



Twinning Project AZ/13/ENP/SO/24

Support to the State Social Protection Fund on the introduction of funded element within the insurance-pension system, establishment of non-state pension funds and development of legal framework for regulating their activity

Pension system pillar – Funded pension scheme (FDC)

Activity 4.1. In-depth presentation of the state pension system of the EU MS to relevant SSPF staff and other stakeholders

2nd Pension Pillar



Content

Participants, contributions, accounts

Administration

Asset management

Supervision of Asset managers and custodians

Pay out

Communication

Participants, contributions, accounts

LV & SWE

Participants

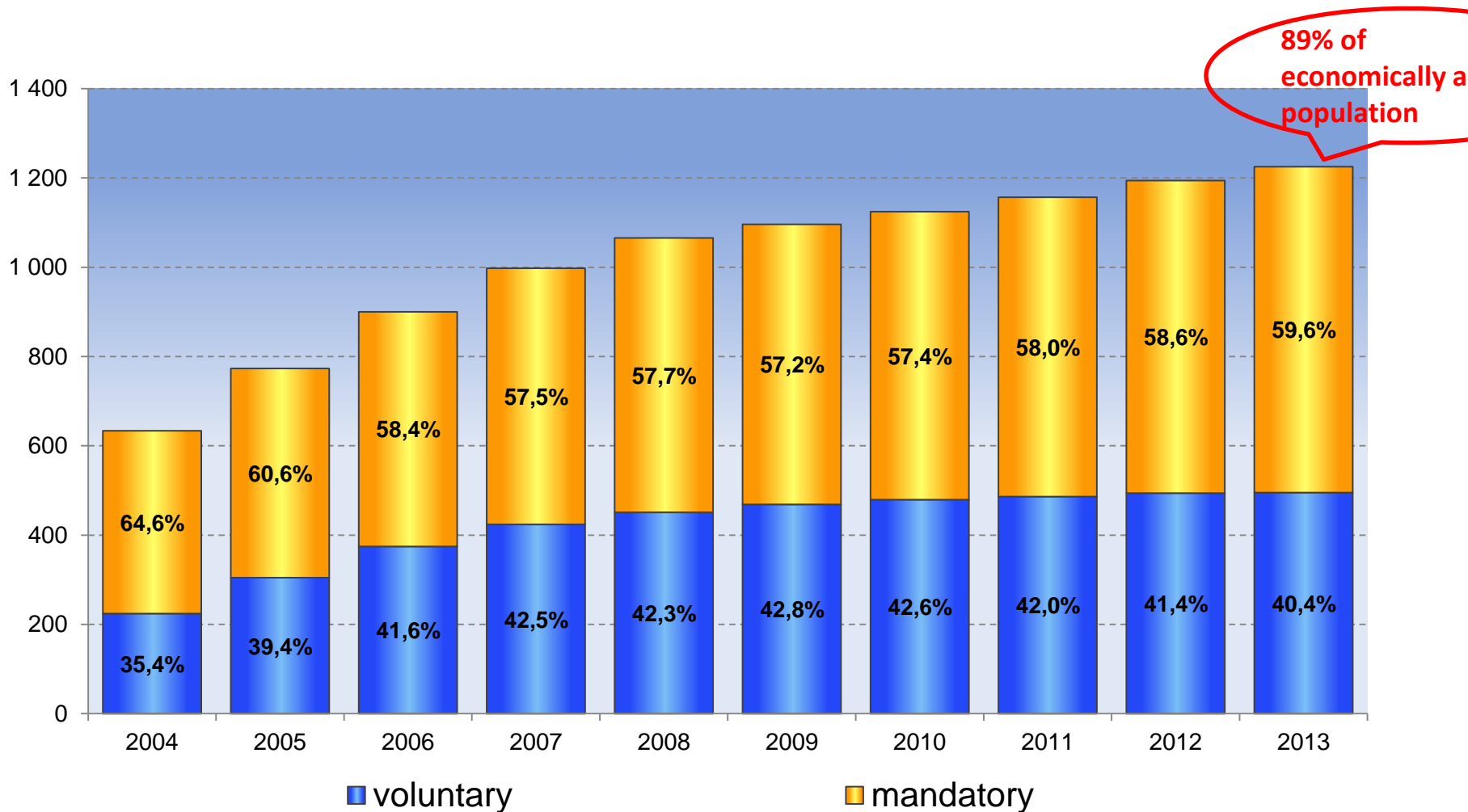
Latvia

- Persons born 1971 and after have two accounts - NDC and FDC
- Persons born 1951 - 1971 can join by voluntary base
- Persons born before 1951 – no participants

Sweden

- Participants born 1938 and after have two accounts - NDC and FDC

Participants, thous. (LV)



