

About SAF-LO Collective Pension

Every year, your employer pays a premium into your occupational pension. It is called SAF-LO Collective Pension Insurance and is a pension that you receive in addition to your national public pension.

You decide which pension manager will handle your pension savings until you retire. Your employer pays the premium to Fora, who transfers it to the pension manager that you have chosen.

You start to earn money towards your SAF-LO Collective Pension Insurance once you reach the age of 25 and continue to do so until you reach the age of 65.

Your choices

There are two decisions you need to make in the SAF-LO Collective Pension Insurance: how your premium should be invested and if you need survivor's benefit.



1. How should your premium be invested?

You can choose between a traditional insurance and a unit-linked insurance.

- Traditional insurance is the more cautious option and has a certain guarantee on the minimum amount of your future pension. How this guarantee is structured varies from one pension manager to the next.
- In a unit-linked insurance there is no such guarantee and it gives you the possibility of a higher return compared with a traditional insurance, but the value of your pension can also go down.

When you have decided the type of insurance that you want, choose the pension manager that you wish to handle the premium that is paid to your SAF-LO Collective Pension Insurance.



2. Do you need survivor's benefit?

Survivor's benefit is the collective name for the various kinds of financial compensation that is paid to your

survivors when you die. In SAF-LO Collective Pension Insurance, there are two survivor's benefits you can apply for: repayment cover and family cover.

- Repayment cover means that the full amount of your occupational pension will be paid to your family if you die before retirement. You do not pay a separate fee for this cover but you will forego the supplement to your pension in the form of inheritance gains and the return you would have earned on your capital. Repayment cover therefore means that your occupational pension will be lower.
- Family cover is a life insurance that provides your family with compensation if you die before the age of 65. The cost of family cover is deducted from the premium that is paid to your occupational pension and means your pension will be lower. You can find out how much family cover costs at fora.se/familjeskydd.

The primary beneficiaries of repayment cover and family cover are your spouse or registered/live-in partner, and children with a right of inheritance are secondary beneficiaries.

The need for survivor's benefit varies from person to person. You may, for example, need survivor's benefit if you have children living at home and your family would be unable to make ends meet if you die.

How to make your choice

How you select your pension manager and survivors' cover depends on whether or not you have a Swedish personal identity number.

If you have a Swedish personal identity number

You can login to Your Account with your electronic identification (eID) to select savings form and pension manager. You can also apply for survivors' cover (Repayment Cover and/or Family Cover).

If you have a coordination number

You make your selections on a form that you send to Fora. You can download the form at fora.se or order it from Fora's Customer Service at +46 8 787 40 10.

If you do not have either a Swedish personal identity number or a coordination number

It will not be possible for you to select a pension manager. The money that your employer pays into this pension is placed with AMF, in a traditional insurance scheme.

You have the option of adding repayment cover. If you wish to do so, please contact Fora's Customer Service at +46 8 787 40 10.

If you don't make a choice:

If you don't make a choice, your premium will be invested in a traditional insurance scheme at AMF. Repayment cover and family cover are not included. But you can apply for them later, irrespective of which pension manager you have chosen.

How to take out your pension



Payments from your SAF-LO Collective Pension Insurance usually start once you reach the age of 65. Your pension manager will contact you a few months before your 65th birthday in order to find out whether you want to change the payment period and to obtain your account details.

But you can take out your SAF-LO Collective Pension Insurance as soon as you reach the age of 55 or wait until after the age of 65. In this case, please contact your pension manager.

This is Fora

Make your pension choice at Fora. We transfer the pension premium from your employer to the pension manager that you have chosen. Each year we send a pension statement which tells you how your pension capital has developed.

Ask us

Please contact Fora's Customer Service for more information regarding your occupational pension or the insurances you have via your work. You can also read more at fora.se.

Information in English

Fora continually works to develop communication with its customers and strives to be able to provide information in other languages besides Swedish. We are unable to guarantee, however, that all the information you receive will be in English.



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