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Pension in Sweden

1. Introduction

Overview

Sweden has a three pillar pension system:

- The first pillar is set up and administrated by the state and is composed of three parts: the guaranteed pension (*garantipension*), the income pension (*inkomstpension*) and the premium pension (*premiépension*) (Anderson/Immergut 2007: 362). The public pension system underwent a 'radical change' in 1994 as the quasi-mandatory old age pension scheme changed from defined benefit to defined contribution (Palmer/Wadensjö 2004: 227). This new pension scheme was introduced in 1999 and is entirely applied since January 2003 (Sjögren Lindquist/Wadensjö 2006: 159). This reform substitutes the basic pension from 1913 and the ATP (*allmän tilläggspension*, general or public supplementary pension) pension from 1959. The first pillar is financed by the state out of general revenues (Anderson/Immergut 2007: 362-363).
- The second pillar is based on collective agreements. In the private sectors, there is a scheme for white collar workers (*Industrins och handelns tilläggspension*, ITP; negotiated pension system for certain groups of employees) and another one for blue collar workers (*avtalspension SAF-LO*) (Berg 2004: 4). These pension schemes provide pension benefits for income over the ceiling of earnings-related pensions (Anderson/Immergut 2007: 390).

People with income over the ceiling, which corresponds to around 36 per cent of the workforce, get especially high compensation. The occupational pensions ‘more or less’ remove the ceiling (Sjögren Lindquist/Wadensjö 2009: 587). Thus, with the change of the first pillar in 1994, which has been in force since 1999, the public system guarantees to protect the low-income elderly, whereas the supplementary contractual agreements ensure a higher benefit in a range above the ceiling of the public system (Palmer/Wadensjö 2004: 245). This is an interesting aspect of the Swedish welfare system because normally the wage structure in Sweden is compressed and taxes and social insurance system level out this structure even more. This structure is then counteracted by collective pension schemes that provide benefits above the ceiling of the first pillar (Sjögren Lindquist/Wadensjö 2006: 156). One could also talk of a contradiction to the classical portrayal of Sweden as a universal welfare state (Greve 2007: 110).

- The third pillar consists of a subsidized private pension with tax deductible payments (Anderson/Immergut 2007: 363).
- The second pillar has become more important in the last years. This can be seen in the following table which shows the shares of pension income concerning the different pillars:

Table 1 Share of Pension Income According to Forms of Pension for Those Aged 65–69 Years

| Year | <i>The national pension system</i> | | <i>Occupational pensions</i> | | <i>Private pensions</i> | |
|------|------------------------------------|--------------|------------------------------|--------------|-------------------------|--------------|
| | <i>Men</i> | <i>Women</i> | <i>Men</i> | <i>Women</i> | <i>Men</i> | <i>Women</i> |
| 1996 | 74.4 | 80.6 | 20.3 | 15.6 | 5.3 | 3.8 |
| 2002 | 67.9 | 76.2 | 24.2 | 16.4 | 8.0 | 7.4 |
| 2006 | 64.0 | 72.1 | 27.7 | 19.0 | 8.1 | 8.9 |
| 2007 | 62.2 | 70.3 | 29.4 | 20.3 | 8.4 | 9.4 |

Source: Lindquist/Wadensjö (2009: 587). Calculations based on statistics from Statistics Sweden.

The role of collective labor agreements (CLAs):

- The role of the social partners is of most importance in the second pillar which has actually been developed by them (Van het Kaar 2004: Social partners view). The first agreement-based occupational pensions were established for employees in the central governmental sector: in 1756 for military personnel and in 1770 for civilian staff. The pension that was paid corresponded to 2/3 of the final wage. Later the municipalities and county councils also developed a pension system. The group that was not covered for a

long time where the blue collar workers in the private sector (Sjögren Lindquist/Wadensjö 2006: 161-162). Today, however, most employees in the labor market are covered by a second pillar pension (Anderson/Immergut 2007: 390).

Levels of Bargaining

The most important collective labor agreements (CLAs) on pensions are concluded at the sectoral level (Berg 2004: 3). However, as these sectors are defined very broadly (e.g. white collar and blue collar), one can also classify the bargaining level as intersectoral (Van het Kaar 2004: mature occupational schemes). For more details see the section on important sectors.