Individual accounts - contributions

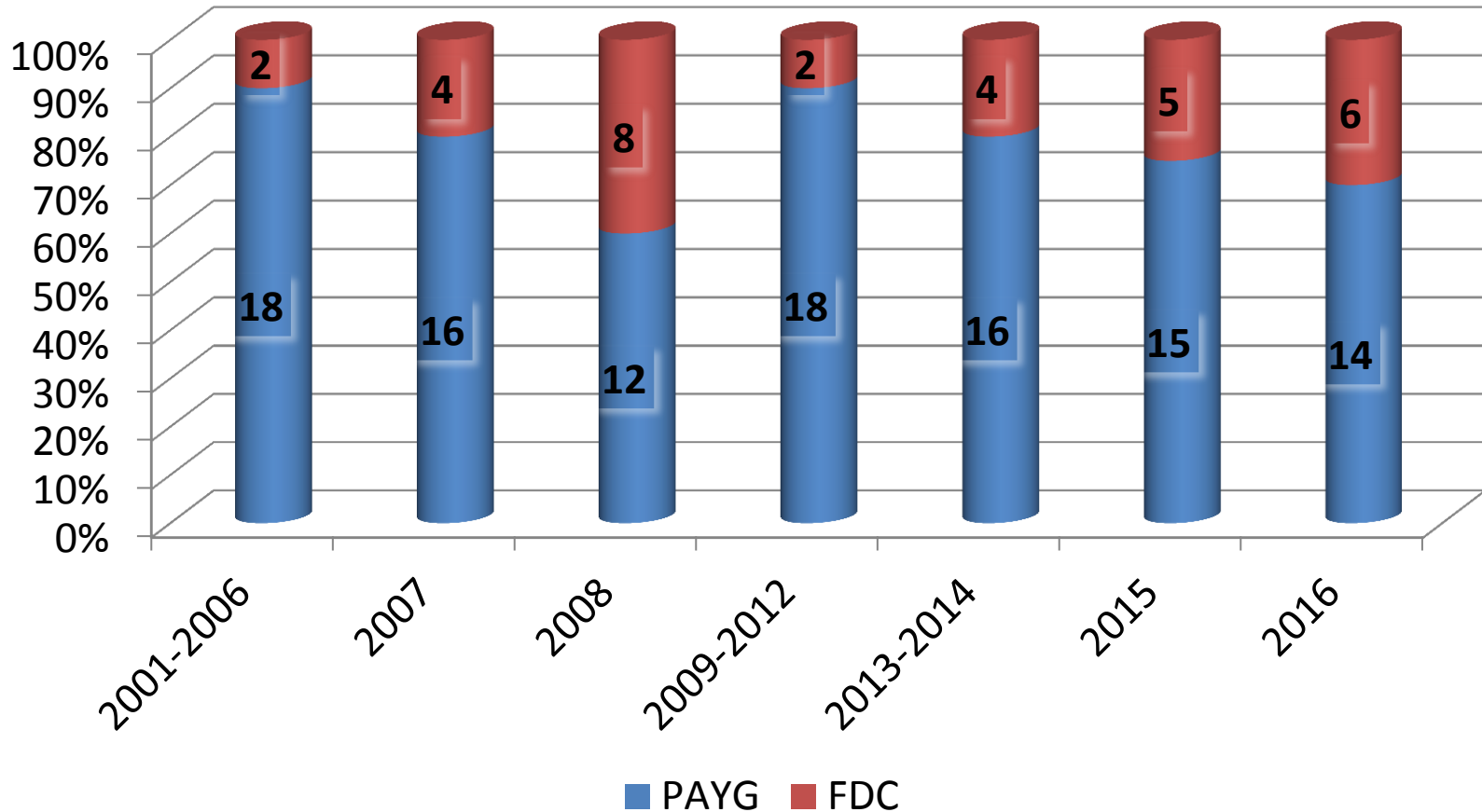
Latvia

- Based on privately managed individual accounts
- Contributions rate for old age pension **20%**:
 - 16% for NDC
 - 4% for FDC (2014)
- Individuals choose one registered fund (investment plan)
- Contributions of non-choosers go to fund with conservative investment strategy – on random principle
- There is limit when or how often participants can switch funds

Sweden

- Based on privately managed individual accounts
- Contributions rate for old age pension **18,5%**:
 - 16% for NDC
 - 2,5% for FDC
- Individuals choose one to five registered and listed investment funds
- Contributions of non-choosers go to a publicly managed default fund
- There is no limit when or how often participants can switch funds

Contribution rate split between NDC (PAYG) and FDC in Latvia



**Total rate for old age pension insurance
20% from gross salary**

Individual accounts - contributions

Latvia

- Contribution into pension funds are made once a month
- Waiting period – 4 month

Sweden

- Contribution into pension funds are made once a year
- Waiting period – 16 month- earn interest equal to the rate of return on government bonds

Account values

Latvia

- New contributions and transfers to the system for non-contributory rights
- A rate of return based on the return on the individual's fund(s) in the FDC scheme

Sweden

- New contributions and transfers to the system for non-contributory rights
- A rate of return based on the return on the individual's fund(s) in the FDC scheme

FDC pension based on

Latvia

- a value of the chosen funds
- life-time earnings
- age of retirement
- life expectancy for a cohort

Sweden

- a value of the chosen funds
- life-time earnings
- age of retirement
- life expectancy for a cohort

Non-contributory rights

Latvia

- The **state budget** pays contributions to the NDC and FDC schemes for:
 - persons during child care period receiving child care benefit for adoptee
 - spouses of persons in the military service residing in the respective foreign country
 - persons caring for a child under 1.5 years of age (non-insured persons)
- The **social insurance budget** pays contributions to the NDC and FDC schemes for recipients of sickness benefit , paternity benefit, maternity benefit and parental benefit

Sweden

- Periods of child birth, higher education and military service is transferred from the general **state budget** to the NDC and FDC schemes
- Periods of sickness, disability and unemployment is transferred from the **social insurance budget** to the NDC and FDC schemes

Administration

LV & SWE

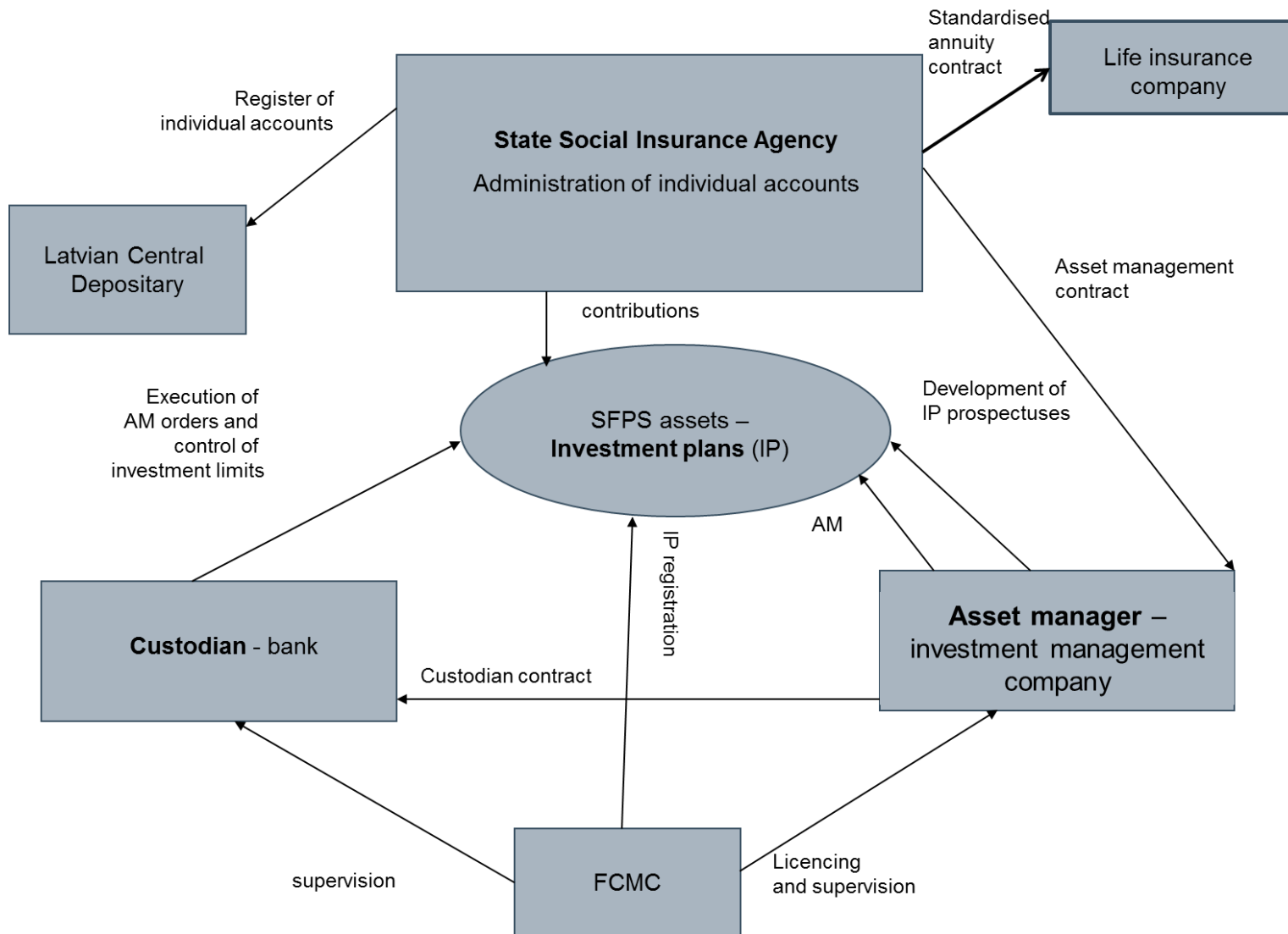
Administration

Latvia

- The tax authority collects contributions (together with other taxes)
- FDC accounts are kept by the State Social Insurance Agency (SSIA) and the Latvian Central Depository (LCD)
- FDC pay State Social Insurance Agency or Life Insurance Company

