ALUMNIMagazine

The magazine made for Deloitte #colleaguesforlife

"The future of health: More proactive, more data-driven, more patient-centric"

DIMITRIS CHRISTODOULOU

Business Lead in Digital Health Roche



Deloitte.

OVERVIEW











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Editors

Renaat Van den Eeckhaut Cornelia Bade Axelle Cannaert

Director of Publications

Britta Classen

Editorial address

Growth – Deloitte Switzerland Alumni Programme Pfingstweidstrasse 11 8005 Zurich

For questions about this issue or ideas for the next issue, please contact **chdeloittealumni@deloitte.ch**

A WORD FROM RETO

Deloitte Switzerland CEO Reto Savoia takes a closer look at the focus of this issue and picks out his highlights. Resilience, the use of Al to revolutionise health care, and health equity for women – the future of health is exciting and fast-moving!

ALUMNUS IN THE SPOTLIGHT

"More proactive, more data-driven, more patient-centric" Dimitris
Christodoulou, Deloitte alumnus and
Business Lead in Digital Health at
Roche, sets the scene for changes
in health over the next two decades.
From personalised medicine to
better prevention of disease, Dimitris
discusses the shift from reactive
healthcare to proactive health.

ALUMNI BOOMERANG

"The pace of change is exhilarating!"
Alumni Boomerang Berit Gerritzen
explains how data modelling
improves decision making – and
tells us what Al can contribute to
the future of intelligent health.

IMPACT STORY: FEMTECH SUMMIT

Women's health: breaking barriers and promoting equity. The FemTech Summit explores the compelling business case for promoting equity of women's health by boosting investment, building data-driven insights, and achieving better outcomes.

DELOITTE INSIGHTS

Our Insights overview in this issue ranges far and wide, from health, consumer and society trends, and digital and tech input to the latest research into sustainability, finance, and data and risk. All this, plus an industry round-up and the Deloitte Swiss Impact Report. Stay informed, stay ahead!

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A WORD FROM RETO

Deloitte Switzerland CEO Reto Savoia picks out the key strands of our coverage of the future of both individual and business health: resilience, AI, and cyber security.



ALUMNUS IN THE SPOTLIGHT

Deloitte alumnus Dimitris Christodoulou explores the future of health, from precision medicine and personalisation to a more patient-centric – and data-driven – approach. And who would he most like to swap lives with for a day?



ALUMNI BOOMERANG

Deloitte Boomerang Berit Gerritzen tells us about her journey back to Deloitte, how Al underpins intelligent health, and her recipe for work-life balance.



NATIONAL ALUMNI REUNIONS

The conversations and connections flowed fast and furious at the autumn alumni reunions. Explore the photo gallery.



ALUMNI Talks

Alumni Julia Messner and Patrick Lechner share lessons they have learned, insights that inspire them – and some fun facts about themselves!



ALUMNI PROGRAMME

Make sure you're getting the most out of your membership of the Alumni Network! And why not reconnect with former friends and colleagues and invite them to join?



DELOITTE INSIGHTS

Be among the first to access the very latest research into health, consumer affairs, industry trends, sustainability, finance and more!



IMPACT STORY: FEMTECH SUMMIT

The FemTech Summit focused on women's health – and the compelling business case for greater health equity. What lessons could your company learn?

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INTELLIGENT HEALTH SUMMIT

Stakeholders from across life sciences and healthcare explored the future of healthcare at a Deloitte workshop on 'demystifying generative Al'.



DELOITTE FINANCE DAY

Read a full run-down on this 'future of finance' event – and save the date for the 2024 Deloitte Finance Day!



BOARD PROGRAMME

The latest bi-annual board survey, swissVR Monitor, has scooped three must-read expert interviews, giving you the inside track on digital health and cyber security for companies.



WORLD MENTAL HEALTH DAY

Find out how Deloitte marked the day with a series of special webinars on mental, physical and workplace health.



VOLUNTEER HUB

Deloitte Switzerland employees have donated an astonishing 7,000 skills-based hours to a range of volunteering projects this year! Read more, and explore the company's ambitious goal to touch 75,000 lives by 2030.



EMPLOYEE WITH TALENT

D&I Art exhibition. Deloitte's first-ever diversity and inclusion art exhibition, 'I Cannot Compromise Who I Am', challenged perceptions of identity – and raised money for a good cause.



EMPLOYEE WITH PURPOSE

Longevity. What's the link between physical health, longevity and investment? Why health can be seen as a form of wealth – and what the Longevity Chapter of the Swiss Finance + Technology Association is doing to promote both.



PHYSICAL HEALTH, FINANCIAL HEALTH, DIGITAL HEALTH

Reto Savoia | CEO Deloitte Switzerland

Welcome to the second issue of ALUMNIMagazine, our twice-yearly magazine for all Deloitte Switzerland alumni! At Deloitte, we are #colleaguesforlife, so it's great to reconnect with you, catch up with what you have been doing, and share what's new.

As the post-pandemic recovery continues, scientists and governments are turning their attention both to its impact and to future major health crises. And as Switzerland is home to a host of life sciences, health and pharma companies, the future of health seemed an obvious choice as our theme for issue 2. And it is an exciting field! Our Top Story interviewee, Dimitris Christodoulou, has experience and expertise ranging from academic research to roles in a startup, in strategy and now as Business Lead in Digital Health at Roche. So who better to guide us through the shift from healthcare to health and the innovations driving patient-centric approaches, personalised medicine, and the prevention of disease? As Dimitris says of the role of pharma companies, "there's an opportunity to change the one-size-fits-all paradigm."

Three other strands emerge from our coverage, all of them with relevance to our main theme: resilience; artificial intelligence, especially its impact on the future of health; and digital health in the form of cyber security.

Resilience is what keeps us all healthy. Sometimes, that's physical resilience. Sometimes, it's financial resilience. Sometimes, it's innovating to make an industry more resilient: I was fascinated that even the two most traditional sectors of the Swiss economy – the

watch industry and banking – are innovating in response to evolving consumer demands. And sometimes, it's just about being more sustainable in what we do. We cover all these bases in this issue.

Artificial intelligence (especially generative AI) is evolving at a breathtaking pace, spawning a constant stream of news mixed in with myths and misconceptions. So it was inspiring to learn about some innovative and exciting uses of AI to personalise health care, especially women's health. As Alumni Boomerang Berit Gerritzen points out, "AI can help us uncover patterns in data – and, ultimately, make better decisions."

Cyber security, finally, has a crucial part to play in any company's digital health and runs through many of the items in this issue. And if you want a really simple explanation of what cyber security is, listen to Patrick Lechner tell us in his Alumni Talk how he would explain his job to a five year-old!

What are your views of the future of health or any of the other topics we cover in this issue? Let us know what you think and share with us the topics you would like future issues of AlumniMagazine to cover. We're always keen to hear from our alumni and hear about the impact you're making in your continuing careers.

