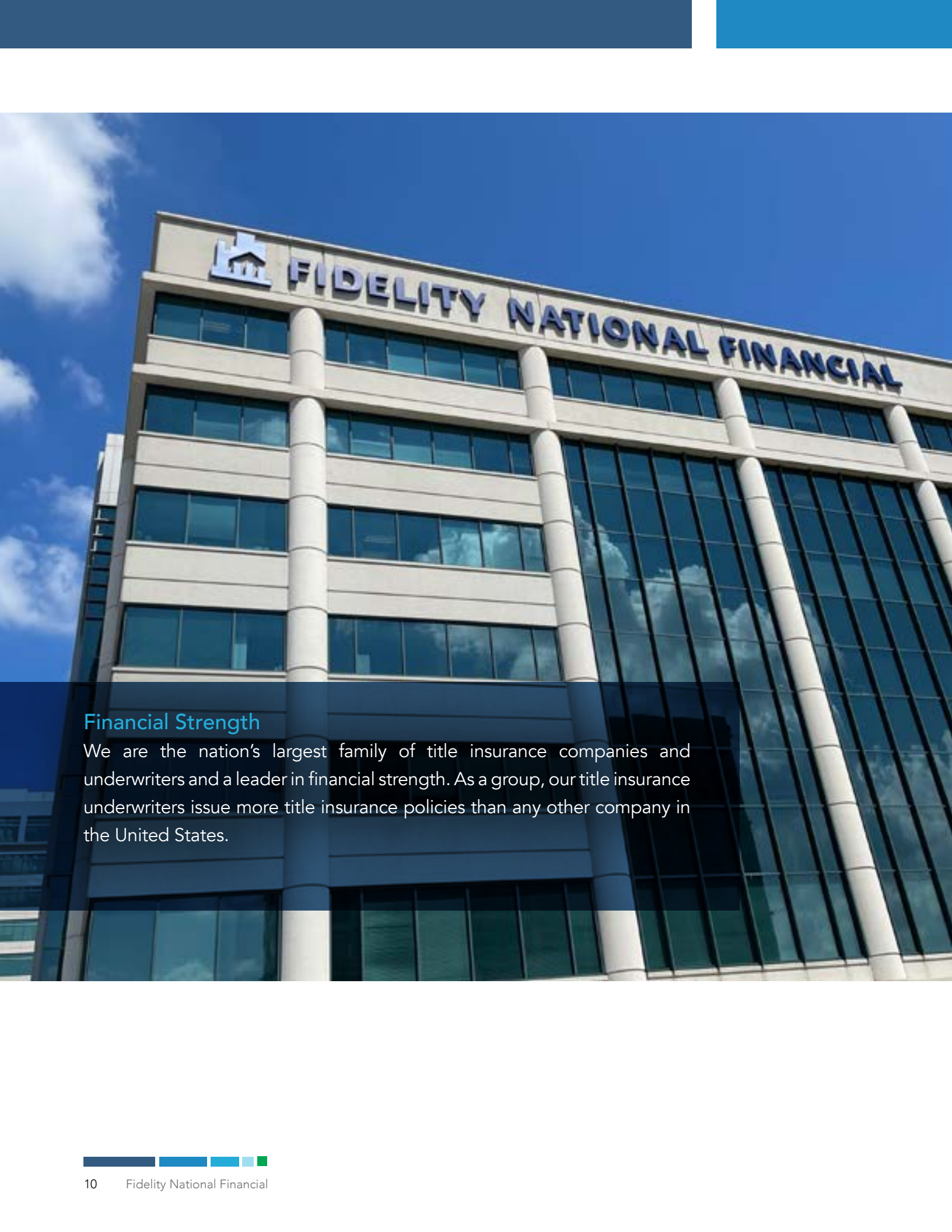
Employee Ownership

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 313)



"A" financial strength rating by S&P Global, Moody's and Fitch Ratings (as of June 2025)



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 40 states



\$7.7 billion in total title revenue in 2024



\$4.7 billion title and corporate segment investment portfolio at December 31, 2024



Over **1.3 million transactions** opened in 2024



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 companies to the real estate and mortgage industries, FNF's aim is to advance, expand, and protect the life-changing experience of property ownership, while managing our business in an environmentally responsible, socially responsible, and ethical manner. ESG is embedded throughout our approach to how we operate our business to help FNF generate strong returns for our shareholders while improving our impact on the communities we serve.

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

FNF's mission is to 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>



Chicago Title employees in Arizona spent part of their weekend helping organize and clean the Sunshine Acres Vintage Store, which provides funds and support for Sunshine Acres Children's Home.

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 2024, real estate trends across the U.S. saw effects from mortgage rates remaining at elevated levels and limited housing inventory. Despite the challenging landscape, we experienced a slight uptick in both purchase and refinance transactions from 2023 levels. The Company continues to innovate, streamline our products and services to help control or reduce costs, and offer a variety of closing options to meet our customers' comfort levels and needs.

THE IMPORTANCE OF TITLE INSURANCE AND PROPERTY RIGHTS PROTECTION

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

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



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

TITLE INSURANCE IN ACTION “PROTECTING PROPERTY RIGHTS”

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

FNF recognizes its employees’ good judgment and persistence to detect fraud. Recently, a Title Officer at Ticor Title helped prevent potential fraud by identifying suspicious notarized documents related to the sale of a vacant lot. Through diligent verification of embassy notarizations, forged documents were uncovered, leading the company to decline insuring the transaction. This action avoided a costly claim and safeguarded the customer from a fraudulent deal.

RESPONSIBLE CLAIMS MANAGEMENT

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

We employ a large staff of attorneys in our claims department to handle title and escrow claims. Our claims processing centers are located in Omaha, Nebraska, and Jacksonville. In-house litigation counsel who are routinely engaged to represent our insureds in court proceedings 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 denied claims receive 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 denied, resolved, or pending claims.



Our Fidelity National Title team in East Bay, CA took time out of their busy schedule for a bowling team bonding night.

CONSUMER DATA AND FRAUD PROTECTION

CONSUMER PROTECTION FROM FRAUD

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

Wire fraud is one of the fastest growing cybercrimes in the U.S., according to the National Association of Insurance Commissioners. The Federal Trade Commission reported that consumers lost \$287 million from wire fraud in 2024 alone.² 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, compromise parties' email, and use that information to lure buyers into wiring them money.

