

A woman with long, light-colored hair and visible tattoos on her arms is wearing a dark purple button-down shirt. She is smiling slightly and looking towards the camera. The background is a blurred industrial or office setting with structural beams and lights.

# Your guide

for collectively agreed pensions  
and insurance through work



Dear white collar  
worker!

# Collective agreement – pensions and insurance through work

If you have a collective agreement at your work, you are entitled to an occupational pension and various insurance schemes. The collective agreement, which applies to all employees and entails financial security, has been determined jointly by the trade union and your employer.

## With a collective agreement at work, you have the following insurance schemes:



### PARENTS

Parental pay – extra money in addition to the parental benefit from the Social Insurance Office.



### ILLNESS

ITP disability pension – additional money if you suffer a long-term illness.



### ACCIDENTS

Work injury insurance (TFA) – compensation if you are injured at work.



### UNEMPLOYED

Career readjustment agreement – support if you are given notice of termination due to e.g. lack of work.



### DEATH

Various types of cover that can provide your family with compensation in the event of your death.



### PENSION

Occupational pension ITP1 or ITP2.



## BECOMING A PARENT

### Parental pay

If you are going to become a parent, you can receive parental pay through your work. There are a number of different agreements regarding parental pay.

Parental pay is a form of compensation your employer pays you when you are on parental leave. Together with the parental benefit from the Social Insurance Office, this means that you will receive almost 90% of your normal salary during the initial

period at home. Parental pay can work in slightly different ways, depending on where you work.

Get in touch with your employer or the trade union at your workplace to find out what applies to you.



## IF YOU BECOME ILL

### ITP disability pension

If you are ill for an extended period, you may be entitled to ITP disability pension.

If you are ill and are unable to work, you will receive sick pay from your job for the first 2 weeks. If you are ill for longer, you will receive sickness benefit from the Social Insurance Office. If the company has a collective agreement, you can receive sick pay from your job up until day 90, in addition to the sickness benefit. After day 90, you can receive ITP disability pension.

It is your employer's responsibility to report your illness to Alecta, which pays out ITP disability pension. Alecta receives information continually from the Social Insurance Office – so make sure the details the Social Insurance Office has about you are correct!

Would you like to find out more about the compensation you can receive when you are ill? Read more at [forsakringskassan.se](https://forsakringskassan.se) and [alecta.se](https://alecta.se).



## IF YOU ARE INJURED AT WORK

# Work injury insurance (TFA)

If you suffer an accident at work or are injured on your way to or from work, you can receive compensation from Work injury insurance (TFA).

The insurance acts as a complement to the work injury insurance to which you are entitled by law. This means that you can receive compensation for your full salary as well as other costs that you may have incurred as a result of the injury. You can also receive

compensation for loss of income or a permanent disability. In addition, you can receive compensation for pain and suffering during the time you are ill.

Would you like to find out more about Work injury insurance (TFA)? Visit [afaforsakring.se](https://afaforsakring.se).

## Report the work injury

If you have suffered an injury at work, contact your safety representative straight away. You should also report what has happened to your employer, the Social Insurance Office and Afa Försäkring.

Work injury insurance (TFA) applies if you have had an accident at work or on your way to or from work. TFA also applies in the event of occupational illnesses and certain infectious diseases.





## IF YOU LOSE YOUR JOB

### Career readjustment agreement

If you lose your job due to lack of work or illness, you can receive financial compensation in a number of ways.

You can receive compensation by being a member of the unemployment insurance fund, and if you are a member of the trade union you can also secure your finances through income insurance.

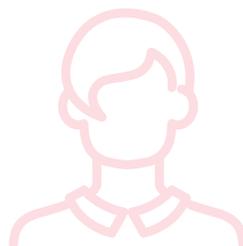
If your employer has a collective agreement, you can also receive financial assistance through the career readjustment agreement. From there, you can also receive support and

assistance from TRR. The assistance from a TRR is completely individual and is based on your own needs.

Are you unsure which job security council your company belongs to? Ask your employer or visit [trr.se](http://trr.se) and fill in your company's corporate identity number.

Would you like to find out more about what TRR can help you with? Visit [trr.se](http://trr.se).

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If your employer has a collective agreement, you can receive financial assistance through the career readjustment agreement.



## IN THE EVENT OF YOUR DEATH

# Cover for your family in the event of death

If you have a family, a death can entail a major change to the family's finances. This is particularly true if the person who dies represented the main source of income.

In your ITP, you can choose to add or remove various forms of financial support for your family in the event of your death. Repayment cover, Family cover and Family pension (only for individuals with ITP 2) can be extremely important for your family's finances. Family pension is included automatically if you earn more than 7.5 income base amounts. However, you can choose to

remove this insurance. The cover provided by the state is relatively limited.

If you have ITP, you also have automatic life insurance – TGL Group life insurance – which provides your immediate family with a tax-free, one-off amount in the event of your death. Read more about TGL at [collectum.se](https://www.collectum.se).



## Family cover

A supplement to the occupational pension and which provides compensation in the event of your death before the age of 65.

## Repayment cover

Your earned pension is paid to beneficiaries in the event of the your death.

## Family pension

Compensation in the event of your death that is paid to your spouse and children up to the age of 20 if you are earning more than 7.5 income base amounts.



## PENSION

# Occupational pension

Most people who work today earn money towards an occupational pension. For you, as a privately employed white collar worker, this is called ITP.

If you have or have had at least one employer with a collective agreement, your final pension will be made up of two parts – the national pension to which everyone is entitled and the occupational pension through your work. Your occupational pension will be an important part of your overall pension.

### National state pension

Everyone who works and pays tax is entitled to national pension. You earn the national pension throughout your life, on all your income up to SEK 45,865 per month (2021).

