2024

Sustainability Data Supplement







As the Good Hands...

We empower customers with protection to help them achieve their hopes and dreams.

We provide affordable, simple and connected protection solutions.

We create opportunity for our team, economic value for our shareholders and improve communities.

Our Sustainability Practices Support Value Creation

Sustainability is how we turn this purpose into long-term value. By building a stronger, more resilient business that benefits our shareholders, we are positioning Allstate to protect people from life's uncertainties for years to come.



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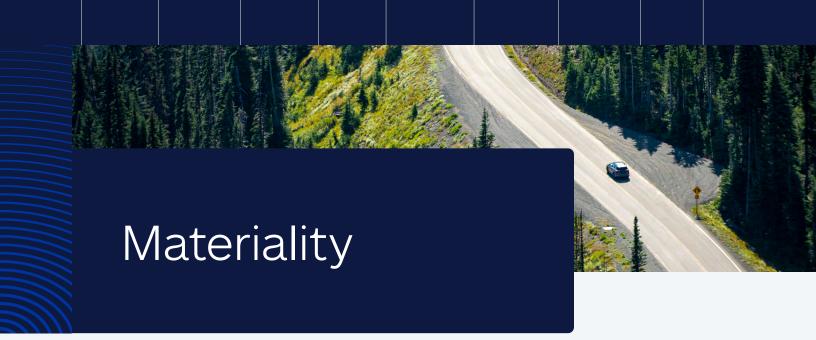


This Sustainability Data Supplement, informed by GRI Reporting Standards, describes Allstate's performance on sustainability topics as requested by stakeholders and contains non-financial disclosures covering fiscal year 2024 (January 1, 2024 through December 31, 2024) unless otherwise stated. The inclusion of information contained in this report should not be taken as an indication of the materiality or financial impact of that information. Our financial disclosures and tax strategy for the reporting year can be found in our Proxy Statement and Annual Report.

This report covers Allstate's operations included in the company's 2024 financial statements, unless otherwise stated. Where relevant, we have included data measurement techniques, the bases of calculations and changes in the basis for reporting or reclassifications of previously reported data.

Allstate also publishes an annual Task Force on Climate-related Financial Disclosures (TCFD) report. The <u>TCFD</u> report addresses the company's climate-related reporting and disclosures. This Sustainability Data Supplement does not include Allstate's climate-related disclosures.

See the <u>Appendix</u> for more details about the data and information included in this report.



Since 2015, we've collaborated with internal and external stakeholders to determine the issues with the most significant potential impact on our capacity to generate value, manage risks effectively and meet stakeholder expectations. This helps us identify and assess our most significant sustainability-related risks, opportunities and impacts and integrate stakeholder feedback into our governance, business strategy and reporting. Allstate's most recent materiality assessment, conducted in 2023, was guided by Enterprise Risk and Return Management (ERRM) considerations, with the ERRM team involved in the following process to assess material topics:

Identification of Topics and Impacts

To identify material topics that affect Allstate's business, we reviewed leading global sustainability frameworks, guidelines and rating and ranking methodologies, and drew insights from industry peers. During a workshop with internal business leaders, Allstate reviewed the initial findings and identified potential sustainability-related risks, opportunities and impacts.

Stakeholder Engagement

Allstate worked with internal leaders and subject matter experts to identify and prioritize Allstate's most significant sustainability-related risks, opportunities and impacts. We led focus groups with employees and agents and interviewed external stakeholders, including investors, suppliers and business partners. Then we evaluated the findings and the priorities of each stakeholder to guide our reporting, management and engagement strategies.

Validation

After stakeholder engagement, we summarized the key findings and prioritized topics based on the significance of each one to Allstate and our stakeholders. The Sustainability Steering Committee then reviewed and confirmed the results.

Results

Allstate uses the findings of the materiality assessment to reevaluate sustainability initiatives and reporting and to ensure we address the topics our stakeholders care most about. Allstate sets targets and tracks metrics for material issues that could affect enterprise value creation, some of which are tied to executive compensation. More information on our material topics and impacts is available in the Appendix.



Allstate has a history of strong corporate governance guided by three primary principles:

independence

transparency

accountability

The Allstate Board of Directors (Board) and senior leadership have enhanced governance policies over time to align with best practices and drive sustained shareholder value. For more information on Allstate's corporate governance and oversight of sustainability, please refer to Allstate's Proxy Statement and Annual Report.

Political Advocacy Expenditures

Allstate advocates for measures that provide shareholder value. For example, Allstate supports policy measures to improve insurance affordability. In 2024, we supported legal abuse reform to reduce frivolous lawsuits and predatory practices that ultimately increase costs to consumers. Allstate also supported policy measures to maintain and increase insurance availability through effective insurance regulation that allows insurers to appropriately model, price and manage weather-related risks. In 2024, Allstate supported the insurance regulatory reforms recently approved in California. Allstate spent \$11.8 million in 2024 in political advocacy expenditures.

For more information on Allstate's political advocacy and engagement, please view Allstate's annual Public Policy Report, available at AllstateSustainability.com/reporting.

Artificial Intelligence

Allstate recognizes the transformative power of Artificial Intelligence (AI) and the responsibility that comes with it. Allstate leverages its comprehensive enterprise model risk policies and standards to govern the design, development and deployment of AI models. These policies and standards were designed to mitigate risks associated with bias and promote transparency, accuracy and accountability, ensuring that our AI technologies are fair, ethical and inclusive.

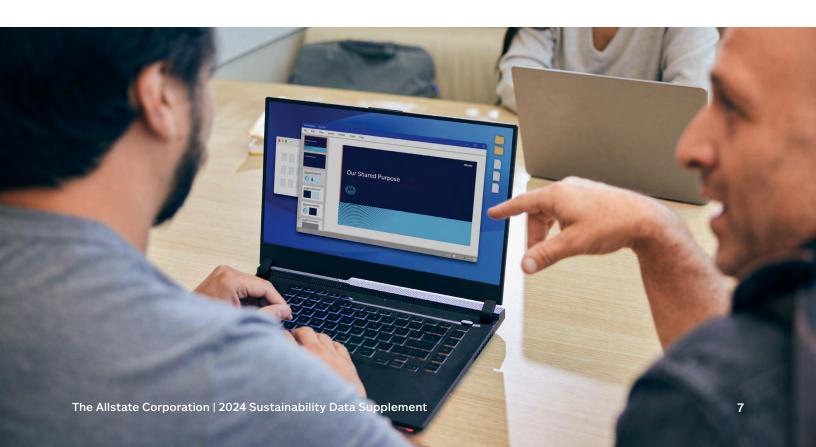
Additionally, Allstate has established Responsible Use Guidelines specifically for generative Al technologies. These guidelines emphasize the ethical application of generative Al, ensuring its use is aligned with our core values of fairness, privacy and transparency. By adhering to these principles, Allstate commits to minimizing potential risks such as misinformation, bias and unintended consequences while fostering innovation in a responsible and socially beneficial manner.

