

Premiums for collective insurance plans 2020

Wage earners

Premiums per wage earner (% of gross salary)	Pay ≤ 501 000 SEK/annum	Pay > 501 000 SEK/annum
AGS (Health insurance) **	0	0
TFA (Statutory work injury insurance)	0,01	0,01
TGL (Life insurance)	0,15	0
FPT (Parental benefit supplement) **	0	0
Career readjustment insurance *		
- AGB	0,1455	0
- TSL	0,0772	0
SAF-LO Collective Pension		
- pension premium ***	4,50	30,00
- waiver of premium insurance **	0	0
Total premium	4,88	30,01
Funded by surplus funds ****	-0,20	0
Total premium invoiced	4,68%	30,01%

* Includes AGB 0,1455% and TSL 0,0772%. TSL is subject to VAT. Premium for local collective agreement companies is 0,5227% excluding VAT.

** Premiums are not paid in 2020 as the companies within AFA Försäkring are well consolidated.

*** The premium is paid from the month in which the wage earner turns 25 until the month before he turns 65.

**** Premium reduction funded by a surplus within the STP plan via AMF (the former pension plan for workers).

Examples of costs for a wage earner with different pay levels:

Income 20 000 SEK per month for wage earner 25 years and older

Premium to Fora 936 SEK/month

Income 30 000 SEK per month for wage earner 25 years and older

Premium to Fora 1 404 SEK/month

Income 20 000 SEK per month for wage earner under 25 years of age

Premium to Fora 77 SEK/month

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Salaried employees ITP 1

Premium per salaried employee ITP 1 (% of gross salary)	Salary ≤ 41 750 SEK/month	Salary > 41 750 SEK/month
ITP 1		
-retirement pension *	4,50	30,00
-waiver of premium insurance *	0,11	1,19
-health insurance **	0,09	0,47
TGL (life insurance) ***	approx. 0,15	0
TFA (work injury insurance)	0,03	0,03
TRR (career readjustment) ****	0	0
Total	4,88%	31,69%

* The premium is paid from the month in which the salaried employee turns 25 until the month before he turns 65.

** A premium of 0,09 % is paid on salaries up to 29 563 SEK per month (7,5 times price base amount). A premium of 0,47 % is paid on salary over 29 563 SEK per month up to 167 000 SEK (30 Income base amount).

*** Premium levels are independently set and premiums fall within the range of 25-43 SEK per month which corresponds to about 0,15% at salaries of 29 563 SEK per month (7,5 times price base).

**** Premium is not paid by member companies within the Confederation of Swedish Enterprise as TRR is well consolidated. Local Collective Agreements companies pay 0,4%.

Examples of costs for salaried employees with different salary levels:

Salary 30 000 SEK per month for salaried employee 25 years and older

Premium to Collectum including TGL	1 438 SEK/month
Premium to Fora	9 SEK/month
Total	1 447 SEK/month

Salary 50 000 SEK per month for salaried employee 25 years and older

Premium to Collectum including TGL	4 647 SEK/month
Premium to Fora	15 SEK/month
Total	4 662 SEK/month