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PRESS RELEASE

Generali Switzerland redefines sustainability

Tomorrow Invest, an investment solution from Generali Switzerland, will henceforth enable investors to invest in sustainable companies operating in a variety of sectors. As well as environmental factors, social issues and corporate governance play a key role. The combination of selected trends that will shape the future and a professional ESG risk rating from Sustainalytics makes the product the only one of its kind on the market.

Future-proof products and responsible actions are the bedrock of any sustainable insurance business. That's why Generali Switzerland is launching Tomorrow Invest, a sustainable investment solution. Tomorrow Invest will enable investors to invest in companies and industries that are working to create a sustainable future.

Sustainable funds in demand

ESG investment solutions are experiencing strong growth on the Swiss market. According to the Institute of Financial Services (IFZ) at Lucerne University of Applied Sciences and Arts (HSLU), the number of ESG investment solutions available rose by 60% between mid-2019 and mid-2020. In addition, an HSLU study shows that every fourth newly invested franc is now invested sustainably. However, there are very few investments with an ESG approach to choose from in the core product portfolios of Swiss insurers at present. Generali Switzerland is seeking to address this need with Tomorrow Invest.

“The S and G in ESG are also key factors in sustainable investment solutions”

To date, the focus of sustainable investing has primarily been on the environmental dimension. However, social issues, such as equality or employment conditions, and good governance are just as important. “Generali Switzerland integrates all the ESG dimensions into its new sustainable investment solution Tomorrow Invest. And Generali Switzerland also takes future-shaping trends such as cybersecurity into account when putting the fund together. These are trends which offer long-term growth potential to companies in the relevant sectors,” says Ralph Schmid, Chief Life & Pension Officer of Generali Switzerland. As well as offering strong return potential, this combination makes the product the only one of its kind on the market.

Unique selection process thanks to future trends such as digital transformation plus an ESG risk rating from Sustainalytics

Generali Switzerland decides which companies to invest in through Tomorrow Invest by using a structured and transparent selection procedure. Consisting of three steps, it is based on a global selection of listed companies.

In the first step, Generali Switzerland's investment experts select the future trends that promise long-term growth potential. Generali Switzerland currently invests in the following three future trends through Tomorrow Invest: clean energy and climate change, digital transformation and cybersecurity, and changing demographics.

In the second step, the companies are then filtered by their Sustainalytics' ESG risk rating. Sustainalytics is a leading global provider of research and ratings on corporate sustainability performance. Sustainalytics screens companies in different areas. They include emissions and waste, and supply chain management as well as occupational health. Ralph Schmid states: “The average ESG risk rating of companies in our fund is 'Best-in-Class'. Morningstar has already recognised our product by giving it a 5-globe rating.”

Following the ESG risk rating step, Generali Switzerland goes one step further: its investment experts use a factor model to analyse which are the best and most promising companies. Metrics such as return on investment and return on equity play a key role here. If these figures are good, so too are the chances that the company will perform well and remain in business for a long time. When selecting firms, the focus lies on Swiss companies.

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90 companies live up to the strict requirements

Generali Switzerland has thus selected around 90 companies that satisfy its requirements for sustainable investment solutions from a basket of more than 2000. Customers interested in sustainable investment can choose Tomorrow Invest as an option under Generali Switzerland's investment and pension solutions.

More information: [generali.ch/tomorrow](https://www.generali.ch/tomorrow)

ABOUT GENERALI

The Generali Group is an independent Italian group with a strong international presence. Established in 1831, the company is now one of the world's leading insurers. Generali has around 72,000 employees serving more than 61 million customers in 50 countries. The Group's total income came to more than EUR 69 billion in 2019, making Generali the market leader in Western Europe. The company is also an increasingly important player in Central and Eastern Europe as well as in Asia.

Generali's roots in Switzerland date back to 1887. Today, Generali (Switzerland) Holding Ltd. operates throughout Switzerland, with two head offices – one in Adliswil and one in Nyon – and a wide network of agencies. The insurer has more than one million customers and offers products for every situation in life. These include property insurance, legal expenses insurance, life insurance and pension solutions. Generali partners with start-ups to develop innovative products. In 2018, the company became the first insurer in Switzerland to launch a digital pillar 3a.

Generali (Switzerland) Holding Ltd.

A member of the Gruppo Assicurativo Generali, entered in the Italian Register of Insurance Companies under number 026.