

Sustainability Report

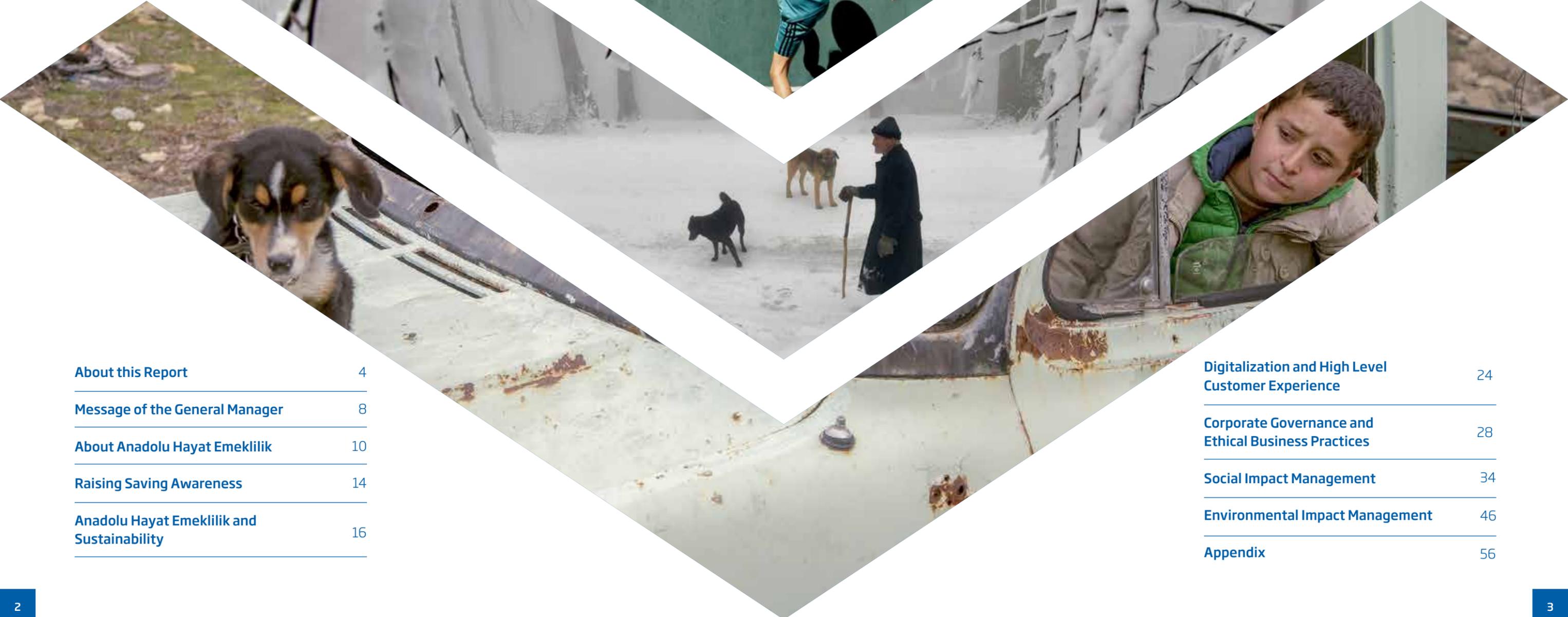
2020



ANADOLU HAYAT
EMEKLİLİK



Contents



About this Report	4
Message of the General Manager	8
About Anadolu Hayat Emeklilik	10
Raising Saving Awareness	14
Anadolu Hayat Emeklilik and Sustainability	16

Digitalization and High Level Customer Experience	24
Corporate Governance and Ethical Business Practices	28
Social Impact Management	34
Environmental Impact Management	46
Appendix	56

About this Report

About this Report	6
Message of the General Manager	8
About Anadolu Hayat Emeklilik	10
Developing Saving Awareness	14

About this Report

This first sustainability report presents Anadolu Hayat Emeklilik's sustainability practices to all of its stakeholders. We are pleased to share with you, our valued stakeholders, our Company's first sustainability report which includes our sustainability performance, strategic perspective, and commitments arising from all of our operations in Turkey.

Our report has been prepared in accordance with "GRI Standards: Core" option. Priority sustainability issues, which form the report's main frame, were identified through studies involving extensive research and stakeholder analysis. At the formation and arranging stages of the report content, the fundamental reporting principles of the Sustainability Reporting Standards of Global Reporting Initiative (GRI) have been followed.

Unless otherwise stated, all information in this report covers the activities of Anadolu Hayat Emeklilik A.Ş. from January 1, 2020 to December 31, 2020. The relevant sections include activities performed after the reporting period. Anadolu Hayat Emeklilik aims to report on its sustainability activities on an annual basis, in accordance with stakeholders' expectations.

You can submit your views and comments on Anadolu Hayat Emeklilik Sustainability Report through the following e-mail address: sustainability@anadoluhayat.com.tr



Message from the General Manager



Dear Stakeholders,

The year 2020 marked the spread of the COVID-19 pandemic, the effects of which are still prevalent throughout the world. During this period, all countries struggled against a global pandemic, and global economic growth was adversely affected by pandemic-related factors. COVID-19 enabled all enterprises to once again recognize how important sustainability is. Anadolu Hayat Emeklilik maintained its unwavering support for its clients, employees, and all business partners, and placed sustainability at the heart of its business model for all activities.

During the pandemic era, the Company continued to grow in a sustainable manner. As of December 31, 2020, the number of clients in the voluntary private pension system and auto enrolment system increased by 6% to get closer to 2 million, while the total fund amount increased by 33%

to 31 billion TL. The company increased its performance in life insurance by 37% by producing 1.7 billion TL in premiums in 2020, and on its 30th anniversary, it became the first company in the insurance and pension sector to be accepted into the Borsa İstanbul Sustainability Index.

Since its inception, one of the Company's top priorities has been sustainability. Anadolu Hayat Emeklilik, which works for a sustainable future, contributes to sustainable development on the one hand by ensuring individuals' constant quality of life, and on the other hand, pioneers the sector with products that address all segments of society and through social responsibility projects.

Inclusiveness and diversity, which are among the most important topics for sustainability, are positioned uniquely within the Company. By the end of 2020, the female employee ratio reached 62%, far exceeding the sector average.¹ In terms of female clients, the Company is also above the sector average (50.8%).² The Company contributes significantly to inclusiveness and diversity not only through its operations, but also through product management and corporate social responsibility activities. We serve clients from various socioeconomic segments of society through special products tailored for women, disabled people, youth, and children, and we strive to contribute to sustainable development. In 2018, the Company signed the Women's Empowerment Principles, one of the most prominent global private-sector initiatives, which were developed in collaboration with the United Nations (UN) Gender Equality and Women's Empowerment Unit and the UN Global Compact.

The Company conducts its corporate social responsibility activities with an emphasis on inclusivity. Since its inception in 2007, more than 23,000 women photographers have entered the photography contest, held under the theme of "Shots From Life As Seen By Women", with nearly 88,000 photographs. The contest, which aims to promote women's social and cultural empowerment, is unique in Turkey because it is the first and only photography contest dedicated to women, with the 2020 theme being "About Life". In 2020, the annual exhibition that was organized after the contest and brought the photography lovers together was held digitally for the first time.

Providing a fair working environment that respects human and employee rights, the Company prioritized the health of its employees and their families during the pandemic. Many measures were taken to protect the health of our employees and their relatives by switching to the remote working model without any problems, thanks to the investments made during and before the pandemic. These measures are still being implemented with great care.

Recognizing that its success is based on its highly qualified human resources, activities for employee development continued unabated in 2020, with an average of 25.7 hours of training and education programs per employee.

Being aware of the importance of addressing global climate change for long-term development, Anadolu Hayat Emeklilik has been supporting renewable energy projects to offset greenhouse gas emissions from its operations since 2016. The Company conducts environmental and social impact assessments and reduces resource consumption as much as possible by focusing on the efficiency of its operations, as it is aware of the indirect environmental and social impacts of its investments. In 2020, our greenhouse

Anadolu Hayat Emeklilik maintained its unwavering support for its clients, employees, and all business partners, and placed sustainability at the heart of its business model for all activities.

gas emissions, which are resulted from our operational activities and also influenced by the pandemic, fell by %42.0.

Our company, which offers a wide range of products and services to its clients, has accelerated its efforts to improve its technical infrastructure in order to meet client expectations by increasing the variety of products that can be accessed through digital channels. Innovative developments support our company's existing client promotion activities, and these developments have a positive impact on new client acquisition. In this direction, we're working on a number of digital transformation projects, including research into expanding the scope of digital channels, robotic process automation (RPA), and artificial intelligence-assisted process automation.

In a challenging year, Anadolu Hayat Emeklilik achieved significant success by improving its high financial and sustainability performance. I would like to express my gratitude to our clients, shareholders, agents, brokers, and all stakeholders, particularly our employees, who were the driving force behind our success in 2020, our 30th anniversary.

Sincerely,

Yılmaz Ertürk
General Manager

¹ According to data from Turkey Insurance Association (Türkiye Sigorta Birliği - TSB), 55% of employees are women while 45% are men in the sector.

² According to data from Pension Monitoring Center, the ratio of women and men customers are %40.8 and %59.2 respectively in our sector as of 30 April 2021.

About Anadolu Hayat Emeklilik

Anadolu Hayat Emeklilik started operations in 1990 as Turkey's first life insurance company. A subsidiary of Türkiye İş Bankası A.Ş., Anadolu Hayat Emeklilik is the first publicly traded pension company in Turkey. 17% of the stock representing Anadolu Hayat Emeklilik's share capital is quoted on the Borsa İstanbul (BIST) accessible to both local and international investors.

Anadolu Hayat Emeklilik, which addresses a broad audience of policyholders and participants with its value-added product and service mix, assures high level of customer satisfaction on the back of its extensive service network and technological infrastructure.

Providing service via district sales offices in İstanbul (3), Ankara (2), İzmir, Adana, Bursa, Antalya, Trabzon, Kocaeli and Diyarbakır, a branch office in the Turkish Republic of Northern Cyprus besides its head office in İstanbul, Anadolu Hayat Emeklilik commands a widespread service organization with its strong bancassurance network, direct sales force and over 260 agencies.

Beyond being the company that steers the sector, Anadolu Hayat Emeklilik further builds on its identity as the leader privately-owned company creating the highest amount of funds in the aggregate of life insurance and private pension, while continuing to lead the growth of the sector.

Anadolu Hayat Emeklilik continues its operations with the goal of becoming Turkey's largest and most preferred life insurance and private pension company in all segments, as well as one of the leading companies of the world, which increasingly becomes economically and digitally integrated, in terms of size and quality.



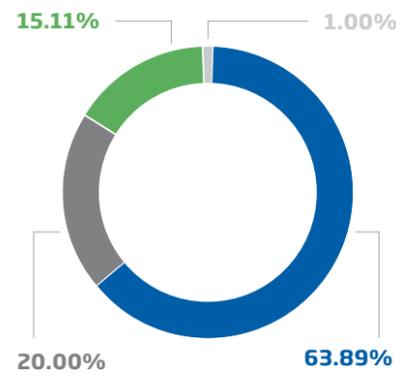
Key Financial Indicators

Summary financial information

Financial Indicators (thousand TL)	2019	2020	Change (%)
Total Insurance Premiums and Contributions (*)	3,148,700	4,681,154	49
Mathematical Rezeves	2,231,797	3,185,639	43
Pension Fund Size (**)	22,913,666	30,434,760	33
Overall Technical Profits	353,733	472,210	33
Total Assets	27,134,778	36,067,123	33
Paid-in Capital	430,000	430,000	-
Equities	1,273,673	1,581,264	24
Financial Income	167,325	246,998	48
Pretax Profit	476,840	647,678	36
Total Assets	357,535	519,341	45
Key Ratios	(%)	(%)	
Net Profit / Shareholder's Equity	35	40	
Premium and Contribution Production / Total Assets	12	13	
Shareholder's Equity/Total Assets	5	4	

(*) Based on the data released by the Pension Monitoring Center (PMC). Total premium figures include gross written premiums of personal accident and life branch.
 (**) Also includes auto enrolment and is based on the "Receivables from the Clearing House" item in the balance sheet.

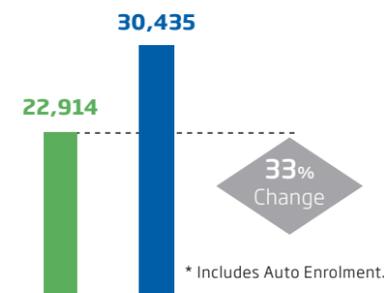
Capital and Shareholder Structure %



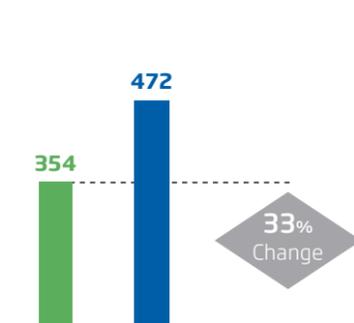
- Türkiye İş Bankası A.Ş.
- Anadolu Anonim Türk Sigorta Şti.
- Publicly Traded
- Milli Reasürans T.A.Ş.

