AMERICAN HOMES 4 RENT

2018 ENVIRONMENTAL, SOCIAL AND GOVERNANCE REPORT

INTRODUCTION

ENVIRONMENTAL RESPONSIBILITY

SOCIAL RESPONSIBILITY

CORPORATE GOVERNANCE









Sustainable Homes for America's Families

Environmental, Social Responsibility and Governance Report*

ENVIRONMENTAL RESPONSIBILITY

"We take our sustainability efforts seriously, mindful of Profits, People and the Planet. Our efforts to increase efficiencies in time, materials and overall resources while continuing to value our stakeholders—including employees, residents and suppliers—will help drive shareholder value."



David Singelyn Chief Executive Officer and Trustee

We are delighted to present our inaugural ESG report. In it, we share our principles and achievements in considering Environmental, Social and Governance (ESG) responsibilities in building, acquiring and leasing our more than 50,000 high-quality rental homes located in 22 states.

These efforts can enhance shareholder value both by reducing our costs and by creating more desirable homes and communities that appeal to our current and future residents



We have invested more than \$1 billion to rehabilitate and renovate our homes. which is good for our residents and our communities—and we didn't stop there. We've been working to bring our company fully into the digital age, leveraging technology to optimize operations. This has enabled us to lower operating costs, reduce our energy footprint by optimizing routes for field techs, and virtually eliminate paper in our District offices.

When renovating properties, we look for ways to reduce water and energy usage and costs consistent with our obligations to increase long-term value for our shareholders. These and other sustainability measures benefit our residents, our business and our investors.

Bryan Smith Chief Operating Officer

*The data in this report relates to 2018 unless otherwise indicated. We expect to update our report annually.

The ESG Principles that guide us

Our commitment to sound environmental, social responsibility and corporate governance practices is the foundation enabling us to provide a superior experience for our residents and employees and providing attractive returns for our shareholders

Through our guiding ESG principles, we seek to:

- Contribute to the well-being of the communities in which we operate through direct investments to rehabilitate, improve and develop our homes and residential communities
- Educate our employees, residents and business partners regarding home energy conservation and environmental sustainability.
- Reduce our cost of operations by ongoing evaluation and improvement of our energy efficiency, water management and waste reduction practices.
- **Develop** new homes and residential communities that meet the latest energy efficiency requirements and include energy and water saving technologies that lower operating costs and benefit the environment.
- Build and operate homes efficiently at scale that are both durable in materials and design and desirable to our residents with a goal to limit future costs.
- **Encourage** our employees to participate in community service projects and philanthropic service to support local initiatives in our communities.

- **Invest** in our employees with opportunities for education and advancement, training and competitive benefits.
- Continue to monitor and evaluate our corporate governance in light of prevailing practices.
- **Provide** a report available on our website at least annually on our ESG practices and initiatives.







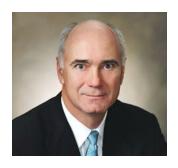
Our focus on Profits, People and the Planet demonstrates our dedication to our shareholders, residents, vendors, community partners, employees and environment. Our commitment to sustainability is based on the approach outlined in our ESG Report and a review of leading sustainability reporting research, including the Sustainability Accounting Standards Board (SASB), the Global Reporting Initiative (GRI) and the Global Real Estate Sustainability Benchmark (GRESB).

Environmental, Social Responsibility and Governance Leadership Team

During 2019, we formed an Environmental, Social Responsibility and Governance Leadership Team (ESG Team) to develop, implement, monitor and report on our ESG activities. This cross-functional leadership team, which is appointed by and reports to the Chief Executive Officer, includes members in our operations, construction and development, human resources, health and safety, legal and governance functions.

The Nominating and Corporate Governance (NCG) Committee of the Board of Trustees has oversight responsibility for ESG matters and one member of the NCG Committee, Jay Willoughby, who is also on the Board of the Sustainability and Accounting Standards Board (SASB), participates as a member of the FSG Team

The ESG Team operates pursuant to a charter and meets regularly to consider the company's ESG objectives, practices and processes.



