

A close-up photograph of a person's hand gently touching the rough, textured bark of a tree trunk. The background is a blurred forest scene with green foliage and a dirt path, creating a sense of connection with nature.

Premiums4Good™

**Together, we're
investing for impact
now, to enable a more
resilient future**





When you pay your insurance premiums, your insurer puts the money to work. We invest that money until we need to access it to pay claims – typically in shares or bonds.

Through our unique Premiums4Good initiative, we also direct a portion of all our customers' premiums to investment opportunities and programs that are helping enable a more resilient future.

We're talking about a portion of your insurance premium being invested to help fund initiatives that really matter, things like increasing renewable energy supply, reducing homelessness and improving education in remote communities.

Investments are made into companies and funds that aim to deliver positive social and/or environmental impact, alongside a financial return. Examples of these investments include social impact bonds, green bonds and other impact investments. It doesn't cost extra. It's just another way you can make a positive impact and help enable a more resilient future.

How it works

We automatically invest a portion of all customer premiums through Premiums4Good, which means your premium is already hard at work and being used to help enable a more resilient future.

Can I opt-in more of my premium?

Premiums4Good sees us invest customer premiums into impact investments, which are a quickly growing market.

At this stage, select customers can choose to opt-in a greater portion of their premium to the Premiums4Good initiative. To find out if you're eligible, visit qbe.com/premiums4good

As the market continues to grow, we will be able to identify more opportunities and offer more customers the opportunity to opt-in a greater percentage of their premiums.

Our ambition is to have \$2 billion invested in impact investments by 2025 and we're well on track to meet this.

Key features

- A portion of every premium goes into impact investments.
- Impact investments help fund initiatives that really matter, like increasing renewable energy supply and reducing homelessness
- No additional cost or risk to you.
- Allows you to align your insurance spend with a more resilient future.

More information?

Please visit qbe.com/premiums4good or speak to your QBE representative.

