

Opting out of future family pension contributions in ITP 2

If you are covered by an ITP 2 occupational pension and have family pension cover, you can choose to opt out of future contributions to your family pension. These contributions will then be paid into your ITPK instead. The decision applies to your current and future employment with ITP 2 until retirement. Remember that you cannot undo this decision.

Please read the information on both pages of the form before sending it to us.

Who can opt out of family pension contributions?

You can opt out of contributions if you currently

- have ITP 2
- earn more than 7.5 income base amounts per year.

You *cannot* opt out of contributions if you

- don't have ITP 2
- earn less than 7.5 income base amounts per year
- have chosen an alternative pension solution for people earning more than ten income base amounts per year (also known as a "tiotaggarlösning").

What happens if I am ill?

You will still be covered by ITP 2 because your contributions continue as usual. They do so thanks to the waiver of premium insurance that is included. It applies if you are on sick leave for more than 90 days and at least for 25%. If your employment ends while you are exempt from contributions, you will still continue to have ITP 2 as long as you are on sick leave.

I want to opt out

Personal identity number (YYYYMMDD-XXXX):	Name:
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I want to opt out of future contributions to the ITP plan family pension.

I have read the information on both sides of this form and am aware that the decision cannot be undone. I understand that this applies to any employment covered by ITP 2 until I retire.

Signature

Please print the form and then sign it in the box below. Post the form to Avtalat, 103 76 Stockholm.

If we receive your form more than 6 months after you have signed it, it won't be valid.

We process your personal data in line with applicable data protection legislation.

Date (YYYY-MM-DD):	Signature:	Daytime phone number:
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Opting out will apply from the month after Avtalat receives your signed form.

1800-En 2026.06

Read this information before signing the form

What does opting out of family pension contributions mean?

Opting out of family pension contributions means that the contributions to your family pension will stop and this money will be paid into your ITPK pension instead. If you opt out, you cannot change your mind later and the decision to opt out will also apply to any future employment covered by ITP 2.

Your previous contributions will be kept in the family pension and cannot be moved. If you die, this money will be paid out to your beneficiary or beneficiaries. A beneficiary is the person entitled to a payment from your insurance if you die and have survivors' cover.

You cannot partially or temporarily opt out from family pension contributions.

Things to consider when replacing family pension with another form of survivors' cover

If you opt out, you can replace your family pension with another form of survivors' cover, such as family cover or repayment cover via ITPK. To apply, log in at avtalat.se or download the ITPK choices form.

You may need to fill in a health declaration form when taking out this kind of survivors' cover. If your health declaration is not approved, you can cancel your decision to opt out of the family pension within 30 days.

Need help making a decision?

Log in at avtalat.se and request a quote to see how much is being paid into your family pension.

If you have any questions, contact us on 0770-16 10 00 (from Sweden) or +46 10 383 40 10 (from abroad).