

## Product Disclosure Sheet, Movestic Pension Plan

This is an English translation. The Swedish version shall always prevail in case of any discrepancy or inconsistency between Swedish version and its English translation

This document provides information about Movestic Pension Plan, which you are legally entitled to and which may be helpful to be aware of, both before enrolling and during the term of the policy. This information gives a summarised overview of the most important components of this product. Further information about the product is available on the fact sheet. It is important that you also read the Product Terms & Conditions. The Terms & Conditions are available from your insurance broker and on Movestic's website, [www.movestic.se](http://www.movestic.se).

### INSURANCE PROVIDER

The insurance provider is Movestic Livförsäkring AB, Corp. ID 516401-6718, with head office in Stockholm. The Company is under the supervision of the Swedish Financial Supervisory Authority (Finansinspektionen) and hereinafter referred to as "Movestic". Movestic's Solvency and Activity Report is available on [www.movestic.se](http://www.movestic.se)

### Target market and distribution

Movestic Pension Plan is aimed at legal and physical persons not covered by a collective agreement, as well as companies that within the framework of a collective agreement can, and wish to, offer their employees supplementary occupational pension. The product is also aimed at customers needing to protect themselves from loss of earnings and to continue to save for their pension if they find themselves unfit for work, or wishing to provide financial protection for surviving family members. The product suits companies wishing to offer employees who receive or have received pension provisions through their employment, an opportunity to decide for themselves how their assets should be invested, within the framework of the plan selected by their employer, while the employees themselves carry the financial risk associated with the selected investments. This product should not be recommended to customers looking for a guaranteed return on their investment.

Due to its nature, this product should be distributed via insurance brokers or directly by Movestic. Movestic provides distributors with product training, as required.

### The policy and its benefits

The following benefits are included in Movestic Pension Plan:

- Retirement Pension,
- Repayment Cover,
- Survivor's Benefit,
- Premium Waiver,
- Sickness Benefit, and
- Active Care and Rehabilitation Support.

### Retirement Pension

Movestic's Retirement Pension offers a way to save for retirement within the framework of a pension plan. Movestic owns the assets associated with the plan. The Policyholder transfers the right to decide how the assets should be invested to the Insured Person when the pension plan is taken out. The assets can be invested in any funds included in Movestic's fund offering.

Movestic does not provide any guarantees regarding the performance of the invested assets or the amount that will be paid from the Retirement Pension benefit.

### Repayment Cover

The Repayment Cover is a benefit that may pay compensation to surviving family members on the death of the Insured Person. The compensation amounts to 101% of the value of the retirement benefit. The extra 1% cannot under any circumstances exceed 250,000 SEK.

### Survivor's Benefit

Survivor's Benefit is compensation payable to one or more persons named by you as beneficiaries if you pass away before you reach retirement age. The compensation will be paid for a period corresponding to

the payment period of the Retirement Pension. The payable amount is the highest of the agreed Survivor's Benefit and 101% of the value of the fund units held.

Once you reach retirement age and start receiving pension payments, the Survivor's Benefit becomes void and turns into Repayment Cover.

### Conversion Right

If the policy has been taken out without neither Repayment Cover nor Survivor's Benefit, it is possible to add these benefits in case of a family event.

Family events are defined as situations when the Insured Person enters into marriage, enters into a domestic partnership, or where the Insured Person has children with inheritance rights, or takes in a child with the intention to adopt this child. The Conversion Right does not apply where the Insured Person marries a person with whom they were in a domestic partnership when the policy was taken out.

The Conversion Right applies to occupational pensions until the 55<sup>th</sup> birthday of the Insured Person, and for privately owned pension plans, until the 50<sup>th</sup> birthday of the Insured Person. It must be claimed within a year of the family event.

Repayment Cover can be added without a health assessment. The Survivor's Benefit can be added on submission of a declaration of full fitness for work, up to the maximum amount applicable at the time.

