# suva



# 2023 Sustainability Report D4 Business Village Luzern

### Facts & figures

Social		
Sustainability overall	Tenant satisfaction	EV charging stations
0_38	8.6/1	0 14
ESI Not comparable to previous year's value due to changes in methodology	as in previous	year*) Previous year: 14
	*) Tenant survey is conducted only two years	/ every
Environmental		
Energy consumption	Greenhouse gas emis	ssions Photovoltaics
3.7	8.	6 250
GWh	t	CO2eq kWp
-9.1% year-on-year	-9.4% year-o	n-year +0% year-on-yea
10		1 220
45	U.,	1 228
kWh/m²	kg CO <sub>2</sub>	eq/m <sup>2</sup> MWł
-9.1% year-on-year	-9.4% year-o	n-year -13.2% year-on-yea
Facts		
Attractive mixed-use concept	Pollutant-free fabric	Barrier-free construction





### **Management summary**

The D4 Business Village Luzern is owned and operated by Suva. Sustainability lies at the heart of its business model, which is based on a holistic approach. Suva is committed to environmental, social and economic issues.

For its direct property investments, Suva is pursuing a strategy to decarbonise the portfolio by 2050. Besides implementing measures aimed at eliminating fossil fuels, it has established a  $CO_2$  reduction path with the goal of achieving net-zero greenhouse gas emissions by 2050. The D4 Business Village Luzern is measured against these targets.

This sustainability report presents the current status of the D4 Business Village Luzern at the end of 2023.

### Social



The D4 Business Village Luzern can be easily reached from Lucerne, Zug and Zurich. With the Root municipal administration and a diverse range of other tenants based here, it is a vibrant hub with an attractive mixed-use concept.

The location in the rapidly growing Rontal region is also sought-after for residential space in particular. The apartments at the D4 Business Village Luzern offer practical layouts and their sizes reflect demographic developments.

The feedback received for the D4 Business Village Luzern in 2023 was excellent. Its coworking and 'Office à la Carte' solutions are in high demand.

We meet the needs of our users in the areas of e-mobility and digitalisation, for example, by providing 14 parking spaces with charging stations and implementing digital tools (e.g. to pay parking fees).

>>> Section 'Society' from p.6

### Environmental



The D4 Business Village Luzern, which is operated by Suva itself, is a key role model in Suva's portfolio of direct property investments. Its energy centre is powered entirely by renewable energy, sourced from wood chips and geothermal probes. This ensures that all spaces are heated – and some of them cooled as well – in a carbon-neutral manner.

A photovoltaic system on the roof of building Z1 generates electricity for selfconsumption. The system is currently being expanded with further photovoltaic installations on other rooftops. The electricity that is purchased in addition is generated entirely from hydropower.

The D4 Business Village Luzern has been consistently outperforming the target values of the prescribed reduction path for several years, thereby setting a positive example.

>>> Section 'Environmental' from p.9

Economic



The range of office spaces at the D4 Business Village Luzern is being flexibly adapted to meet changing needs.

Small office units offering an attractive environment will be available to rent from mid-2024.

The positioning as a business campus with a diverse industry mix is being consistently strengthened by complementing the existing infrastructure with services tailored to client requirements.

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### **1** Focus on Sustainability

### 1.1 D4 Business Village Luzern

The D4 Business Village Luzern in Root is a holistically planned centre for services, commerce, think tanks, coworking, living and leisure. It is conveniently located in the Rontal valley and can be easily reached from Lucerne, Zug and Zurich.

When it opened its gates in 2003, the D4 comprised buildings Z2 and Z3. The complex was first expanded by building the wings (F1 and F2) in 2006. The next expansion followed with the construction of building Z5 and, in 2020, the office and residential building Z1.

Preliminary discussions are underway with the Canton of Lucerne and the municipality of Root regarding an increase in the residential portion and the associated amendment of the development plan on plots X1–X3.

