



Svensk Handel

Memberguide

What do I get?

What should I be aware of?

What do I need to do?

Take advantage of the benefits and save money

As a member of Svensk Handel (the Swedish Trade Federation), you have access to several member benefits that lower your costs and simplify your everyday life. By taking advantage of the member benefits, many member companies regain the cost of their member fee within a short period of time.



Free labour counselling

Call us and get advice and help with your personnel issues. We are experts in your specific area.



Shipping and logistics

Lower prices and better service with shipping and delivery services.



Free labour counselling

Forms, documents and labour-related news which you need as an employer.



Insurance

Pension insurance, health insurance, unemployment insurance and retail and wholesale insurance policies adjusted to your business.



Business law

Professional advice in commercial leasing, e-commerce law, sale of goods and consumer law, contract law and more at favourable prices.



Collective agreements

Provide security for both you and your employees with collective agreements adjusted to the industry.



Payment solutions

You can save a lot of money by using our agreement for lowering your fees when accepting card payments with VISA and Mastercard. Also get discounts when purchasing or renting card payment terminals and cash register systems.



Security

Safe cash handling, crime prevention actions, discount on alarm and camera systems (CCTV) as well as access to our Security Centre.



Finance and accounting

Great benefits related to credit/solvency reporting and financial services benefits.



Education

Training programs and courses in topics such as business law, labour law, employee issues and security in shops. All at discounted prices.

Visit svenskhandel.se and learn more about how you can take advantage of these benefits.

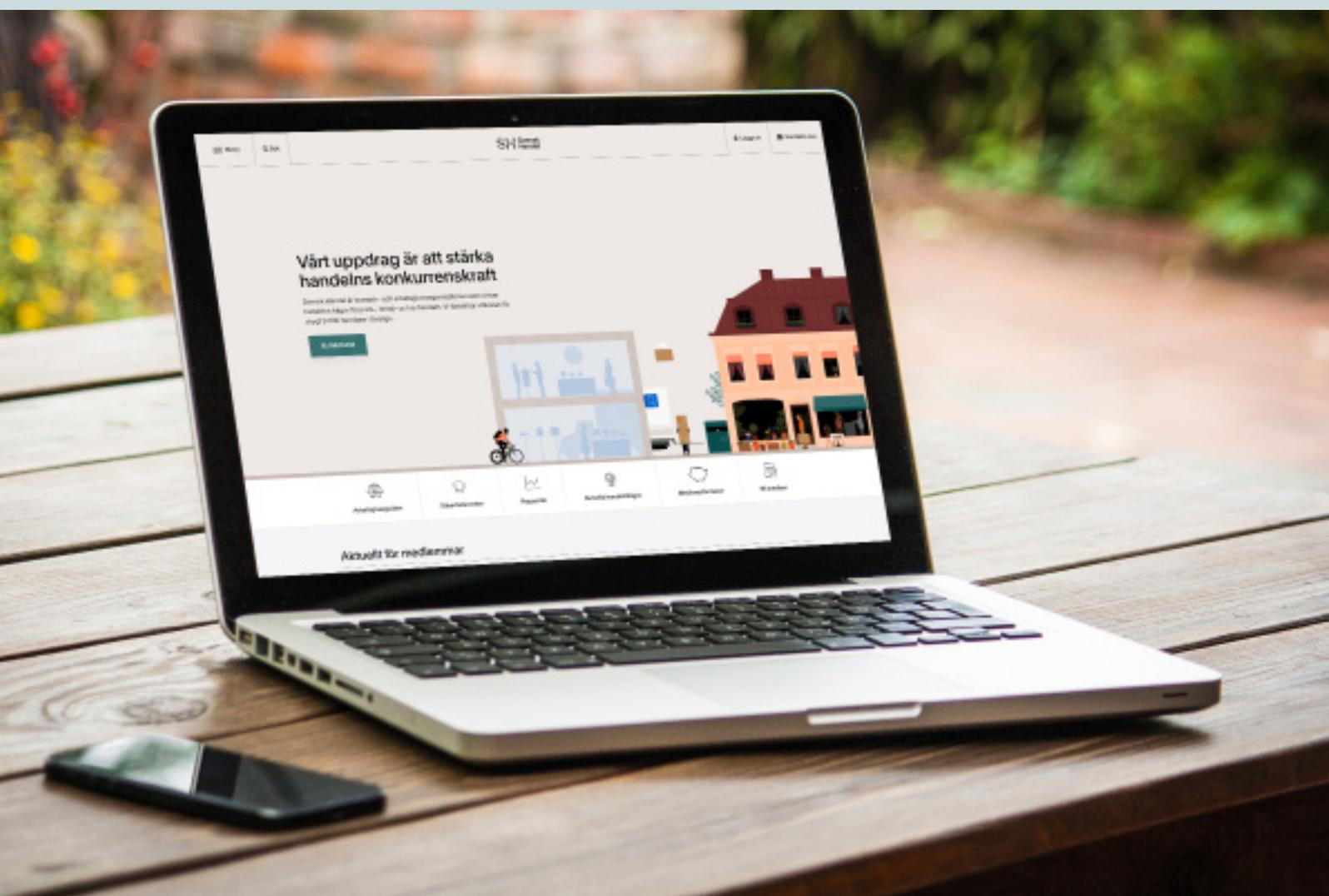
What do I get?

