

Good Prospects

NEWS AND TIPS FROM VFF PENSION / DECEMBER 17

MARIE COMMENTS

Positive trends this autumn

Our asset management showed positive trends this autumn and at end November the return so far this year was just over 5%. In the past few months it is primarily the upturn in global stocks and real-estate funds that contributed to the positive results.

At the end of September we made our first investment in global infrastructure, which in addition to providing a good return also increased our portfolio diversification.

The bonus rate for Volvo Företagspension remains at 6%. For PLUSpension the bonus rate was lowered from 12% to 9% as of December 1, to adjust to actual return levels.

One piece of good news is that the withdrawal fee will be deleted as of 2018. Read more about this below.

[Marie Hagstedt](#)
Managing Director



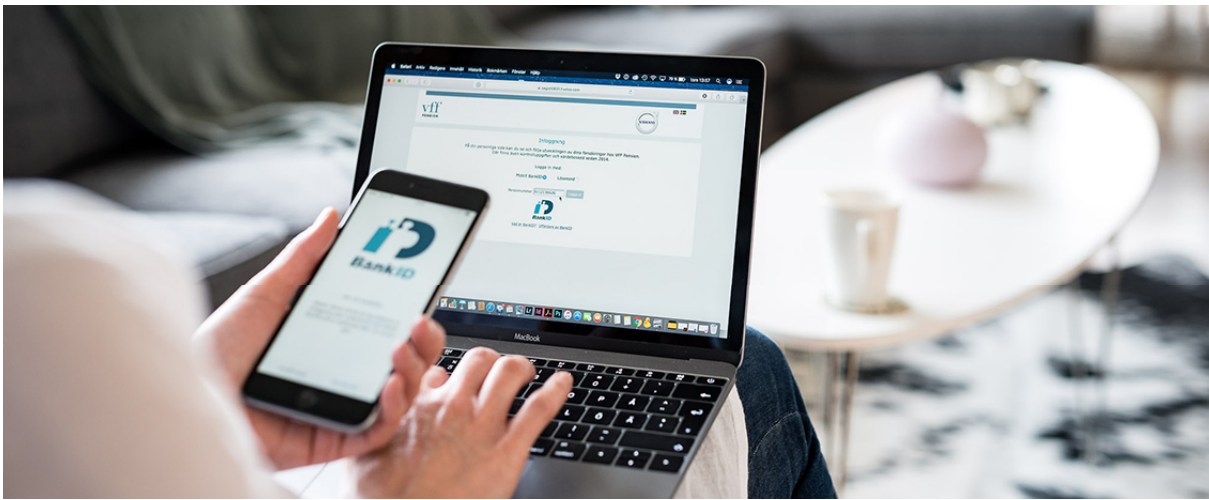
We are now deleting the withdrawal fee!

As a result of a steady inflow of premiums and a healthy return on our assets together with continued improvements in efficiency, we are now able to lower our fees. At the AGM in May VFF Pension's general council voted to delete the 1.2% withdrawal fee from all our insurance policies. We are delighted that our low costs will benefit our policyholders!

Annual premium payment to Volvo Företagspension

At the end of December it will be time for Volvo Cars to make its annual payment into Volvo Företagspension. Log in to your personal site via www.vffpension.se at the end of December to see how much has been paid in.

As regards annual payments for AB Volvo and GKN as well as other companies for 2017, this will be done in early March 2018.



As a beneficiary, you can now log in to your own site!

As of autumn 2017, the personal log-in site will also be accessible to survivor's pension beneficiaries. Log in using your BankID or password via www.vffpension.se, where you will be able to monitor your survivor's pension.

On this personal site you will find information about payments and insurance policies, and you can also read your annual statements, income statements and deposit receipts.

A TIP FROM CONNY

Pension information for your department?



Did you know that you can arrange for one of us to come along and provide you with pension-related information? Here at VFF Pension we are happy to pay your staff a visit at their workplace to give them general information about pensions, update employees ahead of their retirement, or give new recruits relevant information.

To arrange a pension information meeting, write to me at conny.granbom@consultant.volvo.com or call me on 031-66 12 90 and we'll book a time that suits you best.

[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 88,000 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