



**ASSURANCE  
HEALTHCARE  
LIMITED**

**ADVANCING  
CARE  
EMPOWERING  
HEALTH**

**SUSTAINABILITY REPORT 2025**

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This document has been reviewed by the Company's sponsor, Evolve Capital Advisory Private Limited. It has not been examined or approved by the Exchange and the Exchange assumes no responsibility for the contents of this document, including the correctness of any of the statements or opinions made or reports contained in this document.

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# ABOUT THE REPORT

## 1.1 BOARD STATEMENT

The Board of Directors (the “Board”) of Assurance Healthcare Limited is pleased to present the Annual Sustainability Report for the financial year ended December 2025 (“FY2025”). This report reflects the Group’s continued commitment to embedding sustainability into its business strategy and day-to-day operations as it strengthens its position within the healthcare industry.

### A Year of Progress in Sustainability and Growth

Building on the foundations established in FY2024, the Group has further integrated sustainability considerations into its strategic planning and decision-making processes. The Board recognises that long-term success is driven not only by financial performance, but also by the Group’s ability to create positive and lasting environmental, social, and governance (“ESG”) outcomes for its stakeholders.

### Our ESG Focus Areas

Environmental stewardship remains a key priority, with continued efforts to reduce the Group’s environmental footprint through more efficient use of energy and water, waste reduction initiatives, and the promotion of responsible sourcing practices across the supply chain.

As a healthcare provider, social responsibility is central to the Group’s purpose. During FY2025, the Group strengthened its focus on community engagement, data protection, and inclusivity, while working through partnerships and outreach initiatives to improve access to quality and affordable healthcare services.

Employee well-being is fundamental to the Group’s success. In FY2025, training and development opportunities were expanded to support professional growth, capability building, and overall well-being. The Group remains committed to maintaining a fair, diverse, and inclusive workplace that fosters innovation, collaboration, and excellence.

Strong governance underpins all of the Group’s activities. The Board continues to emphasise transparency, accountability, and ethical conduct, and during the year implemented additional measures to enhance stakeholder engagement and uphold integrity across the organisation.

### Board Oversight and Governance of Sustainability

Sustainability considerations are embedded in the Board’s formulation of business strategies to support sustainable development, long-term value creation, and organisational resilience. The Board oversees the identification and assessment of material ESG factors and provides guidance on the management of related risks and opportunities. Management is responsible for establishing sustainability policies, processes, and targets, as well as implementing initiatives and monitoring progress against the Group’s sustainability objectives. To ensure that the Board is equipped to fulfil its responsibilities, all Directors have completed the mandatory Sustainability Training for Directors of listed companies, as stipulated by SGX-ST.

### Key Highlights for FY2025

During the year, the Group continued to advance innovative healthcare solutions through the adoption of technology to enhance patient outcomes and address evolving industry needs. The Group also reaffirmed its commitment to measurable sustainability targets, including reductions in resource consumption and carbon emissions, as part of its response to climate-related challenges. Ongoing engagement with stakeholders remained a priority, enabling the Group to gather feedback and collaborate on shared sustainability goals.

### Looking Ahead

Sustainability is an ongoing journey. Looking forward, the Group remains committed to deepening stakeholder engagement, expanding its positive impact, and strengthening a resilient, innovative, and sustainable business model. The Board is confident that these efforts will support long-term growth while delivering value to shareholders and broader society.

The Group welcomes feedback and suggestions from stakeholders at [enquiry@assurance-healthcare.com](mailto:enquiry@assurance-healthcare.com) and thanks its shareholders, employees, customers, and partners for their continued trust and support. Together, we remain committed to advancing economic prosperity in harmony with environmental stewardship and social responsibility.

# ABOUT THE REPORT

## 1.2 REPORTING BOUNDARY AND SCOPE

This report covers the period from 1 January 2025 to 31 December 2025 (“FY2025”) and provides a comprehensive overview of the Group’s sustainability initiatives and achievements, with an emphasis on core operations in Singapore. In addition to detailing the undertakings and performance of the parent company, Assurance Healthcare Limited, the report also includes the activities of its subsidiary, Singapore Assurance Healthcare Pte. Ltd.

To maintain transparency and data integrity, the Group has adopted an operational control approach for information consolidation. By establishing clear boundaries and scope, the report aims to deliver a thorough and accurate representation of our sustainability efforts, encompassing the challenges encountered and milestones reached.

## 1.3 APPROACH AND METHODOLOGY

This Sustainability Report was prepared with reference to the Global Reporting Initiative (“GRI”) Standards 2021, following key principles such as accuracy, balance, clarity, comparability, completeness, sustainability context, timeliness, and verifiability. The report also highlights our dedication to the United Nations Sustainable Development Goals (“UNSDGs”). We comply with guidelines from the Singapore Exchange Securities Trading Limited (“SGX-ST”), including the Catalist Rules and the Sustainability Reporting Guide in Practice Note 7F. Our goal is to provide a clear and transparent overview of how our organisation addresses sustainability challenges across all operations.

We selected the GRI framework because it is a widely recognised and internationally accepted method for reporting on ESG performance. By adopting the GRI framework, we ensure our sustainability reporting meets international standards, improves transparency, and allows for easy comparison with other organisations. In applying the GRI framework, the Group follows GRI guidelines to gather, analyse, and share relevant sustainability data on topics like environmental impact, labour practices, and human rights. This thorough process helps stakeholders gain a comprehensive understanding of our sustainability performance and progress over time.

In addition, this report aligns with the International Financial Reporting Standards (“IFRS”) Climate-related Disclosures issued by the International Sustainability Standards Board (“ISSB Disclosures”), providing details about our climate change strategies and impacts. To identify and prioritise important ESG issues, we actively engage with stakeholders through consultations, surveys, and feedback channels. This collaborative process ensures our sustainability initiatives reflect stakeholder expectations and concerns.

## 1.4 ASSURANCE

To ensure the accuracy of this report, internal monitoring and verification processes have been applied. The Board has conducted an internal review, and no external assurance was obtained for this reporting year. All information provided has been thoroughly checked and any year-to-year changes have been clearly explained to support meaningful comparisons. This report is intended to give readers an overview of the Group’s sustainability practices and policies. For future sustainability reports, we may consider obtaining independent external assurance.

# CORPORATE PROFILE

## 2.1 VALUE CHAIN

Operating in the healthcare sector, Assurance Healthcare Limited (“AHL”), and its subsidiary Singapore Assurance Healthcare Private Limited (“SAH”), provides a range of services and managed healthcare solutions, focusing on the efficient coordination and administration of healthcare to ensure quality, cost-effectiveness, and optimal delivery.

With headquarters in Singapore, our operations serve a regional client base, offering comprehensive services through our subsidiary, SAH. We have developed a robust network of medical and wellness providers, enabling us to deliver healthcare and wellness solutions to corporations and their employees. Our supply chain integrates approximately 900 panel clinics, connecting these clinics with AHL and ultimately serving our broad customer base, which includes corporations, insurance partners, and end-users such as employees and policyholders. Our efforts are directed toward facilitating easy access to high-quality healthcare while prioritizing the satisfaction and well-being of all stakeholders in our value chain. By upholding excellence and efficiency at every stage, we aim to generate value not only for our organization but also for the communities and individuals we support.

## 2.2 OUR VISION, MISSION, VALUE AND CULTURE

### Our Vision

To empower individuals with targeted, accessible, and innovative healthcare solutions, enhancing their well-being and quality of life.

### Our Mission

To lead the transformation of healthcare management through technology-driven application and setting new standards for excellence and accessibility in managed healthcare solutions.

### Our Value

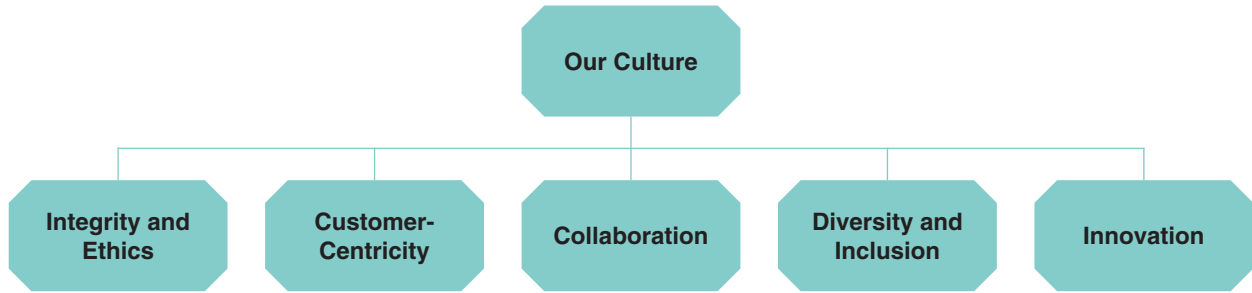
To deliver tailored solutions for superior healthcare outcomes:

- **Seamless Collaboration:** Flexible solutions designed to complement existing the Third-Party Administrator services or operate independently to meet your unique needs.
- **Cutting-Edge Technology:** Faster access to claim data through online platforms, accelerated claim processing and reimbursement systems with AI-powered claims processing, and omni-channel support simplify operations and improve transparency.
- **Proactive Care Management:** Focus on faster recoveries, proper rehabilitation, and preventive health programs to reduce long-term costs and enhance outcomes.
- **Data-Driven Insights:** Harness advanced analytics to monitor healthcare trends, optimise employee well-being programs, and gain actionable insights for smarter healthcare decisions.
- **Cost-Effective Strategies:** Optimise healthcare costs with innovative ABS control, wellness programs, and referrals to government hospitals.
- **Enhanced Customer Experience:** Industry-leading fastest turnaround times for non-panel claim reimbursements, personalised triage services, and tailored care pathways.

