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Welcome to Sweden!

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Welcome to Sweden!

Moving to another country is never an easy decision, but we see the practical issues as problems that we both can and will help you solve.

Our studios in Sweden work with international and local Swedish relocation specialists in order to tailor a relocation package that fits your specific needs. A typical relocation includes everything from helping you to get a visa and work permit to securing a residence, organizing your move, and finally transporting your household items to Sweden. We can also assist you in claiming specialist tax relief for foreign expert employees.

About Sweden

Sweden is the third largest country in the European Union, but its population is only around 9.6 million. This makes Sweden far less densely populated than many other European countries. The capital, Stockholm, is the countries' largest city with a population of 2 million people. Gothenburg and Malmö are two other major metropolitan centers.

Sweden is a parliamentary democracy with a prime minister at the head of the government. Sweden is still officially a monarchy though the royal family has a basically ceremonial role nowadays. Sweden is a member of the European Union but has retained its own currency (the Swedish crown). Internationally, Sweden is often associated with progressive politics and generous social benefits.

In recent decades, Sweden has become a multi-cultural and ethnically diverse society. Roughly one million of Sweden's residents are immigrants and many more have parents or grandparents who have immigrated here. As a small country, Sweden is very proud of the Swedish entertainers, athletes and even the companies that have gained international fame. For many people abroad, Sweden is synonymous with names like IKEA, ABBA, Volvo, Zlatan Ibrahimović, Björn Borg and Ingmar Bergman.

As one of the northernmost countries in the EU, Sweden enjoys dramatic variations in both temperature and daylight from season to season. The summers are temperate with sunsets after 10pm in the South and no sunset at all in the very North. Winter brings lots of snow in the middle and North of the country and the long nights that have inspired Sweden's love of candlelight.

Swedish Government & Politics

All power comes from the people. This is the foundation of Sweden's parliamentary democracy. Everyone has the same rights and a chance to have their say, and everyone is free to scrutinize how politicians and public agencies exercise their power.

General elections are held every four years. Some 7 million people in the country are entitled to vote and influence which political party will represent them in the Riksdag (the national parliament), county councils and municipalities. The 349 members of the Riksdag make the

decisions and the Government implements those decisions. The Government may also submit proposals for new laws or amendments to laws for a parliamentary vote. In the latest election, in September 2010, Fredrik Reinfeldt became the first conservative Prime Minister to win reelection. Election turnout is normally high by international comparisons, although it has fallen to about 80 percent in recent decades.

Swedish governance as a whole is built on decentralization. On a local and regional level, municipalities and county councils are autonomous political bodies with clearly defined areas of responsibility. Municipalities deal with city planning and schools, for example, while county councils are in charge of areas such as healthcare and infrastructure.

Sweden has been a member of the EU since 1995. This means that many new laws enacted in Sweden start out as EU directives.

Living and Working in Sweden

Sweden offers an attractive and rewarding work environment to employees. Labor and employment protection frameworks are strong and there is a national culture of constructive cooperation and dialog between employers and employees.

Learning Swedish

We offer a minimum of 100 hours Swedish language lessons with a private tutor for relocated employees. Additionally, the state offers free Swedish language courses via SFI (Swedish for immigrants) for all people registered in Sweden, which is a great benefit for any family members moving here with you.

Vacation

Each employee is entitled to at least five weeks holiday per year, as mandated by Swedish law.

Parental Benefits

Sweden is well-known for prioritizing quality of life in its labor laws. For example, parents of children aged eight and under have the right to work part-time (75% or more), a right of which many Swedes take advantage. Parents who miss work in order to take care of a sick child (up to 12 years old) can also receive compensation for lost income. Sweden also has very generous laws for parental leave for new parents (of both adopted and biological children).

Parents are together entitled to 480 days of paid leave from work per child, starting from birth, but the parent who makes the claim has to have worked for at least 6 months in Sweden prior to the claim. Sixty days are reserved for each parent, beyond which parents are free to decide how to arrange their leave. The parental allowance is 80 percent of the salary up to a maximum amount (445 000 SEK for 2013) and is paid by the social security system. Fathers may also take ten days leave in connection with the birth of a child. If you have to stay at home from work in

order to look after a sick child under the age of twelve, you may be entitled to a temporary parental benefit. If the parent has not worked 6 months in Sweden before applying for the parental benefit he/she will only receive a monthly child support amount (1050 SEK a month in 2013). You can find more information about the Swedish parental benefits system at www.fk.se.

