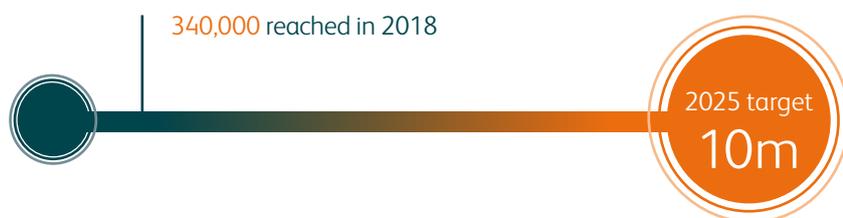


Responsible
property investing

2018

Health, wellbeing and occupier experience

Health, wellbeing and occupier engagement



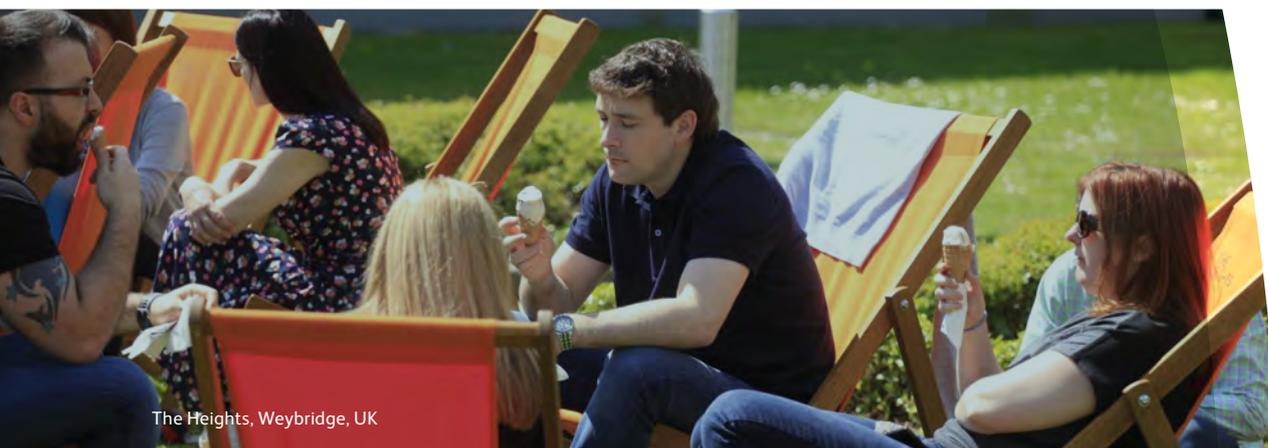
people reached with our health, wellbeing and inclusivity programmes

People want to live, work and play in places that make them feel happier, healthier and more productive. Considering health, wellbeing and experiential factors in how we design and manage buildings enables our occupiers to have happy productive employees, our retail destinations to attract customers and our homes to be places where people want to live.

We want to design and manage places that are accessible, serve the needs of everyone who wants to use them and promote positive health and wellbeing and therefore better productivity. Ultimately, we believe if people enjoy being in our buildings, investment performance will follow through lower vacancy rates and higher rents.

8.1/10

‘willingness to recommend’, score from occupiers at our key UK offices



The Heights, Weybridge, UK

To support our on-site property management teams, we launched a Health, Wellbeing and Inclusivity Framework in 2018 that identified priority actions, with a number of these being delivered over the course of the year:

Training and awareness

- Ascertained training needs for on-site staff, particularly public-facing personnel.
- Identified local groups to meet with, learn from and partner with.
- Engaged with occupiers on their interests and concerns.

Information and services

- Hosted at least one health and wellbeing event annually at key properties.
- Installed 'Not Every Disability is Visible' signage on disabled toilet doors in public areas.
- Introduced hearing loops at properties where there is identified need.

Physical environment

- Installed automatic defibrillator(s) at properties with on-site staff and delivered training for their use.

Demonstrating impact

- Recorded information and data on health and wellbeing activities and shared with colleagues.

The Framework also provides guidance on awareness days and organisations that provide support, such as resources, training, and benchmark assessments. Property managers are now drawing on the Framework to prepare Sustainability Asset Plans for the year ahead for key properties.

