



 **2021 SUSTAINABILITY REPORT**



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A MESSAGE FROM OUR CEO

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

FNF’s focus on Environmental, Social, and Governance (ESG) matters is important to our success and who we are as a company. We recognize the importance of a sustainable future to FNF’s long-term growth, and our Company and board of directors are committed to developing a long-term ESG strategy and monitoring our progress to better serve our employees, business partners, and local communities.

Building a sustainable business starts with being transparent about our business practices, corporate governance, environmental impact, and commitments to our stakeholders. In 2019, we shared our inaugural Sustainability report. In 2020, we continued to enhance our ESG strategy and reported on progress. We are pleased to share our 2021 accomplishments in this third annual Sustainability report.

Our commitment to ESG focuses on:

Protecting Homeowners: The safety and security of our property owners is our top priority. This means ensuring robust information security through continuous enhancements to our cybersecurity and data protection standards, internal auditing protocols and consistent monitoring, to protect the safety of customer funds and nonpublic personal information. We work hard to educate our employees and protect consumers from fraud by enhancing our fraud prevention programs.

Preserving the Environment: FNF works to integrate environmental management practices into our operations, including our facilities. We have a number of efforts underway to reduce our environmental footprint across locations. As part of a traditionally paper-intensive industry, we have implemented customer-

focused technology to significantly reduce paper consumption in real estate transactions, moving the title insurance industry in a more sustainable and paperless direction. Our efforts also include participation in recycling programs and elimination of the use of plastic water bottles. Beyond mitigation efforts, we understand our responsibility to protect the local environments in which we operate. In 2021, through our Enterprise Risk Management systems, we conducted our inaugural climate risk assessment to better understand and identify climate-related risks and opportunities that may impact our business. We are evaluating this information to identify and develop strategies and manage those risks and opportunities that are most important to our business over time.

Supporting Our Employees and Communities: As our greatest asset, we are committed to providing employees with opportunities to expand their knowledge base and develop skills for career advancement. We are committed to operating an inclusive workplace, and strongly believe that the diversity of our clients should be reflected among our employees. With over 1,300 locations throughout the United States and Canada, and over 28,000 employees, we are positioned to make a difference within the communities in which we operate. Through local community involvement, corporate initiatives, and philanthropic giving – as well as an active community volunteer ethos – we work hard to support the communities where we live and operate.

Operating Ethically: Our reputation for integrity is vital to our culture and business operations. We operate in ways that are fair, transparent, and compliant. We implement strong governance practices, policies, training, and reporting to promote business integrity.

We know this work towards a more sustainable future never stops and together, we will continue to make an impact.

Sincerely,

A handwritten signature in black ink, appearing to read "Mike Nolan". The signature is fluid and cursive, with the first name "Mike" and last name "Nolan" clearly distinguishable.

Mike Nolan, Chief Executive Officer

2021

AT-A-GLANCE

Unless otherwise noted, this data is current as of December 31, 2021.

COMPANY OVERVIEW

NAME

Fidelity National Financial, Inc.

STOCK SYMBOL

FNF

INDUSTRY

Financial Services & Insurance

HEADQUARTERS

Jacksonville, FL

WORLDWIDE EMPLOYEES

28,290¹

LOCATIONS

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

REVENUE

\$15.6 Billion

KEY 2021 ESG ACCOMPLISHMENTS

- Formalized our analysis of climate risk into a consolidated assessment to identify climate-related risks and opportunities at the enterprise-level
- Launched formal Greenhouse Gas (GHG) Emissions inventory accounting process
- Enhanced and developed key policies and statements to reflect our ongoing commitment to sustainability and mitigating climate-related risk

AWARDS

- Named to the **FORTUNE 500®** for 14 of the past 15 years
- Named by Forbes to the **Global 2000**
- For 2021, selected by Forbes as one of:
 - ✓ America's **Best Employers for Diversity**
 - ✓ The **Best Employers for Women**
 - ✓ The **World's Best Employers**
 - ✓ **America's Best Employers**

PROTECTING HOMEOWNERS



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



Over **2.6 million transactions** opened and handled in 2021



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

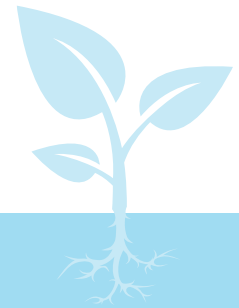


Highest ranked company in the title insurance industry on the FORTUNE 500® (ranked 238)



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

JACKSONVILLE HEADQUARTERS ENVIRONMENTAL FOOTPRINT



Carbon Footprint and Electricity Consumption

In 2021, the carbon emissions footprint at FNF's Jacksonville Headquarters was 1,994 MTCO₂e and the electricity consumption was 5.26 million kWh. This represents a **25% decline in carbon emissions** and a **16% decline in electricity** consumption from the 2019 baseline year.



