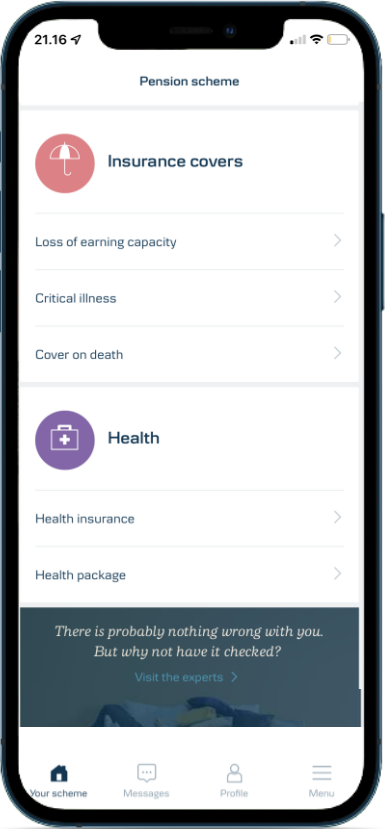
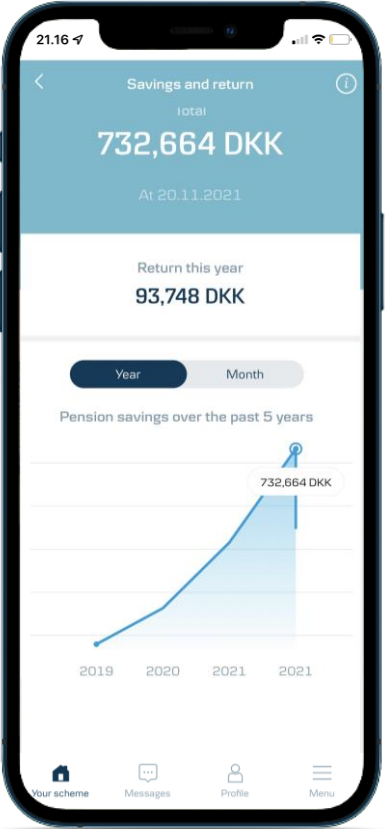


*Keep track of your pension 24/7 and get help – whenever and wherever you like
Your pension and healthcare schemes are just one click away*

