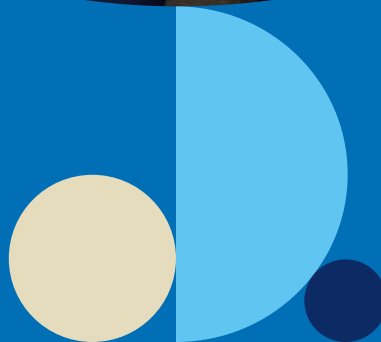


Group Insurance

When you partner with us, you partner with more than just an insurer.



Outstanding insurance services for superannuation funds and their members





Insurance is about the protection that gives members peace of mind



Understanding your needs

We are committed to delivering an insurance solution that can provide:

- Tailored benefit design to ensure value to your members
- Sustainable pricing
- Member-centric claims capability to help your members return to work and wellness
- Fast, efficient underwriting that makes it easy to get covered
- Practical marketing support that helps you inform and educate your members.



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Global scale, local care



With Zurich, you get the best of both worlds: global expertise and a personalised approach that we've honed for our Australian partners over the last 100 years.

At Zurich, we value and appreciate our partners, our staff and the communities we operate in. We live by our commitment to deliver on the promise that insurance provides. As one of the country's leading providers of wealth, insurance and advice solutions, we've been serving Australians since 1920. What's more, we focus on developing long-term strategic business partnerships. We work closely with our super fund partners to create a bespoke model for each fund, while leveraging our experience and scale as one of the country's largest insurers. That's how we ensure we can prioritise what's important to you and your members.

Case Study:

In May 2021, Zurich launched a report co-branded with the Oxford University entitled - Shaping a brighter future of work: Global and local market insights. The report builds upon on-the-ground interviews with Zurich senior leaders from Life, Corporate Life & Pensions, Human Resources, Public Affairs, Marketing & Communications, in 17 markets around the world, including Australia. We have deepened our understanding of how COVID-19 is reshaping the landscape of reskilling, the action needed on retirement savings gaps, the market for insurance, and the relationship between public and private provision of vaccines and other protections against the virus's spread.

This exclusive global report has been shaped into a toolkit and is an example of the extra support we provide our partners.



Employers are grappling with concerns around training, reskilling and caring for their people and this research looks at how leaders are prioritising and managing these issues, many of which were exacerbated by the pandemic.”

David Henderson

Group Chief Human Resources Officer, Zurich Insurance Group

An industry leader on the global stage

Zurich is one of the top 3 corporate group insurers globally, protecting over 60 million members worldwide. Our mission to protect members and society lies at the heart of everything we do.

- Zurich was established in 1872 and is a leading global insurer present in more than 210 countries and territories.
- For group insurance specifically, Zurich operates in 140 markets, insuring over 8 million members and 8,000 corporate plans, with US\$1.2b of premiums in force.
- Zurich began its operations in Australia in 1920. Now, a century later, our brand is recognised within the local insurance market for representing stability, sustainability and trust.
- The Zurich Global Employee Benefits Solutions (ZGEBS) network offers Captive, Global Underwriting and Multinational Pooling reinsurance solutions. ZGEBS offers a large global footprint with a holistic customer centric approach.



1878
Mercantile Mutual established

Operating in over
210
... ..
countries and territories



1920
Zurich enters the Australian market

1.5
Million customers



We paid
\$1.24 billion
in Australian claims in 2020

We are Australia's
largest
retail insurer, we are a safe pair of hands



We can leverage the experience of our business across the globe and apply this to the Australian market.”



Hear from Justin about our Global scale, local care
zurich.com.au/group-insurance.html

Justin Delaney

Chief Executive Officer
Life & Investments
Zurich Australia



Your partner in growth



Our collaborative, tailored approach

We want to work with you as a partner rather than a client. It's the key to every long-standing relationship we've ever built.

Creating a model that's right for you and your partners

We will deliver a bespoke service model and forge a strong and productive working relationship, that prioritises what's important to you and your partners.



10+
years

Be part of a sustainable partnership

We seek long term partnerships in the pursuit of delivering sustainable insurance solutions to your clients.

A track record of long-term partnerships

On average, our partnerships span over 10 years, with many partnering with us for over 20 years and counting.

