

# Make your choice for the selectable part of your occupational pension

## 1. Select type of saving (traditional insurance or unit-linked insurance) and insurer

	Fixed fee per year	Traditional insurance - with guarantee		Unit-linked insurance - entrance solution		Unit-linked insurance – fund offering of the insurers								
		Total cost	Return last 5 year	Fee	Return last 5 year	Swedish equity funds	Global and regional equity funds	New markets and countries funds	Long interest fund	Short interest fund	Interest fund abroad	Hedge and absolute funds	Mixed funds	Other funds
						Fee	Fee	Fee	Fee	Fee	Fee	Fee	Fee	Fee
<b>Traditional insurance</b>														
<input type="checkbox"/> Alecta	75 SEK	0,18 %	6,74 %											
<input type="checkbox"/> AMF	75 SEK	0,18 %	5,77 %											
Kåpan Tjänstepension														
<input type="checkbox"/> Kåpan Valbar	0 SEK	0,09 %	9,49 %											
<input type="checkbox"/> Kåpan Aktieval	0 SEK	0,09 %	11,36 %											
<b>Unit-linked insurance</b>														
<input type="checkbox"/> AMF	75 SEK			0,20%	12,73 %	0,30%	0,25%	0,28%	0,10%	0,10%	0,10%	-	0,35%	0,50%
<input type="checkbox"/> Futur	65 SEK			0,32%	13,31 %	0,35%	0,44%	0,61%	0,20%	0,09%	0,40%	0,50%	0,50%	0,62%
<input type="checkbox"/> Handelsbanken	75 SEK			0,35%	11,75 %	0,45%	0,45%	0,70%	0,30%	0,15%	0,30%	-	0,35%	-
<input type="checkbox"/> Länsförsäkringar	75 SEK			0,40%	10,65 %	0,44%	0,37%	0,67%	0,30%	0,20%	0,40%	0,40%	0,44%	0,70%
<input type="checkbox"/> SEB	75 SEK			0,40%	12,32 %	0,50%	0,48%	0,70%	0,20%	0,10%	0,40%	0,55%	0,50%	-
<input type="checkbox"/> Swedbank	75 SEK			0,40%	17,04 %	0,42%	0,45%	0,58%	0,28%	0,10%	0,40%	0,70%	0,49%	0,70%

## 2. Add repayment cover

I want to add repayment cover

## 3. Fill in your personal identification number

yyyymmddnnnn

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## 4. Sign the form

You have to sign the form to make your choice valid. Send in the form to Frisvar, SPV, Valcentral, 858 00 SUNDSVALL, SWEDEN

Date	Signature	Telephone number, daytime (incl. area code)
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Customer Service +46 60 18 74 00  
www.spv.se

## Important choices about your occupational pension

When you are a government employee, your employer pays money into your occupational pension every month. You can choose how you wish to invest a part of the money. Read more about the options on the next page.

### If you do not choose an option

If you do not make an active choice, your money will be placed in a traditional insurance with Kåpan Tjänstepension without repayment cover.

### Information on the form

This is a fixed fee that you pay each year in return for the insurer's administration of your insurance.

A variable cost that the insurer charges if you choose a traditional life insurance plan. The cost consists of two parts: insurance fee and current asset management cost. If you wish to see the insurance fee and the asset management cost separately please contact us

Here you can see the insurer's average asset management performance over the past five years. If empty, this is because the insurance has not existed for five years

A fee that the insurer charges if you choose a unit-linked insurance plan. Your money is first invested in a so-called "entry solution" and then in the funds you have chosen.

Here you can see how the entrance solution has developed on average per year over the past five years. If empty, this is because the entrance solution has not existed for five years. To see which funds are included, please contact us.

