

**Swiss Life**  
**VfU-Indicators for In-house Operations 2018**  
**according to GRI and GHG-Protocol<sup>1)</sup> :**  
**Comparison of Regions**

|                                                                                            |  |  |  |  |  |  |  |  |                |                         |
|--------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------|-----------------------------------------------------------------------------------|------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------|----------------|-------------------------|
|                                                                                            | Switzerland<br>Internal services                                                  | Switzerland<br>Sales force                                                        | Germany <sup>2)</sup>                                                              | France                                                                              | Luxembourg                                                                          | Liechtenstein                                                                       | Other<br>Countries <sup>2)</sup>                                                    | 2018                                                                                | Change to 2017 | Indicator per FTE       |
| <b>Premises Energy Consumption in MWh<sup>2)</sup></b>                                     | <b>12'220</b>                                                                     | <b>1'120</b>                                                                      | <b>20'090</b>                                                                      | <b>10'940</b>                                                                       | <b>490</b>                                                                          | <b>96</b>                                                                           | <b>4'540</b>                                                                        | <b>49'500</b>                                                                       | <b>4%</b>      | <b>5'610 kWh</b>        |
| Electricity consumed in MWh                                                                | 9'170                                                                             | 570                                                                               | 9'440                                                                              | 9'510                                                                               | 350                                                                                 | 41                                                                                  | 2'930                                                                               | 32'010                                                                              | 1%             | 3'630 kWh               |
| Fossil Fuels consumed in MWh                                                               | 2'870                                                                             | 550                                                                               | 9'390                                                                              | 1'430                                                                               |                                                                                     | 55                                                                                  | 1'440                                                                               | 15'740                                                                              | 8%             | 1'790 kWh               |
| District Heating consumed in MWh                                                           |                                                                                   |                                                                                   | 1'270                                                                              |                                                                                     | 140                                                                                 |                                                                                     | 140                                                                                 | 1'550                                                                               | 4%             | 180 kWh                 |
| Renewable Heating Energy in MWh                                                            | 180                                                                               |                                                                                   |                                                                                    |                                                                                     |                                                                                     |                                                                                     | 20                                                                                  | 200                                                                                 | 1%             | 20 kWh                  |
| Share of renewable building energy in %                                                    | 76%                                                                               |                                                                                   | 32%                                                                                |                                                                                     | 58%                                                                                 | 6%                                                                                  | 0%                                                                                  | 33%                                                                                 |                |                         |
| <b>Business Travel in mio km<sup>2)</sup></b>                                              | <b>3.1</b>                                                                        | <b>10.3</b>                                                                       | <b>29.0</b>                                                                        | <b>18.8</b>                                                                         | <b>1.3</b>                                                                          | <b>0.03</b>                                                                         | <b>6.3</b>                                                                          | <b>68.8</b>                                                                         | <b>9%</b>      | <b>7'810 km</b>         |
| <b>Paper consumed in tons<sup>2)</sup></b>                                                 | <b>307</b>                                                                        | <b>88</b>                                                                         | <b>154</b>                                                                         | <b>282</b>                                                                          | <b>14</b>                                                                           | <b>3</b>                                                                            | <b>86</b>                                                                           | <b>934</b>                                                                          | <b>-9%</b>     | <b>106 kg</b>           |
| <b>Water consumed in m<sup>3 2)</sup></b>                                                  | <b>26'450</b>                                                                     | <b>7'080</b>                                                                      | <b>37'010</b>                                                                      | <b>18'860</b>                                                                       | <b>2'020</b>                                                                        | <b>260</b>                                                                          | <b>9'250</b>                                                                        | <b>100'930</b>                                                                      | <b>20%</b>     | <b>11 m<sup>3</sup></b> |
| <b>Waste produced in tons<sup>2)</sup></b>                                                 | <b>230</b>                                                                        | <b>70</b>                                                                         | <b>410</b>                                                                         | <b>190</b>                                                                          | <b>15</b>                                                                           | <b>5</b>                                                                            | <b>90</b>                                                                           | <b>1'010</b>                                                                        | <b>-11%</b>    | <b>110 kg</b>           |
| <b>Greenhouse Gas Emissions gross in tons<sup>2)</sup></b>                                 | <b>1'710</b>                                                                      | <b>3'310</b>                                                                      | <b>11'200</b>                                                                      | <b>4'220</b>                                                                        | <b>340</b>                                                                          | <b>40</b>                                                                           | <b>3'620</b>                                                                        | <b>24'440</b>                                                                       | <b>7%</b>      | <b>2'770 kg</b>         |
| a) directly through burning fuels (Scope 1)                                                | 640                                                                               | 130                                                                               | 5'570                                                                              | 2'000                                                                               | 120                                                                                 | 20                                                                                  | 860                                                                                 | 9'340                                                                               | 8%             | 1'060 kg                |
| b) indirectly from energy production (Scope 2 market based)                                |                                                                                   | 70                                                                                | 1'760                                                                              |                                                                                     | 40                                                                                  | 10                                                                                  | 1'560                                                                               | 3'440                                                                               | 17%            | 390 kg                  |
| c) indirectly from energy precombustion, business travel, paper, waste and water (Scope 3) | 1'070                                                                             | 3'110                                                                             | 3'870                                                                              | 2'220                                                                               | 180                                                                                 | 10                                                                                  | 1'200                                                                               | 11'660                                                                              | 4%             | 1'320 kg                |

1) GRI = Global Reporting Initiative; [www.globalreporting.org](http://www.globalreporting.org); GHG-Protocol = Greenhouse Gas Protocol; [www.ghgprotocol.org](http://www.ghgprotocol.org); distribution of scope 1 - 3 emissions, VfU Indicators Standard 2010

2) Rounded figures. The 2016 and 2017 data were slightly corrected during the 2018 evaluation.

