



SWEDISH PENSIONS AGENCY

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Why Pension Statements?

**To improve the possibilities for
the insured to make well
informed decisions about
pensions**

Perspective

- Customer oriented
- Easy to understand

The basic question to be answered

How much will I receive in pension
when I retire?

The best way to answer the question?

Projections

Projection Design

- Assume the current situation to continue until retirement
 - Projection based on the last reported salary
 - Straight earning profiles (no career projections)
 - No career interruptions (unemployment, parental leave etc.)
 - Fixed rate of return for investments

Projection Design continued

- State the pension in a monthly (yearly) amount, expressed in today's income and price level
- Yearly pension statements with projections
- Include, if possible, all retirement benefits that the insured is covered by

Risk Information

- stochastic projections

- Secondary information
- Only if a deterministic projection already is provided
- Probably more suitable as a webb solution