

SHANDBOOK

Handbook on collectively agreed
occupational pensions and
insurance 2026

Avtalat

ՀԱՆՈՒՆԴԱՆՈՒԹՅԱՆ ՆԻԴԵՐՆԵՐԻ ՕՍԿԱՐԻ ԿՆՆՈՒԹՅԱՆ

Handbook on collectively agreed
occupational pensions and insurance 2026.

Avtalat

Table of Contents



INTRODUCTION..... 4

Welcome to Avtalat's handbook!.....	5
Security throughout your life.....	6



THE INSURANCE SYSTEM..... 8

The insurance system – how it works.....	9
The employer must take out insurance.....	10
Summary – national public pension and statutory insurance schemes.....	14
Summary – occupational pension and insurance schemes through collective agreements.....	15
Insurance cover for the self-employed.....	18
Indices and base amounts.....	20
Employer's contributions and premiums.....	21
Deduction rules and taxes for pensions.....	22
Employer's contributions – the following applies.....	23
Premiums for collective insurance schemes – blue collar workers.....	24
Premiums for collective insurance schemes – white collar workers with ITP 1.....	25
Premiums for collective insurance schemes – white collar workers with ITP 2.....	26
How pension and insurance schemes are managed.....	28
What affects the insurance cover?.....	29



PARENTAL LEAVE..... 30

Statutory parental insurance.....	31
Parental benefit supplement (FPT) via collective agreements for blue collar workers.....	33
Parental pay via collective agreement for white collar workers.....	35
Checklist – Parental leave.....	36



ILLNESS..... 38

Statutory health insurance.....	39
Group sickness insurance (AGS) via collective agreements for blue collar workers.....	43
ITP disability pension via a collective agreement for white collar workers.....	46
Checklist – Illness.....	50






WORK INJURIES..... 52





Statutory work injury insurance.....	53
Work injury insurance (TFA) via collective agreements for all employees.....	56
ILO Convention – list of occupational diseases.....	60
Checklist – Work injury.....	62



SKILLS AND TRANSITION..... 64

Transitional study support and statutory unemployment insurance.....	65
Skills and transition via collective agreements for blue collar workers.....	68
Skills and transition via collective agreements for white collar workers.....	72
Checklist – Skills and transition.....	75

	DEATH	76
	Statutory compensation to survivors.....	77
	Compensation to survivors for blue collar workers via collective agreement.....	79
	Group life insurance (TGL) via collective agreements for blue collar workers.....	81
	Compensation via a collective agreement to survivors for white collar workers.....	84
	Group life insurance (TGL) via collective agreements for white collar workers.....	87
	Checklist – Death.....	90
	PENSIONS	92
	Statutory national public pension.....	93
	Avtalspension SAF-LO via collective agreements for blue collar workers.....	95
	Agreement regarding ITP via collective agreement for white collar workers.....	99
	Comparison between ITP1 and ITP 2.....	100
	ITP1 via collective agreements for white collar workers.....	101
	ITP 2 via collective agreements for white collar workers.....	105
	Checklist – Pension.....	114
	DIFFERENT TYPES OF ABSENCES	116
	Insurance cover for different types of absence during employment.....	117
	Blue collar workers.....	118
	White collar worker.....	120

	STATIONED OUTSIDE SWEDEN	122
	Stationed outside Sweden.....	122
	Statutory insurance schemes.....	122
	Collectively agreed insurance for blue collar workers.....	125
	Collectively agreed insurance for white collar workers.....	126
	Checklist – Stationed outside Sweden.....	129
	FOREIGN CITIZENS	130
	Foreign citizens.....	130
	REVIEWS	134
	Appealing decisions relating to statutory insurance.....	135
	Appealing decisions relating to collective insurance schemes.....	136
	OTHER INFORMATION	140
	Explanations and names.....	141
	Index.....	142



Introduction

Welcome to Avtalat's handbook!

Our mission is to provide employers and employees with information and guidance regarding collectively agreed occupational pensions and insurance for privately employed individuals. Through avtalat.se, customer services, training, materials and our pension and insurance specialists, we help out with all issues related to occupational pensions and insurance through work.

Avtalat's handbook is intended for individuals who work with these matters. It provides in-depth information and can be used as a reference book.

In the handbook, we describe how the insurance schemes work in the event of various events in a person's life – parental leave, illness, work injuries, skills and transition, death and retirement. For each event, there is a checklist where we have gathered together the various elements that the employer and the employee need to consider.

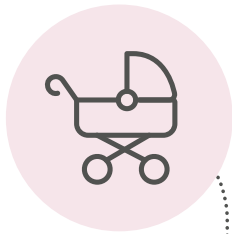
You can download the handbook at avtalat.se.

PS. We reserve the right to make any changes that may have come into force after the publication of the book (February 2026). For up-to-date information, visit avtalat.se.



Security throughout your life

Coping with change is a part of life. People become parents, have accidents or want to retire. As a result, it is comforting to know that work-based pensions and insurance schemes can provide employees with extra financial support.



Parental leave

In addition to parental benefit, the employee can receive additional compensation through collective agreements.



Work injuries

If an accident occurs resulting in the employee suffering an injury at work or on the way to or from the workplace, additional compensation is in place through collective agreements.



Illness

In the event of illness, extra compensation is available through collective agreements at the workplace.

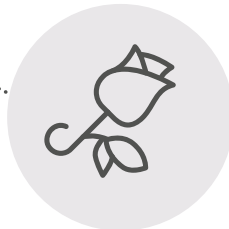
Skills and transition

Skills support for the employee and transition support for the person who has been made redundant are available through collective agreements.



Death

The collective agreement can provide security to the surviving family, even at the most difficult of times.



Pensions

Employees can receive pensions from different sources, with occupational pension through a collective agreement being an important part.

Collective agreement

A collective agreement is a written agreement between the parties on the labour market. It describes the employer's and the employee's entitlements and obligations in relation to each other, for example with regard to wages, pensions and insurance schemes.



The insurance system

The insurance system – how it works

Sweden's insurance cover resembles a pyramid. The base comprises pensions and insurance, to which we are entitled by law. In addition to this there are collectively agreed occupational pensions and insurance schemes. At the top of the pyramid are group insurance policies and private insurance.

National public pension and statutory insurance schemes

The national public pension and the insurance schemes are part of society's security system. They can provide protection in the event that income should cease or be reduced. The national public pension is managed by the Swedish Pensions Agency (Pensionsmyndigheten) and the insurance schemes are managed by the Swedish Social Insurance Agency (Försäkringskassan). This security is paid for by employers and employees through contributions and taxes.

The basic idea behind the security system is to provide economic security in the case of a change in their circumstances, such as in the event of illness or unemployment.

Occupational pension and insurance schemes through collective agreements

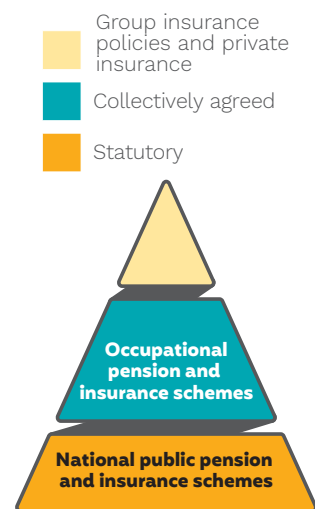
Employers that have entered into a collective agreement must take out occupational pension and insurance schemes for their employees. Most employees are now covered by collective agreements. The employees gain security during and after working life, as well as between jobs. The employer can feel secure in the knowledge that they are providing their employees with good conditions.

Through their work, employees then have deposits paid into their pensions, known as occupational pensions, and into insurance schemes. The occupational pension is an important part of the future pension, and the insurance schemes can provide additional compensation, for example in the event of parental leave, illness or when an employee sustains an injury at work.

The collective agreements are negotiated by the parties on the labour market.

Insurance schemes at the top of the pyramid

These can be group insurance policies through employment at the employer or membership of associations. It can be optional or mandatory to sign up to group insurance policies. Employees can also supplement their insurance cover themselves with private insurance.



The basic idea behind the security system is to compensate the loss of income in the case of a change in circumstances.



The employer must take out insurance

Employers that are covered by a collective agreement must take out collectively agreed occupational pension and insurance schemes for their employees.



Insurance schemes for blue collar workers are taken out with Fora, administration company for collectively agreed occupational pension, and for white collar workers with both Fora and Collectum, administration company for collectively agreed occupational pension.

Employers may be covered by collective agreements through

- ▶ membership of an employers' association
- ▶ affiliated collective agreement, which means that the employer undertakes to apply the union agreement for the sector without being a member of an employer organisation.

Insurance schemes for privately employed blue collar workers are taken out via Fora and for white collar workers via both Fora and Collectum, which administer the insurance schemes. The insurance agreement comes into force when the employer has received confirmations, and the agreements apply from the date on which the collective agreement started to apply. In the event of any doubt regarding the provisions in the collective agreement, the employer must contact their employers' association. The employer that has an affiliated collective agreement contacts the trade union with which the agreement has been entered into.

Self-employed persons and managing directors of limited liability companies who are counted as white collar workers are only covered by Trygghetsförsäkring vid arbetsskada (TFA), Work injury insurance, automatically. More information about the situation for self-employed persons and managing directors can be found on pages 18–19.

In the event of an operational transition, the collective agreement normally remains in place. The new employer also has to take out collectively agreed insurance.

Employers without collective agreements can voluntarily take out insurance agreements with Fora and make payments to occupational pension and insurance (apart from skills and transition support from Trygghetsfonden TSL, foundation offering guidance and support to employment transition) for their employed blue collar workers. Employed white collar workers at employers that take out the insurance agreement via Fora without a collective agreement are always covered by TFA.

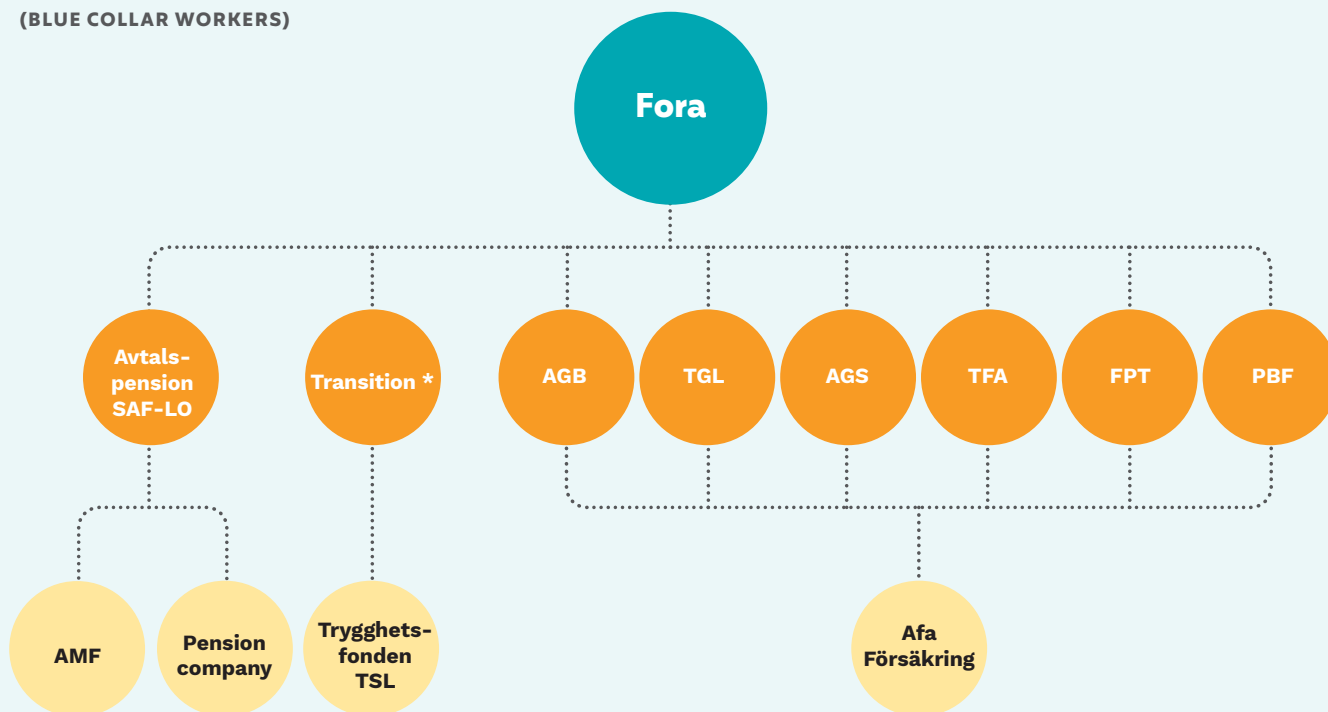
Insurance schemes for blue collar workers

Employers that have entered into a collective agreement must enter into an insurance agreement with Fora. Via Fora, blue collar workers are covered by the Afa insurance schemes, Skills and transition support from Trygghetsfonden TSL and Avtalspension SAF-LO. The insurance agreement always also covers TFA for white collar workers.



Occupational pension and insurance schemes – how it works

AGREEMENT AREA CONFEDERATION OF SWEDISH ENTERPRISE AND THE SWEDISH TRADE UNION CONFEDERATION
(SVENSKT NÄRINGS-LIV-LO)
(BLUE COLLAR WORKERS)



* Skills and transition support

THE INSURANCE AGREEMENTS COVER THESE INSURANCE SCHEMES:

AGREEMENT AREA CONFEDERATION OF SWEDISH ENTERPRISE AND THE SWEDISH TRADE UNION CONFEDERATION

Avtalspension SAF-LO, defined contribution occupational pension

Skills and transition support

Försäkring om avgångsbidrag (AGB), Insurance regarding severance pay

Tjänstegruppplivförsäkring (TGL), Group life insurance

Avtalsgruppsjukförsäkring (AGS), Group sickness insurance

Trygghetsförsäkring vid arbetsskada (TFA), Work injury insurance

Föräldrapenningtillägg (FPT), Parental benefit supplement

Premiebefrielseförsäkring (PBF), Waiver of premium insurance



ITP 1

= employed white collar workers born in 1979 or later.

ITP 2

= employed white collar workers born in 1978 or earlier.

Insurance for white collar workers

Employers that have entered into collective agreements must take out occupational pension and insurance with Collectum and Fora.

With Collectum, the employer must enter into a pension agreement for occupational pension ITP and an agreement for TGL. The employer must choose which company TGL is to be taken out with. An up-to-date list can be found at Collectum.

The ITP agreement contains two parts: ITP1 and ITP2. The main rule is that employed white collar workers born in 1979 or later have ITP1 and those born in or prior to 1978 have ITP2. Employers that enter into collective agreements now have the potential to take out ITP1 for all white collar workers, regardless of age. Want to know more? Read on page 99.

In the insurance agreement with Fora, white collar workers are covered by TFA and skills and transition support from TRR.

THE INSURANCE AGREEMENTS COVER THESE INSURANCE SCHEMES FOR AGREEMENT AREA CONFEDERATION OF SWEDISH ENTERPRISE AND THE COUNCIL FOR NEGOTIATION AND COOPERATION (SVENSKT NÄRINGS LIV-PTK):

ITP 2	ITP 1
ITP 2 ålderspension, defined benefit occupational pension	ITP 1 ålderspension, defined contribution occupational pension
Family pension	ITP sjukpension, ITP Disability pension
ITP sjukpension, ITP Disability pension	Premiefrielseförsäkring (PBF), Waiver of premium insurance
Premiefrielseförsäkring (PBF), Waiver of premium insurance	Tjänstegrupplivförsäkring (TGL), Group life insurance
ITPK, defined contribution supplementary pension	Trygghetsförsäkring vid arbetsskada (TFA), Work injury insurance
Tjänstegrupplivförsäkring (TGL), Group life insurance	Skills and transition support Avgångsersättning (AGE), Severance compensation
Trygghetsförsäkring vid arbetsskada (TFA), Work injury insurance	
Skills and transition support Avgångsersättning (AGE), Severance compensation	

Information for white collar workers has been moved from Collectum to Avtalat

Privately employed white collar workers will contact Avtalat in order to

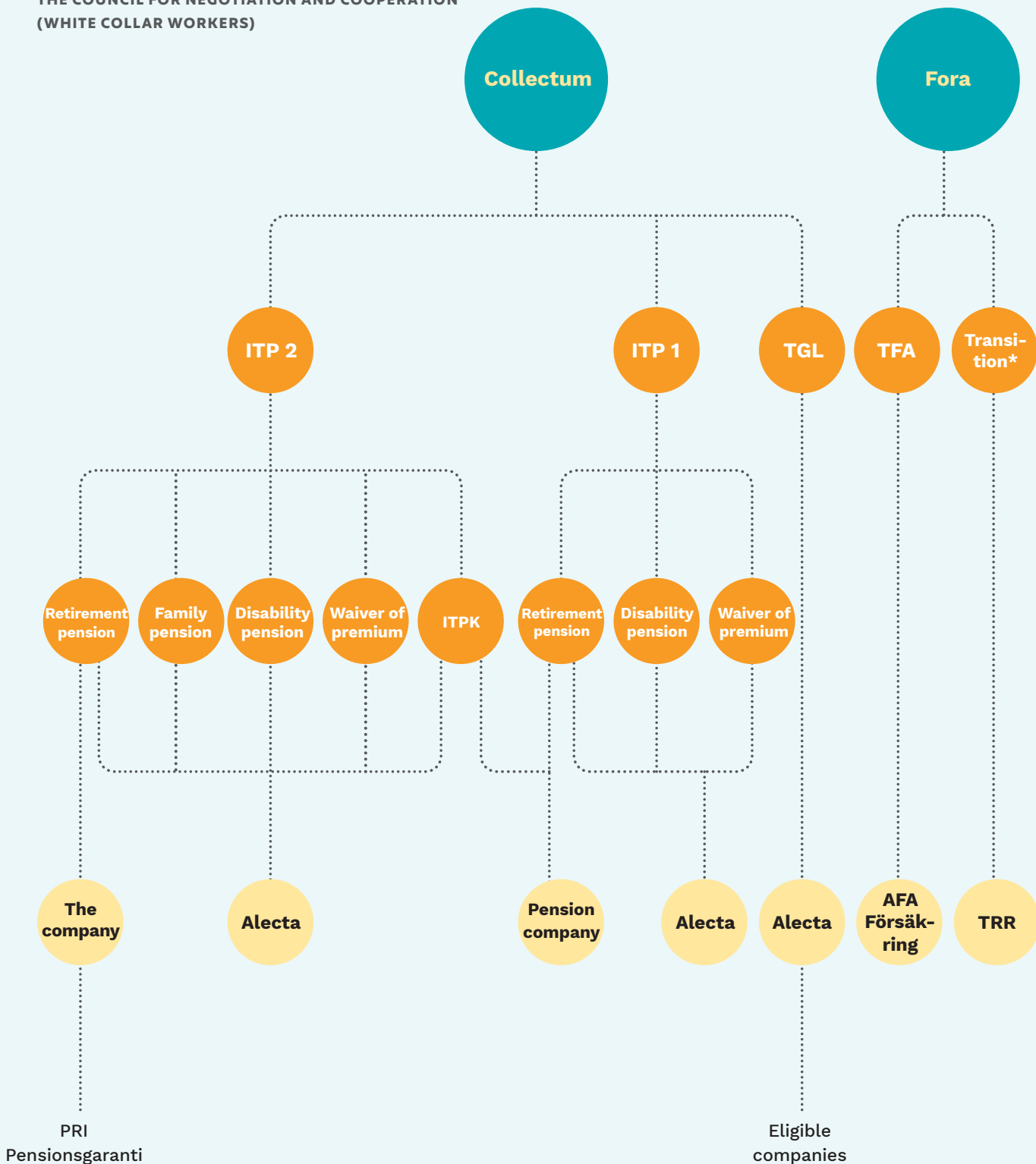
- ▶ obtain information about occupational pension ITP
- ▶ log in to make choices regarding ITP
- ▶ receive assistance with questions from Customer Service.

From this date, everything that was previously available from Collectum for white collar workers is available from Avtalat and avtalat.se. The change also means that the annual statement regarding occupational pension ITP comes from Avtalat. For employers, everything work exactly as before. The employer submits their report to Collectum.



Occupational pension and insurance schemes – how it works

AGREEMENT AREA CONFEDERATION OF SWEDISH ENTERPRISE AND THE COUNCIL FOR NEGOTIATION AND COOPERATION (WHITE COLLAR WORKERS)



* Skills and transition support



Summary – national public pension and statutory insurance schemes

Below is a summary of the national public pension and the statutory insurance schemes. You can read a little more about each insurance scheme later in the book.



A person who is ill receives sick pay from their employer for the first 14 days.

Parental leave – Parental insurance

A person who has or adopts a child may be entitled to parental leave and parental benefit. Parental benefit applies from the birth of the child until the child reaches the age of twelve. The entitlement to parental benefit applies for a total of 480 days for each child. In the case of multiple births, parents are entitled to a further 180 days of parental benefit for each additional child.

Illness – Health insurance

If a person receive sick pay from their employer for the first 14 days with a qualifying deduction. The Swedish Social Insurance Agency can pay out sickness benefit from day 15. The Swedish Social Insurance Agency can also pay out activity or sickness compensation in the event of illness (work incapacity) for a longer period.

Work injury – Work injury insurance

A person who has sustained an injury at work can receive compensation from the general work injury insurance. The insurance covers all employees, self-employed individuals and contractors, and is dealt with by the Swedish Social Insurance Agency. The employee can report the work injury themselves at forsakringskassan.se. Employers must report work injuries on the Swedish Social Insurance Agency's and the Swedish Work Environment Authority's joint website, anmalarbetskada.se.

Skills and transition – Transitional study support and unemployment insurance

Transitional study support applies that is handled by CSN. The unemployment insurance applies to both employees and self-employed persons with different rules. Nysteget is supported by the Public Transition Organisation, which is part of Kammarkollegiet, Sweden's Legal, Financial and Administrative Services Agency.

Death – Survivors' pension

If the employee dies, the survivors may be entitled to survivors' pension. The pension compensates for the portion of livelihood that disappears when a close relative dies, and comprises in part the following elements: child pension, adjustment pension and extended adjustment pension.

Pension – National public pension

A person who has worked or lived in Sweden may be entitled to national public pension that is paid out by Pensionsmyndigheten, The Swedish Pensions Agency. The pension is financed through employer's contributions and the employee's contributions. The national public pension comprises income pension, premium pension, income pension complement, guarantee pension and supplementary pension.

Read more about national public pension and insurance policies at pensionsmyndigheten.se, forsakringskassan.se, kammarkollegiet.se and csn.se

Summary – occupational pension and insurance schemes through collective agreements

Below is a summary of occupational pension and insurance through collective agreements. You can read a little more about each insurance scheme later in the book.

Blue collar workers

Parental leave – Parental benefit supplement (FPT)

Parental benefit supplement is an additional compensation over and above the parental benefit from the Swedish Social Insurance Agency at the birth or adoption of a child. The supplement is paid for a maximum of 180 days until the child reaches the age of 18 months or 18 months after their adoption.



180 days

Parental benefit supplement is paid for a maximum of 180 days.

Illness – Group sickness insurance (AGS)

If a person receives sickness benefit from the Swedish Social Insurance Agency, or rehabilitation compensation, AGS can provide daily compensation from day 15–360 of the sickness period. If the employer pays sick pay for longer than 14 days, compensation is provided at the earliest after the final sick pay day. AGS can provide supplementary monthly compensation in the event of activity or sickness compensation.

Work injury – Work injury insurance (TFA)

The insurance applies in the event of accidents suffered by the employee at work, on their way to or from the workplace, or in the event of illness or infection that has been caused by their work. TFA can replace the income that is lost due to the work injury and any expenses. It can also provide compensation for permanent disability, for example. Travel accidents where a vehicle that is obliged to have motor insurance is involved are not covered by the insurance. Compensation must be applied for instead from the vehicle's motor insurance.

Skills and transition support – Trygghetsfonden TSL and Insurance regarding severance pay (AGB)

Skills support is available during employment. There is also support in the event you are made redundant from a permanent post due to work shortage, illness or the termination of temporary employment. The insurance consists of two parts: skills and transition support, which is handled by Trygghetsfonden TSL, and AGB, a lump sum through Afa Försäkring.

Death – Survivors' cover

Group life insurance (TGL) is paid out as a tax-free lump sum to the blue collar worker's family in the event of their death before they retire. In the event of death, close relatives can receive money from Avtalspension SAF-LO if the blue collar worker has selected repayment cover or family cover, or both.

Occupational pension – Avtalspension SAF-LO

Avtalspension SAF-LO is a defined-contribution occupational pension that the employee earns between the ages of 22 and 65 – unless the employer and employee have reached agreement regarding continued payments.



ITP sjukpension, ITP disability pension

From 2026, ITP disability pension apply up to the age of 67 (previously 66). The change does not apply to employees who turned 66 in 2025.

ITP 1

ITP1 retirement pension is a defined-contribution occupational pension.

WAIVER OF PREMIUM INSURANCE (PBF)

The insurance can take over the employer's payments to the Avtalspension SAF-LO. It applies when the employee is on sick leave from day 15, is receiving parental benefit, pregnancy benefit from the Swedish Social Insurance Agency or is on sick leave due to a work injury.

White collar workers with ITP 1

Illness – ITP 1 sjukpension, ITP 1 disability pension

If the employer has a collective agreement, the employee can receive sick pay from their employer up until day 90, in addition to the sickness benefit from the Swedish Social Insurance Agency. Between days 91–360 of the sickness period, the employee can receive ITP disability pension. White collar workers with a salary of more than 10 price base amounts (SEK 49,333 per month) can receive ITP disability pension for salary portions above 10 price base amounts from day 91 with no outer limit. ITP disability pension also applies in the event of activity or sickness compensation.

Work injury – Trygghetsförsäkring vid arbetsskada (TFA), Work injury insurance

The insurance applies in the event of accidents suffered by the employee at work, on their way to or from the workplace, or in the event of illness or infection that has been caused by their work. TFA can replace the income that is lost due to the work injury and any expenses. It can also provide compensation for permanent disability, for example. Travel accidents where a vehicle that is obliged to have motor insurance is involved are not covered by the insurance. Compensation must be applied for instead from the vehicle's motor insurance.

Skills and transition – TRR and Avgångsersättning (AGE) Severance compensation

Skills support is available during employment. There is also support in the event you are made redundant from a permanent post due to work shortage, illness or the termination of temporary employment. The insurance consists of two parts: skills and transition support, which is handled by TRR, and which also encompasses AGE.

Death – Survivors' cover

If a white collar worker is working at a workplace with a collective agreement, they automatically have Tjänstegruppplivförsäkring (TGL), Group life insurance. TGL is paid out as a tax-free lump sum to the white collar worker's family in the event of their death before they retire. The employee can prepare a special beneficiary clause and determine for themselves who is to receive the money. In the event of death, close relatives can receive compensation through ITP 1 if the worker has selected repayment cover or family cover, or both.

Occupational pension – ITP 1 ålderspension

ITP1 is a defined-contribution occupational pension that the employee earns between the ages of 25 and 66 – unless the employer and employee have reached agreement regarding continued payments.

PREMIEBEFRIELSEFÖRSÄKRING (PBF), WAIVER OF PREMIUM INSURANCE ITP 1

The insurance can take over the employer's payments of premiums to ITP 1. This applies in the event of sick leave after day 14 and in the case of parental leave (including leave for child care). This also applies if the sick leave or parental leave is part-time, although at least 25%.

White collar workers with ITP 2

Illness – ITP 2 disability pension

If the employer has a collective agreement, the employee can receive sick pay from their employer up until day 90, in addition to the sickness benefit from the Swedish Social Insurance Agency. Between days 91–360 of the sickness period, the employee can receive ITP disability pension. White collar workers with a salary of more than 10 price base amounts (SEK 49,333 per month) can receive ITP disability pension for salary portions above 10 price base amounts from day 91 with no outer limit. ITP disability pension also applies in the event of activity or sickness compensation.

Work injury – Trygghetsförsäkring vid arbetsskada (TFA), Work injury insurance

The insurance applies in the event of accidents suffered by the employee at work, on their way to or from the workplace, or in the event of illness or infection that has been caused by their work. TFA can replace the income that is lost due to the work injury and any expenses. It can also provide compensation for permanent disability, for example. Travel accidents where a vehicle that is obliged to have motor insurance is involved are not covered by the insurance. Compensation must be applied for instead from the vehicle's motor insurance.

Skills and transition – TRR and Avgångsersättning (AGE) Severance compensation

Skills support is available during employment. There is also support in the event you are made redundant from a permanent post due to work shortage, illness or the termination of temporary employment. The insurance consists of two parts: skills and transition support, which is handled by TRR, and which also encompasses AGE.

Death – Survivors' cover

If a white collar worker is working at a workplace with a collective agreement, they automatically have Group life insurance (TGL). TGL is paid out as a tax-free lump sum to the white collar worker's family in the event of their death before they retire. The employee can prepare a special beneficiary clause and determine for themselves who is to receive the money. In the event of death, close relatives can receive compensation if the employee, for ITPK, has selected repayment cover or family cover, or both. For employees who earn more than 7.5 income base amounts per year (SEK 625,500), there is a survivors' cover called Family pension.

Occupational pension – ITP 2 ålderspension

The occupational pension in ITP 2 is a defined-benefit scheme with a defined-contribution supplementary portion, called ITPK. Occupational pension in ITP 2 is earned between the ages of 28 and 65. The employer and the employee may reach agreement on continued payments into ITP 1 after the age of 65.

PREMIEBEFRIELSEFÖRSÄKRING (PBF), WAIVER OF PREMIUM INSURANCE ITP 2

The insurance can take over the employer's payments of premiums to ITP 2. This applies in the case of sick leave from the month after day 91 or if the employee has been ill for periods totalling 105 days. This also applies if the sick leave is part-time, to at least 25%.



For white collar workers with ITP1 and ITP2, there is an advisory service regarding collectively agreed pensions and insurance at avtalat.se/radgivningstjanst

ITP 2

ITP 2 retirement pension is a defined-benefit occupational pension.



Insurance cover for the self-employed

Collectively agreed insurance schemes do not apply to the self-employed. As a result, the self-employed have to obtain insurance cover themselves. There is one exception, however, called TFA.



Collectively agreed insurance schemes do not apply automatically to anyone who is a managing director of a limited liability company and who is deemed to be a white collar worker. For this reason, the employer and the managing director must reach agreement on the insurance cover.

Who are considered to be self-employed?

- ▶ **Sole trading firm:** the owner.
- ▶ **Trading company:** all owners.
- ▶ **Limited partnerships:** the general partners (physical or legal persons who have unlimited liability for the company's debts).
- ▶ **Limited liability companies:** any shareholder who owns at least one-third of the shares, personally or jointly with shares that are owned by a spouse, registered partner, parent or child(ren) of the shareholder.
- ▶ Spouses and registered partners of self-employed persons are always counted as self-employed persons, regardless of corporate form.

Co-owners who own a small portion of a limited liability company can apply for an exemption from being affiliated to the collectively agreed pension and insurance solutions. A person who is a cohabitant and has a child together with the self-employed person can also apply to be exempted. Applications for an exemption are submitted to the ITB Board at Collectum or the Insurance Board at Fora.

The insurance cover can be arranged through individual insurance with any pension company, through insurance via Fora or ITP occupational pension via Collectum. Owners of trading companies, general partners in limited partnerships or owners of companies that are not a legal entity cannot be affiliated to ITP.

Self-employed persons who do not have employees can enter into an insurance agreement with Fora, in which case they are covered by Trygghetsförsäkring vid arbetsskada (TFA), Work injury insurance. If the self-employed person employs staff, these individuals are covered by Fora's insurance schemes for employees and the employer starts paying for the insurance. The insurance cover can be extended with Fora by the self-employed person taking out Self-employed person's own insurance, where various options can be selected.

It is possible to combine one or more products in the collective insurance schemes with individual insurance. The self-employed person can also take out group insurance. The individual self-employed person's situation determines the need for insurance cover.



The self-employed person can take out these insurance schemes via Fora and Collectum

INSURANCE	SCOPE	INFORMATION FROM
TFA	Work injury insurance. Self-employed persons are automatically included at no cost if the company has taken out insurance policies for its employees with Fora.	Fora
AGS	Group sickness insurance.	Fora
TGL	Group life insurance.	Fora and Collectum
Avtalspension SAF-LO	Pension insurance.	Fora
ITP	Self-employed persons in limited companies may affiliate to ITP. Only employers that have an obligation to take out ITP according to a collective agreement may be affiliated.	Collectum

Self-employed person or relatives of self-employed persons who are covered by collective agreements are not covered by the transition support. However, they may be entitled to careers support and guidance from Trygghetsfonden TSL or TRR, and receive assistance with the submission of a formal opinion to CSN in connection with applying for transitional study support.

Insurance cover for managing directors

Collectively agreed insurance schemes do not apply automatically to anyone who is a managing director of a limited liability company and who is deemed to be a white collar worker. For this reason, the employer and the managing director must reach agreement on the insurance cover. The exception to this is TFA, which also applies to managing directors. For managing directors, collectively agreed insurance can be taken out, such as ITP occupational pension via Collectum, or individual insurance may be taken out with any insurance company. Managing directors are not covered by TRR.



Indices and base amounts

The pensions and insurance schemes included both in the general and the collective insurance schemes are calculated in terms of base amounts, the income index, the balance index and the adaptability index. This index-links pensions and insurance schemes to prices and incomes, as well as to the stability of the pension system.

Index

The national public pension system has two different indices: income index and balance index. The income index is determined by the Government and is a measure showing how the average income in Sweden changes each year, and is used to calculate the interest rate in the pension system. A balance sheet for the pension system is prepared every year. If the liabilities are greater than the assets, the pensions cannot follow the wage trend. The balance index guarantees that there is enough money in the system.

Base amounts, 2026

There are three base amounts: price base amount, raised price base amount and income base amount. The price base amounts are calculated by Statistics Sweden and the income base amount by the Swedish Pensions Agency, at the request of the Government.