### Premium Waiver

The Premium Waiver cover is an optional benefit, which involves Movestic fully or partially taking over the payment of premiums for the Retirement Pension if the Insured Person becomes unable to work, with an incapacity level of at least 25%.

The Premium Waiver cover can be designed to cover all or part of the premiums for the Retirement Pension.

The waiting period for the Premium Waiver cover is usually 3 months. Should the Insured Person again become unable to work within 12 months of the last sickness period for which compensation was received, the waiting period may be shorter, provided the duration of the new sickness period exceeds 15 days.

### SICKNESS BENEFIT

In addition to the Retirement Pension, Sickness Insurance can also be taken out as part of Movestic Pension Plan. The Sickness Insurance can provide financial compensation if you are unable to work due to sickness or accidental injury.

To be able to take out Sickness Insurance, you must meet our health requirement and be at least 16 years old, but not yet 65.

Movestic offers different compensation levels for the Sickness Benefit. The level provided is regulated in the agreement between the employer and employee. The following options are available:

- *ITP-sjuk* is a compensation level equal to the sickness insurance in the collective ITP agreement.
- *Kompletterande ITP-sjuk* is used to provide an employee covered by the ITP agreement the option of supplementing their compensation level up to the maximum available level.
- *Maxsjuk* tops up the compensation from the general sickness cover to the maximum permitted for Movestic Pension Plan, i.e. 90% of the salary up to 20 Income Base Amounts (IBB), and 70% of the salary for salary components between 20-30 IBB.
- *Konsolideringssjuk* is a compensation level aimed at offering company owners who do not take out a market-average wage the opportunity to receive a higher sickness compensation than their actual salary entitles them to. This means that company-owners can take out a Sickness Benefit that pays up to 8% more than their actual salary, up to 8 Price Base Amounts (PBB). Above 8 PBB, the compensation level is the same as for Maxsjuk.
- *Individsjuk* is a compensation level that enables the company to adjust the sickness insurance to fit its pension policy. As a rule, *Individsjuk* cover may not exceed the compensation levels of Maxsjuk.

### Waiting Periods

With the exception of ITP-sjuk, Kompletterande ITP-sjuk, and in certain cases, *Individsjuk*, the sickness cover has two waiting periods. The first waiting period is 3 months. The second period is variable and calculated from the date on which the Insured Person is granted sickness or activity compensation from the Swedish Social Insurance Agency (Försäkringskassan).

The compensation levels ITP-sjuk and Kompletterande ITP-sjuk have an additional waiting period, which is 12 months.

With the exception of variable waiting times, the waiting time can be reduced if the Insured Person again becomes unable to work within 12 months of the last sickness period for which compensation was paid, provided the duration of the new sickness period exceeds 15 days. In this situation, the waiting period can be reduced by a time period corresponding to the sum of all sickness periods longer than 15 days for which compensation was paid within the last year.

## ACTIVE CARE AND REHABILITATION SUPPORT

If the policy includes a current Sickness Benefit, the Insured Person is also entitled to the benefit Movestic Active Care and Rehabilitation Support.

Medical advice is provided during the policy period. Rehabilitation support and reimbursement of costs may be provided in the event that the Insured Person, due to sickness or accidental injury, has been absent from work, there is medical evidence that there is a clear risk of such absence, or the Insured Person requests this.

Absence from work or the risk of such absence must in these cases have a duration of more than 28 consecutive days, or occur as a result of the Insured Person taking breaks in their work due to shorter periods of sickness on at least six occasions per calendar year.

Medical advice means that the Insured Person, after reporting sickness to Movestic, is contacted over the telephone by a nurse, who provides advice and guidance on how to accelerate the recovery. It also means that the Insured Person can telephone our medical helpline at any time.

Rehabilitation support involves the Insured Person having a rehabilitation assessment, after which a rehabilitation plan is drawn up. The rehabilitation support is provided in collaboration with the Swedish Social Insurance Agency (Försäkringskassan), medical facilities, and the HR department of the employer.

