

2013

AXA HEARTS IN ACTION
INTERNATIONAL
ACTIVITY REPORT



In Bangalore, primary school students listen carefully to Bharti AXA volunteers as they explain the dangers of sexual abuse



Foreword



The success of AXA Hearts in Action, launched in France in 1991 and now active worldwide, is a source of great pride for AXA.

I am often asked about the meaning behind such a corporate volunteering program: indeed, it corresponds to a conviction deeply held by the Group's management team, while the strong commitment demonstrated by the men and women who give life to AXA Hearts in Action encourages us to not only continue, but intensify these efforts.

I believe that businesses play a fundamental role in society, by creating jobs and wealth, of course, but also by contributing to the growth and stability of the communities with which they interact. This is precisely the reason for the existence of AXA Hearts in Action.

It is no coincidence that this adventure was born at AXA. As an insurer, it is our calling to protect people and their families, and AXA Hearts in Action is a powerful expression of our corporate responsibility. It contributes by helping to reduce the risks our societies face and by protecting in particular those who are most vulnerable.

Additionally, AXA Hearts in Action is a potent driver of motivation and commitment. Each year, we measure the satisfaction of Group employees. A striking, but perhaps not so surprising, observation we make is that AXA Hearts in Action volunteers are systematically among the proudest, most engaged, and happiest to be working at AXA. I am convinced that their satisfaction reflects directly in the quality of service that they deliver to our customers.

In 2013, nearly one in three employees volunteered through AXA Hearts in Action. I had the pleasure of being one of these 32,000 volunteers, for a Sidaction event. Together, we have supported 805 organizations around the world. I would like to congratulate and thank all the people who keep the fire burning at AXA Hearts in Action all year long, of course, but I would also like to applaud and encourage all these organizations, including their permanent staff and their volunteers, who do such important work to help those in need.

Henri de Castries
Chairman and CEO of AXA

Contents

Foreword by Henri de Castries, p.2
Presentation of AXA Hearts in Action, p.4
Interview with Clara Rodrigo, p.7
Key Figures, p.8

11 GIVING OUR TIME

23 COMMUNITY TEAM-BUILDING

29 SHARING SKILLS

37 RISK RESEARCH AND EDUCATION

51 RAISING FUNDS

Eight watchwords to describe AXA Hearts in Action

AXA HEARTS IN ACTION, THE AXA GROUP'S INTERNATIONAL CORPORATE VOLUNTEERING PROGRAM, WAS LAUNCHED IN FRANCE AS AXA ATOUT COEUR IN 1991. IT HAS GROWN WITH THE GROUP IN EVERY COUNTRY WHERE AXA OPERATES. HERE ARE THE WATCHWORDS OF A PROJECT CHAMPIONED BY AXA EMPLOYEES WORLDWIDE.

Claude Bébéar and the genesis of AXA Atout Cœur

AXA's founder started the Institut de mécénat humanitaire (Institute for Humanitarian Philanthropy) in 1986, well before the corporate responsibility movement emerged. The goal he set for the institute was to explore new forms of corporate giving.

In 1991, he had a survey carried out among 6,000 employees: a majority expressed a desire to help fight drug abuse and assist people with disabilities. Almost immediately, AXA Hearts in Action came to be. Its purpose is to work alongside organizations supporting these two causes, on projects that they submit, to encourage employees to volunteer, and, if needed, to contribute to these projects financially.

Memorable achievements Bel Espoir

One hundred and twenty AXA employees in France spent two weeks opening thousands

of envelopes and recording thousands of donations received from throughout the country to fund repairs for *Bel Espoir*, a boat that is part of a program to help ex-offenders or people recovering from an addiction. These people suffering from exclusion expand their horizons and forge new social bonds with the sailing enthusiasts, businessmen or retirees who also make up the Bel Espoir crew.

AXA World Ride

In 1995, AXA Hearts in Action followed a suggestion made by AXA Equitable in the United States and helped make it possible for six athletes with disabilities to participate in a world handcycle tour. Five of them completed the 40,000-kilometer route, which was broken up into segments that other disabled cyclists could access, with the logistics support of AXA Hearts in Action.

International solidarity

The first decade of the 21st century was distinguished by international campaigns attesting to the vitality of AXA Hearts in Action. In 2000, a total of

40,000 AXA volunteers participated in two international volunteering days. In 2004, AXA's employees raised funds to help athletes with disabilities to compete in the Paralympic Games. In 2008, over two days, 605 service projects were carried out in 41 countries, helping more than 600 nonprofit organizations.

Annual campaign CR Week

Since 2011, for one week every year, every country takes part in organizing events to draw attention to corporate responsibility. In each entity, AXA Hearts in Action plans as many volunteer projects as possible. In addition to these local actions, countries compete in an international challenge to donate the most hours during CR week.

The Group offers amounts ranging from €1,000 -€20,000 to entities, based on their ranking, to be donated to any cause they choose that is related to risk research and education. The top three winners are invited to send a delegation of employees to participate in a CARE project.

Foundational principles

1. Employee involvement

We strive to get employees involved in serving causes related to the company's core business: helping people face the hazards of life. AXA's flagship theme, risk research and education, is central to the Group's prevention work.

2. Meeting specific needs

Local correspondents meet face-to-face with nonprofit organizations, building a relationship of trust that makes it easier for them to communicate their needs. AXA Hearts in Action can then meet its fundamental criterion of addressing real needs, whether through individual projects or community team-building initiatives.

Flagship theme

In 2011, AXA Hearts in Action added two new causes to its historical missions of fighting exclusion: the environment and risk reduction research and education.

Risk research and education is directly related to AXA's core business to protect society from the hazards of life. Subsidiaries are gradually aligning their community investment initiatives with this theme: by 2015, 50 percent of their donations must be related to risk research and education. The goal is to root AXA Hearts in Action in the Group's corporate responsibility strategy.

Global and decentralized governance

AXA Hearts in Action is a global, decentralized, well-structured organization of skilled professionals that has no equivalent in the corporate philanthropy landscape. It is coordinated at the international level by Clara Rodrigo, head of Community Investment on the Group's Corporate Responsibility team. She facilitates the actions of the AXA Hearts in Action coordinators in each AXA entity, who in turn work closely with the entity's CR Managers. An essential aspect of this organization is that each country ultimately decides how it will support the Group's strategy and chooses the legal status of its organization: France opted for a nonprofit organization, while others, such as Portugal, chose to create a foundation, and still others have simply made AXA Hearts in Action an operational program.



/interview/ Three questions for Clara Rodrigo

WHAT MAIN TRENDS HAVE YOU OBSERVED OVER THE PAST TWO YEARS?

Clara Rodrigo. — First of all, AXA Hearts in Action is increasingly rooted in the AXA Group's corporate responsibility (CR) strategy. In this organization, we are the intermediary between two of the stakeholders—employees and the community—whom we connect through volunteering. It is very encouraging to see that the number of volunteers is increasing every year and that 18,000 hours were volunteered during CR Week (see page 5) in 2013. We are also very involved in risk reduction research and education, which is the flagship of AXA's CR strategy. Our goal is to devote 50 percent of our community investment budget in 2015 to this flagship.



Clara Rodrigo
Head of AXA Hearts in Action

ARE YOU ABLE TO MEASURE THE EFFECTIVENESS OF VOLUNTEER ACTION?

