

ILMARINEN

**Well prepared for
tomorrow.**

Ilmarinen's year
2025



Return on investments was 8.1 per cent, solvency was continued to strengthen, and cost-effectiveness is at a good level

- The return on Ilmarinen's investment portfolio was 8.1 (8.6) per cent, or EUR 5.1 billion. The market value of investments grew to EUR 67.5 (63.3) billion. The long-term average return on investments was 5.9 per cent as of 1997. This corresponds to a real return of 4.0 per cent.
- The total result was EUR 1,766 (1,804) million.
- Premiums written increased by 3 per cent to EUR 7,160 (6,956) million. Pensions paid increased by 4 per cent to EUR 7,950 (7,636) million.
- Net customer acquisition was EUR 107 (179) million and rolling customer retention for the previous 12 months was 95.8 (96.7) per cent.
- Operating expenses financed using loading income were EUR 92 (92) million, amounting to 0.32 (0.33) per cent of the Employees Pensions Act payroll and YEL income of the insured.
- The solvency capital was EUR 15.5 (13.9) billion, and the solvency ratio was 129.2 (127.5) per cent.
- Prospects: Ilmarinen's premiums written are expected to increase at a slightly slower rate than the increase in payrolls, as the TyEL contribution percentage will decrease for 2026. The decrease in the contribution percentage is due to the fact that repayment of the temporary reduction of employers' social security contributions granted during the COVID-19 pandemic ended in 2025.



2025 Key figures

Premiums written

7.16 (6.96)
EUR billion



Operating expenses
financed using
loading income

92 (92)
EUR billion



Return on
investments

8.1 (8.6)
%



Solvency ratio

129.2 (127.5)
%



7.95 (7.64)
EUR billion

0.32 (0.33)
%

67.5 (63.3)
EUR billion

15.5 (13.9)
EUR billion

Pensions paid

Operating expenses
financed using
loading income, %
of payroll^{*)}

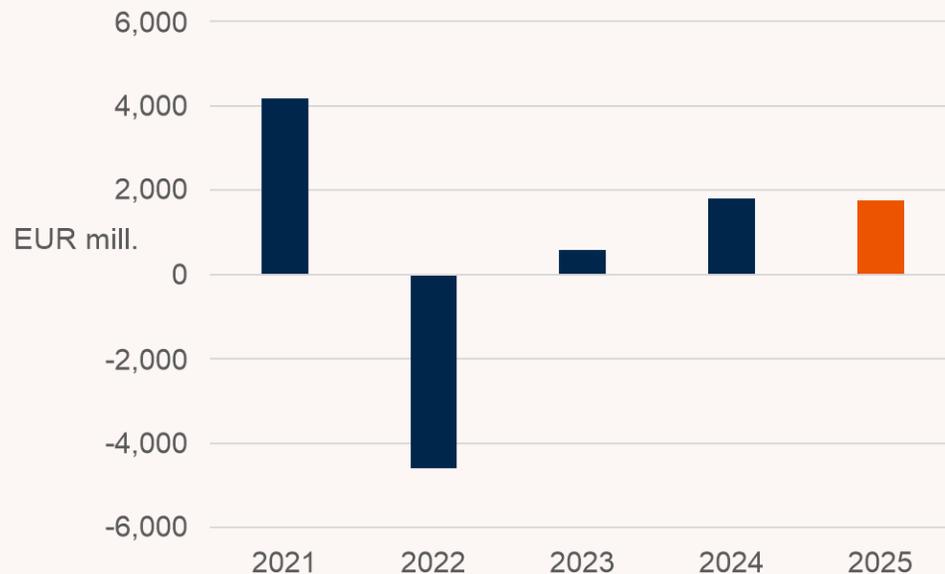
Investment assets

Solvency capital

^{*)} Payroll is the sum of TyEL payroll and YEL income

Ilmarinen's total result was EUR 1,766 million

Total result, EUR billion



Sources of profit, EUR billion

Result analysis, EUR mill.	2025	2024	2023	2022	2021
Underwriting result	-39	6	38	132	44
Return on investments at fair value	1,807	1,797	527	-4,801	4,104
+ Net return on investments at fair value	5,107	5,044	3,272	-4,009	8,086
- Return requirement on technical provisions	-3,300	-3,247	-2,744	-792	-3,982
Loading profit	-6	-1	11	58	42
Other profit	4	3	3	18	-11
Total result	1,766	1,804	579	-4,592	4,179



Operating environment

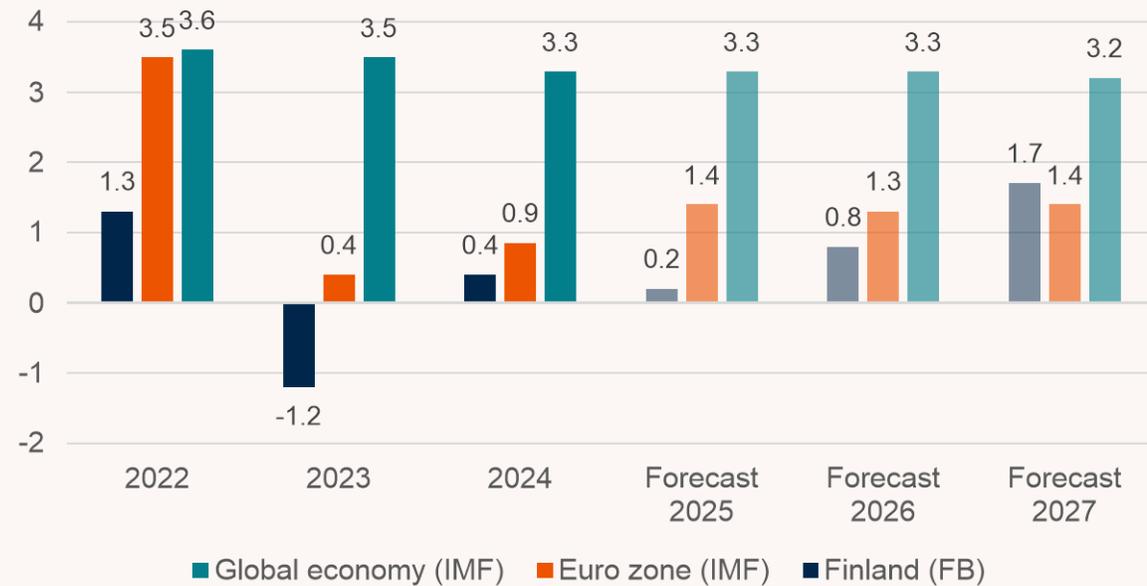
Good returns on capital markets despite uncertainty

- Uncertainties related to trade and power politics declined since the spring through the conclusion of trade agreements, for instance.
- The growth of the global economy has held up better against uncertainties than expected. The growth was 3.3 per cent in 2025.
- In the eurozone, inflation has recovered to the level of 2 per cent, which is in line with the ECB's price stability target. In the United States, inflation has slowed down significantly more slowly.
- Finland's economic growth was still weak, and faster growth is forecast from 2026 onwards. According to the Bank of Finland's forecast, the economy grew by 0.2 per cent in 2025 and will grow by 0.8 per cent in 2026.
- Excellent development was seen on the equity market during the year. European equities yielded approximately 20 per cent and Finnish equities 35 per cent. In the United States, share prices increased by 18 per cent in the local currency.
- The dollar weakened by 12 per cent at the beginning of the year, but this development stopped in the summer. The US stock market yielded 4 per cent in euros.
- The greater investment expectations increased long-term rates in Europe. Conversely, long-term rates declined in the United States.



The growth forecast for the global economy was 3.3 per cent after slow growth.

GDP development, %



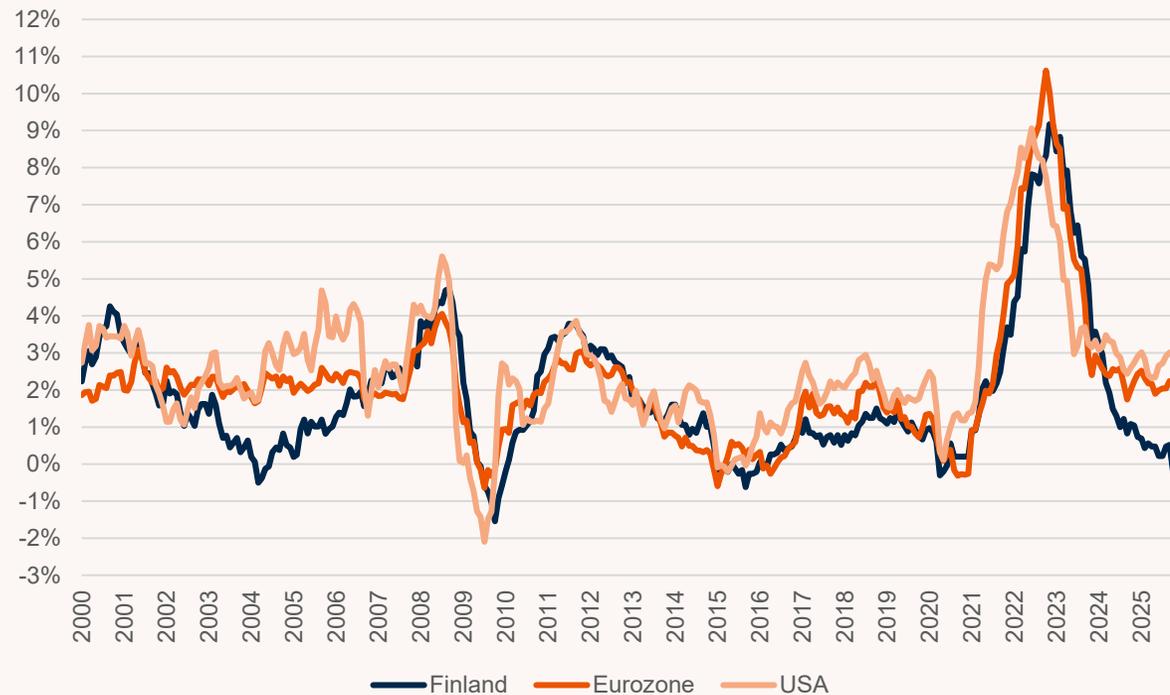
Development of Finland's employment and unemployment rates, %



Sources: Bank of Finland 12/2025, IMF 1/2026, VM 12/2025

Inflation has fallen to the ECB's target level in Europe, still above the target in the United States

Year-on-year change in consumer prices



- At the end of the year, inflation in the euro area slowed down to 2.1 per cent and in Finland to 1.5 per cent. In December, inflation was 2.7 per cent in the United States.
- In the eurozone, inflation has recovered to the level of 2 per cent, which is in line with the European Central Bank's (ECB) price stability target.
- In the United States, inflation has neared the central bank's target level more slowly than expected. Increased tariffs and general economic uncertainty have slowed down the recovery of inflation and increased uncertainty about the outlook for inflation.

Stock markets recovered strongly from the decline at the beginning of April

- The return on equity investments in the USA was 18 per cent and in Europe 20 per cent.
- In Finland, the return on equity investments was 35 per cent.

Equity market performance



Stock valuation level (P/E based on 12-month forecasts)



The greater investment expectations increased long-term rates in Europe

The risk premiums for instruments with credit risks at a low level

Development of interest rates, %pt

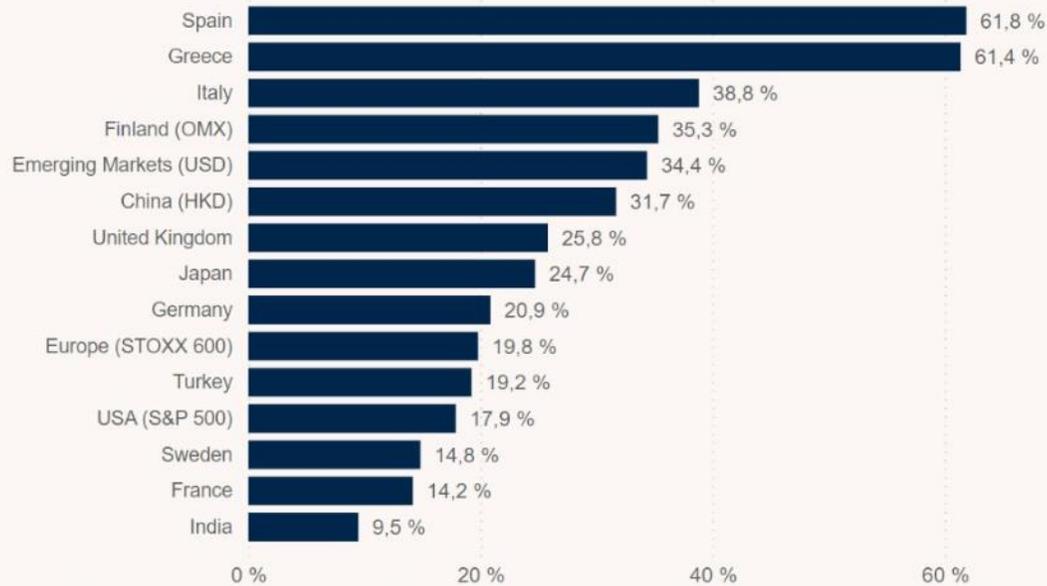


Development of credit risk premiums, basis point

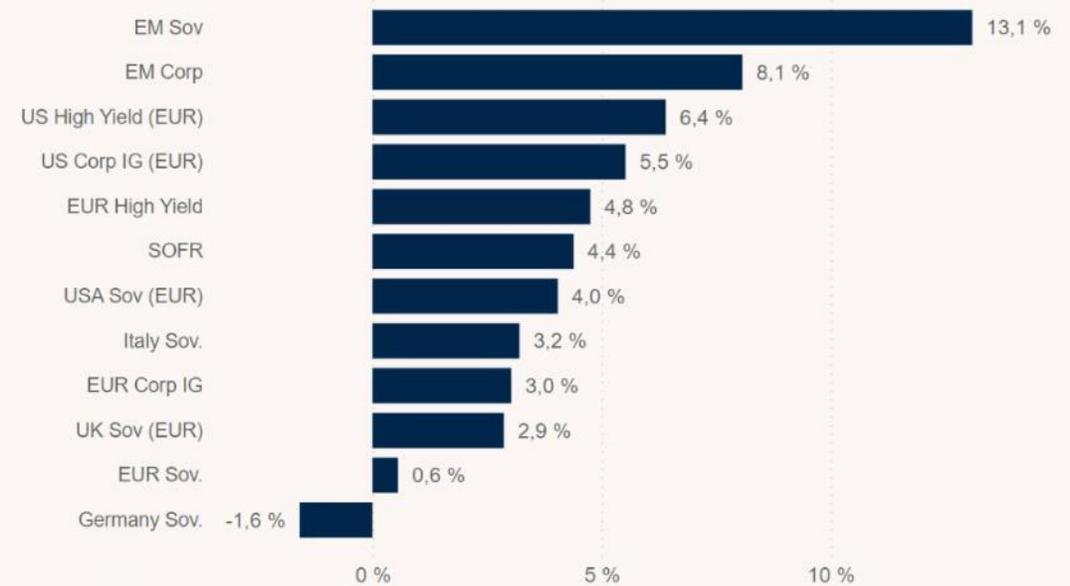


Asset class incomes from 1 January to 31 December 2025

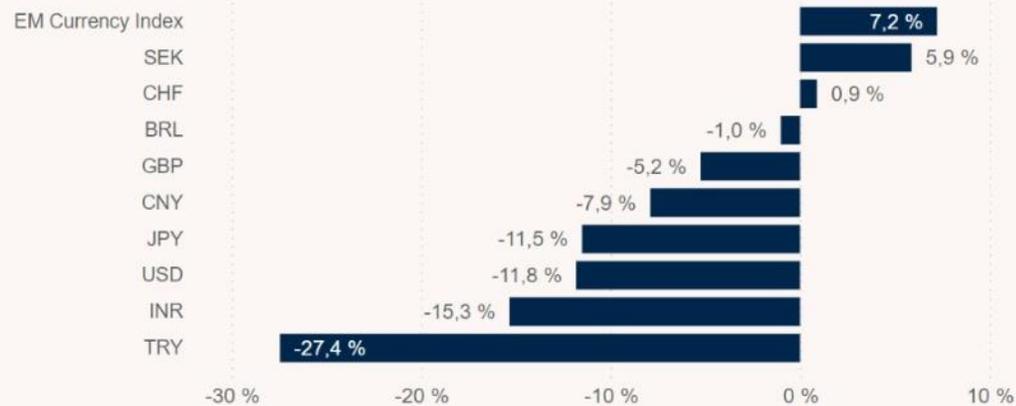
Equity market 2025 YTD %, total return in local currency