Sweden

- The tax authority collects contributions (together with other taxes)
- The National Social Insurance Board pays NDC, FDC and guarantee benefits together
- The FDC accounts are managed by a state monopoly – the Premium Pension Authority



State Social Insurance Agency (SSIA)

To establish and update of participants' accounts

To inform persons regarding the registration and other changes

To conclude contracts with fund managers

To ensure fulfilment of submissions of the funded pension scheme participants regarding selection and change of managers of the funded pension scheme funds and investment plans

Each year to prepare a report regarding the operation of the funded pension scheme

To ensure the publication of information regarding the funded pension scheme and the results of the operations thereof

Administration costs (2013)

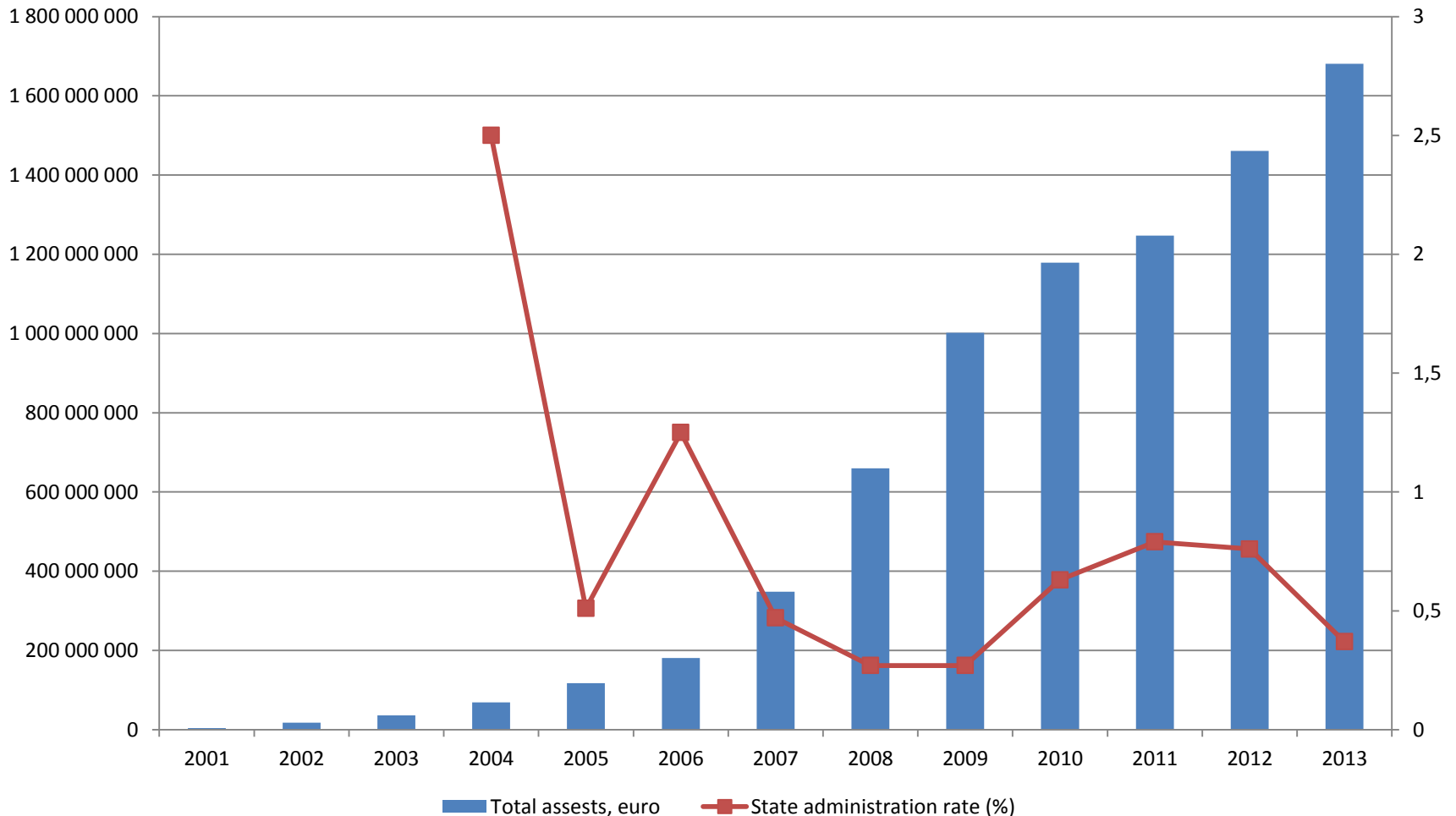
Latvia

- Centralized administration by state SSIA
- Fee to state manager – 0,37% from contributions
- Fee to fund manager – 1,25-1,87% p.a. from assets
- From 2015 – cap of costs 1,00% p.s. from assets + performance fee

Sweden

- Centralized administration by state PPM
- Fee to state manager – 0,12%
- Fee to fund manager – 0,35%

Correlation between resources and state administration costs (LV)



Asset management

LV & SWE

Commercial entities eligible to provide asset management services

Latvia

- licensed investment management companies
- should be registered in special Pillar II asset manager register kept by FCMC
- All investment plans available for PII participants must be registered with the FCMC (Financial and Capital market commission).
- 3 million EUR shareholders capital if AuM above 200 million EUR

Sweden

- licensed investment management companies
- All funds available as choices for premium pension savings must be registered with the Swedish Financial Supervisory Authority and fulfill the requirements of the UCITS directive.