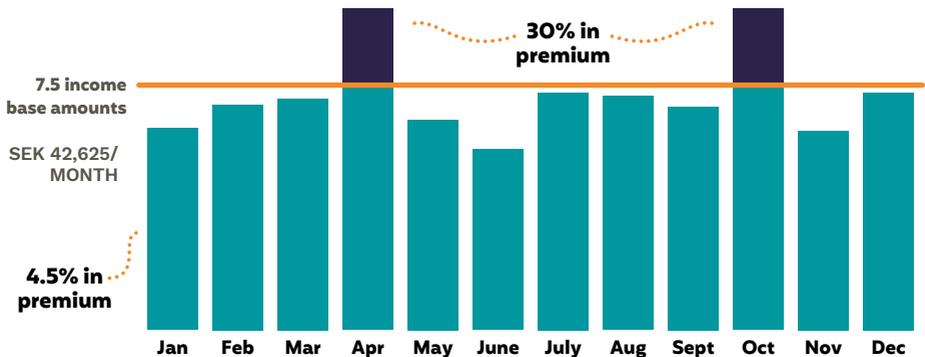
### Your occupational pension is called ITP

If your employer has entered into a collective agreement, you will also receive occupational pension through your work. As a white collar worker, your pension scheme is called ITP. There are two different variants of ITP: ITP 1 and ITP 2. Which of these you have is generally dependent on your age.

If you want, you can draw part or all of your ITP, but you have to retire to a corresponding degree in this case.

In other words, you cannot draw ITP before the age of 65 and work at the same time.

### FOR INDIVIDUALS WITH ITP 1



The money your employer pays in corresponds to 4.5% of your monthly salary up to SEK 42,625. If you earn more, the allocation is 30% of your salary above this amount. Every month's salary is important. You decide for yourself how your ITP 1 is to be managed in order for the money to grow as much as possible.

Your employer pays into your ITP for as long as you are employed, although at most until you reach the age of 65. If you continue working after the age of 65, however, you can come to an agreement with your employer that they will continue paying into an ITP 1 scheme, whichever form of ITP you have.

### ITP 1

If you were born in 1979 or later, you will always have ITP 1, although at some workplaces ITP 1 applies to all employees, irrespective of their age. With ITP 1, your employer sets aside an amount every month corresponding to a certain percentage of your salary, and you can invest the money yourself. These funds grow and eventually become your occupational pension.

### ITP 2 and ITPK

If you were born in 1978 or before, you may have ITP 2. ITP 2 is mainly a defined benefit pension. This means that the pension you will receive corresponds to a certain percentage of your salary. In order to receive full occupational pension, you must have earned ITP 2 for at least 360 months between the ages of 28 and 65.

Monthly salary	ITP pension
Salary up to SEK 41,926	10%
Portion of salary from SEK 41,927 – SEK 111,803	65%
Portion of salary from SEK 111,804 – SEK 167,705	32.5%



Log in to get advice about your collectively agreed pension and insurance

ITP 2 also includes supplementary pension, ITPK. This means that your employer sets aside an amount corresponding to 2% of your salary every month. You can decide for yourself how you want this portion to be managed in order for the funds to grow as much as possible.

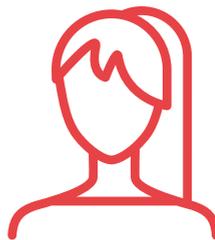
### How big will your pension be?

As a rule, it is best to work full-time and receive a good income throughout your life. The longer your professional life, the better your pension. The national pension has a ceiling. However, if your employer has a collective agreement, you will also be compensated for high incomes, which makes your total pension even better.

### You can influence your occupational pension yourself, for example by

- ▶ investing the money with low fees
- ▶ opting to remove family cover, if this cover is not required, and thereby receiving more pension yourself.

Do you need advice about your collectively agreed pension and insurance? Log into [avtalat.se/radgivningstjanst](https://avtalat.se/radgivningstjanst).



You can start earning money towards your occupational pension once you reach the age of

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### AVTALAT'S ADVISORY SERVICE

## We will provide you with advice!

Starting to plan for your pension at an early stage can make a big difference when you decide to leave working life.

At [avtalat.se/radgivningstjanst](https://avtalat.se/radgivningstjanst), we will provide you with advice regarding collectively agreed pensions and insurance schemes through your work.

Prior to giving advice, we will gather information about the insurance policies you have taken out with the main banks and insurance companies.

This service, which is free of charge, provides you with advice regarding your ITP based on your own situation.

If you would like to know more about collectively agreed pensions and insurance through your work – visit [avtalat.se!](https://avtalat.se)

### THIS IS HOW THE ADVISORY SERVICE WORKS:

1

Log into [avtalat.se/radgivningstjanst](https://avtalat.se/radgivningstjanst).  
Give your authorisation and the service will obtain information about you.

2

Answer questions about your living situation and finances.

3

Receive individual advice about how to adapt your occupational pension according to you and your needs.

4

You will receive a checklist that makes it easy for you to follow the advice.

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## This is Avtalat

Avtalat is jointly owned by the Swedish Trade Union Confederation (LO), the Swedish Council for Negotiation and Cooperation (PTK) and the Confederation of Swedish Enterprise (Svenskt Näringsliv). The company is there for almost 3 million employees and employers in the private sector at companies with collective agreements. Avtalat's mission is to spread knowledge about collectively agreed occupational pensions and insurance, and to gather all the information in one place. The aim is to make it easier to find information that is accurate, relevant and simple.

[avtalat.se](https://avtalat.se)

**Avtalat**  
PENSION OCH FÖRSÄKRING VIA JOBBET