

VFF Pension - our current numbers

About VFF Pension

VFF Pension is an occupational pension association for employees within the Volvo Group and Volvo Cars as well as certain companies that were previously part of one of the groups or are related companies.

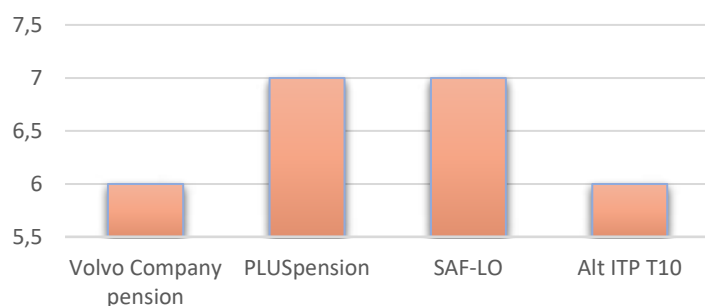
VFF Pension is a mutual occupational pension association owned by its members i.e. those who have an insurance with us. Mutuality means that there is no profit interest, the surplus goes to the members in the form of a bonus.

Our mission is to manage your additional pension - Volvo Company pension - with high customer satisfaction. Our insurances are managed with traditional management, this means that we at VFF Pension manage the capital and that you, as the insured, are guaranteed a certain amount when you start withdrawing your pension.

Current bonus rate from 2025-10-01

Volvo Company pension	6%
PLUSpension	7%
Avtalspension SAF-LO	7%
Alternativ ITP T10	6%

Our Bonus Rates per 2025-10-01



Total return 2025-01-01 to 2025-11-30

This is the value of the total return on the investment portfolio YTD, **4,3%**

How do we invest the capital?



Interest-bearing securities 46%	Global stocks 17%
Swedish stocks 17%	Alternative investments 20%

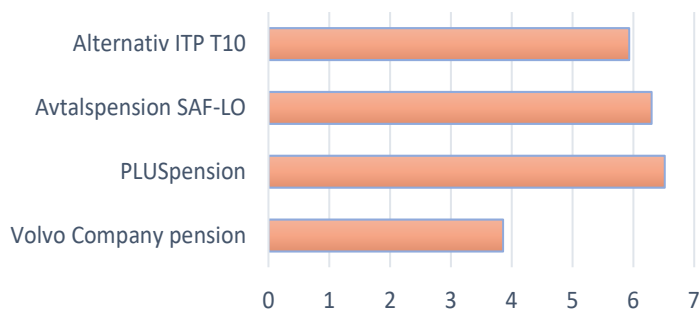
Consolidation level 2025-11-30

The consolidation level is a measure of VFF Pensions ability to honor its guaranteed pension undertakings as well as the agreed bonus. The consolidation level is **113%**

Total assets managed 2025-11-30

This is the value of the total invested assets administered on behalf of the policyholders. Total assets managed is **13,4 B SEK**

Average bonus rate 2020-2024



Fees in our insurance policies

0.27% is the annual fee on the insurance capital