

Matti Mäkinen  
Vägen 21  
SE-453 21 Landsorten

## Estimate of your public pension

This is an estimate of what you will receive in public pension. The estimate is based on the SEK 918 457 you have earned toward your public pension (see your pension account, page 2), plus your annual income until you retire. The calculations assume that you will have the same pension-qualifying income as year 2004, that is SEK 239 900 (see Decision, page 4).

Age at retirement	0 % growth	2 % growth
61	SEK 9 300 per month	SEK 14 600 per month
65	SEK 11 900 per month	SEK 20 200 per month
70	SEK 16 700 per month	SEK 31 300 per month

Your public pension at age 65 and 0 percent growth (SEK 11 900 per month) consists of: SEK 9 600 inkomstpension and SEK 2 300 premiepension before taxes.

### You can receive pension from several sources

Occupational pension from your employer is not shown here. At [www.minpension.se](http://www.minpension.se) you can obtain an estimate that also includes occupational pension.

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A growth of 0 percent means you can compare the amount in the estimate with your income today. The change in value of the premiepension funds is assumed to be 3.5 percent annually.

A growth of 2 percent means that salaries in Sweden, including your own, are assumed to grow by 2 percent each year. The change in value of the premiepension funds is here assumed to be 5.5 percent annually.

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## Your pension accounts

Changes in your accounts during 2005 in SEK	Inkomstpension	Premiepension
Value 31 December 2004	786 184	48,863
Pension credit for 2004	+ 45 504	+ 7 110
Survivor bonus	+ 398	+ 28
Discount on fund fees.	-	+ 34
Administration costs	- 435	- 110
Change in value	+ 22 768	+ 8 113 *
Value 31 December 2005	854 419	64 038

\* Change in value of funds and interest on pension credit for 2004 are included in this amount.

Total balance for your accounts:

Your public pension

SEK 918 457 kr

### Changes in your accounts since the beginning

Since 1985, you have earned SEK 626 417 in pension credit toward your inkomstpension. The amount has increased by SEK 228 002 and the current value is SEK 854 419.

Since 1995, you have earned SEK 52 878 in pension credit toward your premiepension. The amount has increased by SEK 11 160 and the current value is SEK 64 038.

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## Your premiepension funds 31 December 2005

Fund name	Distribution chosen (percent)	Current distribution (percent)	Fund shares (number)	Price per share (SEK)	Value (SEK)
Premievalsfonden	20	19	131,23	83,23	10 923
Aktiespararna Topp Sverige	20	20	1 379,83	8,37	11 549
SPP Generation 60-tal	20	20	39,39	281,85	11 101
Folksams Obligationsfond	20	23	82,34	152,35	12 545
SEB Generationsfond 60-tal	20	18	1 446,43	7,22	10 441
<b>Total</b>	<b>100</b>	<b>100</b>			<b>56 559</b>
Pension credit for premium pension 2004					+ 7 110
Interest on pension credit for 2004					+ 369
<b>Value 31 December 2005</b>					<b>64 038</b>

### Change in value 2005

The value of your funds changed during 2005 by SEK +7 744. This amount is included in the value change of your pension account on page 2.

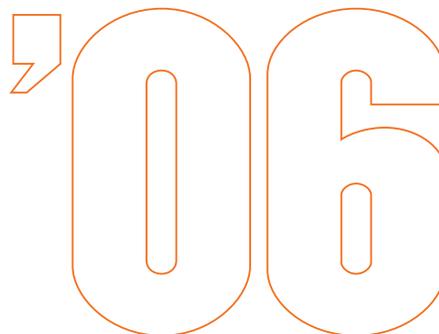
You can find more information about how your funds have developed on PPM's website.

New pension credit toward the premiepension is invested according to the distribution you last chose. You can change the distribution or switch funds at any time.

## DECISION

2004-12-31

670502-1234  
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### Your pension credit for 2004

Your pension credit corresponds to the amount you, your employer and in some cases the government, have paid into the pension system. From your pension-qualifying income (your annual income up to SEK 317 250 after deductions for general pension contribution) and pensionable amounts, the Social Insurance Agency has decided the following:

Pension credit for  
inkomstpension 2004

SEK 45 504 kr

Pension credit for  
premiepension 2004

SEK 7 110 kr

Your new pension credit is added to what you have already earned and is shown in your pension account. The current value is shown on page 2.

