



Pension and insurance policy

For employees at Remote Technology Sweden AB

Adopted: 2026-05-26

Vaild: 2026

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Introduction

This pension policy is a compilation of Remote Technology Sweden AB's rules regarding pension and personal insurance matters and applies to all employees, unless otherwise stated in the policy or in any supplements to the policy. In the event of any need for interpretation, an agreement between Remote Technology Sweden AB and an employee shall take precedence over the content of this policy.

The policy is based on legislation and Remote Technology Sweden AB's ambitions regarding occupational pension and insurance. It assumes that the employee is covered by statutory protection, such as the national public pension, and does not take into account any private insurance or savings held by the employee. Remote Technology Sweden AB shall not be liable for the employee's statutory rights or, where applicable, the terms and conditions of any insurance policies taken out.

To be covered by the relevant insurance, the employee must sign all required documents and meet the conditions necessary to become insured. If insurance in whole or in part cannot be granted, or if the signing of insurance is delayed due to the employee's lack of cooperation, health reasons, or other circumstances beyond Remote Technology Sweden AB's control, Remote Technology Sweden AB has no obligation to compensate the employee.

In certain cases, Remote Technology Sweden AB offers the employee the option to design their own insurance cover and pension savings. The employee is personally responsible for their choices, such as the selection of insurance provider, allocation of premiums and pension capital, and any changes to survivor's benefit protection.

Overview of pension and insurance

	Statutory	According to policy
Retirement pension	→ Income pension → Premium pension	→ Defined contribution retirement pension
In case of reduced work capacity due to illness or accident	→ Sick pay → Sickness benefit → Activity/Sickness compensation	→ Sick pay → Long-term disability insurance → Waiver of premium insurance
In case of accident and occupational disease	→ General work injury insurance	→ Work injury insurance (TFA)
In case of death	→ Adjustment pension → Extended adjustment pension → Guarantee pension for adjustment pension	→ Occupational group life insurance (TGL) → Family pension → Repayment cover
Health and medical care	→ Rehabilitation	→ Health insurance/Rehabilitation insurance
Voluntary supplements		→ Salary and bonus exchange → Group insurance

1. Employees covered by the policy

Employees on indefinite employment, probationary employment and temporary employment (general) – employed for more than three months – who work eight hours or more per week are covered by the pension policy in its entirety from the start of employment. Notification to the insurer must be made from the month in which the employee enters service or as soon as possible after the employee has communicated their choices, where applicable.

2. Retirement pension

2.1 National public pension – income pension and premium pension

Everyone who has worked or lived in Sweden is entitled to national public pension. As a rule, the pension is based on taxable income from employment or self-employment, but income from, for example, unemployment benefits, sickness benefit, sickness and activity compensation, and parental allowance also contributes to earning a national public pension. There is a guarantee pension and income pension supplement for individuals who have had no or low income.

The national public pension consists of income pension and premium pension. For income pension, 16% of the pensionable income is allocated. This allocation creates a pension entitlement for the individual. For premium pension, 2.5% of the pensionable income is allocated. This money is invested in funds. The individual can choose, from a selection of funds, where the money should be invested. More information about the national public pension is available at www.pensionsmyndigheten.se.

2.1. Occupational pension

Through their employment, the employee is entitled to earn retirement pension. This entitlement is secured through premium payments to an occupational pension insurance owned by Remote Technology Sweden AB.

2.2.1 Retirement age and accrual

The ordinary retirement age at Remote Technology Sweden AB is 65 years, but the employee has a statutory right to remain employed until the age of 69. Remote Technology Sweden AB facilitates the commencement of payments of pension no earlier than from the age of 55, provided that the employment has ended or ends in connection with the start of payment.

The employee is entitled to and begins earning premiums from the age of 18. Remote Technology Sweden AB pays premiums for as long as employment continues, but no longer than until the age of 65.

2.2.2 Pensionable salary

The pensionable annual salary forms the basis for the size of the occupational pension premium paid by Remote Technology Sweden AB.

The pensionable annual salary corresponds to the employee's fixed monthly salary, including holiday allowance, calculated as monthly salary $\times$ 12.2.

