



WHY WE GIVE



2025

FAIRFAX CHARITABLE GIVING REPORT

Giving back has always been part of Fairfax's culture. As we grow, our commitment to our communities grows with us.

Prem Watsa

WHY WE GIVE

Every year, Fairfax companies around the world do extraordinary charitable work in their communities. This year, as I reflect on everything you will read in these pages, I find myself drawn not just to what or how we give – but to the question of why.



Why DO we give? Because people matter – their health matters, their communities, their futures. And by doing well as a company, we can do good for the people who need help the most.

This connection between success and service is deeply meaningful to me: as we continue to grow as a company, our ability to make an impact grows along with us. Each of our companies donates a target of 2% of their pre-tax earnings to charity. Half goes to the Fairfax Foundations, and the other half to causes that are meaningful to our companies and their people.

This year's report highlights one initiative undertaken by each of our operating companies, along with eight Fairfax initiatives. Together, we're funding groundbreaking medical research. Tackling poverty and food insecurity. Lifting up youth through education. Helping communities recover after disaster. And ensuring our planet is healthier for future generations.

This year, some of our most significant charitable initiatives are taking shape.

Fairfax's largest donation to date will change lives for generations to come, the new Pediatric Specialty Centre at CMC Vellore in Tamil Nadu, India, is almost ready to open its doors. The project has been a dream years in the making: a world-class facility where children can receive the very best care, regardless of background or ability to pay.

This hospital represents the very essence of why we give: to create a better future for those who might otherwise be left behind. I can't wait to share photos from the opening with you in next year's report.

We have also made tremendous strides with the Prime Minister's Dialysis Program in India. At last count, we have funded 1,700 dialysis machines across 431 centres, which have delivered an astonishing 3.8 million free dialysis sessions. And we are well on our way to our goal of 2,000 machines by the end of the year.

Our 2025 investment in the new Fairfax Centre for Free Enterprise at Huron University is another major gift – one that reflects our belief in the power of free enterprise to drive innovation, build prosperity, and inspire and support the next generation of entrepreneurs. Additionally, our work with the Horatio Alger Association of Canada continues to open doors for young people who have overcome enormous adversity.

Those four initiatives are just a sampling of Fairfax giving. There are so many wonderful causes represented in these pages.

I am so proud of all the people who have put their time – and their hearts – into shaping these contributions. I hope the 2025 Fairfax Charitable Giving Report fills you with the same inspiration and sense of purpose it brings me, and reminds us all why we give: to help people, strengthen communities, and make the world a better place, now and in the future.

Prem Watsa
Chairman & CEO

TABLE OF CONTENTS

Message from the Chairman & CEO	02
Table of Contents	04
Fairfax Guiding Principles	06
Fairfax Donation Strategy	07
Our Global Impact	08

Education & Youth 10

Allied World	12
Bryte	14
Colonnade	16
Southbridge Chile	18
Southbridge Uruguay	20
Zenith	22
Fairfax Initiative – Horatio Alger Association of Canada	24
Fairfax Initiative – Huron University	26
Fairfax Initiative – Nomi Network	28

Environment 30

Fairfax Brasil	32
Northbridge	34
Pacific	36
Singapore Re	38

Healthcare 40

Brit	42
Gulf Insurance Group	44
Ki	46
Odyssey Group	48
Universalna	50
Fairfax Initiative – CMC Vellore	52
Fairfax Initiative – Dana-Farber Cancer Institute	54
Fairfax Initiative – Fairfax India Charitable Foundation	56
Fairfax Initiative – Sudha Gopalakrishnan Brain Centre, IIT Madras	58

Relief Efforts 60

AMAG	62
Fairfirst	64
Falcon Hong Kong	66
Falcon Thailand	68
La Meridional	70
Polish Re	72

Social Services 74

ARX	76
Crum & Forster	78
Eurolife FFH	80
GIG Gulf	82
RiverStone	84
Southbridge Colombia	86
Fairfax Initiative – Connecting Point	88

The Golden Rule 90

FAIRFAX

GUIDING PRINCIPLES

Objectives

- We expect to compound our mark-to-market book value per share over the long-term by 15% annually by running Fairfax and its subsidiaries for the long-term benefit of customers, employees, shareholders, and the communities where we operate – at the expense of short-term profits if necessary.
- Our focus is long-term growth in book value per share and not quarterly earnings. We plan to grow through internal means as well as through friendly acquisitions.
- We always want to be soundly financed.
- We provide complete disclosure annually to our shareholders.

Structure

- Our companies are decentralized and run by the Presidents except for performance evaluation, succession planning, acquisitions, financing, and investments, which are done by or with Fairfax. Investing will always be conducted based on a long-term value-oriented philosophy. Cooperation among companies is encouraged to the benefit of Fairfax in total.
- Complete and open communication between Fairfax and subsidiaries is an essential requirement at Fairfax.
- Share ownership and large incentives are encouraged across the Group.
- Fairfax will always be a very small holding company and not an operating company.

Values

- Honesty and integrity are essential in all our relationships and will never be compromised.
- We are results oriented – not political.
- We are team players – no “egos.” A confrontational style is not appropriate. We value loyalty – to Fairfax and our colleagues.
- We follow the Golden Rule: we treat others as we would want to be treated.
- We are hardworking but not at the expense of our families.
- We always look at opportunities but emphasize downside protection and look for ways to minimize loss of capital.
- We are entrepreneurial. We encourage calculated risk-taking. It is all right to fail but we should learn from our mistakes.
- We will never bet the company on any project or acquisition.
- We believe in having fun – at work!

FAIRFAX

DONATION STRATEGY

At Fairfax, our donation strategy takes a two-tiered approach. We donate through Fairfax directly, as well as through each of our individual insurance operating companies. We have a combined target of 2% of pre-tax earnings.

This giving strategy leverages our global scale to make meaningful contributions, gives companies the autonomy to decide which causes to support, and allows us all to be responsible corporate citizens who do their best to make the world a better place.

Within the holding company, we primarily make donations through the Fairfax Foundations in the U.S. and Canada. This approach enables us to make larger donations globally.

Our insurance companies donate 1% of their pre-tax earnings towards charities of their choosing, with the other 1% of their 2% target going to the Fairfax Foundations.

In 2025, Fairfax made a total of \$90 million¹ in donations. Of that, \$58 million was donated to charities and the remainder to our foundations. It is a number that has increased each year along with the growth of our business.

Since our donations program began in 1991, we have donated over \$570 million, with annual donations increasing approximately 520 times at a compound rate of 20% per year.

The number above only includes direct charitable donations: our companies enthusiastically give a great deal more. It doesn't reflect the thousands of volunteer hours spent by employees helping refugees, mentoring students, planting trees, taking part in local cleanup efforts, and more. Or the hundreds of grassroots initiatives each of our companies are involved in, meeting specific needs that help their communities in impactful ways.

OUR GLOBAL IMPACT

NORTH AMERICA

- Allied World
- Crum & Forster
- Northbridge
- Odyssey Group
- RiverStone
- Zenith

SOUTH AMERICA

- Fairfax Brasil
- La Meridional
- Southbridge Chile
- Southbridge Colombia
- Southbridge Uruguay

EUROPE

- ARX
- Brit
- Colonnade
- Eurolife FFH
- Ki
- Polish Re
- Universalna

MIDDLE EAST & AFRICA

- Bryte
- Gulf Insurance Group
- GIG Gulf

ASIA

- AMAG
- Fairfirst
- Falcon Hong Kong
- Falcon Thailand
- Pacific
- Singapore Re

2025



\$90M

Donated globally



\$570M

Total donations since 1991



\$2.5M

Employee donations matched



\$180M

Invested for future donations



EDUCATION & YOUTH

Every young person deserves a genuine chance at a bright, healthy future. Whether it's helping someone access quality education, supporting a child through illness, nurturing a teen's mental well-being, or giving them a stronger sense of their own potential, we support organizations that show young people they matter. Because when others believe in them, they start to believe in themselves.

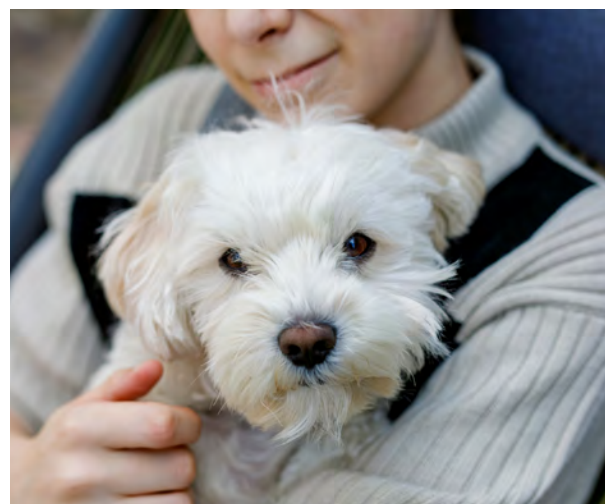
Making wishes come true

Allied World is helping **Make-A-Wish Hudson Valley** grant life-changing wishes and bring hope, joy, and strength to children coping with critical illness.

When Giovanni was going through leukemia treatment, he wished for a puppy – a cuddly friend to make tough days a little easier. When Make-A-Wish Hudson Valley placed a sweet Maltipoo pup in his arms, pain and fear took a back seat to absolute joy. The little bundle – who he named Toby – arrived with a crate, treats, toys, and endless love for a boy who needed the comfort of a furry friend.

Stories like Giovanni’s are reminders of why wishes matter. The puppy he wished for is more than a cute companion: spending time with Toby makes Giovanni feel like a regular kid. It reduces his stress, eases his loneliness, encourages gentle activity.

Allied World believes every child deserves moments of joy, strength, and possibility. That belief is the foundation of their partnership with Make-A-Wish Hudson Valley, an organization that brings comfort and happiness to children when they need it most.



Joy builds resilience

A critical illness can make a childhood feel like it has been put on pause. The rhythm of school, play, and friendship is replaced by hospital visits, treatments, and uncertainty. In these moments, hope can run thin for children. But moments of joy can bring back that sense of optimism and possibility.

For these children, a wish is more than a fleeting moment of fun. It’s a catalyst for recovery and resilience. Research shows that children who have had a wish granted often build the physical and emotional strength they need to fight their illness, increasing their chances for survival.

Allied World recently funded the renovation of the Make-A-Wish Hudson Valley’s Wishing Room so children have a special place to make their wishes.

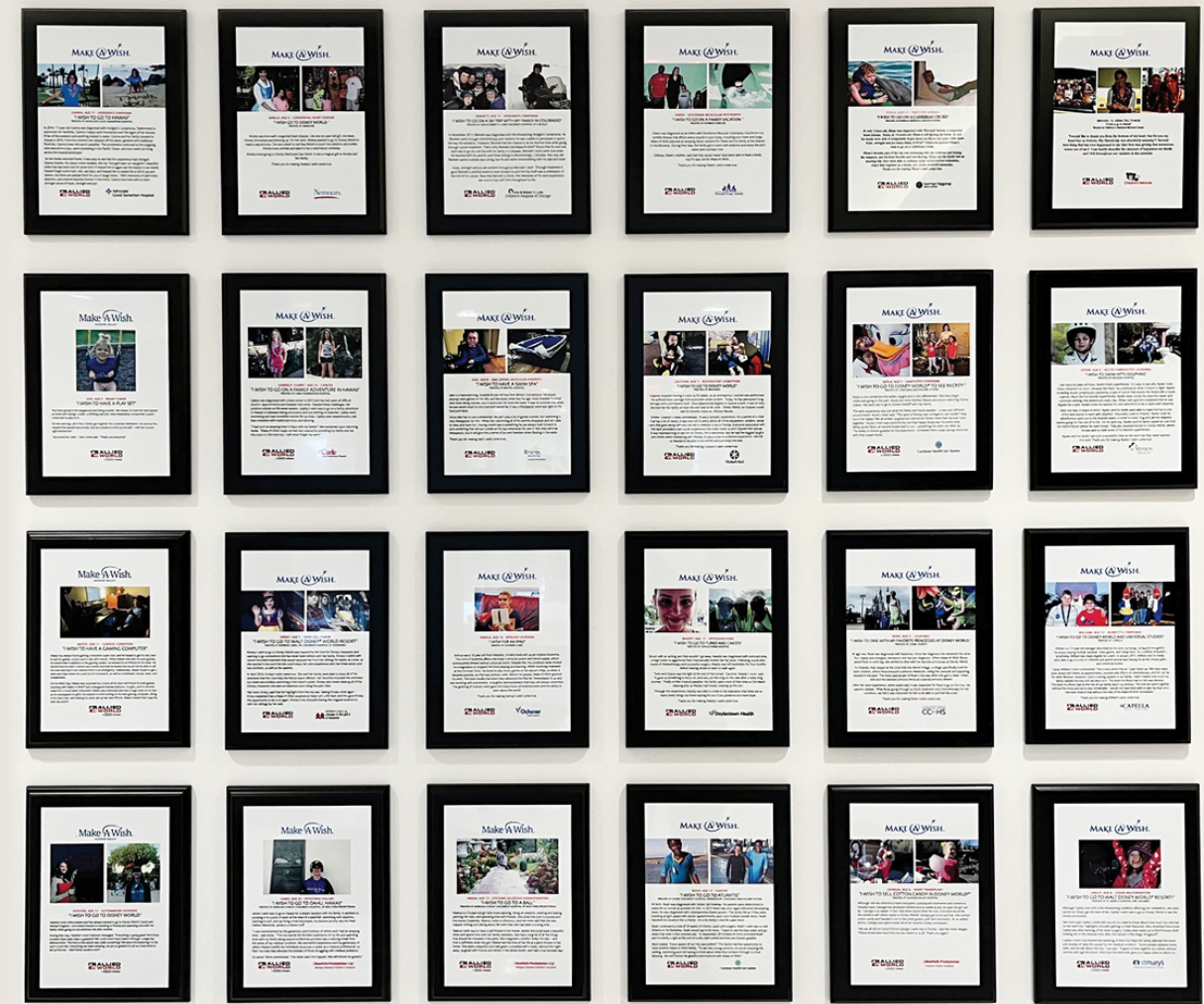
50+ wishes granted

Over the years, Allied World has sponsored wishes ranging from family trips aboard Disney ships to once-in-a-lifetime experiences like meeting gymnast Simone Biles. Some children request simple things like backyard playsets, others imagine magical shopping sprees or memorable events. Each wish is as unique as the child behind it.