Clara Rodrigo. — Yes, based on the growing demand from organizations! If we were not effective, they would not reach out to us. We are working to further enhance our service efficiency: two years ago, we designed a "toolkit" for employees who coordinate AXA Hearts in Action initiatives.

the technical expertise we offer through skills-based volunteering is also significant

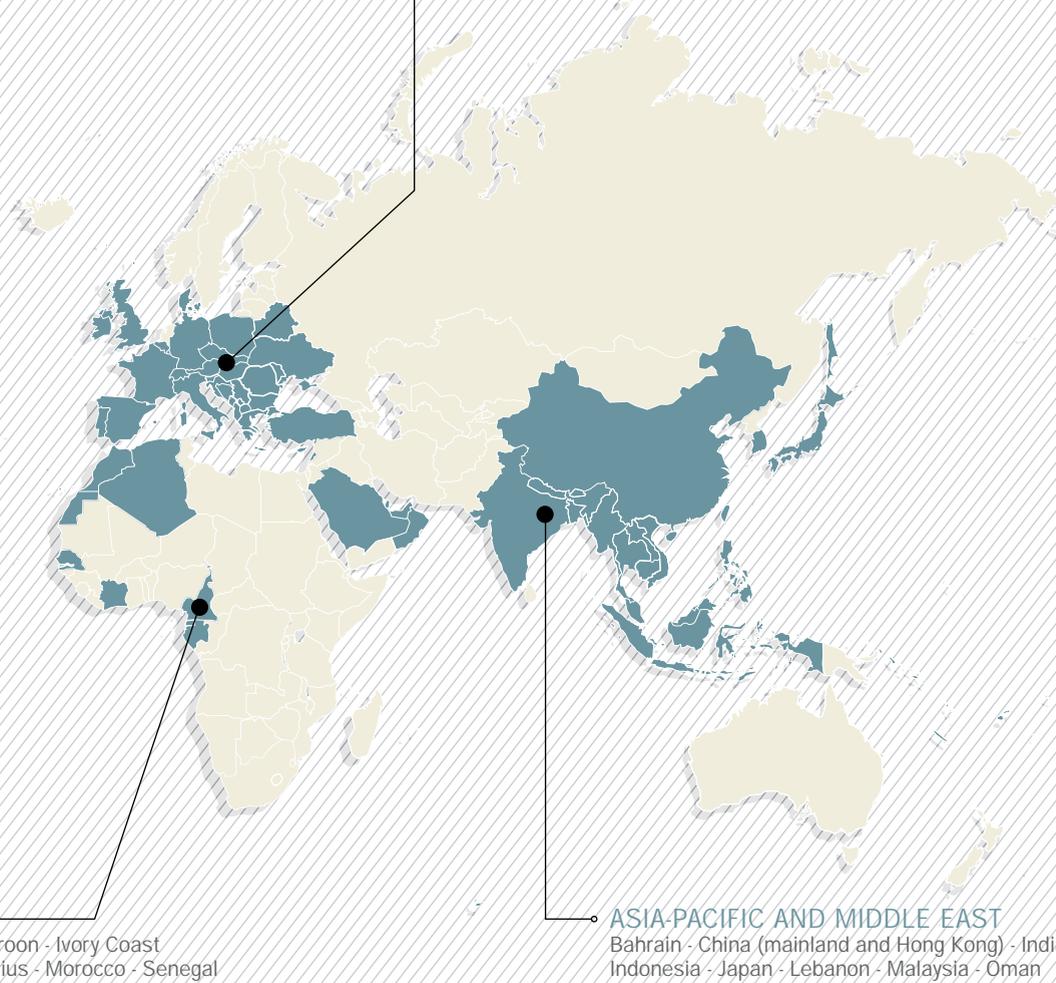
It's a document explaining how to get top management involved, how to select organizations to work with, and so on. I should add that the technical expertise we offer through skills-based volunteering is significant. For example, our volunteers teach financial literacy to secondary school students in a program developed by the Group and the Junior Achievement organization.

We also have our "Community Investment Survey", which all AXA entities fill out each year and which gives us very detailed information about the number of hours volunteered, the number of volunteers and organizations, the selected themes, the allocated budgets, and even the quantity of material donated to organizations.

IS THIS LEVEL OF INVOLVEMENT REPRESENTATIVE OF THE GROUP?

Clara Rodrigo. — Yes, it is very much the same across all geographies and all company levels. You will find many examples in the 2013 report and see how certain initiatives are bringing together multiple countries. Executives are also serving in the field, in particular for through community team-building activities.

Key Figures



32,156
volunteers

28.5 %
of employees having volunteered

805
beneficiary organizations

1,540
projects carried out worldwide

76,184
hours donated by the group

● Countries in which AXA has employees (these figures include cross-functional companies AXA Assistance, AXA Investment Managers and AXA Technology Services)





In October 2013, AXA employees helped local CARE teams and the residents of a village in northern Thailand to build small dams to improve year-long irrigation

giving
our
time



INDIA

An outstretched hand to women and children



This was a truly worthwhile experience.

I didn't know how to approach such a delicate subject with the children.

Thankfully, Bharti AXA GI provided the training we needed."

THERE ARE MANY WAYS TO HELP DISADVANTAGED POPULATIONS: BHARTI AXA INDIA CHOSE TO FOCUS ON EDUCATION, AN IMPORTANT INSTRUMENT IN AIDING AND PROTECTING BOTH CHILDREN AND ADULTS, ESPECIALLY WOMEN.

Bangalore: recovering lost childhoods

The program developed by Bharti AXA GI aims to prevent sexual abuse among women and children in disadvantaged populations. It set up workshops for Bangalore public school students and their mothers, involving discussion groups facilitated by 17 volunteers. The goal was to teach participants about the risks of sexual abuse and how to prevent them. One participant, Mrs. Kalavani, admitted that she "always thought only little girls were at risk." She added, "This workshop really helped me because it let me identify real, everyday risks. The discussion about how to help children recognize the risks and understand that they could talk about it with their

parents really opened my eyes." Farhan Noor, one of the volunteers, was equally enthusiastic: "This was a truly worthwhile experience. I didn't know how to approach such a delicate subject with the children. Thankfully, Bharti AXA GI provided the training we needed. We also learned how to protect our own children." Volunteers also took part in healthcare trips for women and their children, for whom Bharti AXA GI covered the cost of accommodation, medication and care.

Mumbai: a chance to learn and grow

Bharti AXA GI supports AARAMBH, a nonprofit organization based in Navi Mumbai (New Mumbai), the largest planned city in the world. AARAMBH brings education, healthcare and job training to women and children who live in shantytowns and poor rural areas. It has launched two programs around Mumbai: one focuses on helping the children of migrant workers in the poverty-stricken settlements around Navi Mumbai, while the other focuses on the children of a marginalized community of small farmers in Wai Taluka, a very needy rural area. Most of these children have stopped going to school, due to lack of interest or a need to tend to livestock or other farm duties. To strengthen and enhance instruction in schools, some public establishments have been "adopted" by the organization, meaning that a customized program has been created for their pupils, emphasizing math, English and science. The nonprofit also addresses nutrition and health issues by providing lunches for pre-school children.

Bharti AXA GI volunteers help out with extracurricular activities such as tutoring, computer classes and serving lunch.

Delhi: extracurricular help in the slums of Bawama

Bharti AXA GI works with the Concern India Foundation to develop teaching programs in the Delhi area. In Bawama, tutors are very attentive to the children's special needs. The program serves 250 children who are unable to get the help they need at home. Extracurricular activities play an essential role in the children's overall development, by channeling their ener-

gies toward rewarding activities and enabling them to discover their hidden talents. Library sessions, field trips, art lessons and sports are all part of the program.

In Noida (New Okhla Industrial Development Authority), about 20 kilometers southwest of New Delhi, the *Concern India* Foundation responded to the villagers' need for a school, which now welcomes children from preschool through secondary grades. In addition to providing funding, Bharti AXA GI and its volunteers help out in the classroom alongside qualified teachers and oversee extra-curricular activities such as quizzes, debates, theater workshops and sports. Attention is also paid to enhancing teacher skills.



In Germany, volunteers cut trees that were specifically provided to build a play area in a children's home



JAPAN

AXA Life continues to stand by the Japan Blind Football Association

SUPPORTING THE JAPAN BLIND FOOTBALL ASSOCIATION (JBFA) IS HOW AXA LIFE JAPAN HAS CHOSEN TO HELP BUILD A MORE SUSTAINABLE SOCIETY, WHERE THROUGH THE POWER OF FOOTBALL, "THE VISUALLY IMPAIRED AND THOSE WHO ARE NOT CAN MEET."

