



Introduction to insurance schemes on the labour market 2019

– with membership of an employers' association within
the Confederation of Swedish Enterprise

WELCOME TO FINFA – PART OF THE CONFEDERATION OF SWEDISH ENTERPRISE

Finfa offers support to companies that have taken out or intend to take out collectively agreed insurance and pensions, through advice, information and training. Collective insurance and pensions are based on collective agreements between the Confederation of Swedish Enterprise and the Swedish Trade Union Confederation (LO), and between the Confederation of Swedish Enterprise and the Council for Negotiation and Co-operation (PTK).

CONTACT FINFA IN THE EVENT OF

- taking out insurance
- questions about statutory and collective insurance
- advice/consultation
- comparisons between various insurance solutions
- alternative insurance solutions in the event of staff cutbacks
- information/information meetings
- implementation of internal information meeting.

This book is continually updated on our website, www.finfa.se, and is available to download. On the website, employers will find information about collective insurance and pension schemes as well as details about the information meetings that are offered. You can also call our employer service number, 010-45 53 800, to speak with one of our insurance consultants.

We are extremely knowledgeable about team and collective insurance and about individual insurance.

Welcome!

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INTRODUCTION

As an employer, the company is obliged by law to pay employer's contributions. The employer's contribution primarily finances the national insurance schemes such as health insurance, parental insurance and the retirement pension. Through collective agreements, companies may also be obliged to take out collectively agreed insurance for their employees.

Employers who become members of the Confederation of Swedish Enterprise through the membership of an employers' association are required, as a rule, to take out insurance for their employees under current collective agreements.

This document provides information that describes the consequences for the company, as well as notifying how to proceed in practice in order to fulfil your obligations.

We provide a brief overview of the collective insurance schemes on the private labour market as well as the employer's costs.

Detailed information about the collectively agreed and the national insurance schemes can be found in our book "Statutory and collective insurance schemes for the Swedish labour market", which can be downloaded from our website www.finfa.se.

Finfa – part of the Confederation of Swedish Enterprise
February 2019

GENERAL INFORMATION

SALARIED EMPLOYEES

WAGE EARNERS

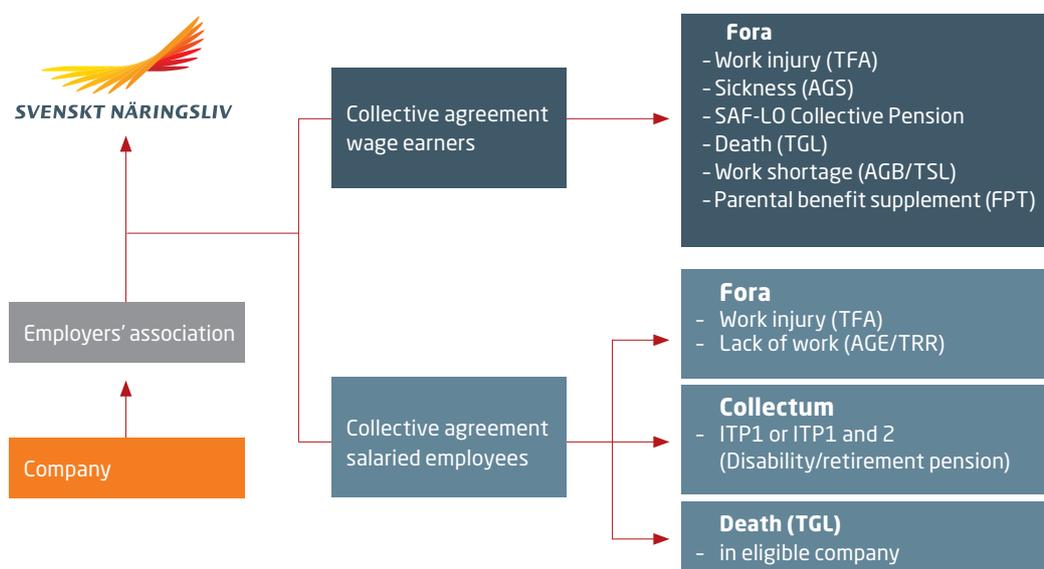
THE LAW

SELF-EMPLOYED PERSONS

COLLECTIVELY AGREED INSURANCE

Insurance cover can be viewed as a pyramid, with basic protection at the bottom in the form of the national statutory cover that applies to everyone. This statutory basic protection is topped up by supplementary insurance provided under collective agreements and any private schemes. Employers who become members of the Confederation of Swedish Enterprise through the membership of an employers' association are required, as a rule, to take out insurance (as below) for their employees under current collective agreements.

Companies that are not members of an employers' association may also be bound by collective agreements by entering into an agreement directly with a trade union, known as a local collective agreement, or by taking over operations from a company bound by a collective agreement.



Employers must apply for the insurance directly to the company concerned. The insurance agreement is concluded when the employer receives a policy confirmation from the company. The insurance agreement applies from the same date as the collective agreement. For information about applying, visit www.finfa.se and search for "Taking out collectively agreed insurance".

THE EMPLOYER GIVES NOTIFICATION

The advantage of the collective insurance schemes is that they entail relatively simple administration for the company. In collective insurance schemes, all those who are fit for work can normally be insured at the standard premium, with no health check of each person being required.

BENEFITS FROM THE EMPLOYER'S PERSPECTIVE

The collective agreement applies to those who carry out work covered by the collective agreement. Collective agreements vary for wage earners and salaried employees respectively. Note that all employees are covered by the insurance schemes. The exceptions to this rule are managing directors of limited companies and self-employed persons who are only covered by the work injury insurance, TFA.

WHO DOES THE COLLECTIVE AGREEMENT APPLY TO?

For information about applying, visit www.finfa.se and search for "Taking out collectively agreed insurance".

SELF-EMPLOYED PERSONS INCLUDE THE FOLLOWING

- The owner of a sole trading firm
- All owners in trading companies
- General partners in limited partnerships
- Any shareholder of a limited liability company who personally, or jointly with child, spouse and/or parent, owns at least one-third of the shares. Co-owners with a smaller stake can apply for exemption from affiliation to the collective insurance schemes. Spouses of self-employed persons are always counted as self-employed persons regardless of corporate form. A cohabitant who has a child with the self-employed person may also apply for an exemption from the collective insurance schemes. Exemptions are applied for from the ITB Board at Collectum or the Insurance Board at Fora.