Waste

In 2021, the total non-recycled waste footprint was 28 tons of waste, a **30% decline from 2020**, and a **72% decline from the 2019 baseline** year.



Water

In 2021, the water consumption was 6 million gallons, a **25% decline from 2020**, and a **36% decline from the 2019 baseline** year.

U.S. WORKFORCE



In 2021, we retained over **92%** of our U.S. workforce.

In 2021, women represented over **71%** of FNF's U.S. workforce, and **40%** of the members of FNF's leadership team.



COMMUNITY

We supported over 900 community organizations in 2021 including the United Way and the ALTA Good Deeds Foundation.

BOARD OF DIRECTORS

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

ABOUT FNF

COMPANY OVERVIEW

Profile

Fidelity National Financial is a leading provider of (i) title insurance, escrow and other title-related services including loan sub-servicing, valuations, default services and home warranty products and (ii) technology 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 2021 include:

- Named to the FORTUNE 500® on an annual basis, 14 of the past 15 years
- Highest ranked FORTUNE 500® company in the title insurance industry
- America's Best Employers for Diversity
- The Best Employers for Women
- America's Best Large Employers
- America's Best Employers

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



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

Through our subsidiary ServiceLink Holdings, LLC (ServiceLink), we provide mortgage transaction services including title-related services and facilitation of production and management of mortgage loans.

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

Corporate Precepts

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



1

Autonomy and Entrepreneurship

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

2

Bias for Action

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

3

Customer-Oriented and Motivated

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

CORPORATE PRECEPTS



4

Minimize Bureaucracy

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

5

Employee Ownership

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

6

Highest Standard of Conduct

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



Financial Strength

We are the nation's largest family of title insurance companies and underwriters and a leader in financial strength. As a group, our title insurance underwriters issue more title insurance policies than any other company in the United States and collectively hold the top spot in market share in each of the top five residential real estate states.



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

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

Highest ranked company in the title insurance industry on the FORTUNE 500® (ranked 238)

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

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

\$6.7 billion title and corporate segment investment portfolio in 2021

Over **2.6 million transactions** opened and handled in 2021

#1 or #2 market position in 44 states

"A" financial strength ratings by S&P Global, Moody's and Fitch Ratings (as of May 2022)

\$11.5 billion in total title revenue in 2021

OUR APPROACH TO ESG

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 the nation's largest title insurance and settlement services company to the real estate and mortgage industries, FNF's aim is to advance, expand, and protect the life-changing experience of home ownership, while managing our business in an environmentally responsible, socially responsible, and ethical manner. ESG is embedded throughout our approach to how we operate our business to help FNF generate strong returns for our shareholders while improving our impact on society.

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 of directors recognizes the importance of developing a long-term ESG strategy, monitoring our progress and providing effective risk oversight and risk management, including with respect to climate-related risks, cybersecurity and privacy-related risks, as well as other ESG topics.

FNF'S MISSION

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

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





PROTECTING HOMEOWNERS

THE ECONOMIC VALUE OF HOME OWNERSHIP

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

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

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

*- National Association
of Home Builders*

In 2020, as business and government offices closed due to the COVID-19 pandemic, the U.S. government permitted our industry to remain open as part of its Critical Infrastructure Sector. This move underscored the importance of not only the housing sector, but also the title and settlement services industry to the American economy.

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

FNF pivoted to remote and hybrid work arrangements while maintaining the efficiency of our claims handling, underwriting, and closing processes. We continued to serve our pipeline of existing and new customers through innovation and technology, such as video conferencing and digital closings.

In 2021, our industry witnessed growth closely in line with real estate trends across the U.S., which included strong purchase and refinance activity. The Company continues to 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.

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

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

An owner's title insurance policy, like those we issue in connection with the closing of a real estate transaction, is the best way for property owners to protect themselves from losing their property due to unforeseen or unexpected title claims. Unlike other types of insurance, title insurance protects against past problems instead of future risk, such as the previous owner's debt, liens, or other claims of ownership that may have been in place prior to the purchase of the home. Sometimes undiscoverable defects, forgery, fraud, or clerical errors can come up after the title search. Homeowners depend on the strength and security of a reputable title insurance company to protect their investment for years to come.