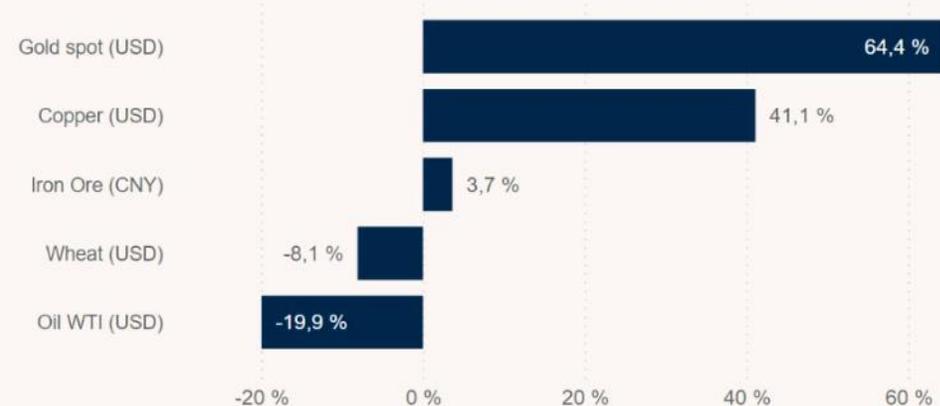
Fixed income 2025 YTD %



Currency against the euro 2025 YTD %



Commodities 2025 YTD %

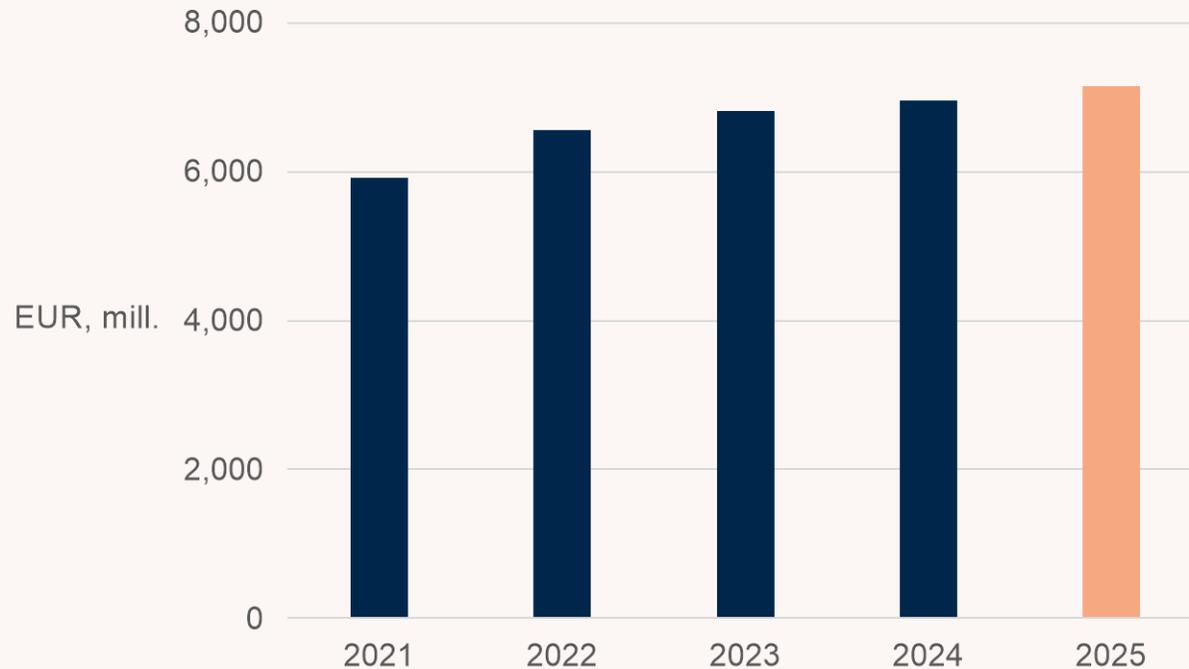




Pension security for you

Insurance and pensions

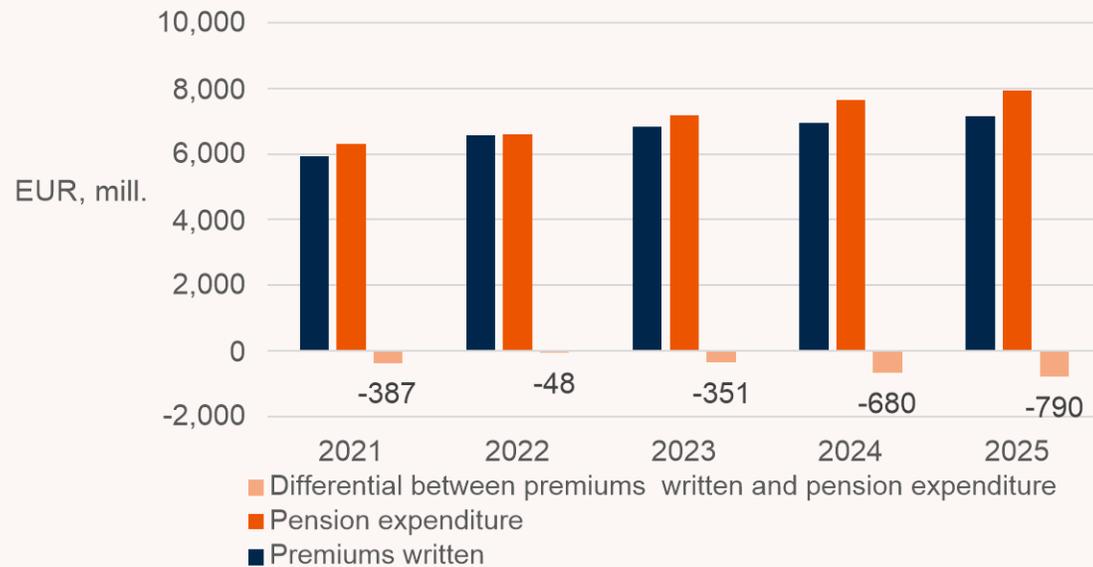
Premiums written rose by 3 per cent to EUR 7.2 billion.



The insurance premium income was increased by a 2.6 per cent increase in the Employee Pensions Act payroll and a slight rise in TyEL contribution.

Premiums written rose by 3 per cent to EUR 7.2 billion and pensions paid increased by 4 per cent to EUR 8.0 billion

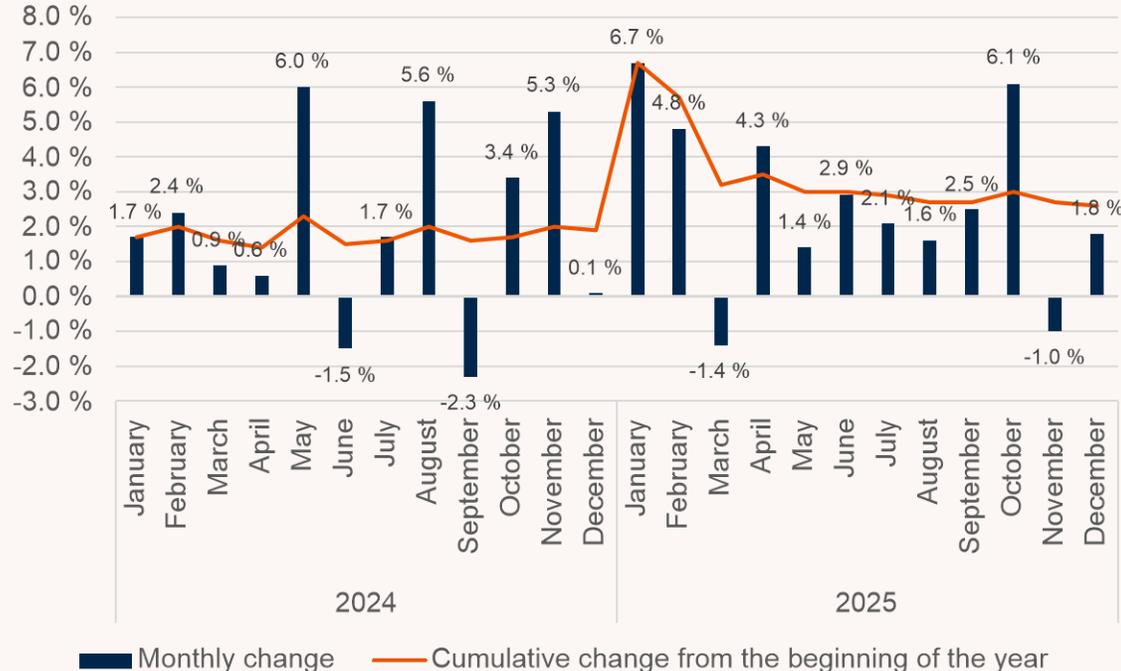
Premiums written and pensions paid, 2021 – 31 December 2025



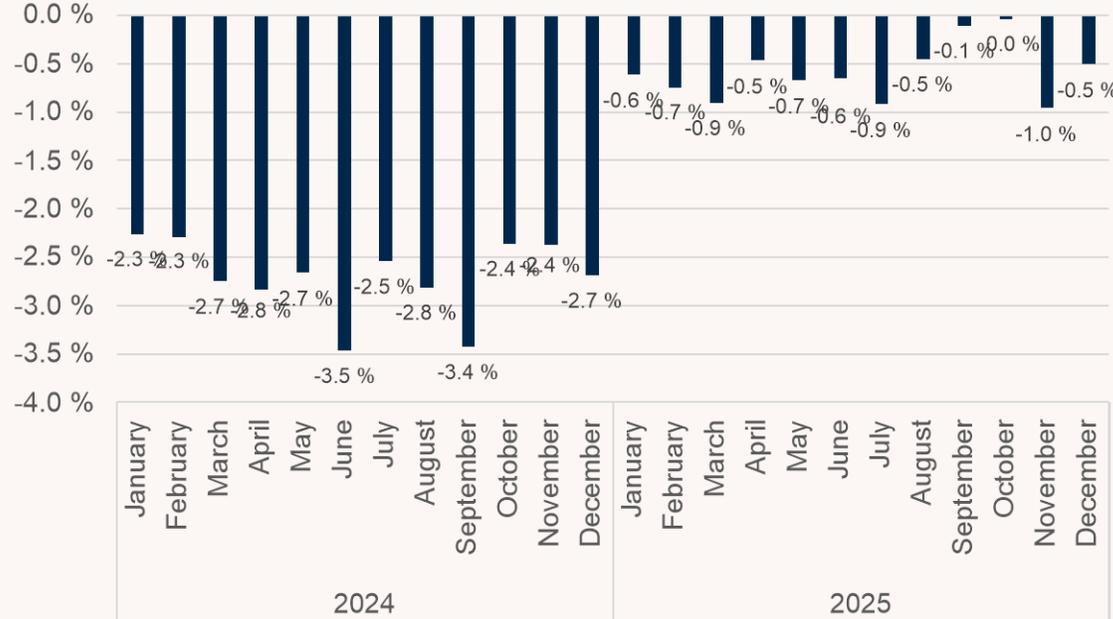
EUR mill.	2025	2024	2023	2022	2021
TyEL	6,740	6,533	6,418	6,164	5,534
YEL	420	423	404	394	388
Premiums written	7,160	6,956	6,822	6,558	5,922
Tyel	7,504	7,187	6,744	6,189	5,902
YEL	446	449	429	417	407
Pension expenditure	7,950	7,636	7,173	6,606	6,309

Customers' payroll increased by 2.6 per cent in January–December, but the number of employees in the business cycle index decreased by 0.6 per cent

Change in payroll of Ilmarinen's customers from previous year

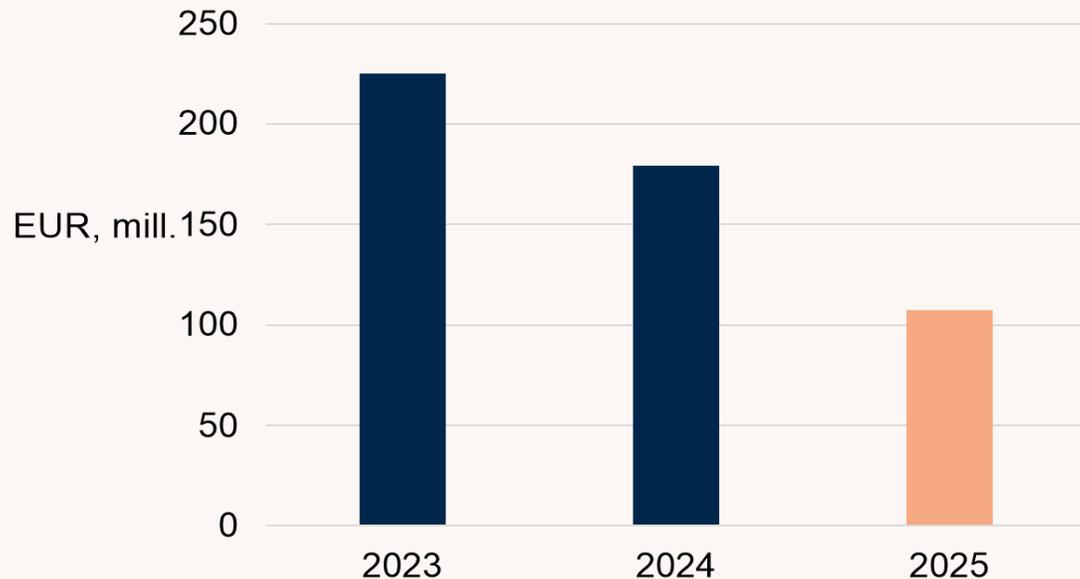


Change in number of employees in Ilmarinen's business cycle index



Net customer acquisition was EUR 107 million, customer retention was 95.8 per cent

Net customer acquisition 2023–2025, EUR million *)



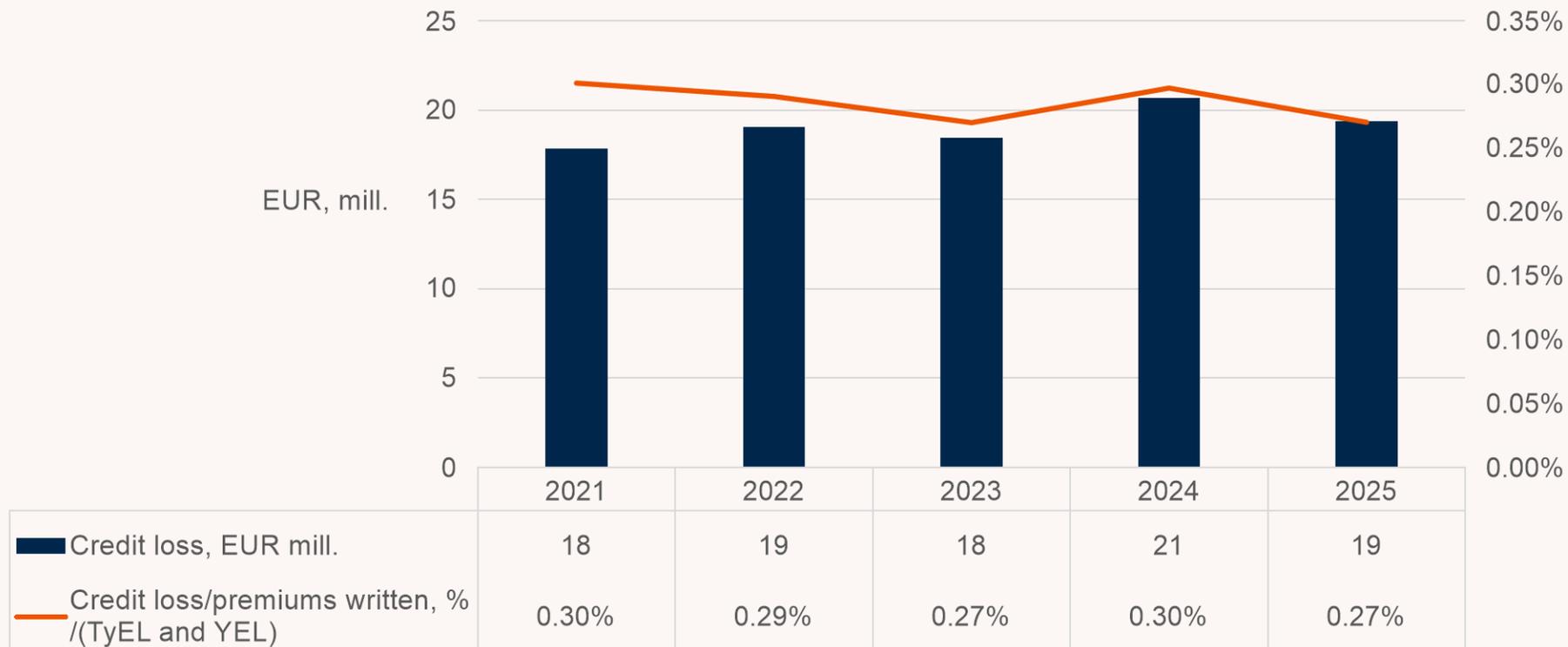
Net customer acquisition, EUR mill.