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

WireSafe and Start inHere® Programs

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



²https://www.ftc.gov/system/files/ftc_gov/pdf/csn-annual-data-book-2024.pdf



CYBERSECURITY PROGRAM

Cybersecurity is a top priority at FNF. Our business is highly dependent on information technology. We continue to make strategic investments in information security to protect our customers 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.

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

PRIVACY PROGRAM – PROTECTING CONSUMER AND EMPLOYEE DATA

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

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

Robust Training

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. Annually, all FNF employees acknowledge the FNF Privacy Policy and complete training courses on topics including Information Security, Records Management: and Privacy. We continue to provide a strong focus on all areas of cybersecurity including threat and vulnerability management, security monitoring, identity and access management, phishing awareness, risk oversight, third-party risk management, disaster recovery, and continuity management.

Fraud Prevention Awareness

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



PRESERVING THE ENVIRONMENT

UNDERSTANDING OUR FOOTPRINT

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

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

Climate Risk Assessment and Key Policy Development

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



Greenhouse Gas Emission Inventory

In 2020, we completed our inaugural internal GHG emissions inventory for our Jacksonville headquarters following the GHG Protocol Corporate Standard. For 2024, we continue to enhance our emissions data with the goal of understanding our company's full emissions footprint as we review future reduction priorities.

In 2024, our Jacksonville headquarters electricity consumption decreased by 10%, as compared to the 2019 baseline, and our scope 1 and scope 2 GHG emissions decreased by 19%.

CARBON FOOTPRINT AND ELECTRICITY USE AT THE JACKSONVILLE CAMPUS							
Metric	2019	2020	2021	2022	2023	2024	'19-'24 % Change
Scope 1 and 2 GHG Emissions ³	2,663 MTCO ₂ e	2,224 MTCO ₂ e	1,994 MTCO ₂ e	2,111 MTCO ₂ e	2,020 MTCO ₂ e	2,167 MTCO ₂ e	-19%
Total Electricity	6.30 Million kWh	5.26 Million kWh	5.21 Million kWh	5.38 Million kWh	5.45 Million kWh	5.67 Million kWh	-10%

Energy Reduction

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

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

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

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

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

Acting in accordance with all legal requirements related to the environment

Monitoring our environmental performance

Using natural resources and energy efficiently

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

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

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

Recycling, Waste, and Reduction

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

Our waste management efforts include the following initiatives:

National

- Digitizing records management
- Including Sustainability video with annual compliance training
- Recycling over 6.9 million pounds of paper through our document disposal vendor
- Partnering with sustainable vendors to dispose of IT equipment and other materials in an environmentally friendly manner:
 - > Our information technology asset disposal (computers, monitors, servers, mobile devices) vendor is eSteward[®] certified and manages the waste stream of thousands of pounds of electronics retired by FNF and ServiceLink each year
 - > Another partner committed to shredding and recycling in an environmentally responsible manner, and our waste disposal provider utilizes single stream recycling
- Environmentally conscious claims managements and core corporate functions
 - > Implemented digital claims management to reduce paper use in a traditional paper heavy process
 - > Updated conference rooms to include digital conferencing and sharing capabilities
 - > Migrating to cloud storage to help reduce our greenhouse gas emissions

Jacksonville Headquarters

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

PAPER PURCHASED AT JACKSONVILLE HEADQUARTERS							
Year	2019	2020	2021	2022	2023	2024	'19-'24 Change
Number of Cases	930	497	483	695	644	575	-38%

TOTAL CORPORATE WASTE (tons)

(tons)

-65%

2019 compared to 2024

WASTE AT THE JACKSONVILLE HEADQUARTERS								
Metric	Unit of Measure	2019	2020	2021	2022	2023*	2024	'19-'24 % Change
Non-Recycled Waste	Tons	109	56	28	36	30	31	-72%
Mixed Recycled Waste	Tons	11	16	16	16	15	11	0%
Total Corporate Waste	Tons	120	72	44	52	45	42	-65%
Scope 3 Emissions from all Waste	MTCO ₂ e	58	31	16	26	22	22	-62%

* In 2023, the waste vendor was unable to weigh our mixed-recycled waste. We used prior data from 2019 to 2022 to find the average amount of mix-recycled waste and used that amount to estimate our waste for 2023.

Technology Supply Chain

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

- Microsoft Azure has committed to being powered by 100% renewable energy by 2025
- Equinix is committed to sourcing 100% clean and renewable energy across our global portfolio by 2030

Reuse and Recycle: IT Equipment Management

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

In 2024, we reused and recycled over 480,700 pounds of electronics, a 288% increase from 2023. By focusing on reusing our electronics, we can put off the manufacturing and distributing of new devices that may be unnecessary and instead extend the life of existing devices.

Since 2019, our amount of reused electronics has decreased by 13%, and our number of recycled electronics has increased by 380%. We work to continue increasing the amount of reused electronics within our operations.

AMOUNT OF REUSED AND RECYCLED ELECTRONICS							
Type	2019	2020	2021	2022	2023	2024	'19-'24 % Change
Reused	4,776	5,665	8,437	7,236	6,416	4,158	-13%
Recycled	1,826	1,697	3,183	2,538	5,305	8,757	380%

Paper Recycling

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

In 2024, we recycled over 6.9 million pounds of paper nationwide, including over 152,000 pounds of paper recycled at our Jacksonville headquarters alone.

