



WEALTH MANAGEMENT WITH IMPACT

SWISS SUSTAINABLE FINANCE | OCTOBER 2017

PROGRAM

16:00-16:05	Welcome note and introduction	Sabine Döbeli, CEO, SSF	
16:05-16:20	10 Arguments why sustainable inves is a unique opportunity for private wealth management	ting Kelly Hess , Project Manager, SSF	
16:20 – 16:35	Client needs and how to make them investable	Bertrand Gacon, Head SRI and Impa Investing, Lombard Odier	act
16:35 – 16:50	The true impact of impact investing - how do investments contribute to change?	Philip Walker , Managing Director, Investments Africa, Obviam	
16:50 – 17:50	Panel Discussion: Are private clients new advocates for change?	 the Moderated by Angela De Wolff, Partr Conser Invest Roland Dominicé, CEO, Symbioti Johnny El Hachem, CEO, Edmor Rothschild Private Equity Olivier Rousset, Head Impact Investments, Credit Suisse 	ics
17:50 – 18:00	Closing statements		
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VISION UND MISSION

SSF Vision

Switzerland becomes a leading centre for sustainable finance, offering growth opportunities for the Swiss economy and benefitting society at large

SSF Mission

We strengthen the position of Switzerland in the global marketplace for sustainable finance by informing, educating and catalyzing growth



SSF MEMBER BASE

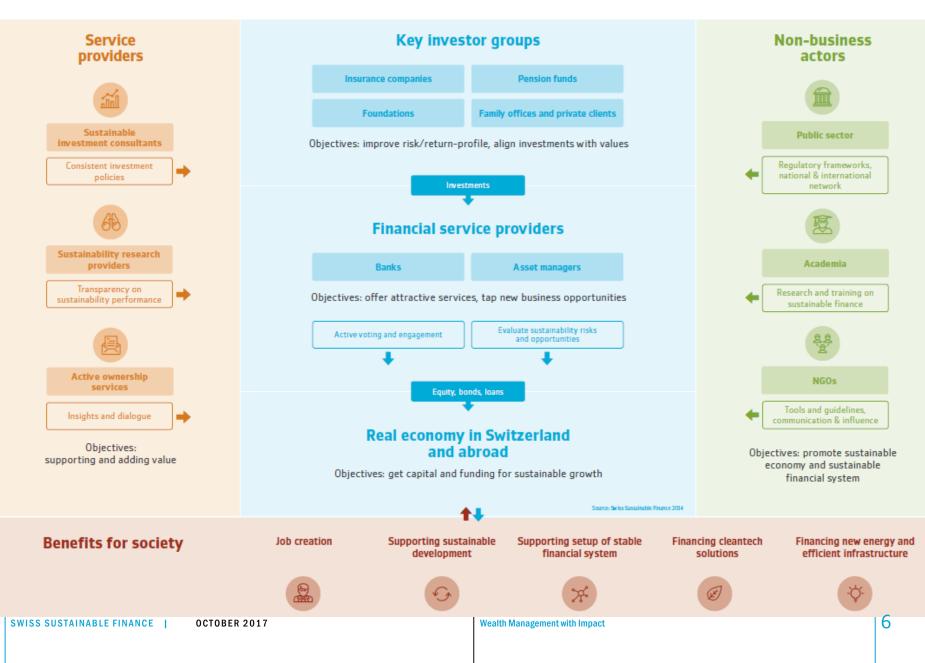
TYPE OF ORGANISATION		BERS AND) NETWOR			SVVK-ASIR+
22 Banks	alphamundi		EDMOND DE ROTHSCHIL	GlobalanceBank	0 Z Gnance	ASA SVV Schweizerischer Versicherungsverband Association Suisse d'Assurances Associatione Svizzera d'Assicurazioni Swiss Insurance Association
26 Asset Managers	BANK SCHWEIZ Amundi ASTET MANAGEMENT	CCCVS and Sustainability at the University of Zurich Universität Zürich ^{uss}	tru	Generate Appled Science and Arts HOCHSCHULE	onValues impartment strategies & research Partners for Sustainability	SIFEM WERNER WARKING Die Mobiliar Versicherungen & Vorsorge
5 Insurance Companies	Manual And	Department of Beeking and Finance Center for Sustainable Finance and Private Weath University of Zurich ^{WM} Center for Responsibility	Eltaver AG Vermögensverwaltung	LUZERN Bestinese Institute of Financial Services Zug IZZ Julius Bär	Partners Group Martner for Plante Walter PICTET	SWISS PHILANTHROPY Foundation
9 Other Asset Owners	J. SAFRA SARASIN DEMANDING MEMORY MEMORY MEMORY MEMORY MEMORY MEMORY MEMORY MEMORY BONHOTE ANQUIERS DEPUIS 1415 LOMBARD ODIER	In Finance CENTRO DI STUDI BANCARI VILLA NEGRONI ASSOCIAZIONE BANCARA TICINESE	• ethos	KIEGER Wealth & Asset Management	PRAKRITI PROJECTS	Swiss Re Swiss Foundations Symbiotics
20 Service providers	BAUMAAN ODER DARIER HENTSCH PRIVATE CAPITAL SA BAUMANN & CIE BANQUIERS	CONINCO & Explorers in finance	Fondazione Ticinese per il Ilº Pilastro L'altra cassa pensioni			SYZ Thurgauer Kantonalbank
3 Public sector	BILLEORCHARD	Covalence EthicalQuote.com	() forma futura	die ökologisch-ethische Pensionskasse	RepRisk or difference relife responsAbility ROBECOSAM	UBS
5 Other NPOs	BSD PARIBAS		$G \cdot E \cdot S^{\circ}$	04	Sustainability Investing Subscription Lidencessesschaft Confederation unter Confederation Con	Valeur)
8 Universities & Business Schools		INVESTMENT SOLUTIONS	Global Infrastructure Basel		susta nable f nance gene SUVA Mieux qu'une assurance	va vandaalen suss vaut varhuss Zürcher Kantonalbank
			Vontobe		WWF	PRIVATE EQUITY



