



ASSESSMENT REPORT

2025

Elo Mutual Pension Insurance Company

Generated 24-11-2025

About this report

PRI reporting is the largest global reporting project on responsible investment. It was developed with investors, for investors. PRI signatories are required to report publicly on their responsible investment activities each year. In turn, they receive a number of outputs, including an Assessment Report.

The Assessment Reports, which are produced using signatories' reported information, support signatories to have internal discussions about their practices. They facilitate learning and development by outlining how signatories' responsible investment practices compare year-on-year, across asset classes, and with peers at a local and global level. Signatories can also choose to make these available to clients, beneficiaries, and other stakeholders.

This Assessment Report is an export of the scores for all the assessed indicators and modules you responded to in the PRI Reporting Framework during the 2025 reporting period.

The high-level assessment methodology can be found under the Assessment Methodology section of the How investors are assessed on their reporting webpage. Question-level assessment criteria can be found after each core indicator in the Investor Reporting Framework webpage.

Assessment Reports are confidential and only accessible to the reporting signatories they belong to on the Data Portal.

[View](#) the dataset of median scores, based on all signatories' scores.

Publication Guidelines

As responsible investment practices have moved into the mainstream, PRI signatories are increasingly choosing to share their scores and Assessment Reports externally.

The PRI encourages such transparency and has developed a set of guidelines to support signatories wanting to disclose their assessment results, to ensure they are represented accurately and consistently:

- Signatories should not portray any single score as representative of an overall or average score.
- Signatories should not disclose individual module scores in isolation and instead present them with the full Summary Scorecard, which contains all module scores, to ensure full transparency.
- Signatories should not disclose individual indicator scores in isolation and instead present them with the full Module Scorecard, which contains all individual indicator scores per module.
- Publication of scores should be accompanied by access to the full Assessment Report and public Transparency Report.

Assessment Reports are the intellectual property of PRI. Under no circumstances can this report or any of its contents be sold to third parties. Consent from the reporting signatory must be provided when sharing with third parties. Signatories should consider and be aware of any local regulations around sharing or promoting their PRI scores and/or third-party ratings.

Disclaimers

Legal Context

PRI recognises that the laws and regulations to which signatories are subject differ by jurisdiction. We do not seek or require any signatory to take an action that is not in compliance with applicable laws. All signatory responses should therefore be understood to be subject to and informed by the legal and regulatory context in which the signatory operates.

Responsible investment definitions

Within the PRI Reporting Framework Glossary, we provide definitions for key terms to guide reporting on responsible investment practices in the Reporting Framework. These definitions may differ from those used or proposed by other authorities and regulatory bodies due to evolving industry perspectives and changing legislative landscapes. Users of this report should be aware of these variations, as they may impact interpretations of the information provided.

Data accuracy

This document presents information reported directly by signatories in the 2025 reporting cycle. This information has not been audited by the PRI or any other party acting on its behalf. While this information is believed to be reliable, no representations or warranties are made as to the accuracy of the information presented.

The PRI has taken reasonable action to ensure that data submitted by signatories in the reporting tool is reflected in their official PRI reports accurately. However, it is possible that small data inaccuracies and/or gaps remain, and the PRI shall not be responsible or liable for such inaccuracies and gaps.

Table of Contents

Content	Page
SUMMARY SCORECARD	4
INDICATOR LEVEL SCORES FOR POLICY GOVERNANCE AND STRATEGY	5
INDICATOR LEVEL SCORES FOR POLICY GOVERNANCE AND STRATEGY (CONTINUED)	6
INDICATOR LEVEL SCORES FOR INDIRECT - LISTED EQUITY - PASSIVE	7
INDICATOR LEVEL SCORES FOR INDIRECT - LISTED EQUITY - ACTIVE	8
INDICATOR LEVEL SCORES FOR INDIRECT - FIXED INCOME - ACTIVE	9
INDICATOR LEVEL SCORES FOR INDIRECT - PRIVATE EQUITY	10
INDICATOR LEVEL SCORES FOR INDIRECT - REAL ESTATE	11
INDICATOR LEVEL SCORES FOR INDIRECT - INFRASTRUCTURE	12
INDICATOR LEVEL SCORES FOR INDIRECT - HEDGE FUNDS	13
INDICATOR LEVEL SCORES FOR CONFIDENCE BUILDING MEASURES	14