These long-term relationships are possible because of:

- Our first-class claims service and our commitment to paying claims
- The ease and seamlessness in which the transition is successfully managed
- Our continual innovations in technology that drive efficiencies for our partners
- The strategic guidance we provide to our partners as they navigate their way through the maze of regulatory issues and market forces

Sustainable pricing

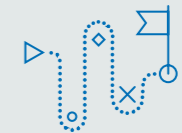
We offer fair and sustainable insurance pricing that accurately reflects the needs of members:

- Up to 3-year sustainable rate guarantee
- A measured approach to pricing
- Our long-term partnerships are a testament to our predictability on pricing
- Reliable and trustworthy, with regular updates that mean no surprises.



No gatekeepers

You'll enjoy direct relationships with key decision-makers across our business, which will streamline turnaround times.



Flexible solutions

We'll listen to you and collaborate to develop operating processes that best suit you as a client.



Regular engagement

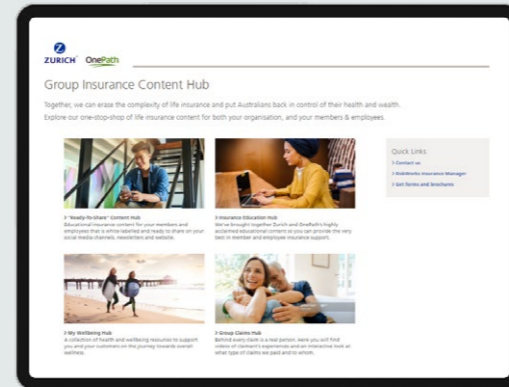
We'll develop a partnership plan that includes regular meetings with group insurance specialists that are dedicated to you.

Member engagement

Together, we can erase the complexity of life insurance and put your members back in control of their wealth protection.

When you partner with us, we will provide you with access to our Group Insurance Content Hub. Here, you can explore our one-stop-shop of life insurance content for your organisation, and your members. It includes a library of white-labelled articles and social posts on insurance inside super, which are ready to share on your communication channels.

We also provide you with access to our highly acclaimed educational content so you can provide the very best in member and employee insurance support.



Ranked

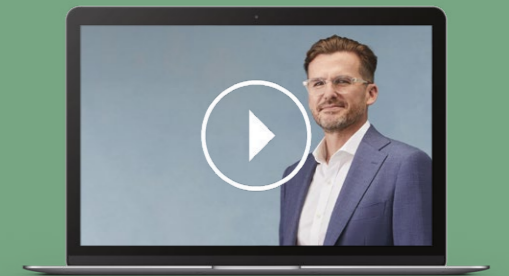
#1 

Zurich is proud that in NMG's "Australian Group Risk. End Customer Perspective (Total Market) 2021 Survey" that our Group business was ranked #1 overall for: Relationship Management, Claims, Technology and Sales Review and Tender Management within the Industry Fund segment.

We were ranked #1 in NMG's Business capability index overall across all segments.



We want to be a true business partner that helps our fund partners grow and meet their ambitions."



Hear from Darren about our approach to partnership zurich.com.au/group-insurance.html

Darren Wickham

Head of Group Insurance
Life & Investments
Zurich Australia



Excellence in underwriting



Fast, efficient underwriting

We have one of the largest underwriting teams in Australia, with over 50 underwriters and 55 case managers.

The Underwriting Team is supported by an Underwriting Centre of Excellence who keeps our underwriters up-to-date with the latest market trends and medical advances. Significantly, we have a dedicated Group Risk Underwriting Team that includes seven underwriters and case managers.

Our Underwriting Philosophy

Our goal is to provide the best underwriting experience in the industry. To achieve this, we uphold strong principles and ensure they are reflected in everything we do.

We aim to give your members the best cover possible, quickly and easily – recognising that default cover may not provide enough cover all of the time. While our Group Insurance provides cover under automatic acceptance in most cases, there are some circumstances when a member under a group insurance plan must be underwritten.

When underwriting applies, we:

- Provide industry-leading technical capability and outstanding customer service
- Use solution-based underwriting to offer cover to as many customers as possible
- Provide our best offer, first time
- Only request evidence required to assess the risk
- Ensure compliance with Life Insurance Code of Practice
- Provide a consistent service that meets our business partner's expectations and agreed service level agreements
- Provide timely service and support to help finalise underwriting requirements
- Are easily accessible for our stakeholders
- Engage with stakeholders throughout the underwriting process, including explaining non-standard decisions.

