



Premiums for collective insurance schemes 2026

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)
Avtalspension SAF-LO		
- Pension premium *	4,50 %	30,00 %
- Waiver of premium insurance (PBF) **	0 %	0 %
Group sickness insurance (AGS) **	0 %	-
Parental benefit supplement (FTP) **	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 %	-
Total premium	4,95 %	30,01 %
Funded by surplus funds *****	-0,10 %	-
Total premium invoiced	4,85 %	30,01 %

The employer may pay supplementary premiums. These are not shown in the table.
More information is available at [Fora](https://fora.se).

- * 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 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.
- **** The premium is paid on salary portions up to 7.5 price base amounts (SEK 37,000 per month).
- ***** Premium reduction, which is financed through a surplus within the STP plan via AMF (the old pension plan for blue collar workers).



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PREMIUMS FOR ITP 1 – WHITE COLLAR WORKERS (% OF GROSS PAY)	SALARY UP TO 7.5 IBB SALARY 7.5–30 IBB	
	(SEK 52,125/MONTH)	(SEK 52,125–208,500 /MONTH)
ITP 1		
- 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 Avgångsersättning (AGE) from TRR ***	0,40 %	0,40 %
Group life insurance (TGL) ****	0,09 %	-
Work injury insurance (TFA)	0,02 %	0,02 %
Total premie	5,17 %	31,94 %

The employer may pay supplementary premiums. These are not shown in the table.
More information is available at [Collectum](#).

- * 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 0.108% 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).