

# Earnings and savings

Translation guide for the Swedish Pension Agency's statistical database



PENSIONS  
MYNDIGHETEN

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# Introduction

This is a translation guide about payments on behalf of the Swedish Pensions Agency. The guide consists of a dictionary which includes variables, values and dimensions. The guide also includes the translation of various texts.

The first chapter, *General concepts*, includes a dictionary and the translation of general texts. The next chapters include dictionaries and text that is specific for various tables. The final chapter describes the concept of the official statistics of Sweden.

General information about the Swedish pension system and the Swedish Pensions Agency in English can be found here:

<https://www.pensionsmyndigheten.se/other-languages/english-engelska>

# 1. General concepts

Concepts, words and text used in many different statistical tables.

## **Visa tidsintervall** -Show time interval

Display the time interval between two specific dates.

## **Välj månad** -Choose month

Choose which month you wish to display between two chosen dates.

### År och månad

### Year and month

Jan/Januari	January
Feb/February	February
Mar/Mars	March
Apr/April	April
Maj/Maj	May
Jun/Juni	June
Jul/Juli	July
Aug/Augusti	August
Sep/September	September
Okt/Oktober	October
Nov/November	November
Dec/December	December

### Kön

### Gender

Uppdelat	Breakdown
Samtliga	Total
Kvinnor	Female
Män	Male

### Mått

### Measurement

Antal/Totalbelopp/Medelbelopp	Number of/Total amount/Average amount
-------------------------------	---------------------------------------

Mått	Measurement
Första kvartil/Median/Tredje kvartil	First quartile/Median/Third quartile
Antal	Number of
Totalbelopp	Total amount
Medelbelopp	Average amount
Första kvartilen	First quartile
Median	Median
Tredje kvartilen	Third quartile
Bosättning i Sverige	Residence in Sweden
Samtliga	Total
Folkbokförda	Registered
Ej folkbokförda	Not registered
Födelseår	Year of birth
Samtliga	Total
Yngre	Younger
Äldre	Older
Inkomstår	Entitlement year
Fondportfölj	Fund portfolio
Samtliga	Total
Traditionell försäkring	Traditional insurance
Fondtorget	Fund value
AP7 Såfa	Fund: AP7 Såfa

### Beskrivning av diagram

## **A description of the diagrams**

The diagrams display the data that presented in the corresponding tables, i.e the current filtering. Panel data is displayed by a horizontal or standing stack. The time series is displayed by a line graph. If you wish to create your own diagram, then it is possible download source data for the current filtering at the bottom of this page. The units in the diagram display the amount of people and Swedish crowns (SEK) per month. High values are denoted according to the following:

- k (kilo) corresponds to one thousand crowns, or one thousand people
- M (Mega) corresponds to million crowns
- G (Giga) corresponds to billion crowns

## **Källor och datakvalitet**

### **Sources and data quality**

The statistics are a census survey and are fetched from the administrative system of the Swedish Pensions Agency which stores the earning data. The data is therefore in accordance with the stored information about the insured and this information annually distributed to them in what is called *Orange Kuvert* (the Orange Envelope). The statistics apply to the last day in December each year and there can be various deviations if the statistics have been compiled at other times to a certain delay regarding the register at the Swedish Pensions Agency.

## **Definition och fotnoter**

### **Definition and footnotes**

The statistics are based upon registered details and cover the entire population from the last day of December each year. The statistics are fetched from data storage at the Swedish Pensions Agency and their administrative database of earnings. Information on national registration, gender and date of birth is fetched from the client register of the Swedish Pensions Agency.

## **Ladda ner källdata för aktuell filtrering**

### **Download data from the current filter**

Ladda ner i Excelformat – Download in Excel format

Ladda ner i CSV-format – Download in CSV format

## 2. Intjänande till allmän pension

### Earnings in the national public pension system

Here you will find statistics about the pension basis and pension entitlements within the national public pension system. Individuals born 1938 or later are included.

