



Sustainability at Swiss Life Switzerland

Our sustainability strategy

With our advice, services and products, we enable people to lead a self-determined life. Our customer relationships often extend over several decades. Accordingly, sustainable and forward-looking management is the basis for our long-term entrepreneurial success.



In our sustainability strategy, we prioritise the areas over which we can exert a direct influence. These include

- sustainability in business behaviour,
- as an asset owner and manager,
- in insurance and advisory services, and
- as an employer.



We support the ambition and targets of the Paris Agreement.



We are committed to the fundamental principles of respect for human rights.

Sustainability as an asset owner and manager

We systematically integrate ecological and social factors and aspects of good governance into the investment process. These ESG factors are taken into account in about 90% of the total assets under management by Swiss Life. In addition to traditional key financial figures, the integration of non-financial ESG factors into the investment process enables risks and opportunities to be identified and assessed at an early stage as well as long-term threats and opportunities to the investment portfolio. In 2021, the previous approach of responsible investing was complemented by the addition of a net-zero target for the real estate investment portfolio. This means that we aim to reduce the carbon intensity of directly owned properties by 20% by 2030 compared to 2019.



Our sustainability targets

- In operational ecology, we will reduce CO₂ emissions per full-time employee (FTE) by 35% compared to 2019. We compensate for unavoidable CO₂ emissions by supporting certified projects in core European markets. We will thus reach net zero in our operational activity as early as 2022.
- We are already in a strong position compared to the relevant benchmarks with regard to the carbon intensity of the securities portfolio. We want to retain this position in the years to come.
- In our sphere of influence as a real estate owner and manager, we will reduce the carbon intensity of our directly held real estate by 20% by 2030 compared to 2019.
- We will respond to the increasing customer demand for sustainable solutions and expand our product offering.
- Our advisors will further integrate sustainability aspects into their advisory processes. We will accordingly invest in the competencies of our advisory teams and in their systems and tools.

Sustainability as an employer

Our success is based on the competence and engagement of our employees. Swiss Life promotes the continuous development of its employees and offers them a working environment where they can act with personal responsibility.

Memberships and reporting

We are a member and co-signatory of various sustainability initiatives, such as the Principles for Responsible Investment (PRI), the Principles of Sustainable Insurance (PSI) and the United Nations Global Compact (UNGC). In addition, we report in accordance with the standards of the Global Reporting Initiative (GRI), the Sustainability Accounting Standards Board (SASB) and publish a climate report in accordance with the recommendations of the Task Force on Climate-related Financial Disclosures (TCFD).



Further information on sustainability at Swiss Life can be found at www.swisslife.ch/sustainability.

With all these measures, we aim to make our contribution to sustainable development – for the benefit of people, society and the environment.

