

Ser mailet konstigt ut? Klicka här.



MARIE COMMENTS

"VFF Pension at the top in the sector"

> **2014 was one of the best years ever** in terms of returns for VFF Pension. Total returns of 14.6% for our traditional management put us right at the top. These excellent returns have made it possible to raise the bonus rates to 6% for Volvo Företagspension, and 11% for PLUSpension.

The excellent returns, together with a premium inflow of 299 MSEK, mean that our balance sheet has increased by almost one billion to 7,202 MSEK. For our subsidiary, VFO, the total returns for the funds ended up at 13.8%, with KOMBI Fjärran Östern being the fund that gave the best returns during the year at 24%.

Otherwise, the biggest news in the insurance sector is that the right to tax deduction for private pension savings is now limited to 1,800 SEK for 2015, ceasing entirely at the end of the year. Asset management will continue as before, and we believe that most people who have saved regularly will also take advantage of this final year's right to deduction

Occupational pensions are not affected by the new deduction regulations for private pensions, and the premiums Volvo companies pay to Volvo Företagspension can continue as before.

The way the new regulations will affect PLUSpension and our fund management will be something the Boards and managements of VFF and VFO will be reviewing in 2015.

Marie Hagstedt, Managing Director



Value statements have now gone digital

> **You will now find your value statements posted** on your personal homepage on vffpension.se.

All you need to do is log in from the front page and then click on "My Documents". In addition to your value statements you will also find your statement of earnings and deductions (income statement) for 2014.

If you have not yet acquired a password for logging in you can order one directly on the login page. When you have got it, you can also register your e-mail address, which makes it easier and faster for us keep you updated.

It is still possible to get written value statements sent by ordinary post to your home address. If you would prefer this, please contact us by phone or e-mail.



Boom for the time bank

> **Even though the right to deduct** for pension savings will be limited, and eventually disappear, Volvo employees can still improve their retirement pensions by converting their time bank hours into premiums to be paid into their Volvo FöretagsPension. In addition to receiving a higher pension, the company adds about 5.6% extra to your deposit, which further increases your future pension. Transferring hours to a pension account is easy; simply report it in your timecard. Time becomes money! We will be pleased to help you if you have any queries.

A TIP FROM CONNY

Looking into the future? Minpension.se is the best way



> **Changes and uncertainty** about the pension system can make it slightly difficult to predict your financial situation at the end of your working life. It can be particularly difficult if you have had a succession of jobs over the years and thus different insurers. On minpension.se you can get a clear summarisation and diagram showing what your pension income will be on retirement. This webpage also provides an explanation of how the calculations are made. Signing up is easy and you can log in with a Bank-ID, Mobile Bank-ID or personal code from the Swedish Pensions Agency.

Conny Granbom, manager insurance administration

VFF Pension manages Volvo Företagspension and PLUSpension with a total capital of just over 7 billion SEK. We have a total of approximately 85,000 members.

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