

Premiums for collective insurance plans 2018

Wage earners

Premium per wage earner (% of gross pay)	Pay ≤468 750 SEK/annum	Pay >468 750 SEK/annum
AGB/TSL (Career readjustment insurance)*	0,3	0
AGS (Health insurance)**	0	0
TFA (Work injury insurance)	0,01	0,01
TGL (Life insurance)	0,1	0
FPT (Parental benefit supplement)**	0	0
SAF-LO Collective Pension		
– pension premium***	4,5	30
– waiver of premium insurance**	0	0
Total premium	4,91	30,01
Funded by surplus funds****	-0,20	0
Total premium invoiced	4,71	30,01%

* Local collective agreement companies pay 0.6%, made up of two parts: TSL which includes VAT and AGB.

** Premiums are not paid in 2018 as the companies within AFA Insurance 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 wage earners).

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 942 SEK/month

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

Premium to Fora 1413 SEK/month

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

Premium to Fora 82 SEK/month

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Salaried employees ITP 1

Premium per salaried employee ITP 1 (% of gross salary)	Salary ≤39 063 SEK/month	Salary >39 063 SEK/month
ITP 1		
-retirement pension*	4,5	30
-waiver of premium insurance*	0,123	1,036
-health insurance**	0,133	0,49
TGL (life insurance)***	ca 0,15	0
TFA (work injury insurance)	0,03	0,03
TRR (career readjustment)****	0,30	0,30
Total	5,24%	31,86%

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

** A premium of 0.133% is paid on salaries up to 28 438 SEK per month (7.5 Price base amount).
A premium of 0.49% is paid on salary over 28 438 SEK per month up to 156 250 SEK (30 Income base amount).

*** Premium levels are independently set and premiums fall within the range of 28-43 SEK per month which corresponds to about 0.15% at salaries of 28 438 SEK per month (7.5 Price base amount).

**** Companies with Local Collective Agreement pay 0.7%.

Examples of costs for a salaried employees with different salary levels:

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

Premium to Collectum including TGL	1 463 SEK/month
Premium to Fora	99 SEK/month
Total	1 562 SEK/month

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

Premium to Collectum including TGL	5 373 SEK/month
Premium to Fora	165 SEK/month
Total	5 538 SEK/month