

# Three easy choices

You can affect your pension by making choices.

## If you were born in or before 1978 and have ITP 2

### 1. Invest the ITPK premiums

ITP 2 includes a supplementary pension called ITPK. You can choose where to invest your ITPK premiums and whether to add repayment cover and/or family cover.

### 2. Who will benefit from your TGL?

In the event of your death, your immediate family will receive a lump sum payment from your group life insurance (TGL). You can choose the beneficiary or beneficiaries.

### 3. Survivor's pension

The insurance includes a survivor's pension (ITP 2 Familjepension) when your annual salary is SEK 532,500 or more. This offers good protection, but does not suit everyone. You can waive your future payments towards the survivor's pension and instead strengthen your ITPK.



## If you were born in or after 1979 and have ITP 1

### 1. Invest the ITP 1 premiums

You can choose how and where your pension premiums should be invested. If you do not make a choice your premiums will automatically be invested in Alecta.

### 2. Who will benefit from your TGL?

In the event of your death, your immediate family will receive a lump sum payment from your group life insurance (TGL). You can choose the beneficiary or beneficiaries.

### 3. Does your family need extra cover?

With ITP 1 you can choose to add repayment cover and/or family cover. If you choose repayment cover, the pension capital you have built up will be paid out to your immediate family in the event of your death. Family cover provides added financial security.

#### More information and make choices

[www.alecta.se](http://www.alecta.se)

020-78 22 80

More about your ITP occupational pension.

[www.collectum.se](http://www.collectum.se)

020-40 85 00

Order information about choices you have made and make new choices.

[www.konsumenternas.se](http://www.konsumenternas.se)

[www.collectum.se](http://www.collectum.se)

See the fees the insurance companies charge.

## Alecta Tjänstepension Ömsesidigt

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