Raising awareness and equipping staff with skills

National awareness events provide great opportunities to engage with asset teams, visitors and occupiers on different issues.

Mental Health Awareness Week

All of our M&G Real Estate managed UK shopping centres and some of our purpose-built PRS blocks supported this event in May 2018, working closely with local community groups and partners. Activities included de-stress cafés, yoga classes and mindfulness workshops.

Purple Tuesday – improving the disabled customer experience

This initiative has provided a platform for exploring opportunities to support inclusive shopping throughout the year.

“I am so pleased mental health is being more openly talked about. The more awareness raising that happens around it can only be a good thing. For the Galleries to arrange fundraising and mindfulness sessions, it just shows they are in touch with the community and are keen to help in any way they can.”

Retailer, Galleries shopping centre, Washington, UK

Galleries Shopping Centre, Tyne and Wear, UK

Supported by Sunderland City Council, this centre undertook an accessibility review, executed by an independent surveyor from AccessAble. Our other UK managed centres will complete similar surveys during 2019.

LuisenForum, Wiesbaden, Germany

This shopping centre was awarded with the 'Generation-friendly Shopping' quality certificate, provided by HDE (the German Retail Federation) and certifies an asset's accessibility to all generations (the elderly, those with physical disabilities, and parents with buggies). The centre scored 93% against an average of 87%.

UK shopping centres

Staff received dementia-friendly training programmes, including those run by the Alzheimer's Society, to equip them with the skills to help customers with different needs. A further two centres received autism-friendly training from the National Autistic Society. Informed by these initiatives, M&G Real Estate is encouraging identification of further opportunities to raise awareness in order to support visitors and their carers.

Creating inclusive places for everyone

We continue to review opportunities to enhance the facilities within our spaces to empower more people to get out and enjoy activities that many of us take for granted. So far we have refurbished and upgraded toilet facilities to meet "Changing Places" requirements at three UK shopping centres with a further facility being installed in one of our centres in 2019 and feasibility studies underway at an additional four centres.

Changing Places facilities provide more space and equipment than standard accessible toilets, such as height-adjustable adult changing benches and ceiling track hoists.

On-site teams are also completing the addition of public toilet signage that highlights that not every disability is visible, helping people without obvious disabilities feel

more comfortable to use accessible facilities without fear of criticism or embarrassment.

Other initiatives implemented to enhance the physical environment and thereby support inclusive environments and promote health and wellbeing, include the following:

- Providing 'safe place' areas to help vulnerable people who are lost, scared or at risk to quickly access support. Two shopping centres have designated 'safe place' areas.
- Installing secure and covered bike racks, showers and lockers to promote cycling.
- Introducing biophilic design, such as greenery and living walls, and artwork, including pieces by local artists, to enhance ambience and visual appeal.
- Exploring opportunities for quiet spaces in our shopping centres, with subdued light levels, comfortable seating and lower noise levels.
- Designed our first development, **The Grid in Glasgow**, using the WELL Building standard®, and have registered the asset with the scheme, targeting WELL Gold. It was the first asset in Scotland to be registered. We are considering the standard for other developments.

Promoting positive health and wellbeing

Hosting an event, whether on one day or as part of a programme of activities, has proved a great way to raise awareness of health and wellbeing issues, as well as offer opportunities to connect as a community.

All our UK purpose-built Private Rented Sector (PRS) blocks seek to incorporate features that enhance occupier experience and promote positive health and wellbeing for residents, such as gyms and other sport facilities with complementary sessions offered.

The Green, Kilnwood Vale, West Sussex

Residents benefit from access to an on-site gym and sports court, alongside screenings of sports events to encourage neighbours to come together.

Rehearsal Rooms, North Acton, London

This asset provides communal space for gardening and growing vegetables alongside a sports play deck, helping promote physical activity, healthy eating and community spirit.

Curated events programmes at PRS schemes

In 2018, almost 50 different residents events have been held, including a regular Sunday brunch club at **The Green**, monthly breakfasts at the **Rehearsal Rooms**, as well as one-off sports events, wine and cheese nights, Halloween and Christmas parties. Several events have focused specifically on health and wellbeing including bootcamps, running clubs and yoga. During Mental Health Awareness week, over 25 residents attended a Curry and Chat Night at The Green, raising money for charity Mind. Asset management teams receive very positive feedback from residents on the events.