Child Care

In Sweden, the norm is that both parents work. High-quality and affordable childcare is therefore very important to Swedes. Publicly subsidized childcare is available to all children between the ages 1 – 12. This includes both day-care for pre-school children and after-school care for school-age children. Most child care centers are run by the municipality, but there are also private day care centers and parent co-operatives, though most of these also receive government subsidies.

Parental leave in Sweden is among the most generous in the world. All parents get 480 days of paid leave per child, which must be claimed before the child turns eight. Mothers take most of the parental leave today, but more fathers are spending time at home with their children and now claim about 20 percent of all parental leave.

Similar to its public healthcare, Sweden also features some of the best and most affordable childcare and educational systems in the world. The maximum cost per month for having your child in a child care is approximately 1200 SEK for one child, approximately 2000 SEK for two children and approximately 2500 SEK for three children.

Schools

In Sweden, all children are required to start school in August of the year that they turn seven years (first grade) and finish at 15 (ninth grade). During these grades school attendance is compulsory, thereafter they have a choice of staying on for secondary school “gymnasium”. Almost all pupils go on to upper secondary school where they can choose different programs with an academic or vocational profile. School is free in Sweden (except for nursery schools and higher education, although these are partly funded by the government). Children aged between six and 12 are offered daycare before and after school.

There are several international schools in Sweden which teach in English. Most of these are found in large cities such as Stockholm, Gothenburg and Malmö.

University studies are free for residents of Sweden as well as EU/EEA and Swiss citizens. Sweden also has publicly funded student loans and subsidies available to residents studying at the upper secondary or university level.

For more information about:

- *Schools*, please visit: www.cityname.se, www.stockholm.se,
- *The education system in Sweden*, please visit: www.skolverket.se
- *Higher education studies*, please visit: www.hsv.se, www.studera.nu

Health Care

One of the best aspects of living in Sweden is the inexpensive and high quality public healthcare system, which gives everyone who lives or works in Sweden equal access to heavily subsidized healthcare. The Swedish system ranks among the most beneficial in the world and is basically free after the first doctor's visit. The system is taxpayer-funded and largely decentralized, and performs well in comparison with other countries at a similar level of development.

Social Insurance

Social insurance covers various benefits related to sickness, disability, having children and retirement. It is possible to take out extra insurance via insurance companies – this is sometimes offered by your trade union. Some employers also provide extra insurance coverage as a staff benefit.

If you have to stay home from work due to illness, you won't receive any wages or sick pay the first day. For the following two weeks, you'll receive sick pay from your employer. After that, sickness benefits are paid and administered by Försäkringskassan – www.fk.se.

As a rule, both sick pay and sickness benefits amount to 80% of your salary (up to a certain limit, 445 000 SEK/year in 2013 as previously mentioned). You pay income tax for both.

As part of the publicly funded social insurance, you only have to pay a moderate set fee when visiting a doctor or physiotherapist within the national health scheme.

Dental care is free up to and including 18 years of age. After that you have to pay part of or the entire cost yourself.

Housing

In Sweden, you can either buy or rent a house or an apartment. We guarantee to help you find a home for your first 12 months in Sweden. After this period you should consider buying or renting a place. Buying can be in the form of ordinary ownership (typical for houses) or by becoming a member of a housing co-op (standard for apartments and common with semi-detached houses).

In the rental market, you will find both private and municipal landlords. Rental apartments are more common than houses – though those can also be found. Most rentals are unfurnished. Whether you buy or rent accommodation, you will find a cooker, a fridge and a freezer in place. There may also be a dishwasher and a washing machine. Most apartment buildings – whether they are rental or housing co-ops – have bookable laundry rooms.

Heating and hot water are generally included in the rent – other services such as electricity, broadband etc. may or may not be included.

If you take a bank loan or mortgage to buy a house or an apartment, you can deduct the interest you pay on the loan from your taxable income.

Registering at the Tax Office

If you intend to reside in Sweden, you must register in person at the local Tax Office, and we are happy to help you with this if you ask. You notify your move to Sweden by coming to the Tax Office in person. Bring your passport and any documents proving your civil status, birth certificates of any children who are moving with you, and your residence permit.

