

A photograph of a woman and a man on a balcony. The woman, in the foreground, is wearing a brown hoodie and blue jeans, and is smiling while hanging a string of white paper lanterns. The man, in the background, is wearing a blue jacket and is also smiling and helping with the lanterns. The balcony has a white railing and some greenery. The background shows trees and a building.

We enable people to lead a financially self-determined life

[Who we are >](#)A small red square icon containing a white shield with a white checkmark inside.[Results & Reports >](#)[Financial calendar >](#)[Shareholders and services >](#)[Blog >](#)

Swiss Life Network

Part of Swiss Life Group (CH / LU)

Network of life insurers and wellbeing providers

- Leading global employee benefits network
- Founded in 1962 and headquartered in Zurich
- An international association of 90+ local life insurers in 85 countries
- 28% of our Network Partners rank 1st in the group business market, 67% are among top 5; 84% among top 10
- Average partner relationship since >20 years

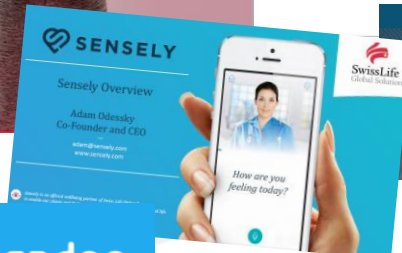
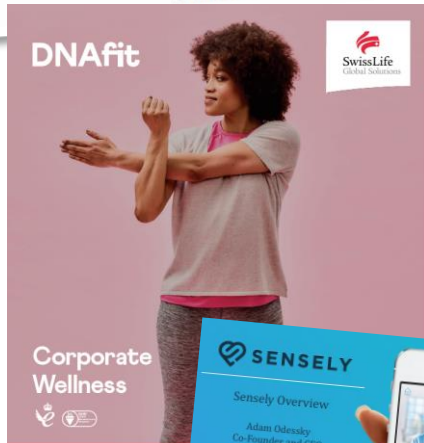
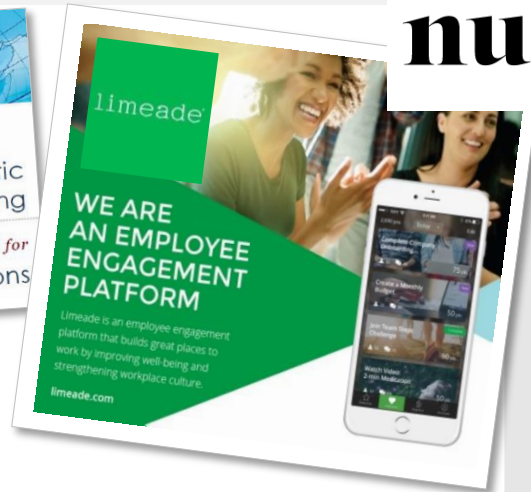


Our book of business


- 550 Multinational Companies
- Average client relationships >15 years
- 35 of our clients in Fortune Global 100 and 115 of our clients in Fortune Global 500

Swiss Life Digital Health & Wellbeing Providers

nudge



- + There is a clear link between traditional employee benefits, prevention and wellbeing solutions
- + Swiss Life Global Wellbeing Solutions are designed to complement and strengthen existing employee benefit plans and ensure a healthier and more productive workforce
- + We are supporting and advocating the improvement of overall wellbeing through partnerships with innovative and unique vendors
- + Our selection of partners offers online apps and tools that allow employees to easily assess, monitor and improve all aspects of health



Next step - TECH

Experiences – 86 successful and not successful Insurtechs

You get further with a client in your hand

Partner up first.
Outsourcing maybe later.

Challenging fundamental processes is not popular

Don't teach us. Tell us what you can.

Begin with a smaller and cost heavy issue to solve

Understand our real KPI's

For the insurers

...to Better

From More...

From Tribal

“Success = few winners,
a lot of losers + we are
playing by the rules of
the past.

To Planetary

“Success = Everyone
wins, nobody loses + we
are playing to improve
the rules.



SwissLife

Generation Z

An accelerator for change

The future of insurance from the
perspective of the future generation

Here are 6 trends & 10 opportunities for the Swiss Life Global Network

Swiss Life's Global Partner Network wants to inspire the partners of the global network to prepare themselves for the future. As such, it plans to embark on a journey in which it will uncover needs, wants and desires of future customers and employees - Generation Z. With the ambition to include multiple stakeholders from the network to create the highest impact.