The space to dream

Granting a child their wish also grants them the strength to dream of a future worth fighting for. By fulfilling wishes, Make-A-Wish Hudson Valley and Allied World give children the space to dream, feel seen, and reclaim a sense of childhood.

Allied World Wish Wall



Potential, unlocked

Bryte helps South Africa's youth build brighter futures through **Deliver's NALEDI Leadership Programme**.

In Setswana, the word *naledi* means "star." It's a fitting name for a program that believes every young person has inherent star potential – and that, given the right support, each one can shine.

NALEDI sets at-risk students up for success by believing in them and, more importantly, encouraging them to believe in themselves.

Operating across South Africa's townships, the organization helps address challenges like unemployment, crime, poverty, substandard education, family issues, teenage pregnancy, and child-headed households. Bryte specifically supports high school students in Orange Farm, a township predominantly inhabited by Black South Africans facing these social and economic difficulties.



NALEDI means "star", but it also serves as an acronym:

- N – New Thinking
- A – Attitude
- L – Leadership
- E – Entrepreneurship
- D – Direction
- I – Individuality



I've learned to believe in myself and stand for what I want.

Mahlohonolo Radebe

Student

WHY WE GIVE

"As an African business, we do everything we can to contribute to the sustainable development of African society. Fostering strong leaders who will drive a brighter future is a key part of that commitment."

For pupils who lack positive role models at home, NALEDI counters with the guidance, tools, and soft skills they need to become responsible, resilient citizens. That guidance is based on the "7 Rs":

- **Relationships:** meaningful connections involving respect, care and communication.
- **Resilience:** to keep going when things get tough, not to feel defeated.
- **Risk-taking:** to avoid the possibility of harm, loss, danger.
- **Responsibility:** to lead, be dependable, think and act proactively, take ownership of one's future.
- **Resourcefulness:** to be creative, think out of the box, and make a plan.
- **Reasoning:** to think objectively and logically.
- **Reflection:** to look at and critically evaluate one's own behaviour and thinking.

Each year, the program partners with a high school in Orange Farm, enrolling 50 pupils who need support. Workshops provide meals, which often attract those from homes facing food insecurity, and offer an entry point into NALEDI's transformational content.

Over eight weeks, regular coaching sessions help participants change negative behaviours, make action plans, and take ownership of their lives. Teachers and school administrators also reinforce the 7 Rs in the school's regular curriculum.

Real-life learning

As part of their support for the program, Bryte hosted 10 NALEDI Orange Farm students at their Rosebank Towers office, giving them valuable real-world exposure to a professional environment. Each student was paired with a Bryte employee for an enriching day of job shadowing, asking questions, and exploring possibilities within the insurance industry – including career paths into claims, underwriting, risk, and sales.

The experience was a meaningful step towards nurturing future talent and living Bryte's commitment to inclusion, empowerment, and education.

A catalyst for change

Through the NALEDI Leadership Programme, Bryte helps young people rise above poverty and limited opportunities, fostering dignity, building community, and creating a stronger society.





When listening saves lives

Every day, thousands of young people across the Czech Republic reach out in moments of distress. With Colonnade's support, Linka Bezpečí (the Safety Line) is there to listen, support, and help.

At 2:17 a.m., a 15-year-old sits alone in her room, overwhelmed by feelings she can't articulate. Her friends and family are asleep, and looking online for answers only makes her feel worse. But then she remembers a number she saw at school – and dials it. Within moments, a warm voice answers, ready to listen and help her cope.



My family remains whole because of Linka Bezpečí. Thank you.

Social media, online bullying, academic demands, and questions around identity are putting unprecedented pressure on young people's mental and emotional health. Every day, they reach out to Linka Bezpečí in moments when fear, loneliness, or anxiety feel too heavy to bear.

Having immediate access to confidential, compassionate support can mean the difference between spiraling further and finding hope. With Colonnade's support, Linka Bezpečí is there to listen without judgment, offer calm guidance, and help young people take their next safe step forward.

Early intervention saves lives

Linka Bezpečí is the nation's only free, 24/7 helpline for children and young adults up to age 26, offering essential, confidential support by phone, online chat, and email. The crisis line provides early support that can help prevent issues from escalating – and ensures someone is always within reach.

The line helps tens of thousands each year. Every call, chat, and email is a win that represents a young person who found the courage to reach out. Health professionals who work with young people consistently express gratitude for having this reliable support available around the clock.

But while crisis response is vital, preventing youth from reaching a breaking point is even more important. That's why Colonnade also supports the organization's mental health awareness efforts. Linka Bezpečí shares relatable podcasts and social media posts that resonate with young people who need support.

Colonnade is an active partner in the charity: the two organizations meet twice a year to review strategic priorities, share updates on outcomes, and adapt support as needs evolve.



Partnership outcomes

- Expanded team of trained helpline specialists.
- Reduced wait times for young callers.
- More guidance for parents.
- Continuous 24/7 service.

Seen, heard, and reassured

"My child was planning to attempt suicide," says one parent. "You responded professionally and empathetically, and I will never forget that you answered when they called. They told me talking to you was what stopped them from taking the most drastic step."

Together, Linka Bezpečí and Colonnade share the conviction that no young person should have to face an emotional crisis alone. This collaboration contributes to a vital network of care, helping ensure young people are met with understanding, reassurance, and hope when they need it most.

In 2025, Linka Bezpečí answered...

85,662 calls

3,490 chats

5,351 emails



"Semillas SBINS gave me a new perspective on what my professional future could be."

Anthony Mora, former participant

Planting the seeds of opportunity

Southbridge Chile's **Semillas SBINS** program is transforming futures for vulnerable students in Chile through financial education and real career pathways.

Each year, nearly 25,000 technical high school students in Chile risk not graduating because they can't secure a mandatory internship. The consequences are profound: stalled education, limited job prospects, and dreams put on hold. Southbridge Chile has taken this sobering statistic as a call to action to support some of those students, and in doing so, create a stronger future for their country.

Program highlights

- 360+ students supported
- 160+ training hours delivered
- 10 students advanced from training to complete the Semillas SBINS internship program
- 7 technical high schools engaged across vulnerable communities
- 1 former participant hired by Southbridge Chile

Planting possibility

Semillas means "seeds" – a fitting metaphor for a program designed to plant knowledge, confidence, and hope. The program connects students from vulnerable technical high schools in Santiago with employee mentors, practical training, and real pathways into the insurance industry. Students can choose to focus on Accounting or Connectivity and Networks, and gain skills aligned with their studies and industry demands.

As a Certified B Corporation, Southbridge Chile believes giving should be at the core of its business. Democratizing access to financial education and opening doors to new talent reflects that commitment.

Through structured training, exposure to the insurance market, and a formal internship process, the initiative helps students transition confidently from education to employment.

Planting seeds is just the start

Students continue to grow through education, mentorship, and opportunities that turn potential into progress.

Education: 16 hours of tailored financial training per high school.

Volunteering: 45+ employees serve as trainers and mentors.

Community engagement: On-site school visits and sessions at company offices.

Partnerships: Collaborations with Futuro Técnico and the Junior Achievement Foundation.

Internships: Five professional slots each year.

Inclusive activities: Well-being breaks with "Best Buddies" during training.

From seeds to blossoms: lasting impact

Since its launch in 2023, the program has opened doors to learning, careers, and more promising futures. Several participants have even begun their professional journeys within Southbridge Chile. By bringing education and opportunity together, Southbridge Chile has helped more than 360 young people learn, grow, and thrive.



"I saw myself in those teenagers – my own doubts, fears, and determination. That's why it was so meaningful to share a simple yet powerful message: no matter where we come from, we can all aspire to more."

Jaim Matus

Accounting Manager, Southbridge Chile

Education that opens doors

Southbridge Uruguay supports **Centro Providencia** in giving young people access to education that builds their confidence, shows them what's possible, and reshapes their futures.



The Casabó neighbourhood in Montevideo, Uruguay, is a tough place to grow up. Families who live there face insurmountable challenges, with poverty, overcrowded housing, food insecurity, and lack of access to education a day-to-day reality for many.

When parents struggle to find work or must hold down multiple jobs to survive education can feel like a luxury. Many young people must leave school early to help support their families, while others disengage because they simply can't envision a different future. And when young people don't believe their circumstances can change, their confidence erodes. It's a vicious cycle: lack of education limits opportunity, reinforcing inequality and poverty.

Without intervention, too many futures are decided long before adulthood.

Changing the story

More than 30 years ago, Centro Providencia opened its doors with one goal: to use education to help children in this neighbourhood develop their potential and realize their dreams. But they realized that doing so would require teaching much more than academics, so their programs also help develop life skills, build children's belief in their own abilities, and foster something that's rare in their community: a sense of possibility.

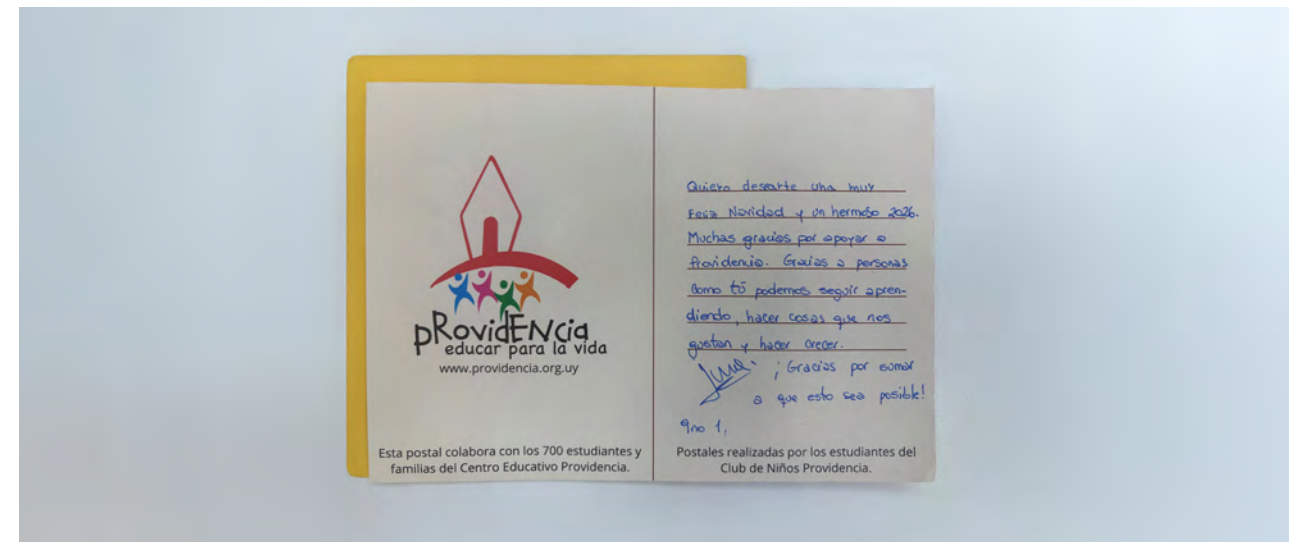
Transforming futures

Education and employment can mean the difference between surviving and thriving. By supporting Centro Providencia, Southbridge Uruguay ensures young people get the knowledge, resources, and encouragement they need to succeed – not just in school, but in life, allowing them to confidently pursue paths that once felt out of reach.

Today, Centro Providencia works with 700 children and their families, supporting students as they pursue high school diplomas or go through supplementary education programs that keep them engaged and motivated.



Southbridge Uruguay employee volunteers at Centro.



Tangible effort, lasting impact

Southbridge Uruguay has been actively supporting Centro Providencia since 2020, contributing time and resources. The company has funded 10 scholarships to make higher education more accessible, and employees regularly volunteer at the centre's breakfast program, providing food and supplies to ensure children start their days nourished and ready to learn.

Centro Providencia's programs have a powerful ripple effect: they increase opportunity, strengthen families, and contribute to positive change across the community. In Casabó, those small shifts make a big difference. They represent progress, hope, and proof that disadvantaged circumstances don't have to define a child's future.

WHY WE GIVE

"Education is a powerful tool for social progress. By supporting Centro Providencia, we help break cycles of inequality and open doors to a brighter future for the next generation."



Handmade postcards created by the children of Centro Providencia as a thank-you to Southbridge Uruguay.



Where healing begins

Zenith supports **Jessica's House**, a nonprofit dedicated to ensuring that bereaved children can process their loss and never have to grieve alone.

