



**financial**<sup>®</sup>

**2020**

**Employment Equity**

**Narrative Report**

**“Diversity is Canada’s strength and reflecting our nation’s diversity through our people, culture, and strategy is an ongoing priority for our organization. This year has cast a spotlight on social injustice and inequality across the globe, bringing our organization closer together and providing sharper focus to our commitments around diversity, equity and inclusion.”**

**- Barry Columb,**  
President & Chief Executive Officer, PC Financial

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# Purpose of this report

This report is compiled and submitted in accordance with President's Choice Bank's ("PC Financial") commitment as a federally regulated employer under the Legislated Employment Equity Program (LEEP). LEEP ensures organizations meet and, where possible, exceed their obligations under the 1995 Employment Equity Act.

The Employment Equity Act identifies and defines these four designated groups as:

- Women
- Aboriginal peoples – people who are Indian, Inuit or Métis
- Persons with disabilities\*
- Visible minorities\*\*

Employment equity encourages the establishment of working conditions that are free of barriers, corrects the conditions of disadvantage in employment, and promotes the principle that employment equity requires purposeful measures and the accommodation of differences for the four designated groups in Canada.

This document is submitted as part of PC Financial's annual requirement to provide quantitative and qualitative evidence demonstrating our commitment to employment equity and creating a workplace that is inclusive, mindful and reflects the customers and communities we serve, live, and operate in.

## About PC Financial

We are a company who believes in the power of good: Good food, good service, and good financial well-being. PC Financial is focused on providing everyday payment products that reward customers' every day. Our vision is to make every day simpler and more rewarding.

With more than 250 colleagues who serve more than 3 million customers across Canada, PC Financial is about simplifying financial products and offering products that provide customers with unprecedented value.

PC Financial is a wholly owned indirect subsidiary of Loblaw Companies Limited ("Loblaw"). Since 1998, under the PC Financial brand we have helped our customers save millions of dollars in fees, while earning billions in free groceries and rewards.

We recognize Canada's diversity as a source of national pride and strength. We have a long-standing commitment to be a diverse and inclusive place to work and shop. This is an important part of our purpose – Live Life Well and our culture, values, and passion for customers. We celebrate diversity, are committed to equity, and strive to build a culture of inclusion where differences are welcomed, valued, and supported.

\* Persons with a long-term or recurring physical, mental, sensory, psychiatric or learning impairment who consider themselves to be disadvantaged in employment by reason of that impairment or who believe that an employer or potential employer is likely to consider them to be disadvantaged in employment by reason of that impairment, as well as individuals with functional limitations due to their impairment that have been accommodated in their current job or workplace.

\*\* Persons other than Aboriginal peoples, who are non-Caucasian in race or non-white in colour.

# Diversity, Equity and Inclusion at PC Financial

Our Diversity, Equity, and Inclusion (DEI) strategy is connected to our organization's overall strategy and purpose – which is to help all Canadians Live Life Well. We are increasingly thinking about DEI wherever we interact with people – colleagues, candidates, customers, and vendors. Our DEI strategy consists of actionable ways we are breaking systemic barriers, data and reporting, partnerships and community investment, education, and communication and events.

As part of our DEI strategy, we strive to create an inclusive culture where every colleague can reach their full potential, is respected for who they are, and their differences and similarities are embraced. A diverse and inclusive workplace allows PC Financial to benefit from a variety of perspectives, which in turn improves our customer experience and strengthens our market competitiveness.

PC Financial and its colleagues are guided by its CORE values of:

- **Care** – Improving the health and well-being of all Canadians.
- **Ownership** – Approaching every day with personal accountability and commitment.
- **Respect** – Acting with integrity, respect, and openness every day.
- **Excellence** – Leading together through innovation and superior performance.

Our CORE Values guide corporate decision-making, and come to life through our Blue Culture initiative, which encourages colleagues to Be Authentic, Make Connections and Build Trust.

Our Blue Culture and CORE Values are defined by how we think, act, and interact with each other. By considering not just “what” we do, but “how” we do it, we will be able to deliver an amazing customer experience, while achieving sustainable results. We are focused on building a culture of inclusion, where everyone feels a sense of belonging and has an equal opportunity to succeed.

Our Culture is foundational to our success. Together, they form the north and south points on our strategic compass, guiding our decision-making to help us deliver our purpose – Live Life Well.

