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January 2009

UN Global Compact Communication on Progress

AXA Group and Human Rights

Internal communications toolkit to raise employees' awareness of human rights issues
Public CEO statement in support of Human Rights

The AXA Group, an active Global Compact participant since 2003, has developed a strategy for effective communication with its employees on AXA's effort to respect human rights, in the context of the 60th anniversary of the UN Declaration of Human Rights. The strategy included a series of articles and material on various human rights issues in their staff intranet system. In addition, Mr. Henri de Castries, Chairman of the AXA Group Management Board and Chief Executive Officer, has renewed his support for the Global Compact's 10 principles, as well as his commitment to human rights by signing up to a Global Compact-led public statement in support of Human Rights in 2008.

To commemorate the 60th anniversary of the Universal Declaration of Human Rights, the UN launched a campaign to raise awareness in 2008. This event represented an opportunity for AXA to highlight its commitment and that of its subsidiaries.

Internal communications toolkit: description of practical actions

As early as February 2008, Group and local internal communications teams highlighted the event. In May 2008, a communications kit has been distributed on the internal communications intranet, designed to provide this network of communications experts with the elements required to roll out a dedicated communications campaign over 2008.

This tool has been developed with one essential aspect in mind: the link between the Universal Declaration of Human Rights and AXA's commitments to supporting the most underprivileged.

Available in the AXA Group's internal communications intranet, the kit is made up of several items:

- A communications plan for the Group and companies, with the various actions planned for the Group over the next few months, as well as the periods during which they will be carried out. Based on this plan, local communications teams are able to organize their communications actions as you wish.
- Posters that are ready to use and easily adaptable
- Several turnkey articles on a range of subjects: AXA and Disability, AXA and Education, AXA and Microfinance, AXA and Micro assurance, AXA and Diversity, AXA and his suppliers, AXA's code of ethics
- Logo for the Universal Declaration of Human Rights, to be used in local communications materials.

The actual communications materials have not been uploaded on the UN Global Compact website as they are for internal use. However, the attached communications plan, which was distributed groupwide, demonstrates the extent and ongoing nature of the campaign.

AXA's internal communications toolkit has been published on the website of the 60th anniversary of the UDHR as an illustration under the "Activities by Global Compact Participants" section (see www.unglobalcompact.org/Issues/human_rights/UDHR_60th.html).



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The objective of this toolkit is to raise employees' awareness on the issue of human rights. As the link between the Universal Declaration of Human Rights and AXA's business is not straightforward for most employees, it is a topic that tends to be rarely discussed internally, beyond specialist teams.

Measurement of outcomes or expected outcomes

A survey of AXA's local affiliates' adaptation and roll-out of the communications toolkit was still underway at the time of this Communication on Progress. The kit has been distributed to every local AXA affiliate's communications team. The AXA Group's preliminary estimates (December 2008) reveal that at least 5 major local affiliates are about to or have rolled out a Human Rights communications campaign based on the toolkit. This represents several thousand AXA employees being actively informed of the issue of human rights, and this figure is likely to increase in 2009.

CEO Statement of continued support for the UN Global Compact

Mr. Henri de Castries, Chairman of the AXA Group Management Board and Chief Executive Officer, has renewed his support of the Global Compact's 10 principles in a recent statement: *"I renew AXA's commitment, undertaken at the time of our 2003 endorsement, to respect the UN Global Compact's 10 principles for the upcoming year"*.

Following up on the 60th anniversary of the UNDHR, Mr. Henri de Castries has also emphasized his commitment to human rights by signing up to a Global Compact-led public statement in support of Human Rights in December 2008. This statement was co-signed by several industry leaders and appeared in the Financial Times on 10 December 2008. The statement (also attached) reads as follows:

"On the occasion of the 60th anniversary of the Universal Declaration of Human Rights, we, business leaders from all corners of the world, call on governments to implement fully their human rights obligations. We also reiterate our own commitment to respect and support human rights within our sphere of influence. Human rights are universal and are an important business concern all over the globe".

* * *

About the AXA Group

The AXA Group is a worldwide leader in Financial Protection. AXA's operations are diverse geographically, with major operations in Europe, North America and the Asia/Pacific area. For full year 2007, IFRS revenues amounted to Euro 93.6 billion and IFRS adjusted earnings to Euro 6.1 billion. The AXA ordinary share is listed on compartment A of Euronext Paris under the ticker symbol CS (ISIN FR0000120628 – Bloomberg: CS FP – Reuters: AXAF.PA). The American Depository Share is also listed on the NYSE under the ticker symbol AXA. AXA is included in the DJSI, FTSE4GOOD and ASPI EUROZONE "Socially Responsible Investment" indexes.

Additional information

- AXA and sustainable development: www.axa.com/en/responsibility
- Contact: sustainability@axa.com

Communications plan

60th anniversary of the
Universal Declaration of Human Rights



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Version.21.04.2008

Context

General context

- 60th anniversary of the Universal Declaration of Human Rights.
- AXA's commitment, upholding the Declaration, the Global Compact and the International Labor Organization's principles.
- Corporate social responsibility (CSR) and sustainable development are sometimes perceived as simple trends.
- Many other human rights events are organized around the world.

