

1 September 2021

## Notice concerning Mandatum Asset Management's insurance mediation

### 1 Purpose of the notice

The notice provides general preliminary information about Mandatum Asset Management's (also "MAM") insurance mediation. When MAM acts as an insurance intermediary as referred to in the Finnish Act on Insurance Distribution, MAM acts as the insurance company's agent for and on behalf of the insurance company.

### 2 Insurance intermediary supervision and the Register of Insurance Intermediaries

The insurance company's agent Mandatum Asset Management is domiciled in Finland. MAM's supervisory authority is the Finnish Financial Supervisory Authority (FIN-FSA). The agent is entered in the register maintained by FIN-FSA, with whom this matter may also be verified. More information on the agent is available by contacting FIN-FSA.

MAM's supervisory authority:

Financial Supervisory Authority

Address: Snellmaninkatu 6, P.O. Box 103, FI-00101 Helsinki, Finland

Telephone: +358 9 183 51

Website: [www.finanssivalvonta.fi](http://www.finanssivalvonta.fi)

In addition, MAM's operations are supervised by Finland's consumer ombudsman and other Finnish authorities within the scope of their powers.

### 3 Insurance intermediary's company information

Mandatum Asset Management Ltd

Street address: Bulevardi 56, 00120 Helsinki

Postal address: P.O. Box 1221, FI-00101 Helsinki, Finland

Business ID: 2608438-8

Website: [www.mandatumam.com](http://www.mandatumam.com)

### 4 Insurance intermediary's holdings in insurance companies

Mandatum Asset Management Ltd is a wholly owned subsidiary of Mandatum Holding Ltd, which belongs to the Mandatum Group, and part of the financial group Sampo. The insurance company Mandatum Life Insurance Company Limited ("Mandatum"), which is owned by Mandatum Holding Ltd, is also part of the Mandatum Group. In addition, the insurance companies If, Topdanmark and Hastings are part of the Sampo Group.

**1 September 2021****5 Insurance companies represented by MAM**

## 5.1. Information about Mandatum

MAM acts as Mandatum's insurance intermediary in insurance-based investment products and capital redemption contracts. The insurance policies and capital redemption contracts are granted and managed by Mandatum. Mandatum Asset Management acts as Mandatum's agent for and on behalf of the insurance company. Mandatum pays the agent a percentual fee based on the savings in the insurance-based investment products and capital redemption contracts. Mandatum also pays the agent a fee based on a possible payment fee and surrender fee in the insurance-based investment products and capital redemption contracts. The amount of the fee varies by insurance line.

Mandatum's company information:

Mandatum Life Insurance Company

Street address: Bulevardi 56, 00120 Helsinki

Postal address: P.O. Box 627, FI-00101 Helsinki, Finland

Telephone: 010 515 225

Business ID: 0641130-2

Mandatum Asset Management can give a personal recommendation to select a certain investment insurance or certain investment insurances from among Mandatum's insurance-based investment products that it offers as an agent.

**6 Appealing a decision**

For issues related to insurance mediation, first contact MAM through its customer service at the number 0200 31100 (Inc/mnc). In the event of a dispute with the agent, the dispute shall be resolved through joint negotiations.

If the matter cannot be resolved through negotiations, it can be referred to the Finnish Financial Ombudsman Bureau (FINE), which provides customers with free, independent advisory services and guidance. FINE does not handle disputes that are pending or being heard by the Consumer Disputes Board or a court of law.

FINE's contact details:

FINE Financial Ombudsman Bureau

Address: Porkkalankatu 1, FI-00180 Helsinki, Finland

Telephone: 09 6850 120

Website: [www.fine.fi](http://www.fine.fi)

The easiest way to initiate a matter at FINE is by using an electronic contact form at <https://www.fine.fi/tunnistaudu.html>



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The Consumer Disputes Board addresses matters that fall within the scope of its operations.

Consumer Disputes Board's contact information:

Consumer Disputes Board

Postal address: P.O. Box 306, FI-00531 Helsinki, Finland

Telephone: 029 566 5200 (switchboard)

More information and the form to fill out is available at [www.kuluttajariita.fi](http://www.kuluttajariita.fi)

If the matter cannot be resolved through the aforementioned procedures, the dispute shall be resolved in the District Court of Helsinki or in another court possibly mentioned in the contract terms and conditions. The customer, considered as the consumer, has the right to initiate legal proceedings also in the district court of his/her domicile in Finland.

### **7 Updates to the notice**

This notice will be updated as required as the information contained herein changes. Updated notices are available on Mandatum Asset Management's website or by ordering one through customer service at +358 200 31100 (Inc/mnc).