## Self-Identification

PC Financial has a process in place to ensure all colleagues have the opportunity and are provided with a rationale to voluntarily self-identify in the Count Me In survey, as a member of one of the four designated groups in LEEP.

In 2020 we shifted our approach from an annual census/survey to collecting this data in our HR Information System (Workday) so that we could have real-time data and use it to monitor representation in various people programs, including talent management, hiring, turnover, compensation and more. We have been campaigning for voluntary participation through a “Count Me In” campaign.

Currently, 63% of our colleagues have participated. Through our Count Me In campaign, we identify any gaps in representation to develop the right programs and initiatives to create a diverse and inclusive workplace.

**“...to help advance our four inclusion priorities – Women, People with Disabilities, Multicultural and Indigenous, and LGBTQ2SIA+”**

## **Diversity & Inclusion Council**

Many of our DEI efforts come from our Diversity, Equity & Inclusion Council, a group of senior leaders and colleagues who have raised their hands to help advance our four inclusion priorities – Women, People with Disabilities, Multicultural and Indigenous, and LGBTQ2SIA+.

The PC Financial Inclusion Council is chaired by our Chief Financial Officer and Senior Vice-President, Finance, and includes our Vice-President, Customer Support Centre of Excellence and Vice-President, Human Resources as Co-Chairs. In addition, we have four Employee Resource Groups (ERGs) who contribute to the success of our diversity, equity and inclusion initiatives.

Our Diversity, Equity & Inclusion Council members meet regularly to develop strategies, share insights, and plan programs and events. In 2020, these members successfully adapted and shifted to planning virtual events and programs due to the COVID-19 pandemic. Each group works in partnership with executives, business leaders, key stakeholders, and designated employee group members to further embed inclusion into our organization. The committees continually implement their respective strategies and provide feedback on employment barriers.

Our 2019-2021 Diversity, Equity & Inclusion strategy is already in place and will ensure we remain focused on driving progress on our foundational pillars. The plans will be reassessed annually to ensure alignment between business goals and the Diversity, Equity & Inclusion program deliverables.



# Women at PC Financial

Representation	PC Financial 2018 (%)	PC Financial 2019 (%)	PC Financial 2020 (%)	Labour Market Availability*
Overall	45.7%	45.7%	46.1%	48.2%
Senior Management	43.5%	41%	37.2%	27.6%
Middle Management	41.1%	41.7%	43.9%	39.4%
Professional	50.8%	50.4%	51.9%	55.0%

\* Overall Labour Market Availability as per Employment and Social Development Canada based on Statistics Canada's 2016 National Household Survey and 2017 Canadian Survey on Disability

Overall, the representation of women in our workforce continues to be in line with the Labour market availability. Specifically, we are slightly below in Professional representation, and above in Senior Management & Middle Management. We remain committed to building a succession pipeline with a gender-inclusive lens that will help improve our overall representation of women at senior levels in the organization.

## Board Diversity

PC Financial remains committed to ensuring diverse and inclusive perspectives are present at the most senior levels of our organization. In 2020, the representation of women on our board of directors was 57%.

## Making Connections

Throughout 2020, the Diversity, Equity & Inclusion Council offered colleagues many valuable programs and experiences.

We hosted several Success Talks with various female leaders within our business where they shared their experiences and challenges as a leader in our business. This series, gave colleagues a chance to hear senior executives' insights from their personal and professional lives on topics, including broadening the inclusion lens on gender and diversity, work life balance, and achieving developmental goals. Making connections is one of our key culture principles as it allows us to build relationships, inspire and support in developing an inclusive environment.

For International Women's Day, with the theme of #EachforEqual, we invited an external inspirational female leader to share her successes and challenges in the workplace. The theme of the discussion was that an equal world is an enabled world, and we are all responsible for our own thoughts and actions.

## Partnerships

We are proud to partner with the following groups supporting Women in the workplace:

- **Catalyst:** a leading non-profit organization expanding opportunities for women and business.
- **The Women's Executive Network (WXN):** Canada's leading organization dedicated to the advancement and recognition of women in management, executive, professional and board roles.
- **Rotman** through their management programs to support the advancement of women in the workplace and offer opportunities for mentorship, development of strategic capabilities and leadership development.