Douglas N. Benham Trustee, Chairman of the Nominating and Corporate Governance Committee



Stephanie Heim Chief Governance Officer



Brent Landry Senior Vice President—Development



Carrie Leonard Senior Vice President-Asset Management



Jay Willoughby Trustee, member of the Nominating and Corporate Governance Committee



Lincoln Palmer Executive Vice President-Property Operations



Lisa Phelps Vice President-Human Resources



Shanice Reid Corporate Governance Specialist

is a natural outcome of these efforts."

ENVIRONMENTAL RESPONSIBILITY



Jack Corrigan
Chief Investment Officer



Christopher LauChief Financial Officer



Sara Vogt-Lowell
Chief Legal Officer

Our office activities such as collecting clothing, food or school supplies encourage right-minded thinking in all that we do.



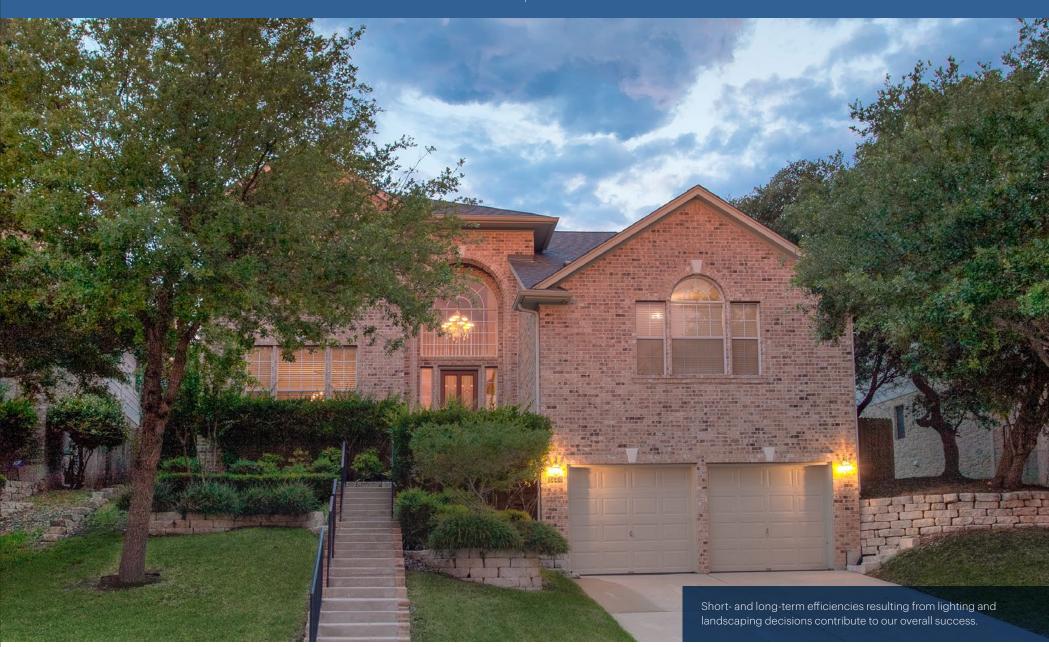


Our Las Vegas office purchased lunch sacks that employees decorated and donated to Ronald McDonald Charities to deliver lunch to children living in the Ronald McDonald House.

Environmental Responsibility

ENVIRONMENTAL RESPONSIBILITY

We continually seek ways to reduce our impact on the environment in every area of our operations to enhance efficiencies and reduce the cost of operating our business.



SUSTAINABILITY IN

OUR DEVELOPMENT AND CONSTRUCTION

We aim to minimize our carbon footprint in our development and construction operations by conserving natural resources, reducing waste in our construction processes and building new homes with an eye toward energy and resource efficiency. We seek to accomplish these aims with a focus on building new single-family homes that are affordable to families.

To achieve our energy efficiency goals, we adhere to the most recent upgraded standards in energy efficiency and construction methods. Our windows, HVAC equipment, insulation, water-efficient fixtures and roofing enhance the energy efficiency of our newly constructed homes.

Throughout our homes, we select finishes that are both desirable and durable to reduce the waste generated by home turnover from one resident to another. Granite countertops, hard surface luxury vinyl plank (LVP) flooring and LED lighting are all designed to last for many years without repairs or replacement.

Finally, because we are constructing neighborhoods—not just homes—our rental communities include greenspace or natural areas and tree planting plans as part of their design.

