



TASK FORCE ON CLIMATE-RELATED FINANCIAL DISCLOSURES REPORT

FY2022

DIGNITY
PLC



Executive Statement

Being socially and environmentally accountable is important to us at Dignity because we want to be a responsible business and we know this is increasingly important to our clients, employees and investors. That is why we have committed to being net zero across the Group by 2038. We know this is an ambitious target but we want to set the standard in the sector and become the UK's most sustainable end-of-life services provider.

This year we have calculated our Scope 3 emissions for 2021, which combined with our 2020 Scope 3 data, gives us detailed insight into our full value chain. Based on this, in 2023, we will be able to develop our strategy for meeting net zero.

We look forward to reporting on our progress in 2023.

Kate Davidson
Chief Executive Officer

About the TCFD

The TCFD is a framework for managing and assessing our climate-related opportunities and risks. The framework has four thematic areas that are core elements of how organisations operate. Under these elements are 11 disclosure recommendations, outlining the information that companies should report, to provide stability and transparency in relation to climate change.

The Group supports the Taskforce on Climate-related Financial Disclosures (TCFD) and believes it provides a strong foundation to develop our climate strategy. We understand that climate change presents potential risks to capital, assets and investment. There is a need for comparability in reporting across sectors, as businesses collectively tackle climate change. Having voluntarily provided a TCFD disclosure in our 2021 Annual Report, we are pleased to be able to present this full standalone report for 2022, including climate scenario analysis of the risks and opportunities for our business.

We recognise that climate change presents both physical and transition risks and opportunities for our business. We regularly discuss the effects of climate change in our ESG meetings to strategise effective mitigation methods to provide our customers, stakeholders and investors with maximum value. This includes monitoring the economic, technology or regulatory changes needed to move our industry to a lower-emission pathway. We also monitor changes in markets to understand where there may be opportunities to offer sustainable alternatives.

In this report, we have used the structure and recommendations from the TCFD to share our progress for the current financial year. In addition, we share how we tackled common challenges when countering climate-related risks. We have

included several case studies, to show how we have approached our climate impacts, the method we used to identify climate risks and our mitigation measures.



Figure 1: Structure of the TCFD recommendation



Complying with the TCFD

LR 9.8.6R requires mandated companies to include statements aligned with the TCFD framework in their annual reports. Dignity supports this requirement because it provides transparency and supports our

ambition to set the standard for sustainable business practices in our industry. This year, Dignity has fully complied with 10 of the 11 recommendations. We are currently developing our net-zero targets and

strategy which will allow us to comply fully with recommendations for metrics & targets in 2023.

Table 1: TCFD Recommendations and our current compliance status.

Area	Recommended Disclosures	Compliance Status
Governance – Disclose the organisation's governance climate-related risks and opportunities	a) Describe the Board's oversight of climate-related risks and opportunities	Compliant, see here
	b) Describe management's role in assessing and managing climate-related risks and opportunities	Compliant, see here
Strategy – Disclosure the actual and potential impacts of climate-related risks and opportunities on the organisation's businesses, strategy, and financial planning, where such information is material.	a) Describe the climate-related risks and opportunities the organisation has identified over the short, medium and long-term.	Compliant, see here
	b) Describe the impact of climate-related risks and opportunities on the organisation's businesses, strategy and financial planning.	Partial, see here In 2023, we will be conducting financial modelling on our key risks to be able to provide quantification of impact.
	c) Describe the resilience of the organisation's strategy, taking into consideration different climate-related scenarios, including a 2°C or lower scenario.	Compliant, see here
Risk Management – Disclose how the organisation identifies, assesses, and manages climate-related risks.	a) Describe the organisation's processes for identifying and assessing climate-related risks.	Compliant, see here
	b) Describe the organisation's processes for managing climate-related risks.	Compliant, see here
	c) Describe how processes for identifying, assessing, and managing climate-related risks are integrated into the organisation's overall risk management.	Compliant, see here
Metrics and Targets – Disclose the metrics and targets used to assess and manage relevant climate-related risks and opportunities where such information is material.	a) Disclose the metrics used by the organisation to assess climate-related risks and opportunities in line with its strategy and risk management process.	Compliant, see here
	b) Disclose Scope 1, 2 and, if appropriate, Scope 3 greenhouse gas (GHG) emissions, and the related risks.	Compliant, see here
	c) Describe the targets used by the organisation to manage climate-related risks and opportunities and performance against targets	Partial, see here Currently determining interim net-zero targets and strategy.

About Us

Our customers are at the heart of what we do. We are here to help them at one of the most challenging times in their lives, and we are honoured to serve the communities we are part of. We are the only end-of-life service provider in the UK that is uniquely positioned to provide all the required elements of a funeral service.

Our brands, products, services and technology must reflect changing customer preferences. Hence, we now offer sustainable options as part of our funeral plans. The high quality of our offering is how we differentiate ourselves from the competition, both nationally and locally.

Every day we want to meet and exceed our customers' expectations. We aim to do this through the continued dedication of our people and by serving our customers with expertise, compassion and commitment.

Funerals – we are a major provider of funeral services in the UK, and we strive to set the highest standards of service, care and respect. From our national network of 725 funeral branches, we help families arrange funerals when someone has passed away and care for their loved ones respectfully, compassionately, and to a high standard.

Crematoria – we are the largest single operator of crematoria in Britain, with a significant portfolio of well-established and state-of-the-art crematoria that meets the needs of our local communities. This year we conducted a climate-scenario analysis across our entire crematoria estate to further our understanding of how climate change may impact our operations.

Our Guiding Principles

Our 12 Principles create a framework for our colleagues to live by. They are the foundations of everything we do. These are more than just a mission statement or set of values, they are our moral compass and the essence of our culture.

The principles set out how we treat our clients and each other and how we operate as a business. They bring together our core beliefs, enabling us to deliver the best results for our clients and the communities we serve. We want our colleagues to feel proud to be a part of a business that is committed to improving its environmental performance, which is why one of our principles is to respect our planet.

We must do the right thing for our planet. That means prioritising sustainable practices and continuing to research, evaluate and minimise our impact on the environment. We aim to be the world's most sustainable end-of-life service provider.

Table 2: Key milestones in our sustainability journey so far.

2010	First CDP report submitted.
	Ongoing focus on reducing emissions.
2021	Environmental and Sustainability Committee established.
	TCFD disclosure included in Annual Report.
2022	Board adopts net-zero pledge.
	Standalone TCFD report and climate scenarios analysis.
2023	Appointing an ESG Manager.
	Determining and finalising our interim targets and actions.
	Publishing our net-zero interim targets and strategy.
2038	Making significant investment to ensure modern, more efficient equipment is utilised.
	Net-zero target date.



Governance

Disclose the organisation's governance around climate-related risks and opportunities.