2.2.3 Premium amount

The retirement pension is defined contribution, and the premium is calculated as a percentage of the employee's pensionable salary according to the following:

Salary band	
0- 7,5 income base amounts	7,5 – 30 income base amounts
4,5 %	30 %

Premiums for the following insurance cover under the policy reduce the premium for retirement pension:

- Family pension

2.2.4 Choice of insurance provider

The savings options available to the employee are unit linked insurance and traditional insurance. Insurance is taken out under a pension plan procured by Max Matthiessen.

Unit linked insurance	Traditional insurance
→ Folksam → Futur → Länsförsäkringar → Movestic → Nordnet → SEB → Skandia → SPP	→ Folksam → SEB → Skandia → SPP

3. In case of reduced work capacity due to illness or accident

3.1 Sick pay and sickness benefit

Day 1 - 14 Statutory sick pay is paid by Remote Technology Sweden AB during the first 14 calendar days of absence due to reduced work capacity caused by illness or accident. Sick pay for full absence amounts to 80% of the employee's salary. Remote Technology Sweden AB makes a qualifying deduction for the first day of absence.

Day 15 – 90 If absence continues and work capacity is reduced by at least 25%, the employee is entitled to statutory sickness benefit from the Swedish Social Insurance Agency from day 15. Sickness benefit for full incapacity normally amounts to 77.6% of the sickness benefit qualifying income (SGI) up to 10 price base amounts.

In addition to the sickness benefit, the employee receives sick pay from Remote Technology Sweden AB up to the 90th calendar day. For full absence, this sick pay amounts to 10% of the employee's salary up to 10 price base amounts and 90% on salary portions above that.

3.2 Long-term disability insurance

The long-term disability insurance complements the compensation from the Swedish Social Insurance Agency and covers employees from the age of 18. For new enrolments of employees aged 60 or above, special conditions may apply.

The insurance compensates for loss of income due to reduced work capacity caused by illness or accident. Compensation is paid when work capacity is reduced by at least 25% and the reduction has lasted for more than 90 days. Compensation is paid proportionally to the degree of incapacity, but no longer than until the age of 65. For continued employment after 65, coverage may be retained until the age of 67, subject to certain conditions.

Insurance company:	Skandia
Cost of the insurance:	Option 1: The premium for the long-term disability insurance is paid by Remote Technology Sweden AB

3.2.1 Long-term disability insurance qualifying salary

See section 2.2.2 Pensionable salary.

3.2.2 Compensation level – Long term disability insurance (“Max level”)

Salary range (expressed in base amounts)				
	0 – 10 PBB	10 PBB – 20 IBB	20 – 30 IBB	30 – 50 IBB
Day 91 – R*	10%	90%	70%	50%
	0 – 7,5 PBB	7,5 PBB – 20 IBB	20 – 30 IBB	30 – 50 IBB
R*	25%	90%	70%	50%
<i>Explanations:</i> R* – When the Swedish Social Insurance Agency has granted sickness or activity compensation. PBB – Price base amount IBB – Income base amount				

3.3 Waiver of premium insurance

The waiver of premium insurance applies to employees covered by occupational retirement pension. The insurance secures the accrual of retirement pension in case of reduced work capacity.

The insurance is triggered when work capacity is reduced by at least 25% due to illness or accident and the reduction has lasted for more than 90 days. The waiver of premium is applied proportionally to the degree of incapacity, but no longer than until the age of 65. For continued employment after 65, coverage may be retained until the age of 67, subject to certain conditions.

Insurance company:	Skandia
Cost of the insurance:	Option 1: The premium for the waiver of premium insurance is paid by Remote Technology Sweden AB

3.4 Premium payment during reduced work capacity

For retirement pension, any family pension, long-term disability insurance and waiver of premium insurance, Remote Technology Sweden AB pays premiums during the ongoing sickness period until entitlement to waiver of premium insurance applies, but no longer than 90 days. After that, Remote Technology Sweden AB pays its share of the premium for partial incapacity. Remote Technology Sweden AB pays the premium for healthcare insurance, work injury insurance (TFA)/ accident Insurance and occupational group life insurance (TGL) throughout the sickness period.