### 1.2 Strategic guidelines of the owner

In November 2021, Suva, the owner of the D4 Business Village Luzern, approved the climate strategy for capital investments through the Suva Council. This strategy forms the basis of the strategic objectives for the direct property investments, which also include the D4 Business Village Luzern. The strategy encompasses social, economic and environmental aspects of sustainability and defines corresponding goals (including specifications for the CO<sub>2</sub> reduction path), which are also binding for the D4 Business Village Luzern.

This sustainability report presents the current status of the D4 Business Village Luzern at the end of 2023.

### **1.3 Measuring sustainability with the ESI**

Suva uses the Economic Sustainability Indicator (ESI) to assess the sustainability of its properties. The scale ranges from -1 to 1. The ESI methodology is explained in the glossary on page 15.

## The ESI® 2023 for the D4 Business Village Luzern is 0.38.

The ESI values for all dimensions are positive (>0). The sub-indicator rating for 'mobility' is average because the assessment does not take into account accessibility by private transport and because the train frequency at urban railway station Root D4 could be improved.

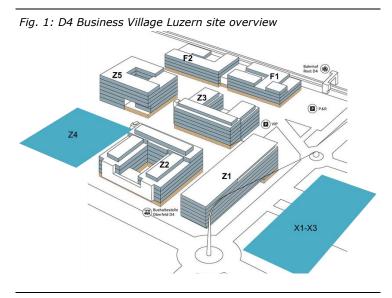
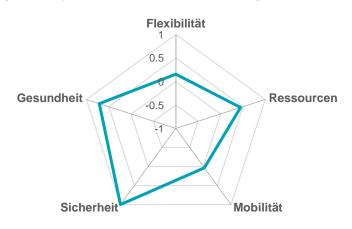


Fig. 2: The three dimensions of sustainability



Fig. 3: ESI spider chart for the D4 Business Village Luzern



Source: CCRS ESIWeb

### 2 Social

### 2.1 Local centre

Since opening in 2003, the D4 Business Village Luzern in Root has evolved into a vibrant hub. Its status as a local centre in the Future Valley Lucerne grew even further when the Root municipal administration moved here on 1 September 2022. Numerous companies from Switzerland and abroad have recognised this and rented premises in the D4. There are 67,600 m<sup>2</sup> available for flexible commercial, office, storage, production and hospitality use, plus a limited amount for retail. Thus, a wide range of sectors can be found under one roof. Fig. 4: Aerial view of the D4 Business Village Luzern



### 2.2 Mixed-use

The well-planned mixed-use concept has done more than create jobs in the region.

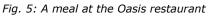
### It also offers a wide range of services and leisure activities.

In addition to two restaurants, the Conference Center and coworking spaces, there is a daycare centre, a hair salon, a gym, a physiotherapy practice and a climbing hall. This combination generates footfall and ensures a good standard of living at the D4 Business Village Luzern.

### 2.3 Tenant satisfaction

The D4 Business Village Luzern is designed as a service centre aimed at addressing and meeting client needs in the best possible way. Tenant surveys are conducted regularly to help achieve this aim. The most recent comprehensive survey was conducted in 2022. As a whole, the tenant survey results consistently fall within the range of 8 to 9.5 out of 10 points, reflecting a high level of satisfaction that has been fairly consistent over the years.

For the CEOs of the tenant companies, the financial aspect of the D4 Conference Center exceeds expectations, while employees are more satisfied with the services.