CORPORATE PAPER RECYCLING*					
	Unit	2022	2023**	2024	'22-'24% Change
Paper Recycled	Pounds	163,200	140,200	152,600	-6%
Scope 3 emissions from Recycled Paper Waste	MTCO ₂ e	5.71	4.91	5.34	-6%

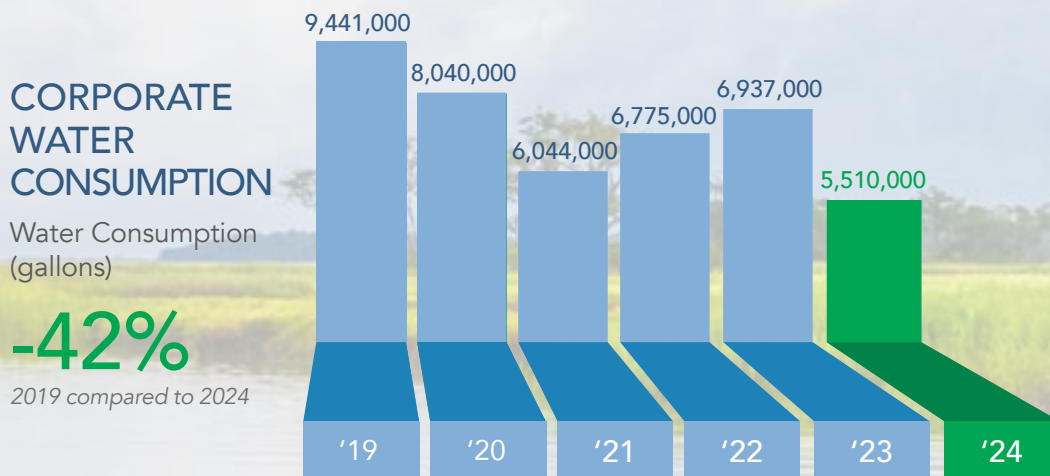
* A decrease in paper recycling does not correlate with an increase in non-recycled waste. There was less overall waste at our Jacksonville headquarters between 2022 and 2023, and a decrease in paper ordered. This decrease reflects our digital and paperless initiatives in our operations.

**Figures for 2023 have been restated to reflect a prior period correction.

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
- 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 insured the construction loan of one of the most ambitious solar projects in the country. The Hashknife Solar Energy Center is a 475-megawatt solar energy and 475-megawatt energy storage project under construction in Navajo County, Arizona. Pairing solar power with energy storage ensures that clean energy is available regardless of weather conditions and provides clean power even at night.

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®, 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.

The logo for 'start inHere' features the word 'start' in a lowercase, blue, sans-serif font, followed by 'inHere' in a bold, black, sans-serif font. A small registered trademark symbol (®) is positioned to the upper right of the 'e' in 'Here'.

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.



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.



Close inHere also 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 Close inHere technology meet all the requirements of the state, secondary market investors, and title insurance underwriter.

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.



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 with generous company subsidies
- 401K with Company matching
- Employee Stock Purchase Program (ESPP) with generous Company matching
- Flexible spending accounts for healthcare and dependent care
- Paid Parental Leave for parents of newborn, adopted, or foster children
- Free Virtual mental health resources for the entire family, including children and adolescents
- Free Financial planning and education resources
- Free Premium Calm Subscription
- Legal assistance and identify theft protections plans
- Company paid AD&D and Supplemental Life insurance
- Escrow and Title Reimbursement benefits
- Short-and long-term disability
- Pet insurance
- Fitness Club discounts



SoftPro employees getting ready to take part in Ella's Race, a fundraiser for The Pediatric Brain Tumor Foundation and The Cure Starts Now.

We also offer work-life balance benefits, including flexible time off, extensive financial planning resources, gym membership discounts, onsite dental services and immunizations, and employee discounts on various aspects of life, such as childcare, identity theft protection, Weight Watchers, technology products, cellular service, and travel.

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

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

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

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

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

In 2024, 837 employees took advantage of this program resulting in \$502,200 of premium reductions.

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

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

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

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



All First offices across Oklahoma collected more than 700 pounds of food for various food pantry organizations during the Thanksgiving holiday. The Broken Arrow branch takes a moment to pause in front of some of their almost 300 pounds of food collected.

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

- Café Healthy Foods (Mindful Program with vegan options)
- Fitness center
- Free fitness instructor led classes available to both onsite and remote employees
- Charitable walks/races
- Onsite services such as electric vehicle charging station, a 24/7 Micro Market, 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.



Team members from our Atlanta National Commercial Services group deliver a donation after fundraising for the Atlanta Children's Day Shelter, whose mission is to break the cycle of poverty for families in their community.

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 and well-trained workforce is vital to the Company's success and thus 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 comprehensive training resources for our employees, easily located on the Company's intranet site. Escrow officers are required to take several hours of training associated with their responsibilities. Our Commercial Sales University is a course for new commercial sales reps, and our Leadership Development Program provides employees with mentorship from senior executives. Our claims attorneys have an opportunity to apply for FNF's Underwriting Academy, which prepares them for promotion to one of our underwriting counsel positions.

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.

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.

Workplace Health & Safety

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

FNF's Driver Safety Program emphasizes our commitment to safety and brings additional employee awareness and improved driving habits. In support of our goal of preventing and reducing the 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. FNF's BCO works closely with senior management to keep employees informed and make changes necessary to conduct business in a safe manner.



Tigor Title employees in Spokane, WA spent an evening putting together bags for the Spokane Food Bank's Bite 2 Go program. This program provides meal bags children who are for at risk for hunger.

FNF Scholarship Program

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

288 Total Scholarships

208

RENEWAL
Scholarships

42

WILLIAM P. FOLEY
Scholarships

38

FIDELITY EXECUTIVE
Scholarships

For the 2024-2025 scholarship year, FNF awarded 208 renewal scholarships, a 3% increase in the number of renewal scholarships given for the 2023-2024 scholarship year. FNF gave 42 new William P. Foley Scholarships of \$5,000 each and 38 new Fidelity Executive Scholarships of \$2,500 each. In total, FNF gave 288 scholarships.

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 both pretax profit and 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 5% 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 56-year veteran of the FNF family of companies. We are proud to have 178 people who have provided 40+ years of loyal service to our organization.

In 2024, the U.S. Bureau of Labor Statistics released the results of their biennial survey in which they collect data on employee tenure. According to the 2024 survey, median employee tenure (the point at which half of all workers had more tenure and half had less tenure) for males was 4.2 years and for females was 3.6 years. In 2024, the median tenure for FNF employees was higher than the national medians reported, with male employees at 7.55 years and female employees at 7.34 years. The percentage of U.S. workers with 10 years or more tenure with their employer was 28% for males and 24% for females. The percentage of employees who have been with FNF for 10 years or more was 39% for males and 37% for females. The average tenure of FNF employees in 2024 was 10.27 years. We believe that our work in fostering a culture that promotes career growth and opportunity makes employees want to stay with the FNF family of companies throughout their career.