### Pensionsunderlag

#### Pension basis

A pension basis is the sum of the pensionable income and the possible pensionable amount. Regardless of the sum of your previous income, your pension basis can never be higher than 7.5 income base amount. A pensionable income is an income from employment or from your own company. A pensionable amount can be obtained for studies, general conscription, childcare years, sickness- or activity benefit. The lowest yearly income that can be counted toward a pension basis varies from year to year.

### Typ av intjänande

#### Type of earning

**Pensionsunderlag:** the sum of the pensionable income and the pensionable amount.

**Pensionsgrundande inkomst:** the part of the pension basis that is based on income.

**Inkomst av anställning:** the part of the pensionable income that is based on income from employment.

**Inkomst av annat förvärvsarbete:** the part of the pensionable income that is based on an income from other sources than a gainable income.

**Pensionsgrundande belopp:** the part of the pensionable basis that is based on a pensionable amount.

**Pensionsgrundande belopp, sjuk- och aktivitetsersättning:** the part of the pensionable amount that is based on a sickness- and activity benefit.

**Pensionsgrundande belopp, studier:** the part of the pensionable amount that is based on study year entitlements.

**Pensionsgrundande belopp, barnår:** the part of the pensionable amount that consists of child years.

**Pensionsgrundande belopp, pliktjänstgöring:** the part of the pensionable amount that consists of national service.

**Maximalt Pensionsunderlag:** persons who have a maximum pension basis (can be a combination of both pensionable amount and pensionable income), 7.5 income base amount. You will find it in the table under *average value*.

**Maximalt Pensionsgrundande inkomst:** individuals who have the highest pensionable amount which solely consists of a pensionable income with the

base amount of 7.5. The average value can be considered as the amount for the entire year.

## Pensionsrätter

### Pension entitlements

A pension basis is used to calculate pension entitlements within the pension system. A pension entitlement for an income pension consists of 16 per cent of the pension basis and the pension entitlement for a premium pension is 2.5 per cent of the pension basis.

## Typ av pensionsrätter

### Type of pension entitlements

**Pensionsrätt:** total pension entitlements.

**Pensionsrätt, inkomstpension:** the part of a pension entitlement that consists of pension entitlements for the income pension.

**Pensionsrätt, premiepension:** the part of a pension entitlements that consists of pension entitlements for the premium pension.

## Överförda premiepensionsrätter

### Transferred premium pension entitlements

If married or in a registered partnership it is possible to transfer ones' entitlements for the premium pension to ones' wife, husband or registered partner. The transferal of an entitlements for the premium pension can be a way to compensate for the fact that one of the partners has a loss of income which affects ones' maintenance later in life. A transferal of an entitlements for the premium pension is made by logging in to *Mina sidor* with an electronic ID-card.

## Beskrivning av dimensions

### A description of dimensions

The number of people, amount, average amount and quartiles are distributed by year of income, gender, age, year of birth and place of registration. The number of people who were registered at some point during the income year but who have no earned pension basis is also reported. Age refers to the age on the last December or the year of earning. Statistics are updated once a year.

All figures are expressed in current prices. Average amounts, quartiles and medians pertains to individuals who have transferred their premium pension entitlements during the year.

## 2.1.Pensionsunderlag

### Pension basis

The table show earnings towards a national public pension in the form a pension basis, a pensionable income and a pensionable amount.



Typ av intjänande	Type of earnings
Pensionsunderlag totalt	Pension basis
Pensionsgrundande inkomst	Pensionable income based of work
Pensionsgrundande belopp	Pensionable amount
Maximalt pensionsunderlag	Maximum pension basis
Maximal pensionsgrundande inkomst	Maximum pensionable amount

Uppdelat på	Breakdown by
Ålder	Age
Födelseår	Year of birth
Län	County
Kommun	Municipality

## 2.2.Pensionsunderlag, geografiskt uppdelat

### Pension basis, geographical dimensions

The table shows earnings towards a national public pension in the form of a pension basis.

Typ av intjänande	Type of earnings
Pensionsunderlag totalt	Pension basis
Uppdelat på	Breakdown by
Femårsklass	Age classes (5 years)
Län	County
Samtliga	Total
Uppgift saknas	Data not available

## 2.3. Pensionsunderlag, tidsserie

### Pension basis: time series

The table shows earnings towards a national public pension in the form of a pension basis, a pensionable income and a pensionable amount.