Audrey Smallwood was four years old when her father unexpectedly passed away. Two years later, Jessica's House started its first support group, giving Audrey an outlet for the grief she felt but didn't know how to express.

"I didn't have the ability to comprehend on my own what it meant to lose someone," says Audrey. "At Jessica's House, they put it into words I could understand."

Jessica's House gave her the chance to mourn through music, art, and play, and connected her with other kids who had also lost someone. It helped her process her feelings in a safe place where she never felt alone.

Audrey worked with the support group for four years, finding the help she needed from people who understood. It was a formative experience: she later became a youth ambassador and eventually facilitated support groups herself, working with children who had experienced a death through suicide or homicide.

"It's really a beautiful experience to be able to sit with a little girl who has also lost her dad and show her there is life after death," she says. "In helping children heal from their own losses, I helped myself heal, too."

A safe harbour for grief

When grieving children don't get the support they need, they are more likely to struggle with mental health issues, encounter difficulties in the classroom, and face a higher risk of substance abuse later in life. But the challenge to find the right support can be hard for grieving families already pushed to their limits.

Jessica's House fills this gap with a model built on peer support, expressive arts, and compassionate connection, all offered at no cost. They support 850+ people from 38 cities, offering specialized peer support groups and various school programs that strengthen emotional well-being, reduce isolation, and help families rebuild after loss.

A partnership built on compassion

Zenith's connection to Jessica's House began when Zenith SVP Stephen Hollinger toured the facility, listened to stories, and realized the importance of the work they were doing. He had experienced traumatic loss in his own life and understood the need first-hand. His time at Jessica's House and the training he's received has allowed him to help others – and helped him process his own grief as well.

Zenith currently has a three-year commitment to support 68 children through a full year of services. Employees volunteer as grief facilitators (including Stephen, who also serves on the board), and the company sponsors events and community outreach. It's a commitment grounded in compassion, and a lifeline that changes the trajectory of young lives.



If a child has support after a loss, they are more likely to develop resilience and a sense of meaning and purpose.

Erin Nelson

Founder & Executive Director, Jessica's House

From grief to giving back

Now, at 18, Audrey is college-bound with plans to major in Applied Psychology so she can keep helping children access grief support. Her path – shaped by loss and strengthened by community – is an inspiring example of the transformation Jessica's House makes possible.



Audrey Smallwood, former Jessica's House client and current group facilitator.

Jessica's House

965 individuals supported through groups

91 families welcomed

300 students supported in school groups

20 school campuses served monthly



Horatio Alger Scholars.



We come together to celebrate resilience and invest in the next generation. We're not just helping individuals succeed; we're helping shape the future of Canada.

Prem Watsa
Fairfax Chairman & CEO




HORATIO ALGER ASSOCIATION OF CANADA

From adversity to achievement

By supporting the **Horatio Alger Association of Canada**, Fairfax has opened up educational opportunities for hundreds of high-potential students from disadvantaged backgrounds.

Zeyad Ghulam was born in Baghdad, Iraq, spending his early years surrounded by constant conflict. His family fled to Syria in 2006, only to be displaced again when war broke out in 2011. With the support of the United Nations, Zeyad and his family were granted refugee status in Canada – a place that offered peace, safety and the chance to dream big.

 Horatio Alger has been a life-changing force, helping me pursue my education and achieve my dreams despite many obstacles.

Anna Boukina

Each year, Horatio Alger awards 380 scholarships: Fairfax funds 45 of those.

As they settled in their new home, Zeyad devoted himself to his education and to helping others. He volunteered with Pathways to Education and the YMCA's Newcomer Orientation Week Program, helping newcomer youth navigate the Canadian school system. He also worked part-time while maintaining top grades and advancing his skills in robotics. In 2018, Horatio Alger recognized his determination and high potential, and provided the financial support he needed to get through two engineering degrees.

In his graduate program, Zeyad created an assistive robotic feeding system that restores independence and dignity to people with upper-limb impairments. Today, the Horatio Alger alumnus pays that support forward every day as a health-tech innovator whose assistive technologies transform lives.

Students like Zeyad are why Fairfax gives to Horatio Alger. By opening doors to education, we help the next generation of innovators and entrepreneurs excel – and ultimately, give back to our society in immeasurable ways.

About Horatio Alger

Horatio Alger was a 19th-century author who wrote inspirational novels about young people who rose to success through honesty, hard work, and perseverance. That legacy is the driving force behind an organization that believes adversity doesn't define us, but equips us with the mettle to succeed.

Horatio Alger puts that belief into practice in two ways:

1. Their annual Excellence Gala honours exceptional Canadians who have overcome obstacles on their road to success.
2. They extend scholarships and support services to young people who have demonstrated resilience in the face of adversity.

Established in the U.S. in 1947, the organization expanded to Canada in 2009 thanks to Fairfax Chairman and CEO Prem Watsa, who received the International Horatio Alger Award in 2012.

Recognition & relationship-building

Horatio Alger raises money to fund the scholarship program through its Excellence Gala. The seventh annual Gala, held in Toronto, recognized six outstanding business leaders – and raised a record-breaking dollar amount that will go to help even more deserving young people.

Thirty scholarship recipients attended as special guests, sharing their inspiring stories and attending a full day of networking and education.

Support that evolves as students do

Starting in their final year of high school, scholars get structured guidance on university applications and financial planning.

Then, once their post-secondary studies begin, they get much more than financial support: they can also count on academic, personal, and professional support. That means everything from course selection advice to mental health counselling, and the mentorship of some of the country's biggest business names.

It's everything a young person needs to stay on track for success academically, emotionally, and practically, opening doors to opportunities that once seemed impossible.

Horatio Alger Highlights

CDN \$2.5M awarded in 2025 in scholarships to 380 scholars

1,000+ scholars currently being supported

CDN \$19M awarded since 2012

2,550 scholars since 2012



Now that journey has come full-circle. Fairfax has invested in the next generation of entrepreneurs with a landmark gift to establish the Fairfax Centre for Free Enterprise at Huron University.

“With this gift, we are making a statement that we believe in Canada,” says Prem. “That it can be the land of opportunity for everyone, and the free enterprise system that helped make the country what it is today should be cultivated for the benefit of all Canadians. Our country depends on principled, forward-thinking leaders who understand its economic systems, and we believe Huron University can help lead a revival of the entrepreneurial spirit that is key to our shared future.”

The donation aligns with the vision, philosophies, and values that are the foundation of Fairfax’s success in Canada and abroad.

Empowering a new generation of innovators

The Centre will launch in May 2026 as a hub for entrepreneurial education, bringing together influential voices from across business, finance, and public life to champion the principles that drive economic prosperity.

“This new Centre will inspire students and promote the value of entrepreneurship and free enterprise for all of Canada,” says Dr. Barry Craig, President, Huron University.

Students will learn about economic principles, ethical leadership, economic innovation, and sound business thinking. Through conferences, speakers, and direct engagement, they will connect with the leaders who are actively shaping Canada. They will have the practical tools, financial support, and hands-on experiences needed to turn free enterprise principles into real-world impact.

HURON UNIVERSITY

Fostering free enterprise

Fairfax’s gift to **Huron University** champions the entrepreneurial spirit that built Canada and empowers students to carry that spirit forward.

For Fairfax Chairman and CEO Prem Watsa, entrepreneurship is more than a business strategy – it’s a personal journey.

Arriving in Canada from India with just eight dollars in his pocket, he built Fairfax into a multi-billion-dollar global company. His story is a testament to the power of free enterprise, and the opportunities Canada offers to those with vision and determination.



Together, we will support these ambitious students, encourage teaching and research in the field of free enterprise, and make a bold investment in Huron’s future, but also in the future of Canada.

Prem Watsa
Fairfax Chairman & CEO





NOMI NETWORK

Pathways to freedom

Nomi Network empowers women who have been trafficked or are at risk, giving them the support, education, skills, and jobs they need to build confidence, resilience, and independence.

Growing up in India, Neelu faced deep poverty and limited access to schooling. She was forced into marriage at 14, enduring manipulation and abandonment, and eventually found herself at risk of being trafficked across state lines. Her ultimate story, however, is one of determination: she made the decision to leave, found support along the way, and returned to her family to rebuild her life.

After hearing about Nomi Network from friends, Neelu enrolled in the program. Quiet at first, she soon began engaging fully, learning what safe work looks like, understanding her rights, and building the confidence to shape her own future.

For many girls in under-resourced communities across India, poverty and gender-based violence narrow life choices far too early. Young women are often pushed toward one of two unsafe paths: migrating without protection in search of work, or marrying young, sometimes into abusive households. Both situations can heighten vulnerability to exploitation, especially when traffickers prey on families and communities facing extreme economic pressure. For women like Neelu, Nomi Network offers a life-saving third option.

Shifting the odds for at-risk women

For the past 15 years, Nomi Network has worked to prevent human trafficking and support survivors in Cambodia, India, and the U.S. Because poverty is a risk factor for trafficking vulnerability worldwide, their vision is simple: remove barriers blocking women from economic participation and create pathways to sustainable income.

Through Nomi Network, women learn about financial literacy, reproductive health, the importance of education and delaying marriage, and the power of economic agency and control in their own lives. They are trained, given professional connections, and introduced to a variety of safe employment pathways, finding jobs in manufacturing, customer service, health care, education, and other sectors.

By gaining skills and a reliable way to earn a living, Nomi Network graduates become confident, informed, self-sufficient, and far less likely to fall into human trafficking traps.



We give because empowering women to help themselves will make lives better for generations to come.

Building confidence, building trust

Nomi Network's programs are designed around cohorts learning together. Small groups offer a warm, supportive environment where women can share experiences, learn collaboratively, and build confidence side by side.

All training incorporates trauma-informed care principles: facilitators adapt lessons to ensure psychological safety, prioritizing respect, empowerment, and healing, and allowing women to take control of their lives.

"What they do with their income is inspirational," says Nomi Network founder Diana Mao Kelly. "Not only does the money make their families' day-to-day lives better, it ensures better futures for the next generation, too. Mothers are sending their daughters to school and breaking the generational cycle of exploitation. Multiple generations are seeing the benefits."

Helping survivors in Texas

In the U.S., girls fall victim to exploitation for a variety of reasons: lack of family support, economic vulnerability, and especially time spent in the juvenile justice system. For example, Dallas law enforcement has identified a strong link between trafficking and a history in juvenile detention. Many survivors are also foreign-born and have been trafficked under false job promises, underscoring the global reach of these schemes.

At the same time, many corporations are relocating headquarters to Texas, creating opportunities to connect untapped talent with workforce participation, helping survivors reintegrate and achieve economic independence.

Lives rewritten

In Odisha, India, a mother sits in her home – a former mud hut now rebuilt with sturdy brick walls. Once a coal miner barely making ends meet, she faced an agonizing choice in 2022: marry off her daughter, Arati, or risk their family's survival. That's when she discovered Nomi Network. Arati joined the program and now earns a steady income, funding her siblings' education and transforming their home.

Across the globe in Dallas, young trafficking survivor Alana was able to get victim compensation and is now on track to graduate high school. With warm, caring support, she has been able to put her painful history behind her.

Katrina, a justice-involved youth in Texas, faced systemic barriers that made her economically vulnerable. She joined Nomi Network's financial empowerment program, where she learned to open bank accounts, manage money, create a savings plan, and take her first steps toward financial independence.

And in Bangalore, Neelu spends her days in a close-knit circle of women, their colourful saris bright against the hum of sewing machines. Together, they stitch garments, earn monthly wages, and use their income to support their families...and sometimes even indulge in a little shopping for themselves.

Nomi Network is named after Nomi, a child trafficking survivor the founders met in Cambodia in 2008, when she was just eight years old.



ENVIRONMENT

Everyday actions – planting a tree, clearing a shoreline, protecting a fragile habitat – may each seem small on their own. But collectively, they shape the environments where people build their lives.

We give because a healthier planet supports healthier communities, and our environmental partners are helping ensure both can thrive today and for generations to come.

Giving our oceans a voice

If our oceans could talk, they would be calling out for help. Fairfax Brasil is turning that silent plea into action by supporting **Voice of the Oceans**, a nonprofit that protects marine environments, inspires stewardship, and creates a sustainable future.

Just a decade ago, stretches of São Paulo’s coastline were choked with plastic waste and untreated sewage – a stark example of the pollution and overfishing straining marine ecosystems worldwide.

But today, thanks to the efforts of organizations like Voice of the Oceans, the beaches are cleaner, local wildlife has made a comeback, and Brazil’s population better understands the importance of protecting marine environments.

Fairfax Brasil supports Voice of the Oceans in their efforts to improve water quality, recover essential marine ecosystems, support marine wildlife, and inspire the community to make sustainability a priority.

Healthier waters, stronger communities

Voice of the Oceans uses education, research, and community action to protect vital marine environments. Their mission includes:

- Regular clean-ups to keep beaches healthy.
- Water quality checks to maintain ecosystems.
- Restoration efforts that are bringing back the coral reefs and mangroves that support biodiversity and protect coastal areas.
- Scientific partnerships that enable a better overall understanding of marine environments and how to protect them.
- Advocacy and public policy efforts that influence legislation and promote effective conservation measures.
- Community engagement efforts like awareness campaigns, school programs, marine life observation tours, and volunteer roles that connect young people to the sea and turn locals into advocates.

Creating employees who care

Fairfax Brasil takes Voice of the Oceans’ mission to heart, making environmental stewardship a core company value. Through regular webinars and company events, employees learn about marine pollution, biodiversity protection, and their own role in conservation and creating a sustainable future.

