



## **Pre-purchase information**

Occupational pension fund distributed via Futur

# Information to insureds prior to the selection of an occupational pension fund

This pre-purchase information document contains a brief overview of Futur's occupational pension unit-linked insurance. The pre-purchase information does not contain the complete insurance terms and conditions. The complete insurance terms and conditions are available at [www.futur.se/blanketter](http://www.futur.se/blanketter)

## Occupational pension

An occupational pension unit-linked insurance is a pension insurance, in which the premiums in respect are paid by the employer. The employer obtains a right of deduction for the premium payment. The aim is to assure the commitment in respect of the retirement pension, survivor's protection and health insurance which the employer provides to you as an employee. The employer is the policyholder and the employee is the insured.

## Occupational pension unit-linked insurance

Within the scope of the occupational pension insurance policies, Futur provides a number of products with different terms and preconditions. The general insurance terms and conditions, product terms and conditions and fact sheets are available at [www.futur.se/blanketter](http://www.futur.se/blanketter)

## Occupational pension agreement

Dependent upon which occupational pension agreement the policyholder acquires, different choices and possibilities are available to the insured. At [www.futur.se](http://www.futur.se) you will find more information concerning occupational pensions and you may review the investment possibilities which exist. More information can also be provided by the employer, pension's adviser or Futur Pension if the insured is unsure of which agreement applies.

## Contractual pension

If the employer is connected to a collective bargaining agreement, the occupational pension is referred to as contractual pension. A collective bargaining agreement is an agreement between an employee organization and an employer's organization or individual employees which governs salaries and other employment terms and conditions for employees. Collective bargaining agreements are usually entered into via collective bargaining negotiations. Irrespective of which collective bargaining agreement which is relevant, contractual pension can always be subscribed for at Futur.

## The insurance contract

When the insurance policy is acquired at Futur, a contract is entered into between the employer and Futur.

The employer or the employee is the policyholder and Futur is the insurer. The insurance contract is confirmed through a contract confirmation being sent to the employer and an insurance confirmation being sent to the employee. The insurance contract governs when and how the disbursement from the insurance policy shall occur, as well as when payments should be made.

The employee determines who will be the beneficiaries in respect of the insurance policy, which means who will receive the payments in the event of the employee's death.

## The assets in the insurance policy

The assets in occupational pension insurance policies are owned by the insurer which in this context is Futur, although the insured has a claim against Futur corresponding to the value of such assets.

## Validity of the insurance policy

Provided that the insurance policy can be granted without any form of reservation, the insurance contract begins to apply not later than the day after the day on which the insured applied for the insurance policy. If, in conjunction with the application, the insured has specified a later desired date for the entry into force of the insurance policy, this date shall apply instead.

## Limitations in the insurance contract

In conjunction with particular forms of illness, suicide, particularly risky operations, war and political unrest, the scope of cover in the insurance policy can be limited.

## Futur's right to amend the terms and conditions

Futur is entitled to amend both the general insurance terms and conditions and the product terms and conditions, which also covers subsisting insurance contracts. Any amendments which are disadvantageous to the policyholder must be duly notified to the policyholder 30 days prior to the amendment entering into force, or such earlier date as follows according to law, or a decision by a court or public authority.

# How our occupational pension unit-linked insurance works

In an occupational pension insurance from Futur, it is the employer which provides the premium payment, although it is the insured who determines how the premium shall be invested.

## Payment

Payments which are made to an occupational pension insurance are referred to as premiums. The employer can choose to pay the premium on a regular basis or as a lump sum. See the relevant product terms and conditions at [www.futur.se/blanketter](http://www.futur.se/blanketter) for more information.

## Premiums unit-linked insurance

The premium is invested in the funds which you choose on the basis of Futur's range of funds. If no fund allocation is selected, the premium is placed in the entrance solution.

## How to invest in a unit-linked insurance

Log in at Futur eService at [www.futur.se](http://www.futur.se) with your BankID where you see your investment possibilities and you can invest your capital. In each fund range, there is an entrance solution where your premiums are invested in the event that you do not make your own fund selection. You can choose another investment if you do not wish to keep the entrance solution at any time. It is also possible to switch to the entrance solution after you have chosen individual funds.