Typ av intjänande	Type of earnings
Pensionsunderlag totalt	Pension basis
Pensionsgrundande inkomst	Pensionable income based of work
Inkomst av anställning	Income from employment
Inkomst av annat förvärvsarbete	Income from other gainful employment
Pensionsgrundande belopp	Pensionable amount
Pensionsgrundande belopp, sjuk- och aktivitetsersättning	Pensionable amount, sickness and activity compensation
Pensionsgrundande belopp, studier	Pensionable amount, studies
Pensionsgrundande belopp, barnår	Pensionable amount, years with small children
Pensionsgrundande belopp, plikttjänstgöring	Pensionable amount, conscription
Maximalt pensionsunderlag	Maximum pension basis
Maximal pensionsgrundande inkomst	Maximum pensionable amount

## 2.4. Pensionsrätter

### Pension entitlements

The report presents earned pension entitlements.

Typ av pensionsrätt	Type of pension entitlements
Pensionsrätt, inkomstpension	Pension entitlements, income pension
Pensionsrätt, premiepension	Pension entitlements, premium pension

Uppdelat på	Breakdown by
Ålder	Age
Födelseår	Year of birth
Län	County
Kommun	Municipality

## 2.5.Pensionsrätter, geografiskt uppdelat

### Pension entitlements, geographical dimensions

The report presents earned pension entitlements.

Typ av pensionsrätt	Type of pension entitlements
Pensionsrätt, inkomstpension	Pension entitlements, income pension
Pensionsrätt, premiepension	Pension entitlements, premium pension

Uppdelat på	Breakdown by
Femårsklass	Age classes (5 years)
Län	County
Samtliga	Total
Uppgift saknas	Data not available

## 2.6.Pensionsrätter: tidsserie

### Pension entitlements: time series

The report presents earned pension entitlements.

Typ av pensionsrätt	Type of pension entitlements
Pensionsrätt, inkomstpension	Pension entitlements, income pension

Typ av pensionsrätt	Type of pension entitlements
Pensionsrätt, premiepension	Pension entitlements, premium pension

## 2.7.Överförda premiepensionsrätter: tidsserie

### **Transferred premium pension entitlements: time series**

The report shows transferred premium pension entitlements for different years divided by gender. Pension entitlements for premium pension is 2.5 per cent of the pension basis. The table shows transferred premium pension entitlements from givers.

Premiepensionsrätter	Premium pension entitlements
Överförda premiepensionsrätter	Transferred premium pension entitlements

### 3. Sparande i inkomstpension

#### Savings in income pension

Here you will find statistics about pension balance within an income pension.

#### Pensionsbehållning

##### Pension balance

The report discloses information about the number of individuals who have a pension balance and the size of the pension balance every year from the determination year of 2004. The information is divided into gender, age, county and council. The pension balance is the sum of the pension entitlements for the years that the pension entitlements has been earned including value changes due to indexing, the heritage value and management costs.

The pension balance is based on established pension entitlements valid through the determination year. This year the valid year falls after the income year, when the final tax assessment of incomes has been made by the Swedish Tax Agency. The pension balance consists of two parts, the pension balance of the income pension and the value of the fund holdings of the premium pension. Here we display the pension balance of the income pension.

In connection to retirement, the pension balance of the income pension is reset and is instead recalculated into a yearly payment. The yearly amount of the pension payment is calculated by dividing the pension balance with a so-called life expectancy denominator. The life expectancy denominator is specific for each age group. The payment of the income pension and the premium pension are both calculated separately, so different life expectancy denominator and rules apply to the two types of pension.

#### Beskrivning av dimensioner

##### A description of dimensions

The number of individuals with an earned pension balance, amount and average amount are distributed according to the determination year, gender, age and the place of registration. The number of individuals who have been registered at some point during the income year, but do not have an earned pension balance are also included in the report under *Saknar pensionsbehållning*.