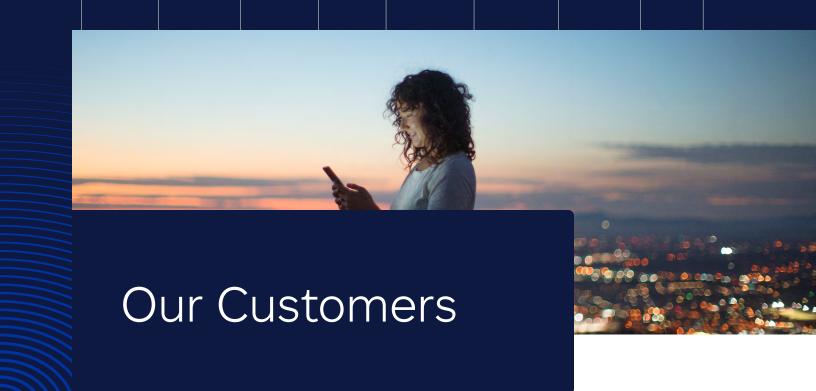
Al for Sustainability

Allstate employs responsible AI to enhance our ability to manage sustainability matters. For example, Allstate:

- Utilizes responsible AI to detect potential fraud in a fair and transparent manner, safeguarding the interests of both our customers and the company.
- Harnesses responsible AI tools designed to streamline the talent acquisition process, reducing time-to-hire and improving the overall candidacy experience.
- Develops responsible Al methods and tools to assess and manage climate risks and historical trends.

Allstate's use of responsible Al is a testament to the company's commitment to making a positive impact on society and creating long-term value for stakeholders.





Allstate continuously seeks to learn more about our customers, so we can build better and more personalized products for what matters most in life, for every life. With our core values guiding us, we're making positive changes.

When we say "You're in good hands with Allstate", we mean it, and we always have.

Customer Experience

Positive customer experience and effective customer support is paramount to Allstate's success and longevity, contributing to customer and employee retention, differentiation, operational efficiency, compliance, revenue growth, customer insights and crisis management. Providing excellent customer service not only meets regulatory standards but also builds a loyal customer base and a strong market position.

In 2024, Allstate expanded awareness and adoption of its Customer Experience Standards and Operating Norms. These internal tools were designed to help ensure that customers have the experience we promise when we say that Allstate delivers affordable, simple and connected protection that empowers customers to achieve their hopes and dreams.

Allstate established a new enterprise goal in 2024 to improve 20 million customer interactions in six focus areas that matter to customers and represent a competitive advantage. We exceeded our goal and improved over 25 million customer interactions through a variety of initiatives, including: introducing new, real-time customer self-service capabilities; embedding identity restoration and extended vehicle coverage options into the auto insurance purchase experience; improving customer communications; enhancing payment reminders and notifications; launching roadside rescue tracker enhancements; and supporting customers with appliance troubleshooting and repairs over the phone.



Allstate asks for customer feedback throughout the year and uses the Enterprise Net Promoter Score to measure how likely customers are to recommend Allstate. Our year-end 2024 net promoter score was 49.3, which is below the prior year and reflects the impact of substantial price increases necessary to offset higher loss costs.

We also measure customer satisfaction for our individual business segments. For example, in 2024, Allstate Identity Protection maintained a post-remediation satisfaction score of **99**%.

Claims Management

For more than 90 years, Allstate has protected its customers and their families during their most difficult times. Allstate paid customers more than \$37 billion in 2024 to help them recover from accidents and disasters, and our team works every day to provide the protection our customers and communities depend on. Allstate responded to numerous natural catastrophe events in 2024 and paid customers \$4.82 billion to help them recover from natural catastrophes. Allstate continually invests in its claims process and has more than 22,000 employees dedicated solely to making sure customers quickly get the support and resources they need.

Allstate conducts regular audits of claim quality to ensure adherence to our claim handling standards and to support continuous improvement. We also:

- Capture performance data to ensure our claims process delivers the best outcomes for our customers when they need us most.
- Monitor adherence to communication standards to ensure every interaction meets the care and professionalism our customers deserve.

By focusing on continuous improvement, Allstate aims to support customers with empathy and reliability during their times of need.

Customers can effortlessly file new claims and manage existing claims by calling 1-800-Allstate, through their account on the Allstate mobile app and website or by contacting their agent. Allstate communicates with its customers throughout the claims process in whichever method they most prefer, either via phone, email, text or chat.

Financial Inclusion

Allstate understands that not everyone's situation is the same, and our diverse product offerings ensure that everyone has access to insurance solutions tailored to their unique needs.

Some products and services aimed at delivering financial security to every individual include:

MILEWISE®

The premise of Milewise® is simple: "Drive Less, Save More." Most Milewise® customers drive less than 6,000 miles a year. Thanks to an in-car device and the pay-per-mile model, customers pay a lower daily rate plus a per-mile rate instead of a six-month fixed premium. This means low-mileage drivers enjoy the same great Allstate coverage and claim service at a lower cost. By the end of 2024, Allstate had over 200,000 Milewise® customers.

ALLSTATE IDENTITY PROTECTION

Technology creates benefits and risks for personal data. Allstate Identity Protection (AIP) helps manage digital risks, monitor for suspicious activity and restore stolen identities. The award-winning product includes privacy, cybersecurity and family digital safety tools, along with top-tier identity restoration services. Although AIP is available to all, Allstate recognizes that its offerings are especially crucial for vulnerable groups like older adults and children. There is no age limit or floor in the AIP Family Plan, and we offer unique capabilities to support older adults and children, such as tailored monitoring tools. AIP ended 2024 with more than 2.5 million policies in force.

More information on Allstate's product offerings can be found at AllstateCorporation.com.



Allstate also offers nonfinancial support programs that are available to anyone, including:

- Allstate's Cyber Safety for Kids program helps protect children from online threats by teaching digital literacy and online safety in a fun and educational way.
- Allstate's Cyber Safety for Adults programs in the U.K., Europe and the U.S. help protect adults from online threats by teaching digital literacy and online safety.

These <u>Cyber Safety programs</u> reached more than

11,000

individuals in 2024.



Allstate's success is highly dependent on human capital and a strong organizational culture. Allstate defines organizational culture as a self-sustaining system of shared values, priorities and principles that shape beliefs and drive behaviors and decision-making within an organization. Allstate encourages employees to proactively manage their career so it is integrated into their personal purpose. This includes investing in, and holding management accountable for, employee development and maintaining a culture aligned with Our Shared Purpose at all levels. Our culture supports Allstate as we transform to become the lowest cost protection provider with an affordable, simple, connected experience.

Talent Strategy

Allstate provides employees with rewarding work, professional growth, holistic support programs and educational opportunities.

Allstate delivers a meaningful employee experience by offering development opportunities, modernizing the company's rewards and talent structure and embracing flexible work. The goal is that employees feel connected and valued so they can do their best work. To achieve this, Allstate focuses on:

- Attracting and retaining high-quality talent.
- Developing and strengthening our leadership team.
- · Building marketable capabilities and skills.
- Engaging and empowering employees to perform at their best.
- Providing an exceptional employee experience.

