VFF Pension - our current numbers

About VFF Pension

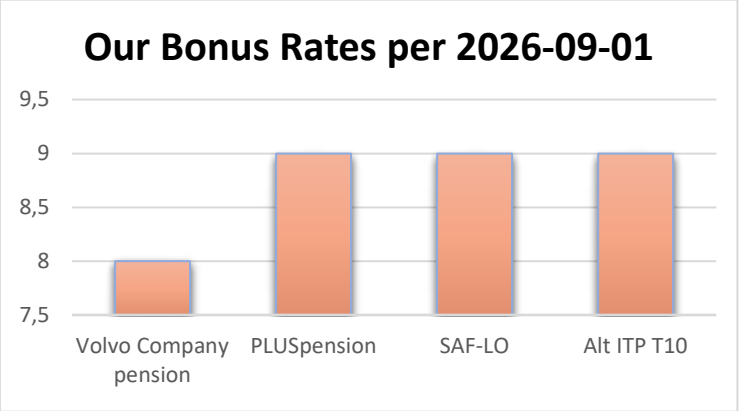
VFF Pension is an occupational pension association for employees within the Volvo Group and Volvo Cars as well as certain companies that were previously part of one of the groups or are related companies.

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 2026-09-01

Volvo Company pension	**8%**
PLUSpension	**9%**
Avtalspension SAF-LO	**9%**
Alternativ ITP T10	**9%**

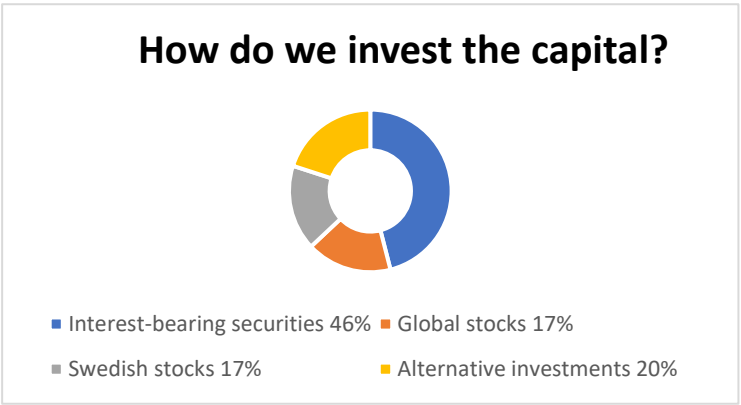


Total return 2026-01-01 to 2026-09-30

This is the value of the total return on the investment portfolio YTD, **7,20%**

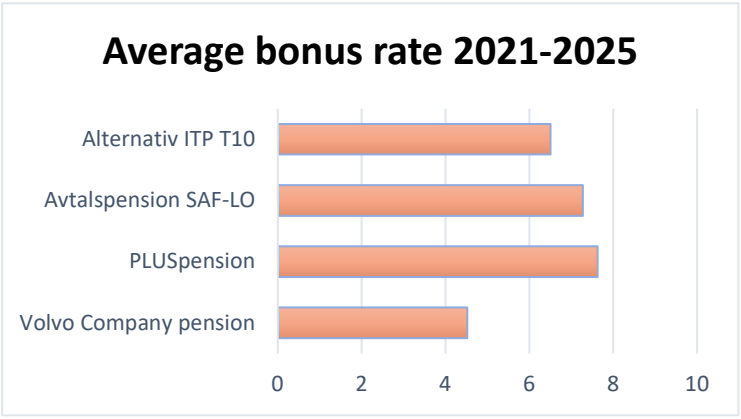
Consolidation level 2026-09-30

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 **115%**



Total assets managed 2026-09-30

This is the value of the total invested assets administrated on behalf of the policyholders. Total assets managed is **14,7 B SEK**



Fees in our insurance policies

0.27% is the annual fee on the insurance capital