EUR mill.	2025	2024	Change
Net customer acquisition	107	179	-72
Sales of new insurance	108	103	5
Net transfer of insurance	0	77	-77
Customer retention, % of premiums written	95.8%	96.7%	-0.9%

*) Net customer acquisition is presented from 2023 onward, as a change in reporting weakens the comparability of earlier years.

Credit losses amounted to EUR 19 million, or 0.27 per cent of premiums written

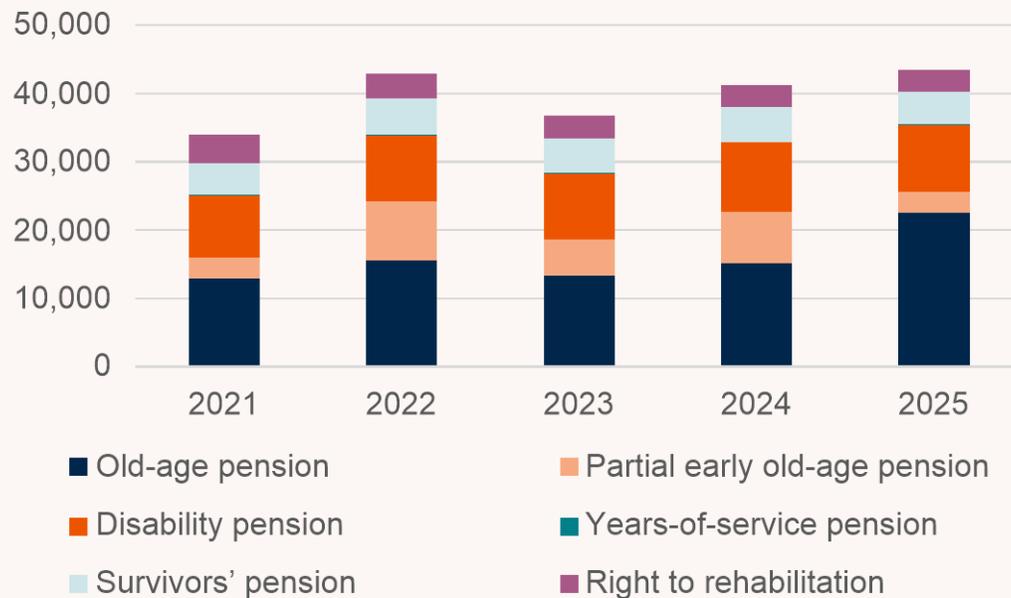
Credit losses from contribution receivables and percentage of premiums written



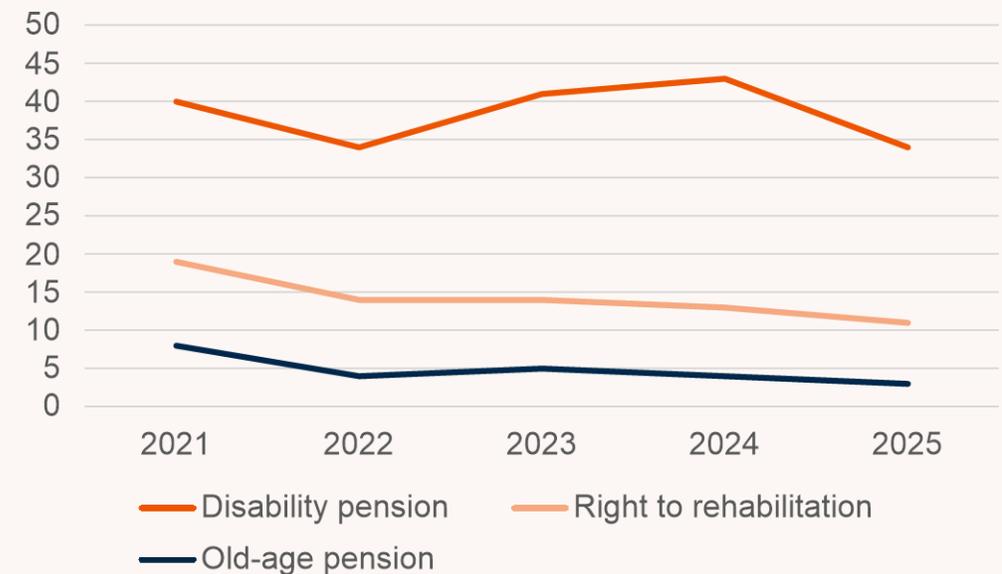
The number of old-age pension decisions increased by 49 per cent from the previous year and totalled 22,484.

Working while receiving a pension has become more common, and the pension accrued from this work is applied for more often than before. The minimum age for partial early old-age pension increased, which reduced the number of retired persons. Old-age pension decisions were issued in three days on average.

Number of new pension decisions

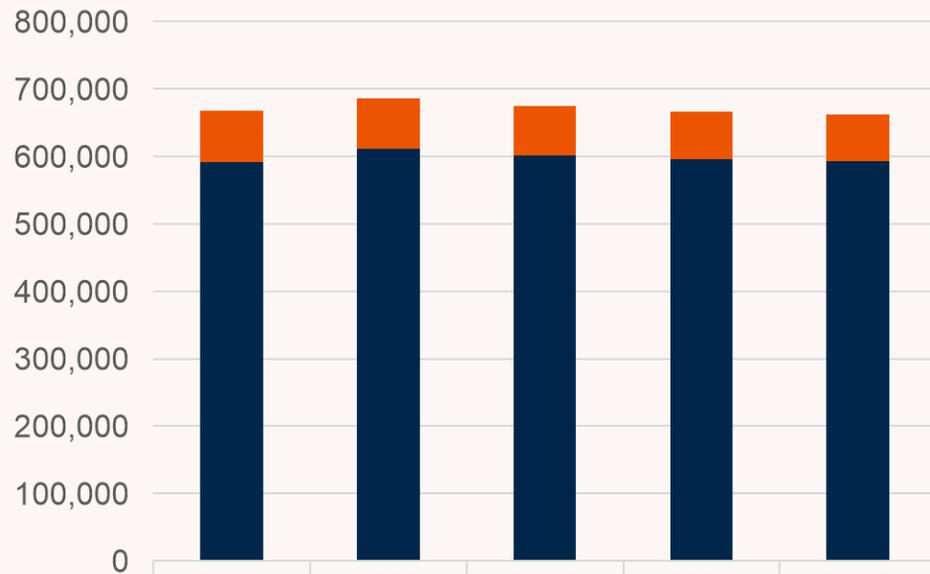


Average application processing time, days



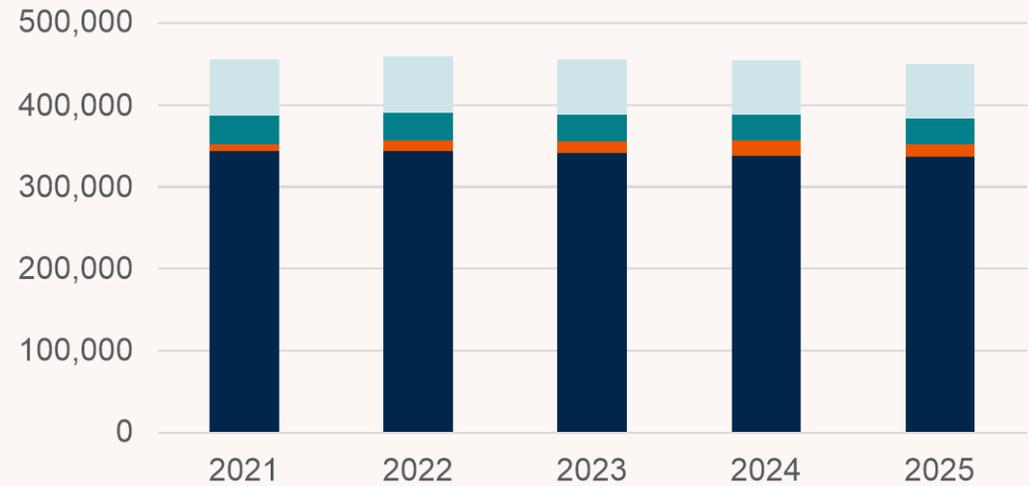
We paid EUR 8.0 billion in pensions to 449,273 pension recipients

People insured by Ilmarinen



Insured under YEL	76,781	75,240	73,283	70,455	69,026
Insured under TyEL	591,197	611,380	602,069	595,659	593,321

Ilmarinen's pension recipients

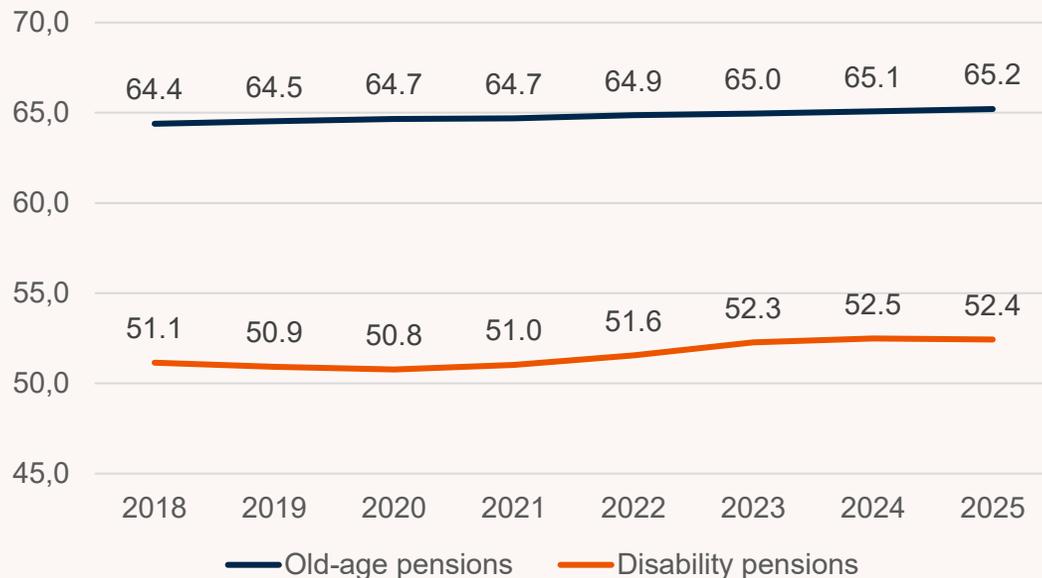


- Old-age pension
- Partial early old-age pension
- Part-time pension
- Disability pension
- Years-of-service pension
- Survivors' pension

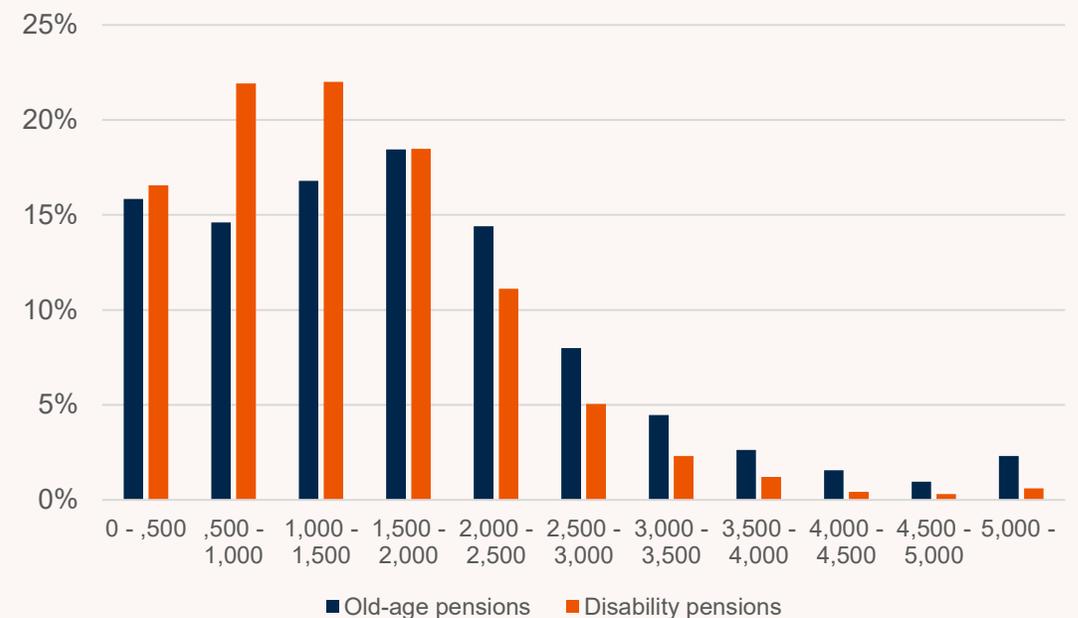
Average old-age retirement age increased

The average old-age pension was EUR 1,731 per month.