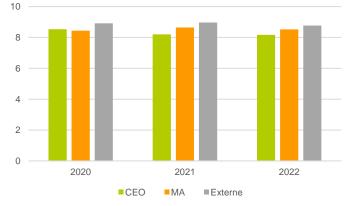




Source: D4 Business Village Luzern

*Fig. 6: Survey results for the D4 Conference Center* 

among CEOs and employees of tenant companies and external clients



### 2.4 Demographic development

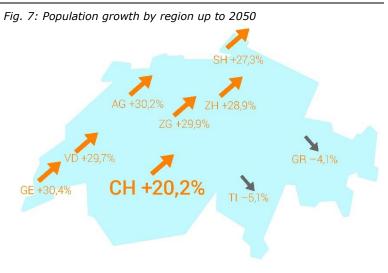
According to the 2021 scenario analysis by the Federal Statistical Office (FSO), the population of the canton of Lucerne is projected to grow by 17.8% by 2050 compared to 2020 (Switzerland as a whole: +20.2%). Strong growth is expected in the senior citizens age group (65+) in particular, with a projected increase of around 60%.

Switzerland's population growth will be particularly strong in the regions stretching from Lake Geneva to Lake Constance.

Fig. Fig. 8 shows the locations of the Suva properties on a map of Switzerland. The D4 Business Village Luzern is shown in orange. Located in the heart of a growth region, its position is strategically ideal; a steady increase in demand is therefore expected.

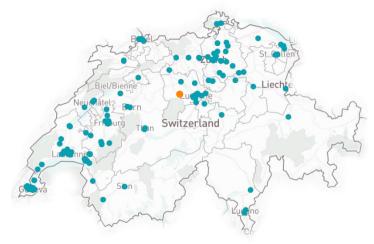
The D4 Business Village Luzern is located in a growth region where demand for residential

and office spaces is expected to increase in the



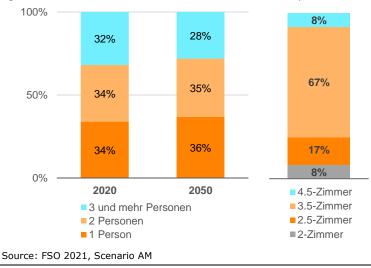
Source: FSO 2021 population development reference scenario

Fig. 8: Locations of Suva properties, D4 in orange



Source: ccrs ESIWeb

Fig. 9: Private households in the canton of Lucerne and D4 apartment mix



### 2.5 Household sizes

long term.

Projections by the Federal Statistical Office (FSO) indicate that the number of one- and two-person households in the canton of Lucerne is set to increase and will account for 71% of all households by 2050 (see Fig. Fig. 9).

The 48 apartments of the D4 Business Village Luzern are designed primarily for professionals, including some who work at the D4. The apartment mix consists primarily of  $3\frac{1}{2}$ -room apartments and smaller units (see Fig. Fig. 9 on the right), catering to individuals, couples and small families.

The range of apartments offered by the D4 Business Village Luzern will meet demand, according to demographic forecasts.

### 2.6 Mobility

The location right on the railway line between Lucerne and Rotkreuz and in close proximity to the Buchrain motorway exit ensures excellent accessibility.

Due to having its own urban railway station ('Root D4'), the area is classified as public transport quality category C.

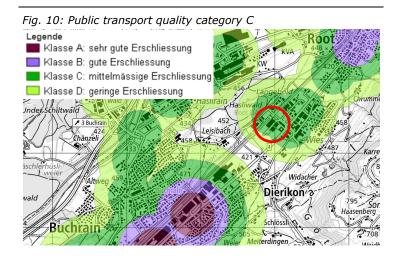
In addition to good public transport links, the D4 Business Village Luzern is also easily accessible by private transport.

For electric vehicles, six parking spaces with charging stations are available in the underground car park and six in the outdoor park & ride area, as well as two for visitors. The charging stations in the underground car park are powered by electricity from the on-site photovoltaic system.



The new apartments built in the 'Square One' building in 2020 are equipped with controlled ventilation to avoid unwanted temperature fluctuations and to maintain an excellent indoor air quality at all times. Controlled apartment ventilation enables energyoptimised operation.

For commercial tenants, some areas feature a chiller system with an installed cooling capacity of 1,500 kW for active room cooling.