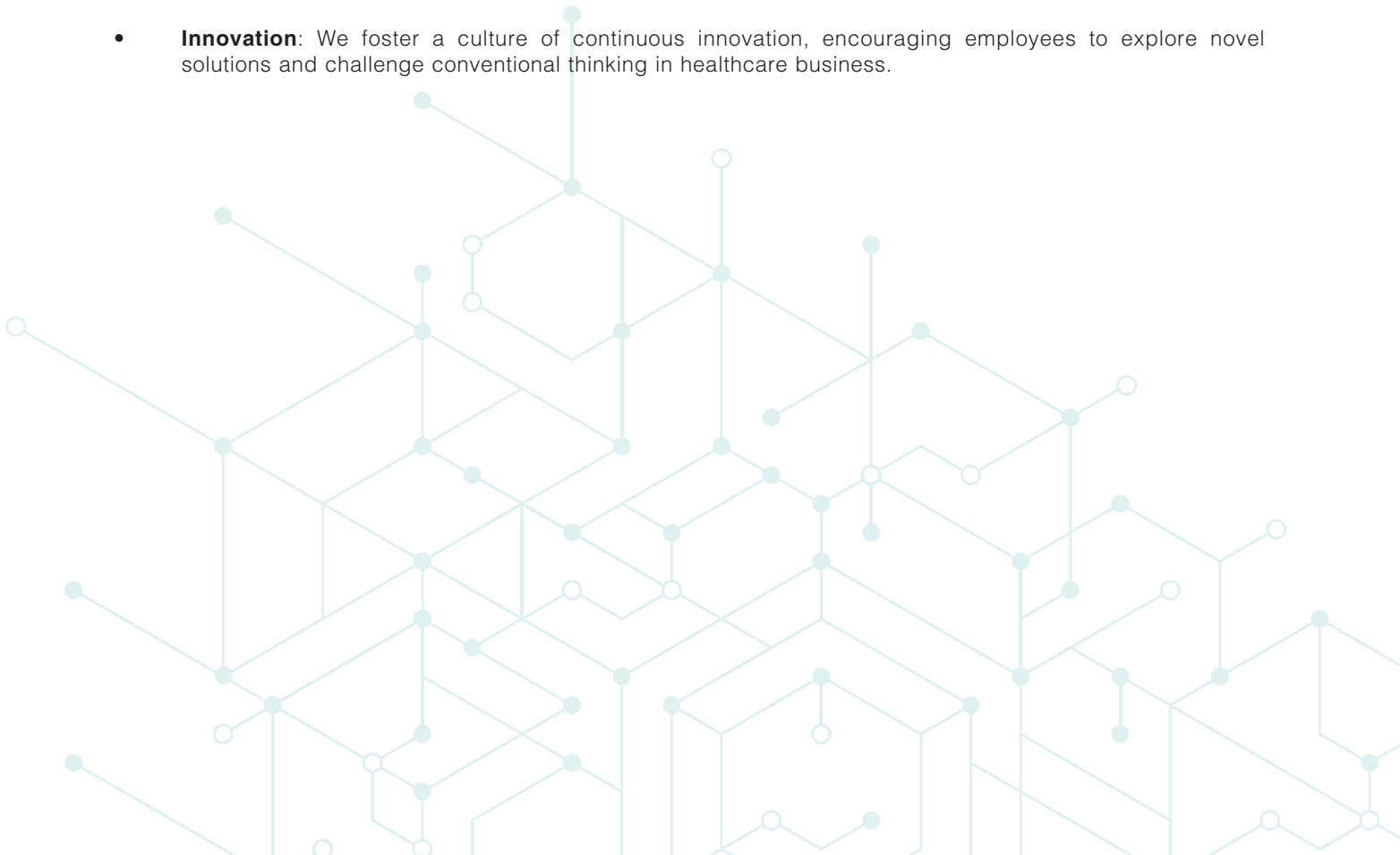
# CORPORATE PROFILE

## Our Culture

Our organisational culture at AHL is deeply rooted in the following values, which serve as guiding principles for our success:



- **Integrity and Ethics:** We uphold the highest standards of integrity, ethics, and professionalism in all aspects of our work, ensuring transparency, accountability, and trustworthiness in our interactions with clients, employees, and stakeholders.
- **Customer-Centricity:** We prioritise the needs and experiences of our customers, striving to exceed their expectations and deliver care and support at every touchpoint.
- **Collaboration:** We believe in the power of collaboration and teamwork, working closely with healthcare professionals, and partners to drive impactful outcomes.
- **Diversity and Inclusion:** We celebrate diversity and promote a culture of inclusion where all individuals are valued, respected, and empowered to contribute their unique perspectives and talents to our shared mission.
- **Innovation:** We foster a culture of continuous innovation, encouraging employees to explore novel solutions and challenge conventional thinking in healthcare business.



# OUR ESG APPROACH

## 3.1 ALIGNMENT WITH INTERNATIONAL INITIATIVES



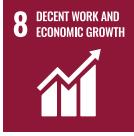

### 3.1.1 Sustainable Development Goals (SDGs)

The General Assembly, established in 1945 under the United Nations Charter (“UN”), serves as the principal deliberative, policymaking, and representative organ of the United Nations. Encompassing all 193 member states, it provides a unified platform for multilateral dialogue on the comprehensive range of global issues addressed by the Charter. Furthermore, the General Assembly holds a significant role in the establishment and codification of international law.


On 25 September 2015, the United Nations General Assembly adopted 17 Sustainable Development Goals (“SDGs”) as part of an ambitious agenda aimed at eradicating poverty, safeguarding the environment, and promoting prosperity for all. Each goal is structured around objectives set over a 15-year period. The SDGs call upon governments, businesses, and civil society organisations to collaborate in ending poverty and ensuring that every individual enjoys dignity and opportunity.

At AHL, we recognise the SDGs as a foundational framework guiding our environmental initiatives. Aligning our strategic priorities with these goals enhances our corporate reputation, appeals to socially responsible consumers, and builds stakeholder trust. This approach also mitigates risks associated with environmental and social challenges, thereby supporting long-term organisational resilience. Ultimately, contributing to the advancement of the SDGs supports both a more sustainable and equitable society and the broader interests of the Group.

As we progress with our sustainability agenda, we will continually evaluate our alignment with the SDGs and make adjustments to our internal objectives and strategies as necessary, to ensure effective contribution to these global targets.

SDGs	SDGs Relevant Targets to Our Businesses	Our Participation
 <p><b>3</b> GOOD HEALTH AND WELL-BEING</p>	3.8: Achieve universal health coverage, including financial risk protection, access to quality essential health-care services and access to safe, effective, quality and affordable essential medicines and vaccines for all.	We provide comprehensive employee healthcare, safe and healthy working conditions and ensure ethical sourcing of healthcare services and products.
 <p><b>6</b> CLEAN WATER AND SANITATION</p>	6.1: By 2030, achieve universal and equitable access to safe and affordable drinking water for all.	We are committed to reduce our water consumption as well as monitor and report our water usage to encourage responsible water consumption and protection of water sources.
 <p><b>8</b> DECENT WORK AND ECONOMIC GROWTH</p>	8.8: Protect labour rights and promote safe and secure working environments for all workers, including migrant workers, in particular, women migrants, and those in precarious employment.	We are committed to enhancing employee attraction and retention as well as maintaining the records of zero workplace incident.
 <p><b>10</b> REDUCED INEQUALITIES</p>	10.2: By 2030, empower and promote the social, economic and political inclusion of all, irrespective of age, sex, disability, race, ethnicity, origin, religion or economic or other status.	We aim to foster a work environment for employees that promotes fairness, equality and respect for social and cultural diversity, regardless of their gender, age, race, religion, ethnicity or nationality. Therefore, we ensure equal opportunities in recruitment, fair compensation, career progression and access to training for all employees.

# OUR ESG APPROACH

SDGs	SDGs Relevant Targets to Our Businesses	Our Participation
	13.3: Improve education, awareness-raising and human and institutional capacity on climate change mitigation, adaptation, impact reduction and early warning.	We have internally established procedures aimed at managing our electrical and water consumption efficiently. Our approach to mitigating climate change includes conducting climate scenario analysis to identify the potential climate related-risks and opportunities, and implement the mitigation measures or strategy.
	16.5: Substantially reduce corruption and bribery in all their forms.  16.7: Ensure responsive, inclusive, participatory and representative decision-making at all levels.  16.A: Ensure public access to information and protect fundamental freedoms, in accordance with national legislation and international agreements.	We have an established anti-corruption policy and fostered a culture of compliance, integrity and accountability. Additionally, we are committed to enhancing our cybersecurity measures, complying with data protection regulations, conducting regular audits, and implementing robust data privacy policy.

### 3.1.2 United Nations Global Compact

The United Nations Global Compact (“UNGC”) is an initiative of the United Nations designed to advance sustainable and socially responsible business practices worldwide, while encouraging participating organisations to provide transparent progress reports. The UNGC offers a principle-based framework consisting of ten principles that address human rights, labour standards, environmental stewardship, and anti-corruption measures. The following section details our report’s alignment with each of these ten UNGC principles.

UNGC Principle		Report Section
<b>Human Rights</b>		
<b>Principle 1</b>	Businesses should support and respect the protection of internationally proclaimed human rights.	Customer Feedback and Satisfaction
<b>Principle 2</b>	Make sure that they are not complicit in human rights abuses.	
<b>Labour</b>		
<b>Principle 3</b>	Businesses should uphold the freedom of association and the effective recognition of the right to collective bargaining.	Data Privacy and Cyber Security
<b>Principle 4</b>	Elimination of all forms of forced and compulsory labour.	Human Rights and Non-Discrimination
<b>Principle 5</b>	Effective abolition of child labour.	
<b>Principle 6</b>	Elimination of discrimination in respect of employment and occupation.	Employee Care

# OUR ESG APPROACH

UNGC Principle		Report Section
<b>Environment</b>		
<b>Principle 7</b>	Businesses should support a precautionary approach to environmental challenges.	Environmental Sustainability
<b>Principle 8</b>	Undertake initiatives to promote greater environmental responsibility.	
<b>Principle 9</b>	Encourage the development and diffusion of environmentally friendly technologies.	
<b>Anti-Corruption</b>		
<b>Principle 10</b>	Businesses should work against corruption in all its forms, including extortion and bribery.	Corporate Governance

# OUR ESG APPROACH

## 3.2 STAKEHOLDER ENGAGEMENT

AHL engages with a wide variety of stakeholders including employees, customers, business partners, industry associations, and regulators. To make sure our work addresses major economic, social, and environmental concerns, and stays aligned with stakeholder priorities, we thoroughly reviewed our main topics for FY2025. We assessed these topics using industry standards, comparisons with similar businesses, feedback from external stakeholders, and input from management.

Stakeholder engagement is crucial to driving our sustainability initiatives forward. We aim to deeply understand their needs, expectations, and concerns by maintaining transparent and open communication channels. This approach has played a key role in building trust and strong relationships with our stakeholders.

We remain fully committed to ongoing engagement and collaboration, actively involving stakeholders in our daily operations. We believe this is vital for ensuring that their perspectives directly inform our sustainability strategies.

The table below summarises our main stakeholder groups, their primary concerns, and how we engage with them.