Communications context

- AXA's employees could be better informed and made more aware of the Group's corporate social responsibility actions, particularly in terms of respect for human rights.
- AXA's association with the 60th anniversary of the UDHR represents an opportunity for AXA to promote its initiatives among staff, in light of the event's international dimension.
- It also represents an opportunity to raise staff awareness on respect for human rights.



Communications objectives

- Promoting AXA's actions on human rights thanks to a unique opportunity: the 60th anniversary of the Universal Declaration of Human Rights.
- Raising staff awareness on sustainable development at AXA.
- Making the most of this commemoration's prestige to highlight what AXA is doing.
- Strengthening the sense of pride among staff to be part of the Group.
- Strengthening the image of AXA, which is perceived as a cold company, by highlighting the "human" side of our financial protection business.



Issues

- Employees do not necessarily feel concerned by an external event that may seem like it is not really related to their day-to-day activities.
- The commemoration may be seen as anecdotal. Why talk about this subject rather than any other?
- The link between the Universal Declaration of Human Rights and AXA's businesses may on the face of it seem obscure.



Stakeholders/messages

- **Employees do not necessarily feel concerned by an external event.**
 - Get them involved through concrete actions relating to human rights.
 - Highlight the diversity of areas for action.
 - Highlight AXA's actions abroad in the subsidiaries.

- **The commemoration may be seen as anecdotal.**
 - Communicate in concrete terms on AXA's actions relating to human rights.
 - Demonstrate that the Declaration can be adapted to current issues.

- **The link between the Universal Declaration of Human Rights and AXA's businesses may on the face of it seem obscure.**
 - AXA's application of principles from the Universal Declaration of Human Rights in countries where the Group operates.
 - AXA taking into consideration warnings from certain NGOs on investing in ensuring businesses operating in countries that do not respect human rights.
 - Specific actions that AXA may carry out to promote human rights through AXA Hearts In Action





CEO STATEMENT

60TH ANNIVERSARY OF THE UNIVERSAL DECLARATION OF HUMAN RIGHTS

On the occasion of the 60th anniversary of the Universal Declaration of Human Rights, we, business leaders from all corners of the world, call on governments to implement fully their human rights obligations. We also reiterate our own commitment to respect and support human rights within our sphere of influence. Human rights are universal and are an important business concern all over the globe.

بمناسبة الذكرى الستين للاعلان العالمي لحقوق الانسان، نحن، كبار رجال الأعمال من مختلف دول العالم، ندعو الحكومات للقيام بواجبها ومسؤولياتها تجاه حقوق الانسان. كما نؤكد أيضا على تمسكنا واحترامنا ودعمنا لحقوق الانسان في نطاق حدود مسؤوليتنا وطاقتنا. و ذلك علما بان حقوق الانسان هي حقوق عالمية وتمثل موضوع هام بالنسبة لكافة الأعمال التجارية في جميع أنحاء الكرة الأرضية.

《世界人权宣言》颁布60周年之际，我们，作为商界领袖，无论来自何方，号召各国政府全面履行人权职责。我们重申我们将在自己的影响范围内支持和尊重保护人权。人权是世界性的，并为全球商业广为关注。

A l'occasion du 60ème anniversaire de la Déclaration universelle des droits de l'homme, nous, dirigeants d'entreprises du monde entier, faisons appel aux gouvernements afin qu'ils répondent pleinement à leurs obligations en matière de droits de l'homme. Nous réitérons également notre propre engagement à respecter et soutenir les droits de l'homme dans notre sphère d'influence. Les droits de l'homme sont universels et sont une préoccupation importante du monde des affaires tout autour du globe.

По случаю 60-ой годовщины Всеобщей Декларации Прав Человека мы, бизнес-лидеры со всего мира, обращаемся к правительствам с просьбой полностью выполнить свои обязательства по правам человека. Мы также повторяем наше собственное обязательство уважать и поддерживать права человека в пределах нашей сферы влияния. Права человека - всеобщие и являются важной ответственностью бизнеса во всем мире.

Con ocasión del 60º aniversario de la Declaración Universal de Derechos Humanos, nosotros, los líderes empresariales de todos los rincones del mundo, hacemos un llamamiento a los gobiernos a que apliquen plenamente sus obligaciones de derechos humanos. También reiteramos nuestro compromiso de respetar y apoyar los derechos humanos dentro de nuestra esfera de influencia. Los derechos humanos son universales y son una importante responsabilidad de las empresas en todo el mundo.

Andreas Hedskog, CEO
4C Strategies AB

Márcio Artur Laurelli
Cypriano, President Director
Banco Bradesco SA

Antoine Raymond, CEO
A Raymond

Diego Caverio, CEO
Banco de Crédito de Bolivia

Amos Laskov, CEO
A.Z Industries (1989) Ltd.

Antônio Francisco de Lima Neto, CEO
Banco do Brasil S.A.

Mark Du Ree, CEO
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Marko Vojkovic, CEO
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Francisco González Rodríguez, Chairman and CEO
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Mads Ellegaard, CEO
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Gina Mamidakis, CEO
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Hazem Malhas, CEO
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