55,000 employees around the world



(Includes countries with more than 50 employees)

Talent Recruitment

Allstate continues to make significant progress on Allstate's talent strategy, including a focus on skills-based hiring by eliminating degree requirements for jobs where having a degree is not required. Allstate also focuses on prioritizing internal hiring and developing, strengthening and retaining existing talent.

2024 HIGHLIGHTS

12,000

Global new hires.

\$3,800

Average hiring cost in the U.S.

35%

U.S. positions filled by internal candidates.

Talent Management

At Allstate, we invest in our people so our business can thrive. We focus on growth, high performance and continuous improvement. This approach helps employees excel in their roles, achieve company goals and build meaningful careers. In doing so, our performance review process emphasizes:

Goal Setting:

Clear goals set at the start of the year act as a roadmap for success. Leaders and team members check in throughout the year to ensure alignment and impact.

Ongoing Feedback and Check-Ins:

Regular conversations, real-time feedback and quarterly touchpoints help track progress, support growth and allow for timely adjustments.

Year-End Review:

A final review evaluates performance and behaviors against the employee's goals. Leaders and employees discuss results, and the reviews are documented.

Recognize and Reward Impact:

Focus on contributions that drive business success and connect performance to appropriate rewards. Leaders continue to provide ongoing performance feedback and coaching.

Learning and Development

Allstate's learning and development teams design, build and deliver a range of learning solutions across the enterprise to ensure employees have the skills they need to succeed.

Allstate offers both internal and external learning methods and uses data-driven insights to tailor coaching and development plans to each individual's needs. Personalized development plans and leadership programs help cultivate high potential talent and people leaders, while strengthening leadership skills and capabilities.

Allstate continuously evaluates and improves its training programs. This includes pre- and post-session knowledge checks and surveys for learners' feedback. For programs that are more intensive and require a higher commitment, surveys are done immediately after the program, then again at 60 days and 180 days. These are sent to learners and their managers to assess the training's effectiveness.

2024 HIGHLIGHTS

\$560

Average dollar amount spent per full-time employee on training and development.

35

Average hours spent per full-time employee on training and development.

Allstate U.S. only. Includes costs such as employee tuition reimbursement, workshops, and learning and development platforms.

Learning data represents employees of Allstate U.S., Allstate Northern Ireland, Allstate India, National General and Canada. It excludes Allstate Protection Plans and Answer Financial.

Tuition Assistance

Allstate continued to demonstrate its commitment to employee development in 2024 by significantly investing in and enhancing its Tuition Assistance program. Through a partnership with Guild, Allstate employees can access more than 200 fully and partially funded programs (up to \$5,250 per employee). These programs are offered by a diverse network of accredited, outcome-focused academic partners and include undergraduate and graduate degrees, professional certificates, bootcamps, college preparatory courses and high school completion programs.

Learning opportunities are strategically aligned with Allstate's business priorities, emphasizing high-demand fields such as artificial intelligence, machine learning, business administration, product management and more. For employees pursuing education outside the Guild marketplace, Allstate provides up to \$5,250 in annual tuition reimbursement, enabling them to enroll in programs of their choice.

In 2024, approximately 18% of eligible employees engaged with Guild marketplace. Notably, over 500 employees graduated from their programs, applying their newly acquired knowledge and skills directly to their roles.

Degreed

Degreed continues to provide Allstaters with an on-demand digital learning experience. Degreed also consolidates internal and third-party content to offer employees personalized learning content, including LinkedIn Learning, getAbstract, Harvard Spark and Franklin Covey.

Leadership Programs

Our talent pipeline strategy centers on knowing, growing and connecting leaders to address current and future business needs.

Allstate drives growth by aligning skills and capabilities with opportunities, ensuring intentional movement through director-level talent slates and quarterly discussions. We take a holistic approach to identifying and developing talent, especially for critical leadership roles. Our succession planning focuses on senior roles, with an emphasis on developing and moving high-potential talent into these positions. By prioritizing potential over experience, we've achieved an internal fill rate of 60% for director level and above talent hiring in 2024, driving organizational success.

Allstate's executive talent pipeline strategy emphasizes deeper engagement by identifying key leaders and providing them with opportunities for meaningful exposure. Initiatives such as Key Leader Dinners, Board of Directors meetings, and formal succession and talent discussions with the CEO ensure visibility and alignment across areas of responsibility.



Allstate also offers leaders additional resources, such as:

Leader Labs: Enterprisewide, custom-built programs designed to enhance leadership skills and team performance for both new and experienced leaders.

Executive Coaching: Tailored experiences to strengthen leadership impact and strategic influence.

In 2024, Allstate continued to expand its leadership development via Leading At Allstate (LAA), which offers transformational leadership and growth for leaders to drive a high performance culture and execute Allstate's Transformative Growth plan. LAA includes the First-Time Leader program for new people managers, and Experienced Leader Labs for those with 12 or more months in their Allstate leadership role. We also added the Connected and Belonging for Managers program, helping our leaders promote connections. Each of these blended learning experiences provides world-class experiences via immersive exercises and useful tools.

Additionally, Allstate launched sponsorship programs in early 2024, with mentoring initiatives set to begin in 2025 through a new platform called Career Hub.

Looking ahead, Allstate is exploring Al-powered coaching and other innovative solutions to further strengthen the leadership pipeline.

Early Career Programs

Allstate maintains a strong pipeline of talent by building its early career talent pool with apprenticeship, internship and development programs. These early career programs are designed to build skills through on-the-job experiences, formal learning and peer learning. These programs attract a variety of backgrounds and experiences:

Allstate's Internship Program:

Designed for current students pursuing Bachelor's degrees.

Allstate's Apprenticeship Program:

A two-year, "earn and learn" program for current community college or technical school (Associate's degree) students.

Technology and Finance Development Programs:

Two-year, full-time programs for recent Bachelor's degree graduates.

Early Careers Enrichment Experience:

Designed to upskill individuals in our programs and other Early Career talent at Allstate.



Benefits and Employee Wellbeing

Caring for employees means improving their experience and ability to show up for Allstate's customers. With this in mind, Allstate offers:

Paid Leave:

From their first day of employment, all full-time and part-time regular Allstate employees are eligible for paid leave to care for family members. Allstate offers six weeks of paid parental leave for primary and non-primary caregiver employees who have a newborn, have adopted or have had a child placed in their care. Allstaters can also use paid time off to care for a family member with a physical or mental health condition.

Employee Wellbeing Support:

Allstate offers online wellbeing content that tracks activity, sleep and nutrition, allowing employees to earn up to \$200 in wellness incentives. Allstate also offers up to six free therapy sessions, mental health risk assessments, mindfulness exercises, yoga and financial coaching at no cost to the employee.

