

Swiss Life's Contribution to the Sustainable Development Goals (SDG)

The United Nations' 17 Sustainable Development Goals (SDGs) are at the heart of the Agenda 2030 for Sustainable Development. Swiss Life is transparent about which of these goals it is already contributing to.

In this report, Swiss Life focuses on those sustainable development goals where the company is currently having the biggest impact through its business activities, investments and social commitment. Swiss Life is thus restricting itself to nine of the 17 SDGs. Compared to the previous year, three additional sustainability goals are listed.

SDG (target)	Our contribution
 <p data-bbox="292 1122 544 1205">We guarantee all people of all ages a healthy life and promote their well-being</p>	<p data-bbox="699 907 1305 1133">The social and economic consequences of increased life expectancy are insufficiently accounted for in almost all areas of life. Swiss Life is committed to raising society's awareness of this topic and actively addressing the attendant challenges. Swiss Life supports its customers in making all the necessary preparations early so that they can lead a self-determined life. Swiss Life supports its employees, for example, by offering them flexible working models and a wide range of health and prevention services.</p> <p data-bbox="699 1155 1305 1205">See also "Strategy & Brand" (pages 8-14) and "Sustainability as an Employer", subsection "Health and Safety" (pages 132-134).</p>
 <p data-bbox="292 1464 619 1576">Guaranteeing inclusive, high-quality education respectful of equality and advocating lifelong learning for all</p>	<p data-bbox="699 1247 1305 1391">Swiss Life supports its employees in maintaining their employability and promotes their ongoing development. This includes continuous internal and external education for employees of all ages, training for apprentices and trainees and entry-level opportunities for university graduates.</p> <p data-bbox="699 1413 1305 1491">In addition, Swiss Life uses its own foundations to support institutions that help people from a wide range of backgrounds educate and better themselves.</p> <p data-bbox="699 1514 1305 1592">See also "Products, Services and Advice" (pages 97-99), "Corporate Citizenship" (pages 116-117) and "Sustainability as an Employer", subsection "Training and development" (pages 125-126).</p>

SDG (target)	Our contribution
<div data-bbox="293 461 485 651"> </div> <p data-bbox="293 667 571 748">Achieve gender equality and empower all women and girls to achieve self-determination</p>	<p data-bbox="700 450 1302 647">In keeping with current national and international law, as well as the conventions of the International Labour Organisation (ILO), Swiss Life applies fair employment procedures that are free of discrimination with the aim of guaranteeing and promoting equal opportunities. Recruitment and promotion are based exclusively on ability, skills and potential, in line with the requirements of the position in question.</p> <p data-bbox="700 669 1302 808">Fair and equal compensation for all employees is ensured by the Group Compensation Policy, which is applicable throughout the Group. For a number of years, Swiss Life has had processes and instruments for removing the gender-specific salary gap at all its national companies.</p> <p data-bbox="700 831 1302 884">See also “Sustainability as an Employer”, subsection “Collaboration and diversity” (pages 129-131).</p>
<div data-bbox="293 931 485 1122"> </div> <p data-bbox="293 1137 600 1218">Ensuring access to affordable, dependable, sustainable, modern energy for all</p>	<p data-bbox="700 920 1302 1059">Swiss Life specifically uses some of its investments to support climate-friendly technologies, projects and initiatives. By doing so it also makes a direct contribution to the global climate targets. In this context, Swiss Life has set itself the goal of investing CHF 2 billion in green bonds by 2023.</p> <p data-bbox="700 1081 1302 1193">As it owns Fontavis, the Swiss Life Group also includes a leading investment manager for clean energy and infrastructure funds in Switzerland. The Fontavis portfolios are focused on thermal, water, solar and wind power.</p> <p data-bbox="700 1216 1142 1243">See also “Responsible Investing” (pages 101-105).</p>
<div data-bbox="293 1290 485 1480"> </div> <p data-bbox="293 1496 683 1576">Develop resilient infrastructure, promote broad-based and sustainable industrialisation and support innovation</p>	<p data-bbox="700 1279 1302 1534">Swiss Life invests through its own funds in the renewal of urban infrastructure, such as the Thames Tideway Tunnel in London. In addition, Swiss Life supports Technopark Zurich, which brings together representatives of science, technology and business, and the NEST research and innovation platform, which tests and develops new materials, technologies, products, energy concepts and usage concepts for the construction sector. Furthermore, Swiss Life is Member of the Foundation Board and of the Business Council of Swiss Innovation Park.</p> <p data-bbox="700 1556 1302 1610">See also “Corporate Citizenship” (pages 116-117) and “Responsible Investing” (pages 101-105).</p>

SDG (target)	Our contribution
 <p data-bbox="293 663 651 719">Making cities and developments inclusive, safe, resilient and sustainable</p>	<p data-bbox="703 450 1310 622">Swiss Life is one of Europe's leading real estate investors and has the biggest private real estate portfolio in Switzerland. The majority of its properties are in urban areas. As a builder, property owner and asset manager, Swiss Life aims to use ecological and economic resources with maximum efficiency and to make an active contribution to sustainable urban development.</p> <p data-bbox="703 640 1238 667">See also "Responsible Real Estate Management" (page 104).</p>
 <p data-bbox="293 969 608 1025">Ensuring sustainable consumption and production patterns</p>	<p data-bbox="703 757 1310 929">As a builder and in its own operations, Swiss Life supports the sparing use of resources. Swiss Life publishes annual figures on waste and paper consumption as well as the other key indicators for operational ecology. Furthermore, Swiss Life uses Group-wide targets to ensure that the company can make further progress in the realm of operational ecology.</p> <p data-bbox="703 947 1310 1059">When selecting suppliers and service providers, Swiss Life works with local contractors whenever possible and gives preference to products and services from companies that have implemented a certified environmental protection system.</p> <p data-bbox="703 1077 1310 1160">See also "Responsible Real Estate Management" (page 104), "Sustainable Procurement" (pages 109-111) and "Sustainability in the Environment" (pages 139-143).</p>
 <p data-bbox="293 1408 619 1464">Immediate measures for combating climate change and its effects</p>	<p data-bbox="703 1196 1310 1339">Swiss Life makes an active contribution to climate protection by reducing CO₂ emissions and has set itself Group-wide targets for this purpose. In addition to reducing greenhouse gas emissions in its own operations, Swiss Life systematically integrates environmental aspects into asset management and real estate management.</p> <p data-bbox="703 1357 1310 1469">Following the recommendations of the Task Force on Climate-Related Financial Disclosures (TCFD), Swiss Life publishes a climate report which, among other things, shows the opportunities and risks associated with climate change.</p> <p data-bbox="703 1487 1310 1547">See also "Responsible Investing" (pages 101-105) and "Sustainability in the Environment" (pages 139-143).</p>
 <p data-bbox="293 1789 671 1872">Strengthen the means for implementing the goals and re-invigorating the Global Partnership for Sustainable Development</p>	<p data-bbox="703 1576 1310 1720">Swiss Life is a member of a wide variety of organisations and networks in the area of sustainability, as well as being a co-signatory of various initiatives. For example, Swiss Life is involved in working groups and networks, ensures the transfer of know-how and is in dialogue with key stakeholder groups to help shape sustainable development.</p> <p data-bbox="703 1738 1018 1765">See also "Memberships" (page 151).</p>