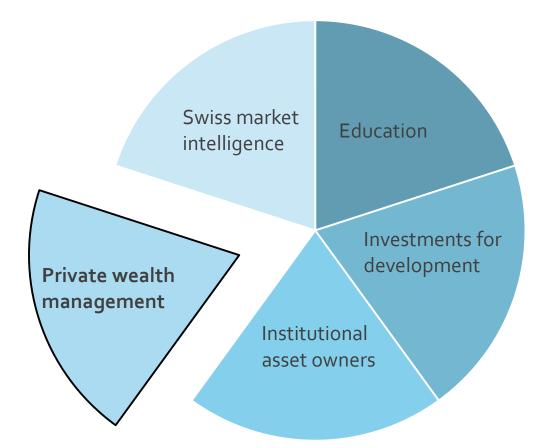


SUSTAINABLE INVESTING IS A UNIQUE OPPORTUNITY FOR PRIVATE WEALTH MANAGEMENT

LANDSCAPE OF SWISS SUSTAINABLE FINANCE



SSF MEMBER TECHNICAL WORKGROUPS



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SSF PRIVATE WEALTH MANAGEMENT WORKGROUP

16 active organisations



Nachhaltiges Schweizer Private Banking seit 1841











Julius Bär





RAIFFEISEN





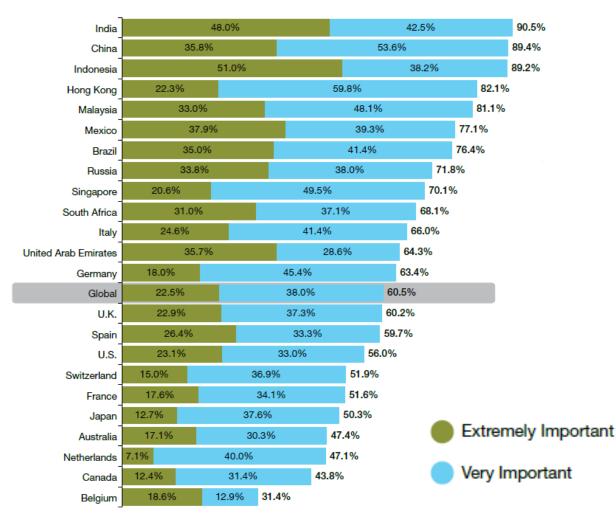




WEALTH MANAGEMENT TRENDS

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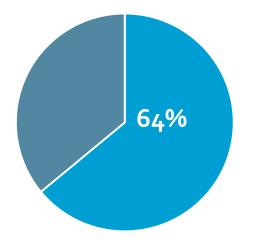
TRENDS – MORE INVESTORS INTERESTED IN SUSTAINABLE INVESTING



How important is it to you to give time, money and/or expertise with the goal of generating positive social impact?

