



Premiums for collective insurance, 2023

**PREMIUMS PER BLUE COLLAR WORKER
(% OF GROSS PAY)****SALARY
≤ SEK 557,250/
YEAR****SALARY
> SEK 557,250/
YEAR****Collective pension (Avtalspension SAF-LO)**

- Pension premium *	4.50%	30.00%
- Waiver of premium insurance (Premiebefrielseförsäkring [PBF]) **	0%	0%

**Group sickness insurance
(Avtalsgruppsjukförsäkring [AGS]) ****

0%	0%
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**Parental benefit supplement
(Föräldrapenningtillägg [FTP]) ****

0%	0%
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Severance pay (Avgångsbidrag [AGB]) ***

0.15%	0%
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**Transition support from Trygghestfonden TSL
(foundation offering support to those who lose their job) ******

0.15%	0%
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**Work injury insurance
(Trygghetsförsäkring vid arbetsskada [TFA])**

0.01%	0.01%
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Group life insurance (Tjänstegrupplivförsäkring [TGL])***

0.10%	0%
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Total premium

4.91%	30.01%
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Funded by surplus funds *****

-0.20%	0%
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Total premium invoiced

4.71%	30.01%
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* 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 2023 as the companies within Afa Försäkring (Swedish insurance company) are well consolidated.

*** The premium is paid on salary portions up to 7.5 price base amounts (Prisbasbelopp [PBB]) (SEK 393,750/year in 2023).

**** The premium of 0.15% is paid on salary portions up to 7.5 PBB (SEK 393,750/year in 2023). Compensation for costs up to 0.15% will be repaid by the Legal, Financial and Administrative Services Agency (Kammarkollegiet) via Fora (Swedish insurance company and pension provider). The premium for employers with local collective agreements is 0.55% up to 7.5 PBB. Compensation for costs up to 0.15% will be repaid by the Legal, Financial and Administrative Services Agency (Kammarkollegiet) via Fora (Swedish insurance company and pension provider). Find more information about premiums at forase.

***** A premium reduction, which is financed through a surplus within the STP plan via AMF (the old pension plan for blue collar workers).



Premiums for collective insurance, 2023

PREMIUMS PER WHITE COLLAR WORKER, ITP 1* (% OF GROSS SALARY)	SALARY ≤ SEK 46,438/ MONTH	SALARY BETWEEN SEK 46,438 – 185,750/MONTH
ITP 1		
- Retirement pension *	4.50%	30.00%
Waiver of premium insurance (Premiebefrielseförsäkring [PBF]) *	0.14%	1.236%
- ITP disability pension (ITP sjukpension) **	0.03%	0.117%
Transition support and Severance compensation (Avgångsersättning [AGE]) from TRR ***	0.55%	0.55%
Group life insurance (Tjänstegrupplivförsäkring [TGL]) ****	approx. 0.09%	0%
Work injury insurance (Trygghetsförsäkring vid arbetsskada [TFA])	0.05%	0.05%
Total premium	5.36%	31.95%

* 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 0.03% is paid on salary up to 10 PBB (SEK 43,750/month in 2023). The premium of 0.117% is paid on salary over 10 PBB up to 30 income base amounts (Inkomstbasbelopp [IBB]) (SEK 185,750/month in 2023).

*** From 1 October 2022, compensation for costs up to 0.15% will be repaid by the Legal, Financial and Administrative Services Agency via Fora. The premium for employers with local collective agreements is 0.95% minus a repayment of 0.15%.

**** Free premium setting is applied and the premium is within the interval SEK 20–39 per month, which is equivalent to approx. 0.09% on salaries up to 7.5 PBB (SEK 32,812/month in 2023).