Source: https://map.geo.admin.ch/



Source: www.moneypark.ch

Fig. 12: Stock photo



Source: Adobe Stock

### 2.8 Digitalisation

At the D4 Business Village Luzern, digital tools are used to make operations more efficient and to enhance the level of comfort and convenience for users.

One example of this is parking, which since 2023 can be paid for online using a QR code printed on the ticket.

Meters are installed in the property to record energy and water consumption and automatically transmit the data to the internal management platform. This enables operators to verify whether the system settings are correct or need to be optimised.

### **3 Environmental**

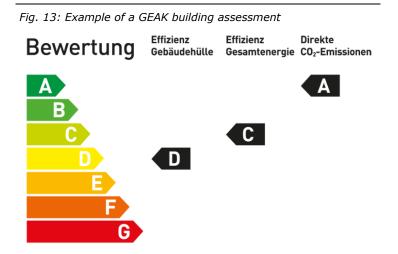
### 3.1 Building energy certificate from the can-

In 2022, a separate GEAK (cantonal energy certificate for buildings) was issued for buildings Z2 and Z3 at the D4 Business Village Luzern. Assessments for the other buildings will be carried out in 2024.

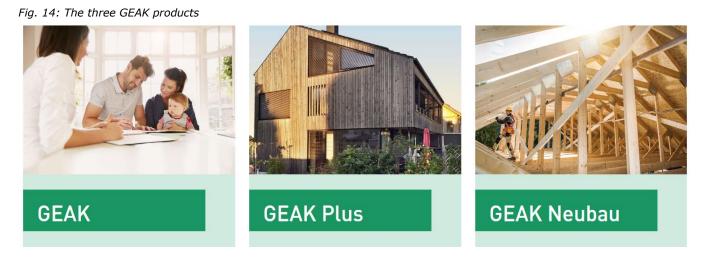
Under Suva's strategic guidelines, new buildings must fall into GEAK category A or B for overall energy efficiency. Refurbished properties should have at least a category-C rating.

New buildings and comprehensively refurbished properties must now (see glossary, p.15) fall into category A for 'Direct  $CO_2$ ' emissions.

Buildings Z2 and Z3 were built in 2003. They classify as category B in terms of overall energy efficiency and therefore meet Suva's requirements for existing buildings.



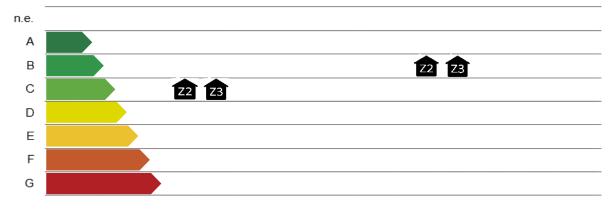
Source: www.geak.ch (new from 2023, see glossary p.15)



Source: www.geak.ch

Fig. 15: Number of buildings in each GEAK category (only Z2 and Z3 assessed so far)

2023: Building envelope efficiency 2023: Overall energy efficiency



The GEAK certificates for the remaining buildings will be issued in 2024.

### **3.2 Energy reduction path for Suva real estate**

In November 2021, the Suva Council approved Suva's new climate targets, which align with the goals of the Paris Agreement signed by the Federal Council. The focus is on reducing greenhouse gas (GHG) emissions. The direct property investments are part of Suva's capital investment strategy and have the objective of achieving net-zero greenhouse gas emissions in operations.

## The current scenario therefore envisions replacing fossil fuels.

**3.3 Greenhouse gas reduction path for Suva** The reduction path for the investment portfolio was defined using 2020 as the base year and with the goal of achieving net-zero GHG by 2050.

The Swiss Society of Engineers and Architects (SIA), the national standardisation body, adopts the emission factors established by KBOB (coordination group for construction and property services). These follow a lifecycle approach and include greenhouse gas emissions from both the provision and consumption of the respective energy sources. As a result, no distinction is made between Scopes (see p.16).

For global reporting purposes, the reduction path has also been presented in accordance with the international standard of the Greenhouse Gas Protocol (GHGP).