Since 2006, AXA Life Japan has backed blind football in several ways: by donating equipment and uniforms to improve the playing environment, by helping the Japan team to participate in international competitions, and by promoting games and assisting blind players in the field.

In 2006, AXA Life Japan organized fundraisers to finance Japan's

participation in the world championship in Argentina. AXA also supported the team throughout the selection process for the Paralympic Games in Beijing in 2008 and helped to fund its participation in the Asian Blind Football Championship in 2009, the first official international tournament to be held in Japan. In 2012, AXA again helped the Japan team prepare for selection for the Paralympic Games in

London. Through the years, AXA's volunteers have played a vital role in several ways: by providing assistance to players, by building awareness of blind football, by raising funds for the JBFA, and of course by being at the stadium each time to cheer the team on.

In 2013, in addition to supporting the AXA Brave Cup, the 12th Japan Blind Football Championship (B1), and the World Blind Football Championship (B2/B3), AXA Life Japan launched several initiatives to raise awareness of risks related to visual impairment. Information booths were set up on championship game days and tests were offered to encourage early screening of visual disorders and the prevention of risks caused by diabetes.

By educating the public about diabetes and visual impairment risks, AXA Life Japan helped to raise employee awareness of health issues, in line with the company's corporate responsibility strategy. The entity also helped distribution and marketing teams to promote World Diabetes Day, which AXA Life Japan sponsored in 2012 and 2013.



GERMANY

A platform connects the sick and needy to volunteers who care

AXA VON HERZ ZU HERZ, THE NAME FOR AXA HEARTS IN ACTION IN GERMANY, PROVIDES A SOCIAL VOLUNTEERING PLATFORM FOR AXA EMPLOYEES TO CONNECT PEOPLE IN NEED AND VOLUNTEERS WHO ARE READY TO HELP THEM. THE 38 AXA VON HERZ ZU HERZ CORRESPONDENTS ORGANIZE ABOUT 400 PROJECTS A YEAR REACHING OUT TO CHILDREN, TEENAGERS AND ADULTS.



a wide range of people, suffering from visual impairment, homelessness, old age, AIDS, cancer, or other health conditions. They also work with disadvantaged children in children's homes and youth centers and with children who are critically ill or have disabilities.

In 2013, these partner organizations received 7,150 hours of volunteer aid. AXA employees also regularly hold fundraisers for a specific cause: the proceeds of these operations, combined with gifts made by AXA Konzern AG, amounted to nearly €153,000 and were donated to organizations directly or indirectly. In addition, about €110,000 of in-kind contributions were made.

AXA von Herz zu Herz carries out individual and community team-building initiatives, making a significant and concrete contribution to AXA's corporate responsibility commitment. Its main resource is its large pool of 2,000 volunteers ready to donate some of their available time. The large number of volunteers is due to the fact

they are free to choose how they help and how much time they give. It also means that the experience is enjoyed by the volunteer as well as those on the receiving end.

AXA von Herz zu Herz partners with more than one hundred community organizations to help the sick or poor. Volunteers assist



SWITZERLAND

AXA Winterthur's teams care for the environment

ENVIRONMENTAL PROTECTION IS ONE OF THE MAIN PRIORITIES OF AXA HEARTS IN ACTION IN SWITZERLAND. THE RANGE OF PROJECTS OPEN TO EMPLOYEES IS VAST, AND INCLUDES THE MAINTENANCE OF FORESTS, MOUNTAIN PASTURES, AND NATURAL PARKS, ESPECIALLY THE PARC ELA NATURE PARK IN THE HEART OF THE GRISONS.

AXA Switzerland's volunteers help to maintain the country's agricultural landscape.

Each year, about 30 employees donate their time to protecting the flora and fauna in Parc Ela. In 2013, for example, they helped to repair the crumbling dry stone walls that are a typical

feature of the nature park and critical to maintaining its biodiversity.

Volunteers are also given unique opportunities to expand their environmental knowledge. Parc Ela considers it part of its mission to provide detailed information about environmental

interactions, because it believes that the concrete involvement of volunteers is an excellent starting point for making them ambassadors of the environment.

Dry stone retaining walls, built to hold sloping ground in place, are a traditional characteristic of the agricultural landscape. The walls are assembled from stones without any mortar, cement or even a natural binder holding them together. Rita Ackeret, Organization Management Specialist at AXA Winterthur, helped to preserve these walls: "About a dozen volunteers spent a day at the park in September 2013 to repair these walls. The park officials explained the technique to us, and we got to work clearing crumbled sections of the wall, cleaning the stones covered in grasses or mud, and then sorting and restacking them. It was hard work physically, and as someone who works in an office, I appreciated the opportunity to spend the day outdoors with colleagues I hadn't met yet. I am proud to know that our efforts have contributed, even modestly, to the beauty of this magnificent park."



In Switzerland, volunteers rebuild dry stone walls to preserve the traditional agricultural landscape of Parc Ela



UNITED KINGDOM

A vegetable garden on the roof of AXA Wealth



"AXA HEARTS IN ACTION IS ALL ABOUT BUILDING LINKS BETWEEN OUR BUSINESS, OUR EMPLOYEES AND OUR LOCAL COMMUNITIES. IT'S OUR WAY OF GETTING INVOLVED, MAKING A DIFFERENCE AND HAVING SOME FUN ALONG THE WAY!"

THIS STATEMENT, TAKEN FROM THE AXA PPP HEALTHCARE WEBSITE, IS PERFECTLY ILLUSTRATED BY THE ACTIVITIES OF EMPLOYEES AT AXA WEALTH, BASINGSTOKE (HAMPSHIRE).

Beginning in February 2013, AXA Wealth employees renovated an unused roof terrace at the head office building, transforming it into an area to grow vegetables and fruit in containers.

Under the leadership of Phil Ludgate, Director of Investment Services & Operations at AXA Wealth, but now also affectionately known as Head Gardener, employees formed a "gardening club" of 28 experienced and novice gardeners from the company. The club planted, tended and harvested crops, seasonal vegetables ranging from potatoes in the spring through to tomatoes and other Mediterranean produce and finally winter crops such as onions and parsnips, plus a variety of herbs and soft fruits. Each week the produce was delivered to St. Michael's Hospice, a local center that cares for people in the North Hampshire area who have life-limiting illnesses and also supports their families.

While indulging a shared passion for gardening, AXA Wealth employees have created a peaceful

but productive space that had been left unused and have benefitted the work of St. Michael's Hospice, which is a registered charity and provides all its services free of charge. By donating the produce, they helped the hospice reduce its vegetable bill by 75 percent in 2013, while providing patients with healthy fresh vegetables.

The success of this initiative led to the publication of *The*



While indulging a shared passion, AXA Wealth employees have created a peaceful space that had been left unused."

Garden Terrace Recipe Book, including over 60 recipes contributed by AXA UK employees and volunteers from St. Michael's Hospice. The sale of the book raised over £1,500 with all proceeds donated to the benefit of St. Michael's Hospice.

As a sustainable activity, the garden terrace project is now in its second year and seeds have already been planted for this year's harvest with the aim of growing a greater variety of vegetables, herbs and soft fruits in greater quantities to continue supporting the hospice and giving enjoyment and pride to employees.

Commenting on the initiative, Phil Ludgate said, "The success of the Garden Terrace has been beyond our wildest dreams and we are determined to carry on and build on our first year. Our goals in 2014 include growing herbs that can contribute to palliative care and we also plan to add structural height to the garden to grow vines and more fruit plants."

In the United Kingdom, employees grow fruit and vegetables on the roof of the head office building and deliver their harvests to St. Michael's Hospice

AXA Belgium Support employees removed moss and weeds to restore the stone seating at a historical stadium, using no chemical products



community
team-
building



FRANCE



In community team-building, the activity really focuses on the human and community aspects.”

