



Premiums for collective insurance from 1 October 2022

PREMIUMS PER BLUE COLLAR WORKER* (% OF GROSS PAY)	SALARY ≤ SEK 532,500/YEAR	SALARY > SEK 532,500/YEAR
SAF-LO Collective Pension		
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 ****	0.49%	0%
Work injury insurance (TFA)	0.01%	0.01%
TGL Group life insurance	0.15%	0%
Total premium	5.15%	30.01%
Funded by surplus funds *****	-0.20%	0%
Total premium invoiced	4.95%	30.01%

* Percentage of gross salary.

** The premiums are 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 of 0.49% relates to employers who are covered by a main agreement. The premium is paid on salary portions up to 7.5 price base amounts (SEK 30,188 per month, 2022). As from 1 October, 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 0.89% (less repayment of 0.15%).

The premium for employers with collective agreements regarding career readjustment insurance for blue collar workers (not main agreement) is 0.30% (less repayment of 0.15%). The premium for employers with local collective agreements is 0.70% (less repayment of 0.15%). Read more about premiums at fora.se.

***** 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 from 1 October 2022

PREMIUMS PER WHITE COLLAR WORKER, ITP 1* (% OF GROSS SALARY)	SALARY ≤ SEK 44,375/MONTH	SALARY > SEK 44,375/MONTH
ITP 1		
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) ****	0.55%	0.55%
Group life insurance (TGL) *****	approx. 0.15%	0%
Work injury insurance (TFA)	0.05%	0.05%
Total premium	5.37%	31.47%

* 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 of 0.55% relates to employers who are covered by a main agreement. As from 1 October, 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% (less repayment of 0.15%) from 1 October.

***** 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).