*17% of the stock is publicly-traded. As of 31 December 2020, Türkiye İş Bankası A.Ş. holds 1.89 % of the publicly traded stock.

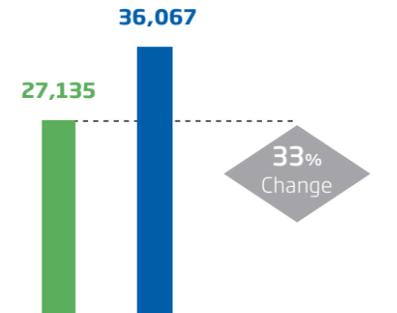
Pension Fund Size (*) (TL Million)



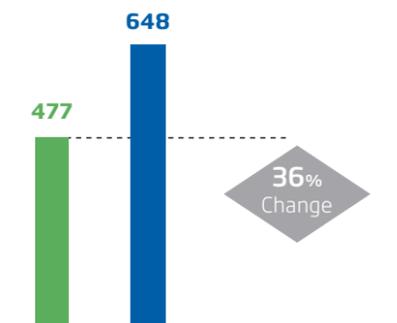
General Technical Profits (TL Million)



Total Assets (TL Million)



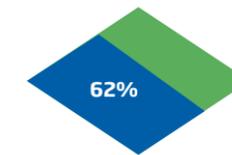
Pretax Profit (TL Million)



Key Non-Financial Indicators

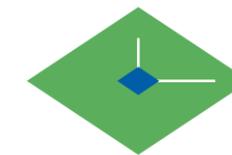
Greenhouse Gas Emission Intensity by Area of Use

(tCO₂e/m²)



62%
Ratio of Female Employees³

³End of year 2020 data.



25.7
Training Hours per Employee⁴

⁴End of year 2020 data.

620 THOUSAND

Number of customers served through private pension and life insurance products tailored to different socioeconomic groups.⁵

⁵ Pension Plan for Housewives, Youth Pension Plan, Female Critical Illness Insurance, Investment Insurance for My Child, Education Insurance for My Child, DEV BES Pension Plan, Main Pension Plan, Standard Critical Illness Insurance, Farmers' Retirement Plan, Group Pension Plan for Doctors, Turkish Pharmacists Association Pension Plan. The data belongs by the end of 2020.

Raising Awareness of Saving

Savings by households, which are the primary source of funding for domestic capital investments, are critical for long-term economic growth. Because our country has low household savings, investments and thus economic growth must rely heavily on external resources. In 2019, Turkey's total domestic savings rate was 26%. Household financial assets, on the other hand, grew at a rate of 41.3% by September 2020 and 39.0% by March 2021.^{6,7} The current account balance, however, is in deficit because domestic savings are insufficient to finance investments. It is critical for Turkey to increase its savings rate and maintain its stability in order to reduce its reliance on foreign resources and financing while also ensuring long-term development. On the other hand, the COVID-19 pandemic is reshaping not only business practices and client preferences, but also saving decisions. Individuals' concerns about the future, as well as restrictions imposed to prevent the pandemic, have been observed to increase household savings around the world.

In terms of life insurance and private pension systems, Anadolu Hayat Emeklilik is Turkey's largest fund-managing company among privately-owned companies. Anadolu Hayat Emeklilik, which has made a significant contribution to the development of domestic financing resources, is leading the way in terms of raising clients' awareness of saving and ensuring that their savings are put to good use. With its private pension and life insurance products designed for various socioeconomic segments of the society, Anadolu Hayat Emeklilik has a high impact in terms of financial inclusion and literacy, which has the effect of increasing domestic savings.

Our company directly supports Turkey's domestic financing needs and sustainable development with its core operations to ensure the correct long-term financial planning of its clients and to increase domestic savings, thanks to its 30 years of experience, innovation, and digitalization-oriented mindset.

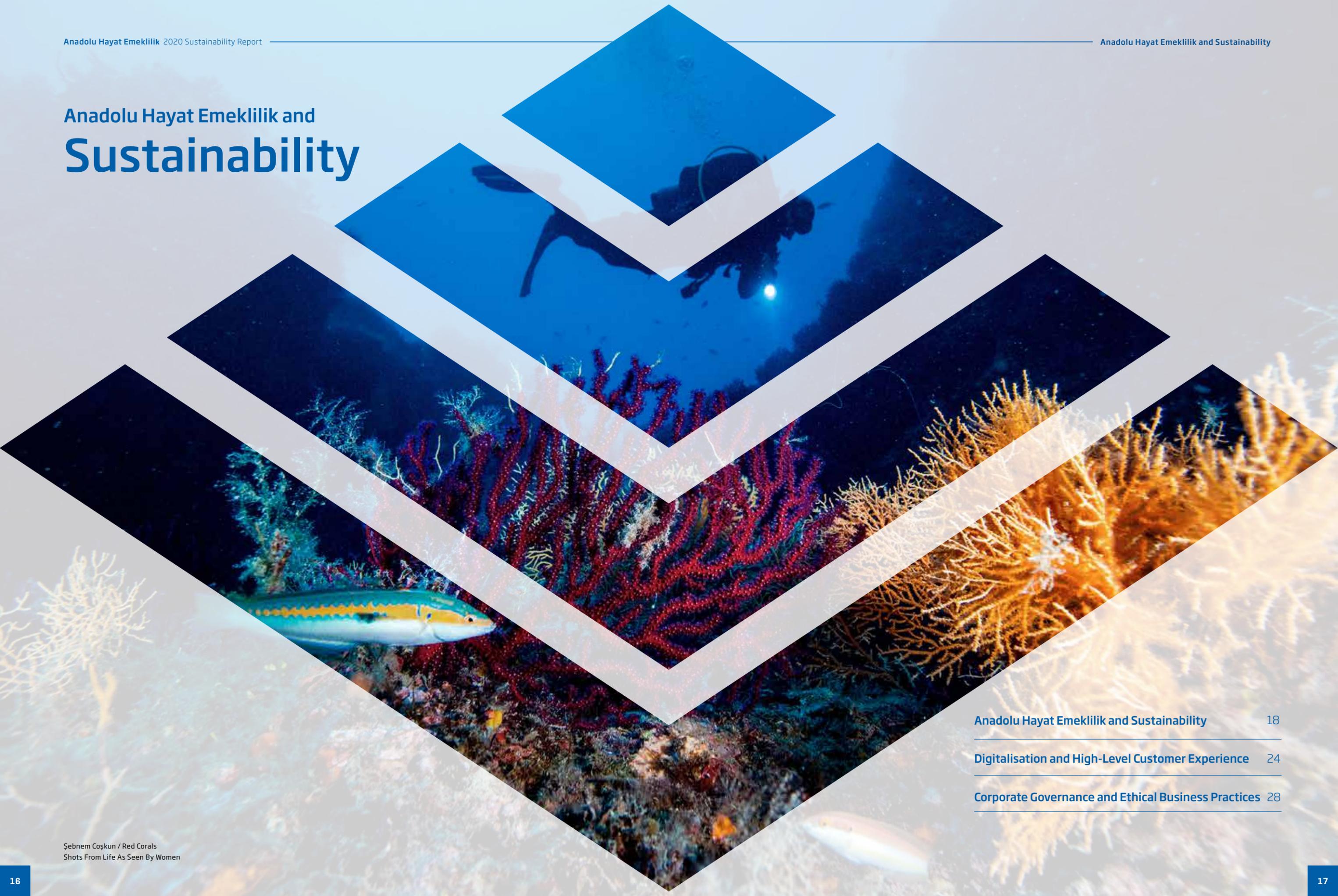
Anadolu Hayat Emeklilik, which aspires to be Turkey's largest company in all financial planning matters affecting the country's and people's futures, is moving forward by putting sustainability at the heart of its operations in order to raise awareness of saving and support sustainable development.



⁶ 2021 Presidential Annual Program

⁷ Central Bank Financial Stability Report, May 2021, November 2020, May 2020

Anadolu Hayat Emeklilik and Sustainability



Anadolu Hayat Emeklilik and Sustainability 18

Digitalisation and High-Level Customer Experience 24

Corporate Governance and Ethical Business Practices 28

Anadolu Hayat Emeklilik and Sustainability

Since our inception, as a private pension and life insurance company, we have served sustainable development by ensuring that individuals' living standards are maintained during their productive periods. With our products and social responsibility projects for the "Sustainable Future", we are proud of leading the industry.

We consider sustainability to be an integral part of our business model in order to contribute to social development and leave a more livable world for future generations, and we implement projects that incorporate sustainability into all of our processes under the motto "A Good Future for Everyone".

We are working to integrate sustainability into our business models and to make the concept of sustainability a corporate culture, as part of our sustainability strategy. Leading the sector by the "first" moves we realized, we contribute to enhance the individual's awareness raising on sustainability and support the sustainability of their life quality.

Implements projects that incorporate sustainability into all of its processes under the motto "A Good Future for Everyone"



Melek Kaya / The Graphic
Shots From Life As Seen By Women

BIST Sustainability Index

We consider sustainability to be an important factor in our business model and places it as a critical instrument for efficient strategic management. As a result of this approach, we became the first company from the insurance and pension sector to be included in the Borsa İstanbul (BIST) Sustainability Index in 2020. For the period of December 2020 to October 2021, we are one of 58 companies listed on the BIST with a high level of corporate sustainability performance.

Sustainability Philosophy

We act with the mission of raising the individual's awareness on securing their future and of providing financial solutions to improve their quality of life. We also direct our social responsibility projects in the orientation of the said mission. In addition, we attach importance on contributing to improvement of national economy by establishing long-term funds. We implement projects that incorporate sustainability into all of its processes under the motto "A Good Future for Everyone".

With our corporate social responsibility projects developed in line with the Company's objectives in order to contribute to social development and leave a more livable world to future generations, we set an example and lead the sector. It is critical that the criteria used to evaluate all studies within this scope are transparent and accountable. We aim to minimize the negative environmental and social impacts of the works and other activities of ourselves as well as our customers and to maximize the positive impacts.*

Sustainability Strategy

We effectively maintain to conduct our sustainability-focused management activities, which ensued just after the establishment of the Sustainability Management System in 2017. The origin of sustainability activities is the sustainability strategy.

The sustainability strategy of Anadolu Hayat Emeklilik relying on multi-layered targets is summarized as follows:

Our Company is working to integrate sustainability into its business models and to make the concept of sustainability a corporate culture, as part of our sustainability strategy.

- We are committed to create economic, environmental and social value in long term with all our activities.
- We are committed to act under a sense of responsibility within the framework of combating the climate change and adaptation, and we develop projects in order to reduce the impacts of the climate change.
- We aim to increase positive impact in our activities by prioritizing the concept of responsible investment.
- We provide financial solutions which will satisfy the needs and expectations for the sustainability of society.
- We develop public awareness on securing the future with our stakeholder communications activities.
- We create long-term and stable pension funds.
- We provide a fair working environment respecting human rights and employee rights.
- We strive to provide continuous customer satisfaction.
- We internalize the concept of sustainability within our company, we continuously improve our practices within this framework and share them with all of our stakeholders.

* For details see "Environmental Impact Management" section pg. 46

Sustainability Management

The Sustainability Policy outlines the fundamental principles and guidelines for minimizing negative environmental and social impacts associated with the Company's and customers' business and other operations, while maximizing positive impacts. The Sustainability Policy is updated and implemented by the General Directorate. Every year, the Policy is reviewed and, if necessary, updated. The sustainability section of the Company's website contains the general principles and current version of the Sustainability Policy.⁸

The Sustainability Policy, as well as any changes to it, take effect on the date that the Board of Directors approves them. The Anti-Bribery and Anti-Corruption, Gifts and Hospitality, Human Rights and Human

Resources policies that we formed in addition to our Sustainability Policy, are regularly shared with all of the employees and stakeholders on the intranet.

The Sustainability Committee, chaired by the Deputy General Manager responsible for Strategy, is the Company's highest-level of responsibility for sustainability management. Meeting every six months, the Sustainability Committee is in charge of developing the sustainability strategy, targets, and policies, as well as integrating them into all of the Company's business processes, coordinating sustainability-related projects, monitoring their progress, and determining the necessary sustainability-related trainings. The following is the structure of the Anadolu Hayat Emeklilik Sustainability Committee:

Chairman of the Committee

Vice President of Strategy



Sustainability Management System

We implemented "Anadolu Hayat Emeklilik Sustainability Management System" project in 2017 in accordance with the Anadolu Hayat Emeklilik Sustainability Strategy in order to determine our priorities, integrate sustainability into our business models, and make the concept of sustainability a corporate culture. Sustainability policies form the foundation of this system, which is managed by our Sustainability Committee. As a result, through procedures, we share all sustainability activities with our internal stakeholders.

The Sustainability Committee is in charge of reviewing and updating the Sustainability Management System

on an annual basis. The Committee operating as a subordinate of Executive Board is a management unit comprised of one member of Executive Board as the chairperson and unit representatives.

