

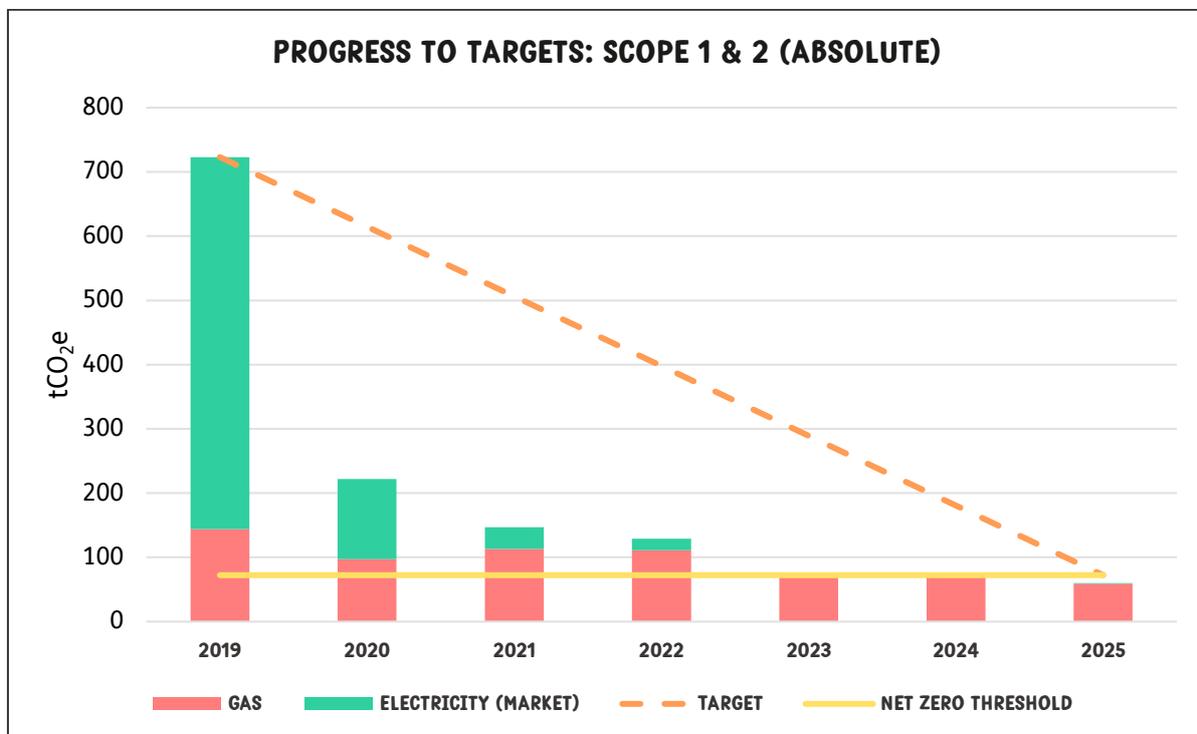


Sustainability Update 2025: Just Group achieves first net zero emissions target and meets green and social investment targets

- Just achieves its first net zero emissions target covering Scope 1 and Scope 2
- Investments of £893 million in green and social assets between 2023 and 2025 surpasses its target
- Credit Portfolio Financed Emissions Intensity (Scope 1, 2 and 3) reduced by 57% by the end of 2025, ahead of schedule

Just Group plc (“Just”) has provided an update on its Sustainability strategy and key objectives following the publication of its 2025 Task Force on Climate-Related Financial Disclosures (TCFD) Report.

Just has achieved its ambitious target to reach net zero in its own operations (Scope 1 direct emissions and Scope 2 market-based emissions) by the end of 2025. Scope 1 and 2 emissions saw an absolute reduction of 92% (663 tCO₂e) against the 2019 baseline year.



On its investment strategy, Just has exceeded its commitment to invest £825 million in green and social assets from the start of 2023 to the end of 2025, delivering £893 million of investment aligned with its Sustainability Bond Framework. Eligible assets include renewable energy, green buildings, clean transportation, affordable housing and access to essential services.

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Just's investments are divided between a credit portfolio, which accounts for up to 90% of the organisation's emissions, and lifetime mortgages. In 2023, Just set an ambitious target to reduce emissions intensity within the credit portfolio (scope 1, 2 and 3) by 50% by the end of 2026 and by the end of 2025 exceeded this by achieving a 57% reduction.

Paul Fulcher, Group Capital Management & Investment Executive at retirement specialist Just Group commented: "We are tremendously proud to have achieved these important milestones on our sustainability journey.

"By combining disciplined, long term asset management with a commitment to directing capital into productive UK opportunities, we ensure that the money we invest works on two fronts: protecting customers' financial futures and strengthening the UK's economic resilience.

"We help people achieve a better later life, that's our purpose and why we exist. Our positive investment approach helps us to fulfil this purpose for our customers, and to improve the communities they and other citizens rely upon."

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Notes to Editors

About Just

Just (Just Group plc) is a FTSE-listed specialist UK financial services company.

A leader in the individual retirement income, care and defined benefit de-risking markets, Just has been trusted to manage more than £30 billion of customers' retirement savings and has helped customers release over £7 billion from their properties.

Just provides the following wide range of products, advice and professional services to individual customers, financial intermediaries, corporate clients and pension scheme trustees:

Marketed Products

- De-risking solutions for pension scheme trustees who want to remove the financial uncertainty of operating defined benefit pension schemes;
- Individually underwritten retirement income products delivering a guaranteed income for life;

News release

- Long term care plans that provide those people moving into residential care with peace of mind by knowing a regular payment will be made to the care provider for the rest of their life;
- Lifetime mortgages for people who want to safely release some of the value from their home.

Professional services

- Regulated financial advice and guidance services for individuals wanting help in using their pension savings and/or releasing some of the value from their home; and
- A range of business services tailored for our corporate clients, ranging from consultancy and software development to fully outsourced customer service delivery and marketing services.

The companies within Just Group are authorised and regulated in the United Kingdom by the Financial Conduct Authority and / or the Prudential Regulation Authority.

The information contained in this press release is intended solely for journalists and should not be relied upon by private investors or any other persons to make financial decisions.