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





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 \$482 million from wire fraud in 2021 alone². Real estate transactions may be targeted because they include multiple parties: buyer, seller, real estate agents, mortgage lenders, and title, closing, and settlement agents. Fraudsters may seek out transactions ready to close, hack into accounts, and use that information to lure buyers into wiring them money.

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

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

² https://www.ftc.gov/system/files/ftc_gov/pdf/CSN%20Annual%20Data%20Book%202021%20Final%20PDF.pdf

WireSafe and Start inHere® Programs

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



**Consumer Friendly
Digital Opening Package**

Mobile Deposit +



Fraud Prevention Awareness

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

business email compromise and wire fraud. This educational effort has reduced the number of successful instances of wire fraud and helps the Company to quickly react when wire fraud is identified and reported.



Protecting Consumer Data

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

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

Additional information about FNF's approach to data privacy and cybersecurity is available on page 54.





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

ENVIRONMENT

CLIMATE CHANGE & GREENHOUSE GAS (GHG) EMISSIONS

Climate Risk Assessment

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

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 line with the NY Department of Financial Services Guidance for New York Domestic Insurers on Managing the Financial Risks from Climate Change³. 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 over 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. Title companies perform due diligence to address or cure title impairments prior to transfer of the property. Title policies do not cover damages to structures or land, including those 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. In response to this analysis, we enhanced and developed key policies and statements to reflect our ongoing commitment to sustainability and mitigating climate-related risk, including the Environmental Policy

³ https://www.dfs.ny.gov/system/files/documents/2021/11/dfs-insurance-climate-guidance-2021_1.pdf



Statement, Investment Policy, modifications to ERM Program Management and a New Products and Services Program Document. Additionally, we have initiated the process of gathering relevant data to calculate the direct and indirect greenhouse gas emissions for our largest offices.

Greenhouse Gas Inventory

In 2020, we completed our inaugural internal GHG emissions inventory for our Jacksonville headquarters (Jacksonville campus) following the GHG Protocol Corporate Standard for both 2019 and 2020. An inventory allows us to measure and analyze our GHG emissions as well as the impact of carbon reduction initiatives and changes in business operations.

Our electricity consumption at our Jacksonville campus decreased from 2019 to 2020 due to reduced office capacity from COVID-19 and has modestly increased from 2020 to 2021 due to employees returning to the office following remote work during the peak of COVID-19.

CARBON FOOTPRINT AND ELECTRICITY USE AT THE JACKSONVILLE CAMPUS				
Metric	2019	2020	2021	'19-'21 % Change
Scope 1 and 2 GHG Emissions*	2,663 MTCO ₂ e	2,224 MTCO ₂ e	1,994 MTCO ₂ e	-25%
Total Electricity	6.30 Million kWh	5.26 Million kWh	5.26 Million kWh	-16%

Energy Reduction

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

- Use of Energy Star® technologies in datacenters,
- Replacement of aging equipment with energy efficient alternatives,
- Installation of retrofit LED lighting in parking garages with LEDs to reduce parking garage energy consumption by up to 50%, and
- Use of energy-efficient lighting and motion sensors in offices and hallways.

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

ENVIRONMENTAL MANAGEMENT

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

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

Adhering to, or acting in accordance with, all legal requirements related to the environment

Monitoring our environmental performance

Using natural resources and energy more efficiently

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

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

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

Recycling, Waste, and Reduction

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

Our waste management efforts include the following initiatives:

National

- Digitizing records management
- 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.

JAX Campus

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

TOTAL CORPORATE WASTE

(tons)

-59%

2019 compared to 2021

WASTE AT THE JACKSONVILLE CAMPUS					
Metric	Unit of Measure	2019	2020	2021	'19-'21 % Change
Non-Recycled Waste	Tons	98	40	28	-72%
Recycled Waste	Tons	11	16	16	+46%
Total Corporate Waste	Tons	109	56	44	-59%