Actors

Main trade unions that are involved in the collective negotiation of pension schemes:

- There are three confederations in Sweden
 - LO (*Landsorganisationen i Sverige*, Swedish Trade Union Confederation) with 2 million blue collar members,
 - TCO (*Tjänstemännens Centralorganisation*, Swedish Confederation of Professional Employees) for salaried employees,
 - SACO (*Sveriges Akademikers Centralorganisation*, Swedish Confederation of Professional Associations) for the civil servants.
- 27 unions of the TCO and the SACO are members of a joint organization called PTK (*Privattjänstemannakartellen*, Council for Negotiation and Co-operation, formerly known as Federation of Salaried Employees in Industry and Services) (Bartmann 2005: 10). The PTK is an important actor when it comes to pension bargaining (PTK 2010: PTK's Mission).
- Unions are organized according to the sector and not according to the employees' professions (Eurofound 2009: 4).

Main employer associations that conclude CLAs on pensions:

- The most important employer organization is the SN (*Svenskt Näringsliv*, Confederation of Swedish Enterprise) that was founded as a result of a merger of the SAF (*Svenska Arbetsgivareföreningen*, Swedish Employers' Association) and the Federation of Swedish Industry in 2001. The Confederation represents the private sector and has 50 member organizations (EUROFOUND 2009: 5).

Critical Junctures

Definition: Critical Junctures are years or time periods when important decisions on the development of the collectively negotiated pension scheme were made.

- In 1917 the first occupational pension plan for white collar workers, named SPP (*Svergies privatanställdaas pensionskassa*, no translation found), was established by a group of employers (Palmer 2008: 7). This plan comprised age pension and pension for widows (Berg 2004: 3). It was the first occupational pension scheme in a private sector in Sweden (Van het Kaar 2004: Mature occupational schemes).
- In 1960, the public ATP system was established that also had consequences on the occupational pensions. The occupational pension plan for white collar workers in the private sector was changed into a supplement to the national basic pension. Consequently, it was applied for supplements over the ceiling of the ATP system. Therefore, the current ITP plan, based on CLA, was established in 1960. At that time there was no occupational scheme for the blue collar workers (Sjögren Lindquist/Wadensjö 2006: 162).
- The first CLA-based occupational pension scheme for the blue collar sector, the STP (*Svenska tillägs pension*, no translation found), was introduced in 1973. With this introduction all major sectors were then covered by an occupational pension scheme (Sjögren Lindquist/Wadensjö 2006: 162).
- In 1996 the STP scheme for blue collar workers was replaced by the *SAF-LO avtalspension* (Sjögren Lindquist/Wadensjö 2006: 164).
- In 2007 the ITP plan changed from defined benefit to defined contribution scheme (agreement signed in 2006) (Sjögren Lindquist/Wadensjö 2006: 169).
- In 2008 the SAF-LO agreement was conformed to the new defined contribution ITP plan. Since then blue and white collar workers dispose of the same pension agreement (Sjögren Lindquist 07.01.2010, e-mail interview).

2. Important Collective Agreements (Examples)

Blue Collar Sector:

- In 1973 the agreement between the SAF and the LO on special supplementary pensions STP introduced the occupational pension scheme for the blue collar workers. It was valid between 1973 and 1995 (Sjögren Lindquist/Wadensjö 2006: 162).
- The STP system was replaced by the SAF-LO agreement in the beginning of 1996 that introduced the *SAF-LO avtalspension* (Sjögren Lindquist/Wadensjö 2006: 164).

- The SAF-LO agreement in 2008 created an equal treatment of white and blue collar workers as it conformed to the new defined contribution ITP plan (Sjögren Lindquist 07.01.2010, e-mail interview).

White Collar Sector:

- In 1960, together with the establishment of the ATP scheme, the ITP scheme was established (Sjögren Lindquist/Wadensjö 2006: 166).
- In April 2006 the PTK and the SN (former SAF) agreed on a new ITP plan on supplementary pensions. The new plan came into effect on the 1st January 2007. The scheme is changed from defined benefit to defined contribution (Sjögren Lindquist/Wadensjö 2006: 169).

3. Important Sectors

- There are four head collective agreements in the area of occupational pensions.
- These represent the four large sectors in Sweden and are valid for each employee connected to the respective CLA (Berg 2004: 3).
 - For the white collar workers (salaried employees and professionals) in the private sector ITP is the occupational pension plan (Berg 2004: 3).
 - For the blue collar workers *avtalspension SAF-LO* is the occupational pension plan (Berg 2004: 3).
 - The other two agreements are one for workers in municipal and city councils (*Kommunal tjänstepension*, KTP; occupational pensions from the municipalities) and one for workers in the governmental sector (*statlig tjänstepension*) (Van het Kaar 2004: Mature occupational schemes).
 - Besides these four head collective agreements, there are special collective pension schemes in the media and newspaper sector, the banking sector, and some other branches. The pension plans of these agreements are similar to the ITP plans (Berg 2004: 4).