Commercial entities eligible to provide custodian services

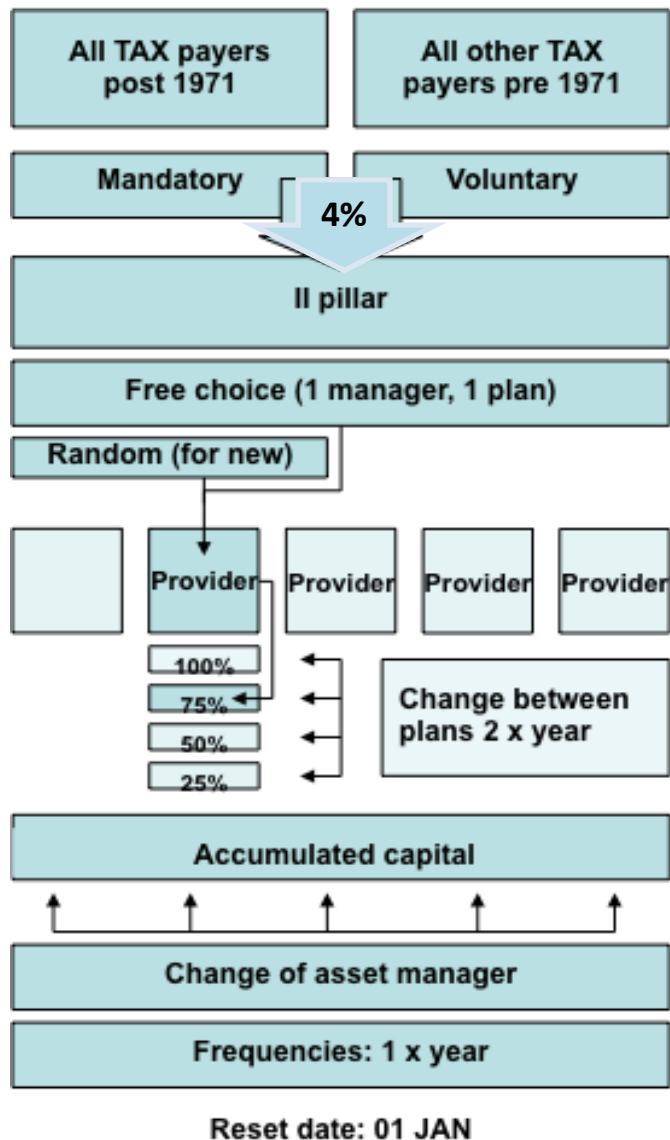
Latvia

- Licensed bank in LV or foreign bank branch registered in LV eligible to provide investment services
- Settling of payments with PII funds

Sweden

- Licensed bank in SWE or foreign bank branch registered in SWE eligible to provide investment services

Investment Choices for Participants LV



7

**ASSET MANAGERS
(Providers)**

23

**INVESTMENT PLANS
(specially created for
Pillar II assets)**

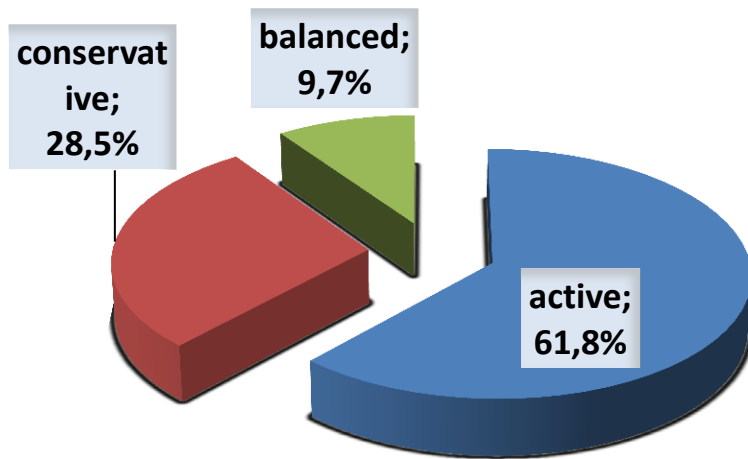
**10 Conservative plans
(random for new entrants)**

4 Balanced plans

9 Active Plans

Investment Choice for Participants LV

Choice of investment plans (2013)

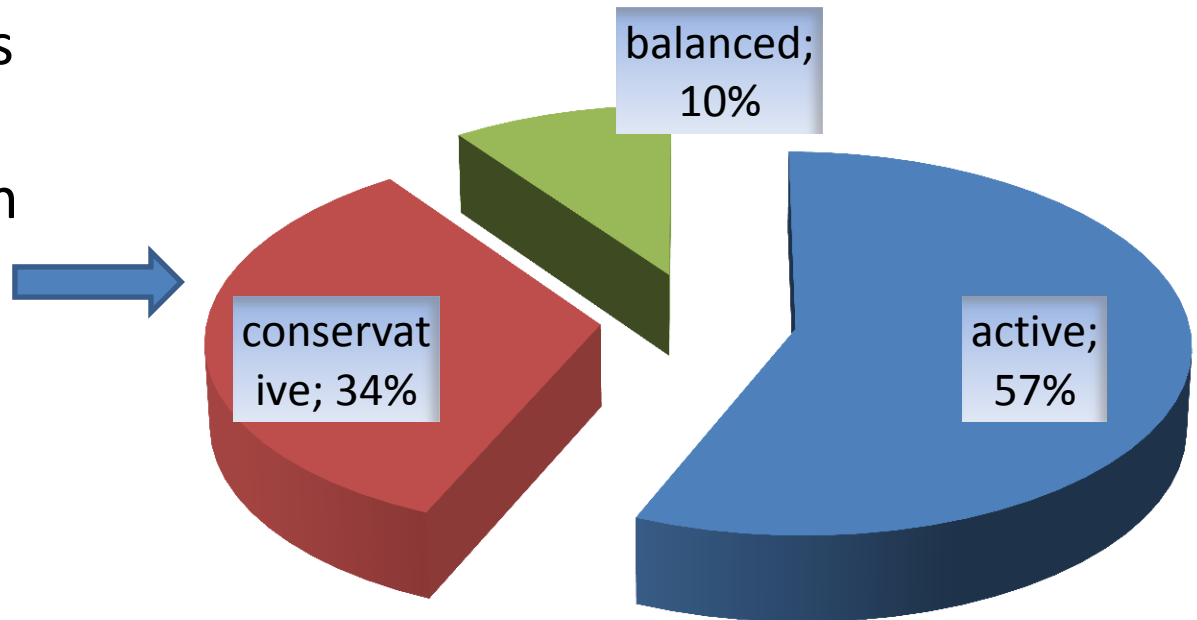


Average age

Active	36,6
Balanced	43,5
Conservative	44,2

Investment Choices for Participants LV

15% of participants had changed investments plan in 2013 and chosen



Investment Choices for Participants SWE

58% For those who actively wants to manage own portfolio

850

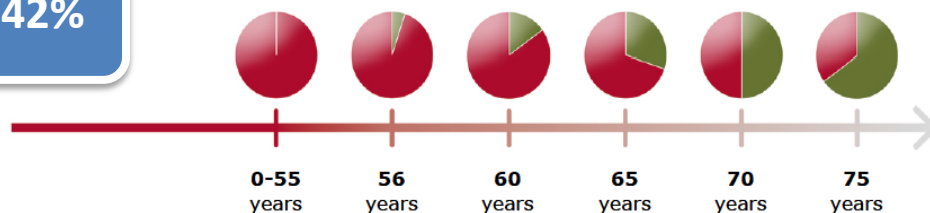
INVESTMENT FUNDS
(of 85 Asset managers)
REGISTERED IN PPM

(max 5 funds in participant portfolio/
max 25 funds per 1 asset manager)

588 – equity funds
89 – mixed funds
33 – generation funds
140 – interest funds

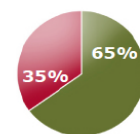
AP7Såfa – for those who do not choose funds
Age-adapted mutual fund portfolio

42%

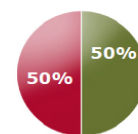


AP7 Fixed Income Fund	0%	3%	15%	35%	50%	65%
AP7 Equity Fund	100%	97%	85%	65%	50%	35%