Water Consumption

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

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

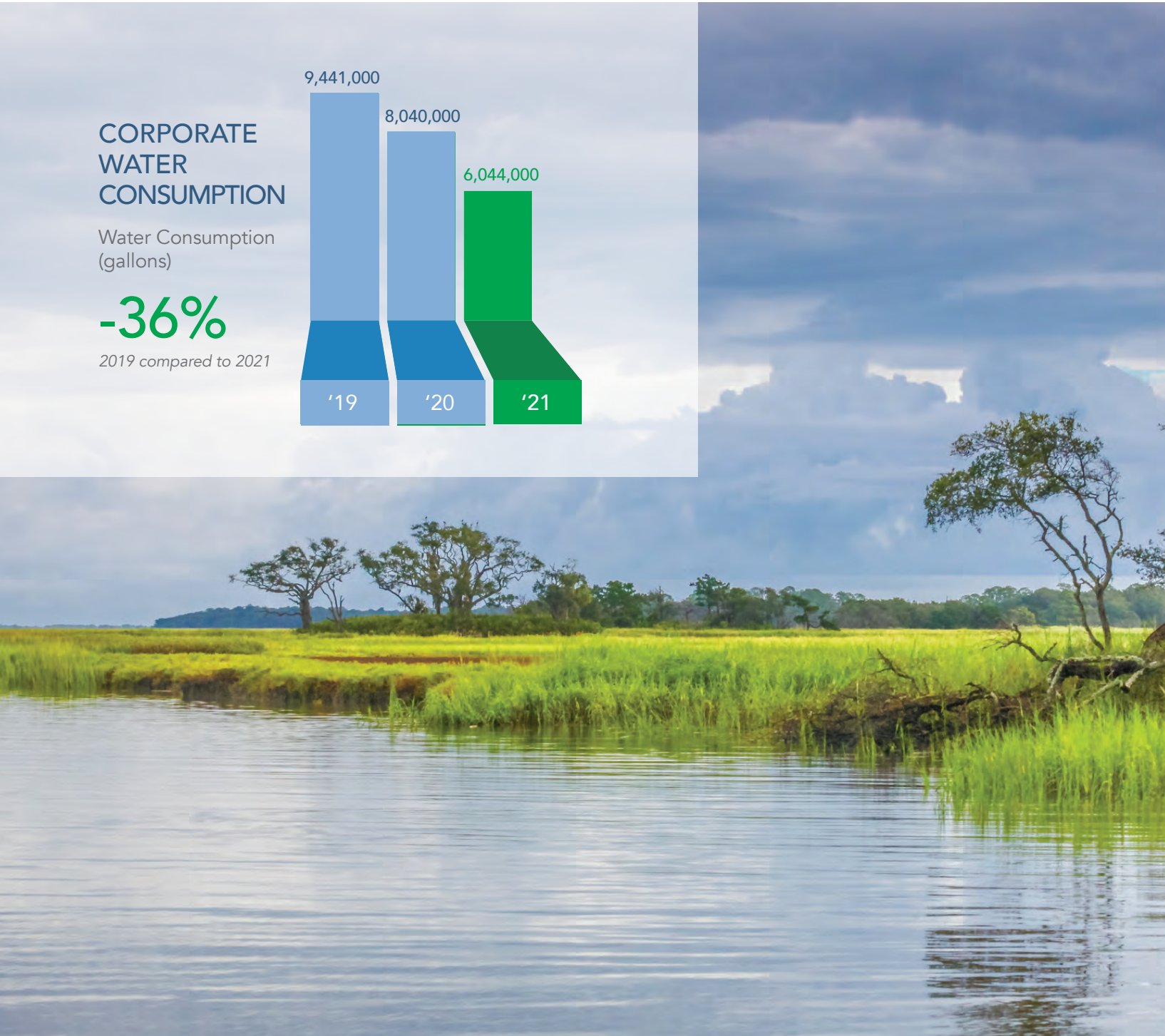
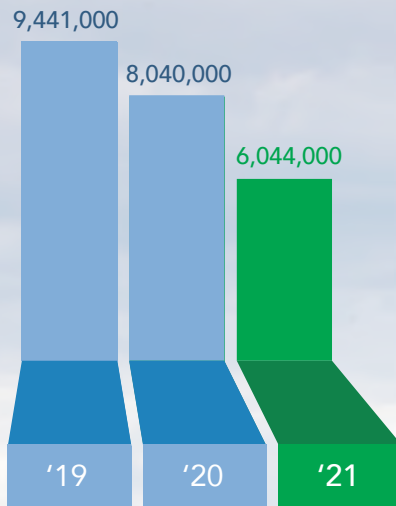


CORPORATE WATER CONSUMPTION

Water Consumption (gallons)

-36%

2019 compared to 2021



OUR DIGITAL STRATEGY TO DRIVE INDUSTRY SUSTAINABILITY

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

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

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

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

Start inHere®

Buyers and sellers desire a more secure and simple way to start their home closing experience. Start inHere® is a new digital opening process for the home closing experience that has been designed to maximize security and ease-of use for consumers. Our Start inHere® digital opening process allows consumers to safely begin their transaction, share preferred contact methods, and review WireSafe wiring instructions and other forms without relying on potentially unsecure email inboxes. Whether on a smart phone, tablet, or desktop, the experience is simple and intuitive.