Community team-building: “The shortest path from you to yourself is via someone else”¹

THIS DICTUM FROM FRENCH PHILOSOPHER PAUL RICOEUR NICELY CAPTURES THE IDEA BEHIND THE COMMUNITY TEAM-BUILDING INITIATIVES PROPOSED TO THE SPONSORSHIP COMMITTEE OF AXA HEARTS IN ACTION FRANCE IN 2013. THIS FORM OF VOLUNTEERING DEMANDS A HIGH LEVEL OF ENGAGEMENT FROM EMPLOYEES AS WELL AS THE INVOLVEMENT OF MANAGERS. IN JUST SIX MONTHS, AS MANY AS 649 EMPLOYEES IN 20 DIFFERENT DEPARTMENTS HAD CHOSEN TO PARTICIPATE, VOLUNTEERING A TOTAL OF 2,302 HOURS.

Like traditional team-building exercises, community-oriented team-building activities are organized during annual seminars and aim to give attendees a chance to enjoy some time together in a nonwork environment. Raphaël Benda, General Secretary of AXA Hearts in Action France, commented, “In community team-building, the activity really focuses on the human and community aspects. Our team spirit is nurtured as we seek to help others, in an altruistic project, with no personal interest. The team addresses a need expressed by

¹ Paul Ricoeur

Soi-même comme un autre, 1990, Reprint, Seuil, «Points essais» collection, 1997

a nonprofit organization, in line with the foundational inspiration of AXA Hearts in Action: to bring employees together for a cause.”

At AXA France, community team-building leverages its core business as an insurer in three areas: fighting exclusion in all its forms, preventing risks through education, and protecting the environment. AXA Hearts in Action centralizes demands received from its 200 partners, organizations and foundations and connects them with volunteer resources. In doing so, it achieves two goals: to meet real needs by providing a real service, and to offer teams an opportunity to serve a cause they care about, while adapting to their constraints in terms of time, place and budget.

About 30 requests for community team-building projects, involving 1,600 employees, have already been received by AXA Hearts in Action for the first half of 2014.

Activities that make a difference and match team resources

Entities wishing to enhance their annual seminars with a community team-building activity reflecting AXA's values can reach out to AXA Hearts in Action to design a customized project in one of the focus areas. Here are three examples from 2013.

Fighting exclusion

When you provide a personal care kit to a homeless person, you are offering him or her the means to maintain their dignity. It is a simple gesture, but with powerful symbolic meaning, that requires a certain amount of logistics and planning: buying the materials, assembling the kits, packing them into boxes and delivering them to the nonprofit organizations that distribute them. The General Secretary at AXA France, Corinne Guillemin, rose to the challenge on December 6, 2013, during the company's annual seminar: eight teams transformed into super-efficient mini-businesses, putting together 1,500 kits in two and a half hours, all with good humor. “Our work, greatly appreciated by the Samu Social [a homeless outreach organization],

gave teams a chance to share an intense experience. Engagement, togetherness, pride and personal achievement were the guests of honor at this event, which I encourage others to try for themselves,” said Corinne Guillemin.

Protecting the environment

One would not necessarily think that the National Forests Office in France (ONF) would need volunteers, but how can 1.7 million hectares of public forest land be maintained without a little outside help? AXA Hearts in Action and the ONF partnered to fill this need. One beautiful fall day, Jean-Luc Sandrin, the head of Finance and Legal Affairs at AXA Global Direct France, invited his teams to the forest of Marly-le-Roi to clean up the area around the fort known as “Trou d'Enfer.” Alongside ONF staff, they cleaned a portion of the ditch surrounding the fort and emptied debris from the great hall. “This was a unique experience. In addition to the camaraderie, we had a strong sense of having accomplished something useful. Our contribution may be modest, but it will be in our memories forever. We also learned, in a concrete manner, how the ONF protects the environment. Other AXA Global Direct teams are now also interested in community team-building activities and implementing corporate responsibility in the field.”

Preventing risks through education

The GIE AXA's Executive Committee chose to take action for risk prevention education. Denis Duverne, Deputy CEO of the AXA Group, and about 20 employees from GIE AXA visited the Apprentis d'Auteuil foundation in Domont, France, for its annual “Prévenir pour grandir” risk prevention campaign on June 13, 2013. There, they and specialist partners co-facilitated 12 risk prevention workshops, including a vehicle-rollover simulator demonstrating road risks; a board game focused on tobacco addiction; use of the “digital permit” launched by AXA to measure awareness of reputation risk, and a basketball game against the Paris wheelchair basketball team to change views of people with disabilities. A similar event was held at another Apprentis d'Auteuil site in Bordeaux. The goal for 2014 is to repeat these workshops, which made a strong impression on both AXA employees and the young adults they were targeting.

PORTUGAL

AXA invites distributors to get involved



IN 2013, AXA PORTUGAL INTRODUCED ITS FIRST CORPORATE RESPONSIBILITY (CR) PLAN TO PROMOTE THE "PEOPLE PROTECTORS" ATTITUDE AMONG TIED AND MULTIBRAND AGENTS AND SHOW THEM THAT CR CAN ALSO BE A BUSINESS DRIVER.

The first CR event took place at the annual seminar for certified SME agents, which brought together more than 100 participants. Daniel Moreno, Group Distribution Director, Mature Markets, made the trip especially to launch the CR event and highlight its importance to local communities as well as the competitive advantage it could bring to distributors.

Agents worked to restore a small auditorium and garden belonging to the Sagrada Familia foundation, which provides a home for children whose families need assistance. Their efforts, equivalent to about 50 person-

days of work, were supported financially by the AXA Hearts in Action Foundation. The paint supplier joined the effort by offering a 50-percent reduction. Internal feedback was extremely positive, and a similar initiative was organized in September: the Tied Agent Network Department helped to rehabilitate an abandoned space and create a low-priced shop for senior citizens who receive help from the Santa Casa da Misericórdia organization.

Work at the Sagrada Familia center continued, with the renovation of the canteen by a team of young high-potential

volunteers. Other projects were carried out between May and December 2013, in particular by the AXA Tech team in Portugal. "Our teams really appreciated these community initiatives," said Celia Inacio, head of CR, "and they had a ripple effect both inside and outside the company. Other departments have come to us for advice on organizing their events, and local businesses have participated by making contributions in kind. I am convinced that these initiatives enhance our image as a responsible company and have a positive effect on our business."

BELGIUM

AXA Belgium Support cleans a protected landmark the green way

AXA BELGIUM SUPPORT, WHOSE 450 EMPLOYEES WORK IN SIX DIFFERENT LOCATIONS, AIMED TO GATHER AS MANY AS POSSIBLE IN ONE LOCATION FOR A COMMUNITY TEAM-BUILDING ACTIVITY THAT REFLECTS AXA'S CORPORATE RESPONSIBILITY COMMITMENT.

The event needed to be something everyone could participate in, regardless of their training, line of business or level in the company. In addition, it naturally had to satisfy the fundamental criterion for all community team-building operations, and meet a real need.

The need came right from the Brussels commune of Watermael-Boitsfort, where AXA Belgium's head office is located. The commune had made a commitment to stop using chemical pesticides to care for its green spaces, but because it had so

many of them, its gardeners had fallen behind in their work.

AXA Belgium Support decided to pitch in by cleaning the stone seating at the Trois Tilleuls stadium, which was overgrown with grass and moss. "This protected landmark is a large oval space where we could work together and really feel like a team," said Virginie Babinet, head of AXA Belgium Support. "Thanks to the many volunteers and their hard work, we cleaned up a whole hectare in one afternoon. It was a spectacular achievement."



That day, on October 10, 2013, 250 AXA Belgium Support employees had the afternoon off. Upon arrival by bus, they met at lunchtime for some traditional Belgian waffles and fries. The local official in charge of the environment came to the stadium to kick off the event alongside Virginie Babinet, who then picked up a hoe and weeded with the others for the rest of the afternoon.