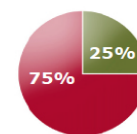
The state's three fund portfolios – for those who do not wish to manage the portfolio, but wish to choose risk



AP7 Cautious



AP7 Balanced



AP7 Offensive

AP7 Fixed Income Fund
AP7 Equity Fund

30% from assets

Asset management fees for FDC participants SWE

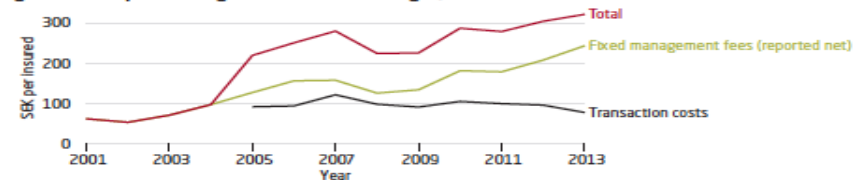
Costs of the Premium Pension millions of SEK

	2009	2010	2011	2012	2013
Insurance administration					
Collection of contributions, etc. (Swedish Tax Agency)	59	63	59	59	59
Pension administration	284	283	281	307	291
Total Insurance administration	343	346	340	366	350
Capital management costs and charges					
Reported capital management costs	829	1,141	1,155	1,371	1,646
Fixed management fees (reported net)	829	1,141	1,155	1,371	1,646
Transaction costs	565	663	645	635	527
Total Capital management costs and charges	1,394	1,804	1,800	2,006	2,173
Total	1,737	2,150	2,140	2,372	2,523

Average capital managed billions of SEK

	2009	2010	2011	2012	2013
Inkomstpension	767	861	884	915	1,008
Premium pension	270	353	385	429	527

Figure 5.4 Capital management costs and charges, Premium Pension



Capital Management Costs in Relation to Capital Managed percent

	2009	2010	2011	2012	2013
Inkomstpension					
Reported capital management costs	0.17	0.15	0.14	0.15	0.15
Operating expenses of the National Pension Funds (reported gross)	0.11	0.10	0.09	0.09	0.08
Fixed management fees (reported net)	0.06	0.06	0.05	0.06	0.07
Performance-based fees	0.02	0.04	0.03	0.02	0.03
Transaction costs	0.03	0.02	0.02	0.02	0.02
Total Inkomstpension	0.22	0.21	0.19	0.19	0.20
Premium pension					
Reported capital management costs	0.31	0.32	0.30	0.32	0.31
Fixed management fees (reported net)	0.31	0.32	0.30	0.32	0.31
Transaction costs	0.21	0.19	0.17	0.15	0.10
Total Premium pension	0.52	0.51	0.47	0.47	0.41

0,61% p.a. from assets – rebates of asset management fee for FDC participants

Main principles for FDC funds

Latvia

- Asset manager each FDC investment plan must keep and **manage separately** from other property or assets under management

Sweden

- FDC participants are buying units of outstanding investment funds which are available publicly also for other customers
- No rules to keep FDC funds separately

Asset management services in LV

Investment management

Administrative management of Investment plan

- Legal and accounting issues, provide information about pension plan execution, net asset value every day, regulatory requirements, income distribution, execution of SSIA orders, payment settling

Marketing of Investment plans

Investment objects in LV

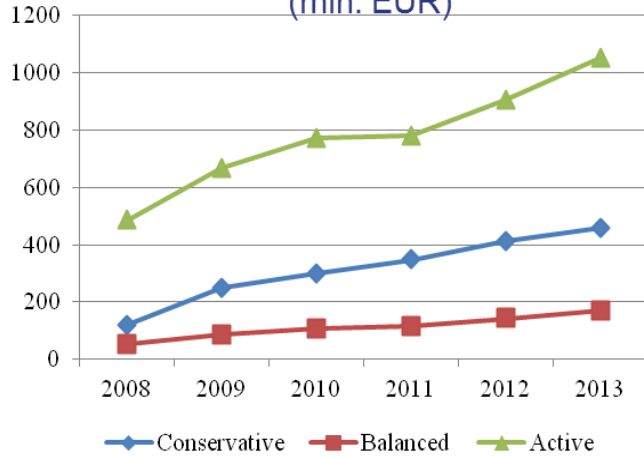
1. LV and other Member states Government and municipality securities (Bonds, T-bills)
2. OECD government investment grade securities
3. Securities of international financial institutions with membership of one or several Member states
4. Equities or other capital securities – on regulated markets
5. Corporate bonds – on regulated markets
6. Term deposits in the banks
7. Investment and alternative funds
8. Derivatives
9. Risk capital
10. No direct real estate, no lending, no liabilities from issued guaranties

Main investment restrictions in LV

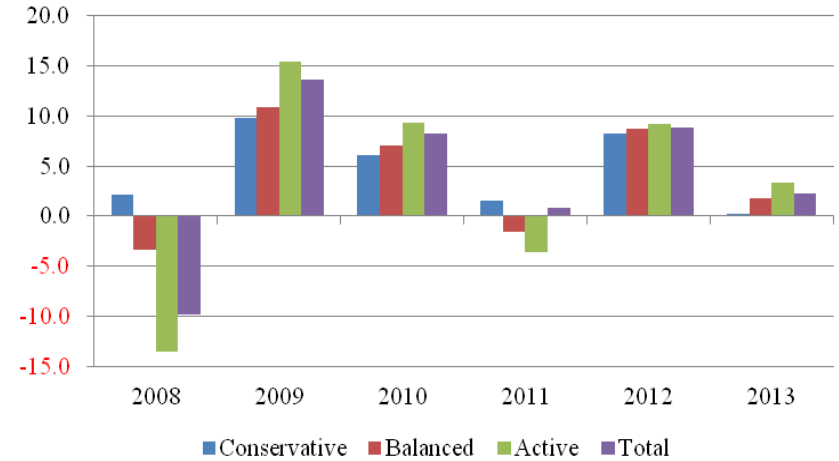
1. 35% from assets in securities of one issuer - state, municipality or international financial institution, no more than 5% from assets in securities issued of foreign municipality
2. 5% from assets in equities of one issuer – corporate and total exposure to one corporate – 5% from assets
10% from assets in debt securities of one issuer and 10% from one issuer securities
3. 10% from assets in term deposits in one bank, except custodian bank
15% from assets in term deposits and other financial instruments issued by one bank, except custodian bank
4. 10% from assets in one investment fund, but no more than 30% from investment fund total assets
5. 10% from assets in one alternative investment funds and no more than 30% from this fund assets. Total limit in alternative investment funds must not exceed 10% from assets.
6. 5% from assets in financial instruments issued by corporates of one group where pension fund is a part of this group, only by regulated market
7. 15% from assets in financial instruments issued by one group of corporates
8. 10% from assets in investment and alternative funds issues by the one group of corporates
9. 50% from assets – max limit for investments in equities, investment funds with equity exposure and alternative funds
10. REPO operations up to 50% from assets
11. 10% from assets of one issuer in risk capital market, 20% - risk capital and alternative funds together
12. Open currency position – 10% from assets in one foreign currency, 30% from assets – to all foreign currency