Self-employed persons may affiliate to the ITP plan through an agreement with Collectum, or to “Self-employed person’s own insurance” through an agreement with Fora. Managing directors can be affiliated to the ITP plan. Only companies with a collective obligation can take out ITP with Collectum.

WAGE EARNERS

Companies that have employed wage earners must take out insurance agreements with Fora for

- Work injury insurance, TFA (covers both wage earners and salaried employees)
- Group sickness insurance, AGS
- SAF-LO Collective Pension
- Group life insurance, TGL
- Career readjustment insurance, AGB/TSL
- Parental benefit, FPT

The insurance schemes are taken out through agreements with Fora, www.fora.se.

OTHER PENSION PLAN

The employer may reach an agreement with the local trade union or with the wage earner regarding a pension plan other than the SAF-LO Collective Pension including waiver of premium insurance. Local agreements must be approved centrally and then notified to Fora. An agreement with the wage earner must be approved by the Pension Board at Fora. The Pension Board comprises members from the Confederation of Swedish Enterprise and LO.

SALARIED EMPLOYEES

Companies that have salaried employees must take out the following insurances

- Work injury insurance, TFA, taken out through an agreement with Fora and covers both wage earners and salaried employees.
- Career readjustment agreement and TRR Trygghetsrådet. When the company becomes a member of one of the employers' associations within the Confederation of Swedish Enterprise, it is automatically affiliated. Fora administers TRR.
- The ITP plan is taken out through an agreement with Collectum. The two parts of the ITP plan are described further down on this page. ITP 2 is insured through this agreement with Alecta. *Note: Information regarding taking out ITP 1 can be found in the section "New member companies".*
- Group life insurance, TGL, can be taken out with any of the following insurance companies: Alecta, Bliwa, Folksam, Länsförsäkringar, Movestic, SEB Pension & Försäkring, SEB Trygg Liv, Skandia Liv or Idun Liv Försäkring.
- Medical expenses insurance applies to those companies that have salaried employees stationed outside Sweden.

If certain conditions are satisfied, the employer can offer in-house management of their salaried employees' pension premiums for ITP 1 and assume responsibility for the state pension effective for ITP 2.

SAFEGUARDS BY THE
EMPLOYER

NEW MEMBER COMPANIES

Companies currently bound by collective agreements involving an obligation to take out ITP can normally apply ITP 1 to all salaried employees, irrespective of age. Central approval by the relevant professional associations is required for ITP 1 to be applied to all salaried employees. Collectum grants approval on behalf of the parties. Approval is not given when the company, within 18 months of signing a new collective agreement, has been included in a previously signed collective agreement involving an obligation to take out ITP 2. All other collective agreement insurance (TGL, TFA and TRR) is taken out in the usual way.

For other companies, salaried employees born in 1979 or later are covered by ITP 1, and salaried employees born in 1978 and earlier are covered by ITP 2.

An important difference between the two parts of the ITP plan is that ITP 1 is a defined-premium pension scheme, which means that the cost to employers is known. ITP 2 is largely a defined-benefit pension scheme, which means that the cost to employers is difficult to predict. See also page 11 "Comparison between the parts of the ITP plan".

ABSTENTION FROM ITP

In companies that previously took out another pension plan for salaried employees when the collective agreement came into force, salaried employees who were employed by the company at that time may agree with the employer to retain this pension solution and abstain from ITP. Collectum should be informed of any abstention within six months of the collective agreement. A special form is available for this purpose.

**ABSTENTION AND ADMISSION
WITH NEW EMPLOYER**

If the salaried employee changes employer and is to be covered by ITP 1, this is possible if the salaried employee is able to work to at least 25% (the salaried employee is insured for the portion that he/she is able to work).

If the salaried employee changes employer and is to be covered by ITP 2, admission may be granted if the salaried employee is able to work to at least 25% (the salaried employee is insured for the portion that he/she is able to work) and has more than 15 years remaining until normal retirement age, usually 65 years. If there are fewer than 15 years remaining until normal retirement age, a check is performed as to whether the insurance will be subject to premium maximisation (in the defined-benefit ITP 2 there is a ceiling for how high the premium for retirement pension may be, a maximum premium). If the premium does not exceed the ceiling, re-admission is normally granted. Re-admission that exceeds the ceiling is assessed by the ITP Board, and re-admission may be granted with a natural premium, i.e. premium without premium maximisation. If the employer does not approve natural premium, the employer may apply for an exemption.

Salaried employees with a yearly salary exceeding 10 income base amounts may also be granted re-admission if alternative ITP is taken out.

**ABSTENTION IN COMPANIES THAT APPLY ITP 1 TO ALL EMPLOYEES,
IRRESPECTIVE OF AGE**

Collectum signs a pension agreement and informs the professional associations that the company has entered into an agreement for ITP 1. Salaried employees have the potential, within 14 days of Collectum informing the professional associations, to tell their employer that they wish to abstain from ITP 1 in order to retain their previously agreed occupational pension. If the employer does not approve abstention within a further 14 days, the salaried employee may request that the ITP Board at Collectum (the ITP Board comprises members from the Confederation of Swedish Enterprise and PTK) approve abstention.

A written request must reach the ITP Board within a further three days. Abstention will be approved if the previous pension solution is likely to offer a significantly better pension compared with ITP 1. The ITP Board's decision must be unanimous.

The Confederation of Swedish Enterprise recommends that previously agreed pensions are terminated at the time of the collective agreement ITP can normally be taken out to the extent the salaried employee is able to work. In the event there are salaried employees who are e.g. on sick leave or receiving sickness or activity compensation, these will remain in the previously agreed insurance for the "ill" part in order to be transferred to ITP on recovery.

If a salaried employee asks to retain the previously agreed occupational pension, and the company intends to reject this request, the company must contact the "old" insurance company to revive the terminated pension solution. The company is granted a temporary exemption from taking out ITP up until the decision of the ITP Board. The revived pension solution is paid until a decision has been taken by the ITP Board (and naturally from then on if the ITP Board judges that it will probably provide a significantly better pension compared to ITP 1).

Finfa will assist with information and advice.

ITP 1

The ITP disability pension applies from the age of 18. The state pension is earned from the month in which the salaried employee turns 25. The plan is a complete defined-premium scheme. The premium is 4.5% on salary portions up to 7.5 income base amounts (SEK 483,000/year in 2019) and 30% on salary portions above this amount. For salary portions in one month that exceed 7.5 base amounts/12 (SEK 40,250/month), the premium is 30%. Over and above the defined premium scheme, premiums will be added for the ITP disability pension and waiver of premium insurance, see page 22. The employer can agree to pay supplementary premiums. The agreement can be made with a local trade union or with the individual employee.

