In this together

Newfront
Formerly ABD COO





Newfront Giving:

A Culture of Passion for Service

Newfront has a passion for providing unmatched service. It's a passion that extends to serving our communities, not just where we live and work, but across the country. On both a corporate and an individual level, Newfront is about giving – and giving back – to make our communities better, stronger, and healthier. We believe that as responsible corporate citizens, we have an obligation to take an active role in supporting our communities. Just as important, we believe that embracing giving and service to the community aligns with our passion to serve our clients. Incorporating that into our corporate culture and ethos of Work, Love, and Play creates a stronger, more responsive, and more inclusive company.

As a company, Newfront actively supports a range of nonprofit organizations and causes in three key areas: Education, Citizenship, and Health and Wellness. Through partnerships and sponsored events, and thanks to volunteers from our team, Newfront provides opportunity for students to explore future STEM careers; combats hunger and homelessness; and supports advanced research into treatments for serious diseases like Alzheimer's, cancer, and diabetes.

These company-directed actions are matched by the generosity of over 400 individual team members, whose donations and volunteer efforts support nearly 150 organizations and causes, including dozens of local groups addressing the needs of our neighbors and neighborhoods. Over the past year, in response to growing incidents of racism, the people of Newfront have increased efforts in support of anti-racist groups and organizations promoting diversity.



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More than 90% of our team members contribute financially to causes and organizations that are important to them. More than 60% of our team members devote their own time to causes that matter every month – from charitable walks to being active in church and school groups – adding up to thousands of volunteer hours every year. Many team members hold leadership positions for fundraising events or sit on the boards of nonprofit groups.

We are proud to present this report summarizing the breadth and depth of Newfront's commitment to giving, especially that of our

team members, along with some of their personal stories. We hope it provides you with an understanding of how our company embodies its ethos of Work, Love, and Play to make a difference in the lives of our people, our customers, and for all each and every day.



The Newfront Giving Pillars:

Education, Citizenship, Health and Wellness



Newfronters involved in charity or community organizations



Without Limits



40+

Sponsored community events annually



1,050+

Holiday gifts and backpacks and \$27K+ for families in need



\$475K+

Raised for the American **Cancer Society**



Organizations benefit from **Newfronters time**



Donated to social justice organizations

1,600

Kids and students served

in the Bay Area

Newfront's corporate giving is aligned with three pillars we believe build better communities: Education, Citizenship, and Health and Wellness.



Education is a vital part of our communities, economies, and future. It represents opportunity for a better and more fulfilling life, which is why it's important that education is available to all – especially our youth. In the Bay Area, Newfront maintains a long standing partnerships and active involvement with the Golden State Warriors' "Learning Without Limits Program" and Peninsula Family Services to promote education in the community.

In our 8th year of Learning Without Limits, Newfront has brought together NBA players with over 1.600 students from Bay Area schools for fun, immersive, STEM-related educational experiences in the community.



Citizenship supports communities at every level – from the neighborhood to the nation. By fostering a genuine sense of belonging, along with a shared responsibility for our communities, we can make ourselves stronger, more resilient, and work together to solve common problems. Each year, Newfront supports National Rebuilding Day, where our people trade keyboards and screens for hammers and screwdrivers to help repair homes for vulnerable families. We advocate for an end to hunger and support local food banks in the Rise Against Hunger program; and donate school supplies and holiday gifts to needy families through a partnership with Family Giving Tree.



Health and Wellness is central to the quality of life for every individual. Our communities and families, businesses, and economy thrive when people live in healthy ways and have access to medical care when they need it – especially when they face a life-threatening disease. For more than a dozen years, Newfront has supported groundbreaking cancer research and community outreach efforts through the Newfront Golf Tournament, which has cumulatively raised over \$475,000 for the American Cancer Society.

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Make donations, volunteer their time, or provide leadership to nonprofit groups

150+
organizations

Were impacted directly by Newfront employees

The giving culture at Newfront only begins with our corporate efforts. Our employees have embraced that spirit, as demonstrated in our annual Philanthropy Survey. One of the most notable results of that survey is the sheer scope of giving by Newfront employees. The survey showed that eight in ten employees make donations, volunteer their time, or provide leadership to nonprofit groups. Setting the bar higher than the roughly 70 percent of the overall US population who actively support charitable causes.