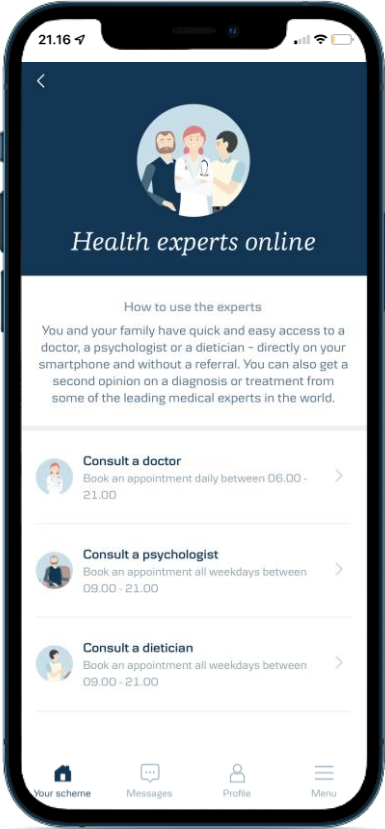
Overview and easy access



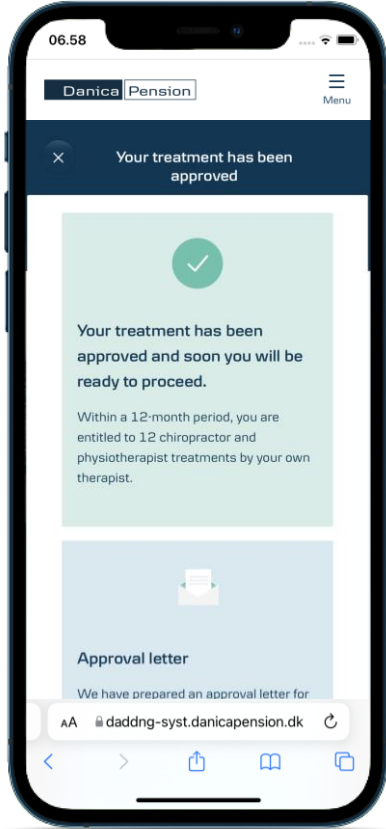
Investment and savings profile



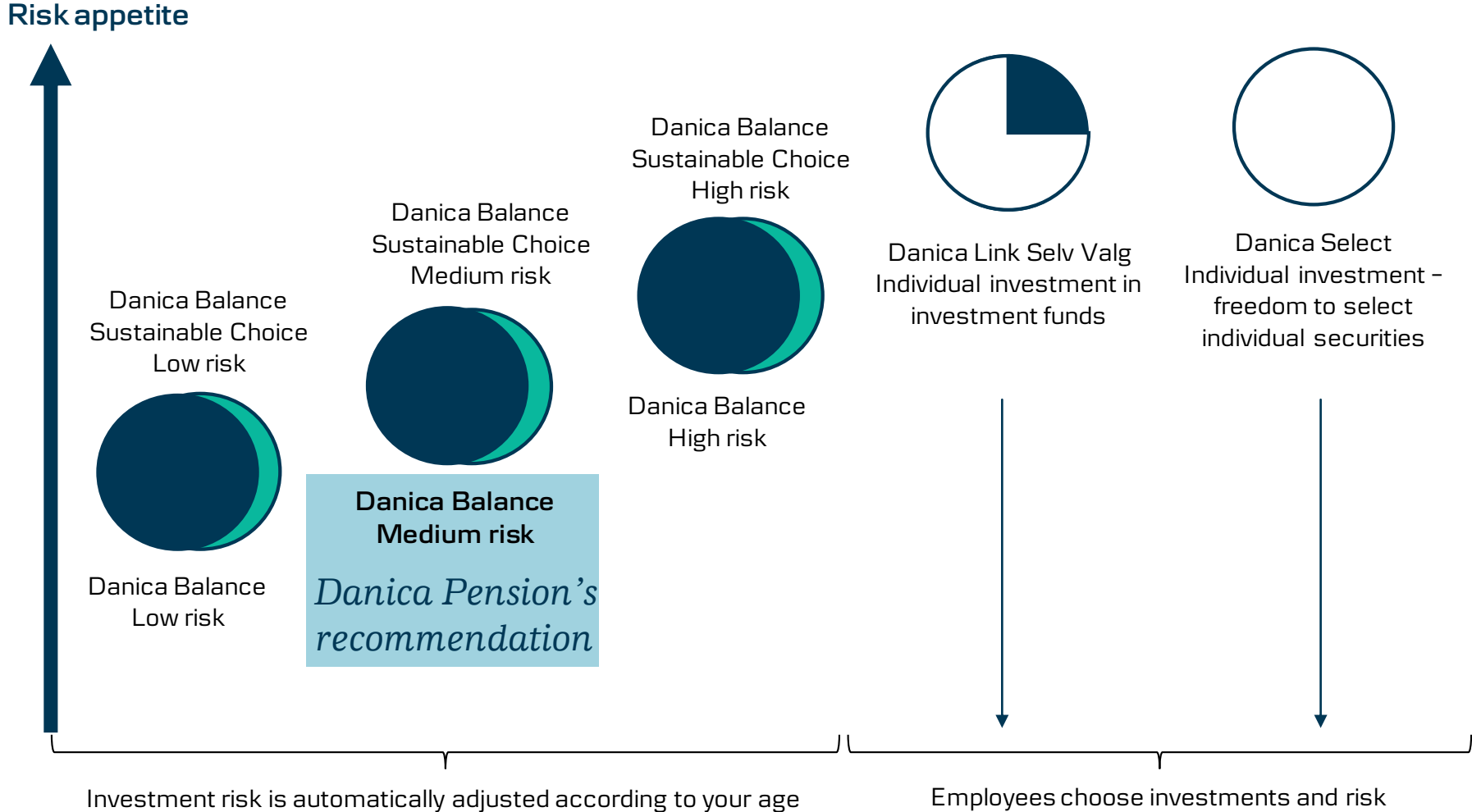
Online Health package



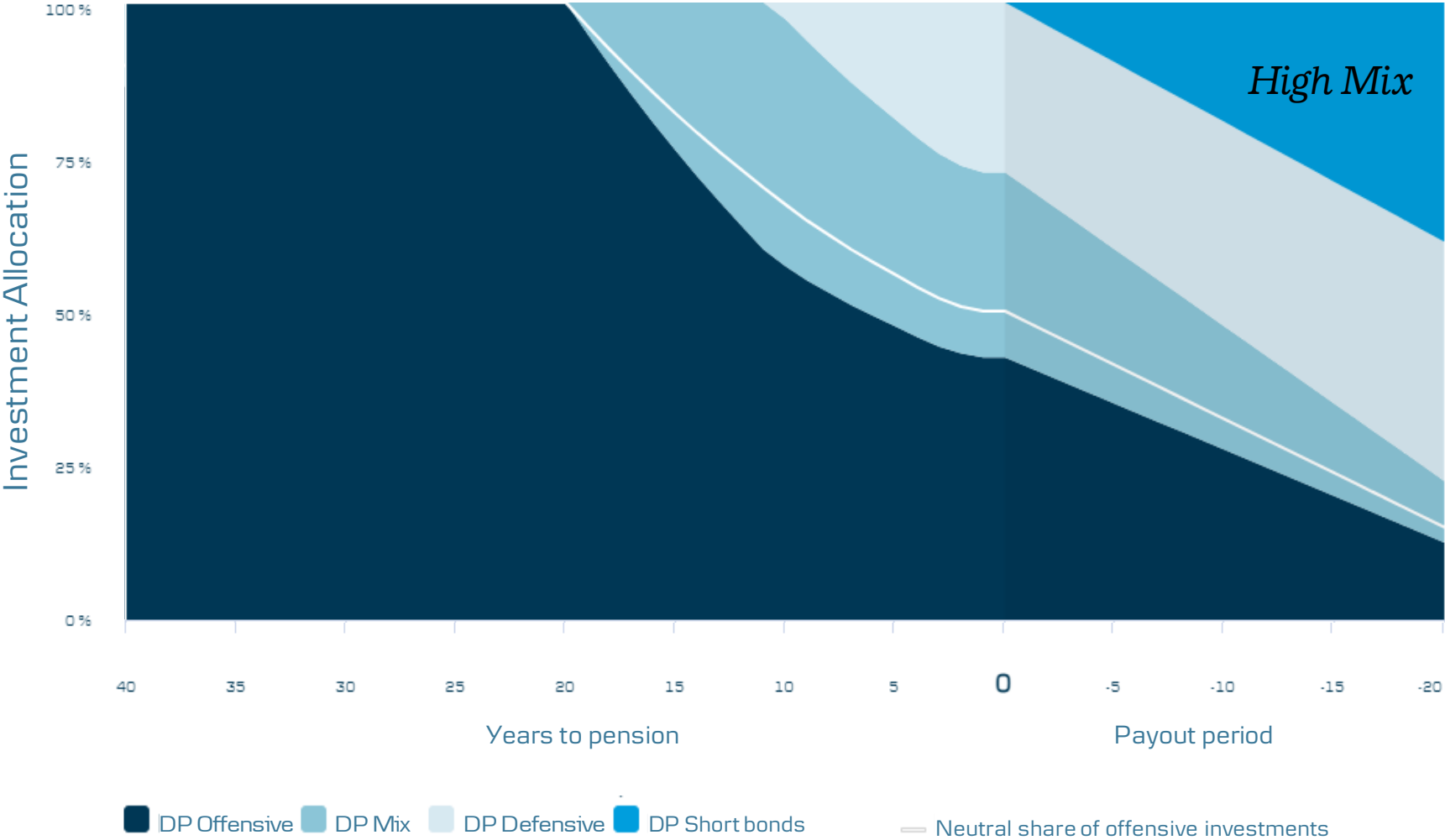