ALUMNUS IN THE SPOTLIGHT

"MORE PROACTIVE, MORE DATA-DRIVEN, MORE PATIENT-CENTRIC"

Dimitris Christodoulou on the future of health



Deloitte alumnus Dimitris Christodoulou sits down with Patricia Gee, Deloitte Switzerland's Health Equity lead, to discuss the future of health. Dimitris is Business Lead in Digital Health at Roche, putting him at the forefront of the search for innovative solutions for modern, digital and personalised healthcare — something he is passionate about. What major changes does Dimitris see taking place in healthcare over the next two decades? From one-size-fits-all approaches to prevention and precision medicine, he outlines the shift from healthcare to health. But what innovations will be driving that shift? As well as looking forward, Dimitris traces his career path, describing Deloitte as "an accelerator", and tells us about his current role. Away from work, meanwhile, he tells us which film he'd like to see again for the first time — and lets us into the secret of who he would most like to swap lives with for a day.

"Deloitte Switzerland was an accelerator: people helped me become a better professional."

From R&D to risk and business transformation – the drivers of innovation

What are the main drivers of innovation in health? And what is the role of academia, consulting, startups and pharma companies in bringing about that innovation? Watch our interview with Dimitris Christodoulou to find out!



ALUMNUS IN THE SPOTLIGHT

The Deloitte chapter – Dimitris' professional unfoldment

"Developing my professional self" The scene for Dimitris Christodoulou's career was set when he

embarked on a PhD and then a post-doctoral research position

at the Swiss Federal Institute of Technology in Zurich (ETH Zurich). ETH is a



About Dimitris

Dimitris' career path:

- PhD and post-doctoral researcher, ETH Zurich
- Post-Doctoral Fellow, Harvard Medical School
- Consultant/Senior Consultant, Digital Strategy and Transformation and Innovation in Life Sciences at Deloitte
- Chief Strategy Officer and Co-founder, Biotech startup
- Business Lead in Digital Health at Roche



Dimitis' expertise:

Digital health technologies for precision medicine, strategy and business innovation focused on product development



Dimitris' focus:

Enabling innovative solutions for modernising, digitising and personalising healthcare



Click here >>

to connect with Dimitris on LinkedIn

research university pioneering solutions to the global challenges of today and tomorrow, and Dimitris' PhD research focused on computational systems biology technologies – expertise that has underpinned his career path ever since.

After ETH, and after continuing for some time his research in Boston, US, Dimitris joined Deloitte Switzerland. Here, he worked in Consulting, focusing on Digital Strategy and Transformation in Life Sciences and further developed his passion for modernising, digitalising and personalising healthcare. Dimitris pays tribute to the company: "Deloitte Switzerland is my industry alma mater and was crucial in helping me develop my professional self."



Personalised healthcare and early diagnosis

Then in 2021, he made the leap from a major global consulting firm to a very early-stage startup in the field of precision medicine.

"We shared the same vision with the founders and it was focusing on the technologies I had worked on a lot during my PhD," says Dimitris, "and a big part of my role as Chief Strategist entailed working with the CEO to lead strategy and business development."

It's typical for people working in startups to wear more than one hat, so Dimitris was also providing science and tech input for projects. "Between 2021 and 2023, we were combining state-of-the-art Al and computational biology approaches with 'omics' – that's big biodata," he recalls. "Our aim was to use digital health and computational approaches to develop novel products that would identify drug targets in immune-mediated diseases more effectively. The goal was to bring down drug development costs and to identify novel biomarkers that would enable different cancers to be diagnosed early."

In Dimitris' time at the startup, the company quadrupled in size and value. "And as it grew, we achieved significant successes with biomarker identification in early cancer detection by combining 'omics' with Al,"

says Dimitris. The company continues to make advances in the field and is now also providing modelling and simulation services to inform drug development.

Translating pioneering developments into personalised health products

So what was the next step for Dimitris? "Working in a startup is very fulfilling, but earlier this year, I felt that this was a good time to embrace a fresh challenge and apply the knowledge I had acquired in a different scale, while broadening it further." He reflects that while startups are often highly dynamic and excel at rapid early product development, they typically lack reach and scalability.

"So in mid-2023, I joined the Personalized Healthcare team at Roche," says Dimitris. His role there involves developing digital health solutions – with a focus on 'software as medical device' (SaMD) products. "As Business Lead in Digital Healthcare, I'm leading early-stage product development – and working with hugely talented and knowledgeable interdisciplinary teams. Our focus is to transform opportunities and great ideas that can at times be abstract, into personalised digital health products."

"Our focus in the digital health team at Roche is to develop novel digital health products to improve patient lives."

Transforming the lives of millions of patients

"Roche is where science and innovation meet commercial excellence," says Dimitris: "The digital healthcare solutions we help build support both healthcare professionals and patients. They enable professionals to make better decisions, for example in terms of selecting treatments and measuring

ALUMNUS IN THE SPOTLIGHT

the severity and progress of disease. And patients are able to manage their disease better, for example through monitoring and treatment plan adherence support. I can't think of a better place to use my experience in digital health innovation: I'm helping to develop personalised digital solutions that have the capacity to transform the lives of millions of patients!"

"I can't think of a better place to use my experience in digital health innovation; I'm helping develop personalised digital solutions that have the capacity to transform the lives of millions of patients!"

"Deloitte gave me an opportunity to explore what the future looks like"

So how did Dimitris' time at Deloitte set him on the path to this exciting role? And what particular skills and insights did he develop with us? Dimitris is clear: "My personal experience at Deloitte and the teams I worked with really helped shape my career. Working and interacting with talented and ambitious people with different types of expertise, industry knowledge and ways of seeing the world is hugely enriching: you learn fast!"

Above all, though, concludes Dimitris, "Deloitte offered an opportunity to move beyond 'reactive' work on a specific project to 'proactive' projects – exploring what the future looks like in a certain field. And that gave me global and aspirational insights that have helped shape my thinking in all sorts of ways. I think the best way I can sum it all up is to say that for me, Deloitte

Switzerland was an accelerator: there is so much talent there, and I was lucky enough to work with exceptional people. Ultimately, the experience was so special because of the people who helped me use my expertise appropriately and enabled me to improve and become a better professional."

"Working and interacting with talented and ambitious people with different types of expertise, industry knowledge, and ways of seeing the world is hugely enriching: you learn fast!"

"I like to think I helped colleagues at Deloitte grow - and repaid some of the support I received"

We were keen to know which of Dimitris' many achievements at Deloitte he is particularly proud of. "My highlights would include a project that helped shape C-level decision-making around digital strategy in a large multinational. I'm also particularly proud of projects where we created more efficient digital healthcare products and enabled our client to engage better with healthcare professionals and patients," he tells us; "That kind of experience was central to helping me shape my professional landscape: identifying where the biggest gaps lie, what is worth pursuing, and which lines not to follow." And his legacy? "I like to think that in the projects I led, I helped colleagues grow – and repaid some of the support I received."

"I like to think that in the projects I led, I helped colleagues grow and repaid some of the support I received."

Up close and personal with Dimitris



What single piece of advice would you give someone wanting to improve their health? I'm not really an expert at that individual level! But strength training works well for me and enhances my physical and my mental health. And I try to remember to combine it with some cardio exercise.



If you could swap lives with one person for a day, who would it be? And why?

