



Danica Pension

Sweden

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

- Founded in 1999
- Danica Pension is a major player in Sweden for pension solutions
- Total premium income 2013: SEK 7.5bn
- Solvency ratio (2013): 727%
- 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

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, Investerum, Catella

SIMPLICITY

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

COVERAGE AND 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, Medical and AD&D, provided by external partners

Financial Products:

- × Company-Specific Portfolios
- × Large range of financial products through Portfolio Bonds

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- ★ Coverage available and poolable
 - ❖ Coverage available
 - × Product available

Contact