This benefit can pay compensation for costs related to *assessments by specialist physicians, talk therapy, workplace reviews, and assessment by physiotherapist or occupational therapist* at a total amount not exceeding 1.5 Price Base Amounts per condition or accidental injury.

This benefit includes the right to coordination and compensation, provided any interventions are carried out by vendors and healthcare professionals assigned by Movestic. Emergency care is not covered. In so far as compensation is available from other entities, as a result of legislation, regulation, convention, collective agreement, or other insurance policy, compensation will also not be paid. All expenses and interventions must be approved by Movestic in advance. Compensation is paid as reasonably and necessary.

This benefit is managed separately from the Sickness Benefit. Measures carried out within the framework of this benefit do not imply that Movestic has approved any claim made under the Sickness Benefit.

## ABOUT THE POLICIES

### Entry into force

The policy becomes effective at the point in time specified in the Contract, if applicable. Otherwise, the Insurer's liability begins not earlier than the day after

the day on which the Policyholder applied for the insurance cover. In some cases, the policy may not enter into force until later, e.g. in cases where Movestic has to offer insurance cover with special conditions. For single-payment policies, the payment must have been received by Movestic for the policy to enter into force.

If Movestic seeks to individually reinsure the policy, or any part of it, the corresponding portion of the policy will not become effective until the reinsurance cover is in force.

### Payment of premiums etc.

Within the framework of Movestic's rules, the Policyholder determines the size of the premium for the Retirement Pension. Premiums can be paid on an ongoing basis or as a one-off payment, according to the rules set out in the Product Terms & Conditions.

The fee for Repayment Cover is set individually and depends on e.g. the value of the policy and the age of the Insured Person.

The premium for the Premium Waiver is determined based on the Insured Person's risk of death and sickness, risk of having an accident, and age.

The first premium must be paid within 14 days of the date on which Movestic sent the premium invoice. Payment of subsequent premiums must be made not later than on the first day of the coverage period. Where the coverage period exceeds 1 month, payment must be made not later than 1 month after the date on which Movestic sent the invoice.

In case of late payment of the premium, Movestic is entitled to terminate the policy. The termination becomes effective 14 days after being sent.

Should a premium instalment other than the initial premium not be paid and this results in the policy being terminated, it can be reinstated. Reinstatement takes place on payment of all outstanding premiums within 3 months of the termination date. In this situation, Movestic's liability resumes on the day after the date of the payment, however the cover does not apply to any event that occurred in the period during which the policy was terminated, nor to any later occurring consequences of such an event.

If the payment of premiums ceases earlier than contracted, or a lower premium than the contracted premium is paid, Movestic is entitled to terminate the policy or change it to a retained benefit policy. When a policy changes to a retained benefit policy, all risk benefits except the Repayment Cover become invalid.

### Policy amendments

Movestic can change the policy conditions, premiums and fees at the end of each coverage period, effective even for existing agreements. The changes become

effective from, and including, the start of the first coverage period to begin a month after the date on which Movestic notified the Policyholder of the change.

Pension plans may not be changed in such a way that they no longer meet the requirements in the Swedish Income Tax Act.

### Termination of the policy

The Policyholder can terminate the policy at any time, with immediate effect or from a specified time in the future.

Movestic is entitled to terminate the policy if the premium is not paid on time and, in some circumstances, if the Policyholder provides incorrect information.

The Retirement Pension must have been paid in full by the time the Insured Person reaches the age of 90. Once the Retirement Pension has been paid in full, the Repayment Cover is terminated.

The Sickness and Premium Waiver Benefits become invalid when the Insured Person reaches retirement age, passes away, when payments cease, or not later than on the 65<sup>th</sup> birthday of the Insured Person.

### Tax

Movestic Pension Plan is an occupational pension and therefore belongs to Taxation Class P.

The premiums for occupational pension schemes are tax deductible up to set amounts, however the payments are taxable.

Movestic is obligated to pay a standard capital yield tax for occupational pension plans. Movestic charges a fee corresponding to this yield tax to the policies.