Flex Work:

Allstate provides physical and digital spaces to connect, so Allstaters can do their best work no matter where they sit. Flexible work hours and part-time work options are available at manager discretion

Child Care Assistance:

Allstate offers 10% discounts at nationwide child care facilities and college coach services to families with children about to enter college.

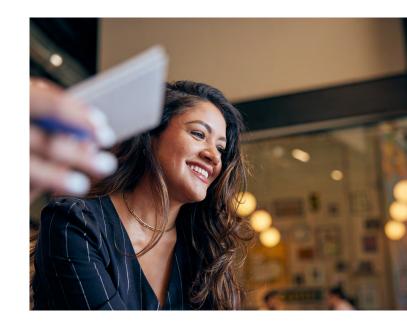
Labor Practices and Compensation

Allstate is committed to fostering a workplace where the rights of employees to organize, join and participate in unions are fully respected. In 2024, no U.S. Allstate employees were represented by unions.

Allstate offers competitive wages, monitors working hours and ensures employees are paid for overtime work. As part of our commitment to fair compensation practices, we complete pay equity analyses. Annually, we seek to identify potential pay gaps as well as identify policies or practices that may contribute to pay gaps. The external analyses found that Allstate's results compared well to benchmarks for companies of similar size and scope.

Management staff are eligible for an Annual Incentive Plan based on role and level. Long-term incentives are offered to director level and above, including time-based Restricted Stock Units, Non-qualified Stock Options and/or Performance-Based Stock Awards.

Allstate offers social protection beyond nationally mandated programs, including a company pension program.



Occupational Health and Safety

Allstate ensures a safe and healthy working environment for employees by providing access to health and safety resources and by complying with all local, state and federal regulations. Our Global Code of Business Conduct outlines policies and practices relevant to occupational health and safety (OHS), prioritizes health and safety issues, and details relevant action plans. The Global Code of Business Conduct applies to all operations and employees, contractors and individuals under Allstate supervision.

Allstate's OHS Management System ensures employees' health and safety, supports their productivity and reduces labor costs.

Allstate assesses risks and hazards at all locations, conducts internal inspections, evaluates progress toward preventing and reducing health and safety risks, and investigates work-related health and safety incidents and trains employees to reduce them. Allstate extends its OHS criteria beyond internal operations to procurement and contractual requirements.

Allstate's health and safety efforts drive down workplace incidents and workers' compensation claims, improve productivity and reduce labor costs. Tracking workers' compensation claims is part of Allstate's ongoing assessment of our OHS policies and programs.

Allstate's data compilation for OHS is a combination of data tracked by workers' compensation, HR and the environmental and safety team. This information is reviewed as needed at quarterly Safety Committee meetings.

IN 2024:

- Allstate produced biweekly Safety Sessions, available to all employees.
- Safety Food For Thought memos are posted weekly on our intranet.
- Ergonomic safety information is accessible to employees on a self-serve basis.
- Job-specific safety training is offered to employees based on their job functions and potential hazards.
- Site safety risk assessments are performed at office locations.

ALLSTATE INDIA'S OHS ACHIEVEMENT

Allstate India received an ISO 45001:2018 certification for its Occupational Health and Safety Management Systems in 2024. Incorporating the latest research and best practices, this certification demonstrates dedication to providing a safe and healthy work environment for everyone, including contractors. Allstate India identified and addressed potential risks and hazards across all areas of operation.

Employee Engagement

When employees are engaged, they're more fulfilled, which improves their well-being and the company's business success. In 2024, Allstate:

- Spent \$58 million on in-person and virtual events, travel budgets and other
 engagement and team-building activities that bring Allstaters together to
 strengthen connection and belonging among teams that may not work in the
 same location.
- Implemented a new employee experience survey vendor and introduced more frequent pulse surveys to measure employee engagement, along with sentiment around different aspects of the employee experience. Allstate measured overall engagement across our global workforce twice in 2024, which is an index of four survey items. 84% of our employees report being highly engaged at Allstate.
- Provided avenues for Allstaters to recognize and support each other, including
 a global peer-to-peer recognition program available in the U.S., Mexico,
 Canada, India and Northern Ireland. In 2024, employees recognized each
 other over one million times. Recognized employees earn points that can be
 redeemed for merchandise, gift cards or donations to charities.

\$58 million

spent on in-person and virtual events, travel budgets and other engagement and teambuilding activities.

84%

of our employees report being highly engaged at Allstate.

EIG members have a

28% lower turnover

than non-members.

14%

of our Allstate U.S. workforce participated in at least one EIG in 2024.

Impact Groups

Allstate supports and funds voluntary, employee-led Employee Impact Groups (EIGs) and Business Impact Groups (BIGs) that are open to all employees:

- EIGs help foster a sense of belonging by focusing on development, engagement and collaboration.
- BIGs focus on creating opportunities for employees to solve business problems and serve as an incubator for innovation, collaboration and professional development.

EIGs and BIGs make Allstate stronger by enhancing employee connection, belonging and engagement, resulting in better business results and service for our customers. Analysis from 2024 shows that EIG members at Allstate have a 28% lower turnover than non-members. In 2024, 14% of our Allstate U.S. workforce participated in at least one EIG.



Established in 1952, The Allstate Foundation focuses on three areas: empowering youth to serve, disrupting the cycle of relationship abuse and increasing workforce readiness. Employee and agent volunteerism is encouraged and amplified through the Helping Hands programs. We also develop nonprofit leaders and board members through the Nonprofit Leadership Center. In 2025, every U.S. employee will have one day of paid time off to volunteer.

IN 2024:

The Allstate Foundation, Allstate, employees and agency owners contributed more than

\$57 million

to support important causes.

This includes \$2.6 million Helping Hands volunteerism grants and \$2.1 million Helping Hands match contributions from The Allstate Foundation.

Alistate employees and agency owners volunteered more than

117,000 hours

to support local communities.

The Allstate Foundation's skills-based volunteerism programs, including flash consulting, pro bono projects and opportunities with our partners, benefited 79 nonprofit partners and contributed more than 5,300 volunteer hours from Allstate employees.

To learn more about the Allstate Foundation, visit <u>AllstateCorporation.com</u>.



Allstate makes careful decisions about risk every day in our insurance underwriting business, and we consider risk just as seriously in our investments. As responsible investors, we consider sustainability a component of our comprehensive investment risk assessment. We developed teams, policies, training and goals to guide Allstate investment decisions accordingly. Allstate also pursues attractive returns for shareholders by investing in the transition to a lower-carbon economy.

Allstate does not accept below market returns on any investment.

Responsible Investing Policy

Since its adoption in June 2020, Allstate's Responsible Investing Policy has outlined the company's expectations for investment professionals to incorporate and consider sustainability factors, subject to client investment policy requirements, when making investment decisions, and we ask our external money managers to do the same. Allstate revisits the Responsible Investing Policy at least annually. The policy applies across all asset classes in Allstate's investment portfolio. Where appropriate, Allstate considers incorporating sustainability factors into its investments decision-making process to manage risk while delivering attractive risk-adjusted financial returns. For example, when making direct investment decisions, Allstate's team considers available data and pertinent sustainability factors. When assessing our external money managers, Allstate considers how they evaluate those factors in their investment selection and review process. Allstate classifies sectors based on exposure to environmental risks, including climate risk, and incorporates environmental risks, among other risks, in the sizing and maturity profile of our positions. Allstate classifies commercial real estate investments based on their modeled exposure to catastrophe risks and incorporates these risks in our underwriting and insurance practices.

