



# Varma's Sustainability Programme

VARMA

# A secure future for everyone

Through our sustainability work we are building a better world for current and future generations.



## Investing for change

We aim for better returns and reduced risks through responsible investment.



## Ensuring secure pensions

We build trust in pension security and a sustainable future.



## For sustainable working life

We support work ability in a world that's going through incredible change.

# Investing for change

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***We aim for better returns and reduced risks through responsible investment***

Responsibility is a core aspect of all our investment decisions. We direct our investments towards tackling the global challenges: mitigating climate change, adapting to the changes it brings, slowing down biodiversity loss and promoting human rights. We support the progress of sustainability in our investments.



# Ensuring secure pensions

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***We build trust in pension security and a sustainable future.***

Taking care of pension assets and paying pensions correctly and in due time are the cornerstone of everything we do. We operate transparently and ethically, while also taking cost-effectiveness and environmental impacts into account. We are firmly committed to responsible customer service and constantly developing our ways of working.



# For sustainable working life

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***We support work ability in a world that's going through incredible change.***

We help our customers anticipate and manage disability risk. In this way, we promote sustainable working life together. We take care of Varma employees and their competence. We build an inspiring workplace, where everyone can be themselves. We openly share our insights, because a good working life belongs to all.







# Our sustainability pledge

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## Ensuring pension security

We offer our customers equal, timely and the most responsible pension insurance service

We take into account our impacts on the environment and society throughout our value chain

## For sustainable working life

We are a leader in sustainable working life, and we create solutions to promote work ability together with our customers and partners

Varma is a responsible employer that boldly develops its operations and openly shares its insights

At Varma, sustainability is integrated into the remuneration of management and all personnel

## Investing for change

We are committed to achieving a carbon-neutral investment portfolio by 2035

We promote investment practices that positively contribute to the development of communities and the wellbeing of people.

**VARMA**