Investment structure of Pillar II Assets LV

Net asset dynamics by investment plan policy (mln. EUR)

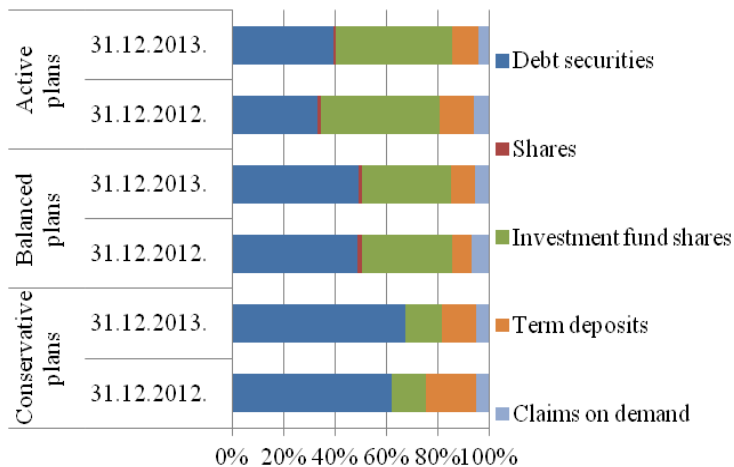


Average profitability of investment plans*, %

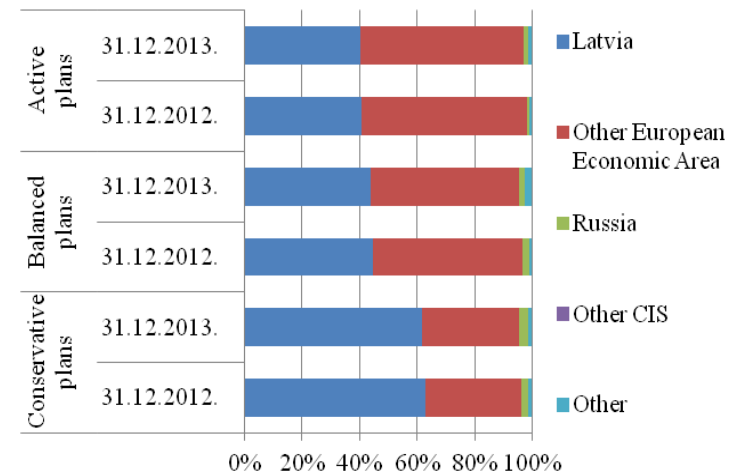


* Weighted by net assets

Total investments by asset class



Total investments by region



Statistics on fund performances LV

2nd pension pillar

www.manapensija.lv

CURRENT STATISTICS

Date of statistics: 15.07.2014

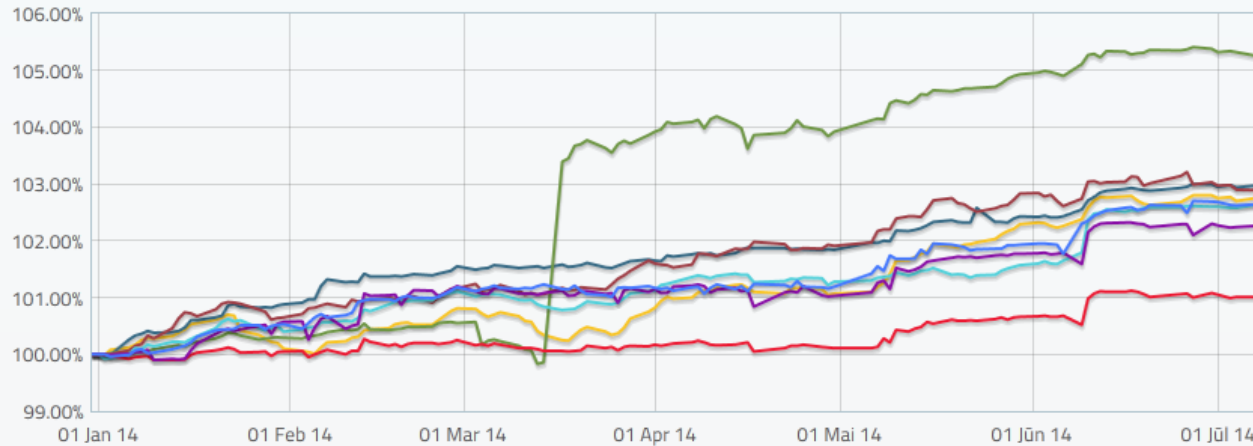
EUR LVL

N.B. Data in euro and lats are converted at the rate 0.702804.

Plan name	Net asset value	Change compared to previous day	YEARLY PERFORMANCE %							Total value of assets	Number of participants
			3m	6m	1y	2y	3y	5y	10y		
Active plans											
Citadele Aktīvais pensiju plāns	1.8007170	0.02	1.91	2.08	4.28	4.21	3.55	5.70	5.07	132 341 616	116 752
Citadele pensiju plāns Džezs	1.1659512	0.07	2.31	2.63	3.61	2.27	2.13	2.69	-	2 581 691	4 381
DNB Aktīvais ieguldījumu plāns	1.4789941	0.05	3.45	3.92	7.04	6.72	4.42	5.80	-	40 061 412	32 387
Finasta pensiju plāns "EKSTRA PLUS"	1.2731670	-0.10	1.64	1.00	4.58	4.13	3.32	5.07	-	7 820 206	13 515
Nordea aktīvais ieguldījumu plāns	1.2286443	0.05	3.19	2.92	6.07	5.58	4.48	4.39	-	41 470 302	20 274
NORVIK IPS plāns "Gauja"	1.6897953	0.03	2.40	3.95	8.30	6.25	4.75	5.66	5.27	19 150 977	29 880
SEB aktīvais plāns	1.5835738	-0.02	3.07	2.91	4.62	4.16	2.82	4.19	4.03	129 828 793	117 229
SEB Eiropas plāns	1.5820155	0.10	1.74	2.24	6.19	6.08	3.80	4.58	4.03	20 607 250	17 059
SEB ieguldījumu plāns "Safari"	1.6998103	-0.02	2.91	2.76	3.48	2.72	2.39	4.01	4.84	11 819 366	14 133
Swedbank pensiju ieguldījumu plāns "Dinamika"	1.5053018	0.18	3.34	3.64	5.43	5.85	4.69	7.17	3.46	418 182 709	409 221
Balanced plans											
DNB Sabalansētais ieguldījumu plāns	1.4928916	0.02	2.28	3.23	5.17	5.34	4.29	5.58	-	49 021 005	36 667
Finasta pensiju plāns "KOMFORTS"	1.3667685	-0.12	1.53	1.86	4.62	4.33	3.92	5.09	-	7 172 877	10 678
NORVIK IPS plāns "Venta"	1.5156431	0.01	2.30	3.72	7.27	5.69	4.66	5.21	4.17	16 336 473	23 886
SEB sabalansētais plāns	1.5903110	-0.03	2.28	2.73	3.49	3.22	2.87	4.11	4.13	56 683 755	47 652

Rate of returns 2014, LV (YTD in absolute growth)

Conservative Investment Strategy Investment plans 100% fixed income securities



N.B. Dati eiro un latu vērtībās tiek konvertēti pēc kursa 0.702804.