Log on to svenskhandel.se and stay updated

Create a personal account to get information relevant to you and your company. This includes the Employer's Guide that will give you service and expert advice in your role as an employer.

In the Employer's Guide you'll find information about collective agreements, insurance and wages. You can download forms, documents and checklists that relate to forms of employment, working hours and work environment. Here you'll also find labour news and much more which you as an employer can benefit from.

On our website, you can read more about your benefits, learn about issues we're raising with politicians and decision-makers, download reports, visit our Security Centre, subscribe to press releases and much more.



Collective agreement

A collective agreement regulates wages, forms of employment, illness, leave, working hours and insurance coverage. This means that you as an employer and your employees agree on what terms that will apply. It provides security for both you and your employees.

A major advantage of collective agreements is that during the agreement period, there's an obligation to maintain industrial peace. No one may go on strike to achieve better terms than those in the agreement. Without a collective agreement, there's a risk that a workers' organisation will take industrial action to force a collective agreement, which can become expensive.

Do you already have a collective agreement?

If you (or the business you've acquired) deal directly with a union, it's a so-called local collective agreement. When you become a member, that will be replaced by a collective agreement through Svensk Handel. This gives you lower insurance premiums and we represent you in negotiations with the union.

Signing collective agreements

A membership in Svensk Handel doesn't automatically link the company to a collective agreement. However, as a member, the company is obliged to sign collective agreements if a trade union so requests. Read more about this in the statutes at Svensk Handel.

We recommend you to sign a collective agreement. Email kollektivavtal@svenskhandel.se and state your corporate identity number, company signatory's name and contact details, and we'll contact you.

Do you have a start-up enterprise, have taken over a company or operated your company for a long time? Regardless of how your company looks today, it's important to find out what applies to your company and your employees.

Provide your employees with security and support

Through the collective insurance policies, you provide your employees with security and support in a variety of scenarios.



Retirement pension

Your employees receive an occupational pension. For employed wage-earners, this is covered by the SAF-LO (Collective Pension Insurance for wageearners) and for salaried staff by the ITPplan (Supplementary pension for salaried employees in industry and commerce). The occupational pension for employed wageearners is administered by Fora and the occupational pension for employed salaried staff by Collectum.



Work injury insurance

Labour market no-fault liability insurance injury, TFA, covers all your employees, including the CEO and business owners. This insurance can give employees compensation in connection with personal injury that occurs at work or to and from work.



Illness

For your employed wageearners, the insurance is covered by the collective group health insurance, AGS, and provides compensation from day 15. Employed salaried staff have the supplementary pension for salaried employees in industry and commerce, ITP, which provides compensation from day 91.



Death

Occupational group life insurance, TGL, is an insurance that pays out a tax-free lump sum to survivors if an employee dies. Employees also have the option to choose survivors' protection under the occupational pension agreement SAF-LO or the ITP plan.



Redundancy

Readjustment insurance for wage-earners and the Readjustment Agreement for salaried staff provide your employees with support in case of termination due to redundancy. Depending on the employee's age and period of employment, financial support may also be provided.



Parental leave

The Parental allowance supplement, FPT, applies only to wage-earners and may provide supplementary compensation when the employees are on parental leave.

The checklist on the next page guides you through the important points to be aware of and address. If you need support and advice, please contact.

Avtalat is a part of the Confederation of Swedish Enterprise and offers support to companies that have taken out or intend to take out collective insurance and pensions through advice, information and training. avtalat.se, 0770-161 000.

Take out the right insurance

When you are a member of Svensk Handel, we recommend that you sign our collective agreement. The collective agreement comes with a number of insurance policies for your employees.

STEP 1

Wage-earners and/or salaried staff

Determine which employees are wage-earners and which are salaried staff. In some collective agreements, all employees are to be classified as salaried staff or wage-earners irrespective of their duties. It is important that this is correct from the outset so the right insurance can be taken out. A company with a collective agreement for salaried staff, but lacking one for wage-earners, must take out contractual insurance for wage-earners from Fora. Contact us if you are in doubt.

STEP 2

Find out what insurance already exists

If your company already has insurance for the employees, which now is to be included in the collective insurance (such as pensions, health insurance and term life insurance), do the following:

EMPLOYED WAGE-EARNERS

- Current insurances need to be terminated. (Not applicable to companies with local collective agreements.*)

EMPLOYED SALARIED STAFF

- If you currently have insurance, there are two options:
1. Terminate the insurance. (Not applicable to companies with local collective agreements.*)
 2. The employer has the opportunity to offer employed salaried staff the right to keep the current pension solution. In order to retain the previous insurance, a notification of waiver of the ITP must be submitted to Collectum. This is only possible when entering into the collective agreement.