The senior management follows the practices outlined in the Sustainability Management System as part of a process; the system's targets are updated as needed with the goal of continuously improving environmental and social performance.

There are periodically updated procedures within the scope of the Anadolu Hayat Emeklilik Sustainability Management System that define the processes within the organization regarding the following issues, assign

Anadolu Hayat Emeklilik Sustainability Management System



roles and responsibilities: Environmental and social impact monitoring principles are explained in the Sustainability Management System's Evaluation of Internal Environmental Impacts and

Evaluation of External Environmental Impacts procedures. We identify our environmental and social risks, set goals and targets and prioritize action plans guided by our system and the relevant procedures.

⁸ <https://www.anadoluhayat.com.tr/en/sustainability>

Internal Audit and Management Review

Every year, all activities done within the scope of the Sustainability Management System is reviewed through an internal audit. The Internal Control and Internal Audit Procedure defines the scope, frequency, methodology, and responsibilities of internal audits.

Every year, the Company's environmental and social performance, as measured by the Sustainability Management System, is presented to the Executive Board. The system's suitability, adequacy, and effectiveness are ensured through these management evaluation meetings. The Management Review Procedure defines the principles of management review meetings.

Stakeholder Engagement and Prioritization

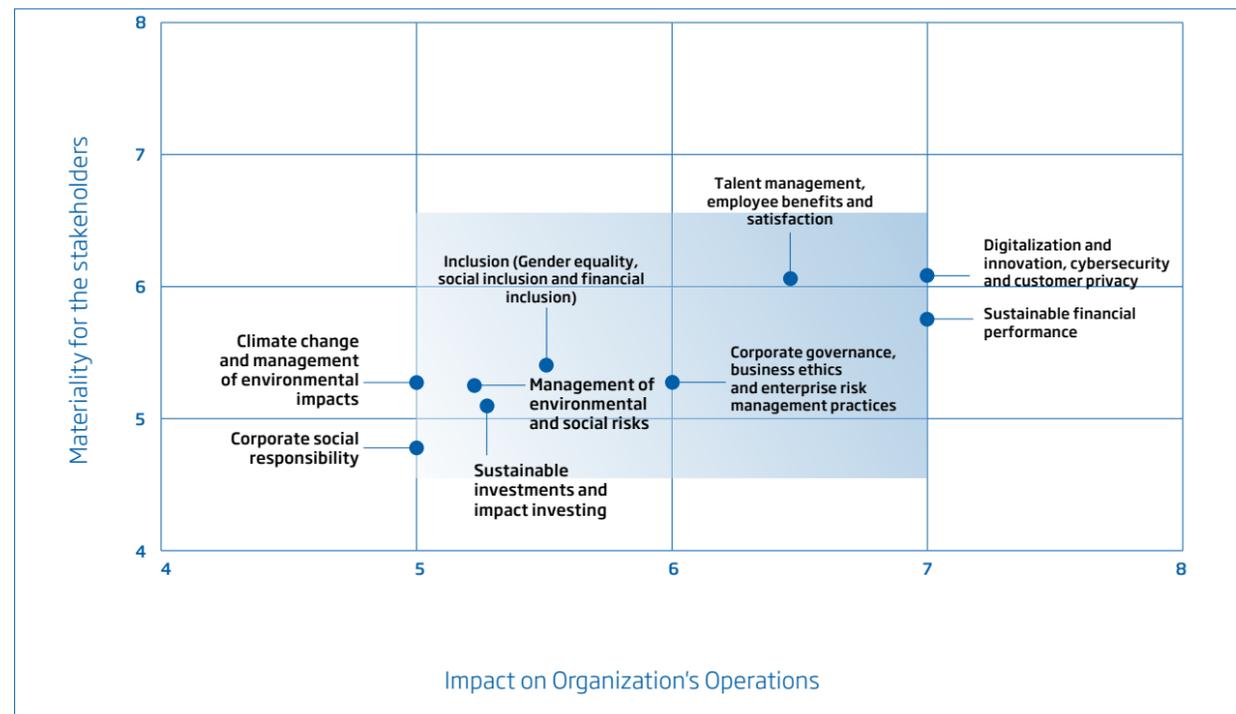
GRI 102-40, 102-42, 102-43, 102-44, 102-46

Anadolu Hayat Emeklilik, in its quest for sustainability, places a high value on the input of its stakeholders. The

Company's environmental, social, and governance focus areas, as well as its sustainability priorities, were determined using internationally recognized methods. A general list of the prominent issues in the sector was started as part of the process of determining the material topics that should be included in the sustainability report. In this context, nine material sustainability issues were identified as a result of research that looked at the leading institutions in the sector in terms of sustainability, the World Economic Forum (WEF) Global Risks Report, the United Nations Responsible Investment Principles (UN- PRI), and sectoral research. After the identified subjects were given a preliminary score based on their impact on the Company's operations, a survey study was conducted to assess the stakeholders. The subject determined in the survey, which was open to voting by senior management and employees, was scored by the stakeholders according to their materiality levels for the Company's first sustainability report.

Materiality Matrix

GRI 102-47



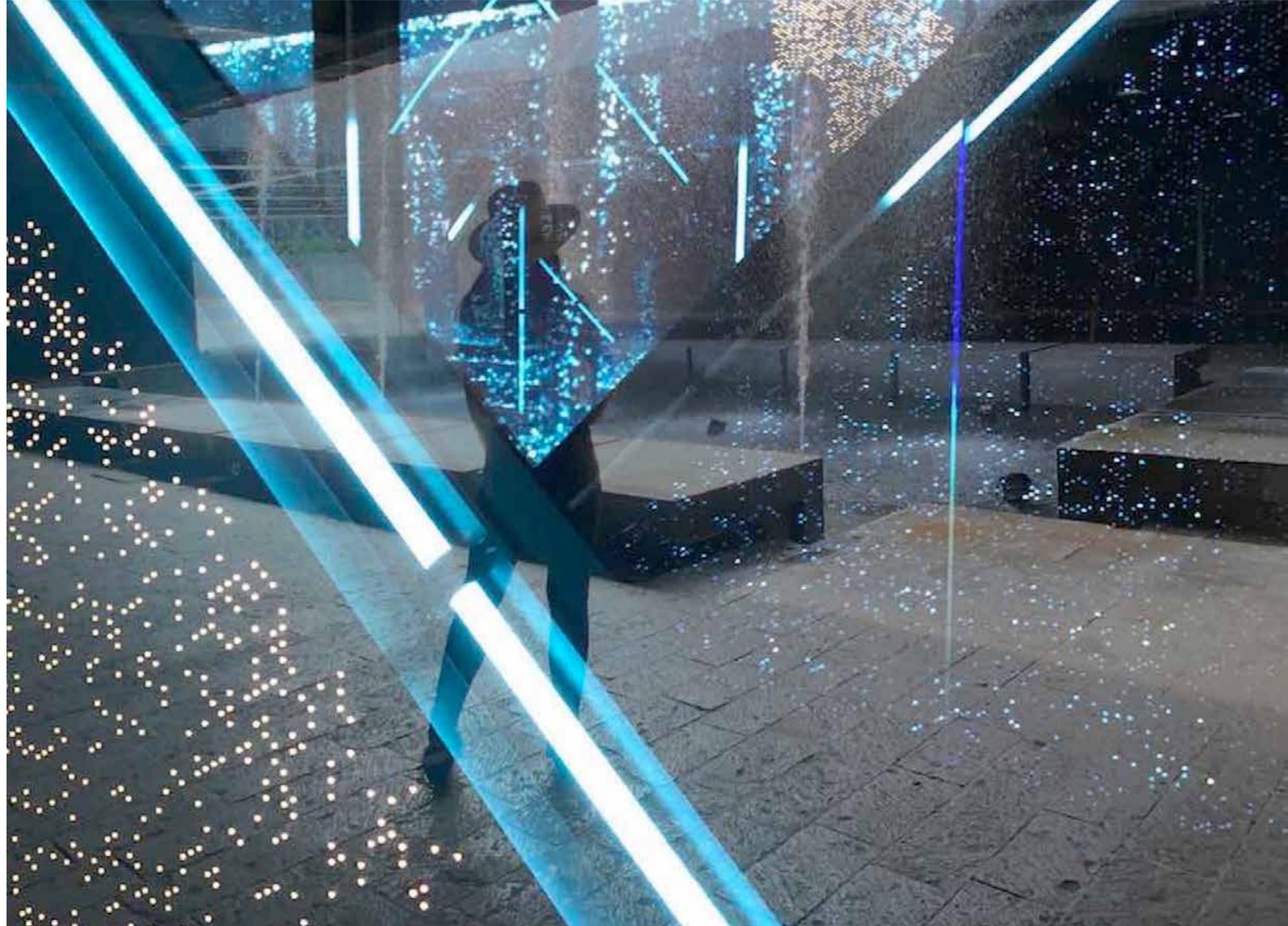
Material Topic	Anadolu Hayat Emeklilik's Approach to the Topic	Sustainable Development Goal about the Material Topic
Digitalization and innovation, cybersecurity and customer privacy	Digital transformation, according to Anadolu Hayat Emeklilik, is the most important factor in achieving long-term growth and efficiency in business processes.	
Sustainable financial performance	Among the Company's top priorities are reinforcing its leadership position in the sector with innovative products and practices, ensuring the most effective product and service positioning in line with the needs of customer groups and sales channels, and achieving the highest level of customer experience and services with the goal of operational excellence.	
Talent management, employee benefits and satisfaction	Anadolu Hayat Emeklilik's success is due to its employees being well-equipped, competent, creative, and dynamic in terms of knowledge and technology, as well as reflecting the Company's deep-rooted corporate culture in all of their activities and coming together on a common ground.	
Corporate governance work ethics and corporate risk management practices	Anadolu Hayat Emeklilik values compliance with Corporate Governance Principles at least as much as financial performance, believing that it is beneficial to the development of national and international capital market as well as the Company's interests.	
Inclusion and diversity	In line with the goal of raising the living standards of all individuals and contributing to their sustainability, Anadolu Hayat Emeklilik prioritizes inclusion and diversity as one of its most important corporate values.	
Environmental and social risk management	Anadolu Hayat Emeklilik's practices directly support the separation of economic growth and the impact on ecological balance, while also contributing to the management of indirect environmental and social impacts through positive and negative investment evaluations.	
Sustainable investments and impact investing	The environmental and social impacts of Anadolu Hayat Emeklilik are not limited to its operational activities. The Company avoids investments that may have negative environmental and social impacts while evaluating the possible effects for the management of environmental and social impacts arising from investment activities; aims to develop new products that will provide added value to the environment, society, and customers.	
Climate change and environmental impact management	Recognizing that the climate crisis is one of the most pressing issues confronting humanity, Anadolu Hayat Emeklilik supports renewable energy projects by calculating carbon footprints and purchasing carbon credits in the same amount in order to monitor, report, and reduce greenhouse gas emissions as part of the fight against climate change.	
Corporate social responsibility	As the sector's leading company in terms of diversity, inclusion, and equal opportunity, Anadolu Hayat Emeklilik also emphasizes its support for women's empowerment in its corporate social responsibility efforts. The Company views women as the primary driving force behind the country's development, and it follows this mission by prioritizing women in both product development and social responsibility projects.	

Digitalization and High-Level Customer Experience

The basic priorities of Anadolu Hayat Emeklilik are to provide the products and services the customers require through digital channels, to expand the variety of products and services that best meet their needs, and to manage the best customer experience focus as a whole through digitalization. Innovative improvements both perfects the current customers' experience and contribute to gain new customers. Anadolu Hayat Emeklilik undertakes and plans many projects on expanding the scope of digital channels, the optimization of digital customer experience, the development of artificial intelligence supported solutions and robotic process automation (RPA) studies.

Employee feedback is constantly evaluated at the Company's Feedback Committee meetings, which are held on a regular basis with the participation of stakeholders. Employee feedback were sought over 30 times in 2020. The principle of Anadolu Hayat Emeklilik is to be open to new ideas that can be implemented in the future.

The Happy Customer Team monitors and investigates complaints submitted to the Company or through related channels on a regular basis. By analyzing the complaints, the root causes are defined and instant actions can be taken to improve service quality.



We've started the online sales of our various products through corporate website and digital service channels such as AHE Mobile and AHE Online by taking into account the new conditions of the pandemic and the changes related to our digital transformation.

Customer complaints are forwarded to the Company via phone, e-mail, sikayetvar.com, and government agencies, where it is recorded on the CRM platform and processed through the "Complaints Handling Process". The root causes of complaints are identified after the recorded customer complaints go through preliminary evaluation and customer contact. The customer is notified via SMS or e-mail, depending on the customer's preference when the record is first created for the mentioned complaint, the complaint's resolution time is extended and the complaint is closed. The "Complaint Handling Process - Service Level Agreement" signed between departments and the CRM dashboard that displays the current complaint records are used to track key performance indicators for the resolution of customer complaints.