Pensiju plāna nosaukums	Periods no	Periods līdz	Izmaiņas
	31.12.2013	08.07.2014	
Citadele Universālais pensiju plāns	2.30114	2.36484	+2.77%
DNB Konservatīvais ieguldījumu plāns	2.14012	2.20363	+2.97%
Finasta Konservatīvais ieguldījumu plāns	2.25482	2.37439	+5.30%
Nordea konservatīvais ieguldījumu plāns	1.57115	1.61769	+2.96%
NORVIK IPS plāns "Daugava"	2.12115	2.17752	+2.66%
SEB konservatīvais plāns	1.93421	1.95501	+1.08%
SEB Latvijas plāns	2.36463	2.41926	+2.31%
Swedbank pensiju ieguldījumu plāns "Stabilitāte"	2.11168	2.16791	+2.66%

Rate of returns 2014, LV (YTD in absolute growth)

Balanced Investment Strategy Investment plans
Max 25% in equities



N.B.

Dati eiro un latu vērtībās tiek konvertēti pēc kursa 0.702804.

Pensiju plāna nosaukums	Periods no	Periods līdz	Izmaiņas
	31.12.2013	08.07.2014	
■ DNB Sabalansētais ieguldījumu plāns	2.04904	2.12982	+3.94%
■ Finasta pensiju plāns "KOMFORTS"	1.90738	1.95183	+2.33%
■ NORVIK IPS plāns "Venta"	2.07620	2.16167	+4.12%
■ SEB sabalansētais plāns	2.20282	2.27361	+3.21%

Rate of returns 2014, LV (YTD in absolute growth)

Active Investment Strategy Investment plans Max 50% in equities



N.B. Dati eiro un latu vērtībās tiek konvertēti pēc kursa 0.702804.

Pensiju plāna nosaukums	Periods no	Periods līdz	Izmaiņas
	31.12.2013	08.07.2014	
Citadele Aktīvais pensiju plāns	2.49637	2.57515	+3.16%
DNB Aktīvais ieguldījumu plāns	2.01781	2.11742	+4.94%
Finasta pensiju plāns "EKSTRA PLUS"	1.79292	1.82075	+1.55%
Nordea aktīvais ieguldījumu plāns	1.69246	1.76144	+4.08%
NORVIK IPS plāns "Gauja"	2.30831	2.40994	+4.40%
SEB aktīvais plāns	2.18844	2.26919	+3.69%
SEB Eiropas plāns	2.18797	2.28155	+4.28%
Swedbank pensiju ieguldījumu plāns "Dinamika"	2.06250	2.14659	+4.08%

Supervision of Asset managers and custodians

LV & SWE

State Supervision Institutions

Latvia

- Financial Capital and Market Commission and cooperates with SSIA (State Social Insurance Agency)
- Ministry of Welfare

Sweden

- Swedish Financial Supervisory Agency
- Ministry of Finance

Main tasks of Supervisory Institutions

Develop regulations

Protect the interests of the customers

Improve financial literacy level

Carry out the supervision

Administer the financial stability fee

Licensing

International cooperation

Statistics and analyses

Pay out

LV & SWE

Pay-out

Latvia

- Life annuity can be covered by Private Life Insurance company (3 LI companies already registered) and Private Pension funds
- To add to NDC pension
- Survivor pension

Sweden

- Single life annuity by PPM
- Joint life annuity
- Single life annuity with a survivor benefit
- Survivor benefit

Claim for a pension (LV)

Accumulated pension capital

Average for one person - 1375 euro

To add to NDC

To buy life annuity

To receive information for making of decision

Life insurance companies (3)

If a participant has died prior to requesting an old age pension, the pension capital and the accrued profit will be taken into account, calculating the survivor's pension to family members

To conclude an agreement (12)

Life annuity (LV)

Unlimited agreement

Guaranteed lifetime pension

Cost periods

- To choose several periods (max 3)
- To choose periodicity (once a month, quarter, half-year, year)
- To postpone payment (max 10 years)

Can choose beneficiary

- who, after the death of the participant will be able to receive his accrued pension

Annuity calculator on web of provider, LV

Mūža pensijas kalkulators

Dzimšanas datums:

Fondētās pensijas jeb pensiju 2. līmeņa kapitāls (EUR):

Pensijas izmaksas periodiskums: Mēnesis Ceturksnis Pusgads Gads

Pensijas izmaksas datums:

Vai norādīsiet labuma guvēju? Jā Nē

Norādiet garantēto izmaksas posmu! Gadi: Mēneši:

Vai vēlaties atlikt pensijas saņemšanas sākumu? Nē Jā

Norādiet izmaksas posmu skaitu: 1 posms 2 posmi 3 posmi

Izvēlieties izmaksas posmu garumu:

Kapitāla sadalījums pa izmaksas posmiem:

Piedāvājums

Pensijas izmaksas sākums - 05.08.2018.

Izmaksas posms	Pensijas apmērs ceturksnī*
1. 05.08.2018. - 04.08.2023.	EUR 248,25
2. 05.08.2023. - 04.05.2035.	EUR 64.04

Communication

LV & SWE

Communication channels with participants (LV)

www.latvija.lv

- Web site for state services
- Authorization with bank internet banks
- Access on individual accounts of NDC & FDC

www.manapensija.lv

- Pension system description
- Pillar II and Pillar III investment results on daily and monthly basis
- Pension calculator

www.bankasoc.lv

- Pillar II and Pillar III monthly and quarterly pension data and investment results

Portal for State services (LV)

https://www.latvija.lv/en/PPK/Socialie-pakalpojumi/Pensijas-un-pensiju-zmaksas



Home > Public services > Social services > Pensions and pension payments

Print

Pensions and pension payments

▶ Informācija par izmaksātajiem pabalstiem/pensijām /atlīdzībām un ieturēto ienākuma nodokli (ienākumu deklarēšanai)

Pakalpojums nodrošina iespēju personai iegūt informāciju par Valsts sociālās apdrošināšanas aģentūras piešķirtajiem un izmaksātajiem pabalstiem, pensijām vai atlīdzībām un no tiem ieturēto iedzīvotāju ienākuma nodokli periodā no 2009.gada. Paziņojumu par fiziskai personai izmaksātajām summām var iesniegt Valsts ieņēmumu dienestā ienākumu deklarēšanai. Portālā www.latvija.lv dati tiek atjaunoti ne retāk kā divas reizes mēnesī.

▶ Informācija par sociālās apdrošināšanas iemaksām un apdrošināšanas periodiem

Pakalpojums nodrošina iespēju personai iegūt informāciju par valsts sociālās apdrošināšanas iemaksu objektu un aprēķinātajām sociālās apdrošināšanas iemaksām, sociālās apdrošināšanas periodiem un apdrošināšanas iemaksu veicējiem periodā no 1996.gada. Portālā www.latvija.lv dati tiek atjaunoti ne retāk kā divas reizes mēnesī.