Stakeholder	Topics of Concern	Communication Channels	Frequency of Communication
<b>Shareholders and Investors</b>	<ul style="list-style-type: none"> <li>Long-term profitability and financial performance;</li> <li>Sustainability matters;</li> <li>Compliance with all relevant requirements</li> </ul>	<ul style="list-style-type: none"> <li>SGX announcements;</li> <li>Shareholder’s meeting;</li> <li>Annual reports;</li> <li>Company’s website;</li> <li>Regular updates and communication</li> </ul>	<ul style="list-style-type: none"> <li>As and when;</li> <li>At least once a year</li> </ul>
<b>Authorities and Regulatory Bodies</b>	<ul style="list-style-type: none"> <li>Compliance with applicable regulations and requirements;</li> <li>Contribution to infocomm sector</li> </ul>	<ul style="list-style-type: none"> <li>Regular updates and communication;</li> <li>Reports and compliance;</li> <li>SGX announcements</li> </ul>	As and when
<b>Business partners and Suppliers</b>	<ul style="list-style-type: none"> <li>Continued development of innovative solutions;</li> <li>Adoption of environmentally friendly business practices</li> </ul>	<ul style="list-style-type: none"> <li>Feedback via online or face-to-face engagement;</li> <li>Site visits;</li> <li>Joint project collaborations;</li> <li>Surveys</li> </ul>	As and when
<b>Customers</b>	<ul style="list-style-type: none"> <li>Ability to meet quality standards; Ability to meet delivery timelines;</li> <li>Adoption of environmentally friendly business practices</li> </ul>	<ul style="list-style-type: none"> <li>Feedback via online or face-to-face engagement;</li> <li>Company website;</li> <li>Regular updates and communication;</li> <li>Surveys</li> </ul>	As and when
<b>Employees</b>	<ul style="list-style-type: none"> <li>Provision of training and education; Management of occupational health and safety; Promotion of work life balance</li> </ul>	<ul style="list-style-type: none"> <li>Internal updates and communication;</li> <li>Events and functions;</li> <li>Surveys</li> </ul>	<ul style="list-style-type: none"> <li>As and when;</li> <li>Employee handbook;</li> <li>Notices</li> </ul>

# OUR ESG APPROACH

## 3.3 MATERIALITY ASSESSMENT

In alignment with our commitment to sustainability reporting, we conducted a materiality assessment in FY2024 to identify the principal sustainability issues affecting our operations and stakeholders. This thorough assessment incorporated feedback from both internal and external stakeholders, data analysis, and benchmarking against industry standards and best practices. Notably, external stakeholder engagement was facilitated through online surveys, permitting AHL to acquire valuable perspectives from customers and vendors. Through this process, we evaluated their expectations, concerns, and feedback regarding our services and sustainability initiatives.

A materiality matrix was employed to assess and prioritise these sustainability topics according to their potential impact on our business and stakeholders, as well as their significance to stakeholders. The outcome is a list of material factors disclosed within this report.





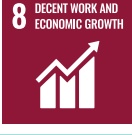
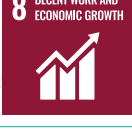




In accordance with the guidance provided by the 2021 GRI Standards, we have identified the following aspects of material significance to the Group:





# OUR ESG APPROACH

We have systematically assessed and prioritised these sustainability issues according to their potential impact on our business and stakeholders, as well as their relevance to stakeholder interests. The Board and management have completed a comprehensive review of the material topics for this year’s report, confirming that the topics identified previously remain relevant to AHL’s operations and its stakeholders. The table below presents the Material Topics relevant for FY2025, together with their alignment to the UNSDGs.

Material Topic	Impact	SDG Linkages
<b>Environment</b>		
<b>GHG Emissions Management</b>	Failure to manage emissions effectively can lead to air pollution, climate change, regulatory non-compliance, financial penalties, and reputational damage. High greenhouse gas (“GHG”) emissions also contribute to climate change, making the Group a target for criticism from stakeholders and environmentally conscious clients.	
<b>Energy Management</b>	Inefficient energy use increases operational costs and carbon emissions, negatively affecting profitability and environmental sustainability. A lack of energy management strategies could result in resource wastage and vulnerabilities to fluctuating energy prices or supply disruptions.	
<b>Water Management</b>	Inadequate water management can lead to water pollution, resource scarcity, increased operational costs, and environmental degradation. Poor wastewater treatment or high-water usage could harm local ecosystems and damage relationships with communities and regulators.	
<b>Social</b>		
<b>Employee Diversity</b>	Failure to embrace diversity can limit access to talent, stifle innovation, and foster a non-inclusive workplace culture. This could result in discrimination, reputational damage and difficulties in retaining and engaging employees.	
<b>Employee Attraction and Retention</b>	Failure to provide stable and meaningful employment could lead to high turnover rates, reduced employee morale, and difficulty attracting talent. This may lower productivity and hinder innovation within the Group.	
<b>Training and Development</b>	A lack of employee training can result in skill gaps, lower productivity, development opportunities and reduced innovation. Employees may struggle to adapt to new technologies or sustainability practices, leading to inefficiencies and reduced competitiveness.	
<b>Employee Health and Safety</b>	Neglecting employee health and safety can lead to higher rates of accidents, illnesses, and occupational diseases, reduce workforce productivity and morale. Employees may also feel unsafe and undervalued, leading to dissatisfaction, absenteeism, and higher attrition rates.	
<b>Customer Feedback and Satisfaction</b>	Subpar product and services quality standards could result in defective products, regulatory non-compliance, recalls, and customer dissatisfaction. These issues can harm AHL’s reputation, reduce market share, and lead to significant financial losses.	

# OUR ESG APPROACH

Material Topic	Impact	SDG Linkages
<b>Governance</b>		
<b>Anti-Corruption</b>	Corruption within the Group could result in legal repercussions, financial losses, bribery, unethical business practices, and eroded stakeholder trust. It may also damage AHL's reputation, jeopardising partnerships and long-term business success.	
<b>Cyber Security and Data Privacy</b>	Compromised personal, financial, or medical data can lead to identity theft, fraud, and exposure of confidential business information. Clients and partners may lose confidence in the AHL's ability to safeguard sensitive information, leading to loss of business.	

# OUR SUSTAINABILITY AMBITION AND STRATEGIC TARGETS

At AHL, sustainability forms an essential part of our business strategy as we endeavour to generate lasting value for our stakeholders and contribute to a healthier, more sustainable future. Our sustainability vision is shaped by a steadfast commitment to economic viability, environmental stewardship, social responsibility, and robust governance practices. We are dedicated to embedding sustainable principles within our operations, ensuring that business growth is consistently aligned with ethical and responsible corporate conduct. To this end, we have set clear strategic targets that direct our sustainability initiatives across critical areas such as climate action, employee well-being, customer satisfaction, corporate governance, and data security. These objectives are designed to strengthen operational resilience, minimise our environmental impact, and promote a diverse and inclusive workplace. Through ongoing evaluation and continuous improvement, AHL remains committed to maintaining the highest standards of sustainability while delivering high-quality, accessible, and responsible healthcare solutions.

The time horizons for our targets are defined as follows:

- **Short-term:** Within 1 to 2 years (Supporting AHL's short-term transformation goals)
- **Medium-term:** Current year through 2030 (Focusing on formalising group structure and operations, and aligning with the Singapore Green Plan 2030)
- **Long-term:** 2030 and above (Aiming for stability and sustainable growth)

Please refer to the table below for our specific targets across various categories:

S/N	Particular	Targets
1	Energy and Emissions	<ul style="list-style-type: none"> <li>• Short-term: Reduce intensity by 5.0%</li> <li>• Medium-term: Reduce intensity by 5.0%</li> <li>• Long-term: Reduce intensity by 5.0% to 10.0%</li> </ul>
2	Water Management	<ul style="list-style-type: none"> <li>• Short-term: Reduce intensity by 5.0%</li> <li>• Medium-term: Reduce intensity by 5.0%</li> <li>• Long-term: Reduce intensity by 5.0% to 10.0%</li> </ul>
3	Employee Hiring and Turnover Rate	<ul style="list-style-type: none"> <li>• For FY2026, we target to maintain our hiring and turnover rate below 10.0%.</li> </ul>
4	Recordable Injuries	<ul style="list-style-type: none"> <li>• To maintain a record of zero recordable injuries.</li> </ul>
5	Customer Satisfaction	<ul style="list-style-type: none"> <li>• Short-term: Increase the number of medical service providers by 5.0% by FY2026.</li> <li>• Medium-term: Expand our network of service providers by consistently increasing the number of medical service providers and onboard government hospitals, Traditional Chinese Medicine ("TCM") practitioners, dentists, chiropractors and rehabilitation centre.</li> <li>• Long-term: Maintain a high standard of customer service and promptly address any complaints received.</li> </ul>
6	Compliance with Laws and Regulations	<ul style="list-style-type: none"> <li>• Continue to fully comply with regulations in FY2026 and beyond, maintaining our dedication to preserving the trust of our stakeholders.</li> <li>• Maintain high standards of conduct and ethical behaviour in all our business activities and supporting a culture of compliance and good corporate governance with zero reported incidents of corruption.</li> </ul>

# OUR SUSTAINABILITY AMBITION AND STRATEGIC TARGETS

S/N	Particular	Targets
7	Data Privacy and Cyber Security	<ul style="list-style-type: none"> <li>• Short-term: Abide by the PDPA with an internal policy in place to safeguard data privacy.</li> <li>• Medium-term: To obtain the Data Protection Trustmark (“DPTM”) certification.</li> <li>• Long-term: To attain the Outsource Service Provider Audit Report (“OSPAR”), issued by the Association of Banks in Singapore (“ABS”).</li> </ul>

To reduce duplication and enhance reporting conciseness, the Board Diversity targets are disclosed in the Corporate Governance Report on page 29 of the Annual Report, rather than being repeated in this Sustainability Report.

# ECONOMIC SUSTAINABILITY

## 5.1 ECONOMIC PERFORMANCE

At AHL, economic sustainability serves as a cornerstone of our long-term growth and success. We are dedicated to developing a robust business model that harmonizes financial performance with responsible corporate practices, thereby ensuring enduring value for our stakeholders. Through targeted investments in innovation, operational efficiency, and prudent resource management, we seek to drive sustainable business growth while preserving the affordability and accessibility of healthcare services.

By cultivating strategic partnerships, expanding revenue sources, and responding proactively to market changes, AHL continually enhances its economic resilience while delivering high-quality, cost-effective healthcare solutions. Our commitment to economic sustainability is further supported by ethical financial management, transparent governance, and ongoing initiatives to boost efficiency and productivity. Collectively, these measures enable us to advance the industry, promote workforce stability, and foster broader socio-economic development, underscoring our dedication to a sustainable and inclusive healthcare ecosystem.

Performance Indicator	Unit	FY2024 (Audited)	FY2025 (Audited)
Revenue	S\$'000	588	740
Loss after income tax for the financial year	S\$'000	(1,345)	(782)

The Group recorded revenue of S\$740,000 in FY2025, representing a 26% increase from FY2024, driven by higher service volumes from existing clients and contributions from new clients. Improved receivables management resulted in a reversal of expected credit losses of S\$40,000, while overall cost levels remained stable. Consequently, the net loss narrowed to S\$782,000, compared to S\$1,344,000 in FY2024.

While industry demand remains resilient, the operating environment continues to be characterised by intense competition and stringent regulatory requirements. The Group remains focused on operational efficiency, regulatory compliance, and service quality in the conduct of its business.

For more details on the Group's economic performance, please refer to our Annual Report.



# ENVIRONMENTAL SUSTAINABILITY

## 6.1 OUR APPROACH, PERFORMANCE AND TARGETS

At AHL, we recognise the critical role that environmental sustainability plays in fostering a healthier future for our communities and the planet. As a responsible healthcare solution provider, we are committed to integrating sustainable practices into our operations, ensuring that our business growth aligns with environmental stewardship.

Our approach to sustainability is guided by our dedication to reducing our environmental footprint, optimising resource efficiency, and promoting eco-friendly healthcare solutions. We continuously explore innovative ways to minimise water consumption, improve energy efficiency, and support sustainable supply chains. Additionally, we work closely with our network of medical and wellness providers to encourage sustainable practices across the healthcare ecosystem.

