

ITPK choice form

You'll find information about how to fill in the form on the next page. For more information in English, please visit avtalat.se/in-english.

Personal identity number (YYYYMMDD-XXXX):	Name:
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A. Choose your pension company

If you are choosing your pension company for the first time: Only fill in one option. If you leave a step empty, you will be given the default option (see next page). Changing your choice: Fill in the change you want. If you leave any of the boxes empty, your previous choices will apply.

Traditional insurance 1. Alecta 2. AMF 3. Folksam 4. Nordea Liv & Pension 5. SPP	Unit-linked insurance 6. Handelsbanken Liv 7. Länsförsäkringar 8. Nordea Liv & Pension 9. SPP 10. Swedbank Försäkring	☐ Enter the number (1–10) of the company you want to choose.
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B. Repayment cover

☐ I want repayment cover.	☐ I don't want repayment cover.
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C. Family cover

Note: If you choose family cover, you must always fill in both step 1 and step 2. Has your family situation changed? If yes, please read the instructions on the next page.

Step 1 – choose the number of price base amounts (mark the box). ☐ 1 price base amount ☐ 3 price base amount ☐ 2 price base amount ☐ 4 price base amount	Step 2 – choose the payment period in years (mark the box). ☐ 5 years ☐ 15 years ☐ 10 years ☐ 20 years
☐ I don't want family cover.	

D. Health declaration if you choose repayment cover (B) or family cover (C)

Have you received a letter stating a selection period with an end date? If we receive this form by that date, you don't need to fill in the health declaration below. If this is the case, go on to section E. Otherwise, please fill in the health declaration.

Have you got married, started cohabiting (become a 'sambo') or had a child in the last 12 months? If the answer is yes, you can choose repayment cover and some levels of family cover without answering the questions below. If you are choosing family cover, please read the information on the next page.

Got married	Started cohabiting	Had a child	Year	Month	Day
☐	☐	☐	<input type="text"/>	<input type="text"/>	<input type="text"/>

Mark the box that matches your family event and enter the date it happened.

If you have **not** got married, started cohabiting (become a 'sambo') or had a child in the last 12 months, you need to answer the questions below.

Health declaration

1. In the last three years, have you been investigated or treated for an illness, injury or disability? ☐ Yes ☐ No

2. In the last three years, have you been on sick leave for more than 30 days in a row? ☐ Yes ☐ No

Note: If you answered "yes" to either of the questions, you need to give us additional information on the form [Health declaration – additional information](#). You can download the form at avtalat.se. **Please send us both forms together.**

The insurance agreement will be based on the information you have included in this health declaration. Your insurance may be invalid if you provide incorrect or incomplete information in your health declaration. When you fill in the health declaration, you agree that we may submit information about your health to the reinsurance company we use.

E. Signature

The form is treated as an original document so you need to send it to us by post. Your form will not be valid if we receive it more than 6 months after you signed it. We process your personal data in line with applicable data protection legislation. Read more at avtalat.se.

Date (YYYY-MM-DD):	Signature:	Daytime phone number:
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Please print the form and then sign it. Post the form to Avtalat, 103 76 Stockholm.

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How to fill in the ITPK choice form

You can make your choices online by logging into avtalat.se. When you log in, you can also see any previous choices you have made.

You must make at least one choice in box A, B or C before you send us the form. A blank but signed form will not count as a choice.

What is a selection period with an end date?

If you are a new employee and can make a choice for the first time, you have a selection period of three months. In this case, you will have been sent a letter with a date by which you must make your choice.

Note: as soon as you make your choice the selection period ends, even if the three months have not yet passed.

- If you make your choice within the selection period, the money you have already earned before you made your choice will be invested with the pension company or companies you have chosen.
- If you make your choice after the selection period is over, money you have already earned will not be included and will stay in a traditional insurance policy with Alecta (the default option).

Making your choice within the selection period also means that you can add repayment cover and family cover without filling in a health declaration. You can choose one of these types of cover or both.