Following a change of funds, you receive an amendment notification which confirms that the reinvestment is performed and describes the new fund portfolio.

## Permitted investments

Futur regularly reviews the range of permitted securities and the offer can vary over time. The investment possibilities are different depending upon the choice of occupational pension insurance.

In a unit-linked insurance, you invest your capital in the range of funds offered by Futur. You can invest your capital freely within a broad range of funds with different types of funds. You can save in as many funds as you wish, provided the choice of funds is specified in entire percentages of your capital. The range of funds varies depending upon products, procurement and broker. For information concerning the funds which Futur offers, see [www.futur.se/fondutbud](http://www.futur.se/fondutbud)

## The value of the insurance policy

The value of the insurance policy consists of the payments which the employer makes to the insurance policy and the changes in value in the securities in which the capital is invested.

The capital which is invested can both increase and decrease in value. The value is also affected by risk costs, taxes and fees. The fees are charged on a regular basis in order to cover operating costs. It is the insured who is responsible for the value risk. For more information, please read the section headed "Fees and taxes".

## Disbursement

You choose when and at what rate you want the pension capital to be disbursed. Payments can occur not earlier than from the age of 55, and not longer than for the duration of your life. The shortest payment period is 5 years. It is possible to reduce but not to extend the payment period after the payment has commenced. The size of the pension is based on the insurance policy's value, which is allocated and paid

during the payment period. The size of the payments varies due to the price development of the fund units.

The payment can occur on a regular basis from a unit-linked insurance.

## Redemption

An occupational pension insurance with a value of no more than one price amount can be repurchased, to its fully value, provided that the policyholder approves it.

## The scope of the insurance policy

Depending upon the products chosen, the pension insurance can contain a retirement pension, repayment cover and survivor's pension, as well as waiver of premium subject to a three-month qualification period, and health insurance.

## Health insurance

Health insurance is an insurance which supplements the compensation which the insured receives from the Swedish Social Insurance Agency. In the event the insured due to illness or injuries sustained during an accident is deemed to be unable to work to at least 25 per cent and this extends beyond the qualification period, the insured is entitled to compensation corresponding to the reduced ability to work.

The amount of compensation is based on the insured's salary.

Any premium amounts paid, for the period until the right to health insurance compensation exists, is repaid in accordance with the premiums paid. For more information concerning health insurance, please read the General Terms and Conditions which are available at [www.futur.se/blanketter](http://www.futur.se/blanketter)

## Savings in combination with risk insurance via Euro Accident

Please note that in the event that you/your employer have chosen to sign risk insurance with Euro Accident as the insurer, these insurance aspects will be terminated in connection with the insurance premium relating to savings ceasing to be paid to Futur. Please also note that in the event of non-appearance/delayed premium payment to Futur, despite a reminder, any risk insurance via Euro Accident will be terminated. For more information regarding your insurance cover; please contact your insurance agent/intermediary or Futur.

## Retirement pension

In conjunction with reaching pensionable age, however, not earlier than 55 years of age, your pension is paid during the agreed payment period. The size of the retirement pension is determined by the value development of the securities in which the insured has invested the premiums.

## Survivor's protection

Survivor's protection is protection for the survivors in the event the insured should die during the term of the insurance policy. The protection can consist of two parts, in part, the repayment cover and, in part, the survivor's pension. In the event the insured dies before the retirement pension starts to be paid, the payments occur for the benefit of the beneficiaries for a period of at least five years. In the event the insured dies during the payment term of the retirement pension, the payments continue to the beneficiaries during the remainder of the payment period, however, for a maximum of 20 years in total.

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1 January 2026

In order for survivor's protection to be paid, there must exist a living beneficiary in conjunction with each payment date.

The costs for survivor's protection vary in accordance with the size of the insurance amount as well as the insured's age. Information concerning what the relevant premium will be for the insured can be obtained from Futur or your insurance broker.