SEK 59,200

Price base amounts

SEK 60,500

Raised price base amounts

SEK 83,400

Income base amounts

The various base amounts are used in different contexts. For example:

- ▶ **Price base amount SEK 59,200.** Income ceiling for sickness benefit and activity or sickness compensation, guarantee pension and work injury life annuity.
- ▶ **Raised price base amount SEK 60,500.** Used when calculating pension points for supplementary pension, for example.
- ▶ **Income base amount SEK 83,400.** Income ceiling for the Pensionsgrundande inkomst (PGI), Pensionable income, the national public pension contribution and extra pension rights for childcare years.

The base amounts are also used within collectively agreed occupational pensions and insurance policies, and define ceilings for pension earning, calculations of compensation and life annuity amounts.

Employer's contributions and premiums


The employer is required by law to pay employer's contributions for national public pension and health insurance, for example. The employer that has collective insurance schemes also pays premiums for these.

Employer's contributions

The employer must report and declare VAT, deducted tax and employer's contributions. The size of the employer's contribution is determined by the cash salary as well as taxable remunerations and benefits. The contribution is an expense that can be deducted in the tax return. If the employer pays compensation of less than SEK 1,000 during a year to an employee, the employer does not need to make a tax deduction, pay employer's contributions or provide verification. Read more at skatteverket.se about the deadlines for submitting the tax return and making the payment.

Special payroll tax

The employer pays special payroll tax at 24.26% on their pension expenses for employees. Fora, Collectum and Alecta have information about the basis for special payroll tax in their Internet office. Special payroll tax is reported on the employer's income declaration and the tax is determined during taxation. The employer can deduct the payroll tax on taxed income. Read more at skatteverket.se.



The employer pays special payroll tax on their pension expenses for employees.

Premiums for collective insurance schemes for blue collar workers

The size of the premiums is determined annually. Fora invoices the Afa insurance schemes, Trygghetsfonden TSL and Avtalspension SAF-LO every month. The premiums are usually deductible.

Premiums for collective insurance schemes for white collar workers

The size of the premiums is determined annually. Collectum invoices the premium for ITP1 and ITP 2 as well as ITPK every month. If the employer has taken out TGL with Alecta, the premium is included in Collectum's invoice.

Fora invoices premiums for TFA and TRR. The invoice is sent at the start of each even month. The premiums are usually deductible.

Compensation for premiums

Employers that pay a contribution to a transition organisation approved by Kammarkollegiet are entitled to compensation by law. Examples of registered transition organisations are Trygghetsfonden TSL and TRR. The compensation is managed by Fora, following a decision by Kammarkollegiet.



Deduction rules and taxes for pensions

Employers may deduct the cost for their employees' pension premiums. There is, however, a maximum ceiling for how large the deduction may be, calculated either using the main or the supplementary rule.

35%

The pension premium may not constitute more than 35% of pensionable salary.

The main rule is that the deduction may not constitute more than 35% of the pensionable salary. The cost may be an insurance premium, balance-sheet liability entries or transfers to pension funds. The employer may deduct a maximum of 10 price base amounts (SEK 592,000) per year per employee.

The supplementary rule, which may only be used for one-off premiums, may be used if at least one of the following conditions exists:

SEK 592,000/year

The employer may deduct a maximum of 10 price base amounts (SEK 592,000) per year per employee.

- ▶ change of pension agreement
- ▶ new pension agreement in the event of early retirement
- ▶ insufficiently secured pension commitments.

If the pension is not higher than the levels shown in the table below, the costs are normally deductible. For pensions paid out for employees between the ages of 62–65, different rules apply. It is important to check the effects for the employer and employee when one-off premiums are paid in.

SALARY PORTIONS IN PRICE BASE AMOUNTS	COMPARISON LEVEL AS A % OF SALARY, AT RETIREMENT AGE	
	55–64 YEARS	65– YEARS
–7.5	80	20
7.5–20	70	70
20–30	40	40

Employer's contributions – the following applies

Employers must pay employer's contributions for their employees. This also applies to self-employed persons. For certain age groups, the employer's contribution is reduced.

	EMPLOYER'S CONTRIBUTIONS FOR BLUE COLLAR AND WHITE COLLAR WORKERS (% OF GROSS SALARY)	CONTRIBUTIONS FOR SELF- EMPLOYED PERSONS – NOT LIMITED COMPANIES (% OF GROSS SALARY)
Retirement pension contribution	10.21	10.21
Health insurance contribution	3.55	3.64
Parental insurance contribution	2.00	2.60
Survivors' pension contribution	0.30	0.60
Work injury contribution	0.10	0.20
Labour market contribution	2.64	0.10
General employment tax	12.62	11.62
Total	31.42	28.97

For employees born between 1938–1958, the employer pays retirement pension contributions at 10.21%.

For sole trader companies employing their first and/or their second employee, the employer's contribution is reduced to retirement pension contribution at 10.21%. This applies for the first 24 months of the employment.

For self-employed persons born between 1938–1958, the contribution is 10.21% if no qualifying period has been selected. If business activities are passive, only special payroll tax at 24.26% is payable. This rule applies regardless of the age of the self-employed person.

Read more about employer and employee contributions at skatteverket.se. Remember! In certain cases, there may be lower fees regionally.

Read more about employer and employee contributions at skatteverket.se



Premiums for collective insurance schemes – blue collar workers

The employer's costs for the blue collar worker's occupational pension and insurance within agreement area Confederation of Swedish Enterprise and Swedish Trade Union Confederation are described here.



The parties in many sectors have agreed that the employer is to pay premiums for additional pension allocations or part-time pension.

The total payroll expense determines the size of the insurance premium. The size of the premiums is determined annually. Fora invoices the Afa insurance schemes, Skills and transition support and Avtalspension SAF-LO every month. These premiums can usually be deducted in the tax return.

Part-time pension

Part-time pension means both that the employer pays in additional money into the occupational pension, and that the employee can have the opportunity to reduce their working hours towards the end of their working life.

PREMIUMS FOR AVTALSPENSION SAF-LO – BLUE COLLAR WORKERS (% OF GROSS PAY)	SALARY UP TO 7.5 IBB (SEK 52,125/MONTH)	SALARY ABOVE 7.5 IBB (SEK 52,125/MONTH)
Pension premium *	4.50%	30.00%
Waiver of premium insurance (PBF) **	0%	0%
Group sickness insurance (AGS) **	0%	-
Parental benefit supplement (FPT) **	0%	0%
Insurance regarding severance pay (AGB) ***	0%	-
Transition support from Trygghetsfonden TSL ****	0.34%	0%
Work injury insurance (TFA)	0.01%	0.01%
Group life insurance (TGL) ***	0.10%	0%
Total premium	4.95%	30.01%
Funded by surplus funds *****	-0.10%	-
Total premium invoiced	4.85%	30.01%

- * The premiums are paid from the month when the blue collar worker reaches the age of 22, up to and including the month before the age of 65.
- ** Premiums are not paid in 2026 as Afa Försäkring is well consolidated.
- *** The premium is paid on salary portions up to 7.5 price base amounts (SEK 37,000 per month).
- **** The premium of 0.34% is paid on salary portions up to 7.5 price base amounts (SEK 37,000). Employers who pay a fee to a registered transition organization will be repaid compensation for costs up to 0.15% by Kammarkollegiet via Fora.
 - Main agreement: The premium is 0.34% for members of the Confederation of Swedish Enterprise and 0.74% for employers with affiliated collective agreements.
 - Collective agreement on transition insurance (not a main agreement): The premium is 0.15% for members of the Confederation of Swedish Enterprise and 0.55% for employers with affiliated collective agreements. Read more about premiums at fora.se.
- ***** Premium reduction, which is financed through a surplus within the STP plan via AMF (the old pension plan for blue collar workers).

Supplementary premiums

The parties in many sectors have agreed on premiums for additional pension allocations or part-time pension. These premiums are additional and are not included in the above summary. Fora administers the allocation. Read more about the premiums at fora.se and in the relevant collective agreement.

Special payroll tax

Employers pay a special payroll tax of 24.26% of the pension costs for their employees. Fora produces the supporting data for payroll tax. Read more on page 21.

Premiums for collective insurance schemes – white collar workers with ITP1

The employer's costs for the occupational pension and insurance within agreement area Confederation of Swedish Enterprise and PTK are described here.

PREMIUMS FOR ITP 1 – WHITE COLLAR WORKERS (% OF GROSS SALARY)	SALARY UP TO 7.5 IBB (SEK 52,125/MONTH)	SALARY 7.5–30 IBB (SEK 52,125– 208,500/MONTH)
Retirement pension *	4.50%	30.00%
Waiver of premium insurance (PBF) *	0.125%	1.415%
ITP disability pension **	0.030%	0.108%
Transition support and AGE from TRR ***	0.40%	0.40%
Group life insurance (TGL) ****	approx. 0.09%	0%
Work injury insurance (TFA)	0.02%	0.02%
Total premium	5.17%	31.94%

* The premiums are paid from the month when the white collar worker reaches the age of 25, up to and including the month before the age of 66.

** The premium of 0.030% is paid on salary portions up to 10 price base amounts (SEK 49,333 per month). The premium of 0.115% is paid on salary portions above 10 price base amounts up to 30 income base amounts. (SEK 208,500 per month). The premium is paid until the month before the employee turns 67.

*** Compensation for costs up to 0.15% will be repaid by Kammarkollegiet via Fora. The premium for employers with affiliated collective agreements is 0.80% (minus a repayment of 0.15%). The premium is paid until the month before the employee turns 67.

**** Free premium setting is applied and the premium is within the interval SEK 20–45 per month, which is equivalent to approx. 0.09% of salaries up to 7.5 price base amounts (SEK 37,000 per month).

Supplementary premiums

The parties in many sectors have agreed on extra premiums for part-time pension or flexible pension. These premiums are additional and are not included in the above summary. Collectum administers the premiums for white collar workers who are covered by ITP. For white collar workers who have abstained from ITP, an agreement must be reached regarding the administration of the additional premiums. Read more about premiums at collectum.se and in the relevant collective agreement.

ITP1

White collar workers born in 1979 or later are covered by ITP1. Employers that enter into collective agreements now can take out ITP1 for all white collar workers irrespective of age, provided this is approved by Collectum. The employer reports the gross salary that is paid each month, and this forms the basis for the premium. For employees between the ages of 18–25, a premium is only paid for ITP health insurance.

Special payroll tax

Employers pay a special payroll tax of 24.26% of the pension costs for their employees. Collectum produces the supporting data for payroll tax for ITP 1. Read more on page 21.

The total payroll expense determines the size of the insurance premium. The size of the premiums is determined annually. Collectum invoices the premium for ITP 1 every month.

If the employer has taken out TGL with Alecta, the premium is included in Collectum's invoice.

Fora invoices premiums for TFA and TRR. The invoice is sent at the start of each even month. These premiums can usually be deducted in the tax return.

24.26%

Employers pay a special payroll tax of 24.26% of the pension costs for their employees.



Premiums for collective insurance schemes – white collar workers with ITP2

The employer's costs for the occupational pension and insurance within agreement area Confederation of Swedish Enterprise and the Council for Negotiation and Cooperation are described here.

The total payroll expense determines the size of the insurance premium. The size of the premiums is determined annually. Collectum invoices the premium for ITP 2 as well as ITPK every month. If the employer has taken out TGL with Alecta, the premium is included in Collectum's invoice. Fora invoices premiums for TFA and TRR. The invoice is sent at the start of each even month. These premiums can usually be deducted in the tax return.



The parties in many sectors have agreed that the employer must pay premiums for part-time pension or flexible pension as well as other additional pension allocations.

PREMIUMS FOR ITP 2 – WHITE COLLAR WORKER (% OF GROSS SALARY)	SALARY UP TO 7.5 IBB (SEK 625,500/YEAR)	SALARY 7.5–30 IBB (SEK 625,500– 2,502,000/YEAR)
Retirement pension	Individual*	Individual*
ITPK	2.00%	2.00%
ITP disability pension**	0.030%	0.108%
Family pension	–	Individual*
Waiver of premium insurance (PBF)***	0.145%	1.250%
Transition support **** and AGE from TRR	0.40%	0.40%
Group life insurance (TGL)*****	approx. 0.09%	0%
Work injury insurance (TFA)	0.02%	0.02%
Equalisation premium*****	0.55%	0.55%
Total	Individual	Individual

- * Several factors affect the size of the premium, such as salary, age, previously earned pension and the change in the income base amount. The premium is paid until the month before the white collar worker turns 65.
- ** 10 PBB applies here. The premium of 0.030% is paid on salary portions up to 10 price base amounts (SEK 592,000 per year). The premium of 0.108% is paid on salary portions between 10–30 income base amounts (SEK 2,502,000 per year). The premium is paid until the month before the employee turns 67.
- *** The premium for the final payment of ITP 2 is also included here. In the case of Alternative ITP, the premium is 0.055% of salary above 7.5 income base amounts (SEK 625,500/year).
- **** Compensation for costs up to 0.15% will be repaid by Kammarkollegiet via Fora. The premium for employers with affiliated collective agreements is 0.80% (minus compensation of 0.15%). The premium is paid until the month before the employee turns 67.
- ***** Free premium setting is applied and the premium is within the interval SEK 20–45 per month, which is equivalent to approx. 0.09% of salaries up to 7.5 price base amounts (SEK 444,000 per year).
- ***** Finances premium maximisation in ITP 2. If the premium is higher than the maximum permitted level, money from a special equalisation fund is contributed. All employers with ITP 2 contribute to the amount in the fund by paying the equalisation premium.



Supplementary premiums

The parties in many sectors have agreed on premiums for part-time pension or flexible pension as well as other additional pension allocations. These premiums are additional and are not included in the above summary. Collectum administers the premiums. For white collar workers who have abstained from ITP, an agreement must be reached regarding the administration of the additional premiums. Read more about the premiums at collectum.se and in the relevant collective agreement.

ITP 2

White collar workers born in or prior to 1978 are covered by ITP 2. Employers that enter into collective agreements now can take out ITP 1 for all white collar workers irrespective of age, provided this is approved by Collectum. Read more on page 99.

Special payroll tax

Employers pay a special payroll tax of 24.26% of the pension costs for their employees. Alecta produces the supporting data for payroll tax for ITP 2 and Collectum for ITPK. Read more on page 21.

Part-time pension

Part-time pension means both that the employer pays in additional money into the employee's occupational pension, and that the employee can have the opportunity to reduce their working hours towards the end of their working life. Part-time pension is sometimes referred to as flexible pension.



How pension and insurance schemes are managed

National public pension and statutory insurance schemes are managed by authorities: The Swedish Pensions Agency, the Swedish Social Insurance Agency and the Swedish Tax Agency. The occupational pension and the collectively agreed insurance schemes are administered by Fora and Collectum.

The Swedish Pensions Agency
The Swedish Social Insurance
Agency and the Swedish
Tax Agency handle the
administration.

General state pension and statutory insurance schemes

The Swedish Parliament and the Government institute laws and review regulatory requirements in the field of pensions and insurance. The Swedish Pensions Agency, the Swedish Social Insurance Agency and the Swedish Tax Agency handle the administration. The Swedish Tax Agency determines the pensionable income annually. The Swedish Tax Agency sends this information to the Swedish Pensions Agency, and the information then forms the basis for future pensions. National public pension is the statutory pension that is paid out by the Swedish Pensions Agency. The Swedish Social Insurance Agency is responsible for a large portion of the social insurance system. Read more about the situation for pensions and insurance under the relevant chapter in the book.



Collectively agreed
occupational pensions and
insurance are administered by
Fora and Collectum.

Occupational pension and insurance schemes through collective agreements

Central employers' and employees' organisations are responsible for negotiating and agreeing on the occupational pensions and insurance schemes included in the collective agreements. The collectively agreed occupational pensions and insurance schemes are administered by Fora and Collectum. Read more about the situation under the relevant chapter in the book.

Many collective agreements include supplementary premiums to the occupational pension, over and above that which exists within the framework of Avtalspension SAF-LO and ITP.

Read more in the relevant collective agreement.

What affects the insurance cover?

The insurance cover is affected by various factors, such as type of employment, period of employment and age. Pensions and compensation also follow socio-economic changes.

Different types of employment

There are various types of employment: permanent and temporary.

PERMANENT EMPLOYMENT:

In broad terms, permanent employment can be described as the employment continuing until either the employer or the employee – or both – decides that it should cease.

TEMPORARY EMPLOYMENT:

There are various types of temporary employment. The Security of Employment Act (LAS) and collective agreements regulate what applies in each situation.



There are various types of employment: permanent and temporary.

Work duties

The collective agreement governs who is counted as a blue collar or a white collar worker, based on their work duties and what insurance cover the employee is covered by.

Period of service – qualifying period

Period of service: Determines when the employee is earning money into their occupational pension and distinguishes between the agreements, but also applies to qualification for insurance.

Qualifying period: Some insurance schemes require that the employee has been covered by the insurance or has worked for certain time before it starts to apply, wholly or in part.

Degree of service

The degree of service can affect the pension and insurance cover.

Income

For most pensions and insurance schemes, it is the income that determines the size of the compensation. The compensation is calculated on monthly income, annual income or on lifetime income. Hypothetical income can sometimes also be included.

Base amounts

The pensions and insurance schemes that exist within both the general and the collectively agreed systems are calculated in relation to e.g. base amounts. These are the price base amount, the raised price base amount and the income base amount. Read more about base amounts on page 20.

Price base amounts

The price base amount follows the general price trend.

Income base amount

The income base amount follows the general income trend in Sweden.

Leave – what is the situation?

The insurance policies can apply during leave of absence, for example in the event of studies or parental leave. Read more about leave on pages 118–121.



Parental leave

Statutory parental insurance

Everyone who either has a child or has adopted a child is entitled to go on leave, both when the child is born and as the child grows up. Parental insurance can provide the employee with financial support and lays the foundations regarding when and for how long the leave may last.

Parental benefit at the birth or adoption of a child

Parental benefit from the Swedish Social Insurance Agency is paid to both parents and is provided for a maximum of 480 days in total for both parents. If the parents provide joint care, they are entitled to parental benefit for 240 days each. Of these days, the parents must take 90 days each – these days cannot be transferred. If the child was born before 2016, 60 days applies.

In the case of multiple births, the parents receive 180 extra compensation days for each additional child. Pregnant women can start drawing parental benefit 60 days before the estimated due date.

Parental benefit from the Swedish Social Insurance Agency can be paid from the time when the child is born until the child reaches the age of twelve or when the child finishes year 5 of compulsory school. However, the majority of the compensation must be drawn before the child reaches the age of four. After the child's fourth birthday, the parents can save a total of 96 days. For parents who have had multiple children during the same birth, the parents may save a total of 132 days.

A parent can transfer one or more of their parental leave days to a person who is on parental leave with the child. This can be a relative or someone else who is close to the child.

READ MORE ABOUT THE LEGAL SITUATION AT

- ▶ Social Insurance Code (2010:110) at riksdagen.se
- ▶ forsakringskassan.se.



The majority of the parental benefit must be taken before the child reaches the age of four.



Different compensation levels – size of the compensation

The parent can receive parental benefit seven days a week, including on those days when the parent is not normally at work. There are three different compensation levels.

- ▶ The first is known as sickness benefit level and corresponds to 77.6% of the sickness-benefit qualifying income (SGI) with an income ceiling of 10 price base amounts (SEK 592,000). The maximum possible amount at the sickness benefit level is SEK 1,259. This assumes that the parent has had an annual income of at least SEK 85,000 for at least 240 consecutive days before the child's predicted or actual birth. Compensation at this level can be provided to a parent who is insured for work-based parental benefit.
- ▶ The second level is known as basic level and amounts to SEK 250 per day. The basic level applies to parents who do not have an income or have earned less than SEK 117,590 over the course of a year.
- ▶ The third level is called the lowest level and applies for 90 days. The lowest level is SEK 180 per day. This can be provided to parents who are insured for residence-based parental benefit, and refers to time when parental benefit is not provided at sickness benefit level or basic level.

Find out more about how sickness benefit is calculated on page 40.

Different compensation levels from the Swedish Social Insurance Agency

Sickness benefit level

Assumes that the parent has had an annual income of at least SEK 85,000 for at least 240 consecutive days before the child's predicted or actual birth.

77.6% of SGI

Basic level

The basic level applies to parents who do not have an income or have earned less than SEK 117,590 over the course of a year.

SEK 250/day

Lowest level

The lowest level can be provided to a parent who is insured for residence-based parental benefit, and refers to time when parental benefit may not be provided at sickness benefit level or basic level.

SEK 180/day

Day
1

Day
390

Day
480

Parental benefit supplement (FPT) via collective agreements for blue collar workers

FPT provides additional compensation during the employee's parental leave, in addition to parental benefit from the Swedish Social Insurance Agency.

Period of employment for entitlement to FPT

In order for an employee to be entitled to FPT from Afa Försäkring via a collective agreement, they must have been employed for at least 12 months, within a period of four years before the birth or adoption of the child, at one or more employers who have had insurance regarding Parental benefit supplement. If the period of employment started before the employer had the insurance, this time is also counted.

1. A period of employment of at least 12 months grants entitlement to a maximum of 60 days with FPT.
2. A period of employment of at least 24 months grants entitlement to a maximum of 180 days with FPT.

Absence from work of more than six consecutive months is not counted as the qualifying period unless the absence is due to illness (with compensation such as sick pay, sickness benefit or activity and sickness compensation), full leave with pay or full leave according to the Parental Leave Act.



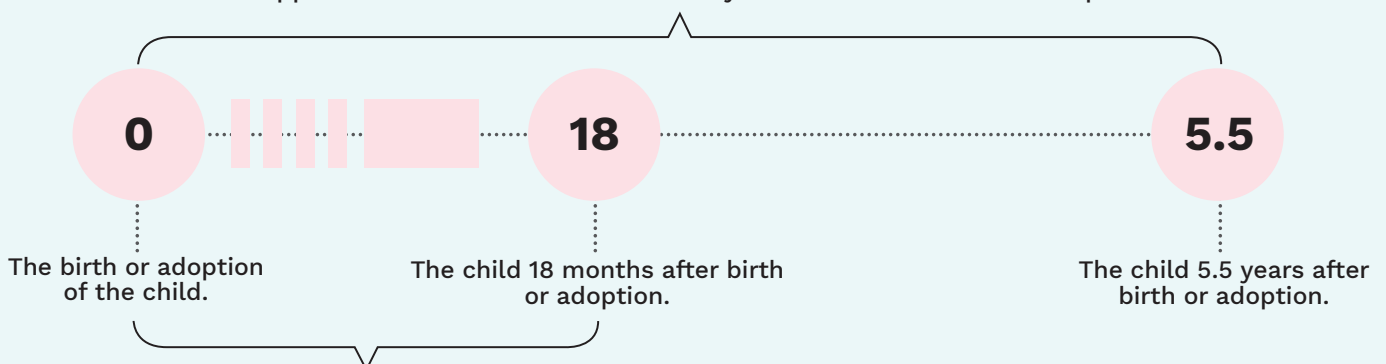
For each birth or adoption, the employee is entitled to FPT for a maximum of 180 calendar days with parental benefit at sickness benefit level.

Entitlement to compensation

An employee who is on parental leave is entitled to FPT during a continuous period with parental benefit at sickness benefit level. This leave does not need to relate to every day of the week, rather it is the period of leave agreed between the employee and the employer. FPT applies for 18 months following the birth or adoption of the child.

Drawing Parental benefit supplement from Afa Försäkring

The application must be made within 5.5 years of a child's birth or adoption.





FPT is paid in proportion to the amount of statutory parental benefit that is drawn.

Drawing FPT

For each birth or adoption, the employee is entitled to Parental benefit supplement for 60 or a maximum of 180 calendar days with parental benefit at sickness benefit level. After parental benefit has been paid out from the Swedish Social Insurance Agency, an application can be submitted to Afa Försäkring regarding FPT. Compensation is only paid for a continuous period of parental leave. During the period, days with parental benefit can be continuous or scattered days.

Size of the FPT

The compensation is 10% on the portion of salary up to 10 price base amounts (SEK 592,000) and 90% on salary portions above this amount. There is no income ceiling for compensation in the insurance relating to Parental benefit supplement. FPT is paid in proportion to the amount of statutory parental benefit that is drawn from the Swedish Social Insurance Agency. The insurance is designed such that it increases the conditions for an even drawing of compensation days, regardless of any difference in the parents' salary levels.

Application for FPT from Afa Försäkring

The employee must apply in person for FPT from Afa Försäkring. The application must be made within five and a half years of the child's birth or adoption. If the application is submitted later than this, the employee will not receive any compensation. The employer can also apply, but is under no obligation to do so.

Waiver of premium insurance (PBF)

When the employee applies for Parental benefit supplement from Afa Försäkring, an application is made at the same time for waiver of premium insurance. This insurance is linked to occupational pension included in the collective agreement. The insurance takes over the payment of premiums to the occupational pension the employer would have paid in had the employee been at work and receiving salary. The premium is paid for a maximum of 13 months per child. A person who has failed to apply for Parental benefit supplement within five and a half years after the birth or adoption can still apply. The employee will be refused FPT, but will receive paid premiums for Avtalspension SAF-LO through the waiver of premium insurance.

The blue collar worker may be entitled to pension allocation for time before FPT started to apply (1 January 2014). As from 1 January 2012, the mother-to-be can also receive pension allocation when she is receiving pregnancy benefit prior to the birth of the child.

Read more about waiver of premium insurance in the chapter on pensions on page 98.

Working after the age of 65

The employee is also entitled to FPT after reaching the age of 65 (there is no upper age limit). Waiver of premium insurance ceases at the age of 65. The employer pays no premium from the month when the employee turns 65.

Parental pay via collective agreement for white collar workers

The collective agreements include parental pay that can be paid by the employer in the event of parental leave. However, there is no collectively agreed parental insurance.

Parental pay is additional compensation during the employee's parental leave, in addition to the parental benefit from the Swedish Social Insurance Agency. The parental benefit and the parental pay jointly correspond to almost 90% of the salary. Parental pay works differently in different sectors or collective agreements. Read more in the relevant collective agreement.

White collar workers with ITP 1

The premium for occupational pension ITP 1 is paid automatically through the waiver of premium insurance in the event of parental leave or care of a sick child (VAB). To be entitled to waiver of premium insurance, the employee must be receiving compensation from the Swedish Social Insurance Agency in the form of parental benefit or temporary parental benefit. The pension premiums continue to be paid in for ITP 1 for a maximum of 13 months through waiver of premium insurance when the employee is receiving parental benefit.

White collar workers with ITP 2

For ITP 2, it is up to the employer to decide whether or not to continue paying money into the occupational pension during parental leave. The Confederation of Swedish Enterprise and the Council for Negotiation and Cooperation recommend continuing to pay ITP 2 for eleven months. The period of parental benefit is always counted as the pensionable employment period for eleven months.

≈90%

The parental pay supplements the parental benefit in the event of parental leave, jointly corresponding to almost 90% of salary.



Checklist – Parental leave

The checklist covers a number of important matters. It is important to consider that the situation differs for blue collar and white collar workers, as well as depending on whether a white collar worker has ITP 1 or ITP 2.



EMPLOYER OF BLUE COLLAR WORKERS

- ▶ Notify the employee that Parental benefit supplement is a complement to the parental benefit.
- ▶ Reach agreement with the employee regarding when the parental leave is to start and end. FPT is paid out during a continuous period of leave.
- ▶ Confirm the employment to Afa Försäkring when an employee has applied for FPT.
- ▶ The employer should not pay pension premiums for the employee in the event of parental leave or pregnancy benefit. When the employee applies for FPT, an application is automatically submitted for pension allocation from the waiver of premium insurance.
- ▶ Report paid wages each month to Fora.

BLUE COLLAR WORKERS

- ▶ Reach agreement with the employer regarding when the parental leave is to start and end. FPT is paid out during a continuous period of leave. It is therefore important to plan the relevant period.
- ▶ Apply for parental benefit from the Swedish Social Insurance Agency.
- ▶ Apply for FPT for a continuous period from Afa Försäkring within five and a half years following the birth or adoption of a child.
- ▶ Apply to Afa Försäkring for FPT – even if five and a half years have passed – to receive a pension allocation from the waiver of premium insurance.



EMPLOYER OF WHITE COLLAR WORKERS WITH ITP 1

- ▶ Reach agreement with the employee regarding when the parental leave is to start and end.
- ▶ According to most collective agreements, parental pay must be paid out; read more in the relevant collective agreement.
- ▶ Continue reporting the paid gross salary/month to Collectum. This applies even if the salary is SEK 0. Remember! The employee must not be deregistered.
- ▶ To be entitled to waiver of premium insurance, the employee must be receiving compensation from the Swedish Social Insurance Agency in the form of parental benefit or temporary parental benefit.
- ▶ The ITP insurance continues to apply to ITP 1 for a maximum of 13 months through waiver of premium insurance when parental benefit is being drawn.

EMPLOYER OF WHITE COLLAR WORKERS WITH ITP 2

- ▶ Reach agreement with the employee regarding when the parental leave is to start and end.
- ▶ According to most collective agreements, parental pay must be paid out; read more in the relevant collective agreement.
- ▶ Consider whether the ITP insurance is to be paid during parental leave. The employer is not obliged to do this, but the Confederation of Swedish Enterprise and the Council for Negotiation and Cooperation recommend continuing to pay ITP 2 for eleven months.
- ▶ The employer must notify Collectum if ITP is not to be paid during parental leave.
- ▶ Report to Collectum when the employee is back at work and specify that parental leave has applied.

WHITE COLLAR WORKERS WITH ITP 1 OR ITP 2

- ▶ Check with the employer or your trade union what rules apply at the workplace regarding parental pay.
- ▶ Reach agreement with the employer regarding when the parental leave is to start and end.
- ▶ Apply for parental benefit from the Swedish Social Insurance Agency.
- ▶ The premium for occupational pension ITP 1 is paid automatically through the waiver of premium insurance in the event of parental leave or care of a child (VAB).
- ▶ To be entitled to waiver of premium insurance, the employee must be receiving compensation from the Swedish Social Insurance Agency in the form of parental benefit or temporary parental benefit.
- ▶ The insurance continues to apply to ITP 1 for a maximum of 13 months through waiver of premium insurance when the employee is receiving parental benefit.
- ▶ It is recommended that the premium for the occupational pension ITP 2 should be paid by the employer for eleven months during parental leave. There is no entitlement to waiver of premium.



Illness

Statutory health insurance

The general health insurance can provide financial support to anyone who becomes ill. The insurance covers portions of the lost income.

Different forms of compensation

If the employee becomes ill or sustains an injury and their work capacity is reduced, they may be entitled to sick pay from their employer. Sick pay can be provided for up to 14 days for each new period of illness. At the start of the period of illness, the employer makes a deduction from the salary (qualifying deduction).

As from day 15 of the period of illness, sickness benefit may be granted from the Swedish Social Insurance Agency.

A person who is below the age of 30 and who, due to illness or injury, has reduced working capacity for at least one year, can receive activity compensation. In certain cases, sickness compensation may be granted from the month of July in the year they turn 19. For a person who has reached the age of 30 but not yet reached 66, and whose working capacity is permanently reduced, sickness compensation may be granted until further notice.

Sick Pay Act

Employers pay sick pay for the first 14 calendar days when an employee has reduced working capacity due to illness. This applies to individuals who have permanent employment or who are temporarily employed for at least one month.

A person who is temporarily employed for a period of less than one month is entitled to sick pay if they have been employed for 14 consecutive days. Several periods of employment with the same employer may be combined if the intervals between them do not exceed 14 calendar days.

Size of the sick pay

The employee's sick pay during the sick pay period is 80% of their salary. This applies regardless of the size of their salary. A qualifying deduction must be made for each period of illness.

Qualifying deduction

The qualifying deduction is a deduction that is made from sick pay or sickness benefit in conjunction with sickness absence. This corresponds to 20% of sick pay during an average week. Deductions are made for each hour that the employee would have worked if they had not been ill. Weekly working hours refers to the number of working hours per holiday-free week.

Weekly working hours, for a person who has irregular working hours, are calculated as an average/month. To calculate the illness deduction per hour for the compensation days in the sick pay period: $20\% \times \text{monthly salary} \times 12 / 52 \times \text{weekly working hours} = \text{illness deduction per hour}$. Read more in the relevant collective agreement about how qualifying deductions are calculated.

READ MORE ABOUT THE LEGAL SITUATION AT

- ▶ Social Insurance Code (2010:110) at riksdagen.se
- ▶ forsakringskassan.se.

20%

The qualifying deduction corresponds to 20% of sick pay during an average week.

Illness deduction per hour:

$$\frac{20\% \times \text{monthly salary} \times 12}{52 \times \text{weekly working hours}}$$



SPECIAL RULES WHEN BECOMING ILL AGAIN

Occasionally the employee returns to work after having been ill and then becomes ill again. If this occurs within five calendar days, it is counted as a continuation of the previous period. In other words, it is not necessary to start over with a new qualifying deduction. The employer combines the days and pays sick pay for a sickness period of a maximum of 14 days.

MAX TEN INSTANCES WITH QUALIFYING DEDUCTIONS

There is a ceiling for how many qualifying deductions the employee may have. At a single employer, an employee may have a maximum of ten qualifying deductions over a period of twelve months. A person who becomes ill for an eleventh time receives compensation at 80% of their salary with no qualifying deduction for the sick pay period.