Average retirement ages for old-age and disability pensions



Distribution of paid old-age and disability pensions by size, EUR pcm



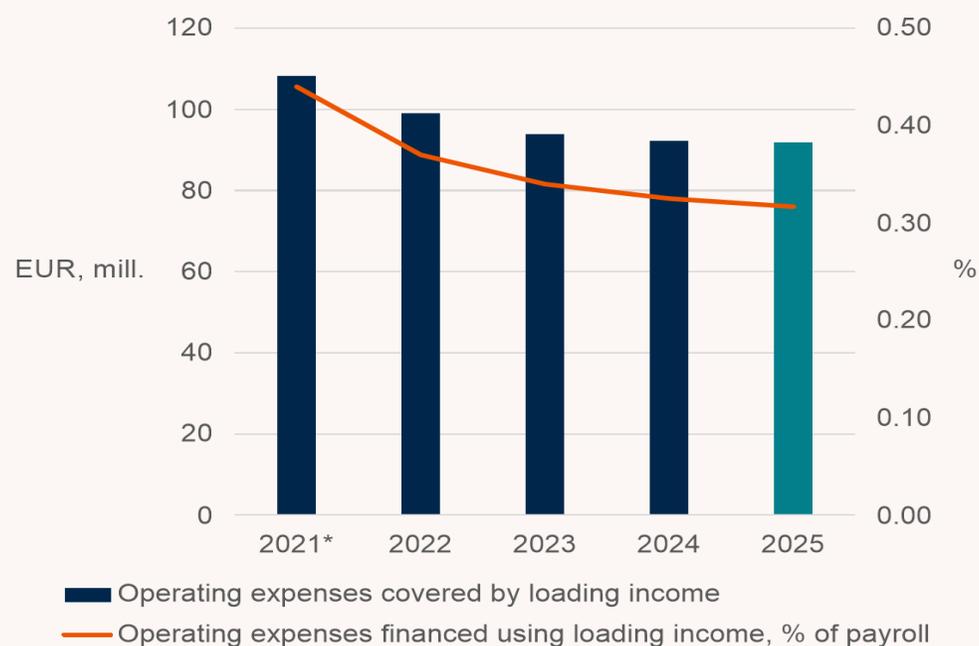


Cost-effective operations

Operating expenses and personnel

Operating expenses financed using loading income amounted to EUR 92 million and 0.32 per cent of the payroll

Total operating expenses, operating expenses financed using loading income, and operating expenses using loading income of payroll 2021–31 December 2025 *) **)



	2025	2024	2023	2022	2021
Total operating expenses EUR, mill.	150	143	146	151	157
Operating expenses covered by loading income EUR, mill.	92	92	94	99	108
Operating expenses financed using loading income, % of payroll	0.32	0.33	0.34	0.37	0.44
Operating expenses financed using loading income per pensioners and insured, EUR	83	82	83	87	96

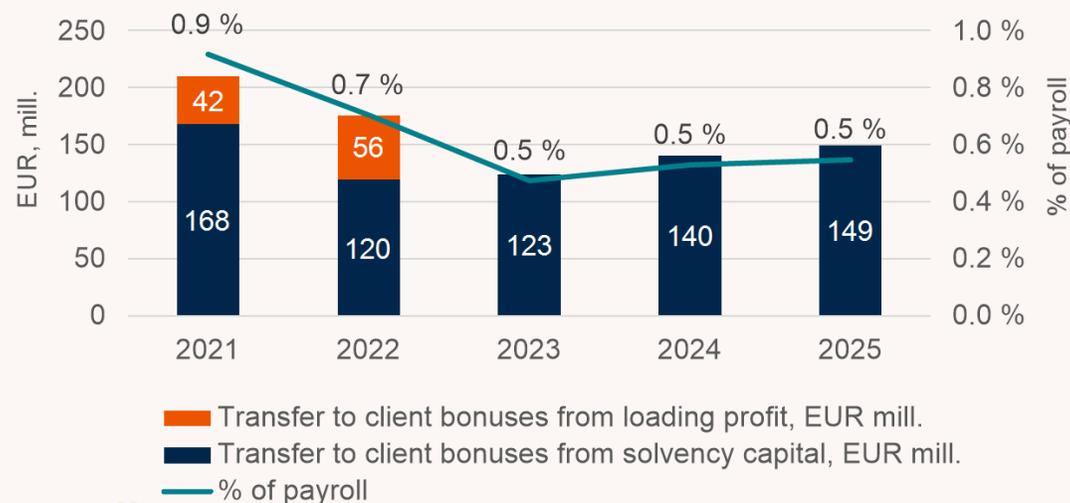
*) Operating expenses and operating expenses financed using loading income are presented above without the one-time write-down of EUR 18.2 million for intangible assets made in the financial statements for 2021

**) The payroll is the sum of TyEL payroll and YEL income

We transfer EUR 149 million to customer bonuses, which is 6 per cent more than in the previous year. 0.95 per cent of solvency capital can be distributed as customer bonuses (1 per cent in 2024)

The customer benefits from Ilmarinen's cost-effectiveness in the form of lower insurance contributions. Before 2023, loading profit was paid as customer bonuses retrospectively.

Client bonuses, EUR million and in relation to payroll



EUR, mill.	2025	2024	2023	2022	2021
Transfer to client bonuses	149	140	123	175	209
Client bonuses from solvency capital	149	140	123	120	168
Client bonuses from loading profit				56	42

2021–2022: Client bonuses normally consist of 1 per cent transferred from solvency capital and the entire loading profit minus the calculated loading profit surplus from YEL insurance activities. In 2025, the share of solvency capital allocated as client bonuses decreased from the previous 1 per cent to 0.95 per cent, which determines the maximum amount of client bonuses.

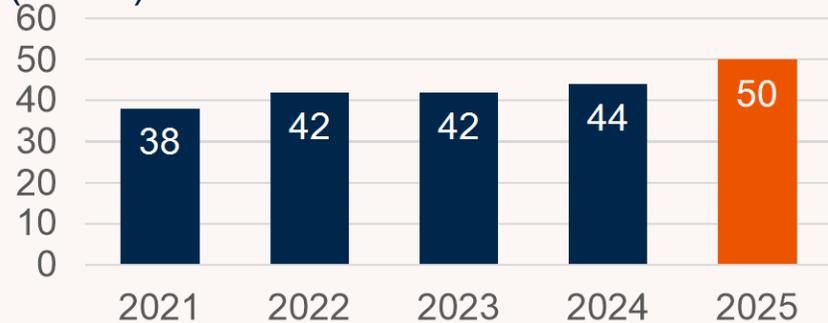


Personnel

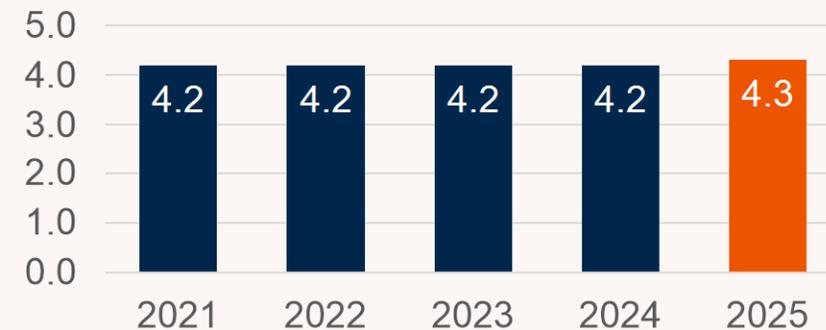
Excellent Employee Net Promoter Score and energy levels

Number of sick leaves remained at the previous year's level

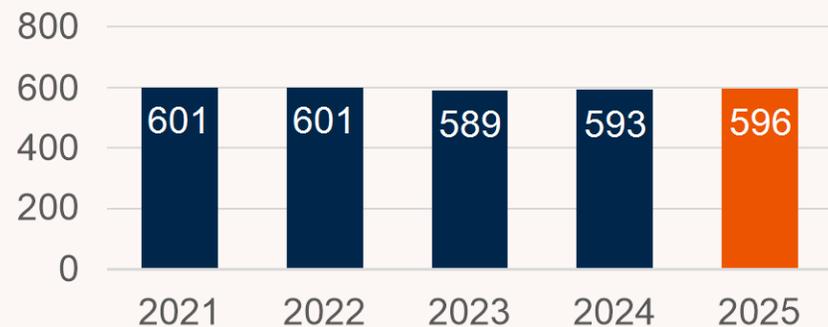
Employee Net Promoter Score (eNPS)



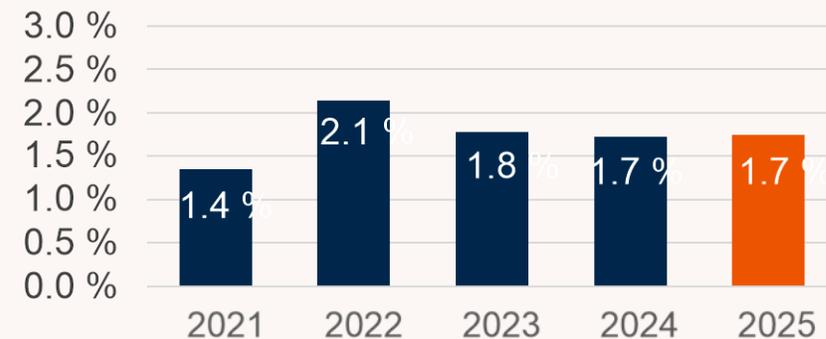
Personnel's average energy level (1–5)



Average number of employees (person years)



Lost work time due to sick leave



Leveraging personnel competence



Growth through competence

- The development of the competence of the personnel ensures both well-being at work and the increased competitiveness of the company.



Adequate training

- We produce positive impacts for our personnel through training opportunities and information sessions and lectures provided by the employer.



We share our skills

- Ilmarinen employees share their competence with each other through internal training. Training courses are available on Ilmarinen's skills marketplace, where users can sign up for training or request training for their team. We also share our skills as part of our everyday work.



Everyone has a growth story

- A personal growth story is prepared for every Ilmarinen employee. The story is used to plan and monitor the development of capabilities.



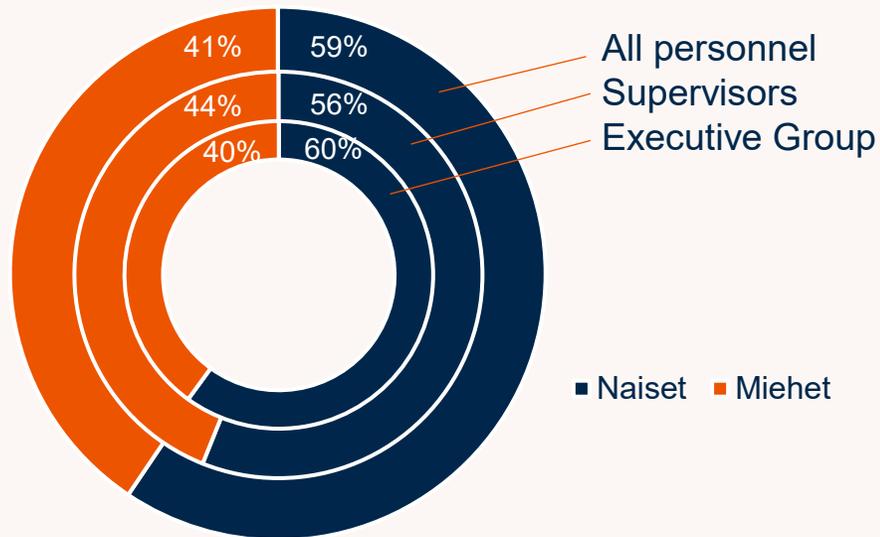
Strategic competence

- We link the competence required by the strategy and the competence required by the business plan to personal development of our employees.

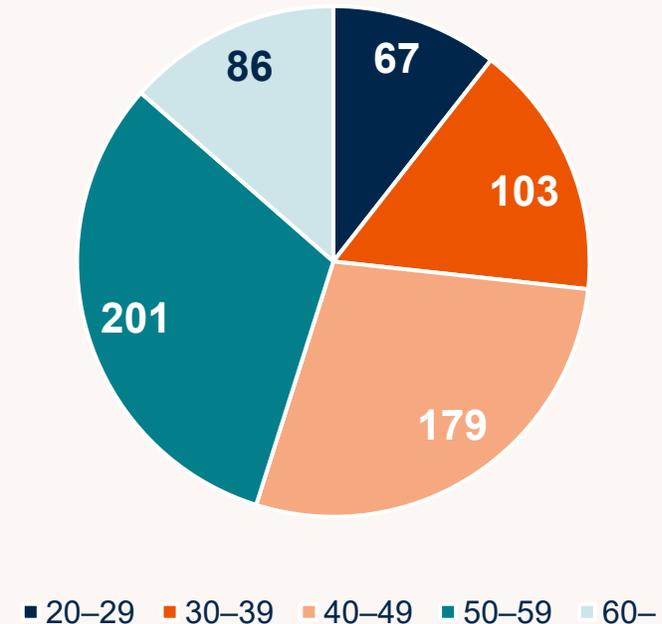
Equality and non-discrimination are realised well at Ilmarinen

Of the different aspects of equality, gender equality is seen as the best realised area. Age equality is also realised well.

Ilmarinen's gender distribution, %



Ilmarinen's age distribution, person



* The number of persons in the Executive Group includes the President and CEO.



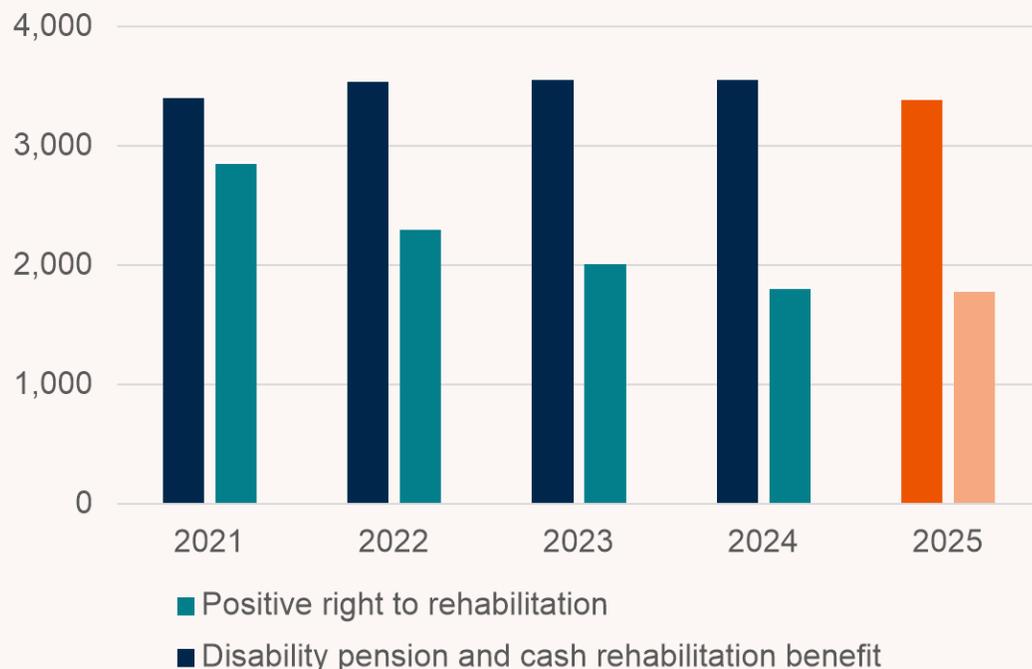
Future work ability

Work ability risk management
and rehabilitation

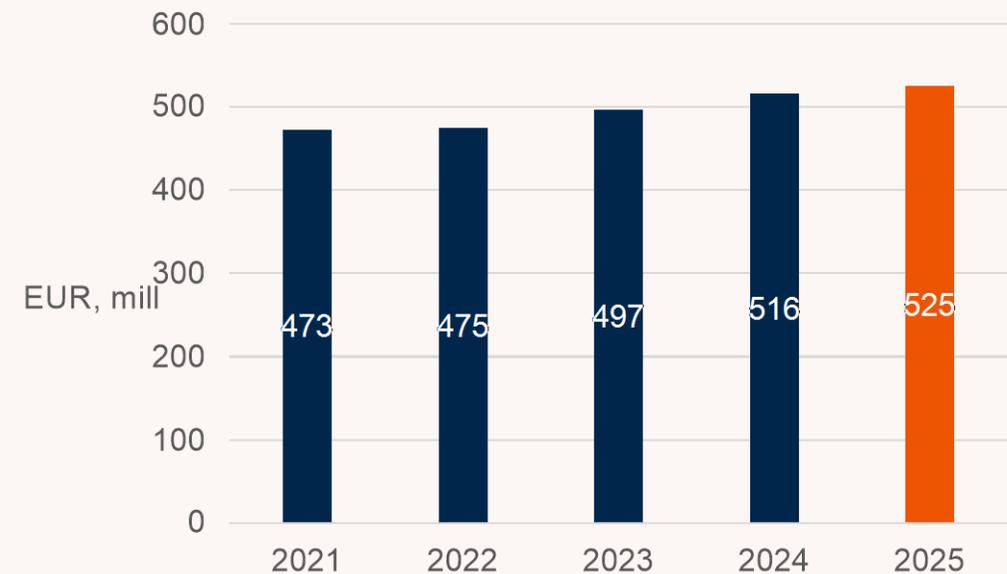
3,383 persons transitioned to disability benefit, which was 5 per cent less than in the previous year.