### Repayment cover

If the insurance policy contains repayment cover, 101 per cent of the value of the insurance is paid to the designated beneficiaries in the event the insured should die during the insurance term. As regards certain agreement pensions, the repayment cover is limited to 100 per cent. See the terms and conditions which apply to your agreement pension at [www.futur.se/blanketter](http://www.futur.se/blanketter)

### Survivor's pension

If the insurance policy contains a survivor's pension, there is a pre-determined amount which can be paid in the event the insured dies during the insurance term. The insured decides whether the survivor's protection entails that the chosen beneficiaries obtain what has the highest value of the chosen amount for the survivor's pension or the repayment cover – or whether both of the chosen amounts for the survivor's pension and repayment cover shall be disbursed.

### Waiver of premium

Waiver of premium is an insurance policy which pays your occupational pension premiums in the event the insured due to illness or an accident is unable to work to at least 25 per cent, or where the inability to work has subsisted for a period in excess of 90 days during the most recent 12-month period.

From and including the date of acquisition of the insurance and for a period of 18 months, Futur applies restrictions in respect of certain illnesses and types of burnout. For more information, please read the General Insurance Terms and Conditions which the insured can find at [www.futur.se/blanketter](http://www.futur.se/blanketter)

### Beneficiaries

An occupational pension insurance is owned by the employer and the insured as an employee is the irrevocable beneficiary in respect of the retirement pension. By choosing beneficiaries, the insured decides who will receive the payments in respect of the insurance policy's survivor's protection in the event of the insured's death. Possible beneficiaries are current and former: spouses, cohabittees as well as children to such parties and the policyholder.

In the event no designation of beneficiaries has been made, the applicable standard is that payments shall firstly be made to a person's spouse or cohabitee, and secondly to children. In the absence of a designation of any beneficiary, the capital is distributed to other policyholders through repayment.

### Transfer of unit-linked insurance

The supplementary service designated as Free Right of Transfer is included in all occupational pension unit-linked insurances at Futur. Futur charges an administrative fee of SEK 600 to move your insurance to another insurer. If the value of the insurance is less than 1 price base amount, no fee is charged for the move. You can transfer your capital at any time to another insurance company if the new insurance contract can be seen as a direct continuation of the old contract. In conjunction with transfer, the value of the insurance policy is paid following a deduction for tax on returns from pension funds as well as unpaid costs.

### Transfer from another insurance company to Futur

In general, it is possible to transfer your pension savings to Futur if the current insurance company has the right of transfer. Contact Futur for more information concerning what your possibilities are.



# Sustainability-related information

According to the Disclosure Regulation (EU 2019/2088), Futur must provide sustainability-related information about its insurance policies with savings elements. The information must be provided before an agreement is entered into (this document) and during the term of the agreement (see our website) in order to give customers the opportunity to evaluate and compare products from a sustainability perspective.

## Our unit linked insurance sustainability classification

Futur's unit linked insurance policies promote environmental or social characteristics. A majority of the selectable funds in our fund range either have sustainability as a goal (marked with 9) or they promote, among other things, environmental or social characteristics (marked with 8).

## Integration of sustainability risks in investment decisions

In our unit-linked insurances, it is you as the customer who makes the investment decision, i.e. in which fund you want to invest your insurance capital. In order to make it easier for you to make sustainable choices and manage sustainability risks, we have selected the funds that may be on our fund market within unit-linked insurance based on the following criterias:

- All funds on our fund range have signed the UN PRI and thereby committed to follow established principles for responsible investments.
- All new funds that are selected on our fund range must be classified as at least Article 8 according to the SFDR and they must also contribute to improving sustainability within the fund category through the new fund.

- The fund managers and the funds' own sustainability work must be carried out actively. We evaluate this continuously.

We want as far as possible to help you consider the negative consequences of your investment decisions for sustainability factors. Futur works actively to increase the share of sustainable funds on our fund market. We also work to ensure that sustainability risks and potential negative consequences for sustainable development issues of the considerations that are selected for our fund range.