The GHGP is based on the principle of accountability for specific emissions. This means that greenhouse gas emissions are broken down into direct emissions (Scope 1), indirect emissions (Scope 2), and upstream and downstream emissions (Scope 3). (See glossary, p.16) According to the recommendation of the Carbon Risk Real Estate Monitor (CRREM), Scope 3 must not be accounted for, as the required data is often not available.

The two representations differ in terms of reference areas and emission factors.

Fig. 16: Emission reduction path for final energy in operations in  $kWh/m^2_{EBF}$ 

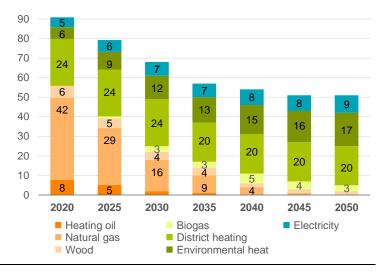
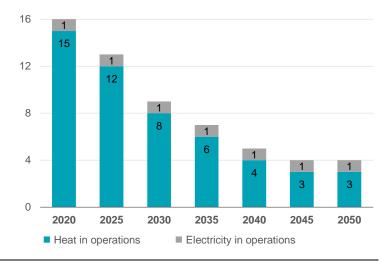


Fig. 17: Greenhouse gas reduction path according to KBOB/SIA in kg  $CO_2 eq/m^2_{EBF}$ 



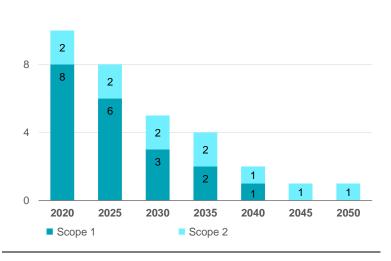


Fig. 18: Greenhouse gas reduction path according to GHGP in kg  $CO_2eq/m^2_{GF}$ 

12

### 3.4 Energy consumption

The energy consumed by the D4 Business Village Luzern consists of the energy required for heating and cooling as well as the site's general electricity consumption.

Our data is not climate-corrected. However, despite an average increase of 1.8% in heating degree days in 2023 compared to 2022, the total energy consumption was reduced by 9.1%, from 4,069 to 3,699 MWh.

Since the energy reference area remained constant in the reporting year, specific energy consumption also decreased by 9.1% (see Fig. Fig. 19).

These energy savings can be attributed to operational optimisations and positive user behaviour.

### 3.5 Greenhouse gas emissions

Fig. Fig. 20 shows the reduction of specific greenhouse gas emissions according to KBOB, while Fig. Fig. 21 shows the reduction of greenhouse gas emissions according to GHGP, broken down into Scope 1 and 2.

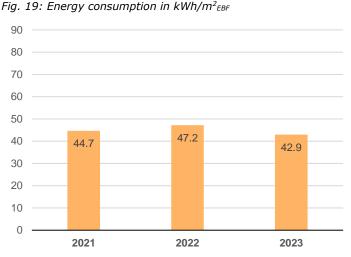
Thanks to the decommissioning of the oil heating system in 2020, the D4 Business Village Luzern is now heated exclusively with renewable energy. The energy centre, featuring a ground-source heat pump and wood chip heating system, produces only biogenic emissions and no direct greenhouse gas emissions from fossil fuels.

### The D4 Business Village Luzern is thus operated in a virtually carbon-neutral manner.

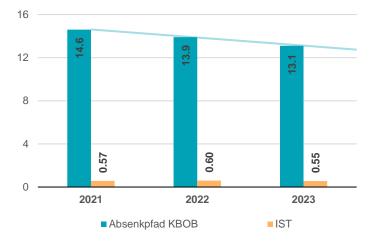
Around 20% of the electricity required for operating the energy centre and for general electricity needs is produced by the on-site photovoltaic system. The purchased electricity is produced entirely from hydropower.