How we deliver on the promise

We operate under a robust competency, quality assurance and capability framework ensuring we:

- Provide training opportunities that reflect the individual development needs of our team members
- Provide our underwriters with the tools, resources and technology required to perform their role
- Work closely with our internal and external stakeholders to continuously drive improvements in our solutions and value.

What tools do we offer?

1 Online applications

Online applications provide your members access to an award winning online electronic application (e-Application) that:

- delivers electronic underwriting assessments to your members, making the process easy and efficient
- allows for underwriting decisions to be made immediately
- reduces the time taken to complete the application by using reflexive questions, ensuring that we only ask the questions that are necessary to understand the risk
- asks the questions using everyday language.

2 Tele interviews

Our online solution is supported by a team of Tele-Interview specialists. We know some people are not comfortable with technology and digital options and would prefer to speak to us directly. Our Tele-Interview team is able to complete a Personal Statement over the phone at a convenient time with one of our dedicated specialists.

3 Real-time status updates

RiskWorks Insurance Manager gives you the transparency you need to monitor and report on underwriting applications. The key benefits of RiskWorks are:

- Available anywhere. RiskWorks is fast, flexible and portable. It allows online viewing of a member's application – including the status of any underwriting requirements, and the final underwriting decision.
- Improved communication. With real-time updates, you can closely monitor the status of a member's application. You can also communicate directly with us by sending 'notes' to the case manager or underwriter, reducing the need for phone calls, faxes and emails.
- Send requirements securely, by uploading them directly to RiskWorks. Save time by uploading requirements directly to the Underwriters workflow queue.

Where appropriate our solution allows for an applicant view, which gives the applicant the ability to track the status of their application and send requirements to the underwriting team directly.



We've turned our underwriting engine and processes upside down to be more customer centric and ensure that when it comes to claim time, members are covered."

Peter Tilocca

Chief Underwriting Officer
Life & Investments
Zurich Australia



Fast, efficient claims



Group Claims 2021

We've helped 12,125 insured Australians who have life insurance cover that is provided by their employer or super fund. Our ongoing commitment is to make it a positive experience for members.

We've paid over

\$1.28 billion in claims

Highly awarded for claims and service

We've won the AFA Beddoes Institute Claims Team of the Year Award for the past three years – demonstrating our ongoing commitment to helping members when they need us most.



Our 'Philosophy of Care'

We stand by our claims Philosophy and our commitment to paying claims.



We treat insured members how we would like to be treated.



We assess and pay claims in a fair and timely manner.



We assess each claim on its merits with guidance from appropriate specialists.



We show empathy and respect when insured members are medically, financially or emotionally vulnerable.



We operate within a clearly defined risk management and governance framework and the highest quality standards.



We manage disability claims in a way that supports the insured member's return to wellness.

Achieving the best outcomes starts here

As one of Australia's leading life insurers, we understand the ultimate indicator of value is in the payment of claims.

We have over 250 claims specialists, with over 80 of these specialists being dedicated to Group Claims. We strive to honour that promise and to make a real difference to the lives of our customers and their loved ones during difficult times. To achieve the best outcomes for you and your clients we focus on the following goals.



Being easy to do business with

We enjoy collaborative partnerships where we can engage, educate and empower those we work with.



Providing a better, simpler experience

We're continuously finding ways to make our processes more efficient so we can make insurance easier for our partners and their members.



Striving for excellence in life insurance

We're dedicated to providing super life insurance solutions for members, at the right price.



We are the moment of truth for those customers at their most vulnerable time."

Suzi Leung

Chief Claims Officer
Life & Investments
Zurich Australia



Returning to wellness with our Rehabilitation team

A serious illness or injury that puts a member out of action is a time of need. That's why, we have a dedicated team of experts to tailor our rehabilitation services to meet the individual needs of each claimant throughout their recovery journey.

Our rehabilitation programs give members the support they need every step of the way. Rehabilitation services can be accessed at any time during the claim journey:

- While lodging a claim
- Waiting for insurance payments to start
- Working, but a health condition is making things difficult.