Source: Capgemini, 2014 World Wealth Report

TRENDS – MORE INVESTORS INTERESTED IN SUSTAINABLE INVESTING



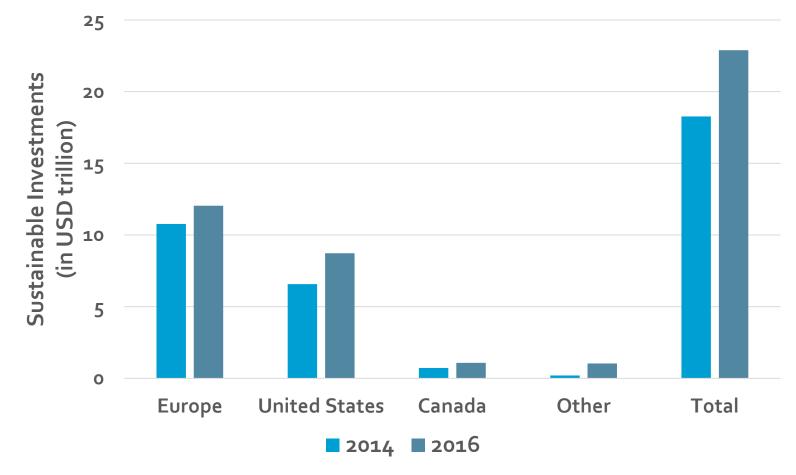
64% of investors would like their money to support companies which are **profitable** and at the same time make a **positive contribution to society and the environment**



Millennial investors are **2X as likely** as the overall investor population to invest in companies targeting social or environmental goals

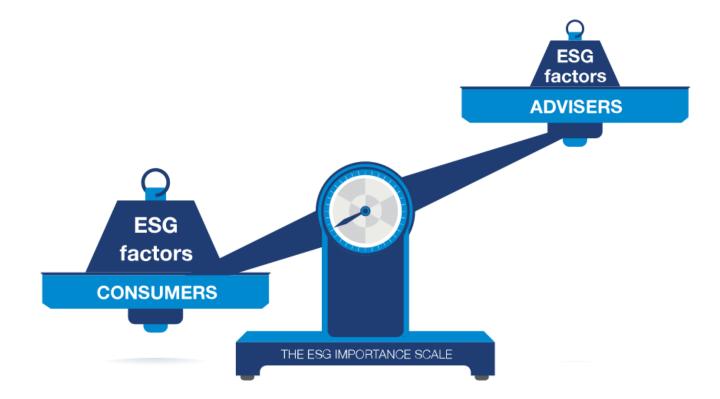
Source: Morgan Stanley, 2017; Triodos, 2017

GROWTH OF SUSTAINABLE INVESTMENT ASSETS



Source: Global Investment Alliance, 2017

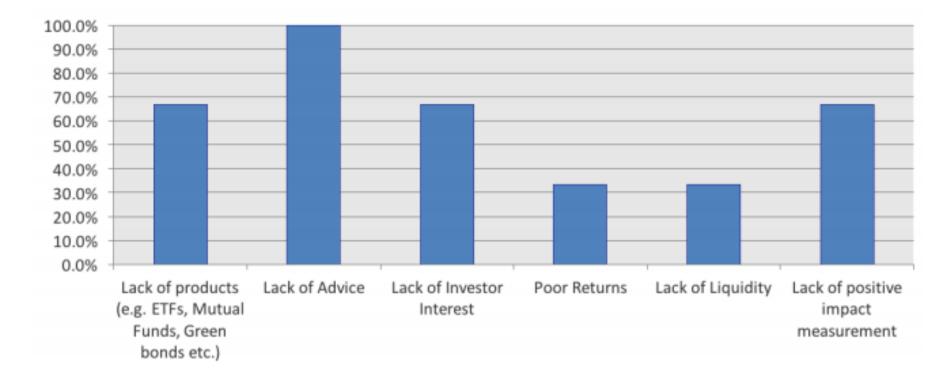
TRENDS – CONSUMER AND ADVISOR DISCONNECT



Source: Schoders, 2017

TRENDS – CONSUMER AND ADVISOR DISCONNECT

Key obstacles to Sustainable Investment (as reported by UHNWIs)



Source: Smith School of Enterprise and the Environment, University of Oxford, 2017

BACKGROUND

Discrepancy:

Clients are very interested in	the theme is rarely addressed during client
sustainable investing	meetings

Why?

