

Mandatum Life Group

Mandatum Life operates in Finland and in the Baltic countries and offers savings and pension policies with life risk features as well as policies covering mortality, morbidity and disability risks.

Mandatum Life is a leading pension provider in corporate segment which is the cornerstone in Mandatum Life's customer strategy. Management and personnel of these corporate customers comprise major highly net worth individual and retail customer potential for other focus business areas e.g. wealth management and unit-linked business and life and health risk business. During last few

years Mandatum Life has extended its business area outside the life insurance licence e.g. to mutual fund and consulting business, but these areas are still small from performance and risk management point of view.

Existing with profit liabilities and assets backing these liabilities are still the most critical areas from risk management point of view. Mandatum Life's strategy is to maintain a sufficiently strong solvency position, which makes it possible to seek a higher long-term investment return than average guarantees.