The employer can, after gaining approval from the ITP Board, offer in-house management of their salaried employees' pension premiums, secured by entering the pension liability onto the books or by allocating the money to a pension fund. Such safeguarding shall be covered by credit insurance. The employer must also sign an administrative agreement with Collectum.

SAFEGUARDS BY THE EMPLOYER

Pensionable salary is gross salary paid in cash excluding reimbursement of expenses for each calendar month. The premium is paid from the first krona of salary.

PENSIONABLE SALARY

Salaried employees can choose the fund manager and type of saving (traditional pension insurance or unit-linked insurance). However, at least half the premium is invested in traditional pension insurance. The salaried employee can also choose the repayment cover (paid to beneficiaries in the event of the death of the insured) and family cover with 1, 2, 3 or 4 times the price base amount for 5, 10, 15 or 20 years. Family cover is only payable up until the day the deceased would have turned 70. The premium for family cover is age-dependent and reduces the premium for the pension ITP is taken out with Collectum and family cover is taken out with Alecta. The premiums of those who do not specify a choice are invested in a traditional pension insurance with no repayment cover or family cover.

SALARIED EMPLOYEE'S CHOICE

Pensions may be drawn as full or partial pensions from the age of 55. The salaried employee determines the payment period and level.

DRAWING OF PENSION

SUMMARY OF COLLECTIVE INSURANCE FOR WAGE EARNERS AND SALARIED EMPLOYEES

Below is a compilation of collective insurance schemes. In order to be entitled to compensation from the various insurance schemes, there are regulations relating to working time and period of employment, etc.

WAGE EARNERS

WORK INJURY INSURANCE (TFA)

Applies in the event of work injury at work or while travelling to and from work (if traffic injury insurance is not applicable), as well as occupational illnesses. TFA pays compensation for loss of income in the event of accidents at work, reimburses costs and pays non-profit compensations.

GROUP SICKNESS INSURANCE (AGS)

During periods of sickness benefit, compensation can be paid for days 15-360, as well as in the event of periods of activity/sickness compensation.

SAF-LO COLLECTIVE PENSION

SAF-LO Collective pension is a defined-premium retirement pension. The pension premium is 4.5% per year of the employee's gross salary up to 7.5 income base amounts (SEK 483,000 per year) and 30.0% on salary portions above this amount. The pension is earned from the age of 25 and at most until the age of 65, unless otherwise agreed.

SAF-LO COLLECTIVE PENSION IN EVENT OF DEATH

Compensation to survivors if the wage earner has selected repayment cover and/or family cover.

GROUP LIFE INSURANCE (TGL)

In the event of the wage earner's death, a tax-free lump sum can be paid out. General beneficiaries are spouse, cohabitant and children.

CAREER READJUSTMENT INSURANCE (AGB/TSL)

Career readjustment insurance applies in the event of a shortage of work, and comprises a lump sum, severance pay (AGB), which can be paid to wage earners who have reached the age of 40, as well as career readjustment support that is administered by Trygghetsfonden TSL.

PARENTAL BENEFIT SUPPLEMENT INSURANCE (FPT)

Parental benefit supplement insurance can be paid out for a maximum of 180 days when parental benefit at sickness benefit level is paid by the Social Insurance Office.

SALARIED EMPLOYEES WITH ITP 1

WORK INJURY INSURANCE (TFA)

Applies in the event of work injury at work or while travelling to and from work (if traffic injury insurance is not applicable), as well as occupational illnesses. TFA pays compensation for loss of income in the event of accidents at work, reimburses costs and pays non-profit compensations.

ITP 1 - ILLNESS

On salary portions up to 8 price base amounts (SEK 372,000/year), compensation can be paid during the sickness benefit period for days 91-360. For salaried employees with a salary exceeding 8 pba, compensation is paid from day 91 and at most until the age of 65. All salaried employees can receive compensation during periods of activity/sickness compensation.

ITP 1 - RETIREMENT PENSION

ITP 1 is a defined-premium retirement pension. The employer pays a premium of 4.5% up to 7.5 income base amounts/12 (SEK 40,250/month) and 30% on salary portions above this amount. The pension is earned from the age of 25 and at most until the age of 65, unless otherwise agreed.

ITP 1 - DEATH

Compensation to survivors if the salaried employee has selected repayment cover and/or family cover.

GROUP LIFE INSURANCE (TGL)

In the event of the salaried employee's death, a tax-free lump sum can be paid out. General beneficiaries are spouse, children, grandchildren, parents. Anyone can be named as a beneficiary.

CAREER READJUSTMENT AGREEMENT (TRR)

The career readjustment agreement applies in the event of a shortage of work. A salaried employee can receive advice and support from TRR (Trygghetsrådet). In addition, a salaried employee who is at least 40 years of age and who has at least five years' continuous employment in the company (or the Group) can receive income compensation (AGE).

WORK INJURY INSURANCE (TFA)

Applies in the event of work injury at work or while travelling to and from work (if traffic injury insurance is not applicable), as well as occupational illnesses. TFA pays compensation for loss of income in the event of accidents at work, reimburses costs and pays non-profit compensations.

SALARIED EMPLOYEES WITH ITP 2

ITP 2 - ILLNESS

On salary portions up to 8 price base amounts (SEK 372,000/year), compensation is paid during the sickness benefit period for days 91-360. For salaried employees with a salary exceeding 8 pba, compensation is paid from day 91 and at most until the age of 65. All salaried employees can receive compensation during periods of activity/sickness compensation.

ITP 2 - RETIREMENT PENSION

Retirement pension is a defined-benefit pension. The supplementary premium ITPK is a defined-premium pension. The pension is earned from the age of 28 up to the age of 65.

ITP 2 - DEATH

Compensation to survivors if the salaried employee has selected repayment cover and/or family cover in ITPK. Family pension (defined benefit) to surviving spouse and children if the salaried employee has a salary exceeding 7.5 income base amounts (SEK 483,000/year).

GROUP LIFE INSURANCE (TGL)

In the event of the salaried employee's death, a tax-free lump sum can be paid out. General beneficiaries are spouse, children, grandchildren, parents. Anyone can be named as a beneficiary.