Greenhouse gas emissions attributable to Scopes 2 and 3 are therefore very low.

The D4 Business Village Luzern has been consistently outperforming the target values of the prescribed reduction path for several years, thereby setting a positive example.







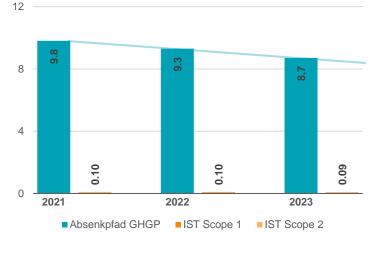
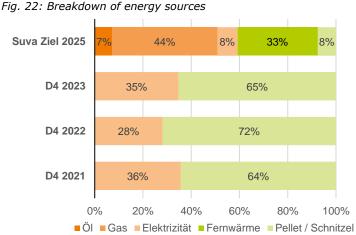


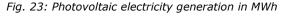
Fig. 21: Greenhouse gas reduction path GHGP vs actual in kg  $CO_2eq/m^2_{GF}$ 

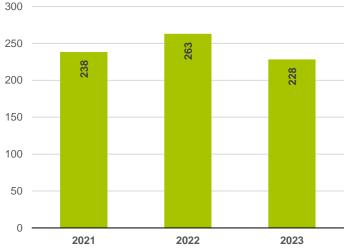
### 3.6 Breakdown of energy sources

Most of the energy is needed for heat generation. In accordance with Suva's requirement for the composition of energy sources, the goal is to no longer have any fossil fuels - and thus carbon-intensive energy sources - in the portfolio.

At the D4 Business Village Luzern, heat has been generated in a fossil-free way since 2021, using geothermal probe heat pumps and a wood chip heating system. This makes the D4 a model property in Suva's investment portfolio.







### 3.7 Photovoltaics

The large unshaded roof surfaces of the D4 Business Village Luzern are ideally suited for the installation of photovoltaic systems. In 2020, a system with a capacity of 250 kWp was installed on the roof of building Z1 to provide electricity for the D4 Village Luzern. Any surplus electricity that is produced is fed into the ckw grid.

To further harness the potential of on-site electricity generation, a 150 kWp photovoltaic system was installed on building Z2 in 2023, and a PV system with a capacity of 90 kWp will be installed on building Z3 in the spring of 2024. This is expected to approximately double the current photovoltaic electricity output.

### The electricity produced on the roofs of the D4 Business Village Luzern corresponds to the electricity consumption of around 73 households\*).

\*) Four-person household in an apartment block, according to energieschweiz.ch

### 4 Economic

### 4.1 Development of supply

The market for office space has become increasingly competitive in recent years, and demand was also affected by the COVID-19 pandemic.

### The management team of the D4 Business Village Luzern is responding flexibly to the changing requirements.

To meet the growing demand for small offices, 14 units will be created in Platz 10, N4, by June 2024. The shared kitchen offers the tenants significant added value by also serving as a meeting point with a great view of the courtyard.

Fig. 24: Area with small office units and shared kitchen



Source: Roger Lustenberger Fotografie



Source: D4 Business Village Luzern

### 4.2 Business Campus

The diversified mix of sectors ensures that the D4 remains attractive to a wide range of potential clients.

The positioning as a business campus is being consistently advanced by complementing the existing infrastructure with services tailored to client requirements.

### **5** Outlook

### 5.1 Online marketing and social media

To attract interesting tenants to the D4 Business Village Luzern, more emphasis is being placed on online marketing through social media, alongside direct outreach and collaboration with various partners.

The major advantage is that the D4 can be established as a brand and interact directly with the defined target audience.

The new website for the D4 Business Village Luzern is set to go live by the end of January 2025. It will offer simpler navigation and a more modern design.