Only individuals who are still living at the end of the determination year and who valid through the determination year have not started to withdraw an income pension, guarantee pension, supplementary pension or support for the elderly are included in the report. Population registration and age have reference to information from the last day of December and the determination year respectively. The statistics are updated once a year in connection to when new pension entitlements and new pension balances are calculated.

All amounts are shown in current prices. Average amounts, quartiles and median refers to individuals who have a pension balance.

### 3.1. Inkomstpension: pensionsbehållning

#### Income pension: Pension balance

The table shows the number of individuals and their pension balance of the income pension per year.

Pensionsbehållning	Pension balance
Pensionsbehållning, inkomstpension	Pension balance, income pension
Saknar pensionsbehållning	Missing pension balance

Uppdelat på	Breakdown by
Ålder	Age
Åldersklasser	Age groups
Födelseår	Year of birth
Län	County
Kommun	Municipality

### 3.2. Inkomstpension: pensionsbehållning, tidsserie

#### Income pension: pension balance, time series

The table shows the number of individuals and their pension balance of the income pension per year.

Pensionsbehållning	Pension balance
Pensionsbehållning, inkomstpension	Pension balance, income pension
Saknar pensionsbehållning	Missing pension balance

## 4. Sparande i premiepension

### Savings within the premium pension

Here you will find statistics on savings within the premium pension, which is part of the national public pension where earned amounts are invested in funds.

The table shows statistics on the number of individuals and the account value of the premium pension is divided amongst savers and pensioners. A pensioner is classified as an individual who withdraws at least 25 per cent of their premium pension.

Every year 2.5 per cent of an individual's pensionable income and pensionable amount is set aside for the premium pension. The individual decides how the amount should be invested by selecting funds at the fund market. If no selection is made the money is invested in the state fund choice of AP7 Såfa.

At present a pension can be withdrawn from the age of 63 and in connection with this the individual can choose to either swap to a traditional insurance or keep their savings in fund insurance.

### Premiepensionssparande i eget konto

#### Premium pension savings in own account

The sum of 2.5 per cent of the pensionable income and/or the pensionable amounts is set aside for a premium pension.

Before the Swedish Tax Agency has established the pensionable amount for a certain year, the premium pension money is managed by the Swedish Pensions Agency in a low risk interest management. The interest is added to the new premium pension money and placed in the premium pension account in December during the year after it has been earned. The money is placed in funds according to the distribution that most recently has been chosen or in AP7 Såfa if no choice has been made.

Statistics only include one's own savings in a premium pension excluding accounts for payment of a survivors' benefit.

**Totalt kontovärde:** includes savers in the fund market, savers in AP7 Såfa, savers in a traditional account and savers who lack a fund portfolio for all individuals with premium pension savings who were born in 1938 or later.

**Totalt kontovärde, folkbokförda:** includes savers in the fund market, savers in AP7 Såfa, savers in a traditional insurance and savers who lack a fund portfolio for all individuals with premium pension savings who are registered in the national register in Sweden and born in 1938 or later.

**Fondtorget:** includes savers in the fund market for people born in 1938 or later. Individuals who have savings in the fund market and have made an active selection of funds and chosen up to 5 funds where the money is placed. Please note that individuals who have chosen to combine AP7 Såfa with other funds are included.

**Fondtorget, folkbokförda:** includes savers in the fund market for people who are registered in the national register in Sweden and born in 1938 or later.

**AP7 Såfa:** includes savers in AP7 Såfa for individuals born in 1938 or later. Individuals who have not made an active choice are placed in the state pre-choice of AP7 Såfa. Individuals who actively have chosen to place their entire portfolio in AP7 Såfa are also included.

**AP7 Såfa, folkbokförda:** includes savers in AP7 Såfa for individuals who are registered in the national register in Sweden and born in 1938 or later.

**Traditionell försäkring:** includes savers in a traditional insurance for people born in 1938 or later. Individuals who have applied for a pension and chosen to let the money be managed in a traditional insurance. A traditional insurance guarantees a certain minimum amount each month. An individual who has chosen a traditional insurance cannot change back to fund insurance/AP7 Såfa. This means that individuals who have chosen a traditional insurance and then paused their withdrawal of a premium pension will be registered as savers with a traditional insurance.