Integrating Sustainability Factors into the Investment Process

Allstate considers the following factors in its investment process:

- Environmental factors identified by Sustainability
 Accounting Standards Board (SASB), such as
 greenhouse gas emissions, air quality, energy
 management, water and wastewater management,
 waste and hazardous materials management,
 ecological impacts and physical impacts of climate
 change. The immediate business impacts of
 environmental factors such as biodiversity and
 sustainable water management, where applicable.
- Social factors such as human rights and community relations, customer privacy, data security, access and affordability, product quality and safety, customer welfare, selling practices, labor practices, employee health and safety.
- Where appropriate, assessment of supply chain management, business model resilience, product life cycle and design, business ethics, competitive behavior, regulatory and legal environment and risk management.

Allstate expects its investment professionals to refrain from making investments that may result in significant risks. Allstate does not invest in companies whose primary business is civilian firearms. To ensure Allstate does not inadvertently become a mine operator subject to certain Regulation S-K reporting requirements, Allstate does not make investments that would cause Allstate to have majority ownership interest in or control of a company that operates a coal or other mine or a company that derives a majority of its revenues from those mines. Allstate also expects its investment professionals to consult with the Responsible Investing Committee (RIC), as needed, on any related asset selection decisions.

In addition to the Responsible Investing Policy, Allstate's Investment Management Guidelines state that investment managers' analyses and decision-making should consider sustainability issues as well as Allstate's values and reputation when assessing the risk/return trade-off of an investment. Investment professionals are expected to act in accordance with the letter and the spirit of the guidelines and in accordance with each client's investment policy.

Asset Class Guidelines

Allstate also follows specific responsible investing processes for the following asset classes:

- Internally Managed Fixed Income Assets: We include third-party sustainability ratings, where available, in our credit analysis templates, which is part of our bottom-up fundamental analysis.
- Externally Managed Public Fixed Income and Equities: We consider the manager's processes and any responsible investing or similar policies.
- Private Assets: For new fund investments, portfolio managers request sponsors' or general partners' sustainability policy as part of the diligence process. For new direct investments, portfolio managers address material sustainability factors in their underwriting process. For existing investments, portfolio managers identify and annually review those investments meeting responsible investing characteristics. For new low-income housing tax credit (LIHTC) fund investments, Allstate also requests that sponsors provide sustainability-related key performance indicators (KPIs) as part of the diligence process. Allstate may request side letter provisions to ensure sponsors will provide regular reporting on key KPIs that are relevant to Allstate.

Sector Guidelines

We classify sectors based on exposure to environmental risks, including climate change, and incorporate environmental risks in the sizing and maturity profile of our positions. We invest in sectors with higher potential exposure primarily through public markets, providing flexibility to adjust exposures. We classify commercial real estate investments based on their modeled exposure to catastrophe risks and incorporate these risks in our underwriting and insurance practices.

Outcomes and Measurements

Allstate incorporates tools for sustainability-related data into its processes:

- We began using sustainability data feeds and analysis from expert research firms to assess our assets, exposures and risks.
- We implemented a third-party, climate-risk platform.
- We built internal capabilities to measure the carbon footprint of our investment portfolio.
- We continue to enhance reporting related to the investments in the responsible investment categories.

We also capture KPIs for certain asset classes. For example, for LIHTC, we track the number of housing units in our portfolio, the communities in which those units are located, additional social services and more. We will expand KPI collection for our investments in the future through a third-party responsible investing analytics platform.

Staff and Training

Allstate's investment professionals participate in annual training, as outlined in the Responsible Investing Policy. To ensure accountability, multiple tiers of leadership play a role in Allstate's responsible investment approach. This includes the Board, relevant Board committees, the Sustainability Steering Committee, the Sustainability team and the RIC. Allstate Investments Management Committee oversees the RIC.

The RIC includes representatives from across the Allstate Investments team. The RIC monitors sustainable investing trends, evaluates sustainable investing best practices, supports the work of the Sustainability Steering Committee and periodically reports about its activities to senior leaders within Allstate. In conjunction with Allstate Investments Risk Committee, the RIC monitors Allstate's investment portfolio for potential exposures to climate risks.



POLICY COVERAGE

100%

of Allstate's active, passive and externally-managed assets under management were covered by our Responsible Investing Policy in 2024.

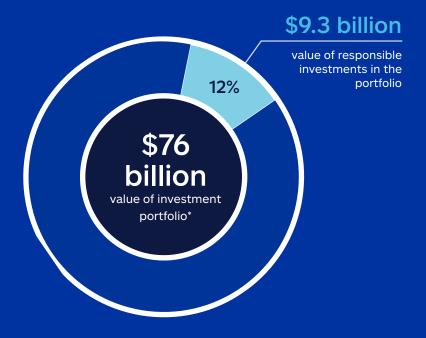
Responsible Investments

Allstate pursues attractive risk-adjusted returns for our shareholders and has incorporated sustainability considerations broadly across the entire portfolio. As of December 31, 2024, we managed a \$76 billion investment portfolio (including assets held for sale and low income housing tax credit funds), with \$9.3 billion invested in categories such as education, climate, affordable housing, health care, green bonds, natural capital and renewable investments.

Allstate supports the transition to a lower-carbon economy and resiliency against a warmer future, not only by reducing our own emissions but also by making investments that support climate change mitigation and adaptation. Improving climate resiliency directly benefits Allstate as an insurance provider. The total carrying value of investments in decarbonization, energy transition and natural capital categories was \$2.9 billion as of year-end 2024. For detailed information about Allstate's climate investing strategy, please see Allstate's TCFD report.

Since 1997, Allstate has invested capital in LIHTC funds, which address the affordable housing shortage in the United States by attracting private investment into the development or rehabilitation of rental properties for low-income households. As of December 31, 2024, the book value of Allstate's portfolio of LIHTC funds was approximately \$1.5 billion.

Investment Portfolio Breakdown as of Year End 2024



*Includes assets held for sale and low income housing tax credit funds.

2024 Highlights

\$359 million

New commitments to climaterelated investments.

\$298 million

New commitments to low income housing tax credit funds.



Integrity is at the heart of who we are and how we operate. That's how we protect our stakeholders and our reputation. We comply with laws, regulations and ethical conduct guidelines. We maintain our focus on customers and business objectives.

For more information on key components of <u>Privacy</u> and <u>Information Security & Cybersecurity</u>, please refer to the respective sections of this report.

