

Personal section at KPA Pension

- usage and relation to minPension.se

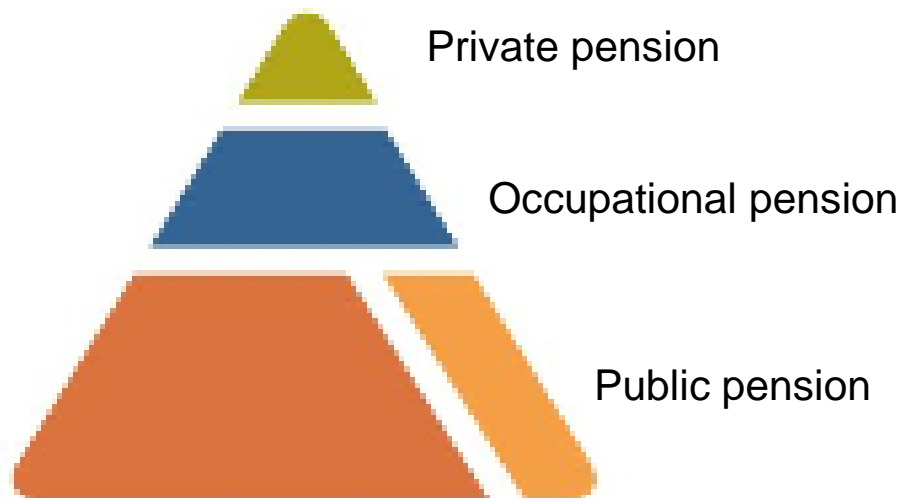
ESIP-EAPSPI-FYP Communication Conference Feb 5, 2019

Eva Fluhr

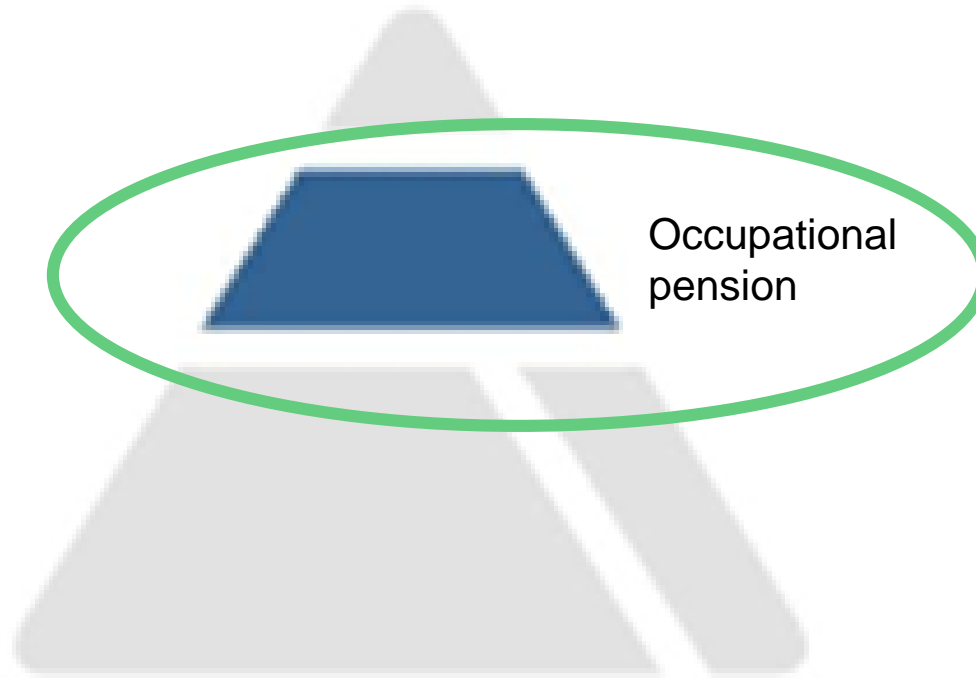


KPA
PENSION

Swedish pension pyramid



Swedish pension pyramid



Providing occupational pensions - with care and consideration

- KPA Pension support the majority of Swedish municipalities, county councils and a large number of public corporations in issues regarding pensions and insurances
- KPA Pension administer the occupational pensions for 1,8 million employees in the public sector
- KPA Pension combine a safe pension with ethical placements



Our customers

2 000 employers

Municipalities, county councils and a large number of public corporations in Sweden