CAREER READJUSTMENT AGREEMENT, TRR TRYGGHETSÅRÅDET

The career readjustment agreement applies in the event of a shortage of work. See information above under ITP 1.

COLLECTIVELY AGREED RETIREMENT PENSION FOR SALARIED EMPLOYEES – COMPARISON BETWEEN THE PARTS OF THE ITP PLAN

	ITP 1	ITP 2
Pension system	Defined premiums.	Benefits/Defined premiums.
Entry age/ Scope	Retirement pension 25-65 years old. Disability pension 18 years old.	Retirement pension and disability pension cover all insured persons who have not reached their 65th birthday, i.e. salaried employees born in 1978 or earlier.
The size of the pension	The premium is set and the size of the pension depends on the premiums paid in, which are calculated on the employee's salary, the fund management and any charges applied by the company.	The premium is dependent on the benefits to be paid. ITP retirement pension is dependent on the salary at the time of retirement. ITPK retirement pension depends on the premiums paid in, as well as the salary earned by the employee, the fund management and any charges applied by the company.
Final payment	There is no final payment.	
Expenses	The expenses incurred by the employer are known. The premium is 4.5% on salary portions up to 7.5 iba (SEK 40,250/month) and 30% on salary portions above this amount. The premium is based on gross salaried paid in cash/month. An additional expense for health and waiver of premium insurance is added.	The employer's expenses are difficult to predict due to the premium being calculated on the employee's age, salary and estimated period of service (concerning state and family pension). Generally speaking, the higher the salary and age, the more expensive the insurance. ITPK premium corresponds to 2% of salary.
Pensionable salary	Gross salary paid in cash including overtime, bonus, commission, etc., per month. Expense allowance is not included.	Current permanent monthly salary x 12.2 plus any variable salary portions etc. Overtime and expense allowances are not included.
Salary portions covered	No upper salary limits.	Salary limit 30 iba (SEK 1,932,000 per year).
Compensation to survivors	Within the framework of the general pension premium, the salaried employee can choose repayment cover and family cover.	Family pension is paid out for the life duration of the survivor, if the salaried employee has/had salary in excess of 7.5 income base amounts. Not applicable to cohabitant of the insured or children over the age of 20. The premium for family pension can be transferred to ITPK. In ITPK employees can choose repayment cover and family cover.
Waiver of premium insurance	Waiver of premium for the employer in the event of - illness/accidents (takes effect after more than 14 days of illness) - parental leave with parental benefit (13 months) - temporary parental benefit - leave for child care. The waiver of premium is proportional to the degree of work incapacity.	Waiver of premium for the employer in the event of - illness or accidents (takes effect after 90 days' consecutive illness or after 105 days during the last twelve month period) and with a minimum of 25% sick leave. The employer need not pay any premiums at present in the event of at least 25% sick leave.

FOREIGN COMPANIES WITH TEMPORARY BUSINESS IN SWEDEN

The agreement between the Confederation of Swedish Enterprise and the LO on the one hand and the Confederation and the PTK on the other concerns companies domiciled in the EU/EEA who have temporary business in Sweden and where the company in the collective agreement is legally bound to affiliate to the insurance. Temporary business means the period the company intends to run the business in Sweden is not expected to exceed 12 months.

The insurance agreements with Fora and Collectum must be taken out at the time of the collective agreement.

The starting point is that all the insurances must be taken out, with certain exceptions:

- TGL and TFA must always be taken out.
- Career readjustment insurance for wage earners and career readjustment agreements for salaried employees are not taken out.
- AGS group sickness insurance for wage earners and ITP disability pension for salaried employees are not taken out if the employer can show that the employee is covered by the social insurance scheme in another EU/EEA member state.
- If the contributions for the supplementary state pension in the country of origin are still being paid, wage earners may be exempt from the SAF-LO Collective Pension and salaried employees may be exempt from the ITP plan.

The exemptions in accordance with the above must be applied for via Fora for wage earners and via Collectum for salaried employees.

Companies domiciled outside the EU/EEA that have temporary business in Sweden and where the company in the collective agreement is legally bound to affiliate to the insurance schemes may, after special assessment by the Insurance board at Fora and the ITP board at Collectum, also be exempt in accordance with the above. Foreign companies that are active in Sweden for longer than 12 months may also, after special assessment, be granted exemption from the insurance policies.

STATUTORY INSURANCE SCHEMES – SUMMARY

INSURANCE	EMPLOYER'S OBLIGATION TO TAKE OUT INSURANCE	PAYMENT OF CONTRIBUTION
RETIREMENT PENSION	Applies automatically. No special application by the company.	The company's tax return contains the basis of employer's contributions for social insurance and special payroll tax. Employer's contributions for social insurance must be paid for employees and contractors who have been paid SEK 1,000 or more during the year in the form of cash payment or taxable benefits and remunerations. See www.skatteverket.se .
HEALTH INSURANCE	Applies automatically. No special application by the company.	
SURVIVORS' PENSION	Applies automatically.	
WORK INJURY INSURANCE	Applies automatically. No special application by the company.	
UNEMPLOYMENT INSURANCE	To receive income-related benefits, the employee must be a member of an unemployment insurance fund. Those who are not trade union members can also join. No special application by the company.	
PARENTAL INSURANCE	Applies automatically.	

Digital checklist:



2019 EMPLOYER'S CONTRIBUTIONS, % OF GROSS PAY	EMPLOYEE BENEFITS	EMPLOYER'S PARTICIPATION IN INSURANCE CLAIMS	EMPLOYEE'S PARTICIPATION IN INSURANCE CLAIMS
10.21	State pension with a flexible pension age may be drawn no earlier than age 61. An employee has the right to work until the age of 67.	None. According to LAS, the employee is obliged to notify the employer no later than one month before reaching retirement age.	The application is made to the Pension Authority. According to LAS, the employee is obliged to notify the employer no later than one month before reaching retirement age.
3.55	Sickness benefit, activity/sickness compensation and rehabilitation compensation.	As a rule, the employer pays sick pay for the first 14 days of a sick period. The employer is responsible for notifying the Social Insurance Office.	The employee reports sick to the employer. Sickness benefit and activity/sickness compensation are applied for at the Social Insurance Office.
0.60	Survivors' pension	None.	The Pension Authority investigates. In most cases, relatives do not need to apply.
0.20	Work injury life annuity and funeral grant.	The employer is obligated to report any injury at once to the Social Insurance Office. The Swedish Work Environment Authority and the Social Insurance Office have a joint website for notifying work injuries, www.anmalarbetskada.se .	Immediate notice to the employer is mandatory. Self-employed individuals and contractors report the injury directly to the Social Insurance Office. An application for benefit is made to the Social Insurance Office. Compensation in the event of work-related death is investigated by the Pension Authority.
2.64 (Labour market contribution)	Daily allowance subject to certain conditions, including work conditions and membership conditions.	The most recent employer is required by law to issue a certificate of employment on request, www.arbetsgivarintyg.nu .	The application is made to the unemployment insurance fund.
2.60	Parental allowance upon the birth of a child.	None.	The application is made to the Social Insurance Office.

