

# Turning Sustainability into a Strategic Differentiator

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ICMIF Resilience and Sustainability Summit 2025

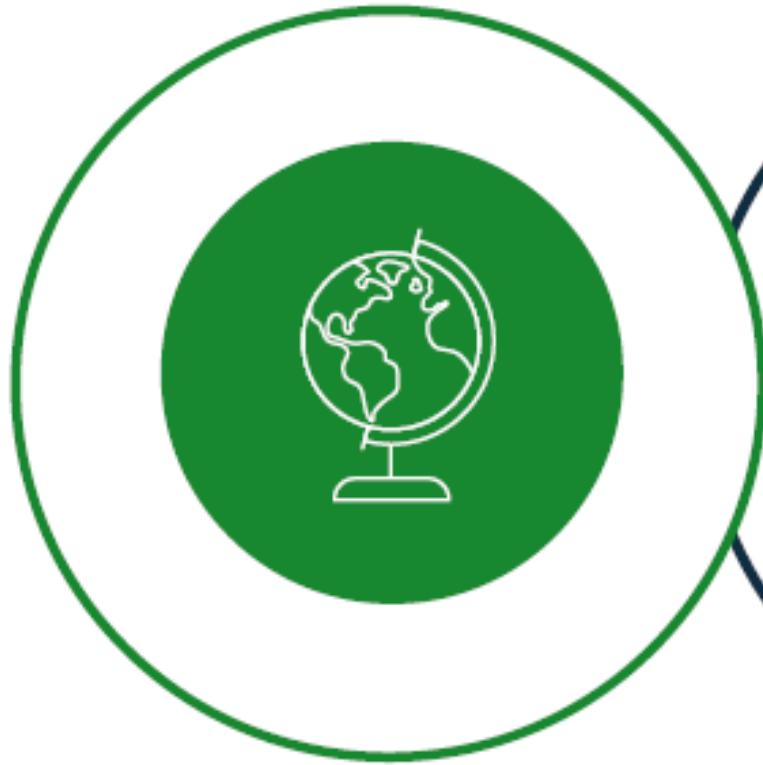


Helping people to  
live financially  
confident lives

LOVE



# LV= Sustainability Strategy



**Safeguarding our  
Environment**



**Sustainable Mutual**



**Trusted and  
Thoughtful Provider**

# Sustainability Highlights

**40%**

reduction in carbon footprint of non-policyholder funds since 2020

**£2bn**

invested in funds with specific sustainability objectives (Article 8 or 9)

