Welcome to Sweden!
<table>
<thead>
<tr>
<th>Location</th>
<th>Average temperatures</th>
<th>Daylight</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>January</td>
<td>July</td>
</tr>
<tr>
<td>Malmö</td>
<td>+31.6°F (-0.2°C)</td>
<td>62.2°F (+16.8°C)</td>
</tr>
<tr>
<td>Stockholm</td>
<td>+27.0°F (-2.8°C)</td>
<td>63.0°F (+17.2°C)</td>
</tr>
<tr>
<td>Kiruna</td>
<td>+3.2°F (-16.0°C)</td>
<td>55.0°F (+12.8°C)</td>
</tr>
<tr>
<td></td>
<td>Januari 1</td>
<td>July 1</td>
</tr>
<tr>
<td>Malmö</td>
<td>7 hours</td>
<td>17 hours</td>
</tr>
<tr>
<td>Stockholm</td>
<td>6 hours</td>
<td>18 hours</td>
</tr>
<tr>
<td>Kiruna</td>
<td>0 hours</td>
<td>24 hours</td>
</tr>
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</table>
Welcome to Sweden

Spelarföreningen Fotboll i Sverige (SFS) would like to welcome you to Sweden. Established in 1975 Spelarföreningen (the players Union) has worked to improve the playing conditions of all the players within Sweden. Our dedicated team of representatives who are ex-professionals or still playing themselves are there to help and answer your questions or concerns. If this is your first visit to Sweden let’s give you some basic information.

Facts about Sweden

With a population of just over 9.8 million and 450,000 km² to live in, Sweden is the third largest country in Western Europe, Forests: 53%, Mountains: 11%, Cultivated land: 8%, Lakes and rivers: 9%. Don’t be surprised that there might not be anyone around, but then You are never far away from the beauties and relaxation, The currency in Sweden is Swedish Krona (SEK). Capital: Stockholm. Religion: In practice, Sweden is very secularized. The Church of Sweden is Evangelical Lutheran; co-exists with many other beliefs. Life expectancy: Men 80 years, women 84 years

Most important export goods: Machinery, electronics and telecommunication, paper, pharmaceuticals, petroleum products, iron and steel, and food.

Most important imported goods: Electronics and telecommunication, machinery, foodstuffs, crude oil, textiles and footwear, chemicals, pharmaceuticals and petroleum products

There is so much more that we could tell you, but we will leave that up to your new club and team mates. But if you do need a little advice and help please read on to the next pages where we tell you what we can do for you.
Spelarföreningen (SFS)

The main goal of Spelarföreningen (SFS) is to protect players and their interests in all possible ways and to improve the conditions for all football players in Sweden and around the world through FIFPro. The SFS have around 650 members today and almost all of the players in Allsvenskan are members.

PLAYER REPRESENTATIVES
There is one player’s representative in each club in Allsvenskan, Damallsvenskan och Superettan. The player’s representatives play a vital part of Spelarföreningen. They not only deliver essential information to the players in their team but make the SFS aware of any questions or concerns the players might have. They are our eyes and ears out in the clubs. This quick contact between our members and us means they get the help they need instantly.

MEMBERSHIP FEES AND BENEFITS
For the services that Spelarföreningen provide there is a membership fee. You can join by telling your player representative or going to our web page Spelarföreningen.com and click on “bli medlem” and fill in all the necessary data. Below is a list of fees and the benefits that the membership provides.

FUNDING OF SALARIES
According to Swedish law, athletes are allowed to move aside approximately 35% of their yearly salary to a separate fund without paying taxes. They can withdraw it after finishing their professional football career. There will however be taxes to pay when the withdrawal time comes but this should be less than during the athletes playing career. Contact Spelarföreningen for more information.
INSURANCE COVER
If you get injured or sick and you can’t play football you will not receive your full salary. There are different rules depending on which series and what Collective Bargaining agreement you belong to. For more info about the rules applying for you contact us or your player delegate and we will help you. You can also visit Spelarforeningen.com

BENEFITS
- Free legal advice (after contact with Spelarföreningen)
- Contractual advice
- Personal insurance advice and offers
- Financial advice
- Member benefits of FIFPro
- Footballmagazine (Offside)
- Next Carreer services
- Education service

FEES
Damallsvenskan  600 SEK
Other Series  500 SEK.