Thanks to the volunteers, the Trois Tilleuls stadium is again ready to welcome spectators, and support has been shown for the commune's green initiative. Operation Trois-Tilleuls will undoubtedly inspire others at AXA Belgium to get involved.



In Belgium, volunteers explain the world of finance to primary school children as part of an initiative by the Atelier de l'avenir organization to introduce them to various professions



sharing
skills

AXA INVESTMENT MANAGERS

Helping excluded individuals and families rebuild their lives

THE MEETING OF MINDS BETWEEN HABITAT ET HUMANISME AND AXA INVESTMENT MANAGERS (AXA IM) BEGAN IN 2010, WHEN THE NONPROFIT PURCHASED AN APARTMENT OWNED BY AXA FRANCE. AXA IM CONTRIBUTED REAL-ESTATE EXPERTISE THROUGH ITS SUBSIDIARY AXA REAL ESTATE, GIVING CERTAIN AXA IM TEAMS THE OPPORTUNITY TO MEET THE PEOPLE AT HABITAT ET HUMANISME AND COMBINE THEIR SKILLS.



Since then, their partnership has grown on several levels. First and foremost, consistent with its role as a major real estate player, AXA IM helps Habitat et Humanisme acquire new real-estate assets for housing, in particular by connecting them with real-estate agents or offering to rent out vacant premises owned by AXA France. In 2012, AXA IM served as an intermediary in a transaction enabling Habitat et Humanisme to acquire 25 apartments in Paris from a real-estate developer, to be

rented at social housing rates. AXA IM also introduced the nonprofit to the French Chamber of Notaries and its president, which led to the signature of a national partnership agreement between the Chamber, the Conseil supérieur du notariat and Habitat et Humanisme.

In 2013, AXA IM introduced Habitat et Humanisme to a corporate foundation and the operational division of a large corporation in view of a potential sponsorship.

AXA IM also collaborates with the nonprofit through skills-based volunteering: AXA IM employees share their technical knowledge with Habitat et Humanisme by volunteering consulting services. Employees also volunteer for occasional events, for example by holding a stand at the 20th anniversary of Habitat et Humanisme Ile-de-France in 2013 or by running in the *Soli'run* fundraiser organized by Habitat et Humanisme every year. In 2014, *Soli'run* will include a 24-hour team relay for which AXA Hearts in Action is sponsoring each kilometer completed by a Group employee.

In light of this shared history, AXA Hearts in Action designated Habitat et Humanisme as its partner in 2013. Inspired by AXA IM's successful experience, AXA France is now also centralizing skill requests from Habitat et Humanisme and will soon be proposing volunteer opportunities to all of its employees.

/interview/ AXA IM is ready to help in any way it can

Bertrand Avril, secretary for Habitat et Humanisme Ile-de-France, in charge of corporate sponsorship and partnerships

"Our partnership with AXA IM is strong and multifaceted. It is poised for growth, based on bonds that we have forged between us over the past four years and our sustained dialogue with employees.

We know that we can count on the support of about 30 employees and are in regular contact with a few of them: Corinne Amirault, Louis d'Estienne d'Orves and Laurent Jacquemin. The way this support system works is extremely simple: AXA IM is ready to help us in any way it can, whether by assisting us in renting apartments belonging to AXA France, connecting us to law firms



Bertrand Avril
Secretary of Habitat et Humanisme Ile-de-France

in France, organizing a fine wine auction to celebrate our 20th anniversary, or participating in a charity run. For us, AXA IM is synonymous with people who want to help, so much so that it is they who come to us with ideas for events. We are regularly in touch and maintain friendly relations, so we look forward to building new projects together.

Over time, our bonds have deepened. AXA IM's teams continue to show the same ability to listen and readiness to help. They do a lot for us and we hope that in sharing their skills with others, they also feel enriched by the lives they touch."

Habitat et Humanisme: a movement about people

Entrepreneurial drive, real-estate expertise and a thirst for justice fused to create the Habitat et Humanisme movement founded in Lyon by Bernard Devert in 1985. His aim was to help low-income families find decent housing while promoting diversity in city centers. In addition to providing homes for people who are isolated or dealing with extreme difficulties, he created a network of care facilities for elderly people with low incomes, through a partner organization called La Pierre angulaire. Every beneficiary also receives local support to help them be more involved in making the decisions that affect their lives.

Employees from MedLA region entities installed a drinking water station in Senegal and shared an intense experience with the local people



AXA ASSISTANCE

Solimed, a chain of medical solidarity from heart to heart

SOLIMED WAS CREATED TO BRING SKILLED MEDICAL TEAMS AND GREATLY NEEDED SUPPLIES TO COUNTRIES WITH HIGH INFANT MORTALITY RATES.

The Solimed program creates a chain of medical solidarity from the Paris public hospital network (AP-HP) to the Albert Royer National Children's Hospital in Dakar, Senegal. AXA Assistance has had a long-standing bond with the country ever since Serge Morelli, CEO of AXA Assistance, helped to launch Seneclic there to fight the digital divide.

Solimed began in 2012 with a shipment of 30 hospital beds and other medical furniture.

Based on this success, a bigger operation took place in 2013. AP-HP donated pediatric intensive care equipment, including incubators, respirators, monitors, syringe pumps, and phototherapy lamps. In addition to collecting and shipping the material, AXA Assistance verified it, helped with the installation, and trained staff to use and maintain it. As a logistics specialist with expertise in medical auditing and maintenance as well as a good knowledge of Africa, AXA

Assistance handled the project, assisted by AXA Senegal for receipt, customs clearance, transportation, and monitoring.

The program will continue in 2014 with the shipment of advanced life support and artificial respiration equipment, in response to a specific need expressed by the Albert Royer Hospital in 2013. "What is unique about Solimed, said Serge Morelli, "is that we don't just drop off the equipment. We help to install it, train users, and have a continual presence." Senegal's health minister, Dr. Awa Marie Coll Seck, agreed: "This is a partnership from one heart to another, from one community to another, involving people who want to help other people to be better taken care of."



/interview/ Learning to listen with an open mind

Sylvain Euvrard is a member of the medical logistics team of AXA Assistance, which organizes medical transport. He manages the medical "stockroom" and is responsible for making sure the teams going into the field have the supplies they need. He describes his work with Solimed installing equipment and training users.

"My first job is to check the condition of the material donated by AP-HP, with the support of Prof. Patrice Debré, an advisor to the International Relations Delegation at AP-HP. I do this with the help of the external biomedical maintenance and equipment technicians we regularly work with.

My second job is to receive supplies, together with our teammates in AXA Senegal, and then liaise with the hospital management to distribute them to the various units and ensure that the equipment is correctly installed.

Lastly, I train staff. We help them learn how and where to find detailed user manuals and set up maintenance workflows. It is essential for them to understand the importance of regular preventive maintenance and to know about everything that they can do themselves without using outside service providers—which they can find in Dakar, of course.

The week I spent in Senegal in October 2013 made a deep impression on me. My priority was to build the confidence of my Senegalese colleagues, by showing



Sylvain Euvrard
AXA Assistance nurse

them how I work, who to contact, and how to find what they needed. To do so, I really had to listen with an open mind to people who had a different approach from us. I had to understand their way of seeing things and communicate in a way that made sense to them. I understood the importance of really listening to other people and identifying the information they need. We have begun to build a relationship of trust, which will blossom further in 2014 with the third Solimed operation in Senegal."



Volunteers from Bharti AXA teach primary school pupils about the risk of sexual abuse



risk research and education

TURKEY

AXA Sigorta volunteers teach earthquake safety to children

TURKEY FACES THE CONSTANT THREAT OF HIGH-MAGNITUDE EARTHQUAKES AND THE DEVASTATING DAMAGE THEY CAUSE. IN 2011, THE QUAKE THAT STRUCK VAN KILLED 604 PEOPLE AND INJURED 4,152 MORE. AN ESTIMATED 11,232 BUILDINGS IN THE REGION WERE DAMAGED, OF WHICH 6,017 WERE NO LONGER INHABITABLE. THE IZMIT EARTHQUAKE OF 1999 KILLED OR INJURED ABOUT 17,000, DESTROYED PART OF THE CITY, AND LEFT HALF A MILLION PEOPLE WITHOUT A HOME.

