Pension and health go hand-in-hand

It's important for your security that your pension savings match the way you live your life and your wishes for the future. And it's vital that your health isn't an obstacle to achieving your dreams either.

Our insurance coverage gives you security in the event of an accident or declining health. But as your pension company, we believe it is our duty to get ahead of such problems by promoting health, wellbeing and a good life.

Velliv.dk/sundhed

On our website you will find an inspiring health universe to help you take care of your physical and mental health throughout life. At velliv.dk/sundhed you can, for instance, measure your stress level, find help to stay mentally healthy and get good advice and tools to be more active every day.

Velliv app

Remember, you can always get a simple overview of your pension in Velliv's app. You can download the app from the App Store or Google Play.

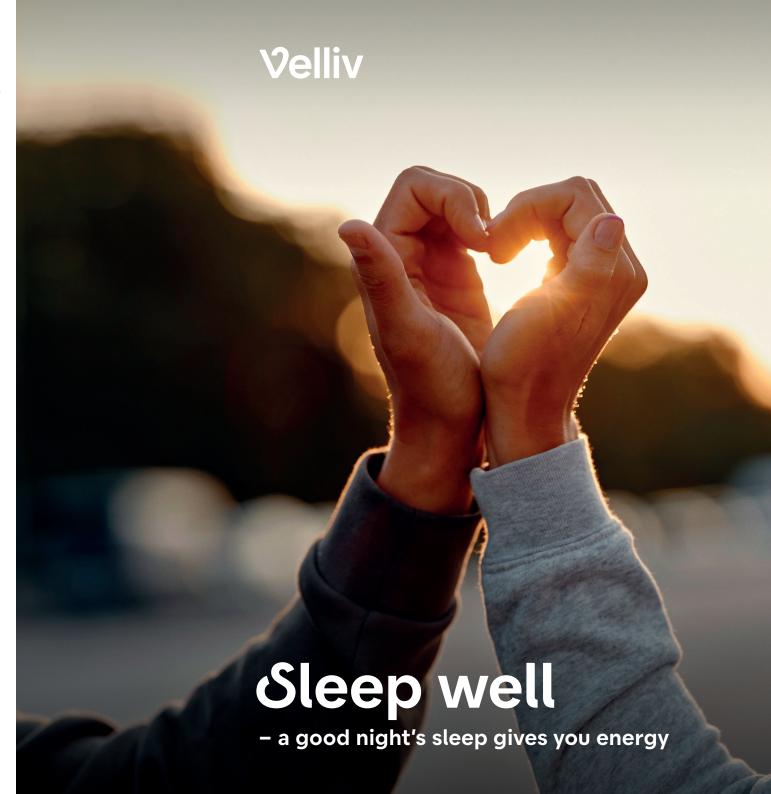
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A good night's sleep gives you energy

Sleep is not a "waste of time", what it does is make our waking hours more fun. Sleep needs to be a priority if you would like to function at your best in everyday life. When you sleep, both your body and brain are rebuilt. Therefore, sleep is one of the basic prerequisites for your wellbeing.

Do you sleep like a dream?

Unfortunately, far too many people sleep badly – 46 per cent of Danes regularly have trouble sleeping. Of these, as much as 14 per cent are affected so severely that it impacts their health and wellbeing – in their private as well as working life.*

We are too easily tempted to "steal" a few hours from our night's sleep. Maybe just one more episode of a series, or you just have to answer the last few emails, or maybe you have got used to never being fully rested.

When you can't sleep, you may experience:

- Having difficulty keeping your focus and concentration
- Having difficulty remembering
- → Making bad decisions
- → Having a shorter fuse
- Getting upset or angry quicker
- Having difficulty knowing when you are sated
- Being more restless and more susceptible to stress and anxiety



Did you know?

Many people believe they can do with less than the recommended 7-9 hours' sleep, but the vast majority of us function best when we sleep about 8 hours. Sleep can't just be postponed without consequences. Therefore, we need to debunk the myth that you "can sleep when you get old". So, there's good reason to safeguard your night's sleep.

10 tips for better sleep*

- 1. Be physically active but don't do strenuous exercise close to bedtime.
- 2. Get enough sleep preferably 8 hours.
- 3. Sleep regularly keep regular bedtimes.
- 4. Make your bedroom a worry-free zone.
- 5. Avoid tablets and phones before bedtime.
- 6. Introduce relaxing rituals.
- 7. Don't eat or drink before bedtime.
- 8. Keep your bedroom dark and cool.
- 9. Reduce your stress level.
- 10. Avoid caffeinated beverages and alcohol before bedtime.

Get an overview

Being stressed can affect you, so you may have difficulty falling asleep. At the same time, a good night's sleep is essential for withstanding stress.

Poor sleep can also be caused by other things, e.g., sleep apnoea or pain. No matter what, it's important to seek out the cause so a solution can be found.

Would you like to get a better overview of the amount and quality of your sleep? Then you can, for example, use Velliv's sleep diary to record your sleep for a period of time.

Need help?

If, for any reason, your sleep is so bad that you are, for example, on the verge of taking a sick day, you're always welcome to call Velliv's health team on **70 33 37 07**. They are ready to help.



Use your mobile

But not in the bedroom.
On many smart phones, the clock app includes a bedtime function that can help you get into a good sleep rhythm. Get an alarm clock so you're not dependent on your phone's alarm function.

^{*} Source: The Danish National Health Profile, 2017

^{*} Source: Danish Advice Council for Preventive Healthcare, 2015