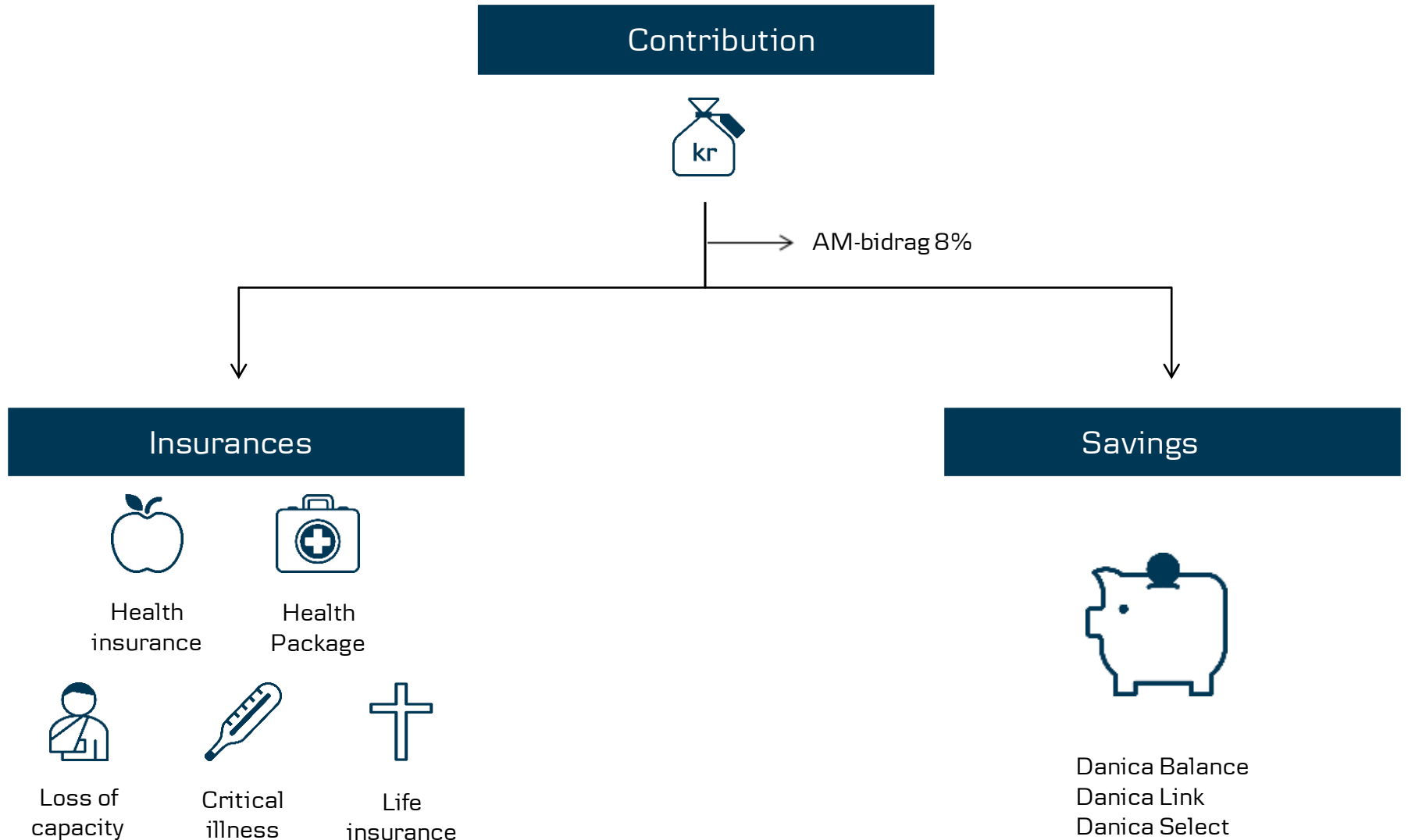


This is how we provide security for your employees

Mercury Engineering



Pension agreement



The future is what we make it. Now.

We help you and your employees stay on top of your pension schemes, to ensure that you have the right covers today, tomorrow and in the future.