Our rehabilitation team

Our Rehabilitation team take a holistic and collaborative approach to supporting claimants with their recovery and return-to-work goals. Our multidisciplinary team includes Occupational Therapists, Exercise Physiologists, Rehabilitation Counsellors and Psychologists; who have extensive experience in occupational rehabilitation, rehabilitation counselling, pain management and health. Our teams pride themselves on working closely with claimants to meet the individual wellness and rehabilitation needs to aide recovery and return to work.

A range of support services

We know everyone's recovery journey is different. Our rehabilitation programs provide access to a dedicated team of allied health professionals, ensuring we have all bases covered.

Working together, we create a personalised recovery plan. We can support with:

Initial needs assessment
to understand which health services will be most helpful

Onsite work assessment
to help identify which work duties can be safely taken on now or in the future

Return-to-work program
work with employers to develop manageable work routines gradually increasing hours and duties

Specialised equipment
to support safe and sustainable work

Funding for retraining
to assist with building skills to support return to work

Support return to work in a new role
if not able to return to own occupation

Support for physical health
a holistic approach that includes supports diet, exercise and sleep to aid recovery

Support for mental health
help with managing routines or creating connection within the community

Early Intervention Strategies
To provide insured employees a range of rehabilitation services to improve their health and wellbeing.

65% of members who engage in rehabilitation is for return-to-work support.

70% of members that we supported with rehabilitation, wellness, or retraining; returned to work in 2020.



Thank you for your support this year, without doubt the most difficult year of my life. To have a professional in the area of 'return to work and illness rehab' to help me understand and be available in the times when I am not coping has been a key element to move forward. The support you are showing is instrumental in achieving goals.

Superfund member and claimant

Insight driven technology



Leading-edge tools

Zurich's current suite of tools will provide your members with a seamless experience. We are excited by the opportunity to work together on new solutions to lead the market in delivering a profoundly simple and consistent member experience.

Technology for your members

Zurich's current suite of leading-edge tools will provide your members with a seamless experience. We are excited by the opportunity to deliver a fast and efficient member experience.



Insurance needs & premium calculators



Online claims



SMS notifications



Member Election Form PYS / PMIF



Member Portal for Underwriting and Claims



Electronic underwriting

Our technology and innovation suite has been recognised as market leading and

ranked
#1

by NMG's Australian Group Risk Survey 2021 in the following Technology categories:

- Technology Management
- Overall Technology Capability
- Quality of Online Claims System
- Quality of Website
- Ability to Drive Innovation
- Satisfaction with Member Education Tools
- Online Tools to both Understand and Manage Cover and Member Ability to Track Claims.



**PARTNER
INNOVATION
AWARDS
WINNER**

Technology for our partners & advisors

Our digital solutions will deliver operational efficiencies for your business and support you to meet your regulatory obligations with ease. RiskWorks Insurance Manager is our integrated online portal. It will provide you with access to real-time reporting, data extract capabilities, online claims and underwriting status tracking, service levels and history.



Single Viewing Platform for Funds & Administrators



Data visualisation using Salesforce's Einstein



Enriched reporting



Data exchange with Funds



Analytics



Our data analytics capabilities are best in market and provide our super fund partners with access to unique insurance insights.”



Check out our technology portal
zurich.com.au/ourtechproposition

John Mirotsos

Head of Partnerships
Group Insurance
Life & Investments
Zurich Australia



A focus on innovation

E-App, our web-based insurance application and underwriting engine, was purpose-built to provide a rich, responsive and reliable user experience – and designed to be intuitive and simple to use.

We've undertaken a major project with the University of Technology Sydney's Advanced Analytics Institute to revolutionise the underwriting experience.

This involved analysing a decade's worth of our insurance data to find ways to make the application process easier for members.

By harnessing the strength of data analytics and artificial intelligence, we've reduced the number of questions members need to answer when they apply for insurance.

E-App's Personal Statement uses everyday health language, without members needing to provide precise medical terminology.

By applying behavioural science principles, we can ensure we ask questions that are both meaningful to the member and relevant to us as the insurer.

We've increased the number of listed medical conditions to approximately 1,000 – with 3,000 aliases underpinned by over 1,000,000 underwriting rules.

