



YEAR	OVERALL INDEX VALUE	SUB-INDEX VALUES			OVERALL INDEX GRADE	INDEX RANKING
		Adequacy	Sustainability	Integrity		
2009	<b>73.5</b>	68.5	75.2	79.1	<b>B</b>	3 <sup>rd</sup> of 11
2010	<b>74.5</b>	72.8	72.9	79.5	<b>B</b>	3 <sup>rd</sup> of 14
2011	<b>72.6</b>	65.6	75.4	79.9	<b>B</b>	4 <sup>th</sup> of 16
2012	<b>73.4</b>	68.0	73.3	82.5	<b>B</b>	4 <sup>th</sup> of 18
2013	<b>72.6</b>	65.2	74.5	81.5	<b>B</b>	5 <sup>th</sup> of 20
2014	<b>73.4</b>	67.2	74.7	81.6	<b>B</b>	6 <sup>th</sup> of 25
2015	<b>74.2</b>	71.1	72.6	81.5	<b>B</b>	4 <sup>th</sup> of 25
2016	<b>71.4</b>	67.6	69.5	80.3	<b>B</b>	5 <sup>th</sup> of 27
2017	<b>72.0</b>	67.7	71.0	80.3	<b>B</b>	6 <sup>th</sup> of 30

Sweden's Retirement Income System was reformed in 1999. The new system is an earnings-related system with notional accounts. The overall system is in transition from a pay-as-you-go system to a funded approach. There is also an income-tested top-up benefit which provides a minimum guaranteed pension. Occupational pension schemes also have broad coverage.

\*Reminder: Each year, the Index undergoes some small changes. These changes include questions being added, removed or altered, as well the addition or removal of nations participating in the Index. Although the effects of these changes are very minimal, some of the information in this table can be impacted. A more detailed outline of these changes can be found in Chapter 3 of the Full Report for each edition.

## The 2017 Report's Policy Recommendations

The overall index value for the Swedish system could be increased by:

- Increasing the state pension age to reflect increasing life expectancy
- Ensuring that all employees can make contributions into employer sponsored plans
- Redesigning salary sacrifice arrangements so that it is attractive to all employees
- Reintroducing tax incentives for individual contributions
- Introducing arrangements to protect all the pension interests of both parties in a divorce.

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