”Nutjekket”

Means staying on top of your pension scheme and insurance covers, so you can be secure in the knowledge that you have the right covers.



We are committed to knowing what your needs are.



We reach out and contact you proactively.



We take a stand and give you clear recommendations.

”Nusund”

Means staying on top of your healthcare to improve productivity and help employees who are absent recover and return to work quickly.



We offer a holistic solution with a single point of contact.



We support you in improving wellbeing and helping employees absent due to illness recover and return to work.



We give clear recommendations for preventive tools and treatments.

Every year, we Danes experience about three million life-changing events prompting a need for a pension check



Change of job

836,000



Children moving out

75,000



New home

504,000



Unemployment

145,000



Approaching retirement

67,000



Change in salary

1,300,000



Having children

122,000



Getting married

65,000



Getting divorced

30,000

Danica Pension's healthcare offering covers everything from early prevention to intensive treatment and follow-up



Inspiration & Advice

Use our tools free of charge and get inspiration for a healthier lifestyle



Health experts online

Doctor, psychologist or dietician, on your time



Claims & Treatment

Report a claim and get a personal and customised course of treatment

- ✓ Stress Help
- ✓ Power Breaks
- ✓ Balance Your Screen Time
- ✓ Balance Your Screen Time at Night
- ✓ Healthy Performance
- ✓ Podcast 'Sunde Stemmer' (in Danish only)
- ✓ Digital Health Check

PREVENTIVE
HEALTHCARE SERVICES

- ✓ Online consultation with general practitioner
- ✓ Online consultation with psychologist
- ✓ Online consultation with dietician
- ✓ Second opinion

HEALTH PACKAGE

- ✓ Medical specialist - examination and treatment
- ✓ Psychiatrist & psychologist
- ✓ Physiotherapist, osteopath & chiropractor
- ✓ Clinical dietician
- ✓ Reflexologist & acupuncturist
- ✓ Advice on financial support

HEALTH INSURANCE,
LOSS OF EARNING CAPACITY

The Health Package provides quick online access to specialists and Second Opinion from specialists



Consult a doctor

Renewal of prescription
Medical advice
Specialist referral



Consult a psychologist

Stress
Worry
How to handle everyday life



Consult a dietician

Allergies
Weight loss
Optimisation of diet



Receive a Second Opinion

Assessment by some of the world's leading specialists



For you and your family
Your partner and your children aged 24 or under are also covered.

Employees who are ill often experience a complex course of treatment with many points of contact



Help is at hand before, during and after illness



Treatments by a physiotherapist, an osteopath, a chiropractor or a psychologist as necessary (within reason)



Up to twelve treatments by reflexologist and acupuncturist



Private hospital treatment, avoiding public hospital waiting lists - also outside Denmark