By prioritising sustainability, we aim to contribute to a more resilient and environmentally responsible healthcare sector while delivering high-quality, efficient, and cost-effective services. Through ongoing initiatives and strategic partnerships, AHL remains committed to upholding the highest standards of environmental responsibility in our journey toward a sustainable future.

	Unit	FY2023 (Base Year)	FY2024	FY2025	FY2030 (Target Year)
<b>Total GHG Emission Intensity</b>	tCO <sub>2</sub> e/SGD1,000	0.0011	0.0031	0.0024	0.0010
<b>Total Energy Consumption Intensity</b>	MJ/SGD1,000	9.54	27.43	21.05	9.06
<b>Total Water Consumption Intensity</b>	Cubic Metre (m <sup>3</sup> )/ SGD 1,000	NA <sup>1</sup>	0.026	0.025	0.025

## 6.2 GREENHOUSE GAS EMISSION MANAGEMENT

Effective management of GHG emissions is integral to advancing sustainability and mitigating environmental impact within the healthcare industry. Given the significant energy requirements associated with data centres, digital infrastructure, and medical equipment, robust emissions management practices are crucial for minimising carbon footprints while maintaining operational excellence. At AHL, we acknowledge the importance of responsible energy consumption and are dedicated to implementing strategies that lower emissions throughout our operations. These efforts include deploying energy-efficient technologies and optimising data centre performance.

AHL's carbon footprint is evaluated by measuring GHG emissions in tonnes of carbon dioxide equivalent ("tCO<sub>2</sub>e"). Our operations generate only indirect (Scope 2) GHG emissions through electricity consumption, with no direct (Scope 1) GHG emissions. To identify areas for reduction, we systematically measure and monitor Scope 2 emissions in this report, as they constitute the predominant source of GHG from our activities.

<sup>1</sup> FY2024 marks the first year of our water consumption monitoring, as such no data is available for FY2023.

# ENVIRONMENTAL SUSTAINABILITY

Our total GHG emissions<sup>2</sup> are as follows:

GHG Emission	Unit	FY2023 (Base Year)	FY2024	FY2025
<b>Total GHG Emission</b>	tCO <sub>2</sub> e	3.43	1.80	1.74
<b>GHG Scope-wise Emissions</b>				
<b>GHG Scope 1</b>	tCO <sub>2</sub> e	–	–	–
<b>GHG Scope 2<sup>3</sup></b>	tCO <sub>2</sub> e	3.43	1.80	1.74
<b>Percentage (%)</b>				
<b>GHG Scope 1</b>	Proportion	0%	0%	0%
<b>GHG Scope 2</b>	Proportion	100%	100%	100%
<b>Intensity</b>				
<b>Total GHG Emission Intensity<sup>4</sup></b>	tCO <sub>2</sub> e/SGD 1,000	0.0113	0.0031	0.0024

Our total GHG emissions in FY2025, which were solely due to Scope 2 GHG emissions, was 1.74 tCO<sub>2</sub>e. This is an approximately 3.3% reduction from our emissions in FY2024. Total emission intensity for FY2025 is recorded at 0.0024 tCO<sub>2</sub>e/SGD 1,000 of revenue, a 23.3% reduction from FY2024, which was 0.0031 tCO<sub>2</sub>e/SGD 1,000 of revenue. This is largely due to the increase in revenue from FY2024. This reduction in emissions intensity demonstrates our ongoing commitment to reducing our environmental impact through improved operational efficiency.

## 6.3 ENERGY MANAGEMENT

At AHL, we maintain a strong commitment to the conservation of energy resources. We recognise that effective energy management is essential for both environmental sustainability and operational efficiency. As a healthcare service provider dependent on digital infrastructure and data centres, we focus on optimising energy consumption to minimise our environmental impact while upholding high standards of service delivery.

Central to this approach is the systematic monitoring of electricity usage throughout our operations. By closely analysing our energy consumption patterns, we are able to establish realistic and attainable energy efficiency objectives, ensuring our resources are managed in a responsible, sustainable, and effective manner.

Energy Consumption	Unit	FY2023 (Base Year)	FY2024	FY2025
<b>Electricity Consumed</b>	MJ	29,999.20	16,124.40	15,580.80
<b>Total Energy Intensity<sup>5</sup></b>	MJ/SGD 1,000	9.54	27.43	21.05

<sup>2</sup> FY2023 and FY2024 emissions and emissions intensity have been restated to reflect updated emissions factors.

<sup>3</sup> Scope 2 emissions are indirect GHG emissions associated with the purchased and consumed electricity. The calculation conducted has been aligned as per GHG protocol. Energy Market Authority Grid Emission Factor is used for Emission factor calculation.

<sup>4</sup> Emission intensity is calculated using total emissions divided by total revenue in thousands.

<sup>5</sup> Energy intensity is calculated using total energy consumption divided by total revenue in thousands.

# ENVIRONMENTAL SUSTAINABILITY

In FY2025, our total energy consumption was 15,580.80 megajoules ("MJ") which is an approximate 3.4% reduction from our energy consumed in FY2024. The energy intensity for FY2025 is recorded at 21.05 MJ/SGD1,000 of revenue, a 23.3% reduction from FY2024, where it stood at 27.43 MJ/SGD 1,000 of revenue. This is also largely due to the increase in revenue in FY2025.

## 6.4 WATER MANAGEMENT

AHL acknowledges the essential role of water conservation within our overarching sustainability objectives. We are dedicated to utilising water resources efficiently, ensuring that our operations consistently support conservation efforts. Through measures aimed at reducing unnecessary usage, eliminating waste, and advocating for sustainable water management practices across our network, we strive to minimise environmental impact and promote responsible, long-term resource stewardship.

Water Consumption	Units	FY2024	FY2025
Total Water Consumption	Cubic Meters (m <sup>3</sup> )	15.30	18.40
Total Water Intensity	m <sup>3</sup> /SGD1,000	0.026	0.025

We systematically monitor and manage our third-party water usage, which enables us to pinpoint opportunities for improvement and implement targeted conservation strategies.

AHL maintains a rigorous approach to responsible water stewardship through ongoing enhancement and adherence to established best practices. This proactive methodology not only ensures compliance with regulatory standards but also underscores our broader dedication to sustainability, fostering positive outcomes for both the communities we serve and the environment.

## 6.5 MANAGING CLIMATE-RELATED RISKS AND OPPORTUNITIES

### 6.5.1 Governance

AHL places significant emphasis on robust governance to effectively address climate-related risks and opportunities. Our comprehensive governance framework incorporates climate considerations into strategic decision-making, risk management, and operational procedures, ensuring alignment with the ISSB standards' disclosure requirements.

#### **Board's Role in Climate Governance**

The Board maintains overall accountability for supervising AHL's management of climate-related risks and opportunities. Climate considerations are integrated into board deliberations within the broader context of sustainability and risk management strategies. The Board's principal responsibilities encompass:

- **Strategic Oversight:** Reviewing and endorsing AHL's climate strategy to ensure consistency with business objectives and regulatory requirements.
- **Risk and Opportunity Assessment:** Informed by the risk committee, the Board receives updates, recommendations, findings, and addresses significant matters pertaining to sustainability. It also evaluates material climate-related risks and opportunities that may affect the Group's operations, financial results, and long-term resilience.
- **Policy and Compliance Monitoring:** Confirming adherence to applicable environmental regulations, industry standards, and sustainability obligations.

To further strengthen the Board's effectiveness in overseeing climate risks, AHL conducts regular briefings and capacity-building initiatives on emerging climate trends, new regulatory frameworks, and leading practices in sustainability governance.

# ENVIRONMENTAL SUSTAINABILITY

## **Management's Role in Climate Governance**

AHL's management team is accountable for implementing climate-related strategies and integrating sustainability considerations into everyday operations. Through proactive engagement and continual innovation, management aims to capitalise on climate-related opportunities while effectively mitigating risks, ensuring the business model supports sustainable growth and resilience.

Key roles and responsibilities are as follows:

- **Sustainability Committee:** Directed by senior management, this committee identifies, evaluates, and oversees climate-related risks and opportunities, ensuring consistency with AHL's overarching risk management framework.
- **Stakeholder Engagement:** Responsible for managing climate-related disclosures and engaging with key stakeholders like investors, regulators, and customers, on relevant climate issues.
- **Operational Integration:** Business units embed climate resilience initiatives, such as energy efficiency measures, emissions reduction programs, and sustainable procurement practices, within operational planning.
- **Data Collection and Reporting:** Management supervises the gathering, analysis, and disclosure of climate-related data, maintaining transparency and compliance with ISSB disclosure requirements.
- **Innovation and Continuous Improvement:** Fosters the adoption of sustainable technologies and best practices to mitigate climate risks and maximize opportunities in healthcare service delivery.

Through this structured governance model, AHL reaffirms its dedication to proactively managing climate-related risks, capitalising on opportunities, and supporting long-term business resilience, regulatory compliance, and environmental sustainability.

## **6.5.2 Strategy**

AHL has defined short-, medium-, and long-term horizons on page 12-13 and we are using the same time horizons to assess climate risks and opportunities. In doing so, the organisation has taken into account both the useful life of its assets and infrastructure, as well as the tendency for climate-related challenges to emerge over medium and long-term periods.

### **Identification of Climate-Related Risks and Opportunities**

Climate risk assessment is a systematic process aimed at identifying, analysing, and addressing the potential impacts of climate change on AHL. This methodology allows the Group to assess how climate-related risks could affect operations, financial performance, and long-term strategic goals. Through proactive evaluation of these risks, AHL is able to implement mitigation strategies that minimise adverse outcomes and identify opportunities arising within a transitioning economy.

In parallel, climate-related opportunity assessment serves as a strategic review focused on recognising and evaluating the benefits associated with climate change and shifting market dynamics. While climate change introduces significant risks, it also fosters avenues for innovation, adaptation, and sustainable growth.

The identification, analysis, and management of climate-related risks and opportunities are supported by peer benchmarking and ongoing engagement with Management. With an understanding of the financial ramifications of climate change, AHL has expanded its assessment framework to include qualitative scenario analysis, ensuring a thorough and forward-looking evaluation of potential future impacts.

# ENVIRONMENTAL SUSTAINABILITY

Below is the list of identified climate-related risks.

S/N	Identified Risk	Risk Type	Time Horizon	Description
1	Rising Mean Temperature	Chronic	Short & Medium Term	Increase in average temperatures can lead to higher cooling costs, reduced worker productivity, and increased strain on equipment and resources.
2	Enhanced Reporting Obligations	Policy and Legal	Short & Medium Term	Stricter requirements for climate-related disclosures may increase compliance costs and demand more robust data collection and reporting systems.
3	Increased Stakeholder Concern or Negative Stakeholder Feedback	Reputation	Long Term	Growing awareness of climate issues may result in heightened scrutiny from stakeholders, affecting brand reputation and customer loyalty if expectations are not met.
4	Changing Customer Behaviours	Market	Short Term	Shifts in consumer preferences towards sustainable products may reduce demand for traditional offerings, requiring businesses to adapt quickly to maintain market share. As customer demand for sustainability rises, companies must adapt its business models to prioritise sustainable practices. Failure to adapt may lead to reduced demand for existing offerings, loss of market share, and reputational damage.

