

# Special beneficiary provision for occupational group life insurance (TGL)



Agreement area: Svenskt Näringsliv (The Confederation of Swedish Enterprise)/PTK (The Council for Negotiation and Cooperation)

Name and address

Nat.Reg.No. (yyyymmdd-nnnn)
Daytime telephone (incl. area code)
Name of employer

**Please read the information on the next page before completing this form.**

**Alternative 1** Extended general beneficiary provision (read more about general provision on next page)  
If there is no spouse/registered partner, children and grandchildren, parents, siblings, siblings' children, grandparents and their children become beneficiaries.

**Alternative 2** If you wish your cohabiting partner to be your beneficiary in the first instance.  
My beneficiaries shall be:

- Firstly, my cohabiting partner (to apply if we are living together on the date of my death)  
Name of my cohabiting partner: ..... Nat.reg.no.: .....
- Secondly, my heirs

**Alternative 3** Select this alternative if you want to name a beneficiary other than those in alternatives 1, 2 and 4, or if you wish to divide the amount in another manner. If you write cohabitant under "kinship with me" the provision will only apply if you are living together at the date of death.

My beneficiaries **in the first instance** shall be:

First names and surname	Nat.reg.no. (yyyymmdd-nnnn)	Kinship with me	Per cent per person

My beneficiaries **in the second instance** shall be: \*

First names and surname	Nat.reg.no. (yyyymmdd-nnnn)	Kinship with me	Per cent per person

\*If the lines have insufficient space, or if you wish to add beneficiaries in the third, fourth (and so on) instance, please enclose a separate paper, dated and signed.

**Alternative 4** I wish the general beneficiary provision to apply once more. (You will find information on the next page.)

**Personal property** If the amount received by the beneficiary is to be classed as personal property, choose 1 or 2.

(1) The amount that the beneficiary receives from the insurance, and the return from it, shall be classed as personal property.

(2) The amount that the beneficiary receives from the insurance, and the return from it, shall be classed as personal property. The beneficiary has the right to stipulate that the personal property shall instead be classed as matrimonial property through a prenuptial agreement.

## Signature

I have marked with a cross the alternative that I wish to apply. The provision does not apply to any child supplements included in the insurance. If after my death the above specified beneficiary provision cannot be implemented, the beneficiary provision specified in the insurance terms and conditions shall apply.

Place and date	Signature

Please send the form to: **Collectum Förmånstagarregistret 103 76 Stockholm**

A copy will be sent to you when the provision has been registered. Remember to review this provision if your family situation should change.

## Collectum's notes

<b>Above provision has been registered:</b>	
Date	Sign
<input type="checkbox"/> Provision may apply to some extent	<input type="checkbox"/> Scope TGL attached

## Collectum AB

F260-016\_En 2021.02

# Information about beneficiaries and beneficiary provision

## When to complete this form

Complete this special beneficiary provision if you wish another beneficiary provision than the general one to apply (read about the general provision below). Only physical persons can be beneficiaries. A will or similar expression of will is not a beneficiary provision.

## What is a general beneficiary provision?

If you do not write a special beneficiary provision, the general beneficiary provision for TGL will apply, in accordance with the agreement between PTK and Svenskt Näringsliv. Beneficiaries are then, in order of preference

- spouse, registered partner
- child(ren), (grandchildren)
- parents or, if one parent has died, the surviving parent.

A cohabiting partner is not included in the general beneficiary provision. In order for TGL's basic amount to accrue to a cohabitant, you must complete a special provision.

## Alternatives for special beneficiary provision

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

### • Alternative 1 – extended general provision

The circle of beneficiaries is extended in relation to the general provision. If there is no spouse/registered partner, children, grandchildren or parents, siblings, siblings' children, grandparents and their children become beneficiaries in the order of preference and with the distribution specified in the inheritance code.

### • Alternative 2 – cohabitant as beneficiary

To be used if you wish your cohabitant to be a beneficiary.

### • Alternative 3 – other beneficiary

To be used when you wish to appoint a beneficiary other than those in alternatives 1, 2 or 4. Legal entities (limited companies, associations, foundations and similar) cannot be made beneficiaries to TGL. If you choose your cohabitant as a beneficiary and the provision shall only apply for as long as you are cohabiting, please state this.

### • Alternative 4 – general beneficiary provision

To be used if you wish an earlier provision to cease to apply or want to be sure that the general beneficiary provision applies.

## Personal property

Box 1: If you would like the amount received from the insurance to be classed as the beneficiary's personal property ("enskild egendom" in Swedish), place a cross in box 1. This means that the amount the beneficiary receives from the insurance, and the return from it, will be classed as their personal property.

Box 2: If you would like the amount received from the insurance to be classed as the beneficiary's personal property ("enskild egendom" in Swedish), but you would like to allow the beneficiary to change this to matrimonial property ("giftorättsgods" in Swedish) at a later date, place a cross in box 2 instead.

If you do not want the amount received by the beneficiary to be classed as personal property, do not tick either of these boxes.

## Terms and conditions

If application of a beneficiary provision should lead to a result that is unreasonable towards a spouse/registered partner or direct heir, the provision can be adjusted. See Chapter 14, section 7 of the Insurance Contracts Act.

The insurance also includes a so-called child supplement, which is paid if there are children under 20. The provision does not apply to the child supplement.

Spouse/registered partner remains the beneficiary even if proceedings for divorce/dissolution of partnership are under way.

Child(ren) refers to the insured's children who have right of inheritance according to law. This applies regardless of whether the child was born within or outside wedlock. A deceased child's place is taken by his or her issue. Children include adopted children but not step children or foster children. The insurance amount is divided in accordance with the law of inheritance.

If there is no beneficiary, 0.5 of a price base amount is paid to the estate towards funeral costs.

## Change of employment

If you have written a special beneficiary provision, this will apply after a change of employment provided:

- the new employment falls under the same collective agreement
- you start your new employment directly after leaving the previous employment or before the insurance's post-employment cover has expired.

If you wish to retain your special beneficiary provision when you change employment, we recommend that you send in a new provision when the new employment starts. This means that you can be certain that the special provision remains valid.

## In which companies will the provision apply?

The provision applies provided your employer has signed a pension contract through Collectum within the agreement area of the Confederation of Swedish Industry/ Council for Negotiation and Co-operation, and you have your TGL in one of the following companies: Alecta, Bliwa, Folksam, Idun Liv Försäkring AB, Länsförsäkringar Gruppliv-försäkringsaktiebolag, Movestic Livförsäkring, Gamla Livförsäkringsaktiebolaget SEB Trygg Liv, SEB Pension och Försäkring AB and Skandia Liv.

TGL is a non-distrainable endowment insurance. For more information about terms and conditions, visit our website [collectum.se](http://collectum.se).

## Other TGL

This beneficiary provision does not apply to other TGL, such as:

- the State's group life insurance
- insurance with AFA Livförsäkring
- insurance with KPA Livförsäkring AB.

## Personal particulars

Collectum handles personal data according to the General Data Protection Regulation (GDPR) and the Swedish Data Protection Regulation. Read more at [www.collectum.com](http://www.collectum.com).

## Collectum AB

Postal address  
SE-103 76 Stockholm  
Sweden

Telephone  
+46 8 508 980 00

Customer Service  
+46 8 508 981 00

Corp. Reg. No.  
556636-1159

Website  
[www.collectum.se](http://www.collectum.se)