Digitalization Projects in the Reporting Period

Anadolu Hayat continues to work on digital transformation which is the most critical element for sustainable development, efficiency in work processes and excellence in customer experience. Carrying out mentioned works in an integrated and agile manner and with user-focused systems are amongst the essential targets. This section summarizes some of the Company's digitalization and high-level customer experience projects planned for 2020.

We've started the online sales of our various products through corporate website and digital service channels such as AHE Mobile and AHE Online by taking into account the new conditions of the pandemic and the changes related to our digital transformation. Efforts are underway to make all of the Company's products available for purchase online.

The new Mobile Branch was made available to the Company's customers in April 2020, with its high-level customer experience, fast and state-of-the-art technology. Customers have the option of switching from İşÇep to AHE Mobil without a password and accessing the internet branches AHE Online and AHE Mobil using the İşÇep password for ease of use.

The in-house communication platform AHE BizBize has been made available to the Direct Sales Team in order to reduce the impact of barriers in face-to-face communication caused by the epidemic.

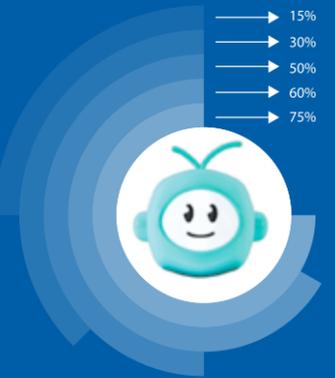
In the reporting period, FonMatik ROBO, the private pension robo advisor, which was implemented to help PPS participants use their savings in the most appropriate funds through fully robotic and automated processes, reached nearly 50 thousand customers and a fund size of approximately 2 billion TL. The popularity of FonMatik ROBO is growing by the day, thanks to its unique design, artificial intelligence technology, and proactive insight architecture. The "Risk Analysis" and "Return Analysis" reports incorporated into FonMatik ROBO are made available through AHE Mobile and AHE Branch during the reporting year.

Anadolu Hayat Emeklilik customers are increasingly using AHE Assistant (Chatbot), which uses artificial intelligence technology to provide instant and rapid support. With a 95% answer rate, AHE Assistant has been a product that has received high customer satisfaction.

Within the reporting period, robotic process automation implementation began, which will benefit us in a variety of ways, including more efficient use of human resources, minimizing operational errors and burdens, ensuring

FonMatik ROBO

FonMatik ROBO is a robo advisor that determines the most appropriate fund distribution based on the customers' investment profiles and market conditions in order to meet their needs. We introduce FonMatik ROBO, which provides a personalized answer to the question "How should I decide which fund to invest in?", offers professional portfolio management services and automatically changes the fund distribution, regardless of the amount of customer savings. The biggest difference with FonMatik ROBO is that the outputs aren't just suggestions, it creates the fund distribution based on the investor profiles of customers and changes it automatically based on market conditions.



uninterrupted operation, and supporting artificial intelligence-supported decision-making mechanisms. The studies to execute selected processes through RPA continue.

The efforts to improve customer experience continued and all processes were monitored, improved with the customers' point of view and information materials at the customer contact points were created while keeping customer needs and expectations in mind.

The digital transformation roadmap of Anadolu Hayat Emeklilik was established within the scope of the Digital Transformation Project on the basis of corporate strategy. Plannings that will carry the company forward in terms of digitalization and include a period longer than 3 years have begun.

Business Continuity Management Policy

The company established a business continuity management policy to plan and respond to unexpected emergencies. In case of an interruption in business operations, measures aiming to reduce the impact of the outage and to resume business operations are implemented as soon as possible. Business continuity

action plans' are regularly reviewed to ensure competence and effectiveness. In addition, all company actions during an unexpected event that may affect the Company's ability to do business are coordinated by the Corporate Crisis Management Team aligned with Corporate Crisis Management, and effective communication is provided by implementing the actions taken by the Corporate Crisis Management Team in the aftermath of the crisis.

Cyber Security

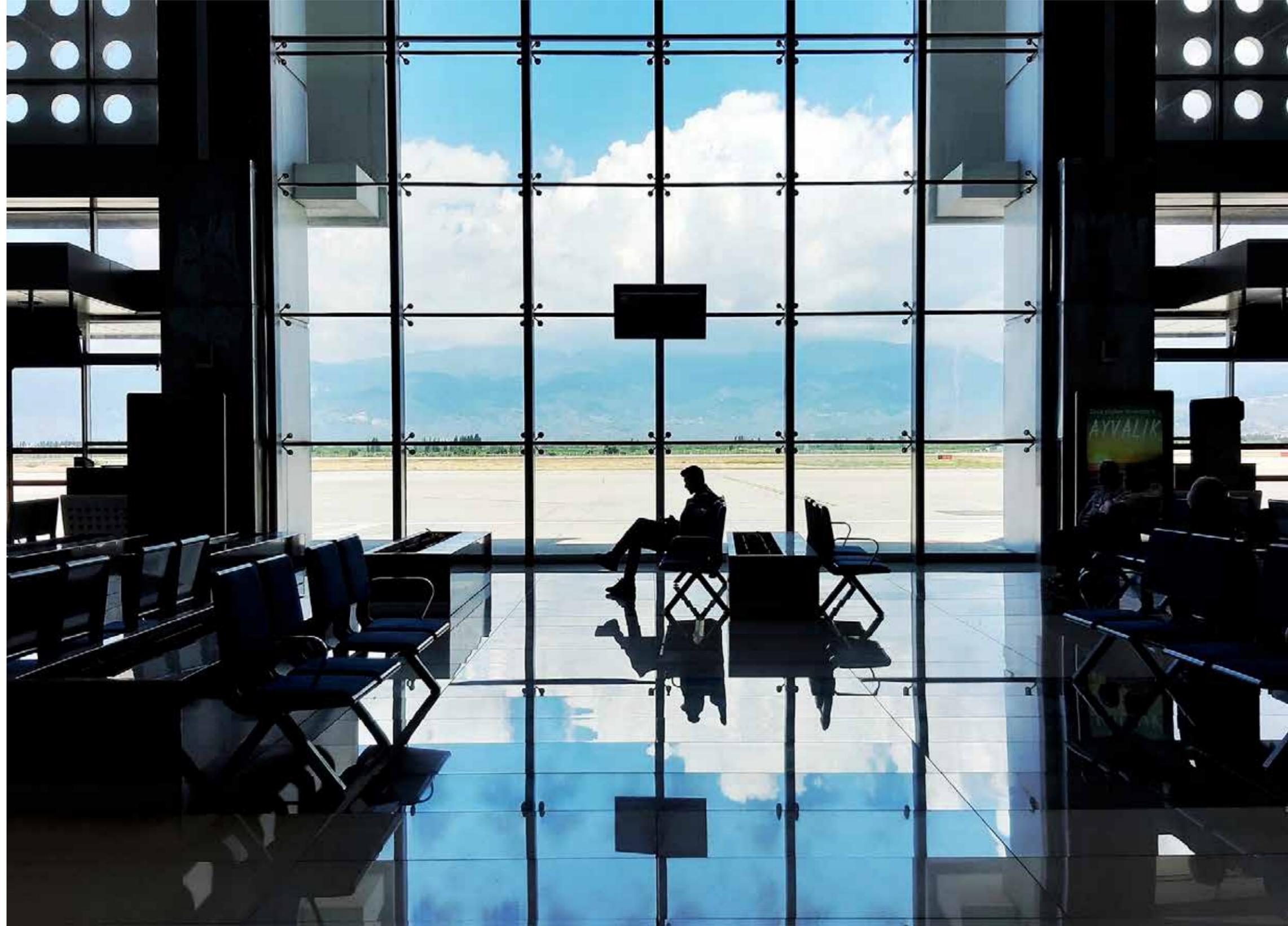
In our company Cyber risks are assessed during risk management assessments. We take some cyber security measures such as; Denial-of-Service Attack Protection System, Intrusion Detection/Prevention System, Internal and external firewalls, Advanced Threat Protection Systems both on network and email gateway, Anti-Spam Filtering Systems both inbound and outbound, Secure Web Gateway System, Anti-virus software, EDR software, DLP software at endpoints, Identity Security and Access Management Software, Continuous Security Validation and Mitigation software, Sandbox solution, For vulnerability scanning Cybersecurity & Compliance Solution, MFA, SIEM, Privileged Access Management Solution in our company.

Corporate Governance and Ethical Business Practices

Anadolu Hayat Emeklilik A.Ş., which operates as a public company in the branches of private pension and life insurance strives to achieve the goal of productivity, profitability and continuous growth with the company culture and work ethic of the group it is involved in and the institutional awareness created within the framework of the ethical rules while aligning with legislations and regulations on the subject. Employees and intermediaries of company at all levels are obliged to comply with ethical rules and ensure compliance with these rules in all their activities.

Anadolu Hayat Emeklilik values compliance with Corporate Governance Principles as much as financial performance, believing that it is beneficial to the development of national and international capital markets as well as the Company's interests. The profitability and continuous growth targets of the Company are attempted to be met through corporate awareness created within the framework of the "Ethical Rules", which have been determined and announced in writing in accordance with the Group's corporate culture and business ethics, as well as current legislations and regulations.

Anadolu Hayat Emeklilik provides all types of financial information, as well as other explanations and updates, as required by the Turkish Commercial Code, the Capital Markets Legislation, and all other relevant legislation, including the Insurance Law, the Private Pension Savings and Investment System Law, and the regulations



All stakeholders, including the employees and employee representatives, have the right to raise concerns about illegal and unethical transactions with the Audit Committee or the Corporate Governance Committee, which our corporate governance structure allows and protects.

governing the aforementioned laws, in this context, a detailed information and public disclosure policy is followed. The Disclosure Policy's main goal is to ensure that necessary information and disclosures, outside of trade secrets, are communicated to shareholders, investors, employees, customers, creditors, reinsurers, and other stakeholders in a timely, accurate, complete, understandable, easy, and accessible manner.

Between pages 55-60 of the Anadolu Hayat Emeklilik 2020 Annual Report, you can find the [Disclosure Policy and Corporate Governance Policies](#).

Anadolu Hayat Emeklilik, which is committed to the adoption and implementation of the Corporate Governance Principles, makes every effort to comply with all applicable legislation and international best practices in terms of public disclosure and information. The above-mentioned framework was used to draft the Disclosure Policy, which was then approved by the Board of Directors and implemented.

All stakeholders, including the employees and employee representatives, have the right to raise concerns about illegal and unethical transactions with the Audit Committee or the Corporate Governance Committee, which the corporate governance structure allows and protects. dsk@anadoluhayat.com.tr receives all complaints about the Company's accounting and internal control system, as well as independent audits.

The Corporate Governance Committee met 4 times in 2020, and the Board of Directors received 7 reports on the Committee's activities. The Audit Committee met 5 times during the specified time period, while the Early

Detection of Risk Committee met 4 times and presented 4 and 6 reports to the Board of Directors, respectively.

2 presentations and 25 teleconferences were held as part of investor relations, and presentations were given to investors about the sector and the Company, as well as answers to investor questions. Between January 1 and December 31, 2020, 65 questions and information requests were replied at yatirimciiliskileri@anadoluhayat.com.tr and investorrelations@anadoluhayat.com.tr which was created to answer the questions of investors.

The Company's Feedback System Regulation targeting employees entered into application on May 1, 2006, and was last updated on July 2, 2020. Twice a year, we meet with the sales team for an information session and to and listen to their feedback. Customer and employee surveys were also conducted.

The Corporate Governance Compliance Statement and Corporate Governance Information Form are used to communicate Company structure and corporate governance issues to the public on a regular basis.

[Statement of Compliance with Corporate Governance Principles](#) and [Corporate Governance Disclosure Form](#) can be found on pages 61-77 of the Anadolu Hayat Emeklilik 2020 Annual Report.

Legal Compliance

Because a large portion of the Company's operations are governed by various legal regulations, it is critical to ensure that all operations are conducted in full compliance with the law. The Board of Directors has

final authority and responsibility for the correct and proper execution of all operations in accordance and in compliance with all laws and standards, as well as the effective management of compliance risk. The Company's senior management is responsible to the Board of Directors for ensuring that the attitudes and behaviors of employees are in accordance and compliance with the legislation and standards, and that the compliance risk is effectively managed and kept under control, as outlined in the Compliance and Compliance Risk Management Policy. Risk Management and Internal Control Department compliance reports are submitted to the Board of Directors on a quarterly basis in this context.

In order to ensure that compliance risk is effectively managed and controlled within the framework of relevant legislation and standards, as well as the Company's risk management policies and procedures, the Risk Management and Internal Control Department identifies, evaluates, monitors, and reports compliance risks. In this context, all of the new products, services, and operations

are reviewed by the relevant directorate before going into effect.

Before the execution process, the Legal Counselor reviews all contracts with third parties for legal compliance. In response to requests from the units, the Legal Counselor also examines the Company's practices from a legal standpoint, provides opinions, and conveys its legal opinions regarding improvements that can be made in the processes and practices that lead to the dispute. The Legal Counsel also notifies the appropriate units of any legislative changes that may have an impact on the Company's operations and practices, and provides legal support for the legislation compliance process.