With Fairfax Brasil’s support, the ocean’s voice is being heard – and turned into action that protects ecosystems, coastlines, and communities.

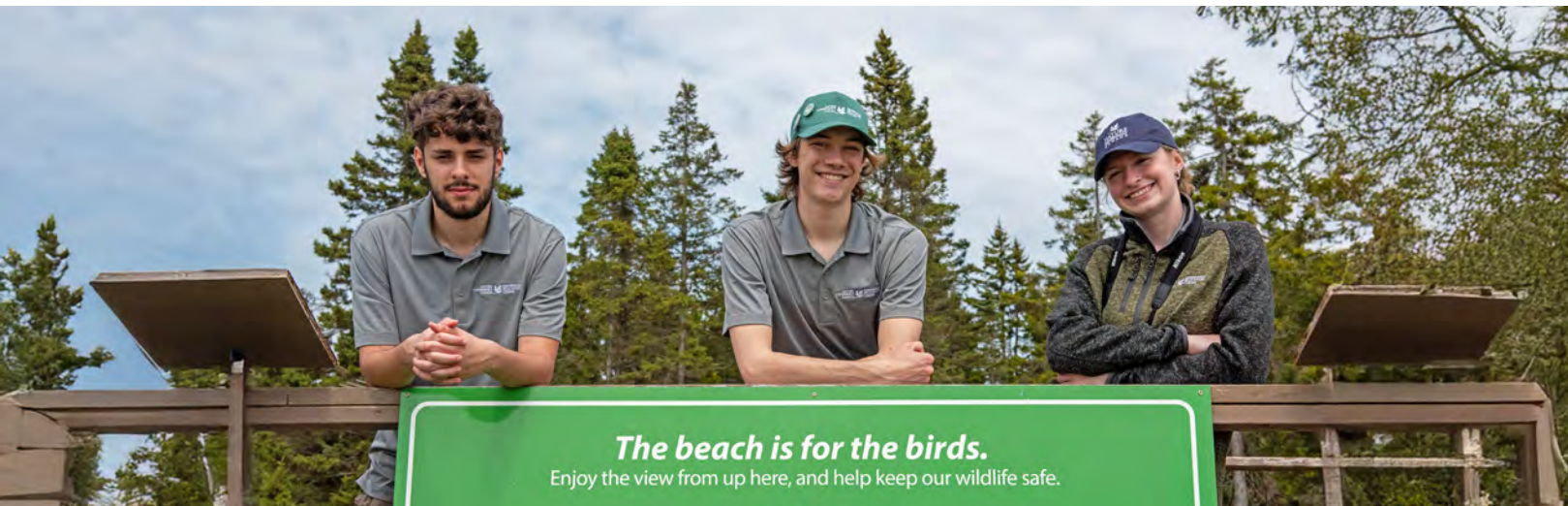


Taking action for healthier oceans

- Beach clean-ups
- Environmental education
- Water quality monitoring
- Habitat restoration
- Awareness campaigns
- Scientific research
- Advocacy and public policy
- Recreational and volunteer activities

WHY WE GIVE

Brazil is home to South America’s longest coastline: the country depends on the ocean for life, culture, and economy. Protecting it is inseparable from building a sustainable future.



“The work conservationists do is incredibly important for the community and for the fate of nature. Company donations reassure me there are others who care, too!”
Celina Young, NCC intern

Protecting nature, empowering youth

Northbridge supports the **Nature Conservancy of Canada (NCC) Internship Conservation Program**, which develops the next generation of conservation leaders, giving young people hands-on experience while protecting Canada’s landscapes.

Last summer, conservation intern Shannon Blake stepped into the field – and into a new learning experience. Applying her background in wildlife biology, she supported conservation work across NCC properties and learned how to design and implement surveys for Cerulean Warblers (a small, threatened songbird) and other species at risk.

For Shannon, the internship was a huge opportunity for learning and growth, helping her build skills to carry forward into her career, and opening a door to the future she hopes to create for herself.

WHY WE GIVE

Young people matter. The environment matters. The NCC Internship Conservation Program brings these priorities together in a way that gives our contributions even greater value. Together, we’re protecting Canada’s biodiversity – and cultivating the next generation of conservation leaders.

Through the NCC program, young conservationists like Shannon gain practical skills and have unforgettable experiences from species monitoring to habitat restoration, protecting biodiversity and ensuring vital landscapes stay resilient for generations to come. The program enables them to:

- **Care for conserved areas:** Monitoring and restoring land keeps ecosystems healthy, absorbs carbon, supports species at risk, and helps buffer extreme weather.
- **Build career skills:** Interns receive training in conservation planning, land restoration, GIS mapping, species monitoring, and public education and communications, expanding their professional toolkits.
- **Connect people with nature:** Maintaining trails helps visitors experience nature responsibly and understand why conservation matters.
- **Collaborate with Indigenous partners:** Interns work alongside Indigenous communities on species-at-risk research and stewardship projects.

In 2025, Northbridge’s support helped NCC hire 36 interns across Ontario and Atlantic Canada. These interns planted thousands of trees, spread native seeds, controlled invasive species, assisted with prescribed burns, and monitored species at risk – all critical work that strengthens ecosystems and cultivates future conservation leaders.



A partnership for a better future

Northbridge’s giving is focused on supporting youth development, and they work closely with NCC to ensure alignment with that corporate commitment. This collaborative approach enables Northbridge to be an active partner in building pathways for young people to succeed. It’s a partnership that demonstrates the power of corporate giving, and how it can create tangible impact for young people, communities, and the environment.

10,000+ trees planted

32 kg of native seed spread

1,115 ha of invasive species controlled

25+ ha of prescribed burn conducted

29 ha Aah Mahwi Nibi (Crying Water) property protected from development

1 km of Lake Huron shoreline and coastal habitats conserved and protected

Stronger coastlines, stronger community

Pacific is planting mangroves to help restore coastlines – and inspire Malaysia’s next generation.

When the tide rises along the shoreline in Kapar, Malaysia, it’s a stark reminder of how closely this community lives with the growing pressures of climate change. The coastline has shifted year after year, and its natural barriers are slowly thinning.

Over the last ten years, more than 30% of Malaysia’s mangrove forests have fallen victim to pollution, illegal logging, sea farming, and fire. These vital ecosystems are struggling – and putting people, wildlife, and natural landscapes at risk.

That’s why Pacific supports mangrove planting: to bring strength back to the land and foster a renewed confidence to the people who call it home.

Hands in the mud, hearts in the work

Planting mangroves offers real and lasting benefits. These trees store carbon, provide habitats, filter water, and help secure the shoreline against erosion, holding the land in place when waves and storms push against it. With each tree planted, Pacific protects their community.

Pacific employees, members of the management team, the company’s Board of Directors, and broker partners joined forces to plant nearly 300 mangrove saplings.

Children from local schools were also invited for some hands-on learning. They planted young trees and asked thoughtful questions about how mangroves protect their community, with many discovering environmental stewardship for the first time.

WHY WE GIVE

In a world facing climate change, every act of restoration is an act of hope and a way to ensure that future generations inherit a home that still feels safe, alive, and worth caring for.

Environmental impact

- 300 mangrove saplings contributed to the restoration of the Kapar shoreline.
- The new plantings now support long-term carbon absorption.
- A stronger natural barrier reduces erosion and improves protection from future storms.

Social impact

- Hands-on learning taught young people the value of protecting their environment.
- The initiative strengthened community relationships by bringing together companies, volunteers, and local families.



From concrete to canopy

As urban heat intensifies, Singapore Re is working with the **Garden City Fund** to help restore nature and cool their city with tree planting and community-driven initiatives.

A shady spot that offers respite from the sun. Leaves that filter polluted air. Roots that hold stormwater after heavy rain. When temperatures rise and concrete corridors trap heat, the difference a single tree can make becomes strikingly clear. Green spaces aren't a luxury: they're essential to our quality of life.

As a reinsurer, Singapore Re sees firsthand how climate risks affect people, infrastructure, and economies. That's why they invest in urban greening as a pathway to stronger, more resilient communities. Their support for the Garden City Fund's "OneMillionTrees" movement reflects a simple belief: when the environment thrives, communities do too.

Planting trees shows how simple acts can shape a more livable city.

Supporting a greener future for all

Over the last few years, Singapore Re employees have joined thousands of other volunteers in an important initiative, getting hands-on to restore nature in high-density areas.

The company also funds ongoing conservation and planting programs, helping advance the Garden City Fund's broader mission of expanding green corridors, restoring habitats, and enhancing biodiversity across Singapore.



Trees that transform

The effect of planting more trees is immediate and long-term, practical and profound. Trees provide benefits that touch daily life in countless ways:

- **Better air quality:** They absorb pollutants and release oxygen, creating cleaner air.
- **Cooling:** Their shade reduces heat in outdoor spaces and eases urban heat island effect.
- **Lower energy use:** Cooler surroundings reduce the need for air conditioning.
- **Stormwater absorption:** Healthy root systems help manage water from heavy rainfall and reduce flooding risks.
- **Quieter communities:** Trees act as natural noise buffers.
- **Richer ecosystems:** Trees support biodiversity and allow native wildlife to thrive.
- **Carbon reduction:** They capture CO₂, helping slow climate change.

Singapore Re plans to continue supporting community-led greening projects, ensuring that today's efforts take root for tomorrow. By helping expand their city's urban forest and bringing nature into daily life, they're building a more resilient home for generations to come.





HEALTHCARE

Every medical breakthrough and every moment of healing is a human story. It's someone's parent, child, partner, or friend.

We support healthcare and medical research because it's about standing with people in their most vulnerable moments, and with the professionals who give so much of themselves to find answers and offer comfort and dignity.



Funding research that saves lives

With Brit's support, **Blood Cancer UK** is working towards a future where no one has to die from blood cancer or as a result of its treatment.

In 2017, Shaline Manhertz got news from her doctor nobody wants to hear. She had been diagnosed with multiple myeloma, a complex and aggressive blood cancer. The next couple of years were a haze of chemotherapy, stem cell transplants, and exhaustion.

But through it all, Shaline advocated for herself. And when a clinical trial opened up, she enrolled – and that decision changed everything. By February 2020, she was in remission, and now, five years later, she is cancer-free.



A clinical trial saved my life. If I hadn't had that opportunity, where would I be now?

The toughest cancers to crack

Some types of blood cancer are a lot harder to treat than others. For people with myeloma, lymphoma, and myeloid cancers, survival is far from guaranteed: one in three will not live beyond five years of diagnosis. These cancers urgently need new solutions; without continued research and innovative clinical trials, too many lives will be cut short.

Faster, smarter research

For 65+ years, Blood Cancer UK has been working alongside researchers, patients, and the UK's National Health Service to transform outcomes and drive breakthroughs that change lives.

A major focus is clinical trials, particularly for the hardest-to-treat blood cancers. Through their "Trial Treat Beat" campaign, Blood Cancer UK is reshaping how trials are designed and delivered, using advanced multi-arm, multi-stage studies that test different treatments simultaneously. This flexible approach allows promising therapies to move faster, and ensures ineffective ones are dropped early.

Breakthroughs in chemotherapy, radiotherapy, immunotherapy, and CAR-T cell therapy have all benefitted from blood cancer research, generating a ripple effect across cancer treatment as a whole.

A walk to fight blood cancer

To help raise funds for Blood Cancer UK, Brit colleagues joined forces to walk a half-marathon distance across Sussex and the Seven Sisters in Eastbourne, England, raising a meaningful amount for the charity.



WHY WE GIVE

Former Brit CEO Matthew Wilson was diagnosed with multiple myeloma in 2021. His experience fighting the disease sparked Brit's focus on giving to improve treatment, survival rates and quality of life.

Making cancer more survivable

With essential support from partners like Brit, Blood Cancer UK can accelerate trials, widen patient access, and deepen their understanding of how treatments work. The result is real-world impact, turning blood cancer from a potentially fatal diagnosis into a survivable one.

For people like Shaline, this research isn't theoretical. It's the reason she's still here, living the life she fought so hard to keep.



GIG and Fairfax visit Bayt Abdullah Children's Hospice in Kuwait.

Softening the hardest moments for little hearts

GIG's partnership with local hospitals helps ensure sick kids and their families get the compassion and support they need at a challenging time.

A child's illness changes the rhythm of life for an entire family. Days fill with appointments and tests, worry and uncertainty. The Kuwait Association for the Care of Children in Hospital (KACCH) and Bayt Abdullah Children's Hospice (BACCH) work to ease this burden with specialized pediatric palliative and psychosocial care, offering families comfort and guidance through circumstances no one wants to face.

Bringing comfort to families

GIG is grateful to contribute to their work and to play a part in the comfort they bring to children and families every day. GIG's long-standing partnership with KACCH and BACCH includes donations and direct participation in programs such as:

- Child Life services, therapeutic playrooms, and family activities.
- Gift drives during Ramadan, Eid, and year-end holidays.
- Milestone events including treatment completions and resilience celebrations.

In addition, they help raise awareness of the two charities and provide a 50% discount on insurance for charity staff. This year, GIG also contributed toys for Child Life activities, provided additional financial support, and joined families at discharge ceremonies that honoured each child's progress and courage.

Helping kids feel like kids

The programs supported through this partnership offer children opportunities to learn, play, and express themselves, experiences that help preserve a sense of normalcy when life feels uncertain. These moments bring distraction, but also comfort, confidence, and connection.

