

Registration Form

PLUSPENSION TRADITIONAL INSURANCE

Personal data

Name

Swedish personal identity number

Address

Area code and City

Email address

Group member - NB! Must be completed if you do not work for Volvo

Swedish personal identity number

Survivor's protection

Information on survivor's protection is available on the reverse side of this form.

Without

With/1

With/2

With/3 *)

*) Complete the form "Amendment to Beneficiary Clause" and attach to this registration form.

Health questions

Yes No

Have you been on sick leave for more than 90 days during the past 12 months?

Are you capable of working 100%?

If not, please state reason:

In the event of a questionable work capacity, there will be a health examination.

Yes No

Are you liable to pay income tax in the USA because you hold US citizenship or because you have some other connection to the USA?

If YES, state your TIN number (Tax Identification Number) _____

You may be liable to pay income tax in the USA because you are a US citizen, or because of another connection to the country such as being born in the USA, being in possession of a Green Card, or some other reason. For further information, please visit the IRS website, www.irs.gov.

The complete terms and conditions of the insurance are available on www.vffpension.se

Signature I hereby confirm that I have read and understood the information on the reverse side of this form.

Date

Signature

Telephone

Facts

PLUSPENSION TRADITIONAL INSURANCE

Type of insurance	Combined retirement and survivor's pension, or only retirement pension. Traditional insurance
Insurance provider	VFF Pension Försäkringsförening
Income tax category	Private pension insurance.
Deductions	Premiums are tax deductible in your Tax Returns under the rules and regulations for pension savings.
Retirement age	65 years. Pension payments can be initiated at another time, but no earlier than the month after you have reached the age of 55, or no later than the age of 70.
Guaranteed pension	The guaranteed pension is based on premiums paid and the guaranteed interest. The monthly pension can never be lower than what is guaranteed.
Interest	Guaranteed interest as of 1 October 2016 is 0.7% before yield tax and charges.
Yield	When the management generates a surplus, the insurance pays a bonus over and above the interest guaranteed. Bonuses paid are not guaranteed and can drop if the outcome is unfavourable in the future.
Savings	Deposits should be to bankgiro 5976-9950 with VFF Pension Försäkringsförening as the payee and your 10-digit Swedish personal identity number as the OCR number.
Period of payment	You can choose to have your pension paid over a period of between 5 and 20 years or for the rest of your life (annuity). Payments are on a monthly basis. Payment for the rest of your life is not an option if you choose survivor's protection.
With survivor's protection	Possible options when choosing survivor's protection:
With/1	In the first instance, spouse/cohabiting partner/registered partner. Secondly, child(ren).
With/2	In the first instance, child(ren). Secondly, spouse/cohabiting partner/registered partner.
With/3	According to a special beneficiary clause registered with VFF Pension.
Without survivor's protection	If you opt for insurance without survivor's protection and die before pension payments have been initiated, or during the period of payment, the capital reverts to, and is divided among the other policyholders. This is known as inheritance gains. Inheritance gains means that those who opted to exclude survivor's protection get a somewhat higher pension.
Preliminary income tax	Pensions paid are subject to income tax. In January each year, you will receive an income statement showing the pension payments you received the previous year and the income tax deducted.
Transfer rights	You can choose to transfer your insurance capital to a corresponding insurance with another insurance provider. A transfer charge is levied. Transfer can be made no earlier than one year after subscribing to the insurance, and not after pension payment has started.
Handling of personal data	<p>Personal data submitted to VFF Pension in connection with signing of an insurance agreement, and information we obtain in connection with signing of an insurance agreement, will be processed by VFF Pension or by companies with which we cooperate. This is necessary so we can fulfil our obligations as per the insurance agreement, so we can contact you, and so that we can in all other respects meet our obligations as insurance providers. Personal data may also be used for analysis and statistics purposes. VFF Pension is responsible for proper handling of such personal data.</p> <p>If you want to find out about what personal data is handled by VFF Pension, you can request this information. The same applies if you want to request amendments to incorrect, excessively detailed or misleading personal data. You can also submit complaints regarding VFF Pension's handling of your personal data to the Swedish Data Protection Authority (datainspektionen.se). For further information about how VFF Pension handles personal data, visit vffpension.se.</p>
Further information	The complete terms and conditions of the insurance are available on www.vffpension.se , and can also be ordered.