## Influence the degree of sustainability in your unit insurance

As a customer, you can influence the degree of sustainability in your investments. By making active fund choices, you can invest more or less sustainably and thus reduce the sustainability risks in the insurance. You do this by, for example, choosing funds marked with different sustainability criterias and then keeping these funds for the entire insurance period. Of our total fund offering, at least 76% of the funds promote, among other things, environmental or social characteristics and at least 13% of the funds have sustainability as their goal.

You can get more information about Futur's fund range with a sustainable focus at [www.futur.se/fondutbud](http://www.futur.se/fondutbud)

There you will also find more detailed information regarding sustainability criteria, including which of the selectable funds that promote environmental or social characteristics and sustainability as a goal, as well as the strategy for how this is to be achieved. There you can also read

about and invest in environmentally sustainable businesses. The information can be found in the respective fund's information brochure. Not including sustainability risks in your fund selection is likely to be negative both for the environment and your future returns.

## About sustainability when getting advice from Futur

If you meet an advisor from Futur to go over how your insurance capital should be invested, you will be asked questions about your view of sustainability and sustainability risks. We integrate sustainability risks into the advice by asking for your sustainability preferences and then giving you advice based on these.

## Information on the EU taxonomy regulation

This financial product has underlying investment options that have the opportunity to contribute to the environmental goals of limiting and adapting to climate change in accordance with the EU taxonomy regulation (2020/852). In the regulations, there is a principle, "do no harm", which means that investments that contribute to a sustainable goal while not causing harm to something else sustainable. The do-no-harm principle is only applicable to the financial products' underlying investments that consider the EU criteria for environmentally sustainable economic activities. The remaining part of this financial product has underlying investments that do not consider the EU criteria for environmentally sustainable economic activities.

At [futur.se/hallbarhet](http://futur.se/hallbarhet) you can read more about our sustainability work.

# Important information concerning advice, investments and risks

## Risks

It is you as the insured who is responsible for the value risk. Futur does not exercise any active right of ownership and does not monitor or protect the value of the investment made. You should not perform investments without first having fully understood and accepted all risks which the investment entails and adapted the investment in accordance with your financial situation.

Please note that an exchange rate risk arises when you purchase a fund which invests in foreign securities, since the fund is valued in Swedish kronor whereas the investments which are made outside Sweden are made in the relevant countries' currency. Exchange rate risks also arise even if the fund has its seat abroad, since the fund is traded and managed in a different currency than Swedish kronor, an exchange rate risk arises for a party who invests in Swedish kronor. By way of example, a good fund investment in the United Kingdom is reduced in value when it is translated into Swedish kronor, if the Swedish

kronor has concurrently strengthened towards pound sterling.

In a fund investment, you are also exposed to market risks. Market risk is the risk that the market in its entirety, or a certain part of the market, where you as a customer have your investment, for example, in the Swedish share market, reduces in value.

*Please note that past performance is no guarantee of future results. Premiums in a unit-linked insurance are invested in funds and these can both increase and decrease in value and it is not certain that you will receive back all of the capital invested.*

## Advice which is provided by Futur's insurance advisers

Futur's advisers preferably provide advice concerning Futur's own insurance products, and thus the advice is not impartial. Futur's advisers have a fixed basic salary without any incentive element, and without any variable incentive elements.

## Changes in the range of funds

Futur conducts a regular review of the funds which are offered in the range of funds for unit-linked insurance policies. Futur is entitled to perform changes in the range of funds for unit-linked insurance policies. These types of changes must be preceded by information to the policyholder 30 days prior to the amendment entering into force.

## Complaints

The policyholder or the insured shall immediately notify Futur of any defects or deficiencies which are set forth in documents provided. Futur is not liable for damage which could have been avoided if notice of complaint occurred immediately. The insurance shall be governed by the provisions of the insurance contract, the Swedish Insurance Contracts Act and Swedish law.

## Costs and fees

Futur's own insurance advisers work exclusively with Futur's occupational pension insurance products. Futur's insurance advisers receive a salary from Futur and do not receive any form of commission on the basis of you subscribing for an insurance, nor are any fees payable to Futur other than those which are set forth below. Please note that fund fees will always be included in a unit-linked insurance, see under the heading "Costs for your insurance".