GOVERNANCE

Dignity has a robust governance framework with a Code of Conduct that sets out our values and principles.

Last year, we established our Environmental and Sustainability Committee to support the Board in developing our ESG targets and initiatives with the aim of embedding sustainability throughout our organisation.

In 2022, we have developed a climate risk register which follows the same processes and format as our standard risk register. This was presented to and accepted by the Board in its December 2022 meeting. More information on the risks and opportunities identified are outlined in the [Strategy](#) section.

In this section, we discuss the role that our Board plays in overseeing climate-related issues and senior management’s role in assessing and managing those issues. Since the financial collapse of 2008, we know that stakeholders have placed increased attention on the governance of financial risks. We believe that our governance towards climate-related issues receives appropriate attention and management.

Board-Level Oversight

A successful company is led by an effective Board whose role is to promote sustainable practices for the success of the Company. The Board is responsible for overseeing and controlling environmental, social and governance (ESG) related risks and opportunities. This includes the risks and opportunities associated with climate change. As such, the Board delegates some of its responsibility to its various sub-committees.

There has been an increased focus on climate-related matters at the Board level, with further regulatory developments and changes in stakeholder expectations. The Board has established procedures to manage emerging risks and determine the nature and extent of climate-related risks that the Company is facing when looking to achieve its long-term strategic objectives.

The Board and its committees have an existing set of skills, experience and knowledge on strategic planning and risk management. Through our TCFD reporting, the expertise of the Board on climate-related matters has been developed through regular interactions with our

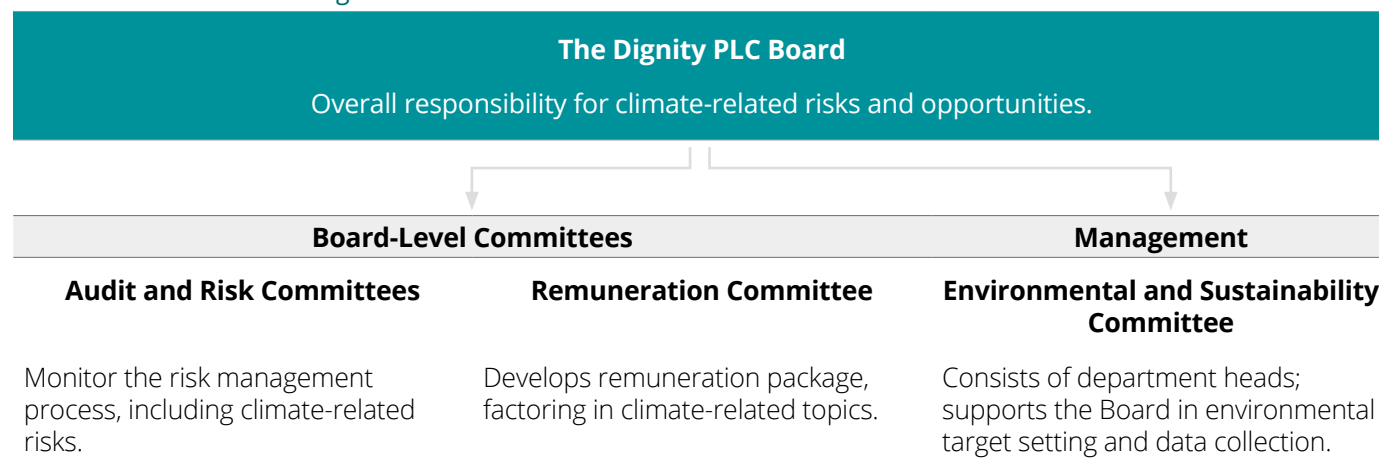
Environmental and Sustainability Committee on issues such as climate change and our net-zero strategy.

The Board receives and reviews the climate-related risks annually. To date, our Chief Executive Officer (CEO) has managed climate change as an operational issue. This includes factoring climate-related issues into the refurbishment of our estate and development of our products and services. From 2023, this will be the responsibility of the Director of Operations, who is also responsible for climate-related risks.

In addition, the Board was involved in the following discussions relevant to climate change:

- Reviewed and approved the climate change principal risk register.
- Quarterly reviews of performance on our environmental and sustainability metrics and targets.

Table 3: Our climate-related governance structure.



Our Committees

Audit Committee

The Audit Committee is responsible for reviewing and approving the content for our TCFD disclosures and ensuring the Group complies with all its legal obligations. It also oversees the internal controls, including climate-related risks, on behalf of the Board. The Committee performs comprehensive reviews of the Group's principal risks, including climate-related risks, and recommends any changes to risk appetite to the Board twice a year.

Risk Committee

Established in 2021, the Risk Committee has incorporated responsibilities which previously lay with the Audit Committee. Its objectives are to advise the Board on risk management issues, to recommend the framework of risk limits and risk appetite to the Board for approval, and to oversee the risk management arrangements of the Company. As part of this, it is responsible for climate-related risks and ensuring these are embedded into the existing risk management processes.

In addition, the Committee is responsible for ensuring that all material risks facing the Company, including climate-related risks, have been identified and appropriate arrangements are in place to manage and mitigate those risks effectively, in line with the Company's agreed risk appetite.

Nomination Committee

The Nomination Committee is responsible for Board appointments and succession planning. It ensures there is the right blend of skills and experience on the Board for delivering the Group's strategy, including its climate

pledge. As such, it is responsible for evaluating the skills, knowledge and experience of the Board.

Remuneration Committee

The Remuneration Committee is responsible for creating remuneration policies and packages which align with the Group's strategy and support the long-term sustainability of the business. It has engaged an external consultant for advice to ensure that remuneration for the Board and senior management is suitably structured to attract and retain Executives and Managers. It links rewards to performance to promote meeting all targets, including climate-related topics.

Environmental and Sustainability Committee

Addressing climate and environmental matters requires cross-department collaboration. In 2021, we established our Environmental and Sustainability Committee, consisting of the head of each major department, to ensure best practice is embedded throughout our organisation.

The Committee supports the Board by setting and monitoring environmental targets, collecting emission data, and raising employees' concerns on environmental matters.

It engages with an external specialist to ensure our Committee members have all the knowledge they need to understand and manage climate topics. In November 2022, this included holding a climate scenario workshop, which covered the basics of climate change, an overview of the TCFD and the climate-related risks and opportunities for Dignity. This then fed into the creation of our climate risk register, which is later used

to determine the materiality to the Group. An overview of climate change, TCFD and the risk register were presented to the Board for approval in its December meeting.

To ensure we can provide a collaborative and coordinated approach to climate change, we have created a new ESG Manager position. This role will be responsible for engaging stakeholders, helping the Board to embed sustainable practices and helping build our strategy to achieve net-zero emissions. We will be appointing the successful candidate in 2023.





