

# SWEDEN

Overall Index Score 72.5

Overall Index Grade B



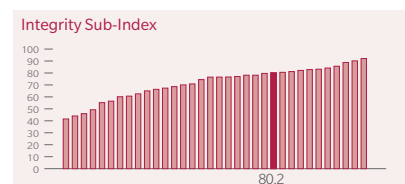
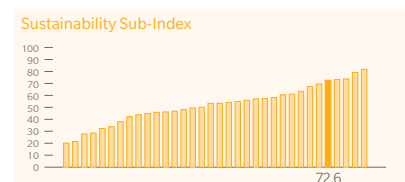
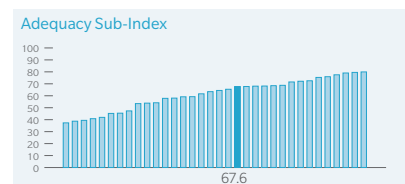
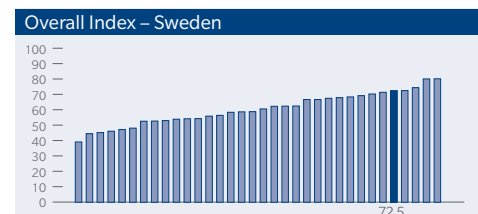
Sweden's national retirement income system was reformed in 1999. The new system is an earnings-related system with notional accounts. The overall system is in transition from a pay-as-you-go system to a funded approach. There is also an income-tested top-up benefit which provides a minimum guaranteed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

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

The Swedish index value increased slightly from 72.0 in 2017 to 72.5 in 2018 due to a number of small changes in the sustainability sub-index.

## Comparison to other systems



## OVERALL INDEX HISTORICAL PERFORMANCE

2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
73.5	74.5	73.4	73.4	72.6	73.4	74.2	71.4	72.0	72.5

(since country has been included in the MMGPI)

Download the full 2018 Melbourne Mercer Global Pension Index (MMGPI) Report at [www.mercer.com.au/globalpensionindex](http://www.mercer.com.au/globalpensionindex)



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