Disability pension expenditure rose by EUR 9 million to EUR 525 million

Decisions on entitlement to rehabilitation and persons retired on disability pension



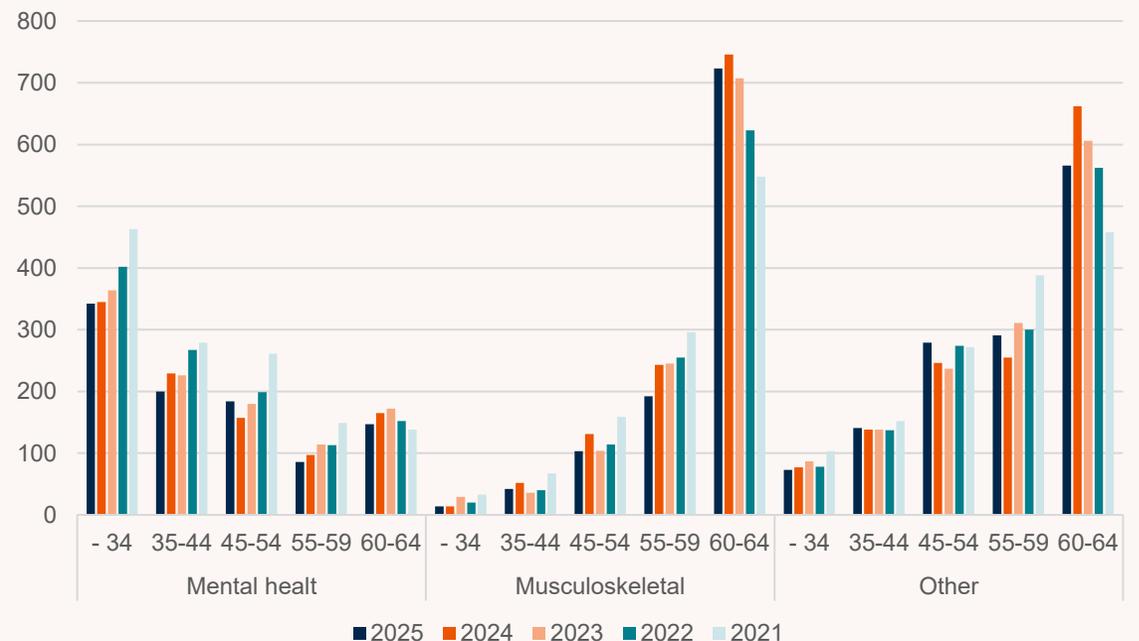
Disability pension expenditure, EUR mill. billion



Musculoskeletal disorders were the most common cause of new disability pensions

- At Ilmarinen, most disability pensions were granted due to musculoskeletal diseases (32%) and mental health disorders (28%) in 2025.
- The underlying reasons behind incapacity for work are strongly linked to age. Mental health disorders were the most common reason for those under 55, while musculoskeletal diseases were the most common reason for those aged over 55.
- In 2025, osteoarthritis was the single most important diagnosis leading to disability pension.
- The average age of going on disability pension was 52.4 years in 2025.

Persons who started to receive disability pension or cash rehabilitation benefit by diagnosis and age group



Customers find work ability management services very effective and useful

Longer, better and more careers with the “Future work ability” model



We have continued to develop the Future work ability model, which was published in 2024, to make it even more effective.

In 2025, the benefit was rated

4.7

Customers find work ability services very useful. In 2025, the benefit was rated 4.7 (4.5) on a scale from 1 to 5. Work ability services' NPS was 79 (79).

More and more employees benefit from work ability management services

403,000

In 2025, the number of employees of the companies using work ability services was 403,000 (391,000).

We build future work ability



Support for work ability management

- Work ability management is used to anticipate, support and strengthen the employees' work ability throughout their careers.
- Good work ability management can help control the costs of incapacity for work and improve productivity.



Expert and digital support

- We offer our customer companies support for work ability management both digitally and in-person delivered by our experts.



From current state to development

- We help our customers identify the current state of work ability risks and work ability management. Based on this, we help our customers select their work ability management objectives, indicators and effective solutions.



Support for employees returning to work

- Vocational rehabilitation improves the possibility of employees and entrepreneurs to return to work despite illness. This helps extend careers.



Evidence-based information

- Our work ability services are based on evidence-based information. We publish research data for our customers and decision-makers to use.
- In 2025, we published, among other things, a study on the work ability of young people.

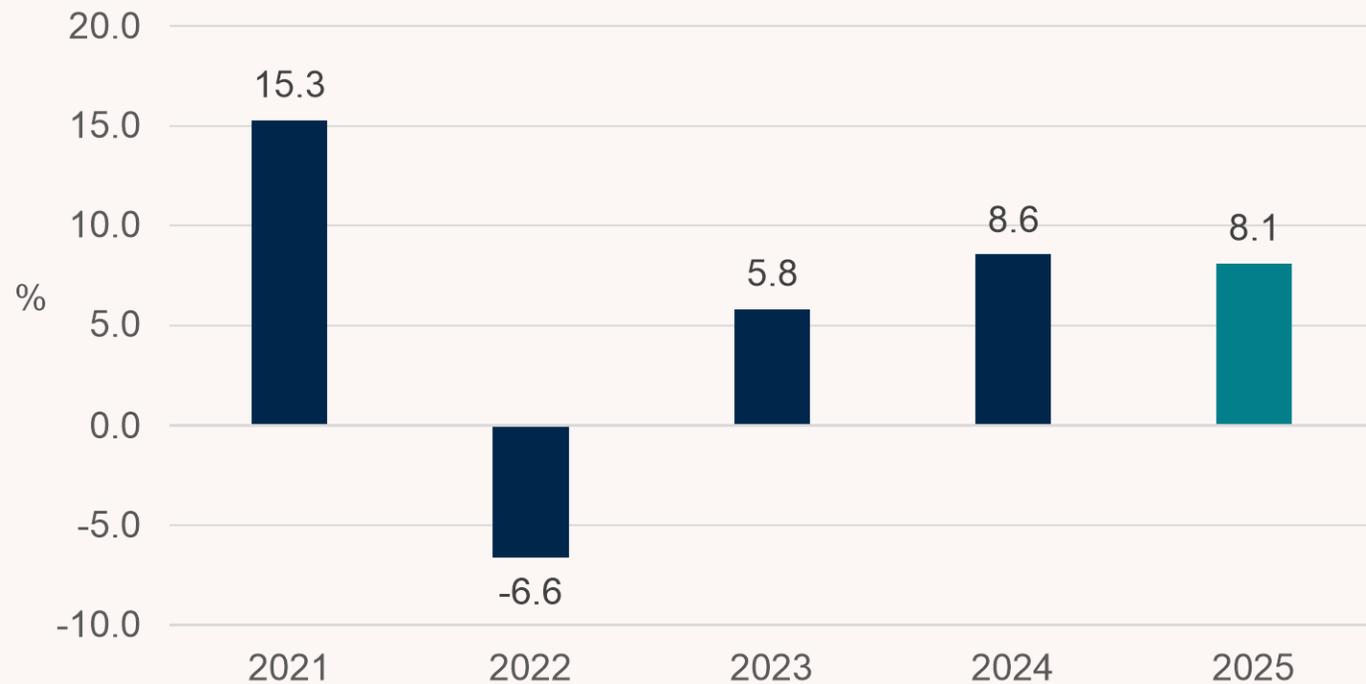


Profitably, securely and responsibly

Investment activities

The return on the investment portfolio was 8.1 per cent, or EUR 5.1 billion

Return on investments at current value, %



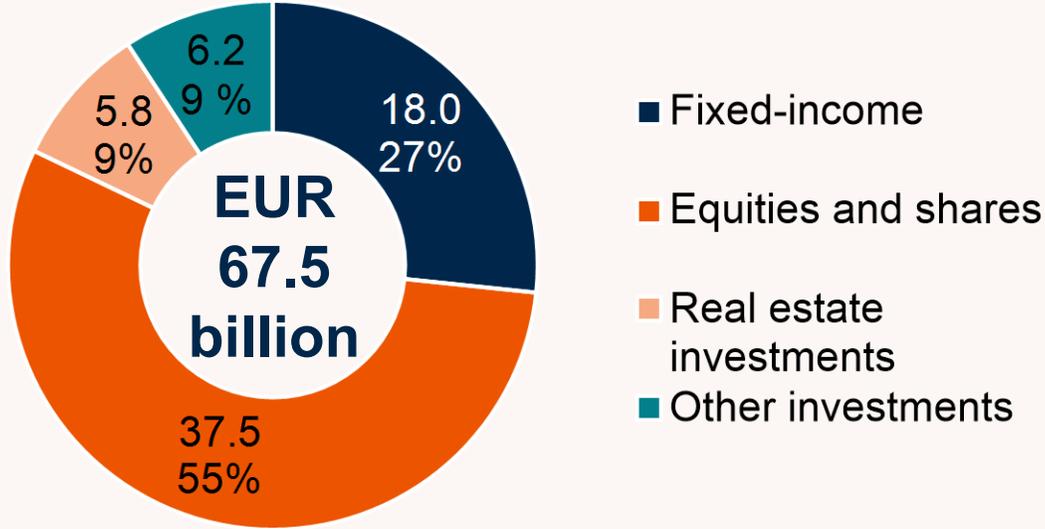
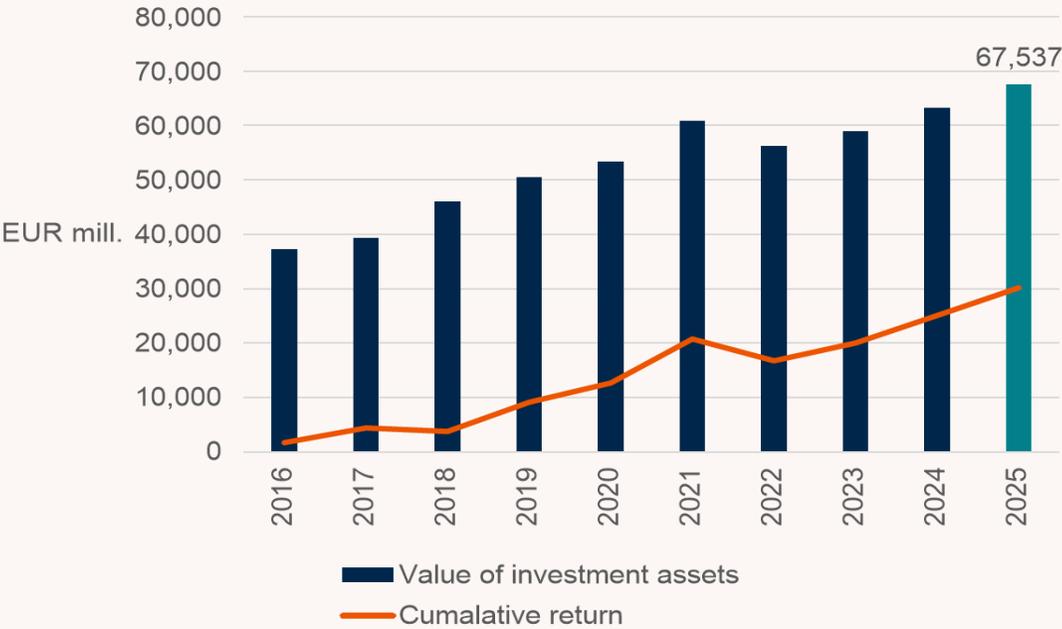
Average nominal return on investments over 5 years 6.0 per cent and real return 2.5 per cent
Average nominal return on investments over 10 years 5.9 per cent and real return 3.8 per cent.



The value of investments increased to EUR 67.5 billion. Investments have generated a total of EUR 30.2 billion since 2016

Value of investments and cumulative return 2016–31 December 2025, EUR million

Breakdown of investments, 31 December 2025



Average nominal return on investments over 10 years 5.9 per cent and real return 3.8 per cent

Return on Ilmarinen's investment portfolio was 8.1 per cent

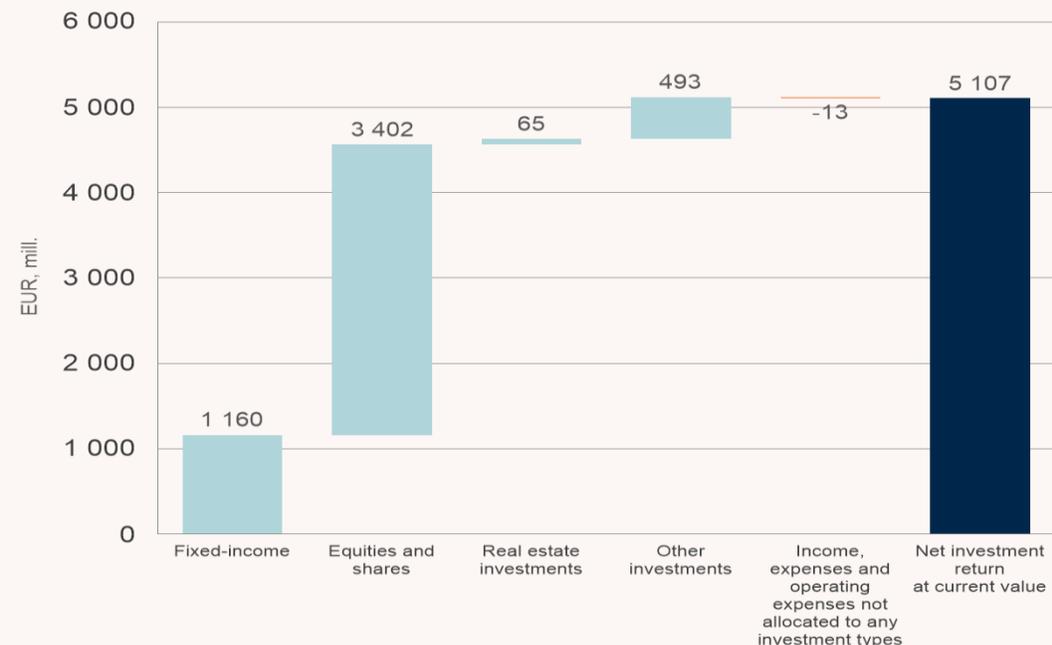
Positive return on investments was driven in particular by listed equity investments and fixed income and credit risk investments. Investments in absolute return also generated good returns in 2025.

