

JUST GROUP**NZAOA TARGET ANNOUNCEMENT**

As a signatory of the UN-convened Net-Zero Asset Owner Alliance (NZAOA), Just Group plc has set intermediate climate targets covering climate solutions investments, financed emissions and engagement, in line with NZAOA's Target-Setting Protocol.

Just Group NZAOA Targets

Just Group is a signatory of the UN-convened NZAOA, a group of asset owners that have committed to transitioning their Investment Portfolios to net-zero greenhouse gas emissions by 2050 and to setting, publishing and reporting against intermediate targets. NZAOA signatories establish targets in accordance with the Target-Setting Protocol and report publicly on progress towards those targets.

Just Group's updated NZAOA targets are set out below.

Climate Solutions Investment Target

Invest £2 billion in qualifying climate solutions investments between 1 January 2026 and 31 December 2029.

Climate solutions investments are identified under Just Group's Climate Solutions Investment Framework.

Financed Emissions Target

Reduce the financed emissions intensity of Just Group's Investment Portfolio, including the Credit and Lifetime Mortgage Portfolios, by 50% by year-end 2029, relative to a 2019 baseline. The metric is measured in tCO₂e/\$m invested. In addition to Scope 1 and Scope 2 emissions, the calculation incorporates Scope 3 emissions for relevant asset classes.

Engagement Target

Undertake climate-related engagement with the 20 largest contributors to financed emissions within the Credit Portfolio between 1 January 2026 and 31 December 2029.

Just Group will report publicly on progress against these targets through its climate-related and sustainability disclosures.

Previous targets

Just Group achieved its year-end 2025 targets, which were published here:

Just Group-Net Zero Asset Targets