Not only are our employees passionate donors and volunteers, many of them actively support multiple organizations and causes. In 2020, employees responding to our survey gave to over 150 different organizations, from national organizations such as the United Way, the Sierra Club, and the March of Dimes to local causes like Austin Pets Alive, Feeding San Diego, Oakland Promise, Peninsula Family Services, and Seattle Children's Hospital. We're proud that so many of our people actively demonstrate their commitment to one of Newfront's core principles in their personal lives as well.

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Newfront employee giving supports not only traditional causes, but also those whose importance has been elevated by national events over the past few years. Just as they do for our clients, our employees maintain a keen awareness of the changing needs of our communities, and ensure they are directing their support to match those needs.

According to our 2020 survey, Newfront employees plan to expand their support in 2021, to more than 30 new causes and organizations. They include a range of organizations dedicated to Newfront's three giving pillars: **Education, Citizenship,** and **Health and Wellness**. In Education, Newfront employees are extending their support to organizations like the Girls Opportunity Alliance, which seeks to ensure educational opportunities for adolescent girls. In Citizenship, employee support for diversity, equality, and inclusion is increasing with support for organizations fighting violence and racism against the Asian-American and Pacific Islander community (AAPI) as well as those seeking to increase voter registration and protection of voting rights, and Black Lives Matter helping to bring justice, healing, and freedom to Black people across the globe. In Health and Wellness, the survey shows increased support not only for major disease research in areas like cancer and Alzheimer's disease, but also events aimed at fostering healthier lifestyles to prevent disease.

At Newfront, we're proud of the support our people provide to diverse causes, as well as in the increased focus toward diversity and inclusion in our society. In aligning their giving with our three pillars, Newfront employees are helping to create stronger, healthier, and more engaged communities.

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The Importance of Local Impact

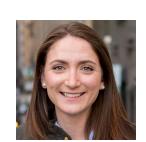
Living Our Ethos: Work, Love, and Play!

Newfront believes that a vibrant and productive society begins with vibrant and productive communities. That's why we support our employees in their choices to donate to local organizations where they work and live. Their support for community organizations, in alignment with our corporate giving pillars, address the unique needs that matter on the ground in neighborhoods and cities across every region where Newfront operates.

Education Oakland Promise



Created to support youth education and college opportunity for low-income residents of Oakland, California, which had historically seen fewer than 500 of its yearly public high school graduates finish college. Since its founding in 2016, Oakland Promise has helped more than 400 students a year with scholarships and mentoring to help them succeed toward graduation.



Sarah Schwartz

"Oakland Promise affords me the opportunity to directly connect with youth in the community and support them through their post-secondary career journeys."

Citizenship

Austin Pets Alive



A different kind of animal shelter, Austin Pets Alive was founded in 1997 when the euthanasia rate for vulnerable, homeless pets in Austin was 85%. Over the last 25 years, the shelter has worked steadily to reduce euthanasia and increase adoption rates. Today, 98% of the pets that come to Austin Pets Alive are adopted or fostered, far exceeding the city's official goal of 90%.



Sean Riley

"It is one way of supporting Texas and I highly encourage you to support them for the life-saving work and innovative programs they offer pets."

Health and Wellness

Second Harvest SF - Marin Food Bank



With a mission is to end hunger, the Bank envisions a community where everyone can obtain enough nutritious food to support the health and wellbeing of themselves and their families. The pandemic doubled the number of households needing food, including over 8,000 seniors sheltering at home without access to food pantries. Shifts that were once in the warehouse have transitioned to masking up and loading groceries, delivering bags to individuals around the city.



lane Paolucc

"Second Harvest has been part of my family's regular giving activities for the last six years. I value Newfront's support to carve out time to help our community alongside team members who share a passion for giving back and receiving joy in return."

Team Member's Local Impact



Nicolette Lujan
Big Brothers, Big Sisters

"The Big Brothers, Big Sisters organization is important to me because it allows our most vulnerable population, children, to have a mentor show them that life can be a lot bigger than what their parents expose them to. This program opens doors that may not be otherwise possible. I first started with Big Brothers, Big Sisters when I was in college and my mentee just graduated college herself last year – the first in her entire family to do so. I taught her that it was possible for her and that she could live the life she wanted for herself."



Libby Wohlmuth

Brown Paper Bag

"I became involved with Brown Paper Bag after the unexpected death of one of my friends who used to give out bag lunches to the homeless and provide essential items, socks, and other basic necessities during the holiday months. We continue to do it in honor of him to extend his heart of gold. You never know the difference the smallest act can make in someone's life."



