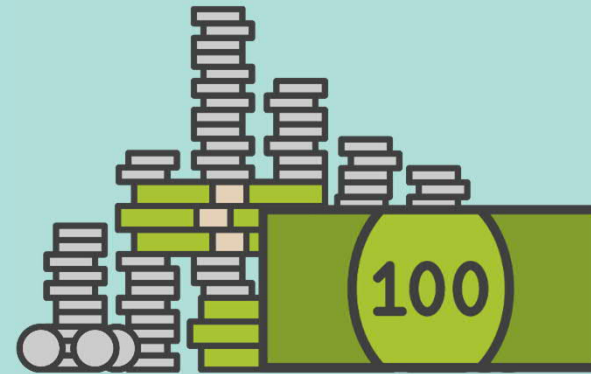




Save with SPP

- Easy, award winning and sustainable savings to low costs





Congratulations!

Your employer has chosen
the best pension solution
on the market.

Vad vi är extra stolta över...



"Världens mest hållbara försäkringskoncern"



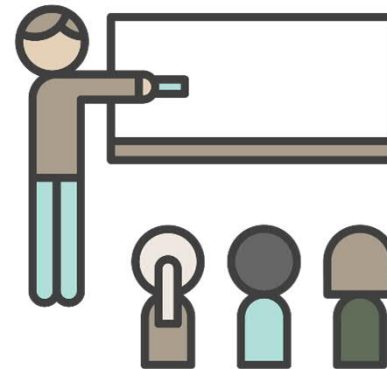
Bästa fondförsäkringsbolaget
2008, 2009, 2010, 2011, 2014, 2015 & 2016



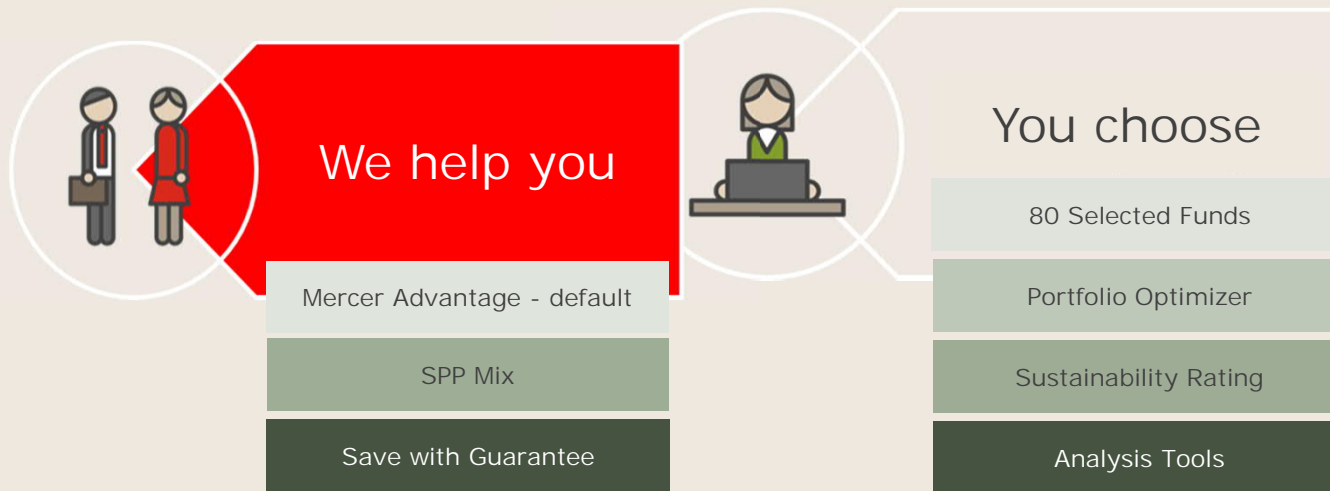
Pris för bästa kundcenter
2014, 2015, 2016 & 2017

Agenda

- Investment offer
- Transfer pension from SEB
- Questions?



Save with SPP



We help You

Mercer Advantage

- Default fund

Mercer advantage balanced growth fund

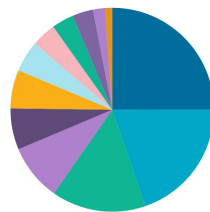
MANAGEMENT PHILOSOPHY

- A stable long term growth with a reasonable level of risk
- Pro-active management, focus on diversification
- A good return at a low risk for a low cost.

Management fee 0,94 %
Estimated yearly fee 1,09 %
Risk level (1-7) 5

Overview

Mercer Advantage Balanced Growth is a highly diversified fund of funds with a global investment focus. The fund strives to deliver a long-term stable return by spreading its investments between different asset classes.