Digital and quick review



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

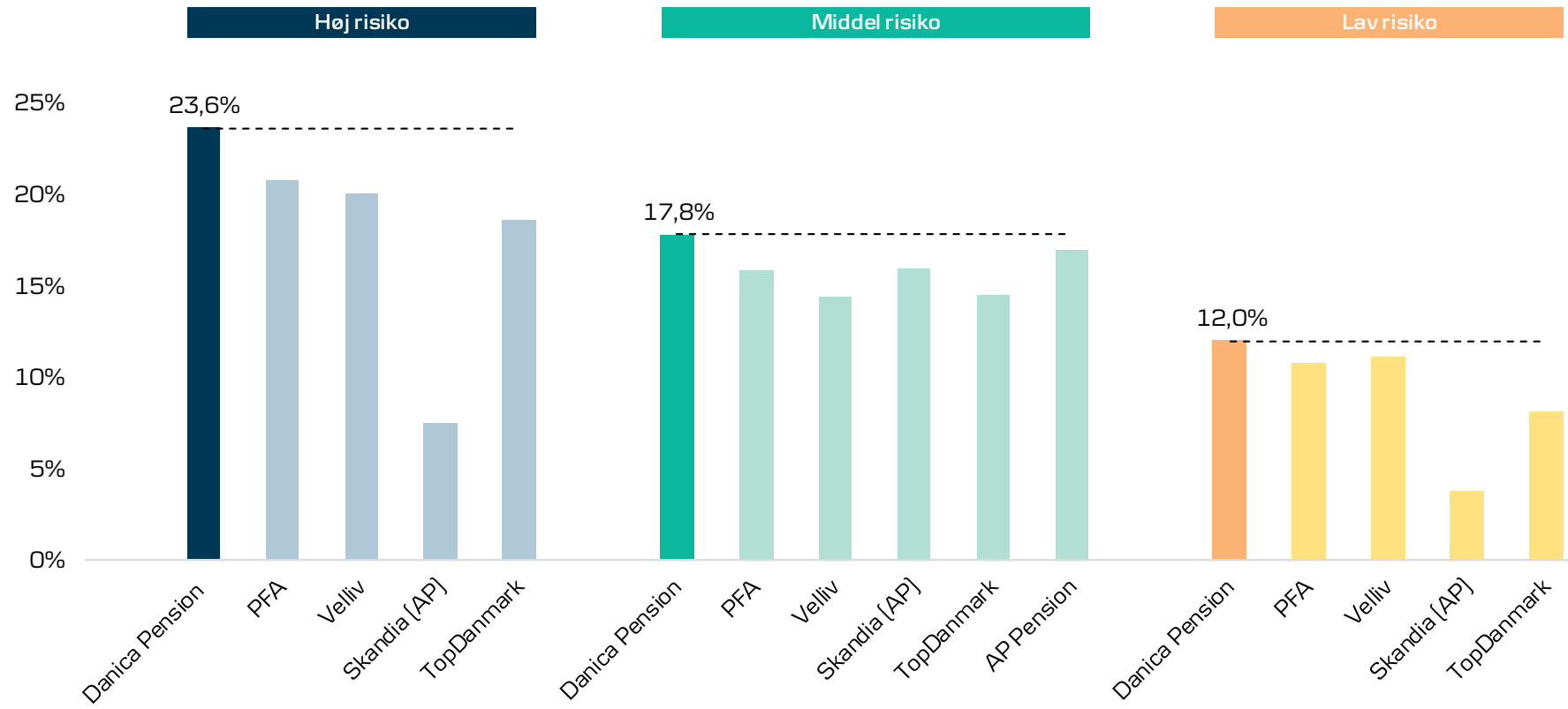
Danica Balance	Characteristics	Danica Balance Sustainable Choice
•	ESG integration	•
•	Active ownership	•
•	Green transition	•
	Focus on UN sustainable development goals	•
	Themed investments in, for example, healthcare, climate, water and plastics, circular economy	•
	Companies in the share index support 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



