



SwissLife
Asset Managers

Swiss Life Asset Managers - Digital Real Estate

October 2026

Digital Real Estate: Market Overview

Market Shifts And Innovation Are Accelerating Real Estate Transformation

Market Developments



Heterogeneity of the asset class as well as **lack of transparency** drives optimization efforts



Market economics and interest rate dynamics drives **cost-efficiency demands**



Climate and **ESG regulations** impact operations along the entire value chain

Drivers for digital transformation

Technological Innovation

Internet-of-Things integration improves energy efficiency, security, and tenant experience



Artificial Intelligence **revolutionizes operations, enables automation, and drives efficiencies**



Data Analytics drives data-driven decision-making and building the foundation of an AI ecosystem



For us at Swiss Life Asset Managers, digitalisation is an integral pillar of our strategy, acting as a key enabler for increased efficiency, enhanced client experience, scalability, data-driven decision-making and ultimately competitive advantage.

Digital Real Estate: Deep-Dive I (Setup)

A Unified European Platform Supporting Growth and Scale

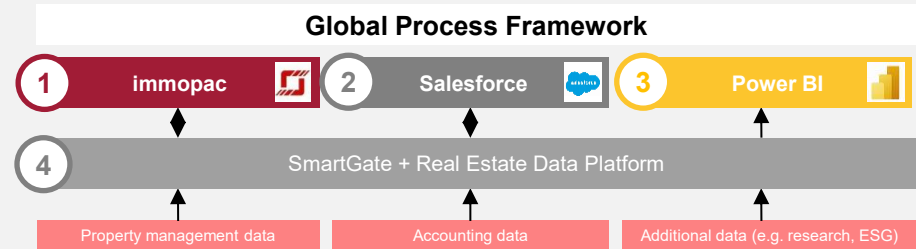
A modern application architecture with best-in-class tools

- **immopac** is the business planning tool on asset, SPV, and fund level
- **Salesforce** covers the transaction workflow and brings CRM features
- **Power BI** is used for (management) reporting and data visualisation
- **SmartGate** is to manage and monitor internal and external data sources including automated data quality checks

ESG along the value chain

- A system-supported ESG assessments forms a core element of the due diligence during asset acquisitions
- The financial planning of CapEx measures (e. g. refurbishments) is linked to decarbonisation planning
- ESG reportings meet external regulations and support internal performance management
- ESG risks are incorporated in liquidity assessments, identification of stranded assets, and portfolio risk reports

Platform setup



Platform benefits



Increases **operational efficiency** through standardization and automation



Facilitates **collaboration across units** based on a harmonized process model



Improves **data availability and quality** as a foundation for data-driven decision-making