Special high-risk cover

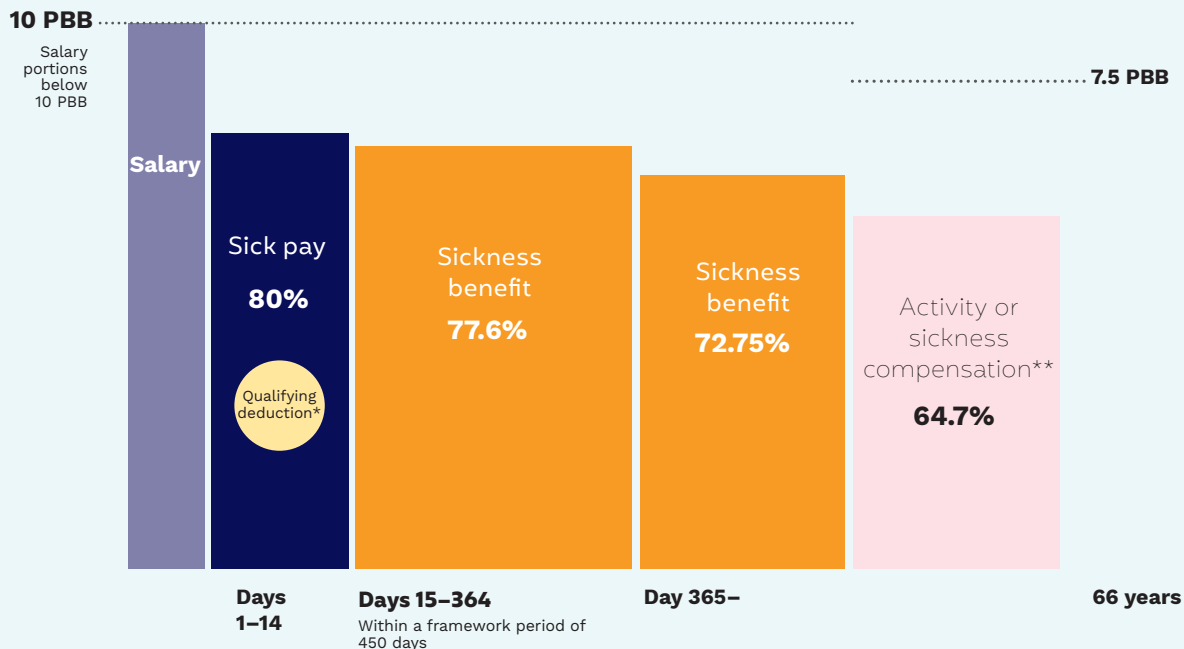
In the event of illness or disability that can entail a person frequently becoming ill (more than ten times during the course of a twelve-month period) or being ill for a prolonged period (at least 28 consecutive days in a twelve-month period), the employee can apply for special high-risk cover from the Swedish Social Insurance Agency. This means that the employee can avoid qualifying deductions in the case of repeated instances of illness. If the employee has applied for and been granted entitlement to special high-risk cover, the employer can apply for compensation for the entire sick pay cost from the Swedish Social Insurance Agency. Read more at forsakringskassan.se.

Sickness benefit

Everyone who has a sickness-benefit qualifying income (SGI) of at least SEK 14,200 in 2026 – and who works in Sweden – can be entitled to sickness benefit from the Swedish Social Insurance Agency. The employee's SGI is calculated by multiplying the monthly salary by 12 and then by a factor of 0.97. The income ceiling when calculating SGI is 10 price base amounts (SEK 592,000). Sickness benefit at normal level is 80% and sickness benefit at continuation level is 75% of SGI. This means that the

SGI:
Monthly salary x 12 up to
10 PBB/year x 0.97

Compensation during illness



* Qualifying deduction corresponds to 20% of sick pay during an average working week.

** Sickness compensation is based on the assumed income.

compensation levels are 77.6% and 72.75% of salary respectively. Taxable benefits or holiday supplements may not be included in SGI.

An individual who has received sickness benefit for 364 days during a framework period comprising the past 450 days needs to apply again in order to continue receiving sickness benefit. There are two levels of sickness benefit after day 364 – sickness benefit at continuation level and sickness benefit at normal level. In the case of serious illness, sickness benefit applies at normal level. The level is determined based on the illness, according to criteria from the National Board of Health and Welfare.

In order to receive sickness benefit, a person's working capacity must be reduced by at least 25%. In order to be entitled to full sickness benefit, the employee must have no working capacity. Other sickness benefit levels that they may be entitled to are 50% or 75%.

Activity and sickness compensation

In the event of reduced working capacity for a prolonged period, there are two different types of compensation from the Swedish Social Insurance Agency: activity compensation and sickness compensation. A person who is below the age of 30 and who has reduced working capacity due to illness, injury or disability for at least one year can receive activity compensation. If the employee has such a significant disability that they will probably never be able to work, full sickness compensation can be granted from the age of 19.

A person who has a permanent reduction in working capacity and who has passed the age of 30 but not turned 67 can receive sickness compensation. For both types of compensation, the working capacity must be reduced by at least 25%. Other levels are 50%, 75% or 100%. The income-related activity or sickness compensation is calculated on the assumed income.

Assumed income is generally calculated as the average of the three highest annual incomes over a framework period. The length of the framework period varies from five to eight years and is dependent on the person's age. A person aged 46 or younger has a framework period of eight years, while older individuals have a shorter framework period.

Assumed income can never be higher than 7.5 price base amounts. Full income-related activity or sickness compensation is calculated as 64.7% of the assumed income. It is the Swedish Social Insurance Agency that pays out these types of compensation.

Working after the age of 67

The Sick Pay Act has no age limit. Sickness benefit is paid for employees who have reached the age of 67 – although with certain limitations. For an employee who has received sickness benefit for 180 days and who has reached the age of 67, the Swedish Social Insurance Agency can assess the continued entitlement to sickness benefit. If the employee has turned 71, the sick pay is received for a maximum of 180 days. Employees who have reached the age of 67 cannot receive sickness compensation. Read more at forsakringskassan.se.

Workplace-oriented rehabilitation support

The employer can receive a grant to hire experts to investigate, plan, initiate, implement and follow up workplace-oriented measures.

The rehabilitation chain – how the Swedish Social Insurance Agency assesses this

The rehabilitation chain entails set times for the Swedish Social Insurance Agency's assessment of the employee's working capacity and right to sickness benefit. Sickness benefit can be exchanged for rehabilitation compensation during work-oriented rehabilitation.



- ▶ Up to and including day 90 of the sickness period, the potential to work in regular work, with or without adaptation, is assessed.
- ▶ Between days 91–180, the working capacity is assessed in relation to other work (including adapted) at the employer.
- ▶ From day 181 of the sickness period, the Swedish Social Insurance Agency will assess whether the employee can carry out any work within a professional group specified by the Swedish Social Insurance Agency.

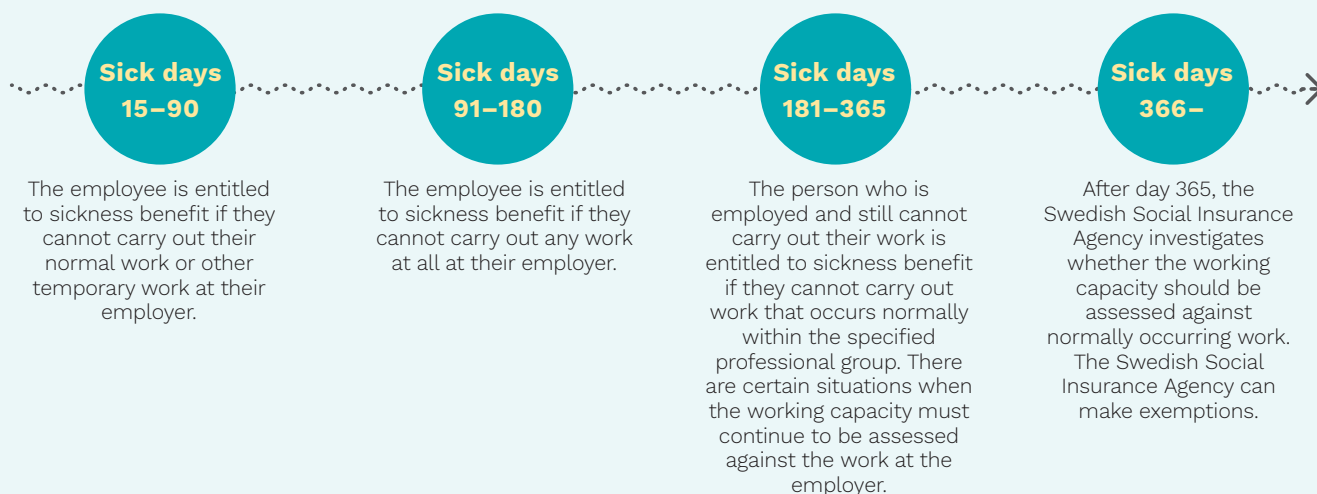
There are certain situations where the assessment can be postponed and the working capacity can be assessed in relation to work at an employer after day 180 as well. These situations can include:

- ▶ If it is probable (significant grounds) that the employee will return to their work with the same working hours within one year (day 365) of going on sick leave.
- ▶ If there are particular reasons indicating that the employee will return to work with their employer no later than day 550.
- ▶ If the employee has a serious illness or is receiving rehabilitation following an accident.
- ▶ If care or rehabilitation has been delayed due to the coronavirus pandemic.
- ▶ If the employee has reached 64 years of age.

For sickness compensation, special rules apply for employees who have reached the age of 61 years and 11 months.

The working capacity must be assessed against regular work that the employee has experience of over the past fifteen years, or against other suitable work that is available. An employee who has not worked over the past fifteen years is assessed in accordance with regular sickness compensation rules. Read more at forsakringskassan.se.

Rehabilitation chain



Group sickness insurance (AGS) via collective agreements for blue collar workers

AGS from Afa Försäkring supplements sickness benefit and activity or sickness compensation from the Swedish Social Insurance Agency when a blue collar worker is on sick leave and cannot work.

Who can receive AGS?

Blue collar workers who are on sick leave for an extended period can, from sick day 15, receive compensation through AGS.

Conditions for AGS

In order to be entitled to AGS compensation from Afa Försäkring, the blue collar worker must

- ▶ have been employed for 90 days (qualifying period). The blue collar worker can include previous employment going back two years, from the date on which their current employment commenced. They may also include previous periods of employment with an employer who has taken out an insurance agreement regarding AGS, AGS-KL, ITP or KTP
- ▶ have been fit for work to at least 25% for at least one week when the insurance is to enter into force
- ▶ have a sickness-benefit qualifying income (SGI) established by the Swedish Social Insurance Agency.

When the qualifying period has been completed and the insurance cover has started to apply, the insurance applies for as long as the employment continues (insurance-carrying employment period). However, the employee may not be absent from work for a prolonged period unless the absence is due to illness, full leave according to the Parental Leave Act or full leave with pay. In the case of absence from work for more than six months due to other reasons, this period is not classed as an insurance-carrying employment period and the rules relating to post-employment cover apply instead. If the person is entitled to other agreed sickness benefit during the period of absence, the entitlement to AGS will cease.

Compensation from AGS


- ▶ When sickness benefit is at approximately 80% at normal level (77.6%) from the Swedish Social Insurance Agency, the daily compensation from AGS is 12.5% of the sickness benefit.
- ▶ When sickness benefit is at approximately 75% at continuation level (72.75%), the daily compensation is 13.3% of the sickness benefit.
- ▶ AGS does not provide daily compensation for the time after day 360 of the sickness period or for incomes above 10 price base amounts (SEK 592,000), i.e. the ceiling.



AGS applies to blue collar workers who are on sick leave for an extended period.



AGS can also provide compensation in the case of disease carrier's benefit, preventive sickness benefit and rehabilitation compensation.



In the event activity or sickness compensation is being paid, AGS can pay a monthly compensation based on the sickness-benefit qualifying income (SGI) at the time when the person becomes ill.

- ▶ For income portions up to 7.5 price base amounts (SEK 444,000), monthly compensation is paid from AGS according to a table in the insurance provisions.
- ▶ For income portions between 7.5 and up to 20 price base amounts (SEK 1,184,000), monthly compensation is paid from AGS at 65% of SGI.
- ▶ For incomes between 20 and up to 30 price base amounts (SEK 1,776,000), monthly compensation is paid from AGS at 32.5% of SGI.
- ▶ Both daily compensation and monthly compensation are taxable benefits.

Waiver of premium insurance

Waiver of premium insurance means that the premiums for occupational pension are paid from the insurance rather than by the employer as from day 15 of a sickness period.

Waiver of premium insurance (PBF)

When the employee submits an application for AGS, Afa Försäkring investigates whether there is an entitlement to waiver of premium. This insurance is linked to occupational pension included in the collective agreement. The insurance takes over the payment of premiums to the occupational pension the employer would have paid in if the employee had been at work and receiving salary. Read more about waiver of premium insurance in the chapter on pensions on page 98.

Post-employment cover for AGS

If the employment ceases or in the event of a prolonged period of absence from work, the insurance can continue to apply for a certain time. This time is known as the period of post-employment cover and applies for a maximum of 720 calendar days. In order for this to apply, the insured person must have a sickness-benefit qualifying income (SGI). If the blue collar worker receives sickness benefit during the period with post-employment cover, no post-employment cover days are used up. The post-employment cover ceases if the person has not been registered with the Employment Service within three months.

The post-employment cover ceases if the employee

- ▶ has been employed for a total of 180 days at an employer that has not taken out AGS
- ▶ becomes entitled in some other way to benefits that correspond in principle
- ▶ leaves their employment without complying with the agreed notice period.

Working after the age of 67

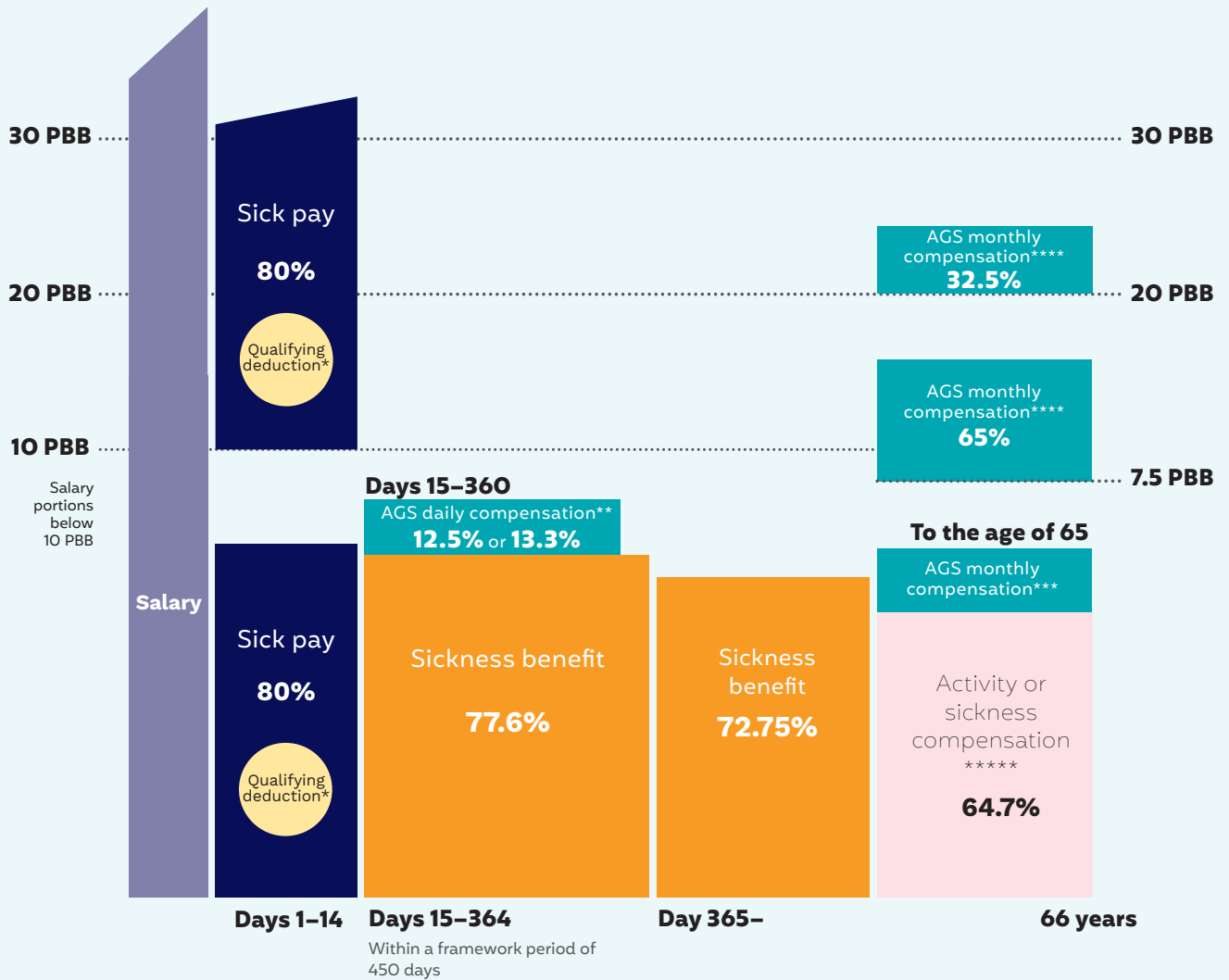
From 2026, employees may be entitled to benefits up to the age of 67 (previously 66). The change also applies to ongoing insurance cases where benefits were granted before 2026.

The change does not apply to employees who turned 66 in 2025.

Rehabilitation support – support for work-oriented rehabilitation

The employer can receive financial compensation for up to half of their costs when a blue collar worker undergoes preventive initiatives or work-oriented rehabilitation for both physical and psychological problems. The Confederation of Swedish Enterprise and the Swedish Trade Union Confederation jointly allocate funds through the AGS fund. The employer applies for the support from Afa Försäkring.

AGS for blue collar workers



- * The qualifying deduction corresponds to 20% of sick pay during an average working week.
- ** Daily compensation from AGS is paid at 12.5% of sickness benefit at normal level (77.6%) and 13.3% at continuation level (72.75%).
- *** For income portions below 7.5 price base amounts, monthly compensation is paid from AGS according to the table in the insurance provisions.
- **** For income portions above 7.5 and up to 20 price base amounts, monthly compensation is paid from AGS at 65% of SGI. For income portions above 20 and up to 30 price base amounts, monthly compensation is paid from AGS at 32.5% of SGI.
- ***** Sickness compensation is based on the assumed income.

ITP disability pension via a collective agreement for white collar workers

A white collar worker who is on sick leave can receive sick pay from their employer from day 15, and ITP disability pension from day 91 of the sickness period.



When a person has worked for an employer with a collective agreement for at least one year, they are entitled to collectively agreed sick pay between days 15 and 90. A person who has worked for less than one year receives collectively agreed sick pay between days 15 and 45.

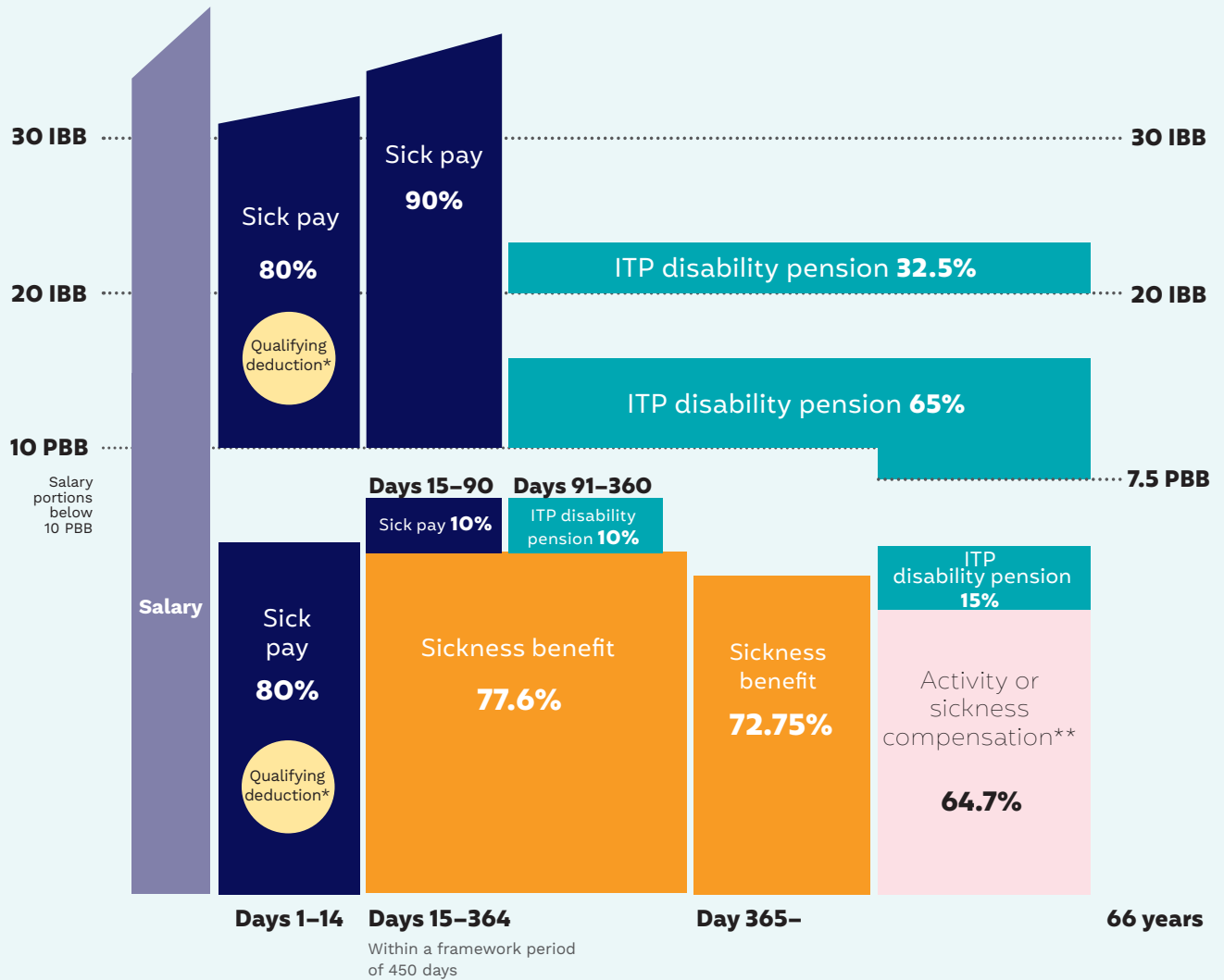
Entitlement to collectively agreed sick pay

The employee who is on sick leave for more than 14 days can receive supplementary compensation up to and including day 90 of the sickness period through collectively agreed sick pay. This applies to employees who are covered by a collective agreement for at least one year, or have transferred directly from a position in which they were entitled to sick pay for at least 90 days. A person who has worked for less than one year receives sick pay between days 15 and 45. If they become ill on multiple occasions during a twelve-month period, sick pay applies for a maximum of 105 days in total. The sick pay is paid by the employer. Read more in the relevant collective agreement.

Compensation from ITP disability pension

After day 90 of the sickness period, the entitlement to collectively agreed sick pay ceases. Sickness benefit from the Swedish Social Insurance Agency and ITP disability pension from Alecta can total up to 90% of salary.

- ▶ From day 91 to day 360 of the sickness period when the Swedish Social Insurance Agency is providing the sickness benefit, ITP disability pension supplements this with 10% of salary up to 10 price base amounts (SEK 592,000).
- ▶ For income portions above 10 price base amounts and up to 20 income base amounts (SEK 1,668,000), ITP disability pension supplements this with 65% of salary.
- ▶ For income above 20 income base amounts and up to 30 income base amounts (SEK 2,502,000), ITP disability pension supplements this with 32.5% of salary.
- ▶ From day 361, ITP disability pension is only paid to employees with salaries above 10 price base amounts (SEK 592,000), from 2026, up to a maximum age of 67. See below.
- ▶ For incomes below 7.5 price base amounts (SEK 444,000), when activity or sickness compensation is being paid from the Swedish Social Insurance Agency, ITP disability pension can be paid at 15% of salary.
- ▶ ITP disability pension is a taxable benefit.
- ▶ From 2026, ITP disability pension apply up to age 67 (previously 66). The change also applies to individuals who were granted benefits before 2026. The change does not apply to employees who turned 66 in 2025.

ITP for white collar workers


* The qualifying deduction corresponds to 20% of sick pay during an average week.

** Sickness compensation is based on the assumed income.



Conditions for ITP disability pension

White collar workers may be entitled to ITP disability pension if they:

- ▶ are between the ages of 18 and 67 years old and are covered by ITP
- ▶ have a minimum of 25% sick leave
- ▶ are receiving preventive sickness benefit, sickness benefit, rehabilitation compensation, activity or sickness compensation
- ▶ have been ill for more than 90 consecutive days (or more than 105 calendar days in different periods over the past twelve months).

WAIVER OF PREMIUM INSURANCE (PBF), ITP 1

The insurance takes over the payments to the occupational pension in the event of loss of income due to illness for longer than 14 days. Applies from the month when the employee turns 25 until the month before they turn 66 for new illness cases from 1 January 2023. For illness cases that began earlier, the age of 65 applies. The waiver of premium is proportional to the degree of compensation from the Swedish Social Insurance Agency.

WAIVER OF PREMIUM INSURANCE (PBF), ITP 2

For employees with ITP 2, PBF takes over the payments to the occupational pension fully the month after day 90 of the sickness period or if the employee has been ill for periods totalling 105 days over the past twelve calendar months. This also applies if the sick leave is part-time.

The insurance applies until the month before the employee turns 67.

As long as the waiver of premium applies, the entire ITP insurance is calculated on the salary the employee had immediately before the waiver of premium. The insurance does not follow the wage trend, rather the benefits are calculated using Alecta's pension supplement. Benefits during payment are also calculated using Alecta's pension supplement.

Post-employment cover for ITP disability pension

When the employment is terminated, the health insurance may apply for a further three months.

This is known as post-employment cover.

Working after the age of 67

A person who continues working after turning 67 is usually entitled to collectively agreed sick pay up to the age of 69, although different rules may apply in the event of new employment. White collar workers can be covered by ITP disability pension if certain conditions are satisfied.

A white collar worker who is covered by ITP 1 before reaching the age 66, may be entitled to ITP disability pension for up to day 180 of sick leave.

A precondition is that the Swedish Social Insurance Agency pays sickness benefit during this period. For white collar workers with ITP 2, the entitlement to ITP disability pension ceases at the age of 66.



Checklist – Illness

This checklist covers a number of important things to do in the event of short-term and long-term illness. Different things apply depending on whether the employee is a blue collar or a white collar worker.



EMPLOYER OF BLUE COLLAR WORKERS

- ▶ Note that the employee submits a notification of illness and makes a qualifying deduction from their salary.
 - ▶ Pay sick pay at 80% of the salary and any other employment benefits.
 - ▶ Apply for compensation for sick pay costs for the employee who has been granted special high-risk cover.
 - ▶ Register the employee as ill to the Swedish Social Insurance Agency after 14 days – when the sick pay ceases.
 - ▶ Confirm the employment with Afa Försäkring if the employee has applied for AGS.
- ▶ The employer pays lower or no premiums when the employee is on sick leave. Avtalspension SAF-LO includes PBF.
 - ▶ Draw up a plan at the latest on day 30 regarding how the sick employee will be able to return to work. This applies if the employee is expected to be ill for more than 60 days.
 - ▶ Apply for financial support for rehabilitation costs from the Swedish Social Insurance Agency and support from the AGS fund at Afa Försäkring.

BLUE COLLAR WORKERS

- ▶ Submit a doctor's certificate to the employer after seven days.
 - ▶ Apply for daily compensation from AGS with Afa Försäkring in the event of sick leave lasting longer than 14 days.
 - ▶ Apply for activity or sickness compensation if the incapacity is deemed to be permanent. Different rules and age limits apply.
- ▶ Apply for monthly compensation from AGS with Afa Försäkring if activity or sickness compensation have been granted.



EMPLOYER OF WHITE COLLAR WORKERS

- ▶ Note that the employee submits a notification of illness and makes a qualifying deduction from their salary.
 - ▶ Pay sick pay at 80% of the salary and any other employment benefits.
 - ▶ Apply for compensation for sick pay costs for the employee who has been granted special high-risk cover.
 - ▶ Register the employee as ill to the Swedish Social Insurance Agency after 14 days – when the sick pay ceases.
 - ▶ Pay sick pay as a supplement to sickness benefit during the period from day 15 to day 90, at most.
 - ▶ Report the gross salary paid out every month as normal when it comes to ITP 1, but do not include the collectively agreed sick pay.
- ▶ Report sick to Collectum after 90 sick days – or 105 during a twelve-month period.
 - ▶ The employer pays lower or no premiums when the employee is on sick leave. ITP includes waiver of premium insurance, which is managed by Collectum. The employer does not need to do anything.
 - ▶ Submit a health declaration to Collectum when the employee is back at work.
 - ▶ Draw up a plan at the latest on day 30 regarding how the sick employee will be able to return to work. This applies if the employee is expected to be ill for more than 60 days.
 - ▶ Apply for financial support for rehabilitation costs from the Swedish Social Insurance Agency.

WHITE COLLAR WORKERS

- ▶ Submit a doctor's certificate to the employer after seven days.
- ▶ Apply for activity or sickness compensation if the incapacity is deemed to be permanent. Different rules and age limits apply.



Work injuries

Statutory work injury insurance

A person who sustains an injury at work can receive compensation from the general work injury insurance. The Social Insurance Office manages this insurance and pays out compensation.

Who is covered by the work injury insurance?

Everyone who works is covered by the work injury insurance, both permanent employees and those who have temporary employment. Managing directors, self-employed persons and those working on commission or on a freelance basis are also covered. Individuals who are studying within a working area and who are exposed to risk during these studies are also covered.

READ MORE ABOUT THE LEGAL SITUATION AT

- ▶ Social Insurance Code (2010:110) at riksdagen.se
- ▶ forsakringskassan.se.

What is a work injury?

- ▶ Accident – if the employee is involved in an accident and is injured at work.
- ▶ Travel accident – if the employee is involved in an accident on their way to or from the workplace.
- ▶ Occupational illness – if the employee has suffered mental or physical illness due to their work.
- ▶ Illness that is caused through infection in certain cases.

How the general work injury insurance provides compensation

In the event of a work injury or occupational illness, the Swedish Social Insurance Agency investigates whether the employee is entitled to compensation. In the case of approved work injury, the Swedish Social Insurance Agency can provide compensation for:

- ▶ loss of income
- ▶ healthcare outside of Sweden
- ▶ dental care.
- ▶ special technical aids, such as crutches and prostheses
- ▶ in the event of death



1/15

In order for a life annuity to be granted, the income must be reduced by at least one-fifteenth of the previous income.



When the employer learns that an employee has been injured, they are obliged to report this.

Occupational injury life annuity

If an employee loses income due to a work injury, they can receive compensation in the form of a life annuity. Compensation can be granted when the injury causes a lasting loss of income that is expected to exist for at least a year. In order for a life annuity to be granted, the income must be reduced by at least one-fifteenth (1/15) of the previous income. The loss of income must also amount to at least a quarter of the price base amount per year. A further requirement is that it is deemed to be the work that has caused the work injury and the subsequent problems. The ceiling for occupational injury life annuity is 7.5 price base amounts (SEK 444,000).

The entitlement to occupational injury life annuity is a separate benefit, which is not dependent on sickness compensation or activity compensation having been granted. The collectively agreed health insurance schemes may be affected in the event occupational injury life annuity is granted due to co-ordination.

The occupational injury life annuity counts as pensionable income towards the national public pension. The life annuity may be reduced or terminated if the person's post-injury income should rise or if their work capacity should have improved. In this case, improved work capacity means that it is deemed possible for the person to obtain a job with the same level of income as before the injury.

In order to receive life annuity, they have to apply for compensation from the Swedish Social Insurance Agency. The life annuity is normally paid at most until the month before they turn 67. If an employee suffers a work injury after turning 67, the life annuity may be paid, at most until the month before they turn 69.

Work injury insurance in the event of death

If an employee dies due to a work injury, relatives can receive compensation through the work injury insurance:

- ▶ funeral grant
- ▶ compensation to the family in the form of: adjustment annuity to spouse or cohabitant, extended adjustment annuity and life annuity to child(ren).

In the event of a death that has been caused by a work injury, relatives need to submit an application to the Swedish Pensions Agency, which assesses whether an entitlement to a funeral grant and compensation exists.

Obligation to report a work injury

When an employee has sustained an injury, they must report this to their employer and to the safety representative. The employer must then report the work injury on the Swedish Work Environment Authority's and the Swedish Social Insurance Agency's joint website, anmalarbetsuskada.se. The employer certifies that the injured person is an employee. The injured person is also entitled to submit information that supplements the employer's report.

The employee applies for the compensation

The employee applies for compensation for costs caused as a result of the work injury, as well as compensation in the case of lost work income (life annuity), at forsakringskassan.se. The Swedish Social Insurance Agency assesses whether there has been a work injury as well as the entitlement to compensation.

Limitation

An insured person can receive life annuity going back six years from the time of the application.

Infection

There is a list of the infectious diseases that can be counted as work injuries. In order for an infectious disease to be counted as a work injury, the regulation states that the employee must have contracted the infection:

- ▶ at a laboratory where the employee is working with the infectious agent
- ▶ through work at a medical facility, through work involving the treatment or care of a contagious person
- ▶ when looking after or handling infectious animals or materials.

Contagious social infections are covered by the work injury insurance, regardless of which profession and which work duties they have been infected in. Read more in the Ordinance (1977:284) respecting the employment accident insurance scheme and the state's personal injury protection.

COVID-19

Covid-19 is an infectious disease that can cause work injury. There is a list of the infectious diseases that can be counted as work injuries. Covid-19 has been on this list since 25 April 2020, and also applies to injuries that occurred prior to 25 April.



Work injury insurance (TFA) via collective agreements for all employees

All employees, managing directors and self-employed persons are covered by the collectively agreed TFA. The insurance can provide compensation if they sustain a work injury at work.

Day 1

All employees are covered by TFA as from the first day of their employment, regardless of the extent of their working hours.

When does TFA apply?

All employees are covered by TFA as from the first day of their employment, regardless of the extent of their working hours. In order to receive compensation through TFA, the injury must have been caused by one of the following:

- ▶ Accidents at work.
- ▶ Travel accidents – accidents on the way to or from the workplace when no vehicle with motor insurance is involved.
- ▶ Occupational illness that lasts at least 180 days.
- ▶ Illness that is caused through infection.

The occupational illness must be approved by the Swedish Social Insurance Agency or be included in the ILO list (no. 121). The TFA agreement has been amended at various times, and it is the date of the injury or the date on which an illness manifests itself that governs which insurance terms apply.

Different forms of compensation from TFA

TFA applies to both blue collar and white collar workers. The employee can receive compensation from TFA, even though they have not received any compensation from the Swedish Social Insurance Agency. TFA can provide the employee with various forms of compensation in connection with a work injury:

- ▶ For the entire loss of income in the event of sick leave that arises due to an accident or occupational illness. If a work injury is approved, compensation can be provided from the first day of the sick leave period.
- ▶ For costs, e.g. compensation for healthcare, pharmaceuticals and physiotherapy.
- ▶ For pain and suffering.
- ▶ For permanent physical and psychological problems.
- ▶ When scars and other consequences affecting appearance have occurred in the event of an injury.
- ▶ Loss of a tooth.