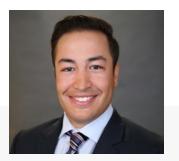
We implement the most recent upgraded standards in energy efficiency and construction methods



We include tree planting plans as part of community design.



Granite countertops, hard surface luxury vinyl plank (LVP) flooring and LED lighting are all designed to last for many years without repairs or replacement.



We educate suppliers, trade partners and our field staff on the importance of waste reduction and to ensure we are constructing our homes with a focus on sustainable materials and construction practices that deliver superior efficiency as compared to similar homes constructed just a few years ago.

For example, we spend time and money on the front-end cost engineering our building plans and we work with local trade partners to reduce waste of materials such as lumber and drywall. We also take advantage of the savings that come from standardizing products across homes.

Zack Johnson Executive Vice President Acquisitions and Development

SUSTAINABILITY IN

OUR RESIDENTIAL HOME LEASING OPERATIONS

Sustainability of our assets not only reduces resident costs but also benefits our environment. Sustainability initiatives we incorporate into our operations include:

- · Using energy-efficient Energy Star certified appliances.
- · Replacing incandescent lights with efficient LED lighting.
- Replacing HVAC units with models that offer greater efficiency.
- Recovering or re-using/recycling refrigerant when servicing air conditioning units to avoid contaminating the environment.
- Installing water-saving landscape design where water is a concern.
- Educating residents about energy-efficient practices through our residential newsletter.
- Repairing instead of replacing residents' appliances when cost-effective to reduce waste
- Eliminating the need for paper by our repair technicians through the use of software to electronically receive, process and follow-up on work orders
- Reducing greenhouse gases and drive times for our repair technicians by utilizing software to facilitate accurate diagnoses of repair needs remotely and by optimizing the routes to schedule maintenance calls efficiently and avoid unnecessary employee vehicle travel.
- Using a third-party utilities administrator to monitor resident electricity and water usage. If usage is unusually high, we give suggestions to the resident as to how they can reduce their usage.



We replace appliances with Energy Star appliances to increase their energy efficiency.

How to save 400 metric tons of carbon emissions.



Our innovative and industry-leading "Let Yourself In" program—which enables prospective residents to access our homes without a leasing agent driving to the home—saved approximately 656,000 miles of car travel in 2018. This equates to saving carbon emissions of approximately 400 metric tons.



2.5 million

Sheets of paper eliminated in 2018 through our paperless processes for resident applications, leases, work orders and move-in/move out checklists.



Our newsletter helps us keep in touch with our residents.



We seek to reduce employee air travel and reduce our carbon footprint by holding many of our meetings with Skype.

STARTS AT THE TOP

Our corporate headquarters in Agoura Hills, California, demonstrates how we put sustainability initiatives in action to save our shareholders money and help our planet. We lease a solar-powered building that is not only a renewable energy source, but also reduces our energy costs.

ENVIRONMENTAL RESPONSIBILITY

During the last two years, our headquarters building has added several additional energy and cost saving features, including:

- Using Cree LED smart cast lighting throughout the building to reduce energy usage.
- Installing low flow plumbing fixtures with automatic shut off features to reduce water consumption.
- Upgrading the building's HVAC system to enhance efficiency with state-of-the art equipment that allows the HVAC in all areas of the building to be digitally monitored and controlled.
- Refurbishing the cooling towers and installing a new lead chiller to maximize cooling and energy efficiency.

In addition, all of our office facilities collect, shred and recycle paper. In 2018, we recycled over nine tons of paper at our Las Vegas operations headquarters alone. The office also recycled 160 laptops and copiers through the Blind Center of Nevada, a non-profit and RIOS-certified recycler that assists those who are blind or visually impaired.



9 tons+

Amount of paper our offices recycled in 2018.



160

Number of laptops and copiers recycled by our Las Vegas operations headquarters in 2018 through the **Blind Center of Nevada**, a non-profit and RIOS-certified recycler that assists those who are blind or visually impaired.



Our solar-powered corporate headquarters in Agoura Hills, California, uses renewable solar energy that reduces our energy costs.

Social Responsibility

We focus our social responsibility efforts on supporting our employees and the communities where we live and work.