# Members of Visible Minorities at PC Financial

Representation	PC Financial 2018 (%)	PC Financial 2019 (%)	PC Financial 2020 (%)	Labour Force Availability*
Overall	54.3%	60.2%	64.9%	21.3%
Senior Management	39.1%	48.7%	48.8%	11.5%
Middle Management	45.3%	52.1%	63.6%	17.6%
Professional	61.4%	70.6%	72.1%	23.2%

\* Overall Labour Market Availability as per Employment and Social Development Canada based on Statistics Canada's 2016 National Household Survey and 2017 Canadian Survey on Disability

PC Financial is committed to creating a work force reflective of the population we live and work in, at all colleague levels. We continue to monitor the inclusion of visible minorities in our workforce to build upon the diverse cultural perspectives that allow us to enhance our product offerings and service efficiencies. Our overall visible minorities population continues to be well represented, well above the relevant labour market year over year.

In 2020, there was growing unrest from systemic anti-black racism which was felt across the world. Within our organization, we made efforts to be part of the solution. We reviewed our anti-racism strategy and brought forward five key commitments which include: training, recruitment & partnerships, awareness and education, diversity targets, and inclusion practices.



## Training

Through our strategy we conducted multiple mandatory curriculums focused on racial profiling and understanding bias. In addition, a people leader curriculum was created which focuses on understanding bias and inclusive hiring practices.

## Recruitment and Partnerships

We are dedicated to building and sustaining a colleague population that reflects the customers and communities we serve. By building workforce diversity through recruitment, we can further build on our understanding of key factors to retain, develop, and leverage diverse talents across the organization. In 2020, roles were promoted on diverse job boards, a pilot was run with Equitek to test inclusive job descriptions and incorporating more inclusive interviewing techniques.

As a wholly owned indirect subsidiary of Loblaw, PC Financial has access to several partnerships to increase our representation of visible minorities and promote job opportunities through various community agencies, targeting newcomers. These partnerships include:

- **Ascend Canada** a non-profit organization focused on enhancing the presence, visibility, and influence of current and future Pan-Asian business leaders in corporate Canada. Our partnership with Ascend allows us to leverage their best practices and networks to help us achieve our business, talent, and diversity goals.
- **Black Business & Professional Association (BBPA)** a non-profit, charitable organization that addresses equity and opportunity for the Black community in business, employment, education, and economic development. Our partnership with the BBPA includes a mentorship program, advocacy and access to information and resources.
- **Canadian Centre for Diversity & Inclusion (CCDI)** focuses on providing organizations with innovative and strategic support in the areas of diversity, inclusion, human rights, and equity. Our partnership with CCDI enables us to leverage their tools, knowledge, education, and consultative services to create a more inclusive workplace.
- **Equitek** with this partnership, our job postings are automatically being shared with more than 1,800 community-based organizations to create more diverse candidate pools.
- **Toronto Region Immigrant Employment Council (TRIEC)** their mission is to create and champion solutions to better integrate skilled immigrants in the Greater Toronto Region labour market

**“We are dedicated to building and sustaining a colleague population that reflects the customers and communities we serve.”**

## Awareness and Education

At PC Financial, we encourage colleagues to be authentic and themselves. To do this, our focus is to promote cultural awareness, education, and respect. Inclusion of visible minorities improves our cultural literacy skills across our organization, fosters appreciation and respect for cultural differences amongst colleagues and customers, and it allows us to celebrate cultural events and holidays that are important to our colleagues and customers.

In 2020, our Diversity, Equity & Inclusion Council spearheaded various cultural observances through education and celebration to enhance inclusion at PC Financial. Early in the year, our events began in person which included the celebration of Chinese New Year and Black History Month. From there, we quickly shifted and celebrated many virtual events including Diwali, Eid, Passover, just to name a few.

Our events also targeted Anti-Black Racism, and included town halls and panel discussions, along with a speaker series on micro-aggressions, and lastly the launch of a leader anti-racism discussion guide.

In addition, PC Financial's Accommodation Policy includes accommodation for religious observances and important cultural and religious dates are taken into consideration when planning meetings and workplace events.



## Diversity Targets

Our self-identification campaign also provides a better understanding of our current representation and allows us to review gaps within our workforce. In addition, through our yearly engagement survey, we collect demographic data to provide insights on our workforce in relation to the Canadian population. This information is key to help celebrate our differences and strengths.