Emergency Psychological Hotline



Addiction treatment

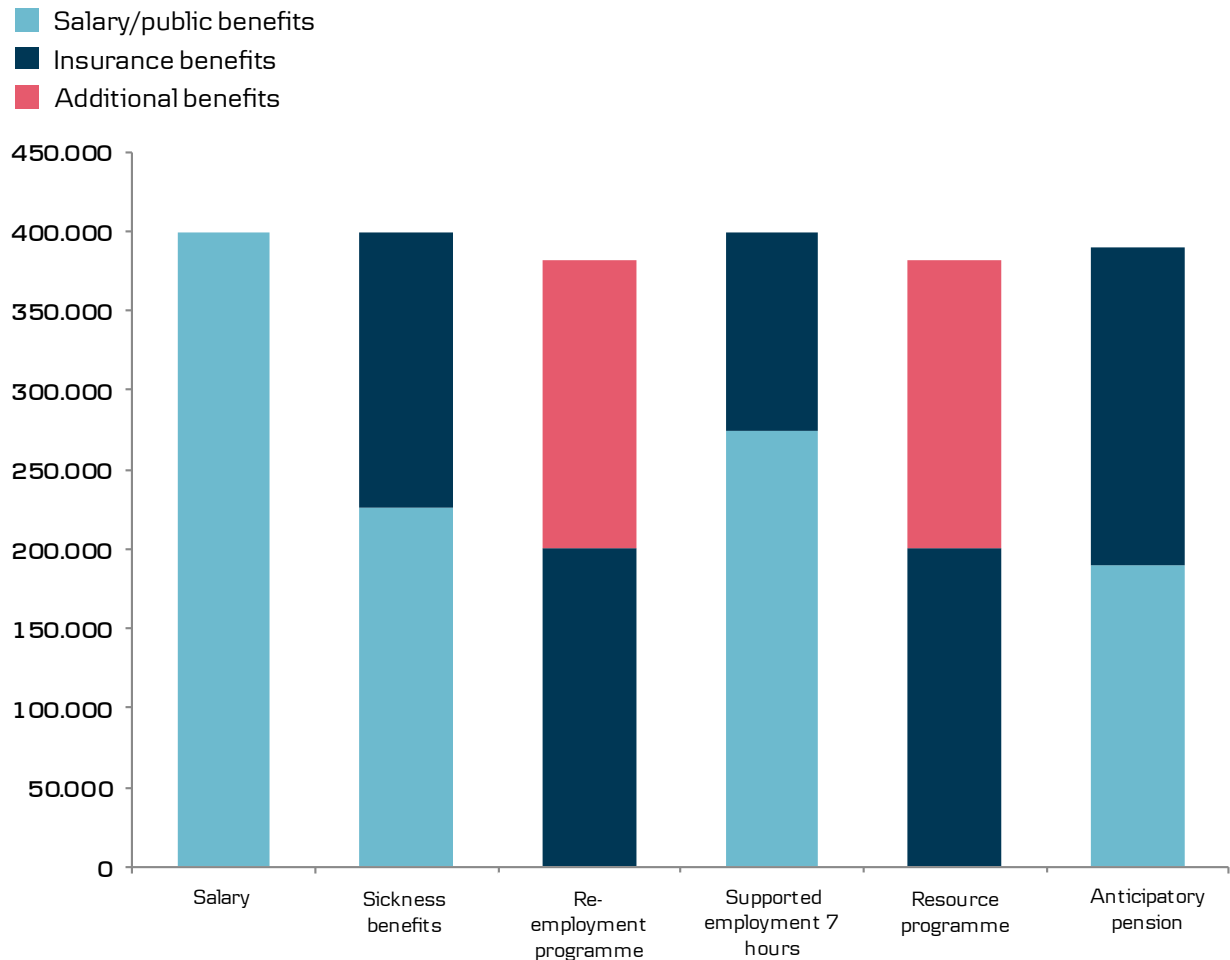
Additional optional covers:
Spouse/cohabitant
and children



Cover for loss of earning capacity provides financial security during the ENTIRE course of the illness

- Compensation for loss of salary in all situations.
- Includes additional benefits during re-employment and resource programmes, so there is no need to buy a high cover to ensure security in those two situations as well.
- The additional benefits, which may be up to **DKK 182.160** per year, is offered at no additional cost to all companies, regardless of size.
- No limitation is imposed as to how long additional and ordinary benefits may be paid out.