**Traditionell försäkring, folkbokförda:** includes savers in a traditional insurance for people who are registered in the national register in Sweden and born in 1938 or later.

**Fondportfölj saknas:** includes savers who lack a fund portfolio for people born in 1938 or later. Until 2018 this applied to an individual's first pension deposit in a temporary management with a low risk during approximately three months while waiting for the individual to select a fund. After this, the money was deposited in AP7 Såfa if no selection was made. From 2018 the money was deposited straight into AP7 Såfa whilst enabling the individual to choose other funds at any moment thereafter.

**Fondportfölj saknas, folkbokförda:** includes savers who lack a fund portfolio who are registered in the national register in Sweden and born in 1938 or later.

**Totalt kontovärde, ej folkbokförda:** includes savers in a fund market, savers in AP7 Såfa, savers in a traditional insurance and savers who lack a fund portfolio for all individuals with premium pension savings who are born in 1938 or later and not registered in the national register in Sweden.

## Status

### Status

**Samtliga:** includes all individuals with premium pension savings who are born in 1938 or later.

**Pensionär:** includes all individuals born in 1938 or later who withdraw at least 25 per cent of their premium pension on the given month.

**Sparare:** includes all individuals born in 1938 or later who did not withdraw a premium pension on the given month.

## Beskrivning av dimensioner



## A description of dimensions

The number of individuals with premium pension savings, the total amount, the average amount, the first and third quartile. These are divided according to month, gender, fund portfolio with or without a population registration, status and year of birth. Age refers to the age on the last day of each month. Statistics are updated once per month and with a delay of one month.

### 4.1.Premiepension: sparare och pensionärer per fondportfölj, tidsserie

#### Premium pension: pension savers and pensioners distributed by fund portfolio, time series

The report covers a time series about a number of individuals and account values of the premium pension for the chosen months. The report can be broken down into type of portfolio with or without population registration, gender, status and date of birth. A pensioner is an individual who withdraws their premium pension on the designated month. Apart from the amount, the average amount and the total amount you will also find the median amount, the first and third quartile.

Premiepensionssparande eget konto	Savings in premium pension, own account
Totalt kontovärde	Total account value
Totalt kontovärde, folkbokförda	Total account value, registered
Fondtorget, folkbokförda	Fund value, registered
AP7 Såfa, folkbokförda	Fund: AP7 såfa, registered
Traditionell försäkring, folkbokförda	Traditional insurance, registered
Totalt kontovärde, ej folkbokförda	Total account value, not registered

Status	Status
Samtliga	Total
Pensionär	Pensioner
Sparare	Pension savers

## 4.2.Premiepension: sparare och pensionärer

### Premium pension: pension savers and pensioners

The report covers the number of individuals and the account value of the premium pension on the last day of December of the chosen year. The report can be broken down into first entitlement year, fund portfolio, age, year of birth, gender, county or population registration and filtered by gender or status. A pensioner is an individual who withdraws their premium pension in December of the specified year. Apart from the amount, average amount and the total amount you will also find the median amount, the first and third quartile.

Premiepensionssparande eget  
konto

Savings in premium pension, own  
account

Totalt kontovärde	Total account value
-------------------	---------------------

Uppdelat på

Breakdown by

Första intjänandeår	First entitlement year
---------------------	------------------------

Fondportfölj	Fund portfolio
--------------	----------------

Ålder	Age
-------	-----

Födelseår	Year of birth
-----------	---------------

Län	County
-----	--------

Folkbokföring	Registered
---------------	------------

Status

Status

Samtliga	Total
----------	-------

Pensionär	Pensioner
-----------	-----------

Sparare	Pension savers
---------	----------------

## 4.3.Premium pension: Sparare

### Premium pension: pension savers

The report covers the number of individuals and the account value for premium savers on the last day of December of the chosen year. A saver is an individual who withdraws their premium pension at the specified time. The report can be broken down into age, year of birth, gender, and type of fund portfolios with or without population registration. Apart from the

amount, average amount and the total amount you will also find the median amount, the first and third quartile.