Families, too, benefit from the steady presence of trained staff and volunteers who provide emotional guidance and help shoulder some of the day-to-day challenges of caring for a seriously ill child.

Hospital teams and charity staff regularly share how these combined efforts strengthen their ability to serve families. Year after year, those small moments of compassion add up, helping families navigate uncertainty and making the experience more comfortable for little ones.

WHY WE GIVE

GIG's approach to giving centres on meaningful, community-rooted impact. The values upheld by KACCH and BACCH – care, empathy, and responsibility – closely align with this philosophy.



Together, we bring care, dignity, and hope to families during their most difficult times.

GIG CSR Team



A young patient gets creative at Bayt Abdullah Children's Hospice.

Turning miles into medicine

By taking part in the Raptör Ride in support of **Action Medical Research**, Ki is keeping the wheels turning on life-changing medical research for children, and connecting colleagues from across the insurance industry.



When his daughter April was diagnosed with childhood leukemia, Mark Allan, Ki CEO, saw the importance of pediatric medical research first-hand. He realized that the treatments that were saving her life existed because someone, years earlier, had invested in the research.

“The amazing doctors and nurses saved April using treatments developed before her birth,” he says. “But we also saw how much pain she went through – and got to know other kids who weren’t so lucky. There is so much more that can be done to improve treatments and outcomes for children with cancer, and I want Ki to be part of helping make their lives better.”

Today’s research is tomorrow’s cure

Pediatric care gets far less research funding than adult health, which leaves a huge opportunity for improving outcomes for children in the future.

Action Medical Research has been funding research into diseases affecting babies and children since 1952. They helped introduce the UK’s first polio vaccines, tested the rubella vaccine, and supported the development of ultrasound in pregnancy. The organization continues to back vital research into premature birth, epilepsy, cerebral palsy, scarlet fever, childhood brain cancer, and other conditions.

For Ki, supporting the charity means backing research that is evidence-led, rigorously reviewed, and rooted in real clinical need. Plus, it’s an investment with benefits beyond childhood; the research they fund often leads to breakthroughs that benefit the wider population.

Children’s medical research is chronically underfunded, yet the impact of getting it right can last a lifetime.

Mark Allan

CEO, Ki



Riding for research

In 2021, Mark combined his desire to help children and his passion for cycling, kickstarting Raptör Ride, a 310-mile (500-km) tour that raises money for this life-changing research.

That first successful ride inspired a whole industry, gathering momentum every year. The event is now open to anyone in the London insurance industry. Ki and Brit remain lead partners of the ride alongside other industry sponsors.

In 2025, 17 riders from Ki joined 73 others on a four-day route that took them from Sussex in England to the famous Roubaix Velodrome in northern France. The event was much more than a fundraiser: it was also a unique opportunity for colleagues across the sector to connect, challenge themselves, and learn more about the research their fundraising supports.

“It’s incredible to see how the Raptör Ride has been embraced by the industry,” says Mark. “This year’s ride had people of a whole range of backgrounds and cycling abilities from 19 insurance companies, all coming together and supporting each other.”



Measurable impact, lasting change

Over the years, the Raptör Ride has raised funds to support projects including:

- A diagnostic test for newborns at risk of developing health problems.
- Less aggressive treatments for children with brain cancer.
- A computer-based tool to assess the likelihood of young children developing asthma.

“This year’s ride raised the most an event has generated in our history,” says Sarah Stevenson, Head of Partnerships at Action Medical Research. “Ki has been a tremendous pillar of support, from route planning to rider recruitment. Seeing the industry come together like this is inspiring, and we’re already excited about what comes next.”



WHY WE GIVE

Action Medical Research focuses on the science that makes the biggest difference to children’s lives, funding carefully selected projects with the potential to improve outcomes not just today, but for generations to come.



A new frontier in cancer care

Odyssey Group supports **Institut Curie** in work that is making radiation therapy faster, more precise, and less invasive, continuing a legacy that began more than a century ago with Dr. Marie Curie herself.

When Dr. Curie founded Institut Curie in 1909, she believed scientific discovery should serve humanity. Her groundbreaking work in radioactivity transformed medicine, laying the foundation for modern radiation therapy and opening new possibilities for treating cancer.

More than a century later, her belief in the power of science to save lives continues to guide Institut Curie's work – and the commitment of partners like Odyssey Group.

Institut Curie is a world-renowned research centre and hospital that pushes the boundaries of what radiation treatment can achieve. Through groundbreaking research, education, training, and patient-centred care, scientific discoveries move quickly from lab to clinic, setting the stage for transformative treatment.

Institut Curie Research Centre

- 86 research teams
- 1,242 employees
- 19 technological platforms
- 385 publications
- 24 business start-ups

Changing the course of cancer treatment

There is no single cure for cancer. The “cure” we talk about is in the individual, incremental discoveries that improve outcomes, sometimes little by little, at other times by leaps and bounds.

At Institut Curie, that progress is being shaped by promising innovations like FLASH radiotherapy (FLASHRT). This approach delivers ultra-high-dose radiation in a fraction of a second – 1,000 to 10,000 times faster than conventional methods. Researchers have combined it with Very High Energy Electrons (VHEE) to create FLASHVHEE, an ultra-precise technology that can access deep-seated tumours without damaging healthy tissue or vital organs.

The potential impact is significant:

- Shorter treatment sessions
- Reduced toxicity
- Faster recovery times
- Treatment for tumours previously considered difficult or impossible to treat

FLASHRT was initially developed for lung cancer due to the fragility of lung tissue. As the technology evolves, it could be applied to brain tumours, pediatric cancers, pancreatic cancers, and more.

WHY WE GIVE

Investing in research contributes to real, meaningful change that will make treatment easier, outcomes better, and help more people live longer lives.



Representatives from Institut Curie, Odyssey, and Fairfax in Dr. Curie's office.

A partnership for a healthier future

Odyssey's support has enabled the Institut to map how lung tissue regenerates after different types of radiotherapy, creating an unprecedented dataset that's helping researchers better understand treatment effects at a cellular level. Odyssey's funding also made it possible to hire a highly specialized AI and biostatistics expert to optimize trial design and calibrate future treatment machines.

Each prototype tested, every dataset analyzed, and every research phase completed brings us closer to a goal we all share – better treatments and greater hope for patients and families everywhere.

But these breakthroughs don't happen overnight. They are only possible through sustained commitment to the people who are driving that change. Together, Odyssey Group and Institut Curie continue to carry forward Dr. Curie's legacy: a commitment rooted in the belief that science is the surest path to improving the human condition.



Rebuilding strength

Universalna supports Ukrainian soldier and veteran Yevhen Sitenko through life-changing prosthetic care and ongoing frontline assistance.

When Yevhen Sitenko talks about his life, he doesn't dwell on loss. His focus is on duty. Since 2014, he has been part of the Ukrainian military, defending his country's freedom with quiet resolve.

Years before the full-scale invasion, he lost his leg in a mine explosion – but his commitment to his country remained unchanged.

To help Yevhen in his recovery, Universalna stepped in with targeted support that enabled him to travel to the Protez Foundation in the U.S., where he went through rehabilitation and was fitted with a custom prosthetic leg. While there, he began rebuilding his physical strength and regaining his confidence.

Yevhen's state-of-the-art prosthesis gave him back his independence, and eventually, allowed him to return to his role in the military. So when Russia launched its full-scale invasion in 2022, he was right there on the front lines with his brothers and sisters in arms, defending Kyiv.

Why helping one soldier matters

Universalna has focused its charitable giving on Yevhen not because his story is unique, but because it isn't. As one of thousands of injured service members, his experience is deeply representative of many.

Yevhen's journey is defined by courage, resilience, and perseverance. By standing with him through injury, treatment, and recovery, Universalna has done much more than help a single individual. They have supported the values that kept him strong, and in doing so, showed Ukrainians everywhere that resilience isn't abstract: it is a strength forged through purpose, commitment, and one determined step forward at a time.

From recovery to continued service

Universalna's relationship with Yevhen didn't end with his recovery. Now that he's back in the field, they continue to assist him and his unit, providing essential equipment and practical resources.

After a recent donation of night vision equipment, Yevhen sent a brief thank-you message describing how it allowed his unit to move past enemy positions without a single shot fired, protecting his team and saving lives.

A clear example of what sustained personal support can achieve.

What we enabled

- Life-changing prosthetic and rehabilitation
- Ongoing practical and technical support
- Equipment that enhances safety and effectiveness
- Restored mobility and independence
- Continued service and leadership

We give because recovery is not the end of the story

"When someone makes a sacrifice in service of others, standing with them afterward is our responsibility. Supporting Yevhen is an investment in resilience, dignity, and the belief that continued contribution is always possible, even after profound change."



Yevhen Sitenko, veteran and defender since 2014.



CMC VELLORE

Health and hope for India's children

Fairfax and Qess Corp. have partnered to support a new world-class pediatric centre in Vellore, Tamil Nadu, India, building hope through quality health care for all.

Every child deserves to play, feel joy, and simply be a kid. This belief is a driving force at Christian Medical College (CMC), a teaching and research hospital where hope is currently under construction.

In less than a year, India's newest generation will have access to next-generation care at a world-class pediatric specialty centre.

This ambitious project will redefine how children's health is treated across the country, bringing high-end care to children from some of India's most vulnerable communities.

We sat down with three key players in CMC's new centre to talk about their ambitious vision:

- Dr. Vikram Mathews is a hematologist and CMC's Director.
- Dr. Dheepak Selvaraj is a vascular surgeon and Associate Director of Ranipet Campus, where the centre is being built.
- Dr. Lallu Joseph is the senior engineer overseeing the build.



How urgent is the need for better pediatric care in India?

DR. SELVARAJ: The demand is vast. As one of the few hospitals in the country that specializes in children's health, we see the need every day. For example, we treat up to 2,000 new cancer patients each year – and this is just one of the many pediatric services we offer.

Our new campus will help alleviate that urgency with 14 pediatric departments including oncology, neurology, gastroenterology, nephrology, transplant programs, and sexual abuse support – areas with very limited accessibility across India.

DR. MATHEWS: Another great need is for the treatment of developmental disorders. We have always had a program for this: we treat everything from borderline issues to severe autism. The new pediatric centre will allow us to dramatically expand that care.

CMC is a private hospital – what's the difference between public and private in India?

DR. MATHEWS: Government-run public hospitals take care of many basic needs, but often people end up going to the private sector if they need a higher level of therapy.

CMC is a not-for-profit organization that is financially self-sustaining. We don't receive any government funding. We charge premium rates to private patients who can afford care to subsidize those who can't. Those revenues also support free training for doctors and nurses, with graduates expected to serve in India.

DR. SELVARAJ: Our outreach spans tribal hills, urban slums, and remote villages. We treat patients from across India – often those who travel great distances after learning about us by word of mouth.



You have a unique management model at CMC. Can you explain how it works?

DR. MATHEWS: All major management decisions are made by doctors on a rotational basis. The Director's role, which I currently hold, is for a five-year term. Similarly, the associate directors who run the campuses hold their positions for four to five years. After our term ends, we return to full-time clinical roles, and the next team takes over.

DR. SELVARAJ: This model is one of the many things that attracts top medical talent to CMC. Many of us could earn far more elsewhere, but we stay because of shared values and the opportunity to serve.

How has the partnership with Fairfax and Qess helped bring your vision to life?

DR. MATHEWS: We were committed to this project before Fairfax and Qess came on board, but their partnership was game-changing. It would have taken us much longer to get enough resources to build even a modest version of what we're doing now. Because they share our philosophy about treating children early, we can now realize this joint vision on a more ambitious scale in only one to two years.

They have also connected us with SickKids Hospital in Toronto. We always wanted a design that's broadly modelled on SickKids, and this partnership allowed us to get their input on planning and operations.

What's next for the project?

DR. LALLU JOSEPH: Structural work is complete up to the third floor, the exterior is finished, and interior work has begun. We expect to open in late 2026, with patient admissions starting in early 2027.

DR. MATHEWS: Existing pediatric specialists will relocate to the new centre, and additional nursing staff will be recruited. Phase two will include surgical specialties and robotic surgery.

We're incredibly proud of our team and the shared vision we've built with Fairfax and Qess Corp. This centre will be a model for pediatric care across India – and a beacon of hope for families who need it most.

DANA-FARBER CANCER INSTITUTE

One global cancer care database

Fairfax's support is enabling the **Dana-Farber Cancer Institute** to create a global platform that's closing gaps in cancer care by giving doctors the tools they need to match patients with the right therapies.

The science of cancer care has advanced at a remarkable pace. Today, when someone is diagnosed with cancer, their tumour is mapped to determine its specific mutations, which are then used to point oncologists and care teams to the most effective treatments.

But to figure out what drug will best target that specific cancer type, doctors have had to sift through thousands of pages of journal articles, clinical trial results, guidelines, and regulatory approvals.

It's labour-intensive work, and in most cases, incredibly time-sensitive as well. But the team at the Van Allen Lab at the Dana-Farber Cancer Institute has created a solution: the Molecular Oncology Almanac.

The Almanac is a powerful computational tool that brings all that information into one place, interprets patient tumour data against curated evidence, and makes it dramatically easier for doctors to find the answers their patients need.



Closing the interpretation gap

Since 2021, the Almanac has been accessed by physicians and scientists in more than 80 countries, an indication of worldwide demand for tools that translate genomics into care.