James Hetfield of Metallica on a concert day. I would love to have the experience of making thousands of people ecstatic and inspired – just imagine how elated that must make you feel!



People sometimes give unusual reasons for being late. What's the most amusing excuse you've ever heard?

Someone once postponed a meeting for three hours because "there's wind". I've since discovered that it's a valid excuse for kite-surfers.



If you could recreate the experience of seeing a film for the first time, which film would it be?

The Big Lebowski.



BOOMERANG STORY WITH BERIT



"IN THE PAST 10 MONTHS, WE'VE SEEN SO MANY AI DEVELOPMENTS THAT PREVIOUSLY SEEMED YEARS AWAY

- IT'S EXHILARATING!"

From PhD researcher to Director Al and Data at Deloitte
Consulting — the link between data and decision making is the red thread running through Berit Gerritzen's career. Her current role brings together data science and strategy expertise to help global organisations find data-driven but intuitive and humancentred solutions to the challenges of innovation and growth. So what has been Berit's professional journey? And how does it all fit together with the future of health?

Data and decision making

It all started at Switzerland's St. Gallen University, where Berit did her PhD research, modelling the ways in which people take HIV prevention decisions. "I'm still fascinated by the way in which modelling and Al can help us uncover relationships and patterns in data – and, ultimately, how we can make better decisions," she says. She then moved to Harvard and took up a research fellowship. But while Berit is "hugely grateful for the foundation and analytical rigour" that doctoral research gave her, she knew that an academic career was not for her.



About Berit

Berit's career path:

- PhD at St. Gallen University
- Research fellowship (Harvard)
- Manager Strategic Planning and Innovation Management (life sciences tech firm)
- Senior Consultant/Senior Manager, Analytics and Information Management (Deloitte)
- Director (big four consulting firm)
- Al Strategy Lead, Al & Data team, and Programme Manager, Swiss Generative Al Office (Deloitte)
- Deloitte boomerang



Berit's expertise:

Data science and strategy



Berit's focus:

Life sciences and healthcare (LSHC) industry



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to connect with Berit on LinkedIn



Click here »

to read about Berit's Deloitte profile

BOOMERANG STORY WITH BERIT

I missed the mountains!"

Her next move was to Germany and a stint as Manager Strategic Planning and Innovation Management at a life sciences company. It was a role she really enjoyed: "I could be hands-on, designing analytical models and applying them to strategy so that our business unit could make better business decisions. Seeing the impact this had was hugely rewarding but it also made me curious: what would other organisations do? And how could we enable data-driven decision making in other contexts?" Consulting was the logical next step – and a move to Deloitte ticked both professional and personal boxes: "We were really keen to move back to Switzerland: I missed family and friends – and. of course, the mountains!"

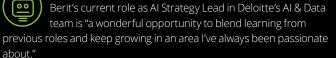
From coding to consulting

Berit joined Deloitte in 2015 as Senior Consultant and then Manager / Senior Manager in Analytics. "It was a fantastic opportunity to keep learning and be at the forefront of innovation," she says, describing that time as "really formative" for her career. "I got to work with inspiring leaders and fantastic teams. It was intense at times but now, when I reconnect with those colleagues, it feels as if the teams with the most intense projects were the most supportive. We always had each other's backs," recalls Berit. "And Deloitte taught me pretty much everything I know about stakeholder management, project management and resilience and how to translate an idea into an impactful solution and roll it out in 100 countries!"

Distinctively Deloitte

It's not surprising, then, that after a short spell as a director at another consulting firm, Berit is now back at Deloitte. But what specifically motivated her to 'boomerang'? "Moving companies was a great opportunity to broaden my horizons," says Berit, "but ultimately, it was the culture at Deloitte that brought me back. It does a lot of things I took for granted, and I've come to realise that many of these things are actually distinctively Deloitte. If I had to single out just one thing, it would be the way the company encourages people to build on their strengths."

Added value from AI



She's also Programme Manager in the company's Swiss Generative Al Office, which she describes as "a fantastic opportunity" to shape Deloitte's positioning in this exciting and rapidly-developing field: "What a time to be alive: in the past 10 months, we've seen so many developments that previously seemed years away. It's exhilarating! And I really enjoy working with our clients and teams to identify areas where generative Al can make processes more efficient and personalised – and add real value."

Intelligent Health Summit – "so stimulating!" Berit had a central role in preparing for the Intelligent

Health Summit and also hosted a workshop. So what inspired her to get involved? "Intelligent Health is a really innovative conference bringing together Al startups, health care providers, researchers and pharma. I thoroughly enjoyed collaborating with the team to shape our Deloitte positioning at it. Leading our workshop on 'Demystifying generative Al' was so stimulating! Over 100 participants worked with Deloitte coaches from our Strategy, Innovation, Risk and Legal practice to experiment with the key building blocks for case studies involving generative Al."

Participants worked on two case studies, a personalised clinical trial and a project involving support for patients receiving digital cell and gene therapy. They reflected on the key drivers of value – efficiency, experience and capability – and discussed the potential risks, from hallucination to bias, and how to mitigate them. "We focused especially on how participants could adapt the case studies and make them relevant to their own organisation's differing needs," Berit tells us: "It's inspiring to learn about the different perspectives on generative AI, from care providers to pharma and AI startups!"



BOOMERANG STORY WITH BERIT

Up close and personal with Berit



You have a busy schedule, so finding time to exercise must be challenging. How do you fit physical activity into your daily routine?

Before I had my children, I did a lot of sport and particularly enjoyed mountaineering. But with two kids, aged five and three, my main exercise is now chasing after them and running around at the playground! But we also do some sport together. It's such fun watching them learn to swim, ski or ride a bike.



How do you like to unwind after a long day at work?

When I put the kids to bed, we have a cuddle while they fall asleep. I've got into the habit of using those 15 or 20 minutes as my own 'mindfulness' moment. Sometimes, I just focus on my breathing: in for a count of four, hold for a count of seven, and then out for a count of eight. Or I reflect on what went well that day. But my top tip is to use my smartphone settings to mute Outlook, Teams and LinkedIn in the evening!



Could you share a quote that resonates with you deeply?

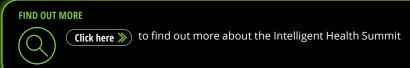
That's a tough choice, but I think it would have to be this from Oprah Winfrey's Stanford commencement speech: "The trick is to check your ego at the door and check your gut instead. Every right decision I have ever made has come from my gut. Every wrong decision I've made was the result of me not listening to the greater voice of myself." That's so true. Great things happen when we let go of ego and make room for trust, creativity and great ideas – no matter where they come from.



Valuable advice shapes our paths. What's the best advice you've received and from whom?

A Deloitte partner once told me that sometimes, it's better to beg for forgiveness than to ask for approval. It's quite surprising how often that's true!





ALUMNI*Talks*



Gone, but definitely not forgotten! Welcome to our video and podcast series ALUMNI*Talks*, bringing you conversations with former Deloitte colleagues and friends. Be inspired by their stories, share their insights and pick up insider tips.

FIND OUT MORE



Click here >

to stay tuned to ALUMNITalks for more inspirational conversations with Deloitte alumni!



