



## You can now log in with your Mobile Bank ID

> **Our drive to make** things easier for our policyholders continues. Our most recent improvement allows you to use your Mobile Bank ID to log in to your personal page and view your insurance policies.

When you log into your personal page using your mobile phone, you will see it is responsive, adjusting automatically to your mobile phone's display for best readability.

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## Raised premium for VCC employees

> **The regular annual premium** payment for Volvo Cars employees is paid before Christmas. The good news is that the premium has been raised to 500 kronor per month. For AB Volvo and other companies the regular annual premium will be paid as usual, in March 2017.

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### CONNYS SUGGEST

## Time bank conversion – unique benefit for Volvo employees



> **When tax deductions** for private pension savings ended on 1 January 2016, the benefits of private pension savings as we knew them virtually disappeared too. However, as a Volvo employee you can of course boost your Volvo Företagspension by converting your time bank hours into pension premiums.

In addition to giving you a higher pension, the company also adds about 5.7% to your premium, thus increasing your future pension still further.

Get in touch with us if you have any questions about time bank conversion

Conny Granbom, Manager Insurance Administration

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## MARIE COMMENTS

# A strong autumn with continued good returns

> **We're already some way** into the Advent period and it will soon be time to bid farewell to yet another year. The returns on VFF's capital continued to show a positive trend this autumn, and the bonus rates remain the same. For Volvo Företagspension 4% and for PLUSpension 9%. The key indicators for liquidity and consolidation were boosted somewhat during the autumn, and are at 124% and 119% respectively at the end of October.

Owing to changes in the pension system it is increasingly important to be able to provide accurate and understandable information. VFF Pension's aim is to serve as a responsible and efficient organisation that gives a dependable and sustainable return on managed capital. We also aim to provide good service to our insurance customers. This applies not just to the policies we administer but to pension-related issues in general.

That's why we are happy to visit work-places, such as department meetings or introductory seminars for new employees, to share our pension-related expertise.

Finally I would like to wish you all a wonderful Advent season and a relaxing Christmas holiday when that time comes around. This year too we are not giving out Christmas presents – instead we have chosen to support the work of the Stadsmission charity by making a donation.

Marie Hagstedt, president



Instead of Christmas presents  
we are making a donation to  
Göteborgs Stadsmission.

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VFF Pension manages Volvo Företagspension and PLUSpension, whose combined capital totals more than 7 billion kronor. All told we have about 85,000 members. **Phone:** 031-66 12 10, Mon-Thur 9-11 and 13-16, Fri 9-11 and 13-15 | **Fax:** 031-66 16 61 | **Email:** [vff@volvo.com](mailto:vff@volvo.com) | [www.vffpension.se](http://www.vffpension.se)



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