## Inclusion Practices

Through our inclusion practices, we have promoted job postings on diverse job boards while also piloting inclusive job descriptions through a partnership with Equitek. Equitek provides solutions to ensure our job opportunities are available to qualified job seekers from all the under-represented demographics across Canada.

# Aboriginal Peoples at PC Financial

Representation	PC Financial 2018 (%)	PC Financial 2019 (%)	PC Financial 2020 (%)	Labour Force Availability*
Overall	1.0%	0.4%	0.4%	4.0%

\* Overall Labour Market Availability as per Employment and Social Development Canada based on Statistics Canada's 2016 National Household Survey and 2017 Canadian Survey on Disability

We recognize that the total number of Aboriginal peoples at PC Financial is small in comparison to the labour market availability in Canada. While most of our colleagues are employed in the GTA, which has a lower percentage of labour force availability (0.9%), we remain focused on promoting opportunities at the organization to add Aboriginal candidates to our pipeline of talent and build cultural understanding regarding the Aboriginal community.

## Recruitment and Partnerships

As part of Loblaw, PC Financial has access to partnerships with external organizations to help us work on a targeted recruitment strategy in First Nations communities. In 2020, we formed a new partnership with the Canadian Council for Aboriginal Business (CCAB). By working with the CCAB, we hope to better understand what meaningful steps we can take to support our Aboriginal colleagues and communities and set a long-term strategy for our business.

## Cultural Awareness and Education

In 2020, our Diversity, Equity & Inclusion Council spearheaded several activities to enhance inclusion for Indigenous people at the organization. In June, to celebrate National Indigenous People's Day, we invited Dr. Tracey Lindberg, Indigenous Rights Activist, acclaimed scholar, lawyer, and author to lead a discussion with our colleagues on the grappling effects of systemic racism as it relates to the Aboriginal community.

We also included Land Acknowledgements at our enterprise townhalls and events throughout the year.

## Traditional Aboriginal Practices

In keeping with the Canada Labour Code adjustments in 2020, PC Financial provides up to five days each calendar year for a colleague who is an Aboriginal person to engage in traditional Aboriginal practices including hunting, fishing, harvesting and any practice prescribed by regulation.

# Persons with Disabilities at PC Financial

Representation	PC Financial 2018 (%)	PC Financial 2019 (%)	PC Financial 2020 (%)	Labour Force Availability*
Overall	1.9%	2.0%	0.8%	9.1%

\* Overall Labour Market Availability as per Employment and Social Development Canada based on Statistics Canada's 2016 National Household Survey and 2017 Canadian Survey on Disability

PC Financial's workforce representation of persons with disabilities is low in comparison to the labour market availability. However, we remain committed to identifying, hiring, advancing, and retaining people from the disabled community and creating an environment where colleagues are comfortable self-identifying.

## Committed to Accessibility and Accommodation

Having adopted the Accessibility for Ontarians with Disability Act (AODA) standards across our organization, PC Financial affirms its commitment to colleagues and customers with disabilities. Our policies reflect the commitment to supporting colleagues who have disabilities by putting an accommodation plan in place.

PC Financial's accommodation policy provides colleagues with the necessary workplace support, including but not limited to, physical modifications to workstations, providing adaptive technology, flexible working arrangements to meet work, family, or life needs.

As a wholly owned indirect subsidiary of Loblaw, PC Financial has access to a medical services team that consists of seven nurses across Canada. The medical services team provides information and resources relating to non-occupational injuries and illnesses, mental health awareness, and the Employee and Family Assistance Program (EFAP). Their focus is to promote a culture of well-being, where colleague physical, emotional and mental wellness is a priority and also respected.

In addition, alongside Loblaw, PC Financial continues to look at our various tools and technology platforms to ensure we can support our colleagues who use assistive technology.

## Recruitment and Partnerships

We know that workplace diversity matters. Hiring a diverse workforce includes recruiting talent among people of all abilities. In 2020, our DEI Council hosted Success Talks that focused on our strategies and resources that will help us attract and retain people with disabilities and enable them to reach their full potential.

Developing relationships with diversity partners and communities allows us to promote opportunities at the organization and help add candidates to our pipeline of talent. In 2020, we partnered with the Canada Hearing Services to conduct sign language workshops for our colleagues.

