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MARIE COMMENTS

Continued high bonus rates

> **VFF developed positively** in 2016 with a total return of 6.2 %. The key indicators continue to look healthy and are on a par with the previous year, with a solvency ratio of 127 % and a consolidation level of 118 % at end December.

Having said that, it will be something of a challenge to provide a good return in the current low-interest climate. In order to protect VFF's solvency and create the foundation for continuing to generate continued healthy returns, the guaranteed interest rate was lowered to 0.7 % in October last year. This change does not impact the bonus rate, which is the return you get on your insurance. Bonus rates are determined by the return on managed capital together with the solvency ratio. The current bonus rate remains unchanged at 4 % for Volvo Företagspension and 9 % for PLUSpension.

In the opening months of 2017, the stock market has shown continued positive trends. We are continuing our work to create a robust and diversified portfolio that can provide healthy long-term returns. One measure we will adopt this spring is to include infrastructure as a new asset category in our asset management.

Marie Hagstedt, Managing Director



Your value statements for 2016

Your value statements are now available on your personal homepage. You will find them under "My Documents" and you can log in with your BankID 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.

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Premium payments for AB Volvo employees

> **The scheduled premium** payment for AB Volvo takes place in March, and these payments relate to 2016. To view the paid-in premium, log in to your personal homepage.

A TIP FROM CONNY

Volvo Cars employees can now increase their pension capital through bonus conversion



> **You are now able to** convert your cash bonus into your Volvo Företagspension. This gives you a higher pension and in addition, the company adds about 5.7 % more on your return, which further boosts your pension.

Bonus conversion can be done between March 20 and April 3, 2017. From the practical viewpoint, you can do this via Your Benefits or the Your Benefits app. The premium is paid into your existing insurance.

If you opt for bonus conversion the payment is made in mid-May 2017. To see when the payment is made, log in to your personal homepage with your BankID or password. If you have any questions, don't hesitate to contact us by phone on +46(0) 31-66 12 10 or via e-mail at vff@volvo.com.

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. **Tel:** +46 (0)31-66 12 10, Mon-Thurs 9.00-11.00 and 13.00-16.00, Fri 9.00-11.00 and 13.00-15.00 | **Fax:** +46(0)31-66 16 61
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