Ethics and Compliance Management

Allstate's Chief Compliance Officer reports to the Chief Ethics and Privacy Officer and oversees the Ethics, Regulatory Compliance and Privacy programs. The Ethics Program protects Allstate's high ethical standards in business practices and values-based leadership. It ensures that Allstate's leadership and teams follow the Global Code of Business Conduct by establishing and monitoring standards and procedures, educating employees and leading the Speak Up and Annual Compliance Certification processes.

In 2024, Allstate was recognized for the

10th year as one of the World's Most Ethical Companies.

Companies are honored through this designation for demonstrating exceptional leadership and a commitment to business integrity through best-in-class ethics, compliance and governance practices.

Global Code of Business Conduct

Allstate's <u>Global Code of Business Conduct</u> prohibits unlawful harassment, discrimination or retaliation in the workplace by anyone: employee, vendor, intern, volunteer or contingent worker. We prohibit sexual and non-sexual harassment, including discrimination, sexual advances, verbal or physical harassment, abuse and intimidation, and employees who engage in these behaviors can be terminated. The Global Code of Business Conduct also outlines:

- Allstate's commitment to protecting confidential and restricted personal information.
- Guidance on how to handle conflicts of interest.
- Allstate's prohibition on insider trading.

Allstate requires employees to confirm, both as new employees and annually thereafter, that they understand and are in compliance with the Global Code of Business Conduct and our ethical business expectations.

Annual Compliance Process

All Allstate employees complete the Annual Compliance Process, highlighting our ethical business practices in areas such as anti-bribery, cybersecurity, conflicts of interest and privacy. The trainings include courses on Allstate's Global Code of Business Conduct, insider trading, protecting information and anti-harassment and discrimination.

Anti-Bribery and Anti-Corruption

Allstate is committed to compliance with the anti-bribery and anticorruption laws of all countries where we conduct business. Allstate strives to maintain high ethical and legal standards in our business relationships. Allstate's Chief Compliance Officer and Chief Ethics and Privacy Officer are responsible for ensuring compliance with anti-bribery and corruption policies. Allstate also has an anti-money laundering policy that is reviewed annually.

Whistleblower System

Allstate's Speak Up Process is an important resource for providing fair, prompt and safe resolutions of concerns. It can be used to report legal, ethical, regulatory or compliance concerns regarding employees, agents, vendors, clients and customers of the Allstate family of companies. We are committed to thoroughly investigating all reports of violations. We also provide training on the use of reporting channels.



For more information on Allstate's Global Code of Business Conduct, Allstate's Speak Up process and other relevant policies, please visit AllstateCorporation.com.

Human Rights

Human Rights are core to Allstate's ethics and compliance program and are integrated throughout our operations and value chain. To learn more about our affirmations against human trafficking, forced labor and child labor, please refer to Allstate's <u>Global Code of Business</u> <u>Conduct</u>. The Global Code of Business Conduct includes a section for "respecting and protecting human rights" and is adopted by Allstate's Audit Committee.

Human Rights in our Supply Chain

Allstate respects individual human rights and insists that our business partners do the same. It goes against everything we stand for to ignore our corporate obligation in any jurisdiction or to knowingly contribute in any way to child labor, slavery or human trafficking.

We perform due diligence to find business partners who share our values and commitment to protect human rights and improve working conditions for all.

All suppliers who are or want to be a business partner to Allstate are expected to adhere to the requirements of the <u>Supplier Code of Business Conduct</u>, which incorporates the terms and philosophies of these commitments.





Allstate's data privacy strategies are foundational to protecting our customers and delivering Our Shared Purpose. Allstate has built a robust privacy program to ensure compliance with applicable laws in a changing regulatory environment while encouraging innovation and supporting strategic business goals and initiatives.

Details about privacy at Allstate can be found at Allstate's <u>Privacy Center</u>.

Allstate's Approach to Privacy

Allstate respects the privacy of all individuals. We are transparent about the way we collect, use and share personal information (PI), and we work hard to find the balance between enabling PI use and managing it.

Allstate's Enterprise Business Conduct team provides management and oversight of the Regulatory Compliance, Privacy and Ethics programs. This includes strategic guidance on these programs to business partners and regular reporting to executive management and the Allstate Board on trends and the health of the programs.

Allstate's Privacy Policy provides the foundational principles that underpin our approach to data privacy. It applies to all operations. Allstate's Privacy Standards detail how the enterprise puts those principles into practice and leverages the Enterprise Risk and Return Management framework.

Allstate Internal Audit conducts audits of the privacy program, with the frequency determined by emerging risks and changes in the regulatory landscape. In addition, every audit performed by Internal Audit considers privacy risks.

Management and Disposal of Personal Information

We maintain an inventory of PI data elements and update it regularly. We use the listing when identifying applications and systems containing PI, which ensures our PI inventory is maintained. Allstate assigns a data classification to each PI element, which indicates its sensitivity level.

Allstate retains PI only as long as necessary for reasonable business purposes and disposes of PI after that. Allstate uses technology solutions for PI disposal and monitors for adherence to our internal retention and disposal requirements.

We have policies addressing the retention, deletion and sharing of data, as well as detailed document retention schedules, as part of our Information Governance Program.



Allstate Information Security protects customer and employee data from being lost, stolen or ending up in the wrong hands.

Using relevant guidelines, standards and best practices, Allstate established technical controls, policies and processes to identify and manage cybersecurity risks. We also have a cybersecurity resiliency strategy that will enhance our ability to anticipate, withstand and recover from cybersecurity attacks and maintain the availability of our critical business operations.

More information pertaining to Information & Cybersecurity at Allstate is available in Allstate's Proxy Statement and Annual Report.

Information Security & Cybersecurity Risk Management

Allstate takes a cross-functional approach to overseeing and addressing cybersecurity risk, with input from technology, risk, legal and audit functions.

The Allstate Board of Directors (Board) has overall responsibility for oversight of enterprise risk. The Audit Committee of the Board oversees the effectiveness of the cybersecurity program. The Audit Committee retains an external cybersecurity advisor to consult on cybersecurity matters and perform assessments of the Allstate Information Security Program. More information on Allstate's Audit Committee membership and structure is available in Allstate's Proxy Statement and Annual Report.

The Chief Information Security Officer (CISO) regularly updates the Audit Committee and Allstate Board on Information Security Program status, cybersecurity risk management, the control environment, emerging threat intelligence and key risk and performance measurements. In addition, the CISO provides updates to senior leadership, the Audit Committee and the Allstate Board, as appropriate.



The Enterprise Risk and Return Council has delegated the power and authority to manage cybersecurity risks to the Information Security Council (ISC). The CISO chairs the ISC, with senior management representation from across Allstate including representatives from privacy, legal and technology. The ISC monitors, makes mitigating decisions about, and escalates information security risks that are outside Allstate's established risk tolerance. Additionally, it provides executive sponsorship of information security controls and oversees the development and review of the information security policy and enterprise security standards.