Strategy

Disclose the organisation's governance around climate-related risks and opportunities.

STRATEGY

We recognised sustainability and climate resilience as an emerging risk in 2021.

This financial year we have conducted climate scenario analysis, which provided a more granular insight into the climate-related risks and opportunities for our business over the short, medium and long-term. Through this, we can ensure that climate change is appropriately factored into our long-term strategy, to mitigate risk and build on opportunities. We believe this is important for ensuring our business is sustainable in the long term. It also responds to some of the key priorities for our stakeholders. We know that our investors and bondholders are interested in ESG issues. Sustainability and climate resilience are also important for our communities. In addition, our partners and suppliers are increasingly interested in sustainable materials and sourcing.

Climate-related Risks

The TCFD provides a framework of two major types of climate-related risks, each further divided into categories and then specific risks. The main risk types are physical (resulting from the changing climate) and transition (resulting from responding to the challenges of climate change and moving to a lower-carbon economy).

Physical risks can be either acute (one-off events, for example, floods), or chronic (ongoing, for example, rising mean temperatures). Our modelling, which is outlined below, considered the impact of climate change on flooding, storm patterns, precipitation, mean temperatures and sea level rise.

Transition risks are grouped under the sub-categories of market, reputation, technology, policy and legal. Market risks are associated with changing customer behaviour, uncertainty in market signals, and increases in the cost of raw materials. Reputational risks will arise as customer preferences change, if there is increased stakeholder concern about climate-related issues, and if a business's sector becomes stigmatised. Technology risks are around the move to low-carbon technology and include the risks around substituting existing products and services, the possibility of unsuccessful investment in new technologies, and the general costs of adapting to low-carbon operations. Policy and legal risks arise from the regulations which may be introduced to manage climate change and the transition to net zero. For example, regulations associated with a price on greenhouse gas (GHG) emissions, increased reporting requirements (for example, TCFD reporting), and mandates on existing products and services, to align them with a low-carbon economy.

Climate Scenario Analysis

Climate change cannot be perfectly predicted. Future outcomes depend on the level of action taken in the coming decades. Climate scenario analysis uses possible global warming pathways to envisage potential futures. This allows a better understanding of the potential risks and opportunities.

We used three scenarios and three-time horizons to provide our analysis with a suitable level of granularity and coverage. Using a best, worst and moderate case scenario ensures we have considered a broad range of eventualities. Looking beyond the usual short- and medium-term business timelines to include a long-term view up to and beyond 2050, provides insight into emerging future risks.

The scenarios were built using established international frameworks, including The International Energy Agency's World Energy Models (WEM), the Shared Socioeconomic Pathways (SSPs): Climate Natural Catastrophe Damage Model, CORDEX regional climate forecasts, and Integrated Assessment Models (IAM).



Climate Scenario Analysis continued

Table 4: A description of the climate scenarios we used.

Scenarios warming pathways	
Below 2°C	This is the best-case scenario in which immediate and substantial mitigation measures are implemented, through coordinated global action, keeping the increase in average temperatures to below 2°C by 2100, compared to pre-industrial levels. Achieving this will require strict laws and regulations to lower carbon emissions. This scenario is associated with high transition risks on the short and medium-term but less severe physical impacts in the long term.
2-3°C	This is the most likely scenario currently, where climate action is somewhat delayed, and the response is less coordinated. Some businesses will choose to be leaders in their field, while others continue with business as usual. This scenario is associated with higher transition in the medium-term, due to the need for stricter or faster implementation, making it harder for businesses to respond. Physical risks are higher in this scenario than in the below 2°C scenario.
Above 3°C	This is the worst-case scenario, where business continues as usual for an extended period, with limited climate action taken. This results in a rise in global temperatures of more than 3°C, which is expected to increase the instability of the climate. This scenario, therefore, is associated with the highest physical risks. There are transition risks in the long term, which could still be high, as policies are rushed into place once action is taken.

Each of these scenarios was modelled over three-time horizons:

Table 5: An explanation of the time horizons we used for the modelling and risk assessment.

Scenarios warming pathways	
Short-term (2020-2025)	This is important for planning our capital expenditure as a business, particularly around improving the energy efficiency of our cremators and the electrification of our fleet.
Medium-term (2025-2035)	This timeframe provides insights into potential areas for future consideration in the business strategy.
Long-term (2035-2050)	This ensures our modelling covers the period up to the UK government's 2050 net-zero target and the increasing impact of physical risks over the longer term.

Risk modelling was conducted for 46 sites across our estate, to provide an understanding of the potential risks of climate change. These included 45 crematoria and our manufacturing site. The physical modelling assessed eight climate indicators:

- **Aridity** – provides an indication of the dryness of the climate. This will be affected by changing temperatures and precipitation.
- **Precipitation** – it is expected that the UK will experience longer dry periods, combined with heavy precipitation events.
- **Soil Moisture** – based on the ratio of wet to dry soil 1m underground, measured as soil water potential.
- **Temperature** – overall temperatures will rise with climate change, although seasonal patterns will be affected, which could result in cooler winters as well as warmer summers.
- **Water Discharge** – the volume of water that passes a given location within a given period.
- **Water Runoff** – when water flows over land as surface water, instead of being absorbed into groundwater or evaporating.
- **Sea Level Rise** – global warming contributes to an increase in the level of the world's oceans and this will affect coastal areas, which will be subject to increased flooding and erosion.
- **Water Stress** – based on the ratio of total water withdrawals to available renewable surface and groundwater supplies. High water stress means reduced availability of water for users.



Climate Risk Workshop

In November 2022, a climate risk workshop was held to present the findings to key internal stakeholders, including the Director of Operations, Financial Controller, Head of Property Services, Head of Manufacturing, Head of Service Delivery, Head of Senior Procurement Business Partner and Fleet Manager. For those unable to attend, a recording was provided. During the meeting, the risks were presented and discussed to determine the impact level for Dignity, the existing controls, and possible future actions.

Based on the climate scenario analysis results, the workshop discussions, and the risk framework suggested by the TCFD, a climate-related risk register was produced using the risk matrix from our standard risk register. For each risk, this included a Dignity-specific description of the potential impact, the area of potential financial impact, and the impact level for the scenario and time horizon where this would be highest. Combining the impact and likelihood levels provides a gross risk assessment. We also included the existing mitigation measures to provide an insight into the net risk level for our business. The resulting climate-related risk register was presented to the Board in December 2022 and approved.

During 2023, each department will consider how these risks impact their departmental strategies and the mitigation measures in place. We will report on how this impacts our risk assessment in our 2023 TCFD reporting. We will also begin to quantify the financial impacts of our key climate-related risks, using the actions set out in our net-zero strategy.

