

Pension Funds : How people's money can make a real difference

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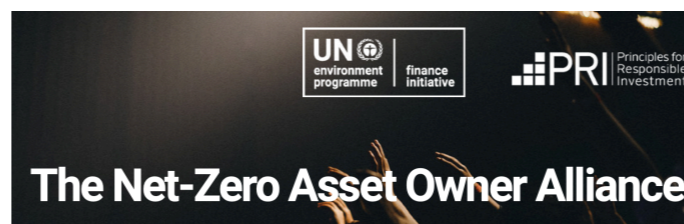
Extended didactic version of the keynote first presented at [Building Bridges Geneva - 11.12.2024: Investing in Our Future: Are Our Pensions Part of the Problem or the Solution?](#)

- Pay attention to the interactive links: most logos and bars can be **clicked** on (in English; some in German and with a further click via our website in French)
- You will benefit from the in-depth **background** information!
- Many links give you an insight to a meaningful **case study!**

Global role models show how to act, using the power of the money to move the real economy



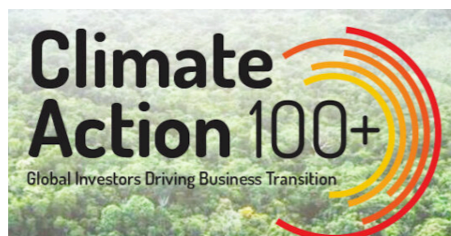
Asset Owners,
Asset Managers



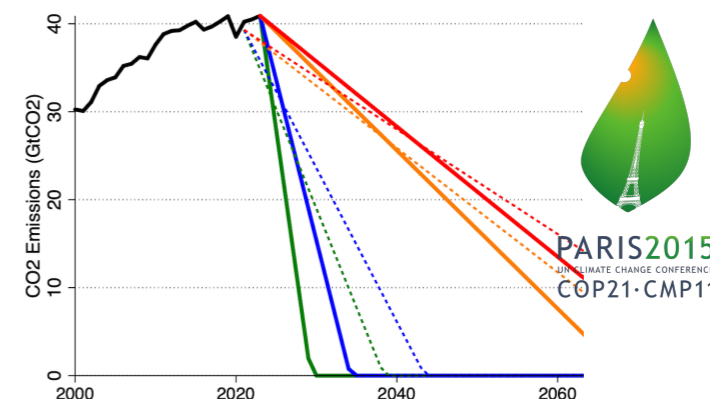
Insurances,
Pension Funds



Asset Managers incl.
Banks, Insurances



Corporates



Governments,
Societies

Swiss pension funds: does our money drive decarbonisation?

Swiss financial market as a whole :
CHF 8000 bn; major part is invested
abroad

Of which pension funds, insurances with
pension plans, Suva accidents insurance:
CHF 1400 bn

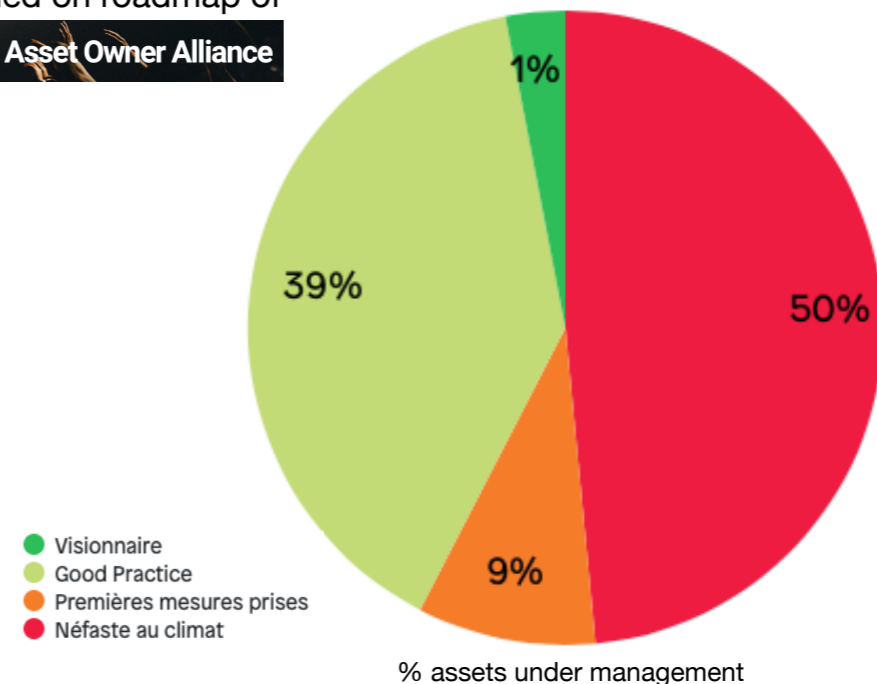
Rest up to CHF 8000 bn:

- Banks financing corporates worldwide
- Banks as Real Estate owners and financiers
- Insurances for corporates and individuals
- Private wealth managed by banks and asset managers
- Swiss National Bank (CHF 800 bn)
- People's money via funds of retail banks

Pension funds rating by Climate Alliance

Criteria founded on roadmap of

Net-Zero Asset Owner Alliance



Despite some progress, only <1% of our trustees, the pension funds, invest in line with a 1.5°C pathway and the Sustainable Development Goals

In asset management, these 3 levers are to be set in motion **ALTOGETHER**

The Gold Standard



1 Equity, Bonds, Private Equity/Debt: Decarbonisation to Net Zero

Engage Divest Invest !



Active Ownership

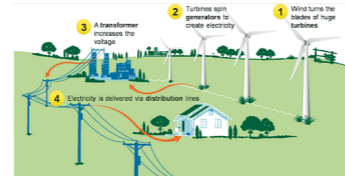
Portfolio shift to Net Zero

Impact aligned Portfolios



2020-2030 : minus 60% CO₂

2 Impact Generating Investing up to 10% of all assets !!!

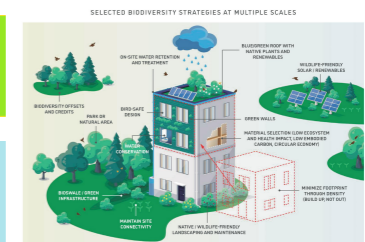


MICROFINANCE FOR ECOSYSTEM-BASED ADAPTATION



3 Real Estate Decarbonisation to Zero CO₂

Path to Zero CO₂ by 2040



Visit our website to gain a deeper insight into our expectations to pension funds:

Renten ohne Risiko: Klima-und Nachhaltigkeitsrating

Schweizer Pensionskassen pumpen immer noch Milliarden in die fossile Wirtschaft. Das ist ein Risiko für das Klima und für die Sicherheit unserer Renten.

Klima-Rating Finanzanlagen

[Rating](#) [Kriterien und Vorgehensweise](#) [Empfehlungen und Ressourcen](#)

Klima-Rating Immobilien

[Rating](#) [Kriterien](#) [Empfehlungen und Ressourcen](#)

Retraites sans risques : rating climatique et de durabilité

Les caisses de pension suisses continuent toujours à investir des milliards dans l'économie fossile.

Rating climatique placements mobiliers

[Rating](#) [Critères et processus](#) [Recommandations et ressources](#)

Rating climatique placements immobiliers

[Rating](#) [Critères](#) [Recommandations et ressources](#)

Thank you for your attention