Preparedness is essential

AXA's fundamental belief is that people are not completely powerless in the face of an earthquake. Simple actions can help mitigate the impact. High risk situations can be identified and corrected, such as by anchoring a wardrobe in a bedroom to the wall or removing flowerpots from windowsills where they could fall on the street. Everyone can do their share—at any age—by spotting risky situations and raising the

alarm so that preventive measures can be taken. This is why it is so important for children to learn earthquake safety and what they can do to reduce earthquake damage.

Partnering with emergency and disaster management experts

In Turkey, AXA's goal was to develop and deploy an awareness program for primary school children. At AXA Sigorta, the

AXA Hearts in Action volunteers consulted experts from GEA, a group specializing in search and rescue operations in natural disaster areas since 1994. GEA also provides training in disaster management and earthquake preparedness behavior. Its experts taught AXA volunteers how to get the safety message across to children.

Four members of GEA and 25 AXA Sigorta volunteers from the head office and the four regional offices visited ten schools, starting in January 2013, for this risk education campaign. A total of 1,350 students aged 9-12 participated in two-hour sessions, after which they were declared "earthquake hunters," invited to "hunt danger" at home, and given a brochure to take away with them.

School administrators and teaching staff were enthusiastic and found the campaign to be important for primary school students, who were an engaged audience.



In Turkey, volunteers visit primary schools to raise awareness about earthquake safety

POLAND

Sharing what we know with teachers and students

IN 2012, AXA POLAND JOINED THE TEN OTHER ENTITIES THAT HAVE ALREADY ADHERED TO THE GROUP'S INSURE YOUR SUCCESS PROGRAM. THIS THREE-YEAR-OLD PROGRAM AIMS TO FOSTER BASIC FINANCIAL LITERACY SKILLS AMONG SECONDARY SCHOOL STUDENTS, INCLUDING CONCEPTS SUCH AS INSURANCE, INVESTING AND FAMILY BUDGETS. TEACHERS CONSIDER THESE TOPICS TO BE DIFFICULT TO EXPLAIN IN CLASS AND RARELY COVER THEM, WITH NO OTHER KNOWLEDGE BESIDES THEIR PERSONAL EXPERIENCE TO SHARE.



The basic material was developed by AXA and the Junior Achievement organization, which collaborates with companies and organizations to spread basic financial literacy.

A group of volunteers, including top managers and tied agents, spent two months tailoring the subject matter and teaching materials to the needs of Polish students and teachers.

AXA Poland volunteers visited 14 schools and met with 600 students in 2013, well over the initial 250 that were planned. The level of interest and commitment shown by both students and teachers exceeded its expectations. Many educators asked to include the program in additional classes, and students opted to expand the two-hour program to three hours, so they could explore investing and insurance in more depth.

Complementary activities were made available on axa.pl to enable students to work from home and share what they learned with their families.

AXA Poland received highly encouraging feedback from the teaching staff on the quality and relevance of the educational material. Volunteers experienced some trouble connecting with the students at first, but were ultimately rewarded by their enthusiastic response.



GREECE

A diabetes prevention education program for all audiences

DIABETES, ONE OF THE THREE MOST COMMON DISEASES IN GREECE, CAN HAVE FATAL CONSEQUENCES. BUT HEALTHY EATING AND LIFESTYLE HABITS, INCLUDING EXERCISE AND STRESS MANAGEMENT, CAN REDUCE ITS PREVALENCE.

Throughout the year, AXA Greece engaged in efforts to prevent diabetes, in line with its "Born to Protect" tagline and its strategic commitment to promote good health.

As part of AXA's partnership with the Diabetes Card organization, under the aegis of the Hellenic Diabetes Federation, it developed and launched a prevention education program for all audiences, targeting employees, distributors, customers and their families, and the Greek community as whole. The program uses two main tools. The first is a board game, which also exists in an online version, designed by AXA and Diabetes Card to educate children about the importance of healthy eating. The second consists in a training session for parents with the participation of diabetes specialists.

Emphasis was placed on involving and raising awareness among AXA employees, as well as distributors, customers and their

families. AXA Greece organized two events, in Athens and in Thessaloniki, Greece's second-largest city, in the presence of a diabetes specialist, a nutritionist, and a psychologist. At the event, children were invited to play the board game designed by AXA. Later, participants took a glucose test and attended a

health-themed cocktail party hosted by a popular Greek singer. The program reached a total of 2,500 adults and children and 600 distributors and employees. Their engagement brought AXA even closer to its customers.





BELGIUM

Raising recycling awareness at the Special Olympics National Games

AS MANY AS 3,300 ATHLETES WITH INTELLECTUAL DISABILITIES GATHERED IN GHENT FROM MAY 8 TO MAY 11, 2013, FOR THE 32ND SPECIAL OLYMPICS NATIONAL GAMES, ONE OF BELGIUM'S BIGGEST SPORTING EVENTS. PRINCESS ASTRID OF BELGIUM OFFICIALLY INAUGURATED THE 2013 GAMES AND PERSONALLY CONGRATULATED SONJA ROTTIERS (FINANCE DIRECTOR) AND STÉPHANE SLITS (SALES DIRECTOR), TWO MEMBERS OF THE AXA BELGIUM EXECUTIVE COMMITTEE, ON AXA'S FINANCIAL SUPPORT AND THE ENGAGEMENT OF ITS VOLUNTEERS.

Special Olympics Belgium is part of Special Olympics International, created by the Joseph P. Kennedy, Jr. Foundation in 1968. Officially recognized by the International Olympic Committee since 1988, Special Olympics International supports more than 3.1 million athletes in 175 countries and nearly 30,000 competitions a year. World Games are held every two years and alternate between winter and summer games.

In Ghent, athletes competed in traditional sports, both individual (e.g. swimming, cycling, triathlon and equestrian) and team (e.g.



It's wonderful to see the happiness and smiles on the athletes' faces."

football and basketball) events, as well as lesser-known games such as netball, floorball and the Italian bocce.

For an event of this scale, logistics are key. AXA also helped in this area: 116 employees volunteered 250 person-days to assist athletes and to staff the AXA Hearts in Action "village" where the corporate responsibility department had organized, with the volunteers' help, a fun awareness activity on waste sorting for the athletes. Close to 2,500 athletes participated.

"Each year it's an unforgettable experience," says Dina Iosifidis, Corporate Responsibility Manager for Belgium. "It's wonderful to see the happiness and smiles on the athletes' faces, despite the situation of their disability. This type of experience helps you readjust your perspective in everyday life. It is also a great way for me to participate, outside of work, in a project that fits perfectly with my personal values and those of AXA."

As an insurer, AXA Belgium takes every possible measure to prevent risks. Our corporate responsibility strategy focuses on two major challenges in today's world: longevity and climate change.



Because AXA Belgium believes in the importance of staying close to the community, it encourages its distribution network to participate. Brokers and banking agents representing the distribution division attended the Special Olympics National Games for the first time this year and invited their customers along, too. This is proof that more people are feeling a sense of solidarity and the desire to fight for a better environment, thanks to AXA Hearts in Action.