Premiepensionssparande eget konto      Savings in premium pension, own account

Totalt kontovärde      Total account value

Uppdelat på      Breakdown by

Ålder      Age

Födelseår      Year of birth

Fondportfölj      Fund portfolio

Län      County

Kommun      Municipality

#### 4.4.Premiepension: sparare per fondportfölj

##### **Premium pension: pension savers distributed by fund portfolio**

The report covers the number of individuals and the account value for savers on the last day of December of the chosen year. A saver is an individual who withdraws their premium pension at the specified time. The report can be broken down into age, year of birth, gender, and type of fund portfolios with or without population registration. Apart from the amount, the average amount and the total amount you will also find the median amount, the first and third quartile.

Premiepensionssparande eget konto      Savings in premium pension, own account

Totalt kontovärde      Total account value

Totalt kontovärde, folkbokförda      Total account value, registered

Fondtorget, folkbokförda      Fund value, registered

AP7 Såfa, folkbokförda      Fund: AP7 såfa, registered

Traditionell försäkring, folkbokförda      Traditional insurance, registered

Totalt kontovärde, ej folkbokförda      Total account value, not registered

Uppdelat på	Breakdown by
Ålder	Age
Födelseår	Year of birth

#### 4.5.Premiepension: pensionärer

##### Premium pension: pensioners

The report covers the number of individuals and the account value for premium pension on the last day of December of the chosen year. A pensioner is an individual who withdraws their premium pension at the specified time. The report can be broken down into age, year of birth, fund portfolio or county and it can also be filtered to cover gender and fund portfolios with or without population registration. Apart from the amount, the average amount and the total amount you will also find the median amount, the first and third quartile.

Premiepensionssparande eget konto	Savings in premium pension, own account
Totalt kontovärde	Total account value

Uppdelat på	Breakdown by
Ålder	Age
Födelseår	Year of birth
Fondportfölj	Fund portfolio
Län	County
Kommun	Municipality
Folkbokföring	Registered

#### 4.6.Premiepension: pensionärer per fondportfölj

##### Premium pension: pensioners distributed by fund portfolio

The report covers the number of individuals and the account value for premium pension on the last day of December of the chosen year. A pensioner is an individual who withdraw their premium pension at the specified time. The report can be broken down into age, year of birth, fund portfolio or county and it can also be filtered to cover gender and fund portfolios with or without population registration. Apart from the amount,

the average amount and the total amount you will also find the median amount, the first and third quartile.

### Premiepensionssparande eget konto

### Savings in premium pension, own account

Totalt kontovärde	Total account value
Totalt kontovärde, folkbokförda	Total account value, registered
Fondtorget, folkbokförda	Fund value, registered
AP7 Såfa, folkbokförda	Fund: AP7 såfa, registered
Traditionell försäkring, folkbokförda	Traditional insurance, registered
Totalt kontovärde, ej folkbokförda	Total account value, not registered

### Uppdelat på

### Breakdown by

Ålder	Age groups
Födelseår	Year of birth
Efterlevandeskydd	Survivor's protection
Län	County

# Official Statistics of Sweden

Sweden's Official Statistics (SOS) are statistics that are particularly important for describing Sweden. Official statistics contribute to the development of our society by being objective and relevant, which benefits citizens.

*Swedish Pensions Agency* has been tasked by the Government to be responsible for the official statistics within Social insurance: *National public pension and other financial support* (previously *Support in old age*). As a government agency responsible for statistics, we are responsible for ensuring that

- the statistics are objective
- the statistics are documented
- the statistics are accompanied by a quality declaration.

Official statistics must be kept publicly available free of charge on the internet. All official statistics must bear the text *Sweden's official statistics* and/or carry the logo.



The logo and the text *Sweden's official statistics* may not be used in further processing of the official statistics.

## **Government agency network**

There are about thirty government agencies in Sweden who are responsible for the official statistics. Statistics Sweden is responsible for coordinating and supporting the system for official statistics.

To read more about what constitutes official statistics and which government agencies form part of the network, visit Statistics Sweden's website: [www.scb.se/sos](http://www.scb.se/sos)



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