# ENVIRONMENTAL SUSTAINABILITY

Presented below is the list of climate-related opportunities.

S/N	Identified Opportunity	Opportunity Type	Time Horizon	Description
1	Development of New Products or Services Through Research & Development (R&D) and Innovation	Product and Service	Short & Medium Term	Investing in R&D can lead to the creation of innovative healthcare solutions, such as telemedicine platforms that reduce the need for patient travel contributing to better health outcomes and sustainability.
2	Shift in Consumer Preferences	Product and Service	Short Term	As consumers increasingly prioritise eco-friendly products, businesses have the opportunity to cater to this demand, boosting sales and enhancing brand loyalty.

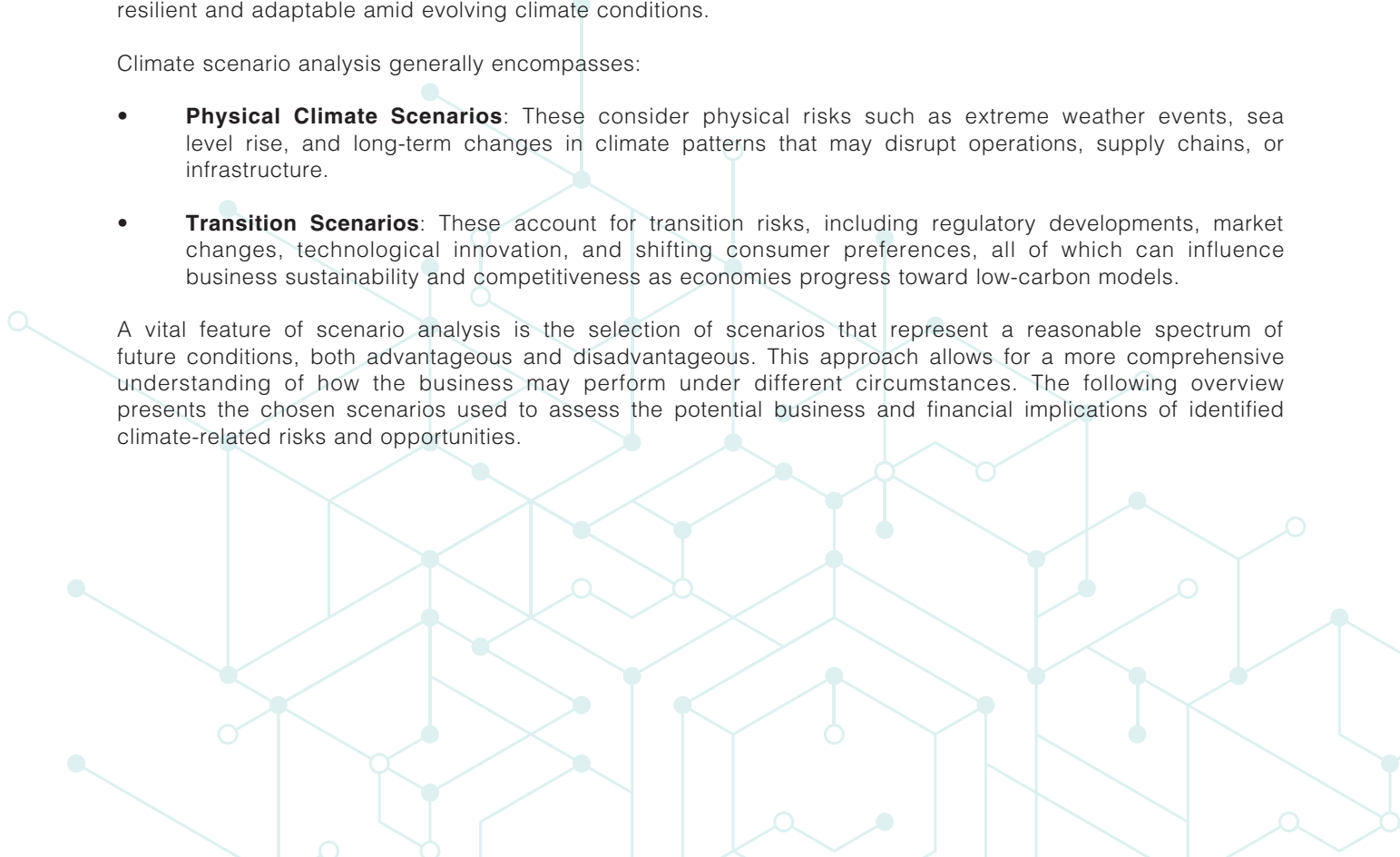
### Climate Scenario Analysis

Climate scenario analysis is an essential methodology for evaluating an organisation's strategic resilience to climate-related risks and opportunities. This forward-looking framework enables companies to assess the potential business and financial impacts of various plausible climate scenarios, thereby supporting informed decision-making to address risks and leverage opportunities. The fundamental aim of climate scenario analysis is to identify specific risks and opportunities that may affect different dimensions of the business – including countries, entities, assets, services, and products. By analysing a range of climate-related scenarios, AHL can determine the possible effects on its business strategy and financial outcomes, ensuring operations remain resilient and adaptable amid evolving climate conditions.

Climate scenario analysis generally encompasses:

- **Physical Climate Scenarios:** These consider physical risks such as extreme weather events, sea level rise, and long-term changes in climate patterns that may disrupt operations, supply chains, or infrastructure.
- **Transition Scenarios:** These account for transition risks, including regulatory developments, market changes, technological innovation, and shifting consumer preferences, all of which can influence business sustainability and competitiveness as economies progress toward low-carbon models.

A vital feature of scenario analysis is the selection of scenarios that represent a reasonable spectrum of future conditions, both advantageous and disadvantageous. This approach allows for a more comprehensive understanding of how the business may perform under different circumstances. The following overview presents the chosen scenarios used to assess the potential business and financial implications of identified climate-related risks and opportunities.



# ENVIRONMENTAL SUSTAINABILITY

## Physical Risk Climate Scenarios

Scenario	Scenario Type	Key Points/Description
<b>Favourable, Low-Emission Scenario (IPCC RCP 2.6)</b>	Physical Risk	<ul style="list-style-type: none"> <li>• This scenario assumes that emissions is reduced significantly by 2050 due to aggressive mitigation measures.</li> <li>• This results temperature to raise up less than 2°C due to policy change which impact how business operate.</li> <li>• There is a shift to renewable energy sources with a short decline in the use of fossil fuel.</li> <li>• The severity and frequency of extreme weather events such as flooding, heavy precipitation and sea level rise are increasing in a slower rate.</li> </ul>
<b>Non-Favourable, High-Emission Scenario (IPCC RCP 8.5)</b>	Physical Risk	<ul style="list-style-type: none"> <li>• This scenario assumes that emission continue rising at current rates due to business-as-usual operation.</li> <li>• This results temperature to raise up to 4°C due to a lack of coordinated policy actions to limit climate change.</li> <li>• Economic growth is preferred over climate action and overconsumption of resources continues.</li> <li>• High dependent on fossil fuels and only modest rates of technological change and energy intensity improvements occurs.</li> <li>• As the globe is warming up, the severity and frequency of extreme weather events such as flooding, heavy precipitation and sea level rise are increasing at a faster rate which impact organisations operations and value chain.</li> </ul>

# ENVIRONMENTAL SUSTAINABILITY

**Transition Risk Climate Scenarios**

Scenario	Scenario Type	Key Points/Description
<b>Favourable, Low-Carbon Future (IEA Beyond 2°C Scenario)</b>	Transition Risk	<ul style="list-style-type: none"> <li>• Orderly transition to limit global warming to well-below 2°C.</li> <li>• Net-zero pledges are achieved, with advanced economies reaching net zero emissions by 2050.</li> <li>• Rise in climate policy ambition and coordination.</li> <li>• Customers and investors are increasingly climate-conscious and prefer “green companies”.</li> </ul>
<b>Unfavourable, Business-As-Usual (IEA Stated Policies Scenario)</b>	Transition Risk	<ul style="list-style-type: none"> <li>• Assumes a “business-as-usual” pathway towards 2050.</li> <li>• Explore the implementation of existing and announced policies.</li> <li>• Does not consider additional policy implementation, instead looks at where the energy system might go without additional policy implementation.</li> <li>• Does not take for granted that governments announced ambitions and targets will be met (e.g. to achieve net zero emissions by 2050).</li> </ul>



# ENVIRONMENTAL SUSTAINABILITY

## 6.5.3 Risk and Opportunities Management

Type	Identified Risk/ Opportunity	Potential Business and Financial Impact	Mitigation Measures/ Strategy to Capitalise	Monitoring of Measures/ Strategy Effectiveness
Risk	Rising Mean Temperature	<p>Rising temperatures are linked to a higher incidence of heat-related illnesses, respiratory conditions, and other health complications, potentially increasing demand for healthcare services. AHL may experience a surge in service requests (particularly for corporate healthcare plans and wellness programmes). If demand exceeds capacity, the Group may face operational inefficiencies, service delays, and reputational risks.</p> <p>Additionally, a significant portion of AHL's clientele comes from climate-sensitive industries such as construction; rising temperatures may lead to production halts, workforce safety concerns, and regulatory restrictions, resulting in lower demand for AHL's healthcare services. A decline in business from key sectors could negatively affect revenue and overall financial stability.</p>	<p>Expanding network capacity to meet demand growth and increasing partnerships with healthcare and wellness providers to ensure adequate resources for managing rising service demand.</p> <p>Enhancing digital healthcare services (e.g., telemedicine and remote consultations) to efficiently scale service delivery.</p> <p>Diversifying the customer base and strengthening industry partnerships beyond the construction sector to serve industries with more stable demand. Engaging in discussions with insurance companies to develop climate-adaptive healthcare plans and ensure business continuity despite client industry fluctuations.</p>	<p>Regularly assessing service demand trends and network capacity utilisation to identify potential operational constraints.</p> <p>Evaluating revenue distribution across different industries to assess dependency on climate-sensitive sectors.</p> <p>Tracking new client acquisitions outside the construction sector and measuring the financial impact of customer diversification efforts.</p> <p>Reviewing collaboration effectiveness with insurance companies and new industry partners to ensure alignment with climate-adaptive business strategies.</p>