COMMITMENT TO OUR EMPLOYEES

Our employees are our greatest asset. So we seek to provide a great place for them to work and focus on employee engagement, training, competitive compensation and benefits, wellness, and safety.

ENVIRONMENTAL RESPONSIBILITY

EMPLOYEE ENGAGEMENT, COMPENSATION AND BENEFITS

Our Executive Team is committed to connecting with employees throughout the company. We created the Employee Council in conjunction with Leadership, Education and Development (LEAD) to provide a bridge between employees and the LEAD senior management team. Through open discussion, the Employee Council helps LEAD identify key areas regarding employee satisfaction and areas for improvement.

We provide our senior management education and development opportunities through our LEAD initiative. This program is designed to develop our senior management team to be better leaders for our employees and explore ways to increase employee engagement and satisfaction at all levels of the company.

We seek to pay our employees competitively and provide affordable benefit packages. We periodically survey all employees to assess employee satisfaction. Our employees recognize and appreciate these efforts, which is reflected in our 2018 Glassdoor ratings that achieved a 4.0 rating or above during the year.

EMPLOYEE WELLNESS—PHYSICAL AND EMOTIONAL

A healthy employee is an effective employee. We seek to encourage employee physical and emotional wellness through a broad range of programs.

For example, we hold Health and Wellness Fairs at our two largest locations to educate employees on the various programs that are available to them and their families. We also provide gym membership discounts to encourage employees to get and stay healthy.

To further encourage wellness, we offer free annual wellness checks to employees on our medical plans. We also provide to all employees who elect to participate in the wellness check program a discount on health insurance

Because studies have shown that prolonged sitting is not healthy, we currently provide sit-stand stations to any employee upon request.

We also help our employees balance their work and home lives by offering a daycare discount program.



Our people are the heart of our business. We focus on continuous improvement of our employee experience with competitive benefits, training, opportunities for growth, diversity and inclusion, as well as for community and charitable involvement. In addition, our office facilities are designed to provide a safe and comfortable working environment for our employees with sustainable features that reduce our operating costs.

Joanne Halliday

Chief Administrative Officer

We explore ways to increase employee engagement and satisfaction at all levels across the company.

Helping employees handle life's challenges.

Our Optum Employee Assistance Program (EAP) is free, confidential and available to all our employees and offers a variety of services and assistance such as:

- Dealing with depression, anxiety and stress
- Substance abuse
- Relationship issues

- Parenting and family issues
- · Living with chronic conditions
- Child and elder care support
- · Financial wellness advice

INVESTING IN EMPLOYEES THROUGH TRAINING AND DEVELOPMENT

Every employee receives an average of 30 hours of training per year. That training includes a required course dedicated to our Code of Business Conduct and Ethics, with specific training on the human rights. anti-discrimination and anti-corruption provisions of the Code.

Our property management field leadership facilitates monthly training that covers a variety of skill and development topics, including job-specific training reinforcement and safety talks. We also encourage employees to improve their skills with more than 400 available online learning and development courses at no cost to the employee.

Each month, our voluntary "Lunch & Learn" sessions for employees cover topics such as communication skills, stress management, time management, and personal and professional development.



Lunch & Learn is a very useful resource that provides employees the opportunity for continuing education.



SOCIAL RESPONSIBILITY

Average hours of training per year, per employee.



400+

Number of available online learning and development courses available to our employees.

ENHANCING WORKPLACE SAFETY

The safety of our employees is of prime importance to us and our stakeholders. We have implemented policies that address occupational health and safety concerns. Our programs address these concerns that apply company wide.

We provide annual safety training for all employees. What's more, every employee in a safety-sensitive position is required to complete additional safety specific training.

We also conduct annual evacuation and earthquake preparedness drills at all our office locations. Reflecting our focus on workplace safety, our 2018 workplace is below the national average for residential lessors.

Proper maintenance of our fleet vehicles is another important safety precaution. As a result, all of our fleet vehicles receive regularly scheduled maintenance in accordance with manufacturer recommendations



Regularly recognizing Safety Champions helps to keep our organization focused on Safety First!

A FOCUS ON DIVERSITY AND INCLUSION

All of our employment decisions—such as hiring, promotions and terminations—are made without regard for a person's race, ethnicity, color, religion, sex, national origin, sexual orientation, gender identity, pregnancy, age, disability, military status, or any other status protected by law.