**Swiss Life**  
**VfU-Indicators for In-house Operations 2014 - 2018**  
**according to GRI and GHG-Protocol<sup>1)</sup> :**  
**Comparison of Periods**

|                                                                                         | GRI Reporting Standards | Overall Consumption <sup>2)</sup> |               |               |               |                | Indicator per Capita (FTE) <sup>2)</sup> |              |              |              |              |
|-----------------------------------------------------------------------------------------|-------------------------|-----------------------------------|---------------|---------------|---------------|----------------|------------------------------------------|--------------|--------------|--------------|--------------|
|                                                                                         |                         | 2014                              | 2015          | 2016          | 2017          | 2018           | 2014                                     | 2015         | 2016         | 2017         | 2018         |
| <b>Premises Energy Consumption in MWh / KWh per FTE</b>                                 | 302-1                   | <b>56'300</b>                     | <b>52'290</b> | <b>49'080</b> | <b>47'820</b> | <b>49'500</b>  | <b>7'210</b>                             | <b>6'630</b> | <b>6'100</b> | <b>5'820</b> | <b>5'610</b> |
| Electricity consumed                                                                    |                         | 36'400                            | 35'160        | 33'500        | 31'560        | 32'010         | 4'660                                    | 4'460        | 4'160        | 3'840        | 3'630        |
| Fossil Fuels consumed                                                                   |                         | 17'790                            | 15'450        | 13'660        | 14'560        | 15'740         | 2'280                                    | 1'960        | 1'700        | 10           | 1'790        |
| District Heating purchased                                                              |                         | 2'110                             | 1'680         | 300           | 1'680         | 1'550          | 270                                      | 210          | 40           | 180          | 180          |
| Renewable Heating Energy consumed                                                       |                         |                                   |               |               | 200           | 200            |                                          |              |              | 20           | 20           |
| <b>Business Travel in Mio km / km per FTE</b>                                           | 302-2                   | <b>50.0</b>                       | <b>59.0</b>   | <b>62.0</b>   | <b>63.0</b>   | <b>68.8</b>    | <b>7'000</b>                             | <b>7'450</b> | <b>7'710</b> | <b>7'690</b> | <b>7'810</b> |
| <b>Paper consumed in tons / kg per FTE</b>                                              | 301-1                   | <b>1'360</b>                      | <b>1'210</b>  | <b>1'080</b>  | <b>1'030</b>  | <b>934</b>     | <b>170</b>                               | <b>150</b>   | <b>130</b>   | <b>130</b>   | <b>106</b>   |
| <b>Water consumed in m<sup>3</sup> / m<sup>3</sup> per FTE</b>                          | 303-1                   | <b>120'920</b>                    | <b>79'620</b> | <b>73'680</b> | <b>84'360</b> | <b>100'930</b> | <b>20</b>                                | <b>10</b>    | <b>9</b>     | <b>10</b>    | <b>11</b>    |
| <b>Waste produced in tons / kg per FTE</b>                                              | 306-3                   | <b>1'590</b>                      | <b>1'350</b>  | <b>1'000</b>  | <b>1'130</b>  | <b>1'010</b>   | <b>200</b>                               | <b>170</b>   | <b>120</b>   | <b>140</b>   | <b>110</b>   |
| <b>Greenhouse Gas Emissions Gross in tons / kg per FTE</b>                              | 305-1-3                 | <b>27'560</b>                     | <b>26'230</b> | <b>26'650</b> | <b>22'790</b> | <b>24'440</b>  | <b>3'530</b>                             | <b>3'330</b> | <b>3'310</b> | <b>2'770</b> | <b>2'770</b> |
| a) directly through burning fuels (Scope 1)                                             | 305-1                   | 8'870                             | 8'460         | 8'660         | 8'670         | 9'340          | 1'140                                    | 1'070        | 1'080        | 1'060        | 1'060        |
| b) indirectly from energy production (Scope 2 market based)                             | 305-2                   | 7'140                             | 6'420         | 6'580         | 2'930         | 3'440          | 920                                      | 810          | 820          | 360          | 390          |
| c) indirectly through sources such as business travel, paper, waste and water (Scope 3) | 305-3                   | 11'550                            | 11'350        | 11'410        | 11'190        | 11'660         | 1'480                                    | 1'440        | 1'420        | 1'360        | 1'320        |
| <b>Economic Greenhouse Gas Intensity</b>                                                |                         |                                   |               |               |               |                |                                          |              |              |              |              |
| scope 1 & 2 emissions in tons                                                           |                         |                                   |               | 15'240        | 11'600        | 12'780         |                                          |              |              |              |              |
| turnover in mio USD                                                                     |                         |                                   |               | 19'389        | 19'261        | 20'389         |                                          |              |              |              |              |
| <b>Economic intensity in tons / mio. USD turnover</b>                                   |                         | <b>n.a.</b>                       | <b>n.a.</b>   | <b>0.79</b>   | <b>0.60</b>   | <b>0.63</b>    |                                          |              |              |              |              |

1) GRI = Global Reporting Initiative; [www.globalreporting.org](http://www.globalreporting.org); GHG-Protocol = Greenhouse Gas Protocol; [www.ghgprotocol.org](http://www.ghgprotocol.org), distribution of scope 1 - 3 emissions

2) Rounded figures. The 2016 and 2017 data were slightly corrected during the 2018 evaluation.