**25%**

further reduction in carbon footprint by 2030



Carbon  
Neutral  
Organisation



Our operations are carbon negative

charity donations of over  
**£100,000**

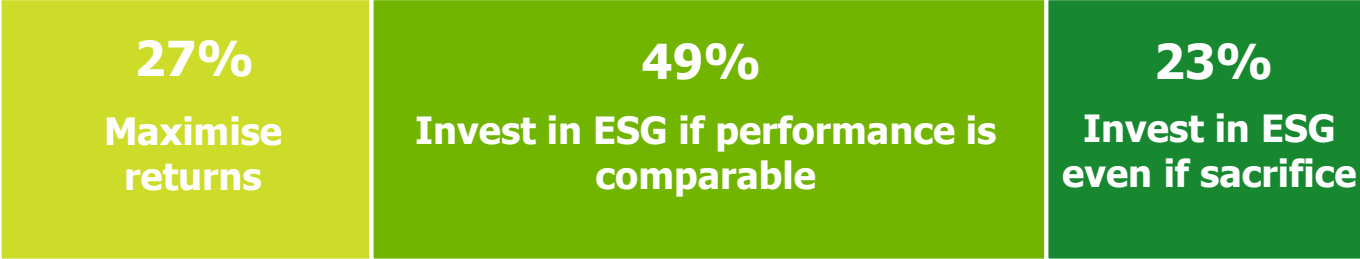
**>350**  
members supported

**43%**

of senior colleagues are women. Signatory to the Women in Finance charter

# Listening to members (1 of 2)

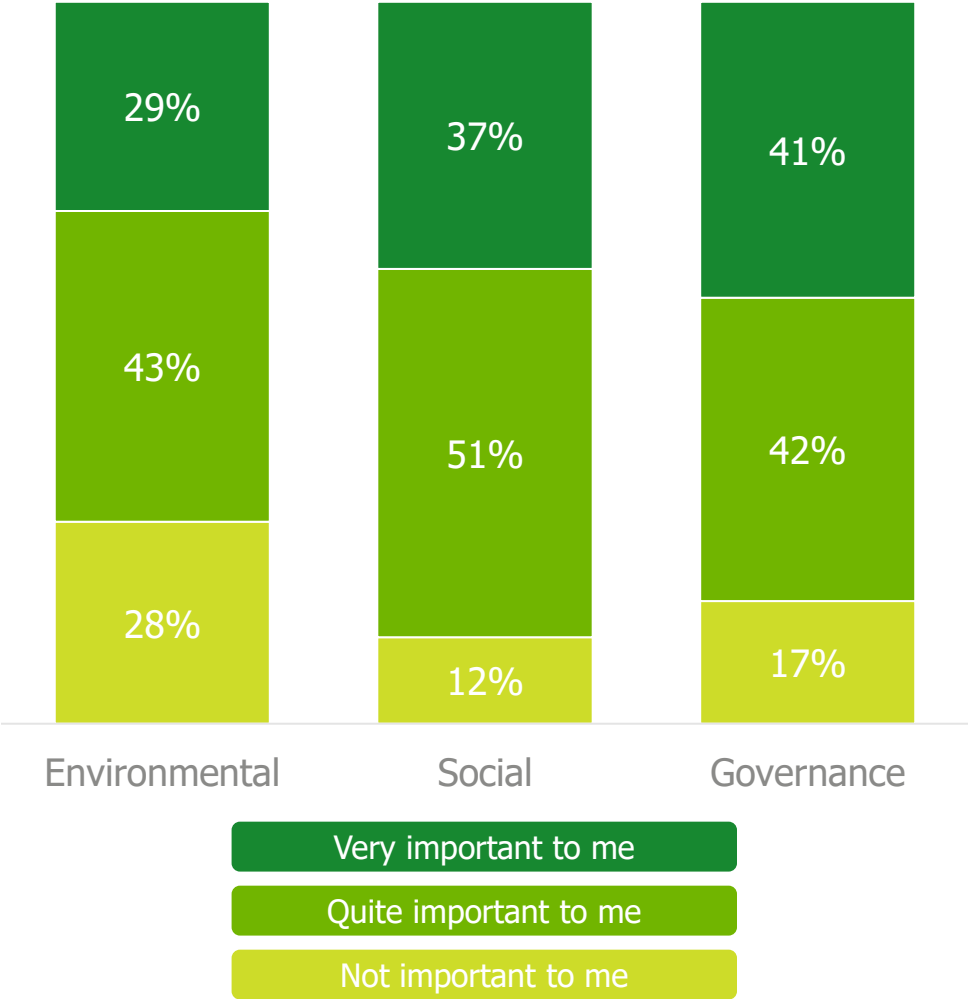
## Investing preferences



## Investment expectations

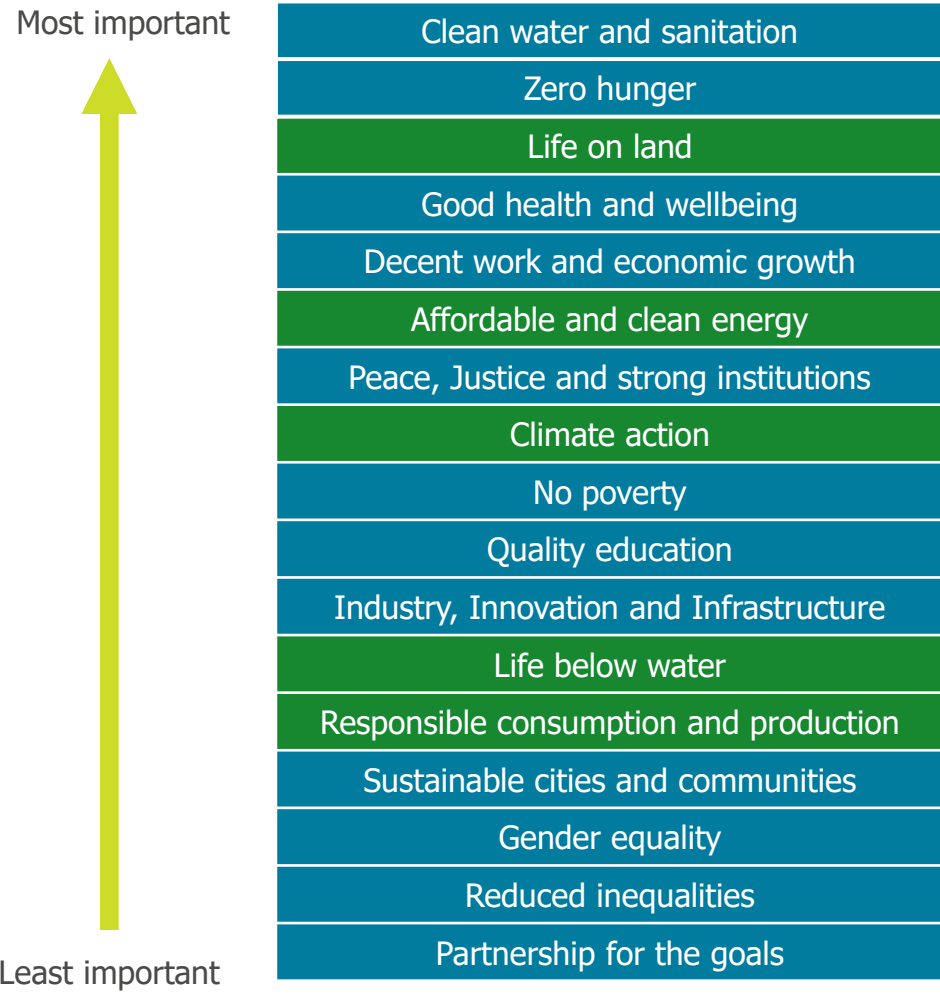


## Importance of ESG Issues



# Listening to members (2 of 2)

## Importance of Sustainable Development Goals



## Exclusion appetite (by sector)



# Keep flossing (hygiene factors)



Carbon Reduction

Interim Targets

Climate Solutions

Good MI & Risk Mgmt

Carbon Offsetting / Removal



Community Projects

Charities & Volunteer

DEIW Networks

Social Objectives

Member Support



Good governance

Engagement

Risk Policies

Member & Colleague Surveys

Comms & Disclosure

# Inform, Inspire and Innovate

**Investment strategy & Responsible Investment Framework**

**Indicator of good risk management**

**Greenhushing vs Greenwashing | Stranded Assets**

**Nudge vs Enforcement / Engagement vs Exclusion**

**Innovation and Technology – e.g. Dupont**

# Social initiatives are strategic differentiators

Invest in   
WOMEN

**60%**

of the UK's wealth is expected to be in the hands of women by the end of 2025

The Centre for Economics and Business Research, 2023

**52%**

of women have never held an investment compared to 34% of men

LV= Wealth and Wellbeing, 2025

**92%**

of women are navigating the financial landscape without adviser support

LV= Wealth and Wellbeing, 2025



## LV= Together



## Social Mobility

**£1.8bn**

the expected increase in UK business profits from greater social mobility

The Opportunity Effect Report by Demos & Co-op, 2024

**29%**

of UK consumers are more likely to buy from companies that promote social mobility

The Opportunity Effect Report by Demos & Co-op, 2024

**36%**

increase in organisational performance from increased socio-economic diversity

McKinsey Fixing the Ladder Report, 2023

**Thanks for listening!**