- **Canadian Hearing Services (CHS):** offers a wide range of information, support, and services to help remove communication barriers for people of all ages, who are deaf and hard of hearing. Our relationship gives us access to educational resources and a series of accessibility services, especially for events or initiatives that might require an interpreter using sign language.
- **Giant Steps:** a school dedicated to the education and inclusion of autistic students.

## Cultural Awareness and Education

Alongside Loblaw, an ongoing priority of PC Financial is to eliminate barriers for people with disabilities and create a more inclusive workplace that is reflective of the communities we serve. To do this, several activities were held in 2020 to enhance inclusion at the organization, including:

- **Inclusive Technology:** promoted current tools on laptops and increased awareness on visible and non-visible disabilities (dyslexia, colour blindness). Closed Captioning was added to Teams as well.
- **World Down Syndrome Day:** together we advocate for the rights, inclusion, and well-being of people with Down syndrome in our workplace, and we celebrated by wearing bright, coloured and patterned socks to signify the uniqueness of the triplication (trisomy) of the 21st chromosome which leads to Down syndrome.
- **International Week of the Deaf:** to improve our communication skills when speaking with colleagues and customers who are deaf or have hearing loss, we invited Briconnect to introduce our colleagues to sign language.
- **National Disability Employment Awareness Month:** contest held on improving the work environment for colleagues and customers.
- **Mental Health Awareness Week:** colleague's mental wellness is a prominent issue. We conducted our first ever Virtual Health & Wellness week where we provided educational sessions and activities about mental health and the resources available to our colleagues to improve mental health and resilience.
- **Automated Teller Machines (ATMs):** updated with Text to Speech capability.
- **Changes to our PC Financial Website** to align with accessibility regulations.
- Our commitment to the Accommodation (non-medical) Project has created a process for logging and tracking requests.



# Pride at PC Financial

PC Financial is committed to fostering an inclusive environment for colleagues and customers who are members of the LGBTQ2SIA+ communities, and we encourage everyone to be their authentic selves.

## Partnerships

As part of Loblaw, PC Financial has fostered partnerships with many organizations across Toronto. Through these partnerships, we plan to continue to provide colleagues with access to webinars and events to learn more about the LGBTQ2SIA+ community. These partnerships include:

- **Pride at Work** a non-profit organization dedicated to improving the climate of inclusiveness for lesbian, gay, bisexual, and trans-identified colleagues in the workplace. Our involvement with Pride at Work Canada allows us to better promote a positive environment for colleagues who identify with the LGBT community. It also brings access to seminars and networking events.
- **Egale** is a Canadian organization for LGBTQ2SIA+ people, focusing on research, education, awareness and by advocating for human rights and equality in Canada and beyond. Our relationship provides us with valuable insights, advice, and access to learning and development opportunities.
- **The 519** is committed to the health, happiness, and full participation of the LGBTQ2SIA+ communities. Our partnership includes advocacy and support, and access to information and resources.
- **Pflag Canada** is a national charitable organization founded by parents who wished to help themselves and their family members understand and accept their LGBTQ2SIA+ children. Our relationship provides consultation, support services and access to resources.

**“It is important for us to advance inclusion of sexual orientation, gender identity and gender expression.”**

### **Cultural Awareness and Education**

Our Diversity, Equity & Inclusion Council works to ensure the inclusion and acceptance of all individuals in our business, regardless of sexual or gender expression and identity. They are focused on driving visibility and inclusion for LGBTQ2SIA+ colleagues through events, programming, education, and the development of resources.

In 2020, various webinars were hosted by our DEI Council to advance LGBTQ2SIA+, including Transitions in the Workplace, Coming Out in the Workplace, and Transgender Inclusion. In addition, to foster and build awareness around the LGBTQ2SIA+ community, we partnered with The 519 to educate colleagues on fostering inclusivity in the workplace.

It is important for us to advance inclusion of sexual orientation, gender identity and gender expression. In 2020, we continued our commitment to celebrating our differences with the implementation of pronouns in email. Given the pandemic, we celebrated National Coming Out Day, Transgender Day of Remembrance and we participated with a Virtual Quizathon in partnership with Support our Youth.