>10 years

AVERAGE FNF
TENURE

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, Americans with Disabilities Act Compliance Policy, and Harassment, Discrimination, and Bullying policy prohibit discrimination and harassment. Our Employee Handbook contains our Equal Employment Opportunity and other nondiscrimination statements. Our Supplier Diversity Policy commits to providing equal opportunity to minority, women, veteran, disabled veteran, disadvantaged business enterprises, as well as 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 January 1, 2025, out of approximately 18,500 U.S.-based FNF employees, 69% are women and 31% are men. Two out of eleven board members are women, 43% percent of the members of FNF’s leadership team are women and 67% of FNF’s non-executive managers are women. Our annual Women in Leadership Program for female executives, managers, and future managers provides mentoring and development opportunities to encourage and promote women into more active leadership roles within the Company.

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

Americans with Disabilities Act (ADA) Compliance Policy and Training

FNF's ADA Compliance Policy and Training ensures our employees understand the reach of ADA law as it relates to our customers, employees, and the communities we serve. Our employees are trained to consider the barriers an Individual with a Disability may face when using our external Company websites, applications, and technologies, as well as during the closing process. Our managers are required to follow our internal ADA Compliance Policy and other HR guidelines when assisting employees with accommodation requests. FNF's Compliance and Ethics hotline, which is operated by a third-party vendor, allows for 24 hours, seven days a week 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, and LGBT business enterprises that sell economically competitive goods and services to our Company. We formalize this expectation in our Supplier Diversity Policy Statement, which is made available to all employees, including those who manage our relationships with third-party suppliers.

COMMUNITIES & PHILANTHROPY

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



Employees of our Chicago Title DC National Commercial Services group supporting the Lombardi Women Event benefitting Georgetown University's Lombardi Comprehensive Cancer Center.



Our Chicago Title Houston office during their annual Castle Cares Day, where employees spend time in service at the Houston Food Bank.

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 2024, FNF contributed millions of dollars to local and national organizations to support programs that promote the environment, make affordable and low-income housing available to those in need, revitalize and develop communities through art, health, and financial education, as well as scholarship programs for needs-based students and veterans. FNF supported more than 1,000 charitable organizations across 45 states in the US, India, and Canada.



Members of our Audit Services Department spend a day volunteering at Rethreaded, a Jacksonville non-profit organization that provides second chances 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:

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>

Dallas Casa

Dallas CASA exists so that abused and neglected children in protective care have the chance to become successful adults. Dallas CASA volunteer advocates protect children, restore childhood and help child victims of abuse and neglect achieve their full potential.

<https://www.dallascasa.org/about-dallas-casa/>

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 mission is to end hunger in South Florida by providing immediate access to nutritious food, leading hunger and poverty advocacy efforts and transforming lives through innovative programming and education.

<https://feedingsouthflorida.org/who-we-are/>

Habitat for Humanity

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

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

Interval House

The mission of Interval House is to ensure health, safety and self-sufficiency for victims of domestic violence and individuals at risk for abuse and homelessness, specializing in the most disadvantaged communities.

[https://intervalhouse.org/
domesticviolenceprograms/about.php](https://intervalhouse.org/domesticviolenceprograms/about.php)

Maui Food Bank

Maui Food Bank's mission is to help the hungry in Maui County by collecting and distributing food through community partnerships. Each year, they distribute over 8 million pounds of safe, nutritious food, including 2.3 million pounds of fresh produce.

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

New York Restoration Project

NYRP works collaboratively with residents in communities across the five boroughs to renovate gardens, restore parks, plant trees, promote urban agriculture, and build partnerships that transform the city's landscape.

<https://www.nyrp.org/en/about/>

Rethreaded

Rethreaded's mission is to renew hope, reignite dreams and release potential for survivors of human trafficking locally and globally through business. Rethreaded provides a second chance at life through employment for survivors of human trafficking in Jacksonville, Florida.

<https://rethreaded.com/about-us/>

Step Up for Students

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

<https://www.stepupforstudents.org>

OPERATING ETHICALLY

BOARD OF DIRECTORS & ESG OVERSIGHT

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

Board of Directors

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

Board of Directors											
Knowledge, Skills & Experience:	William P. Foley, II (Non-Executive Chairman)	Raymond R. Quirk (Executive Vice-Chairman)	Douglas K. Ammerman	Halim Dhanidina	Thomas M. Hagerty	Daniel D. Lane	Sandra D. Morgan	Heather H. Miller	John D. Rood	Peter O. Shea, Jr.	Cary H. Thompson
Board of Directors Experience	•	•	•	•	•	•	•	•	•	•	•
Industry Experience	•	•				•			•	•	
CEO/Business Head/Leadership	•	•		•		•	•	•	•	•	•
International	•		•		•						•
Human Capital Management/Compensation	•	•			•	•	•		•	•	•
Finance/Capital Allocation	•	•	•		•	•	•	•	•	•	•
Financial Literacy	•	•	•		•	•	•	•	•	•	•
Regulatory	•	•	•	•			•	•	•	•	•
Real Estate	•	•				•			•	•	•
Risk Management	•	•	•	•	•	•	•	•	•	•	•
Corporate Governance	•	•	•	•	•	•	•	•	•	•	•
Technology/Systems	•	•			•			•	•		
Legal	•			•			•				•
Marketing/Sales	•	•	•		•	•		•	•	•	•
Board Tenure	19	8	19	4	19	19	5	8	11	18	19
Age	80	78	73	52	62	90	47	58	70	58	67

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

Board Committees

Our board appointed four standing committees: the audit committee, compensation committee, a corporate governance and nominating committee, and related person transaction committee. Our board committees are composed of independent directors. The audit committee is responsible for the quality and integrity of our financial statements and related disclosures; our compliance with legal and regulatory requirements; the qualifications, independence, and performance of our independent registered public accounting firm; the performance of our internal audit function; and oversight of our risk management plans and programs, including our business continuity and environmental and sustainability (ESG) programs. The compensation committee's responsibilities include reviewing and approving compensation matters for our Chief Executive Officer and other executive officers and our board, and approving our compensation plans, programs, and awards made to our executives thereunder. The corporate governance and nominating committee is responsible for identifying qualified individuals for our board and reviewing matters relating to board composition, including director selection criteria, independence, and diversity matters. The related person transaction committee's 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 2024, we continued to build on our inaugural risk assessment in improving our data collection efforts and implementing new policies and processes.

