



Sustainability in Swiss Life's investment activity

We invest sustainably

As a comprehensive life and pensions and financial solutions provider, we represent the interests of our customers. We are aware of this responsibility and have therefore been conducting our investment strategy on a long-term basis for over 160 years. That is how we at Swiss Life contribute directly to sustainability through our core business, financial provision and advice for private individuals and companies. For society, for the environment and for a self-determined life.

Our basic understanding of sustainable investing

Responsible investing at Swiss Life means integrating environmental, social and governance (ESG) criteria into the investment process. Since 2018, we have been guided by the Principles for Responsible Investment (PRI) supported by the United Nations – a global initiative to strengthen sustainability in the financial industry.

In addition to key financial figures and risk factors, we naturally include environmental, social and governance criteria in all our investment decisions. That is how we contribute to a more environmentally sustainable future. That is also why we consider it a given that we support the objectives of the Paris Agreement. In addition to climate protection, our investment activities are geared towards contributing to the protection of natural resources, strengthening gender equality and human rights and contributing to general socio-economic prosperity.

Our three principles for sustainable investing



ESG integration

ESG factors are measured in our investment and risk management processes on a formalised basis.



Exclusion

Targeted non-investment in certain companies serves to avoid unwanted sustainability risks.



Active ownership

We actively work with companies and stakeholder groups to find common answers to ESG challenges.

Swiss Life
already invests over
90%
of assets under management
according to the principle
of ESG integration.

How we apply the three principles to our investment activities



ESG integration

- A combination of ESG and financial data forms the basis for an investment decision.
- ESG aspects are included in the analysis of every investment, and the associated risk or opportunity is assessed (e.g. for due diligence with buildings or credit review for companies).
- We report on and discuss ESG performance in our Swiss Life internal risk governance and ESG committees.
- Shareholders and customers find transparent information on our successes and ESG performance in our reports.



Exclusion

- We do not invest in companies that produce controversial weapons.
- We have adopted a thermal coal phase-out strategy.
- We do not invest in companies with very weak ESG ratings.



Active ownership

- We vote at annual general meetings on ecological or social voting topics in the interests of sustainability.
- We raise awareness of the efficient use of resources among our tenants.
- We maintain systematic dialogue with listed companies to improve sustainability issues.
- We are a member of associations and initiatives that actively and jointly promote the topic of sustainability.

Four examples of sustainability in our investing

Trianel Wind Farm Borkum II, North Sea



The total capacity of 200 MW supplies more than 200 000 households with electricity and saves over half a million tonnes of CO₂ per year.

The Circle, Zurich Airport



At its inauguration in 2020, the Circle was the largest building in Switzerland, built according to proven standards for sustainable construction.

Green bond programme



Swiss Life has set itself the target of investing more in green bonds. Green bonds aim to promote clean energy and technology.

Thames Tideway Tunnel, London



The 25 km Thames Tideway Tunnel collects wastewater that would otherwise flow untreated into the river Thames and transfers it to the sewage treatment plant.



You can find this information and more interesting content on sustainability at Swiss Life via the QR code.
www.swisslife.com/sustainability