Our Climate-related Risks

Following the TCFD framework and using climate scenario analysis has provided a detailed insight into the varied risks associated with climate change for our business. This allows us to accurately target our response to the emerging risk posed by sustainability and climate resilience, which we identified as an emerging risk in 2021.

Overall, our greatest risks are associated with the transition to net zero and these are most likely to impact us in the short to medium-term. We are also aware of the potential impact of flooding and sea level rise on our estate, although these are longer term risks for Dignity.

In line with this assessment of our main risks, the key area where climate change is impacting our business strategy in the short-term is in the refurbishment plans for our estate, including the upgrading of our cremators. We know we need to make our cremators specifically, and our estate generally, more energy efficient. This is a direct response to our ambition to be net zero, our understanding of climate-related risks, and our aim to be a responsible business.



Transition Risks

For Dignity, there are several climate-related transition risks which were identified as having a high gross risk potential. We are pleased to be able to say we are already responding to these and will continue to develop our controls over the coming years. Based on our assessment, the below risks could have a major impact on the business. All risks considered are provided in Table 6.

Reporting obligations: we already comply with several climate-related regulations, including Streamlined Energy and Carbon Reporting (SECR; [see here](#)) and TCFD. Monitoring upcoming regulations is a routine part of our business management to ensure ongoing compliance.

Market signals: we have considered how investors could increasingly factor environmental performance into their capital allocation decisions and how markets may respond to new policies and regulations. As a business, we aim to lead the market in sustainable business practices, which acts as a control measure for this risk.

Stakeholder concern: investors may expect to see a robust response to climate change, including emission reduction plans and targets. Employees may also increasingly want to work for environmentally responsible businesses. Not responding to these concerns could reduce capital availability and impact employee attraction and retention. We are aware of these priorities for our stakeholders and aim to respond accordingly, for example, through our net-zero targets and strategy.



Transition Risks

Table 6: Explanation of the transition risks we considered, the scenario and time horizon of highest impact, the potential areas for financial impact and our response.

Area	Climate-related risk	Scenario and time horizon of highest impact	Financial impact	Impact and mitigation
Policy & Legal	Enhanced emissions reporting and other reporting obligations	<2°C	Increased expenditure (e.g., internal resources, consultation fees, audit fees) Rated as major impact due to risk of legislative breaches resulting in fines	Dignity is already impacted by government regulation to capture emissions (Streamlined Energy and Carbon Reporting (SECR)) and, more recently, TCFD regulation.. As the world aims to transition to a decarbonised economy, further regulations may be introduced. Dignity has partnered with Inspired to produce its TCFD report and calculate Scope 3 emissions, to ensure that we comply with all current requirements and are prepared for future emissions reporting. Financial risk modelling will be completed in 2023.
		2-3°C		
		Short/Medium-term (2020-2035) Very high likelihood		
Policy & Legal	Mandates on and regulation of existing products and services	<2°C	Increased capital expenditure (CAPEX) (e.g., existing assets to meet new regulations) Rated as moderate impact due to risk of unplanned spend causing moderate interruption to the agreed strategy	Regulations on our products and services may increase over time. Cremations already have an emissions limit, which may be further tightened in future. Low emission zones are already in effect in some cities, with more planned. This will impact Dignity's funeral car fleet, requiring low-emission vehicles or paying daily charges. We are developing our net-zero strategy, to ensure we are planning for a low-carbon future. Therefore, we are prepared for potential changes to our products and services. We have allocated capital expenditure (CAPEX) to upgrading our crematoria to ensure they are more efficient and use the latest technology. We have also ordered our first plug-in hybrid funeral car as part of exploring our future fleet options.
		2-3°C		
		Medium-term (2025-2035) Very high likelihood		
Policy & Legal	Increase in carbon/GHG pricing	<2°C	Increased operating expenses (OPEX) (e.g., to cover carbon pricing) Rated as minor impact due to the projected costing and its impact on budgeted spend	The existing UK Emissions Trading Scheme (ETS) could be extended. It currently covers energy intensive industries such as the aviation and power generation sectors. Other carbon tax schemes could be introduced. Failure to prepare could significantly impact the financial performance of the business. We are reducing our carbon emissions and are monitoring the risk of a carbon tax.
		2-3°C		
		Medium/Long-term (2025-2050) Moderate likelihood		

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Area	Climate-related risk	Scenario and time horizon of highest impact	Financial impact	Impact and mitigation
Policy & Legal	Exposure to Litigation	<2°C 2-3°C	Increased expenditure (for compliance and for fines, if necessary)	Failure to comply with all new policies and regulations may expose Dignity to fines and lawsuits. Any litigation may also have an adverse impact on brand reputation. Suppliers may also be exposed to similar risks, which could change product costs.
		Short/Medium-term (2020-2035) Moderate likelihood	Rated as negligible impact due to the projected cost and its impact on budgeted spend	Dignity has partnered with Inspired for TCFD reporting and calculating Scope 3 emissions, to ensure that we are complying with all current requirements and prepared for potential future emissions reporting. This means that although there is potential for this to occur (moderate likelihood), we consider the overall impact as negligible, as we have suitable controls in place.
Markets	Uncertainty in market signals	<2°C 2-3°C	Reduced investment	The introduction of new policies and technologies will filter into the financial markets. Markets are already reacting to the introduction of new policies and sudden events such as acute physical risks. Investors may look at environmental performance and allocate capital accordingly.
		Medium/long-term (2025-2050) High likelihood	Rated as major impact due to risk of decline in the solvency or financial reputation of the business	We aim to be the market leader in terms of being a sustainable business, including reducing our environmental impact and increasing our green service and product offerings.
	Changing customer behaviour	<2°C 2-3°C	Reduced revenue (e.g., from lower demand)	If consumers want more environmentally conscious funeral options and we cannot provide them, we may experience a reduction in customer spending, with an adverse effect on Dignity's revenue and profitability.
		Medium/long-term (2025-2050) Moderate likelihood	Rated as major impact due to risk of material loss of competitive advantage against established competitors or market disruptors	Market changes are already monitored as part of our existing principal risks. We are planning to trial and develop new products, for example, testing which coffins are most environmentally friendly. We have also unbundled prices and services so that customers have greater flexibility to create the right funeral, including considering green options.
	Increased cost of energy and raw materials	<2°C 2-3°C	Increased OPEX (e.g., to cover increased material and energy costs)	The physical risks of climate change may impact raw material costs. This could cause production costs to increase due to changing input prices (for example, energy, water) and output requirements (for example, waste treatment). There may also be abrupt and unexpected shifts in energy costs.
		Medium-term (2025-2035) High likelihood	Rated as minor impact due to the projected costing and its impact on budgeted spend	We are reorganising the business to reduce central costs and benefit from economies of scale, which we can pass on to our Funeral Directors. As we grow the business, overhead costs per funeral will decrease. We are researching alternative fuels but have been unable to move to green gas. Biogas is currently not available at as favourable prices as seen in Europe.

