

Why Partner with PFA Pension?

PFA is much more than a pension company. PFA exists to serve its customers, and its ambition is to create sustainability today for a good life tomorrow. That is why corporate responsibility is part of the company's DNA. Beyond creating value for the customers, PFA wants to contribute to creating a sustainable society. Today, PFA provides pension and insurance solutions to more than 1.3 million customers and 6,000 corporate and organisational customers.

PFA's overall ambition is to be the leading pension company in Denmark. This will be achieved by creating the framework for a good life for the customers and by being a commercially responsible company that develops its business and customer relations while also exercising corporate responsibility.

Five good reasons to choose PFA:

1. PFA shares profits with the customers

PFA is an independent company that was founded in 1917 by the labor market operators to create mobility in the Danish labor market and to ensure financial security for employees and their families. PFA was not established for the benefit of its owners' wealth, so that the greater part of the value created is returned to customers through PFA CustomerCapital. This is the very core of PFA's business model.

2. The customers are offered qualified recommendations

As a customer-owned company, PFA's mission is to strive to provide its customers with solution options to meet their needs. PFA relies on its knowledge and experience to offer customers qualified recommendations. PFA offers pension consults either in-person, via telephone, and other digital channels.

3. PFA offers strong investment vehicles

With approximately DKK 580 billion in customer funds (2022 Annual Report), PFA is the largest commercial pension company in Denmark and among the largest in Europe. PFA's size gives access to -quality investment competences and attractive investment opportunities. Similarly, the costs can be kept low due to the economies of scale and the fact that PFA does not have owners for whom profits must be generated.

4. PFA is working to boost health and quality of life

PFA's obligations to its customers go beyond financial aspects. Over the years, PFA has gained experience and competencies in the healthcare area, which are made available to customers, and contribute to the public debate. In the strategy for health at the workplace, PFA focuses especially on preventive measures and early intervention using approaches such as proactively contacting employees who are absent from work due to illness or at risk of developing a long-term illness. This strategy results in faster recovery, benefiting the individual, the company and society as a whole.

5. Sustainability today for a good life tomorrow

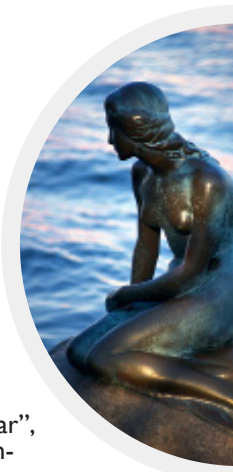
PFA always has corporate responsibility and sustainability in mind in both their investments and their products for employees and retirees. PFA offers customers flexibility and freedom of choice when it comes to savings investments, organizing working life as an employee as well as planning senior life as a retiree. It is not only when a customer is active in the labor market that PFA cares about the quality of life; PFA also cares about the quality of life when the employees retire. PFA therefore also offers health insurance and housing for seniors who are customers of PFA.

PFA Pension: Facts & Figures

- IGP Network Partner since: 1983
- Financial Strength Ratings: Not rated

Recent Awards & Recognitions

- 2022 Danish Digital Awards:
 - Winner "Best Digital Customer Experience"
- 2021:
 - "Best Bond Global LC Fund Over 3 years", awarded by Refinitiv Lipper Fund Awards
- 2020:
 - "Best Digital Pension Company of the Year", awarded by FinansWatch and the opinion-research institute Wilke.
 - PFA ranked number 35 (2020) 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 pensions industry in Denmark.



More Information

Mr. Martin Klinck Jakobsen

PFA Pension
Sundkrogsgade 4
DK 2100 Copenhagen
Denmark

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

W www.pfa.dk





The information in this document is subject to change without notice. Please contact your IGP Account Manager or IGPinfo@jhancock.com for more details.

The International Group Program (IGP) is a registered brand name under John Hancock. IGP operates in the State of New York under JH Signature Insurance Agency, Inc., a NY licensed broker.

IGP has provided the website address of our Network Partners for your convenience. John Hancock is not responsible for the content or accuracy of our Network Partners' web-site(s).

IGP Network Partners operating outside of the United States are not necessarily licensed in or authorized to conduct insurance business in any state in the United States including the State of New York. The policies and/or contracts issued by a Network Partner to contract holders outside of the United States have not been approved by the NY superintendent of Financial Services, are not protected by the NY State guaranty fund and are not subject to the laws of NY or the laws and/or protections of any other state where the Network Partner is not licensed to do business.