If you are planning to stay one year or more you will be issued a personal identity number (personnummer). This process is called folkbokföring. If you plan to stay less than a year, you will be issued a co-ordination number (samordningsnummer). A personnummer is necessary for many transactions and to access most services. For example, you must have one to open a bank account. The samordningsnummer serves the same function but not always to the same extent. For more information about application forms and information in several languages, please visit www.migrationsverket.se.

For more information about personal identification numbers, please visit www.skatteverket.se.

So Why Should you Register?

It's important that you have correctly registered information in order for you to get your post, receive bills on time, pay the right amount of tax (your tax varies depending on your municipality), vote where you live, receive insurance payments etc. Most insurance companies require you to be registered as residing in the home for which you want to make an insurance damages claim, in the event of a burglary or a fire. If you want to know more you can find more information at www.skatteverket.se or by calling the Tax Information Line (skatteupplysningen) at 0771-567 567.

Taxes

If you work for more than six months in Sweden, normal Swedish income tax regulations apply. You will pay municipal tax, which varies but is on average 31% of your taxable income. An additional state income tax is payable at a rate of 20% for the part of any taxable income which is above 372 100 SEK and 25% for any part of your taxable income which is above 532 700 SEK (2010).

Your employer will deduct your income tax from your salary. You are taxed at the same rate whether you are married or single, with or without children.

The tax year is the same as the calendar year, and around February each year you will receive an income tax return form for the previous year that needs to be submitted to the tax authorities no later than May 2nd. Normally the form is sent to you with preprinted information about your income, deductions for some expenses, tax paid and tax due.

If you live abroad and work in Sweden for less than six months you can choose to pay a special income tax (SINK) which is 25%. However, in that case you cannot obtain tax relief for any expenses.

For more information about the Swedish tax system please visit the tax authorities' web site at www.skatteverket.se.

Sweden in Brief - Facts About Sweden

Life expectancy in Sweden continues to rise. In 2010, it was 79.1 years for men and 83.2 years for women. More than 5 percent of the Swedish population is aged 80 or over, which is a large proportion compared to the rest of the EU member states. This can be partly attributed to falling mortality risks for both heart attacks and strokes. However, the number of children born in Sweden has been increasing steadily since the end of the 1990s, a shift that will reduce the relative proportion of elderly residents.

- Area: 174,000 sq mi (450,000 km²), the third largest country in Western Europe
Forests: 53%, Mountains: 11%, Cultivated land: 8%, Lakes and rivers: 9%, Longest north-south distance: 978 mi (1,574 km), Longest east-west distance: 310 mi (499 km)
- Capital: Stockholm
- Population: 9.4 million inhabitants
- Currency: Swedish krona (SEK)
- Languages: Swedish; recognized minority languages: Sami (Lapp), Finnish, Meänkieli (Tornedalen Finnish), Yiddish, Romani Chib
- Form of government: Constitutional monarchy, parliamentary democracy
- Parliament: The Riksdag, with 349 members in one chamber
- Religion: In practice, Sweden is very secularized. The Church of Sweden is Evangelical Lutheran; co-exists with many other beliefs
- Life expectancy: Men 79 years, women 83 years
- Most important export goods: Machinery, electronics and telecommunication, paper, pharmaceuticals, petroleum products, iron and steel, and foodstuffs
- Most important imported goods: Electronics and telecommunication, machinery, foodstuffs, crude oil, textiles and footwear, chemicals, pharmaceuticals and petroleum products

Links for More Information

EURES – European Employment Services
eures.europa.eu

Arbetsförmedlingen – The Swedish Public Employment Service
arbetsformedlingen.se

Your Europe – Useful information and checklists
ec.europa.eu/youreurope

SOLVIT – Solving problems on the EU/EEA market
ec.europa.eu/solvit

SWEDEN.SE – The official gateway to Sweden
sweden.se

Migrationsverket – The Swedish Migration Board
migrationsverket.se

Skatteverket – National Tax Agency
skatteverket.se

Försäkringskassan – The Swedish Social Insurance Agency
forsakringskassan.se, or www.fk.se

Working in Sweden – Information in English for jobseekers
workinginsweden.se

Information about Schools: www.cityname.se, www.stockholm.se,

The education system in Sweden: www.skolverket.se

Higher education studies: www.hsv.se, www.studera.nu