# ENVIRONMENTAL SUSTAINABILITY

Type	Identified Risk/ Opportunity	Potential Business and Financial Impact	Mitigation Measures/ Strategy to Capitalise	Monitoring of Measures/ Strategy Effectiveness
<b>Risk</b>	Enhanced emissions reporting obligations	<p>Non-compliance with SGX regulations may lead to regulatory penalties and reputational damage, negatively impacting investor confidence and weakening stakeholder trust.</p> <p>Increased compliance and administrative costs may arise from the need to meet evolving regulatory requirements, implement enhanced governance frameworks, and ensure accurate financial and sustainability disclosures.</p>	<p>Engaging an external consultant to assure AHL's sustainability report in accordance with SGX regulations.</p> <p>Establishing a sustainability committee to monitor and track sustainability performance and to prepare and maintain the sustainability report and its disclosure.</p> <p>Providing staff training on new reporting requirements and compliance practices.</p>	<p>Conducting internal audits in accordance with the International Standards for the Professional Practice of Internal Auditing to review sustainability reporting processes.</p> <p>Board and Management internal review and verification of the accuracy of the sustainability report prior to publication.</p>
<b>Risk</b>	Increased Stakeholder Concern or Negative Stakeholder Feedback	<p>Stakeholders (including investors, customers, employees) are increasingly concerned about the organisation's environmental impact and actions. Growing awareness of climate issues may result in heightened scrutiny, affecting brand reputation and customer loyalty if expectations are not met.</p> <p>Failure to achieve climate commitments and meet stakeholder requirements may trigger negative feedback or concerns; if AHL is perceived as not taking adequate steps to mitigate environmental impact, this may lead to potential revenue decline and reputational damage, affecting customer loyalty and market position.</p>	<p>Enhancing transparency in ESG reporting and climate action initiatives by publishing regular sustainability reports that detail progress on emissions reduction, resource efficiency, and climate resilience.</p> <p>Maintaining open and transparent communication with stakeholders about climate-related actions and strategies.</p>	<p>Monitoring stakeholder feedback and including it in the agenda of Board meetings and Management discussions, with follow-up actions taken as and when stakeholder concerns are raised.</p>

# ENVIRONMENTAL SUSTAINABILITY

Type	Identified Risk/ Opportunity	Potential Business and Financial Impact	Mitigation Measures/ Strategy to Capitalise	Monitoring of Measures/ Strategy Effectiveness
Risk	Changing customer behaviours	<p>As customer preferences evolve, there is a growing shift toward teleconsultation and digital healthcare services. AHL may experience heightened demand for virtual healthcare services as customers seek convenient and accessible medical consultations.</p> <p>Failure to expand teleconsultation capabilities could result in lost business opportunities, limiting revenue growth and reducing competitiveness in the digital healthcare sector.</p> <p>Customers may increasingly prefer remote healthcare solutions over in-person consultations, leading to lower utilisation of physical healthcare facilities; if AHL does not adapt, it risks revenue loss, market share decline, and reputational damage for not meeting evolving customer expectations.</p>	<p>Investing in telehealth platforms and digital infrastructure to enhance service accessibility and patient experience.</p> <p>Considering partnerships with technology providers to integrate secure, user-friendly virtual consultation solutions.</p> <p>Collaborating with insurance companies to expand coverage for teleconsultation services, increasing customer affordability and adoption.</p>	

# ENVIRONMENTAL SUSTAINABILITY

Type	Identified Risk/ Opportunity	Potential Business and Financial Impact	Mitigation Measures/ Strategy to Capitalise	Monitoring of Measures/ Strategy Effectiveness
<b>Opportunity</b>	Development of new Products or Services Through R&D and Innovation	<p>Investing in R&amp;D can enable innovative healthcare solutions such as telemedicine platforms that reduce the need for patient travel, contributing to better health outcomes and sustainability. Expansion of mental health services through digital therapy platforms and virtual counselling can improve access to timely support and reduce unnecessary in-person visits.</p> <p>This can enhance competitive advantage, increase market share, and create new revenue streams by addressing growing demand for remote telemedicine.</p> <p>While R&amp;D expenses may increase in the short term, there is potential for significant revenue growth and higher profit margins through innovative, high-demand products or services.</p>	<p>Collaborating with industry partners and stakeholders to identify emerging market needs and trends.</p> <p>Conducting regular feasibility studies to evaluate the commercial viability of innovative services.</p> <p>Focusing R&amp;D efforts on developing eco-friendly services, including digital solutions that reduce resource usage and have lower environmental impact.</p>	<p>Monitoring R&amp;D progress through regular management meetings to ensure initiatives align with strategic goals and deliver tangible benefits. Using these meetings as a structured forum to review milestones, assess resource allocation, and address implementation challenges.</p> <p>Facilitating cross-functional management discussions to improve collaboration, refine strategies, adapt to emerging healthcare trends, and accelerate deployment of innovative solutions.</p>



# ENVIRONMENTAL SUSTAINABILITY

Type	Identified Risk/ Opportunity	Potential Business and Financial Impact	Mitigation Measures/ Strategy to Capitalise	Monitoring of Measures/ Strategy Effectiveness
<b>Opportunity</b>	Shift in Consumer Preferences	<p>Opportunity to attract a broader customer base by offering healthcare solutions that prioritise sustainability (e.g., digital healthcare services and wellness programmes promoting preventive care). Aligning with consumer sustainability values can strengthen customer loyalty as individuals and corporates seek providers committed to environmental and social responsibility.</p> <p>Differentiation from competitors can become a key advantage, positioning AHL as a leader in sustainable healthcare solutions.</p> <p>Offering sustainable healthcare products and services can drive increased sales and revenue, as customers may be willing to invest in environmentally conscious healthcare options. Conversely, failure to adapt to shifting preferences could lead to revenue loss, reduced market share, and reputational risks as customers switch to more sustainable alternatives.</p>	<p>Expanding telehealth and digital wellness programmes to reduce environmental impact while enhancing service accessibility.</p> <p>Encouraging feedback and collaboration with stakeholders to co-create solutions that align with evolving consumer preferences.</p>	<p>Monitoring competitor strategies and industry trends to stay ahead of consumer expectations.</p> <p>Assessing stakeholder engagement levels through participation in sustainability forums, corporate partnerships, and regulatory discussions.</p>

## 6.5.4 Metrics and Targets

AHL systematically tracks, measures, and reports its environmental performance, with a focus on critical metrics such as carbon footprint, energy usage, and water consumption. Through vigilant monitoring of these indicators, the organisation is able to identify material climate-related risks and refine its strategies for addressing them. In addition to transparent disclosure of environmental outcomes, AHL has established defined climate-related objectives to reinforce its commitment to mitigating climate change. By making these targets public, the company seeks to strengthen its environmental responsibility and drive measurable improvements in sustainability practices. Comprehensive details regarding these metrics and targets are provided in Section 6, "Environmental Sustainability." Collectively, these initiatives aim to reduce AHL's carbon footprint, advance global climate objectives, and build increased trust and credibility with stakeholders.

# SOCIAL SUSTAINABILITY

## 7.1 OUR APPROACH, PERFORMANCE AND TARGETS

At AHL, social responsibility is a fundamental pillar of our commitment to sustainable and ethical business practices. As a participant in the healthcare sector, we recognise our responsibility to contribute to societal well-being by promoting equitable access to healthcare, supporting community initiatives, and upholding high standards of responsible conduct. Through these efforts, AHL seeks to deliver positive outcomes for the communities we serve, including improved healthcare accessibility and the promotion of preventive wellness initiatives.

Internally, AHL is committed to fostering an inclusive, diverse, and values-driven workplace culture. By prioritising employee well-being, fair labour practices, and continuous professional development, the Group aims to create a supportive work environment that enhances employee engagement, satisfaction, and retention, while also supporting long-term business performance.

AHL's social responsibility initiatives are aligned with internationally recognised sustainability frameworks, including the UN SDGs, reinforcing our commitment to generating positive and lasting societal impact. By integrating social and environmental considerations into our corporate strategy, AHL strengthens its long-term resilience and contributes to sustainable economic growth. Details of the Group's social performance are set out below.

Social Targets	Unit	FY2023 (Base Year)	FY2024	FY2025	FY2030 (Target Year)
Employee Hiring Rate	Percentage (%)	22.2%	28.6%	12.5%	10.0%
Employee Turnover	Percentage (%)	–	57.1%	–	10.0%
Recordable Injuries	Number of Cases	–	–	–	Target Met

## 7.2 EMPLOYEE CARE

### 7.2.1 Board and Employee Diversity

AHL recognises that diversity is essential for innovation, inclusivity, and long-term business success. Our commitment to diversity across both our board and workforce stems from our belief that varied perspectives strengthen decision-making, enrich company culture, and boost organisational effectiveness. The Board understands that diversity is crucial to achieving AHL's strategic aims and sustainable development goals. An effective Board thrives on diverse viewpoints, enhancing its capacity to navigate complex business environments and respond to shifting market demands. By building a diverse and balanced Board, AHL reinforces its leadership, strengthens corporate governance, and ensures that our strategies align with stakeholders' evolving needs.

Additionally, AHL is dedicated to creating an inclusive and equitable workplace where employees from all backgrounds feel appreciated and empowered. We believe that a diverse workforce fosters creativity, drives innovation, and leads to stronger business results.

# SOCIAL SUSTAINABILITY

Below are details of our board diversity, workforce diversity, and demographic distribution:

Category	Unit	FY2025	FY2024
<b>Directorship Concentration</b>			
<b>Board of Director Positions</b>	Number of Headcount	5	5
<b>Type of Directorships</b>			
<b>Executive Directorship</b>	Number of Headcount	1	1
<b>Independent Non-Executive Directorship</b>	Number of Headcount	3	3
<b>Non-Independent, Non-Executive Directorship</b>	Number of Headcount	1	1
<b>Type of Directorships (%)</b>			
<b>Executive Directorship</b>	Proportion	20.0%	20.0%
<b>Independent Non-Executive Directorship</b>	Proportion	80.0%	80.0%
<b>Non-Independent, Non-Executive Directorship</b>	Proportion	20.0%	20.0%
<b>Gender Diversity</b>			
<b>Male</b>	Number of Headcount	4	4
<b>Female</b>	Number of Headcount	1	1
<b>Gender Diversity (%)</b>			
<b>Male</b>	Proportion	80.0%	80.0%
<b>Female</b>	Proportion	20.0%	20.0%
<b>Age Diversity</b>			
<b>&lt; 30</b>	Number of Persons	–	–
<b>30 to 50</b>	Number of Persons	2	2
<b>&gt; 50</b>	Number of Persons	3	3
<b>Age Diversity (%)</b>			
<b>&lt; 30</b>	Proportion	–	–
<b>30 to 50</b>	Proportion	40.0%	40.0%
<b>&gt; 50</b>	Proportion	60.0%	60.0%

# SOCIAL SUSTAINABILITY

AHL is committed to strengthening governance and decision-making by embracing diversity across multiple dimensions, such as skills, industry expertise, business experience, gender, age, ethnicity, culture, geographical background, nationalities, and tenure of service. These factors are methodically reviewed when selecting members for the Board to ensure a balanced and dynamic leadership team.

All Board appointments are determined on merit, with the selection process designed to enhance collective expertise, independence, and knowledge, ultimately supporting Board effectiveness. Gender diversity is recognised as an essential element in promoting balanced discussions and informed decisions.

To improve gender representation at the Board level, AHL adheres to a structured search and nomination procedure that ensures female candidates receive consideration. Nevertheless, the Group emphasises that all appointments will be based strictly on qualifications and suitability, selecting the most capable individuals irrespective of gender.