4. In case of accident and occupational disease

4.1 Statutory work injury insurance

All employees are covered by statutory work injury insurance. The insurance may provide compensation in the event of an accident at work or while travelling to or from work. Compensation may also be granted for occupational disease, illness caused by infection, or death due to a work-related injury.

Compensation may include, for example, loss of income, special aids, dental care, or medical care outside Sweden.

4.2 Work injury insurance (TFA)

TFA applies to all employees and supplements statutory entitlement to compensation. Compensation is primarily provided in cases of work-related injury, accidents at work or while travelling to or from work, as well as in cases of occupational disease or death due to a work-related injury.

Compensation may include, for example, loss of income, expenses, pain and suffering, permanent impairment and scarring.

Insurance company:	AFA Försäkring
Cost of the insurance:	Premium paid by Remote Technology Sweden AB

4.3 Long term disability insurance and waiver of premium insurance

If the accident results in reduced work capacity, the employee may be entitled to compensation under the long-term disability insurance and waiver of premium insurance in the same manner as applies in the event of illness (see section 3 “In case of reduced work capacity due to illness or accident”).

5. In case of death

5.1 Adjustment pension under statutory rules

A surviving spouse who is younger than the applicable target retirement age may be entitled to an adjustment pension, normally for a maximum of twelve months. If the surviving spouse has custody of a child under the age of 18, the period may be extended. The level of the adjustment pension is based on the deceased's expected future pension, but there is also a guaranteed level. In certain exceptional cases, a surviving cohabitant may also be entitled to an adjustment pension.

5.2 Occupational group life insurance (TGL)

Occupational group life insurance is a life insurance policy that pays a tax-free lump sum to beneficiaries in the event of the employee's death.

A maximum of six price base amounts is paid to designated beneficiaries and, where applicable, a child supplement of up to two price base amounts. The compensation level is gradually reduced from the employee's 55th birthday. All employees are covered by occupational group life insurance as long as they have reached the age of 18, but not 70, and work at least eight hours per week.

Insurance company:	Skandia
Cost of the insurance:	Premium paid by Remote Technology Sweden AB

5.3 Family pension

Family pension is a voluntary survivor's benefit protection that the employee may choose to add. The employee determines the size of the insurance cover, which is paid as a fixed monthly amount to designated beneficiaries for a specified number of years.

Insurance company:	Skandia
Cost of the insurance:	The premium for the family pension is paid by Remote Technology Sweden AB and reduces the premium for retirement pension.

5.4 Repayment Cover

Repayment cover is a survivor's benefit protection that the employee may choose for their retirement pension insurance. Repayment cover means that the value of the employee's retirement pension insurance is paid as a survivor's pension to designated beneficiaries.

Insurance without repayment cover

If the employee chooses to waive repayment cover, there is an opportunity for a higher retirement pension through entitlement to so-called inheritance gains. This also means that no payment is made to beneficiaries if the employee dies during the insurance term.

Insurance company:	This feature is part of the retirement pension insurance.
Cost of the insurance:	Indirectly through the loss of so-called inheritance gains.

6. Health and medical care

6.1 Medical and rehabilitation under statutory rules

An employee is entitled to public healthcare in accordance with applicable legislation. An employee who whose work capacity has been reduced due to illness or accident may also be entitled to rehabilitation measures. Responsibility may rest with various parties, such as Remote Technology Sweden AB, the Swedish Public Employment Service, healthcare providers, municipalities and the Swedish Social Insurance Agency.

6.2 Health insurance (Skandia)

The insurance applies to employees covered by long-term disability insurance under section 3.2 and can be used in cases of health issues such as stress and sleep difficulties related to both private and work-related problems. The insurance may also be activated by the employer to identify health risks early where there is a risk of sick leave. It can also serve as support for the employer's statutory rehabilitation responsibility in cases of prolonged reduction in work capacity due to illness or accident.

Insurance company:	Skandia
Cost of the insurance:	Included in the premium for long-term disability insurance.

7. Voluntary supplements

7.1 Salary and bonus exchange

Remote Technology Sweden AB's policy regarding salary and bonus exchange is set out in **appendix 1**.

7.2 Voluntary group insurance

Through Max Matthiessen, Remote Technology Sweden AB offers employees the opportunity to take out voluntary group insurance. This allows employees to supplement their insurance cover beyond what is provided by statutory protection and employment benefits.

