

Good Prospects

NEWS AND TIPS FROM VFF PENSION / SEPTEMBER 18

MARIE COMMENTS

Good return and stronger key indicators

VFF Pension generated a good return during the second quarter, and after another couple of positive summer months the total return at the end of August was just over 6%. This positive return contributed to strong key indicators with a solvency ratio of 134 % and a consolidation level of 118 % per the end of September. The bonus rate is currently 5% for Volvo Företagspension and 6% for PLUSpension, Avtalspension SAF-LO and Alternativ ITP T10. The interim report for the first half of 2018 can now be accessed on our website.

It is important for VFF Pension to invest in a responsible way, so since the end of last year we have employed the services of an external consultant to review our funds with the emphasis on environmental, social and corporate management factors.

The beginning of July finally saw a proposal for new regulations governing occupational pensions which are expected to come into force next year. The proposal has been sent for referral and the final bill is expected in November. For VFF Pension it will mean that work on tailoring our operations to suit the new legislation can begin this autumn.

[Marie Hagstedt](#)
Managing Director



Logging in using BankID

As part of our drive to improve security, logging-in to your personal site can only take place using BankID, since this is the most secure logging-in method.

After logging in you can monitor the development of your insurances at VFF Pension. Here you will also find payment history, value statements, income statements and other letters that we send you.



Here's how we handle your personal data

On May 25, 2018 the new General Data Protection Regulation (GDPR) came into force. Its aim is to protect people from violation of their personal integrity when their personal data is being processed or handled in any way. Against the background of the new General Data Protection Regulation, VFF Pension has developed a new Integrity Policy which you can find on <https://www.vffpension.se/blanketter-dokument/>

If you would like to read more about how VFF Pension handles your personal data, this information is available from our website: <https://www.vffpension.se/om-oss/gdpr/>

A TIP FROM CONNY

Occupational pension day 27 September



It's soon time again! On September 27 an extra spotlight will shine on occupational pensions. As an employee of Volvo or a former Volvo company, you have in addition to your regular ITP or SAFLO occupational pension an extra occupational pension – the Volvo Företagspension. Volvo Företagspension is managed by us at VFF Pension and we hope that it will give you a welcome supplement once you retire. Your employer makes a regular annual payment to this pension fund. If you want to increase payments into this insurance, you can convert your time-bank hours into Volvo Företagspension credits via your time-reporting system.

Read more about time-bank conversions and Volvo Företagspension at <https://www.vffpension.se/foretagspension/tidbanksvaxling/>

Take this opportunity to read about the occupational pension day and get useful tips: visit <https://tjanstepensionensdag.se/>

Conny Granbom - Manager, Insurance Administration

VFF Pension manages Volvo Företagspension och PLUSpension with a total capital of just over 8,5 billion SEK. We have a total of just over 92,000 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