SUMMARY SCORECARD



INDICATOR LEVEL SCORES FOR POLICY GOVERNANCE AND STRATEGY

Section	Sub-section	Indicator	Your Score	PRI Median Score	Median Sample Size
Policy	Responsible investment policy elements	PGS 1	100/100	100/100	2778
Policy	Responsible investment policy elements	PGS 2	150/150	99/150	2778
Policy	Responsible investment policy elements	PGS 3	100/100	75/100	2778
Policy	Responsible investment policy elements	PGS 5	150/150	120/150	2618
Policy	Responsible investment policy elements	PGS 6	150/150	150/150	1237
Policy	Responsible investment policy elements	PGS 7	100/100	100/100	286
Policy	Responsible investment policy coverage	PGS 8	150/150	150/150	2778
Policy	Responsible investment policy coverage	PGS 9	150/150	150/150	2247
Policy	Responsible investment policy coverage	PGS 10	150/150	150/150	2618
Policy	Responsible investment policy coverage	PGS 10.1	100/100	100/100	1199
Governance	Roles and responsibilities	PGS 11	100/100	100/100	2778
Governance	Roles and responsibilities	PGS 11.1	150/150	150/150	2770
Governance	Roles and responsibilities	PGS 11.2	150/150	150/150	1153
Governance	Roles and responsibilities	PGS 12	100/100	100/100	2778
Governance	Roles and responsibilities	PGS 13	100/100	0/100	1818
Governance	Roles and responsibilities	PGS 14	200/200	100/200	2348
Governance	External reporting and disclosures	PGS 16	200/200	200/200	2778
Governance	External reporting and disclosures	PGS 17	200/200	0/200	2778
Governance	External reporting and disclosures	PGS 19	200/200	200/200	1241
Strategy	Capital allocation	PGS 20	100/100	100/100	2358
Strategy	Capital allocation	PGS 21	150/200	150/200	2057
Strategy	Stewardship: Overall stewardship strategy	PGS 22	200/200	200/200	2737
Strategy	Stewardship: Overall stewardship strategy	PGS 24	200/200	100/200	1680
Strategy	Stewardship: (Proxy) voting	PGS 29	113/150	150/150	628
Strategy	Stewardship: (Proxy) voting	PGS 30	75/100	75/100	231

INDICATOR LEVEL SCORES FOR POLICY GOVERNANCE AND STRATEGY (CONTINUED)

Section	Sub-section	Indicator	Your Score	PRI Median Score	Median Sample Size
Strategy	Stewardship: (Proxy) voting	PGS 31	200/200	200/200	1228
Strategy	Stewardship: (Proxy) voting	PGS 32	50/100	0/100	1167
Strategy	Stewardship: (Proxy) voting	PGS 33	132/200	0/200	1211
Strategy	Stewardship: (Proxy) voting	PGS 33.1	50/100	0/100	1211
Strategy	Stewardship: (Proxy) voting	PGS 34	116/200	90/200	1099
Strategy	Stewardship: Escalation	PGS 36	100/100	40/100	1362
Strategy	Stewardship: Escalation	PGS 37	100/100	50/100	1010
Strategy	Stewardship: Engagement with policy makers	PGS 39	200/200	100/200	2768
Strategy	Stewardship: Engagement with policy makers	PGS 39.1	200/200	66/200	2617
Strategy	Stewardship: Engagement with policy makers	PGS 39.2	132/200	0/200	1645
Strategy	Climate change	PGS 41	200/200	200/200	2778
Strategy	Climate change	PGS 41.1	200/200	200/200	2778
Strategy	Climate change	PGS 43	200/200	0/200	2778
Strategy	Climate change	PGS 44	200/200	150/200	2778
Strategy	Climate change	PGS 45	200/200	124/200	2778
Strategy	Climate change	PGS 46	200/200	0/200	2778
Strategy	Sustainability outcomes	PGS 47	200/200	200/200	2778
Strategy	Sustainability outcomes	PGS 47.1	150/150	150/150	2247
Strategy	Sustainability outcomes	PGS 47.2	150/150	150/150	2247

INDICATOR LEVEL SCORES FOR INDIRECT - LISTED EQUITY - PASSIVE

Section	Sub-section	Indicator	Your Score	PRI Median Score	Median Sample Size
Overall Approach	External investment managers	SAM 1	0/100	100/100	348
Selection	Responsible investment practices	SAM 5	125/150	125/150	280
Selection	Stewardship	SAM 6	108/150	69/150	250
Monitoring	Responsible investment practices	SAM 9	0/150	50/150	348
Monitoring	Responsible investment practices	SAM 12	150/150	113/150	348
Monitoring	Stewardship	SAM 13	99/150	50/150	290
Monitoring	Engagement and escalation	SAM 16	150/150	99/150	348
Monitoring	Verification	SAM 17	0/100	20/100	348