COLLECTIVELY AGREED INSURANCE FOR WAGE EARNERS – SUMMARY

INSURANCE	EMPLOYER'S OBLIGATION TO TAKE OUT INSURANCE	BASIS OF PREMIUMS	PREMIUMS 2019 % OF GROSS PAY	PAYMENT OF PREMIUMS
SAF-LO COLLECTIVE PENSION - PENSION PREMIUM - WAIVER OF PREMIUM INSURANCE	Employers bound by collective agreements are required to take out the following insurance: Career readjustment insurance, AGS, TGL, FPT and SAF-LO Collective insurance, which cover wage earners, as well as TFA which covers both wage earners and salaried employees. Insurance agreements are taken out with Fora AB. The agreement comes into effect from the date the collective agreement becomes applicable.	Payroll information is sent to Fora at the beginning of the year. The information is submitted at www.fora.se . The statement reports the final payroll expense from the previous year and is the basis for premiums. Once the final statement has been submitted to Fora, a settlement is made between preliminary and final premiums.	The net premium is 4.3% on salary portions up to 7.5 income base amounts (SEK 483,000 per year) and 30.0% on salary portions above this amount. Premiums for waiver of premium insurance are not paid in 2019 as the companies within AFA Försäkring are well consolidated.	Fora invoices preliminary premiums at the beginning of every even-numbered month throughout the year. If the annual premium is less than SEK 4,650 (2019), there is no division into instalments, and the whole amount is payable on the due date of the first invoice. Fora must have received payment within 30 days of the invoicing date. When a settlement is made between preliminary and final premiums, discount rate + 2 percentage points is charged. Pay portions exceeding 7.5 price base amounts are included in the premium basis for TFA and the SAF-LO Collective Pension, including the waiver of premium insurance. The premiums are paid on the company's annual payroll for employees. The preliminary premium for 2019 is normally based on the annual payroll expense that the company finally reported to Fora for 2018. The employer can update the preliminary salary at www.fora.se . Fora must be notified if the company changes name and/or address, undergoes conversion or a change of ownership or closes down. Changes are made at www.fora.se .
AGS GROUP SICKNESS INSURANCE			Premiums are not paid in 2019 as the companies within AFA Försäkring are well consolidated.	
TGL - GROUP LIFE INSURANCE.			0.15	
TFA WORK INJURY INSURANCE			0.01	
CAREER READJUSTMENT INSURANCE - AGB - CAREER READJUSTMENT SUPPORT			AGB - Premiums are not paid in 2019 as the companies within AFA Försäkring are well consolidated. Career readjustment support - 0.0773*	
FPT - PARENTAL BENEFIT SUPPLEMENT INSURANCE			Premiums are not paid in 2019 as the companies within AFA Försäkring are well consolidated.	

*Local Collective Agreement companies pay 0.3773% plus VAT. Companies that are members of employers' associations outside of the Confederation of Swedish Enterprise pay 0.0973% plus VAT.

INSURANCE FOR WAGE EARNERS	INSURANCE CLAIMS ARE HANDLED BY	EMPLOYER'S PARTICIPATION IN INSURANCE CLAIMS	WAGE EARNER'S PARTICIPATION IN INSURANCE CLAIMS
State pension with or without repayment cover. Family cover is an option. Waiver of premium insurance in the event of sickness, parental leave and periods of pregnancy benefit.	The insurance company chosen by the employee. Fora tel. 08-787 40 10.	The employer assists by providing information on salary/wages and may apply for waiver of premium. When stationed outside Sweden, Fora is to be notified when general retirement pension contributions are no longer being paid.	The wage earner makes pension choices through Fora. Before the age of 65, the wage earner will receive a pension notice and will choose the type of payment. The wage earner also has personal contact with his/her insurance company.
AGS - Daily payments to those receiving sickness benefit or monthly payments to those on activity or sickness compensation.	AFA Sjukförsäkring* tel. 0771-88 00 99.	The employer must attest to the employment conditions, and can submit notification at afaforsakring.se . When stationed outside Sweden, Fora is to be notified when wage earners lose their right to Swedish sickness benefit.	The wage earner submits the notification and seeks compensation at www.afaforsakring.se .
TGL - Lump sum in the form of a "basic sum", child supplement and funeral grant for survivors in the event of the death of the wage earner. In certain cases also in the event of the death of the spouse/registered partner/cohabitant.	AFA Livförsäkring* tel. 0771-88 00 99.	The employer must submit an employment certificate with the application.	The application is made by survivors of the deceased.
TFA - Compensation is awarded under the regulations for work injury claims, i.e. accidents occurring on the job, travel accidents subject to certain conditions and occupational disease. This denotes compensation for any expenses incurred, pain and suffering, and also, in the case of disability, for incapacity and harm and other inconvenience. Compensation for loss of income may be provided in the event of an accident at work.	AFA Trygghetsförsäkring* tel 0771-88 00 99. (claims' payments, claims adjustment).	The employer must attest to the employment conditions, etc. The employer simply attests to the employment situation and does not assess whether a work injury has in fact occurred, www.afaforsakring.se .	The wage earner submits the notification and seeks compensation at www.afaforsakring.se .
AGB - Compensation to wage earners made redundant due to lack of work. Career readjustment support - Career readjustment programme to help wage earners find a new job as quickly as possible.	AFA Livförsäkring* tel. 0771-88 00 99. Trygghetsfonden TSL tel. 010-480 91 00.	AGB - The employer must attest to the employment conditions etc. and sign the application together with the wage earner. TSL - The application is made jointly by the employer and the local trade union at www.tsl.se .	AGB - The wage earner submits the application and seeks compensation at www.afaforsakring.se . TSL - The wage earner signs a personal appendix after having met TSL's career readjustment adviser.
Compensation in the event of parental leave.	AFA Sjukförsäkring* Customer centre tel. 0771-88 00 99.	The employer must attest to the employment conditions, www.afaforsakring.se . The employer can submit notification.	The wage earner submits the notification and seeks compensation at www.afaforsakring.se .