inHere® App + Portal

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



Close inHere®

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



Notarize inHere®

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



TitleWave®

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



agentTrax

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



SOCIAL

OUR EMPLOYEES & HUMAN CAPITAL MANAGEMENT

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



Benefits / Quality of Life

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

Medical, dental, and vision

401K with Company matching

Employee stock ownership with Company matching

Flexible spending for healthcare and dependent care

Life insurance

Short and long-term disability

Pet Insurance

Legal assistance plan



Chicago Title National Commercial Services of Chicago at the 2021 Inspire Greatness Gala for the Special Olympics

In response to the challenges our employees faced during the COVID-19 pandemic, in 2021 FNF provided employees four hours of paid COVID-19 vaccination appointment leave to be used for travel and time necessary to receive each dose of a COVID-19 vaccine. In addition, to help those employees who experienced side effects and were unable to work after receiving a dose of a COVID-19 vaccine, FNF also provided employees up to eight hours of paid COVID-19 vaccination recovery leave for any work time missed due to recovery from each dose of vaccine received.

As COVID-19 restrictions began to ease in mid-2021, some employees began to return to the office in various capacities, either on a full-time or

hybrid basis. To help our Jacksonville Headquarters employees transition back into the workplace, we introduced Free Lunch Fridays for any in-office employees on the Jacksonville campus. Many other operations also provided their employees with similar gestures to help ease them back into the office.

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

Financial Education Webinars: FNF partners with several financial institutions to provide free financial education webinars 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.





Fidelity National Title Houston's Leadership Summit

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


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



Fidelity National Title Builder Services competes in softball tournament supporting the Building Industry Association of Orange County, California

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

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



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

Training & Leadership

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

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

Many departments provide Continuing Education (CE) and Continuing Legal Education (CLE) opportunities for state land title and legal associations. Some offices provide financial assistance to join professional organizations and offer education reimbursement.

260 Total Scholarships

193

RENEWAL
Scholarships

31

WILLIAM P. FOLEY
Scholarships

36

FIDELITY EXECUTIVE
Scholarships

FNF Scholarship Program

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

For the 2020-2021 scholarship year, FNF awarded 193 renewals scholarships, a 14% increase in the number of renewal scholarships given for the 2019-2020 scholarship year. There were 31 new William P. Foley Scholarships in the amount of \$5,000 each given, and 36 new Fidelity Executive Scholarships in the amount of \$2,500 each given. In total, 260 scholarships were given this year.

Employee Recognition

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

Service Recognition Award Program

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

Top Performers Awards

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

Annual Sales and Escrow Recognition Program

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

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

Employee Longevity

At FNF, our ability to retain top talent is paramount to the continued success of our company. Our workforce ranges from the newly hired employee to a 56-year veteran of the FNF family of companies. We are proud to have 173 people who have provided 40+ years of loyal service to our organization.

In 2020, the U.S. Bureau of Labor Statistics released the results of their biennial survey in which they collect data on employee tenure⁴. According to the 2020 survey, median employee tenure (the point at which half of all workers had more tenure and half had less tenure) for males was 4.3 years and for females was 3.9 years. In 2021, the median tenure for FNF employees was higher than the national medians reported, with male employees at 5.4 years and female employees at 4.7 years. The percentage of U.S. workers with 10 years or more tenure with their employer was 29% for males and 27% for females. The percentage of employees who have been with FNF for 10 years or more was 32% for males and 28% for females. The average tenure of FNF employees in 2021 was 8.26 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.

>8 years

AVERAGE FNF
TENURE

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

DIVERSITY & INCLUSION

We understand the importance of diversity to FNF's success. The diversity of our employees, through the variety of their ideas, perspectives, and experiences, allows us to offer our customers meaningful and customized products and services. FNF considers inclusivity with respect to all aspects of our business operations; particularly with respect to 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 on the basis of race, color, creed, religion, age, sex/gender, pregnancy, national origin or ancestry, citizenship status, veteran status, marital status, physical or mental disability, sexual orientation, gender identity or expression (including transgender status), genetic information and/or any other characteristic protected by applicable federal, state or local laws.