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

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

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

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

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



Members of our Corporate Tax Department spend time helping to pack over 28,000 meals for Feed My Starving Children.

plans to mitigate those risks to an acceptable level.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 how they relate to ESG risks, through regular reports from our Chief Risk Officer, Chief Information Security Officer, and Chief Compliance Officer, and reports on these matters to our board each quarter.

Business Continuity and Disaster Recovery

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

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

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

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

ESG DUE DILIGENCE

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



One of our FNF India teams taking a moment to showcase their culture during their annual Ethnic Day celebration.

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

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

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

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

ETHICS

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

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

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

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

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

Compliance Hotline

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

ESG IN OUR CORE SUBSIDIARIES

SERVICELINK HOLDINGS, LLC

ServiceLink is the nation's premier provider of tech-enabled mortgage services. Through our best-in-class proprietary technology and decades of trusted experience, ServiceLink provides end-to-end origination and default services to the nation's leading mortgage originators and servicers. With a relentless commitment to upholding the highest standards of quality, compliance and service – we are proud of the tremendous work our teams do every day.

To best support our dedicated team members and our client partners, we have developed the ServiceLink Inclusion Benchmark, which is our unified vehicle for existing and future inclusion and ESG-related efforts and initiatives. It is designed to promote, track, assess and report on companywide progress within key areas of focus.

Environment

Sustainability of our Working Spaces:

We continue to align our workplace strategy and sustainability objectives through a hybrid workforce model. Our ServiceLink collaboration spaces provide an optimal environment for group engagement and in-person team experiences. This approach offers flexibility for our employees while creating intentional onsite opportunities for teams to connect with each other and collaborate on new and innovative ideas. Technology related to motion sensor lighting, electrical, heating and cooling throughout each of our buildings helps optimize energy use and increase resource efficiency. We continue to adopt responsible and sustainable business practices, reusable alternatives in communal areas, and paperless workflow where possible, to reduce our overall energy consumption.

Greenhouse Gas Emissions for ServiceLink Offices:

In 2024, the scope 1 and 2 emissions of all ServiceLink offices was 1,461 MTCO₂e. We will continue monitoring energy usage at all facilities and tracking our annual progress towards lowering emissions.

Employee Experience & Accessibility

At ServiceLink, each stage of the employee lifecycle is supported with robust and employee-centric programming and retention-focused initiatives that reinforce our commitment to an inclusive workplace. Open communication channels, along with active employee listening and feedback efforts, help shape and inform future initiatives that influence employee well-being.

A comprehensive suite of benefits, including paid parental leave, domestic-partner benefits, financial wellness seminars, and increased access to behavioral health and counseling services, further support our company's commitment to our employees and their families. Additionally, promoting fair, competitive compensation and employee rewards is supported by regular market and industry assessments, ensuring a well-rounded and dynamic approach to the employee experience.

Career Enrichment & Talent Development

Throughout the year, we offer several opportunities for employees to engage in programs that support their professional growth. Structured initiatives – such as our mentorship program, skill-building workshops, on-demand e-learning, and leadership trainings – play a key role in expanding career pathways and supporting the long-term success of our employees at ServiceLink.

Our long-standing employee recognition programs foster a strong sense of value and achievement, helping to shape team camaraderie while celebrating individual excellence. These programs spotlight employees who have made an impact on business performance, in addition to demonstrating leadership, inclusion, community, and engagement.

Bridging Workplace and Community

We're committed to fostering partnerships that make a positive and lasting impact in the communities we serve. ServiceLink is involved in over 20 local community and national charitable organizations primarily focused on veterans, individuals with disabilities and families in need. Our **employee volunteer program** provides employees 16 hours of paid time off per year to use toward volunteer and service projects in their community.

ServiceLink is a primary sponsor of **The Folded Flag Foundation**, which is a 501(c)(3) organization that serves to honor the legacy of and pay tribute to the brave men and women who have given their lives in defense of our country. Folded Flag's administrative expenses are 100% covered by our contributions and those of other generous donors, which allows the organization to route all donations directly to families in need and make additional material contributions to programs and scholarship awards.

ServiceLink supports high school students with disabilities during National Disability Mentoring Day where we have an opportunity to share more about the business and industry, career development tips, and tools for the future.

Industry Leadership & Excellence

Our culture of inclusion extends to our vendor base, and we remain dedicated to serving a broader marketplace by fostering partnerships with suppliers aligned with our values.

ServiceLink is a corporate member of the National Minority Supplier Development Council (NMSDC) and has invested over \$1 million in minority-owned and led ventures, just one of several ways we are making an impact and continue to be an industry leader.

We remain closely aligned with both the Appraisal Institute and government-sponsored enterprises (GSEs) on the need to grow access and transparency around careers within the appraisal field.



Employees from the Pittsburgh and Irvine offices celebrate during their local ServiceLink Fall Festivals.



Members of our Pittsburgh team helped spread holiday cheer and give back to the community during our annual holiday gift drive benefitting local children in need.

LOANCARE

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

Employee Appreciation

LoanCare strives to ensure employees are recognized for their hard work not just through raises and other salary mechanisms, but also through organized efforts throughout the year. LoanCare partners with MTM Recognition Corporation to drive all employee engagement strategies through the employee recognition portal. Such strategies include badges and points for Employee Appreciation Day, work Anniversaries and Birthdays, and an end of year holiday card with points. With all of the various personal employee recognitions, even before an employee receives any direct job-related recognition from supervisors and/or management, they could receive up to \$70 in a calendar year. This is just one way that LoanCare tries to recognize employees for their value to the organization each year.

LoanCare also recognizes employees for service milestones in five-year increments. Employees receive a letter from the company President thanking them for their service along with a plaque and gift catalog from which they can choose an anniversary gift.

Customer Service Week took place October 7-11, 2024, celebrating the hard work and dedication of all call center/customer facing staff. Every agent, supervisor, and team lead were eligible to win portal points, which accrue toward gifts of the employee's choice (Example: Gift card, company merchandise). Employees also had the opportunity to win daily raffles. Call Center Employees had a great time-sharing ideas on how to "soar higher" in customer service with the "Eagle Vision" Vision Board, Flight Training Workshop, and agent recognition from peers and Leadership.