In connection with the AXA-CARE partnership and the Where the Rain Falls program, CARE is implementing a climate change adaptation program in northern Thailand to help Karen communities to better manage their water resources



CARE

AXA and CARE extend their partnership for three more years

THE FIRST THREE YEARS OF AXA'S PARTNERSHIP WITH CARE BROUGHT MUCH NEEDED ASSISTANCE TO MORE THAN 750,000 PEOPLE IN EIGHT COUNTRIES. AT THE END OF 2013, AXA CONFIRMED ITS SUPPORT FOR CARE WITH A NEW THREE-YEAR COMMITMENT AND FINANCIAL SUPPORT OF €2.3 MILLION. ITS GOALS ARE TO EMPOWER VULNERABLE POPULATIONS TO BETTER FACE ENVIRONMENTAL AND CLIMATE RISKS AND PROVIDE HUMANITARIAN AID.



fundamental question for CARE, ranging from the repercussions on small farmers to forced migration caused by floods and droughts. For both AXA and CARE, human interests, which are to prevent damage or reduce its consequences, and financial interests are aligned: the cost of an emergency operation is seven times that of a development mission, just as the cost of repairing damage is greater than the cost of preventing it.

Risk education, an essential driver to reduce the impact of disasters

In addition, CARE and AXA share the same perception of the causes of a natural disaster. A disaster is created, not only by a natural event, but also by building in flood hazard areas, by not applying earthquake resistance standards, by not practicing evacuation procedures, by not preparing the population, and so on. Risk education is vital: it includes awareness, understanding the consequences, learning the right behaviors and implementing risk reduction measures. Of course, none of this will prevent a tsunami or earthquake from striking, but being prepared can often mitigate the consequences. AXA and CARE have a common understanding of their mission: to repair but, most of all, to prevent, and for CARE, to give the most vulnerable populations the means to cope with risks, especially those related to climate change.

The partnership between AXA and CARE is built on a solid foundation, since it is closely tied to AXA's corporate responsibility flagship: to help society better face risks through research and education. AXA intends to ground its corporate responsibility in its insurance expertise, demonstrating the seamless continuity between our business and social values.

Similar concerns and converging goals

CARE was the clear partner for implementing this policy. AXA and CARE are both global organizations; both are concerned with natural disasters, which represent a significant cost for AXA and are a

AXA employees actively support CARE

Through AXA Hearts in Action, the partnership between CARE and AXA has led to AXA employees

participating directly in field work or working behind the scenes through awareness-building and fundraising. Local teams all around the world organized fundraisers via AXA Hearts in Action to benefit CARE. AXA UK organized a 24-hour walking and cycling challenge to raise funds, called "Walk in her shoes". It encouraged people to imagine what life is like for women who walk 10,000 steps every day just to collect water for their families. AXA UK matched the pledges made, based on the distance covered by participants. Among the many other events that took place during the year, Bharti AXA General Insurance volunteers raised funds for CARE India to help flood victims in the northern Indian state of Uttarakhand, and AXA Philippines collected one million Philippine pesos, which it matched, for Typhoon Haiyan victims. A total of more than €500,000 was raised by the Group, its employees and through social media to fund CARE's humanitarian aid to victims in the Philippines.

About CARE

Founded in 1945, CARE is one of the world's leading humanitarian organizations. It is non-partisan and non-sectarian. CARE encompasses 14 national organizations working together to implement nearly 1,000 humanitarian-aid and development projects. CARE is present in 87 countries in Africa, Asia, Latin America, Middle East and Eastern Europe.

The approach taken by CARE is:

- based on the participation of volunteers and involves communities and local NGOs in developing and running the programs that they make possible;
- supported by qualified, local teams: 97 percent of the 12,000 employees of CARE are nationals of the countries in which its programs are run;
- decentralized and fosters close collaboration with local and national authorities and populations;
- open to partnerships with the private sector: CARE encourages all businesses to develop social and environmental responsibility in their industries.

CARE: <http://www.care-international.org/>



CARE

Where the Rain Falls in Thailand

SINCE 2011, THE PARTNERSHIP BETWEEN AXA AND CARE HAS HELPED VULNERABLE POPULATIONS BETTER PREPARE FOR RISKS RELATED TO CLIMATE CHANGE. THE FIRST PHASE OF THIS PARTNERSHIP, THE *WHERE THE RAIN FALLS* PROGRAM, IMPROVED OUR UNDERSTANDING OF THE IMPACTS OF CLIMATE CHANGES ON FOOD SECURITY AND MIGRATION FOR VULNERABLE POPULATIONS. IT LED TO ADAPTATION PROJECTS CARRIED OUT WITH COMMUNITIES IN INDIA AND THAILAND.

The second phase has focused on disaster risk reduction projects in Benin, Indonesia, Vietnam, and Central and South America. Meanwhile, AXA runs education and awareness campaigns on the impact of environmental risks on vulnerable populations.

actively involved in the program, as are the local authorities, non-governmental and governmental agencies.

The systems consist of a series of temporary, semi-permanent

and permanent dams that integrate local building methods in an approach called community-based adaptation, in which local communities participate in defining the program, its resources and its goals.

Focus on Thailand: a climate change adaptation project

Following the study phase, the operational aim is to strengthen the resilience of the northern Thailand highland communities to rainfall variations. It was observed that for these families, whose livelihood and income are depending on their agricultural crops, the biggest challenge was managing water-related stress, caused in particular by climate change.

The program's overall objective is to enable the men and women in these communities to build effective water management systems, strengthening their ability to adapt to situations impacting their livelihood and food security. The rice and mixed farming communities are



/interview/ Denis Duverne



On November 24, 2013, Denis Duverne and members of the AXA Asia executive teams travelled to Thailand to join local communities and AXA and CARE teams working in the field. Denis Duverne, Deputy CEO of the AXA Group, in charge of Finance, Strategy and Operations, described his experience.

Mike Bishop (AXA Asia CEO), David Korunic (Krungthai AXA Life CEO), Martin Ruegg (AXA General Insurance Thailand CEO), Dr. Krasae Chanawongse, president of Raks Thai (CARE Thailand), and I made the three-and-a-half hour trip to a Karen village in a 4x4: it was a pretty adventurous ride. The Karen are one of two tribal communities in northern Thailand. After the very pleasant lunch they offered us, we got down to the "serious" work.

Our mission was to help build two small dams on one of the rivers that irrigates this community, for whom water conservation has become a critical problem. It was very hard work physically, I can assure you: we mixed earth and cement, carried large boulders, and basically built a real dam. It was tough, but we had a good

... for these communities who live on the food they grow and have next to no reserves, a small change in rainfall is a question of life and death.

time, and at the end of the day we were filthy but proud and happy to have built this dam with the villagers, our AXA colleagues and the CARE team. In fact, we were picking up where

a team of AXA Thailand employees had left off the previous weekend, when they built five dams in two days! By comparison, we did not feel our performance was quite up to par! I was impressed by the engagement of our local teams and am convinced that their commitment is one of the key reasons this type of program succeeds.

When I think about this experience, I realize that for us city-dwelling Europeans, climate change doesn't mean a lot, while for these communities who live on the food they grow and have next to no reserves, a small change in rainfall is a question of life and death. I am delighted that AXA has decided to renew its partnership with CARE for three more years. I think that to be effective, we must support local initiatives over the medium or long term.

In Bangalore, Bharti volunteers also teach young boys how to prevent sexual abuse



raising
funds

MEDLA REGION

AXA employees fund a drinking water station in Senegal

780 MILLION PEOPLE IN THE WORLD HAVE NO ACCESS TO DRINKING WATER (WHO 2013). TO COMBAT THIS ALARMING REALITY, THE UNITED NATIONS DECLARED 2013 THE INTERNATIONAL YEAR OF WATER COOPERATION.



The MedLA region joined AXA Senegal, AXA Morocco, SOS Sahel and local authorities in building a water treatment station in Syer, a village in the north of Senegal. Access to treated water has eliminated the need for the villagers to drink unsanitary water from the lake, leading to severe illnesses. In the beginning of 2013, Henri de Castries officially presented the keys of the treatment station to the Syer village chief, in Dakar.

Later, when the plant was put into operation, five MedLA representatives distributed awareness-raising materials saying: "I drink safe water."