■ Short Duration Bonds 23% ■ Global ED 30% ■ SWE ED 15%
■ Absolute Return FI 9% ■ Emerging Markets Bond 7% ■ Emerging Markets ED 6%
■ Property 5% ■ Global Small Cap ED 4% ■ Global HI 4%
■ Global Low Vol ED 3% ■ Global Corp Bond 2% ■ Cash 2%

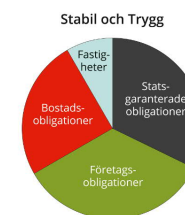
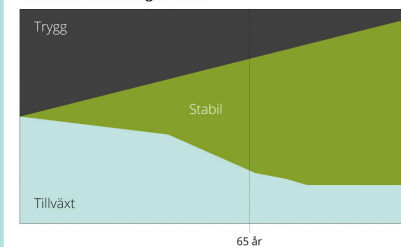
SPP Mix



Spara med Garanti

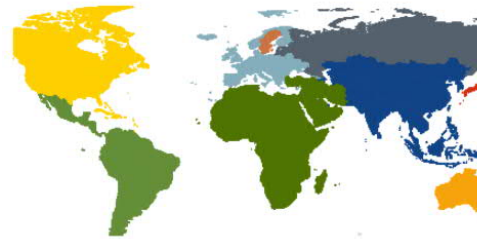
- Traditional Insurance

Illustrativ utveckling över tid



You choose

Fundselection



Sustainability Rating



Portfolio Optimizer

Välj risknivå

1 Hög Medel Låg

Välj sparhorisont

2 Mer än 10 år 5-10 år 1-5 år

Via Fondportfölj

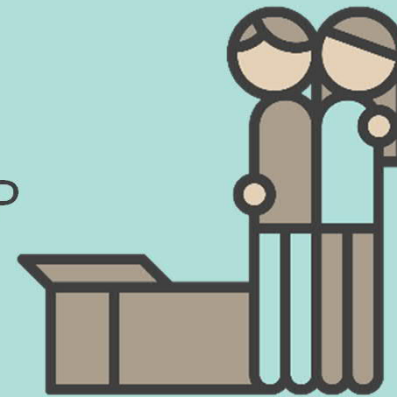
SPP Hälften Aktier

Portföljen Hälften Aktier är sammansatt av två delar: aktiefonder och värdepapper samt alternativa investeringar från SPPs fondstiftelse. Fördelningen ligger på placeringar i värdepapper med olika placeringstakt och risk, de kompletteras av placeringar i räntebondor med olika löptider och alternativa investeringar för att skapa en balanserad fondportfölj.

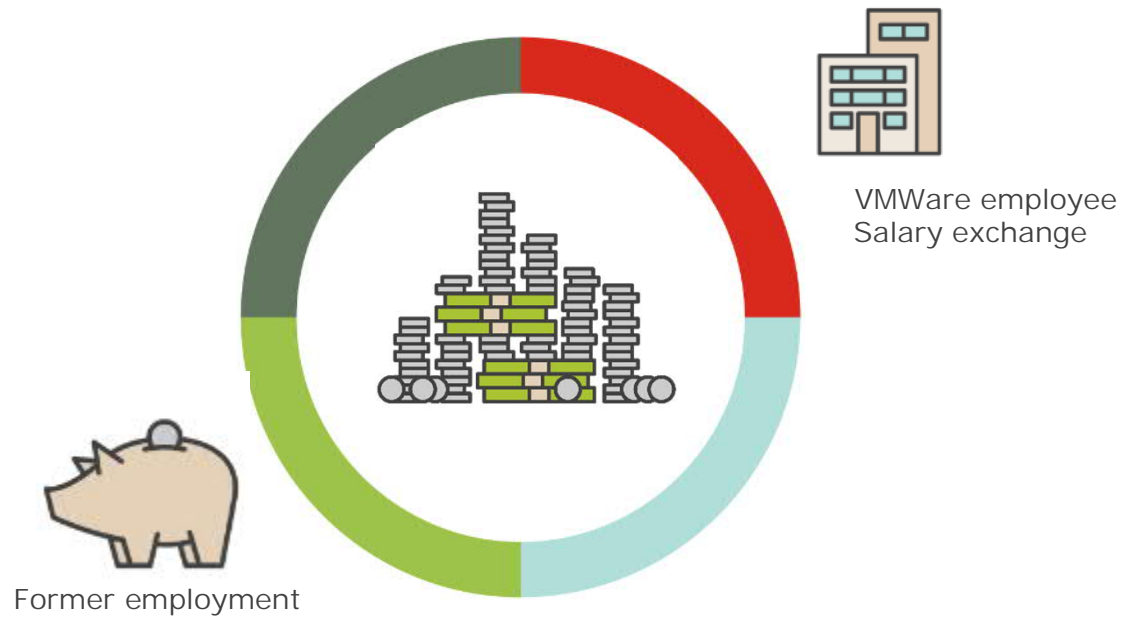
Hållbarhetsnivå: Utveckling: 8,2% avkastning 12 mån Risknivå: Avgift: 0,87% avkastningsgräns