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

LoanCare employees are eligible for up to eight hours of volunteer time per calendar year to volunteer with eligible volunteer organizations.



LoanCare employees volunteered with the Hampton Roads Salvation Army Angel Tree Prep and Distribution Project. Volunteers sorted donated gifts, assembled stockings and delivered them to families in need.



LoanCare employees in Jacksonville volunteered with the Jacksonville Humane Society taking shelter dogs out for their first walks of the day.

Charities

Below are the charities LoanCare donated to in 2024:

- American Cancer Society
- Virginia Aquarium and Marine Science Museum
- Folded Flag Foundation
- American Red Cross
- Boys and Girls Club of Southeast Virginia
- Feeding America

Initiatives

As a part of LoanCare’s continued focus on reduction of greenhouse gas emissions as well as its overall energy consumption, Facilities has made the following enhancements/plans:

In 2024, LoanCare continued its conversion of existing lighting units to LED for power efficiency. LoanCare has also reduced the size of its uninterruptible power supply (UPS) to a more appropriately sized unit which uses less power, fewer batteries, and creates less heat. The smaller UPS has allowed LoanCare to shut down a large AC unit.

Greenhouse Gas Emissions for LoanCare Headquarters

In 2024, the LoanCare headquarters located in Virginia Beach, Virginia emitted approximately 467 MTCO₂e in scope 1 and 2 emissions, an 11% decrease from 2023. We will continue to monitor energy usage at this facility and tracking our annual progress towards lowering emissions.

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

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

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

Being Environmentally Conscious

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

The current range of products offered by F&G considers the transition to a low carbon economy and climate-related risks through the underlying ESG investment guidelines of F&G's asset management partners. As long-term investors, F&G understands the energy transition will be gradual, and the focus should be on investment outcomes that will support our fiduciary duty and investment goals for our clients. As part of our strategic partnership, investments that Blackstone has made in assets focused on renewable energy and climate change solutions form part of F&G's investment portfolio. These investments include a solar power company that provides clean electricity to commercial, industrial, and municipal clients across the US, and one of the nation's premier companies in residential solar financing.

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

The assessment also identified the risks applicable to F&G based on physical presence, products sold, and credit/counterparty risk. The identified risks are included in the enterprise risk register and reviewed in the quarterly self-assessment and annual risk assessment processes.

Greenhouse Gas Emissions for F&G Headquarters

In 2024, the F&G headquarters located in Des Moines, Iowa emitted approximately 137 MTCO₂e in scope 1 and 2 emissions, an 11% decrease from 2023. We will continue to monitor energy usage at this facility and tracking our annual progress towards lowering emissions.

Being the Best Place to Work

The Des Moines Register recognized F&G as a Top Workplace seven consecutive years (2018-2024).

F&G is proud to have been recognized by Top Workplaces for Cultural Excellence in the following categories in 2024:

- o Employee Well-Being (2022-24)
- o Compensation and Benefits (2022-24)
- o Innovation (2022-24)
- o Leadership (2022-24)
- o Professional Development (2024)



F&G team harvesting and cleaning lettuce and sanitizing growing equipment for next year, all in service to the WesleyLife Hydroponic Farm, which helps provide fresh produce to Meals on Wheels of Iowa.



F&G team participating in the United Way Day of Action at Oakridge Neighborhood.

F&G is committed to providing all employees with the opportunities and flexibility they need to succeed. It provides well rounded benefits that support employees' diverse needs. These benefits include: domestic partner medical coverage, robust coverage for infertility services, Employee Assistance Program including 6 free counseling sessions per person per incident per year, in addition to other mental health solutions, \$10,000 in adoption assistance benefit, parental leave benefits, flexible PTO and wellness reimbursements.

F&G promotes a culture of belonging and inclusion. It provides voluntary inclusive culture & engagement education for all team members, including education through live and on-demand development opportunities (including a LinkedIn Learning subscription) on a wide array of topics. F&G hosts voluntary educational and developmental events and panels on topics such as mental health and neurodiversity. F&G's offerings are designed to help team members grow education journey.

F&G is committed to attracting diverse candidates and fostering an inclusive culture where all team members can thrive. Its commitment to diversity is demonstrated in its Executive Management Committee, which is composed of 50% female members.

F&G offers numerous Employee Resource Groups, which provide a network for employees to raise awareness, learn and grow, inspire connection, and promote inclusivity across various affinity groups. F&G also offers tuition reimbursement and manager and leadership training.

Being a Responsible & Award-Winning Community Partner

F&G's mission is to help people turn their aspirations into reality. One of the ways to fulfill that mission is through supporting distribution partners, policyholders, and team members through causes they are passionate about. Volunteering and giving promotes living our values, strengthening relationships, and making a positive impact in the communities where we live and work. F&G offers company-wide volunteer events for employees to impact locally with organizations like Rebuilding Together. F&G provides employees with 16 hours of paid time off per year for personal volunteering and 16 hours of paid time off for volunteering with company sponsored events. Several examples of community engagement include community events and volunteer opportunities, the matching gift program, the United Way campaign, and the Des Moines Corporate Games.

- Food – Ensuring access to healthy food.
- Housing – Securing affordable, safe housing.
- Education – Providing quality and culturally relevant education.
- Health & Safety – Creating access to quality and culturally appropriate physical and mental healthcare.

In recent years, F&G has won multiple awards for its corporate support and employee involvement with United Way, including Outstanding Corporate/Foundation Philanthropist for 2023 from the Association of Fundraising Professionals Central Iowa Chapter. Other community investments include:

- Serving as founding partner of the American Council of Life Insurer's 360 Community Capital Initiative to make housing affordable and sustainable in underserved communities.
- Fostering partnerships in the Des Moines community with the Iowa Food Bank and Polk County Housing Trust.
- Supporting dozens of other community organizations identified by F&G employees in support of essential needs within the community where they live and work.
- Junior Achievement of Central Iowa helps young people gain the knowledge and skills to own their own economic success, plan for their futures, and make smart academic and economic decisions.
- Ellipsis is a care provider for kids and families in Iowa that provides residential care and treatment, counseling and therapy, behavioral health intervention services, care coordination, and family support.
- ChildServe is an organization that improves the health and well-being of thousands of children each year through specialized clinical, home, and community-based programs and services.