### Employee Gender Distribution

Particulars	Unit	FY2024	FY2025
Male	Number of Persons	4	4
Female	Number of Persons	3	4
<b>Total</b>	Number of Persons	7	8
Percentage (%)			
Male	Proportion	57.1%	50%
Female	Proportion	42.9%	50%

### Employee Age Group Distribution:

Age Group	Unit	FY2024	FY2025
< 30	Number of Persons	–	–
30 to 50	Number of Persons	4	5
> 50	Number of Persons	3	3
<b>Total</b>	Number of Persons	7	8
Percentage (%)			
< 30	Proportion	–	–
30 to 50	Proportion	57.1%	62.5%
> 50	Proportion	42.9%	37.5%

# SOCIAL SUSTAINABILITY

## Demographic Distribution and Membership Status:

Employee Profile	Unit	FY2024	FY2025
<b>Total Number of Employees (Year End)</b>	Number of Persons	7	8
<b>Number of Employees (Location-wise)</b>			
<b>Local</b>	Number of Persons	7	8
<b>Foreign</b>	Number of Persons	–	–
<b>Percentage (%)</b>			
<b>Local</b>	Proportion	100.0%	100.0%
<b>Foreign</b>	Proportion	–	–
<b>Union Membership</b>			
<b>Union Member</b>	Number of Persons	–	–
<b>Not Union Member</b>	Number of Persons	7	8
<b>Percentage (%)</b>			
<b>Union Member</b>	Proportion	–	–
<b>Not Union Member</b>	Proportion	100.0%	100.0%
<b>Number of Employees (Collective Bargaining-wise)</b>			
<b>Collective Bargaining</b>	Number of Persons	–	–
<b>Not Collective Bargaining</b>	Number of Persons	7	8
<b>Percentage (%)</b>			
<b>Collective Bargaining</b>	Proportion	–	–
<b>Not Collective Bargaining</b>	Proportion	100.0%	100.0%

AHL is committed to cultivating a diverse and inclusive work environment by prioritising merit-based recruitment and advancement, guaranteeing equal opportunities for skill enhancement, and maintaining leadership accountability for progress. Our approach includes ongoing evaluation and adjustment of initiatives to ensure continual improvement.

### 7.2.2 Talent Attraction and Retention

At AHL, attracting and retaining talent is essential to our long-term success and our ability to deliver high-quality healthcare solutions. A skilled and engaged workforce supports operational efficiency, drives innovation, and ensures continuity as the healthcare landscape evolves. Retaining experienced employees also helps preserve institutional knowledge, minimise disruption, and maintain consistent service delivery.

To support this, AHL invests in employee engagement, well-being, and professional development to foster productivity, collaboration, and morale. We implement structured initiatives including competitive compensation, performance-based incentives, comprehensive benefits, and clear pathways for career progression through training, mentorship, and leadership development. We also promote a diverse and inclusive workplace that encourages collaboration and innovation.

# SOCIAL SUSTAINABILITY

In line with our commitment to fair employment practices, AHL adheres closely to the guidelines set by Singapore's Ministry of Manpower and the Tripartite Alliance for Fair Employment Practices ("TAFEP"). Recruitment, remuneration, and advancement decisions are based on merit and free from discrimination. Through these efforts, AHL continues to strengthen its position as an employer of choice while supporting long-term business sustainability and resilience.

### **New Hire Distribution:**

Particulars	Unit	FY2024	FY2025
<b>Gender</b>			
<b>Male</b>	Number of Persons	2	–
<b>Female</b>	Number of Persons	–	1
<b>Total</b>	Number of Persons	2	1
<b>Percentage (%)</b>			
<b>Male</b>	Proportion	100.0%	–
<b>Female</b>	Proportion	–	100%
<b>Age Group</b>			
<b>&lt; 30</b>	Number of Persons	–	–
<b>30 to 50</b>	Number of Persons	–	1
<b>&gt; 50</b>	Number of Persons	2	–
<b>Total</b>	Number of Persons	2	1
<b>Percentage (%)</b>			
<b>&lt; 30</b>	Proportion	–	–
<b>30 to 50</b>	Proportion	–	100.0%
<b>&gt; 50</b>	Proportion	100.0%	–

# SOCIAL SUSTAINABILITY

## Employee Turnover Distribution:

Particulars	Unit	FY2024	FY2025
<b>Gender</b>			
<b>Male</b>	Number of Persons	3	–
<b>Female</b>	Number of Persons	1	–
<b>Total</b>	Number of Persons	4	–
<b>Percentage (%)</b>			
<b>Male</b>	Proportion	75.0%	–
<b>Female</b>	Proportion	25.0%	–
<b>Age Group</b>			
<b>&lt; 30</b>	Number of Persons	–	–
<b>30 to 50</b>	Number of Persons	3	–
<b>&gt; 50</b>	Number of Persons	1	–
<b>Total</b>	Number of Persons	4	–
<b>Percentage (%)</b>			
<b>&lt; 30</b>	Proportion	–	–
<b>30 to 50</b>	Proportion	75.0%	–
<b>&gt; 50</b>	Proportion	25.0%	–

In order to evaluate our advancement in cultivating an engaging and dynamic work environment, we systematically monitor critical workforce metrics such as hiring and retention rates. These measures offer meaningful insights into our effectiveness in attracting, retaining, and developing talent, thereby supporting a stable and motivated workforce.

In FY2025, our turnover rate<sup>6</sup> decreased from 57.1% to 0.0% as no employees resigned. Our hiring rate<sup>7</sup> also decreased from 28.6% to 12.5%.

Looking toward FY2026, we remain committed to reinforcing employee retention strategies to bolster workforce stability. Our objective is to consistently maintain our hiring and turnover rate below 10.0%, fostering an environment where employees are valued, engaged, and supported in their professional development. To accomplish this, we will enhance recruitment efforts and introduce targeted retention measures, such as comprehensive career development programs, expanded engagement activities, and initiatives promoting workplace well-being. By emphasising both talent acquisition and retention, we strive to cultivate a resilient workforce that underpins our long-term business sustainability and operational excellence.

<sup>6</sup> Turnover Rate is calculated using total resignees divided by total number of employees at the end of the current year.

<sup>7</sup> Hiring Rate is calculated using total new joiners divided by total number of employees at the end of the current year.

# SOCIAL SUSTAINABILITY

### 7.2.3 Employee Health and Safety

Providing a safe and healthy work environment is essential for both our employees’ well-being and the ongoing success of our organisation. As a healthcare service solution provider, we are dedicated to maintaining the highest standards of workplace health and safety. This commitment not only protects our team but also ensures regulatory compliance and fosters a culture where safety and well-being come first. The following summary highlights our employees’ health and safety record:

In FY2025, we are proud to share that there were no reportable work-related injuries. This achievement reflects our workforce’s shared commitment to sustaining a secure workplace.

Item	Unit	FY2024	FY2025
Number of Recordable Injuries	Person	–	–

### 7.2.4 Human Rights and Non-Discrimination

In the healthcare sector, safeguarding and promoting human rights is fundamental to our sustainability initiatives. We acknowledge the critical importance of upholding basic rights and dignity for all stakeholders, including employees, clients, and members of the community. Our dedication to human rights is evident in our workplace policies, which emphasise diversity, equality, and inclusion. Moreover, we are committed to ensuring that our products and services support the well-being and safety of users, while respecting their rights to privacy and data protection.

We maintain a non-discriminatory and inclusive work environment where every employee is treated with respect and dignity. AHL enforces rigorous non-discrimination practices, guaranteeing that recruitment, advancement, and employment opportunities are merit-based and free from bias related to race, gender, age, nationality, disability, religion, or any other protected attribute. In FY2025, there were no reportable cases of discrimination within our organisation. Additionally, we have established a whistle-blowing policy to facilitate the reporting of any human rights violations or discriminatory conduct.

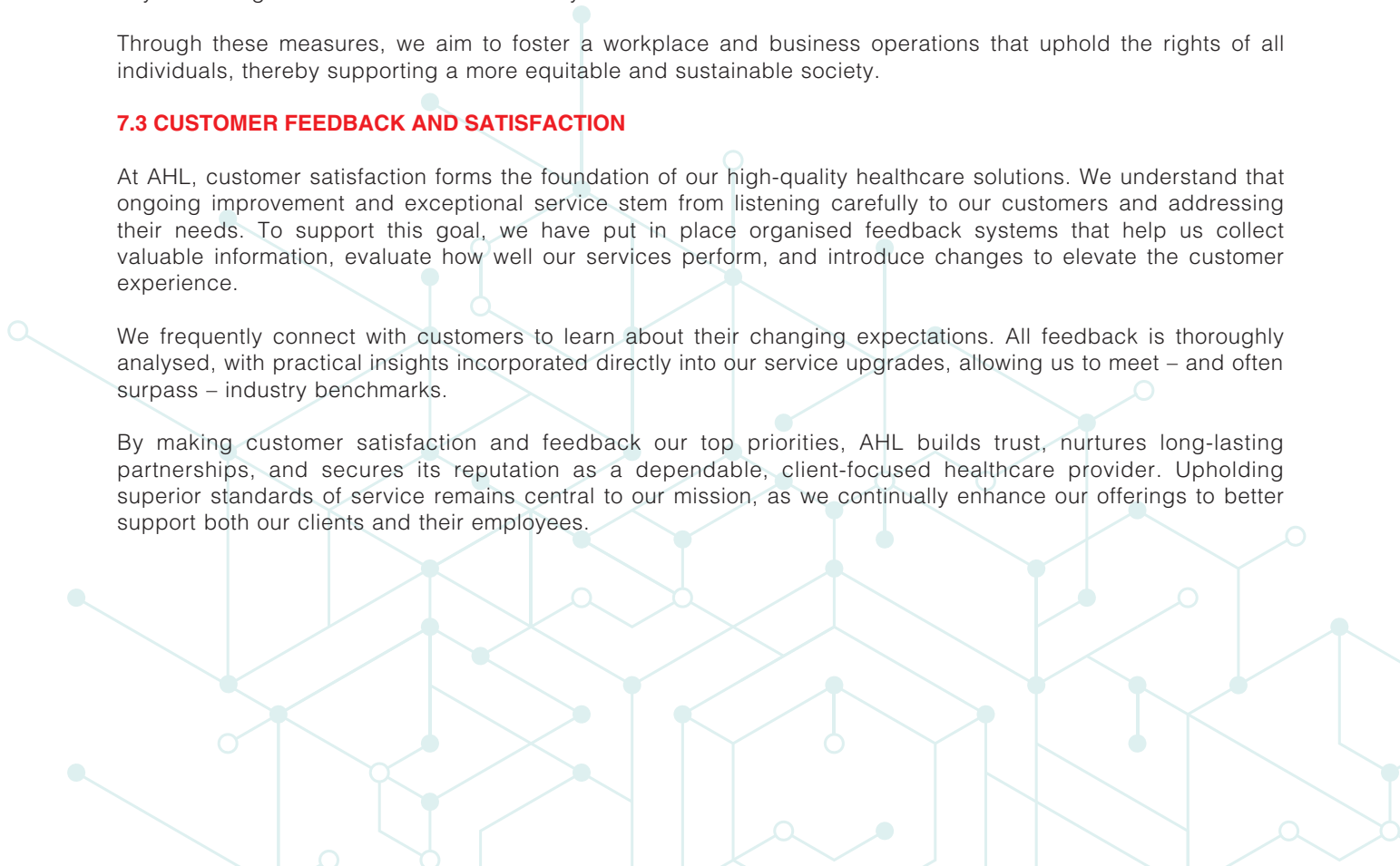
Through these measures, we aim to foster a workplace and business operations that uphold the rights of all individuals, thereby supporting a more equitable and sustainable society.