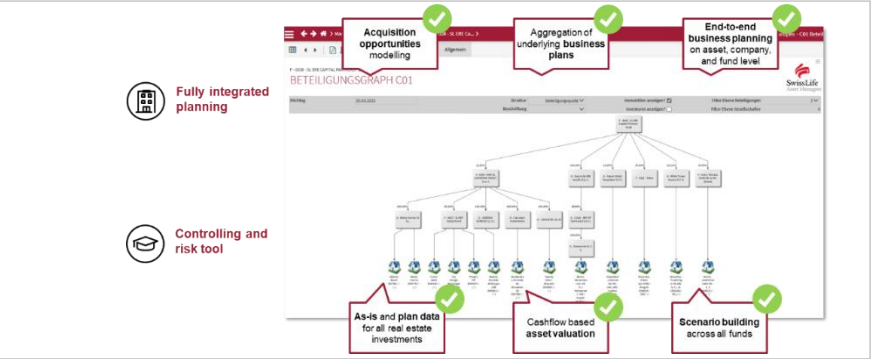


Supports **ESG ambitions and decarbonization** efforts across the RE portfolio

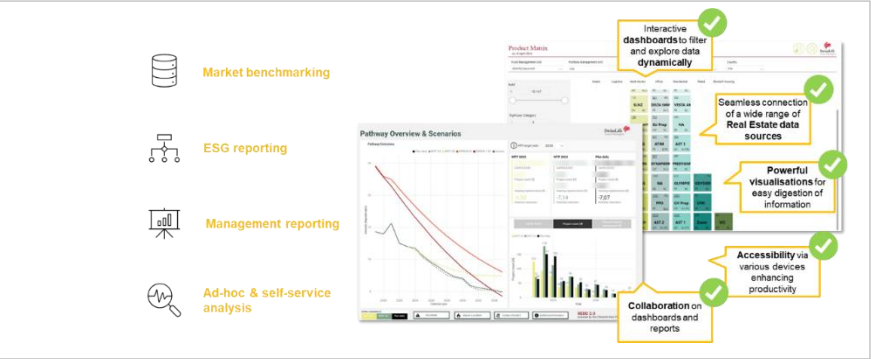
Digital Real Estate: Deep-Dive II (Tools)

End-to-end Business Applications Powering Future Innovation

immopac



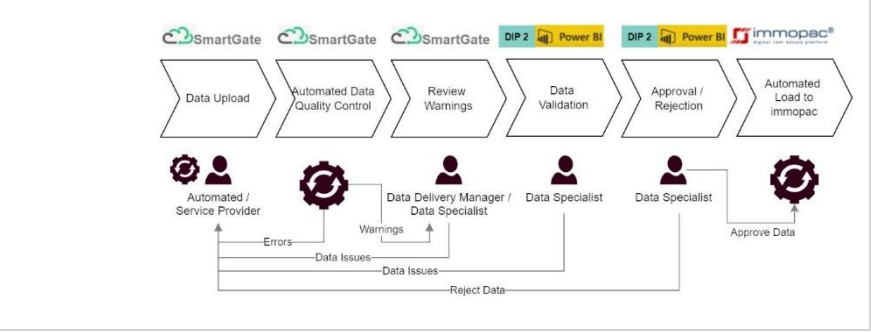
Power BI



Salesforce



Data delivery & integration



Old

New solution

- **CapEx** programmes modeled in immopac (e. g. refurbishment) and integral part of financial asset and portfolio planning
- Planning are **fully automated** exported from immopac and imported to REDD

Source: Screenshot from "immopac" business application (Swiss Life AM)

Sources: Screenshots from Power BI Real Estate Decarbonisation Dashboard (Swiss Life AM)

5 | Digital Real Estate Platform | Strictly confidential | For marketing purposes only | October 2026

Digital Real Estate: Artificial Intelligence

A Strategic Capability Enabling Productivity and Growth

1

Responsible and compliant AI

Ensure AI is used responsibly and in line with EU & Swiss regulations as well as Swiss Life Group directives through governance, risk assessments, inventory management, and a Center of Competence.

2

Personal productivity through AI

Upskill employees and accelerate adoption of M365 Copilot and other approved AI tools to improve the speed and quality of daily work.

3

AI evolution of core platform

Evolve business workflows, data usage and IT platforms to scale AI efficiently, support automation and deliver measurable business value.

Selected AI use cases along the Real Estate value chain:



Document generation

Support the creation of documents, e. g. reports and product teaser



Transaction documents

Automatically extract data points from transaction documents



Market insights

Internal agent providing market and investment intelligence



Plan analyzer

Classify and extract data points from construction plans



Contract data

Automatically extract data points from asset contracts

Digital Real Estate: Outlook

Digital Transformation at the Core of our 2027 Strategy

In line with our 2027 strategy, our team is committed to:



Foster a culture where **data is valued as a strategic asset**, encourage collaboration and enhance data literacy



Provide a centralised **data platform** to consolidate information, ensure accessibility and serve as a single source of truth. Implement robust **data quality management tools and processes**



Harness **advanced data analysis tools** to empower data-driven decisions and provide new insights. Unlock these to **refine our services** and **meet evolving client needs**



Enhance **operational efficiency** while preparing to seamlessly integrate future technologies like AI. Embrace **optimised and automated business processes**



Streamline operations and boost efficiency through cloud transformation and smart AI applications.



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