FNF DATA TABLES

ENVIRONMENT - JACKSONVILLE HEADQUARTERS								
Metric	Unit of Measure	2019	2020	2021	2022	2023	2024	'19-'24 % Change
Scope 1 & 2 GHG Emissions	MTCO2e	2,663	2,224	1,994	2,111	2,020	2,167	-19%
Total Electricity Consumption	Million kWh	6.30	5.26	5.26	5.38	5.45	5.67	-10%
Non-Recycled Waste	Tons	98	40	28	36	30	31	-72%
Mixed Recycled Waste	Tons	11	16	16	16	15	11	0%
Paper Recycled Waste*	Pounds	N/A	N/A	N/A	163,200	140,200	152,600	-6%
Total Corporate Waste	Tons	109	56	44	52	45	42	-65%
Scope 3 GHG Emissions (from water)**	MTCO2e	58	31	16	26	22	22	-62%
Total Water Consumed	Gallons	9,441,000	8,040,000	6,044,000	6,775,000	6,775,000	5,510,000	-42%

*Change is measured from 2022 instead of 2019 due to data availability.

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

SOCIAL								
Metric	Unit of Measurement	2019	2020	2021	2022	2023	2024	'19-'24 % Change
Total US Employees	Number	21,211	21,491	23,710	19,457	18,346	18,483	-13%
US Employee Retention	Percentage	86%	78%	92%	74%	86%	88%	2%
US Employee Voluntary Turnover	Percentage	10%	10%	7%	12%	8%	9%	-10%
US Employee Involuntary Turnover	Percentage	4%	12%	1%	14%	6%	4%	0%

REPRESENTATION OF U.S. BASED EMPLOYEES

Metric	2019		2020		2021		2022		2023		2024	
	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male
Executive Management	41%	59%	39%	61%	39%	61%	41%	59%	41%	59%	43%	57%
Non-Executive	67%	33%	67%	33%	67%	33%	68%	32%	68%	32%	67%	33%
Professionals	45%	55%	44%	56%	44%	56%	43%	57%	44%	56%	42%	58%
All Other Employees	76%	24%	77%	23%	77%	23%	76%	24%	75%	25%	76%	24%
Total	70%	30%	71%	29%	71%	29%	70%	30%	70%	30%	69%	31%

AGE GROUP

Metric	2019	2020	2021	2022	2023	2024
<19	<1%	<1%	<1%	<1%	<1%	<1%
20-29	10%	12%	12%	8%	7%	7%
30-39	20%	20%	20%	19%	18%	17%
40-49	26%	26%	26%	27%	27%	27%
50-59	26%	26%	25%	27%	27%	27%
60-69	15%	15%	15%	16%	17%	18%
70-79	2%	2%	2%	2%	3%	3%
80+	<1%	<1%	<1%	<1%	<1%	<1%

LONGEVITY

Metric	2019	2020	2021	2022	2023	2024
<1 year	17%	19%	20%	9%	8%	12%
1-5 years	36%	36%	36%	39%	36%	33%
6-10 years	18%	17%	17%	21%	21%	20%
11-20 years	18%	17%	17%	18%	20%	20%
21-30 years	8%	8%	7%	9%	10%	11%
31-40 years	3%	3%	3%	3%	4%	4%
41+ years	<1%	<1%	<1%	1%	1%	1%

SASB INDEX

SASB INDEX - INSURANCE			
Topic	SASB Code	Metric	SASB Response
Transparent Information & Fair Advice for Customers	FN-IN-270a.1	Total amount of monetary losses as a result of legal proceedings associated with marketing and communication of insurance product related information to new and returning customers.	<p>FNF does not have material legal proceedings associated with marketing and communication of insurance products related to new and returning customers.</p> <p>For information on legal proceedings, see Note H Commitments and Contingencies, in the 2024 Form 10-k.</p>
	FN-IN-270a.2	Complaints-to-claims ratio	FNF had 9 per 1,000 claims for 2024, or .92% of claims resulted in complaints.
	FN-IN-270a.3	Customer retention rate	Not applicable as title insurance policies are long term and policies in force are not tracked.
	FN-IN-270a.4	Description of approach to informing customers about products	<p>FNF strives to communicate with the people the Company serves in a transparent and forthright manner. FNF believes in educating consumers, as well as members of the real estate community, on its products and the importance of title insurance. The Company is particularly committed to helping consumers make transactions more secure, ultimately safeguarding one of the largest investments of their lives. To achieve FNF's communication goals, the Company uses various methods and processes depending on business segment, information being communicated, type of client, and client domicile, all of which may vary by prevailing regulatory framework. The Company's main communication methods are via company and brand websites, email, and in-person or virtual meetings. FNF markets and distributes its title and escrow products and services to customers in the residential and commercial market sectors of the real estate industry through customer solicitation by sales personnel. Although in many instances an individual homeowner is the beneficiary of a title insurance policy, FNF does not focus marketing efforts on the homeowner. The Company actively encourages sales personnel to develop new business relationships with persons in the real estate community, such as real estate sales agents and brokers, financial institutions, independent escrow companies and title agents, real estate developers, mortgage brokers, and attorneys who order title insurance policies for their clients. FNF's communication with its policyholders comply with state and federal law in addition to internal guidelines related to Privacy Policy, Real Estate Settlement Procedures Act (RESPA and Unfair and Deceptive Acts and Practices (UDAP).</p>
Incorporation of Environmental, Social, and Governance Factors in Investment Management	FN-IN-410a.1	Total invested assets, by industry and asset class	FNF's 2024 total investments, excluding F&G's investments, are \$2.6 billion and are summarized by asset class in our annual report. Many of our debt securities are invested in Corporate, US Government agency MBS, municipal bonds, and other government bonds. In addition, the company's equity securities are in individual holdings with broad industry exposure.