April Rowe Dravet Syndrome Foundation

"My nephew, Ryker, has Dravet Syndrome. He was diagnosed with the syndrome, a rare, catastrophic, lifelong form of epilepsy, at 8 months old after having seizures starting at 5 months old. Our family has brought a lot of awareness to Dravet Syndrome with our fundraising efforts through #choosejoy. Ryker has helped us #choosejoy in the three years he has been on this earth and I think he has inspired our community, and the communities around us, to do the same. It has been overwhelming and inspiring to see people close to us, and people not as close to us, rally together to help us raise funds."



Eric Alburger Housing Industry Foundation

"When I was growing up in the Bay Area, housing was much different than it is now. Teachers, police, hospital workers, etc. could live in the community and be 'neighbors', but now they can't afford to live in the area they work and many struggle to stay in the area. Housing Industry Fund (HIF) helps families live where they work and stay in the homes they live in. I began working with HIF at the end of 2020, when COVID caused huge issues for families struggling to make ends meet or who lost their jobs as a result of the shutdowns, and I'm proud to work with an organization that helps a minimum of 500 families stay in their homes every year."

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Team Member's Local Impact



Robin Hedden

Pancreatic Cancer Action Network *via PurpleStride*

"My mom is a 16-year survivor of pancreatic cancer, so supporting her and the Pancreatic Cancer Action Network via fundraising, advocacy, and community awareness means the world to me. Thousands of people are touched by this disease every year and spreading awareness and advocating for more federal funding for pancreatic cancer research can yield real progress. And, just knowing that people care and are fighting for loved ones makes a difference to those touched by this disease."



Christina Johnson Rotary

"I started supporting Rotary with a friend who had been a Rotarian for over 14 years. I would often attend events and volunteer whenever she needed me. We stood in the rain handing out Christmas treats and hosted celebrations of cultures from around the world. When she stepped away from her club to start a new one, I raised my hand to be one of the first new members – and when she suggested the Youth Service Chair...well, she never finished that sentence because I was already begging to run for the office."



Cheryl MacPherson
Special Olympics

"The Special Olympics motto says it all for me:

Let me win. But if I cannot win, let me be brave in the attempt.

I had a very dear friend, Allison, who I learned a million things from about life. She had different abilities and didn't let ANYTHING stop her. Most of all, she taught me joy! When I have the opportunity to give myself and my time, I feel her close in my heart. She is, and will always be, my inspiration."



Cris Christensen

Young Survival Coalition *via the Tour de Pink Bike Ride*

"Seven years ago, I lost my mother to breast cancer, and have lost other friends to it as well. I've experienced the fear, the anxiety, and the frustration over the treatment options and side effects. A good friend began riding her bicycle in support of this amazing organization supporting women with this disease, and I learned of the organization through her dedication. It really does take a village, and every bit of time someone can offer, and every little bit of financial support to the right organization, can make a huge difference. I'm proud to support Young Survival Coalition – young women facing breast cancer need loving, kind, educated support – and that is what this organization provides."



Over 150 additional organizations supported!

100 Women Charitable Foundation

AAPI

ACLU

ALS Organization AMJ Adopt Dogs

Amnesty International

Angel Island Immigration Station Foundation

AnswerALS

Arthritis Foundation

ASPCA

Austin Pets Alive

B8 Theater Group

Belize Book Worms Berkeley Humane

Black Lives Matter

Boy Scouts

Boys and Girls Club Boys Team Charity

Boys Town

Café Nordo Theater

Caminar for Mental Health

Centers for Equity and Success (Success Centers)

Charity: Water

Cherry Street Mission

(Toledo, OH)

Children International Children's Hospital LA

Children's Hunger Farm

Chinese Historical Society

Choose to Do, Inc.

Coalition of Black Excellence

COCA Art Gallery

Concern for Neighbors Food

Contra Costa Interfaith & Scouting

Convoy of Hope

Dana Farber Cancer Institute David Sheldrick Wildlife Trust

DESC

Dravet Syndrome Foundation

EcoSLO

Elephant Listening Project Emergency Food Network

Equal Justice Initiative **Evans Scholars Foundation**

Faith Baptist Church Feeding America

Feeding San Diego

First Tee SF

Forget Me Not Farm

Foundation for the Junior Blind

Frameline Grace Cathedral

Greenpeace Habitat for Humanity

Hispanics in Philanthropy

Honor the Earth Hope Services

Horizons Foundation

Housing Industry Foundation How Women Lead

HRC.