1,8 million individuals employed in the public sector

80 percent are women working primarily in healthcare and in schools



We are the pre-selected option

- Collective agreement
- KPA Pension has been given the benefit of being the pre-selected option in the following pension agreements: AKAP-KL, KAP-KL and PA-KFS
- The employers and the unions have decided that we are to manage the occupational pensions – unless the employee makes another decision



Customers satisfaction and market shares

Customer satisfaction among employers

95%

Customer satisfaction among individual customers

70%

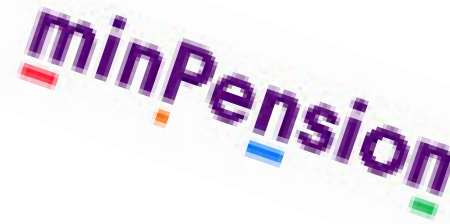
Share of public sectors employers choosing us as their pensions administrator and insurance provider

76%

Share of public sectors employees who has placed their occupational savings with us
(by active choice or default)

67%

minPension.se

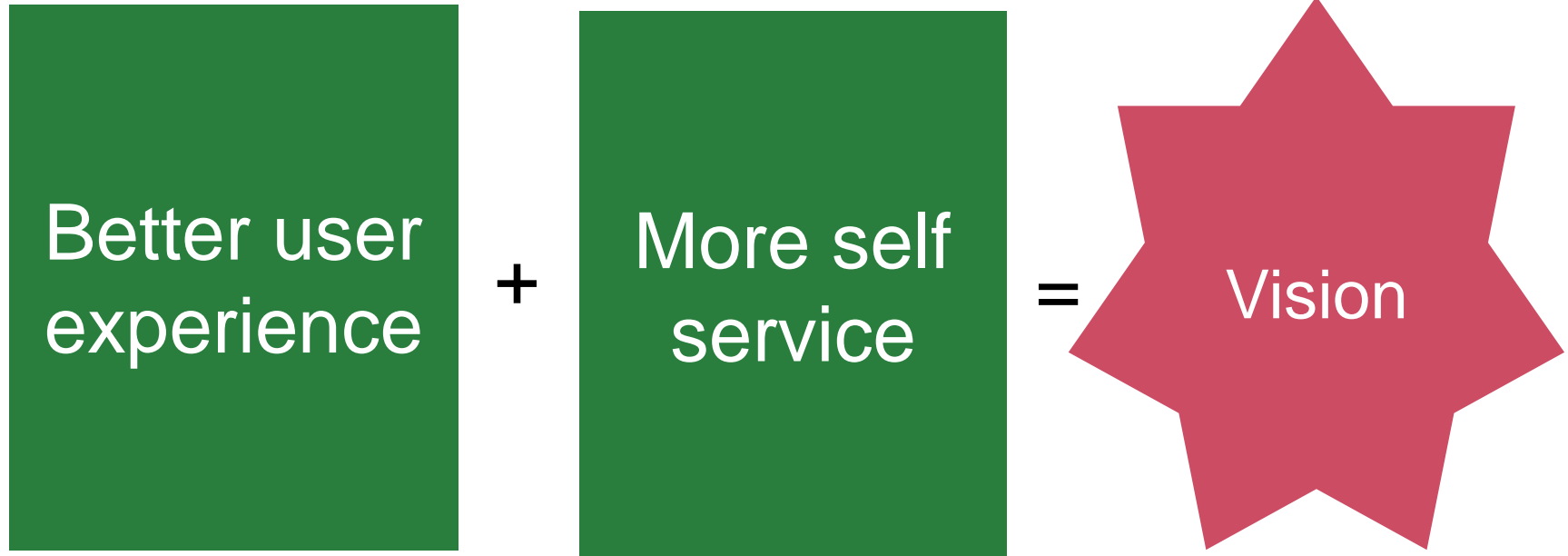
The logo for minPension.se, featuring the text "minPension" in a stylized font with colored underlines (red, orange, blue, green) under each letter.

En översikt över tjänst i samarbete
med staten och pensionsföretagen

- Everyone who has earned pension in Sweden can log on to the pension portal and see their entire pension and make pension forecasts
- The service is run and financed half by the State and half by the pension institutes
- More than 30 actors in the pension sector are associate. They deliver pension information corresponding to 99 percent of total pension capital

New digital strategy

Target areas



Wanted state 2021

- All customers can log in whenever they want
- Self service with highest demand on the site
- Possible to retire digitally with a connection to *withdrawal plan* at minPension.se
- The customer can **choose** to have terms and other statements via the post office
- The customers experience that KPA offers, is at the same level as the competitors*

*AMF, SPV, Alecta, Skandikon