Sensory-friendly opening hours

The experience of arriving at a building can move from the rational – such as, can I get through the door and find the shop I want quickly? – to a deeper experience of feeling welcomed, safe and relaxed. A number of our shopping centres provide sensory-friendly opening hours, where shoppers benefit from an environment in which light and noise levels are reduced, tannoy announcements minimised and toilet hand-dryers turned off.

Health checks

Space for these is provided at shopping centres and a number of our retail parks. These provide access for occupiers and visitors to health checks, such as blood pressure and breast screening, and opportunities to receive advice on quitting smoking.

Ensuring safety and security

Our focus is to ensure an exceptional standard of safety and security in all the working environments we control.

We aim to have a sector-leading approach to safety and security management, which focuses on protecting life,

property and reputation in all aspects of our investment and operational activities, including the development of new assets, refurbishment of existing ones and the day-to-day management of operational properties.

We accept that there is a duty of care owed to everyone that spends time in our buildings and the M&G Real Estate Safety and Security Management strategy and accompanying policies reflect this:

- **Full safety management system**, which is aligned with British Standard OHSAS 18001, to address our obligations under the UK's construction (design and management) regulations.
- **Independently certified to OHSAS 18001**, providing an extra layer of protection for our clients alongside ensuring our construction projects maintain their commitment to employee health and safety.
- Seeking to **move to the newly-developed ISO 45001 standard** over the next few years and to apply it to our global operations. This will equip us to improve our resilience by anticipating, adapting and responding more effectively to risks.

We collect data globally on accident rates and reportable incidents in accordance with the Reporting of Injuries, Diseases and Dangerous Occurrences Regulations (RIDDOR or for outside the UK, an equivalent level of seriousness). We strive for a zero accident rate, but given we have thousands of people working in our buildings or on construction sites, alongside millions of visitors to our retail assets, this is a challenging target. We investigate all accidents in order to understand the root cause, and where necessary take action to address failures in processes.

Major Incident Management

During 2018, terrorism threat levels across many of the countries where we have assets were severe or critical. As owners of many high-profile busy assets, we have up-to-date major incident processes that enable our teams to be able to react correctly to any incident that may occur. Our property managers undertake threat risk

assessments which identify property vulnerabilities. We will then work with them to address any issues identified. To ensure that our processes – and those of our third-party property managers – are relevant and up-to-date, we are currently undertaking a number of ‘Emergency Preparedness’ tests using an independent third-party across a broad cross section of our portfolio.

Global reporting

We are in the process of implementing a new Global Reporting platform for all of our business partners around the world. This new platform will allow us to monitor and support the many safety and security initiatives utilised for the protection of people and property across our portfolio. It will allow us to use the optimal multi-media communication links for the sharing of information, intelligence and lessons learned between our teams. Our focus on collaborative engagement allows us to leverage from the extensive skills, knowledge and experience among our diverse teams and allows us to deliver exemplary health, safety and security performance globally.

Enhancing the positive occupier experience

We are committed to creating strong relationships with the occupiers of our properties, based on integrity, team spirit and customer focus. Through various engagement programmes, we collect feedback from our occupiers to understand satisfaction levels, identify areas for improvement and better understand their business needs and property requirements. As a result, we achieve better occupancy rates and happier tenants, creating benefits for investors.

Customer Occupier Experience strategy ensures that we place importance on our occupiers’ needs and interests. During 2018, we focused on enhancing communication and developed a “welcome pack” to be issued to the occupier at the commencement of their lease. To be launched in 2019, the pack will provide ready-access to information, policies and processes.

Review our occupier complaints processes to enable us to have stronger insight into occupiers’ views and we analyse complaints on a monthly basis to prevent reoccurrences, wherever possible.

UK Front-of-House project continues to strive for occupiers – and their visitors – to benefit from a consistently high standard of service from their reception teams at all our large multi-let offices. We focus on ensuring that the right people are working within our buildings. All aspects of the reception experience have been reviewed: the service standards, operational requirements and technical innovations.

Launch a Rewards and Recognition scheme for our front-of-house staff in 2019 to incentivise and reward high levels of customer service.

