



# Premiums for collective insurance, 2022

<b>PREMIUMS PER BLUE COLLAR WORKER* (% OF GROSS PAY)</b>	<b>SALARY ≤ SEK 532,500/YEAR</b>	<b>SALARY &gt; SEK 532,500/YEAR</b>
<b>SAF-LO Collective Pension</b>		
Pension premium **	4.50%	30.00%
Waiver of premium insurance (PBF) ***	0%	0%
Group sickness insurance (AGS) ***	0%	0%
Parental benefit supplement (FPT) ***	0%	0%
Severance pay (AGB) and Career readjustment insurance from TSL ****	0.30%	0%
Work injury insurance (TFA)	0.01%	0.01%
Group life insurance (TGL)	0.15%	0%
<b>Total premium</b>	<b>4.96%</b>	<b>30.01%</b>
Funded by surplus funds *****	-0.20%	0%
<b>Total premium invoiced</b>	<b>4.76%</b>	<b>30.01%</b>

\* Percentage of gross salary.

\*\* The premium is paid from the month when the blue collar worker reaches the age of 23, up to and including the month before the age of 65.

\*\*\* Premiums are not paid in 2022 as the companies within Afa Försäkring are well consolidated.

\*\*\*\* The premium is paid on salary portions up to 7.5 price base amounts (SEK 30,188 per month, 2022). Includes Severance pay (AGB) 0.15% and Career readjustment support from TSL 0.15% plus VAT. The premium for local collective agreement companies is 0.6%, including Severance pay (AGB) 0.15% and Career readjustment support from TSL 0.45% plus VAT.

\*\*\*\*\* A premium reduction, which is financed through a surplus within the STP plan via AMF (the old pension plan for wage earners).



# Premiums for collective insurance, 2022

<b>PREMIUMS PER WHITE COLLAR WORKER, ITP 1* (% OF GROSS SALARY)</b>	<b>SALARY ≤ SEK 44,375/MONTH</b>	<b>SALARY &gt; SEK 44,375/MONTH</b>
<b>ITP 1</b>		
Retirement pension **	4.50%	30.00%
Waiver of premium insurance (PBF) **	0.099%	0.738%
ITP disability pension ***	0.025%	0.127%
Career readjustment agreement from TRR and Severance compensation (AGE) ****	0.10%	0.10%
Group life insurance (TGL) *****	approx. 0.15%	0%
Work injury insurance (TFA)	0.05%	0.05%
<b>Total premium</b>	<b>4.92%</b>	<b>31.02%</b>

\* Percentage of gross salary.

\*\* 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 65.

\*\*\* The premium of 0.025% is paid on salary portions up to 7.5 price base amounts (SEK 30,188 per month, 2022). The premium of 0.127% is paid on salary portions above 7.5 price base amounts up to 30 income base amounts (SEK 30,188 up to SEK 177,500 per month, 2022).

\*\*\*\* The premium for companies with local collective agreements is 0.50%.

\*\*\*\*\* Free premium setting is applied and the premium is within the interval SEK 20-39 per month, which is equivalent to approx. 0.15% on salary portions up to 7.5 price base amounts (SEK 30,188 per month, 2022).