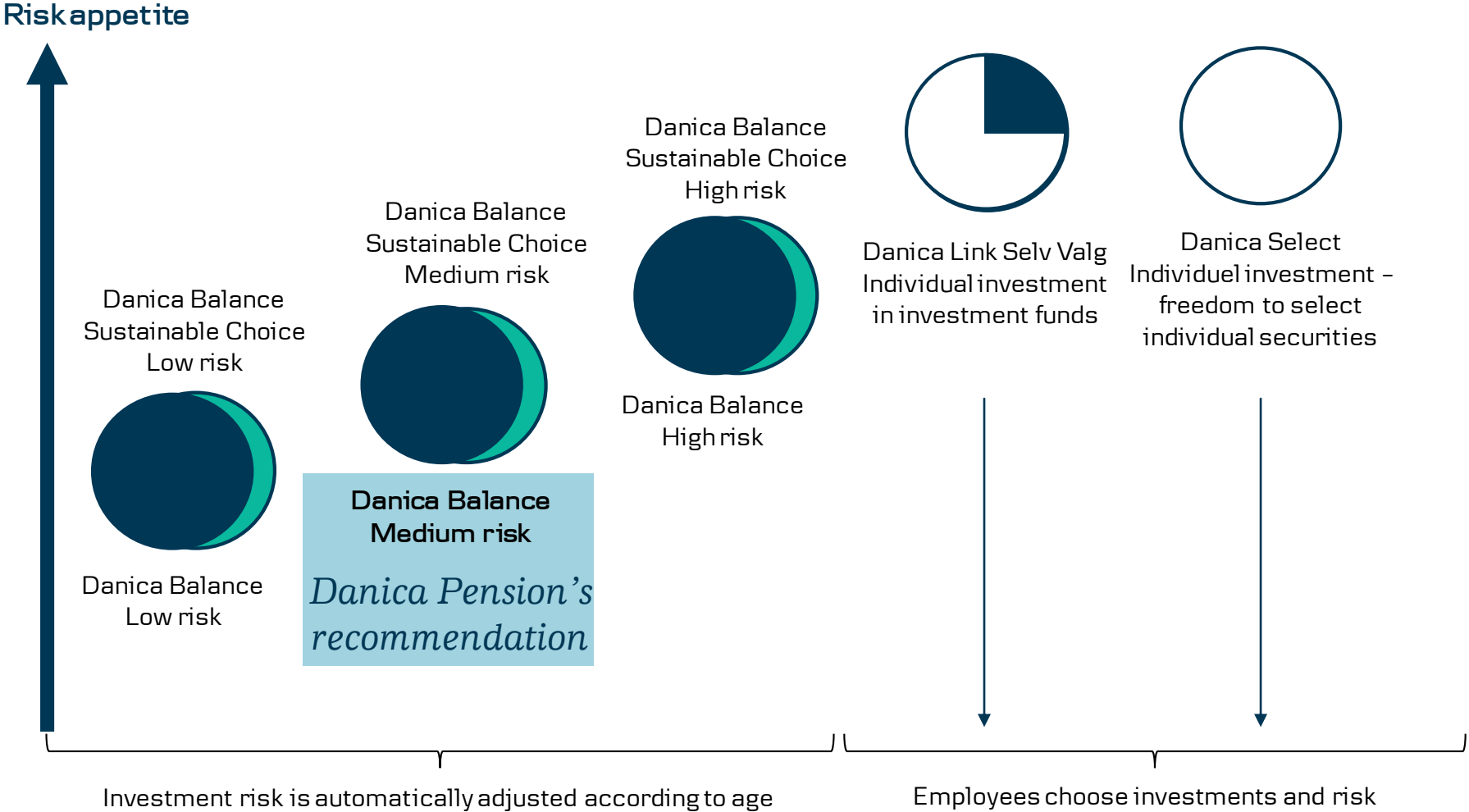
Example: Annual payout of DKK 400,000 before tax and after labour market contributions