4. Structure, Organization and Mode of Administration

- The schemes are governed by the social partners. Therefore, they are the parties responsible for the collective agreements. The insurance or fund companies administer the schemes and carry them out in the different ways wanted. If the pensioned off employee still has a trade union membership, he or she is free to bring about his opinion

as well as the active members (Berg 2004: 7). Unfortunately, the exact division of labor between the social partners and the fund and insurance companies remains rather unclear.

- There are three methods available for companies to fund pension benefits: pension funds, pension insurances and book reserves. It must be noted, however, that their use is influenced by the type of scheme concerned (ITP or SAF-LO). Furthermore, in some cases even specific providers have to be used. For a defined benefit system, book reserves and pension funds are most frequently used. For a defined contribution, pension insurance is the typical choice (Pension Funds Online 2010).
 - Pension Funds: they are set up as separate legal entities, but they are nevertheless affiliated with the company. They have to participate in the credit insurance system, which guarantees the pension payments. The only investment restrictions are the Prudent Person Rule and a solvency requirement (Pension Funds Online 2010).
 - Insurance Contracts: If ITP and SAF-LO schemes are funded with insurance companies, then there is no free choice of provider (Pension Funds Online 2010).
 - Since 2004 the company *Collectum* administers the ITP plan. Before it was the company *Alecta* that had overtaken the administration from the SPP, the insurance company that was initially responsible for the administration when the ITP plan was setup in 1917. In the supplementary ITPK (supplementary ITP pension) plan it is the KAF (*Kollektavavtalsförsäkring*, a company recently started by PTK and the SN) that administers the pension plan. This company was set up by the social partners that conclude the CLAs in the correspondent sector: the PTK and the SN (Berg 2004: 3).
 - SAF-LO schemes must be insured with the insurance organization AMF (*Arbetsmarknadförsäkringar*, no translation found). AMF had a monopoly before 1998 for blue collar pensions. After the market opening the share of AMF has dropped to around 70 per cent. Concretely, AMF administers the scheme, collects contributions and distributes them to the investment vehicle (bank or insurance company) which is chosen by the employees. In case the employee does not decide, contributions simply remain with AMF (Pension Funds Online 2010).
- Book reserves: PRI (*Pensionsregistreringsinstitutet*, no translation found) does the administration of book reserve schemes. This means that PRI calculates pension liabilities and administers pension payments. It is usually the larger companies in the ITP scheme that use a combination of book reserves with credit insurance for their pension liabilities (Pension Funds Online 2010).

5. Role of the State: Financial Support, Legislation, and Extension Procedures

- Generally, the government does not interfere in the collective bargaining process (Berg 2004: 7). The social partners can redesign the system of occupational pensions without state interference. In principle, a scheme can go into bankruptcy without the state being obligated to help (Øverbye 1998: 177). There is a good example that shows the limited influence of the state: in 2001, the Swedish government introduced a system of flexible retirement between the ages of 61 and 67. This move was controversial because of its effects on collective agreements, which provided for an average retirement age of 65 (Van het Kaar 2004: Contributions). In 2003 the International Labour Organisation (ILO) decided that the Swedish government had breached the ILO conventions on collective bargaining and the right to organize with the new legislation. As it increased retirement age from 65 to 67, it interfered in so far in CLAs as it prevents them from obliging employees to retire before the age of 67. Berg (2003: Commentary) concludes that 'there will be a very limited space for the state in future to reduce by legal means the social partners' room for manoeuvre in collective bargaining.'
- Concerning extension procedures it must be said that in Sweden there is an absence of extension. But as in Denmark and Norway that does not imply a liberal regime, but shows the 'long tradition of economy-wide wage coordination backed by the functional equivalent to extension: strong associations' (Traxler 1999: 75).
- Tax treatment of contributions and benefits: originally, occupational pensions had tax privileges. In the 1980s and 1990s Sweden had limited tax subsidies to voluntary pensions, while simultaneously relaxing the tax on other types of financial assets as well as bringing down the marginal tax rate (Øverbye 1998: 186). According to Greve (2007:107-108), the tax treatment of private pensions (including occupational pension) in 2003 contained the exemption of taxes for contributions, a partial tax for funds (15 per cent) and taxation for pension payments in a general way as other types of income. Today, in sum, funds, insurances and book reserves are all treated the same: employer contributions of up to 35 per cent of the salary are tax deductible. Yet, a ceiling of 10 times the price base amount applies. To the employee, employer contributions are not considered as taxable income. Benefits are taxed as ordinary income (Pension Funds Online 2010).
- Tax rules for investments: investment income on pension assets of insurance companies or pension funds is taxed (Pension Funds Online 2010).