Every year, June marks the beginning of Pride celebrations to support the LGBTQ2SIA+ communities. At PC Financial, celebrations took place throughout the month, including virtual events including showing our pride through flag colouring activities, a virtual learning workshop and a first ever virtual drag performance. In addition, to align with our virtual environment, the first ever LGBTQ2SIA+ Podcast launched where an array of topics was discussed to bring education and awareness to our colleagues.

# Learning & Development

At PC Financial, we believe that ongoing learning allows us to create, support and reinforce an inclusive culture. We continuously review our HR processes and provide training and education to ensure that they are inclusive and equitable.

Colleagues at all levels of the organization are encouraged to take control of their own development and expand upon their skills, knowledge, and capabilities to become more proficient in their current job or learn new skills for a future role.

Courses are offered in-class or virtually (instructor led) to all full-time colleagues and on-line via our internal learning management system (LMS). Our virtual learning platform – Academy, provides a one-stop shop for colleague education with access to a wide range of learning opportunities including a broad course catalogue, dozens of resources, and a wealth of training sessions and activities including learning offerings on leadership, communication, customer service, business and technical skills, regulatory / compliance, and diversity and inclusion.

In 2020, we launched a series of e-learnings around building inclusion in the workplace as part of our commitment to diversity, equity & inclusion. This included a virtual Inclusion, Diversity & Racism session which was hosted by our Chief Talent Officer at George Weston Limited. This was among the first of many trainings that we provided to our colleagues to continue the conversation around DEI in the workplace.

Colleagues are encouraged to build their awareness and knowledge in areas related to diversity and inclusion. As members of the Canadian Centre for Diversity and Inclusion, Catalyst, and other corporate wide partnerships colleagues have access to such as monthly Webinars, Community Practice events, Conferences, and a Knowledge Repository.



- Yammer contest announced across Market, Discount and SDM (if possible) Yammer groups
- Colleagues will be asked to post photo of themselves enjoying one of the benefits of PC Insiders using #imapcinsider
- Content might include something they bought on points, a package they got shipped for free, a PC Express order
- Ten winners will receive PC Optimum points and a travel voucher

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Sensitivity Level

# Inclusive Policies and Practices

Diversity, Equity, and Inclusion are embedded into our culture at PC Financial and reflected in our vision and values. We invite all colleagues to be their authentic selves, thereby enabling them to contribute fully; build trust by welcoming and embracing different ideas and perspectives and being accountable for our actions; and make connections by respectfully interacting with diverse individuals in the communities we serve and among the colleagues we work with.

We are constantly striving to create a workplace where every colleague feels included and has access to the resources needed to reach their full potential. We have many policies and practices to support this inclusive culture.

## Equal Pay

As part of our commitment to Diversity, Equity & Inclusion, PC Financial conducts a regular review and analyzes information relating to gender and remuneration. A thorough review was conducted in 2020.

To ensure a like-for-like comparison, we reviewed total median remuneration by gender for roles at the same level within PC Financial. The required pay adjustments were completed in 2020 to address these pay inequities.

PC Financial remains committed to ensuring our remuneration design and decision making is fair, transparent, and based on performance in the role.

## Wellbeing, Absences and Voluntary Leaves

The physical, financial, social, mental, and emotional well-being of our colleagues is crucial to PC Financial's success. Wellness programs and services available to support colleagues and their family's health and well-being include:

- **Employee Assistance Program** offers a range of professional counselling and support services to colleagues and their families.
- **Paramedical Services** provides a coverage of practitioners of the colleague's choosing, for themselves and their eligible dependents.
- **Dietitian Services** provides help in setting and reaching personal health goals to colleagues and their families.
- **Prayer and Quiet Room** offers colleagues a quiet place for personal wellness needs – mental, physical, or spiritual.
- **Silvercloud** a digital mental health platform that uses proven tools and techniques to help with programs including Stress, Resilience, and Sleep & Insomnia.
- **COVID-19 Relief Plan** which provides support and resources to colleagues affected by the global pandemic including Pay Protection Programs, sanitization practices, health & safety.
- **WorkPerks** a discount ticket program that provides colleagues with a growing list of discounts and savings opportunities.