This is an average of the fees charged for all funds included in each fund group. If you wish to see the fee for each fund, please contact us

Make your choice for the selectable part of your occupational pension

SPV  
Statens tjänstepensionsverk

1. Select type of saving (traditional insurance or unit-linked insurance) and insurer

	Fixed fee per year	Traditional insurance - with guarantee		Unit-linked insurance - entrance solution		Unit-linked insurance - fund offering of the insurers																						
		Total cost	Return last 5 year	Fee	Return last 5 year	Swedish equity funds	Global and regional equity funds	New markets and countries funds	Long interest fund	Short interest fund	Interest fund abroad	Hedge and absolute funds	Mixed funds	Other funds														
<b>Traditional insurance</b>																												
<input type="checkbox"/> Alecta	75 SEK	0,20%	10,87 %																									
<input type="checkbox"/> AMF	75 SEK	0,10%	9,17 %																									
<b>Kåpan Pensioner</b>																												
<input type="checkbox"/> Kåpan Valbar	0 SEK	0,10%	10,88 %																									
<input type="checkbox"/> Kåpan Aktieval	0 SEK	0,10%	14,85 %																									
<b>Unit-linked insurance</b>																												
<input type="checkbox"/> AMF	75 SEK			0,30%	14,17 %	0,25%	0,28%	0,28%	0,10%	0,10%	0,10%	-	0,35%	-														
<input type="checkbox"/> Futur Pension	65 SEK			0,32%	13,51 %	0,50%	0,48%	0,83%	0,20%	0,09%	0,40%	0,50%	0,50%	0,70%														
<input type="checkbox"/> Handelsbanken	75 SEK			0,38%	15,17 %	0,45%	0,45%	0,70%	0,30%	0,15%	0,30%	-	0,35%	-														
<input type="checkbox"/> Länsförsäkringar	75 SEK			0,40%	13,91 %	0,44%	0,37%	0,87%	0,30%	0,20%	0,40%	0,55%	0,44%	0,70%														
<input type="checkbox"/> SEB	75 SEK			0,40%	14,44 %	0,50%	0,48%	0,70%	0,30%	0,10%	0,40%	0,55%	0,50%	-														
<input type="checkbox"/> Swedbank	75 SEK			0,40%	19,66 %	0,45%	0,48%	0,68%	0,28%	0,10%	0,40%	0,70%	0,48%	0,68%														

2. Add repayment cover  I want to add repayment cover

3. Fill in your personal identification number  
yyyyymmddnnnn

4. Sign the form  
You have to sign the form to make your choice valid. Send in the form to Frisvar, SPV, Valcentral, 858 00 SUNDKVALL, SWEDEN

Date \_\_\_\_\_ Signature \_\_\_\_\_ Telephone number, daytime (incl. area code) \_\_\_\_\_

## How to fill in the form

### 1 Choose a form of savings and insurer

You can choose between traditional insurance or unit-linked insurance.

**In a traditional insurance plan**, it is the insurer that decides how your money is invested. The insurer invests the money in, e.g., interest-bearing securities, in shares and real estate and manages your investment. You always have a guaranteed pension. What the guarantee will be varies between insurers. For example, it may be a guarantee that promises that you will get back the money put in when you retire.

**In a unit-linked insurance plan**, you can decide how your money should be invested by choosing one or more funds. Money invested in mutual funds can both decrease and increase; pension cannot be guaranteed.

Then you must choose which insurer you want to manage your money. You can see what fees the various insurers charge to manage your money. If you choose an insurer for unit-linked insurance, your money is first placed in a so-called “entry solution” at the insurer. Then you choose funds from the insurer.

### 2 Choose whether you want repayment cover

Repayment cover means that your survivors (spouse, registered partner, cohabitant, children) will receive your money if you die. It also means that your own occupational pension will be lower than without repayment cover.

You have the possibility to remove the repayment cover at a later date.

The rules for adding repayment protection later may vary between different insurers. If you are single and do not have children you should not choose repayment cover.

Remember that through your employment you have financial protection in the form of a survivor's pension and group life insurance for your survivors. Read more at [spv.se](http://spv.se).

### 3 Fill in your personal identification number

### 4 Sign the form and send it in

In order for your choice to apply, you must sign the form. Send the form to:  
Frisvar, SPV, Valcentralen, 858 00 SUNDSVALL, SWEDEN

## You can change insurer or move your money

- If you wish, you can change the insurer. Your new choice then applies to future money that your employer pays in.
- You can move money from one insurer to another. If you want to move your money you can log in to [spv.se](http://spv.se) and click on *Hantera din valbara del (Manage your selectable part)*.
- If you wish to add or remove repayment cover or if you have a unit-linked insurance plan and want to change funds, you must contact the insurer of your choice.

### If you have questions about...

- **The management of your money**, contact the insurer
- **Your options or about your occupational pension**, you are welcome to contact us at [spv.se/contact](http://spv.se/contact).