Employees should contact Max Matthiessen for more information about group insurance.

Insurance company:	Skandia
Cost of the insurance:	The insurance premium is paid privately by the employee.

8. Protection during absence

8.1 Parental leave

In the event of absence due to statutory parental leave, Remote Technology Sweden AB's commitments under this policy remain unchanged. Premiums for long-term disability insurance, waiver of premium insurance, occupational group life insurance (TGL), and work injury/accident insurance (TFA) are paid throughout the parental leave.

8.2 Other leave of absence

For other types of leave of absence, Remote Technology Sweden AB's commitments under this policy cease at the end of the month in which the leave begins.

8.3 Reduced work capacity due to illness or accident

The employee's rights regarding pension and insurance during absence due to reduced work capacity are described in this policy, see section 3.

9. Upon termination of employment

9.1 General

When employment ends, premium payments cease, and insurance cover as well as pension accrual are terminated. The occupational pension insurance relating to accrued retirement pension is converted into a so-called paid-up policy.

In certain cases, the employee is covered by post-cover in the insurances entered into during employment.

9.2 Transfer and portability

An employee or former employee may transfer pension capital between insurance policies within the pension plan procured by Remote Technology Sweden AB through Max Matthiessen. Such a transfer takes place without the involvement of Remote Technology Sweden AB.

Remote Technology Sweden AB does not assist with the transfer of pension capital between insurance policies in other situations regarding occupational pension insurance owned by Remote Technology Sweden AB.

Remote Technology Sweden AB does not assist with the assignment of an occupational pension insurance owned by Remote Technology Sweden AB to the employee's new employer or to the employee personally. A former employee wishing to carry out such an assignment of the insurance policy is referred to Max Matthiessen.

Max Matthiessen as a partner

10. General

Remote Technology Sweden AB has engaged Max Matthiessen as an insurance intermediary. Max Matthiessen provides various services such as insurance procurement, advisory services to Remote Technology Sweden AB and, where applicable, to employees, information services and administration relating to pension and insurance.

11. Information services

The purpose is to help Remote Technology Sweden AB highlight and make visible the pension and insurance benefits for its employees, as well as to raise interest and build knowledge about pension and insurance. The assignment includes, among other things, customer service by telephone and email during office hours and Max Matthiessen's web portal – Privattjänsten (www.maxm.se) where employees can access current information about their pension and insurance.

12. Individual advisory services

A newly employed employee is offered an initial individual advisory session. All employees are offered individual advisory services on annual basis. In addition, Max Matthiessen provides event-driven and insurance-related advice at the employee's initiative.

An employee has the right to decline the advisory service but may need to contact Max Matthiessen and sign documents to obtain full insurance cover.

13. Contact details för Max Matthiessen

The following individuals are the main contacts for Remote Technology Sweden AB and its employees:

Albin Åström	Anette Nomark
Corporate Advisor	Client Coordinator
Telephone: +46 73 375 73 71	Telephone: +46 70 887 60 31
Email: albin.astrom@maxm.se	Email: anette.nomark@maxm.se

There is also a dedicated email address that employees can contact: remote@maxm.se

Appendix 1 - Policy for salary and bonus exchange

1. Scope and limitations

The possibility to exchange salary and bonus under this policy is a unilateral commitment by Remote Technology Sweden AB. Remote Technology Sweden AB reserves the right to terminate this possibility at any time and without specific reason, in which case ongoing exchanges shall be discontinued as soon as possible.

The possibility to exchange salary and bonus for pension applies to all employees until 31 December of the year in which the employee turns 67, provided that the employee has an annual salary which, after the exchange, exceeds 8.07 income base amounts.

A prerequisite for salary and bonus exchange is that there is a sufficiently large bonus and/or salary, including sick pay, that the employee can waive. This means that an ongoing salary exchange may cease without prior notice due to parental leave, leave of absence, sick leave, etc. Once the obstacle to salary exchange has ceased, the employee must actively choose to resume the exchange.

Salary and bonus exchange is an opportunity for the employee to improve their pension. The employee bears full responsibility for their own choices. Remote Technology Sweden AB does not guarantee a specific pension level or outcome of the savings. Nor does Remote Technology Sweden AB assume responsibility for any negative effects on benefits, within or outside employment, that salary exchange may entail.