INDICATOR LEVEL SCORES FOR INDIRECT - LISTED EQUITY - ACTIVE

Section	Sub-section	Indicator	Your Score	PRI Median Score	Median Sample Size
Overall Approach	External investment managers	SAM 1	100/100	100/100	458
Selection	Responsible investment practices	SAM 5	125/150	136/150	368
Selection	Stewardship	SAM 6	108/150	110/150	296
Monitoring	Responsible investment practices	SAM 9	50/150	150/150	458
Monitoring	Responsible investment practices	SAM 12	150/150	113/150	458
Monitoring	Stewardship	SAM 13	99/150	150/150	350
Monitoring	Engagement and escalation	SAM 16	150/150	150/150	458
Monitoring	Verification	SAM 17	0/100	20/100	458

INDICATOR LEVEL SCORES FOR INDIRECT - FIXED INCOME - ACTIVE

Section	Sub-section	Indicator	Your Score	PRI Median Score	Median Sample Size
Overall Approach	External investment managers	SAM 1	100/100	100/100	483
Selection	Responsible investment practices	SAM 5	125/150	133/150	382
Selection	Stewardship	SAM 6	108/150	93/150	329
Monitoring	Responsible investment practices	SAM 9	50/150	150/150	483
Monitoring	Responsible investment practices	SAM 12	150/150	113/150	483
Monitoring	Stewardship	SAM 13	99/150	99/150	383
Monitoring	Engagement and escalation	SAM 16	150/150	99/150	483
Monitoring	Verification	SAM 17	0/100	20/100	483

INDICATOR LEVEL SCORES FOR INDIRECT - PRIVATE EQUITY

Section	Sub-section	Indicator	Your Score	PRI Median Score	Median Sample Size
Overall Approach	External investment managers	SAM 1	66/100	100/100	293
Selection	Responsible investment practices	SAM 5	125/150	150/150	260
Selection	Stewardship	SAM 6	108/150	110/150	222
Monitoring	Responsible investment practices	SAM 9	0/150	150/150	293
Monitoring	Responsible investment practices	SAM 12	150/150	113/150	293
Monitoring	Stewardship	SAM 13	150/150	150/150	243
Monitoring	Engagement and escalation	SAM 16	150/150	150/150	293
Monitoring	Verification	SAM 17	0/100	20/100	293

INDICATOR LEVEL SCORES FOR INDIRECT - REAL ESTATE

Section	Sub-section	Indicator	Your Score	PRI Median Score	Median Sample Size
Overall Approach	External investment managers	SAM 1	100/100	100/100	226
Selection	Responsible investment practices	SAM 5	125/150	146/150	185
Selection	Stewardship	SAM 6	108/150	80/150	165
Monitoring	Responsible investment practices	SAM 9	24/150	150/150	226
Monitoring	Responsible investment practices	SAM 12	150/150	113/150	226
Monitoring	Stewardship	SAM 13	99/150	99/150	186
Monitoring	Engagement and escalation	SAM 16	150/150	99/150	226
Monitoring	Verification	SAM 17	0/100	20/100	226

INDICATOR LEVEL SCORES FOR INDIRECT - INFRASTRUCTURE

Section	Sub-section	Indicator	Your Score	PRI Median Score	Median Sample Size
Overall Approach	External investment managers	SAM 1	100/100	100/100	161
Selection	Responsible investment practices	SAM 5	125/150	150/150	141
Selection	Stewardship	SAM 6	108/150	122/150	130
Monitoring	Responsible investment practices	SAM 9	50/150	150/150	161
Monitoring	Responsible investment practices	SAM 12	150/150	113/150	161
Monitoring	Stewardship	SAM 13	150/150	150/150	142
Monitoring	Engagement and escalation	SAM 16	150/150	150/150	161
Monitoring	Verification	SAM 17	0/100	20/100	161

INDICATOR LEVEL SCORES FOR INDIRECT - HEDGE FUNDS

Section	Sub-section	Indicator	Your Score	PRI Median Score	Median Sample Size
Overall Approach	External investment managers	SAM 1	33/100	100/100	105
Selection	Responsible investment practices	SAM 5	125/150	123/150	96
Selection	Stewardship	SAM 6	108/150	0/150	87
Monitoring	Responsible investment practices	SAM 9	50/150	24/150	105
Monitoring	Responsible investment practices	SAM 12	150/150	113/150	105
Monitoring	Stewardship	SAM 13	99/150	0/150	92
Monitoring	Engagement and escalation	SAM 16	150/150	50/150	105
Monitoring	Verification	SAM 17	0/100	0/100	105

INDICATOR LEVEL SCORES FOR CONFIDENCE BUILDING MEASURES

Section	Sub-section	Indicator	Your Score	PRI Median Score	Median Sample Size
Confidence-building measures	Approach to confidence-building measures	CBM 1	99/150	99/150	2778
Confidence-building measures	Internal review	CBM 6	100/100	100/100	2635