Thanks to these enhancements, insurance applications can now be completed up to 30% faster, either online or over the phone.

We found that the key to obtaining richer data is to ask applicants the right questions in the right way.

We offer members a fully functional electronic application with straight through acceptance.

For example, the tool uses everyday health language like 'tennis elbow' instead of 'epicondylitis', or 'high blood pressure' rather than 'hypertension', so members don't have to remember precise medical terminology.

Tools for trustees

Portfolio management

Our technology solutions seek to deliver a profoundly simple experience, not just to members, but to our trustees too.

RiskWorks Insurance Manager is our integrated online portal that can give you access to self-service reporting with data extract capability, online claims and insurance application lodgment facilities and status tracking. The portal offers a range of features for convenient and transparent portfolio management.

Management dashboards

Our management dashboards provide:

- easy online access to your data online in real time
- options for service staff to obtain member updates
- instant reporting on events and service levels
- case submission and management.



Underwriting case tracking

RiskWorks Insurance Manager makes it easy for you to monitor and manage your members' insurance applications through every stage of the process. It gives total visibility of the underwriting process and reduces the fund's administrative burden by allowing you to:

- view details of the cover requested by your members
- see when an underwriter requests additional information
- provide documents by taking a photo or uploading an image from a PC, phone or tablet
- view the details of any underwriting requirements, and the reason for the final underwriting decision
- ask questions or add notes of your own for the underwriters to view and action
- see the progress of applications at any time, in real time
- generate a range of reports to efficiently manage insurance applications
- receive all the information electronically, then simply print the Decision Note when a case is finalised.

In addition, we provide separate member access that allows members to view the status of their application, including updates and information requests. It has a responsive design that can be accessed by members on the device of their choice – desktop, tablet or mobile.

Data-driven insights

Our powerful visual analytics tool can bring your data to life. By providing valuable insights around your members and their claims, we can help simplify complex processes and drive a better member experience.



Online analytics

We use the latest in AI technology: Salesforce Einstein. This tool presents analytical data visually so you can easily view trends and outliers via an easy-to-use interface. Housed within our RiskWorks Portal, you can access the data you need, when you need it – including historical insurance information to illustrate trends over time.

With this up-to-date data at your fingertips, you'll gain an in-depth understanding of your member base to ensure you're always acting in their interests. Einstein also includes data from our broader portfolio of group insurance claims, so you can see how your claims experience compares to that of your peer funds.

Einstein enables additional data to be uploaded to assist in your decision-making and to simplify complex tasks. For example, by loading membership data, latest contribution data, account balances and dates of birth into Einstein, within minutes we were able to model the impact of PYS and PMIF legislation by identifying members who hadn't made a contribution for 16 months, were aged <25, or who had an account balance of \$6,000.

View a short video demonstrating the capabilities of Salesforce Einstein.



Simple-to-use online analytics for underwriting and claims



Identify trends and outliers with ease



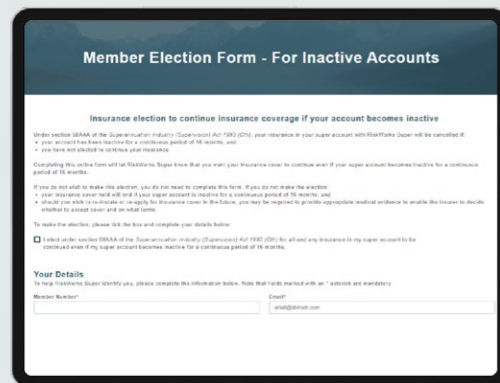
See where your claims are being incurred



Member Election Form

We developed a Member Election Form to help our fund partners track members' elections under the Protect Your Super (PYS) and Putting Members' Interests First (PMIF) legislation.

Our form caters for ongoing member elections, enabling you to communicate with your members by letter, SMS, or email and give them the opportunity to elect to keep their insurance online. These elections will appear in RiskWorks Insurance Manager and can be uploaded to your administration system. This will also help you meet the legal requirement to only provide cover where a member has made a valid election.



Insurance Needs Calculator

To help your members better understand what cover they may need based on their individual circumstances, we have developed an Insurance Needs Calculator.