For occupational pension, the capital yield tax is calculated based on the value of the policy on January 1 each year. The value is multiplied by the average government borrowing rate for the previous year, and the result is taxed at 15%.

### Transfers, surrenders etc.

A surrender means that the insurance provider, on the request of the Policyholder, buys back the policy and pays out the balance. Surrenders can be full or partial. When a policy is surrendered in full it becomes invalid.

For occupational pensions, the right to surrender is very limited under the Swedish Income Tax Act.

The value of any assets held in Movestic Pension Plan can be transferred to another insurance provider (transfer right). In the event of a transfer, the Policyholder is responsible for ensuring that the transfer regulations in the Swedish Income Tax Act are met. Where a Movestic Pension Plan policy does not include

Repayment Cover, good health is required for a transfer to be permitted. A transfer will render all benefits invalid. There is no period of grace or continuation of cover after a transfer.

Movestic is entitled to charge fees in relation to both surrenders and transfers.

Movestic Pension Plan may not be pledged.

As part of a surrender or transfer, the surrender value of the policy is paid out or transferred, after deductions for any fees that have not yet been deducted, and tax. The surrender value is the combined value of the fund units connected to the policy, valued at their redemption price at the time of sale.

### MANAGEMENT

The premiums for the *Retirement Pension* are invested in managed funds, using Movestic's fund trading service.

### Investment of premiums

The Insured Person decides in which of the funds offered by Movestic the premiums should be invested (fund selection). During the lifetime of the policy, the fund selection can be changed via Movestic's online service or through written instructions on the form provided by Movestic for the purpose of changing funds. When funds are changed using the form, a fee may be charged, otherwise no fees are charged in relation to fund changes.

### Management services

If you prefer not to select the funds yourself, you can pick one of Movestic's fund portfolios. By doing this, you ask Movestic to manage the assets in the plan according to the investment guidelines for the fund portfolio in question. Movestic may charge a fee for this service.

### SPECIAL INFORMATION ON COMPANY-ENROLMENT IN MOVESTIC PENSION PLAN

Company-enrolment means that a limited company enrolls all company owners and employees, except those covered by a collective agreement, to a Plan Agreement. When this enrolment method is used, the Premium Waiver cover and Sickness Benefit are provided as group insurance policies. Enrolment in Movestic Pension Plan is then available once a declaration of full fitness for work has been provided. The definition of full fitness for work, additional enrolment requirements, and requirements regarding the health status of the Insured Person can be found in the Health Assessment Regulations applicable to the product at any given time.

Where members have been enrolled via company-enrolment, the following rules also apply to the policy.

- If enrolment of an Insured Person occurred in immediate connection to the termination of a policy of a similar nature held by the Insured Person with Movestic, Movestic can continue to apply any limitations applicable to the initial policy.
- The Sickness and Premium Waiver benefits take the form of group insurance policies. A 3-month long period of grace applies to these policies and the Policyholder may be entitled to continuation of cover in certain circumstances.
- For company-owners, incapacity for work caused by sickness or accidental injury for which the Insured Person has received care during the 18-month period immediately prior to the date when this benefit becomes effective will not be covered in the event that incapacity for work occurs again, for the same reason, within 18 months from the date on which the cover becomes effective.

Care is defined as any medical measures, including registered assessments, treatment, advice or nursing.

The above limitation does not apply if the Insured Person held another insurance policy with the same scope and insured amount immediately prior to taking out the policy with Movestic. However, if the Insured Person was subjected to limitations or additional charges on their previous policy, the same limitations apply. Where a policy which does not have the same scope or value as a previous policy is taken out, the excess amount is subject to limitations.

## THE CONCEPT OF SALARY SACRIFICING

If you forgo a portion of your salary, which instead is paid into a pension (salary sacrifice), you can in certain circumstances take out the Premium Waiver and Sickness Benefit within the framework of Movestic Pension Plan. In this situation, the Sickness Benefit will be provided with fixed amounts of compensation.