If the employee dies as a result of the work injury, TFA can provide compensation for funeral costs and loss of support. It can also provide compensation for a personal injury to a close relative. This means that a close relative (such as the spouse, registered partner, cohabitant, child(ren) and parent(s)) can receive compensation for shock as a consequence of the death.



The employee can receive compensation from TFA, even though they have not received any compensation from the Swedish Social Insurance Agency.

Application for compensation

The employee reports the work injury and seeks compensation at afaforsakring.se. The employer must confirm the employment. The employee can follow the case by logging into Afa Försäkring. Travel accidents where a vehicle that is obliged to have motor insurance is involved are not covered by the insurance. Compensation must be applied for instead from the vehicle's motor insurance.

Compensation during period of acute illness

In the case of accidents that have occurred after 1 July 2013, compensation can be paid for the entire loss of income from day one, according to the regulations for work injury claims. For accidents that have occurred before this date, different rules apply.

For occupational illness, the employee can receive compensation for the entire loss of income from day one. The occupational illness must be approved by the Swedish Social Insurance Agency or must be included in the ILO list (no. 121) and persist for 180 days. For occupational illnesses that manifested themselves before 1 January 2021, the cause must be demonstrated in order for compensation to be paid for loss of income during the period with sick pay and sickness benefit.

In the case of travel accidents, the employee receives no income compensation from TFA during the period of acute illness. However, compensation is provided for future loss of income.

For accidents that lead to personal injury, they can receive compensation for medical and healthcare costs or costs relating to clothes, glasses, etc., damaged in connection with the accident. An excess of SEK 500 is deducted from this compensation for costs. The minimum amount that is paid out is SEK 100, which means that the cost must amount to at least SEK 600 in order for any compensation to be paid out. The excess relates to injuries that have occurred after 1 January 2021.

If the employee has been on sick leave for 30 days or more as a result of an accident, they can receive compensation for pain and suffering from the first day.



If an employee is affected by an accident that leads to personal injury, they can receive compensation for medical and healthcare costs. They can also receive compensation for e.g. prostheses and damaged glasses.



In the event of an accident in the workplace involving a vehicle that is obliged to have motor insurance, a report must be submitted to the motor insurance company in the first instance.

Infection

According to the TFA terms, infection is classed as an occupational illness. In order to be classed as an infectious disease, the problem must persist for at least 180 days and be included in the Ordinance (1977:284) respecting the employment accident insurance scheme and the state's personal injury protection. The employee must have been infected in one of the following ways:

- ▶ at a laboratory where they are working with the infectious agent
- ▶ through work at a medical facility, or through other work involving the treatment or care of contagious persons
- ▶ when looking after or handling infected animals or materials.

Contagious social infections are covered by the work injury insurance, regardless of which profession and which work duties the employee has been infected in. Read more in the Ordinance (1977:284) respecting the employment accident insurance scheme and the state's personal injury protection.

Compensation for lasting work incapacity

If the work injury entails permanent disability and therefore a reduced or no income, the person can receive supplementary compensation from TFA, provided compensation is not being paid from the Swedish Social Insurance Agency or from another source. The compensation is paid either as a lump sum or an annuity. The lump sum is 40% tax-free and 60% taxable. The life annuity is taxable.



For infection in the event of an accident, such as a splinter in the finger, the rules regarding accidents at work apply.



Compensation for disability

When a person has sustained a work injury, they can receive compensation for incapacity or other lasting harm. Incapacity is a change affecting appearance, such as a scar or a limp. It could also refer to an amputation, i.e. the loss of a body part. The term “other lasting harm” refers to a permanent disability. This includes the loss or impairment of vision, hearing, smell or taste. It can also refer to difficulties in moving about or pain in the case of certain movements.

This compensation is calculated under the rules of tort liability. The starting point is the medical degree of disability that is judged to be permanent, although age and whether or not the injured person has returned to work also affect the compensation. The examples in the diagram relate to injuries from 1 January 2002 where the injured person has not returned to work. If the injured person has returned to work, the amounts will be higher. To see the relevant amounts, see the tables at trafikskadenamnden.se. The compensation is tax-exempt.

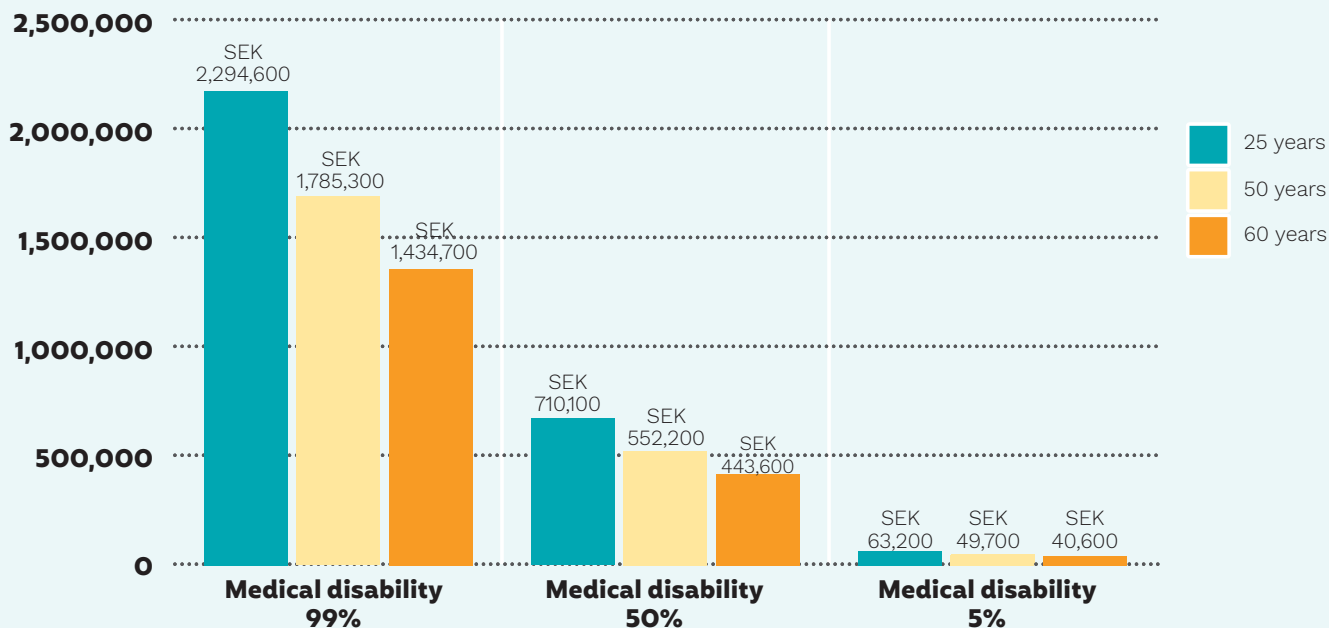
Compensation for special inconvenience

If the work injury clearly impacts the affected person in their day-to-day life, they can receive compensation for special inconvenience based on an individual assessment, in addition to the amount shown in the diagram on compensation amounts from TFA on page 58.

Future extra expenses

If the injury entails extra future expenses, the employee can receive compensation from TFA either in the form of a life annuity or as a lump sum. This compensation is tax-exempt and will cover costs that are not compensated in some other way.

Examples of compensation amounts from TFA*



* The diagram relates to injuries from 1 January 2002 where the injured person has not returned to work.

Compensation in the event of death

One basic concept is that survivors must be able to continue having the same standard of living if a close relative dies due to a work injury. For this reason, survivors can receive compensation for part of the income that is lost. Loss of support is coordinated with survivor's compensation from the general work injury insurance in the Social Insurance Code (SFB). Close relatives can also receive compensation for funeral costs from TFA, although this is coordinated with TGL. In the event of death due to work injury, the work injury insurance TFA can provide compensation to survivors, such as a funeral grant and for loss of support, which is not compensated from other sources. Survivors who were particularly close to the deceased may also be entitled to compensation for their own personal injury, in the form of psychological suffering.

Index-linking

The life annuity that the affected person receives via TFA is indexed under the Act on the Adjustment of Annuities Awarded in Tort (1973:213). Life annuities are recalculated at the end of each year.

Waiver of premium insurance (PBF)

When the employee makes an application for TFA from Afa Försäkring, waiver of premium is applied for at the same time. This insurance is linked to the occupational pension included in the collective agreement. The insurance takes over the payment of premiums to the occupational pension the employer would have paid in if the employee had been at work and receiving salary. Read more about waiver of premium in the chapter on pensions on pages 98, 104 and 110.

Working after the age of 65

TFA applies if an employees sustains a work injury, regardless of their age. The employer pays no premium from the month when the employee turns 65.

Post-employment cover for TFA

An occupational illness that manifests itself after the termination of the employment and before the person turned 67 may be covered by post-employment cover. There is an exemption for cancer caused by work with asbestos. In the event this illness manifests itself before 1 January 2021, the person must not have reached the age of 75. In the event the illness manifests itself after this date, there is no age limit.

Limitation

Different limitation rules apply to different forms of compensation. Read more in the conditions for TFA.



Survivors must be able to continue having the same standard of living if a close relative dies due to a work injury. For this reason, survivors can receive compensation for part of the income that is lost in the event of death.

Survivors

Survivors are a deceased person's close relatives. Close relatives are normally considered to be spouses, registered partners, cohabitants and children.



ILO Convention – list of occupational diseases

The ILO convention is a list of occupational diseases that has been drawn up by the International Labour Organization (ILO). Afa Försäkring can decide on TFA compensation relating to these illnesses or diagnoses without the Swedish Social Insurance Agency having decided on the occupational disease.

TABLE 1
List no. 121 of occupational diseases (revised in 1980).

OCCUPATIONAL DISEASES	WORK THAT INVOLVES EXPOSURE TO RISK*
1 Pneumoconioses caused by sclerogenic mineral dust (silicosis, anthraco-silicosis, asbestosis) and silicotuberculosis, provided that silicosis is an essential factor in causing the resultant incapacity or death.	All work where the employee is exposed to this risk.
2 Bronchiopulmonary disease caused by hard-metal dust.	--
3 Bronchiopulmonary disease caused by cotton dust (byssinosis), or flax, hemp or sisal dust.	--
4 Occupational asthma caused by sensitising agents or irritants both recognised in this regard and inherent in the work process.	--
5 Extrinsic allergic alveolitis and its sequelae caused by the inhalation of organic dusts, as prescribed by national legislation.	--
6 Diseases caused by beryllium or its toxic compounds.	--
7 Diseases caused by cadmium or its toxic compounds.	--
8 Diseases caused by phosphorous or its toxic compounds.	--
9 Diseases caused by chromium or its toxic compounds.	--
10 Diseases caused by manganese or its toxic compounds.	--
11 Diseases caused by arsenic or its toxic compounds.	--
12 Diseases caused by mercury or its toxic compounds.	--
13 Diseases caused by lead or its toxic compounds.	--

OCCUPATIONAL DISEASES	WORK THAT INVOLVES EXPOSURE TO RISK*
14 Diseases caused by fluorine or its toxic compounds.	--
15 Diseases caused by carbon disulphide.	--
16 Diseases caused by the toxic halogen derivatives of aliphatic or aromatic hydrocarbons.	--
17 Diseases caused by benzene or its toxic homologues.	--
18 Diseases caused by toxic nitro- and amino-derivatives of benzene or its homologues.	--
19 Diseases caused by nitroglycerine or other nitric acid esters.	--
20 Disease caused by alcohols, glycols or ketones.	--
21 Diseases caused by asphyxiants: carbon monoxide, hydrogen cyanide or its toxic derivatives, hydrogen sulfide.	--
22 Hearing impairment caused by noise.	--
23 Diseases caused by vibration (disorders of muscles, tendons, bones, joints, peripheral blood vessels or peripheral nerves).	--
24 Diseases caused by work in compressed air.	--
25 Diseases caused by ionising radiations.	All work involving exposure to the action of ionising radiations.
26 Skin diseases caused by physical, chemical or biological agents not included under other items.	All work involving exposure to the risk concerned.
27 Primary epitheliomatous cancer of the skin caused by tar, pitch, bitumen, mineral oil, anthracene, or the compounds, products or residues of these substances.	--
28 Lung cancer or mesotheliomas caused by asbestos.	--
29 Infectious or parasitic diseases contracted in an occupation where there is a particular risk of contamination.	A Health or laboratory work. B Veterinary work. C Work handling animals, animal carcasses, parts of such carcasses, or merchandise which may have been contaminated by animals, animal carcasses or parts of such carcasses. D Other work carrying a particular risk of contamination.

* When this list is applied, consideration is given to the nature and extent of the exposure.



Checklist – Work injury

This checklist covers a number of important issues that apply in the event of work injuries. The same applies to blue collar and white collar workers.



EMPLOYER OF BLUE COLLAR AND WHITE COLLAR WORKERS

- ▶ Report the work injury at anmalarbetssskada.se, in consultation with a safety representative and the affected person.
- ▶ The employee and the safety representative must each have a copy of the report.
- ▶ Confirm the employment on Afa Försäkring's employer's pages when it has been notified that the employee has submitted a report.



BLUE COLLAR AND WHITE COLLAR WORKERS

- ▶ Notify the work injury to the employer, and apply for compensation from Afa Försäkring by visiting afaforsakring.se.
 - ▶ Notify the vehicle's motor insurance if the accident has occurred with a vehicle that is obliged to have motor insurance.
 - ▶ Apply for compensation from the Swedish Social Insurance Agency for any costs for dental care, technical aids or costs for healthcare abroad that have arisen in connection with a work injury.
 - ▶ Follow the case by logging into afaforsakring.se.
-
- ▶ Wait for a decision from Afa Försäkring regarding any compensation for e.g. loss of income, additional costs or pain and suffering.
 - ▶ Read more about work injuries at arbetsskadeguiden.se. Work injury insurance (TFA) also applies after reaching the age of 66.



Skills and transition

Transitional study support and statutory unemployment insurance

The employee can get financial support from the public transition study support to study while still working. If they lose their job, the UIF will be their main source of income.

Transitional study support

The transitional study support is handled by CSN. The employee can receive transitional study support corresponding to a minimum of one week's and a maximum of 44 weeks' full-time studies or part-time (75, 60, 50, 40 and 20%). In the case of part-time studies of at least 20%, CSN recalculates the weeks on this basis. The weeks do not need to be consecutive, and can be spread over a longer period. The transitional study support comprises a grant and a loan. Read more at [csn.se](https://www.csn.se).

- ▶ The grant replaces 80% of income up to a ceiling of 4.5 income base amounts per year (this corresponds to SEK 31,275 per month), giving a maximum of SEK 5,773 per week, before tax.
- ▶ The maximum amount for the loan is SEK 3,540 per week.

CONDITIONS FOR TRANSITIONAL STUDY SUPPORT

- ▶ The grant can be received from the year when the employee turns 27 until the year in which they turn 63. From the year they turn 62, they can receive the grant for a maximum of 10 weeks. The loan can be received until the year in which they turn 60.
- ▶ The training must strengthen the employee's position on the labour market based on the needs of the labour market.
- ▶ Topicality conditions mean that the employee needs to have a relevant connection to the labour market. This means that the employee needs to have worked an average of at least 16 hours per week over a calendar month, for at least 12 out of the last 24 months.
- ▶ Establishment conditions mean that the employee needs to be well established on the labour market. This means that the employee must have worked an average of at least 16 hours per week over a calendar month, for at least 96 months (8 years) over the last 14 years. The employee can include time that they have worked at the earliest from the year they turned 19, provided that the work has been their primary occupation during this time. Other time can also be equated with gainful employment for a maximum of 24 months. An example of such time is parental leave.
- ▶ Formal opinion to CSN. Before CSN makes a decision as to whether the employee

READ MORE ABOUT THE LEGAL SITUATION AT

- ▶ Unemployment Insurance Act (1997:238) at [riksdagen.se](https://www.riksdagen.se)
- ▶ [sverigesakassor.se](https://www.sverigesakassor.se)
- ▶ [kammarkollegiet.se](https://www.kammarkollegiet.se)
- ▶ [csn.se](https://www.csn.se)

Conditions

Topicality and establishment conditions must be satisfied in order to be entitled to transitional study support.



Changes from October 2025

Since October 2025, a new unemployment insurance law has been in effect. The new law introduces several new principles.

The biggest changes are that eligibility is based on income from work instead of hours worked, and that the length of membership will affect the level of compensation that can be received.

Everyone who has received a decision on unemployment benefits after October 2025 is covered by the new rules.

Those who already had an ongoing benefit period in October continue under the old rules.

will receive transitional study support, the transition organisation to which they belong has the opportunity to express its opinion. This opinion will include an assessment of whether the training is expected to strengthen the employee's future position on the labour market. CSN will place particular emphasis on this opinion when making their decision.

Compensation from the unemployment insurance fund (UIF)

There are 24 UIFs in Sweden, most of which have been established by the trade unions. It is normally the nature of the work or the business area that determines the UIF to which the employee is entitled to belong. The Swedish Unemployment Insurance Inspectorate (IAF) supervises the unemployment insurance funds.

INCOME-BASED COMPENSATION

- ▶ All income from work can be included, and income refers to salary and other compensation for which the employer pays employer contributions. The UIF retrieves income information from Skatteverket, the Swedish Tax Agency. In addition to the total income, the employee may also include certain benefits from Försäkringskassan, the Swedish Social Insurance Agency, such as parental allowance and sickness benefit.
- ▶ The length of time the employee has been a member of the UIF also affects the amount of compensation.
- ▶ Anyone who has been a member for five months or less can receive compensation from the UIF amounting to 50% of their income, up to a maximum of SEK 34,000 per month. Alfa-kassan can provide compensation to those who are not members. This only applies to those who meet the alternative rule.

QUALIFYING PERIOD BEFORE EXEMPT TIME

Ramtid, the qualifying period is the time frame that the UIF reviews to determine whether an applicant meets the conditions for receiving benefits. The qualifying period consists of the last 12 months before the month in which the employee applies for unemployment benefits. If the person has been unable to work due to, for example, illness, childcare, or full-time studies, the qualifying period can be extended. This also applies if the person has been self-employed and the business ceased operations within 60 months of its start.

Conditions for compensation from the UIF

To be eligible for unemployment benefits, the employee must be at least 20 years old. The upper age limit is 67 years, which is linked to the reference age for retirement.

MAIN RULE

To meet the main rule, the person must, during the qualifying period, have had:

- ▶ A total income of at least SEK 120,000, and
- ▶ A monthly income of at least SEK 11,000 for at least four months.

ALTERNATIVE RULE

To meet the alternative rule, the employee must, during the qualifying period, have had:

- ▶ A monthly income of at least SEK 11,000 for at least four consecutive months.

There is no requirement for a minimum total income.

In order to receive basic compensation from the unemployment insurance, the person must satisfy both the main rule or the alternative rule.

DURATION OF COMPENSATION

According to the main rule:

- ▶ 300 compensation days – if the employee had an income of at least SEK 11,000 for 11–12 months.
- ▶ 200 compensation days – if the employee had an income of at least SEK 11,000 for 8–10 months.
- ▶ 100 compensation days – if the employee had an income of at least SEK 11,000 for 4–7 months.

If the employee meets the alternative rule, they receive 66 compensation days.

COMPENSATION LEVELS – INCOME-BASED COMPENSATION

The employee can receive compensation at 80%, 60%, or 50% of their previous income, depending on the length of membership. The maximum income that UIF can compensate under the new insurance is SEK 34,000 per month.

To receive 80% of their previous income, the employee must have had continuous membership in the UIF for at least 12 months. The membership must fall within the qualifying period and the person must still be a member at the time of application.

- ▶ Those who have been members under these conditions for 6–11 months can receive 60% of their previous income.
- ▶ Those who have been members for a shorter time can receive 50%.

For those who receive payments from their occupational pension or withdraw their public pension, the unemployment fund deducts the pension amount from the compensation. This applies even if they only withdraw their premium pension.

Reduction of Compensation

The compensation is reduced by 10 percentage points after 100 compensation days. After 200 days, it is further reduced by an additional 5 percentage points every hundred days.

300

A person who is entitled to unemployment benefit can receive this for 300 compensation days.

67 years

The UIF applies until the employee has reached the age of 67. After this, the membership is terminated automatically.



Skills and transition via collective agreements for blue collar workers

Different conditions apply to blue collar workers who are covered by a main agreement or Collective agreement on transition insurance.



The members of the Swedish Trade Union Confederation that have not signed up to the main agreement can instead sign up to the collective agreement on transition insurance for blue collar workers, where the conditions differ from the main agreement regarding transition.

Collective agreement on transition insurance

Skills support includes counselling and guidance and a formal opinion to CSN.

Skills and transition via collective agreements

The Confederation of Swedish Enterprise and the Swedish Trade Union Confederation have adopted two collective agreements, which provide skills support during employment and transition support in the event of termination of employment. These are known as the Main agreement on security, transition and employment protection and the Collective agreement on transition insurance. Trygghetsfonden TSL handles skills and transition support, which applies differently depending of which agreement the employee is covered by. The agreements also include financial compensation, which is handled by Afa Försäkring.

Skills support from Trygghetsfonden TSL

Skills support is a generic term for the support that Trygghetsfonden TSL can offer, in order to strengthen the employee's future position on the labour market. In addition to the transitional study support from CSN, the employee who is covered by a main agreement may also receive the following skills support from Trygghetsfonden TSL:

- ▶ Additional collectively agreed study grant which supplements the grant portion of the transitional study support up to 80% of income up to 5.5 income base amounts (SEK 458,700) per year. This corresponds to a monthly salary of SEK 38,225. If the employee has a higher income than this, the study grant supplements to 65% of income up to a ceiling of 12 income base amounts (SEK 1,000,800) per year. This corresponds to a monthly salary of SEK 83,400. In order to be granted supplementary study support, the employee must have been granted transitional study support from CSN. In addition, both topicality and establishment conditions must be satisfied.
- ▶ Short duration collectively agreed study grant that is paid for courses that are shorter than five days. The training must be assessed as being able to strengthen the employee's future position on the labour market. The level is 70% of the employee's reduced work income up to a ceiling of 12 income base amounts per year (SEK 1,000,800). This corresponds to a monthly salary of SEK 83,400. Both topicality and establishment conditions need to be satisfied.
- ▶ Purchased training or validation for the employee or the person who has been made redundant who is covered by a main agreement. Trygghetsfonden TSL can, under certain circumstances, pay for the course fees.
- ▶ Individual counselling and guidance.

If the employee is covered by a Collective agreement on transition insurance, the skills support includes counselling, guidance and a formal opinion to CSN from Trygghetsfonden TSL.

CONDITIONS FOR SKILLS SUPPORT

- ▶ Topicality conditions mean that the employee needs to have worked an average of at least 16 hours per week over a calendar month, for at least 12 out of the last 24 months. Topicality conditions need to be satisfied to be entitled to skills support. If the blue collar worker meets the conditions, but not with an employer who was affiliated to Trygghetsfonden TSL or TRR, they can receive transitional study support from CSN, but only counselling, guidance and a formal opinion to CSN from Trygghetsfonden TSL.
- ▶ Establishment conditions mean that the employee must have worked an average of at least 16 hours per week over a calendar month, for at least 96 months (8 years) over the last 14 years. Establishment conditions only apply to financial study support, i.e. for additional and short duration study grants.

Transition support from Trygghetsfonden TSL

Employers who are covered by a main agreement on transition or a Collective agreement on transition insurance, and employees at these employers, are entitled to transition support. Transition support applies when the employment ends due to work shortage or illness and comprises two parts. Support and assistance finding a new job, starting their own business or starting to study to the person who has been made redundant due to work shortage, illness or has completed a limited employment period, and is handled by Trygghetsfonden TSL. The employee who is receiving transition support, is covered by the main agreement and also satisfies the establishment condition is also entitled to an additional study grant or a short duration, collectively agreed study grant. The initiative can commence during the period of notice and Trygghetsfonden TSL provides feedback to the employer about the results. The same support is provided for both main agreements on transition and the Collective agreements on transition insurance.

- ▶ Personal job coach, who helps the employee to find and apply for a new job and can help in relation to contacts with the authorities. Counselling that covers various types of services and support that Trygghetsfonden TSL can offer when it comes to jobseeking or starting a company. The counselling is personal and is adapted to the employee's circumstances and wishes. It can take place in a combination of digital and physical meetings based on needs.
- ▶ Guidance, which is a generic term that covers various types of services and support that Trygghetsfonden TSL can offer when it comes to individual career choices and study pathways. The guidance is adapted to the employee's circumstances and wishes, and can be offered both digitally and physically, or as a combination of the two.
- ▶ Reinforced support in event of illness. The support should be able to be provided by Trygghetsfonden TSL to the employee who is receiving transition support and who has particular needs as a result of illness. For example, the reinforced support might consist of more comprehensive and intensive counselling and guidance, or additional support during contacts with authorities. The support is intended to enable them to look for new work, start their own company or study on the basis of their working capacity. The support does not include rehabilitation measures.
- ▶ For a person who is covered a main agreement, Trygghetsfonden TSL can help with purchased training and validation and, under certain conditions, can pay course fees. In the case of a Collective agreement with transition insurance, only short-term training and validation apply.

Employers without a collective agreement, but that have entered into an agreement with Fora, are only covered by AGB in the case of redundancy from permanent employment.



Affiliated collective agreement

An employer can enter into an affiliated collective agreement directly with the employees' trade union organisation. This means that the employer undertakes to apply the union agreement for the sector without being a member of an employer organisation.

Main agreement on transition

Insurance regarding AGB applies in the event of redundancy due to work shortage, illness and if a limited employment period has expired.

Collective agreement on transition insurance

Insurance regarding AGB only applies in the event of redundancy due to work shortage.

CONDITIONS FOR TRANSITION SUPPORT

In order to receive transition support from Trygghetsfonden TSL, certain conditions need to be met:

- ▶ Topicality conditions mean that the employee needs to have worked an average of at least 16 hours per week over a calendar month, for at least 12 out of the last 24 months.
- ▶ Time employed with one or more employers who have been affiliated to Trygghetsfonden TSL or TRR may be added together.
- ▶ Must be covered by a collective agreement or affiliated collective agreement within the agreement area for the Confederation of Swedish Enterprise and the Swedish Trade Union Confederation.

If there is any dispute regarding the termination, the blue collar worker is not entitled to transition support. The possibility of declaring the redundancy invalid or suing for damages is void one week after the application for support has been received by Trygghetsfonden TSL.

APPLY FOR TRANSITION SUPPORT

The employer and the trade union apply for transition support directly at [tsl.se](https://www.tsl.se). Trygghetsfonden TSL contacts the employer to discuss the conditions for the transition work and in order to plan the information meetings for the employees. After 1 October 2022, the employee can also apply for transition support themselves from [tsl.se](https://www.tsl.se) in the event of termination due to illness or the termination of temporary employment.

Supplementary unemployment compensation in the event of disputes regarding termination

In the event of a dispute regarding termination, a person who is covered by a main agreement and who is represented as a member in a dispute by an employees' organisation may receive supplementary unemployment compensation. Read more at [tsl.se](https://www.tsl.se).

Insurance regarding severance pay (AGB) from Afa Försäkring

The person who has been given notice also has the potential to obtain financial support through Insurance regarding severance pay (AGB). AGB compensation is handled by Afa Försäkring and applies in the event an employee is made redundant due to work shortage. AGB can be paid out regardless of whether or not the employee becomes unemployed. Blue collar workers who end their employment without having been made redundant can also receive AGB. However, it must be clear that they are leaving at the initiative of the employer and due to a work shortage. After 1 October 2022, when the employee is covered by a main agreement, AGB applies in the event of termination due to work shortage, illness or the termination of temporary employment.

If the employee is covered by a Collective agreement on transition insurance, AGB only applies in the event of redundancy due to work shortage. Read more at [afaforsakring.se](https://www.afaforsakring.se).

CONDITIONS FOR AGB

In order to receive AGB, the blue collar worker must:

- ▶ have reached the age of 40 by the final day of their employment
- ▶ have been employed for at least 50 months over a five-year period at one or more employers who were covered by the AGB insurance. This refers to the period immediately preceding the time when the employment ceases. A month refers to 30 days. For an employee who has been made redundant due to work shortage and, at the latest three months thereafter, has been re-employed on reduced working hours compared to their previous employment, AGB is paid out in proportion to the difference between the working hours.

THE BLUE COLLAR WORKER IS NOT ENTITLED TO AGB IF THEY:

- ▶ have been granted entitlement to full sickness compensation before their employment is terminated
- ▶ have been reemployed or offered reemployment within the company or the Group within three months from the day on which they were given notice
- ▶ have declined an offer of employment with a new employer in the event of a business transfer.

In specific cases, the AGB Board may decide on exemptions.

COMPENSATION FROM AGB

The sum from AGB is taxable but not pensionable income. The UIF is not reduced because AGB is paid. The lump sum in the case of full-time work in 2026 is as follows:

- ▶ SEK 42,971 for everyone between the ages of 40 and 49
- ▶ between SEK 44,744 and SEK 60,701 for those between the ages of 50 and 59 (the lump sum is raised by SEK 1,773 for each year of life)
- ▶ SEK 62,474 for everyone between the ages of 60 and 64.

APPLY FOR AGB

Afa Försäkring must have received the application for AGB on a separate paper form at the latest two years after the employment has ceased. For a five-year period, only a full AGB amount is provided. Read more at afaforsakring.se.

Working after the age of 65

In agreement area Confederation of Swedish Enterprise and the Swedish Trade Union Confederation, skills and transition support and AGB may be granted at most until the month before the month when employee turns 65.



Skills and transition via collective agreements for white collar workers

The agreement on transition should make things easier for white collar workers, as well as supporting the employer who will be conducting the transition.

Skills and transition via collective agreements

The Confederation of Swedish Enterprise and the Council for Negotiation and Cooperation have entered into a main agreement regarding security, transition and employment protection. The main agreement applies to all white collar workers. TRR handles skills support during employment and the transition support that applies if the employee is made redundant from a permanent position due to work shortage, illness or if temporary employment is terminated.

Skills support from TRR

Skills support is a generic term for the support that TRR can offer, in order to strengthen the employee's future position on the labour market. TRR can provide the following support:

- ▶ Additional collectively agreed study grant which supplements the grant portion of the transitional study support up to 80% of income up to 5.5 income base amounts (SEK 458,700) per year. This corresponds to a monthly salary of SEK 38,225. If the employee has a higher income than this, the study grant supplements to 65% of income up to a ceiling of 12 income base amounts (SEK 1,000,800) per year. This corresponds to a monthly salary of SEK 83,400. In order to be granted supplementary study support, the employee must have been granted transitional study support from CSN. In addition, both topicality and establishment conditions must be satisfied.
- ▶ Short duration collectively agreed study grant that is paid for courses shorter than five days. The training must be assessed as being able to strengthen their future position on the labour market. The level is 70% of the employee's work income up to a ceiling of 12 income base amounts per year. This corresponds to a monthly salary of SEK 83,400. Both topicality and establishment conditions need to be satisfied.
- ▶ Purchased training or validation for the employee or the person who has been made redundant. TRR can, under certain circumstances, pay for the course fees for training or validation.
- ▶ Individual counselling and guidance.

TRR

Support from TRR applies at a workplace with a collective agreement if the employee is made redundant due to a shortage of work, illness or because a limited employment period has expired. Through this support, the employee can receive assistance finding a new job, starting studies or starting their own business.

CONDITIONS FOR SKILLS SUPPORT

The following conditions must be satisfied:

- ▶ Topicality conditions mean that the employee needs to have worked an average of at least 16 hours per week over a calendar month, for at least 12 out of the last 24 months. Topicality conditions need to be satisfied to be entitled to skills support. If the blue collar worker meets the conditions, but not with an employer who was affiliated to TRR or Trygghetsfonden TSL, they can receive transitional

study support from CSN, but only counselling, guidance and a formal opinion to CSN from TRR.

- ▶ Establishment conditions mean that the employee must have worked an average of at least 16 hours per week over a calendar month, for at least 96 months (8 years) over the last 14 years. Establishment conditions only apply to financial study support, i.e. for additional and short duration study grants.

Transition support from TRR

The transition organisation TRR handles the skills and transition support included in the main agreement. Applies in the event of notice due to work shortage, illness or the termination of temporary employment. Following an assessment, the employee may be able under certain circumstances to obtain extended transition support. The employer and the employee apply for the support together. A person who has been given notice and who satisfies the conditions for skills support is also entitled to an additional study grant or a short duration collectively agreed study grant. TRR can help the employee with the following:

- ▶ Counselling that covers various types of services and support that TRR can offer when it comes to jobseeking or starting a company. The counselling is personal and is adapted to the employee's circumstances and wishes. It can take place in a combination of digital and physical meetings based on your needs.
- ▶ Guidance which is a generic term that covers various types of services and support that TRR can offer when it comes to individual career choices and study pathways. The guidance is adapted to the employee's circumstances and wishes, and can be offered both digitally and physically, or as a combination of the two.
- ▶ Reinforced support in event of illness. The support should be able to be provided by the transition organisation to the employee who has particular needs as a result of illness. For example, the reinforced support might consist of more comprehensive and intensive counselling and guidance, or additional support during contacts with authorities. The support is intended to enable the employee to look for new work, start their own company or study on the basis of their working capacity. The support does not include rehabilitation measures.
- ▶ Purchased training and validation. The transition organisation can, under certain circumstances, pay for course fees for training and validation.



A person who is made redundant due to illness or the termination of temporary employment can also apply for transition support themselves.

CONDITIONS FOR TRANSITION SUPPORT

In order to receive transition support from TRR, certain conditions need to be met:

- ▶ The topicality conditions mean that the employee needs to have worked an average of at least 16 hours per week over a calendar month, for at least 12 out of the last 24 months.
- ▶ Time employed with one or more employers who have been affiliated to TRR or Trygghetsfonden TSL may be added together.
- ▶ Must be covered by a main agreement on transition or have an affiliated collective agreement within the Confederation of Swedish Enterprise and the Council for Negotiation and Cooperation's agreement area.