The National Tax Board has determined your *pension-qualifying income* for 2004:

Income from employment	SEK 239 900 kr
Income from business	SEK 0 kr

The Social Insurance Agency has determined your *pensionable amounts* for 2004:

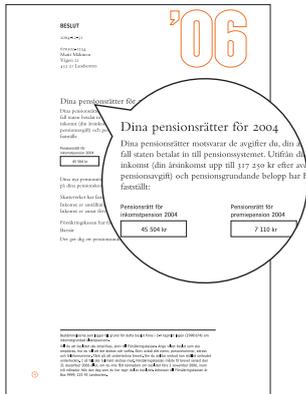
Child years	SEK 44 500 kr
This gives a pension basis of	SEK 284 400 kr

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The provisions for this decision are found in chapters 2-4 of the Act on Income-Based Age Pension (1998:674).

If you would like this decision to be re-examined, write to the Social Insurance Agency. State which decision should be re-examined, how you would like it changed and why. Also include your name, personal identification number, address and telephone number. Remember to sign the letter. If you engage a legal representative, the legal representative may sign instead. In this case, a power of attorney should also be sent. The Social Insurance Agency must receive the letter by the 31 December 2006, or within two months of the decision if the decision was not received before 1 November 2006. The address is: Försäkringskassan, Box 9999, SE-123 45 Landsorten, Sweden.

# What affects the size of your public pension?

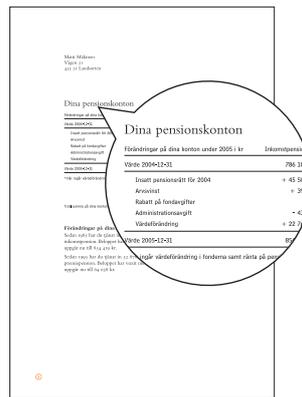


## Your income

You and your employer pay pension contributions for your income to the public pension system. The total amount is 18.5 percent of your pension-qualifying income. 16 percent for the inkomstpension and 2.5 percent for the premiepension. Each year, an amount equal to the pension contribution is credited for your pension.

Having small children, studying, doing military service or receiving sickness benefits also give pension credit. The pension contributions for this pension credit are paid by the government.

Your income  
↓  
Pension contribution  
=  
Pension credit



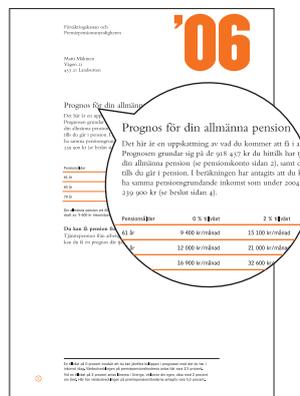
## Economic growth

Your pension credit is deposited to your pension accounts, one for the inkomstpension and one for the premiepension. The value of these accounts is determined by your total pension credit and the interest they return. Interest on the inkomstpension account is determined by the development of wages in Sweden. During the year 2005, the interest rate was 2.74 percent.

The return on the premiepension account is determined by the change in value of your funds.

Survivor bonuses, the money distributed to all pension savers from the pension accounts of those who have died, also affect the value of your pension accounts.

Pension credit  
+  
Interest, etc.  
=  
Pension account



## Your retirement age

The longer you work, the larger your pension. If you, for instance, work until you are age 67, you will earn more money for your pension than if you retire at the age of 65.

If you retire later, the total amount of your pension account is also distributed over a fewer number of expected years as pensioner. Your monthly pension will then be higher.

Pension account  
Time as pensioner  
=  
Your monthly pension

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## More information

There is more information about the public pension at [www.forsakringskassan.se](http://www.forsakringskassan.se). Here you can also make your own estimates based on your thoughts about the future. You can also call the Social Insurance Agency's self-service telephone at +46 20 524 524.

[www.ppm.nu](http://www.ppm.nu) has current fund information and information regarding your account. There is also a tool that gives suggestions for different fund portfolios. You can also contact PPM on their self-service number, +46 20 776 776, receive personal service on the phone number +46 771 776 776 or by letter at the address Premiepensionsmyndigheten, SE-826 86 Söderhamn, Sweden. You can switch funds either on [www.ppm.nu](http://www.ppm.nu), through the self-service number or on a form that can be ordered from PPM.

At [www.minpension.se](http://www.minpension.se) you can obtain an estimate that includes occupational pension.