But this resource and others like it had a key limitation: it was built on drugs approved in the U.S., so it wasn't as helpful to physicians in other countries. A treatment approved in the U.S. might not exist in Germany or China, for example. Or if it does, it may be slightly different or have a different name. Plus, in countries with public health systems like Canada or Ireland, having a drug that's approved locally may not necessarily mean the healthcare system will pay for it.

This U.S. bias within the Almanac and other available resources led to confusion, false hope, and inequitable care. As personalized medicine has become more popular, that gap became impossible to ignore.

Fairfax support has made it possible to turn a U.S. based tool into a global one that's free, current, and widely accessible.

Supporting cancer patients worldwide

A gift from Fairfax allowed the team to do something transformational: rebuild the platform to support region-specific versions from a single codebase. The Almanac now addresses two important needs:

1. It accelerates interpretation so oncologists can make informed, timely decisions.
2. It aligns regional approvals and public coverage policies, pinpointing drugs that patients can actually access in their location.

When clinicians input a patient's tumour mutations, the system brings together regulatory approvals, clinical trials, and scientific literature into a clear, actionable report, with every recommendation cited.

Today, the Almanac is live for the U.S. and the European Union, with focused work happening in Ireland and a pilot program underway in Canada.

Data that puts people first

For the Dana-Farber team, the work they do is, first and foremost, about people – and about improving treatment for those going through life's greatest challenges.

"Cancer is an incredibly stressful experience on its own," says Eli Van Allen, MD Chief of Population Sciences, Dana-Farber, Chandra Nohria Family Chair for AI in Cancer Research and Professor of Medicine, Harvard Medical School. "Having to deal with layers of regulatory confusion only makes it worse. We're trying to bring greater clarity to ease some of that stress."

The Almanac is free and open to the public. Donor support makes it possible to maintain and keep the resource updated as new treatments emerge.

Looking ahead, the vision is even broader

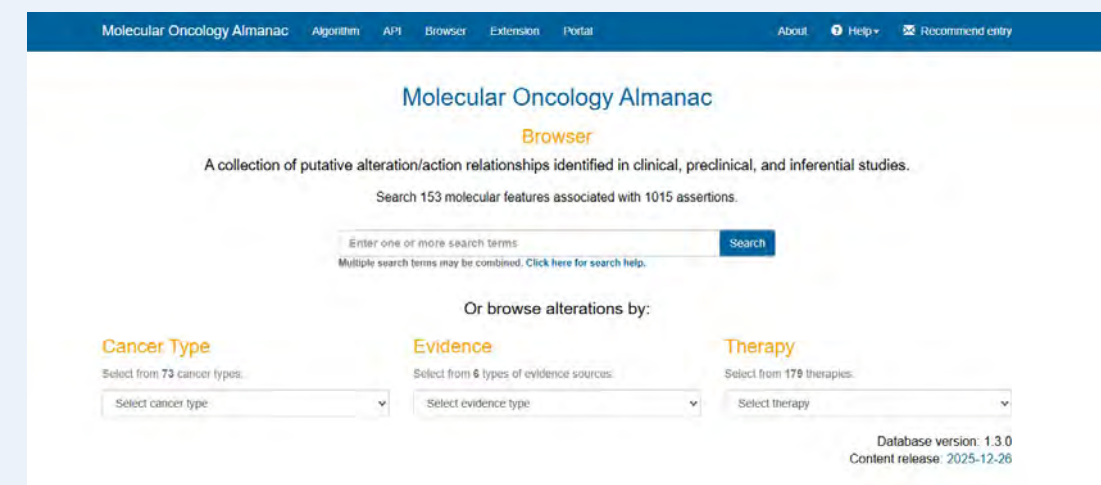
AI is being used to speed up curation, translate content into multiple languages, reduce English-language bias, and personalize information regionally. The goal is simple yet bold: to deliver the right therapy, supported by the right evidence, to every patient who can benefit, regardless of where they live in the world.



Where you live shouldn't determine whether you get the right cancer treatment.

Brendan Reardon

Computational Biologist, Dana-Farber



The Almanac lets clinicians search by cancer type, evidence, therapy, or a combination to pinpoint the right treatment.



Making care more accessible

That's why India's Ministry of Health and Family Welfare launched the Prime Minister's National Dialysis Program: to bring free dialysis services closer to underserved communities. The Fairfax India Charitable Foundation has helped turn that public commitment into on-the-ground capacity, ensuring more patients can get treatment without travelling long distances or facing unmanageable costs.

In last year's Fairfax Charitable Giving Report, we shared some inspiring numbers. By the end of March 2025, the program had put 1,425 machines into operation – well beyond their initial 1,000-machine target. Those machines delivered almost 3 million free dialysis sessions and saved patients and their families Rs. 4,800 million (USD \$58 million) in out-of-pocket costs.

Fast forward a year, and the program has expanded even further. 1,700 machines are now in place across the country and have delivered 3.8 million free sessions and saved Rs. 7,450 million (USD \$90 million) for patients.



Impact at scale

In 2026, the program's focus remains the same: bringing reliable care closer to where people live, especially in underserved rural communities. We continue working to reduce the distance between need and care, contributing to a healthcare system where essential treatment is readily available to all. With this project, our support is helping build a sustainable care system that will help those who need it for years to come.

FAIRFAX INDIA CHARITABLE FOUNDATION

Dialysis care within reach

Through the Prime Minister's National Dialysis Program, the Fairfax India Charitable Foundation supports a country-wide effort to make dialysis care affordable and accessible for all.

For people in India who need dialysis, the biggest barrier to treatment is often distance or cost. There simply aren't enough hemodialysis machines to meet demand, and of those that are available, most are in cities that are out of reach for rural populations, and treatment can be costly.

- 1,700+ machines
- 431 dialysis centres
- 310 districts
- 29 states
- 3.8M+ free sessions
- Rs. 7,450M+ (USD \$90M) out-of-pocket costs saved
- • •
- Target: 2,000 machines by December 2026



So many dedicated people are working together flawlessly to make something so important a reality – it is a privilege to be involved.

Prem Watsa, Fairfax Chairman & CEO



SUDHA GOPALAKRISHNAN
BRAIN CENTRE

Unlocking the brain's secrets

At the **Sudha Gopalakrishnan Brain Centre**, researchers are quietly accomplishing what no one has done before: getting a cellular understanding of the human brain. It is groundbreaking work with the potential to transform stroke prevention and care around the world.

When you walk into the Brain Centre at the Indian Institute of Technology (IIT) Madras, you'll quickly realize it isn't a typical neuroscience lab. As one of the only places in the world attempting to map the entire human brain, it buzzes with activity and potential. Here, engineers, biologists, clinicians, and computational scientists work side by side in their quest, with Fairfax helping them hit that goal.

We sat down with Dr. Richa Verma, the Brain Centre's Chief Scientific Officer, to talk about the Centre's mission, its rapid rise as a global leader, and why Fairfax's support is accelerating discoveries that matter.

What does the Brain Centre do?

The overarching goal is to map the human brain at a cellular level. To do that, we study different age groups, developmental disorders, and brain diseases, including ischemic stroke and ischemia, which Fairfax's support is helping us investigate. Everything we do is about generating knowledge that can lead to better treatments.

WHY WE GIVE

Healthcare innovation begins with research. By supporting the science that helps us understand strokes, Fairfax is helping accelerate discoveries that will save lives around the world.

Why focus on stroke?

Stroke is devastating. Once it happens, patients only have a two-to-four-hour window to minimize damage. If we can understand what's happening at the cellular level during ischemia (which occurs when the brain isn't getting blood or oxygen, leading to stroke), we can look for pharmacological interventions – treatments that could prevent or even reverse damage. That's the ultimate goal. Right now, most interventions are about managing symptoms or limiting damage, and we hope to change that paradigm.

What impact has Fairfax's support had?

It has been transformative. When Fairfax Chairman and CEO Prem Watsa visited us in 2024, he immediately saw the potential to advance healthcare through research science. He asked how Fairfax could help, and that led to a multi-year commitment to fund stroke research.

Without philanthropy, core research often stalls. In a developing country like India, such support is more impactful. This donation ensures we can keep moving forward and translate discoveries into clinical practice. It's not just about funding equipment or salaries; it's about enabling scale, speed, and global collaboration.

What progress have you made so far?

Our first major breakthrough was DHARANI, the world's largest open-source atlas of the developing human brain. Released in 2023, it's a free resource for scientists everywhere.

Most neuroscience data is locked behind paywalls or limited to small labs, but DHARANI has changed that. For stroke, we expect to release our first fully mapped ischemic brain in the coming months. That data will feed into global collaborations, including partnerships being developed with leading academic centres. These new collaborations amplify impact and allow us to combine our cellular-level mapping with advanced imaging and analytics from other world-class teams.

We are working with partners all over the world, sharing digitized data sets and creating a global knowledge base that benefits everyone.



What makes the Brain Centre unique?

Speed and scale. We started with five or six people in 2020, and today, we have more than 120 researchers from biology, engineering, radiology, and computational science. That kind of growth is unusual in neuroscience, where labs often spend years collecting initial data.

Being based at an engineering institute really helped with that. We think in terms of scale and throughput, applying technology to achieve high-quality data faster. We've built an experimental and computational platform that rivals the best in the world, and we did it in three years. That's something I'm very proud of.

What's next?

Beyond mapping ischemic brains, we're expanding molecular and computational capabilities and deepening exciting collaborations. Ultimately, we want to build a foundation for therapies that change lives.

We're also looking at integrating AI and machine learning to accelerate analysis that can eventually predict outcomes. Imagine a future where a clinician can input a patient's data and get a personalized treatment plan informed by global brain-mapping research. It may take some time, but that is our ultimate goal.

Why does this work matter?

We want to know everything we can about the brain because every breakthrough starts with a deeper understanding. Stroke research at the cellular level could lead to better prevention, faster diagnosis, and new treatments. For patients and families, that means hope. For scientists, it means access: open data and global collaboration benefit everyone.

What happens during a stroke?

- A stroke occurs when blood flow to the brain is interrupted, depriving cells of oxygen.
- The critical treatment window is 2-4 hours. After that, damage is no longer reversible.
- Mapping ischemic brains at the cellular level could reveal new targets for drugs that protect or repair brain tissue.



RELIEF EFFORTS

When disaster strikes, lives can change in an instant. Homes are lost, families uprooted, and the road to recovery can feel overwhelming. That's why we support relief efforts: we are committed to helping the people and organizations who show up when help is needed most.

Their work provides food, shelter, medical care, and emergency supplies, but it also offers something that's just as important: it gives people the comfort of knowing they don't have to face an uncertain future alone.



Standing together after the storm

After a devastating natural disaster, AMAG delivered food and essential supplies to 120 displaced families.

In September 2025, torrential rains caused flash floods in Bali, leading to landslides that swept away roads, buildings, bridges, and hundreds of homes. The scale of devastation was profound, with loss of life, widespread displacement, major infrastructure failures, and significant economic loss.

As communities struggled to recover and rebuild, companies like AMAG stepped forward to provide relief, distributing essential food packages to families in the hardest-hit areas.

The effort was led by AMAG's team in Bali, working with a local NGO partner to ensure the aid reached those most in need.

Impact of flooding

- 120 flood points
- 18 landslide points
- 6,300+ households affected
- 1,000+ people displaced
- 500+ public facilities damaged
- 3 bridges destroyed
- 23 road sections destroyed

Big compassion

AMAG's giving program is called Magna Kasih, which translates to "great love" or "big compassion" in Bahasa. The name conveys a sense of deep care and generosity, which fits perfectly with the company's commitment to helping people and communities in times of need.

"We hope this daily food assistance can help ease the burden on our fellow citizens as economic activities gradually recover," says Nyoman Deuteronomy, Head of AMAG's Bali Branch. "More importantly, we wish to bring comfort and optimism that Bali will soon heal and rise again."

For AMAG, giving isn't just about providing food – it's about instilling hope. They want families to know they're not alone, and that there are brighter days ahead.

"Thank you to the donors," says Ni Kadek Dewi Purwa Ningsih, whose family received food support through the Magna Kasih program. "This assistance truly helps me and my family during this difficult time. With the current economic challenges, it really makes a difference."



Without compassion, there is no meaningful progress. With every act of kindness, we grow alongside the community, fostering hope, resilience, and sustainable value for all.



1,300 km to help 1,300 children

After Cyclone Ditwah hit Sri Lanka in late 2025, volunteers travelled all over the country to deliver hundreds of backpacks filled with school supplies to help children get back to learning.

The cyclone destroyed homes, damaged schools, displaced countless households, and left entire districts submerged. Families who had lived day-to-day suddenly had nothing, facing the new year with uncertainty and fear.



Schoolchildren welcome volunteers with flowers.

Fairfirst witnessed that devastation first-hand: 145 members of the Fairfirst team were affected by the storm, 35 critically. Months later, Sri Lanka's roads and villages still bear the marks of destruction as communities work to rebuild.

When Fairfax asked how it could support in the recovery and rebuilding process, the charitable project that was front and centre was heartbreakingly simple: children needed clothes, shoes and books to get back to their studies. From there, the "Back to School" project was born.



An extraordinary partnership

Fairfax, Fairfirst, and Rotary International came together to bridge that educational gap by supplying everything from school shoes to notebooks: essentials for getting back to learning.

Working with local officials, the team identified 1,300 children across 10 schools in remote areas.

