





## **PFA Pension**

### Your Local Link to IGP in Denmark

#### Why partner with PFA Pension?

PFA is much more than a pension company. PFA exists to serve its customers, with the ambition to create sustainability today for a good life tomorrow. Corporate responsibility is integral to the company, aiming to create value for customers and contribute to a sustainable society.

PFA's ambition is to be Denmark's leading pension company by creating a framework for a good life for customers while being a commercially responsible company that develops its business and customer relations sustainably.

PFA provides pension and insurance solutions to over 1.3 million individuals and 6,900 corporate and organizational clients.

Five good reasons to choose PFA:

## 1. PFA shares profits with customers:

Founded in 1917 by labor market operators, PFA is an independent company created to ensure financial security for employees and their families. Unlike companies focused on owner profit, PFA returns the majority of value created to customers through PFA CustomerCapital, which is at the core of its business model.

## 2. Qualified recommendations for customers:

As a customer-owned company, PFA strives to provide tailored solutions to meet customer needs. Leveraging extensive knowledge and experience, PFA offers qualified recommendations through inperson consultations, telephone, and digital channels.

#### 3. Strong investment vehicles:

Managing approximately DKK 612 billion in customer funds (2023 Annual Report), PFA is Denmark's largest commercial pension company and one of Europe's largest. PFA's scale provides access to high-quality investment opportunities and keeps costs low, due to economies of scale and as profits are not directed to owners.

## 4. Boosting health and quality of life:

PFA's commitment to customers extends beyond financial aspects. With substantial experience and competencies in healthcare, PFA focuses on preventive measures and early intervention, such as proactive outreach to employees absent due to illness or at risk of long-term illness. This approach promotes faster recovery, benefiting individuals, companies, and society.

# 5. Sustainability for a good life tomorrow:

Corporate responsibility and sustainability are central to PFA's investments and products. PFA offers flexibility and freedom of choice in savings investments, work-life organization, and retirement planning. Beyond active employment, PFA cares about quality of life in retirement, providing health insurance and senior housing for its customers.

PFA's dedication to sustainability, customer value, and comprehensive care - from employment through retirement - positions it as a leader in the industry, committed to enhancing the lives of its customers today and tomorrow.

### **Facts & figures**

• IGP Network Partner since 1983

· Financial strength ratings: Not rated

### **Recent awards & recognitions**

- '2024 Finans Impact Award': Recognized for using artificial intelligence (AI) to enhance health initiatives and prevent longterm illnesses, including the development of a new AI tool that has reduced the risk of long-term illness for PFA customers by 70 percent.
- '2024 EPSI Rating Danmark': PFA tops the customer satisfaction survey among commercial pension companies for the second consecutive year. According to EPSI, this top ranking is primarily due to the excellent personal advice our customers receive when interacting with PFA.
- 'Berlingske Business Magazine Image Survey 2024': PFA ranked number 24 in a survey of more than 3,000 executives from Denmark's 140 highest-profile companies. PFA holds the strongest image in the Danish pensions industry and is now ranked number 2 among all financial companies.



#### More information

#### Martin Klinck Jakobsen

PFA Pension Sundkrogsgade 4 DK 2100 Copenhagen Denmark

**T** +45 39 175 635 **E** mkj@pfa.dk

W www.pfa.dk



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