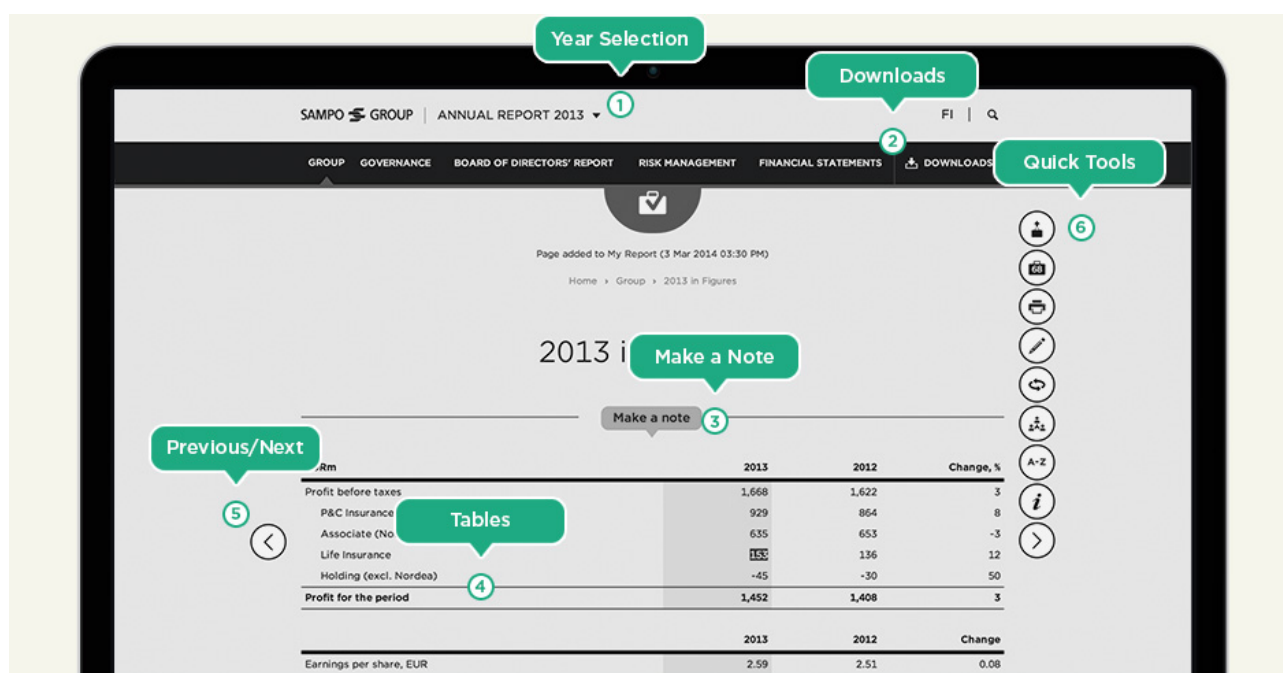


User Guide

Welcome to Sampo's Annual Report 2013. Below, we have presented some features that improve the usability of the Annual Report.



1 Year Selection

You can visit our previous Annual Reports and Annual Report Archive by making a selection from the drop down menu.

2 Downloads

You can download PDF's and Financial Statements in Excel format in the [Downloads](#) section.

3 Make a note

You can add your own notes in the report by selecting text and clicking the "Make a Note" icon. All added notes are included in My Report. Adding notes is not possible with mobile devices.

4 Tables

You can study the tables of the Annual Report also with your tablet screen. Broad tables can be

scrolled horizontally and you can add a highlight color on selected rows.

5 Previous/Next

You can browse pages linearly by clicking the arrows on the sides of the page or by using arrow keys on your keyboard.

6 Quick Tools

Using quick tools you can easily access all the essential features.

- Add Page to My Report / Remove Page
- My Report
- Print
- Make a Note
- Compare to 2012
- Share via Email or in Social Media
- Glossary
- User Guide

My Report - How to build it?

You can choose the content of your own report.



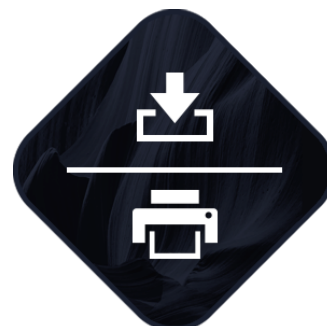
1. Add Page

You can add a page to My Report by clicking the uppermost icon of the Quick Tools. You can also remove a previously added page by clicking the same icon.



2. Manage My Report

All added pages are included in My Report. You can add or remove pages and edit your notes in the [Downloads](#) section.



3. Download or Print

You can print your report or download it in a PDF format in the [Downloads](#) section.