Transfer Pension Savings to SPP



Collect your Pension



The importance of low fees

SPP	
Your age	35 45 55 yr
Pension age	65 yr
Period of Withdrawal	20 yr
Transfer amount	500 000 SEK
Return	5%

Capital fee	0,00 %
Fixed fee	0 SEK
Fund management fee*	1,09 %

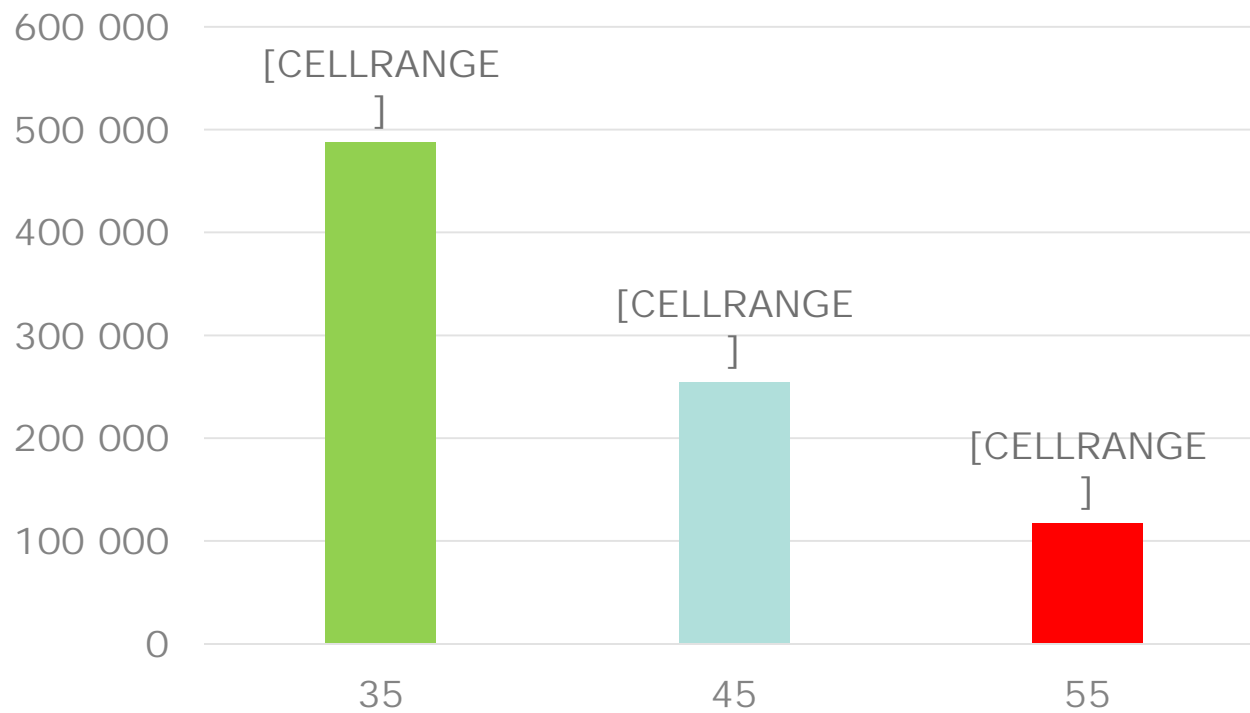
SEB	
Your age	35 45 55 yr
Pension age	65 yr
Period of Withdrawal	20 yr
Transfer amount	500 000 SEK
Return	5%

Capital fee	0,35 %
Fixed fee	0 SEK
Fund management fee*	1,39 %

*Comparison between two actively managed default funds, Mercer Advantage and SEB Pensionsfond both risk 5/7

An investment in funds is associated with risk. Historical returns are not a guarantee of future returns. The money invested in funds may increase or decrease in value and there is no guarantee that you will be repaid all of your deposited capital. Historical returns and current index values are no guarantee of future outcomes. SPP cannot guarantee your chosen funds will not decrease in value.

More pension at SPP (in SEK)



Transfer Process

Group meeting



Personal transfer folder

Sign transfer documents

Sign PoA

1.

SPP Transfer assistance



SPP administrate transfers

Monitor transfers

Transfer fee compensation

2.

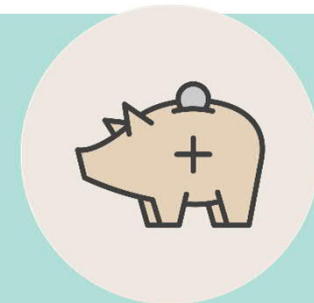
Summary

Total overview

No insurance fees

Transfer compensation 2,5 %

Transfer complete!





2 381 000

1 080 000

SPP Transfer assistance:

flyttcoachen@spp.se

1 540 000



08 771 877 877

1 767 000