Julia is responsible for Strategic Projects in the CEO Office of radicant, which has recently launched Switzerland's first truly sustainable digital bank. Julia shares three takeaways from her time with Deloitte and highlights three ways in which radicant is making banking truly sustainable, from its investment of client deposits and using card transaction fees to fund sustainable projects to featuring a carbon footprint checker in its app. Julia also reveals that she didn't always want to work in strategy or banking – you'll never guess what her childhood ambition was...

Episode 3, Simple, Smart, Sustainable, with Julia Messner

"People still think sustainability and performance don't go hand in hand. But the opposite is true,"





About Julia

Julia's career path:

- Cross-border investment consulting (New York)
- Financial services consulting (Zurich/Luxembourg)
- Strategy, Transformation and Innovation (Deloitte, Zurich)
- Lead, Strategic Projects, CEO Office at radicant (Zurich)



Julia's expertise:

Sustainability



Iulia's focus:

Sustainable banking and investment



Click here > to connect with Julia on LinkedIn

ALUMNI*Talks*

"If knowledge and productivity are commoditised, then it's human creativity that makes all the difference,"



Patrick is the founder of Resion and was the CISO at Beekeeper, one of Europe's fastest growing scale-ups, enabling frontline workers who are sometimes left behind in the onward march of digitalisation and AI. It's a role for which his job in cyber security at Deloitte was the perfect preparation – he likens his time with Deloitte as learning to drive the car of consultancy at the intersection between exciting challenges, global diversity and a high-performing culture. And we challenged him to explain his job to a five yearold: you'll have to watch to find out what he said, but you'll be pleased to know that with Patrick in charge of security, any favourite teddy bears and games are safe from the toy monster!

Episode 4, The Future Starts Today; Tomorrow Is Always Tomorrow, with Patrick Lechner





About Patrick

Patrick's career path:

- Mobile Device & IT Project Management (leading telecoms company)
- Director Cyber Security and Risk Management (Deloitte, Zurich)
- Head of IT and Security (CISO) at Beekeeper (Zurich)
- Founder Resion



Patrick's expertise:

Cyber Security & Innovation



Patrick's focus:

Building resilient organisations



Click here >> to connect with Patrick on LinkedIn

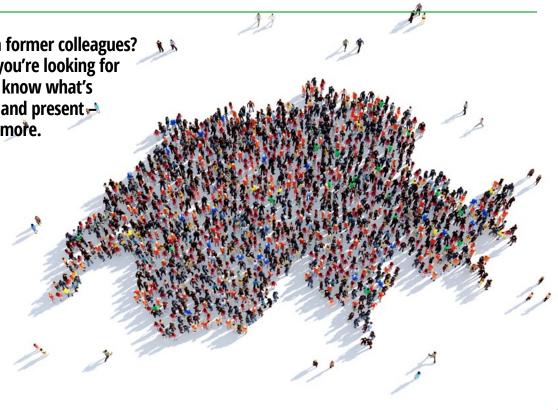
BENEFITS OF JOINING THE ALUMNI NETWORK

#colleaguesforlife — are you making the most of the Deloitte Switzerland Alumni Network?

Missed out on the National Alumni Reunions this autumn? Keen to reconnect with former colleagues? Is there a colleague you know would be perfect for a role at Deloitte? Or perhaps you're looking for the inside track on the latest research and insights – or just want to be the first to know what's happening at Deloitte. We believe in building lifelong relationships with staff past and present and the Deloitte Switzerland Alumni Network is the one-stop shop for all this and more. Are you making the most of your membership?

What are the benefits of being part of the Deloitte Switzerland Alumni Network?

- A chance to reconnect with former colleagues and friends
- A tailormade way to expand your network
- Click-and-invite former colleagues to join the Network
- Alumni reunions and exclusive events in your business line
- Twice-yearly magazine packed with news, views and interviews
- Inspiring stories, videos and podcasts
- Access to the latest industry insights
- News from Deloitte



BENEFITS OF JOINING THE ALUMNI NETWORK

We want to help our community succeed not just during their career us with but also beyond. Our growing alumni community makes the hashtag #colleagues for life a reality with events and content produced by Deloitte alumni for Deloitte alumni!

Making #colleaguesforlife a reality



An expanding community



New opportunities



An easy way to refer the perfect contact for a role at Deloitte



Inside track on the latest research and industry insights



ALUMNIMagazine: stories, analysis and updates by and for Deloitte



ALUMNI*Talks*: our exciting video and podcast series featuring Deloitte alumni sharing their inspiring personal and professional journeys

...and much, much more!









for updates on the Deloitte Switzerland Alumni Network



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to reach out to our Alumni team

NATIONAL ALUMNI REUNIONS

September often has a 'back to school' feel about it. But Deloitte Switzerland alumni banished the autumn blues with not one but two National Alumni Reunions. Former colleagues and friends came together for two evenings of shared memories, new connections and stimulating conversation. Can you spot yourself in the photos?



NATIONAL ALUMNI REUNIONS

Picture gallery

Scroll through the snapshots to be reminded of what an asset our alumni network is. It's an expanding community, and Deloitte is proud of what it achieves!



DELOITTE INSIGHTS

STAY INFORMED, STAY AHEAD WITH DELOITTE INSIGHTS

What's on your reading list? Ours has everything from quick reads to deep dives, plus blogs, videos, podcasts and more – all produced by professionals for professionals. Stay informed and stay ahead with Deloitte Insights – and get the very latest on the issues that matter most to you and your business!

Deloitte Switzerland Impact Report 2022/23

The Impact Report demonstrates how Deloitte Switzerland is performing on sustainable development. Our social impact programmes have made significant progress, and we are doing well in terms of diversity, with 72 nationalities on the payroll and women now making up 44% of all employees. We do however also identify improvement areas such as reducing our business travel emissions and engaging with our suppliers to set science-based targets. Read about the impact we make on our clients, our people and our planet and find out more about the figures behind the facts.



Health, consumer and society

Average life expectancy in the US is now almost 78 years – but only 66 of those are likely to be spent in good health. Find out how employers can have an impact beyond retirement. Our TrendRadar: The Future Consumer study takes a wide-ranging look at 'consumerism 2.0', from co-creation with consumers to collaboration for innovation and from premiumisation to planet-centricity. And while we often think of millennials and Gen Z together, the two groups couldn't be more different. Which is more likely to opt for on-site working post-pandemic? Which plans to stay longer in their current job? And what do they both think about work/life balance? Find out more about trends in health, consumer and society by clicking on any of the links below.

FIND OUT MORE



Click below to find out more about trends in health, consumer and society.

The Future of Health

The Future Consumer

The Gen Z and Millennial Survey



Digital and tech

Have you heard of the 'multicloud' or the 'metacloud'? Read more – and discover why it might not (yet) be the answer to companies' problems – in our latest report into cloud trends. The Swiss Digital Government Study 2023 finds that Swiss citizens generally trust e-government services but that there is scope for expansion. Deloitte's 14th annual Tech Trends report, meanwhile, says we need to learn to trust our Al colleagues. And speaking of Al, have you been experimenting with ChatGPT and other Al tools? Generative Al has made a 'fast and furious' entry into the Swiss workplace and can offer so much more than what hits the headlines. Another study finds, meanwhile, that there is particular potential for growth in the use of Al in the public sector, including healthcare, social security, and transport. Join us for a really deep dive into this crucial issue! Find out more about trends in digital and tech by clicking on any of the links below.