In 2020, no significant cases have been brought against the Company that will have an impact on the financial situation or operations. During the reporting period, no significant penalties or sanctions were imposed as a result of practices that were in violation of the law.



Risk Management and Internal Control

The primary goal of the Risk Management Policy is to establish risk measurement, evaluation, and control procedures, with the end goal of ensuring that the asset quality and level of risk that the Company is willing to take in exchange for a certain return are within the limits set by the relevant legislation and risk tolerance. The Board of Directors must approve all provisions of Risk Management Policy, as well as any changes that are proposed.

Implementing the risk management systems and processes outlined in the policy, as well as adhering to the risk limits established, is a must. Determining Anadolu Hayat Emeklilik's risk management principles and standards, updating risk policies in response to changes in operating conditions, establishing and operating effective risk management systems and processes, monitoring the Company's risk level, establishing risk limits, controlling the situation against these limits, and putting the necessary measures in place are the responsibilities of the Board of Directors. The risk limits determined for the measurement, evaluation, and follow-up of risk levels are also put into effect with the decision of the Board of Directors in matters deemed necessary and important.

The Risk Management and Internal Control Department's mission is to define, measure, analyze, monitor, and report risks, as well as to keep up with risk management developments, develop risk management methods, and report the necessary legal reporting, notification, and follow-up transactions to the Board of Directors. The Department's operations are directed and managed directly by the General Manager. The member of the Board of Directors in charge of Internal Systems is also responsible to the Board of Directors for the Department's establishment, operation, adequacy, and effectiveness, as well as its monitoring and coordination. The Department reports all findings obtained as a result of the independent risk analysis to the Board Member in charge of Internal Systems, the General Manager, and the Board of Directors on a regular basis.



Aytül Akbaş / The Forest
Shots From Life As Seen By Women

An Early Detection of Risk Committee, comprised of at least 2 members elected from among the members of the Board of Directors, has been established in order to identify risks that may jeopardize the Company's existence, development, and continuation early, implement necessary risk management measures, and manage the risk. An internal control system is in place that is structured to cover all of the Company's operations, including all of the rules, legislation, methods and instructions, risk-reduction systems, equipment, and

other similar elements that employees at all levels are responsible for fully complying with and implementing in order to ensure that the risks associated with the Company's operations are properly and effectively managed, reduced, and controlled.

Employees at all levels, as well as business partners and intermediaries, are required to follow the ethical rules and ensure that they are followed in all of their operations under the framework of the Company's "Ethical Rules and

Implementation Principles". The Company's Anti-Bribery and Anti-Corruption Policy, which applies to all employees and business partners, was updated in November 2020, and online trainings are being planned for July 2021 in accordance with the new policy. Employees must also comply with the Gift and Entertainment Policy.

The Board of Directors develops the Company's internal control systems, taking into account the recommendations of relevant board level committees, and evaluates risk management and internal control systems once a year. The Inspection Board is in charge of auditing risk management systems and processes.

Internal Audits

The Board of Inspectors oversees Internal Audits within the framework of Annual Internal Audit Plan and Program. This framework includes evaluating the adequacy and effectiveness of internal control and risk management practices, providing assurance on the effectiveness and adequacy of the compliance program established in accordance with legislation on the prevention of money laundering and terrorist financing, and auditing the compliance of operations with the identified procedures. Furthermore, the transactions carried out by intermediaries during audits of the units responsible for distribution channels, as well as the transactions of companies providing outsourcing services in accordance with service level agreements, are scrutinized for compliance with legislation and Company practices.

35 audits were carried out, including process, unit and outsourcing audits within the scope of the audits in 2020. 18 of these audits were internal audits for business units. As a result of internal audits, 7 investigation reports were prepared on various risks related to the fight against fraud and corruption, such as intermediaries using the customer data to transact on behalf of customers, allocating transactions on behalf of customers in collection and payment processes, and abuse of commission and premium payment processes and quotas by intermediaries.

Social Impact Management



Inclusion and Diversity	36
Working Life	40
Corporate Social Responsibility	44

Inclusion and Diversity

The goal of raising the living standards of individuals and maintaining its continuity, is one of Anadolu Hayat Emeklilik's most important corporate values. We create value for all segments of society not only through our human resources operations, but also through our product development processes. As a result of these inclusion and diversity practices, with a 50.8% female customer ratio, we serve a customer profile that is nearly identical to the industry average.⁹

With our efforts for women, youth, and the disabled, we break a new ground in the sector, and carry out important work to empower and support all individuals so that they have the same conditions and opportunities. We serve nearly 620 thousand customers by the Company's private pension and life insurance products, which are tailored to various socioeconomic groups.

We view equal opportunity as a right rather than a privilege, in line with this perspective, we are signatory of the Women's Empowerment Principles (WEPs) since 2018, one of the most important global private-sector initiatives, which was developed in collaboration with the United Nations Global Compact and the United Nations Gender Equality and Women's Empowerment Unit.

We pay special attention to women, youth and children and act with the knowledge of the fact that insurance and savings awareness develops at a young age. We present products tailored to these groups' specific needs and conduct targeted social media projects in order to reach them. Similar processes are in place for our with specific targets, such as housewives and farmers. On social media platforms like Instagram and Facebook, an average of 4 pieces of content are shared each week. Regular posts are made on all of the Company's social media accounts to raise awareness of insurance and retirement for special groups such as the Pension Plan for Housewives and the Youth Pension Plan.



Hayat Çaylı / Seven
Shots From Life As Seen By Women

Empowering Women

Anadolu Hayat Emeklilik is the first institution in the sector to issue a private pension plan for housewives who are not covered by social security. This is in recognition of the fact that women play an important role in financial decision-making, security, and future concerns.

Housewives can be included in the Personal Pension System without straining their budgets thanks to the

"Pension Plan for Housewives" which was created with housewives in mind, and they can save for retirement with regular savings. The most important aspect of the plan is the contribution payment margin. As the first company in the sector to provide such a service for women, we undertake the contribution payments in the event of the death or full/permanent disability of the participant's spouse included in the plan within the scope of the "contribution payment margin", or in the

⁹ According to data from Pension Monitoring Center, the ratio of women and men customers are %40.8 and %59.2 respectively in our sector as of 30 April 2021.



event of the participant's complete and permanent disability if the participant is single, until the end of the tenth year. As of the end of 2020, there are 120 thousand customers included in our "Pension Plan for Housewives".

Female Critical Illness Insurance is a product that protects women financially against critical illnesses. 19,000 female customers are covered by the lump-sum amount payment guarantee, which allows them to cover both healthcare costs and income loss that may occur due to illness without having to dip into their existing savings.

In collaboration with Koç University Business Institute and JAMK University in Finland, a case study was conducted to see if the shared value creation (SVC) strategy could create opportunities in every sector, and our efforts to increase women's participation in the Private Pension System were examined for this purpose. The Harvard Business Review published an academic study that describes our operations that brings a competitive advantage while acting on the strategy of creating common value.¹⁰

Our Products for the Youth and Children

With the "Youth Pension Plan", a first in the sector with a social responsibility aspect, developed to raise the awareness of savings among young people between the ages of 18-25 and to encourage early saving, we have encountered a demand beyond expectations among young people with high future concerns. With the involvement of young people themselves in the system, we have reached a number of customers in this age group at twice the sector average. By the end of 2020, we secured the future of nearly 150 thousand young people.

By the end of 2020, we secured the future of nearly 150 thousand young people.

Anadolu Hayat Emeklilik provides 15 thousand parents who plan their child's future from today with the "Investment Insurance for My Child" product and supports 32 thousand customers with the "Education Insurance for My Child" product for people who do not want their children's education to be disrupted under any circumstances.

Our Products for Disabled Individuals

Anadolu Hayat Emeklilik, which promotes financial literacy and access to qualified financial services for all disadvantaged groups, has implemented the DEV BES plan in collaboration with the World Foundation for the Disabled (DEV), a first in the sector for disabled individuals seeking to make advantageous investments. In the DEV BES plan, in addition to the 25% government contribution, our Company makes a special contribution of 5% for the first year, bringing the total contributions that disabled individuals can take advantage of in the first year to 30%.

¹⁰ <https://hbrturkiye.com/dergi/sirketler-ortak-deger-yaratma-stratejisiyle-rekabet-avantaji-kazanabilir>

Working Life

We continue to work with the goal of maintaining the highest level of employee satisfaction, while also establishing effective talent development systems in order to become the most preferred sector Company by qualified workforce in the life insurance and private pension industry. The human resources practices that we have built on the basis of equal opportunity offer equal opportunities to all employees, regardless of religion, sect, language, race, gender, age, or political affiliations.

We will continue to earn, make our stakeholders earn, and grow in a sustainable way as long as our employees believe in the institution, its business and vision.

As Anadolu Hayat Emeklilik, we consider the principles of inclusion and equal opportunity in all human resources practices. We offer equal opportunities to all employees, regardless of religion, sect, language, race, gender, age, or political affiliations. We are proud of the female employee ratio that is significantly higher than the sector average, with 62% of our workforce being female.¹¹

Employee Rights

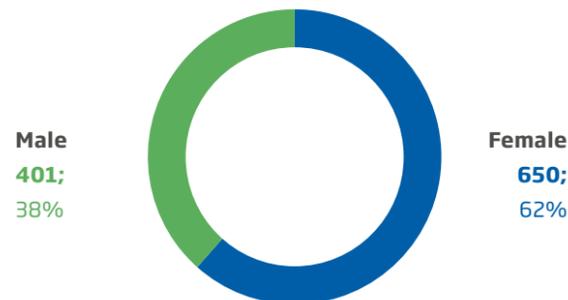
The Human Resources and Training Department oversees all aspects of working life and human resources at Anadolu Hayat Emeklilik. In accordance with the Company's Human Resources Policy:

- In all recruitment processes, the principle is giving people equal opportunities under equal circumstances. Recruitment criteria are established in writing based on titles, and these criteria are practically followed. All necessary steps are taken to prevent racial, religious, linguistic, and gender discrimination among the Company's employees, to respect human rights, and to protect employees from physical, mental, and emotional abuse. Child labor, involuntary or forced labor of any kind is never permitted.
- The Company's management establishes job descriptions, role profiles and performance criteria, which are then communicated to the employees. When making training, appointment, and promotion decisions, a special attention is paid to use objective data as much as possible while also considering the Company's interests.



Güneş Melahat Çiçek / Wet City
Shots From Life As Seen By Women

Employees by gender



¹¹ According to data from Turkey Insurance Association (Türkiye Sigorta Birliği - TSB), 55% of employees are women while 45% are men in the sector

- The Banking, Finance and Insurance Employees Union (BASISEN) represents the Company's employees. Employees or their representatives are notified of decisions relating to them or developments affecting them, and the relevant union's opinion is sought on such decisions. The union representative employees play a critical role in the management of the Company's and employees' relationships. The matters that employees request included in the collective bargaining agreement, on the other hand, are received in writing from all of the employees and evaluated as part of the agreement process.
- The Company has provided a safe working environment and conditions, and studies are conducted on a regular basis to improve these conditions in accordance with social and technological needs.
- The employees have access to up-to-date announcements, insurance and private pension legislation, and auxiliary resources via the Company's corporate portal, which was created to improve internal communication.
- The provisions of the feedback system regulation are used to encourage Company employees' creative ideas

about the Company's operations and practices, to collect their personal opinions, and to appreciate and reward the successful ones through evaluation.

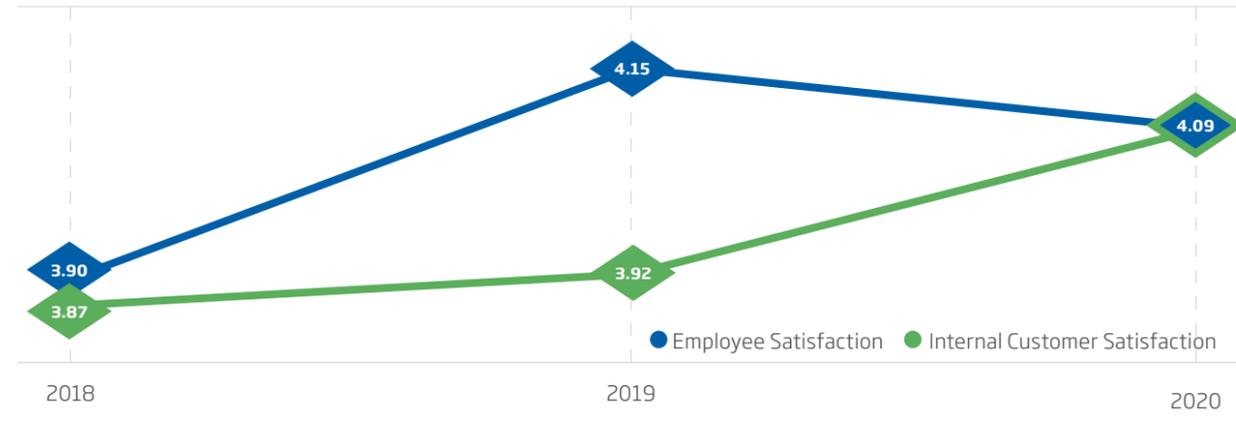
Employee Development and Performance Management

Our success is due to our employees being well-equipped, competent, creative, and dynamic in terms of knowledge and technology, as well as reflecting the Company's deep-rooted corporate culture in all of their activities and coming together on a common ground.