AGE

AGE is compensation that the employee can receive in certain cases if their contract is terminated due to shortage of work or personal reasons in connection with illness, or if their fixed-term employment contract has expired or been terminated due to shortage of work.

Supplementary unemployment compensation in the event of disputes regarding termination

The employee can receive Supplementary unemployment compensation in the event of disputes regarding termination, if they are a member of a white collar workers' organisation that represents the member as a party in the dispute. Read more at trr.se.

AGE

A white collar worker who is made redundant may receive a supplementary financial compensation called AGE. This means that the income-related compensation from the UIF – together with AGE – amounts to approximately 70% of the previous salary for the first 130 compensation days. The number of days the compensation is paid is dependent on the age of the white collar worker at the end of the period of notice. People between the ages of 45 and 59 receive AGE for a further 130 days up to 50% of their gross salary. People between the ages of 60 and 66 can receive a further 130 days with compensation of up to 50%. AGE must be applied for within two years following the final day of employment. To receive AGE, the employee must:

- ▶ have been made redundant due to work shortage or illness from an employer affiliated to TRR
- ▶ have reached the age of 40 when the employment ceases
- ▶ have a monthly salary of at least SEK 34,310
- ▶ have been employed with an employer continuously for at least five years, or have previously been made redundant from an employer that has been affiliated to TRR.

TRR Study compensation

In order for TRR study support to be able to be granted, the person who meets the qualification requirements for supplementary study support must first have used the support. TRR Study compensation applies to white collar workers who are entitled to transition support and have reached the age of 40 by the time of the start of studies. The studies must be intended to increase the potential to find a new job. Together with a study grant from CSN, the compensation will provide a financial top-up up to 70% of the previous salary during semesters one and two. The compensation may be paid for a maximum of four semesters as well as up to 50% of the previous salary during semesters three and four.

TRR Matching

TRR has an ongoing programme to help those affected by work shortage to find new jobs. As a result, TRR has a large network and contact with many skilled jobseekers within most professions and areas of work. TRR Matching is a service that proposes candidates who match companies' wishes, quickly and free of charge. Want to know more? Visit trr.se/matching.

Post-employment cover with TRR

It is important for the person who has been made redundant to apply to TRR, even if they have found a new job quickly. This is necessary in order for the post-employment cover to apply. If they are made redundant again due to work shortage within two years from the date of severance from their first employment, they can go back to TRR for assessment regarding continued AGE. For transition support, post-employment cover is valid for five years.

Working after the age of 67

Skills and transition support from TRR apply for employees until the age of 67. The employer pays no premium from the month when the employee turns 67.

Checklist – Skills and transition

This checklist covers a number of important elements that apply in the event of skills and transition. Different elements apply to blue collar or white collar workers.



EMPLOYER OF BLUE COLLAR WORKERS

- ▶ Conduct negotiations.
- ▶ Apply jointly with the local trade union for transition support from Trygghetsfonden TSL. Certain conditions relating to period of employment and age must be satisfied in order for the transition support to be valid.
- ▶ Fill in your part of the form regarding AGB. Fill in a certificate of employment to UIF. This is a requirement if the person who has been made redundant wants this. More information can be found at arbetsgivarintyg.nu



BLUE COLLAR WORKERS

- ▶ The person who has been made redundant must register with the Employment Service on their first day of unemployment.
- ▶ A person whose employment is terminated due to illness or the termination of temporary employment can also themselves apply for support from Trygghetsfonden TSL at tsl.se.
- ▶ Apply for AGB via a form from Afa Försäkring. Certain conditions relating to age and period of employment must be satisfied.
- ▶ Apply yourself for skills support at tsl.se for current employment.



EMPLOYER OF WHITE COLLAR WORKERS

- ▶ Conduct negotiations.
- ▶ Notify the redundancy to TRR. The application for transition support and any AGE must be made by both the employer and the person who has been made redundant. Certain conditions regarding age and period of employment must be satisfied in order for the insurance schemes to be valid.
- ▶ Deregister the person who has been made redundant at Collectum.
- ▶ Fill in a certificate of employment to UIF. This is a requirement if the person who has been made redundant wants this. More information can be found at arbetsgivarintyg.nu



WHITE COLLAR WORKERS

- ▶ The person who has been made redundant must register with the Employment Service on their first day of unemployment.
- ▶ Apply for transition support and possible AGE from TRR. Certain conditions regarding age and period of employment must be satisfied in order for the insurance schemes to be valid.



Death,

Statutory compensation to survivors

When a close relative dies, related parties can receive survivors' pension as a form of financial support. Survivors' pension is part of the state pension system, and comprises adjustment pension and guarantee pension, widow's pension and child pension.

Support to surviving adults

- ▶ Adjustment pension.
- ▶ Extended adjustment pension.
- ▶ Guarantee pension for adjustment pension.
- ▶ Widow's pension.

ADJUSTMENT PENSION

If a spouse or cohabitant dies, it is possible for the survivor to receive an adjustment pension if they have not turned 66. In order to be entitled to adjustment pension, it is necessary for the survivor to have been married to or the registered partner of the person who has died, and for them to have lived together for at least five years or to have custody of children below the age of 18.

In order for cohabitants to be equated with spouses, they must have, have had or be expecting children together, or have previously been married.

EXTENDED ADJUSTMENT PENSION

Survivors who have custody of children can receive extended adjustment pension. The payment period is basically twelve months, but can be both longer and shorter, depending on the ages of the children. Extended adjustment pension is paid out until the month in which the youngest child reaches the age of twelve. If the child has turned twelve, the survivor receives twelve months of extended adjustment pension. If the child turns 18 before the twelve-month period, the survivor receives extended adjustment pension up to and including the month in which the child turns 18. The pension ceases when the survivor turns 67.

COMPENSATION IN THE EVENT OF ADJUSTMENT PENSION

The adjustment pension is 55% of the estimated retirement pension of the deceased. The calculation is performed as though they had worked up to the age of 67. This applies to both adult and child survivors' pensions.

READ MORE ABOUT THE LEGAL SITUATION AT

- ▶ Social Insurance Code (2010:110) at riksdagen.se
- ▶ pensionsmyndigheten.se.

Survivors

Survivors are a deceased person's close relatives. Close relatives are normally considered to be spouses, registered partners, cohabitants and children.



GUARANTEE PENSION FOR ADJUSTMENT PENSION

The guarantee pension is basic cover that acts as a top-up to the adjustment pension. If the adjustment pension is lower than SEK 10,508 per month or SEK 126,096 per year, guarantee pension can be paid out as a supplement to the adjustment pension. The annual amount of SEK 126,096 corresponds to 2.13 price base amounts.

TRANSITIONAL RULES FOR WIDOW'S PENSION

Women who married before 31 December 1989 may be entitled to widow's pension. A person born in 1945 or later receives adjustment pension in the first instance, although they may be granted widow's pension at the same time in certain circumstances and under certain conditions.

Support to surviving children

If a parent dies, the child is entitled to financial support:

- ▶ child pension
- ▶ survivor's support.



If one or both parents have died, the child can receive child pension and survivor's support.

CHILD PENSION

In the event of the death of one or both parents, the child can receive child pension and survivor's support. The pension is paid out until the child turns 18. If the child is attending compulsory or upper secondary school, the pension is extended up to and including the month of June in the year in which the child turns 20. If both parents have died, child pension is paid from each parent.

COMPENSATION IN THE EVENT OF CHILD PENSION

The size of the child pension depends on whether the person who has died had one or more children.

In the case of multiple siblings, the total amount of the child pension is divided equally between the siblings, based on the following calculations:

- ▶ A child who has no siblings and is below the age of 12 receives 35% of the parent's future pension as child pension. If the child has turned 12, they receive 30%.
- ▶ If there are multiple children and the youngest sibling is below the age of 12, 35% in child pension is added. For the other siblings, 25% per child is added.
- ▶ If the youngest sibling has reached the age of 12, 30% in child pension is added. For the other siblings, 20% per child is added.

The siblings' child pensions may jointly amount to a maximum of 100% of the deceased parent's future pension. If there is also an adult who is receiving adjustment pension or widow's pension, the child pensions may jointly amount to a maximum of 80%.

SURVIVOR'S SUPPORT

Survivor's support is basic financial cover for those children who have a deceased parent with a low estimated pension. The compensation amounts to 40% of the price base amount, SEK 1,973 per month. If both parents have died, survivor's support amounts to 80% of one price base amount (SEK 3,946 per month).



Compensation to survivors for blue collar workers via collective agreement

Blue collar workers can also select repayment cover or family cover, or both. The cover provides compensation to survivors in the event of the death of the blue collar worker.

Avtalspension SAF-LO, occupational pension in the event of death

Within occupational pension, the employee can also select Repayment cover or Family cover – or both. This is paid to beneficiaries in the event of the person's death. In order for a payment to be made, the employee must have actively selected repayment cover and family cover. If a newly employed blue collar worker opts to add these forms of cover at a later date than when entering Avtalspension SAF-LO, and not during the selection period, which lasts one month, the person needs to fill out a health declaration and receive approval. The employee can add repayment cover within twelve months of a family event without a health declaration. Family events include getting married, becoming a cohabitant or having children. Read more in the chapter on pensions on pages 96 and 97.



Family event

Family events include getting married, becoming a cohabitant or having children.

REPAYMENT COVER

Blue collar workers can select repayment cover for their occupational pension. This means that the value of the pension capital is paid out monthly for five years if they die before the occupational pension has begun to be paid. The beneficiary can also request a longer payment period. Otherwise, for the remainder of the commenced payment, although for a maximum of 20 years. The repayment cover persists even after payment of the occupational pension has begun, unless the recipient opts out. The cover cannot be selected if the pension has begun to be paid. Read more in the chapter on pensions on page 96.

FAMILY COVER

Family cover is insurance that the employee can take out themselves. It provides the family with money if the employee dies at the latest, the month they turn 65 years old. In the event of death before the age of 65, the family cover is paid out according to the choices the blue collar worker has made, at 1, 2, 3 or 4 price base amounts per year for 5, 10, 15 or 20 years. At most, the family cover can be paid out until the blue collar worker would have turned 70. The premium for the family cover is determined one year at a time and reduces the premium for the occupational pension. This may be due to the age of the blue collar worker, the selected number of price base amounts and the payment period. When the blue collar worker takes out family cover, a health declaration may be required. Read more in the chapter on pensions on page 97.



Examples of premium/year for family cover

PREMIUM/YEAR FOR 1 PBB		
AGE	PAYMENT 5 YEARS	PAYMENT 20 YEARS
25 years	SEK 332	SEK 1,085
40 years	SEK 456	SEK 1,487
55 years	SEK 992	

BENEFICIARIES

Repayment cover and family cover are paid to the surviving spouse, registered partner, cohabitant or child(ren). Blue collar workers can themselves select the order in which this is to apply by writing a specific beneficiary clause. Other beneficiaries who may be selected are a previous spouse or cohabitant, their child(ren), as well as stepchild(ren) and foster child(ren). No other beneficiaries may be selected.



Group life insurance (TGL) via collective agreements for blue collar workers

TGL is a collectively agreed insurance. It can provide the employee's beneficiaries with a tax-free lump sum in the event of their death before they retire.

When does TGL apply?

TGL applies from the day on which the blue collar worker starts working. The cover remains for as long as they are employed. If the working hours are less than eight hours per week, the cover only applies if the blue collar worker has carried out work on the same day. The following benefits are included in the insurance for survivors:

- ▶ basic sum
- ▶ child benefit
- ▶ funeral grant.

Conditions for compensation

Compensation from TGL is paid out with a lump sum, irrespective of whether the death occurs during working hours or not. Which forms of compensation, and the size of the amounts, depend on working hours, age and who the survivors are.

- ▶ At least 16 hours per week provides full compensation.
- ▶ At least 8 hours per week but not more than 16 hours per week gives half compensation.
- ▶ Less than 8 hours per week provides only the funeral grant.

Basic sum

A basic sum of not more than 6 price base amounts is paid out to survivors who are beneficiaries. If there are no beneficiaries, no basic sum is paid out. The basic sum is paid out on the basis of the age of the deceased.

If there are any children below the age of 17, the basic sum is not reduced regardless of the employee's age at the time of their death.

The table (on the next page) shows the employee's age at the time of death as well as the full and half price base amounts that applied at the time of death.

TGL

Insurance that the employee receives automatically, which provides the employee's family with a lump sum in the event of their death.

Survivors

Survivors are a deceased person's close relatives. Close relatives are normally considered to be spouses, registered partners, cohabitants and children.

Basic sum = not more than 6 PBB



Child benefit is paid out at 0.5–2 price base amounts for each child below the age of 21.

AGE AT DEATH	COMPENSATION IN PRICE BASE AMOUNTS	FULL BASIC SUM (AT LEAST 16 HOURS/WEEK)	HALF BASIC SUM (BETWEEN 8–16 HOURS/WEEK)
Below 56 years of age	6.0	SEK 355,200	SEK 177,600
56 years	5.5	SEK 325,600	SEK 162,800
57 years	5.0	SEK 296,000	SEK 148,000
58 years	4.5	SEK 266,400	SEK 133,200
59 years	4.0	SEK 236,800	SEK 118,400
60 years	3.5	SEK 207,200	SEK 103,600
61 years	3.0	SEK 177,600	SEK 88,800
62 years	2.5	SEK 148,000	SEK 74,000
63 years	2.0	SEK 118,400	SEK 59,200
64 years	1.5	SEK 88,800	SEK 44,400
65 years or above	1.0	SEK 59,200	SEK 29,600

Child benefit

Child benefit is paid out if the deceased leaves a child or children with a right of inheritance below the age of 21 years. If there is no spouse, registered partner or cohabitant, and no child(ren), the amount can be paid to the deceased's siblings who have not yet turned 21. The precondition for this is that none of the siblings' parents are alive. Child benefit is paid out at 0.5–2 price base amounts for each child below the age of 21. See the table below.

CHILD'S AGE AT THE TIME OF THE DEATH OF THE BLUE COLLAR WORKER	COMPENSATION IN PRICE BASE AMOUNTS	FULL CHILD BENEFIT (AT LEAST 16 HOURS/WEEK)	HALF CHILD BENEFIT (BETWEEN 8–16 HOURS/WEEK)
Below 17 years of age	2.0	SEK 118,400	SEK 59,200
Has reached the age of 17 but not turned 19	1.5	SEK 88,800	SEK 44,400
Has reached the age of 19 but not turned 20	1.0	SEK 59,200	SEK 29,600

Funeral grant

An estate receives a funeral grant at half the price base amount (SEK 29,600) when this insurance cover exists.

Spouse insurance

If the spouse, registered partner or cohabitant of the blue collar worker dies, a lump sum can be paid out from the "spouse insurance". The deceased must not have reached the age of 66, and the blue collar worker must not have reached the age of 70. The blue collar worker must be employed at least 16 hours per week at the time of the death. The condition for this is that the spouse, registered partner or cohabitant is not themselves covered by TGL or an equivalent insurance scheme. The amounts are

- ▶ a funeral grant amounting to half the price base amount (SEK 29,600) to the estate
- ▶ one price base amount (SEK 59,200) for each child living at home below the age of 17.

BENEFICIARIES

Under the general beneficiary clause, the beneficiaries of the basic sum are, in order of priority:

1. Spouse, registered partner.
2. A cohabitant who has, has had or is expecting a child with the insured, or a cohabitant to whom the insured was previously married or a registered partner.
3. Another partner/cohabitant.
4. Child(ren) with a right of inheritance.

The cohabitation according to points 2 and 3 must have been permanent under quasi-marital or quasi-partnership conditions. Both must be unmarried. If they do not have children together, both must be at least 18 years of age. The cohabitation according to point 3 above must have lasted at least six months.

If children with a right of inheritance and another cohabitant are left, half the basic sum is paid to the cohabitant and half to the children. If the employee has no relatives according to the general beneficiary clause, no other beneficiaries may be selected. Another beneficiary, physical or legal person, must be notified in writing to Afa Försäkring through a special beneficiary clause.



Remember! A beneficiary clause should be updated if changes occur in family circumstances, for example.

TAXATION

TGL amounts to survivors are free from income tax.

Post-employment cover for TGL

TGL normally continues to apply when the insurance-carrying employment period ends. If the blue collar worker has been employed for at least 180 days, the post-employment cover applies for 180 days (general period of post-employment cover). If the blue collar worker has not been employed for at least 180 days, the post-employment cover applies for the same number of days that the blue collar worker has been employed. In order to calculate the insurance-carrying employment period, the blue collar worker must include previous periods of employment with another employer covered by the TGL insurance.

If the blue collar worker is away from work as a result of illness, is on leave with retained employment benefits or is receiving full parental benefit during the general period of post-employment cover, they may retain the post-employment cover.

The cover also applies for longer than six months during periods with full rehabilitation compensation due to illness or an accident.

If the blue collar worker is a jobseeker or is receiving full parental benefit during the general period of post-employment cover, the post-employment cover is retained, although for a maximum of two years.

If the blue collar worker has left their employment due to illness or an accident, the insurance cover in TGL applies at most until the age of 66.

If the employment has ceased due to work shortage and the blue collar worker has taken retirement early, the employer has the potential to take out "TGL in the event of occupational pension" with Afa Försäkring via Fora, until the blue collar worker reaches the age of 66.

A blue collar worker who is covered by general post-employment cover in TGL is able to take out continuation insurance via Fora.

Working after the age of 65

TGL applies for as long as the blue collar worker is not absent for more than 90 consecutive days. The employer pays no premium from the month when the employee turns 65.



Compensation via a collective agreement to survivors for white collar workers

If a white collar worker dies, financial compensation can be paid to beneficiaries. However, the employee must have actively selected repayment cover. There is also supplementary family cover.



In order for a payment to be made, the employee must have actively selected repayment cover or family cover, or both.

ITP1 in the event of death

Within ITP1, white collar workers can select repayment cover or family cover – or both. This is paid to beneficiaries in the event of the person's death. In order for a payment to be made, the employee must have actively selected repayment cover and family cover. If a newly employed white collar worker chooses to add these forms of cover at a later date than when entering ITP, and not during the “selection period” (which lasts three months), the person needs to fill out a health declaration and receive approval. The employee can, in connection (within 12 months) with a family event, choose to add repayment cover and family cover up to two price base amounts with a payment period of five years, or one price base amount per year for 10 years, without filling out a health declaration. Family events include getting married, becoming a cohabitant or having children.

REPAYMENT COVER

White collar workers can select repayment cover for their retirement pension. This means that the value of the pension capital is paid out monthly for five years if they die before the occupational pension has begun to be paid. The beneficiary can also request a longer payment period. Otherwise, for the remainder of the commenced payment, although for a maximum of 20 years. The repayment cover persists even after payment of the retirement pension has begun, unless the recipient opts out. The cover cannot be selected if the pension has begun to be paid. Read more in the chapter on pensions on page 103.

FAMILY COVER

Family cover is insurance that the employee can take out themselves. The insurance provides the family with money in the event of the employee's death before the age of 66 if they have ITP 1. The family cover is paid out according to the choices that have been made, at 1, 2, 3 or 4 price base amounts per year for 5, 10, 15 or 20 years. The family cover can be paid at most until the month before the individual would have turned 71. The premium is determined one year at a time and reduces the premium for the retirement pension. This depends on the age of the white collar worker and the selected number of price base amounts and the payment period. The family cover applies for as long as payments are being made into ITP 1, although at most until the employee reaches the age of 66. Read more in the chapter on pensions on page 103.

**EXAMPLE OF PREMIUM/MONTH FOR 1 PBB FOR FAMILY COVER**

AGE	PAYMENT 5 YEARS	PAYMENT 20 YEARS
25 years	SEK 7	SEK 26
40 years	SEK 10	SEK 40
55 years	SEK 41	

Premiums for 2, 3 and 4 price base amounts are calculated by multiplying the premium for one price base amount by the number of price base amounts.

BENEFICIARIES

Family cover and repayment cover are paid to the surviving spouse, registered partner, cohabitant or child(ren). The employee can themselves select the order in which this is to apply by writing a specific beneficiary clause. Other beneficiaries may also be selected, such as a previous spouse or cohabitant, their child(ren), as well as stepchild(ren) and foster child(ren). No other beneficiaries may be selected.

ITP2 in the event of death

For a person covered by ITP 2, the employer pays a supplementary retirement pension, ITPK. White collar workers can also select repayment cover or family cover, or both. This is paid to beneficiaries in the event of the person's death. In order for a payment to be made, the employee must have actively selected cover. If a newly employed white collar worker chooses to add these forms of cover at a later date than when entering ITP, and not during the "selection period" (which lasts three months), the person needs to fill out a health declaration and receive approval. The employee can, in connection (within 12 months) with a family event, choose to add repayment cover and family cover up to two price base amounts with a payment period of five years, or one price base amount per year for 10 years, without filling out a health declaration. Family events include getting married, becoming a cohabitant or having children.

REPAYMENT COVER

White collar workers can select repayment cover for their ITPK. This means that the value of the pension capital is paid out monthly for five years if they die before the occupational pension has begun to be paid. The beneficiary can also request a longer payment period. Otherwise, for the remainder of the commenced payment, although for a maximum of 20 years. The repayment cover persists even after payment of the retirement pension has begun, unless the recipient opts out. The cover cannot be selected if the pension has begun to be paid. Read more in the chapter on pensions on page 110.

FAMILY COVER

Family cover is insurance that the employee can take out themselves. The insurance provides the family with money in the event of the employee's death before the age of 65. When the employee takes out family cover, an approved health declaration may be required. The family cover is paid out according to the choices that have been made, at 1, 2, 3 or 4 price base amounts per year for 5, 10, 15 or 20 years. The family cover can be paid at most until the month before the individual would have turned 70. The family cover is dependent on the age of the white collar worker, and it reduces the premium for ITPK. The family cover applies for as long as payments are being made into ITPK, although at most until the person reaches the age of 65, and is taken out with Alecta. The premiums for family cover are the same within ITP 1 and ITPK, see the table for premiums under ITP 1. If the family cover has been selected before 1 April 2008, other rules apply. In this case, one or two raised price base amounts are paid to survivors for five years. Read more in the chapter on pensions on page 110.



For ITPK, the white collar worker can select repayment cover and family cover. This is paid to beneficiaries in the event of the person's death.



BENEFICIARIES

Family cover and repayment cover are paid to surviving spouses, registered partners, cohabitants or child(ren). The employee can themselves select the order in which this is to apply by writing a specific beneficiary clause. Other beneficiaries who may be selected are a previous spouse or cohabitant, their child(ren), as well as stepchild(ren) and foster child(ren).

FAMILY PENSION

Family pension is a survivors' cover that is included in ITP 2 if the employee earns more than 7.5 income base amounts (SEK 625,500) per year. The family pension is paid to the spouse as well as children under the age of 20. If the couple had no children together, the marriage must have lasted at least five years if the wedding occurred after the white collar worker's 60th birthday. Spouses are also entitled to family pension after the employee has passed retirement age. The amount for full family pension is based on a basic sum and the number of beneficiaries. In the event of divorce, the divorced spouse has no entitlement to family pension in the event of the death of the employee. If a person wants, they can request that this individual remains as a beneficiary of part of the family pension. In this case, the request must be submitted to Alecta within one year from the ruling on the divorce.

Size of family pension

SALARY PORTIONS WITHIN THE INTERVAL	INCOME BASE AMOUNT	BASIC SUM
0–7.5	0–625,500	0%
7.5–20	625,500–1,668,000	32.5%
20–30	1,668,000–2,502,000	16.25%

If a white collar worker dies, the surviving spouse is entitled to family pension and 100% of the basic sum, in those cases where there are no children below the age of 20. Spouse and one child are entitled to 130%. Spouse and two children are entitled to 150%, and a further 10% for each additional child. In such cases, the spouse receives 75% of the basic amount and the remaining amount is divided equally between the children. If there are only surviving children, the family pension is paid at 75% for one child, 110% for two children, 135% for three children and 150% for four children. For each further child, a further 10% is paid.

ABSTENTION FROM FAMILY PENSION

A white collar worker can choose to abstain from future payments to family pension and instead have the premium transferred to ITPK. This abstention is permanent, even in the event they change employer. The white collar worker's previously earned family pension remains (known as paid-up policy) and is paid to beneficiaries in the event of death as above.



Group life insurance (TGL) via collective agreements for white collar workers

TGL is a collectively agreed insurance. It can provide the employee's beneficiaries with a tax-free lump sum in the event of their death.

When does TGL apply?

TGL applies from the day on which the employee starts working. The cover remains for as long as they are employed. TGL ceases when the employment is terminated or when the employee retires. It applies at most until the month before the white collar worker's 70th birthday. The employer takes out TGL with one of the following insurance companies: Alecta, Bliwa, Folksam, Länsförsäkringar, Movestic, SEB Trygg Liv, SEB Pension och Försäkring AB or Skandia Liv. The following benefits are included in the insurance for survivors:

- ▶ basic sum
- ▶ child supplement
- ▶ funeral grant.

Conditions for compensation

Compensation from TGL is paid out with a lump sum, irrespective of whether the death occurs during working hours or not. Which forms of compensation, and the size of the amounts, depend on working hours, age and who the survivors are.

- ▶ Work of at least 16 hours per week provides full compensation.
- ▶ Work of between 8 and 16 hours per week gives half compensation.
- ▶ If there are no beneficiaries, the funeral grant is paid out to the estate.

Basic sum

A basic sum of not more than 6 price base amounts is paid out to beneficiaries. If there are no beneficiaries, no basic sum is paid out. Funeral grant can still be paid to the estate. The basic sum is paid out on the basis of the age of the deceased. If there are any children below the age of 17, the basic sum is not reduced regardless of the white collar worker's age at the time of their death.

The table (on the next page) shows the employee's age at the time of death as well as the full and half price base amount that applies if the death has occurred in 2026.

TGL

Insurance that the employee receives automatically, which provides the employee's family with a lump sum in the event of their death.

>8 hours/ week

White collar workers who work at least eight hours per week are covered by TGL



AGE AT DEATH	COMPENSATION IN PRICE BASE AMOUNTS	FULL BASIC SUM (AT LEAST 16 HOURS/WEEK)	HALF BASIC SUM (BETWEEN 8-16 HOURS/WEEK)
Below 55 years of age	6.0	SEK 355,200	SEK 177,600
55 years	5.5	SEK 325,600	SEK 162,800
56 years	5.0	SEK 296,000	SEK 148,000
57 years	4.5	SEK 266,400	SEK 133,200
58 years	4.0	SEK 236,800	SEK 118,400
59 years	3.5	SEK 207,200	SEK 103,600
60 years	3.0	SEK 177,600	SEK 88,800
61 years	2.5	SEK 148,000	SEK 74,000
62 years	2.0	SEK 118,400	SEK 59,200
63 years	1.5	SEK 88,800	SEK 44,400
64 up to 70 years old	1.0	SEK 59,200	SEK 29,600

0.5–2 PBB

Child supplement is paid out at 0.5–2 price base amounts for children below the age of 20.



If there are no beneficiaries, the estate can receive a funeral grant amounting to 0.5 price base amounts.

Child supplement

Child supplement is paid out if the deceased leaves a child or children below the age of 20 years. Child supplement is paid out at 0.5–2 price base amounts for each child below the age of 20. See the table below.

CHILD'S AGE AT THE TIME OF THE DEATH OF THE WHITE COLLAR WORKER	COMPENSATION IN PRICE BASE AMOUNTS	FULL CHILD BENEFIT (AT LEAST 16 HOURS/WEEK)	HALF CHILD BENEFIT (BETWEEN 8–16 HOURS/WEEK)
Below 17 years of age	2.0	SEK 118,400	SEK 59,200
Has reached the age of 17 but not turned 19	1.5	SEK 88,800	SEK 44,400
Has reached the age of 19 but not turned 20	1.0	SEK 59,200	SEK 29,600

Funeral grant

If there are no beneficiaries, a funeral grant amounting to half the price base amount (SEK 29,600) is paid to the estate.

Spouse insurance

If the spouse or registered partner of the white collar worker dies, and they have children below the age of 17 at the time of their death, the white collar worker receives a lump sum from the “spouse insurance”. A cohabitant is covered by this if the couple have children together. A cohabitant who is the beneficiary of the basic sum is covered, even if the couple do not have children together. The condition is that the deceased was not covered by TGL or equivalent group life insurance. The amounts are

- ▶ half the price base amount (SEK 29,600) to the white collar worker
- ▶ one price base amount (SEK 59,200) to each child under 17.

BENEFICIARIES

Under the general beneficiary clause, the beneficiaries of the basic sum are, in order of priority:

1. Spouse, registered partner.
2. Child(ren) with a right of inheritance.
3. Parents.

The employee can change the order or select a different beneficiary by submitting a separate beneficiary clause to the Avtalat. Avtalat will return a copy as a receipt that the names have been registered. A white collar worker who is a cohabitant and who wants their cohabitant to be the beneficiary must always submit a clause. This applies even if the couple have children together.

Remember to submit a new beneficiary clause, for example if the family conditions change. Collectum maintains a register of beneficiaries, which is shared by the insurance companies that are insuring TGL for white collar workers.



Remember! A beneficiary clause should be updated if changes occur in family circumstances, for example.

TAXATION

TGL amounts to survivors are free from income tax.

Post-employment cover for TGL

TGL includes post-employment cover, which applies for three months after the employment has ceased.

If the employee loses their job, applies for a new job or obtains a new job that does not have TGL insurance, the post-employment cover can be extended. The same applies if they are on leave for studies and are entitled to a study grant or a study allowance. Post-employment cover applies for as long as the employment has lasted, although no longer than 24 months. After this period, the general post-employment cover applies for three months. If they become ill during the period of post-employment cover, the cover is also extended for the same length of time. Post-employment cover applies at most until the age of 66.

Working after the age of 66

The TGL insurance and premium payment apply at most until the month before the employee turns 70.



Checklist – Death

This checklist covers the most important elements that need to be considered when a close relative has died. Different factors apply to blue collar and white collar workers. Survivors can find useful assistance at etterlevandeguiden.se.



EMPLOYER OF BLUE COLLAR WORKERS

- ▶ Employers can support survivors of an employee by notifying them that they can receive compensation from TGL in the event of the death of a close relative.
- ▶ The employer must confirm to Afa Försäkring that the deceased was an employee (using the form “Notification of death (TGL)”).
- ▶ If the death is due to a work injury, the employer must submit a report to the Swedish Social Insurance Agency and the Swedish Work Environment Authority on their website, anmalarbetsskada.se.

SURVIVORS OF BLUE COLLAR WORKERS

- ▶ Survivors must report the death to Afa Försäkring (using the form “Notification of death, TGL”).
- ▶ If the death is due to a work injury, the survivors can apply for compensation from Work injury insurance (TFA) with Afa Försäkring.
- ▶ The relative may be contacted by the pension company with which the deceased had pension insurance schemes or survivors’ cover. This may relate to information about the deceased’s occupational pension or a request for a death certificate.



EMPLOYER OF WHITE COLLAR WORKERS

- ▶ Employers can support survivors of an employee by notifying them that they can receive compensation from TGL in the event of the death of a close relative.
- ▶ If the employer has taken out TGL with an insurance company other than Alecta, the employer must contact the relevant insurance company.

If the deceased worked outside Sweden on the employer's behalf, the employer must report the death to Alecta.

- ▶ If the death is due to a work injury, the employer must submit a report to the Swedish Social Insurance Agency and the Swedish Work Environment Authority on their website, anmalarbetskada.se.

SURVIVORS OF WHITE COLLAR WORKERS

- ▶ The relative may be contacted by the pension company with which the deceased had pension insurance schemes or survivors' cover. This may relate to information about the deceased's occupational pension or a request for a death certificate.

- ▶ If the death is due to a work injury, the survivors can apply for compensation from TFA with Afa Försäkring.



Pensions

Statutory national public pension

Everyone who has worked or been resident in Sweden is entitled to national public pension by law. National public pension is paid out for the rest of the person's life by the Swedish Pensions Agency.

Pensionable income (PGI) confers the right to pension

In the case of general state pension, the size of the pension is determined by the lifetime income. All taxable work income, as well as all compensation for social and unemployment insurance schemes, confer the right to pension.

In order to earn money towards pension rights, the total annual income must exceed 42.3% of one price base amount (SEK 25,042). Pension rights are calculated from the first taxable krona earned, and there is no lower or upper age limit for starting to earn this.

The Swedish Tax Agency determines the size of the pensionable income (PGI). This decision is based on all the income declarations we have had over the years. In order to determine PGI, a deduction is made for the national public pension contribution, which is 7% of the income. PGI can never be higher than 7.5 income base amounts (SEK 625,500 per year or SEK 52,125 per month). To obtain maximum PGI, a person's income – before deduction for the national public pension contribution – must amount to approximately 8.07 income base amounts (SEK 673,038) for the year 2026.

Pension rights when an employee is not working

A person who has small children, is studying or is receiving sickness or activity compensation can receive compensation from the state. In this case, the state pays in pension contributions corresponding to a hypothetically calculated income. The hypothetically calculated income is known as the pensionable amount.

In order for the pension rights from the hypothetical income to be able to be included in the future pension, it is necessary to have at least five years of income before reaching the age of 71. This income must correspond to at least two income base amounts (SEK 166,800) for the year in question.

Contributions

One of the basic ideas of the pension system is that pensions should be financed by employers and employees. This financing takes place via the employer's contribution and the person's own pension contribution. The contributions go to income pension and premium pension.

Income pension

Income pension makes up the largest portion of the national public pension. The contribution to income pension is 16% of pensionable income. The employee continues to earn the national public pension as long as they have a pensionable income. All pension rights that have been earned contribute jointly to the pension capital.

READ MORE ABOUT THE LEGAL SITUATION AT

- ▶ Social Insurance Code (2010:110) at riksdagen.se.
- ▶ Pensionsmyndigheten.se.

PGI=

Pensionable income



The income pension follows the income trend and is indexed accordingly. If the pension system's liabilities should be greater than its assets, the decision is taken instead to use a balance index in order to guarantee there is sufficient money in the system.

Premium pension

The contribution to premium pension is 2.5% of pensionable income. We choose for ourselves how the money is to be invested. If no choice is made, the money remains in the state preselection option, AP7 S fa.



The guarantee pension constitutes basic cover for a person who has had low or no income during their life.

