



Network Partners Profile

RELIABILITY. FLEXIBILITY. SIMPLICITY. WE OFFER MORE THAN INSURANCE

Danica Pension – Sweden

- Founded in 1999
- Danica Pension is a major player in Sweden for pension solutions
- Works with a small sales team and outsources a great part of consultancy work relating to its products to independent insurance and banking advisers. Alliances and white label solutions are the key ways of supporting customers
- Member of the Swiss Life Network since 2002

Coverages & Products

Types of Employee Benefits

- ★ Waiver of premiums (rider)
- ★ Survivors' pension (rider)
- ❖ Old age pension (main cover)
- ★ Disability pension (rider)
- ❖ Endowment
- ❖ Life insurance
- ❖ Additional employee benefits, éedical and AD&D, provided by external partners

Financial Products

- Company-specific portfolios
- Large range of financial products through portfolio bonds

- ★ Coverage available and poolable
- ❖ Coverage available but not poolable
- Product available

Reliability

- Wholly-owned subsidiary of Danica Pension Denmark and part of the Danske Bank Group
- First Swedish company to allow full transfer of accrued reserves without penalties
- Core competencies lie in unit-linked insurance business and portfolio bonds
- 5% market share in the Swedish life insurance market

Flexibility

- Offers wide range of employee benefit solutions and services
- Competitive corporate pension schemes (using unit-linked funds and portfolio bonds)
- Portfolio bond (product with extended investment possibilities), offered through Carnegie Bank, Mangold, Danske Bank, SIP Nordic, Coeli, Erik Penser, Garantum, Nordnet and AktieInvest, Strukturinvest, PEAK, MFEX, FAIR, Investentrum, Catella

Simplicity

- One dedicated English speaking point of contact for all local requests and inquiries
- Electronic administration system developed for large companies