Return, %

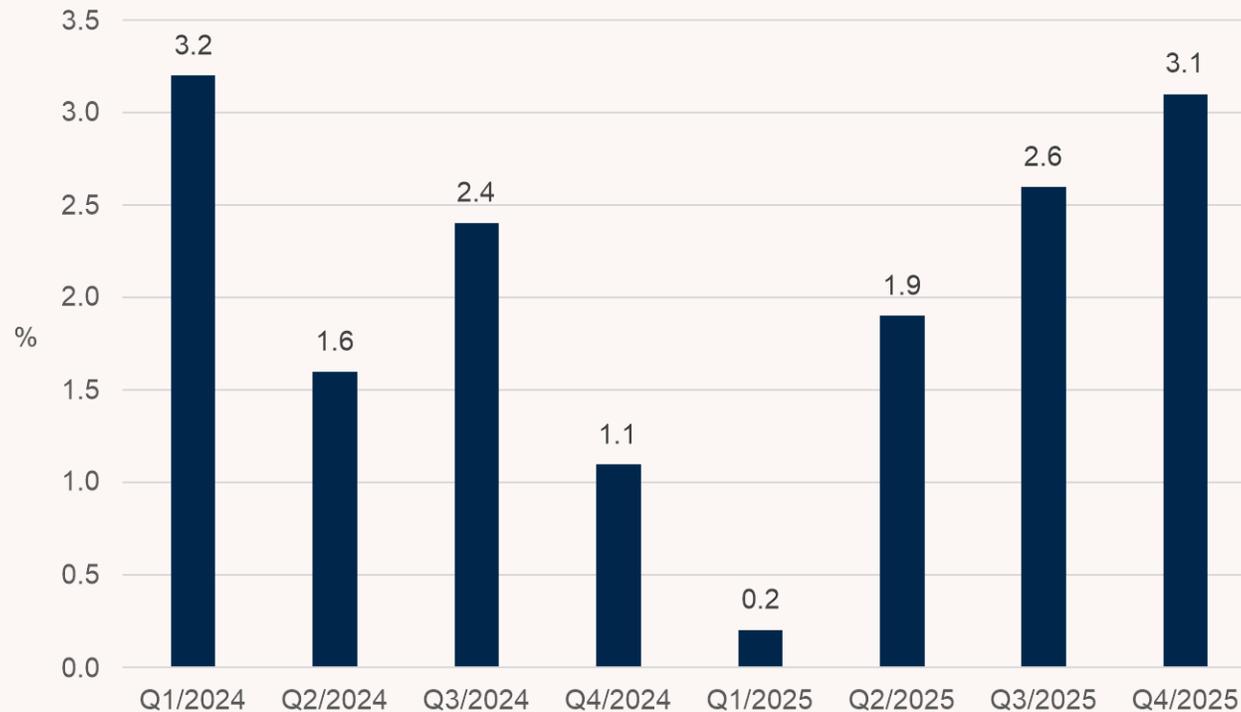
	2025	2024
ROCE, %	8.1	8.6
Fixed-income	6.3	4.4
Equities and shares	10.4	14.1
Real estate investments	1.1	-0.9
Other investments	8.4	6.7

Calculated from 1997, the average annual return at current value has been 5.9 per cent per annum. This corresponds to an annual real return of 4.0 per cent.

Return by type of investment, EUR mill.



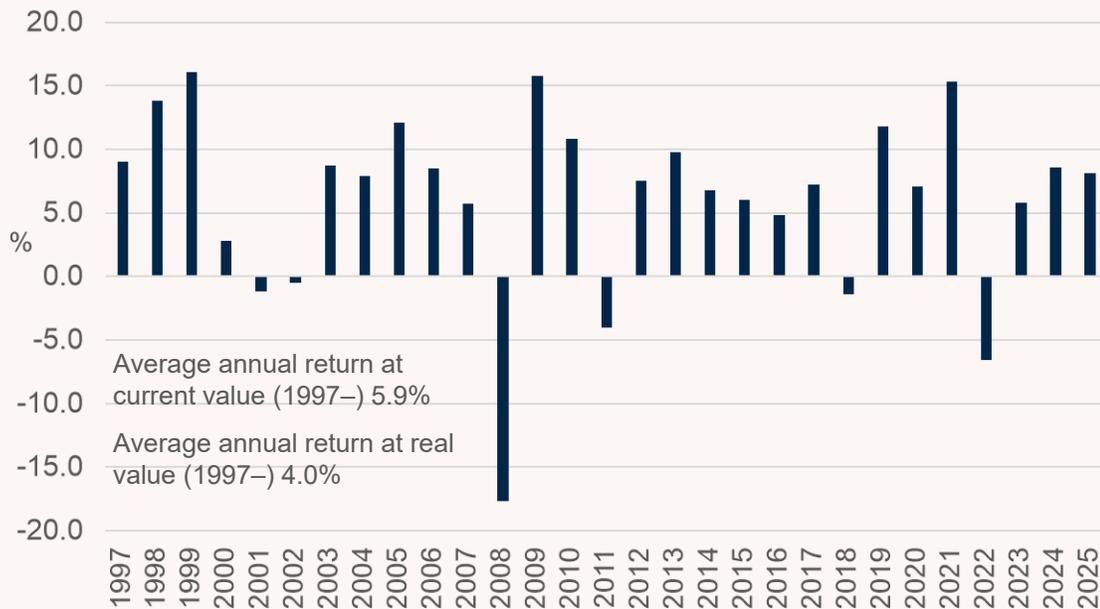
The return for the final quarter was 3.1 per cent, or EUR 2.1 billion



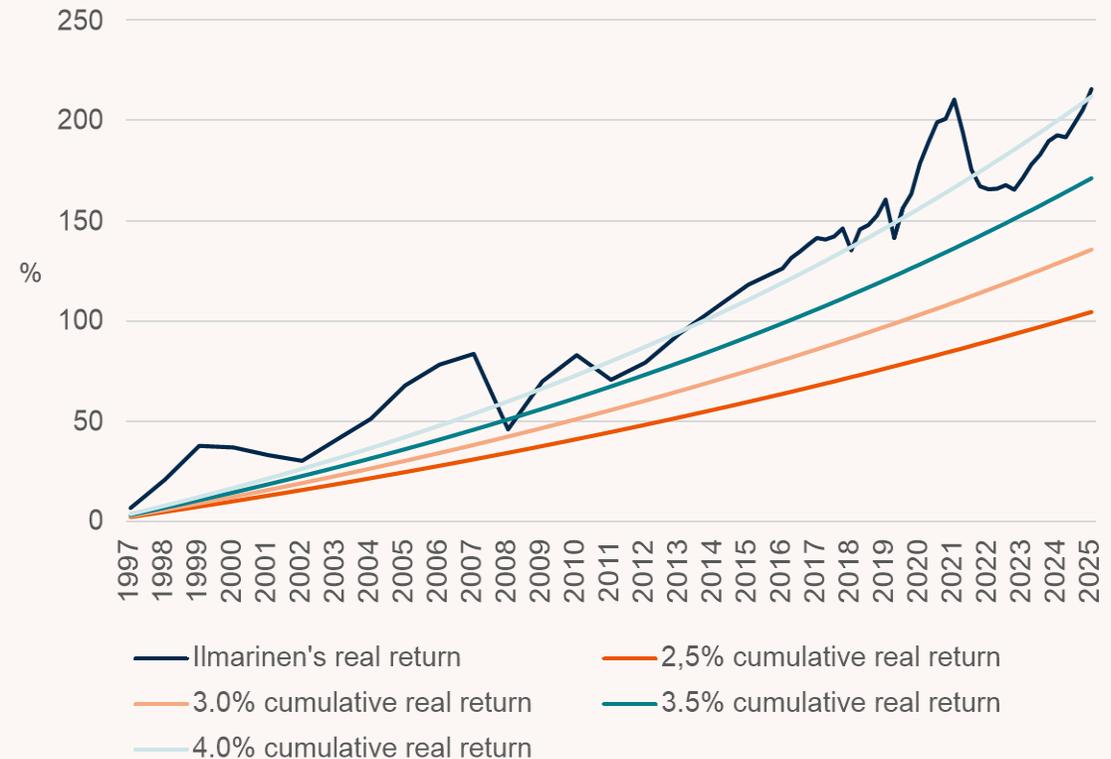
Return on investments was increased especially by equity investments.

Long-term average nominal return 5.9 per cent per annum, or 4.0 per cent in real terms

Net return on investments at current value



Cumulative return on investments 1997–31 December 2025



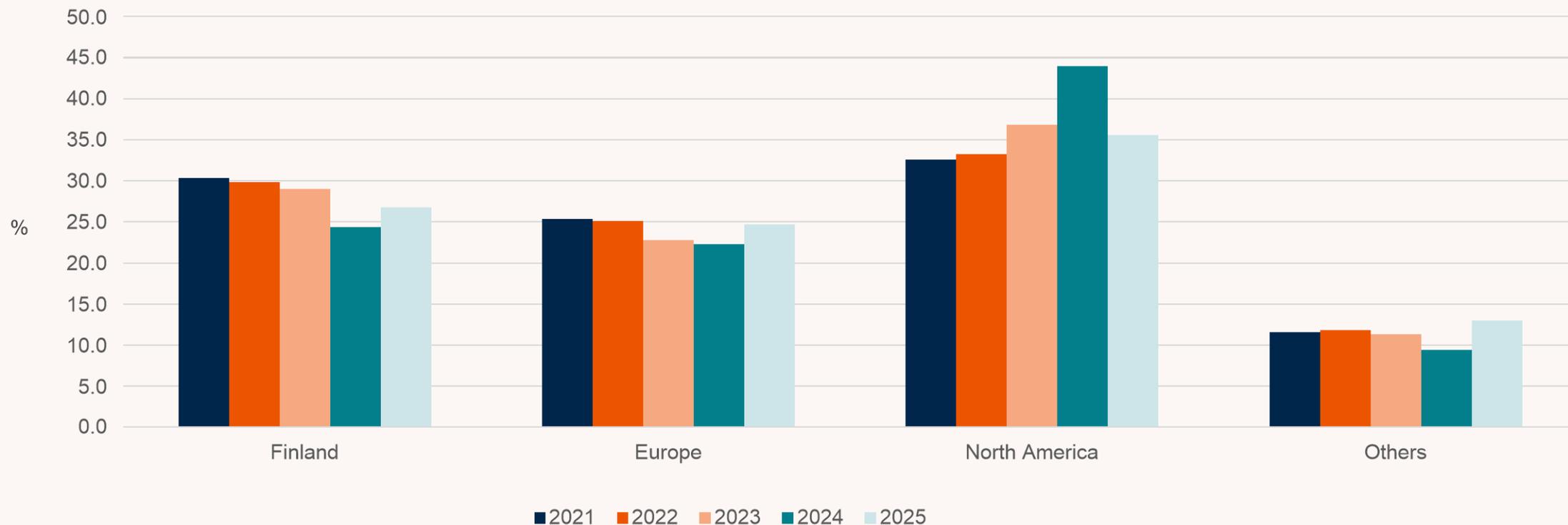
Long-term return at a good level

Average return of different markets (EUR), %

	Ilmarinen	Finnish equities and shares	European equities and shares	USA equities and shares	Euro government bonds	Euro corporate bonds
2025	8.1	35.3	19.8	3.9	0.6	3.0
2024	8.6	-0.1	8.8	33.4	1.8	4.6
Average return over 5 years	6.0	8.0	11.0	15.4	-2.9	-0.2
Average return over 10 years	5.9	9.5	7.7	13.9	0.1	1.3
Average return over 20 years	5.2	8.4	6.2	11.0	2.4	2.7
Average return since 1997	5.9	9.8	7.1	10.2	3.5	3.7
Real average return over 5 years	2.5	4.5	7.4	11.6	-6.1	-3.5
Real average return over 10 years	3.8	7.3	5.5	11.6	-1.9	-0.7
Real average return over 20 years	3.2	6.4	4.2	8.9	0.4	0.7
Real average return since 1997	4.0	7.8	5.2	8.2	1.7	1.9

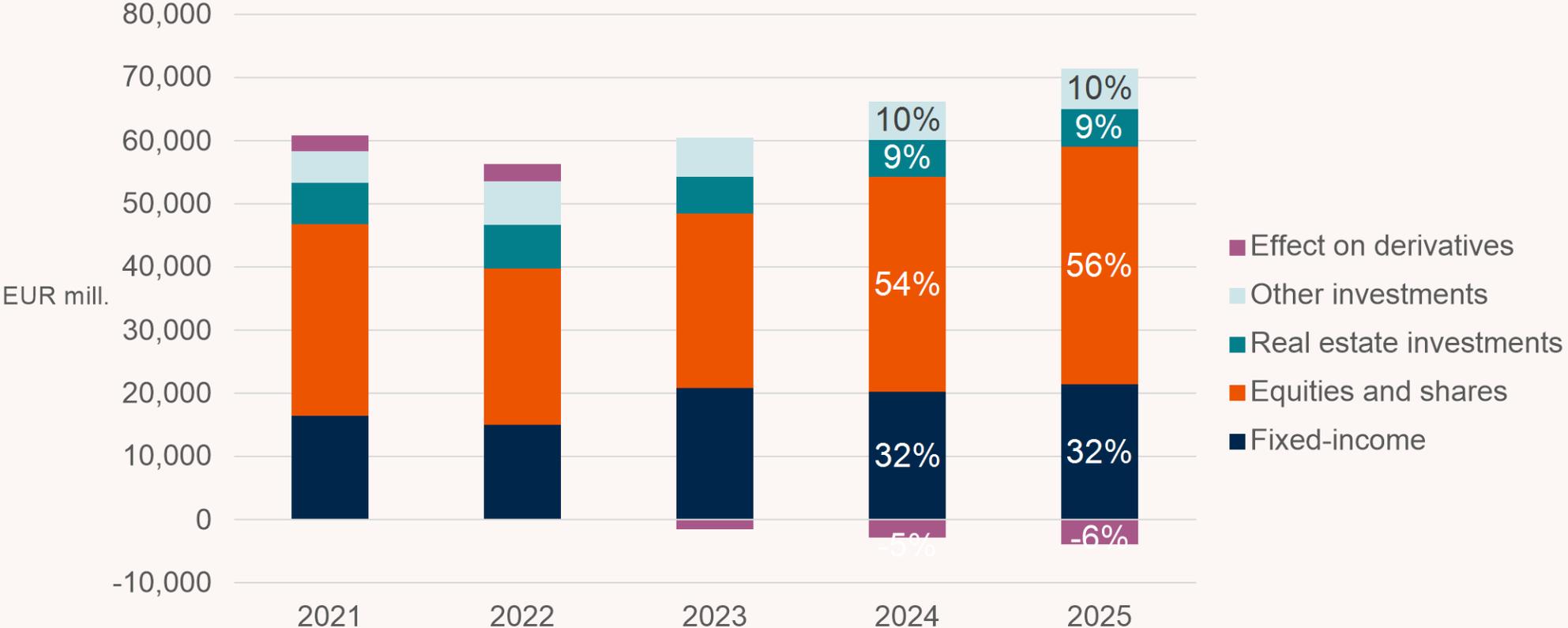
The share of domestic listed equities increased to 27 per cent, whilst the share of North America of the listed equities decreased

Geographical breakdown of listed equities



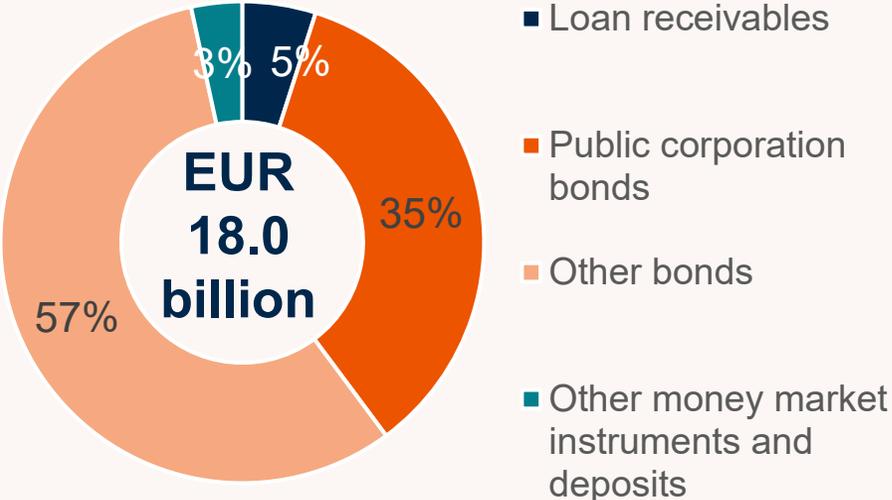
Share of equity investments of the breakdown of Ilmarinen's investment risks rose to 56 per cent

