



# Network Partners Profile

RELIABILITY. FLEXIBILITY. SIMPLICITY. WE OFFER MORE THAN INSURANCE

## Ilmarinen – Finland

- Founded in 1961
- Major player in Finland for pension
- Has staff of approximately 562 employees, and 160 branches providing services to clients across the country (mainly through OP-Pohjola Group)
- Member of the Swiss Life Network since 1987

### Coverages & Products

#### Types of Employee Benefits

- ★ Old age pension
- ★ Disability pension (rider)
- ★ Survivors' pension (rider)
- ★ Rehabilitation (rider)
- ★ Part-time pension (rider)

#### Other Products & Services

- Wellbeing: prevention and back-to-work program in cooperation with third party

- ★ Coverage available and poolable
- Product available

### Reliability

- Finland's second largest pension insurer with a market share of 33.3%, and the largest insurer of self-employed persons, with market share, measured in premiums written, of about 30.8%
- Pension insurance expert in Finland with a very high rate of client satisfaction and the best client bonuses for customers

### Flexibility

- Expense charge for large employers reduced based on the total annual salary paid by the company
- Well-being at work services support clients' business
- Promote client company by offering business premises and funding
- Local dividend used for premium reduction

### Simplicity

- One dedicated English speaking point of contact
- Provide support to personnel administration in all matters related to pensions
- Provides earnings-related pension services suited to companies' needs
- Provides services aimed at improving employees' productivity and managing personnel costs