## 7.3 CUSTOMER FEEDBACK AND SATISFACTION

At AHL, customer satisfaction forms the foundation of our high-quality healthcare solutions. We understand that ongoing improvement and exceptional service stem from listening carefully to our customers and addressing their needs. To support this goal, we have put in place organised feedback systems that help us collect valuable information, evaluate how well our services perform, and introduce changes to elevate the customer experience.

We frequently connect with customers to learn about their changing expectations. All feedback is thoroughly analysed, with practical insights incorporated directly into our service upgrades, allowing us to meet – and often surpass – industry benchmarks.

By making customer satisfaction and feedback our top priorities, AHL builds trust, nurtures long-lasting partnerships, and secures its reputation as a dependable, client-focused healthcare provider. Upholding superior standards of service remains central to our mission, as we continually enhance our offerings to better support both our clients and their employees.



# GOVERNANCE

## 8.1 OUR APPROACH, PERFORMANCE AND TARGETS

Our governance framework forms the foundation of our sustainability commitment and ethical business practices. This framework consists of principles, policies, and procedures that guide our Group's responsible and transparent operations. We place a strong emphasis on stakeholder value by upholding high standards of corporate governance, integrity, and accountability throughout the organisation. This dedication is supported by comprehensive internal controls designed to ensure compliance, enforce our code of ethics, and effectively manage risk.

In establishing our governance structure, we have thoroughly assessed the risks and opportunities relevant to our business's long-term sustainability. Both the Board and Management are committed to maintaining governance practices that drive sustainable and continuous growth for all stakeholders. We are dedicated to balanced disclosure in the oversight and management of material ESG factors, with a continuous focus on improvement in these areas.

We are pleased to report that in FY2025, there were no instances of regulatory non-compliance, bribery, corruption, or data breaches. The Group will maintain stringent adherence to applicable laws and regulations going forward.

Governance Targets	Unit	FY2023 (Base Year)	FY2024	FY2025	FY2030 (Target Year)
<b>No. of reported incidents of non-compliance</b>	Number	Continue to comply with the Code of Corporate Governance and meet all requirements that are expected of us by our stakeholders.	– (Target Met)	– (Target Met)	Maintain Target To Be Met
<b>No. of reported incidents of bribery and corruption</b>	Number	High standards of conduct and ethical behaviour in all our business activities and supporting a culture of compliance and good corporate governance with zero reported incidents of corruption.	– (Target Met)	– (Target Met)	Maintain Target To Be Met
<b>No. of reported incidents of data breach</b>	Number	–	– (Target Met)	– (Target Met)	Maintain Target To Be Met

# GOVERNANCE

## 8.2 COMPLIANCE WITH LAWS AND REGULATIONS

At AHL, we conduct our business with integrity, transparency, and adherence to all applicable laws and regulations. We follow industry standards, regulatory requirements, and ethical practices to ensure our operations meet legal and professional expectations. Our compliance framework features comprehensive policies and regular audits, supporting strong corporate governance.

By staying informed of regulatory changes and applying best practices, we manage risks, protect stakeholder interests, and strengthen our reputation as a responsible healthcare provider. AHL is committed to fostering a culture of compliance, ensuring every aspect of our business is lawful and ethical to promote sustained trust and long-term success.

## 8.3 CORPORATE GOVERNANCE

Corporate governance forms the foundation of AHL's commitment to integrity, transparency, and accountability. To maintain these standards, AHL has established a strong set of policies, including Whistleblowing and Anti-Corruption policies. These measures ensure that employees and stakeholders act within a system that encourages ethical conduct and compliance with legal and regulatory requirements. AHL enforces a zero-tolerance approach to corruption, bribery, and extortion.

Whistleblowing is essential because it allows for the reporting of unethical, illegal, or harmful activities within the organisation. The whistleblowing policy plays a crucial role in promoting openness and responsibility by guaranteeing that any concerns are handled quickly and appropriately, protecting both AHL's reputation and those who report misconduct from retaliation. This policy invites individuals to share concerns about actions or omissions within the Group that could involve unlawful behaviour, financial misconduct, breaches of rules or policies, or threats to the Group's interests.

The Anti-Corruption Policy is clearly communicated throughout AHL and its subsidiaries, covering all directors, officers, and employees. Staff members are required to comply with this policy as well as any relevant local regulations. By setting clear expectations for ethical conduct and accountability at every level, the policy helps ensure that the Group's decision-making remains transparent and consistent with AHL's governance values.

## 8.4 DATA PRIVACY AND CYBER SECURITY

As a healthcare solutions provider, AHL manages a significant volume of sensitive personal information, including medical records, identification details, and financial data. Protecting the privacy and security of this information is critical to maintaining customer trust, ensuring regulatory compliance, and safeguarding operational integrity. Healthcare-related data is inherently sensitive, and any unauthorised access or breach could compromise patient confidentiality, resulting in reputational damage and loss of stakeholder confidence. AHL therefore places the highest priority on safeguarding personal data and upholding the privacy rights of its customers.

AHL strictly complies with the Personal Data Protection Act 2012 ("PDPA") and other applicable data protection regulations, reinforcing its commitment to ethical and responsible data management. To uphold these standards, both employees and third-party service providers are subject to comprehensive policies, procedures, and contractual obligations that ensure personal data is handled with care, confidentiality, and integrity.

To mitigate rising cybersecurity threats such as hacking, phishing, and unauthorised data access, AHL has implemented strong cybersecurity controls, including data encryption, access management, and regular security assessments. These measures are designed to prevent identity theft, fraud, and financial loss while protecting sensitive information from malicious attacks.

# GOVERNANCE

AHL is proud to have achieved ISO 27001, ISO 27017, and ISO 27018 certifications, which are globally recognised standards for information security and data protection management. Although originally set as a long-term objective, these certifications were attained within a short timeframe, reflecting the Group's proactive and disciplined approach to strengthening its cybersecurity framework. Achieving these standards required the implementation of rigorous security controls, structured risk management processes, and continuous monitoring systems to guard against cyber threats and data breaches. These certifications reinforce AHL's commitment to maintaining the confidentiality, integrity, and availability of information, while enhancing stakeholder confidence and ensuring ongoing regulatory compliance.

Notably, the Group recorded zero incidents of data breaches or data integrity violations in FY2025, underscoring the effectiveness of its data protection measures and its strong compliance culture. As the Group moves forward, its commitment to maintaining full compliance and high standards of data security remains steadfast.

Looking ahead, AHL aims to obtain the Data Protection Trustmark ("DPTM"), which recognises organisations that demonstrate strong data governance and protection practices. Achieving this Trustmark will further validate AHL's commitment to best-in-class data security and provide additional assurance to customers, business partners, and regulators. In addition, AHL is working towards attaining the Outsourced Service Provider Audit report ("OSPAR"), a key benchmark that ensures outsourced service providers comply with stringent security and risk management standards. This will strengthen oversight of third-party data handling and further reduce associated risks.

# GRI CONTENT INDEX

<b>Statement of Use</b>	Assurance Healthcare Limited has reported the information cited in this GRI content index for the period 1 January 2025 to 31 December 2025 with reference to the GRI Standards.
<b>GRI 1 Used</b>	GRI 1: Foundation 2021

GRI Standards	Disclosure Title	Location
<b>General Disclosures</b>		
<b>GRI 2: General Disclosures 2021</b>	2-1 Organisational details	4-5
	2-2 Entities included in the organisation’s sustainability reporting	3
	2-3 Reporting period, frequency and contact point	3
	2-4 Restatements of information	17
	2-5 External assurance	3
	2-6 Activities, value chain and other business relationships	4
	2-7 Employees	30-32
	2-9 Governance structure and composition	2, 18-19
	2-12 Role of the highest governance body in overseeing the management of impacts	2, 18-19
	2-13 Delegation of responsibility for managing impacts	2, 18-19
	2-14 Role of the highest governance body in sustainability reporting	2, 18-19
	2-15 Conflicts of Interest	14, 34
	2-16 Communication of critical concerns	37
	2-17 Collective knowledge of the highest governance body	In accordance with SGX requirements, all directors have undergone mandatory sustainability training
	2-22 Statement on sustainable development strategy	2
2-27 Compliance with laws and regulations	36-37	
2-29 Approach to stakeholder engagement	9	

# GRI CONTENT INDEX

GRI Standards	Disclosure Title	Location
<b>GRI 3: Material Topics 2021</b>	3-1 Process to determine material topics	10-12
	3-2 List of material topics	10-12
<b>Economic Sustainability</b>		
<b>GRI 3: Material Topics 2021</b>	3-3 Management of material topics	15
<b>GRI 201: Economic Performance 2016</b>	201-1 Direct economic value generated and distributed	15
<b>Environmental Sustainability</b>		
<b>GRI 3: Material Topics 2021</b>	3-3 Management of material topics	16-18
<b>GRI 302: Energy 2016</b>	302-1 Energy consumption within the organisation	16-18
	302-3 Energy intensity	16-18
<b>GRI 3: Material Topics 2021</b>	3-3 Management of material topics	18
<b>GRI 303: Water and Effluents 2018</b>	303-5 Water consumption	18
<b>GRI 3: Material Topics 2021</b>	3-3 Management of material topics	16-18
<b>GRI 305: Emissions 2016</b>	305-1 Direct (Scope 1) GHG emissions	16-18
	305-2 Energy indirect (Scope 2) GHG emissions	16-18
	305-4 GHG emissions intensity	16-18
<b>Social Sustainability</b>		
<b>GRI 3: Material Topics 2021</b>	3-3 Management of material topics	29-35
<b>GRI 401: Employment 2016</b>	401-1 New employee hires and employee turnover	29-35
<b>GRI 3: Material Topics 2021</b>	3-3 Management of material topics	29-35
<b>GRI 403: Occupational Health and Safety 2018</b>	403-9 Work-related injuries	29-35
<b>GRI 3: Material Topics 2021</b>	3-3 Management of material topics	29-35

# GRI CONTENT INDEX

GRI Standards	Disclosure Title	Location
<b>GRI 405: Diversity and Equal Opportunity 2016</b>	405-1 Diversity of governance bodies and employees	29-35
<b>GRI 3: Material Topics 2021</b>	3-3 Management of material topics	29-35
<b>GRI 406: Non-discrimination 2016</b>	406-1 Incidents of discrimination and corrective actions take	29-35
<b>Governance</b>		
<b>GRI 3: Material Topics 2021</b>	3-3 Management of material topics	36-38
<b>GRI 205: Anti-Corruption 2016</b>	205-2 Communication and training about anti-corruption policies and procedures	36-38
	205-3 Confirmed incidents of corruption and actions taken	36-38
<b>GRI 3: Material Topics 2021</b>	3-3 Management of material topics	36-38
<b>GRI 418: Customer Privacy 2016</b>	418-1 Substantiated complaints concerning breaches of customer privacy and losses of customer data	36-38





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