The calculator provides a sum insured estimate for Life, Total & Permanent Disability (TPD) and Income Protection based on asking a few personal and financial questions with the ability to modify selected calculator assumptions to suit an individual's personal circumstances. Your members will be equipped with the information they need to make an informed decision on what cover is right for them.

In addition to the above, some of the key benefits of the calculator are as follows:

- Quick and easy to use with 8 straightforward questions
- An engaging user interface
- White-label capability
- Mobile and desktop optimised; members can access the calculator on the device of their choice.



Other tools supporting a seamless member experience

APIs and data exchange

We offer easy-to-integrate simple API calls for the following events:

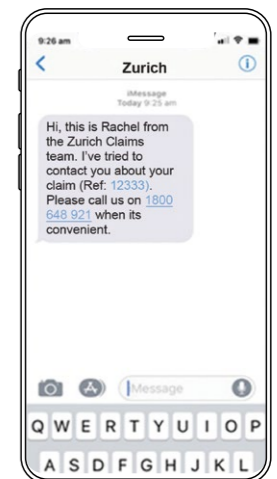
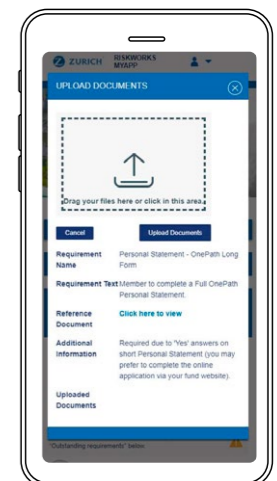
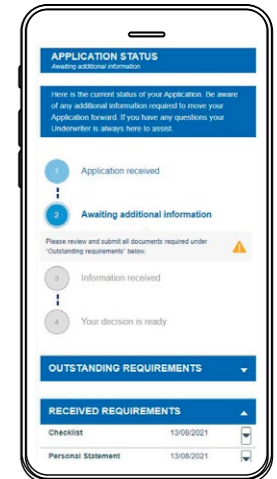
- Claim received
- Claim requirement requested
- Claim requirement received
- Claim decision made
- Underwriting case received
- Underwriting requirement requested
- Underwriting requirement received
- Underwriting decision made.

Member portals

We make it simple for members to keep on top of their claim or insurance application by providing updates via our claims and underwriting member portals. Our portals provide members with the information they need, providing status updates, requirements, tracking and submission capabilities, all from the device of their choice.

SMS notifications

We send members important updates via SMS so they get the information they need faster. Examples include confirming a new insurance application has been received or advising a claimant on an upcoming Income Protection payment.



Member experience and wellbeing



Committed to staying happy and healthy

We're committed to delivering market-leading health and wellness solutions to those we cover, with a focus on prevention and empowerment to enjoy a healthy life.

My Wellbeing Hub

My Wellbeing hub – Zurich's My Wellbeing hub is home to a collection of health and wellbeing resources to support your staff and members on their journey towards overall wellness. These include engaging articles, fact sheets and guides that may help improve mental and physical health, information on community support groups and how to get involved, and access to national support services.



Lifestyle health coaching – We offer health coaching for members who have been offered non-standard terms following their insurance application (such as a premium loading) due to obesity, adverse blood pressure or cholesterol. This service aims to encourage members to improve their health.



Supercharged Food – Zurich has partnered with Lee Holmes to provide education and tools for members to supercharge their health. Lee founded Supercharged Food to help others feel amazing, and improve their health through diet and healthy lifestyle tips.

Cancer Support Program

Customised care plans – Zurich is pleased to offer our Cancer Support Program. Members receive a referral to an oncology nurse who will customise an individual care plan over a 12 -16 week period. This program provides members suffering from cancer with support to assist them with increasing their physical function via exercise, providing nutritional and dietary support and helping improve their mood and lifestyle through the provision of psychological support.



MedHealth – MedHealth is a second-opinion service providing valuable information to people facing a diagnosis that could impact their quality of life.



MindStar mental health coaching – Zurich offers an exciting new wellbeing coaching program delivered by Mindstar, a leading Australian wellbeing and mental health company.

The program's aim is to improve the resilience and social and emotional functioning of members on claim, and to encourage and support them on their return to work journey. Mindstar coaches provide a range of helpful, simple tips and tools to help members become happier and healthier, with coaching provided either via phone or online video sessions.

