

Fact sheet

Individual Occupational Pension Moving from abroad (ROPS)

Occupational pension savings in funds

Introduction

Target group

Individual Occupational Pension Moving from Abroad (ROPS) (?) makes it possible to freely invest capital within Futur's broad range of funds without having to pay capital gains tax on fund switches and withdrawals.

About the fact sheet

This fact sheet is designed to provide general information and facilitate comparisons with other products. For full information, the fact sheet should be read together with the General Conditions, Product Conditions and Pre-purchase Information available at www.futur.se/blanketter. The information in the fact sheet was current at the time of publication but may be subject to change in the future.

Futur's financial strength

The solvency ratio measures the company's ability to meet its obligations to policyholders. A solvency ratio of at least 100 percent meets the EU's capital buffer requirements. Futur's solvency ratio varies over time, but the stated objective is that the solvency ratio should always amount to at least 120 percent, which means that the company meets the EU's requirements for capital base in relation to the scope and composition of the business.

Savings and returns

Premium

This product is intended for relocation premiums only.

Repayment cover

Repayment protection is always included and cannot be opted out.

Responsibility for capital investments

A pension plan is a free form of savings, and you as an insured person are responsible for how the capital should be invested and the level of risk of the investment.

Entrance solution

If you do not make your own fund selection at Futur, your premium is placed in one of our entrance solutions. You can find which entrance solution applies to your insurance under "Fondutbud" at www.futur.se/fondutbud. For the entrance solutions that consist of more than one fund and that include the security services of rebalancing and risk reduction, there are also information sheets that you can find in the forms repository.

Warranty

No guarantee of future returns or limitation of possible downturns are included in the policy.

Information about the fund offering

Total number of funds	166
Percentage of external funds	100 %
Index funds	Available
Actively managed funds	Available
Percentage of mixed funds	8 %
Percentage of equity funds	73 %
Percentage of interest funds	16 %
Percentage of hedge funds	3 %

The above information applies at the date of publication of the fact sheet – for insurance policies directly taken out via Futur. For the current fund offerings, see www.futur.se/fondutbud or contact your adviser/broker for information about the fund offerings that apply to you.



Assets in which the capital can be invested

As an insured person, you can invest your savings freely in a wide range of different types of funds. You can save in as many funds as you like. You can easily make your fund choices in our online service Futur eService via www.futur.se. The investments must be stated in whole percentages. As the range is continuously updated, we refer to www.futur.se/fondutbud for the latest information on our current range of funds and fact sheets for the individual funds.

Payment

Payments are made from the age of 55 at the earliest and for life at the longest. The shortest payment period is 5 years. It is possible to shorten but not extend the payment period after the payment has started. If a lifelong payment is chosen, a life expectancy assumption is made when calculating the size of the payment amounts.

Fees

The insurance fees consist of administrative fees from Futur and fund fees, which are usually a percentage annual fee. Some funds in the range also have a performance-based fee. On www.futur.se/fondutbud you can find detailed information on the fees for all funds in the range.

Tax regulations

Your pension savings are classified as a pension insurance policy, which means that all payments from the insurance are subject to income tax. The holding in the insurance 1 January are subject to an annual yield tax amounting to 15 percent of the average government borrowing rate in the previous year, but not less than 0.5 percent.

For the employer, the premiums are deductible in accordance with current tax legislation.

Conditions for transferring savings or repurchases

You can transfer your holdings to another insurer at any time if the new agreement can be considered a direct continuation of the old one. In case of transfer, the value of the policy is paid out after tax and unpaid costs.

The insurance cannot be repurchased.

Transferring savings to Futur

It is generally possible to transfer your pension savings to us if your current company has transfer rights. Please contact us for more information about your options. Futur does not charge a fee when transferring capital to us.

Other information

More information about the product and Futur is available at www.futur.se. You can also call us on 08 504 225 00 or send an e-mail to kundservice@futur.se. You can also contact the Swedish Consumer Agency for further information regarding insurance.

Futur is under the supervision of the Swedish Financial Supervisory Authority. The Swedish Consumer Agency monitors compliance with the Marketing Act (2008:486).

Terms of payment

Minimum age for first payment	55 years
Maximum age for first payment	No limit
Shortest payment period	5 years
Longest payment period	Life-long

Insurance fees

Premium fee	0 – 1,5 %
Withdrawal fee	0 kr
Fund fee	According to the respective fund management company
Fixed fee	SEK 120 per year
Capital duty	0 – 0,65 %
Relocation fee	600 kr*
Administrative fee	When transferring to Futur an administrative fee of SEK 5000 is charged in cases where capital from abroad is less than one million kronor. In cases where transferred capital is one million or more, no administrative fee is charged. The administrative fee is not charged when moving within Sweden.

*Insurance policies with a value below 1 price base amount are transferred free of charge.

Fund fees

Maximum annual fee [†]	2,43 %
Minimum annual fee [†]	0,20 %
Average annual fee [†]	1,42 %

[†]Annual management fee and other fund management costs of administration, distribution and depositary fees.

Insurance coverage that can be selected

Repayment cover	Yes
Survivor's pension	No
Premium exemption	No
Health insurance	No