



QBE Australian Operations  
**Premiums4Good**

**Together, we're making a positive difference to Australian communities.**

**We couldn't do this without you.**

In a unique initiative in the insurance industry, Elders Insurance (as part of the QBE Group) is working together with you to make a real difference to support disadvantaged Australian communities and millions of people across the globe.

When you pay us your insurance premium, we invest that money until we need to access it to pay claims – typically in shares or bonds.

With our ground-breaking Premiums4Good initiative, we will invest a portion of the net premium you pay for your insurance policy into investments with an additional social or environmental objective.

Examples of these investments include social impact bonds, green bonds, social infrastructure investments or other investments into projects with social or environmental benefits. Social impact bonds represent a growing investment opportunity that provides funding for initiatives with directly observable social benefits. For example, reducing homelessness; improving chances for children in foster care; reducing recidivism and improving school performance of children from 'at risk' households.

Investments will also be made that provide an environmental benefit and these include green bonds which fund projects such as renewable energy, clean transportation and energy efficiency.



## How it works

When you take out a policy with us, a portion of your net premium will go towards investments with environmental or social benefits, like developing sustainable energy and improving life outcomes for children. You won't pay any more for your policy and you'll still have the same great coverage. The big difference is that you're helping to create positive change in communities here and around the world.

If suitable investments are not available to us at the time you pay your premium, we commit to holding the matched funds in other socially responsible investments. This will be within defined criteria determined by QBE's Social Investment Classification Committee.

We will keep you informed during the year about the projects your contribution has helped support.

## We couldn't do this without you

Insurance premiums are a huge asset which can be used to make a real and lasting difference to communities and people around the world. Premiums4Good is helping projects including:

- Aspire social impact bond aimed at reducing homelessness, through case management and support, at the Hutt St Centre in Adelaide, South Australia.
- Sheffield Future Shapers, a project to improve youth employment opportunities and break the cycle of youth unemployment in Yorkshire, England.
- The Benevolent Society Social Benefit Bond which aims to avoid out-of-home-care and keep children with their families, through the Resilient Families program in NSW.
- Inter-American Development Bank Social Bond, where proceeds of the bond will be used to finance eligible child education projects to reduce poverty and inequality in Latin America and the Caribbean.

To date, QBE has invested over \$400m in 16 different investments across numerous asset classes and multiple impact areas including homelessness, childhood education, renewable energy and financial inclusion.

## Get the right insurance and help the community too. Elders Insurance, we're with you

Find out more about Premiums4Good: [eldersinsurance.com.au/p4g](https://eldersinsurance.com.au/p4g)

We encourage you to share this information with others who may wish to be involved in making a real, sustainable difference in Australian communities.

Underwritten by QBE Insurance (Australia) Limited ABN 78 003 191035 AFSL 239545. Contact us for a Product Disclosure Statement to decide if a product is right for you