Health and wellness benefits for your members

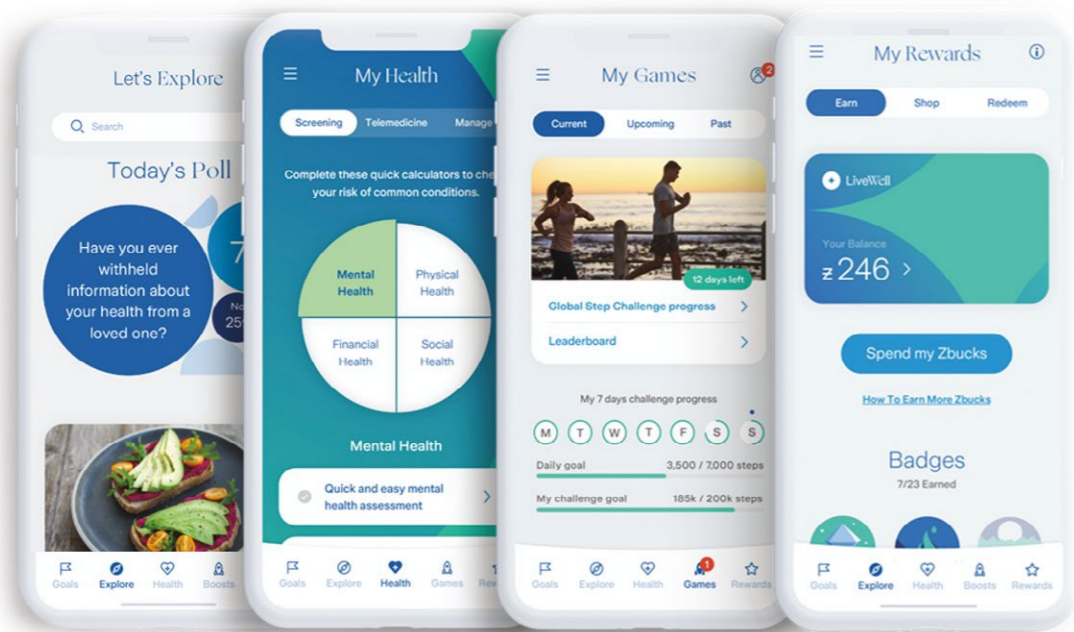
Zurich offers a range of programs and services to support members physical and mental health and wellbeing in times of wellness. These include:



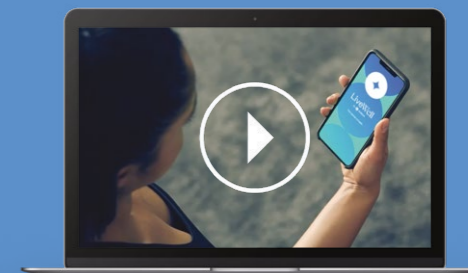
LiveWell is Zurich's own mobile app that offers a range of health and wellness tools and features to engage, challenge and educate in the pursuit of long-term health improvement outcomes.

Our powerful LiveWell platform assists organisations with preventative wellness, lifestyle risk improvement and chronic illness management. Applying diverse engagement experiences and behavioural economics to the field of employee wellbeing, this elegant but user-friendly solution takes members on a personalised and ongoing wellness journey, supported by insightful content and key health diagnostics.

Our local LiveWell team supported by a global LiveWell business unit which has operations in Europe, South Africa and Australia, enabling us to constantly share our learnings across the global Zurich family.



One of the things that I'm most proud of is the way that we're trying to add value back to customers, as well as support them when they really need it most. Our program LiveWell is a great example of this - we are here to support customers live their life to the fullest."



Find out more about our LiveWell offering

Brendan Norton
Head of Customer & Adviser Experience
Life & Investments
Zurich Australia



Community and sustainability



Community and sustainability

When you partner with us, you partner with more than just an insurer. As society continues to evolve at an unprecedented pace, at Zurich we believe we can have a positive impact on the world in our role as insurer, investor and employer. We have the knowledge, skills, capabilities and spirit to make a positive difference to the world and the people whose lives we touch.

Our sustainability pillars

As a responsible corporate citizen, we've chosen to focus on the following key areas.