### Fig. 26: Stock photo



Source: Shutterstock



### Source: Shutterstock

Fig. 28: Head office of SKAN AG, Allschwil (Basel)



Source: Roger Lustenberger Fotografie

### 5.2 Tenant events

To provide existing tenants with a networking platform, the new 'Lunch and Learn' (in German: 'Wissen zum Zmittag') event series will be introduced alongside the regular tenant events, with plans to hold around four to six per year.

Each one will feature an interesting presentation by a tenant or an external speaker, and the participants will have the opportunity to discuss an interesting topic from 12 noon to 1 p.m. There will be drinks, sandwiches and sweet snacks, so the participants can return to work after lunch feeling fully energised.

### 5.3 New Strategy Suva IM 2024–2028

In the reporting year, Suva set itself the ambitious goal of achieving net-zero greenhouse gas emissions for its direct property investments by as early as 2040 instead of 2050.

The new real estate strategy 2024–2028 will revolve around this goal. It will be achieved through measures such as replacing fossil energy sources with renewable ones and reducing the overall amount of energy needed.

The circular economy is also now incorporated into the strategy. Materials and building components will be tracked to promote material circularity, where this can be done efficiently.

### Glossary

### ESI – Economic Sustainability Indicator

The **ESI** was developed by the Center for Corporate Responsibility and Sustainability (CCRS) at the University of Zurich to measure sustainable construction. It comprises five sub-indicators:

- flexibility/polyvalence
- resource consumption/greenhouse gases
- location/mobility
- safety/security
- health/comfort

and a total of 42 criteria. This allows for an objective assessment of the long-term risk or opportunity associated with a property in terms of it losing or gaining value due to long-term developments. The latest revision of the methodology in 2022/23 also attached importance to the share of renewable energy used in the operation of a property.

A factor of -1' indicates a property with many risks, while a factor of +1' indicates a property with a positive long-term development trend.

>>> www.ccrs-esiweb.ch

### GEAK - building energy certificate from the

The standardised cantonal building energy certificate assesses the quality of the building envelope, overall energy efficiency and (since 2023) the direct  $CO_2$  emissions on three scales. Since 2023, it has also been possible to create a provisional GEAK for new buildings during the planning phase, which is then definitively issued by a GEAK expert after the building has been completed and approved. The GEAK can be issued based on actual consumption data three years after completion. This allows the achievement of energy targets to be assessed in both new and refurbished buildings.

Several cantons require a GEAK Plus in order to apply for funding. A GEAK Plus includes an advisory report with options for energy-efficient refurbishment. A GEAK expert assesses the building and assigns it to categories A to G (very energy-efficient to less energy-efficient) for the energy label.