FNF's corporate policies, such as its Diversity & Inclusion Policy Statement, Code of Business Conduct & Ethics, Harassment, Discrimination, and Bullying Policy, Americans with Disabilities Act Compliance Policy, and Workplace Violation Prevention Policy prohibit discrimination and harassment. Our Employee Handbook contains our Equal Employment Opportunity and other non-discrimination statements. Our Supplier Diversity Policy commits to providing equal opportunity to minority, women, veteran, disabled veteran, disadvantaged business enterprises, and lesbian, gay, bisexual, or transgender-owned (LGBT) enterprises and highlights that supplier diversity creates a competitive advantage for FNF and positively impacts the communities we serve. Annually, employees must acknowledge our key corporate non-discrimination policies and complete trainings 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 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.

Women hold leadership roles throughout our organization. As of January 31, 2022, out of the 23,710 U.S.-based FNF employees, 71% are women and 29% are men. Two out of eleven board members are women, 40% 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, FNF Women Inspire, for female executives, managers, and future managers is designed to encourage and promote women into more active leadership roles within FNF.

Supplier Code of Conduct and Diversity

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

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.



Ticor Title Nevada participate in the Build a Bed event for Sleep in Heavenly Peace Inc.



Chicago Title's 29th Annual Softball Tournament to benefit Make-A-Wish, Greater Bay Area

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



Alamo Title San Antonio collecting donations for the 6th Annual Blue Santa Toy Drive

In 2021, FNF contributed millions of dollars to local and national organizations to support programs that promote the environment, make affordable and low-income housing available to those in need, revitalize and develop communities through art, health, and financial education, as well as scholarship programs for needs-based students and veterans. FNF supported over 900 charitable organizations across 40 states in the US, India, and Canada.

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>

United Way

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

<https://www.unitedway.org>

The local organizations we supported include:

Breaking Ground

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

<https://breakingground.org>

Chashama Inc.

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

<https://chashama.org>

Feeding America

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

<https://www.feedingamerica.org>

Feeding South Florida

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

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

Food Bank of Iowa

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

<https://foodbankiowa.org>

Groundwork Jacksonville

Groundwork Jacksonville is the city's nonprofit partner specifically created to clean and redevelop Hogans and McCoys creeks and convert contaminated land into parks, playgrounds, trails, and other public spaces. Groundwork Jacksonville is one of 22 such trusts across the country, the only Groundwork trust in Florida and the first in the Southeastern United States.

<https://www.groundworkjacksonville.org>

Greater Chicago Food Depository

The Food Depository is part of a united community effort working to bring food, dignity, and hope to our Cook County neighbors. The Food Depository acts as the hub for a network of more than 700 food pantries, soup kitchens, shelters, and other programs. These programs provide food where it's most needed. The organization also address the root causes of hunger. Public benefits outreach and job training programs offer support for our neighbors to overcome poverty.

<https://www.chicagosfoodbank.org>

Home Aid - Los Angeles

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

<https://www.homeaidla.org/about-us>

Phipps Neighborhoods

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

<https://www.phippsny.org>

Step Up for Students

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

<https://www.stepupforstudents.org>

GOVERNANCE

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 of directors.

Board of Directors

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

Board of Directors											
Board Skill or Qualification:	William P. Foley, II (Chair)	Raymond R. Quirk (CEO)	Douglas K. Ammerman	Halim Dhanidina	Thomas M. Hagerty	Daniel D. Lane	Sandra D. Morgan	Heather H. Murren	John D. Rood	Peter O. Shea, Jr.	Cary H. Thompson
Board of Directors Experience	√	√	√		√	√	√	√	√	√	√
Industry Experience	√	√				√			√	√	
CEO/Business Head/Leadership	√	√		√		√	√	√	√	√	√
International	√				√						√
Human Capital Management/Compensation	√	√			√	√			√	√	√
Finance/Capital Allocation	√	√	√		√	√		√	√	√	√
Financial Literacy	√	√	√		√	√	√	√	√	√	√
Regulatory	√	√		√			√	√	√	√	√
Real Estate	√	√				√			√	√	√
Risk Management	√	√	√	√	√	√	√	√	√	√	√
Corporate Governance	√	√		√	√					√	√
Technology/Systems	√	√			√			√	√		
Legal	√			√			√				√
Marketing/Sales	√	√	√		√	√		√	√	√	√
Board Tenure	16	5	16	1	16	16	2	5	8	15	16
Age	77	75	70	49	59	87	44	55	67	55	65
Ethnic or Gender Diversity				√			√	√			
Veteran Status	√	√									

Our board of directors has adopted Corporate Governance Guidelines that provide a framework for the functioning of our board and its committees and establish a common set of expectations as to how the board of directors should perform its functions. Our board is led by our Chairman William P. Foley, II, a visionary who

founded our Company in 1984 and has been the driving force behind our successful strategy. Because Mr. Foley is not independent, our board has appointed Doug Ammerman to coordinate the activities of our independent directors and work with Mr. Foley and our Executive Vice Chairman, Raymond R. Quirk and our CEO, Michael Nolan on various matters.