Volunteers from Fairfirst and a local Rotary Club sourced supplies, assembled backpacks, and made sure the kits got to where they needed to go. One volunteer's home became a temporary warehouse and assembly line, creating hundreds of School Starter Packs.

Each School Starter Pack included:

- School bag
- Government-approved exercise books & stationery
- Voucher for new school shoes
- Lunch box & water bottle



When children return to school prepared and confident, it restores not only learning, but hope for a brighter future.

Ravishankar Wickneswaran

CEO, Fairfirst



Delivering hope

The distribution journey was a grueling one – a true testament to the volunteers' dedication. They delivered backpacks to 10 remote schools in just 54 hours, covering a remarkable 1,291 km. In their travels, they faced landslides and washed-out roads, villages almost completely cut off by the storm's destruction, and even encountered wild elephants on a remote forest route.

But the reception they got at each school made up for all the challenges along the way, with students greeting the volunteers with flowers and smiles, cheers and gratitude.

"As I reflect on this journey, my heart is full," says Shivanthie Wijesuriya, Head of HR, Fairfirst. "This humanitarian effort wasn't just about school supplies, we also delivered comfort and a belief that things will get better. Thank you to every volunteer who shopped, packed, drove, and believed: we proved that when hearts come together, even the longest roads can carry hope."

When flames tested a city's heart

Falcon Hong Kong and **The Community Chest** helped thousands of families rebuild their lives after the devastating Tai Po Wang Fuk Court fire.



On November 26, 2025, thousands of families in Hong Kong's Tai Po district woke to chaos as a five-alarm fire tore through Wang Fuk Court. It engulfed seven of eight residential towers and claimed 161 lives, injuring many more and displacing thousands. The complex was under renovation, and when the bamboo scaffolding and outer netting caught fire, the flames spread fast.

As the city grappled with the disaster, organizations like Falcon Hong Kong stepped forward, ready to respond. They made an immediate donation to The Community Chest Tai Po Fire Relief Fund, created to meet the most urgent needs of people who had lost everything.

The impact didn't stop there – in a powerful show of collective generosity, individual employees contributed nearly as much as the company itself to help their community recover. The Community Chest used the funds to disburse emergency aid and payments that survivors could use to pay for shelter, food, and essentials.

WHY WE GIVE

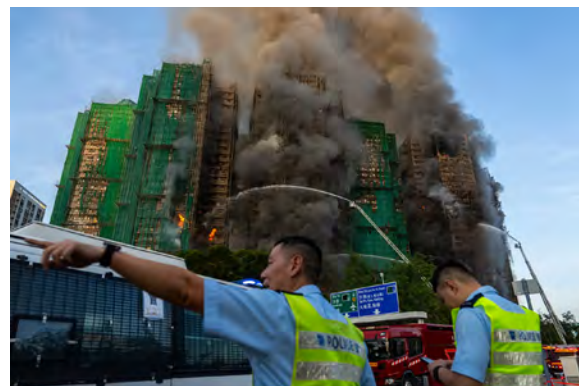
Every dollar donated provided immediate relief to those affected by the fire, maximizing giving to help families start over.

Fast response, immediate impact

The Community Chest is a nonprofit known for acting fast when the need is greatest. 100% of the funds they raise go directly to crisis and social services including medical care, financial aid, long-term recovery support, and community rebuilding.

Over the years, Falcon Hong Kong has supported fundraising initiatives like Skip Lunch Day and Kowloon Walk for Millions. They appreciate knowing that every dollar donated has an instant, tangible impact.

In 2025, all charitable funds went to help the victims of the Tai Po Wang Fuk Court fire. When flames tested Hong Kong's heart – a community answered.



When the waters rise, we rise together

After calamitous flooding in Hat Yai, Falcon Thailand helped communities, customers, and employees through prompt action, survival kits, and care.

When flash floods swept through Hat Yai, Thailand, in November 2025, the waters rose with staggering speed, leaving neighbourhoods submerged, families stranded, and livelihoods washed away. More than 140 lives were lost, and the devastation left the city reeling.

Rapid response for customers

Falcon Thailand quickly established a temporary office in Hat Yai to serve as a claim notification hub and flood assistance centre. Senior Claims Management travelled to the region to conduct on-site assessments, ensuring claims were reviewed promptly, fairly, and with transparency – a necessary reassurance for customers facing uncertainty.

Visitors who came to report claims were provided with survival kits containing food, hygiene items, and basic supplies. These small but practical supports offered much-needed relief in a time of uncertainty, grief, and trauma.

140+ fatalities

Estimated loss of THB 9 billion

30,000 vehicles damaged

26,000 properties damaged



Support for employees

Falcon Thailand employees were also impacted by the floods, with many facing damaged homes, disrupted routines, and family hardship. Falcon Thailand prioritized their well-being, offering financial assistance for urgent needs such as temporary accommodation and essential repairs.

Staff donations were doubled through corporate matching, amplifying relief efforts across Hat Yai. The funds were used to provide basic goods and serve hot meals.

Employees donated clothing and volunteered their time, packing and distributing survival kits for households across the region.

A commitment to community

In the face of one of the most destructive floods in recent memory, Falcon Thailand rose up and demonstrated what it means to stand with a community in crisis. Through swift action, compassionate assistance, and the collective efforts of employees, the company helped families begin the long process of rebuilding their lives.



WHY WE GIVE

At Falcon Thailand, meaningful support begins with people. When floods devastated the lives of their employees and loved ones, they stepped up, helping those who needed it most and bringing their community even closer together.



Rebuilding community and culture

Football isn't just a pastime in Argentina, it's a way of life and a core part of the culture. By supporting Fundación River Plate as they rebuilt the clubs, Meridional also helped restore the city's spirit.

The initiative directly impacted 4,000+ children, coaches, and families from neighbourhood clubs and Bahía Blanca's 42 municipal soccer schools.

Meridional also contributed 200 mattresses and pillows, collected food, water, and cleaning products for affected families, and took part in Children's Day, an event where 30 Meridional employees spent a rewarding day playing and connecting with 60+ children.

Training socially-conscious coaches

Over two days, coaches and community leaders were trained in the Fundación River Plate Methodology, which approaches sports as a tool for social development, inclusion, and emotional support, a focus especially relevant in a city rebuilding after trauma.

Moving forward

The Argentine port city is still rebuilding, but three clubs – Pacífico, Villa Ressia, and Olimpia – have resumed activities. In giving football back to people who love it, Fundación River Plate has brought back joy and community. So while the final whistle hasn't blown on Bahía Blanca's recovery, football has put the city and its people back in play.

WHY WE GIVE

"Supporting this cause is our way of investing in a future where every child has the chance to grow, learn, and thrive."



How a beloved game has healed a city

When Bahía Blanca was hit with severe flooding, **Fundación River Plate**, a foundation affiliated with the beloved Buenos Aires football club, came to the rescue – with an assist from Argentine insurer La Meridional.

Early last year, heavy rains ravaged the Argentine port city of Bahía Blanca. Roads and bridges were wiped out, buildings were destroyed, and locals were left without power. The torrential rains devastated entire swaths of the city – and battered the spirit of its inhabitants.

Rebuilding a city and its people

After the storm, Fundación River Plate stepped up to help. The foundation is affiliated with Club Atlético River Plate, one of the most prominent football clubs in the country. It extends the club's social responsibility beyond football by creating opportunities for vulnerable youth through sport.

After the floods hit Bahía Blanca, they helped in three important ways:

1. Sending supplies to rebuild three football clubs – key social hubs for young people
2. Donating sports equipment to enable children to play
3. Training coaches to support the local population



Being so close to Ukraine, Poland witnessed the human cost of the war almost immediately. Supporting local, trusted partners allows us to respond quickly and meaningfully to the needs of displaced families.

Polish Re

Real help, direct to those who need it

For Polish Re, seeing how efficiently volunteers get help to those in need made the decision to support them an easy one.

“They identify needs quickly and respond without delay,” says Jacek Kugacz, President of Polish Re. “100% of every donation goes directly to help people who might otherwise fall through the gaps of large-scale aid programs.”

Creating safe spaces

In 2025, Polish Re’s support helped fund a new school, kitchen, and two laundry facilities for Ukrainian families.

- The school gives children a stable place to learn and heal. Built-in psychological support helps them process trauma, loss, and displacement.
- The kitchen services 300+ meals a day, giving refugee families healthy food and a safe place to connect.
- The laundries in Fastiv and Kherson (a city located in a combat zone) have washing machines, dryers, and recreation spaces. These facilities are more than just a place to wash clothes: they offer a rest area for soldiers on leave and give families a place to connect.

Continued need, continued commitment

Social support projects remain critically important, particularly in regions with continued shelling. With communities still under threat, Polish Re’s commitment is clear: to continue backing effective, on-the-ground support for Ukrainians who need it most.

Standing with Ukraine’s displaced families

When Russia attacked Ukraine in 2022, thousands of Ukrainian refugees crossed into Poland in search of safety. Polish Re has been part of their country’s efforts to aid their neighbours ever since, supporting **Fundacja Charytatywni** to get help where it’s needed most.

For people in Poland, the war in Ukraine isn’t a faraway reality: they have a front-row seat to the trauma, grief, and fear. Polish companies, communities, and individuals have stepped up en masse to help refugees fleeing the violence. Polish Re is no exception.

They support Fundacja Charytatywni (the Charitable Foundation), which funds the St. Martin de Porres Centre in Fastiv, Ukraine, a small, impactful centre that works directly with people affected by war.

The Centre offers temporary shelter to residents displaced by conflict. It’s often the first place where families can rest, get medical or psychological support, and start to recapture a sense of stability. They also organize evacuations into Poland for those wishing to leave.

Centre volunteers deliver 2,500 food packages each week to people living in destroyed villages, members of territorial defense units, isolated elderly people, and hospital patients. They also distribute medicine, clothing, building materials, and basic furnishings.





SOCIAL SERVICES

When life is uncertain, no one should feel alone. Whether it's a family struggling to put food on the table, someone grieving the loss of a loved one, or an injured veteran finding their way back to civilian life, having people to turn to for support can make a world of difference.

We give because showing up for one another, especially in the hardest moments, keeps us connected as humans.

Rebuilding lives through sport

ARX supports Ukrainian veterans with adaptive athletics that foster recovery, build community, and instill self-confidence and national pride.

Ukrainian soldiers face incredible hardship on the front lines, and many come home with life-changing injuries. Now those injured veterans are finding renewed strength and purpose through adaptive athletics like wheelchair rugby.

Wheelchair rugby is a sport that unites veterans and highlights their strength of spirit. For these athletes, it's much more than a game: it's their chance to show resilience, teamwork, and determination in the face of challenge.

In 2025, ARX partnered with the Come Back Alive Foundation and Ukraine's Ministry of Veterans Affairs to organize Ukraine's first national wheelchair rugby tournament, called "Hart." This past August, 57 veterans competed at Kyiv's Veneto-Sport Arena, taking part in an adrenaline-fuelled event that showcased speed, precision and athletic ability. For many of the participants, it was their very first experience in adaptive sports – but definitely not their last.

Connecting and reclaiming confidence

Demonstrating skill, determination, and teamwork helps with physical recovery, mental resilience, and gives veterans a renewed sense of belonging. Coaches and rehabilitation specialists supported the athletes throughout the event, ensuring every moment was about empowerment.

The event also featured open activities for visitors, including adaptive CrossFit, archery, tactical medical training, and live concerts by well-known Ukrainian artists.



A culture that supports its heroes

This initiative is part of an evolving national culture of adaptive sports for veterans. Ukraine is focused on sport as a tool for rehabilitation – but also as a way to build traditions of strength, gratitude, and tenacity. ARX is proud to stand with veterans and to help make sport accessible for all. "Wheelchair rugby is all about resilience and reclaiming an active life," says Andriy Peretyazhko, CEO and Chairman of the Board, ARX. "Veterans' sports matter. We're helping restore health and self-confidence, and strengthening a community that knows how to take a hit and keep winning." Every athlete on the court is reclaiming physical mobility and confidence – and inspiring a nation to follow.

WHY WE GIVE

"We believe resilience deserves recognition and opportunity. Veterans have given everything for their country; helping them rebuild their lives through sport honours that sacrifice and strengthens the social fabric of Ukraine."

A commitment to combating hunger

Over 47 million people in the U.S. face food instability: Crum & Forster supports multiple charities that get nutritious meals on tables across the country, building more resilient communities.

Losing a job is tough in the best of times. But when Deborah found herself unemployed, no longer having a steady paycheck was devastating. The cost of living was rising fast, and money was tight. Plus, she had a son with a disability and didn't want to have to choose between his care and getting food on the table. Thankfully, someone was there to help.

Deborah was able to get groceries from a Community Food Centre in her neighbourhood until she found a new job. The Centre eased her money worries and helped her family get through a challenging time.

Deborah's experience is all too common, and that's why C&F is committed to battling food insecurity on a number of fronts.

Employees guide C&F's giving

Back in 2021, C&F asked their employees what charities mattered to them, and their response was loud and clear: hunger was the issue most directly affecting their communities.

While addressing food insecurity has been part of C&F's charitable mandate for a long time, they stepped things up with an even stronger commitment. Their new, multi-layered food security strategy includes monetary donations via national partnerships and local relationships, paid employee volunteer hours, and employee-driven giving.



In 2025, employees sorted, packed, and served food at 30 volunteer events.



"We support this work because it is practical, urgent, and deeply human, and because it reflects exactly who we want to be as a company."