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Area	Climate-related risk	Scenario and time horizon of highest impact	Financial impact	Impact and mitigation
	Increased stakeholder concern or negative stakeholder feedback	<2°C	Decreased access to capital and reduced revenue	Investors want to see how their capital is being used to reduce emissions. If we are not able to provide this, we may see a reduction in capital availability.
		2-3°C	Rated as major impact due to risk of decline in the solvency or financial reputation of the business	There is also a risk of reduced employee attraction and retention if we do not respond to employee expectations around sustainability.
		Short/Medium-term (2020-2035)		We know that ESG issues are a key priority for investors and bondholders. We meet regularly with investors to understand their interests. We have two-way communication with our colleagues to understand their priorities and ensure that we are responding appropriately.
Reputation	Shifts in consumer preferences	<2°C	Reduced revenue (e.g., from lower demand)	If consumers want to support companies which are responding proactively to climate change, and we are not seen as doing enough, we may experience a reduction in customer spending, with an adverse effect on Dignity's revenue and profitability.
		2-3°C	Rated as major impact due to risk of material loss of competitive advantage against established competitors or market disruptors	Market changes are already monitored as part of our existing principal risks. We are looking to trial and develop new products, for example testing which coffins are most environmentally friendly. We have also unbundled prices and services, so that customers have greater flexibility, to create the right funeral, including considering green options.
		Medium-term (2025-2035)		
	Stigmatisation of sector	<2°C	Reduced revenue	If the sector is stigmatised, our production capacity could be reduced due to delayed planning approvals or supply chain interruptions and this would reduce revenue. We may also see the re-pricing of assets (for example, land valuations).
		2-3°C	Rated as minor impact due to risk of operational failure leading to minor disruption.	
		Short/Medium-term (2020-2035)	Low likelihood	Our business sites are spread across the country. This diversification will help spread risks in changing asset values.
Technology	Costs to transition to lower emissions technology	<2°C	Increased CAPEX and OPEX	Achieving our net-zero targets will require capital investment in new technology. There may be higher costs associated with lower-carbon fuels.
		2-3°C	Rated as moderate impact due to risk of unplanned spend causing moderate interruption to the agreed strategy	We are developing our net-zero strategy to ensure that we are planning for a low-carbon future and, therefore, prepared for potential changes to our products and services. We are aware of the CAPEX required to manage these changes and are planning accordingly.
		Short/Medium-term (2020-2035)		
		High likelihood		

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Area	Climate-related risk	Scenario and time horizon of highest impact	Financial impact	Impact and mitigation
Technology	Substitution of existing products and services with lower emissions options	<2°C 2-3°C Medium-term (2025-2035) High likelihood	Increased CAPEX (e.g., to replace/update existing assets to meet new regulations) Rated as minor impact due to the projected costing and its impact on budgeted spend	As we move to a lower-carbon economy, we may need to write off existing assets or retire them early, with the associated increase in capital expenditure to invest in low-emission technologies. We may also need to update of our processes to accommodate this new technology. We are developing our net-zero strategy to ensure that we are planning for a low-carbon future and therefore prepared for potential changes to our products and services. This will ensure assets reaching end of life (EOL) are replaced with future-proof options. We are aware of the CAPEX required to manage these changes and are planning accordingly. This includes currently exploring options for a hybrid operational fleet.
		<2°C 2-3°C Short/Medium-term (2020-2035) Moderate likelihood	Reduced or delayed return on investment Rated as moderate impact due to the projected shortfall in return on investment	To meet emission targets, technology may have to be replaced, leading to increased capital expenditure. Some technology may not work as well as expected, requiring them to be replaced before their intended retirement date. We are developing our net-zero strategy to ensure we are planning for a low-carbon future and therefore prepared for potential changes to our products and services. This will ensure assets reaching end-of-life are replaced with future-proof options. We research and trial new technology carefully before investing. We are aware of the CAPEX required to manage these changes and are planning accordingly.



Physical Risks

In 2022, we conducted climate scenario analysis on our crematoria estate for the first time. The results of the analysis showed the amount and extent of our assets vulnerable to the physical risks of climate change. Fluvial flooding is considering the chance of an area being impact by a 1 in 100-year flood. Sea level rise considers the rise currently expected by 2100. Water stress considers the impact in a 2-3°C scenario by 2050.

Table 7: Exposure of our crematoria estate to physical climate-related risks

Climate Risk	Proportion of crematoria estate exposed to risk
Fluvial Flooding	61%
Sea Level Rise	28%
Water Stress	43%

We modelled and considered the potential impact of heatwaves, rising mean temperatures and wildfires. Further details of all these risks are provided in Table 8 below.

These are all long-term risks, but this climate scenario analysis has further highlighted to the Group the need for climate action. We take the results of the analysis seriously and will therefore be investigating further mitigation methods, to ensure our activities are not disrupted and we can continue to deliver on our business strategy.



Table 8: Explanation of the transition risks we considered, the scenario and time horizon of highest impact, the potential areas for financial impact and our response.

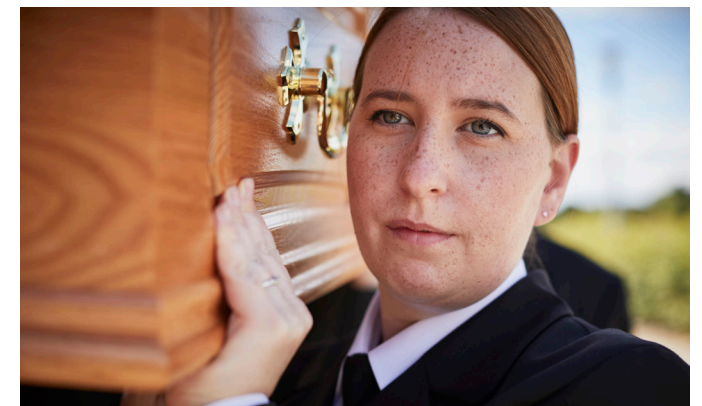
Area	Climate-related risk	Scenario and time horizon of highest impact	Financial impact	Impact and mitigation
Acute	Increased severity of flooding	>3°C	Increased OPEX and CAPEX	Flooding poses a risk of direct damage to property, plant & equipment. It could damage transport networks leading to supply chain impacts, including increased costs, potential delivery delays and operational disruptions.
		Medium/long-term (2025-2050) High likelihood	Rated as moderate impact due to risk of operational failure leading to moderate disruption.	Global property insurance premiums are forecast to rise by 29 per cent by 2040 as weather-related catastrophes become more intense and frequent. Some sites are potentially at increased risk of flooding due to climate change. These will be monitored, and appropriate risk assessments, mitigation plans and insurance will be in place, where necessary.