Special rules apply to this concept, and if you are covered by ITP 2 you can only take out either the Sickness or the Premium Waiver benefit. However, if you are covered by ITP 1 you can take out both benefits.

## FEES

Fees for operational and risk expenses apply to all policies, according to the price list applicable at the time, plus tax. Movestic is entitled to change these fees during the lifetime of the policy, including with respect to already agreed contracts.

Information about the size of the fees and how they are charged is available on the product fact sheet.

## LIMITATIONS IN INSURANCE COVER

### General limitations

Most insurance policies have some form of limitations. These limitations are often necessary to protect all insured persons from extraordinary risks that would otherwise increase the price of the policy.

This section presents examples of some important limitations in the insurance cover. In the event that the policy or one of the benefit it includes, is invalid, or the right to compensation is limited, the claimant is still entitled to the value of the financial instruments included in the plan, however not exceeding the contracted death benefit.

If incorrect or incomplete information has been provided, this may result in the policy becoming void, or the right to compensation being reduced.

Benefits may also have limitations relating to incapacity for work, if this arises at a time when the Insured Person is outside the Nordic countries, and has remained there for more than 360 days.

The right to claim under the Premium Waiver benefit is limited for certain medical conditions and ailments that arise within the first 18 months of the cover period. The conditions and ailments concerned include back and joint problems where the cause cannot be proven to be an accident, depression, and chronic pain.

Limitations in the cover also apply to sickness caused by alcohol or drug abuse, criminal activity, self-inflicted actions, suicide, or as a result of an act of war, terrorism, or political unrest.

### Limitations in the Active Care and Rehabilitation Support cover

In addition to the limitations set out in Movestic's General and Special Terms & Conditions, the following limitations apply specifically to Active Care and Rehabilitation Support.

- Costs incurred without the aim being to aid the Insured Person to return to, or remain in, employment will not be reimbursed,
- If the Sickness Benefit was granted with some form of restriction, the same restriction applies to this benefit as well,
- The limitations set out in Movestic's General and Special Terms & Conditions in relation to certain medical conditions and ailments also apply to Movestic's Active Care and Rehabilitation Support,
- Costs for travel or accommodation will not be reimbursed,

- Costs arising due to termination of employment, dismissal, lay-off, or notice of any of these actions by the employer, will not be reimbursed, and
- Costs arising due to the employer entering into liquidation, going bankrupt, or similar, will not be reimbursed.

### Limitation period

Any claims must be submitted as early as possible. Persons wishing to claim compensation must do so within 10 years from the time when the situation entitling to compensation according to the policy conditions occurred. Failure to do so will result in the right to compensation being lost. Where a claim has been submitted to Movestic, the Policyholder, or other authorised representative, is always entitled to appeal within 6 months from when Movestic has notified that it has made a final decision in relation to the claim.

### Conflicts of interest in Movestic's operation

Movestic Livförsäkring AB (Movestic) shall put in place appropriate routines for identification, prevention, and management of any conflicts of interest that may arise between different parties involved in the distribution of its policies. Movestic's board of directors have adopted a policy on conflicts of interests, which must be complied with when policies are sold. The policy sets out e.g. the routines Movestic will apply to identify and manage conflicts of interest to ensure that they do not have a negative impact on its customers.

Movestic has identified the following potential conflicts of interest in its operation:

- Movestic's Investment Committee decides which funds to include in the fund offering. The Committee can also decide to exclude a fund from the fund offering and to instead invest the customers' capital in another fund. These types of decisions have the potential to benefit Movestic and be detrimental to its customers, e.g. if the Investment Committee was to select funds based on the size of the rebates to Movestic rather than the best interests of its customers. This conflict of interest is managed by Movestic's Investment Committee having to base any decisions about funds on pre-defined criteria, aimed at creating a differentiated fund offering with quality funds.
- Movestic shall always offer appropriate advice to its customers and any advice must be documented. This is a way to manage the conflict of interest potentially arising between the interest of the customers in receiving appropriate advice, and the interest of Movestic and its employees in receiving third party commissions. This conflict of interest is also

managed by remuneration to employees to a large extent being determined based on qualitative criteria. This conflict of interest can also be managed by informing the customers of its existence.