▶ Informācija par prognozējamo pensijas apmēru

Pakalpojums nodrošina personai iespēju iegūt informāciju par provizorisko vecuma pensijas apmēru datumā, kurā ir plānots doties vecuma pensijā (nepiemērojot likumā „Par valsts pensijām” noteiktos atvieglojumus un garantētos minimālos apmērus). Pensijas prognoze aprēķināta, izmantojot: 1) VSAA rīcībā esošo informāciju par katras personas darba un tam pielīdzinātajiem periodiem līdz 1996. gadam, ko persona pati iesniegusi VSAA; 2) informāciju par sociālās apdrošināšanas iemaksām no 1996. gada. Nemtas vērā tikai tās iemaksas, par kurām VSAA saņemta informācija līdz aprēķina

FILTERS

CATEGORY TYPE

Service (6)

TERRITORY

More than 9 filter values available

No value has been selected

Select from list

STATE AUTHORITIES

Valsts sociālās apdrošināšanas aģentūra

SOCIAL SERVICES

Job search

Disability services

Social paybacks

Services for Disability people

Assistance in housing issues, social housing

▶ Pensions and pension payments

Social security

State and municipal social assistance

QUICK LINKS

Likumi.lv

State Employment Agency

Pension portal (LV)

Pension Calculator for all 3 Pension Pillars

www.manapensija.lv

Jūsu vecums: 40

Neto alga mēnesī: EUR Mēneša iemaksa P3.L: EUR

Šī brīža uzkrājums P1.L: EUR¹ vai % no neto algas

Šī brīža uzkrājums P2.L: EUR²

Šī brīža uzkrājums P3.L: EUR³ **APRĒĶINĀT**

Rezultāti	Pensijas apmērs (EUR)	Pensijas lielums attiecībā pret neto algu pirms pensionēšanās ⁴ , %
Neto alga pirms pensionēšanās ⁵ : 1176.48 EUR		
Pensiju 1. līmenis:	568.85	48.35%
Pensiju 2. līmenis:	151.48	12.88%
Pensiju 3. līmenis:	60.38	5.13%
KOPĀ:	780.70	66.36%

Banking association portal (LV)

<http://www.bankasoc.lv/lv/petijumi/pensiju-fondu-apskats.html>



LAT | ENG | RUS [Ienākt](#)



[Aktualitātes](#) [Par asociāciju](#) [Statistika](#) **[Pētījumi](#)** [Finanšu pratība](#) [Šķīrējtiesa](#) [Ombuds](#) [Dokumenti](#)

Latvijas
makroekonomikas
apskats

Pensiju fondu apskats

Privāto pensiju fondu
darbība

Reputācijas pētījumi

Zināšanu pētījumi

Internetbanku pētījumi

Noderīgi

Mācību materiāli
finanšu pratībai

e-drošība
tavas naudas drošībai



» Pensiju fondu apskats

Pensiju fondu apskatā reizi ceturksnī LKA analizē pensiju fondu - pensiju 2.līmeņa un pensiju 3.līmeņa - darbību: ienesīgumu, ieguldījumu struktūru, attīstības tendences un aktuālās norises pārvaldītāju darbībā un regulējumā. Apskatu gatavo LKA Ieguldījumu pārvaldes sabiedrību komiteja un Privāto pensiju fondu komiteja.

Pensiju fondu apskats Nr.9 (2014. gada 1. cet.)

Pensiju fondu apskats Nr.8 (2013. gads)

Pensiju fondu apskats Nr.7 (2013. gada 3. cet.)

Pensiju fondu apskats Nr.6 (2013. gada 2. cet.)

Pensiju fondu apskats Nr.5 (2013. gada 1. cet.)

Pensiju fondu apskats Nr.4 (2012. gads)

Valsts fondēto pensiju apskats Nr.3 (2012. gada 3. cet.)

Valsts fondēto pensiju apskats Nr.2 (2012. gada 2. cet.)

Valsts fondēto pensiju apskats Nr.1 (2012. gada 1. cet.)

Valsts fondētājā pensiju shēmā jeb pensiju sistēmas 2. līmenī papildu uzkrājums pensijai veidojas, daļu no cilvēka valsts sociālās apdrošināšanas iemaksām ar pensiju pārvaldītāja (fonda) starpniecību ieguldot akcijās, obligācijās un citos vērtspapīros, kā arī banku depozītos. Līdz ar to pensijas kapitāls pieaug straujāk nekā inflācija un vidējā darba alga valstī.

2012. gada beigās Latvijā bija astoņi valsts fondēto pensiju shēmas līdzekļu pārvaldītāji, kas piedāvā 26 pensiju plānus, no tiem 10 konservatīvos plānus, 4 sabalansētos un 12 aktīvos plānus.

Vairāk informācijas par 2.līmeņa pensijām <http://www.manapensija.lv>



Banku ziņas

„Euromoney” atzinis Nordea par labāko banku Ziemeļvalstīs un Baltijā



Vadošais starptautiskā finanšu tirgus žurnāls „Euromoney” savā jaunākajā pētījumā atzinis Nordea par Labāko banku Ziemeļvalstīs...

NORVIK BANKAS peļņa 2014. gada pirmajā pusgadā ir 650 tūkstoši eiro



Cienījamie klienti! 2014. gada pirmo pusgadu NORVIK BANKA noslēgusi ar peļņu 650 tūkstošu eiro apmērā, pārsniedzot iepriekšējā gada rādīt...

Swedbank pētījums: Ceturtdaļa uzņēmumu pēc eiro ieviešanas izjut pārmērīgas iedzīvotāju norēķinu paradumus



Ceturtdaļa (25%) uzņēmumu, kas ikdienā apkalpo privātpersonas, atzīst - pēc

Communication channels with participants (SWE) – public & private partnership

<http://secure.pensionsmyndigheten.se/GalPension.html>

PENSIONS MYNDIGHETEN

Press | Ändra textstorlek | Teckenspråk | Lättläst | International

Sök på Pensionsmyndigheten

Ange sökord

A-Ö | Webbkartan | Fondsök

Logga in på Dina pensionssidor

- Välj inloggning -

Hjälp med inloggning

Gå i pension | Så fungerar pensionen | Dina pensionssidor | Blanketter och broschyrer | Aktuellt | Statistik och publikationer | Om Pensionsmyndigheten

GÅ I PENSION

- Så mycket får du i pension ▶
- Ansök om pension ▶
- Tiden som pensionär ▶
- Livssituationer ▶

Gå i pension



Vad får du i pension?

Här får du reda på hur stor din pension kommer att bli och vad som kan vara bra att tänka på innan du börjar att ta ut den.

- Så mycket får du i pension

[Gör en pensionsprognos](#)



Ansök om pension

Du ansöker enklast om pension på vår webbplats. Här får du svar på alla frågor om hur du gör en pensionsansökan.

- Så ansöker du

[Starta ansökan](#)



Tiden som pensionär

Information för dig som redan gått i pension. Läs om när din pension betalas ut och hur du ändrar din uttagsnivå.

- Tiden som pensionär
- När din pension betalas ut

[Dina pensionssidor](#)



THANK FOR YOUR ATTENTION!

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Gesellschaft für
Versicherungswissenschaft
und -gestaltung e.V.

