



Mandatum Life Finland

Reliability. Flexibility. Simplicity. We offer more than insurance.

- Founded in 1874
- In 2013, premium income amounted to EUR 1,063 million, with 250,000 private clients and 25,000 corporate clients
- Solvency ratio (2013): 600%
- Operates in the Baltic States under the name Mandatum Life Insurance Baltic SE
- Distribution: 42 account managers operating through 15 local offices
- Member of the Swiss Life Network since 2011

RELIABILITY

- Member of Sampo plc, the Sampo Group's holding company, which owns and administers the insurance subsidiaries Mandatum Life and the If P&C Insurance Company
- Reliable, valued and well-known expert in the group pension business and market leader
- Market share of close to 65% in unit-linked group pension products
- Market share of corporate clients in 2013 was 40.7 %
- Innovation coupled with decades of experience in life insurance guarantee
Mandatum Life's ability to offer solutions that are not available anywhere else.

FLEXIBILITY

- Provides corporate institutional and private clients with a range of expertly designed supplementary life and pension insurance solutions as well as high standard wealth management services.
- Rewarding program consultancy with unique expertise. In addition also Personnel Fund consultation
- A to Z services: advice & support, tax optimization, employee training, benchmarking, outsource services for pension funds

SIMPLICITY

- One dedicated English speaking point of contact for all local requests and inquiries
- A sophisticated service model is available for the company and its employees alike. In particular, employee access to online services over the Internet using the personal banking codes of any bank is very much appreciated by clients.
- On-line platform: employee access to online services over the Internet

COVERAGE AND PRODUCTS

Types of Employee Benefits:

- * Group Life
- * Long-Term Disability (lump sum)
- ❖ Group pension
- ❖ Short-Term Disability (annuity)
- ❖ Accidental Death & Dismemberment
- ❖ Medical
- ❖ Endowment
- ❖ Administration services for company's Personnel Fund

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- * Coverage available and poolable
 - ❖ Coverage available

Contact