* These insurance providers are jointly known as AFA and jointly own Fora AB.

COLLECTIVELY AGREED INSURANCE FOR SALARIED EMPLOYEES – SUMMARY

INSURANCE	EMPLOYER'S OBLIGATION TO TAKE OUT INSURANCE	BASIS OF PREMIUMS	PREMIUMS 2019 % OF GROSS PAY	PAYMENT OF PREMIUMS
ITP PLAN PARTS 1 AND 2	Employers bound by collective agreements are required to take out insurance with Collectum. As an alternative to insurance, a company can make in-house commitments for state pension benefits. Special regulations regarding safeguarding etc. exist. The employer must also continually report new salaried employees, changes in pay and when salaried employees leave employment for reasons other than reaching retirement age. The report is submitted to www.collectum.se .	<p>The employer reports salaries to Collectum. For ITP 1, the gross salary paid in cash each month must be reported.</p> <p>For ITP 2, reporting refers to the current year's relevant annual salary.</p> <p>The information is submitted to www.collectum.se.</p>	<p>For ITP 1, the expenses incurred by the employer are known. The premium is 4.74% on salary portions up to 7.5 income base amounts (SEK 40,250/month) and 31.70% on salary portions above this amount.</p> <p>For ITP 2, the expenses are difficult to predict due to the premium being calculated on the employee's age, salary and estimated period of service. Companies that apply entering the pension as a liability will pay credit insurance premiums and administration charges to PRI Pensionsgaranti.</p>	<p>Collectum sends out an invoice each month. Waiver of premium for ITP 1 applies in the event of illness lasting more than 14 days, parental leave lasting 13 months and temporary parental benefit.</p> <p>For ITP 2, waiver of premium normally applies from the end of the month after the 90th sick day. Premiums must be paid up to and including the month before the month of retirement. Collectum handles the salaried employees' own selections and invoices on behalf of the insurance companies involved.</p>
TGL - GROUP LIFE INSURANCE	The employer takes out insurance with: Alecta, Bliwa, Folksam, Länsförsäkringar, Movestic, SEB Pension & Försäkring, SEB Trygg Liv, Skandia Liv or Idun Liv Försäkring for all salaried employees aged 18 or over.	The employer submits a report to the insurance company where TGL has been taken out. The insurance companies use various routines for premium payments.	Approx. 0.15. Free premium setting is applied and the premium is within the interval SEK 26-43/month.	Collectum or the selected TGL company sends its own invoices. Premiums are not paid during voluntary basic military training and when studying. Premiums are only paid up until the month before an employee's 70th birthday.
TFA WORK INJURY INSURANCE	The employer must take out insurance with Fora, www.fora.se .	The same procedure as for the AFA insurance schemes.	0.03	Fora sends out an invoice at the beginning of each even-numbered month. Fora must have received payment within 30 days of the invoicing date.
CAREER READJUSTMENT AGREEMENT TRR (CAREER READJUSTMENT SUPPORT AND AGE)	The company is automatically affiliated with the TRR when its membership of an employers' association within the Confederation of Swedish Enterprise has been approved. Local collective agreement companies must apply for affiliation.	The same procedure as for the AFA insurance schemes.	Premiums are not paid in 2019 as TRR is well consolidated.*	Fora sends out an invoice at the beginning of each even-numbered month. Fora must have received payment within 30 days of the invoicing date.
LFU MEDICAL EXPENSES INSURANCE FOR EMPLOYEES STATIONED OUTSIDE SWEDEN	The employer must take out insurance with one of the insurance companies that supply LFU and guarantee insurance.	In accordance with each insurance company's regulations.	In accordance with each insurance company's regulations.	In accordance with each insurance company's regulations.

* Local Collective Agreement companies pay 0.40%.

INSURANCE FOR SALARIED EMPLOYEES	INSURANCE CLAIMS ARE HANDLED BY	EMPLOYER'S PARTICIPATION IN INSURANCE CLAIMS	SALARIED EMPLOYEE'S PARTICIPATION IN INSURANCE CLAIMS
<p>The ITP plan covers</p> <ul style="list-style-type: none"> retirement pension part 1 retirement pension part 2 <ul style="list-style-type: none"> disability pension parts 1 and 2 family pension part 2 <ul style="list-style-type: none"> ITPK part 2 <ul style="list-style-type: none"> family cover parts 1 and 2 	<p>Chosen insurance company. Alecta</p> <p>Alecta Alecta</p> <p>Chosen insurance company.</p> <p>Collectum and chosen insurance company.</p>	<p>The employer shall normally notify Collectum from the 91st sick day in the event of long-term incapacity due to illness or an accident, as well as in the event of death.</p> <p>The employer must notify Collectum when a salaried employee stationed outside Sweden loses the right to Swedish sickness benefit or when general retirement pension contributions are no longer being paid.</p>	<p>The salaried employee makes the ITP selection applicable to part 1 and the ITPK selection applicable to part 2. A salaried employee who wishes to retire with a pension before the age of 65 must report this him/herself.</p>
<p>TGL – Lump sum in the form of a 'basic sum' and child supplement for survivors in the event of the death of the salaried employee, and in certain cases also the death of the spouse/registered partner/cohabitant.</p>	<p>Relevant insurance company.</p>	<p>The employer contacts the insurance company concerned. Terminate employment at www.collectum.se.</p>	<p>The application is made by survivors of the deceased.</p>
<p>TFA – Compensation is awarded under the regulations for work injury claims, i.e. accidents occurring on the job, travel accidents subject to certain conditions and occupational disease. This denotes compensation for any expenses incurred, pain and suffering, and also, in the case of disability, for incapacity and harm and other inconvenience. Compensation for loss of income may be provided in the event of an accident at work.</p>	<p>AFA Trygghetsförsäkring tel. 0771-88 00 99 (claims' payments, claims adjustment).</p>	<p>The employer must attest to the employment conditions. The employer simply attests to the employment situation and does not assess whether a work injury has in fact occurred, www.afaforsakring.se.</p>	<p>The salaried employee submits the application and seeks compensation at www.afaforsakring.se.</p>
<p>Career readjustment support and AGE – Compensation and support in conjunction with termination of employment due to work shortage, e.g. production cutbacks or company closures.</p>	<p>TRR Trygghetsrådet tel. 020-87 78 77.</p>	<p>The employer must attest to certain employment conditions and the reason for termination. The application is submitted to www.trr.se.</p>	<p>A salaried employee who has been given notice due to lack of work must submit an application to www.trr.se.</p>
<p>LFU – Compensation for e.g. medical expenses, transport home, dental care, pregnancy checks and childbirth.</p>	<p>Relevant insurance company.</p>	<p>The employer reports to the insurance company in question.</p>	<p>The salaried employee must go to a doctor immediately and is to report injuries as soon as possible, no later than 6 months after the event.</p>