ENVIRONMENTAL RESPONSIBILITY

We are committed to a positive work environment, and we do not tolerate unlawful workplace conduct, including discrimination, intimidation, and/or harassment of any kind. To support this commitment, all employees must complete Hostile Work Environment and Sexual Harassment training every two years.

Our diversity numbers for 2018:*

Total Employees:

1,263

49%

of Employees are Women

44%

of our Management Personnel are Women

24%

of our Management Positions are held by Minorities

21%

of our Senior Leadership Positions of Vice President or above are held by Women

26%

of our Senior Leadership Positions of Vice President and above are held by Minorities

11%

of the members of our Board of Trustees are Women

*This data has been compiled by our Human Resources Department for our full-time employees at December 31, 2018. Minorities include Asian, African-American, Hispanic, American Indian, Hawaiian, Pacific Islander, Alaskan Native and two or more races.



Our ongoing recruiting efforts help attract good quality candidates who share our core values and corporate competencies.

All members of the senior leadership team are required to volunteer at least 16 hours of community service annually.

ENVIRONMENTAL RESPONSIBILITY

COMMUNITY ENGAGEMENT

To help encourage our employees to positively impact their communities in the 22 states where we own homes, we created a program called Planting Seeds that gives employees incentives to create positive change in these communities.

Each employee is provided up to five hours of paid time-off per year to volunteer at a corporate-sponsored Planting Seeds charitable event. In addition, each department is given \$25 per employee to facilitate employee participation in charitable events.

Since the inception of Planting Seeds early in the life of our organization, our employees have participated in more than 25 events, supporting a wide range of charities



Chicago

Our Chicago office partnered with Together We Rise, a nation-wide organization supporting children and teenagers in foster care. Together, the team decorated and packed 20 "Sweet Cases" duffle bags with toys and necessities for foster children so that they no longer need to move their belongings using trash bags. What a heartwarming and important way to give back. Thank you, Chicago!



Agoura Hills

Our Agoura Hills office assisted a young family who had aged out of the foster care system to set up a new home. Our employees wrapped household items stocked the kitchen cabinets with new dishes and cookware, decorated the living room and set up the bedroom with new bedding, including the children's bed and cribs. Our Agoura Hills office was pleased to provide this family with a "Sense of Home". Well done, Agoura Hills!



Las Vegas

Our Las Vegas office senior leaders participated in the Shriners Hospitals for Children Open Charitable golf tournament on the PGA Tour in Nevada to raise money for the children's hospitals. Our employees volunteered for a variety of committees connected with this charitable event to help make the tournament happen. Way to go, Vegas!

Being part of a community means actively taking part in the local events that define that community. From the West Coast to the East Coast, more than 100 American Homes 4 Rent employees participated in community events last year.

CORPORATE AND LOCAL ACTIVITIES

We encourage our teams to get out into their communities by participating in local events. These events enable American Homes 4 Rent to help make our communities better. They also encourage employees to spend time together as a team and highlight our presence in our local business communities. The company pays all required expenses to join these activities.

ENVIRONMENTAL RESPONSIBILITY

As examples, more than 100 employees participated in the Corporate Challenge events in the Las Vegas area, and our teams competed in the JPMorgan Corporate Challenge race in Chicago.

HUMAN RIGHTS

We respect the human rights of our employees as established in the provisions of the International Labour Organization's declaration on Fundamental Principles and Rights at Work including nondiscrimination and prohibitions against child and forced labor and human trafficking. We also prohibit any kind of harassment by or against our employees.







Corporate Governance

Our Board of Trustees is dedicated to maintaining high governance standards and provides a key oversight role with respect to corporate governance matters to further shareholder interests.



BOARD STRUCTURE AND OVERSIGHT

Our Board leadership structure separates the roles of the CEO and non-executive Chairman to facilitate Board oversight of management. Our Board chairman is our largest individual shareholder, which enhances shareholder involvement. Our Board also includes a separate role for a Lead Independent Trustee to further enhance Board independence.