2. Salary exchange

2.1 General

Salary exchange means that the employee waives part of their cash monthly salary. The corresponding amount, adjusted by a salary exchange factor determined by Remote Technology Sweden AB from time to time, is paid by Remote Technology Sweden AB each month instead into an occupational pension insurance for the employee. A change in the factor does not automatically affect ongoing salary exchanges.

2.2 Calculation of salary exchange factor

When determining the factor for adjusting the waived amount, consideration shall be given, as far as possible, to the difference between employer contributions and special payroll tax on pension costs.

2.3 Salary exchange amount

The minimum amount for salary exchange is SEK 1,000. Salary exchange intervals shall be in increments of SEK 500. The maximum amount that can be exchanged is limited by applicable deduction rules.

2.4 Salary exchange agreement

An agreement between Remote Technology Sweden AB and the employee must be concluded before salary exchange begins. By adopting this policy, and provided that salary exchange takes place within the framework of the policy, Remote Technology Sweden AB grants the employee the unilateral right to sign the agreement documents provided by Remote Technology Sweden AB with binding effect for both parties. This applies on condition that the salary exchange is administered by Max Matthiessen. The provisions of the agreement shall prevail over the content of this policy if interpretation is needed.

An ongoing salary exchange applies, unless otherwise agreed, until further notice with two months' mutual notice period. Termination or amendment of the agreement may be made no more than twice per year. The first termination may not occur earlier than one year after the agreement enters into force. Remote Technology Sweden AB has the right to immediately terminate a salary exchange agreement if deduction entitlement under the Swedish Income Tax Act is lacking.

2.5 Design of insurance

Premium payments shall be made to the insurance agreed upon by Remote Technology Sweden AB and the employee. Unless Remote Technology Sweden AB has stated otherwise, the employee may choose between the same insurance providers that are selectable for ordinary occupational pension insurance. The occupational pension insurance shall be taken out with the employee as the insured and Remote Technology Sweden AB as the policyholder.

Remote Technology Sweden AB shall, as far as possible within the framework of law and insurance agreements, assist with payment from the insurance according to the employee's wishes.

2.6 Coordination, holiday pay, sick pay and basis for salary review

Pension contributions under this policy are made in addition to the employee's other pension contributions and shall therefore not be coordinated. The employee's ordinary pension contributions shall be calculated on salary before exchange.

The employee's holiday pay and sick pay shall be calculated on salary before exchange.

Future salary reviews shall be based on salary before salary exchange.

2.7 Pensionable salary and deduction entitlement

The employee's pensionable salary is stated in Remote Technology Sweden AB's pension policy. If the employee chooses to exchange salary for pension in accordance with this policy, the pensionable salary under the policy and pursuant to Chapter 28 of the Swedish Income Tax Act shall be the salary before exchange.

For Remote Technology Sweden AB to obtain deduction entitlement, the total occupational pension cost may never exceed 35% of the pensionable salary or 10 price base amounts per year. If, during an ongoing salary exchange, a situation arises where deduction entitlement is negatively affected for Remote Technology Sweden AB, Remote Technology Sweden AB has the unilateral right to terminate the salary exchange with immediate effect.

3. Bonus exchange

Remote Technology Sweden AB offers all employees who, as stated above, are eligible for salary exchange the corresponding opportunity to increase the value of their compensation by exchanging bonus for a higher pension contribution.

Bonus exchange means that the employee waives part of their cash bonus. The corresponding amount, adjusted by a bonus exchange factor determined by Remote Technology Sweden AB from time to time, is paid by Remote Technology Sweden AB instead into an occupational pension insurance for the employee.

Remote Technology Sweden AB applies the same principles as for salary exchange. The minimum amount for bonus exchange is SEK 10,000. Bonus exchange intervals shall be in increments of SEK 1,000. The maximum amount that can be exchanged is limited by applicable deduction rules.

4. Upon termination of employment

Upon termination of employment, Remote Technology Sweden AB shall, if requested, assist in assigning the insurance policy to the employee privately or to the employee's new employer. Remote Technology Sweden AB has no obligation to assist with the transfer of pension capital.