SASB INDEX - INSURANCE

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

SASB INDEX - INSURANCE

Topic	SASB Code	Metric	SASB Response
Systematic Risk Management	FN-IN-550a.1	Exposure to derivative instruments by category: (1) total potential exposure to noncentrally cleared derivatives, (2) total fair value of acceptable collateral posted with the Central Clearinghouse, and (3) total potential exposure to centrally cleared derivatives	FNF engaged in minimal derivatives liabilities totaling less than 1% of our portfolio.
	FN-IN-550a.2	Total fair value of securities lending collateral assets	FNF did participate.
	FN-IN-550a.3	Description of approach to managing capital and liquidity-related risks associated with systemic non-insurance activities	FNF adheres to policies and procedures in managing liquidity risk. The board reviews capital ratios and investment portfolios on a quarterly basis. The Company's investment objectives are to maximize total return through investment income and capital appreciation consistent with moderate risk of principal, while providing adequate liquidity and complying with internal policy, applicable law and regulatory guidelines. See Investment Policies and Investment Portfolio in the 2024 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 2024 Form 10-K.

SASB INDEX - PROFESSIONAL & COMMERCIAL SERVICES

Topic	SASB Code	Metric	SASB Response
Data Security	SV-PS-230a.1	Description of approach to identifying and addressing data security risks	Data security is an integral part of our operations and is prioritized at FNF. Our data security strategy includes policies related to privacy, information security, and cybersecurity, as well as technical, administrative, and physical controls designed to protect company systems and the data we maintain on behalf of our customers. FNF employees participate in comprehensive privacy and cybersecurity training programs. FNF employs a broad and diversified set of risk monitoring and risk mitigation techniques to identify and manage data security risk within the Company. The Company participates in industry and governmental consortiums that provide access to threat intelligence, knowledge, and resources designed to reduce members' security risk. FNF conducts regular privacy and security risk assessments and audits of the Company's collection, use, and retention of personal information and sensitive data. FNF's board has a strong focus on cyber and data security. At each regular meeting of the audit committee of the board, the Chief Risk Officer, Chief Compliance Officer, Chief Information Security Officer, and Chief Internal Auditor provide reports relating to cyber and data security practices, risk assessments, emerging issues, and security incidents.
	SV-PS-230a.2	Description of policies and practices relating to collection, usage, and retention of customer information	FNF's policies and practices relating to collection, usage, and retention of customer information are explained in the FNF Privacy Notice and FNF's state-specific privacy disclosures, which are available on FNF websites. FNF's privacy and information governance programs govern the collection, use, storage and disposal of personal information throughout the Company. FNF's privacy and information governance policies establish requirements for the protection of customer information in compliance with FNF's legal, regulatory and business requirements. These policies apply to employees, contractors, and majority owned subsidiaries and controlled affiliates of FNF. Adherence to these policies is routinely reviewed by the Company's audit and compliance departments and is subject to review by regulators and other third parties.
	SV-PS-230a.3	(1) Number of data breaches, (2) percentage involving customers' confidential business information (CBI) or personally identifiable information (PII), (3) number of customers affected	FNF adheres to all applicable laws and regulations concerning disclosure of data breaches as well as its contractual notice obligations.
Workforce Diversity & Engagement	SV-PS-330a.1	Percentage of gender and racial/ethnic group representation for (1) executive management and (2) all other employees	As of January 1, 2025, out of approximately 18,500 U.S.-based FNF employees, 69% are women and 31% are men. Two out of eleven board members are women, 42% percent of the members of FNF's leadership team are women and 67% of FNF's non-executive managers are women. From 2021-2023, FNF was named one of Forbes Best Employers for Diversity as well as one of Forbes Best Employers for Women. These rankings are based on employee survey responses where they rank their organization based on various criteria such as age, gender, ethnicity, disability, LGBTQ+ equality, general diversity, discrimination, pay equity, and parental leave. For the Best Employers for Diversity ranking, a company's diversity-related best practices are also incorporated into their ranking.

SASB INDEX - PROFESSIONAL & COMMERCIAL SERVICES

Topic	SASB Code	Metric	SASB Response
Workforce Diversity & Engagement (cont'd)	SV-PS-330a.2	(1) Voluntary and (2) involuntary turnover rate for employees	In 2024, FNF's voluntary turnover rate was 8.6% and involuntary turnover rate was 3.6%.
	SV-PS-330a.3	Employee engagement as a percentage	While we do not have a regular annual program of surveying employees, we do earn awards from organizations whose rankings come from anonymous surveys of employees. For 3 years, FNF was named one of Forbes Best Employers for Diversity as well as one of Forbes Best Employers for Women. These rankings are based on employee survey responses that ask a variety of questions related to general diversity, discrimination, pay equity, and working conditions.
Professional Integrity	SV-PS-510a.1	Description of approach to ensuring professional integrity	<p>Every FNF employee is expected to maintain the highest standard of business conduct and ethics in every aspect of business. To achieve this objective, each employee is responsible for behaving in a manner that reflects positively on both personal reputation and the reputation of the Company. This includes how FNF treats its employees, how employees treat each other, and the manner in which the organization collectively engages with the community. FNF is committed to maintaining the highest legal and ethical standards in every aspect of its business. One of FNF's corporate precepts includes operating at the highest standard of conduct by adhering to all related laws, regulations, and ethical principles to protect the public's trust, ensure conscientious performance, and preserve the Company's legacy of honesty and strong ethical standards. The Code of Business Conduct and Ethics provides information, support, and resources to ensure that the Company and its employees act ethically and in compliance with the laws and regulations affecting business. Adherence to this Code is vital for FNF to continue to preserve its reputation for honesty and strong ethical standards.</p> <p>The FNF Chief Compliance Officer is responsible for the administration of the Code of Business Conduct and Ethics under the direction of the Audit Committee of the FNF Board.</p>
	SV-PS-510a.2	Total amount of monetary losses as a result of legal proceedings associated with professional integrity	In accordance with SEC requirements, FNF discloses all material or significant legal proceedings, other than ordinary course lawsuits and regulatory proceedings, in its Annual Reports on Form 10-K and Quarterly Reports on Form 10-Q.
Activity Metric	SV-PS-000.A	Number of employees by: (1) full-time and part-time, (2) temporary, and (3) contract	Full time and part time employees = 97.58% Temporary employees = 0.11%
	SV-PS-000.B	Employee hours worked; percentage billable	FNF does not measure this metric. FNF's employees do not calculate their time by billable hour.



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, 2024, and on Form 10-Q for the quarter ended March 31, 2025.

Additional Information

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

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

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



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