

Skandia Liv

2025-12-31

Skandia Liv (traditional asset management) is an easy and hassle-free choice for your long-term savings. Our experts take care of all investment decisions and as it is an insurance based product, a certain amount is always guaranteed at the time of payment.

Among the investments you will find both public and private equities, bonds, infrastructure and real estate. The returns and all other surplus of Skandias mutual business are then distributed to the policy holders through the bonus rate.



BONUS RATE

The bonus rate is used to distribute all surplus to the insurance capital, smoothing distribution of the total return over time to offer long-term stability.

Current bonus rate (since May)

5.0%

12-month rolling average

5.3%

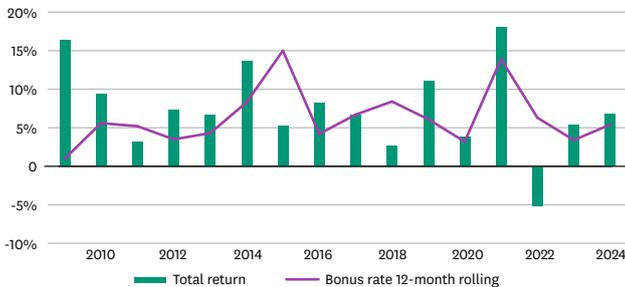
Average historical bonus rate:

2020–2024: 6.4 %

2015–2024: 7.2 %

2010–2024: 6.6 %

HISTORICAL TOTAL RETURNS AND AVERAGE BONUS RATE



The chart is updated on a yearly basis.

TOTAL RETURN

Total returns is the combined amount of all returns that our investment portfolio has produced. The returns are distributed to policy holders through the bonus rate.

Year to date 2025-12-31

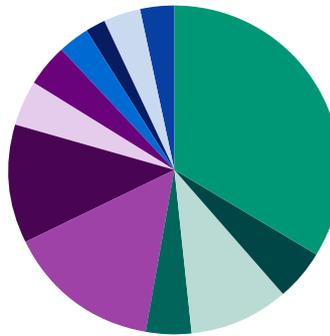
5.3%

12-month rolling

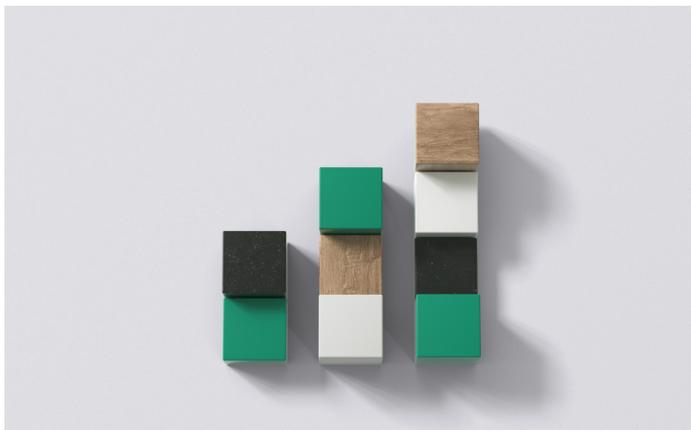
5.3%

ASSET ALLOCATION

2025-12-31



Swe nominal bonds	33.8 %
Index linked bonds	5.0 %
Real estate	9.6 %
Infrastructure	4.5 %
Unlisted companies	15.0 %
Swedish equities	11.8 %
North American equities	4.2 %
European equities	4.3 %
Pacific equities	3.0 %
Emerging markets equities	1.9 %
Business-strategic assets	3.6 %
Credits	3.3 %



Collective consolidation ratio: 106 %

Collective consolidation ratio indicates the relationship between the market value of Skandia's assets and the total capital distributed to the policyholders.

The total value of the insurance policy is called insurance capital. The insurance capital is not guaranteed and may vary over time.

Total assets under management: 618,089 MSEK

This is the value of the assets under management on behalf of the policyholders.

Solvency ratio: 208 %

Current solvency ratio indicates the market value of Skandia's total assets in relation to the value of what we have promised our customers in the form of guaranteed payments.