FIND OUT MORE



Click below to find out more about trends in digital and tech.

Cloud trends in Switzerland Swiss Digital Government Study Tech Trends Generative Al's fast and furious entry into Switzerland



Al in the Swiss Public Sector

DELOITTE INSIGHTS

Sustainability

Going round in circles isn't always a bad thing... Switzerland's first Circularity Gap Report urges us all to use less, use longer, and use again. Learn how collaboration can help us cut the country's material use by 33% and its greenhouse gas emissions by as much as 43%. And Deloitte's new TrendRadar: The Future of Sustainability study is out, with a systematic overview of the most relevant developments. Find out more about trends in sustainability by clicking on any of the links below.

FIND OUT MORE



Click below to find out more about trends in sustainability.

Swiss Circularity Gap Report Future of Sustainability





Industry focus

What's on your wrist right now? Swiss watches are a global shorthand for superb craftsmanship, precision, and luxury, but even this most traditional of industries is innovating and reimagining its customer experience – learn more. How resilient is another industry – logistics – to the major challenges facing the economy: geopolitical tensions, extreme climate events, and a pandemic? Check in for quick wins and long-term recommendations. From skill-sets to sustainable investment and from cognitive computing to client micro-profiling, the banking industry too is undergoing a rapid transformation. The to-do list for retail banking includes leveraging cloud technology, redefining the branch principle, and focusing on ESG compliance and sustainability. And just what are the seven 'key non-regret moves' the industry must make? Find out more about trends in industry by clicking on any of the links below.

FIND OUT MORE



Click below to find out more about trends in different industries.

The Swiss Watch Industry Study Resilience of the Swiss Logistics Industry

The Future of Retail Banking Banking





Finance

Check in with Deloitte's regular Swiss CFO Survey to find out what issues finance colleagues across Switzerland are most concerned about: weak demand and skills shortages are the headline topics in H2, but cyber security is also concerning CFOs. What patterns are we seeing in the M&A activities of SMEs in Switzerland? Outbound acquisitions are at record levels, especially in the industrial and life sciences sectors, because of the strong Swiss Franc and a relatively resilient Swiss economy. How does your SME measure up? And among the key takeaways from a study of capital allocation and resilient portfolios are that scenario planning is crucial – and that ESG is no longer an optional extra. Find out more about trends in finance by clicking on any of the links below.

FIND OUT MORE



Click below to find out more about trends in finance.

CFO Survey M&A Study Capital allocation and resilient portfolios study



Data and risk

Do you have a Board mandate? The most recent Swiss Board survey has the key issue of cyber resilience in its sights: just how safe is your company from hacking, fraud and data theft? The new CDO Playbook explains the tools Chief Data Officers need to play their new expanded role. Our study of third party risk management survey singles out the need to balance expectations and capability, the importance of resilience, and digital transformation. All this, plus how Deloitte Switzerland delivers high-quality, independent audits and instils confidence and trust in capital markets! Find out more about trends in risk and data by clicking on any of the links below.

FIND OUT MORE



Click below to find out more about trends in data and risk.

Cyber resilience

 Increasingly important for boards The chief data officer in government:
A CDO Playbook

Third party risk management survey

Swiss Audit Transparency report









IMPACT STORY: FEMTECH SUMMIT

BREAKING BARRIERS AND PROMOTING EQUITY IN WOMEN'S HEALTH

This year's FemTechnology (FemTech) Summit addressed the future of women's health — and highlighted a compelling business case for significantly improving health equity for women.



A compelling business case

Did you know that women are 34% more likely than men to experience severe side effects from cancer treatment, leading to longer sickness absence? Or that one-third of all women never seek help with menopausal symptoms? Meanwhile, one woman in four reports that a female health issue has affected her prospects of promotion. With 60% of companies reporting that attracting and retaining female talent is a challenge, there is clearly a compelling business case for focusing on women's health.

The FemTech Summit was founded against the background of an awareness that despite the growing focus on personalised medicine, there was no corresponding focus on sex-specific healthcare. The Summit brings together experts from a range of backgrounds to address this imbalance.

Accelerating health equity for women

The 2023 Summit held in Basel in June saw 150 delegates as diverse as femtech entrepreneurs, PhD researchers, venture capitalists, and pharma companies discussing women's health from three priority perspectives: awareness; affordability; and data-driven insights.

how femtech — an emerging stakeholder in the healthcare ecosystem – can accelerate health equity for women and

ORIANA KRAFT Founder, FemTechGuide





About Oriana Kraft

Oriana's career path:

- Human medicine ETH Zurich
- Programme associate global civil society organisation focussing on inclusive algorithms and algorithmic justice"
- Fellow, global association of young entrepreneurs
- Founder and Producer, FemTechnology Summit
- Founder, FemTechGuide



Oriana's expertise:

Medicine, healthcare



Oriana's focus:

Equity in women's health



Click here >> to connect with Oriana on LinkedIn

IMPACT STORY: FEMTECH SUMMIT

Aligning women's health and ESG

Deloitte facilitated the ESG Alignment for Women's Health workshop at this year's Summit. The aim was to identify the key levers that will advance women's health, drawing inspiration from the climate sector's success in leveraging impact measurement to call for action from both public and private sector actors.

Across two working sessions and five brainstorming groups, the 24 workshop participants focused specifically on:

- Improving access and affordability of women's care
- Increasing investment in Femtech
- Educating on women's health topics across institutions
- Shining light on menopause: raising awareness of patients but also HC professionals (holistic approach)
- Attracting and retaining women leadership roles?

"Bridging the gap between the impossible and the achievable"

Patricia Gee, Deloitte Switzerland's Health Equity lead, said "We need to collaborate to help each other by bridging the gap between the impossible and the achievable. By understanding how we build a narrative around ESG and how we measure impact in a way that's recognised by the market, we can start to build solutions to improve women's health."

Deloitte's commitment to health equity

Deloitte's commitment to uncovering the transformative potential of health equity for women is driven by three aims. It's not just about healthcare – it's about justice, empowerment, and collective wellbeing!

Deloitte is committed to:

- Raising awareness to boost venture capital investment in femtech startups against the backdrop of a growing understanding of the importance of women's health in the tech and financial sectors
- Building data-driven insights into women's health through gender-equitable research and evidence to support tailored healthcare solutions
- Improving health outcomes through affordable care



FIND OUT MORE



Click here ≫

to find out more about the FemTechnology Summit



Click here ≫

involvement in the Summit

INTELLIGENT HEALTH SUMMIT

THE AGE OF WITH: HUMAN-MACHINE COLLABORATION FOR HEALTH

Could you define 'health equity'? And where does Al fit into that? Deloitte recently hosted life sciences and healthcare (LSHC) professionals at its the Intelligent Health Summit. The aim? To ensure that the future of health leaves no one behind.

Who, where and when?