Board Committees

Our board of directors appointed three standing committees: the audit committee, compensation committee, and corporate governance and nominating 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 of directors, 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 of directors and reviewing matters relating to board composition, including director selection criteria, independence, and diversity matters.

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

Board's Commitment to Diversity

Our board of directors 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 (ERM)

FNF recognizes ESG risks, including climate change and severe weather conditions, cybersecurity breaches, pandemic diseases, and other catastrophic events may impact our business. At FNF, we manage material risks through our Enterprise Risk Management (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 2021, we conducted our first climate change risk assessment to understand climate-related risks and integrated our findings into our ERM program.

Our ERM program is overseen by our Chief Risk Officer. Our Chief Risk Officer reports to the audit committee of our board of directors on a regular basis about our ERM and business continuity programs.

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

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



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

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

The ERM program includes:

Compliance

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

Internal Audit Program:

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

Audit Committee:

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

ESG DUE DILIGENCE

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



Fidelity National Title Arizona right before delivering gifts to their adopted family for the holidays.

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.



DATA PRIVACY & CYBERSECURITY

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



Internal audits, external audits 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 Miscellaneous Professional Liability insurance which provides coverage for cybersecurity incidents as part of our insurance program.

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

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

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

ESG IN OUR CORE SUBSIDIARIES

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

SERVICELINK HOLDINGS, LLC

With over 50 years of experience delivering end-to-end mortgage services that set the standard for the industry, ServiceLink is not your average mortgage services company. ServiceLink works individually with clients to understand their pain points and develop custom solutions to facilitate a more efficient and transparent transaction for all parties.

ServiceLink is evolving how real estate lending and default services are delivered. Powered by EXOS Technology, ServiceLink combines innovation with decades of industry insights to achieve its partners' goals. Proprietary technology allows ServiceLink to deliver complete origination and default management services faster, with more clarity and precision. ServiceLink aims to have a positive impact across the company's operations and ESG initiatives, including:

- **Preserving the environment:** ServiceLink aims to reduce the company's environmental footprint through a variety of sustainable and environmentally sound programs.
 - Using sensors on restroom equipment to limit excess water flow and installing hand dryers to reduce paper use,
 - Recycling all cardboard and partnering with an IT recycler for equipment disposal,
 - Supporting a paperless work environment through digitizing the home lending process,
 - Installing motion sensors and DDC building control systems to reduce electricity use, and
 - Conducting air quality testing of facilities.
- **Supporting employees and building a culture of inclusion:** ServiceLink is committed to a culture of belonging and inclusion where all employees and vendors feel empowered to make a difference through their work, are valued for their diverse backgrounds, and have equal opportunity for growth and development.
 - Sourcing the best possible talent by drawing from large and diverse candidate pools,
 - Supporting employee development through mentorship programs, tuition reimbursement, and ServiceLink's Leadership Academy,
 - Driving diversity and inclusion in the workplace and beyond through partnerships with:
 - The National Association of Minority Mortgage Bankers of America (NAMMBA), a national trade association dedicated to the enrichment and betterment of women and minorities in the real estate finance industry, and
 - NEXT Mortgage Events, an organization dedicated to raising awareness about the unspoken barriers that limit women's access to competitive intel and providing a platform for networking-based information exchange, and

- o Publishing thought leadership resources and articles focused on increasing diversity and recruiting the next generation of appraisers, promoting an appraising career for working moms seeking flexibility, and the impact of shifting demographics on the housing market.

- Supporting local community organizations:

- o Providing employees with 16 hours of paid time off per year for volunteering,
- o Fostering partnerships in local communities to make a positive and sustainable impact,
- o Offering companywide volunteer events for employees to make an impact locally, and
- o Supporting the Folded Flag Foundation and other community organizations focused on veterans, individuals with disabilities, and the local neighborhoods in which we work.



ServiceLink employees participating in United Way's Big Book Drop to help local kids.