This report will provide 6 important sociocultural trends and 10 opportunities for insurers to prepare for the future. These trends and opportunities are derived from TrendsActive's Human Context Circle; capturing where and how organizations can be relevant in the lives of people. It is based on two decades of sociocultural trendresearch and insights from the human sciences. Find out more at www.trendsactive.com

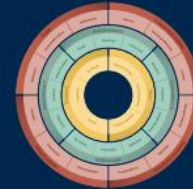
What you will find in this report

First we analyzed where to be relevant

Our research and analysis uncovered the six most relevant trends from the human context circle. These are trends that affect generation Z at the most and could lead to significant change within the industry.



brand context



human context



areas of relevance

Second we describe how to be relevant

Every trend is described in more detail, providing you with insights into the changing needs, values and behaviors of people. Next, these insights are turned into opportunities for insurers. The trends are further accompanied with facts, figures and inspiring work from organizations inside and outside the industry.



If Swiss life wants to be relevant for Generation Z. Be sure to:

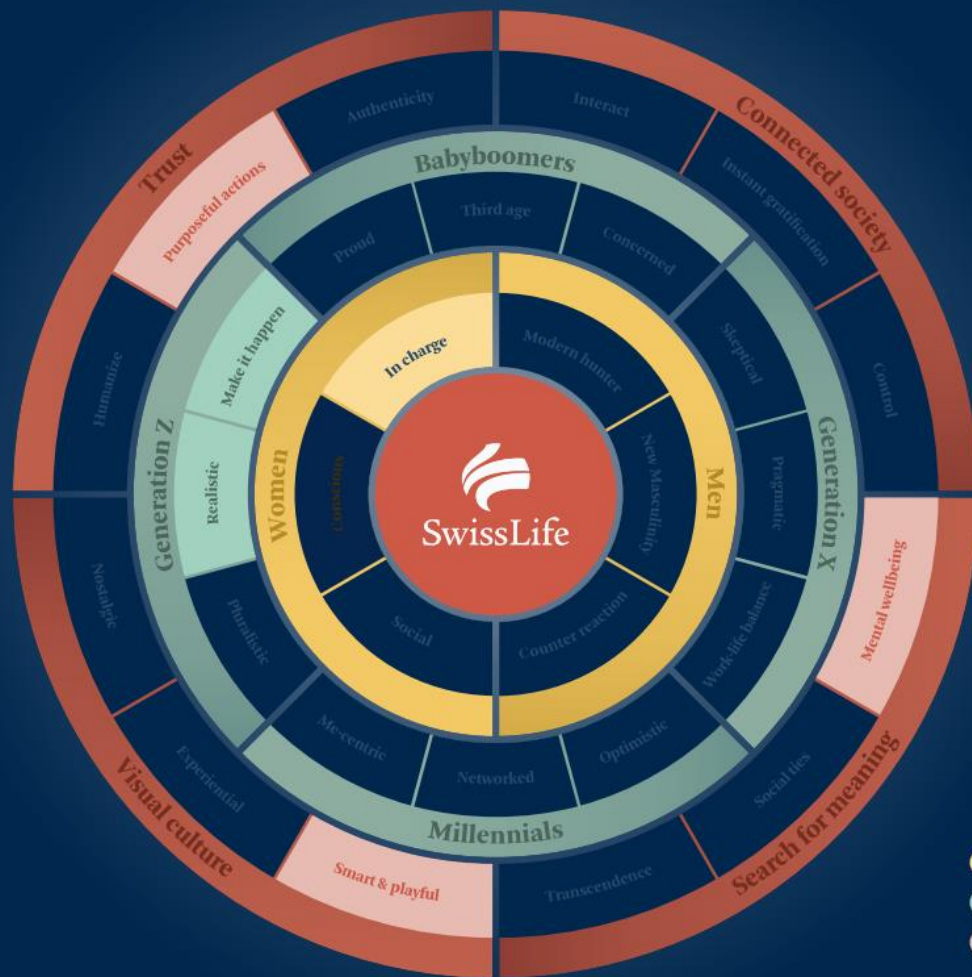
Get real	Make it now	Let them act	Speak the visual dialect	Prevent and intervene early
Confront them with the reality of a (financially) uncertain future.	Make future issues relevant today: by mirroring the challenges of the distant future to priorities of today.	Provide them with concrete means to protect them from an uncertain (financial) future.	Utilize generation Z's visual language in every touchpoint (and channel).	Targeting preventive measures and effective early intervention at young people presents the best opportunity to reduce the social and economic costs of mental illness.
Empower self-determination	Be multivocal	Proof your impact	Create multi-stakeholder projects	Expand the ecosystem
Empower them with skills & knowledge to secure their self-determination.	Address women in their multiple roles. Avoid patronizing with your language and embrace female values such as empathy and consciousness.	Build proof for the impact of their CSR activities and the relevance of it for Generation Z.	Be very specific about CSR and take responsibility by collaborating with stakeholders in the complete ecosystem.	Give them access to new ecosystems to help to live a self-determined life.