The Deloitte-hosted Intelligent Health Summit brought together international LSHC professionals, from providers, researchers and thought leaders to pharma and Al startups, in Basel on 13 and 14 September.

On the agenda

Two days of keynotes, panels and workshops on generative AI and health equity, inspiring conversations, and a unique opportunity to connect with the full range of stakeholders shaping the future of healthcare. How can we make full use of the potential of Al to provide more affordable, more accessible and more personalised? And to support the next generation, Deloitte presented an award for the best Al startup.

How was it for you?

Participant feedback was enthusiastic, particularly for the 'Demystifying generative Al: Shape your own use case' workshop led by Deloitte's Berit Gerritzen (see p. 11). One participant summed it up: "There were so many inspiring sessions, but this was the one that really helped me understand the practical implications and how we leverage value from this technology."

Deloice alumna Marine Baxendell, now Senior Director, Digital Health at Biogen said

"It's been great to reconnect with former colleagues – and so exciting to see that Deloitte is still at the forefront when it comes





About Marine



Marine's career path:

- Almost 10 years at Monitor Deloitte (London and Boston)
- Senior Director, Biogen Digital Health, Switzerland



Marine's expertise:

Life sciences and biotech smart commercialization, global portfolio strategy and digital health



Marine's focus:

Designing and implementing precision medicine



Click here >> to connect with Marine on LinkedIn

FIND OUT MORE



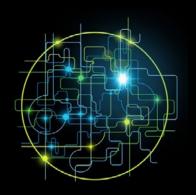
Click here ≫

for more information about the conference

DELOITTE FINANCE DAY

THE COLOURS OF FINANCE

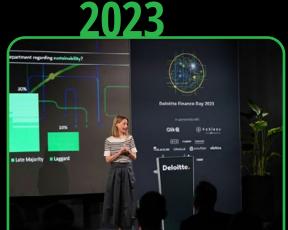
The Deloitte Finance Day is the company's flagship event for the finance function in Switzerland. Under the banner 'The colours of finance – design your future capability', the 2023 event showcased key trends in the finance function.



Deloitte Finance Day 2023 in figures

- **Over 90** client participants
- **75%** of participants were CFOs, Heads of Finance or VPs
- **One-third** of participants were women
- **One-third** represented the ER&I industry
- **Over half** represented life sciences, consumer or FSI industries
- 12 tech partners, including Oracle, Salesforce and Qlik

A fantastic day with a lot of fantastic content ... so many insights and a great opportunity to network. I realised our company has a gap to fill in term of sustainability reporting.



it even more than first time! Love the interactions and the networking.

Qlik@

This is my second time, and I enjoyed



So many insightful and thought-provoking discussions. When it comes to investing in digital, we can do more and do better – and we should do it now!

Really eye-

opening!

A very good programme, good speakers, interesting topics – and some interesting vendors



DELOITTE FINANCE DAY

2024

2024 Deloitte Finance Day where, when, who and what

- Zurich, 16 May 2024
- The Swiss finance community across all sectors of the economy
- Panel discussions, hot topic debates and showcase sessions on the integral role tech will play in the future of the finance function
- Plenty of time for networking it's the perfect platform for connecting with other senior finance leaders!
- Save the date now!

FIND OUT MORE to register your Click here ≫ interest **Click here** >> to access further information and regular updates on speakers and partners

BONUS CONTENT





Board Talk with Tania Micki

CFO Talk with Tania Micki, CFO of Tecan AG



CFO Talk

Today, more than ever, a transforming economic landscape has increased uncertainty and opportunities for many businesses in Switzerland. From a CFO's perspective, how can organisations best address the resulting strategic challenges and be prepared for the future? In our CFO talk CFOs from different sectors and company sizes across Switzerland provide answers to these questions.





About Tania

Tania's career path:

- BA in Russian from Nanterre University (Paris)
- Ecole Supérieure de Commerce de Paris (Paris)
- INSEAD Business School (Fontainebleau)
- Various international financial positions (Monsanto, Gate Group, General Mills)
- Various roles including divisional CFO, Chief Risk Officer and Internal Audit Head (Sulzer AG)
- CFO, Tecan AG (Männedorf, Switzerland)



Click here >> to connect with Tania on LinkedIn

BOARDROOM PROGRAMME

ALL COMPANIES ARE AT RISK, REGARDLESS OF SIZE AND SECTOR

From resistance and resilience to ransomware attacks and risk insurance: Deloitte's latest bi-annual board survey, swissVR Monitor, focuses on the growing importance of cyber security. Expert interviewees explain the crucial distinction between resistance and resilience, discuss the importance of risk management, evaluate risk insurance, and provide insight into boards' responsibility for cyber threat responses.





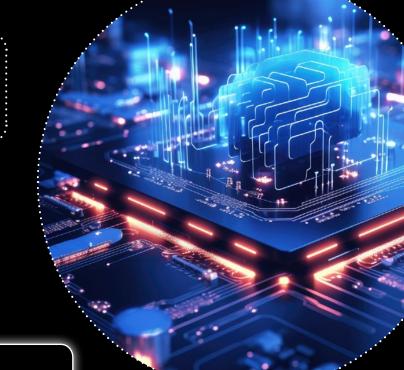
How good is Swiss companies' cyber security?

More than a quarter of the companies taking part in the survey report being the victim of a cyber attack, but that average conceals some stark contrasts: one small company in five has faced at least one attack, a figure that rises to nearly half of large companies.



What impact can a cyber attack have on a company?

Cyber attacks disrupt operations in almost half of all cases, the survey finds. They also impact on products and disrupt services, can cause data leaks, and create the risk of consequential cyber attacks on customers. Unsurprisingly, 55% of board members think the importance of cyber resilience has increased significantly over the past three years.







Click here to download the full report in (English >>)









Click here >>) to find out more about our Boardroom Programme

BOARDROOM PROGRAMME



Boards need to be prepared for the worst-case scenario

"A certain level of cyber expertise is part of any director's basic toolkit these days. It helps ensure there is always someone asking the relevant questions," says expert interviewee Maya Bundt – good advice for anyone with or seeking a board mandate! Maya is Chair of the Nomination and Remuneration Committee of Valiant Bank and Member of the Board of Directors at Bâloise and APG|SGA.



"The war in Ukraine initially slowed down ransomware attacks, but they are likely to pick up again."

"Cyber criminals make a cost-benefit analysis, aiming to cause as much damage as possible with the least possible effort," says expert interviewee Florian Schütz, "so SMEs are an obvious target." Florian is Switzerland's Federal Cyber Security Delegate, Head of the National Cyber Security Centre (NCSC) and, from January 2024, Director of the new Swiss Federal Office for Cybersecurity. And he has a stark warning for companies: many cyber attacks start with a single individual being targeted to open an unsafe email attachment or divulge their password.



"It's human nature to sidestep an issue when we lack expertise in it."

"Companies tend not to discuss cyber attacks publicly, but the fear factor and taboo are likely to die away if problems are discussed in a safe space," says expert interviewee Sonja Stirnimann. Sonja is Chair of the Audit Committee of Glarner Kantonalbank and Member of the Board of Directors at Apiax. Sonja also draws a distinction between resistance and resilience in cyber terms – and warns of the dangers of seeing cyber security solely as an IT issue.







