



Occupational group life insurance (TGL)

A great life insurance provided by your employer

The Occupational group life insurance is a life insurance provided by your employer, as an important supplement to the state survivor's pension. If you were to pass away during your employment period, your family will receive a tax-free lump sum through the insurance.

The Occupational group life insurance, also known as TGL, is a simple and affordable standard insurance that covers the policyholder at work and outside of work. This cover is also provided by most Swedish employers, as an important supplement to the state survivor's pension.

In the event of your death, your loved ones will receive a tax-free lump sum of up to six price base amounts. In most cases, your primary beneficiary is your spouse, cohabiting partner och civil partner.

If you have children under the age of 20 at the time of death, they will receive a child supplement equal to an additional two price base amounts per child.

A financial support for your loved ones at a time when life suddenly changes.

- **Tax-free lump sum**
- **You decide the beneficiary/beneficiaries**
- **Covers you at work and in your free time**

Included in the policy

Basic Amount

We will pay out a tax-free lump sum, known as a basic amount, of up to six price base amounts in the event of your death.

- The amount gradually decreases after you turn 55 years of age.
- We pay half the amount if you work 8 to 16 hours [SC1] per week.
- The payment is primarily paid out to your spouse, cohabiting partner och civil partner, then to your children or grandchildren, and then to your parents.
- You can decide whom you would like as a beneficiary – and in what order – by contacting your intermediary to complete a special nomination of beneficiary form, and returning it to Euro Accident.

Child Supplement

If you have children under the age of 20 at the time of death, they will receive a child supplement equal to an additional two price base amounts per child.

Funeral Assistance

If you don't have any beneficiaries, we provide funeral assistance by paying out half the price base amount to the estate in order to help with the funeral costs.

Spouse Insurance

Our Spouse Insurance pays you half the price base amount, and 1 price base amount for each child on the insurance, in the event your spouse, cohabiting partner or civil partner was to pass away without a TGL insurance.

Compensation paid out from the insurance policy is tax-free.

Who can purchase the insurance?

This insurance is purchased by companies for company employees. Speak to your employer to see if you have or can have the insurance.

How long does the insurance last?

The insurance lasts up until your contracted retirement age, but at most up until the month when you turn 70 years of age.

How to purchase the insurance

This insurance is purchased by companies for company employees. Speak to your employer to see if you have or can have the insurance.

Reporting a death

In the event of your death, a relative must report the death by completing a certain insurance form.

Additional information on what relatives may need to think about in the event of a death can be found on www.efterlevandeguiden.se (in Swedish).