### Costs for your insurance

#### The insurance's various fees

Your occupational pension insurance fund has, in part, a cost for the insurance and the brokerage, and, in part, for the management of the fund. Since it is often different parties which are involved in conjunction with the sale of the insurance, for example, who distribute or manage, costs will be charged by several actors.

The definitions of the fees are contained on the next page (Fees and taxes).

#### Occupational pension insurance

Futur charges your insurance a:

- Premium fee: 0% on the premium paid
- Capital fee: 0.5% on the insured capital per annum
- Fixed annual fee: SEK 360 per year
- Entrance solution fee: 0–0,15%

#### Costs for fund management in your occupational pension fund

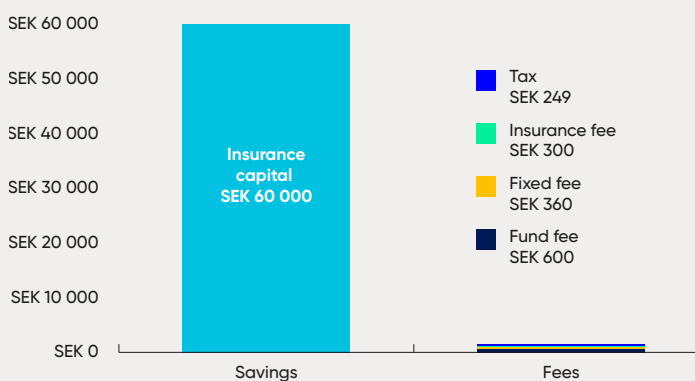
The fund companies charge a management fee in order to manage the various funds chosen. The fixed management fee varies between 0.16 and 2.5 per cent per year. Occasionally, the funds have both a fixed fee as a percentage and a result-based management fee, for example, 20 per cent of the fund's return towards a comparison index. This may entail that the total management fee can exceed 2.5 per cent of the funds which have result-based management fees. The relevant management fees in respect of each fund are always available at: [www.futur.se/fondutbud](http://www.futur.se/fondutbud)

Your broker can provide more information concerning fund fees and how they work.

Please note that your price for the fund within the scope of the unit-linked insurance at Futur can be lower than the ordinary price, since Futur's possibility to procure funds to a larger group of customers entails lower prices for you as a customer.

Futur will provide an annual statement of the actual costs which are charged on your insurance premiums or the insurance capital on an annual basis.

### ANNUAL COSTS FOR YOUR OCCUPATIONAL PENSION INSURANCE



#### The cumulative effect of the fees

The example scenario below has been produced in order to show the cumulative effect of costs and fees on your occupational pension savings. Your adviser can, however, help you to calculate how your costs and fees affect your insurance.

The example scenario includes the annual costs for the occupational pension insurance with a monthly saving of SEK 5 000, an annual insurance fee of 0.5 per cent on the capital and a fixed fee of SEK 360 per year. The underlying funds' fees are estimated to 1 per cent (these vary depending on which choice of funds). The yield tax in the example is 0.075 per cent. The annual cost in the example is thus SEK 1 509.

#### Conflicts of interest

Conflicts of interest arise when the interests of two or more parties are in conflict with each other. Futur works as far as possible to counteract or eliminate any material conflicts of interest. Conflicts of interest which, notwithstanding this aim, are not possible to completely eliminate or counteract, shall always be notified to you as a customer.

At present, Futur has not identified any such conflicts.

#### Compensation

##### Futur's compensation received for your occupational pension insurance

Futur receives a distribution compensation from the fund companies with an amount of 0,15 % to 1,57 % of the fund value per year depending on the choice of fund. Compensation exceeding 1,20 % is returned to the customers insurance.

##### Compensation provided to third parties by Futur

On an annual basis, Futur forwards to Danske Bank AS filial Sverige, compensation in the amount of 0.3 per cent of the insured capital, as well as during the first 5 years 2 per cent on premiums paid.

## Fees and taxes

An occupational pension insurance is subject to fees and taxes.

