

What happens when I retire?



We are here to give you a secure pension

Welcome to KPA Pension! Pensions might be something completely new to you. But not to us. We've been working with pensions and insurance for the local authority sector since as long ago as 1922. You can feel secure with KPA Pension as your pension management company.

Having just retired, you probably have a lot of questions. When do I receive my pension? How is it paid? Who do I approach if I have questions about my pension? We have produced this brochure to try to answer some of the most common questions people have.

You are always welcome to phone the payment department at KPA Pension on +46 (0)20 650 650. Calls are free.

Your employer answers questions about your pension notification

You will have received a pension notification containing details of your occupational pension. Ask your employer if you have any questions about your pension notification. It is your employer who decides on your pension and who answers questions about for example salaries and employment periods.

Time of payment

It is your employer who tells KPA Pension when it is time to start paying your municipal occupational pension. Your national retirement pension (income pension, premium pension, etc) is paid to you by the Swedish Pensions Agency.

Notification of pension payment

Just before your pension is paid you will be sent a "Notification of pension payment" (Besked om pensionsutbetalning), telling you the amounts you will be paid. You will be sent a new notification at the end of every year or if the amounts change.

Below you can see when your pension is paid. The day of payment changes if it coincides with a public holiday. Your notification tells you all the days your pension will be paid during the year.

Your date of birth	Your pension is paid on
Day 1-15	the 18 th of every month
Day 16-31	the 19 th of every month

Your pension is paid into your bank account

We cooperate with Swedbank for all your pension payments. If you have already registered an account with Swedbank for your salary, you do not need to anything; your pension will be paid to that account.

Your pension can be paid to an account in any bank. You register a Swedish account with Swedbank.

- Visit your nearest Swedbank or Sparbank branch to register an account number or
- register your account number online: www.swedbank.se/kontoregister or
- if you are a Swedbank or Sparbank customer and use their Telephone Bank service, you can register your account number there.

If Swedbank does not have an account number to which your pension is to be paid, it will be paid by cheque.

KPA Pension deducts tax

If you receive a national retirement pension, your municipal pension will normally be lower. KPA Pension must then deduct tax as a secondary employer, i.e. at a rate of 30%.

If you would like to change the amount of tax we deduct, you must as your first option approach your main employer.

In the cases below, you must provide information to KPA Pension

You need to give KPA Pension certain information. If we pay you a pension sum to which you are not entitled, you may have to pay it back. If you are uncertain, do not hesitate to contact us.

If you have:	Tell KPA Pension if you:
Supplementary pension	Are entitled to foreign benefits equivalent to a Swedish national retirement pension
Adult survivor's pension	<ul style="list-style-type: none">• Marry• Live with someone you were previously married to• Live with someone you have or have had a child with
Other family benefits for adults	Marry
Child pension	Have turned 18 and completed your studies
Special retirement pension or special occupational pension	Are gainfully employed. In some cases you must report income to KPA Pension or your employer
Guaranteed pension or time-limited pension	If this concerns you, you will be sent more information

Residence abroad

If you live abroad, special rules apply concerning tax deduction and pension payment. Register your account number directly with KPA Pension.

For more information, contact KPA Pension's payment department.

Who does what?

Your employer

Your employer takes decisions about your municipal pension. If you have questions about your salaries and terms of employment, contact your employer.

The Swedish Pensions Agency

The Swedish Pensions Agency takes decisions about your national retirement pension. If you have questions about your national retirement pension, contact the Swedish Pensions Agency.

KPA Pension

KPA Pension is a service company that calculates and pays your municipal pension on your employer's behalf. Contact us at KPA Pension if you have any questions about your municipal pension, payment and tax deduction. You can read more about pension payments etc on KPA's website at www.kpa.se

You are welcome to phone KPA Pension's customer service staff on +46 (0)20 650 650. Telephone times are Monday – Friday 7.30 – 17.00.

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