- · Each of our standing Board committees—Audit, Compensation and Nominating and Corporate Governance—is composed entirely of independent trustees.
- A majority of our trustees (60%) meet the independence standards of the New York Stock Exchange.
- Independent and non-management trustees meet regularly without management present to facilitate Board independence.
- Women comprise 20% of our Board members.
- · All Trustees are elected annually.
- Our bylaws include a majority voting standard that requires that each trustee must receive a majority of votes cast in uncontested elections or tender his or her resignation to the Board.
- The Board's mandatory trustee retirement policy for trustees after age 75 encourages Board refreshment.
- The Board annually reviews executive compensation and links a substantial portion of executive incentive compensation to pre-determined performance metrics designed to grow shareholder value.
- None of our executives has an employment agreement.

- Equity awards to company trustees, officers and employees have double triggers in order to vest on a change of control.
- Shareholders may act by written consent.
- Although we are a Maryland real estate investment trust and Maryland law permits certain practices that may limit shareholder rights,
 - we have elected not to be subject to the Maryland Unsolicited Takeover Act (MUTA) that would otherwise permit a classified board and certain other limitations on shareholders rights.
- our Board approved a resolution to exempt any business combination approved by the Board to be exempt from the restrictive provisions of the "business combination" provisions of Maryland law.
- our bylaws exempt from the Maryland control share acquisition statute any acquisition by any person of our shares. The control share provisions would otherwise limit the voting rights of an acquisition of control shares
- We do not have a shareholders' rights plan (commonly known as a "poison pill.")



American Homes 4 Rent embodies a set of ESG principles that positively impact our business, the environment and community. We achieve our sustainability goals by maintaining strong corporate governance that includes transparency, communication and integrity.

Shanice Reid

Corporate Governance Specialist

CORPORATE GOVERNANCE FRAMEWORK

The framework for our corporate governance is set forth in our charter, bylaws and the following documents, which can be found on our [website].

Corporate Governance Guidelines provide guidelines for the Board.

Audit Committee Charter outlines the responsibilities of the Board's Audit Committee.

Compensation Committee Charter outlines the responsibilities of the Board's Compensation Committee.

Nominating and Corporate Governance Committee Charter outlines the responsibilities of the Board's Nominating and Corporate Governance Committee.

Our Executive Officer Performance-Based Compensation Recovery

Policy is a so-called executive compensation "claw-back" policy for certain misconduct. The policy provides that the company will recover any performance-based compensation from an executive that would not have been paid during the three years preceding an accounting restatement due to a material error as a result of misconduct.

Our CEO Share Ownership Policy requires the CEO to hold common shares with a value of at least three times the CEO's annual base salary within four years after his or her initial election as CEO.

Code of Ethics for Principal Executive Officer and Senior Financial Officers covers required ethical conduct by the Chief Executive Officer and the company's senior financial staff.

Code of Business Conduct and Ethics applies to all trustees, officers and employees and is described in more detail to the right.

CODE OF BUSINESS CONDUCT AND ETHICS

Our Code of Business Conduct and Ethics covers conduct by the Company's trustees, officers, and employees. The Code is available in the "For Investors" portal on our website, www.americanhomes4rent.com.

Our Code of Business Conduct and Ethics covers a wide range of conduct, including, among other matters:

- Prohibits both receiving and giving excessive gifts and any bribes, or facilitation payments.
- · Prohibits hedging company stock.
- Provides that political contributions may only be made if permitted by applicable law and approved by the company's Chief Legal Officer.
- · Addresses data protection and privacy.
- Provides that our confidential compliance hotline is accessible 24/7 and protects whistleblowers.
- We require all officers and employees to complete annual training about the Code's requirements and to certify that each has reviewed the Code and complies with its provisions.