Income pension complement

The income pension complement can be paid out as a supplement to national public pension. The complement can be paid out from age 66 at the earliest. A person who has had a long working life in Sweden, but at a low salary, may be entitled to income pension complement. The complement is based primarily on the size of the income-based pension, although also on the number of years of pensionable income that have been earned in Sweden.

Guarantee pension

The guarantee pension constitutes basic cover in the national public pension that is intended for a person who has had little or no work income during their life. In order to be entitled to full guarantee pension, it is necessary for the person to have been resident in Sweden for 40 years between the ages of 16–66. The guarantee pension is paid out at the same time as the income-related national public pension, although at the earliest from the age of 67.

Earliest drawing

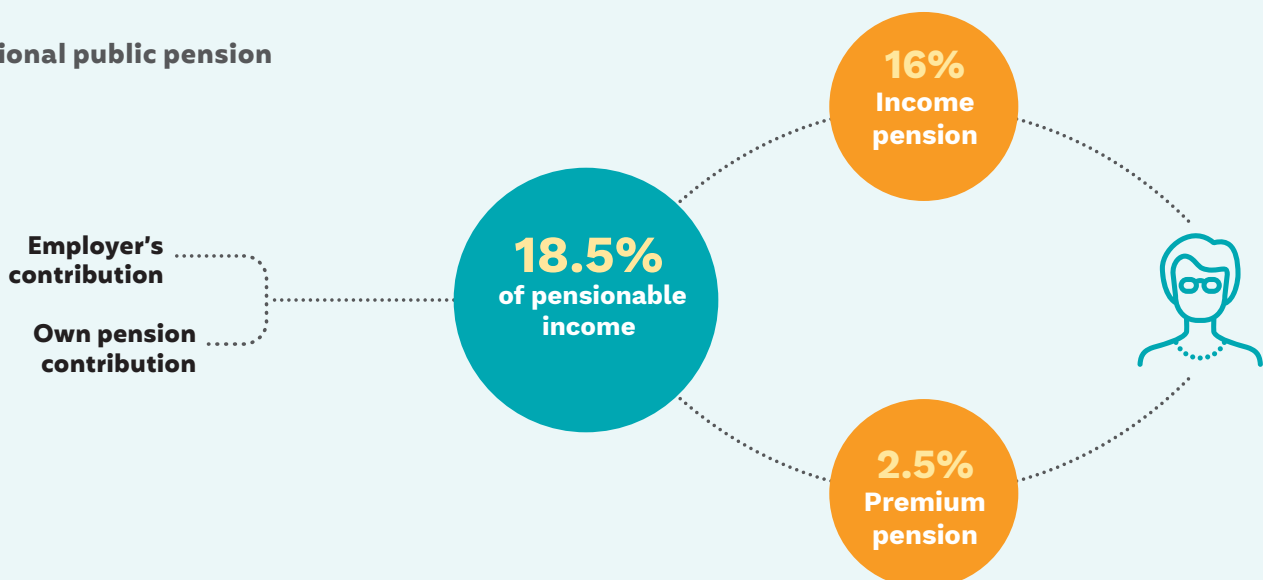
The earliest point at which national public pension can be drawn is at the age of 63.

Retirement age

A person who wishes to apply for income pension or premium pension, or both, should do so with the Pension Authority. The pension is lifelong and can be drawn as full, three-quarters, half or one-quarter. The target retirement age is adjusted based on life expectancy, so that pensions do not decrease as people live longer.

The target retirement age for the years 2026–2030 is 67. National public pension benefits can normally be taken at the earliest three years before the target retirement age, subject to certain transitional rules. Guarantee pension, housing supplement and income pension supplement can only be received from the target retirement age.

National public pension



Avtalspension SAF-LO via collective agreements for blue collar workers

A person who is covered by a collective agreement is entitled to occupational pension. Avtalspension SAF-LO is a collectively agreed occupational pension for privately employed blue collar workers.

Avtalspension SAF-LO, Occupational pension

For privately employed blue collar workers, the pension plan is called Avtalspension SAF-LO, and it is managed by Fora. From 2024, Fora is transferring the premiums every month to the selected pension company. Within Avtalspension SAF-LO, the employer starts paying in premiums from the month when the employee turns 22 and continues until they reach the age of 65.

Pensionable salary

As from 2024, the blue collar workers' wages are being reported every month to Fora. Pensionable salary is the gross salary paid in cash (excluding reimbursement of expenses) for each calendar month. The total payroll expense is reported for the month in which the wages are paid out. If the paid wages include salary portions belonging to other months, they must be allocated to the months in which those portions were earned. Examples can include performance and piecework wages. Read more at fora.se.

Pension premiums

Avtalspension SAF-LO is entirely defined-premium pension. The premium is 4.5% on wages up to 7.5 income base amounts (SEK 52,125 per month) and 30% for salary portions above this amount. From 2024, the pension premiums are transferred to the selected pension company every month. There is no pay ceiling for the premium.

Choice of occupational pension

The blue collar worker can make the following choices for premiums to their pension:

1. Type of saving – choice between traditional insurance and unit-linked insurance.
2. Pension company – who is to manage the premiums.
3. Repayment cover or family cover, or both.

It is possible to make new selections and change selections during an ongoing insurance period. The blue collar worker can manage their occupational pension themselves by logging in on fora.se.

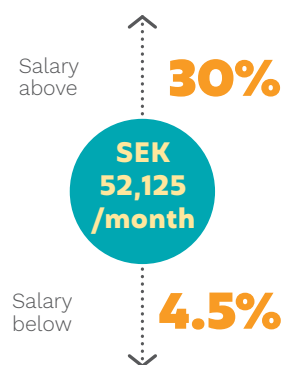
TYPE OF SAVING – TRADITIONAL INSURANCE OR UNIT-LINKED INSURANCE

In traditional pension insurance, it is the pension company that manages and invests the pension capital. The employee is always guaranteed a certain pension payment in relation to premiums paid in. This guarantee may differ from one pension company to another. If the company manages the money in such a way that a surplus is generated, the pension can be higher.

Avtalspension SAF-LO

Change from 2024:

The employer reports wages every month.
Fora invoices and transfers the premiums to the selected pension company every month.



Pension premiums for blue collar workers, Confederation of Swedish Enterprise and the Swedish Trade Union Confederation.



In a unit-linked insurance, the employee can themselves influence how the funds are to be invested, and determines for themselves what risk level they want to have. A person who selects unit-linked insurance ends up in the selected company's entry solution. An entry solution is one or more funds in which money is invested if the employee does not select any funds themselves in a unit-linked insurance. If they want, the person can then proceed and select between the funds the company offers. The unit-linked insurance has no guaranteed pension payment, and may be higher or lower than that guaranteed in traditional insurance.

TRADITIONAL INSURANCE AND UNIT-LINKED INSURANCE

There are two types of insurance: traditional insurance and unit-linked insurance. The difference between these relates to the extent to which the employee can themselves influence the management of their pension funds. Another difference is that, with a traditional insurance scheme, the pension company guarantees a minimum amount as regards the future pension.



Family event

Family events include getting married, becoming a cohabitant or having children.

Inheritance gain

Inheritance gain is received by the employee who does not have repayment cover on their pension insurance, and this increases the pension. The inheritance gain comes from other insured persons in the same age group who have died, and who also do not have repayment cover.

The funds that remain in the insurance policies are distributed to (inherited by) those who are living.

ELIGIBLE PENSION COMPANIES

There are a limited number of eligible companies, and it is the parties on the labour market – the Confederation of Swedish Enterprise and the Swedish Trade Union Confederation – that determine which are eligible. The eligible companies are:

TRADITIONAL INSURANCE	UNIT-LINKED INSURANCE
Alecta	AMF
AMF	Folksam LO
Folksam	Futur
SPP	Handelsbanken
	Länsförsäkringar
	Movestic
	Nordea
	SPP
	SPP
	Swedbank

If the employee does not make a selection, the funds are invested in AMF, in a traditional insurance scheme with no repayment cover or family cover. The employee can choose to add repayment cover or family cover, or both.

REPAYMENT COVER

The employee can take out repayment cover for their occupational pension. This means that, when the employee dies, the pension capital is paid out as a monthly pension to their family (beneficiaries). The repayment cover does not cost anything, although deposits from inheritance gains and the return on these funds are lost. If the employee dies before the pension has started to be drawn, the pension capital is paid out to beneficiaries for a period of five years. If the employee dies after the pension has started to be drawn, the payments are transferred to beneficiaries during the agreed payment period, although at most for a total of 20 years.

There are two occasions when the employee does not need to fill out a health declaration to take out repayment cover. Within one month from the time when they became affiliated to Avtalspension SAF-LO – either by reaching the age of 22 or through employment at a workplace that is covered by Avtalspension SAF-LO. Also when repayment cover is taken out within twelve months following a family event. The repayment cover can be granted at a later date, despite the blue collar worker having suffered a serious illness. If the health check does not receive approval, the repayment cover is only granted for premiums that are paid in after the selection of repayment cover. The pension company that has been selected for the occupational pension is the insurance provider for the repayment cover.

FAMILY COVER

Family cover is insurance that the employee can take out themselves. It provides the family with money in the event of the employee's death before they reach the age of 65. The cost for the insurance is taken from pension premiums that the employer pays into the occupational pension. The premium for the family cover varies depending on the age of the employee, how many price base amounts are selected and the length of the payment period.

The length of the payment period for the family cover is 5, 10, 15 or 20 years (at most up to and including the month before the employee would have turned 70). It is possible to select 1, 2, 3 or 4 price base amounts. The selected amount is paid out monthly for the selected period. The employee has a month to take out family cover without a health check when they are affiliated to Avtalspension SAF-LO. This occurs either by reaching the age of 22 or through employment at a workplace that is covered by Avtalspension SAF-LO. The family cover is terminated when there are no longer any payments into Avtalspension SAF-LO that can pay for the cover. The family cover is valid until the month which the employee turns 65 or chooses no longer to be covered by the family cover.

BENEFICIARIES

The beneficiaries for repayment cover and family cover are spouses, registered partners or cohabitants in the first instance, and child(ren) in the second instance. It is possible to change this order or to allow a former spouse, former registered partner, former cohabitant or the child(ren) of one of these, stepchildren or foster children to become beneficiaries by submitting a new beneficiary clause.

Drawing full pension

Avtalspension SAF-LO is normally paid out monthly as from the month in which the blue collar worker turns 65, and is paid for the rest of the person's life. It is possible to defer the drawing of this pension if the worker wants to have their pension paid after the age of 65. It is also possible to draw the occupational pension earlier, at the earliest from the age of 55, and to select a payment period of between 5 and 20 years or for the rest of the person's life. For drawing over a period shorter than five years, the drawing must begin before the age of 65 and continue at least until the age of 65. The occupational pension may at most correspond to the total loss of income in kronor calculated from the time of withdrawal until age of 65. There is then a requirement for retirement purposes, meaning that the employee does not work at all.

From January 1, 2026, it is possible to pause payments during an ongoing payout and extend the payout period. Read more at avtalat.se.

OPPORTUNITY TO DRAW THE PENSION IN PART (PARTIAL DRAWING)

The employee can draw the pension in part from the month after they have turned 55, and drawing must continue at least until the month they turn 65. In the case of partial drawing, it is necessary to reduce working hours to a corresponding degree. The pension's monthly amount must not be higher than the amount in kronor that is lost in work income with the reduced working hours. In addition to the initial drawing, it is possible to increase the drawing on two further occasions by reducing the working hours. If the employee is receiving sickness benefit or sickness compensation from the Swedish Social Insurance Agency, partial drawing can only take place for the portion that the employee is still working.

Working after the age of 65

Premiums for the occupational pension are paid until the month before they turn 65. The employer and the employee can reach agreement as to whether the employer will continue paying after the age of 65.



Survivors' cover

Survivors' cover is a generic term for various types of cover that can provide financial compensation to the survivors when an employee dies.

65 years

Avtalspension SAF-LO is normally paid out monthly as from the month in which the blue collar worker turns 65.



Working hours pension

Working hours pension means that the employer pays a supplementary pension premium to the employee's occupational pension.

Part-time pension

Part-time pension means both that the employer pays in additional money into the employee's occupational pension, and that the employee can have the opportunity to reduce their working hours towards the end of their working life.

Lifetime working hours pension or Working hours pension

For privately employed blue collar workers, there is, in certain sectors, a supplement to Avtalspension SAF-LO known as Lifetime working hours pension or Working hours pension. The employee selects for themselves whether the allocation is to be used for pension premiums, paid leave or cash compensation. If the allocation goes to pension premiums, the employer has to report to Fora. The same applies to individual agreements between employer and employee. Read more at fora.se and in the relevant collective agreement.

Part-time pension

In many sectors, the parties are in agreement that the employer is to pay an extra premium for part-time pension. Within certain agreement areas, premiums for part-time pension must also be paid after the age of 65. Fora manages the allocation. Read more at fora.se and in the relevant collective agreement.

Waiver of premium insurance (PBF)

PBF pays the premium into the occupational pension and, where applicable, family cover. The premium is paid if the employee is unable to work due to illness or accident and is receiving sickness benefit, rehabilitation compensation, activity or sickness compensation, or is on parental leave with parental benefit or pregnancy benefit. For parental leave with parental benefit, the premium is paid for a maximum of 13 months per birth or adoption and parent that is covered by the insurance.

Waiver of premium also applies to those who are insured and have life annuity in accordance with the Work Injury Insurance Act without simultaneously receiving sickness or activity compensation. PBF applies if the employee was fit for work at least 25% at the time when the employment started. The waiver of premium is proportional to the degree of work incapacity. Waiver of premium insurance applies from the time when the employee turns 22 until the month before the employee turns 65.

A person who applies for Parental benefit supplement (FPT), Group sickness insurance (AGS) or Work injury insurance (TFA) from Afa Försäkring registers at the same time for waiver of premium insurance. All insurance claims that can grant entitlement to waiver of premium must be reported. The employer must confirm the employment to Afa Försäkring. If the insured person has been employed for 90 days, there is post-employment cover for waiver of premium for 90 days in the event of illness or an accident. The premium is paid on a calculated loss of pensionable salary, which is determined on the basis of sickness benefit-qualifying income at the time when the person becomes ill. Salary portions above 7.5 price base amounts are also included. Read more at fora.se and in the relevant collective agreement.

Collective agreement guarantee

Avtalspension SAF-LO includes a guarantee rule. If the employer has entered into a collective agreement, this means that the employee has insurance cover and is entitled to payments into their occupational pension, even if the employer has not taken out insurance or paid the premium. The guarantee fund makes payments into Avtalspension SAF-LO, but the employee has to apply in person. The fund is managed by the Stiftelsen för Särskilda Pensionsmedel, which is administered by Fora.

Agreement regarding ITP via collective agreement for white collar workers

Employers that are covered by collective agreements for white collar workers take out agreements regarding ITP with Collectum, which manages ITP and is the selection centre for employees.

ITP has two parts: ITP 1 and ITP 2

ITP is a collectively agreed occupational pension for white collar workers within the private sector, and has two parts. Those born in 1979 or later have defined-premium ITP 1.

Those born in or prior to 1978 have defined-benefit ITP 2 and ITPK.

Employers that enter into collective agreements now can allow all employed white collar workers to be reported for ITP 1, regardless of their year of birth. However, a precondition for this is that the employer is not already covered by a valid collective agreement for ITP 2, nor has been covered in this manner over the past 18 months. The employer enters into the ITP agreement by filling in Collectum's form "Application for pension agreement", and applies for ITP 1 for all white collar workers.

Another exemption is that a person born in 1978 or before, and who has a salary exceeding 10 income base amounts, may reach agreement with the employer regarding switching to ITP 1, rather than defined-benefit ITP 2.

All white collar workers are covered

Employers that have collective agreements for white collar workers have an obligation to take out ITP through Collectum. All white collar workers – except for managing directors of limited companies and self-employed persons or spouses working in the company – are covered by ITP. The definition of self-employed persons is presented on page 18. The employer must report all white collar workers over the age of 18 to Collectum. Self-employed persons and managing directors may voluntarily affiliate to the employer's ITP agreement. Owners of trading companies, general partners in limited partnerships or owners of companies that are not a legal entity cannot be affiliated to ITP. White collar workers will normally be covered by ITP. If special reasons exist, exemptions can be sought from the ITP Board at Collectum. Exemptions are granted very rarely.

Abstention from ITP

At employers that had already taken out occupational pension before the collective agreement came into force, the employer may agree with the employee to retain this pension solution and abstain from ITP. In order to abstain from ITP, Collectum's form "Agreement for the employee to abstain from ITP" must be filled out and submitted to Collectum within six months from the date on which the collective agreement was entered into. Only white collar workers that were employed before the collective agreement came into force may abstain.

For white collar workers who have actively abstained from ITP and have selected another pension plan, an agreement must be entered into regarding the premiums for part-time pension or flexible pension. The agreement must be reached between the employer and the employee or between the employer and the local trade union.

DEFINED-PREMIUM AND DEFINED-BENEFIT PENSION

There are two ways of designing pensions: either as a defined-premium pension or a defined-benefit pension. A defined-premium pension means that the size of the premium is determined in advance. A defined-benefit pension means that the benefit – the pension – is determined in advance.

Part-time pension

Part-time pension means both that the employer pays in additional money into the employee's occupational pension, and that the employee can have the opportunity to reduce their working hours towards the end of their working life. Part-time pension is sometimes referred to as flexible pension.



Comparison between ITP1 and ITP2

	ITP1	ITP2
Pension system	Defined premiums.	Defined-benefit and defined-premium.
Entry age/Scope	Retirement pension 25–66 years (disability pension 18–67 years).	Retirement pension covers all insured parties who have not yet turned 65, i.e. white collar workers born in 1978 or earlier. (disability pension to 67 years).
The size of the pension	The premium is set and the size of the pension depends on the premiums paid in, which are calculated on the white collar worker's salary, the fund management and any charges applied by the company.	The premium is dependent on the benefits to be paid. ITP retirement pension is primarily dependent on the period of service and the final salary at the time of retirement. For ITPK, the premium is set and the size of the pension depends on the premiums paid in, which are calculated on the white collar worker's salary, the fund management and any charges applied by the company.
Collective final payment	There is no collective final payment.	There is a collective final payment, see page 107.
Costs	The costs incurred by the employer are known. The premium is based on the paid monthly salary. The premiums are presented on page 25.	The employer's cost varies as the majority of the premium is set individually. The premiums are presented on page 26.
Pensionable salary	Gross salary paid in cash including overtime, bonus and commission per month. Reimbursement of expenses is not included.	Current permanent monthly salary x 12.2 plus any variable salary portions etc. Overtime allowance and reimbursement of expenses are not included.
Salary portions covered	Salary limit 30 IBB (SEK 208,500/month).	Salary limit 30 IBB (SEK 2,502,000/year).
Compensation to survivors	Within the framework of the pension premium, the white collar worker can opt to add cover for their family. The forms of cover that can be selected are repayment cover and family cover.	Family pension is paid out lifelong for the survivor, if the white collar worker has or has had salary in excess of 7.5 income base amounts. Not applicable to cohabitant of the insured or children over the age of 20. The premium for family pension can be transferred to ITPK. Repayment and family cover can be selected in ITPK.
Waiver of premium insurance	Waiver of premium for the employer in the event of: <ul style="list-style-type: none">▶ illness or accidents (takes effect after more than 14 days of illness)▶ parental leave with parental benefit (13 months)▶ temporary parental benefit – leave for child care▶ applies until the age of 66. The waiver of premium is proportional to the degree of work incapacity.	Waiver of premium for the employer in the event of: <ul style="list-style-type: none">▶ illness or accidents (takes effect after 90 consecutive days' illness or after 105 days over the last twelve months)▶ applies until the age of 65. The employer does not need to pay any premiums in the event of at least 25% sick leave.

ITP1 via collective agreements for white collar workers

ITP1 applies to white collar workers born in 1979 or later. The pension premium is paid from the month in which the employee turns 25 and continues until the age of 66.

Who is covered?

ITP 1 applies to white collar workers born in 1979 or later. The age limit for earning into ITP 1 was raised from 65 to 66 as from 2023. From the age of 66, the employer and the employee may reach agreement on continued payments into occupational pension.

All gross salary is pensionable

Pensionable salary is the gross salary paid in cash (excluding reimbursement of expenses) for each calendar month. The employer must report paid gross salary to Collectum each month. Read more about pensionable salary and salary reporting at collectum.se.



From 1 January 2023, the retirement age was raised from 65 to 66 years and an income ceiling of 30 income base amounts has been introduced.

Pension premiums

ITP 1 is a complete defined-premium scheme. The premium is 4.5% on wages up to 7.5 income base amounts (SEK 52,125 per month). For salary portions from 7.5 up to 30 income base amounts, the premium is 30%. From 1 January 2023, a ceiling has been introduced which means that no premium is paid on salary above 30 income base amounts (SEK 208,500 per month), and no pension is earned.

The pension premiums are transferred every month to the selected pension company. The premium is paid by the employer until the month before the employee turns 66.

The ITP choice

The employee can make the following choices for premiums to their pension:

1. Type of saving – Traditional insurance or unit-linked insurance.
2. Pension company – who is to manage the premiums.
3. Repayment cover or family cover, or both.

The choice can be changed during the insurance period. The employee can manage their occupational pension themselves by logging in on avtalat.se.

TYPE OF SAVING – TRADITIONAL INSURANCE OR UNIT-LINKED INSURANCE

The employee can choose between traditional insurance or unit-linked insurance. At least half the premiums must be invested in a traditional insurance scheme.

In traditional pension insurance, it is the pension company that manages and invests the pension capital. The employee is guaranteed a certain pension payment in relation to premiums paid in. This guarantee may differ from one pension company to another. If the company manages the money in such a way that a surplus is generated, the pension can be higher.

A person who selects a unit-linked insurance can themselves influence how the funds are to be invested, and determines for themselves what risk level they want to have. The eligible pension company has a number of funds to choose between.

TRADITIONAL INSURANCE AND UNIT-LINKED INSURANCE

There are two different types of insurance: traditional insurance and unit-linked insurance. The difference between these relates to the extent to which the employee can themselves influence the management of their pension funds. Another difference is that, with a traditional insurance scheme, the pension company guarantees a minimum amount as regards the future pension.



The unit-linked insurance has no guaranteed pension payment, and may be higher or lower than that guaranteed in traditional insurance.

ELIGIBLE PENSION COMPANIES

At the request of the parties on the labour market (the Confederation of Swedish Enterprise and the Council for Negotiation and Cooperation), Collectum carries out a procurement procedure to select the pension company for occupational pension ITP. The employee has the opportunity to select the pension company and the type of saving. Earned capital can be moved, known as the right to move, either within the company or to one of the other eligible companies. Collectum manages this movement. Visit avtalat.se to learn which charges apply to moving.

The pension capital is the value of the employee's insurance, and is affected for example by payments, contributions and return. Making a new selection, changing a selection or moving pension capital may only take place to those pension companies that the parties have selected as being eligible:

Right to move

Right to move is the right to move capital from one pension insurance to another pension insurance within the same pension company or to another pension company.

TRADITIONAL INSURANCE

Alecta

AMF

Folksam

Nordea

SPP

UNIT-LINKED INSURANCE

Handelsbanken

Länsförsäkringar

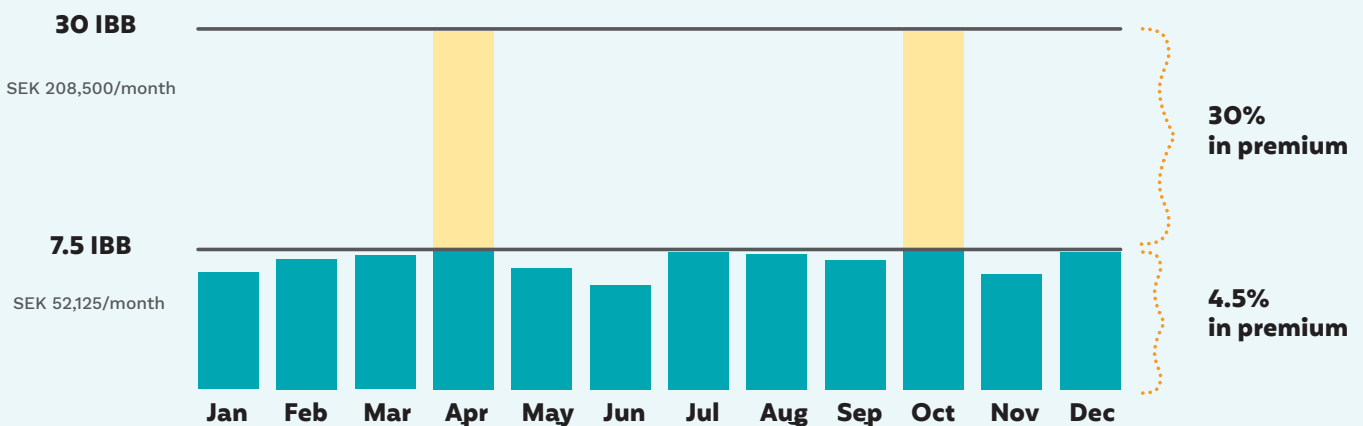
Nordea

SPP

Swedbank

When white collar workers do not actively select how the premiums are to be managed, they are invested in a traditional pension insurance scheme with Alecta, with no repayment cover or family cover.

ITP 1 – a complete defined-premium scheme



REPAYMENT COVER

There are occasions when the employee does not need to fill out a health declaration to take out repayment cover. This is within three months from when the employee affiliated to ITP 1 – either by reaching the age of 25 or through employment at a workplace that is covered by ITP 1. Also when repayment cover is taken out within twelve months following a family event. Repayment cover can be granted at a later date, despite the employee having suffered a serious illness. If the health check does not receive approval, the repayment cover is only granted for premiums that are paid in after the selection of repayment cover. The pension company that has been selected for the occupational pension is the insurance provider for the repayment cover. In the event of the death of a white collar worker who has retirement pension with repayment cover, the earned pension is paid out to beneficiaries. A person who has repayment cover receives a lower retirement pension, but in return all or part of the pension capital goes to their family when they die. Repayment cover can be valid both during the period when the person is working and after their retirement. If the employee dies after the pension has started to be paid out, the payments are transferred to beneficiaries during the agreed payment period, although at most until the retirement pension and repayment cover have jointly been paid out for 20 years. The repayment cover remains valid until the recipient opts out.

FAMILY COVER

Family cover is insurance that the employee can take out themselves. The employee has three months to take out family cover without a health check when they are affiliated to ITP 1 – either by reaching the age of 25 or through employment at a workplace that is covered by ITP 1. Health checks are also not performed when family cover is taken out up to certain levels within twelve months following a family event. Family cover provides the family with money in the event of the employee's death before they reach the age of 66. The cost for the insurance is taken from pension premiums that the employer pays into the occupational pension. The premium for the family cover varies depending on how many price base amounts are selected, the age of the employee and the length of the payment period. The length of the payment period for the family cover is 5, 10, 15 or 20 years (at most up to and including the month before the employee would have turned 71). They can choose between receiving 1, 2, 3 or 4 price base amounts per year, which are paid out monthly over the period they have selected. The premium for family cover reduces the premium for the retirement pension. The family cover is taken out with Avtalat.

BENEFICIARIES

The beneficiaries for repayment cover and family cover are spouses, registered partners or cohabitants in the first instance, and child(ren) in the second instance. It is possible to change this order or to allow a former spouse, former registered partner, former cohabitant, the child(ren) of one of these or foster children to become the beneficiary by submitting a new beneficiary clause.

Drawing the pension from ITP 1

The pension can be drawn at the earliest from the age of 55, and is paid out for a set number of years (at least five years and at most for the rest of the person's life). The employee can choose to make partial drawings. Full drawing before the age of 66 requires that when the occupational pension starts to be paid out, the individual works less than eight hours per week. In addition, the employee may not receive unemployment benefit or compensation from the Swedish Social Insurance Agency due to illness. For partial drawing before the age of 66, the employee can draw the same proportion of their occupational pension as the proportion they are not working when the occupational pension starts to be paid out. If they reduce their working hours by 20%, for example, dropping to 80%,

Family event

Family events include getting married, becoming a cohabitant or having children.



Survivors' cover

Survivors' cover is a generic term for various types of cover that can provide financial compensation to the survivors when the employee dies.



the employee can draw a maximum of 20% of their occupational pension. Partial drawing can be conducted on a maximum of three occasions.

From January 1, 2026, it is possible to pause payments and extend the payment period during ongoing disbursements. Read more at avtalat.se.

Supplementary premiums

Employers and trade unions can reach local agreements regarding a higher pension allocation. This means that the employer pays more into the occupational pension than that stated in the central agreement. The same applies to individual agreements between employer and employee.

Supplementary premiums

In many sectors, the parties are in agreement that the employer is to pay an extra premium for part-time pension or flexible pension. Part-time pension or flexible pension means both that the employer pays in additional money into the employee's occupational pension, and that the employee can have the opportunity to reduce their working hours towards the end of their working life. Collectum manages the allocation.

Within certain sectors, there is a supplement to ITP known as Lifetime working hours pension or Working hours pension. According to the collective agreement, the employee can themselves select whether the allocation is to be used for pension premiums, paid leave or cash compensation. More information about premiums can be found in the respective collective agreements.

Waiver of premium insurance (PBF)

ITP 1 includes waiver of pension insurance, which applies to both illness and parental leave (both in the event of a birth or adoption and for care of a sick child (VAB)). The waiver of premium is proportional to the degree of work incapacity. The insurance applies from the month when the employee turns 25 at most until the month before the employee turns 66.

The employee must be granted compensation from the Swedish Social Insurance Agency in order for waiver of premium to apply. Waiver of premium takes place automatically as long as the employer reports salaries to Collectum (even if the salary is SEK 0). In the case of parental benefit, max. 13 months per birth or adoption.

Working after the age of 66

Premium payments to occupational pension ITP 1 end automatically in the month when the employee turns 66. The employer and the employee may reach agreement that the employer will continue to pay into the occupational pension ITP 1. If an agreement is in place, the employer registers the employee to Collectum again and continues to report the employee's gross salary.

Waiver of premium insurance

The waiver of premium is proportional to the degree of work incapacity. For the employee, this means that they do not lose any payments into their occupational pension. For the employer, this means lower or no premium costs at all.

ITP 2 via collective agreements for white collar workers

The retirement pension in ITP 2 comprises a defined-benefit portion and a defined-premium portion, called ITPK.

Who is covered?

ITP 2 applies to white collar workers born in 1978 or earlier. ITP 2 applies both to permanently employed white collar workers and to those on probation, as from the first month of their employment. Substitutes, those on a work placement or some other temporary employment are entitled to ITP if their employment lasts for three consecutive calendar months. The employer then pays ITP from the first month of employment. For a person who is employed part-time, the average working time must amount to at least eight hours per week with the same employer. If the employee has less than three years left to normal retirement age at 65 – and has not previously earned ITP 2 or any other equivalent pension – they are not covered by ITP 2. The potential exists to register the employee with ITP1. The employer must always notify this to Collectum and ITP 2.



ITP 2 applies to white collar workers born in 1978 or earlier.

What does it cost?

The premium for ITP 2 comprises retirement pension, ITPK, risk premium and compensating premium.

For those who have a salary of more than 7.5 income base amounts, it also comprises a family pension premium. The ITP retirement and family pensions are defined-benefit pensions, which is why the premiums are calculated on an individual basis. The premiums are affected by the employee's salary, age and previously earned pension. Read more about the cost at alecta.se.

Family pension

Family pension is a survivors' cover that is included in your ITP 2 if you are earning more than 7.5 income base amounts per year.

Pensionable salary

ITP 2 is calculated on the relevant yearly salary. This means that the retirement pension is calculated on the basis of the salary the employee was receiving immediately before retiring.

There are some exceptions, see the upcoming sections "Salary cap" and "Salary reduction benefit". The pensionable salary may not exceed 30 income base amounts (SEK 2,502,000).

The employer reports the white collar worker's salary to Collectum. This is generally done once a year, once new salaries have been determined. Benefits for ITP 2 are calculated on the basis of the salary reported to Collectum. The salary includes:

- ▶ 12.2 x permanent monthly salary.
- ▶ Commission, bonus, or similar (average for the variable salary portions paid out over the last three years); see below. The Confederation of Swedish Enterprise and the Council for Negotiation and Cooperation recommend that estimated variable salary portions that will be paid out during the first year are reported directly. After one year, variable salary portions that have been paid out during the first year are reported, and after two years the average of the variable salary portions paid out over the two years is reported. The reported salary must not be below any guaranteed income.



ITP 2 is calculated on the relevant yearly salary. This means that the retirement pension is calculated on the basis of the final salary the employee was receiving immediately before retiring.



- ▶ The compensation paid out over the preceding year for regular shift work, unsocial hours, on-call and stand-by time.
- ▶ The compensation paid out over the preceding year for travel time remuneration (not travel cost compensation).
- ▶ Holiday pay on variable salary portions in accordance with previous points. In the reporting, holiday pay supplements for variable salary components should be included, provided that the variable salary component entitles the employee to holiday pay supplements. Therefore, holiday pay supplements should only be included in the calculation if the variable salary component is eligible for holiday pay supplements.
- ▶ Fringe benefits in the form of entirely free board or lodging.

Any bonus that is comparable with a commission is to be included in the pensionable salary. This means that the bonus is a variable sum that is paid when targets have been achieved. The rules are to be clear in advance. Performance bonuses determined by the employer alone do not count as pensionable salary. Performance bonuses are a one-off payment or a gift, which are often used in the event of excellent work efforts and which are determined by the employer alone. The performance bonus is not communicated in advance by the employer.

No other fringe benefits, overtime pay, per diem allowances, travel costs or severance pay are to be included in the reported salary.

Want to know more?
Read more at collectum.se

Read more about pensionable salary and salary reporting at collectum.se.

Salary cap

If the employee receives a salary rise when there are less than five years left until retirement, and the rise exceeds a certain percentage rate compared to the preceding calendar year, this is known as a salary cap. The part of the salary rise that exceeds the percentage rate is not pensionable for ITP 2 retirement pension, family pension and ITPK. The preceding year's salary is compared with the salary rise for the year. It does not matter why the salary is being raised, e.g. due to a promotion or an increase in working hours. The percentage rate for the salary cap is based on the change in the income base amount and the number of months remaining until retirement age at the time of the salary rise. The increase in the income base amount was 3.5% between 2025 and 2026. The increase is then calculated on the basis of the yearly salary that the employer has reported for the previous year, and is added to the pensionable salary that applies to the previous year. See examples of salary cap at avtalat.se.