For Damallsvenskan and other series the home insurance is optional for a cost of 1000 SEK/Year

UNIONEN
For players in Allsvenskan and Superettan
Are you playing in Allsvenskan or Superettan your membership also includes a membership in Swedens largest trade Union called Unionen to provide a greater protection for you as professional footballplayer and the fee is paid monthly through Unionen depending on your salary. (See fees below)

Benefits of Unionen
- Conflict fund
- Income insurance
- Education fund

<table>
<thead>
<tr>
<th>Monthly Salary</th>
<th>Unionen</th>
<th>Spelarföreningen</th>
<th>Home Insurance</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>0–12.000</td>
<td>50 kr</td>
<td>30 kr</td>
<td></td>
<td>80 kr</td>
</tr>
<tr>
<td>12.001–15.000</td>
<td>100 kr</td>
<td>40 kr</td>
<td></td>
<td>140 kr</td>
</tr>
<tr>
<td>15.001–19.000</td>
<td>150 kr</td>
<td>50 kr</td>
<td></td>
<td>200 kr</td>
</tr>
<tr>
<td>19.001–25.000</td>
<td>225 kr</td>
<td>60 kr</td>
<td>85 kr</td>
<td>370 kr</td>
</tr>
<tr>
<td>21.001–25.000</td>
<td>225 kr</td>
<td>60 kr</td>
<td>85 kr</td>
<td>370 kr</td>
</tr>
<tr>
<td>25.001–60.000</td>
<td>225 kr</td>
<td>70 kr</td>
<td>85 kr</td>
<td>380 kr</td>
</tr>
<tr>
<td>60.000–</td>
<td>225 kr</td>
<td>80 kr</td>
<td>85 kr</td>
<td>380 kr</td>
</tr>
</tbody>
</table>

A home insurance is included for salaries over 19’SEK/Month in Superettan and Allsvenskan
Do not forget A-kassan

A membership in Spelarföreningen and Unionen does not automatically mean that you are a part of the unemployment insurance system called a-kassan. We recommend you to join Unionens a-kassa if you plan to stay and work in Sweden for more than a year. It works as a security for you if you get unemployed.

If you get unemployed there is a possibility to receive 80% of your salary from a-kassan during the first 100 days up to a maximum of 25 000 SEK/month. For salaries above that level the income insurance from Unionen kicks in to cover up to 60 000 SEK. You will have to be a member of a-kassan and pay the membership fee* for at least 12 months to be entitled to the unemployment benefits.

*The fee is 112 SEK/month
Men's football

The Premier League in Sweden is named Allsvenskan (16 clubs) and has a strong position with a large nationwide interest. The first national championship was held in 1896 but it was not until 1924/25 a nationwide league was established. The first title was won by Örgryte IS in 1896, 1897, 1898 and 1899.

Allsvenskan, five best clubs through all the Years.

<table>
<thead>
<tr>
<th>Club</th>
<th>Seasons</th>
<th>Games</th>
<th>Points</th>
</tr>
</thead>
<tbody>
<tr>
<td>Malmö FF</td>
<td>80</td>
<td>1919</td>
<td>3324</td>
</tr>
<tr>
<td>IFK Göteborg</td>
<td>83</td>
<td>1971</td>
<td>3312</td>
</tr>
<tr>
<td>AIK</td>
<td>87</td>
<td>2067</td>
<td>3173</td>
</tr>
<tr>
<td>IFK Norrköping</td>
<td>75</td>
<td>1777</td>
<td>2735</td>
</tr>
<tr>
<td>IF Elfsborg</td>
<td>72</td>
<td>1726</td>
<td>2543</td>
</tr>
</tbody>
</table>

All matches in Allsvenskan are televised. All players in Allsvenskan are Professional, in Superettan a lot of players are semiprofessional. The Swedish Cup was established 1941. Today the Cup final is in May and the winner earns a spot in Europa League Qualifiers.

Milestones in men's football

1908: the first international match against Norway were defeated 11-3.
1948: Sweden beat Yougoslavia in the Olympic final in London.
1958: Sweden hosts the World Cup with big success. In the Final against Brazil, with Pelé, Garincha among others, the gusts won 5-2.
1982: IFK Göteborg win the UEFA Cup
1987: IFK Göteborg UEFA Cup champions again.
1990: Lennart Johansson President in UEFA
1994: Sweden have a sensational World Cup in USA winning the bronz medal.
2015: Sweden sensationaly wins the U-21 Euros.
Women's football

The Premier League is called Damallsvenskan and consists of twelve teams where team 11 and 12 are relegated after the season and replaced by the winners of the second league Elitettan. Most of the players in Damallsvenskan are semi-professional but it keeps getting more and more fully professional for every season. All games in Damallsvenskan is broadcasted through their own platform Damallsvenskan.tv

Milestones in Women’s football

1973: The first women’s international match Finland meet Sweden. The game ends 0-0.
1984: Sweden women’s national team becomes the first European Champions after beating England on penalties in the final.
1995: Sweden hosts the 2nd Women’s World Cup.
2003: A German golden goal leaves Sweden with the silver medals in the Women’s World Cup Final in USA. Umeå IK UEFA Women’s Cup Champions.
2004: Umeå defends its UEFA Women’s Cup title.
2011: World Cup bronzemedal after a 2-1 win over France in the bronzemedal match.
2013: Sweden hosts Uefa Women's Euro and gets knocked out in the semi-finals
2015: Winner Uefa Women's Under 19 Championship
2016: Olympic silver medalists