6. Financial Structure of the Collectively Negotiated Schemes

- Contributions are paid by the employers. However, according to an argument by the trade unions, employees also pay a part of the contributions because they enable the employer contributions by renouncing a certain amount of wage increase (Van het Kaar 2004: Contributions).

Contributions for Blue Collar Workers:

- STP scheme (1973-1994): It was financed by the employers taking out insurance in AMF. The contributions from one year should thereby cover the costs for the pensioners retiring in the same year (Sjögren Lindquist/Wadensjö 2006: 163).
- *Avtalspension SAF-LO* (since 1996): the premium payments occur through the setting apart of 3.5 per cent of the annual wage bill (Sjögren Lindquist/Wadensjö 2006: 164). The new blue collar scheme started in 1998 with a contribution of 2 per cent (1996-2000). In 2000 this amount changed to 3.5 per cent (Palmer/Wadensjö 2004: 242).
- SAF-LO Agreement 2007: in 2007 the LO and the SN signed a collective agreement for 2008 and beyond and agreed that employers of blue collar workers have to contribute the same amount to the collective pension scheme as the employers of white collar workers in the private sector. It therefore established 'comparable' pension conditions for blue and white collar workers as the annual pension premium will gradually increase from 3.5 per cent to 4.5 per cent over the following 5 years. Consequently, in 2012 the premium rates that employers contribute will be the same for blue and white collar workers in the private sector (Brunk 2007: Introduction). Before the introduction of this new agreement, blue collar workers had the same contribution on wages above and below the ceiling in the public pension system (3.5 per cent). In the new system, 4.5 per cent of wages below the ceiling in the public pension and as much as 30 per cent of wage parts above the ceiling is set aside for occupational pensions. This is a huge difference for blue collar workers compared to the old scheme. About 15 per cent of all blue collar workers have a wage above the ceiling (Sjögren Lindquist, 07.01.2010, e-mail interview). The agreement also extended the period for the payment of the premium during parental leave from 11 to 13 months (Brunk 2007: Provisions of new scheme).

Table 2 Development of Employers' Contributions 2008–2012 in the Blue Collar Sector (in per cent)

| Year | Premium for Salary below Pension Ceiling | Premium for Salary above Pension Ceiling |
|------|---|---|
| 2008 | 3.9 | 6 |
| 2009 | 4.0 | 12 |
| 2010 | 4.1 | 18 |
| 2011 | 4.3 | 24 |
| 2012 | 4.5 | 30 |

Source: Brunk (2007: Provisions of New Scheme).

Contributions for White Collar Workers:

- ITP scheme (since 2007): the employers pay the contribution, which is 4.5 per cent of the pensionable salary up to the pension ceiling and 30 per cent of pensionable salary above that ceiling (Mercer 2007). During periods of sickness or parental leave the fees also have to be paid (Sjögren Lindquist/Wadensjö 2006: 166). Under the old scheme (until 2007), higher contributions were paid for older employees. In the new ITP plan, the same contributions have to be paid for all employees, regardless of their age (Mercer 2007).

7. Benefits and Measures of the Collectively Negotiated Schemes

- During the last 15 years the four main pension schemes changed 'radically' from defined benefit to defined contribution plans. Today, the schemes in the private sector are all defined contribution plans, but under the old ITP plan (before 2007), which has a very long transition period, many currently employed will still get a defined benefit plan (Sjögren Lindquist/Wadensjö 2009: 586).
- All occupational pension schemes dispose of a flexible pension age. And also, all pension plans only allow for the take-up of a pension before the age of 65 if the person will stop working (Sjögren Lindquist/Wadensjö 2009: 587).