NUMBER OF MONTHS REMAINING UNTIL RETIREMENT	MAXIMUM SALARY RISE THAT CAN BE PENSIONABLE	RISE IN % FOR 2026
59–49	1.20 x income base amount rise	4.2%
48–37	1.15 x income base amount rise	4.0%
36–25	1.10 x income base amount rise	3.8%
24–13	1.05 x income base amount rise	3.6%
12–1	1.00 x income base amount rise	3.5%

Retroactive salary rises

ITP is affected by retroactive salary rises. As soon as the new salaries have been reported to Collectum, the adjusted ITP amounts apply retroactively from the time when the salary was altered. If the employee has had their pension paid before the salary changes were complete, their pension will be adjusted retroactively. In one

case, the ITP amount is not adjusted retroactively. This refers to when a person terminates their employment in a manner other than through retirement, before the new salaries have been completed.

Salary reduction benefit

Under certain circumstances, ITP can be calculated in a special way if the salary has been reduced. This produces a “salary reduction benefit”. This means that ITP’s defined-benefit retirement pension and family pension will be higher than would have been the case if these had been calculated solely on the basis of the pensionable salary. The salary reduction benefit is reduced in the event of future salary rises.

The closer to retirement age and the larger the salary reduction, the larger the additional salary reduction benefit. However, the pension will still be lower than it would have been if the salary reduction had not occurred.

Size of the retirement pension, ITP 2

Defined-benefit ITP 2 is calculated as a percentage of the pensionable salary.

Different percentage rates are used for different income ranges. ITP 2 supplements the national public pension, which is earned on salary up to 7.5 income base amounts. For this reason, benefits in ITP 2 vary and are dependent on income ranges.

SALARY IN INCOME BASE AMOUNTS	SALARY IN SEK, 2026	ITP OCCUPATIONAL PENSION
0–7.5	0–625,500	10%
7.5–20	625,500–1,668,000	65%
20–30	1,668,000–2,502,000	32.5%

The defined-benefit ITP 2 pension is reduced if the period of service is shorter than 360 months, by 1/360th for each month that is missing. The ITP 2 pension is normally paid out as an even pension amount for the rest of the person’s life. However, when it is due to start being paid out, the employee can choose to draw the pension in another way.

Collective final payment

If the employee who has occupational pension ITP 2 wishes to retire before the age of 65, it is usually a good idea to wait until the month after their 62nd birthday. In that case, the pension can be as large at the age of 65 as though the employee had continued working with the same pay. The payments that the employer would have continued paying will be paid using collective funds. This is known as collective final payment. Final payment is also made of the ITPK premiums. In order for the final payment to be able to be made, the following conditions must be satisfied. This means that the employee, up until the age of 65:

- ▶ stops working completely or works less than 8 hours per week
- ▶ does not intend to work 8 hours per week or more
- ▶ is not at the disposal of the labour market or registered with the employment service
- ▶ is not receiving or has not applied for compensation from the Swedish Social Insurance Agency due to illness or work injury.

If the employee chooses to draw a lifelong pension before the age of 65, the pension is only reduced because the calculated disbursement period is longer.



Defined-benefit ITP 2 is calculated as a percentage of the pensionable salary.



ITP 2

With the book reserve method, the company keeps the pension money in its accounts until it's time to pay it out. This money can be used as long-term capital. At the same time, employees' pensions are protected by credit insurance.

ITP 2 occupational pension can be secured in two ways:

- ▶ By paying premiums to Alecta.
- ▶ By managing the occupational pension under the book reserve method, where the employer is responsible for the pension capital until it is time to pay out the pensions.

The employee receives the same occupational pension regardless of the funding method. PRI Pensionsgaranti administers ITP 2 under the book reserve method in collaboration with Collectum and Alecta.

ITP 2 under the book reserve method

Choosing ITP 2 under the book reserve method means that the pension capital remains with the employer. The pension capital becomes a long-term source of financing and can be used to support business growth until needed for pension payments. The employer gains a clearer view and increased transparency of pension costs, administration, and yield tax.

The earned pension rights form a pension liability. This liability increases primarily through earned pension rights and interest and decreases as occupational pensions are paid out.

The book reserve method covers the defined benefit pension (the actual pension capital) and the indexation (adjustments for inflation) that has been decided so far.

There are two ways to manage occupational pension under the book reserve method:

- ▶ Pension liability on the balance sheet – the capital remains in the company and is used until occupational pension payments begin.
- ▶ Pension foundation – the capital is placed in a pension foundation that manages the funds until occupational pension payments are due.

Credit insurance

A credit insurance with PRI Pensionsgaranti is required to secure the occupational pensions under the book reserve method. This guarantees that employees receive their pensions even if the employer becomes insolvent.

What is not included under the book reserve method?

- ▶ Family pension and disability pension benefits are insured through Alecta and administered via Collectum.
- ▶ The defined-contribution supplementary pension, ITPK, is administered and invoiced through Collectum.
- ▶ In several sectors, the social partners have entered into agreements regarding contributions to part-time or flexible pensions schemes, as well as other forms of supplementary pension benefits. These contributions are administered and managed by Collectum.
- ▶ Tjänstegruppplivförsäkring (TGL), Group life insurance is managed by the insurance company chosen by the employer.
Read more about the book reserve method at pri.se.



Alternative ITP

Alternative ITP, also known as a “ten-fold earner solution” (“tiotaggarlösning”), is an occupational pension that replaces parts of the collectively agreed occupational pension ITP 2. In order to select an alternative ITP, the employee must earn more than SEK 834,000 (ten income base amounts) per year. The employer and the employee must be in agreement, but it is the employer who determines whether alternative ITP is to be offered. The employee must reach agreement with their employer to replace retirement and family pension above SEK 625,500 (7.5 income base amounts) with an alternative ITP (known as a ten-fold earner solution). It is also possible to switch completely to ITP 1.

It is the employer that determines whether the employee is to be offered alternative ITP or moved to ITP 1, as well as the pension company or companies in which alternative ITP can be taken out. The agreement is valid thereafter for the duration of employment. If the employer and the employee are not in agreement, ITP 2 applies.

ITPK

For the person covered by ITP 2, the employer pays a supplementary retirement pension, ITPK. ITPK is a defined-premium pension, and the premium to ITPK corresponds to 2% of the pensionable salary up to 30 income base amounts (SEK 2,502,000). The pension premiums are transferred every month to the selected pension company.

The employee can make the following choices for premiums to their pension:

1. Type of saving – choice between traditional insurance and unit-linked insurance.
2. Pension company – who is to manage the premiums.
3. Repayment cover or family cover, or both.

If employees have not made a selection, this choice can be made at a later date. It is possible for a person to change their mind and make a new selection during the insurance period. The ITPK selection is managed by Collectum, and the employee can manage their occupational pension themselves by logging in at avtalat.se.

TYPE OF SAVING

The employee can choose between traditional insurance or unit-linked insurance. In traditional pension insurance, it is the pension company that manages and invests the pension capital. The employee is guaranteed a certain pension payment in relation to premiums paid in. This guarantee may differ from one pension company to another. If the pension company manages the money in such a way that a surplus is generated, the pension can be higher.

A person who selects a unit-linked insurance can themselves influence how the funds are to be invested, and determines for themselves what risk level they want to have. If a white collar worker does not make an active choice, the premiums are invested in a traditional pension insurance scheme with Alecta. The insurance has no repayment cover or family cover, and is the same as for non-choosers within ITP 1.

ELIGIBLE PENSION COMPANIES

Collectum has carried out a procurement procedure to select the pension companies that a person may choose. Eligible pension companies are the same as for ITP 1. The difference is that the employee may only select one pension company for ITPK, and does not need to invest a particular portion of the premiums in traditional insurance. The employee is entitled to move the earned pension capital to another of the eligible

Alternative ITP

An employee who belongs to ITP 2 and has a pensionable salary exceeding 10 income base amounts can reach agreement with their employer to replace certain parts of ITP 2 with an alternative ITP.

ITPK 2%

The ITPK premium is 2% of the pensionable salary.

TRADITIONAL INSURANCE AND UNIT-LINKED INSURANCE

There are two different types of insurance: traditional insurance and unit-linked insurance. The difference between these relates to the extent to which the employee can themselves influence the management of the insurance premium. Another difference is that, with a traditional insurance scheme, the pension company guarantees a minimum amount as regards the future pension.



Survivors' cover

Survivors' cover is a generic term for various types of cover that can provide financial compensation to the survivors when an employee dies.

Family cover

Family cover is insurance that the employee can take out themselves. It provides the family with money in the event of their death before they reach the age of 65.

SEK 60,500

Raised price base amounts

Family pension

Family pension is a survivors' cover that is included in ITP 2 if the employee earns more than 7.5 income base amounts (SEK 625,500) per year.



In order for the waiver of premium to apply, the work incapacity must have lasted for more than 90 consecutive calendar days, or for more than a total of 105 days during the past twelve months.

pension companies. See information about the eligible pension companies for ITP 1 on page 102.

REPAYMENT COVER OR FAMILY COVER

The employee can take out repayment cover for their ITPK. The rules that apply to health checks are described under section ITP 1, see repayment cover and family cover on page 103. The pension company that has been selected for the occupational pension is the insurance provider for the repayment cover. In the event of the death of a white collar worker who has ITPK retirement pension with repayment cover, the earned pension capital is paid out to beneficiaries. If the employee dies after the pension has started to be drawn, the payments are transferred to beneficiaries during the agreed payment period, although at most for a total of 20 years. A person who has repayment cover receives a lower retirement pension, but in return all or part of the pension capital goes to the white collar worker's family in the event of their death.

White collar workers can also supplement this with family cover. If the employee dies before the age of 65, this is paid out at 1, 2, 3 or 4 price base amounts per year for 5, 10, 15 or 20 years. At most, family cover can be paid out up to the time when the employee would have turned 70. The premium for the family cover varies depending on how many price base amounts are selected, the age of the employee and the length of the payment period. The premium for family cover reduces the premium for the retirement pension. The family cover is taken out with Alecta and is the same as for ITP 1.

If the employee has selected family cover before 1 April 2008, 1 or 2 raised price base amounts may be paid out to survivors for five years. The premium for the family cover is not age-dependent.

BENEFICIARIES

The beneficiaries for repayment cover and family cover are spouses, registered partners or cohabitants in the first instance, and child(ren) in the second instance. It is possible to change this order or to allow a former spouse, former registered partner, former cohabitant, the child(ren) of one of these, stepchildren or foster children to become the beneficiary by submitting a new beneficiary clause.

Supplementary premiums

The employer may reach agreement with the employee or with the local trade union regarding paying supplementary premiums to ITPK.

Paid-up policy

A paid-up policy is a pension insurance into which no new payments are made. The employee's future occupational pension is based on the pension funds that have already been paid in and how their value has changed. This right to a paid-up policy applies to retirement and family pension, as well as ITPK.

Waiver of premium insurance (PBF)

A waiver of premium insurance is included that applies in the event of illness. In order for waiver of premium to apply, the work incapacity must have lasted for more than 90 consecutive calendar days, or for more than a total of 105 days during the past twelve months. If the employee has become ill within three months from the termination of their employment, waiver of premium can apply through post-employment cover.

The waiver of premium insurance applies at most until the month before the employee turns 65. The employee must be granted compensation from the Swedish Social Insurance Agency and the employer must report the illness to Collectum in order for the waiver of premium insurance to apply. As long as the waiver of premium applies, the entire ITP insurance is calculated on the salary the employee had immediately before the waiver of premium. The benefits are calculated using Alecta's pension supplement.

Drawing the pension from ITP 2

The pension can be drawn at the earliest from the age of 55 and is paid out for at least five years, ITPK for at least 2 years, and at most for the rest of the person's life. Full drawing before the age of 65 requires that the employee works less than eight hours per week when the occupational pension starts to be paid out. Different conditions apply for collective final payment, see page 107.

In addition, the employee may not receive unemployment benefit or compensation from the Swedish Social Insurance Agency due to illness. For partial drawing before the age of 65, the employee can withdraw the same proportion of their occupational pension as the proportion they are not working when the occupational pension starts to be paid out. Different conditions apply for collective final payment, see page 107.

If they reduce their working hours by 20%, for example, dropping to 80%, they can draw a maximum of 20% of their occupational pension. Partial drawing can be conducted on a maximum of three occasions. Read more at alecta.se.

From October 1, 2025, it is possible to pause payments and extend the payment period during ongoing disbursements. Read more at avtalat.se.

Pension supplement

When the employee receives payment from the defined-benefit ITP pension, this is recalculated with the pension supplement determined each year by Alecta's Board of Directors. This pension supplement must not correspond to more than the rise in the consumer price index.

Supplementary premiums

In many sectors, the parties are in agreement that the employer is to pay an extra premium for part-time pension or flexible pension. Part-time pension or flexible pension means both that the employer pays in additional money into the employee's occupational pension, and that the employee can have the opportunity to reduce their working hours towards the end of their working life. Collectum administers the premiums for white collar workers who are covered by ITP. For white collar workers who have abstained from ITP, an agreement must be reached regarding the administration of the additional premiums. Read more about premiums at collectum.se and in the relevant collective agreement.

Working after the age of 65

Premium payments for ITP 2 end automatically in the month when the white collar worker turns 65. The employer and the employee may reach agreement that the employer will continue to pay into the occupational pension, although only into ITP 1. If an agreement is in place, the employer registers them as a new employee to Collectum and reports the employee's gross salary.

Part-time pension

Part-time pension means both that the employer pays in additional money into the employee's occupational pension, and that the employee can have the opportunity to reduce their working hours towards the end of their working life. Part-time pension is sometimes referred to as flexible pension.



Comparison between ITP 2, alternative ITP and ITP 1

	ITP 2	ALTERNATIVE ITP *	ITP 1
Pension system	The size of the defined-benefit pension ITP 2 is known in advance and is based on the final salary.	Alternative ITP is normally a defined-premium pension, i.e. the size of the pension is not known from the start, rather it depends on the size of the premiums, how the funds are invested and the pension company's charges.	The retirement pension in ITP 1 is a defined-premium pension. At least 50% must be taken out as traditional insurance and a maximum of 50% may be taken out as unit-linked insurance. The size of the pension is not known from the beginning.
Gender neutrality	In ITP 2, the premium is gender-neutral. Men and women receive the same monthly pension for the same paid premium.	In alternative ITP, consideration may be given to women's and men's different average lifespan. For the same saved pension capital, women then receive a lower monthly pension than men, as they tend to live longer on average. However, these conditions may vary between the different pension companies. Regulations from the EU may change this.	Gender neutrality applies in the case of ITP 1.
Compensation to survivors	In ITP 2, the distribution between retirement pension and family pension is determined in advance. However, the employee can choose for themselves to abstain from continued earning of ITP family pension, and instead use this premium to strengthen their ITPK pension. In addition, repayment cover or family cover, or both, can be selected.	In alternative ITP, the white collar worker is free to choose the distribution between retirement pension and survivors' cover. The cohabitant of the insured and children over the age of 20 can be beneficiaries.	There is no family pension in ITP 1, although it is possible to add cover for the family by means of an ITP selection. The forms of cover that can be selected are repayment cover and family cover.
Final payment	In ITP 2, final payment of the pension premiums is made if the employee opts for early retirement after the age of 62. The premiums for defined-benefit retirement pension and family pension, as well as for ITPK, are then paid in through collective funds.	In alternative ITP, there is no final payment.	ITP 1 has no final payment.

* Alternative ITP is not a specific product, which means that alternative solutions can differ in appearance.



	ITP 2	ALTERNATIVE ITP *	ITP 1
Waiver of premium	In ITP 2, there is currently full waiver of premium for the employer in the event of illness. This means that the employee continues to earn defined-benefit retirement pension and family pension, as well as ITPK, during their sickness period, without the employer needing to pay the premiums. They earn pension based on their salary prior to the sickness period, regardless of whether they are fully or partially ill. The actual income for a person who is partially ill does not affect their pension.	For alternative ITP, a separate waiver of premium insurance scheme has to be taken out against a premium. The waiver of premium for alternative ITP is normally proportional to the work incapacity, and applies in the case of illness.	The waiver of premium is proportional to the work incapacity, and applies in the case of both illness and parental leave.
Collective agreement guarantee	In ITP 2, the employee is guaranteed to receive their full defined-benefit retirement pension and family pension, as well as ITPK, even if the employer has not managed the payment of the premiums.	For the alternative ITP, the guarantee applies retroactively for a maximum of twelve months from the time when the employee applies to Avtalat.	In ITP 1, there is an equivalent guarantee to that included in ITP 2.
Premium maximisation	There is an upper limit for how much the defined-benefit retirement pension may cost – a maximum premium. If the premium is higher than the maximum permitted level, money from a special equalisation fund is contributed. All employers with ITP 2 contribute to the amount in the fund by paying an equalisation premium.	For alternative ITP, there is no premium maximisation.	ITP 1 has no premium maximisation.



Checklist – Pension

The checklist covers a number of important matters to bear in mind.



EMPLOYER OF BLUE COLLAR WORKERS

- ▶ Notify the future pensioner that they need to apply to the Swedish Pensions Agency to draw national public pension. If the employee retires at the age of 65, there is no need to contact the pension companies in which the occupational pension is invested, as the companies will contact the employee.
- ▶ Deregister with Fora if the employees leaves before reaching the age of 65.



EMPLOYER OF WHITE COLLAR WORKERS

- ▶ Notify the future pensioner that they need to apply to the Swedish Pensions Agency to draw national public pension. If the employee retires at the age of 65 (ITP 2) or 66 (ITP 1), they do not need to contact the pension companies in which the occupational pension is invested, as the companies will contact the employee.
- ▶ Deregister the insurance schemes if the employee leaves before the age of 65 for ITP 2 or 66 for ITP 1.



EMPLOYEE

- ▶ The employee continues to earn towards the national public pension as long as they have a pensionable income.
 - ▶ Apply to the Swedish Pensions Agency. The national public pension can be drawn from age 63 at the earliest.
 - ▶ Contact the relevant pension company if the retirement is to take place earlier or later than the age of 65. For ITP 1, earlier or later than the age of 66 applies. The occupational pension can be drawn from age 55 at the earliest.
 - ▶ The pension company that the employee has selected usually contacts them a few months before they turn 65 for Avtalspension SAF-LO and ITP 2, or 66 for ITP 1. It is important to respond to the question regarding payment period and specify contact details. The payments are made automatically at the agreed retirement age, unless otherwise notified.
- ▶ Visit minpension.se, think about the type of saving during the payment period, the length of the payment period, and whether any selected repayment cover is to be retained.
 - ▶ It is possible to stop payments of the national public pension. By October 1, 2025, for ITP, and by January 1, 2026, for Avtalspension SAF-LO, it will be possible to pause payments and extend the payment period during ongoing disbursements. Pension companies may introduce these options earlier. Read more at avtalat.se.



Different types of absence



Stationed outside Sweden,



Foreign citizens

Insurance cover for different types of absence during employment

In addition to absence in the event of illness and work injury, there are other types of absence during employment. Here, we describe how collectively agreed occupational pension and insurance apply to employees in the event of parental leave, service within the Swedish armed forces, studies and other leave of absence. Different factors apply to blue collar and white collar workers. See tables on pages 118–121.



Blue collar workers

PARENTAL LEAVE

NATIONAL SERVICE

GROUP SICKNESS INSURANCE (AGS)

The insurance cover applies in the event of full leave according to the Parental Leave Act.

See under studies.

GROUP LIFE INSURANCE (TGL)

The insurance cover applies in the event of full leave according to the Parental Leave Act.

The insurance cover does not apply in the event of national service. However, the state operates a group life insurance scheme that provides cover.

WORK INJURY INSURANCE (TFA)

The insurance cover only applies when at work.

The insurance cover only applies when at work. During national service, there is an entitlement to the state's personal injury protection.

PARENTAL BENEFIT SUPPLEMENT (FPT)

Absence of more than six consecutive months is not counted as the qualifying period unless the absence is due to illness, full leave with pay or full leave according to the Parental Leave Act.

If the employee is absent from work for more than six consecutive months, this is not counted as the qualifying period.

SKILLS AND TRANSITION SUPPORT AND INSURANCE REGARDING SEVERANCE PAY (AGB)

The insurance is valid if the blue collar worker still holds a position in the company.

The insurance is valid if the blue collar worker still holds a position in the company.

OCCUPATIONAL PENSION AVTALSPENSION SAF-LO

If a blue collar worker is on parental leave with parental benefit, they are entitled to waiver of premium insurance. This means that the premiums are paid by the insurance for a maximum of 13 months per birth. The waiver of premium also applies during the period an employee is receiving pregnancy benefit.

Blue collar workers who are not receiving pay are not earning money into their occupational pension.

STUDIES

In the event of a prolonged period of absence from work, the insurance can continue to apply for a certain time, known as the period of post-employment cover. Read more about the insurance's post-employment cover on page 44.

The insurance cover normally applies for six months plus the period of post-employment cover for a further 180 days.

The insurance cover only applies when at work.

If the employee is absent from work for more than six consecutive months, this is not counted as the qualifying period.

The insurance is valid if the blue collar worker still holds a position in the company.

Blue collar workers who are not receiving pay are not earning money into their occupational pension.

OTHER LEAVE

In the event of a prolonged period of absence from work, the insurance can continue to apply for a certain time, known as the period of post-employment cover. Read more about the insurance's post-employment cover on page 44.

The insurance cover normally applies for six months plus a further 180 days, the period of post-employment cover. Work during the period of post-employment cover provides new cover for up to approximately one year.

The insurance cover only applies when at work.

If the blue collar worker is absent from work for more than 6 consecutive months, this is not counted as the qualifying period.

The insurance is valid if the blue collar worker still holds a position in the company.

Blue collar workers who are not receiving pay are not earning money into their occupational pension.



Here, we describe how collectively agreed occupational pension and insurance apply to employed blue collar workers in the event of parental leave, service within the Swedish armed forces, studies and other leave of absence.



White collar worker

PARENTAL LEAVE

NATIONAL SERVICE

WORK INJURY INSURANCE (TFA)

The insurance cover only applies when at work.

The insurance cover only applies when at work. In the event of national service, there is an entitlement to the state's personal injury protection.

ITP 1

PBF means that the premiums are met by the insurance. If the employee has a child (or in the event of adoption), PBF pays premiums in the event of parental leave with parental benefit at a minimum of 25%, for a maximum of 13 months. This also applies in the case of temporary parental benefit/leave for child care at a minimum of 25%.

The employer has no obligation to maintain the ITP insurance for the employee.

ITP 2

The period of parental benefit is pensionable for eleven months. The Confederation of Swedish Enterprise and the Council for Negotiation and Cooperation recommend that companies should continue to pay into ITP 2 for eleven months, although there is no obligation for the employer to do so.

The employer has no obligation to maintain the ITP insurance for the employee.

SKILLS AND TRANSITION SUPPORT AND SEVERANCE COMPENSATION (AGE)

Being on leave of absence from work can be equated with worked time when it comes to qualifying periods in the agreement on transition.

Leave of absence can be equated with worked time when it comes to qualifying periods in the agreement on transition.

GROUP LIFE INSURANCE (TGL)

As long as the white collar worker is employed, Group life insurance applies. It also applies if the employee is on parental leave.

The insurance does not apply in the event of national service. However, the State maintains a group life insurance.

STUDIES

The insurance cover only applies when at work.

ITP 1 includes no obligation to maintain the insurance during extended periods of study (one calendar month or more).

ITP 2 includes no obligation to maintain the insurance during extended periods of study (one calendar month or more).

Leave of absence can be equated with worked time when it comes to qualifying periods in the agreement on transition.

A white collar worker who has statutory leave for studies is not covered by TGL, and the employer therefore deregisters the employee. If they are entitled to receive a study grant or a study allowance during their study leave, TGL applies with an extended post-employment cover. The cover applies for the same number of months that they have been employed, although not more than 24 months. There is also standard post-employment cover of three months.

OTHER LEAVE

The insurance cover only applies when at work.

If the employee is on leave of absence for an extended period, the employer deregisters them.

If the employee is on leave of absence for an extended period, the employer deregisters them.

Leave of absence can be equated with worked time when it comes to qualifying periods in the agreement on transition.

Even if the employee is on leave of absence, the insurance cover for TGL applies.



Here, we describe how collectively agreed occupational pension and insurance apply to employed white collar workers in the event of parental leave, service within the Swedish armed forces, studies and other leave of absence.



Stationed outside Sweden

For a person working abroad, special principles apply regarding social security. All countries have their own insurance systems, although there is some coordination within the EU/EEA.

READ MORE ABOUT THE LEGAL SITUATION AT

- ▶ regeringen.se
- ▶ forsakringskassan.se
- ▶ skatteverket.se

INSURANCE COVER WHEN STATIONED OUTSIDE SWEDEN

Each country decides on and has its own insurance systems, compensation rates and contributions. There are no common regulations for social insurance schemes.

Statutory insurance schemes

Each country decides on and has its own insurance systems, compensation rates and contributions. There are no common regulations for social insurance schemes, although for individuals working within the EU/EEA, there is some co-ordination.

This exists so that a person working in different Member States does not lose their earned benefits. In addition, Sweden has social insurance conventions with a number of countries outside the EU/EEA. These are known as convention countries, and the conventions regulate the countries' mutual obligations when it comes to the employee's social security.

The main rule is that the employee is insured in the country where they work. The people in the employee's family who are not working themselves are also insured in this country. This also applies to self-employed persons.

EXAMPLES OF BENEFITS COVERED BY THE COORDINATED SYSTEM

- ▶ Sickness benefit and parental benefit from the Swedish Social Insurance Agency.
- ▶ Sickness compensation and rehabilitation measures.
- ▶ Retirement pension.
- ▶ Work injury compensation in the event of accidents at work and for occupational diseases.
- ▶ Compensation from the unemployment insurance fund in the case of unemployment.
- ▶ Benefits in the event of death.
- ▶ Family benefits and child allowance.

FOR WORK WITHIN THE EU, THE FOLLOWING PRINCIPLES APPLY:

The legislation principle

The legislation principle means that it is only possible to belong to one country's social insurance system. Social insurance charges are also only paid to this country. The main rule is that a person working in a Member State belongs to that country's social insurance system, even if they are living in another country.

The principle of equal treatment

An EU/EEA citizen working in another EU/EEA country than the country of residence must be treated in the same way as the country of posting's own citizens.

The aggregation principle

When the qualifying period is to be calculated for various social benefits, all insurance periods in different EU/EEA countries are aggregated. This means that an employee can be entitled to the benefits earned even if they have not spent sufficient time in each particular country.

The principle of exportability

Benefits that the employee has earned in an EU/EEA country must be able to be paid out, regardless of whether the person is living in another EU/EEA country at the time of the payment.

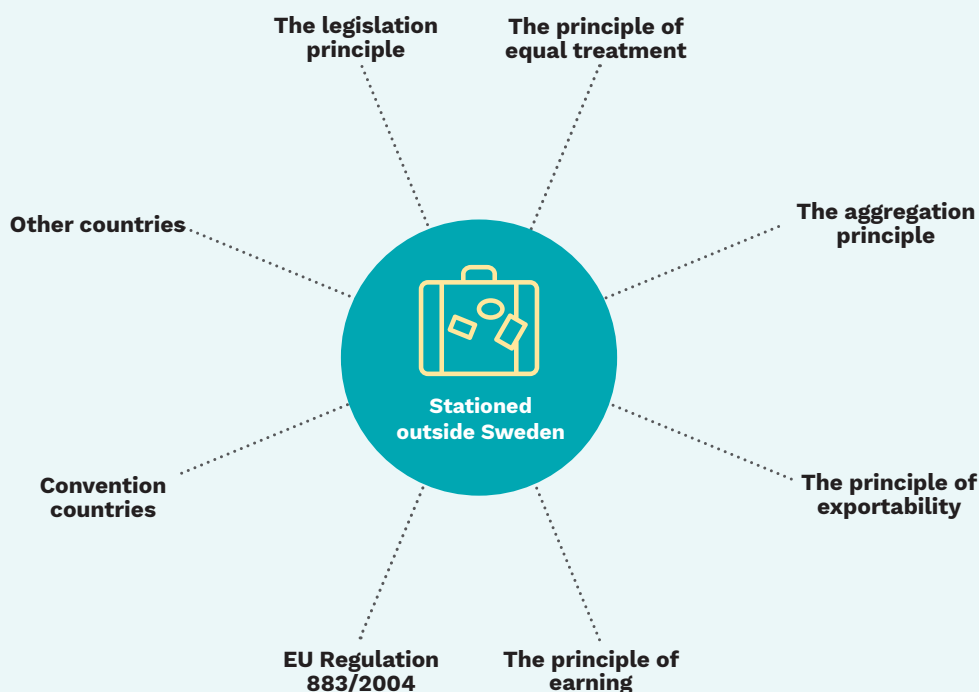
The principle of earning

A person who has earned pension in several countries is entitled to have their pension paid from each country. The size of the pension depends on the period of earning in the various countries.

EU Regulation 883/2004

The co-ordination of social insurance systems within the EU is governed by EU Regulation 883/2004. Switzerland and the EEA countries Norway, Liechtenstein and Iceland also apply this regulation. The UK applies generally the same regulations as the EU. The principal content in Regulation 883/2004 is:

- ▶ A person who is posted to another country to work is covered by their home country's social insurance system for up to 24 months. The possibility of an exemption exists in the event of extended periods stationed outside their home country.
- ▶ In the case of work in several Member States, the work must amount to at least 25% in the country of residence in order to receive this country's social insurance.
- ▶ An individual who is employed in one Member State and at the same time is self-employed in another may only have social insurance in the country in which they receive their main income.
- ▶ When posted within the EU, the certificate regarding applicable legislation (A1/E101) applies. The employer and employee apply jointly for this from the Swedish Social Insurance Agency (form 6220).





If the intention is for the work to continue for 24 months or less, the social insurance system in the employee's member state of origin applies. If the posted employee is to work abroad for more than 24 months, they are covered by the social insurance system in the country where they are working from the first day. After 24 months, and if the posting period has been completed, a new period may not be granted until at least two months have elapsed from the final day of the completed period.

The posted employee may also remain covered by the social insurance system in the member state of origin for a longer period of posting. In such cases, an application for exemption must be submitted to the Swedish Social Insurance Agency, and this should be done at the time of posting. There is currently practice which states that the exemption is normally granted for five years (does not apply to the UK).

Work in multiple countries

If the employee lives in Sweden and works in at least two different countries within the EU/EEA, in Switzerland or in the UK, this must be notified to the Swedish Social Insurance Agency for an investigation of which country's social insurance the employee will be covered by.

If the employee lives in another country within the EU/EEA, in Switzerland or in the UK and works in at least two different EU/EEA countries, in Switzerland or in the UK, this must be notified instead to the authority that corresponds to the Swedish Social Insurance Agency in the country where the employee lives and works. That authority will then investigate which country's social insurance the employee is to be covered by.

Convention countries

Agreements or conventions regarding social security govern the obligation to pay contributions. Regulation 883/04 does not apply. Sweden has entered into agreements or conventions regarding social security with some twenty countries. These conventions regulate the countries' mutual obligations when it comes to social security for employees. Broadly speaking, the conventions mean that an employee is covered by the social insurance in the country where they are working and that the social security contributions are paid in the country where the employee is working. The conventions also contain rules regarding stationing employees overseas. The employee who has been stationed overseas will normally be covered by their home country's social insurance if the posting period is short. The length of such a short period varies between 12, 24, 36 and 60 months, depending on the convention. During this time, all contributions are paid, according to the convention, in the member state of origin, i.e. the stationed employee's home country. After that, all contributions are paid in the country where the employee is working. Further information can be found in the Swedish Tax Agency's brochure SKV 401.



For those blue collar workers who are working abroad, the collective insurance schemes will continue to apply under the collective agreements and the insurance contracts with Fora.

Other countries

If an employee is posted to a country outside the EU/EEA, and with which Sweden does not have a social insurance convention, the employee remains within Sweden's social insurance system, but only if the posting period is shorter than one year. If the period is longer, the employee will no longer have any Swedish social insurance.

Remote working

When an employee is working remotely in another company, this is usually counted as work in the country where the work duties are being carried out. This means that the employee has social insurance in the country where they are working. It is possible to make exceptions from the rules by applying for an exemption. An employee who works remotely less than 50% can, under certain circumstances, still have social insurance in Sweden. This is an exemption that several EU countries have agreed on. Information can be obtained from the Swedish Social Insurance Agency. If the request is to be covered by the Swedish social insurance system, the Swedish Social Insurance Agency must be contacted. See the heading "Remote working" regarding what applies to the collectively agreed insurance schemes.

Collectively agreed insurance for blue collar workers

For a blue collar worker who is working abroad on behalf of the employer, the collective insurance schemes will continue to apply under the collective agreements and the insurance contracts with Fora. This applies both to business trips and longer-lasting assignments abroad.

If the employee loses Swedish sickness benefit, the employer must pay a supplementary premium to Group sickness insurance (AGS) in order for this insurance to compensate for the loss. If the person loses national public pension and survivors' pension, the employer must pay supplementary premiums for national public pension and survivors' pension contributions on the employee's salary up to 7.5 income base amounts to Avtalspension SAF-LO. Supplementary premiums are covered by the same provisions that apply to the regular occupational pension. Notification must be given to Fora. For a person working in an EU/EEA member state or in another country with which Sweden has entered into a social insurance convention, the compensation does not apply to the loss of general pension and survivors' pension.

MEDICAL EXPENSES INSURANCE FOR EMPLOYEES STATIONED OUTSIDE SWEDEN (LFU)

For agreement area Confederation of Swedish Enterprise and the Swedish Trade Union Confederation, there is a recommendation from the Confederation of Swedish Enterprise that employers who have employees who are working abroad should take out special medical expenses insurance for them.

The medical expenses insurance (LFU) can provide the employee with compensation for

- ▶ reasonable costs connected with medical and hospital care, travel costs, transport home and the return journey
- ▶ emergency dental care
- ▶ maternity care and childbirth.

