

## ITPK choice form

Instructions on how to fill in this form are provided on the back. More information about the ITPK choice is available in the ITPK pension choice brochure and on [www.avtalat.com](http://www.avtalat.com). If you do not wish to choose a company, or are satisfied with the company you have already chosen, go straight to section B and C. An empty form with only a signature is not valid! When you have completed the form, please send it to Avtalat, 103 76 Stockholm.

Personal Identity Number (yymmdd-nnnn):	Name:
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### A. Insurance provider - Put a cross against one alternative only.

Traditional insurance <input type="checkbox"/> Alecta <input type="checkbox"/> AMF <input type="checkbox"/> Folksam <input type="checkbox"/> Nordea Liv & Pension <input type="checkbox"/> SPP	Unit-linked insurance <input type="checkbox"/> Handelsbanken Liv <input type="checkbox"/> Länsförsäkringar <input type="checkbox"/> Nordea Liv & Pension <input type="checkbox"/> SPP <input type="checkbox"/> Swedbank Försäkring
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### B. Repayment cover

<input type="checkbox"/> I would like repayment cover	<input type="checkbox"/> I do not want/I wish to cancel repayment cover
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### C. Family cover - If you wish to choose family cover your must always complete both stage 1 and stage 2.

Stage 1 - choose 1 - 4 price amounts. Put one cross in the box	Stage 2 - choose the number of years over which payment should be made. Put one cross in the box.
<input type="checkbox"/> 1 <input type="checkbox"/> 3 <input type="checkbox"/> 2 <input type="checkbox"/> 4	<input type="checkbox"/> 5 <input type="checkbox"/> 15 <input type="checkbox"/> 10 <input type="checkbox"/> 20
<input type="checkbox"/> I do not want/I wish to cancel family cover	

### D. Health requirements - if you choose repayment cover and/or family cover

**Family situation**  
 If in the last 12 months you have married, become a cohabitant or had a child, you can choose repayment cover and some levels of family cover without completing a health declaration. Read the information on the next page. If no family event has occurred over the past year, you should complete the health declaration below.

State the family event and fill in the date for the event.

married	became a cohabitant	had a child	year	month	day
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

**Health declaration**

1. Have you received treatment/check-ups for any problems/symptoms, illness, injury or handicap during the past three years?      Yes       No

2. Have you been on the sick list for more than 30 consecutive days in the last three years?      Yes       No

NOTE! If you have replied "Yes" to any of the questions, you are to provide supplementary information in the form [Supplementary Information to your Health Declaration \(3940\\_En\)](#). The form can be down-loaded from [www.avtalat.com](http://www.avtalat.com). Please send the forms in together.

The information you provide in this Health Declaration will provide the basis for the insurance agreement. Your insurance can become invalid if you provide incorrect or incomplete details in your Health Declaration. In filling in this Health Declaration, you hereby consent to the details you have provided about your state of health being provided to the reinsurance company contracted by us.

### E. Signature - The form will be treated as an original document, so it must be sent to us by mail.

A form that reaches us more than 6 months after it is signed is not valid. Avtalat handles personal data according to the General Data Protection Regulation (GDPR) and the Swedish Data Protection Regulation. If you have any questions, contact us on 0770-16 10 00 (from Sweden) or +46 10 38 34 010 (from abroad).

Date (yyyy-mm-dd):	Signature:	Telephone (incl. area code):
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## How to fill in the ITPK choice form

Your employer pays premiums for a occupational pension. This pension is called ITPK (supplementary occupational pension). If you have any questions, you are most welcome to call us. However, Collection does not provide advice as to the choice you should make in this context.

### If you are making a choice for the first time

When you send in the form for the first time, you must make a choice in section A, B or C – or several choices if you wish. You cannot return an empty form with a signature. That is not a valid choice. If you do not wish to make a choice, do not send in the form. In such case your money will be invested in a traditional insurance with Alecta with no repayment cover or family cover. You may add repayment cover and/or family cover whenever you wish. If so, you must complete a health declaration.

### A. Insurance provider

Here you can choose the insurance company with which you wish to invest your ITPK money. Please note that you may only choose one alternative. If you choose unit linked insurance, the unit linked insurance company will contact you within the next few months. You will then be able to choose the fund/funds in which you wish to invest your money.

### If you do not choose a company

If you do not wish to choose a company, or if you are satisfied with the company you have already chosen, go straight to section B and C. If you are making a choice for the first time and do not wish to choose a company or have repayment cover or family cover, do not return the form.

### If you wish to change

You can choose another company for your future payments whenever you wish. You may also transfer already earned ITPK to another company.

### B. Repayment cover

If you choose repayment cover, your family will receive your ITPK pension if you should die before the age of 65 or during the period the pension is in payment. You do not pay a fee, although you do incur a reduction of income. This is because you will not receive a share of the so-called inheritance gain, received by those who choose not to have a repayment cover. Choosing repayment cover thereby impacts the size of your future pension. The inheritance gain is relatively small up until the retirement age, but becomes larger after that point.

If you change your choice of repayment cover in the future, this change will apply to all your ITPK insurances within the same agreement area, if you have several insurance contracts, and also to premiums paid in previously.

### C. Family cover

Family cover is an extra pension that your family will receive if you should die before you retire. This cover is insured with Alecta and applies for as long as money is paid to your ITPK. If you choose family cover for your ITPK you must also decide:

- how much should be paid to your family – one, two, three or four price base amounts\*
- the period over which the money should be paid – 5, 10, 15 or 20 years.

Depending on what you choose and your age, family cover costs different amounts.

\* The price base amount is set every year. For more information, please visit [avtalat.com](http://avtalat.com).

### Reduction of payment period

The maximum payment period is generally 20 years. However, family cover cannot be paid out for a longer period than until the date when you would have reached the age of 70. So, if it is less than 20 years until the date of your 70th birthday, the maximum payment period is reduced in stages. The cost of family cover is deducted from payments to your ITPK. If you are making a choice for the first time and leave this window blank, this means that you do not wish to have repayment cover. If you are not in active employment you cannot choose family cover.

### Did you choose family cover before 1 April 2008?

If you have already made an ITPK choice before 1 April 2008 and have a valid family cover, the family cover is different from what can now be chosen. If you make a new ITPK choice you can either keep the family cover you already have (do not put a cross in the C box), or choose the new family cover which is described above. You can read more about the differences between the old and new family cover at [avtalat.se](http://avtalat.se). If

you choose the new family cover, you cannot return to the old one again.

### D. Health requirements if you choose repayment cover and/or family cover

You must complete the health declaration when you

- choose family cover or increase the level of your family cover
- change your choice and add repayment cover later.

### Family situation

If in the last 12 months you have married, become a cohabitant or had a child, special rules apply for the health declaration:

- If you add repayment cover, you do not need to complete the health declaration, simply specify the date of the family event.
- If you add family cover you can choose levels 1x5 (one price base amount for five years), 1x10 and 2x5 without completing a health declaration.
- Simply specify the date of the event instead. If, on the other hand, you choose a higher level of family cover you must both specify the date of the family event and complete the health declaration.
- If you take the opportunity to specify a date for a family event because you have got married, and at the time suffer from an illness which subsequently
- causes your death within six months of the marriage, family cover will not be paid.
- Repayment cover applies retroactively if you provide a date for a changed family situation or if your health declaration is approved.

### E. Your signature is required to make your choice valid

Sign the form and send it to us by post. When we have received your form, we will register your choice and send you a confirmation. we assumes no responsibility for the value development or impact on the value of the insurance arising due to the choice you make as regards your ITP or ITPK insurance.