- A board member or employee of a company within the Movestic Group may hold a position within the Group that means they have opposing interests. This conflict of interest is managed e.g. by always carrying out a fit & proper assessment before a board member is hired, where e.g. any bias or conflicts of interest are assessed. The matter of conflicts of interest is also brought up at each board meeting, and members with conflicts of interest in relation a particular matter are not involved in decisions regarding this matter.
- Agreements with companies within the Movestic Group are made on market terms and evaluated on an ongoing basis. This minimises the risk of intragroup agreements having a negative impact on the interests of the customers.

Movestic's Compliance Officer shall, using a risk-based approach, assess and monitor the management of all identified conflicts of interest, and report the findings from these monitoring activities to Movestic's Risk and Audit Committee and Board of Directors on an ongoing basis. The report shall include information on any identified conflicts of interest and how these are managed or avoided.

### Third party remuneration relating to funds, funds-of-funds, and fund portfolios:

Movestic receives commission from the fund companies and securities companies whose funds Movestic offers. The commission is calculated as a percentage of the fund companies' management fee for each fund (fund rebate). The management fee charged to the customer is specified in the fact sheet for each fund.

Movestic also receives a rebate for the funds-of-funds it offers. This rebate is paid as a percentage of the management fee for each fund-of-funds (fund rebate). Both the management fee for a fund-of-funds and the management fees of the underlying funds are covered by the customers. Where the underlying funds pay commission to Movestic, this is reinvested in the fund-of-funds.

The commissions received by Movestic as described above does not give rise to any additional costs for the customers.

In some cases, the size of the fund rebate varies depending on the size of the total capital invested. If Movestic invests directly in a particular fund because a policyholder has chosen this fund and indirectly as a

result of a fund-of-funds investing in the same fund, a situation may arise where it is unclear whether Movestic or the fund-of-funds should receive the higher rebate. When such unclear situations arise, the higher rebate should be paid to the fund-of-funds (i.e. benefit the policyholders).

In relation to the fund portfolios provided by Movestic, Movestic is in some cases paid for its allocation duties, as a percentage of the value of the assets of each customer portfolio (portfolio fee). Where such a fee is payable, this is clearly specified in the portfolio conditions. In these situations, the customers pay both the portfolio fees and the management fees for any funds in which the portfolio invests.

### Remunerations to employees

To determine the variable remuneration to certain employees who directly manage or are responsible for the insurance distribution, Movestic applies a remuneration policy which sets out that qualitative requirements must be taken into account, and that the variable remuneration must not be based primarily on quantitative criteria.

### Commission to insurance brokers

Movestic pays the following commission to insurance brokers for the distribution of Movestic's products:

#### Premium commission

Commission calculated as a certain percentage of each paid premium.

#### Holding commission

Commission calculated based on the value of the assets held by each policy.

### Commission for incoming pension capital transferred from other scheme

Commission calculated as a percentage of the incoming capital, however with a capped maximum.

### PERSONAL DATA

Any personal data provided by you to Movestic will be processed by the Company and by companies hired by Movestic to perform its duties under the Policy Agreement. Movestic primarily processes your personal data to fulfil any contracts it has with you. We also process personal data to comply with legal requirement, manage legal claims, and for the purposes of marketing and statistics.

According to applicable data protection legislation you are entitled to request information about, and correction of, any of your personal data held by us. Such a request must be made in writing to Movestic's Data Protection Officer. Full information on how Movestic processes

personal data is available on [www.movestic.se/personuppgiftshantering](http://www.movestic.se/personuppgiftshantering).

