



Varma's Sustainability Programme



Working for future generations

Our sustainable operations and strong solvency secure present and future pensions.

Mitigating climate change

Promoting workability and a good working life

Ethical business and open communication

Responsibility for Varma employees

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Mitigating climate change



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Mitigating climate change

We are developing our investments to be in line with 1.5-degree target, e.g. by reducing their carbon footprint.

Revised climate targets (updated climate policy).

Identifying, managing and reporting on climate risks in all asset classes.

Promoting the circular economy in construction.

Scope 3 calculation and reducing emissions in the supply chain.

KPIs

- Carbon footprint (TCFD key indicator).
- Lowering the weight of industries that are exposed to the climate change risk in relation to the global equity index.
- Specified in connection with the climate policy.

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Promoting workability and a good working life



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Promoting workability and a good working life

We support our customers in managing the workability risk. We analyse what constitutes human capital from the ESG perspective.

We develop tools for workability management and rehabilitation and for assessing the effectiveness of our measures.

We exert our influence to ensure that the self-employed have a sufficient level of social security.

We are developing a definition of and indicators for what constitutes human capital from the ESG perspective.

We make sure that pensioners' income is uninterrupted.

KPIs

Disability-related contribution category in client companies.

Pensioners receive uninterrupted income during the first month of their retirement.

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Ethical business and open communication



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Ethical business and open communication

We operate with integrity and comply with common rules. Varma's operations are transparent, and in our communications we are bold pioneers.

Every Varma employee is aware of and complies with ethical business guidelines and other common guidelines.

We inspire and train our employees to act and communicate responsibly.

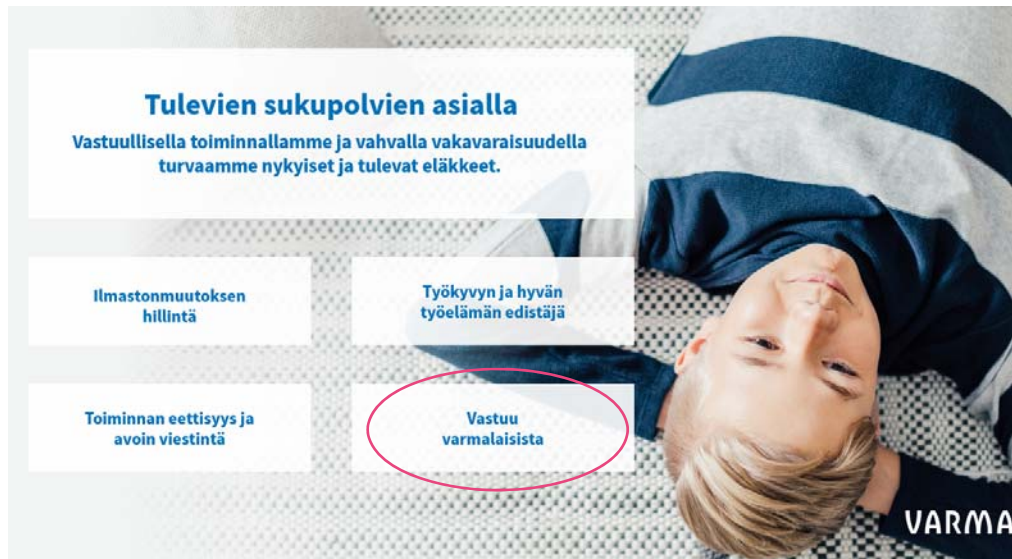
We bring up perspectives and make initiatives on societally important themes and we boldly engage in dialogue.

KPIs

Participation rate in the ethical business course.

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Responsibility for Varma's personnel



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Responsibility for Varma employees

We develop our work culture to ensure that Varma is an attractive employer. At Varma, everyone is free to be themselves and to grow and develop as an expert. We work with joy and passion.

We, as an expert, support growth and good leadership. Our expertise meets the needs of changing work.

We promote equality and non-discrimination, we strengthen diversity in work communities.

We take care of Varma employees' workability.

KPIs

- PeoplePower index & workability index (personnel survey).
- Equality and non-discrimination survey (Are you free to be yourself?).
- Equality target: at least 40% representation of both genders in management by 2022.

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