### Charge of fees and taxes

#### Unit-linked insurance

Insurance fees and tax are charged from the insurance portfolio. The costs are deducted through the redemption of fund units and are reported in the annual value confirmation statement. Insurance fees are charged on a monthly basis. Tax on returns from pension funds on the opening annual value is charged in January each year. For pension payments, income tax is deducted in conjunction with each payment.

#### Fund fees

A fund fee is the fee which the fund manager charges for the management of the funds. The fund fee is a percentage fee based on the fund value and can also consist of a result-based fee. The fee is dependent upon the chosen fund and is charged via the pricing of the fund units. The fund fee is evident from the relevant fund's fact sheet which the insured can review at [www.futur.se/fondutbud](http://www.futur.se/fondutbud)

#### Insurance fees

##### Fixed fee

A fixed fee is a fixed fee in Swedish kronor for the insurance.

##### Capital fee

A capital fee is an annual percentage fee based on the insurance's value. Depending on the product, there may exist, as specified in Swedish kronor, a highest and lowest capital fee. This fee is sometimes referred to as an administration fee.

##### Premium fee

Certain insurance policies have a premium fee, which is a percentage fee of the deposited capital. The premium fee can be different depending upon the amount deposited and depending upon whether a lump sum or regular payment is made. The premium fees are sometimes referred to as deposit fees or investment fees.

#### Risk costs

For an occupational pension insurance with waiver of premium, health insurance and survivor's protection, the insured pays a risk cost.

The cost of premium waiver insurance is a percentage of the agreed annual premium applicable at any time.

The cost of health insurance depends on the size of the insurance amount, the gender, age and occupation of the insured.

The cost of survivor's pension depends on the size of the insurance amount and the likelihood of death which, in turn, is dependent upon, among other things, age.

#### Transfer fee

The insured is always entitled to freely transfer their pension insurances with us. Futur charges an administrative fee of SEK 600 to move your insurance to another insurer. If the value of the insurance is less than 1 price base amount, no fee is charged for the move.

#### Redemption fee

An occupational pension cannot be redeemed.

#### Entrance solution fee

If the entrance solution Futur Komplet is selected, an annual fee of 0.15% is charged. The fee refers to the risk reduction and rebalancing security services included in Futur Komplet.

#### Tax

##### Income tax

The amount payable, both in relation to the old-age pension and survivor's protection, is subject to income tax payable by the recipient.

##### Tax on returns from pension funds

An occupational pension insurance is taxed with an annual tax on returns from pension funds. The basis for the tax is determined through the insurance value as of 1 January in the current year multiplied by the average government borrowing rate for the previous year, however, not less than 0.5 per cent. The result is multiplied thereafter by 15 per cent for pension insurance.

#### Deduction rules – main rule

The employer is entitled to deduct 35 per cent of the employee's salary, however, subject to a maximum of 10 statutory base amounts.

Deductible costs for risk insurance, such as health insurance, are calculated within the scope of the main rule's 35 per cent.

#### Deduction rules – supplementary rule

The supplementary rule may be used when the pension right is insufficiently secured in accordance with the pension agreement, when the pension agreement is amended or replaced by another pension agreement or when the costs are caused by early retirement. In unit-linked insurance, deductions may take place in accordance with the supplementary rule by not more than an amount which corresponds to the costs for achieving the specified benefit levels through a traditional life insurance.

For the period *prior* to the age of 65

Salary in statutory price base amounts	Maximum deduction
up to 7,5 PBA	80 %
7,5 to 20 PBA	70 %
20–30 PBA	40 %

For the period *from* the age of 65

Salary in statutory price base amounts	Maximum deduction
up to 7,5 PBA	20 %
7,5 to 20 PBA	70 %
20–30 PBA	40 %

Previously earned and secured pension rights will be taken into account in conjunction with the application of the supplementary rule. Deductions pursuant to the supplementary rule only relate to the old-age pension. The entire costs for survivor's pension, disability pension and waiver of premium may be deducted in their entirety. For the full pension, a qualification period of at least 30 years is required.