Table continues on the next page

Area	Climate-related risk	Scenario and time horizon of highest impact	Financial impact	Impact and mitigation
Acute	Heatwaves/ Extreme heat	>3°C	Increased OPEX	Rising mean temperatures will lead to a higher demand for cooling, to maintain optimum temperatures for staff and operations, leading to rising energy costs. Employees may require more frequent breaks to avoid health risks associated with higher temperatures, which could impact productivity.
		Medium/long-term (2025-2050) Very high likelihood	Rated as negligible impact due to low risk of impact on service provision.	Heatwaves often result in an increase in deaths, which we would need to be prepared for during these periods. However, we have learnt from COVID-19 and are confident in our ability to manage such fluctuations in demand. Infrastructure may be impacted by heatwaves, leading to supply chain disruptions. There was no significant disruption from the 40°C days in 2022. We are currently assessing our coolers and creating a strategy to replace these with more modern and efficient versions as required, based on EOL date. Generators are in place to maintain facilities should there be power outages. If necessary, viewings can be moved to cooler days.
	Increased frequency of wildfires	>3°C Long-term (2035-2050) Moderate likelihood	Increase CAPEX if there is damage to PPE Rated as negligible impact due to low risk of impact on service provision.	Wildfires may increase over time due to heatwaves and extreme weather increases. This could lead to direct damage to property plant & equipment, as well as damage to transport networks, resulting in delays from suppliers. Costs may also increase to install appropriate ventilation, due to the increased requirement for air filtration systems. This is unlikely to have a material impact on the business, but we are monitoring the situation.
Chronic	Sea level rise	>3°C Long-term (2035-2050) High likelihood	Increased CAPEX if sites need to be moved or protected Rated as moderate impact due to risk of unplanned spend causing moderate interruption to the agreed strategy.	Rising seas increase the risk of erosion, storm surges and saltwater intrusions into aquifers that supply sites with fresh water. This could damage crematoria or other sites, leading to closures and increased insurance premiums. There is a risk of supply chain disruption due to damage and disruption to major distribution centres, ship ports and airports. This is a long-term risk (beyond 2050), so we are monitoring the situation. If necessary, we will engage external companies to conduct site-specific flood risk assessments and monitor flood risk at sites for long-term impacts.

Table continues on the next page

Area	Climate-related risk	Scenario and time horizon of highest impact	Financial impact	Impact and mitigation
Chronic	Rising mean temperatures	>3°C Medium/long-term (2025-2050) Extremely high likelihood	Increased OPEX Rated as negligible impact due to low risk of impact on service provision.	<p>Rising mean temperatures will lead to a higher demand for cooling to maintain optimum temperatures for staff and operations, leading to rising energy costs. Employees may require more frequent breaks to avoid health risks associated with higher temperatures, which could impact productivity.</p> <p>Heatwaves often result in an increase in deaths, which we would need to be prepared for during these periods. However, we have learnt from COVID-19 and are confident in our ability to manage such fluctuations in demand.</p> <p>Infrastructure may be impacted by heatwaves, leading to supply chain disruptions.</p> <p>There was no significant disruption from the 40°C days in 2022. We are currently assessing our coolers and creating a strategy to replace these with more modern and efficient versions as required, based on EOL date. Generators are in place to maintain facilities should there be power outages. If necessary, viewings can be moved to cooler days.</p>
	Water stress	>3°C Long-term (2035-2050) High likelihood	Potential increase in CAPEX to adapt to water stress Rated as negligible impact due to low risk of impact on service provision	<p>This may result in the restricted water usage and additional regulation to report on water consumption.</p> <p>We have rainwater capture in place for some sites with a plan to roll this out to all crematoria. We are monitoring and managing our water consumption.</p>



Risk Management

Disclose the organisation's governance around climate-related risks and opportunities.



RISK MANAGEMENT

The Group has a well-established risk management process, which provides a framework for identifying, assessing and managing risks and opportunities. The Board has overall responsibility for the internal control systems. The Risk Committee provides oversight over the risk management system. We have a risk register of principal and emerging risks which is considered formally by the Audit Committee every six months.

On a day-to-day basis, climate change is managed by the Chief Operations Officer as an operational issue.

Our risk management process has three interlinked steps:

- **Identify and analyse:** the Executive Directors and senior management have primary responsibility for identifying business risks and assessing the potential impact and likelihood of each of these risks. Risks are mapped to existing controls, and residual risks are prioritised for mitigation action.
- **Action:** once risks are confirmed with the Board, controls are identified and costed so that action plans can be agreed upon.
- **Implement:** after the action plans are approved by the Board, the existing controls are enforced and tested.

Identifying and Assessing Climate-related Risks

The identification and assessment of risks is the responsibility of our Executive Directors, who identify new risks through discussion with senior management. These are then incorporated into the risk system, as appropriate.

For climate-related risks, we have brought on an external consultant to help us understand the risks and opportunities and to conduct climate scenario analysis to provide us with a comprehensive, long-term picture of the potential impacts. These have then been integrated into the general risk management process, as part of the emerging risk 'Sustainability and climate resilience'.

Climate-related risks, following the TCFD framework, were presented to key internal stakeholders, including the Director of Operations, Financial Controller, Head of Property Services, Head of Manufacturing, Head of Service Delivery, Head of Senior Procurement Business Partner and Fleet Manager during a climate risk workshop in November 2022.

Based on discussion during the workshop, the potential impact and likelihood of each risk was assessed and entered into a climate-risk register. When assessing climate-related risks, this is conducted for the timeline and scenario in which the impact and likelihood is considered greatest.

Impact is scored on a scale of one (negligible) to six (critical). For each level, an explanation is provided for the associated impact for six business areas: customer and conduct; legal and regulatory; operational; strategy; financial; and reputational. Wherever possible, this includes providing quantitative

examples, including the timescale of impact, financial impact or extent of reputational damage. Likelihood is scored on a scale of one (very low) to six (extreme) and a description for each level is provided. This ensures consistency and clarity when rating risks.

The completed climate risk register was presented to the Board in December 2022 and approved.

Mitigating our Climate-related Risks

For each risk, mitigating actions are included in the risk register and these are outlined in Tables 6 and 8 above. We are already taking several steps to reduce the potential impact of transition risks for Dignity, which we have identified as being the key short- and medium-term risks for our business. This includes proactively collecting our Scope 3 data and setting our net-zero targets, which may become mandatory in the future. This also makes us more resilient to rising energy costs, the potential introduction of carbon pricing, or mandates requiring us to make our products and services low carbon.

We look forward to reporting on our net-zero strategy next year, when we will be able to provide further details on our mitigation measures.