Seamless engagement throughout the occupier journey at our UK PRS assets, so that they always feel involved, well-informed and know who to contact at any point from their first viewing through occupation to departure. To understand how best to support our residents’ needs, opportunities are offered to provide feedback at various touchpoints. This can be through engagement surveys or conversations with our on-site Resident Services Manager. We have a mobile App for residents, which offers a range of services such as reporting maintenance issues, details on upcoming events and booking additional services tailored to each development. Additionally, each resident can access a Facebook group on which to share information and activity and to interact with the Resident Services Manager in a 24-hour environment.

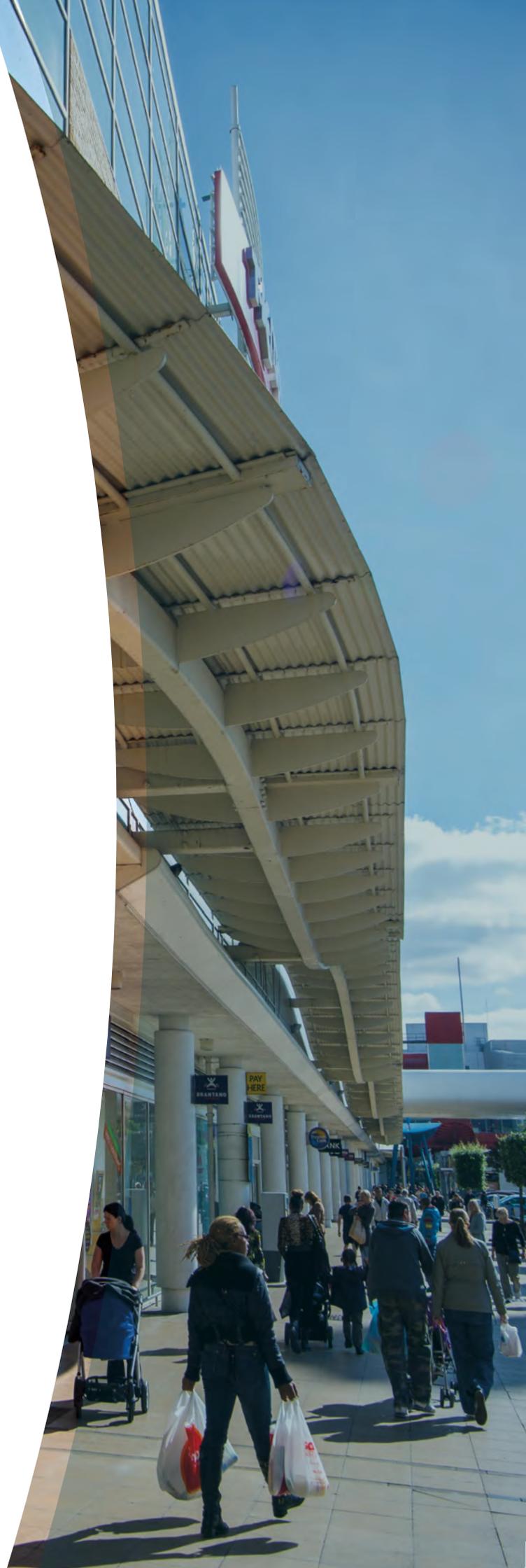
Continually improve our service by exploring the feedback received from regular customer satisfaction surveys and engagement activities. In 2018, we surveyed UK office occupiers, that are the focus of our Front-of-House strategy, our PRS residents and for the first time, our European occupiers.

Our focus in 2019

Health, wellbeing and inclusivity opportunities at key properties will be identified and delivered, guided by our Framework, visitor and occupier feedback and input from local charities and partners.

- **Build on the activities** implemented in 2018, bringing them together into a more structured programme across the global portfolio.
- **Explore further the use of sensors** in buildings to see how they may provide improved occupier comfort and experience.
- **Consider other certification standards** such as Fitwel, in addition to the WELL Building Standard®, as these may identify further opportunities to enhance health, wellbeing and user experience at our buildings.
- **Continue to support awareness and positive change events** such as Mental Health Awareness Week and Purple Tuesday.
- **Continue to undertake accessibility surveys** at managed centres and **health and wellbeing assessments** at offices.

Whilst reaching 10 million people is the headline target, what stands out is the impact that the programme is already having on individuals, with positive feedback from customers, staff and partners about the difference initiatives are making to people's daily lives.



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