

Good Prospects

NEWS AND TIPS FROM VFF PENSION / APRIL 18

MARIE COMMENTS

Shaky first quarter

VFF Pension showed positive trends in 2017 and the total return was 5.2 %. The key indicators remained encouraging, with a solvency ratio of 129 % and a consolidation level of 115 % at end December.

However, 2018 got off to a much shakier start, and the share portfolio which was the biggest contributor last year is now showing negative after the first quarter. As a result we have reduced the bonus rate to 5 % for Volvo Företagspension and 7 % for PLUSpension. We are continuing our drive to maintain a robust and diversified portfolio that can deliver healthy returns. At the end of the year the share portfolio was supplemented with a couple of global small-company funds.

In May new data protection legislation comes into force and preparations are in full swing. This spring will also see a referral round for the new regulations governing Occupational Pensions, which are expected to come into force next year.

[Marie Hagstedt](#)

Managin Director, VFF Pension



Your personal homepage at VFF Pension!

In 2018 we will continue to develop your personal homepage and will gradually send more communication there. You can log in via www.vffpension.se and today you can see confirmation of new insurance policies, value statements, deposit receipts and income statements on your personal homepage. Log in with Bank-ID or your password.

Apart from letters, your personal homepage also features insurance-related information and confirmation of all payments in and out



Value statements for 2017

Your value statements are now available on your personal homepage. You will find them under “My Documents” and you can log in with your Mobile Bank-ID or password. On your personal homepage you can also review your insurances, see all your premium payments and calculate your future pension. If you have any questions please call us on +46(0) 31-66 12 10 or send us an e-mail to vff@volvo.com.

New General Data Protection Regulation (GDPR)

The General Data Protection Regulation (GDPR) features rules on how to handle personal data. It comes into force on May 25th, 2018 and replaces the Personal Data Act. It will bring about a lot of changes for anyone who deals with personal data, and will strengthen the individual as regards personal integrity. We started preparations for these upcoming changes last year and we are currently working on aspects such as information security and confidentiality issues.

A TIP FROM CONNY

We need your permission!



On May 25th, 2018 the new General Data Protection Regulation (GDPR) comes into force. This means that from May 25th we can no longer use your e-mail to send you the newsletter. We will distribute information before the summer, in which we will ask for your permission.

Keep your eyes open for our letter so you don't miss VFF Pension's next newsletter!

[Conny Granbom](#)

Manager, Insurance Administration

VFF Pension manages Volvo Företagspension och PLUSpension with a total capital of just over 8 billion SEK. We have a total of just over 90,000 members. Tel: 031-66 12 10, Mon-Thurs 9-11 and 13-16, Fri 9-11 and 13-15 | E-mail: vff@volvo.com | www.vffpension.se