Metrics & Targets

Disclose the organisation's governance around climate-related risks and opportunities.



METRICS AND TARGETS

Measuring our Climate Impact

It is important at Dignity that we measure and manage our impact on the environment. We want to set the standard for sustainable practices for end-of-life service providers. This is at the heart of our 2038 net-zero target.

In 2022, we have calculated our Scope 3 emissions for 2021. We now have two years of Scope 3 data (2020 and 2021), which provides a comprehensive understanding of our full carbon footprint. This will assist with the development of interim net-zero targets and the development of our strategy for achieving these in the next financial year.

Calculating our carbon footprint, setting carbon reduction targets and managing our emissions will help to mitigate some of the climate-related risks that we have identified. This includes the risk of additional carbon reporting requirements being introduced, the potential need to make our technology, products and services low carbon, the introduction of a carbon pricing scheme and increased energy costs. By planning to set a net-zero target and strategy, we are proactively improving our technology and thereby lowering the carbon emissions associated with our products and services. We are also reducing our exposure to rising energy costs and if a carbon tax was introduced..

In the coming years, we will be implementing further initiatives to reduce the carbon emissions of our operations. We will be starting a replacement programme for our oldest cremators and plan to replace ten in 2023, ensuring that we are installing the latest technology, including heat reclamation systems. We have secured a hybrid gas and electric cremator, which we hope will be delivered in 2023. This will be

the first of its kind in the UK and will allow us to test the efficiency and potential of this technology. We are also rolling out innovation sites across the Group, including a service centre, a funeral home and a cremator. These will be used to test potential energy- and carbon-saving initiatives. Subsequently, these can be implemented across the rest of our estate. We look forward to reporting back on these developments in our next report.

Our Net-Zero Commitment

We believe in being transparent and holding ourselves to account with regards to our climate pledge. We have therefore set an ambitious target of being net-zero by 2038, using the Science Based Target initiative (SBTi) 1.5oC climate scenario and methodology. We are in the process of setting our interim targets and actions, which will be finalised in 2023. This supports our commitment to transforming our business strategy, to decarbonise our operations and processes, which we believe is necessary given the challenges and reality of climate change.

In 2022, we again ranked in the top 200 companies of the Financial Times-Statista list of Europe's Climate Leaders for our 9.7% decrease in core emissions between 2015 and 2020. We are proud to say this is the second year we have made the list. This highlights the challenging work we have been doing to reduce our impact.

Energy Efficiency Improvements

We are committed to year-on-year improvements in our operational energy efficiency. This will support our net-zero strategy, as we have implemented several large projects associated with our cremators. In Q2 2023, surveys will be conducted of a representative sample of our sites, including funeral homes, crematoria and our manufacturing site, as part of the Energy Saving Opportunity Scheme (ESOS) Phase 3. This will help identify various initiatives we can execute to improve efficiency of our buildings and lower emissions further. Some of our highlights in 2022 and plans for 2023 are outlined below.

Measures ongoing and undertaken through 2022:

- **Trialling greener technology:** we ordered our first plug-in hybrid hearse, due for delivery in 2023, as part of our transition to electric hearses. This is the next step in creating a low-carbon fleet for the Company, joining the existing 46 hybrid service vehicles already in use. As part of our CAPEX planning, we have researched purchasing a hybrid (gas-electric) cremator. It is due for delivery next year and will be the first of its kind in the UK.
- **Ongoing site upgrades:** we have continued to improve energy efficiency at our sites, with over 250 locations receiving CAPEX investment. This includes installing motion sensors and LEDs to reduce energy use for lighting, upgrading fridges and cold room holdings and installing more efficient heating and air conditioning systems. We will be using Energy Performance Certificates (EPCs) before and after upgrades, to demonstrate the energy efficiency improvements.

Energy Efficiency continued

Measures prioritised for implementation in 2023:

- Updating our cremators: we have committed to CAPEX investment in new cremators, which will start in 2023, with our oldest prioritised for replacement. This will be a chance to make our crematoria more energy efficient and to include the latest technology, including heat recovery.
- Replacing the biomass heating system at our factory site: the current system is over 30 years old and in need of replacement. We will install a modern system, which will meet all current legislation associated with air quality, cope with the increased waste volume we are generating and reduce the need for supplemental heating in winter.
- Innovation sites: we will be conducting ESOS surveys across our estate in 2023. This will cover one admin site, our factory, three depots, twenty trading branches and five crematoria. The surveyed properties will act as innovation sites. We will use these surveys to collect data on our energy efficiency and carbon reduction measures to roll out best practices across our sites.
- Electric charge points: our first electric charge point will be installed in February 2023 for public and employee use. This is part of our strategy for greening our fleet. We will be reviewing our procurement policy and incentives to facilitate the transition to electric vehicles for our company cars.
- Responsible Consumption and Production: with over 93% of the estate with smart electricity meters and 80% of the estate with smart gas meters, we have started to measure, monitor and reduce consumption for all utilities and align with the United Nations 2015 Sustainable Development Goal 12: Responsible Consumption and Production. We are proactively

GHG Emissions

monitoring all consumption monthly and taking accountability by using CIBSE TM46 Benchmarks, variance testing and intensity ratios across separate divisions. This is to measure the efficiency of sites and appliances and reduce wastage through leaks, to support our plan for future site upgrades and best practice training for employees.

Greenhouse Gas Emissions

We are committed to measuring and reducing our share of greenhouse gas emissions in line with the Paris Agreement and have been reporting our energy and carbon emissions since 2010. We purchase 100% renewable electricity for our funeral homes, crematoria and offices, contributing to significant

emission savings (on a market-based approach). The tables below provide year-on-year data for our energy use and Scope 1, 2 and 3 carbon emissions.

Scope 1 and 2 Emissions

Our Scope 1 and 2, and Scope 3 grey fleet, energy use and emissions are calculated each year in line with the UK government's SECR requirements. This allows us to monitor energy consumption and associated emissions from our direct operations and work to reduce them. Our current energy efficiency improvement measures are outlined above.

A detailed explanation of our calculation methodology is provided in Annex 1.

Table 9: Our total consumption (MWh) figures for our UK operations, following SECR guidelines.

Utility and Scope	2022 Consumption (MWh)	2021 Consumption (MWh)
Grid-supplied electricity, transportation, gaseous and other fuels (Scope 1 and 2)	99,135	99,270

Table 10: Our total emission (tCO₂e) figures for SECR, covering Scope 1 and 2 and Scope 3 grey fleet.