<table>
<thead>
<tr>
<th>Club</th>
<th>Seasons</th>
<th>Games</th>
<th>Points</th>
</tr>
</thead>
<tbody>
<tr>
<td>FC Rosengård</td>
<td>35</td>
<td>752</td>
<td>1628</td>
</tr>
<tr>
<td>Hammarby IF DFF</td>
<td>35</td>
<td>742</td>
<td>1168</td>
</tr>
<tr>
<td>Sunnanå SK</td>
<td>32</td>
<td>660</td>
<td>955</td>
</tr>
<tr>
<td>Jitex Mölndal BK</td>
<td>26</td>
<td>542</td>
<td>935</td>
</tr>
</tbody>
</table>
What is FIFPro?

FIFPro is the worldwide representative organisation for all professional footballers; more than 65,000 players in total, male and female. The World Players’ Union currently has 58 national players’ associations as their members. Several candidate members and observers hope to join FIFPro in the near future.

The mission ‘FIFPro supports players’ and the mission statement ‘FIFPro is the exclusive collective voice of the world’s professional footballers’ are key principles. These are the two guiding foundations that underpin FIFPro’s activities.

Every year Fiprop organize the world XI vote for team of the year where professional players all over the world vote. FIFPro have also started FIFPro Online Academy to help and inspire players’ to educate and prepare for their next career.
Basic knowledge about Swedish professional football

There are four actors in the organization of the Swedish professional football: Svenska Fotbollförbundet (Swedish Football Association), Svensk Elitfotboll (SEF, the mens league organization), Elitföreningen Damfotboll (EFD, the womens league organization) and Spelarföreningen Fotboll I Sverige (Football Players Association of Sweden) The Swedish Football Association was founded the 18th of December 1904. It has 8 700 registered football teams and 600 000 players in those teams. The Swedish Football Association is the largest sport association in Sweden measured by the number of players. Approximately 33 percent of all sport activities in Sweden is football. It has over 238 000 licensed players (players over 15-years of age).

Division 1 and all other leagues or competitions are managed by the Swedish Football Association. The highest leagues are called Allsvenskan, Damallsvenskan och Superettan and Elitettan. The clubs in Allsvenskan and Superettan together form the organization Svensk Elitfotboll and the clubs in Damallsvenskan and Elitettan together form the organization called EFD.
Show racism and violence the red card!

Since 2006 Spelarläningen has done a manifestation at one home game for one and each of the 16 teams in Allsvenskan to show the player’s says NO to racism, violence and intolerance. To be treated equal irrespective of color of skin, ethnic background, sexual orientation or religion is a human right. One of the largest problems in Swedish football has been the violence among supporters and hooligans. We want everybody to feel secure when going to football games and we also demand that the working conditions for players and referees have to be safe.

We are convinced that the campaign will be more recognized in the future and hope the players’ can influence society in the right direction.
Everyone receiving an income is required to file a tax return (self assessment) the year after the income year. The income year is the year in which the income (e.g. wages or pensions) is paid out and your employer – or whoever pays out your pension – makes a tax deduction for it.

**Tax on income from employment**
Income from employment is the sum of all earnings connected with your own work. This category includes:
- Cash payments: wages, social benefits and pension.
- Fringe benefits: car benefit and food vouchers.

**Population registration**
Everyone who lives in Sweden is registered in the population registry (folkbokföring). The register contains details on all who live in Sweden and where they live. Population registration is one of the tasks of the Tax Agency.

**The aim of population registration**
Population registration is very important to you. The fact that you are registered, and where you are registered, affects many of your rights and obligations, including the right to child allowance and health insurance. Population registration also allows you to prove your identity and family circumstances, etc., by means of a population registration certificate (personbevis) and other extracts from the records.

**Taxes**

**How things works**
Taxes have been around in Sweden since the Viking era. Our present system of income tax dates from the beginning of the 20th century. We have other taxes besides tax on earnings/salaries. For example, we pay various taxes when we shop, including Value Added Tax (VAT).

**VAT**
You pay VAT (Value Added Tax) on most goods and services. VAT is included in the price you pay. There are three VAT rates: 25 per cent, 12 per cent and 6 per cent.
Social security contributions

Social security contributions are payable on all work income.

Social Insurance in Sweden
Social insurance is an important part of the Swedish social security system. The Swedish social insurance covers everyone that lives or works in Sweden. It provides financial protection for families and children, for persons with a disability and in connection with illness, work injury and old age. Through the Swedish membership of the EU, you may also be eligible for social insurance benefits in other EU member states.