Blue Collar Workers:

- STP (1973-1995): employees were able to profit from STP from the age of 65 and postponed until the age of 70. With every postponed month the pension increased by 0.7 per cent. It was not possible to withdraw before the age of 65 (Sjögren Lindquist/Wadensjö 2006: 163). The following employees were entitled: Either having earned STP for 3 years between the age of 55 and 64 or having earned 0.25 STP years

during each of the two calendar years when they attained the age of 63 or 64 respectively (Sjögren Lindquist/Wadensjö 2006: 163). An entire STP year was granted if the employee had worked 40 per cent of full-time employment. To get the entire STP the employee was required having worked 30 entitlement years. If an employee had worked a smaller amount of years, this amount of years was divided by 30 and multiplied by the pension level. The entry age for the plan was 28 (Sjögren Lindquist/Wadensjö 2006: 163). The pension was calculated from the income of the 3 years between the age of 55 and 59 (period with the highest pensionable income) (Sjögren Lindquist/Wadensjö 2006: 163).

- *Avtalspension SAF-LO* (since 1996): this new scheme is applied for employees born in 1968 or later. Employees born between 1932 and 1967 have special transitional rules (Sjögren Lindquist/Wadensjö 2006: 164). The new scheme is a defined contribution system. The new entry age was 21 years (reduction from 28 to 22 in 2000 and from 22 to 21 in 2002) (Sjögren Lindquist/Wadensjö 2006: 164). However, the agreement in 2007 increased the entry age from 21 to 25 years (Brunk 2007: Provisions of new scheme). The pensioners can get pension payments from the age of 55, but the pension is lower when drawn before the age of 65. The individual can choose between a lifelong payment or a specific shorter amount of time (at least 5 years) (Sjögren Lindquist/Wadensjö 2006: 164). Comparing the old STP scheme and the new *avtalspension SAF-LO* one can see that with the new scheme the pensioners get higher pensions. When the wage on retirement used to be 15,000 SEK a month, under the STP the pensioner got 1,500 SEK and under the new SAF-LO agreement 2,300 SEK. With a retirement wage of 30,000 SEK per month the STP pensioner got 2,456 SEK and with the SAF-LO 4,700 SEK (91 per cent more). This effect is even larger at a wage of 50,000 SEK, because pensioners with the SAF-LO agreement get a 3 times higher pension (7,800 SEK) than the STP pensioners (2,456 SEK) (Sjögren Lindquist/Wadensjö 2006: 165).

White Collar Workers:

- ITP until 2007: Under the old scheme, the white collar workers enter in their pension plans at the age of 28. To get full ITP, 30 years of entitlement are required. To get such an entitlement year, an employee has to work at least 8 hours a week. If a worker has less than 30 years, the pension is proportionally decreased by the number of months lacking. The size of the pension is based on the wage at the time of retirement, plus an average of commission and production bonus payments during the last three years. ITP is also paid out for wages over the public pension ceiling. It is 10 per cent for wages up to this ceiling, and between 32.5 and 65 per cent for income above the ceiling. For income that is four times higher than the ceiling, no ITP is paid (Sjögren Lindquist/Wadensjö 2006: 166 and the following pages).

- ITP since 2007: in 2007, after 12 years of discussion, the partners finally agreed to a change to defined contribution pensions. This new scheme will be valid for all employees born after 1979 and employees that enter the CLA after 25th April 2006 (Sjögren Lindquist/Wadensjö 2006: 169). Under the new scheme the entry age is 25, therefore employees earn their pension between the age of 25 and 65. The standard retirement age is 65, but it is possible to get pension payments from the age of 55. Normally, pensions are paid lifelong, but individuals also have the opportunity to get the pensions only for a limited amount of time (at least 5 years) (Sjögren Lindquist/Wadensjö 2006: 166). Another change to the old ITP scheme is that there is no pensionable salary cap or ceiling anymore. (Mercer 2007).
- ITPK is a supplementary pension that is paid for five years as a standard between the age of 65 and 69. Normally, ITPK corresponds to 10 per cent of the final wage when the employee draws it for 5 years after 30 years of entitlement. For that, employers have to set aside 2 per cent of the wage (until a ceiling that is four times higher than the public pension ceiling) (Sjögren Lindquist/Wadensjö 2006: 168).

8. Coverage Rates of the Collectively Negotiated Schemes

- 3,424,000 employees (public and private sectors) are encompassed by a collectively negotiated occupational pension, which corresponds to around 90 per cent of the labor market (Berg 2004: 5). This percentage fell to around 80 per cent by the end of the 1990s as many new groups especially in IT related jobs chose not to join one of these schemes (Palmer/Wadensjö 2004: 246).
- The ITP scheme for white collar workers covers around 675,000 employees. The *avtalspension SAF-LO* for the blue collar workers covers approximately 150,000 employees (Berg 2004: 3).
- People not covered are the unemployed, the self-employed and employees working short part time. On the other hand, for employees with high income the occupational pension schemes are very important (Palmer/Wadensjö 2004: 234).