Marc Adeo, CEO, Crum & Forster

When needs increased, so did C&F's efforts

In 2025, the company formalized a new national partnership with Feeding America, announcing the largest one-time charitable contribution in C&F history – enough to help provide 10 million meals. They expanded their 18+-year partnership with nourish.NJ to provide food and support services to 1,500 families across Morris County, where C&F's headquarters is based.

They also increased their support for Operation Homefront, helping address food insecurity among military and veteran families nationwide.

Employees increase impact even more

With more than 2,600 C&F employees empowered to direct charitable funds, dozens of regional food banks and hunger-relief organizations across the U.S. have received support that reflects employees' personal ties to their communities.

Plus, C&F's annual Thanksgiving project supports food banks with hundreds of volunteer hours across multiple states, helping out during peak demand.

While the numbers tell one story, the human impact tells another: employees regularly share moments where a family expresses relief, a parent says the groceries will "get them through the week," or a veteran quietly thanks volunteers for showing up. These interactions are the clearest reminder of why C&F's commitment to food security remains one of the most powerful ways their company can support the communities it serves.

The Atlanta Community Food Bank is now serving 70% more neighbours each month than just three years ago: the need is high.

Boosting birth rates, building futures

Birth rates in Greece are in decline – a trend that threatens the country’s growth. Eurolife’s partnership with **HOPEgenesis** gives Greek families the support they need to grow and care for their families and create a stronger foundation for their country’s future.

In remote parts of Greece, the decision to have a child isn’t just emotional – it’s logistical. Distance from hospitals, lack of doctors, and limited childcare options are all obstacles that ultimately result in declining birth rates, increased emigration, and communities that slowly fade away.

Since 2019, HOPEgenesis has supported 279 families and helped bring 258 children into the world.

Over the last 50 years, births in Greece have steadily decreased. The country’s fertility rate (1.3 children per couple) is far below replacement level, which means deaths outnumber births, and the average age increases every year. And when you pair fewer births with high rates of emigration, the result is a shrinking, aging population – and with it, a smaller workforce, weaker economic growth potential, and social decline.

HOPEgenesis is bringing life back to Greece

Their work is all about reversing that trend by making it easier for families to have children.

- **They help families through pregnancy.** Women in remote areas get care, medical monitoring, psychological support, and transportation to hospitals.
- **They build nursery schools in remote areas.** Dependable care enables mothers to return to the workforce, contributes to gender equality, and gives children a safe, stimulating place to grow. HOPEgenesis built their sixth nursery in Kasos in 2025, with another six planned over the next few years.
- **They build awareness.** By supporting research and public dialogue around demographic challenges, HOPEgenesis is showing the country how important healthy birth rates are for their country’s growth.

Investing in people

When parents feel supported, children are born. When children are born, communities survive. And when communities survive, an entire country can flourish. HOPEgenesis is investing in people – and in a Greece that continues to grow and prosper.

WHY WE GIVE

Every euro invested with HOPEgenesis returns multiple times its value to Greek society.



Where creativity becomes confidence

GIG Gulf supports **Mawaheb Art Studio**, which champions “artists of determination” (adults with special needs) through creativity, connection, and the transformative power of belonging.

In a sun-lit corner of Dubai, adults with special needs use pencils and paintbrushes to build confidence and connection. Mawaheb Art Studio is a place where these artists can create pieces that express their feelings and experiences in a safe, inclusive, welcoming atmosphere.

Mawaheb’s mission is an inspiring one: they empower people through art, life skills, and social development programs while promoting a society where everyone’s abilities are nurtured.

Mawaheb means “talents” in Arabic.



WHY WE GIVE

Mawaheb’s work aligns with GIG Gulf’s values of inclusion, community support, education, and making a tangible difference in the lives of others.

Where art sparks joy

On a recent visit to Mawaheb, a group of GIG Gulf volunteers spent a rewarding morning with the artists, co-creating, playing games, enjoying group activities, and sharing the magic of making art. The session inspired warm interactions, meaningful moments, and helped develop social skills.

“It was a morning filled with laughter, learning, and genuine connection that I will never forget,” said one GIG Gulf volunteer.

The art they created together was proudly displayed and shared with the community, showcasing talent, expression, and a collaborative spirit. Later, the volunteers shared photos and stories to build awareness of the studio’s valuable work and encourage their colleagues and friends to engage with the charity as well.

Mawaheb opens doors that the world too often leaves closed: doors to confidence, dignity, and self-expression. By supporting this remarkable studio and its artists, GIG Gulf helps ensure that their creativity, courage, and stories are celebrated, and reminds us that when we lift up others, we all rise together.



Giving children a voice in court

Court Appointed Special Advocates (CASA) of New Hampshire is a nonprofit that gives vulnerable children a powerful voice in court – and a better chance at a safe, stable future.

Every year, thousands of children enter New Hampshire’s court system due to abuse and neglect. Judges have to decide where they will live and who will care for them, but the children often don’t have a dependable adult in their lives who can tell the judge about their story and their specific needs.

CASA fills that gap with volunteer advocates, giving kids an informed, caring adult in their corner. They get to know each child and the important people in their life, get a deep understanding of what they have experienced, then provide the judge with informed recommendations focused on the child’s emotional, mental, and physical well-being.

Volunteers provide steady advocacy for hundreds of children each year, helping them navigate the system, heal from trauma, and find permanent, loving homes. Since 1989, the nonprofit has given nearly 12,000 children a voice in district and family courts, ensuring judges know their full stories.

CASA’s reach in 2025

Children served: 1,487

Total cases: 938

Active volunteers: 664

Volunteer hours donated: 83,500+

RiverStone cares

As an insurance organization specializing in complex claims resolution and litigation management, RiverStone is known for navigating intricate legal matters, analyzing facts, and helping courts reach informed decisions. Supporting CASA is a natural extension of that expertise: they know from experience that outcomes improve when the right information reaches the right decision-makers.

RiverStone provides CASA with long-term, meaningful financial support, enabling them to recruit and retain these vital volunteers. In 2025, CASA trained 138 new advocates – a 16% increase over the previous year – enabling them to support even more vulnerable children.



Champions for children

Mattie was just a baby when he was rushed to the hospital with serious breathing problems, the result of neglect tied to his mother’s drug addiction. He was placed in foster care, while his teenage brother Lucas was shuffled between relatives and eventually ended up in a group home.

The brothers’ CASA advocate ensured Mattie got medical care and pushed for services and attention for Lucas, who was at risk of slipping through the cracks. And as their mother worked to get sober and rebuild her life, CASA remained a constant presence, speaking for their best interests in court until a more permanent solution was possible.

In time, the boys went home, healthy and secure. Thanks to a caring adult who spoke for them when they couldn’t speak for themselves, they can now move forward with the stability every child deserves.



WHY WE GIVE

CASA makes a real impact in the lives of children involved in the court system who otherwise wouldn’t have a voice.

Supporting those who protect the nation

By giving to **Fundación Corazón Verde**, Southbridge Colombia helps the families of police officers impacted by violence.

Every day in Colombia, police officers put their lives at risk to keep their communities safe. When an officer is killed or injured in the line of duty, they aren't the only ones impacted: their families must deal with grief and loss. Some end up having to relocate to keep themselves safe, and most face the financial hardship that comes with losing a primary provider.

Fundación Corazón Verde (the Green Heart Foundation, named for the green uniforms Colombia's police wear) supports those families through their greatest challenges, helping the widowed partners, children, and parents of fallen officers rebuild their lives.

The foundation provides homes for bereaved families, funds mental health support, and gives thousands of scholarships to children who have lost a police parent. They also formally recognize hundreds of officers for their service and sacrifice, underscoring the importance of their work with a moving annual ceremony.



WHY WE GIVE

Like Southbridge Colombia, Fundación Corazón Verde is on a mission to build a better, safer country and a brighter future for all Colombians.

Helping families get back to hope

Southbridge Colombia has been giving to Fundación Corazón Verde since 2017, funding education and helping families through trauma. In 2025, they granted 113 scholarships to children of police officers (with a total of 1,100 recipients to date). The scholarships have improved job opportunities and outcomes for families, and 34 of those students are now advancing to join the police service themselves.

At its core, Southbridge Colombia's support of Fundación Corazón Verde is an investment in people, potential, national progress, and social cohesion. Ultimately, helping families survive loss and hardship opens doors to opportunity, resilience, and hope.



I am fulfilling the dream I have longed for so much, becoming a police officer and finding purpose in my life.

Baile de Lo Gato Martínez

Scholarship recipient



A few of the 34 students who are going on to law enforcement.

CONNECTING POINT

A community that creates possibility

There’s a church on a leafy residential street in Dallas, Texas, where you’ll find something unexpected: an inviting space where differently-abled adults come each day to socialize, have fun, and thrive.

Connecting Point, housed in the pretty red brick University Park United Methodist Church, is home to a day program for differently-abled folks.

Some are nonverbal, others require assistance with eating. Several are in wheelchairs, and many fall somewhere on the spectrum. Each one has their own story, their own interests, their own challenges.

But they all have one thing in common: they have aged out of the public school system, and no longer have easy access to publicly-funded support. Medicaid funding only covers a fraction of the actual cost of services, and the waitlist to get these benefits is long.

Connecting Point gives them a place to find the connection and support they need. The organization offers a structured program where those with disabilities (“Teammates”) can socialize, learn tools for daily living, enjoy activities across the city, and even attend prom.

But it’s a community, too, one where Teammates feel the love and support of friends and volunteers. It’s also a place where their caregivers can talk to others who “get it,” exchanging advice on everything from understanding certain behaviours to finding a dentist with experience treating differently-abled patients.

It’s a support network, a social circle, a family.

The program was founded 11 years ago when a boy named Ryan – a talented athlete in his teens – sustained a traumatic brain injury in a ski accident. His mother, along with others in the community, saw a gap in care and created the program they needed, staffing it with dedicated employees and volunteers.

“Our program works because of our staff,” says Cynthia Olson, Executive Director of Connecting Point. “These are not folks that do this because it’s a job. It’s a calling.”



Down here in Texas, they’re in the public school system until they’re 21. But after that, there’s nothing for them to do.

Bill Huff

Volunteer

Giving that makes lives better

Bill Huff has been volunteering with the program since its early days. When he introduced a colleague at Fairfax to the work this small charity was doing, a long-term partnership was born.

Fairfax has given to Connecting Point since 2016. The donations support programs, staff training, a healthy staff-to-Teammate ratio, and allow them to grow enrollment for this much-needed service.

“Fairfax’s support makes sure we aren’t just babysitting our Teammates,” says Cynthia. “We are truly engaged with them in valuable, intentional activities as opposed to just opening up the room and turning the TV on.”

The support enables this big-hearted group to provide quality care, alleviate caregiver fatigue, and contribute to a better quality of life for Teammates and caregivers alike.

Enabling fun and connection

Fairfax donated a 16-seater van to Connecting Point so Teammates can take enriching day trips – eating lunch together in restaurants, going bowling, trying out sports simulators, and enjoying activities while getting the support they need.

“It’s obvious they all relish going to Connecting Point,” says Bill. “They’re all so appreciative of having something fun to do. And for me, there’s nothing more fulfilling than when they greet me every week.”

2025 AT A GLANCE

- **Prom!** Teammates had a milestone experience many of them missed out on as students: a “Night in Paris” themed dance where everyone dressed to the nines and had a great time.
- **Respite nights.** Teammates are able to socialize and caregivers get a well-deserved night off.
- **Summer movies.** In the dog days of summer, Teammates cooled off in front of the big screen.
- **Kayak simulation!** Teammates experienced what it’s like kayaking open water.
- **Texas State Fair.** Everyone got to enjoy meeting animals, eating snacks, and making memories at *the* event of the year.



Hinduism

This is the sum of duty:
do not do to others what would
cause pain if done to you
Mahabharata 5:1517



Buddhism

Treat not others in ways
that you yourself would
find hurtful
The Buddha, Udana-Varga 5.18



Confucianism

One word which sums up the
basis of all good conduct...
loving-kindness.
Do not do to
others what
you do not
want done
to yourself
Confucius, Analects 15.23



Baha'i Faith

Lay not on any soul a load
that you would not wish to
be laid upon you, and
desire not for
anyone the
things you
would not
desire for
yourself
Baha'u'llah, Gleanings



Islam

Not one of you truly believes
until you wish for others what
you wish for yourself
The Prophet Muhammad, Hadith



Taoism

Regard your neighbour's gain
as your own gain, and your
neighbour's loss as your own loss
Lao Tzu, T'ai Shang Kan Ying P'ien, 213-218

THE GOLDEN RULE



Judaism

What is hateful to you,
do not do to your neighbour.
This is the whole Torah;
all the rest is commentary
Hillel, Talmud, Shabbat 31a



Sikhism

I am a stranger to no one;
and no one is a stranger
to me. Indeed, I am
a friend to all
Guru Granth Sahib, p. 1299



Jainism

One should treat all
creatures in the world
as one would like
to be treated
Mahavira, Sutakritanga



Zoroastrianism

Do not do unto others
whatever is injurious
to yourself
Shayast-na-Shayast 13.29



Indigenous Spirituality

We are as much alive
as we keep the earth alive
Chief Dan George



Christianity

In everything, do to others
as you would have them
do to you; for this is the
law and the prophets
Jesus, Matthew 7:12



Unitarianism

We affirm and promote respect
for the interdependent
web of all existence
of which we are a part
Unitarian principle