Why do we have a social insurance system?
Social insurance aims to provide financial security at every stage of life. It therefore mainly provides support to those who are ill, disabled, parents and pensioners.

Important authorities:

Skatteverket - The Tax Agency
skatteverket.se

Försäkringskassan - Social Insurance Agency
Forakringskassan.se

Polisen - The Police
Polisen.se or call 114 14

Migrationsverket - Swedish Migration Agency
migrationsverket.se
Identification

The following ID documents are approved as a means of proving your identity:

- An ID card issued by Skatteverket
- A European Passport
- A Swedish national ID card
- A Swedish driving licence
- A Swedish, SIS-marked ID card issued, for example, by a bank, a company, a government agency or Svensk Kassaservice (Swedish Cashier Service)
- A Swedish professional identity card (without an SIS mark) issued by a government agency as of autumn 2009.

An approved Swedish ID document contains a photograph, signature, personal identity number, name in full and period of validity.

Your ID document must be valid.

A co-ordination number is a uniform identification number for physical persons who are not or have not been registered in the Swedish population records. The Tax Office can allocate a co-ordination number on the request of an authority.

Which authorities may request co-ordination numbers?
The purpose of co-ordination numbers is for the authorities and other areas of activity to have a common identification number for persons who are not registered in the Swedish population records. The authorities which may request co-ordination numbers are shown in the following list.

- Swedish Tax Agency
- National Police Board, Police, Prosecutors, Public Courts, Customs
- Swedish Social Insurance Agency
- Passport Authority
Identity Frauds

During the last years an increased number of identity frauds among known athletes moving from Sweden has come up. Spelarforeningen would like to inform you how to try to avoid getting your identity hijacked. There is a trend showing that the identities that are interesting is individuals who have relative high income and for some reason do not remain in Sweden but still are registered here.

- If you no longer work or live permanently in Sweden bring your registration out of Sweden, or make sure your post will go to an address to a close relative or friend who can keep an eye on your postal mail.

- Check frequently where you are registered, it might be changed.

- Always check your postal mail/ know where it goes.
- Have control of your finances and make regular checks on salary payments etc.

- If you expect tax refund check that it has been received.

- Subscribe to SMS service that notifies about credit checks made in your name. Done eg on www.minuc.se

- End and empty bank accounts when you leave/ move from Sweden or save an account that you check regularly.

- Contact the Companies Registration Office (Bolagsverket) to check for registrations as a member of unwanted company. Call 0771-670 670 and provide your Social Security number.

- Sign up to get an e-mail to receive your official mail digitally instead of on paper to make it difficult for unauthorized persons to access your postal mail. See notes www.minameddelanden.se

- If you become a victim of identity hijacking contact us and we will help you
**Tips and advices!**

Think about this the first days in Your new Country.

- Give Your contact numbers in Your home country to the teammanager.
- Always have the passport with You when You go out.
- Print Your address in Sweden on a paper to have in different situations.
- Most of the Swedish people speaks English, don’t be afraid to use your English.
- The national emergency number in Sweden is 112.

**The Right of Public Access**

**something unique for Sweden**

You rely on the Right of Public Access whenever you go out in the Swedish countryside – whether it is to take a walk, go kayaking, climb a mountain or just sit down on a rock to think. The Right of Public Access is a unique institution. It gives us all the freedom to roam the countryside. But we must also take care of nature and wildlife, and we must show consideration for landowners and for other people enjoying the countryside. In other words: Don’t disturb – don’t destroy - just enjoy!

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**Driving Your Car.**

The driving in Sweden is a little bit different compared with Your country. Particularly in the wintersnow, rain, darkness, fog and ice makes the road slippery. Use Your seatbelts it is really expensive not to use them. Keep the speed limit Today there are cameras in various places all over Sweden, Drive carefully, drive with your brain and not with the foot! Very expensive not to follow the rules. The rules on drinking and driving are very exact here, the limit is zero. DON´T EVEN YHINK ABOUT IT!!! To drink and drive and use drugs can give You big problems with the law with Your team and it will probably even cost You the football job.
Enjoy Your stay in Sweden and good luck with Your football. Don’t only think about football, Sweden has a lot of other things to offer You that we are sure your team mates gladly will help you find.

**Don’t miss this food in Sweden**

In a rare break in the clouds during a rainy summer, just when it looks safe to venture for a breath of fresh air, the smell of rotten herring wafts over. This happens in August when Swedes traditionally tuck into “SURSTRÖMMING”. The smell is so pungent that even neighbours and passers by get a snootful. Tips – don’t open and even eat the Surströmming indoors, Swedes sits outside!

Kräftskiva is a tradition that the Swedes celebrate every August. It is a feast of crayfish. Friends and families gather around to celebrate the beginning of crayfish season.
Contact

Tel: +46 (0) 31-757 15 00
E-mail: info@spelarforeningen.com