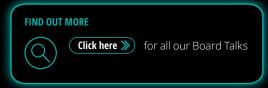
BOARDROOM PROGRAMME

BONUS CONTENT



BOARD TALK

Today more than ever, the rapidly changing economic landscape has increased uncertainty and opportunities for many businesses in Switzerland. From a board director's perspective, how can organisations best address the resulting strategic challenges and be prepared for the future? In our Board Talk we interview directors cross industry to provide answers to these questions.





BOARD TALK WITH PAUL GARDINER

CEO MANTIS COLLECTION & MD BEAR GRYLLS SURVIVAL ACADEMY

Throughout our footprint, guests enjoy luxury hospitality, while experiencing living the Mantis mantra: Man and Nature Together Is Sustainable. Paul also provides insights into the impact of biodiversity, lessons learned and his outlook for the future.





About Paul



Paul's career path:

- CEO The Mantis Collection and MD Bear Grylls Survival Academy
- Non-executive director of Camp Kerala and Legacy Ventures



Paul's expertise:

Ecotourism, conservation. adventure



Paul's focus:

responsible tourism, sustainable hospitality and adventure travel



Click here >> to connect with Paul Gardiner

WORLD MENTAL HEALTH DAY

AND BREATHE...

Did you know that 10 October was World Mental Health Day? The World Health Organisation (WHO) has declared mental health a universal human right. And a healthy mind starts with a healthy body, so Deloitte marked World Mental Health Day with not one but three tailored, bite-size webinars to boost employees' physical and mental health and resilience – and all in less than two hours!

Body, mind and workplace

- The first 30-minute session focused on the holy trinity of sleep, stretching and strength training for physical wellbeing.
- The next session saw participants take 45 minutes to switch their focus to mental wellbeing. What is resilience? And how can we keep a positive balance when facing new challenges?
- The final 30-minute session centred around workplace wellbeing social connections, trust and respect at work plus some simple tips for boosting healthy teamworking.



VOLUNTEER HUB

WHAT DOES 2030 MEAN TO YOU? CHANGING THE WORLD ONE VOLUNTEER AT A TIME.

You probably know it as the target date for the UN Sustainable Development Goals. But not many people know about Deloitte Switzerland's own ambitious goal for 2030: to impact the lives of 75,000 people through volunteering and financial support. We showcase just some of the ways Deloitte staff are giving back to local and international communities.





World*Impact*

At Deloitte, we're all about impact – and passionate about giving back to the communities we serve. **World/mpact** is Deloitte's portfolio of initiatives to make our world a better place.

WorldImpact is Deloitte's portfolio of ambitious initiatives focused on making a tangible impact on society's biggest challenges and creating a more sustainable and equitable world.

FIND OUT MORE



Click here »

WorldClass is a global programme aiming to provide access to education and employment opportunities and building the skills of 100 million people around the world by 2030.



Click here »

WorldClimate focuses on achieving the goals set out in the Paris Agreement on Climate Change through measurable and decisive action on climate change and by empowering Deloitte professionals to create solutions facilitating the transition to a low carbon economy.



Click here 💸

ALL IN is Deloitte's vehicle for achieving its commitment to diversity and inclusion – helping attract top talent, improving decision-making, boosting employee satisfaction, and making us more customer oriented.

VOLUNTEER HUB

So what's happening?

We have a highly-skilled workforce with a lot to offer, so Deloitte funds eight hours' volunteering time per year for all our people. With a Swiss staff of around 2,700, that's nearly 22,000 hours available to help people in Switzerland and abroad! Here are just some of the ways our people are giving back:

- Support for Ukraine: donated laptops enable Ukrainian children in Switzerland to continue their education and their parents and siblings to access language-learning resources and employment opportunities
- CARE: Deloitte's Connection & Assistance for Refugee Employability (CARE) programme helps boost the employability of refugees in Switzerland
- YES (Young Enterprise Switzerland programme): Deloitte volunteers run fun activities in primary schools – and teach children a bit about economics and business along the way
- WWF conservation support: volunteer time supports local conservation and biodiversity projects





WorldImpact success in numbers

Just a handful of figures to give an idea of what has been achieved:

- Greenhouse gas emissions down by 23% under the WorldClimate programme
- **3%** more female partners under the ALL *IN* programme
- Women now account for almost **3 in 10 leaders**
- **10,000** lives impacted by the World*Class* programme
- Over **7,000** skills-based hours volunteered across all initiatives that's **18%** up on FY22!

And there's a lot more! Click on the link below to see photos and read inspiring stories.



EMPLOYEE WITH TALENT

I CANNOT COMPROMISE WHO I AM

Deloitte's first-ever art exhibition, on the theme of diversity and inclusion (D&I), was unveiled in early November and featured works by talented Deloitte colleagues. **From gender and sexuality to ethnicity,** the works on display highlighted the diversity that underpins Deloitte – and raised money for an organisation supporting refugees and migrants in Switzerland.

Diverse media, diverse identities

The exhibition 'I Cannot Compromise Who I Am' showcased more than 30 works in mediums ranging from painting to sculpture and photography. The works explored the concept of 'self', the intersection between identity, the artist and audience as well as the power of art to connect us. The exhibition remains open until 5 January 2024.

Curator and Senior Consultant Gabriela Billini was the creative force behind the exhibition. Gabriela was keen to use Deloitte's space to encourage cross-cultural exchange and promote the crossover between professional life and art – especially from a D&I perspective. The exhibition was organised with the support of the Risk Advisory Diversity & Inclusion team, which seeks to celebrate diversity and inclusion at Deloitte through events and other initiatives.

Selected works are available to buy, with many artists opting to donate sale proceeds to SINGA. This organisation provides peer-to-peer learning to help refugees and migrants develop entrepreneurial skills and build a professional network.



EMPLOYEE WITH TALENT

Here's looking at you - and me

"Our aim for the exhibition was to encourage colleagues to consider how self-identity can be expressed artistically," says Gabriela. "We also wanted to invite people to engage with new ways of looking at themselves and others." The variety and quality of the works on display certainly achieved that.



"Exploring what it is to be human"

Monica Pennetti, Director in Consulting and one of the artists whose work was featured in the exhibition, explained, "Through my art, I try to touch people and open my world of thought to them. But my art is also a way of exploring what being human means. Our current reality is dominated by conflict, and we do not understand that conflict destroys our values, our ideologies, our hopes. My latest works [on display in the exhibition] address what it means to be human, to be who you are, to stand up against conflict, and to promote diversity and inclusion. Being able to exhibit my work is a wonderful opportunity – and being supported by my employer is a bonus!"

Gabriela added, "This exhibition is an opportunity for us all to engage with a topic that we don't necessarily confront on a day-to-day basis. I wanted to challenge Deloitte colleagues to revisit their view both of art and of diversity and inclusion as well as to reconsider how they perceive others but also themselves."

Cedric Nabe, Deloitte partner and Inclusion Champion, summed up: "Art is an expression of what we share and of what is unique to us – and a way of celebrating both. This exhibition enables us to come together to appreciate the power of art and celebrate difference and diversity."

