

## Dear pension plan participant!

Thank you for your trust in us and we are glad that you have chosen us for accumulating your additional pension capital. Swedbank Atklātais Pensiju Fonds AS (hereinafter – the Pension Fund) has concluded another year of operation, in which we have signed agreements with 17,000 new active participants. Please find enclosed an account of contributions made in your favour in 2008 and your individual account statement. You can read the Annual Report of the Pension Fund on [www.swedbank.lv](http://www.swedbank.lv).

### **If you yourself make contributions to a pension fund, you are entitled to tax reliefs!**

We would like to remind you can receive back 25 % of your contributions in the amount of up to 20% of your gross salary in the taxation year.

To apply for the tax reliefs, submit to the State Revenue Service your income declaration, in which the amount of contributions paid into the pension fund in 2008 **by yourself** is provided, and a copy of the salary tax statement from your employer.

The Pension Fund had sent, in electronic format, data on contributions paid by private individuals into the Pension Fund to the State Revenue Service till 01.02.2009. Consequently, you do not have to produce any documents that certify the payment of contributions when declaring your income and contributions made.

You can find further information on completing the declaration on the website of the State Revenue Service [www.vid.gov.lv](http://www.vid.gov.lv).

If the contributions into the Pension Fund were made by your **employer**, the relevant tax reliefs were applied to them at the moment of making them. These contributions should have been recorded in the salary tax statement to be issued by the employer to employees till 31 January 2009.

### **On viewing your accumulated capital**

The Pension Fund wants to ensure that it is convenient for you to follow your accumulated additional pension capital on Swedbank Internet banking facility under the section 'Investments, savings, pensions', where information is updated every banking day.

You can view the balance of your individual account on Swedbank Internet banking facility under the section 'Investments, savings, pensions/Account statement' or ask about it at any Swedbank branch.

### **Additional information**

#### **On the change of Pension Fund's name**

On September 2008, Hansabank Group implemented a single brand – Swedbank – in the Baltic countries. Swedbank is the largest financial group in the Nordic and Baltic countries. On 17 March 2009, the Pension Fund changed its name to Swedbank Atklātais Pensiju Fonds AS.

#### **On the influence of the situation in the financial market on the investment results of our pension plans**

You can read a more detailed commentary on the influence of the situation in the financial market on the investment results of our pension plans in 2008 on [www.swedbank.lv](http://www.swedbank.lv), section 'Pension/3<sup>rd</sup> Pillar Pension/Reports/Statements'.

Yours Swedbank Atklatais Pensiju Fonds