Utility and Scope	2022 Consumption (tCO ₂ e) (Location-Based)	2021 Consumption (tCO ₂ e) (Location-Based)	2022 Consumption (tCO ₂ e) (Market-Based)	2021 Consumption (tCO ₂ e) (Market-Based)	Percentage change vs previous year (Location-based)
Transportation, gaseous and other fuels (Scope 1)	15,340	15,566	15,340	15,401	-1.45%
Grid-supplied electricity (Scope 2)	3,274	3,755	-	-	-12.79%
Transport (Scope 3) ¹	-	-	-	-	-
Total	18,615	19,321	15,340	15,401	-3.65%

Scope 3 Emissions

Scope 3 emissions include everything associated with our value chain. The most significant Scope 3 emissions sources are those associated with the products and services purchased for consumption and resale, and for capital investment. Fuel-related emissions are also significant, as are those from employee commuting.

We are setting our net-zero strategy, which will include short-, medium- and long-term actions to reduce all

our Scope 3 emissions. We have commenced research into the carbon emissions associated with different types of coffins and will be doing further research and development over the coming years.

A detailed explanation of our data collection process and calculation methodology is provided in Annex 1. We aim to improve our data collection processes each year, improving our data's granularity and accuracy. This will support our net-zero transition

Table 11: Our Scope 3 emissions by category for 2021 and 2020.

Category	Gross GHG emission (tCO ₂ e)	
	2021	2020
1: Purchased Goods and Services Total	35,198	39,255
2. Capital goods	2,561	2,866
3. Fuel-related emissions	3,486	3,486
4. Upstream Transportation and Distribution	0	0
5. Waste generated in operations	628	628
6. Business travel	1,670	1,670
7. Employee commuting	1,713	1,713
8. Upstream leased assets	N/A	0
9. Downstream Transportation and Distribution	N/A	0
10. Processing of sold products	N/A	0
11. Use of sold products	N/A	0
12. End-of-life treatment of sold products	59	59
13. Downstream leased assets	502	502
14. Franchises	N/A	0
15. Investments	0	0
Total	65,263	50,179

Intensity Metrics

Whilst our Scope 1, 2 and 3 data provide absolute emissions figures, it is also helpful to have intensity metrics showing how these are changing relative to key business figures, for example, full-time equivalents (FTE) and number of cremations.

FTE is commonly used to calculate intensity metrics. We have included this metric, as it is useful for our business metrics and benchmarking us against other companies. We have chosen to also include an additional business-specific metric, based on the number of cremations. This has been calculated this year to benchmark and review the performance of our cremators, which are a specific element of high energy-consuming equipment. This will allow us to track progress, as we implement more advanced cremator technology.

Table 12: Our intensity metrics for 2021 and 2022

	2022	2021
Total Scope 1 and 2 emissions	18,615	19,321
Number of FTE	3,919	3,062
tCO ₂ e/FTE	4.75	6.31
Number of Cremations	75,500	-
tCO ₂ e/cremations	0.25	-

All emissions and energy use figures have been calculated by a third party using data from Dignity. No formal assurance is provided.



Appendix

APPENDIX 1 – CARBON CALCULATIONS METHODOLOGY

Scope 1 and 2 Emissions

Our Scope 1 and 2 emissions have been calculated using the GHG Protocol – A Corporate Accounting and Reporting Standard (World Business Council for Sustainable Development and World Resources Institute, 2004); Greenhouse Gas Protocol – Scope 2 Guidance (World Resources Institute, 2015); ISO 14064-1 and ISO 14064-2 (ISO, 2018; ISO, 2019); Environmental Reporting Guidelines: Including Streamlined Energy and Carbon Reporting Guidance (HM Government, 2019).

Government Emissions Factor Database 2022 version 1 has been used, utilising the published kWh gross calorific value (CV) and kgCO₂e emissions factors relevant for reporting period 01/01/2022 – 31/12/2022.

All consumption data was complete for the reporting period. Therefore, no estimations were required.

For properties where Dignity is indirectly responsible for utilities (i.e. via a landlord or service charge), the median consumption for properties, with similar operations was calculated at meter level and applied to the properties with no available data.

Scope 3 Emissions

This table sets out the data sources and an overview of the methodology followed for Scope 3 calculations. All conversion factors are sourced from UK Government GHG Conversion Factors for Company Reporting, v1.0 2020, unless stated otherwise, including Scope 3 Well to Tank and T&D2 losses.

Table 13: Data sources and methodology for our Scope 3 data collection.

Scope 3 Category	Key data source(s)/ Applicability	Method comments
1: Purchased Goods and Services	Opex data, categorised by Dignity Wood purchases for manufacturing by volume and wood type. Coffin sales volume for premium wood products.	Spend-based emissions estimation methodology in line with Greenhouse Gas Protocol. Converted to CO ₂ e using UK Government supplied spend-based conversion factors. Spend converted into £ value of year of conversion factors using Bank of England inflation calculator. Activity-based emissions estimation methodology used for purchases of wood in Dignity's manufacturing division.
2. Capital Goods	Capex data, suppliers categorised by Inspired.	Converted using same method as category 1, spend-based.
3. Fuel-related Emissions	Electricity, gas and transport fuel consumption.	Includes Well-to-Tank & T&D losses from Dignity's direct (Scope 1) and indirect (Scope 2) energy consumption.
4. Upstream Transportation and Distribution	Captured in category 1	No material third-party product transportation or storage operations. It has not been feasible to separate out the cost of deliveries of products to or on behalf of Dignity. Due to this, delivery of products by suppliers is captured in Category 1
5. Waste Generated in Operations	Waste contractor data.	Waste-type-specific methodology in line with Greenhouse Gas Protocol.
7. Employee Commuting	Assumptions made on distances travelled and modes of transport used.	Calculated annual travel distances and emissions based off FTE numbers, accounting for travel mode and COVID-forced work-from-home in 2020.

Scope 3 Category	Key data source(s)/ Applicability	Method comments
8. Upstream Leased Assets	Not applicable. Any material consumption through landlord supplies is captured in Scope 1 and 2.	n/a
9. Downstream Transportation and Distribution	Not applicable. No further transportation or storage of sold products- all coffins used in-house.	n/a
10. Processing of Sold Products	Not applicable. No further processing of sold products	n/a
11. Use of Sold Products	Not applicable. No in-use emissions from sold products.	n/a
12. End-of-life Treatment of Sold Products	Volumes and weights of materials used in Dignity's manufacturing division.	Estimation of mass of wood coffins disposed of at end of life, either through cremation or burial, treating these as combustion and compost disposal, respectively.
13. Downstream Leased Assets	Assumptions made of size of leased assets and energy consumption.	Estimated energy consumption based on benchmarks for building type, with assumption of 5% of occupied consumption for vacant properties. CIBSE Guide F for commercial properties, and national averages for domestic.
14. Franchises	Not applicable. No franchisees.	n/a
15. Investments	Not applicable. No provision of finance by Dignity that is reportable under GHG Protocol rules.	n/a



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