Emboldened by this success, the Region brought all of its entities together to fund an identical station in Guidick, a neighboring village. This was the first time all entities were participating in the same project. Each country held a fundraiser,

run by employee volunteers. The Region, AXA Morocco and AXA Senegal matched the €33,000 that were collected, and in March 2014, about 30 "CR Ambassadors" were able to attend the inauguration of the Guidick station. They took the opportunity to check on the Syer station and observed that it was operating smoothly and effectively: there were no more waterborne diseases, and the electricity produced by the station was used to power a refrigerator for storing the daily catch of fish.

"Not only did we change the life of the villagers, but we also created new bonds by bringing together employees from different countries for the first time. This initiative sparked a regional CR spirit, which is clearly inspiring us to join up for more shared projects," said Tania Sobrino, in charge of Corporate Responsibility for the MedLA region.



A young girl stays close to two MedLA Region volunteers while a drinking water station is installed in her village



ÉTATS-UNIS

AXA US musters forces to help the victims of Hurricane Sandy

Dear AXA Equitable,
Thank you!
You are providing a wonderful experience for many classes. Thank you for being a blessing to my class.
With gratitude,
Mrs. Ayling”

AT THE END OF OCTOBER 2012, HURRICANE SANDY DEVASTATED PARTS OF THE NEW YORK METRO AND NEW JERSEY AREAS, FLOODING LARGE AREAS, KNOCKING OUT POWER, AND LEAVING MANY PEOPLE DISPLACED OR HOMELESS. AXA US (AT THE TIME KNOWN AS AXA EQUITABLE) WAS ABLE TO STAY UP AND RUNNING FOR ITS CUSTOMERS DURING AND AFTER THE STORM, AND A COMMUNITY SITE WAS CREATED ON ONE TO SERVE AS A RESOURCE FOR ALL IMPACTED EMPLOYEES.

AXA US employees fund relief to the victims

In addition to supporting its own employees, AXA US reached out to help those in need outside the company and within the community. The AXA Foundation is an annual donor to the American Red Cross

“

Dear AXA Equitable,
I cannot thank you enough for your generous donations to my class. My students have been through so much personally and count on to school to be a safe haven. Your donations will purchase much needed reading supplies.
With gratitude, Mrs. Clark”

Disaster Responder Fund, which enables this essential organization to immediately jump into action when a disaster of this magnitude occurs.

AXA US employees and financial professionals also contributed through the AXA Foundation Disaster Relief Matching Gift Program, which matches donations up to \$1,000 dollars a year to the relief organization of their choice, on top of the standard Matching Gifts program.

In addition, all six AXA US employee sites across the country were included to help NGO New York Cares to collect 200,000 coats, i.e. twice their average annual intake, for people threatened by the coming cold season. AXA US paid to have the coats shipped to points of distribution.

Helping local schools to recover with DonorsChoose.org

To help local communities recover and rebuild, AXA US put a special stress on schools. It opened the AXA

US Fund for Sandy Relief with DonorsChoose.org, a nonprofit organization that facilitates gifts to schools in need. The Employer Sponsored team—the business team that works directly with schools and teachers at AXA US—put together a list of 21 customer schools that were most affected by the storm in the districts where AXA US has a presence. Then DonorsChoose used the \$50,000 AXA US Fund for Sandy Relief to automatically fulfill the teachers’ requests. The whole process was very effective and teachers were advised by email of when their requests were granted.

The Fund was depleted in a little over a month, helping around 50 schools, to recover from the damages. A number of teachers sent heartfelt testimonials of gratitude to AXA.



FRANCE

2013 is dedicated to high-throughput DNA sequencing for Institut Pasteur

BY COLLECTING €183,037 THANKS TO EMPLOYEE DRIVE, AXA HEARTS IN ACTION ENABLED RESEARCHERS AT THE INSTITUT PASTEUR TO ACQUIRE STATE-OF-THE-ART EQUIPMENT, REFLECTING THE AXA GROUP'S STRONG COMMITMENT TO RISK PREVENTION AND HEALTH.

Founded in 1887 by Louis Pasteur, Institut Pasteur works in France and internationally to prevent and fight disease through research, teaching and public health activities. At the end of 2002, it set up CIBU, a laboratory for urgent response to biological threats, such as bioterrorism, epidemics or accidents or attacks using biological weapons.

Time is a critical factor in optimizing the management of an epidemic and taking action for the care and treatment of patients. Because there is no time to waste, CIBU and several other Institut Pasteur units needed a latest-generation, high-throughput DNA sequencer to significantly accelerate the diagnosis of an unidentified pathogen. Institut Pasteur needs the support of its donors to carry out its research programs and AXA Hearts in Action chose to make Pasteur its key partner in 2013 and the focal point of numerous activities.

A CR Week dedicated to Pasteur

The majority of the events organized for CR Week, from June 8-15, were dedicated to raising funds for Institut Pasteur. AXA Entreprises in Nanterre organized a "Jetons utile" (Think before you throw) clean-up campaign, collecting 700 kilograms of paper that were transformed into €3,560. AXA France Supports raised €30,260 with a tombola, while 4,421 employees, including Executive Committee members, participated in a national "Tous en baskets" (Everyone in sports shoes) event by wearing comfortable footwear to work on Thursday, June 13. The outcome was a €22,105 check written out to Institut Pasteur. AXA Part Pro drew inspiration from the New Zealand rugby team: 350 of its employees met on the Nanterre esplanade for a giant haka to symbolically intimidate disease, their opponent.

Outside of CR Week, two boats raced in the Juris'cup, the legal profession's annual regatta. One boat came in third, winning a €10,000 prize that went to Institut Pasteur.

CR Week challenge: AXA France is one of the best

In addition to these fundraising events, AXA France participated in the international challenge organized by the Group, in which countries are ranked by the number of hours volunteered or kilometers run during CR Week. AXA France came out very near the top, winning €19,000 from the Group for its efforts, which were donated to Pasteur for the acquisition of a high-throughput DNA sequencer.

Pasteurdon: a very special 2013 edition

FOR THE SIXTH YEAR RUNNING, AXA ASSISTANCE DONATED THE USE OF ITS CALL CENTER IN CHÂTILLON FOR THE ANNUAL PASTEURDON FUNDRAISER.

From October 11-13, 2013, 33 AXA volunteers took turns answering the phones to collect €46,000 in pledges for Pasteurdon.

By a happy coincidence, that same weekend, the "20 kilomètres de Paris" race was taking place. In the starting blocks were 120 runners from AXA, alongside those from Pasteur. AXA Hearts in Action sponsored the event with a €10 pledge per runner per kilometer, amounting to a total of €24,000 donated for the DNA sequencer.

The previous week, very many AXA teams—Paris, La Défense, Marly-le-Roi, Nanterre, Lyon, Marseille, Nantes, Pessac, and more—filled and sold thousands of bags of candy to benefit Institut Pasteur. In this sweet way, the volunteers helped to raise €11,000.



A mother with her son in Bangalore, while Bharti AXA volunteers speak about preventing sexual abuse



Learn more about AXA's Corporate Responsibility initiatives:

<http://www.axa.com/en/responsibility/>

<http://www.facebook.com/axapeopleprotectors/>

About the AXA Group

The AXA Group is a worldwide leader in insurance and asset management, with 157,000 employees serving 102 million clients in 56 countries. In 2013, IFRS revenues amounted to €91.2 billion and IFRS underlying earnings to €4.7 billion. AXA had €1,113 billion in assets under management as of December 31, 2013.

The AXA Group is included in the main international SRI indexes, such as Dow Jones Sustainability Index (DJSI) and FTSE4GOOD.

It is a founding member of the UN Environment Programme's Finance Initiative (UNEP FI) Principles for Sustainable Insurance and a signatory of the UN Principles for Responsible Investment (UNPRI).

Head of publication

Communications and Corporate Responsibility Department

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For more information

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To learn more about the AXA Group, visit [axa.com](http://www.axa.com)



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2013 Corporate Responsibility brochure



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This report is also available at www.axa.com
This report is also available in French.