Advisors tend to -

- shy away from ethical debates and uncomfortable questions
- feel they have limited support from bank
- hold biases concerning sustainable products (i.e. performance, risk, limited product offering)

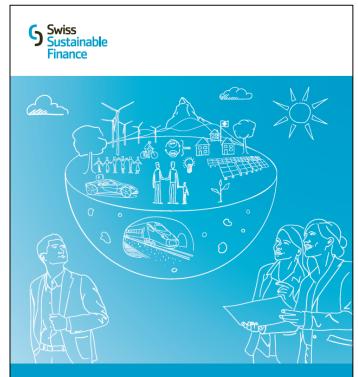
10 ARGUMENTS FOR CLIENT ADVISORS

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PROJECT OUTPUT

- 1. Detailed text with supporting material on the 10 Arguments
- 2. Practical tools
- 3. Two slide-decks
 - a) Detailed summary
 - b) Important points and visualisation
- 4. A short thematic film

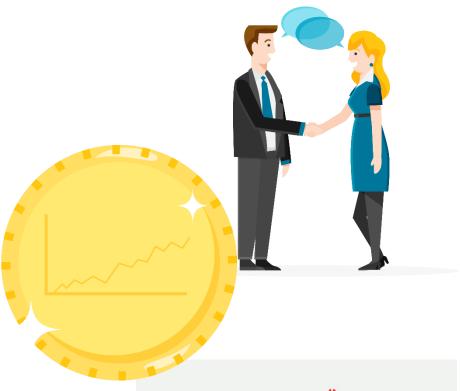


SUSTAINABLE INVESTING: A UNIQUE OPPORTUNITY FOR SWISS PRIVATE WEALTH MANAGEMENT

Ten arguments and practical tools for client advisors

10 ARGUMENTS – 3 MAIN CATEGORIES

- Improved client engagement (Arguments 1-5)
- Positive effects on financial performance (Arguments 6-8)
- Broad product palette that matches Swiss strengths (Arguments 9-10)





IMPROVED CLIENT ENGAGEMENT Arguments 1-5

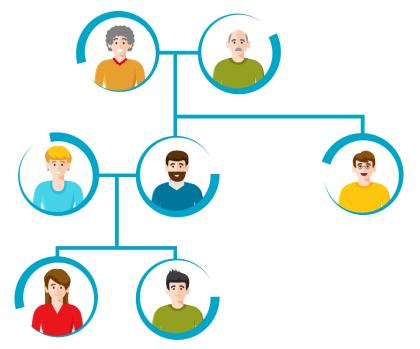
- 1. Meet growing client interest in sustainability
- 2. Strengthen relationships with clients
- 3. Attract and retain the next generation of clients
- 4. Communicate "impact" to excite clients
- 5. Turn client focus toward long-term performance

10 ARGUMENTS

Improved client engagement

ARGUMENT 3: ATTRACT AND RETAIN THE NEXT GENERATION OF CLIENTS

- "Next gens" of high net worth families are set to inherit about USD 41 trillion
- Younger generations have growing interest in sustainability topics as they grew up with sustainability issues
- Sustainable investing is a way to captivate the interest of these generations



POSITIVE EFFECTS ON FINANCIAL PERFORMANCE Arguments 6-8

6. Identify well-managed companies based on good ESG credentials

7. Mitigate risks related to company reputation

8. Build better client portfolios

10 ARGUMENTS

Effects on financial performance

ARGUMENT 7: MITIGATE RISKS RELATED TO COMPANY REPUTATION

- Intangible value accounts for a large share of company value
- Poor corporate behaviour endangers the value of a company
- Potential risks can be managed through the consideration of ESG data in investments



BROAD PRODUCT PALETTE THAT MATCHES SWISS STRENGTHS Arguments 9 and 10

9. Tap into a broad variety of products and solutions

10. Champion Swiss values





10 ARGUMENTS

Broad product palette that matches Swiss strengths

ARGUMENT 9: TAP INTO A BROAD VARIETY OF PRODUCTS AND SOLUTIONS

- The sustainable investment product landscape is well developed:
 - a broad range of products exists for all major asset classes
 - sustainable AuM rose substantially over recent years
 - most Swiss banks have sustainable investment products in their standard offering
- The Swiss investment industry is a global leader and innovative hub for sustainable investment solutions



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CONTACT

Swiss Sustainable Finance Grossmünsterplatz 6 8001 Zurich

Tel. 0041 44 515 60 50

Kelly.hess@sustainablefinance.ch www.sustainablefinance.ch

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