

**PFA Pension:
Your Best Choice**

- **Ambition** – PFA’s ambition is to ensure people in Denmark the freedom to live their lives. This is done by working to make the pension savings grow, but also by offering insurance cover, saving plans for private customers and various products within health and housing, among other things. All of this is done in order to live up to PFA’s customer pledge: More for you.
- **Market Leading** – With approximately 1.3 million private customers, 5,450 corporate and organizational customers and a market share of 19.6% of gross payments, PFA is Denmark’s largest commercial pension company. According to IPE (Investment & Pensions Europe), the European publication for institutional investors, PFA is number ten on the list of the largest pension companies in Europe.
- **Investment Returns** – With close to DKK 600 billion under management, PFA is the largest customer-owned pension company in Denmark. The size allows PFA to manage the money of the customers in the best possible way. As a customer, the investments are handled by possibly the best investment team in the sector; planning the right strategy, conclude the best deals and keep the expenses at a minimum.
- **PFA shares the profit with the clients** – PFA is an independent company with a business model which makes it possible for PFA to create more value to the customers. PFA was founded by the labour market parties in 1917 in order to create mobility in the Danish labour market and to ensure the people in Denmark the freedom to live the life that they want. Due to the fact that PFA was not established for the benefit of its owner’s wealth, the greater part of the value created will be returned to the customers. This is the very core of PFA’s business model.
- **PFA Plus** - PFA recommends a complete solution. PFA Plus is a complete pension solution that offers both savings and insurance cover in one package. A flexible investment concept, PFA Plus ensures that your employees can save their money at market interest rates, and that risk is gradually reduced as retirement age approaches.
- **Customer Satisfaction** - To ensure they create the greatest possible value for our customers, PFA monitors customer satisfaction in our annual customer surveys to help us tailor their offerings to customer needs.
- **PFA gives the customers a qualified recommendation** – For many people, there is a great difference between how important pension is, and how interesting they find it. This makes the role of PFA particularly important. As the customer’s company, PFA takes responsibility for finding the solution that suits the customer best. This is done by consequently transforming the knowledge and experience into qualified recommendations for the clients.
- **Health and prevention activities** – PFA’s obligations for the clients reach beyond the financial aspect. Over the years, PFA has acquired solid experience and profound competences within the health area, and PFA make these available to the customers and the public debate. In the strategy for health at the workplace, PFA especially focus on preventive measures and early intervention.

**PFA Pension:
Facts & Figures**

- IGP Network Partner since: 1983
- IGP’s Share of the Group Portfolio: 7%
- Market Position: Market leader
- Market Share: 19.6%
- Solvency Ratio (end 2019): 247%

2019 Awards & Recognitions

- “Best Digital Pension Company of the Year”, awarded by *FinansWatch* and the opinion-research institute *Wilke*.
- Nordic award for investments I property awarded by *IPE*
- PFA ranked number 26 (2019) in an image survey conducted by *Berlingske Business Magazine*. The survey compiles the assessments of more than 2,600 executives from the 140 highest profile companies in Denmark. PFA had the strongest image in the financial sector in Denmark.



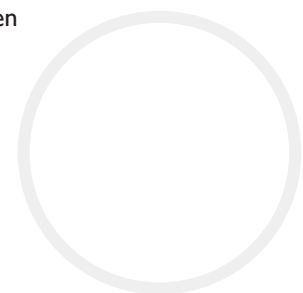
More Information

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Claims Processing & Claims Timeliness

Measurement of claims payment processing & timeliness	✓
Measurement of claims payment processing & timeliness per client	✓
Frequency of measurement reports	Monthly
Claims payment commitment	
- Death: 95% within 10 working days	✓
- Disability: 95% within 21 working days	✓
- Medical: 95% within 21 working days	✓

Claims Processing Accuracy

Measurement of claims payment accuracy	✓
Measurement of claims payment accuracy per client	✓
Frequency of measurement reports	Monthly
Accuracy commitment: 98% of claims	✓

Account Servicing: Responding to Inquiries

Measurement of responsiveness to telephone inquiries	✓
Measurement of responsiveness to written inquiries	✓
Measurement of responsiveness per client	-
Inquiry commitment:	
- 95% within 1 working day for telephone inquiries	✓
- 95% within 5 working days for written inquiries	✓

Policy Issuance per Individual

Measurement of timeliness of policy issuance	✓
Measurement of timeliness of policy issuance per client	✓
Frequency of measurement reports	Monthly
Policy issuance commitment: 95% within 20 working days	✓

Helplines and IT Capabilities

Employee help line to respond to employee inquiries for medical insurance	✓
Employee help line to respond to general inquiries	✓
Helpline availability 24/7	-
On-line Administration (real-time)	✓





The information in this document is subject to change. Please contact your IGP Account Manager or IGPinfo@jhancock.com for more details.

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