PC Financial recognizes that colleague may require time off for personal, exceptional or unusual circumstances. They may choose from a number of absences provisions and leaves, both paid and unpaid, to accommodate their need for time away from work. PC Financials' leave of absence programs include:

- **Bereavement** upon death of a family member
- **Court / Jury Duty** to fulfil civic duty
- **Emergency** for personal or family emergency
- **Compassionate Care** to care for a seriously ill family member
- **Maternity / Parental Leave** to provide maternity and parental support
- **Traditional Aboriginal Practices** that include hunting, fishing, harvesting and any practice prescribed by regulation
- **Personal** for personal reasons
- **Leave for Victims of Family Violence**
- **Medical Leave** for personal illness or injury, organ or tissue donation or medical appointments
- **Sabbatical** for personal reasons
- **Short-Term Disability** to support during an illness
- **Long-Term Disability** to support during an illness that extends beyond short-term disability

## Whistleblowing

PC Financial understands the importance of fostering a workplace culture that embraces and promotes diversity, equity and inclusion and is free from any form of discrimination or harassment.

Our Code of Conduct provides colleagues with conduct expectations in accordance with the values, ethics, standard and principles of our organization. All colleagues must attest their understanding and compliance with the Loblaw Code of Conduct on an annual basis.

As part of providing colleagues with a positive work environment, PC Financial provides several options to address concerns for discussion and resolution, including:

- Raise concerns directly with a manager and/or senior management or anonymously through the Integrity Action Line
- Contact Human Resources on-line, by telephone or in-person
- Seek support from the Staff Ombudsman Office, which provides anonymous assistance with work-related issues when colleagues are unsure about using formal channels, need an impartial perspective to work out a plan, or need a neutral third party to facilitate difficult conversations.

## Workshift

PC Financial is committed to fostering an inclusive working environment that empowers all colleagues to perform at their best. In 2020, PC Financial accelerated its journey of Workshift through the pandemic. Colleagues are equipped with the tools and technology that provide a high degree of mobility and connectivity, enabling them to remain effective even while working remotely. Workshift empowers colleagues to better manage their work, family, and other lifestyle commitments, allowing them to perform at their best both personally and professionally.

In late 2020, PC Financial moved into its new office building, which includes several accessibility and inclusive measures such as gender-neutral bathrooms, sit stand desks, wellness rooms, accessible kitchens, prayer rooms etc. The design also allows for various workspaces where colleagues can choose to work based on their activity for the hour or day. Quiet rooms and the library also provide great spaces for colleagues to work with reduced distractions.

## Engagement

As we strive for equality, our colleagues must understand and believe in the value of inclusion. To this end, our ongoing engagement program demonstrates the depth of our commitment to inclusion and its importance to the organization. The annual survey includes diversity demographic questions to allow us to understand how diverse colleagues feel and measure our inclusion. We are proud of our engagement score at PC Financial, which was 83% with 91% participation in 2020.

Our culture and CORE values are about giving regular feedback and showing each other care and respect by making connections and building trust. Our Tell It As It Is colleague engagement survey is an important part of this. Annually, we launch our Tell It As It Is survey with all full-time colleagues. Leaders develop action plans from their survey results to strengthen their team's engagement and culture. In addition to the annual comprehensive Tell It As It Is, we surveyed with a shorter pulse so leaders can check-in on how their action plans are going and make adjustments where necessary at other points in the year.

## Future of Inclusion at PC Financial

PC Financial is committed to DEI through our people and practices and will continue to pursue innovative ways to onboard diverse candidates, with a focus on attracting job seekers from the four designated groups, in their efforts to accurately reflect the diversity of the communities they serve.

We recognize that there are always opportunities to do better. Although we have made considerable progress on our diversity and inclusion commitments, we are committed to building representation amongst our designated groups across all levels of the organization and will continue building on the solid foundation we have in place.

Using the available resources of our parent company Loblaw to perform the large-scale policy review (with input from diverse groups represented by the Inclusion Council) will help ensure that new and revised employment systems do not inadvertently introduce potential barriers to designated groups.

As we consider the future, we are excited about what lies ahead. Through ongoing communication with and learning opportunities for colleagues about equity, diversity and inclusion, PC Financial hopes to create a safe place for all colleagues to bring their whole selves to work and feel confident when self-identifying. By cultivating an inclusive environment for our colleagues, we give them the tools they need to create a welcoming and safe environment for our customers, who are at the heart of everything we do.