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

F&G is a leading provider of retail life insurance and annuity solutions with a reach of more than 576,000 served. For over 60 years, F&G has collaborated with distribution partners and financial professionals to bring valuable protection and peace of mind to middle market consumers. Further, in 2021, F&G expanded into institutional channels and now offers funding agreements and pension risk transfer solutions. F&G's solutions inherently provide a social good, and that sentiment of service also provides the foundation for F&G's culture and guides business operations as well as interactions within our communities.

- **Being Environmentally Conscious:** F&G aims to reduce the company's environmental footprint through a variety of sustainable and environmentally sound programs throughout its new headquarters building in Des Moines, Iowa. This includes:
 - o Sensors on restroom equipment to limit excess water flow
 - o Recycling bins at each workspace
 - o Installation of motion sensors to reduce electricity use
 - o Flexible work from home arrangements which reduce commute time and paper usage
- **Being the Best Place to Work:** F&G is committed to providing employees with the opportunities and flexibility they need to succeed, as well as ensuring a culture of belonging and inclusion by:
 - o Providing competitive benefits offerings to meet diverse employee needs including more flexible PTO and a wellness reimbursement
 - o Supporting employee growth through learning programs, tuition reimbursement, and manager and leadership training
 - o Growing % of women and people of color in leadership roles; F&G's executive team is now comprised of 40% female leadership
 - o Driving diversity and inclusion in the workplace and beyond through partnerships including:
 - The International Association of Black Actuaries and The Organization of Latino Actuaries where F&G employees are members and serve as a network for potential new hires
 - Women Lead Change, an organization dedicated to the development, advancement and promotion of women, their organizations, and impact to the economy and future workforce
 - Capitol City Pride, brings together members of Iowa's LGBTQ+ community, allies and businesses and honored F&G as the 2021 Corporate Partner of the Year
 - o Enabling our employee-led Diversity, Equity and Inclusion (DEI) Committee's work in creating awareness and support around important topics such as mental health awareness
 - o Ranking as a Top Workplaces company for 4 consecutive years.

• **Being a Responsible & Award-Winning Community Partner:** F&G believes people are not in a position to turn their aspirations into reality if their most essential needs are not satisfied. Therefore, F&G focuses its community engagement and charitable giving to support essential needs such as food insecurity and housing. In 2020 and 2021, F&G won awards from the United Way for its corporate support and employee involvement. Other community investments include:

- o Serving as founding partner of the ACLI's Impact Investments Initiative to make housing affordable and sustainable in underserved communities
- o Fostering partnerships in the Des Moines community with the Iowa Food Bank and Polk County Housing Trust
- o Offering companywide volunteer events for employees to make an impact locally with organizations such as Rebuilding Together
- o Providing employees with 16 hours of paid time off per year for volunteering
- o Supporting dozens of other community organizations identified by F&G employees in support of essential needs within the community where they live and work



F&G employees supporting Capital City Pride in Des Moines, Iowa



F&G employees donating to Harvest of Hope in Baltimore, Maryland

FNF DATA TABLES

ENVIRONMENT - JACKSONVILLE HEADQUARTERS

Metric	Unit of Measure	2019	2020	2021	'19-'21 % Change
Scope 1 & 2 GHG Emissions	MTCO2e	2,663	2,224	1,994	-25%
Total Electricity Consumption	Million kWh	6.30	5.26	5.26	-16%
Non-Recycled Waste	Tons	98	40	28	-72%
Recycled Waste	Tons	11	16	16	+46%
Total Corporate Waste	Tons	109	56	44	-59%
Total Water Consumed	Gallons	9,441,000	8,040,000	6,044,000	-36%

SOCIAL

Metric	Unit of Measure	2019	2020	2021	'19-'21 % Change
Total US Employees	Number	21,211	21,491	23,710	+12%
US Employee Retention	Percentage	86	78	92	+6%
US Employee Voluntary Turnover	Percentage	10	10	7	-3%
US Employee Involuntary Turnover	Percentage	4	12	1	-3%

REPRESENTATION OF U.S. BASED EMPLOYEES

Metric	2019		2020		2021	
	Female	Male	Female	Male	Female	Male
Executive Management	41%	59%	39%	61%	40%	60%
Non-Executive	67%	33%	67%	33%	67%	33%
Professionals	45%	55%	44%	56%	45%	55%
All Other Employees	76%	24%	77%	23%	77%	23%
Total	70%	30%	71%	29%	71%	29%

AGE GROUP

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

LONGEVITY

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

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, 2021 and on Form 10-Q for the quarter ended March 31, 2022.

Additional Information

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



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

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

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