STATUTORY EMPLOYER'S CONTRIBUTIONS WAGE EARNERS, SALARIED EMPLOYEES AND SELF-EMPLOYED PERSONS

EMPLOYER'S CONTRIBUTIONS FOR WAGE EARNERS AND SALARIED EMPLOYEES (% OF GROSS PAY)	
Retirement pension	10.21
Health insurance	3.55
Parental insurance	2.60
Survivors' pension	0.60
Work injury insurance	0.20
Labour market contribution	2.64
General employment tax	11.62
Total	31.42

CONTRIBUTIONS FOR SELF-EMPLOYED PERSONS - NOT LIMITED COMPANIES (% OF GROSS PAY)	
Retirement pension	10.21
Health insurance*	3.64
Parental insurance	2.60
Survivors' pension	0.60
Work injury insurance	0.20
Labour market contribution	0.10
General employment tax	11.62
Total	28.97

For those born between 1938-1953, the employer's contribution amounts to 16.36%. For employees born in or prior to 1937, 6.15% is paid.

For self-employed persons born between 1938-1953, the employee contribution is 16.36% if no qualifying period has been selected. If passive business activities are conducted, a special payroll tax of 24.26% is paid instead of employee contributions, irrespective of age.

** The general qualifying period is 7 days. Self-employed persons can choose a qualifying period of 1, 14, 30, 60 or 90 days. The contribution changes when choosing a qualifying period for salary portions up to 7.5 price base amounts. 28.97% is paid on salary portions in excess of this, irrespective of the qualifying period.*

More information about employer and employee contributions can be found at www.skatteverket.se. Information about various forms of employment support can be found at www.arbetsformedlingen.se.

REDUCTION IN CONTRIBUTIONS

There are reductions in certain regions. Further information can be obtained from the County Administrative Board. Self-employed businessmen and owners in trading companies can receive a special deduction from their own contributions. Certain other deductions are also available, www.skatteverket.se.

SPECIAL EMPLOYMENT SUPPORT

Special employment support means that the employer is able to receive financial support when employing new people who e.g. have been on sick leave or unemployed for an extended period, or who are new arrivals in Sweden. More information can be found at www.arbetsformedlingen.se. The employer applies for special employment support from the Employment Service.

PREMIUMS FOR COLLECTIVE INSURANCE

– Wage earners

PREMIUMS - WAGE EARNERS (% OF GROSS PAY)		
	Salary ≤ SEK 483,000 per year	Salary > SEK 483,000 per year
Career readjustment insurance*	0.0773	0.00
AGS (Health insurance)**	0.00	0.00
TFA (statutory work injury insurance)	0.01	0.01
TGL (Life insurance)	0.15	0.00
FPT (Parental benefit supplement)**	0.00	0.00
SAF-LO Collective Pension		
– pension premium***	4.50	30.00
– waiver of premium insurance**	0.00	0.00
Total premium	4.74	30.01
Funded by surplus funds****	-0.20	0.00
Total premium invoiced	4.54	30.01

* Local Collective Agreement companies pay 0.3773%. Companies that are members of employers' associations outside of the Confederation of Swedish Enterprise pay 0.0973%. The premium is paid on salary portions up to 7.5 price base amounts (SEK 348,750). Career readjustment insurance comprises two parts: Career readjustment support (TSL), which is subject to VAT, and Severance pay (AGB).

** Premiums are not paid in 2019 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.

**** In connection with the phasing out of the pension plan (STP) applicable for wage earners up to 1995, the Confederation of Swedish Enterprise and LO reached an agreement whereby any surplus funds, after essential capital to pay the defined benefit STP has been separated within the AMF pension, shall be repaid to the employers. The surplus funds now available are to be used in 2019 to pay 0.20 percentage point of the premium for SAF-LO Collective Pension on salary portions up to 7.5 income base amounts.

PREMIUMS ACCORDING TO INDUSTRIAL AGREEMENTS

Within most industries, the parties have agreed that the employer should pay premiums for part-time pensions/flexible pensions and/or working hours pensions. These premiums are additional and are not presented in the compilation above. Fora administers the allocation, www.fora.se. For further information please refer to the collective agreement of the concerned employers' association.

SPECIAL PAYROLL TAX

Employers must pay a special payroll tax of 24.26% of the pension costs for their employees. This special payroll tax is payable in accordance with the usual routines for the company's F-tax (corporation tax). Payroll tax is deductible for the employer for income tax purposes.



PREMIUMS FOR COLLECTIVE INSURANCE

– Salaried employees ITP 1

PREMIUMS - SALARIED EMPLOYEES ITP 1 (% OF GROSS PAY)		
	Salary < SEK 40,250/month	Salary > SEK 40,250/month
ITP 1		
- retirement pension*	4.50	30.00
- waiver of premium insurance*	0.12	1.194
- health insurance**	0.12	0.51
TGL (life insurance)***	approx. 0.15	0.00
TFA (statutory work injury insurance)	0.03	0.03
TRR (career readjustment agreement)****	0.00	0.00
Total	4.92	31.73

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

** The premium of 0.12% is paid on salary portions up to SEK 29,063/month (7.5 price base amounts). The premium of 0.51% is paid on salary portions between SEK 29,063/month and SEK 161,000/month (30 income base amounts).

*** Free premium setting is applied and the premium is within the interval SEK 26-43/month, which is equivalent to approx. 0.15% in the event of salaries of SEK 29,063/month (7.5 price base amounts).