20 years to retirement

Return 2021



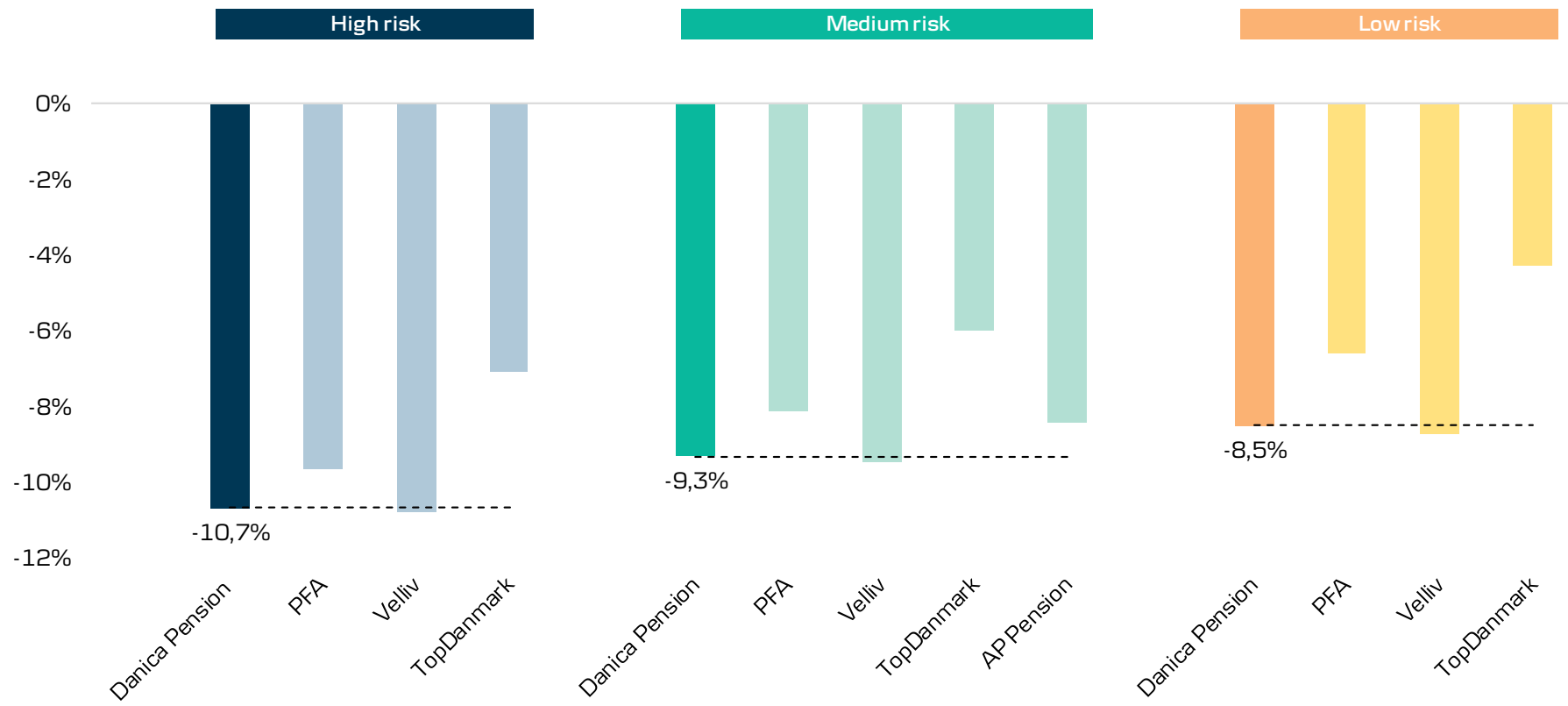
Note: Danica Pensionsforsikring is the earlier SEB Pension. During the spring of 2019, Danica Pensionsforsikring's portfolio was transferred to Danica Pension. As from May 2019, the return will therefore be Danica Pension's return.

Note: Investment costs have been deducted from the stated returns.