Information Security Program

Allstate has implemented a robust Information Security Program to manage material risks from cybersecurity threats. We conduct periodic assessments, designed to evaluate effectiveness of implemented controls. Allstate performs vulnerability scans and penetration tests to assess controls and proactively identify vulnerabilities for prioritization and remediation. We manage and track findings in accordance with Allstate's governance, risk and compliance standards.

Dedicated personnel support information security operations 24 hours a day, seven days a week. We designed Allstate's incident response program to detect, respond and recover from a range of cybersecurity-related incidents.

The Information Security Program is aligned with industry best practices and standards including the ISO 27001/27002 standards, the Control Objectives for Information and Related Technologies Framework and the National Institute of Standards and Technology Cybersecurity Framework.

Information Security Policy

Allstate's Information Security Program outlines the responsibilities and expectations for the security of Allstate information systems. The program includes standards, policies and procedures requiring the implementation of technical, administrative and physical controls to manage the risk to Allstate information and systems. These standards, policies and procedures cover industry-standard information security domains, including risk assessment, third-party supplier risk management, vulnerability management, identity and access management, application security, network security, cybersecurity awareness training, encryption and incident management.

Audits and Assessments

Allstate audits information security policies and systems regularly. In 2024, Allstate performed four external assessments related to cybersecurity.

Allstate also obtained multiple compliance reports attesting that Allstate's cardholder data environment meets Payment Card Industry (PCI) Data Security Standards. An external PCI Qualified Security Assessor performed this assessment, which included reviews of infrastructure, security tools, applications, vulnerabilities in the environment and selected processes.

Additionally, Allstate's Internal Audit department provides independent assurance and evaluates whether the cybersecurity program's governance, risk management and controls and processes — as designed and represented by management — are adequate and operating as intended.

Employee Training & Compliance

All users of Allstate systems receive regular training on Allstate's privacy and information security policies. Our annual compliance process requires global employees, agents and contractors to complete relevant courses and agree to follow company policies. The training covers company-specific risks and trends identified annually. Allstate also provides customized training for current issues and advanced role-based training to employees in higher-risk roles.

Agency owners are obligated to maintain information security policies and controls. Allstate provides privacy and information security training for new staff and communicates key information security responsibilities for all agency users annually.

In addition to dedicated trainings, we run phishing simulations with real-time feedback and provide support for those who fail the simulation.

Regardless of individual trainings and simulations, all employees must acknowledge and comply with Allstate's privacy and information security policies. Non-compliance may result in disciplinary action up to and including termination of employment.

If employees have a privacy or security concern to bring to the attention of senior leadership, they are expected to report through Allstate's Speak Up process.

Business Continuity

Allstate maintains business continuity policies and plans to respond effectively to business disruptions that could adversely impact Allstate's key stakeholders. Allstate's internal policies require the establishment and maintenance of an enterprise Business Continuity Management Program along with associated roles and responsibilities that ensure the continuity of business processes. All Business Continuity Plans are regularly updated and exercised so they may be effectively and efficiently implemented during a business disruption.



For more information on how Allstate works to ensure business continuity and compliance with key policies and our Speak Up process, please view the Ethics and Compliance section of this report, our Cybersecurity Standards for Suppliers, Global Code of Business Conduct and Supplier Code of Business Conduct.

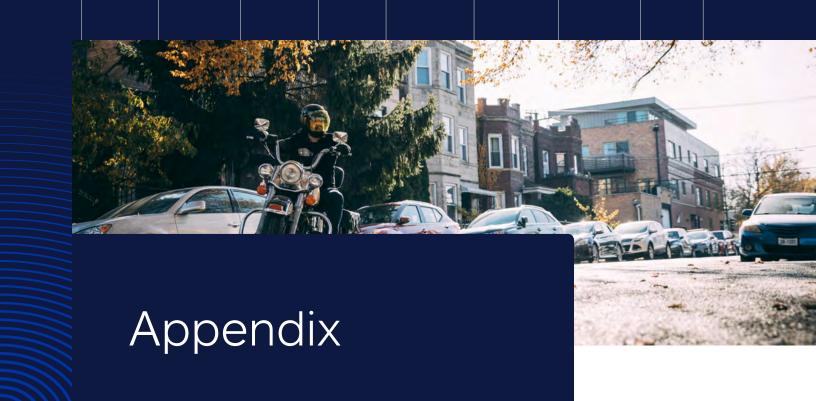


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About The Allstate Corporation

The Allstate Corporation is one of the largest publicly held personal lines insurers in the United States, protecting people from life's uncertainties with a wide array of protection for autos, homes and personal property.

Allstate's strategy has two components: increase personal property-liability market share and expand protection offerings by leveraging the Allstate brand, customer base and capabilities. In total, Allstate had 208 million policies in force and 55,000 employees globally as of December 31, 2024.

More information on Allstate's business can be found in our Proxy Statement and Annual Report.

Material Topics & Impacts

Allstate's most recent materiality assessment identified several material topics for enterprise value creation.

Climate Resiliency in Investments

Category: Climate Transition & Physical Risks

Business Case: Severe weather impacts our customers, communities and shareholders. By responsibly investing our investment portfolio with a view toward climate resilience, we contribute to a sustainable future that benefits all stakeholders. Climate resilience and the transition to a lower-carbon economy are important to the insurance industry and to each of our stakeholders, while also offering new investment opportunities that support Allstate's growth in revenue and financial success.

Business Impact: Revenue

Business Strategies: See the Our Investments section of this report and our 2024 TCFD Report.

Target/Metric: Increase the year-end 2023 allocation of \$7.7 billion to responsible investments over the three years that follow.

Progress: See the Our Investments section of this report.

Link to Executive Compensation: Net investment income is a measure used as part of Allstate's executive compensation program. See Allstate's <u>Proxy Statement and Annual Report</u> for more details of the program.

Data Privacy and Information Security

Category: Privacy Protection

Business Case: Allstate's data privacy strategies are foundational to protecting our customers and delivering Our Shared Purpose. As such we maintain a comprehensive and effective data privacy program, we actively manage cybersecurity risks and we influence public policy on data privacy matters.

Business Impact: Risk

Business Strategies: See the <u>Privacy</u> and <u>Information Security & Cybersecurity</u> sections of this report.

Target/Metric: To reduce our human risk factor, we train employees to identify phishing emails and report them.

Progress: In 2024, Allstate employees reported simulated suspicious emails at a rate of 47%, well above the insurance industry average of 23%. Allstate's click rate on simulated phishing emails was only 5%, substantially lower than the insurance industry average rate of 9%.

Link to Executive Compensation: Management of data privacy impacts Total Shareholder Returns which is a measure used as part of Allstate's executive compensation program. See Allstate's <u>Proxy Statement and Annual Report</u> for more details of the program.

Customer Experience & Support

Category: Customer Relations

Business Case: Customer experience and support is paramount to Allstate's success and longevity, and affects customer and employee retention, differentiation, operational efficiency, compliance, revenue growth, customer insights and crisis management. Providing excellent customer service not only meets regulatory standards but also builds a loyal customer base and a strong market position.

Business Impact: Revenue

Business Strategy: See the Our Customers section of this report.