Breakdown of investment risks

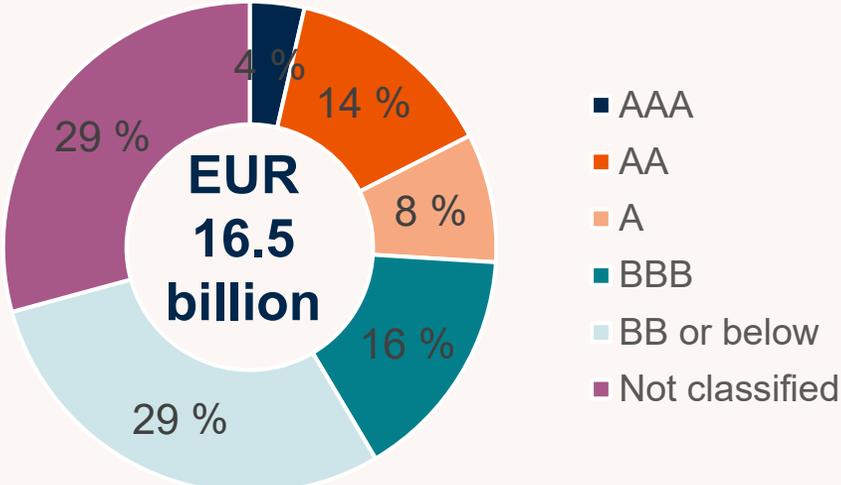


41 per cent of bonds have a credit rating of Investment Grade

Fixed-income investments by investment type

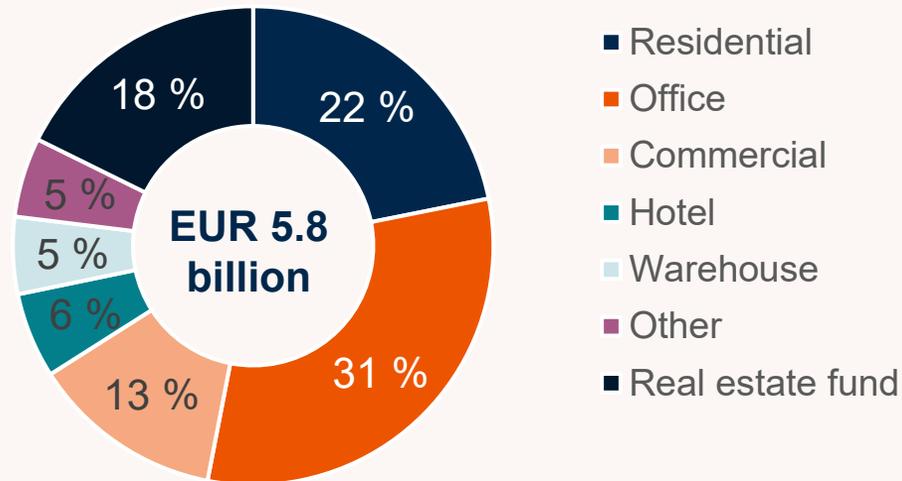


Corporate bonds by credit rating

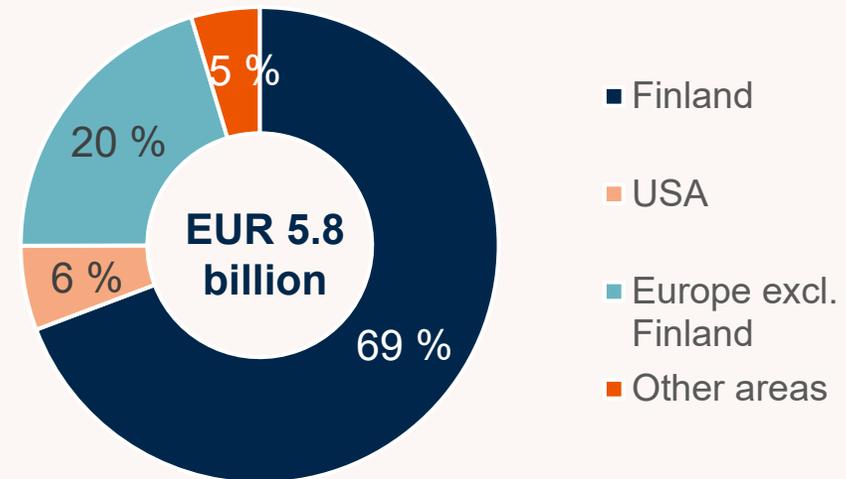


69 per cent, or EUR 4.0 billion, of real estate investments in Finland

Real estate investments by property type

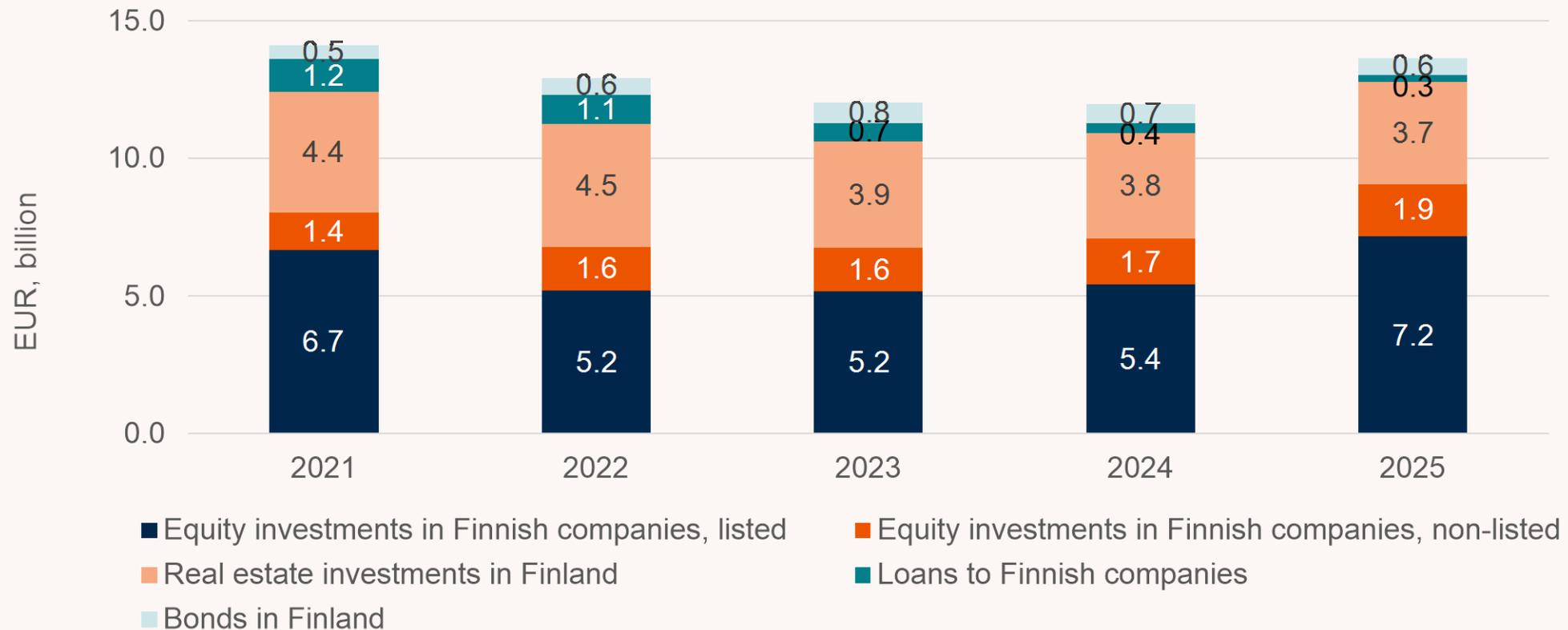


Real estate investments by region



Ilmarinen's investments in Finland were EUR 13.6 billion, or 20 per cent of the investment portfolio

Investments in Finland 2021–31 December 2025, EUR billion



Holdings in Finnish publicly listed companies EUR 7.2 billion

Largest Finnish listed equity holdings

EUR mill.	31 December 2025	31 December 2024	Ownership percentage	31 December 2025	31 December 2024
↑ Neste Corporation	483	238	↓ Nurminen Logistics Plc	14.4	14.9
↑ Nordea Bank Abp	466	324	SRV Group Plc	11.4	11.4
↑ Wartsila Plc	464	310	Digia Plc	9.9	9.9
↑ Sampo Plc	449	273	Solteq Plc	8.5	8.5
↑ Nokia Corporation	445	321	↓ Administer Plc	8.4	8.7
↑ Kone Corporation	419	321	Kojamo Plc	8.3	8.3
↑ Metso Corporation	418	240	Siili Solutions Plc	7.5	7.5
↑ UPM-Kymmene Corporation	390	324	Nokian Brewery Plc	7.5	N/A
↑ Fortum Oyj	354	275	Glaston Corporation	7.3	7.3
↑ Orion Corporation	329	249	Citycon Oyj	7.2	7.2

Summary of investment breakdown and return on investment 31 December 2025

	Basic breakdown		Risk breakdown		Return	Volatility
	EUR mill.	%	EUR mill.	%	%	
Fixed-income investments	18,001	27	21,402	32	6.3	
Loan receivables	886	1	886	1	7.6	
Bonds	16,503	24	22,042	33	5.7	3.0
Public corporation bonds	6,287	9	9,782	14	3.7	
Other bonds	10,216	15	12,260	18	7.0	
Other money market instruments and deposits (incl. investment receivables and payables)	612	1	-1,525	-2	-	
Equities and shares	37,459	55	37,670	56	10.4	
Listed equities and shares	26,821	40	27,032	40	13.0	8.8
Private equity investments	8,812	13	8,812	13	2.6	
Non-listed equities and shares	1,825	3	1,825	3	16.5	
Real estate investments	5,840	9	5,840	9	1.1	
Real estate investments	3,024	4	3,024	4	0.7	
Real estate funds and joint investments	2,816	4	2,816	4	1.6	
Other	6,237	9	6,523	10	8.4	
Hedge fund investments	6,136	9	6,136	9	7.2	1.6
Commodity investments	2	0	287	0	-	
Other investments	99	0	101	0	-	
Investments total	67,537	100	71,436	106	8.1	3.7
Effect of derivatives			-3,898	-6		
Investments at current value	67,537	100	67,537	100	8.1	

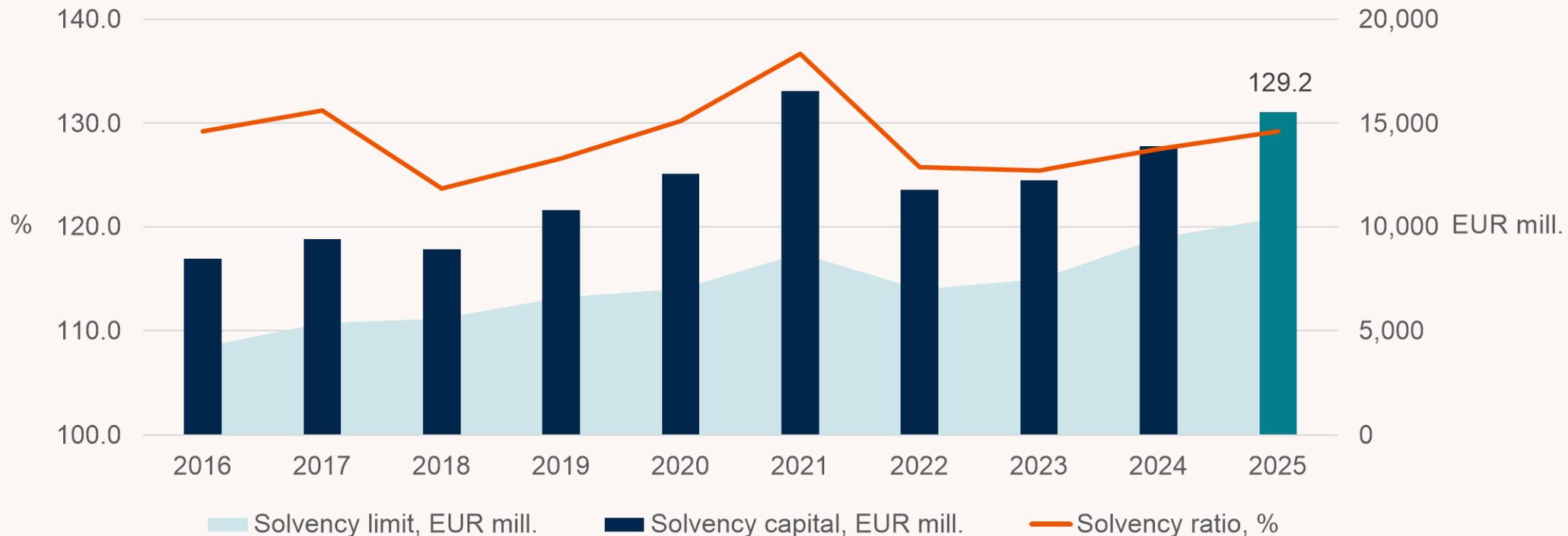
The modified duration of bond investments was 4.3 years

The open currency position was 30.9% of the market value of the investments.

The total return percentage includes income, expenses and operating expenses not allocated to any investment types

The solvency capital was EUR 15.5 billion, and the solvency ratio was 129.2 per cent. The solvency position was 1.5.

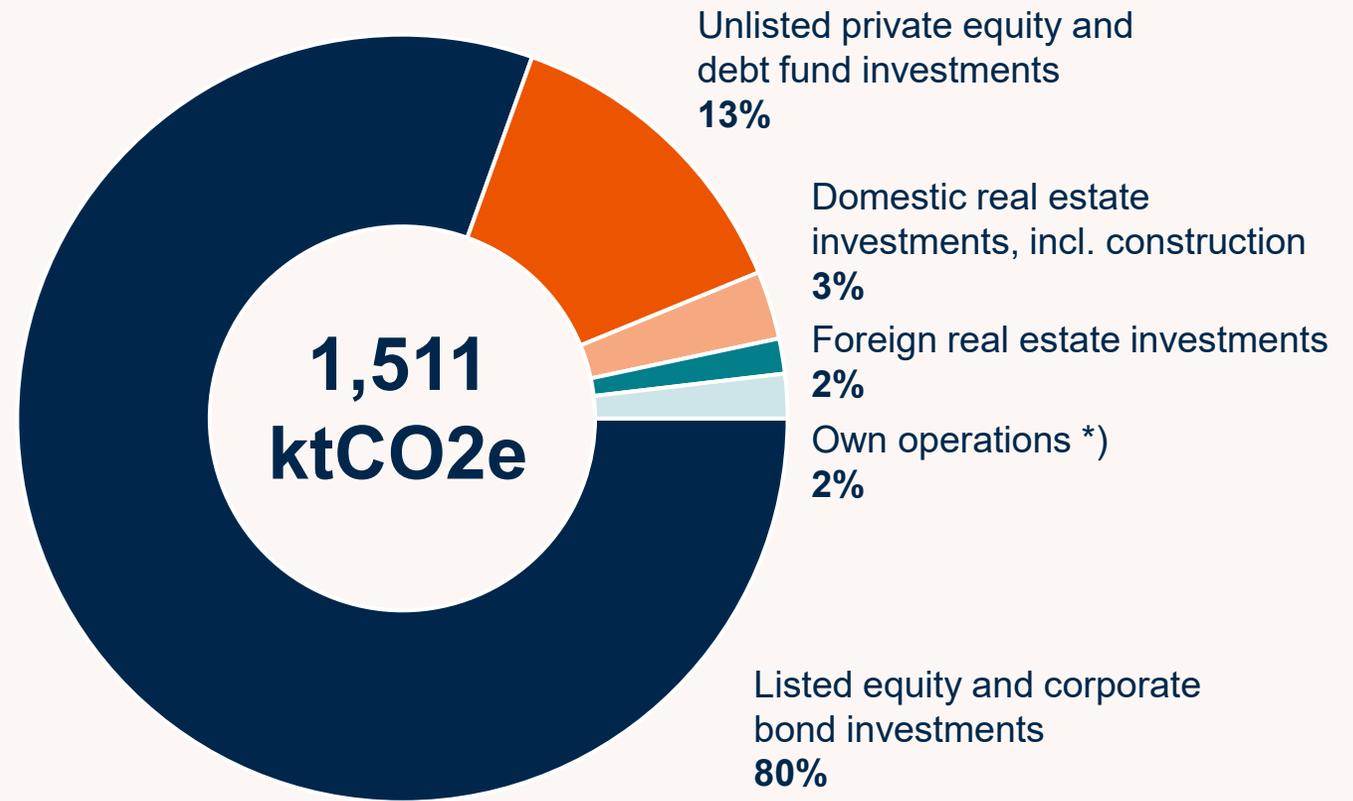
Solvency capital, solvency ratio and solvency limit 2016–31 December 2025