With AHE Academy, we hope to maintain a customer-focused culture by investing in human resources, which we consider to be our most valuable asset. While supporting our employees' professional and personal development, we offer a variety of activities that are appropriate for their career goals and aim to provide them with a variety of perspectives.

In the year 2020, trainings focused primarily on the private pension system as well as professional and personal development. More than 400 people were trained in product knowledge, financial literacy, persuasion, and sales techniques. AHE Academy also hosted the "Visionary Leadership Program" for direct sales team managers and potential managers.

Employee Satisfaction and Internal Customer Satisfaction survey results by years (out of 5) ¹²



In 2020, Anadolu Hayat Emeklilik organized a total of 26,899 man-hours of training, providing an average of 25.7 hours of training per year to its employees. The Company contributes not only to the development of its own employees, but also to the development of the contractors' employees, through AHE Academy. 189 contractor employees received 2,531 man*hours of training in 2020.

The amount of wages and salaries was TL 167,464,628 for 2019, TL 186,034,275 for 2020.

All employees are subject to a performance evaluation once a year as part of the performance evaluation system. The goal of the performance evaluation system is for employees to meet objective career development criteria and identify their training needs.

The "Employee Satisfaction Survey" and the "Internal Customer Satisfaction Survey", which Anadolu Hayat Emeklilik conducts to provide its employees with a pleasant and productive working life, also provide input for important and transformative projects.

During the COVID-19 pandemic, which lasted for the most part of 2020, all talent management practices were managed without interruption using digital processes.

Employee Health and Safety

Anadolu Hayat Emeklilik prioritizes employee satisfaction, welfare, and access to a healthy working environment. The Company understands how critical it is for its employees to work in the most ergonomic, stress-free, and safe environment possible.

Occupational Health and Safety (OHS)-related issues are included in the Collective Bargaining Agreement for Anadolu Hayat Emeklilik operations, and OHS Committees exist at all of the Company's workplaces. Occupational health and safety practices are carried out in accordance with Law No. 6331 on Occupational Health and Safety. Seven OHS Committees with 41 members and 19 employee representatives were active during the reporting period.

Every new employee receives OHS orientation and a copy of the Occupational Health and Safety Regulation as part of the OHS procedures. Basic OHS trainings are given to all Company employees on a regular basis in accordance with Occupational Health and Safety Law No. 6331, with 8,948 man*hours of OHS training organized in 2020.

Since the outbreak of COVID-19, we've improved the cleanliness and hygiene of our premises and staff shuttle buses, as well as increased our cleaning frequency and supply of disinfectants. We have increased the fresh air system capacity in our Headquarters buildings to 100% and provided all of our employees with as many masks and colognes as they required. We have canceled our employees' participation in meetings, events, and seminars, as well as their travels abroad, as of March 2020, after closely following the course of the pandemic, and we carefully followed the quarantine processes of our employees returning from abroad.

We switched to remote working in the first week after the first COVID-19 case in our country for the safety of our employees, their families, and relatives. We gradually moved all of our employees, including our

direct sales team, to a remote working order over the next two weeks.

COVID-19 Duty Allowance has also been paid to our employees who were physically present at work and had to complete their duties within a certain time frame during the COVID-19 pandemic. In addition, since December 2020, we have been providing data usage support payments to our employees who work remotely. Our relevant units closely follow the course of the pandemic as well as the official announcements by government authorities, and mask, distance, and hygiene rules are given a high priority within our company. Employees who were identified as having chronic diseases and who were pregnant or on maternity leave were able to continue working remotely. Our Head Office units work alternately with a maximum capacity of 25% depending on the number of cases and the positive course of vaccination practices.



¹² Survey results are determined by independent research companies.

Corporate Social Responsibility

With regard to corporate social responsibility, Anadolu Hayat Emeklilik prioritizes the education. In 2020, we have donated to the foundations and associations supporting the education.

As the sector's leading company in terms of diversity, inclusion, and equal opportunity, Anadolu Hayat Emeklilik also emphasizes its support for women's empowerment in its corporate social responsibility efforts. The Company views women as the primary driving force behind the country's development, and it follows this mission by prioritizing women in both product development and social responsibility projects.

Social responsibility projects are built on the foundation of women's development, as there are projects that will contribute to their social, cultural, and social development. Shots From Life As Seen By Women photo contest is Anadolu Hayat Emeklilik's most visible corporate social responsibility project in this context. "Shots From Life As Seen By Women", Turkey's first and

only photography contest dedicated to women, was created with the goal of providing a platform where women can freely express their creativity through the art of photography. Since 2007, it has been held every year under the guidance of the Photographic Arts Federation of Turkey.

Since its inception, over 23 thousand women photographers have taken part in the competition, with over 88 thousand photographs. The competition aims to contribute to the social, cultural, and societal development of women by providing a platform for women to freely express themselves and their perspectives on life. The competition, which was held for the 14th time in 2020, was open to all women, as it is every year with the theme "About Life". In 2020, the exhibition was not interrupted due to the pandemic, and it was held digitally for the first time.

"Shots From Life As Seen By Women Photo Contest '20" digital exhibition organized in 2020 can be accessed from [here](#).

All the photographs that have been awarded and exhibited in the exhibitions held so far can be accessed from [here](#).

Anadolu Hayat Emeklilik also prioritizes education within the scope of its corporate social responsibility activities. In 2020, the Company provided donations and aids amounting to TL 433,700 to foundations that support education.



Nüket Uluç / Children Play
Shots From Life As Seen By Women

Environmental Impact Management



Environmental Impact Management 48

Climate Change and Energy 50

Responsible Investment Practices 53

Environmental Impact Management

Anadolu Hayat Emeklilik's practices directly support the decoupling of economic growth and the impact on ecological balance, while also contributing to the management of indirect environmental and social impacts through positive and negative investment evaluations. We act with the understanding that reducing negative environmental impacts is critical on the path to social development.

Environmental impacts resulting from the Company's operations are effectively monitored and managed. The use of water in workplaces during the execution of business processes, as well as the consumption of electricity, natural gas, and fuel resulting from corporate vehicles, personnel shuttle buses, and business trips, all have an impact on the environment.

Anadolu Hayat Emeklilik tracks and reports its energy, water, and paper consumption, as well as waste generation, in a transparent manner, and takes various steps to reduce these impacts every year. To manage indirect impacts, the Company uses recycled paper and materials in printed materials such as day planners and annual reports, in addition to its environmental management efforts.

In 2020, we carried out studies to prevent the use of significant amount of paper with the project of paper use in pension contracts. In addition, the R&D of our online sales platform has been completed and a step has been taken to significantly reduce the use of paper. We are now working on a project to eliminate physical outputs of digitally received demands and notifications from customers with the new private pension legislation which is planned to be in-service in 2021.

Anadolu Hayat Emeklilik uses central automation systems to create efficient and modern working environments, and keeps its systems well maintained and controlled. In this regard, the U.S. Green Building Council has awarded its Manzara Adalar Offices, where the Customer Service Center is located, the LEED (Leadership in Energy and Environmental Design) Gold green building certification (USGBC).

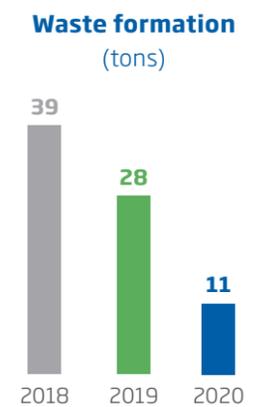
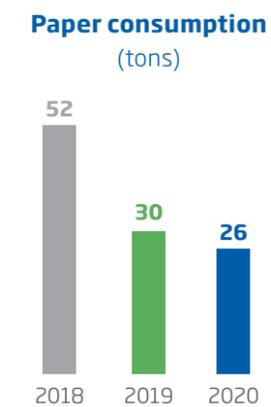
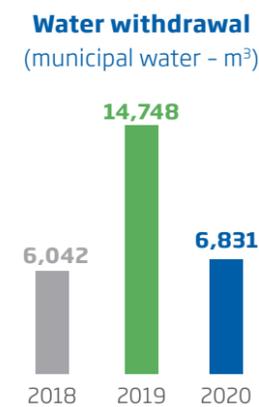
Anadolu Hayat Emeklilik prefers online conference calls rather than traveling with plane or individual cars to meet physically to reduce emitted fuel emissions. Also Anadolu Hayat Emeklilik encourages public transport as there are ring services to subway stations for employees to reduce driving individually.

The Company evaluates central automation systems, effective maintenance and control practices, reducing paper consumption and reducing the negative impacts of operations, or the renewability of the resources used on a regular basis, while aiming to manage environmental impacts through practices such as green electricity use.

There was a decrease in consumption figures in the 2020 reporting period, when the pandemic was at its peak, compared to previous years, because physical work at Anadolu Hayat Emeklilik workplaces was limited.

Environmental impact as a result of operations

● 2018 ● 2019 ● 2020



Climate Change and Energy

The deteriorated ecological balance resulting from the rapid increase of the negative impacts of a growing population and increasing consumption on the environment and from the global climate change has become a threat to future generations. The impact of climate change began to manifest itself in our country, particularly in recent years. Practices to be carried out in the near future to reduce greenhouse gas emissions that cause climate change will continue to gain importance in the fight against climate change in the coming period.

Since 2016, Anadolu Hayat Emeklilik has been conducting Carbon Footprint Management projects, recognizing the importance of monitoring, reporting,

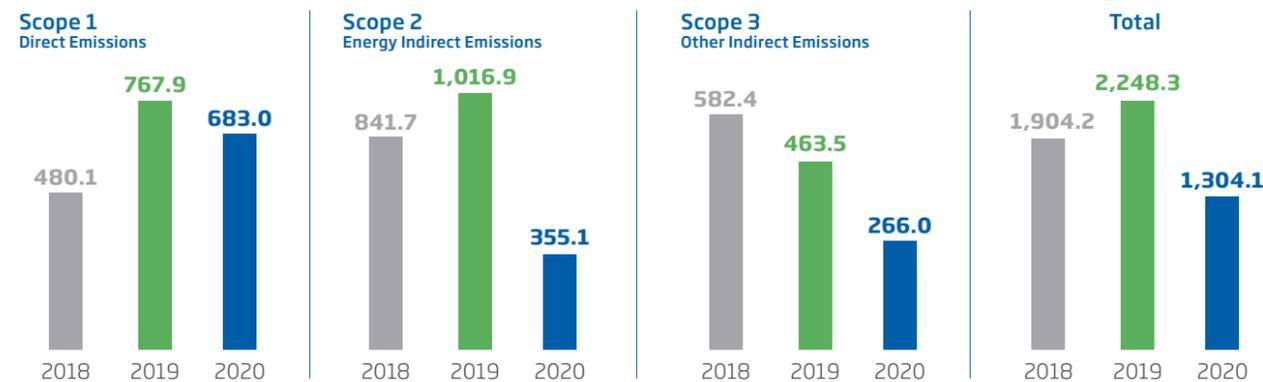
and reducing greenhouse gas emissions as part of the fight against climate change. In this case, financial support for renewable energy projects is provided by calculating the Company's carbon footprint and purchasing the same amount of carbon credits. The carbon footprint calculation of Anadolu Hayat Emeklilik includes direct (Scope 1), energy indirect (Scope 2), and indirect (Scope 3) emissions.

In 2020, Anadolu Hayat Emeklilik's operations resulted in 1,304.1 tons of carbon dioxide equivalent greenhouse gas emissions. In comparison to the previous year, the total greenhouse gas emission rate per square meter of total usage area, which is used as a key performance indicator, decreased by 42.0% to 0.07.

Anadolu Hayat Emeklilik employs central automation systems to mitigate the effects of electricity and natural gas used in its operations. In this way, unnecessary energy consumption is avoided, and greenhouse gas emissions are reduced. The Support Services and Procurement Department is in charge of maintaining and controlling all air conditioners, electrical installations, and other systems in Company premises. Effective maintenance and control processes at the Company prevent the formation of harmful externalities with a high impact on the environment and climate change, such as refrigerant gases, which have a high global warming potential. Smart buildings, systems, and offices are used in regional offices to meet emerging needs, and progress is made in accordance with the Sustainability Strategy.

In addition to the aforementioned studies, almost all of the electricity used in almost all of the Company's operations began to be procured by renewables under the terms of the energy purchase agreement signed in 2020. As a result, an important step has been taken to prevent the Company's largest impact on electricity consumption, thus the Scope 2 greenhouse gas emissions, under normal conditions.

Greenhouse Gas Emissions (tCO₂e)



Scope-1 Direct Emissions: AHE Scope-1 calculation includes natural gas consumption, greenhouse gas emissions from Company vehicles, generators, coolers, ventilation and fire suppression systems.