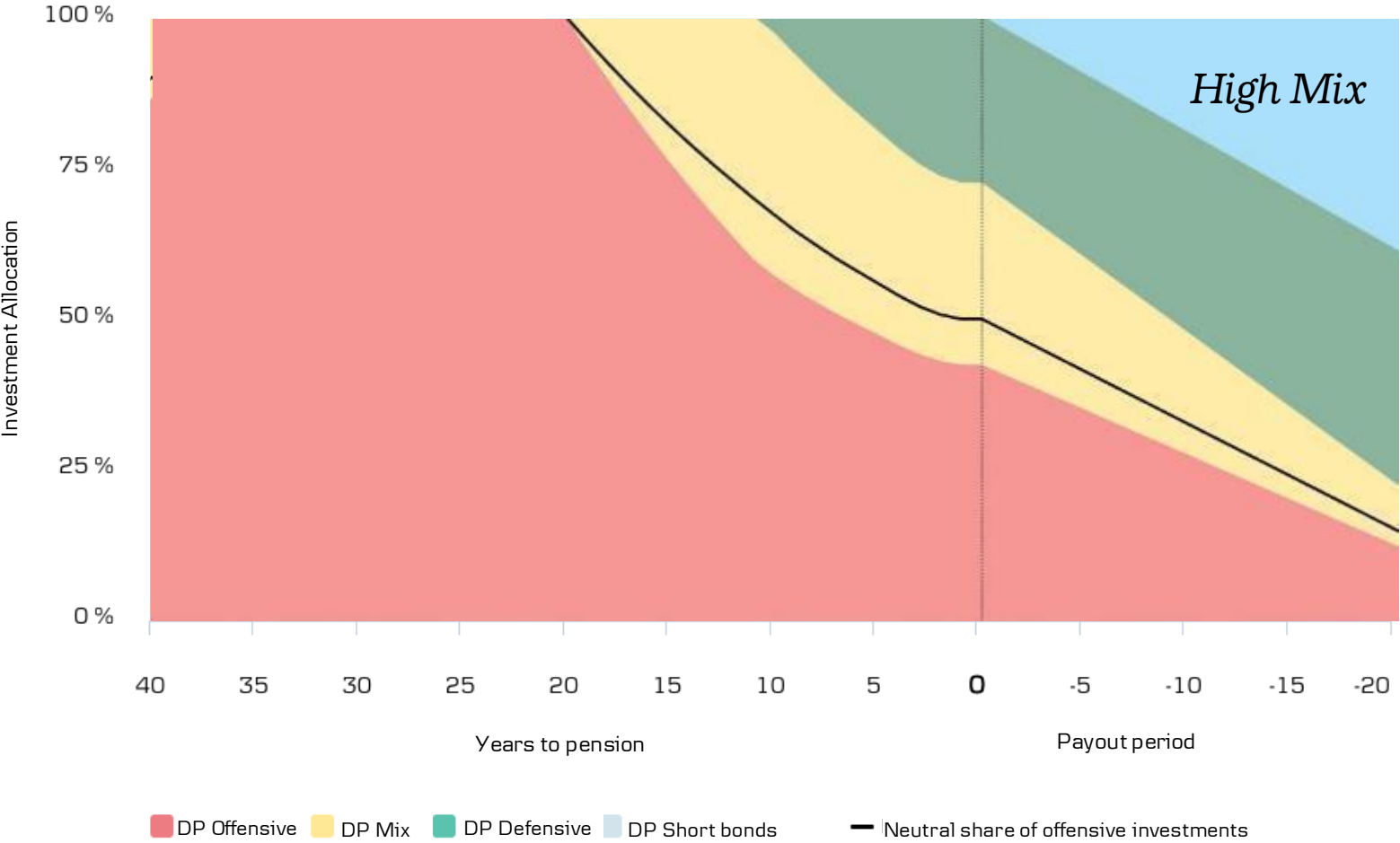
Assumptions: Single, no children. Annual income DKK 400,000, 50% cover for loss of earning capacity.

Your pension savings are in good hands

Employees choose the form of investment that best fits their individual preferences



Danica Balance ensures your employees an automatic balance between return potential and risk



Danica Balance vs Danica Balance Sustainable Choice








| Danica Balance | Characteristics | Danica Balance Sustainable Choice |
|----------------|-----------------------------------------------------------------------------------------------|-----------------------------------|
| ● | ESG integration | ○ |
| ● | Active ownership | ○ |
| ● | Green transition | ○ |
| | Focus on UN sustainable development goals | ○ |
| | Themed investments in, for example, healthcare, climate, water and plastics, circular economy | ○ |
| | Companies in the share index support the Paris Agreement | ○ |
| | Green, social and sustainability bonds | ○ |
| | Restrictions | |
| × | Tobacco | × |
| × | Norms | × |
| × | Oil sand | × |
| × | Thermal coal | × |
| × | Controversial weapons | × |
| | Alcohol | × |
| | Gambling | × |
| | Pornography | × |
| | Military equipment | × |
| | Fossil fuels | × |

Fossil fuels, tobacco, gambling, alcohol and military equipment: No more than 5% of revenue
 Pornography: No more than 1% of revenue, Controversial weapons: 0% of revenue