9. The Politics around the Collectively Negotiated Schemes

Linkages to Public Reform Policies

- As mentioned in section 1, there is an interesting relation between public pensions and collectively negotiated schemes: With the change of the first pillar in 1994, the public system guarantees to protect the low-income elderly, whereas the pensions based on

CLAs ensure a higher benefit in a range above the ceiling of the public system (Palmer/Wadensjö 2004: 245).

- As the latter pensions are not universal but dependent on employment, this can be seen as a contradiction to the classical portrayal of Sweden as a universal welfare state (Greve 2007: 110).

Linkages to Wage Agreements and Wage Policy (e.g. Wage Restraint, Tripartite Agreements) and Other Agreements

- The bargaining of the CLA pensions is not linked to ordinary pay bargaining (Berg 2004: 8).
- Furthermore, Sjögren Lindquist (07.01.2010, e-mail interview) confirms that there are no formal links to other agreements.
- However, it must be noted that according to an argument by the trade unions, employees renounce a certain amount of wage increase in order to enable the employers' contributions to the pension schemes (Van het Kaar 2004: Contributions).

Actors' Strategies and Conflicts among and between Them (State, Political Parties, Employers, Trade Unions)

- In the 1950s there was a conflict over earnings-related pensions as public employees and white collar workers profited from generous occupational pensions whereas the majority of the households only disposed of the basic pension. In 1938, the Metal Workers' Union had begun to claim the same pension rights as the white collar workers. The question was whether supplementary pensions should be introduced in CLAs (demanded by the Liberals and Conservatives) or by law (position of the LO). Finally, in 1959 an earnings-related pension scheme was adopted by law, the ATP. This national supplementary pension scheme gave all workers (blue and white collar) an earnings-related pension. However, the collectively agreed pensions for the white collar workers were retained and in 1971 the members of LO got their own scheme (Anderson/Immergut 2007: 360).
- Another main conflict for blue collar workers has been the big difference in the contribution rates between blue and white collar workers, but this was solved in the 2008 SAF-LO agreement. Now, the main conflict is in the local government area where the employers want to switch to a fully defined contribution plan (like the ITP plan and the new SAF-LO plan), but the employees want to keep their defined benefit plan (Sjögren Lindquist 07.01.2010, e-mail interview).

10. Recent Developments and Other Interesting Information

- With the recent change of the ITP scheme to defined contribution all major occupational pension schemes are now defined contribution. This leads to the major advantage that the barriers to labor mobility in Sweden are eliminated. Now, workers can combine work and benefits at any rates (zero, partial or full) and are able to change between sectors at older age (Palmer/Wadensjö 2004: 245-246).

11. Contacted Experts

We thank the following expert and colleague for providing information and answering very specific questions:

- Sjögren Lindquist, Gabriella, 07.01.2010, Assistant Professor of Economics at the Swedish Institute for Social Research (SOFI) at Stockholm University, e-mail interview.

12. List of Abbreviations

- AMF: *Arbetsmarknadsförsäkringar* (no translation found)
- ATP: *Allmän tilläggspension* (general or public supplementary pension)
- CLA: collective labor agreement
- ILO: International Labour Organization
- ITP: *Industrins och handelns tilläggspension* (negotiated pension system for certain groups of employees)
- ITPK: *ITP komplettering* (supplementary ITP pension)
- KAF: *Kollektavtalsförsäkring* (a company recently started by PTK and the SN)
- KTP: *Kommunal tjänstepension* (occupational pensions from the municipalities)
- LO: *Landsorganisationen i Sverige* (Swedish Trade Union Confederation)
- PRI: *Pensionsregistreringsinstitutet* (no translation found)
- PTK: *Privattjänstemannakartellen* (Council for Negotiation and Co-operation, formerly known as Federation of Salaried Employees in Industry and Services)
- SACO: *Sveriges Akademikers Centralorganisation* (Swedish Confederation of Professional Associations)
- SAF: *Svenska Arbetsgivareföreningen* (Swedish Employers' Association)
- SEK: *Svensk Krona* (Swedish krona)
- SN: *Svenskt Näringsliv* (Confederation of Swedish Enterprise)

- SPP: *Svergies privatanställdaas pensionskassa* (no translation found)
- SOFI: *Institutet för social forskning* (Swedish Institute for Social Research)
- STP: *Svenska tillägs pension* (no translation found)
- TCO: *Tjänstemännens Centralorganisation* (Swedish Confederation of Professional Employees)

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