### Fig. 29: Explanation of GEAK categories

Klasse	Effizienz Gebäudehülle	Effizienz Gesamtenergie	Direkte CO <sub>2</sub> -Emissionen
A	Hervorragende Wärmedämmung (Dach, Fassade, Keller), Fenster mit Dreifach-Wärmeschutzverglasungen (z.B. Minergie-P).	Hocheffiziente Gebäudetechnik für Heizung und Warmwasser, effiziente Beleuchtung und Geräte, Einsatz erneuerbarer Energien und Eigenstromerzeugung (z.B. Minergie-A).	Das Gebäude emittiert keine direkten CO2-Emissionen.
В	Gebäude mit einer thermischen Gebäudehülle, die den gesetzlichen Anforderungen entspricht.	Gebäudehülle und Gebäudetechnik im Neubaustandard, Einsatz erneuerbarer Energien (Beispiel Minergie Systemerneuerung)	Das Gebäude emittiert nur sehr geringe CO <sub>2</sub> -Emissionen, beispielsweise für die Spitzenlastabdeckung.
с	Altbauten mit umfassend erneuerter Gebäudehülle (Beispiel Minergie Systemerneuerung).	Umfassende Altbausanierung (Wärmedämmung und Gebäudetechnik), meist kombiniert mit erneuerbaren Energien.	Das Gebäude emittiert geringe CO <sub>2</sub> -Emissionen, möglicherweise durch Kombination einer sehr guten Gebäudehülle mit fossiler Heizung oder fossile Spitzenlastabdeckung.
D	Nachträglich gut und umfassend gedämmter Altbau, jedoch mit verbleibenden Wärmebrücken.	Weitgehende Altbausanierung, jedoch mit deutlichen Lücken oder ohne den Einsatz von erneuerbaren Energien.	Das Gebäude emittiert erhebliche CO <sub>2</sub> -Emissionen. Eine Reduktion kann mit dem Einsatz von erneuerbarer Energie und der Verbesserung der Gebäudehülle erzielt werden.
E	Altbauten mit Verbesserung der Wärmedämmung, inkl. neuer Wärmeschutzverglasung.	Teilsanierte Altbauten, z.B. neue Wärmeerzeugung und evtl. neue Geräte und Beleuchtung.	Das Gebäude emittiert viele CO2-Emissionen, beispielsweise wegen einer rein fossilen Heizung (Öl oder Gas) oder einer ungenügenden Gebäudehülle.
F	Gebäude, die teilweise gedämmt sind.	Bauten mit einzelnen neuen Komponenten (Gebäudehülle, Gebäudetechnik, Beleuchtung etc.)	Das Gebäude emittiert zu viele CO <sub>2</sub> -Emissionen und weist erhebliches Potenzial auf für einen Umstieg auf erneuerbare Energien und eine Sanierung der Gebäudehülle.
G	Altbauten ohne oder mit mangelhafter nachträglicher Dämmung und grossem Sanierungspotenzial.	Altbauten mit veralteter Gebäudetechnik und ohne Einsatz erneuerbarer Energien, die ein grosses Verbesserungspotenzial aufweisen.	Das Gebäude wird fossil beheizt und emittiert sehr viele CO <sub>2</sub> - Emissionen. Der Einsatz von erneuerbaren Energien und Verbesserungen der Gebäudehülle sind unbedingt empfohlen.
ource:	GEAK association (own illustration)		>>> www.geak.c

### Glossary

### Scopes

The Greenhouse Gas Protocol defines the Scopes based on responsibility for the respective emissions. For real estate investors, the following categorisation applies (not exhaustive):

- **Scope 1**: Direct emissions from the combustion of: heating oil, natural gas, biogas, wood pellets, wood chips
- **Scope 2**: Indirect emissions from the consumption of: general electricity, auxiliary energy (e.g. electricity for heat pumps), district heating
- Scope 3: Upstream and downstream emissions from: construction activities, transport, purchased products property use (tenant electricity, mobility, waste, water consumption), deconstruction, disposal

>>> www.ghgprotocol.org

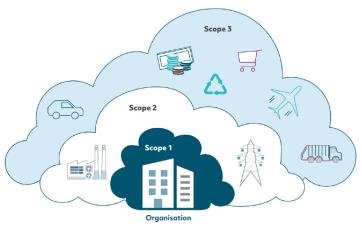
### VEK

'Vorbild Energie und Klima' (VEK) is a federal initiative in which providers of publicly relevant services and institutional investors contribute to the Energy Strategy 2050 and the Paris Agreement of 2015. The focus is on energy efficiency, renewable energy and – since recently – on climate-compatible financial flows.

Suva is part of the initiative both as a public service provider and as an institutional investor. Together with the other 16 participants, it reports annually on the progress in a joint report.

>>> www.vorbild-energie-klima.admin.ch

### Fig. 30: Illustration of Scopes







Source: Federal Administration (DETEC)

### **Legal Notice**

### Author

Suva Real Estate Department Myriam C. Spinnler

### Collaborators

Caroline Hunziker, Centre Manager D4 Business Village Luzern Martin Rey, Head of Technical Facility Management Suva

### Reference

Suva Sustainability Report 2023 - Direct Property Investments

### Recipients

D4 Business Village Luzern tenants Employees of the Real Estate Department Suva sustainability group

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