Your New Pensions Scheme

| | | Basic cover | Your choices |
|-------------------------------------------------------------------------------------|---------------------------------|-------------------------------------------------|--------------------------------------------------------|
|  | Pensioncontribution | 5 % from your employer 5 % from the employee | You can increase your pensioncontribution as you like. |
|  | Loss of earning capacity | 40% of your salary | 40-80% of your salary |
|  | Waiver of contribution | Continuering payment to your pensions scheme | Continuering payment to your pensions scheme |
|  | Critical illness | 166.400 kr. | 301.000 kr. og 543.000 kr. |
|  | Life insurance | 100% of your salary | 100-800% of your salary |
|  | Health Insurance | Extended cover | Spoises/cohabitant/kid |
|  | Health Package | Advisory services | |




Your new pension scheme

Salary: 400.000 DKK

| | | Basis cover | Your optional covers | Prices pr. year |
|-------------------------------------------------------------------------------------|---------------------------------|--------------------------------|----------------------------------------|----------------------|
|  | Pension contribution | Employer: 5 % Employee: 5 % | You can increase your own contribution | |
|  | Loss of earning capacity | 40% of your salary | 40-80% of your salary | 2.390,4 DKK pr. Year |
|  | Waiver of contribution | Continued savings | Continued savings | 446,49 DKK pr. Year |
|  | Critical illness | 166.400 kr. | 301.000 kr., 543.000 kr. | 1061,59 DKK pr. Year |
|  | Life insurance | 100% of your salary | 100-800% of your salary | 400 DKK pr. Year |
|  | Health Insurance | Extended cover | Spouse/cohabitant/children | 1970,14 DKK pr. Year |
|  | Health package | Advisory services | | 480 kr. DKK pr. Year |

Your new pension scheme

Salary: 500.000 DKK

| | | Basis cover | Your optional covers | Prices pr. year |
|-------------------------------------------------------------------------------------|---------------------------------|--------------------------------|----------------------------------------|----------------------|
|  | Pension contribution | Employer: 5 % Employee: 5 % | You can increase your own contribution | |
|  | Loss of earning capacity | 40% of your salary | 40-80% of your salary | 2.988 DKK pr. Year |
|  | Waiver of contribution | Continued savings | Continued savings | 570,96 DKK pr. Year |
|  | Critical illness | 166.400 kr. | 301.000 kr., 543.000 kr. | 1061,59 DKK pr. Year |
|  | Life insurance | 100% of your salary | 100-800% of your salary | 500 DKK pr. Year |
|  | Health Insurance | Extended cover | Spouse/cohabitant/children | 1970,14 DKK pr. Year |
|  | Health package | Advisory services | | 480 kr. DKK pr. Year |

Difference between deductible and non-deductible pension plan

Non-deductible pension plan (Section 53 A)

Deductible pension plan

Payment

No tax-deductibility: The full payment will be subject to income tax.

- Full tax deductibility and access to exceptional deduction: Pension contributions are not included in taxable income.

Return

- Return is included as capital income in the annual tax assessment notice from the Danish Tax Agency.
- A capital income tax of up to 42 % will be settled.
- The tax will be paid on personal income.

- Return is subject to a pension yield tax of 15.3 %.
- The tax is settled by the pension company and is paid on return.

Payout and tax

- Can be paid out as a lump sum. The payout is tax-free.

- Will be paid out regularly as instalment/life pension.
- The payout will be subject to tax at the time of payout.

Surrender before attained retirement age

- Requires the employer's permission.
- No taxation.

- Requires the employer's permission.
- Subject to a 60 % flat-rate tax.

Example of the effect of tax deductibility:

Salary after labour market contribution: DKK 100

Employer's contribution: DKK 10

Employee's contribution: DKK 5

Paid salary before tax: DKK 95

- Tax base of salary with a Section 53 A plan:
 $100 + 10 = \text{DKK } 110$

- Tax base of salary with tax-deductible pension:
 $100 - 5 = \text{DKK } 95$