D&I Art Exhibition in figures

- **33** works displayed
- Around **140** Deloitte employees, family and friends attended the opening
- Over one-fifth of the works sold within the first few days, raising **CHF 350** for SINGA



EMPLOYEE WITH A PURPOSE

HEALTH — THE NEW WEALTH

What links health and longevity with wealth and investments? And is health a kind of wealth? AlumniMAGAZINE interviews Nadine Esposito about her passion for health and longevity and how it has led her to become involved with the Swiss Finance + Technology Association (SFTA).



About Nadine

Nadine's career path:

- Various roles in financial services, business advisory and consultancy firms
- Security consultant for a Swiss aerospace and defence company
- Audit and business risk roles for a Swiss banking group
- Manager Quality and Risk Management at Deloitte (Zurich)
- Founder and Head Fintech for Longevity, a chapter of the Swiss Finance +Technology Association



Nadine's expertise:

Risk management, sustainability, internal audit, and longevity



Nadine's focus:

Investment and longevity



Click here > to connect with Nadine on LinkedIn



NADINE ESPOSITO

Founder and Head Fintech for Longevity

ALUMNIMagazine: It's great to talk to you, Nadine! Can you tell us a bit about yourself?

Nadine Esposito: My job with Deloitte is Quality and Risk Management (QRM) for Risk Advisory, and outside work, I love sport! We all know that taking an active part in sport can help us stay healthy for longer, both physically and mentally.

I also have a longstanding interest in sports nutrition – well, nutrition generally, actually. I was an early adopter of the 'blue zone' diet and I'm really interested in the impact diet has on both physical and mental health. And that's one of the main reasons I first became interested in longevity – not just living longer but staying healthy for those years.

So it made sense that I was also particularly interested in the topic of health and wellbeing when I was working on Deloitte's sustainability practice in its early stages. The topic underpins Sustainability Development Goal (SDG) 3, but actually, there's a huge overlap between sustainability and longevity. Did you know that seven of the SDGs touch on both issues?



EMPLOYEE WITH A PURPOSE

Tailoring financial services to an ageing population

ALUMNIMagazine: So how does that fit in with fintech and, in particular, your involvement with the Swiss Finance + Technology Association (SFTA)? Nadine Esposito: I launched the FinTech for Longevity Chapter of the SFTA in May. But to explain how I got there, we need to scroll back a bit! My experience is in risk, so I'm fascinated by the way startups identify opportunities in areas where I would see risk. And the Swiss startup scene is fairly small, so I soon came across startups working in the areas that most interest me.

When I started looking at countries outside Switzerland, it wasn't long before I realised that my long-standing interest in health and diet actually had a name – longevity – and that there were startups working in that area. And of course, I just had to get involved!

Then there's the issue of ageing. Ageing is the great leveller – none of us can avoid it, but it's impossible to use our grandparents' experience of ageing to extrapolate how future generations will age. We are having to learn what ageing means while we are in the process of ageing ourselves! And the over-65 age group is very heterogenous, meaning that strategies and interventions need to be personalised. So there's an obvious role for technology in innovating and developing new approaches.

So to sum up, I had a background in finance and risk; I was fascinated by the impact of diet and nutrition on health; and I was seeing the implications for financial services of an ageing customer base plus the need for innovation. Pulling all this together, creating Fintech for Longevity seemed the obvious way to go!

Health as a form of wealth

ALUMNIMagazine: Would it be fair to say that you see health as a form of wealth, then?

Nadine Esposito: Yes, absolutely! Remaining healthy and living longer is one form of wealth. So many people don't really know how to live a healthy lifestyle, and that means they often have suboptimal health in later life – and that comes at a financial as well as personal cost. It's a bit of a cliché, but I really believe our health is the greatest asset we possess.

ALUMNIMagazine: So what is the Longevity Chapter doing?

Nadine Esposito: The SFTA is an independent organisation linking academia, startups and investors. We're trying to raise awareness about different aspects of longevity in various ways, through posts, articles and events. If, as you say, health is a form of wealth, then there's also a need for wealth management that also reflects individuals' health. An accurate risk profile, for example, needs to consider an individual's health and biological age rather than just their chronological age.

I'd love people to think more holistically about longevity, and particularly the fact that living longer is about both health and financial resilience. The narrative on social media in particular focuses very much on physical health. But in the context of longevity, 'health' is much broader – it's also about mental, social and spiritual health – and so we need that more holistic approach.



EMPLOYEE WITH A PURPOSE

I also want to challenge the argument you hear so often now, that only the well-off can afford to live longer and better. I believe that everyone can benefit from knowing more about health and longevity. It's a kind of health equality, in fact.

Simple hacks for living longer

If we look at the 'recipe' for longevity, then 80% of it is down to the way we live and just 20% to things like supplements. There are plenty of brands that are keen to sell you shortcuts to a healthier life. But the four pillars of a healthier – and longer – life are sleep, physical activity, nutrition, and social relationships. And of course, that doesn't suit companies looking to market a quick fix!

Better global health literacy is crucial – and it goes hand in hand with higher levels of education. Those in turn are often determined by financial status, but educating people so they develop good basic approaches to health can help them avoid costly medical treatments – even in Europe. Did you know, for example, how important dental health is for our longevity? Or that UVA rays can damage our skin even though a window? We actually need sunscreen 365 days a year to prevent skin cancers and help us live longer, not just when we're at the beach or enjoying a picnic in the summer.

ALUMNIMagazine: And what impact do you think you're having? Nadine Esposito: Hmm, that's hard to quantify. But I hope it's substantial!

FIND OUT MORE





to visit the SFTA website (Swiss Finance + Technology Association)

Up close and personal with Nadine



You have a busy schedule, so finding time to exercise must be challenging. How do you fit physical activity into your daily routine?

My colleagues will tell you that I've recently bought a walking pad – a foldaway treadmill that fits under a standing desk. And I always try to do some intense physical activity before I start work and during my lunch break. As a woman, I prioritise strength training – and actually, I know I'm more productive at work after a training session. I'm also a fan of the 'early to bed, early to rise' model!



How do you like to unwind after a long day at work?

In summer, there's nothing more relaxing than a night-time swim, in open water when I can. Or for a completely different way of destressing, I sometimes distract an overactive mind by bargain-hunting. Ricardo is a favourite site, as it's sustainable and supports the circular economy.



What outdoor activity brings you the greatest joy??

Just being in nature has huge psychological benefits, so being active outdoors, in nature, brings a double benefit. It's the best longevity hack I know!



If your Deloitte team had a mascot, what would it be, and why?

An eierlegende Wollmilchsau. As anyone who speaks German will know, it's a made-up word for a fictitious hybrid creature that lays eggs, provides wool, and gives both milk and meat. In other words, it's something that meets all our needs without a single disadvantage. It would be great to have it as our team mascot to symbolise what people expect of us!



People sometimes give unconventional reasons for being late. What's the most creative excuse you've ever heard?

 $\hbox{``l couldn't connect to Strava and I just had to upload my training data.'' If you know, you know.}$



Deloitte.

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