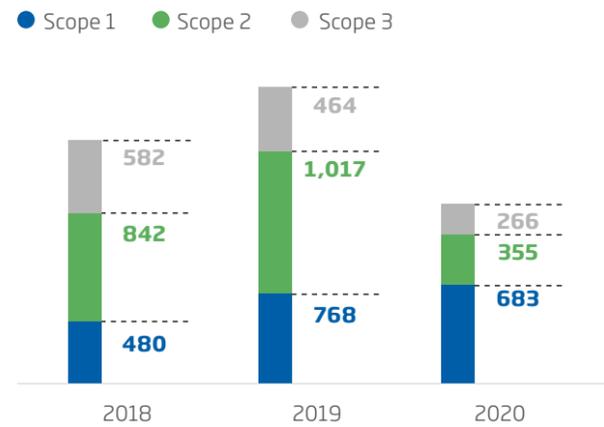
Scope-2 Energy Indirect Emissions: AHE Scope-2 calculation includes greenhouse gas emissions from electricity consumption.

Scope-3 Other Indirect Emissions: AHE Scope-3 calculation includes greenhouse gas emissions from personnel transportation services, taxi, bus, business flights and paper consumption.

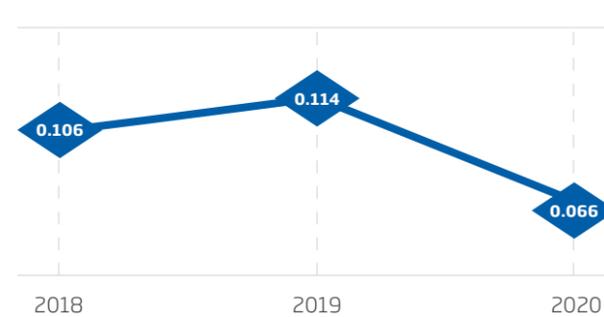
*While the office usage area of Anadolu Hayat Emeklilik employees increased due to the relocation of some offices in 2019, total greenhouse gas emissions decreased in 2020 as physical work was limited during the pandemic.

Responsible Investment Practices

Greenhouse Gas Emissions by Scope (tCO₂e)

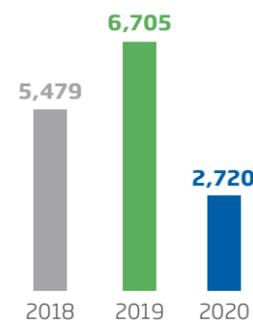


Greenhouse gas emission intensity by use (tCO₂e/ m²)

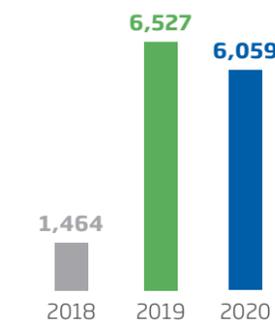


Energy consumption (GJ) ● 2018 ● 2019 ● 2020

Purchased electricity

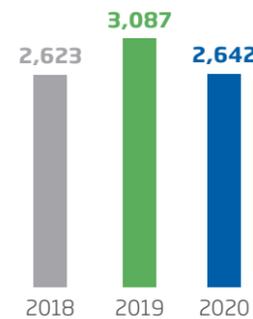


Natural gas



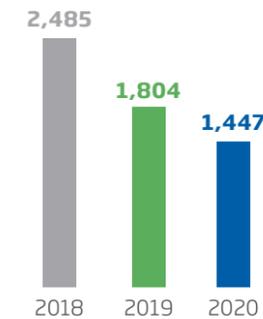
Diesel

(Backup power units, Company vehicles)

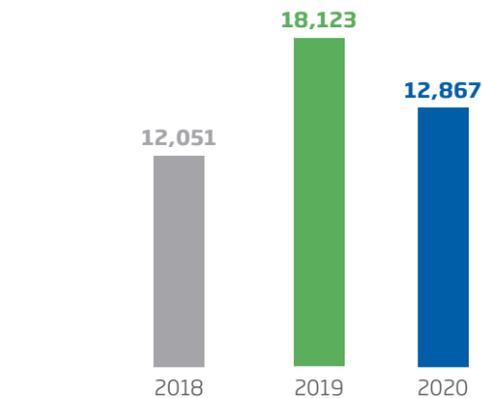


Gasoline

(Company vehicles)



Total



The environmental and social impacts of Anadolu Hayat Emeklilik are not limited to its operational activities. The Company avoids investments that may have negative environmental and social impacts while evaluating the possible impacts for the management of environmental and social impacts arising from investment activities; aims to develop new products that will provide added value to the environment, society, and customers.

In 2017, Anadolu Hayat Emeklilik joined the United Nations Environment Program Finance Initiative (UNEP-FI) as the first and only private pension and life insurance company from Turkey to be accepted into this global partnership as part of its responsible investing activities. Information exchange with financial sector companies that practice sustainability, the development of new products, and the types of benefits that can be provided to pension/insurance activities from a sustainability standpoint are all covered by this initiative.

The Evaluation of External Environmental and Social Impacts procedure, which is part of the Sustainability Policy and Sustainability Management System, is used to assess the positive and negative environmental

and social impacts of Anadolu Hayat Emeklilik's fund management activities. Within the scope of this procedure, the annual performance of all external environmental and social impacts is also monitored and reported. Anadolu Hayat Emeklilik's responsible investing activities are divided into two categories: "Positive Analysis" and "Negative Analysis". The establishment and management of sustainability-themed PPS funds are carried out through the "Positive Analysis" process. The processes of determining the scope, management, and performance of the sustainability-themed PPS funds are followed in the evaluations carried out under the responsibility of the Sustainability Committee, the Board of Directors, the Fund Board, and the Fund Management Department. In this context, the IAG (İş Portföy Yönetim A.Ş. Infrastructure Venture Capital Fund), a company investing in companies that provide infrastructure and services such as renewable energy sources, particularly wind energy and other forms of renewable energy, has been added to the Company's investment portfolio in 2020.

Anadolu Hayat Emeklilik's stock investment portfolios had a sustainability index investment rate of 71%.

BIST Sustainability Index Investment Ratio, 31.12.2020

	Total Stock Investment Size (TL Million)	BIST Sustainability Index Investment Size (TL Million)	BIST Sustainability Index Investment Ratio (%)
İş Portföy	4,606	3,210	70
HSBC Portföy	422	364	86
Total	5,028	3,574	71

Sustainability Stock Pension Investment Fund

The Anadolu Hayat Emeklilik Sustainability Stock Pension Investment Fund, for which the efforts began in 2020 and was made available to customers in 2021, was created for new and existing customers who are concerned about the future and want to invest in environmentally friendly ways.

In line with Anadolu Hayat Emeklilik's Sustainability Strategy, the fund's goal is to enable customers with high environmental awareness to make responsible investments and establish a fund that adds value to the future.

Stocks that are consistently included in domestic and international Sustainability Indices make up at least 80% of the fund's portfolio. The fund's goal is to generate income by investing in stocks from the domestic and international Sustainability Indices.

With the help of our Sustainable Equity Fund, we aim to;

- Provide the customers with private pension funds that enable them to take advantage of current opportunities, such as sustainability and technology, by providing funds that are easy to understand and that they can relate to.
- Develop new investment instruments in response to changing conditions and trends and offer them to our customers, taking into account their needs and expectations.
- As a company attaches importance to environment and a sustainable future, encourage our customers to follow our footsteps.
- Put our fund at the disposal of our customers who want to invest in their own future own and in the future of the world.



No investment is made in any operation that has a high level of environmental and/or social risk, may cause destruction, and is listed on Anadolu Hayat Emeklilik's List of Exclusion List as part of the "Negative Analysis" process. The Exclusion List can be found on Anadolu Hayat Emeklilik's website in the Sustainability Policies section.¹³

Furthermore, "Sector Sensitivity Analysis" is carried out in some sectors based on corporate loans and securities investment decisions. Nuclear energy, coal-

fired thermal power plants, gambling and games of chance, and firearms industries are defined as "sensitive sectors" by Anadolu Hayat Emeklilik, and private sector loans and securities investment decisions within these sectors are evaluated within the scope of corporate information and submitted for approval to the Executive Board. Environmental and social risks are assessed for companies being traded in Borsa İstanbul Sustainability Index, but these companies are deemed low-risk and their investment processes are continued.



¹³ <https://www.anadoluhayat.com.tr/en/sustainability>

Appendix



Social Performance Indicators	58
Environmental Performance Indicators	62
WEPs Progress Statement	63
GRI Content Index	64

Social Performance Indicators

	2018	2019	2020
Training and Education			
Training hours (man*hours)	26,769	32,304	26,899
<i>Women</i>	18,738	20,997	18,659
<i>Men</i>	8,031	11,307	8,240
Average hours of training per year per employee	26.8	29.5	25.7
<i>Women</i>	34.1	34.8	28.9
<i>Men</i>	17.84	22.8	20.4
Percentage of employees receiving regular performance reviews (%)	94	96	95
Contractor training hours (man*hours)	12,634	7,536	2,531
<i>Women</i>	7,580	4,522	1,719
<i>Men</i>	5,054	3,014	812
Occupational health and safety trainings (man*hours)	2,261	942	976
Budget for training activities (TL thousand)	2,407	3,536	1,056
Occupational Health and Safety			
Injury Rate	0	0	0
Direct Employment	3	1	1
<i>Women</i>	3	1	0
<i>Men</i>	0	0	1
Contractor's Employees	0	0	0
<i>Women</i>	0	0	0
<i>Men</i>	0	0	0
Total	0	0	0
<i>Women</i>	0	0	0
<i>Men</i>	0	0	0

	2018	2019	2020
Work-Related Ill Health Rate	0	0	0
Direct Employment	0	0	0
<i>Women</i>	0	0	0
<i>Men</i>	0	0	0
Contractor's Employees	0	0	0
<i>Women</i>	0	0	0
<i>Men</i>	0	0	0
Total	0	0	0
<i>Women</i>	0	0	0
<i>Men</i>	0	0	0
Number of Lost Days	0	0	0
Direct Employment	11	1	0
<i>Women</i>	11	1	0
<i>Men</i>	0	0	0
Contractor's Employees	0	0	0
<i>Women</i>	0	0	0
<i>Men</i>	0	0	0
Total	0	0	0
<i>Women</i>	0	0	0
<i>Men</i>	0	0	0
Absence Rate	14.10	13.43	13.33
<i>Women</i>	11.02	9.69	9.44
<i>Men</i>	3.08	3.74	3.89
Fatal Accidents	0	0	0

	2018	2019	2020
Total workforce	1,064	1,087	1,051
<i>Women</i>	651	667	650
<i>Men</i>	413	420	401
Total workforce by type of contract	1,064	1,087	1,051
Indefinite Employment Contract	1,049	1,067	1,043
<i>Women</i>	643	661	648
<i>Men</i>	406	406	395
Provisional Employment Contract	15	20	8
<i>Women</i>	8	6	2
<i>Men</i>	7	14	6
Employees by educational background	1,064	1,087	1,051
<i>Non-educated</i>	-	-	-
<i>Elementary School</i>	4	4	4
<i>High School</i>	28	23	19
<i>University and above</i>	1,032	1,060	1,028
Employees by age groups	1,064	1,087	1,051
<i>Women</i>	651	667	650
18-30	165	201	203
31-45	461	446	431
45+	25	20	16
<i>Men</i>	413	420	401
18-30	74	103	104
31-45	290	274	261
45+	49	43	36
Senior Managers	8	8	8
<i>Women</i>	-	-	-
18-30	-	-	-
31-45	-	-	-
45+	-	-	-
<i>Men</i>	8	8	8
18-30	-	-	-
31-45	-	-	-
45+	8	8	8

	2018	2019	2020
Mid-Level Managers	86	92	95
<i>Women</i>	46	48	52
18-30	-	-	-
31-45	33	38	43
45+	13	10	9
<i>Men</i>	40	44	43
18-30	-	-	-
31-45	16	23	28
45+	24	21	15
Newly hired employees	175	166	55
<i>Women</i>	116	101	34
<i>Men</i>	59	65	21
Employees who left	123	143	91
<i>Women</i>	90	85	50
<i>Men</i>	33	58	41
Employee turnover (by resignation)	49	39	53
<i>Women</i>	35	18	25
<i>Men</i>	14	21	28
Employees availing parental leave	47	34	39
<i>Women</i>	47	34	39
<i>Men</i>	-	-	-
Employees who returned after availing parental leave	38	42	39
<i>Women</i>	38	42	39
<i>Men</i>	-	-	-
Number of employees still with the Company after months of return from parental leave	30	40	35
<i>Women</i>	30	40	35
<i>Men</i>	-	-	-
Employees with Disabilities	15	13	13
<i>Women</i>	5	5	4
<i>Men</i>	10	8	9
Workforce under Collective Bargaining Agreement (Number) GRI 102-41	964	967	943