GLOBAL REPORTING INITIATIVE CONTENT INDEX

GRI 102—General Standard Disclosures

INTRODUCTION

GRIINDICATOR	DESCRIPTION	PAGE NUMBER(S) AND/OR URL(S), AND/OR DIRECT RESPONSE
General Disclosures		
GRI 102: General Disclosures— Organizational Profile	102-1 Name of organization	American Homes 4 Rent ("AMH")
	102-2 Activities, brands, products, and services	American Homes 4 Rent (NYSE: AMH) is a leader in the single-family home rental industry and "American Homes 4 Rent" is fast becoming a nationally recognized brand for rental homes, known for high-quality, good value and tenant satisfaction. We are an internally managed Maryland real estate investment trust, or REIT, focused on acquiring, developing, renovating, leasing, and operating attractive, single-family homes as rental properties. As of December 31, 2018 we owned 52,783 single-family properties in selected submarkets in 22 states.
	102-3 Location of headquarters	American Homes 4 Rent's corporate headquarters is located in Agoura Hills, CA.
	102-4 Location of operations	American Homes 4 Rent is located in 22 states.
	102-5 Ownership and legal form	American Homes 4 Rent is an internally managed Maryland real estate investment trust ("REIT") formed on October 19, 2012. American Homes 4 Rent, L.P., a Delaware limited partnership formed on October 22, 2012 and its consolidated subsidiaries (collectively, the "Operating Partnership," our "operating partnership" or the "OP") is the entity through which the Company conducts substantially all of our business and owns, directly or through subsidiaries, substantially all of our assets.
		For more, please see: <u>2018 10K</u> , p. 1
	102-6 Markets served	<u>2018 10K</u> , p. 1-5
	102-7 Scale of the organization	As of December 31, 2018 American Homes 4 Rent owned 52,783 single-family properties in selected submarkets in 22 states.
		2018 10K, p. F-3, F-17 to F-51
	102-8 Information on employees and other workers	Employees and other workers diversity table p. 12
	102-9 Supply chain	<u>2018 10K</u> , p. 3
	102-10 Significant changes to the organization and its supply chain	<u>2018 10K</u> , p. 3
	102-11 Precautionary principle or approach	The ESG Principles that guide us, p. 2
	102-12 External initiatives	Community Engagement, Corporate and Local Activities and Human Rights p. 13-14
	102-13 Membership of associations	SASB Board Member, p. 3
GRI 102: General Disclosures—Strategy	102-14 Statement from senior decision maker	Statement from the CEO, p. 1
	102-15 Key impacts, risks and opportunities	2018 10K, p. 6

COVER

GRIINDICATOR	DESCRIPTION	PAGE NUMBER(S) AND/OR URL(S), AND/OR DIRECT RESPONSE
General Disclosures		
GRI 102: General Disclosures—Ethics and Integrity	102-16 Values, principles, standards, and norms of behavior	Corporate Governance, p. 15-17
	102-17 Mechanisms for advice and concerns about ethics	Code of Business Conduct and Ethics, p. 17
GRI 102: General Disclosures— Governance	102-18 Governance structure	Corporate Governance, p. 15-17
	102-19 Delegating authority	2018 10K, p. 31-32
	102-20 Executive-level responsibility for economic, environmental and social topics	<u>2018 10K</u> , p. 31-32
	102-22 Composition of the highest governance body and its committees	Corporate Governance, p. 15-17 2018 10K, p. 31-32
	102-23 Chair of the highest governance body	2019 Proxy Statement, p. 1-7
	102-24 Nominating and selecting the highest governance body	2019 Proxy Statement, p. 1-7
	102-25 Conflicts of interest	2018 10K, p. 24
	102-26 Role of highest governance body in setting purpose, values, and strategy	2019 Proxy Statement, p 1-7
	102-27 Collective knowledge of highest governance body	2019 Proxy Statement, p 1-7
	102-28 Evaluating the highest governance body's performance	Corporate Governance, p. 15-17 2018 10K, p. 31-32
	102-29 Identifying and managing economic, environmental, and social impacts	Environmental, Social Responsibility and Governance Leadership Team, p 3
	102-30 Effectiveness of risk management processes	<u>2018 10K</u> , p. 6 <u>2019 Proxy Statement</u> , p. 9
	102-31 Review of economic, environmental, and social topics	Environmental, Social Responsibility and Governance Leadership Team, p 3
	102-32 Highest governance body's role in sustainability reporting	Environmental, Social Responsibility and Governance Leadership Team, p 3
	102-35 Remuneration policies	<u>2019 Proxy Statement</u> , p. 13-14; 25-31
	102-36 Process for determining remuneration	<u>2019 Proxy Statement</u> , p. 13-14; 25-31
	102-38 Annual total compensation ratio	<u>2019 Proxy Statement</u> , p. 13-14; 25-31
	102-39 Percentage increase in annual total compensation ratio	2019 Proxy Statement, p. 13-14; 25-31