

Information about beneficiaries and beneficiary provision

When completing the form

When you write a special beneficiary provision, it is important to complete all details about yourself so that the provision will be registered for the right person and so that we can return a copy of the provision after registration. We may also need to contact you will this matter is being processed. If you do not have a current employer, please give the name of your most recent employer.

Please note that an incorrectly completed provision may be wholly or partly invalid. So take extra care when completing the form!

Choose beneficiary

Place a cross against *one* of the four alternatives on the form.

• Alternative 1

If you place a cross here your children will be your beneficiaries 100% in the first instance. If you have no children, the beneficiary will be your spouse, registered partner or cohabitant.

• Alternative 2

If you place cross here your spouse, registered partner or cohabitant will receive 50% and your children the remaining 50%. If one of these parties is missing or does not wish to receive their share, it automatically accrues to the other party.

• Alternative 3

Here you give the name of your beneficiary or beneficiaries. When these are your own children you do not need to fill in their nat. reg. nos. Just write "my children" so unborn children will also be included..

If you write the word cohabitant in the column "kinship with me", the provision in this section will lapse if the cohabitation ceases.

If there is insufficient space, write a separate attachment. Provide the name of the beneficiary, national registration number, kinship with you, percentage or priority. Remember to enter the date and sign your name.

Please note that according to the Swedish Income Tax Act only persons listed under alternative 3 on the form can be chosen as beneficiaries.

• Alternative 4

Put a cross here if you wish an earlier provision to cease to apply or want to be sure that a general beneficiary provision applies (read more about the general provision in the column to the right).

Personal property

If you wish compensation from the insurance to be personal property, put a cross against this on the form. This means that the money a beneficiary receives from the insurance and the returns on such money will be personal property in the marriage. The beneficiary is entitled to cancel this provision through a marriage settlement or cohabitant agreement.

Other

A will or similar expression of will is not a beneficiary provision.

Attached sheets must be dated and signed.

About the beneficiary provision

Which insurance areas are covered by the provision?

This provision applies if you have taken out repayment cover and/or family cover for your ITP or ITPK via Collectum. The provision also applies for complementary premiums and so-called lifetime service premiums.

Please note that the defined benefit retirement pension in ITP 2 and the family pension are not included in this provision.

What is a general beneficiary provision?

It is a standard provision that suits most people and which applies if you do not write a special provision.

Beneficiaries are then, in order of preference:

1. spouse, registered partner or cohabitant
2. children who are legal heirs (regardless of age).

Remember that a spouse or registered partner is a beneficiary even if proceedings for divorce/dissolution of partnership are under way.

Validity period of provision

• For repayment cover

Repayment cover applies to paid in money even if your employment within the collective agreement sphere ceases. A changed beneficiary provision applies until a new provision is registered.

• For family cover

Family cover ceases to apply if you no longer have active employment, i.e. premiums are no longer being paid for you. When employment ceases, the provision applies for 12 months, unless you start another employment within the same collective agreement sphere.

If you start to work within a different collective agreement sphere or you send in a new beneficiary provision, this provision will cease to apply directly.

If you are uncertain what you have written as a provision, we recommend that you write a new one. It is always the most recently signed beneficiary provision that applies.

We process personal data

Collectum processes personal data in accordance with the regulations applying at any point in time as stipulated in the Swedish Data Protection Act in order to be able to administer ITP and TGL. Read more at collectum.se.