Environmental Performance Indicators

	2018	2019	2020
Greenhouse Gas Emissions (tCO₂e)	1,904	2,248	1,304
<i>Scope 1</i>	480	768	683
<i>Scope 2</i>	842	1,017	355
<i>Scope 3</i>	582	464	266
<i>Specific greenhouse gas emissions (tCO₂e/m² use)</i>	0.11	0.11	0.07
<i>Specific greenhouse gas emissions (tCO₂e/number of full-time employees)</i>	1.82	2.06	1.22
Energy consumption (GJ)	12,051	18,123	12,867
<i>Energy purchased</i>	5,479	6,705	2,720
<i>Natural Gas</i>	1,464	6,527	6,059
<i>Diesel (backup power units, Company vehicles)</i>	2,623	3,087	2,642
<i>Gasoline (Company vehicles)</i>	2,485	1,804	1,447
<i>Specific energy consumption (GJ/m² use)</i>	0.67	0.92	0.66
<i>Specific energy consumption (GJ/number of full-time employees)</i>	11.34	15.77	13.51
Water consumption (m³)	6,042	14,784	6,831
Paper consumption (ton)	52	30	26
Waste materials (tons)	39	28	11

WEPs Progress Statement

Women's Empowerment Principles	Related Section and Page Number
Principle 1 - Establish high-level corporate leadership for gender equality.	Inclusion and Diversity, pg. 36-39 Working Life, pg. 40
Principle 2 - Treat all women and men fairly at work - respect and support human rights and nondiscrimination.	Inclusion and Diversity, pg. 36-39 Working Life, pg. 40
Principle 3 - Ensure the health, safety and well-being of all women and men workers.	Inclusion and Diversity, pg. 36-39 Working Life, pg. 42
Principle 4 - Promote education, training and professional development for women.	Inclusion and Diversity, pg. 36-39 Working Life, pg. 41-42
Principle 5 - Implement enterprise development, supply chain and marketing practices that empower women.	Inclusion and Diversity, pg. 36-39 Corporate Social Responsibility, pg. 44
Principle 6 - Promote equality through community initiatives and advocacy.	Inclusion and Diversity, pg. 36-39 Corporate Social Responsibility, pg. 44
Principle 7 - Measure and publicly report on progress to achieve gender equality.	Inclusion and Diversity, pg. 36-39 Social Performance Indicators, pg. 56-57

GRI Content Index

GRI 102-55

GRI Services Team, within the scope of Materiality Disclosure Service, inspected that GRI content index is placed openly in the report and references for disclosures between 102-40 - 102-49 are in the relevant parts in the context of the report.



This service was given on the Turkish version of the report.

GRI Standard	Disclosure	Page Numbers, Descriptions and/or URLs	Excluded Parts
GRI 101: Foundation 2016			
General Disclosures			
Organizational Profile			
	102-2	https://www.anadoluhayat.com.tr/en/about-us	-
	102-3	İstanbul, Türkiye	-
	102-4	About Anadolu Hayat Emeklilik, pg.10	-
	102-5	Key Financial Indicators, pg.12	-
	102-6	About Anadolu Hayat Emeklilik, pg. 10	-
	102-7	Key Financial Indicators, pg. 12	-
	102-8	Social Performance Indicators, pg. 56	-
	102-9	About Anadolu Hayat Emeklilik, pg. 10	-
GRI 102: General Disclosures 2016	102-10	<i>Anadolu Hayat Emeklilik 2020 Annual Report</i> , pg. 48	-
	102-11	Anadolu Hayat Emeklilik and Sustainability, pg.18	-
	102-12	https://www.anadoluhayat.com.tr/en/sustainability	-
	102-13	https://www.anadoluhayat.com.tr/en/sustainability	-
Strategy			
	102-14	Message from the General Manager, pg. 8	-
Ethics and Integrity			
	102-16	Corporate Governance and Ethical Business Practices, pg. 28	-
Governance			
	102-16	Corporate Governance and Ethical Business Practices, pg. 28 Anadolu Hayat Emeklilik and Sustainability, pg. 18	-

GRI Standard	Disclosure	Page Numbers, Descriptions and/or URLs	Excluded Parts
GRI 101: Foundation 2016			
General Disclosures			
Stakeholder Engagement			
	102-40	Stakeholder Engagement and Prioritization, pg. 22	-
	102-41	Social Performance Indicators, pg. 59	-
	102-42	Stakeholder Engagement and Prioritization, pg. 22	-
	102-43	Stakeholder Engagement and Prioritization, pg. 22	-
	102-44	Stakeholder Engagement and Prioritization, pg. 22	-
Reporting Practice			
GRI 102: General Disclosures 2016	102-45	<i>Anadolu Hayat Emeklilik 2020 Annual Report</i> , pg. 204	-
	102-46	Stakeholder Engagement and Prioritization, pg. 22	-
	102-47	Materiality Matrix, pg. 22	-
	102-48	No revisions were made during the reporting period.	-
	102-49	This is the first sustainability report of Anadolu Hayat Emeklilik.	-
	102-50	01.01.2020 - 31.12.2020	-
	102-51	This is the first sustainability report of Anadolu Hayat Emeklilik.	-
	102-52	Annual	-
	102-53	sustainability@anadoluhayat.com.tr	-
	102-54	About This Report, pg. 6	-
	102-55	GRI Content Index, pg. 62	-
	102-56	There was no external audit for the sustainability report.	-

GRI Content Index

Material Topics			
GRI Standard	Disclosure	Page Numbers, Descriptions and/or URLs	Excluded Parts
Sustainable Financial Performance			
GRI 103: Management Approach 2016	103-1 Explanation of the material topic and its Boundary	Responsible Investment Practices, pg. 51	-
	103-2 The management approach and its components	Responsible Investment Practices, pg. 51	-
	103-3 Evaluation of the management approach	Responsible Investment Practices, pg. 51	-
GRI 201: Economic Performance 2016	201-1 Direct economic value generated and distributed	Key Financial Indicators, pg. 12	-
Management of Climate Change and Environmental Impacts			
GRI 103: Management Approach 2016	103-1 Explanation of the material topic and its Boundary	Environmental Impact Management, pg.40-49	-
	103-2 The management approach and its components	Environmental Impact Management, pg.40-49	-
	103-3 Evaluation of the management approach	Environmental Impact Management, pg.40-49	-
GRI 302: Energy 2016	302-1 Energy consumption within the organization	Environmental Impact Management, pg.40-49	-
	302-4 Reduction of energy consumption	Environmental Impact Management, pg.40-49	-
GRI 305: Emissions 2016	305-1 Direct (Scope 1) GHG emissions	Environmental Impact Management, pg.40-49	-
	305-2 Energy indirect (Scope 2) GHG emissions	Environmental Impact Management, pg.40-49	-
	305-3 Other indirect (Scope 3) GHG emissions	Environmental Impact Management, pg.40-49	-
	305-4 GHG emissions intensity	Environmental Impact Management, pg.40-49	-
Talent Management, Employee Rights and Satisfaction			
GRI 103: Management Approach 2016	103-1 Explanation of the material topic and its Boundary	Working Life, pg. 40-43	-
	103-2 The management approach and its components	Working Life, pg. 40-43	-
	103-3 Evaluation of the management approach	Working Life, pg. 40-43	-
GRI 401: Employment 2016	401-1 New employee hires and employee turnover	Social Performance Indicators, pg.59	-
	401-3 Parental leave	Social Performance Indicators, pg.59	-
GRI 404: Training and Education 2016	404-1 Average hours of training per year per employee	Social Performance Indicators, pg.59	-
	404-2 Programs for upgrading employee skills and transition assistance programs	Employee Development and Performance Management, pg. 40-41	-
	404-3 Percentage of employees receiving regular performance and career development reviews	Employee Development and Performance Management, pg. 41	-

Material Topics			
GRI Standard	Disclosure	Page Numbers, Descriptions and/or URLs	Excluded Parts
Inclusion and Diversity			
GRI 103: Management Approach 2016	103-1 Explanation of the material topic and its Boundary	Inclusion and Diversity, pg. 36-39 Working Life, pg. 40-43	-
	103-2 The management approach and its components	Inclusion and Diversity, pg. 36-39 Working Life, pg. 40-43	-
	103-3 Evaluation of the management approach	Inclusion and Diversity, pg. 36-39 Working Life, pg. 40-43	-
GRI 203: Indirect Economic Impacts 2016	203-2 Significant indirect economic impacts	Inclusion and Diversity, pg. 36-39	-
GRI 405: Diversity and Equal Opportunity 2016	405-1 Diversity of governance bodies and employees	Social Performance Indicators, pg. 56, 58	-
GRI 406: Non-discrimination 2016	406-1 Incidents of discrimination and corrective actions taken	There were no cases of discrimination in 2020	-
Corporate Governance, Work Ethics and Corporate Risk Management Practices			
GRI 103: Management Approach 2016	103-1 Explanation of the material topic and its Boundary	Corporate Governance and Ethical Business Practices, pg. 29-33	-
	103-2 The management approach and its components	Corporate Governance and Ethical Business Practices, pg. 29-33	-
	103-3 Evaluation of the management approach	Corporate Governance and Ethical Business Practices, pg. 29-33	-
GRI 205: Anti-corruption 2016	205-1 Operations assessed for risks related to corruption	Risk Management and Internal Control, pg.32-33	-
	205-2 Communication and training about anti-corruption policies and procedures	Risk Management and Internal Control, pg.32-33	-
	205-3 Confirmed incidents of corruption and actions taken	In 2020, 7 inspection reports were put together on the topics of intermediaries executing transactions on behalf of customers by using customer information, intermediaries carrying out transactions by taking advantage of loopholes in collection of revenues and payment processes, intermediaries abusing commission and premium payments to derive an improper personal benefit.	-
GRI 415: Public Policy 2016	415-1 Political contributions	In line with the Anti-Bribery and Anti-Corruption Policy, no political parties or candidates are supported. <i>Anti-Bribery and Anti-Corruption Policy, 4.1.</i>	-
GRI 419: Socioeconomic Compliance 2016	419-1 Non-compliance with laws and regulations in the social and economic area	Legal Compliance, pg.31	-

GRI Content Index

Material Topics			
GRI Standard	Disclosure	Page Numbers, Descriptions and/ or URLs	Excluded Parts
Digitalization and Innovation, Cyber Security and Customer Privacy			
GRI 103: Management Approach 2016	103-1 Explanation of the material topic and its Boundary	Digitalization and High-Level Customer Experience, pg. 24-27	-
	103-2 The management approach and its components	Digitalization and High-Level Customer Experience, pg. 24-27	-
	103-3 Evaluation of the management approach	Digitalization and High-Level Customer Experience, pg. 24-27	-
GRI 418: Customer Privacy 2016	418-1 Substantiated complaints concerning breaches of customer privacy and losses of customer data	There were no incidents regarding a breach of customer privacy or the loss of customer data in 2020.	-
Management of Climate Change and Environmental Impact			
GRI 103: Management Approach 2016	103-1 Explanation of the material topic and its Boundary	Sustainability Management, pg.20 Sustainability Management System, pg.21	-
	103-2 The management approach and its components	Sustainability Management, pg.20 Sustainability Management System, pg.21	-
	103-3 Evaluation of the management approach	Sustainability Management, pg.20 Sustainability Management System, pg.21	-
Sustainable Investments and Impact Investing			
GRI 103: Management Approach 2016	103-1 Explanation of the material topic and its Boundary	Sustainability Management System, pg.21 Responsible Investment Practices, pg. 51-53	-
	103-2 The management approach and its components	Sustainability Management System, pg.21 Responsible Investment Practices, pg. 51-53	-
	103-3 Evaluation of the management approach	Sustainability Management System, pg.21 Responsible Investment Practices, pg. 51-53	-
Corporate Social Responsibility			
GRI 103: Management Approach 2016	103-1 Explanation of the material topic and its Boundary	Corporate Social Responsibility, pg.44	-
	103-2 The management approach and its components	Corporate Social Responsibility, pg.44	-
	103-3 Evaluation of the management approach	Corporate Social Responsibility, pg.44	-

Directory

Anadolu Hayat Emeklilik A.Ş.

Trade Registration Number:: 265737
anadoluhayat.com.tr

hizmet@anadoluhayat.com.tr
surdurulebilirlik@anadoluhayat.com.tr
sustainability@anadoluhayat.com.tr

Head Office

Meltem Sokak No: 10
İş Kuleleri Kule: 2 Kat: 16-20 Levent 34330
Beşiktaş / İstanbul
Tel: (+90212) 317 70 70
Fax: (+90212) 317 70 77

Customer Operations

Karlıktepe Mah. Yakacık Cad. Manzara Adalar
E Blok No: 67/A Kat: 7-8-9 34870
Kartal / İstanbul
Tel: 0850 724 55 00
Fax: (+90212) 317 70 77

TRNC Branch

Şerif Arzık Sokak No: 25 Köşklü Çiftlik
Lefkoşa / KKTC
Tel: (+90392) 227 01 27
Faks: (+90392) 227 01 26

 www.anadoluhayat.com.tr

 hizmet@anadoluhayat.com.tr
surdurulebilirlik@anadoluhayat.com.tr

 /anadoluhayatemeklilik

 /ahemeklilik

 /ahemeklilik

 /anadolu-hayat-emeklilik

 /anadoluhayatemeklilik