If the employer and the blue collar worker have reached agreement that the employee's family will accompany the person during their service abroad, these individuals can also be covered by the medical expenses insurance. Here, family refers to the employee's spouse, cohabitant and child(ren).

WHEN DOES THE INSURANCE COVER APPLY?

Swedish work injury insurance or unemployment insurance must cover the blue collar worker immediately before the start of the service abroad in order for the collective insurance schemes to apply. Another valid qualification requirement is that the person has had another period of service abroad that is covered by the agreement on social security. Service abroad relates to both business trips and longer-lasting assignments abroad. The following must also be satisfied:

- ▶ The position must be with a Swedish employer.
- ▶ The service abroad must be at the request of a Swedish employer.

EXEMPTIONS

It may sometimes be less favourable to retain the Swedish collective insurance schemes during service abroad. For this reason, the employer and the blue collar worker can reach agreement that the employee is to be exempted. Exemptions can be made in the following two cases:

- ▶ The service abroad is intended to last, or has lasted, for more than six years.
- ▶ The blue collar worker is employed by both a Swedish and a foreign employer, and there is an agreement on social benefits with the foreign employer.



White collar workers who are working abroad are covered, according to the agreement on social security, by the Swedish collective insurance schemes ITP, TGL and TFA, as well as transition agreements.



REMOTE WORKING

The collective insurance schemes apply when an employee is working remotely in another country. Work injury insurance (TFA) applies in this case for a limited period of time, normally one to two weeks. For Group sickness insurance (AGS), it is sometimes necessary for sickness benefit to be paid from the Swedish Social Insurance Agency.

It can cause problems if the employee is not covered by Swedish social insurance when the Swedish Social Insurance Agency has not issued a certificate regarding applicable legislation (e.g. A1 certificate).

Collectively agreed insurance for white collar workers

A white collar worker who is working abroad on behalf of the employer is covered by the Swedish collective insurance schemes ITP, TGL and TFA, as well as transition agreements. This applies both to business trips and longer-lasting assignments abroad.

If the employee is no longer covered by the Swedish social insurance system, the employer must provide additional insurance cover via ITP. These special provisions are known as ITP Abroad and apply to ITP when stationed outside Sweden. Whether or not the employer needs to supplement the insurance cover is dependent on the country in question and the length of time.

The employer does not need to notify Collectum if the service abroad is within the EU/EEA, Switzerland or the UK and amounts to a maximum of 24 months. If the posting is for longer than 24 months and the employee leaves the Swedish social insurance system, this must be notified. Sweden also has social insurance conventions with a number of countries. The various conventions regulate the length of time the employee is covered by Swedish social insurance. If the employee is going to work outside the EU/EEA, Switzerland or the UK for at least 12 months, and the employee leaves the Swedish social insurance system, the employer must notify this to Collectum. Read more at collectum.se.

CONTENT OF ITP ABROAD

ITP Abroad consists of two parts:

- ▶ ITP disability pension when stationed outside Sweden.
- ▶ Compensation abroad.

If the employee is not entitled to Swedish sickness benefit when stationed outside Sweden, ITP Abroad replaces what the Swedish Social Insurance Agency and ITP disability pension would jointly have paid if the white collar worker had been working in Sweden. The qualifying period is 90 days. It is therefore best if the employer, in the agreement with the employee regarding service abroad, regulates what form the compensation will take for the period of illness up until day 90.

The employer can take out Compensation abroad as compensation for the loss of Swedish general retirement pension and survivors' pension when the employee leaves Swedish social insurance. However, this only applies when working in countries outside the EU/EEA. In principle, it is consequently not possible to take out Compensation abroad within the EU/EEA. However, if the employee is working in one of the "new" EU countries, i.e. Bulgaria, Estonia, Latvia, Lithuania, Czech Republic, Slovakia, Slovenia, Poland, Hungary or Romania, the employer can take out Compensation abroad on a voluntary basis if the employer considers that the social insurance cover in the country of posting is not sufficient. The employer can take out Compensation abroad through Collectum. The employer can also take out Compensation abroad with another pension company, but in this case Collectum does not channel the premiums, except in the case of special survivors' pension which is always taken out via Collectum. The size of the compensation for retirement pension is determined by the age of the employee. Compensation for survivors' pension is an insurance scheme without saving, which is insured with Alecta.



Service **abroad** relates to both business trips and longer-lasting assignments abroad.

WHEN DOES THE INSURANCE COVER APPLY?

Swedish work injury insurance or unemployment insurance must have covered the employee immediately before the start of the service abroad in order for the collective insurance schemes to apply. Another valid background to the collective insurance is that the person has had another period of service abroad that is covered by the agreement on social security. Service abroad relates to both business trips and longer-lasting assignments abroad. The following must also be satisfied:

- ▶ The position must be with a Swedish employer.
- ▶ The service abroad must be at the request of a Swedish employer.

EXEMPTIONS

It may sometimes be less favourable to retain the Swedish collective insurance schemes during service abroad. For this reason, the employer and the employee can reach agreement that the employee is to be exempted. Exemptions can be made in the following two cases:

- ▶ The service abroad is intended to last, or has lasted, for more than six years.
- ▶ A white collar worker is employed by both a Swedish and a foreign employer, and there is an agreement on social benefits with the foreign employer.

MEDICAL EXPENSES INSURANCE FOR EMPLOYEES STATIONED OUTSIDE SWEDEN (LFU)

The employer must ensure that the employee is covered by special terms for medical expenses. The employer can choose between taking out Medical expense insurance for employees stationed overseas (LFU) or taking out guarantee insurance and assuming responsibility itself for equivalent benefits.

For LFU, the employer can choose between the insurance companies AIG, Allianz Worldwide Care, Bupa Global DAC, Chubb, Cigna, Europeiska ERV, Gouda, If, IMG Europe, Knif Trygghet Forsikring AS and UnitedHealthcare Insurance. According to the agreement on social security for a white collar worker stationed outside Sweden, an employer may, in certain cases, themselves be wholly or partially liable for corresponding compensation instead of taking out LFU. In such cases, the employer must take out credit insurance as a guarantee for the commitment. Contact Collectum for more information. The medical expenses insurance can provide the employee with compensation for

- ▶ reasonable costs connected with medical and hospital care, travel costs, transport home and the return journey
- ▶ emergency dental care
- ▶ maternity care and childbirth.

If the employer and the employee have reached agreement that the employee's family will accompany the employee during their service abroad, these individuals will also be covered by LFU. Here, family refers to the employee's spouse, cohabitant and child(ren). There are special business travel insurance policies for shorter trips that are adapted to the agreement between the Confederation of Swedish Enterprise and the Council for Negotiation and Cooperation. Business travel insurance is often included in the company insurance. The insurance companies can provide information about LFU.

SICKNESS BENEFIT GUARANTEE

There are occasions when a white collar worker cannot receive sickness benefit or equivalent when stationed outside Sweden, or when the person who is ill may receive sickness benefit that is less than Swedish sickness benefit. In such cases, the



employer must pay compensation that corresponds to Swedish sickness benefit. This does not apply if the employee is receiving compensation from ITP or TFA, although this provision is probably less significant as the employer will normally be paying sick pay. However, there is no collective obligation to pay sick pay abroad.

REMOTE WORKING

The collective insurance schemes apply when an employee is working remotely in another country. Work injury insurance (TFA) applies in this case for a limited period of time, normally one to two weeks. For the health insurance in ITP, it is usually necessary for the sickness benefit to be paid from the Swedish Social Insurance Agency in order for the right to compensation to exist, which can cause problems if an employee does not have Swedish social insurance when the Swedish Social Insurance Agency has not issued a certificate regarding applicable legislation (e.g. A1 certificate).

Checklist – Stationed outside Sweden

This checklist covers a number of important elements that apply in the event of being stationed outside Sweden. Different conditions apply to blue collar and white collar workers.



EMPLOYER OF BLUE COLLAR WORKERS

- ▶ Plan the period stationed outside Sweden together with the employee. The social insurance in Sweden applies when stationed outside Sweden if the period of work within the EU/EEA, Switzerland or the UK does not exceed two years. For other countries, a period of less than one year normally applies. The collective insurance schemes normally continue to apply. However, bear in mind that the time and the country can affect the decision.
- ▶ Notify the Swedish Social Insurance Agency if the employee is going to be working in a country within the EU/EEA, in Switzerland or in the UK for a maximum period of two years. Submit the notification together with the employee and request an overseas posting certificate (form 6220).
- ▶ Contact the Swedish Social Insurance Agency for information about forms if the employee is going to be working in a country outside the EU/EEA, Switzerland or the UK.
- ▶ Notify Fora if the employee is leaving the Swedish social insurance system. The employee will be compensated for the loss of Swedish sickness benefit and for the general pension and survivors' pension through the collective insurance schemes.
- ▶ Within the Confederation of Swedish Enterprise and the Swedish Trade Union Confederation, the Confederation of Swedish Enterprise recommends that employers should take out special medical expense insurance for blue collar workers stationed outside Sweden (LFU).



EMPLOYER OF WHITE COLLAR WORKERS

- ▶ Plan the period stationed outside Sweden together with the employee. The social insurance in Sweden applies if the period of work when posting within the EU/EEA, Switzerland or the UK does not exceed two years. For other countries, a period of less than one year normally applies. The collective insurance schemes normally continue to apply. However, bear in mind that the time and the country can affect the decision.
- ▶ Notify the Swedish Social Insurance Agency if the employee is going to be working in a country within the EU/EEA, in Switzerland or in the UK for a maximum period of two years. Submit the notification together with the employee and request an overseas posting certificate (form 6220).
- ▶ Contact the Swedish Social Insurance Agency for information about forms if the employee is going to be working in a country outside the EU/EEA, Switzerland or the UK.
- ▶ Notify Collectum if the employee is leaving the Swedish social insurance system. The employee will be compensated for the loss of Swedish sickness benefit and for the general pension and survivors' pension through ITP.
- ▶ Take out medical expense insurance (LFU) when stationed outside Sweden or take out guarantee insurance and assume responsibility for corresponding benefits. Contact the ITP Board for more information.



Foreign citizens

A foreign citizen who has both a work permit and a residence permit in Sweden usually has the same insurance cover as a Swedish citizen, both statutory and according to collective agreements. The Swedish social insurance system applies in principle to everyone who lives or works in Sweden, regardless of their citizenship. This insurance is mandatory.

READ MORE AT

- ▶ forsakringskassan.se
- ▶ skatteverket.se
- ▶ pensionsmyndigheten.se

International regulations, EU regulations, agreements, as well as the Social Insurance Code (SFB), govern whether and how a person is insured in Sweden. The Regulation on the co-ordination of social security systems, EU Regulation 883/2004 or (EEC) no. 1408/71 (older version) and agreements, exists to determine which country's legislation is to be applied. A person cannot be covered by two countries' legislation at the same time. If the person is covered by another country's legislation, the benefits they can receive through the Swedish legislation are limited.

Read more about the applicable situation on the websites listed in the fact box.

Residence-based benefits

Benefits that are residence-based cover various types of basic grants and should guarantee that the person moving here can enjoy a reasonable standard of living. The following can apply when the person is living in Sweden.

RESIDENCE-BASED BENEFITS

- ▶ Healthcare, rehabilitation and special grant.
- ▶ Subsidised dental care for adults.
- ▶ Compensation according to the cross-border healthcare regulation.
- ▶ Sickness and activity compensation in the form of guarantee compensation.
- ▶ The parental benefit's guarantee level, child allowance and extended child allowance.
- ▶ Grants in the case of overseas adoption under certain conditions.
- ▶ Maintenance support and survivor's pension.
- ▶ Housing grant and housing supplement.
- ▶ Guarantee pension.
- ▶ Elderly care support and pension supplement for long-term care of a child who is ill or has a disability.
- ▶ Assistance compensation, disability compensation, care grant and car support for individuals with disabilities.

A person who is registered in Sweden is considered to be resident here, but there is no guarantee that they will receive compensation. The Swedish Social Insurance Agency will always conduct its own, independent assessment.

A person who has applied for a residence permit is entitled to benefits at the earliest from the date on which the residence permit came into force. If the person receives the permit retroactively, they can receive benefits at most for the previous three months. Citizenship may be of significance in respect of when a person can have access to the benefits.

Work-based benefits

The employee may be entitled to work-based benefits if they are working or have worked in Sweden. It is important to bear in mind that the person may be insured for work-based benefits in Sweden without being entitled to the residence-based benefits.

WORK-BASED BENEFITS

- ▶ Pregnancy benefit.
- ▶ Parental benefit at basic and sickness benefit level and temporary parental benefit.
- ▶ Sickness benefit and work injury compensation.
- ▶ Rehabilitation and rehabilitation compensation, as well as grants for work aids.
- ▶ Income-related sickness compensation and activity compensation.
- ▶ Related person benefit, survivor's cover, transition.
- ▶ Income pension and premium pension, child pension.

Collective insurance schemes

Foreign blue collar and white collar workers who are working for a Swedish employer with a collective agreement receive the same pensions and insurance schemes through their work as their Swedish colleagues. This applies regardless of whether or not the employee is covered by the Swedish social insurance system.

APPLICATION FOR EXEMPTION FROM THE COLLECTIVE AGREEMENT'S PROVISIONS REGARDING COLLECTIVE INSURANCE FOR FOREIGN CITIZENS

There is no general option to be exempted from Avtalspension SAF-LO and ITP for foreign citizens who have occupational pension insurance in their country of origin. Within ITP, however, it is possible to apply for a temporary exemption. This may be relevant for a person who is going to work in a subsidiary in Sweden for a few years, and who has already arranged their occupational pension in their country of origin. The application regarding temporary exemption from ITP must be submitted to the ITP Board. Temporary exemptions may be granted for a maximum of three years at a time for a maximum of six years in total.



APPLICATION FOR EXEMPTION FROM THE COLLECTIVE AGREEMENT'S PROVISIONS REGARDING COLLECTIVE INSURANCE FOR FOREIGN EMPLOYERS WITH TEMPORARY BUSINESS IN SWEDEN

There is a specific agreement between Svenskt Näringsliv, the Confederation of Swedish Enterprise, LO, The Swedish Trade Union Confederation and PTK, The council for negotiation and cooperation that applies to companies domiciled within the EU/EEA that carry out temporary business in Sweden.

Blue collar workers

The agreement applies where an employer, through a collective agreement, is required to take out occupational pension and insurance, and intends to operate in Sweden for a period not expected to exceed twelve months. If the employer intends to operate in Sweden for more than twelve months, they may also apply for an exemption; see the section on premiums for supplementary old-age pension.

From the date on which the employer enters into a collective agreement with a trade union, the employer must also enter into an insurance agreement with Fora. If the employer enters into a collective bargaining agreement by becoming a member of an employers' organisation, the insurance agreement must be taken out no later than the date on which the activities commence in Sweden.

As a general rule, all insurances must be taken out, subject to certain exceptions:

- ▶ Tjänstegrupplivförsäkring (TGL), Group life insurance and Trygghetsförsäkring vid arbetsskada (TFA), Work injury insurance must always be taken out.
- ▶ Skills and transition support for employees are not taken out.
- ▶ Avtalsgruppsjukförsäkring (AGS), Group sickness insurance is not required if the employer can demonstrate that the employee is covered by a social security system in another EU/EEA country.
- ▶ An employee may be exempted from Avtalspension SAF-LO if the employer continues to pay premiums for a supplementary occupational pension in the employee's home country. Foreign employers may also apply for an exemption if their business in Sweden exceed twelve months for posted employees covered by Article 6, paragraph 2 of Directive 98/49/EC, provided that contributions are still being paid to supplementary pension systems for the posted employee.

The employer applies for exemptions through Fora.

Employers domiciled outside the EU/EEA who conduct temporary business in Sweden and who, under a collective agreement, are required to take out occupational pension and insurance may also be granted an exemption following a special assessment by the Insurance Committee at Fora.

White collar workers

The agreement applies where an employer, under a collective agreement, is required to provide occupational pension and insurance, and intends to operate in Sweden for a period not expected to exceed twelve months.

From the point in time when the employer signs a collective agreement with a trade union, the employer must also enter into a pension agreement with Collectum and an insurance agreement with Fora. If the employer signs a collective bargaining agreement by becoming a member of an employers' organisation, the pension and insurance agreements must be taken out by the time the activities begin in Sweden. The main rule is that all insurances must be taken out, subject to certain exceptions:

- ▶ Tjänstegrupplivförsäkring (TGL), Group life insurance and Trygghetsförsäkring vid arbetsskada (TFA), Work injury insurance must always be taken out.
- ▶ Skills and transition support for employees are not taken out.
- ▶ ITP sjukpension, ITP disability pension is not required if the employer can

Want to know more?

Read the chapter The insurance system.

demonstrate that the employee is covered by a social security system in another EU/EEA country.

- ▶ An employee may be exempt from the ITP occupational pension if the employer continues to pay supplementary old age pension contributions in the employee's home country. The exemption also covers ITPK and any family pension for employees covered by ITP 2.

Employers apply for exemptions through Collectum and Fora.

If an employer's business in Sweden last longer than twelve months, the employer must take out all insurances for salaried employees in Sweden from month 13 onwards.

Employers domiciled outside the EU/EEA who carry out temporary business in Sweden and who, under a collective agreement, are required to provide occupational pension and insurance may also be granted exemptions, following a special assessment by the ITP Board at Collectum and the Insurance Committee at Fora.

In certain other cases, employers may also be able to apply for exemptions from the ITP plan. For more information, see Collectum's guidance under exemptions.

PAYMENT OF COLLECTIVELY AGREED OCCUPATIONAL PENSION

A person who leaves Sweden and moves back to their country of origin retains the entitlement to the pension that was earned when they were covered by the collective agreement. The pension company that manages the pension contacts the employee a few months before they turn 65, or before they turn 66 for those covered by ITP 1.

The employee must notify their address if they leave Sweden. The relevant pension company needs this in order to pay out the pension amounts. A person who wishes to apply to draw pension before reaching retirement age must contact the relevant pension company directly. The earliest age at which pension can be drawn is 55. The pension companies may request to see a life certificate in the case of payments for persons resident overseas.

HOW ARE THE INSURANCE SCHEMES FINANCED?

The employer is responsible for paying the premiums into the collective insurance schemes.



Reviews

Appealing decisions relating to statutory insurance

There are times when it feels that incorrect insurance decisions have been reached. It is possible to appeal a decision, and this is done in various steps and through various bodies.

The Swedish Social Insurance Agency and the Swedish Pensions Agency

People may sometimes feel they have been given an incorrect decision. It is possible to have a decision regarding general insurance and pensions reviewed by contacting the Swedish Social Insurance Agency or the Swedish Pensions Agency. The decision includes information about the length of time a person who wants to appeal has to request a review, and how the request should be submitted.

Administrative Court

If the Swedish Social Insurance Agency or the Swedish Pensions Agency do not change their decision following the review, it is possible to appeal to the Administrative Court. This must be done within two months. The Administrative Court makes a ruling in the matter, after which the decision is sent to the person who made the appeal.

Administrative Court of Appeal

If the ruling of the Administrative Court is not accepted, it is possible to appeal the matter to the Administrative Court of Appeal. Leave to appeal is required in order to do this. The Administrative Court of Appeal determines whether there are grounds to change the ruling of the Administrative Court, or whether it can provide guidance in other similar cases, and decides on leave to appeal. The ruling is always sent to the various parties.

Supreme Administrative Court

A decision by the Administrative Court of Appeal can ultimately be appealed to the Supreme Administrative Court. The appeal must be submitted to the Supreme Administrative Court within two months. If the Supreme Administrative Court grants leave to appeal, it will make a ruling that cannot be appealed.

Swedish Tax Agency

The appeal is made to the Swedish Tax Agency if it relates to the pensionable income, employer's contributions or national public pension contributions. If the decision is not changed, it is possible to appeal in the following order: Administrative Court, Administrative Court of Appeal and Supreme Administrative Court.



Appealing decisions relating to collective insurance schemes

A person who is dissatisfied with a decision may appeal. There are different bodies they can turn to, depending on whether the person is dissatisfied with how the matter has been formally handled or the decision itself.



When Afa Försäkring reaches a final decision regarding claims adjustment, it is always accompanied by an appeal referral. This is a set of instructions regarding what a person who is dissatisfied with the decision should do to request a review.

Dissatisfied with decision relating to collective insurance schemes

COMPLAINTS MANAGER AT AFA FÖRSÄKRING

In the event of dissatisfaction with the formal handling of the matter, for example that it has taken a long time, it has been difficult to make contact with administration officers or the person is dissatisfied regarding the way they have been treated, contact should be made with the complaints manager at Afa Försäkring. Complaints will be answered as soon as possible. If a response to a complaint cannot be provided within 14 days, notification must be given regarding when a response will be provided.

Dissatisfied with claims adjustment

COLLECTIVE INSURANCE SCHEMES

- ▶ Group sickness insurance (AGS), Parental benefit supplement (FPT), Group life insurance (TGL) and Insurance regarding severance pay (AGB) within agreement area Confederation of Swedish Enterprise and the Swedish Trade Union Confederation.
- ▶ Work injury insurance (TFA) within agreement area Confederation of Swedish Enterprise, the Swedish Trade Union Confederation and the Council for Negotiation and Cooperation.

All the above insurance schemes are managed by Afa Försäkring, and reviews will be dealt with consistently and within the same bodies. When Afa Försäkring reaches the final claims adjustment decision in a case, and it is sent to the relevant party, an appeal referral is always included. This contains information about what a person who is dissatisfied with the decision should do to request a review.

CLAIMS DEPARTMENT WITHIN AFA FÖRSÄKRING

In the event of dissatisfaction with a decision, the relevant claims department must be contacted in the first instance to request a new assessment. The contact details can be found in the letter containing the decision that Afa Försäkring has sent.

REVIEW DEPARTMENT AT AFA FÖRSÄKRING

The Review department handles complaints about decisions. Such complaints mean that a request is made for the review of a final decision on an insurance matter. The request for a review can be made after

- ▶ a final decision on a sub-issue during the course of the insurance matter
- ▶ a final decision on a TFA matter or a final decision on an AGS matter.

The Review department carries out a new, independent assessment of the issues and is entitled to reach decisions that change the decisions of the claims department, wholly or in part. Requests for reviews can be submitted free of charge and must be in writing. The insured person must specify what is to be reviewed and how the decision should be changed. The reasons for this must also be stated.

For a review of TFA matters, the request has to be submitted within six months from the date when the final decision was made.

THE PENSION BOARD FOR AVTALSPENSION SAF-LO

In the event of a request for the review of a decision relating to provisions for Avtalspension SAF-LO, the employee must contact the Pension Board.

The Pension Board is a joint committee comprising representatives from the Confederation of Swedish Enterprise and the Swedish Trade Union Confederation. The Board is responsible for interpreting the agreement regarding Avtalspension SAF-LO. Fora is responsible for the Board's office. Read more at fora.se.

Insurance Board for labour market insurance schemes

In the event of a request to have a decision reviewed that relates to the joint conditions for the Afa insurance schemes and Avtalspension SAF-LO, the employer or employee must contact the Insurance Board for labour market insurance schemes.

The Insurance Board for labour market insurance schemes is a joint committee comprising representatives from the Confederation of Swedish Enterprise, the Swedish Trade Union Confederation, the Council for Negotiation and Cooperation, the Swedish Association of Local Authorities and Regions and the Swedish Municipal Workers' Union. The Board is responsible for the interpretation of the joint insurance conditions for Avtalspension SAF-LO, AGS, TFA, AGB, TGL and FPT.

The Board also assists the insurance providers/insurance companies and Fora with advice. Fora is responsible for the Board's office. Read more at fora.se.

ARBITRATION BOARD FOR LABOUR MARKET INSURANCE SCHEMES

If the person is still dissatisfied following the decision of the Review department, or wants to request a review of the decision by the Pensions or Insurance Board, they can request assessment by the Arbitration Board for labour market insurance schemes. The Arbitration Board is made up of members appointed by the parties on the labour market. Read more at skiljenamnden.se. A request for assessment must be in writing and must contain

- ▶ which decision is to be assessed, how the decision is to be changed as well as the reasons for this
- ▶ a copy of the decision from the Review department.

Address for requesting review:
Skiljenämnden för
Arbetsmarknadsförsäkringar
101 56 Stockholm

Important information about costs

The rules are different for having a matter assessed within the Arbitration Board for labour market issues, and depend on when the claims is registered.

- ▶ For claim applications that have been submitted to Afa Försäkring on 1 May 2007 or later, the application fee is 4% of one price base amount (SEK 2,352).

The fee is refunded if the Arbitration Board supports the complainant, wholly or partially.



JUDICIAL PROCEEDINGS

An alternative to contacting the Arbitration Board is to opt to turn to the general court. The district court can set out what needs to be attached to a petition. If the employee loses in court, the main rule is that the employee will be liable for both their own and Afa Försäkring's costs.

INTERPRETATION OF THE ITP AND TGL AGREEMENT FOR WHITE COLLAR WORKERS

Issues or disputes relating to the interpretation and application of the ITP and the TGL agreement are reviewed by the ITP Board that is administered by Collectum. The ITP Board is a joint committee comprising representatives from the Swedish Trade Union Confederation and the Council for Negotiation and Cooperation. The Board's decisions can be appealed by the Pensions Arbitration Board.

COLLECTUM

Under the brand name Avtalat, Kollektivavtalsinformation Sverige AB and Collectum AB work together. Kollektivavtalsinformation is responsible for providing comprehensive information and guidance on collectively agreed pensions and insurance through work to employers, workers, and employees. This is done, for example, via avtalat.se, webinars, and customer service.

Collectum is responsible for administering the ITP occupational pension and the Group Life Insurance (TGL). The administration includes, among other things, signing pension agreements with employers, collecting employment-related information, mediating employees' choices of placement and post-employment coverage, and invoicing premiums.

If a dispute should arise between a private individual or employer and Collectum, it is possible to have this reviewed in general court. As Collectum is registered in Stockholm, the Stockholm District Court should be contacted. Collectum has liability insurance with If Skadeförsäkring.

If a private individual or employer wishes to bring a claim against Collectum, they should contact Collectum in the first instance. After this, the private individual or employer should contact If Skadeförsäkring. Any claim should be brought against Collectum or If Skadeförsäkring as soon as possible, and at the very latest within ten years after the matter occurred.

ITP 1 and ITP 2

If a person feels that the ITP insurance is not correct, due to the employer having submitted incorrect information to Collectum, they must ask the employer to amend the information. If the employee is not granted this option, they can contact the ITP Board.

In the event of dissatisfaction with a decision from Alecta, the employee should ask Alecta for a review in the first instance. If no correction is made, the employee can contact the ITP Board that is managed by Collectum, if the matter relates to the interpretation or application of the ITP agreement. If the matter relates to Alecta's handling of the matter, however, the employee should contact Alecta's Insurance Board.

ITP1 retirement pension or ITPK

In the event of dissatisfaction with a decision that relates to ITP1 retirement pension or ITPK, the employee should in the first instance request to have the matter reviewed at the pension company that reached the decision. If no correction is made, the employee can contact the ITP Board.

Group life insurance (TGL)

If a survivor considers that they have not been granted entitlement to compensation from TGL, they should in the first instance request to have the matter reviewed by the insurance company. After this, they can contact the ITP Board, which is administered by Collectum.

Pensions Arbitration Board

A party that wishes to review a decision by the ITP Board can contact the Pensions Arbitration Board. The Pensions Arbitration Board settles disputes according to the rules in ITP and TGL regarding the interpretation and application of pension agreements, insurance agreements, insurance terms or other provisions.

The Pensions Arbitration Board is a joint committee comprising representatives from the Swedish Trade Union Confederation and the Council for Negotiation and Cooperation. The appointed members jointly appoint an impartial chairman. The administrative cost for having a matter reviewed by the Pensions Arbitration Board is ten per cent of one price base amount.

Guarantee enquiries, ITP and TGL

An employer may be obliged to take out ITP and TGL insurance schemes through the collective agreement. If the employer fails to do so, despite everything, the employees are still covered. The employer must rectify the mistake in the first instance, by taking out the insurance schemes retroactively. If this is not done, or if the employer has stopped trading, the employee can contact the ITP Board.

Work injury insurance (TFA)

You can read about the situation regarding reviewing TFA matters on pages 136–137.



Other information,

Explanations and names

Insurance benefits, laws, etc.

AGB	Severance pay
AGE	Severance compensation
AGS	Group sickness insurance
ATP	National supplementary pension, now called supplementary pension
FPT	Parental benefit supplement
ITP	Collectively agreed occupational pension for white collar workers
ITPK	Occupational supplementary pension to ITP
LFU	Medical expenses insurance for employees stationed outside Sweden
PGI	Pensionable income
SFB	Social Insurance Code
SGI	Sickness-benefit qualifying income
STP	Special supplementary pension (up to and incl. 1995)
TFA	Work injury insurance
TGL	Group life insurance

Pension companies, organisations, etc.

Afa Försäkring	Occupational pension company for collectively agreed insurance within the private sector, local authorities and regions
Alecta	Occupational pension company that focuses on the collectively agreed occupational pension ITP
AMF	Occupational pension company that focuses on collectively agreed occupational pensions
Collectum	Administration company for collective insurance schemes (the Swedish Trade Union Confederation and the Council for Negotiation and Cooperation)

Pension companies, organisations, etc.

CSN	Responsible authority for the official statistics in the field of study support.
Folksam	Customer-owned insurance company
Fora	Administration company for collective insurance schemes (Confederation of Swedish Enterprise and the Swedish Trade Union Confederation)
ILO	International Labour Organisation, a UN body
Kammarkollegiet	State agency governed by the Ministry of Finance
Swedish Trade Union Confederation	Association of 14 trade unions with approximately 1.5 million blue collar workers
The Swedish Pensions Agency	Manages and disburses the national public pension
PRI	Pension Registration Institute
Confederation of Swedish Enterprise	Association with 60,000 member companies within 50 sector and employer organisations
TRR	The transition organisation TRR (the Swedish Trade Union Confederation and the Council for Negotiation and Cooperation)
Trygghetsfonden TSL	The transition organisation Trygghetsfonden TSL (the Confederation of Swedish Enterprise and the Swedish Trade Union Confederation)
The Council for Negotiation and Cooperation	Trade union social partner for 25 trade unions with 950,000 privately employed white collar workers



Index

A	
Activity compensation.....	39, 41, 54, 93
Additional collectively agreed study grant.....	68, 72
Adjustment pension.....	77, 78, 126
Alternative ITP.....	108, 112, 113
Avtalspension SAF-LO.....	16, 118, 125
B	
Base amounts.....	20, 29
Beneficiary clause.....	83, 89, 97
Bonus.....	106
C	
Child pension.....	14, 77, 78
Collective agreement.....	9, 10, 12, 28, 35, 93, 95, 101, 126, 131, 132
Collective agreement on transition insurance.....	69
Continuation insurance.....	83
Co-ordination.....	54, 122, 130
Counselling.....	73
D	
Disability.....	58
Disability pension.....	46, 48, 100, 126, 132
E	
Employer's contributions.....	21, 23, 135
F	
Family cover.....	79, 80, 84, 85, 97, 103, 109
Family pension.....	26, 86, 105, 110
Flexible pension.....	99, 104, 111
Funeral grant.....	54, 81, 82
G	
Group life insurance (TGL).....	12, 15, 17, 81, 87, 118, 120, 136
Group sickness insurance (AGS).....	15, 43, 45, 98, 125
Guarantee pension.....	20, 77, 78, 94
Guidance.....	73
I	
Insurance regarding severance pay (AGB).....	70, 136
ITP.....	12, 46, 99, 100, 120, 138
ITPK.....	21, 85, 105, 106, 109, 110, 138
L	
Life annuity.....	54, 59
Lifetime working hours pension.....	98, 104
M	
Main agreement.....	69
Medical expenses insurance (LFU).....	125, 127
N	
National public pension.....	9, 14, 94, 125
P	
Paid-up policy.....	86, 110
Pain and suffering.....	56, 63
Parental benefit supplement (FPT).....	15, 33, 34

Parental insurance.....	14, 23, 31	Stationed outside Sweden.....	122, 125, 126
Part-time pension.....	24, 98, 104, 111	Supplementary pension.....	14, 20, 131
Pensionable income.....	20	Survivor support to children.....	78
Pension rights.....	20, 93		
Post-employment cover.....	44, 48, 59, 74, 83, 89	T	
Pregnancy benefit.....	34, 36, 98, 118	Transitional study support.....	14, 65, 69, 70, 72, 73, 74
Premium pension.....	67, 93, 94, 131	Transition insurance.....	68, 132
		Transition support.....	67, 73, 77, 78
Q		Travel time remuneration.....	106
Qualifying deduction.....	39, 40		
		U	
R		Unemployment insurance.....	14, 65
Rehabilitation chain.....	42		
Rehabilitation compensation.....	131	V	
Repayment cover.....	77, 79, 84, 85, 100, 109	Validation.....	68, 72, 73
Retirement pension.....	16, 23, 84, 85, 100, 105, 107, 112, 113	Waiver of premium insurance (PBF).....	34, 44, 48, 59, 98, 104, 110
		Widow's pension.....	67, 77, 78
S		Work injury insurance.....	14, 23, 53
Salary cap.....	106	Work injury insurance (TFA).....	15, 16, 17, 56, 98, 118, 120
Self-employed person.....	14, 18, 23, 53, 97		
Severance compensation (AGE).....	16, 17, 74		
Severance pay.....	106		
Sickness-benefit qualifying income.....	41, 44		
Sickness compensation.....	39, 41, 54, 71, 122		
Skills support.....	68, 72		
Special payroll tax.....	23, 24, 25, 27		
Spouse insurance.....	82		

Avtalal

March 2025

Photography: Susanne Kronholm (cover) and Johnér
(other)

This is Avtalat

Everyone should understand and appreciate their work-based pension and insurance, even if it is not required. It is with this aim that the Confederation of Swedish Enterprise (Svenskt Näringsliv), the Swedish Trade Union Confederation (LO) and the Council for Negotiation and Cooperation (PTK) have established Avtalat. We are there for almost three million employers and employees with collective agreements in the private sector. By offering combined information and guidance, avtalat.se covers all aspects relating to collectively agreed occupational pension and insurance.

avtalat.se