A. Choose your pension company

If you are choosing for the first time

You choose your pension company and the type of saving for your ITPK.

You can only select one option. If you choose unit-linked insurance, the pension company will contact you in the next few months. They will then give you the option to choose the fund or funds in which you want to invest your money.

If you don't want to choose a company, your money will be invested in traditional insurance with Alecta (the default option). Go to boxes B and C if you want repayment cover or family cover. You can also add these later. If you add them later, you may need to submit a health declaration.

If you want to change pension company

If you have already made an ITPK choice but now want to choose a new pension company for your future ITPK premiums, use box A.

Note: If you want to transfer ITPK money you have already earned, read more at avtalat.se.

If you are happy with the company you chose previously, go straight to boxes B and C.

B. Repayment cover

If you choose repayment cover, your family will receive your ITPK pension if you die before the age of 65 or while your pension is being paid out. There are no charges for this but if you choose repayment cover, you will not receive inheritance gains* for your pension. Inheritance gains are relatively small up until retirement age but increase considerably after that.

Your choice of whether to add or remove repayment cover will apply to all your ITPK insurance policies. Read more about repayment cover at avtalat.se.

* When a person dies, the money remaining in that person's pension insurance is shared among all other people in the same age group who have the same type of pension insurance. These payments are called inheritance gains.

C. Family cover

If you choose family cover for your ITPK occupational pension, your family will receive money if you die before retirement age. This cover will apply for as long as money is being paid into your ITPK occupational pension. If you stop working or are 100% on leave, family cover will no longer apply.

Family cover applies if you die no later than the month before you would have reached the age of 65. It can be paid out, at the latest, until the month before you would have reached the age of 70.

If you choose family cover, you must choose

- the amount of money that will be paid out to your family – one, two, three or four times the price base amount*
- how long this amount will be paid for – 5, 10, 15 or 20 years.

* The price base amount is set each year. See avtalat.se for current figures.

The level of cover you choose and your age will affect the cost of this cover. Visit avtalat.se to compare how much different levels and payment periods cost. The cost of family cover is deducted from your ITPK premiums. If you choose a payment period longer than the number of years left until you reach the age of 70, the payment period and the cost of family cover will be reduced automatically.

Did you choose family cover before April 2008?

If you chose the pension company for your ITPK before 1 April 2008 and have valid family cover, your family cover will be set up differently. If you make a new ITPK choice, you can either keep the family cover you already have (do not choose an option under C), or choose the new family cover. Your new family cover may be more expensive. You can read more about the differences between old and new family cover at avtalat.se. If you opt for the new family cover, you can't opt back into the old one again.

D. Health declaration when choosing repayment cover or family cover

Have we sent you a letter stating a selection period with an end date? If we receive your form by the end of the selection period, you don't need to fill in the health declaration or the date of your family event. Note that the selection period ends once you have made your choice. If you send in your form later, you will need to fill in a health declaration when you

- choose family cover or increase the level of your family cover
- choose repayment cover.

Family event

If you have got married, started cohabiting (become a 'sambo') or had a child in the last 12 months, special rules apply:

- **Repayment cover:** You don't need to fill in the health declaration. Just enter the date of the family event.
- **Family cover:** You don't need to fill in the health declaration if you choose one of the following levels:
 - 1 price base amount for 5 years
 - 1 price base amount for 10 years
 - 2 price base amount for 5 years.

If you choose one of these options, you only have to enter the date of the family event. If you choose a higher level of family cover, however, you must fill in the date of the family event and complete the health declaration.

Repayment cover applies retroactively if you entered the date of the family event or if your health declaration is approved.

Family cover does not apply if you entered the date of the family event and die within six months.

E. Signature

Enter the date, then print the form and sign it and send it to us by post. When we have received the form we will register your choices and send you a confirmation. We take no responsibility for changes in value or impact on the value of your pension as a result of the choices you make regarding your ITPK occupational pension.