Important to consider:

- This may apply otherwise if an employee is on sick leave or has a short time left to retirement.
- There may be a termination notice period for the insurances.
- There are insurances that is not affected by the collective agreement and which does not need be terminated, such as healthcare insurance and group life insurance.

STEP 3

Sign insurance and pension agreements with Fora and Collectum, respectively

Fora and Collectum are management companies for the collective insurance. Insurance agreements with these companies must be signed the same date as the collective agreement is signed.

EMPLOYED WAGE-EARNERS

- Sign an insurance agreement with Fora (fora.se) for all collective insurance policies.

EMPLOYED SALARIED STAFF

For salaried staff, collective insurance is taken out with both Fora and Collectum.

- Sign insurance agreements with Fora (fora.se) for work injury and redundancy insurance.
- Sign a pension agreement with Collectum (collectum.se) for the ITP plan that includes a retirement pension, illness and possible death, TGL (Occupational Group Life Insurance). For TGL there are several eligible companies.

Svenskt Näringsliv recommends that the employer sign a retirement agreement for ITP 1 only for all salaried staff with Collectum.

* Local collective agreements are collective agreements that you have signed directly with a trade union.

STEP 4

Report employees to Fora and Collectum

Wait for insurance confirmation and then report your employees through Fora and/or Fora's and Collectum's websites.

- Wage-earners to Fora.
- Salaried staff to Fora and Collectum.

STEP 5

CEO of limited companies and business owners

The CEO of limited liability companies and business owners ** are only covered by the insurance for occupational injury, TFA (work injury insurance). Other insurance protection besides redundancy insurance are provided through individual insurance with any insurance company. The business owner's own insurance is taken out via Fora or under the ITP plan with Collectum.

*** Contact Avtalat for the definition of business owners.*

If you get stuck, you can contact Avtalat – avtalat.se, 0770-161 000.



PLEASE NOTE! All employees are covered by the insurance from the date the collective agreement enters into force. Therefore, be sure to take out the insurance with Fora and Collectum from the first day to avoid retroactive costs.

Contact

Avtalat: avtalat.se, 0770-161 000

Collectum: collectum.se, 08-508 981 00

Fora: fora.se, 08-787 40 10



Fees, invoicing and updating of information

Membership fee

If you are a member of Svensk Handel, you are also a member Svenskt Näringsliv. The fees are based on how much you paid out in wages during the previous year.

The fee for Svensk Handel is 0.19% of the previous year's wages for all employees excluding the CEO and/or owner with family members. The minimum fee is SEK 5,100.

The fee to Svenskt Näringsliv is 0.08% of the previous year's wages for all employees including CEO and/or owner with family members, minus a basic deduction of SEK 500,000. The minimum fee is SEK 450.

A different calculation applies for companies with more than 249 employees.

Both fees include a service fee and a membership fee. Service fees are subject to VAT as well as being deductible.

Invoicing of membership fee

Invoicing of the membership fee is done twice a year and is managed centrally by Svenskt Näringsliv.

Change of contact details

Our membership register is based on the information we have about your company. If there are changes, such as contact details and contact persons, if you take over a business or sell your company, it is important to report it to medlem@svenskhandel.se.

Annual reporting

At the beginning of each year, you are requested to provide details of the previous year's total wages. They are used as the basis not only for the membership fee but also for compensation in case of a conflict (strike, lockout). If you fail to report this in time, your total wages will be calculated at 20%, which may increase your membership fee.

Reporting is done at svensknaringsliv.se/medlemsuppgift. You'll receive an email with login details from Svenskt Näringsliv in mid-January.

We also need to know if there has been a change of CEO or other contact persons, change of work locations and number of employees (converted to the number of full-time employees) as soon as it happens – this is to ensure that you and your company can be reached with important information throughout the year.

Change of ownership and transfer of business

Upon change of ownership or transfer of all or part of the business, the new holder may take over the membership. If the company taking over the business is already a member, the existing membership is expanded and will also include the acquired business.

Please contact the membership service at Svensk Handel for assistance in transferring the membership.

PLEASE NOTE! When transferring a business, there are many things to consider. If a collective agreement has been signed, generally both the collective agreement as well as the obligation to maintain collective insurance for employees follow the business. Normally, employees also retain their previous employment terms for at least one year. There are exceptions and the assessment is sometimes difficult. Do not hesitate to contact the labour lawyers at Svensk Handel who will provide advice based on your conditions. This is included in the membership!

Withdrawal

Withdrawal may occur at the end of the next half or full-year, counting from the date the written notice of termination was received by Svensk Handel.

If the company is bankrupt, the membership is terminated immediately.

The withdrawal application form is available at svenskhandel.se. Withdrawal is confirmed in writing by Svensk Handel with information regarding the withdrawal date.

Contact our membership service

medlem@svenskhandel.se
010 - 47 18 510



Feel free to contact us!

If you have questions about your benefits, collective agreements, insurance policies or are wondering about anything else, you are always welcome to get in touch.

You can also visit svenskhandel.se.

Switchboard: 010-47 18 500

Memberservice: 010- 47 18 510

foretagsradgivning@svenskhandel.se

Labour and personnel questions: 010-47 18 700

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