Target/Metric: Allstate established an enterprise goal to improve 20 million customer interactions in six focus areas that matter to customers and represent a competitive advantage.

Progress: See the <u>Our Customers</u> section of this report. Allstate exceeded its goal and improved over 25 million customer interactions in 2024.

Link to Executive Compensation: Executive stock awards take into account advancements in the percentage of Items in Force Growth, Transformative Growth and the rollout of our "affordable, simple, connected" product and experience. See Allstate's Proxy Statement and Annual Report for more details of Allstate's executive compensation program.

Human Capital

Global Worker Breakdown

Work Status

Full-Time	55,000
Part-Time	400
Contractors	10,000

Data reflects global employees as of December 31, 2024.

Average years employed

Women	8
Men	7

People Analytics

Allstate uses People Analytics (PA) for Strategic Workforce Planning (SWP) for more than 75% of its global full-time employees across the enterprise.

Allstate provides physical and digital spaces to connect, so Allstaters can do their best work no matter where they sit. PA helps with SWP by providing data that informs Allstate's flexible work policy and related strategies, such as providing data to employees on office locations and employee proximity to ensure that Allstate's office space options are available to employees. Using PA in this way provides greater insight and flexibility to internal leaders and employees by allowing them to choose where and how they work and collaborate. It has also informed Allstate's office locations, collaboration technology available to employees and Allstate's alternative working strategy. Additionally, this strategy has resulted in a reduction in real estate and associated emissions, greater accessibility for employees and an increase in job applications.

We also us PA for recruitment, setting key performance indicators (KPIs) and tracking our progress towards those KPIs. These include time to fill and number of open positions.

Human Capital Return on Investment

The S&P Global Corporate Sustainability Assessment defines Human Capital Return on Investment (ROI) as a metric that evaluates the financial return a company gains from its investments in its workforce. This includes factors such as employee training, development programs and overall workforce management. The goal is to measure how effectively a company is utilizing its human capital to generate value and drive business performance.

Human Capital ROI	2024
Total Revenue (\$B)	\$64.11
Total Operating Expenses (\$B)	\$8.63
Total Employee-related Expenses (\$B)*	\$4.73
Human Capital ROI**	12.73

^{*}Sum of compensations, benefits, annual incentive and restricted stock.

^{**}Calculated by subtracting Total Operating Expenses less Total employee-related expenses from Total Revenue, resulting in company's profitability prior to human capital costs is calculated. Dividing this figure by Total Employee-related Expenses then leads to the ratio that examines the company's level of profitability in relation to the total human capital expenses.

Occupational Health & Safety

Employee Injury Metrics (Allstate U.S. and National General)	2024
Total number of injury claims	144
Total number of injury claims that had lost time and/or medical expenses paid	83
Total number of full and partial days of paid time off	1988

Workforce Composition

Workforce Composition data is as of year-end 2024. These figures represent U.S. Allstate and National General employees.

For more information, please see our annual <u>EEO-1 report</u>.

New Hires	2024	2023
Generation		
Silents (1925-1945)	-%	0.3%
Early Boomers (1946-1954)	0.2%	0.6%
Late Boomers (1955-1963)	1.8%	4.4%
Generation X (1964-1978)	15.6%	21.9%
Generation Y (1979-1994)	48.3%	51.7%
Generation Z (From 1995)	34.1%	21.2%
Gender		
Male	43.5%	48.7%
Female	53.0%	51.1%
Undeclared	3.5%	0.2%
Race		
White	37.1%	48.1%
Black or African American	32.1%	25.7%
Hispanic or Latino	11.7%	12.9%
Asian	3.0%	4.7%
American Indian/Alaskan	0.8%	0.5%
Native Hawaiian or Other Pacific Islander	0.2%	0.3%
Two or more Races (Not Hispanic or Latino)	5.0%	4.3%
Undeclared	10.1%	3.5%

Total Employees	2024	2023
Gender		
Male	43.5%	44.6%
Female	55.6%	55.4%
Undeclared	0.9%	-%
Race		
White	56.5%	58.8%
Black or African American	19.6%	18.9%
Hispanic or Latino	11.7%	11.8%
Asian	5.5%	6.3%
Native American	0.5%	0.4%
Native Hawaiian or Other Pacific Islander	0.2%	0.2%
Two or More Races	3.1%	2.8%
Undeclared	2.9%	0.8%

Due to rounding, the sum of percentages presented may not equal 100%.

About this Report

Data Assurance

The data contained in this report has been subjected to internal verification procedures. Additionally, Allstate obtains assurance of select greenhouse gas emissions each year. More information on data assurance can be found in Allstate's annual CDP and TCFD reports at AllstateSustainability.com/reporting.

Forward Looking Statements

This report contains "forward-looking statements" that anticipate results based on our estimates, assumptions and plans that are subject to uncertainty. These statements are made subject to the safe-harbor provisions of the Private Securities Litigation Reform Act of 1995. Forward-looking statements do not relate strictly to historical or current facts and may be identified by their use of words like "plans," "seeks," "expects," "will," "should," "anticipates," "estimates," "intends," "believes," "likely," "targets" and other words with similar meanings. These statements may address, among other things, our strategy for growth, catastrophe, exposure management, product development, investment results, regulatory approvals, market position, expenses, financial results, litigation and reserves. We believe that these statements are based on reasonable estimates, assumptions and plans. Forward-looking statements speak only as of the date on which they are made, and we assume no obligation to update any forward-looking statements as a result of new information or future events or developments. In addition, forward-looking statements are subject to certain risks or uncertainties that could cause actual results to differ materially from those communicated in these forward-looking statements.

In addition, historical, current and forward-looking statements may be based on standards for measuring progress that are still developing, internal controls and processes that continue to evolve and assumptions that are subject to change in the future, including future laws and rule making. Forward-looking and other statements are for informational purposes only and are not intended as an advertisement for Allstate's equity, debt, businesses, products or services, and the reader is specifically notified that any investor-requested disclosure or future required disclosure is not and should not be construed as an inducement for the reader to purchase any product or services. Any such disclosures represent a good-faith effort by Allstate to address these investor requests despite significant unknown variables and, at times, inconsistent market data, government policy signals, and calculation, methodologies or reporting standards.

Sustainability Disclosures

The data contained in this report is based on a combination of measured and estimated data. Reporting guidelines from global organizations and standards such as CDP and GRI inform Allstate's process and the selection of the data reported. Performance data depends on variations in processes and operations, the availability of sufficient data, the quality of those data and methodology used for measurement and estimation. The data contained in this report is subject to change as methods, data quality and technology improvements occur, and changes to performance data may be updated. Allstate's plans to improve performance metrics are good-faith efforts based on current relevant data and methodology, which could be changed or refined. Allstate works to continuously improve its approach to identifying, measuring and addressing sustainability metrics.





Contact Info

For more information about Allstate's sustainability reporting, please email $\underline{\text{sustainability}} \underline{\text{wallstate.com}}.$