### REVIEWS, APPEALS AND COMPLAINTS

#### Reviewing and appealing decisions made by Movestic

If you are unsatisfied with a decision made by Movestic on a matter relating to your policy, you should primarily contact the claims handler dealing with your case and request a review of their decision. If you are still not satisfied after completed review, you can appeal the decision to Movestic's Risk and Dispute Resolution Board. Send your written appeal to:

#### Movestic's Risk and Dispute Resolution Board.

Box 1501

600 45 Norrköping

Sweden

Such an appeal must be received by Movestic within 6 months of the claims handler notifying you of the outcome of their review, and must detail the changes you would like to see, and the reasons why.

If you are still dissatisfied after appealing to the Risk and Dispute Resolution Board, you can file a complaint with the Swedish Board for Insurance of Persons or the Swedish National Board for Consumer Disputes. Medical matters should primarily be referred to the Board for Insurance of Persons and general matters should primarily be referred to the National Board for Consumer Disputes. Claims to the National Board for Consumer Disputes must generally have been received by the Board within one year of the date when you submitted your first complaint to Movestic.

The Swedish National Board for Insurance of Persons

Box 24067

104 50 STOCKHOLM

Sweden

Telephone: + 46 (0) 8 522 787 20

[www.forsakringsnamnder.se/pfn](http://www.forsakringsnamnder.se/pfn)

The Swedish National Board for Consumer Disputes

Box 174

101 23 STOCKHOLM

Sweden

Telephone: +46 (0) 8 508 860 00

[www.arn.se](http://www.arn.se)

Matters relating to your insurance policy can also be tried in public courts, where the district court is the first

instance. Please note that deadlines apply to the right to claim insurance compensation.

The Swedish Consumers' Insurance Bureau can provide general information on insurance matters and guidance on appealing claims decisions:

The Swedish Consumers' Insurance Bureau

Box 24215

104 51 STOCKHOLM,

Sweden

Telephone: +46 (0) 8 22 58 00 (9am - 12 noon)

[www.konsumenternas.se](http://www.konsumenternas.se)

You can also get advice from the Swedish Consumer Agency or the Consumer Advisor for your municipality: [www.hallakonsument.se](http://www.hallakonsument.se) (the Swedish Consumer Agency). Contact information for the Consumer Advisor for your municipality is available on the municipality's website.

## Complaints

If you are dissatisfied with Movestic's treatment, service or handling of matters relating to your policy, you should initially contact member of staff dealing with your policy, or their superior.

If you are still dissatisfied after this interaction, please contact Movestic's Complaints Officer. Information about Movestic's Complaints Officer is available on Movestic's website. There is no charge for submitting a complaint.

Complaints must be made in writing.

The complainant will be kept informed about the handling of the complaint.

Movestic's Complaints Officer decides all matters of complaint.

If Movestic is unable to respond to a complaint within 14 days of submission, the company must confirm to the complainant that the complaint has been received and let them know when to expect a response.

## CONTACT INFORMATION

Postal address

Movestic Livförsäkring AB

Box 7853

103 99 Stockholm

Sweden

Visiting address

Tegnérgatan 2A

113 58 Stockholm

Sweden

Email: [kund@movestic.se](mailto:kund@movestic.se)

Corp. ID 516401-6718

Seat of the board: Stockholm

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Fax +46 (0) 8 120 39 239

[www.movestic.se](http://www.movestic.se)

Movestic Livförsäkring AB is a Swedish insurance company, licensed by the Swedish Financial Supervisory Authority to conduct a life insurance operation.

The Swedish Financial Supervisory Authority

Box 78 21

103 97 Stockholm

Sweden

Email: [finansinspektionen@fi.se](mailto:finansinspektionen@fi.se)

[www.fi.se](http://www.fi.se)

Telephone: +46 (0) 8 408 980 00

Movestic is also under the supervision of the Swedish Consumer Agency on matters relating to marketing and advertising.

The Swedish Consumer Agency

Box 48

651 02 Karlstad

Sweden

Email: [konsumentverket@konsumentverket.se](mailto:konsumentverket@konsumentverket.se)

[www.konsumentverket.se](http://www.konsumentverket.se)

Telephone: +46 (0) 771 42 33 00