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## How to find the relevant fees

You can always ask Futur if you are unsure about what applies specifically to your insurance. You can reach us via telephone +46(0)8 504 225 00 or e-mail [kundservice@futur.se](mailto:kundservice@futur.se)

#### Insurance fees

The insurance fees which apply to your insurance are contained in the relevant product's fact sheet available at [www.futur.se/blanketter](http://www.futur.se/blanketter)

#### Fund fees

Fund fees are set forth in the relevant fund's fact sheet which you can find via [www.futur.se/fondutbud](http://www.futur.se/fondutbud)

# Certain other laws and rules which affect your insurance

## Applicable law

The insurance contract is governed by Swedish law. Futur is subject to the supervision by the Swedish Financial Supervisory Authority.

## Transfer

As a general rule, an endowment insurance policy can be transferred, either as a gift or in consideration for payment.

## Distrain

In certain cases, insurance can be used for distraint of the policyholder's debts. The rules governing distraint of insurance are partly dependent upon the construction of the insurance, and, in part upon payment and also the policyholder's financial situation in general.

## Incorrect information

If the policyholder or the insured has provided incorrect information in relation to an issue which is of significance for the insurance, such shall be governed by the provisions of the Swedish Insurance Contracts Act. In accordance with applicable legislation, incorrect information can result in the insurance compensation being reduced or being forfeited in its entirety. The right to the insurance's value subsists.

## Laws and rules

The laws and rules which are described in this pre-purchase information sheet apply as of the date of publication. These may change in conjunction with amended legislation.

## Right of withdrawal

In accordance with law, the insured is entitled to withdraw from the contract entered into. If the insured wishes to exercise its right of with-

drawal, the insured shall either orally or in writing give notice thereof to Futur within a period of 30 days from the date on which the insured entered into the contract. Futur will thereupon perform a repayment of any payments made in respect of the insurance or the current value of the insurance contract. Futur is entitled to make deductions for any costs for insurance cover and tax on returns from pension funds, costs for the period during which the insurance applied as well as costs relating to the entry into of the contract.

## Solvency and operational reports

For further information concerning Futur's solvency and financial position, see [www.futur.se/finansieinformation](http://www.futur.se/finansieinformation)

## We want satisfied customers

Futur always endeavours to ensure that the insured as a customer can be satisfied, but sometimes misunderstandings and other ambiguities can arise. In most cases, these can be resolved through contacts with Futur. Please call or write to the person who administered your matter at Futur. In the event that a disagreement nevertheless subsists, there are other possibilities to have the matter adjudicated.

Any person who is dissatisfied with Futur's decisions in relation to any form of insurance can always contact:

*The Customer Complaints Manager at Futur (General Counsel)*  
Box 24012, 104 50 Stockholm  
Telephone +46(0)8 504 225 00

In the event the problem still subsists following contact with the Customer Complaints Manager, the following instances may assist:

*The Swedish Consumers' Insurance Bureau for free advice concerning pensions, insurance and settlement of claims.*

Box 24215, 104 51 Stockholm  
Telephone +46(0)200 22 58 00

*The Swedish Board for Insurance of Persons as regards medical assessments*  
Box 24067, 104 50 Stockholm  
Telephone +46(0)8 522 787 20

*The Swedish National Board for Consumer Disputes as regards certain disputes where a medical assessment is not required*  
Box 174, 101 23 Stockholm  
Telephone +46(0)8 508 860 00

*Courts of general jurisdiction* in order to commence an action against Futur.

*The supervisory authority for insurance companies is the Swedish Financial Supervisory Authority*  
[www.fi.se](http://www.fi.se) or [finansinspektionen@fi.se](mailto:finansinspektionen@fi.se).  
Brunnsgatan 3, Box 7821, 103 97 Stockholm  
Telephone +46(0)8 408 980 00

*The Swedish Consumer Agency regarding the Swedish Marketing Act*  
[www.konsumentverket.se](http://www.konsumentverket.se) or [www.hallakonsument.se](http://www.hallakonsument.se)  
[konsumentverket@konsumentverket.se](mailto:konsumentverket@konsumentverket.se)  
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