Ilmarinen's climate impacts focus on our diversified investment portfolio

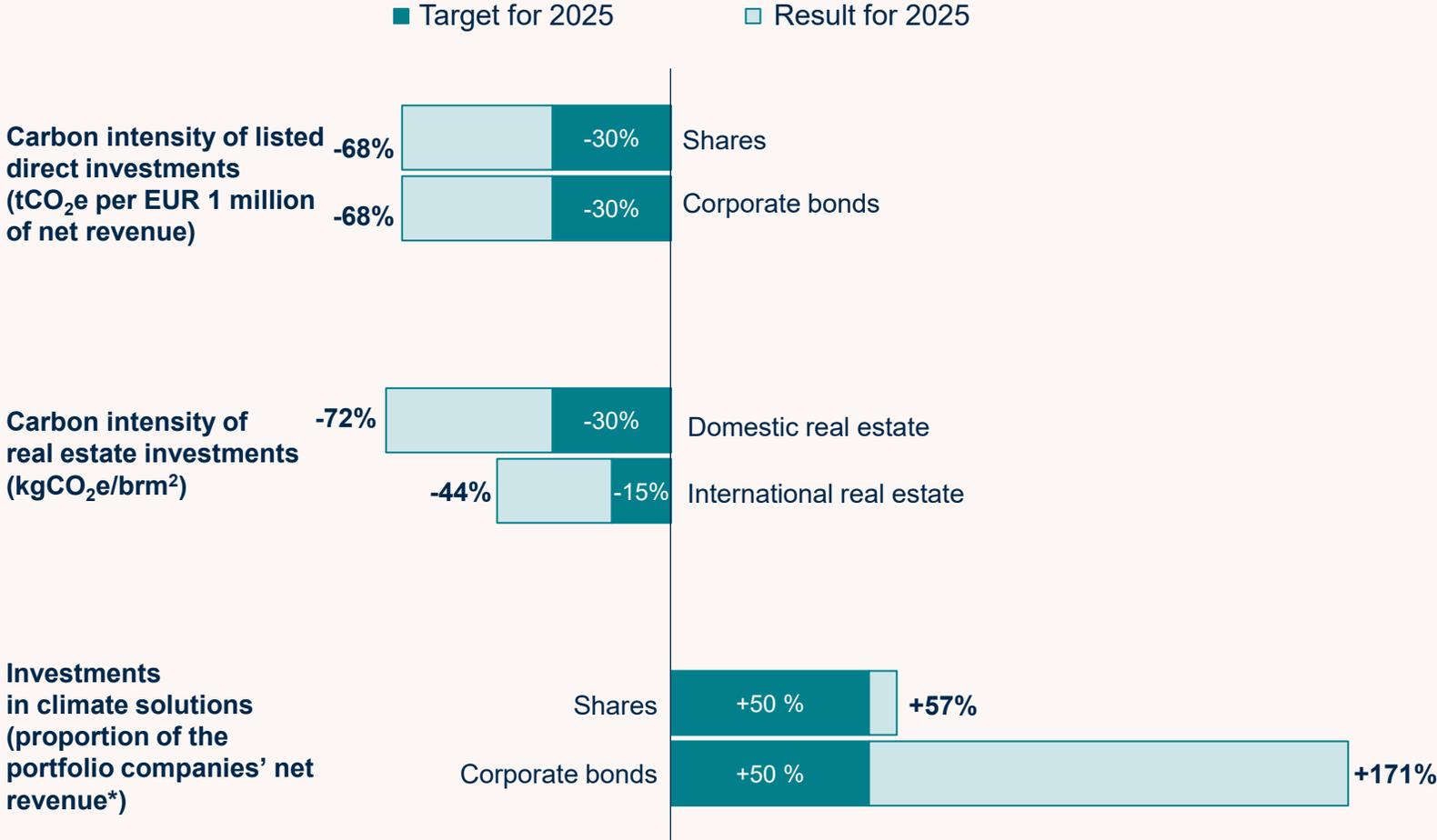
Approximately 98 per cent of Ilmarinen's carbon footprint is caused either directly or indirectly by our investments.

We reduce emissions from the portfolio by means of active ownership and by improving the performance of our properties at all stages of their life cycle.



*) Own operations refer to both Ilmarinen's own personnel and procurements that enable the work carried out in the organisation.

We have exceeded most of the climate targets set for the investment portfolio



In addition to emission reductions, the targets specified in Ilmarinen’s climate roadmaps cover other essential measures, such as the allocation of capital to companies that produce climate solutions.

We have exceeded most of our targets set for 2025 and defined new targets for 2030 in our updated climate plan.

We are also committed to setting a science-based climate target.

*) The target covers direct listed equity and corporate bond investments.



Future prospects

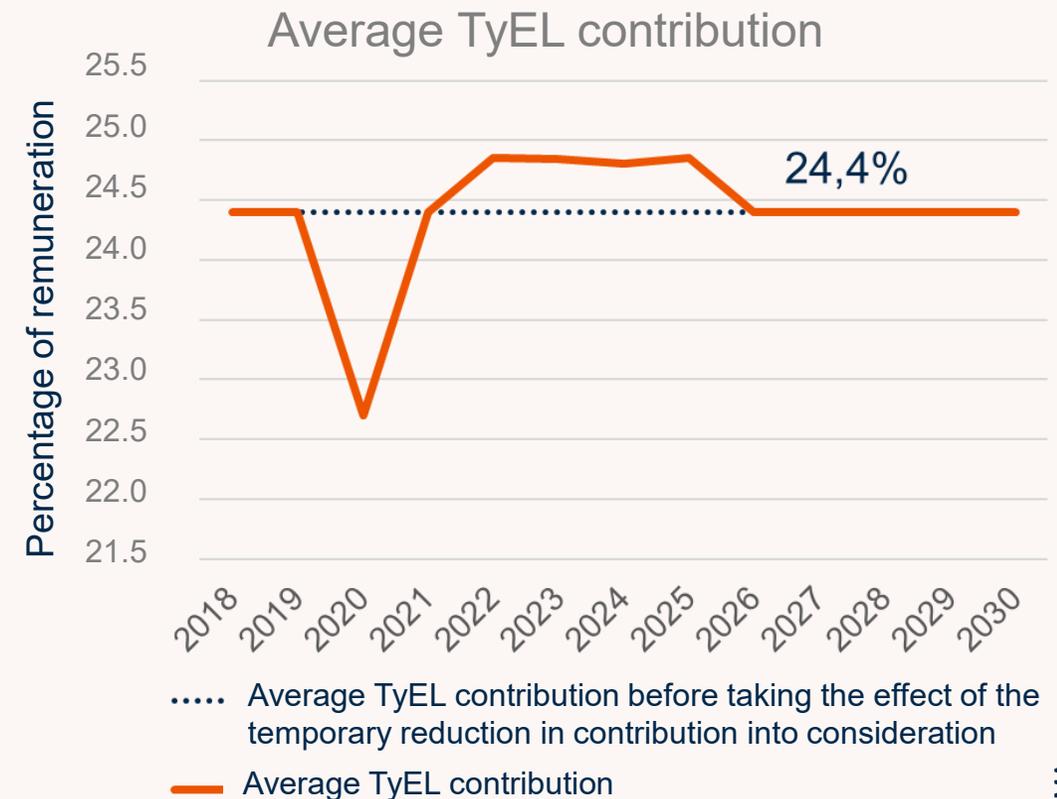
The future outlook is characterised by unpredictability

- Geopolitical tensions are casting a shadow over the global economic growth outlook. The global economic growth rate is expected to be around 3.3 per cent in 2026. Finland's economy is expected to slowly improve in the coming years.
- Ilmarinen's premiums written are expected to increase at a slightly slower rate than the increase in payrolls, as the TyEL contribution percentage will decrease for 2026. The decrease in the contribution percentage is due to the fact that repayment of the temporary reduction of employers' social security contributions granted during the COVID-19 pandemic ended in 2025.
- Political uncertainty, including geopolitical and trade policy risks, is a key source of uncertainty.
- The key risks affecting Ilmarinen's operations and the earnings-related pension scheme are related to the development of employment and the payroll, changes in disability pension incidence, uncertainty in the investment markets, demographic development, and the birth rate. The birth rate has been exceptionally low in recent years.



Labour market organisations agree on pension reform – proposed act at the finalisation stage

- The aim of the reform is to ensure the sustainability of the earnings-related pension scheme and an adequate level of benefits.
- The level of pension contributions will be stabilised to 24.4 per cent for 2026–2030 and the funding of pensions will be strengthened.
- The aim is to achieve higher investment returns on pension assets in the long term by increasing the risk-taking potential of pension providers by relaxing the solvency limit and enabling higher equity weighting. These changes are expected to strengthen the growth of pension assets but may increase the fluctuation in return on investments.
- The possibility of using the leverage ratio of an employment pension insurance company's subsidiaries in real estate investments will be expanded.
- From the beginning of 2026, employers' right to premium lending will be limited to a maximum of EUR 10 million.
- A new inflation stabiliser will be introduced in 2030. It may limit the annual index increments of pensions in payment on the basis of the two-year trend in the wage coefficient.
- The reform will enter into force gradually between 2026 and 2030 after the proposed act has been approved.



Current information about the pension system

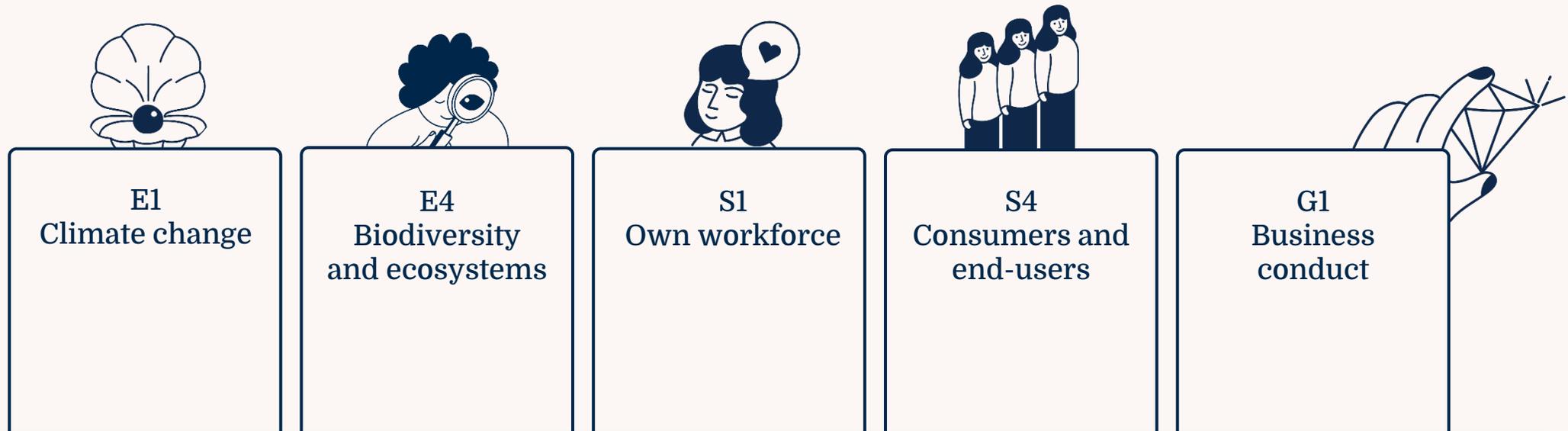
- The average TyEL contribution in 2026 is 24.4 per cent of the wage on which the contribution is based, i.e. the same as the actual contribution collected in 2025. In addition to the actual contribution, the 2025 contribution also included the final repayment instalment of the temporary reduction in the employer's contribution that was in force in 2020 (0.45 percentage points).
- A report on the development needs of the entrepreneurs' pension scheme commissioned by the Ministry of Social Affairs and Health was completed at the end of 2025. The aim was to find alternative methods for determining entrepreneurs' confirmed income and for launching funding. Based on the report, the Government initiated an extensive dialogue with entrepreneurs. The aim is to achieve a concrete reform during this government term.
- At the turn of the year, the earnings-related pension index increased by 0.9 per cent and the wage coefficient by 2.3 per cent.
- Finns are working longer than before at the end of their careers. The goal set for the expected retirement age of 62.4 years for 2025 was already exceeded by 0.7 years in 2024.
- The Finnish pension system was ranked eighth in the Mercer CFA Institute Global Pension Index 2025. In terms of reliability of governance of the pension system, Finland is still considered the best in the world. The comparison covered 52 countries.





Sustainability reporting

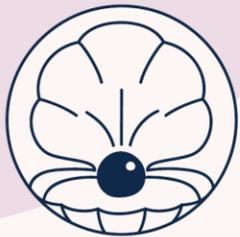
We report on sustainability topics material to us



We have identified the material impacts, risks and opportunities related to the topics. In our sustainability report, we explain how we take them into account in our business operations now and in the future.

Key sustainability figures in 2025

Our strategic objective:
Best return on investments



Carbon intensity of direct listed equity investments*:

-68% (target: -30%) of the 2020 baseline

Net revenue generated by climate solutions of the companies in the direct listed equity portfolio*:

+57% (target: +50%) of the 2020 baseline

Ilmarinen's carbon footprint:

1,511 ktCO₂e,

over 98 per cent of which resulted from investment activities

Proportion of domestic properties where a nature survey was carried out:

100% (target: 25%) of our property stock (excluding properties with shared green spaces and other properties where the actions cannot be carried out)

* 55 per cent of Ilmarinen's investment assets are equity investments, which also include direct listed equity investments.

Rating of the effectiveness of our work ability services by our customers:

4.7 (target: 4.2)

Number of people who looked up information about pension cover on Ilmarinen's MyPension e-service:

594 524

Our strategic objective:
Being the most efficient employment pension insurance company



Employee Net Promoter Score (eNPS):

50 (target: 45)

Proportion of women in the Executive Group:

60%

Our strategic objective:
Being among the best workplaces in Finland



Customer Net Promoter Score (NPS):

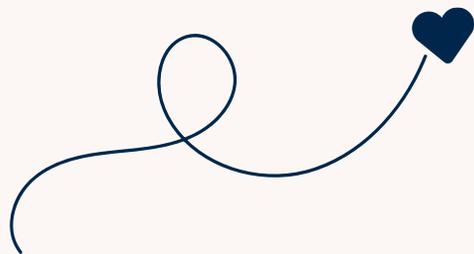
69 (target: 68)

Our strategic objective:
Best customer experience



Well prepared for tomorrow

We take care of people's pension security so that we can look to the future with confidence and optimism. Openly, responsibly and by succeeding together.



“Taking care of pension security is part of personal financial management. We make it so easy that everyone understands how they will benefit from it.”