**** Premiums are not paid in 2019 as TRR is well consolidated. Local Collective Agreement companies pay 0.40%.

THE PREMIUM FOR RETIREMENT PENSION IS PAID FROM THE MONTH WHEN THE SALARIED EMPLOYEE REACHES 25 YEARS OF AGE

PREMIUMS ACCORDING TO INDUSTRIAL AGREEMENTS

Within most industries, the parties have agreed that the employer should pay premiums for part-time pensions/flexible pensions and/or working hours pensions. These premiums are additional and are not presented in the compilation above. Collectum carries out the allocation, www.collectum.se. For further information please refer to the collective agreement of the concerned employers' association.

ITP 1

Salaried employees born in 1979 or later with companies that had signed ITP agreements prior to May 2006 are covered by ITP part 1. Companies that are currently bound by collective agreements can take out ITP 1 for all salaried employees irrespective of age (provided this is approved by Collectum). Unpaid gross salary is reported by the employer each month and is the basis for the premium as above. Between the ages of 18 and 25, a premium is only paid for ITP health insurance.

SPECIAL PAYROLL TAX

Employers must pay a special payroll tax of 24.26% of the pension costs for their employees. Collectum calculates the supporting data for payroll tax.

This special payroll tax is payable in accordance with the usual routines for the company's F-tax (corporation tax). Payroll tax is deductible for the employer for income tax purposes.

PREMIUMS FOR COLLECTIVE INSURANCE

– Salaried employees ITP 2

PREMIUMS - SALARIED EMPLOYEES ITP 2 (% OF GROSS PAY)	
ITP 2 (retirement pension, ITPK, health insurance, etc.)*	approx. 13.8
TGL (life insurance)**	approx. 0.15
TFA (statutory work injury insurance)	0.03
TRR (career readjustment agreement)***	0.00
Total	approx. 14.0

* Projection for 2019. There are wide variations. The premium normally varies between 5 and 20%. No wage trends for 2019 have been taken into account when making the calculations. The effect of a wage increase can be estimated by assuming that a wage increase of 1% produces an increased premium of approx. 1.3 percentage points. The premium is paid on salary portions up to 30 income base amounts (SEK 1,932,000 per year). The premium is paid until the month before the salaried employee turns 65.

** Free premium setting is applied and the premium is within the interval SEK 26-43/month, which is equivalent to approx. 0.15% in the event of salaries of 7.5 price base amounts (SEK 348,750 per year).

*** Premiums are not paid in 2019 as TRR is well consolidated. Local Collective Agreement companies pay 0.40%.

PREMIUMS ACCORDING TO INDUSTRIAL AGREEMENTS

Within most industries, the parties have agreed that the employer should pay premiums for part-time pensions/flexible pensions and/or working hours pensions. These premiums are additional and are not presented in the compilation above. Collectum carries out the allocation, www.collectum.se. For further information please refer to the collective agreement of the concerned employers' association.

ITP 2

Salaried employees born in 1978 or earlier with companies that had signed ITP agreements prior to May 2006 are covered by ITP part 2. Companies that are currently bound by collective agreements can take out ITP 1 for all salaried employees irrespective of age (provided this is approved by Collectum).

**special payroll
tax**

24.26%

SPECIAL PAYROLL TAX

Employers must pay a special payroll tax of 24.26% of the pension costs for their employees.

This special payroll tax is payable in accordance with the usual routines for the company's F-tax (corporation tax).

Payroll tax is deductible for the employer for income tax purposes.

ADDRESSES AND TELEPHONE NUMBERS

– Wage earners

WAGE EARNERS		
General information about the AFA insurance schemes, insurance agreements, invoices, amendments to insurance, forms, conditions, etc.	Fora 101 56 Stockholm www.fora.se	08-787 40 10
AGB (shortage of work)	AFA Försäkring 106 27 Stockholm www.afaforsakring.se	0771-88 00 99
AGS (sickness) Waiver of premium matters	AFA Försäkring 106 27 Stockholm www.afaforsakring.se	0771-88 00 99
Parental benefit supplement insurance (FPT)	AFA Insurance SE-106 27 Stockholm www.afaforsakring.se	0771-88 00 99
SAF-LO Collective Pension	Fora 101 56 Stockholm www.fora.se	08-787 40 10
Career readjustment support (shortage of work)	Trygghetsfonden TSL Box 190 81 111 36 Stockholm www.tsl.se	010-480 91 00
Pension choice, SAF-LO Collective Pension	Fora 101 56 Stockholm www.fora.se	08-787 40 10
Questions concerning sickness absence	Social Insurance Office www.forsakringskassan.se	0771-17 90 00
TFA (work injury)	AFA Försäkring 106 27 Stockholm www.afaforsakring.se	0771-88 00 99
TGL (death)	AFA Försäkring 106 27 Stockholm www.afaforsakring.se	0771-88 00 99
Stationed outside Sweden	Fora 101 56 Stockholm www.fora.se	08-787 40 10

ADDRESSES AND TELEPHONE NUMBERS

– Salaried employees

SALARIED EMPLOYEES		
ITP 2 cases <ul style="list-style-type: none"> • premium calculations • individual benefits • severance pension • continuation insurance • payment Employers Employees	Alecta 103 73 Stockholm www.alecta.se	08-441 62 00 08-441 62 00 020-78 22 80
ITP cases <ul style="list-style-type: none"> • ITP 1 • general information about ITP 2 • the invoice • the ITPK choice • beneficiary register Employers Employees	Collectum 103 76 Stockholm www.collectum.se	08-508 981 00 08-508 981 00 020-40 85 00
PRI Pensionsgaranti	PRI Pensionsgaranti Box 7504 103 92 Stockholm www.pri.se	08-679 06 00
Questions concerning sickness absence	Social Insurance Office www.forsakringskassan.se	0771-17 90 00
TGL (death)	Alecta Bliwa Folksam Länsförsäkringar Movestic SEB Trygg Liv SPP Pension & Försäkring Skandia Liv Idun Liv Försäkring	020-78 22 80 08-696 22 80 0771 - 95 09 50 08-562 830 00 08-120 393 20 0771-43 10 00 0771-43 10 00 0771-55 55 06 020-120 00 15
TFA* (work injury)	AFA Försäkring 106 27 Stockholm www.afaforsakring.se	0771-88 00 99
TRR* (shortage of work)	TRR Box 16291 103 25 Stockholm www.trr.se	020-87 78 77
Foreign insurance, ITP	Collectum 103 76 Stockholm www.collectum.se	08-508 981 00

* Insurance agreements and premiums etc. are administered by Fora, tel. 08-787 40 10.

Finfa – part of the Confederation of Swedish Enterprise Employer's Service 010-45 53 800

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