10 clear opportunities



Trends, facts & cases

SIX RELEVANT TRENDS



- Gender trends
- Generational trends
- Societal trends

Opportunities

**Generation Z is realistic.
So if Swiss Life wants to be relevant in this context...**

Get real

**Confront them with
the reality of an
uncertain future.**

Make it now

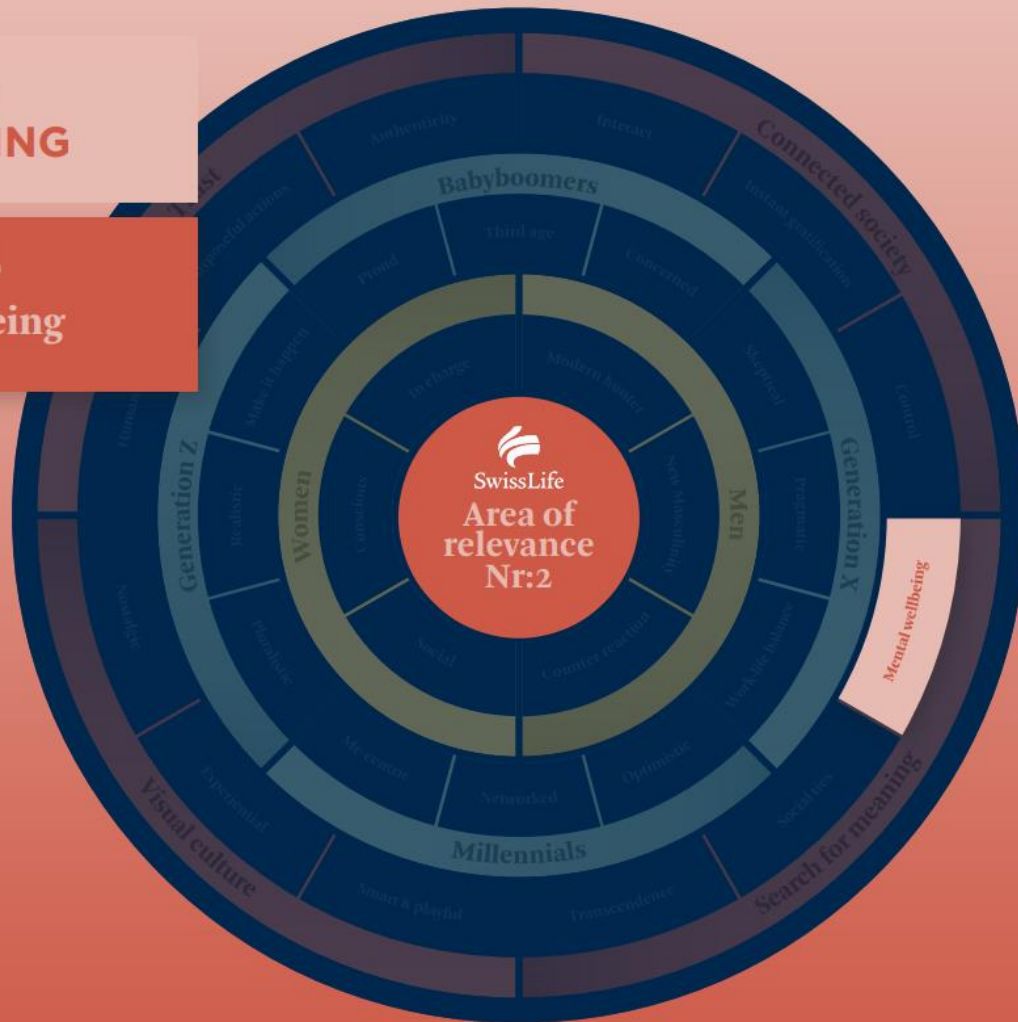
**Make future issues
relevant today: by
mirroring the challenges
of the distant future to
priorities of today.**

Let them act

**Provide them with
concrete means to
protect them from an
uncertain (financial)
future.**

SEARCH FOR MEANING

TREND TWO
Mental wellbeing





Opportunities

**Generation Z is mentally under pressure.
So if Swiss Life wants to be relevant in this context...**

Prevent and intervene early

Targeting preventive measures and effective early intervention at young people presents the best opportunity to reduce the social and economic costs of mental illness.

Opportunities

**Generation Z has a “make it happen” mentality.
So if Swiss Life want to be relevant in this context...**

Empower self-determination

**Empower them with
skills & knowledge to
secure their self-
determination.**

Expand the ecosystem

**Give them acces to new
ecosystems to help to live
a self-determined life.**



SwissLife
Global Solutions

*We enable people to lead
a financially self-determined life.*

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