

Opting out of future family pension contributions under the ITP 2 pension

Name and address

Personnummer (Swedish personal identification yymmdd-nnnn)
Daytime telephone number (including country code)

Please note that opting out of future family pension contributions is permanent. The decision to opt out will apply to all future employments you may have with an ITP 2 pension until you retire. Please ensure that you have read through the information on both sides of this document before sending in the form.

Who can opt out?

To opt out from future family pension contributions, you must currently:

- be employed with an ITP 2 pension, or be covered by ITP 2 through waiver of premium insurance¹
- have an annual income which exceeds 7.5 income base amounts.

Who cannot opt out?

This form may not be used by employees who:

- are no longer employed with an ITP 2 pension or covered through waiver of premium insurance²
- have an annual income under 7.5 income base amounts
- have chosen an alternative ITP.

Are you newly employed with an annual income which exceeds 10 income base amounts?

Please read more overleaf.

¹ If you have been unfit for work for over 90 days at a level of at least 25%, you are covered by the waiver of premium insurance under ITP 2.

² If you terminate your employment while the waiver of premium insurance is being paid, you continue to have ITP 2 for as long as you are unfit for work.

Find out how much a baseamount corresponds to at avtalat.se.

Signature

I would like to opt out of future contributions to the ITP plan's family pension and have read the text on both sides of this form. I am aware that my decision to opt out is irreversible. I am also aware that my decision to opt out will apply to all future employments I may have with an ITP 2 pension until I retire.

Your decision to opt out applies from the calendar month which follows the month in which Collectum receives the form. (For example, if you submit your form in July, the decision to opt out will apply from August.)

Place and date	Signature
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Forms which are received by more than 6 months after the signature date are not valid. We process your personal data in accordance with the current data protection legislation. Read more on collectum.com.

1800 En 2024.08

If you have any questions, contact us on 0770-16 10 00 (from Sweden) or +46 10 38 34 010 (from abroad).

Read the following information before signing the form

What happens when you opt out of future ITP family pension contributions?

When you opt out, the payment of all contributions to your family pension ceases. Earlier payments cannot be moved, the amount of family pension already earned will remain with Alecta. If you have designated beneficiaries when you die, they will receive the family pension.

You cannot partially or temporarily opt out from future contributions: the decision to opt out applies to the entire premium amount.

When you opt out, the amount corresponding to future contributions will be paid into your complementary ITPK retirement pension and the insurance company that holds your ITPK.

Opting out of your family pension is permanent

The decision to opt out applies to all future employments with an ITP 2 pension until you retire.

Important information regarding replacing a family pension with other survivor's protection

When you have an ITP 2 pension, you can always add the survivor's protection that is included in the ITPK choice – family cover and/or repayment cover. You then fill in the ITPK choice form, which you can find on collectum.com. In some cases, you must complete the health declaration that is part of the ITPK choice declaration form. If your application is rejected after a medical examination, you can always go back to your previous family pension insurance provided:

- you applied for family cover immediately following your request to opt out of future family pension contributions
- you contact Avtalat within 30 days of receiving a rejection to your request for family cover

Do you need more information to help you make your decision?

You can log on to collectum.se using Swedish electronic identification (e-legitimation) and request information on:

- the amount of the family pension contribution you will be opting out of each month
- the amount by which your family pension will be reduced if you opt out – this is how much any designated beneficiaries will receive when you die
- the rules and current contributions which are paid for ITPK.

You can also contact us to request a quote containing the information listed above.

Are you newly employed with an annual income which exceeds 10 income base amounts?*

In this case, you may choose an alternative ITP pension by agreement with your employer. If you choose an alternative ITP pension within six months of starting your employment, you can have your alternative ITP pension registered from your first day of employment.

In this case there will be a 'conflict' between your alternative ITP pension and your decision to opt out of family pension contributions. This is because your decision to opt out becomes invalid if you have an alternative ITP pension registered before the date on which you opted out. If you think you might end up in this situation, please call us so we can explain further.

*Find out how much an income base amount corresponds to on collectum.com.

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