IN Tech Foundation Italian Community Services

Agency

Junior Achievement

Life Moves

K-Love Radio

MACC Fund - Midwest Athletes Against Childhood Cancer

March of Dimes

Marin Community Foundation

Marin Humane

Marine Corps Scholarship

Foundation Maui Food Bank

Meals on Wheels

Mountain View Community

Services MS Society

NAACP

NAMI

Napa Wildlife Rescue

National Pancreatic Foundation

National Public Radio Nature Conservancy

NF Foundation

No Kid Hunary Norcal Cocker Rescue

Oakland Athletic Rowing Society

Oakland Promise

Obama Foundation Old Dog Haven

Oregon Zoo Pancreatic Action Network

Paralyzed Veterans

PAWS

Peninsula Family Service Pits for Patriots

Planned Parenthood Project Open Hand

Race for the Rescue

Redwood Empire Food Bank Restaurant Employee Relief

Fund

Road Dogs

Rohnert Park Animal Services Ronald McDonald Charities

Rotary Tacoma 8

Salvation Army

RSPCA

San Francisco AIDs Foundation

San Francisco Alumnae Chapter of DST

San Francisco Ballet

San Francisco Court Appointed

Special Advocate

San Francisco Symphony Save the Children

Seattle Chamber

Seattle Children's Hospital Seattle Fisherman's Memorial

Seattle Humane Society Second Harvest Food Bank

SFRV SFGMC

SF Marin Food Bank SF Parks Conservancy Shelter to Soldier

Sierra Club

SJUSD

Sonoma County Conservation Alliance

Southern Poverty Law Center SPACA Monterey County

Special Olympics

St. Charles Church

St. Gabriel Church (SF)

St. Jude Children's Hospital St. Matthew Catholic School

St. Simon Children Faith

St. Vincent De Paul The Bay Church

Formation

The Big C Society

The Castaneda Kids Foundation

Together Rising

Tournament of Roses Foundation

Tri Counties Blue Star Mothers

of America Trinity Center

Union Gospel United Way

Villa Siena Retirement

Vote Forward WEAVE Sacramento

Woodminster Theater Wounded Warriors

Xi Zeta Zeta Education Foundation

Young Men's Service League

Young Parkinsons Young Survival Coalition Ziggy's Rescue Farm



Newfront helps nonprofits advance their missions by providing unique insights, risk management, and employee benefits.





























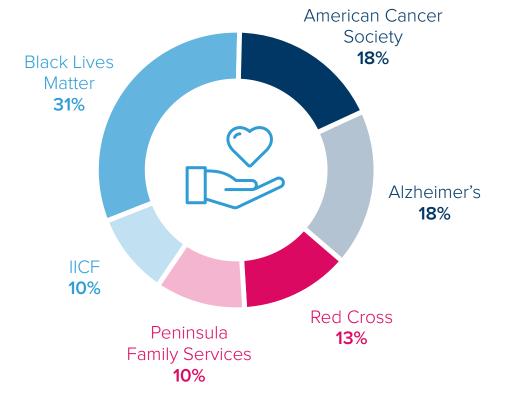


A New Approach to **Holiday Giving**

The pandemic, social injustice, and natural disasters impacted everyone, including team members and communities in 2020.

As a result, we shifted our approach for our annual client gift giving to focus on giving back. Recognizing the needs of our communities increased this year, we offered clients the opportunity on our behalf, to donate to a select charity or organization helping restore social justice, battle disease, or wildfire displacement.

We were overwhelmed and overcome with joy with the response from clients – many selecting the option to donate to one of the causes we at Newfront care about including Newfront client Black Lives Matter, as the most selected organization.



"What a wonderful idea to offer a giving option in your holiday gifting this year. This thoughtful gesture is absolutely aligned with my experience of Newfront over the years and my understanding of and appreciation for your company's values. I feel very proud of our continued partnership!"



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About Newfront. Newfront is transforming the delivery of risk management, employee experiences, insurance, and retirement solutions through a modern insurance platform. Transparent data delivered in real-time, translates into a lower total cost of risk and greater insights. Newfront is here to make insurance work for you.