1 Changing climate

Actively tackling climate change as both a risk and opportunity.

2 Confidence in a digital society


Helping to make individuals and organisations more resilient by enabling and inspiring confidence in a digital society.


3 Work sustainability

Supporting our employees and customers as they navigate the impacts of the changing nature of work.


Sustainability Achievements

-49% 
CO2 emissions
Per full time employee since 2015

-30% 
Water Usage
Since 2015

-31% 
Electricity Usage
Since 2015

-68% 
Paper Volume
By total paper purchased

-46% 
Energy Usage
Per full time employee since 2015

-50% 
Facilities Emissions
Per full time employee since 2015

The 'Zurich Forest' is one puzzle piece in Zurich's wider sustainability commitment. It complements our aim to embed responsible and sustainable decision-making and actions into everything we do.

Our ambition is to become one of the most responsible and impactful businesses in the world.

In June 2019, Zurich signed up as the first insurer to the Business Ambition for 1.5°C Pledge, which aims to limit average global temperature increases to 1.5°C above pre-industrial levels.

Deforestation and loss of biodiversity are key factors in accelerated global warming. In September 2020, Zurich offered our 55,000 global employees the opportunity to put their name against one of the trees sponsored in a unique reforestation project in collaboration with Instituto Terra – a non-profit organisation that aims to recreate native forests, restore the biodiversity of plants and animals, protect soil, and revive and maintain water sources.

Zurich's formal sponsorship of the project will provide a grant that covers reforestation efforts to raise and plant a total of one million seedlings.

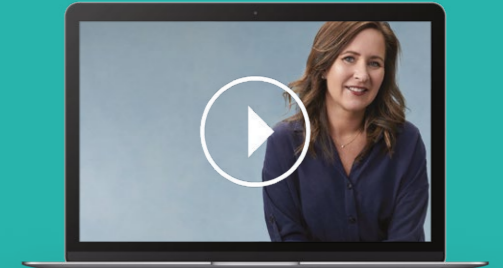
Enabled by a Zurich app, employees are able to 'plant' their tree, find out more about the project and share their engagement with colleagues or on social media. This is an initiative we are excited about sharing with our partners in the future.



Our Z Zurich foundation donated over \$2.5m to support bushfire and COVID-19 relief efforts. It's through programs like this, that we can make a real difference."

Mel Ware

Head of Marketing and Brand
Life & Investments
Zurich Australia



Hear about our community efforts from Mel

zurich.com.au/group-insurance.html



Our community-focused initiatives

Zurich has a keen sense of social responsibility and carefully considers our role in our local community here in Australia, as well as our role as a responsible organisation within the global community.

Zurich's social impact programs are delivered via the Z Zurich Foundation: Zurich's charitable foundation. The foundation invests in global, regional and local community programs around the world, focusing on three strategic pillars and investing \$2.3 million per year to support these strategies.

- 1 Adapting to climate change
- 2 Improving mental wellbeing
- 3 Enabling social equity



Zurich Australia is proud to support this global vision through its participation in the following local programs.



Mr Perfect, proudly supported by Zurich, is a grassroots 'pre-crisis' charity that encourages conversation and connection among men.



Beyond Empathy is a youth arts organisation that uses the arts to influence change and enrich the lives of individuals and communities facing recurring hardship, with a focus on Indigenous youth.



Tackle Your Feelings is a national program delivering mental health training at community AFL clubs across Australia. This campaign has been designed based on the framework of the successful 'Tackle Your Feelings' campaign launched in 2017 in Ireland with the support of the Z Zurich Foundation.



Raise Foundation is a youth mentoring organisation. Zurich and the Z Zurich Foundation have collaborated with Raise since 2016 to support its In School Mentoring Program, and this support has helped Raise expand its programs to become a national charity. The Z Zurich Foundation's further five years of support for Raise will support its ambitious goal to offer its mentoring program in every Australian public high school by 2026. Each year, Zurich employees are engaged as mentors in the program.



Our Reconciliation Action Plan
In November 2020, Zurich Australia launched its first Reflect Reconciliation Action Plan, a strategic commitment to positive actions towards connecting and collaborating with Aboriginal and Torres Strait Islander peoples and celebrating their unique contributions to the communities we serve in Australia.

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