Source: Morningstar®

20 years to retirement

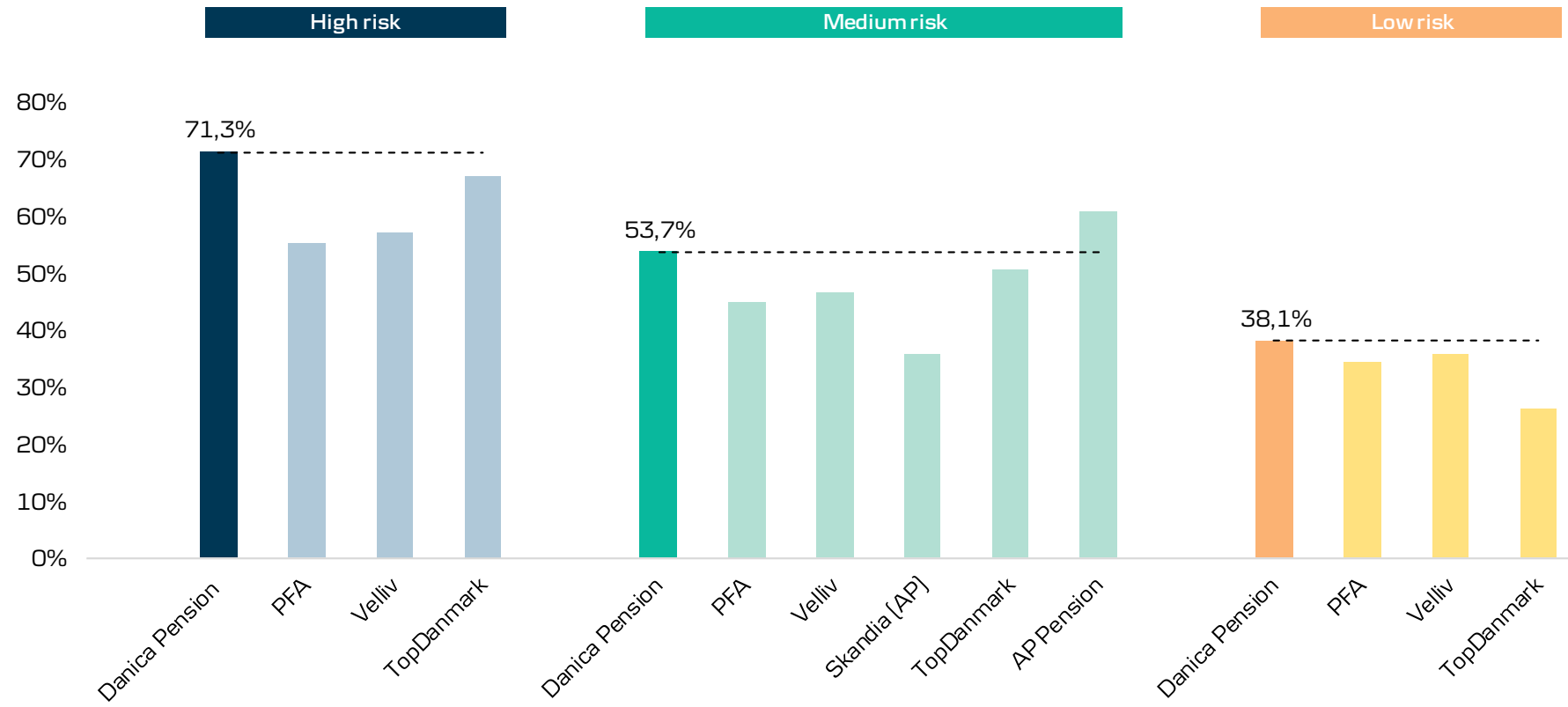
Return, January-May 2022



Note: Investment costs have been deducted from the stated returns.
Source: Morningstar®

20 years to retirement

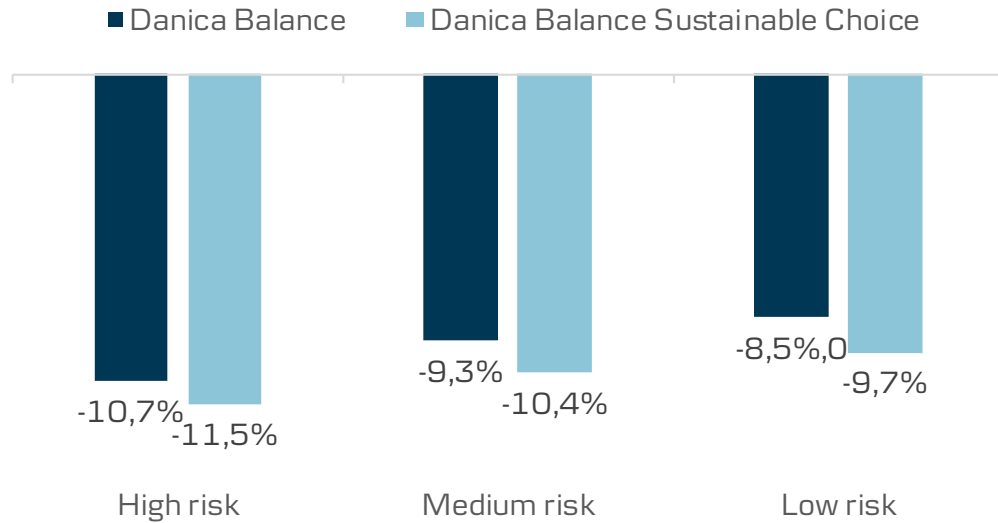
Return, January 2016-May 2022



Note: Investment costs have been deducted from the stated returns.
Source: Morningstar®

Returns in Danica Balance and Danica Balance Sustainable Choice

January - May 2022



January 2021 - May 2022

