

Where is Danish Pension heading?

A view from the corporate side

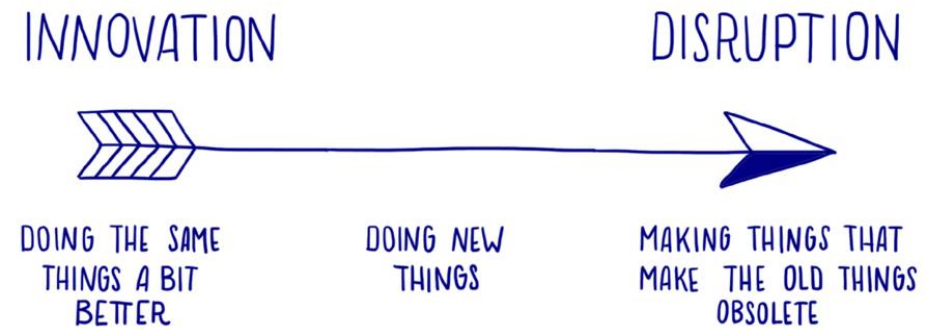
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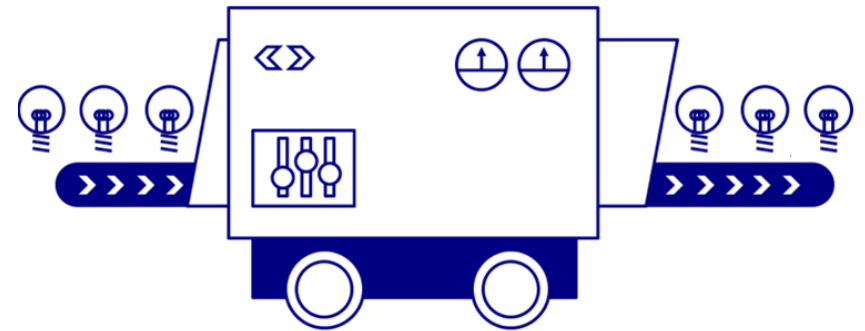
My view on the pension sector

- In general the sector does not seem ready to disrupt it self
- So I guess disruption will come through cooperations with banks
- We are mostly ready for incremental innovation
- When we look to enter new customer segments we do it through variations of our current value proposition



My view on opportunities for start-ups

- Enhancing the customer experience in the current customer journey
- Optimization and automatization of internal processes
- Offering adjacent value propositions to existing customer base



My view on how to approach a corporate

- Be clear on your intentions (investment, cooperation, partnership, co-branding ec.)
- Understand and respect our current business model and situation
- Include the corporate side of the business model in the pitch

