

MEMBER BENEFITS 2019

UNION OF PROFESSIONAL BUSINESS GRADUATES IN FINLAND (TRAL)



TRAL



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The Union of Professional Business Graduates in Finland (TRAL) is a trade union for professionals with a Bachelor of Business Administration or a Master of Business Administration degree. TRAL represents and provides services to its members in matters related to working life and employment relationships. TRAL promotes business administration education and the career development of business graduates. The union has nearly 33 000 members and is the fifth largest member organization of Akava. The union was established in 1996.

TRAL IS BBA'S MANAGER ON THE LABOR MARKET



TRAL MEMBER BENEFITS

Make the most of your membership!

As our member you have a wide range of services at your disposal. You can make use of the benefits throughout your career, not just in problem situations. TRAL is the only union in Finland focusing exclusively on improving BBA's value in the labor market.

Along with the collective lobbying we offer personalized services to our members in employment-related and career issues, including career development.



BBA IS THE EXPERT

You can become a member when studying and remain a member your entire career, regardless of changes in your industry or position along the way. After an active career, you can continue your membership as a retired member.

The membership fee of a full member includes all benefits and services. Learn more about our service offerings with this guide!

RECOMMEND A TRAL MEMBERSHIP!

Do you know business graduates in your workplace or circle of friends who are not yet TRAL members? When a business graduate colleague joins through your recommendation, you can choose between two awards:

- An S Group gift card (value EUR 50) or
- A super gift card (value EUR 50), which can be exchanged for gift cards of several stores, including the Lippupalvelu ticket service, Suomalainen kirjakauppa bookstore, clothing and interior decoration stores and leisure time services.
- An S Group gift card or a super gift card (value EUR 20) when a student becomes an employed student member.

You can recommend membership to a newly graduated professional and a seasoned expert with years of business experience alike. The easiest way to do this is to use a form that can be found from our campaign site tradenomilife.tral.fi.

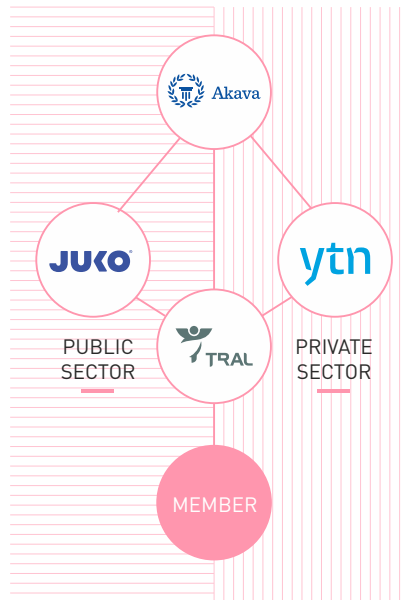


LOBBYING

TRAL has first-hand knowledge of the labor market for professional business graduates, and we fully focus on promoting only their interests in the labor market. In working life, we strive to safeguard and improve the development of their terms of employment over the long term. Through Akava, we are supported by other trade unions for professionals with higher education degrees. TRAL is the fifth largest member organization of Akava.

In the labor market, we serve as an interest organization in the private and public sectors. TRAL negotiates collective agreements in collaboration with other Akava trade unions. In the public sector, we negotiate through the Negotiation Organization for Public Sector Professionals (JUKO). In the private sector, our negotiation organization is the Federation of Professional and Managerial Staff (YTN).

Read more: tral.fi/tral-vaikuttaa



2019 TRAL MEMBER TYPES AND FEES



Full member

The membership fee of a full member is EUR 33 monthly, including all member benefits and IAET-kassa membership (value EUR 75 / year).



Family member

The family member membership fee is EUR 30 monthly, including all member benefits and IAET-kassa membership (value EUR 75 / year). Only one BBA member magazine will be sent to the household.



Member living abroad

Employees posted abroad for Finnish employers do not need to make changes to their TRAL or IAET-kassa memberships and this does not alter the fees. For members living abroad for other reasons and who are not current IAET-kassa members, the membership fee is EUR 40 a year.



Entrepreneur member

The membership fee for an entrepreneur member is EUR 26.75 a month. Unemployment security is not included.



Retired member

The membership fee of a retired member is EUR 40 a year. Unemployment security and insurance are not included.

BBA student fees



Black

In addition to the Silver and Gold level benefits: Unemployment security (value EUR 75 / year). The membership fee is EUR 94 a year.



Gold

In addition to the Silver level benefits, this membership type offers union insurance, traveler's and accident insurance and career services. The membership fee is EUR 19 a year.



Silver

Student membership is optional membership for BBA students starting their studies. A student member is a member of the National Union of BBA Students - TROL. The membership benefits are valid 18 months after joining.

The benefits of each membership category are indicated by these symbols in the list of benefits provided on the following pages.

TRAL and IAET-kassa member fees are fully tax-deductible. You can use the calculator on our website to see how much the membership fees will actually cost you after the tax deduction. The calculator is at tral.fi/jasenyy/verovahennyslaskuri.

How to become a member?

- You can become a member at any time by completing the online form at tral.fi or on our campaign website at tradenomilife.tral.fi
- Join by sending a text message: Send a text message to 18252 with the following text: 'LIITY TRADENOMI YOUR FIRST NAME YOUR LAST NAME'. We will contact you after receiving your message.
Please note that your membership is pending until it is confirmed by us.
- You can also print the membership application form from our website and send it by post.

Membership fee discounts

We grant membership fee discounts to our members who have periods of not receiving wages that exceed three months in duration. The discount is -50 percent, which equates to EUR 16.50 a month. The discount can be applied for on grounds of unemployment, family or study leave, for example. tral.fi/jasenmaksualennukset

Payment methods

Select the most suitable payment method for you:

- An e-invoice once a month, four times per year or once per year
- Employer withholding
- Paper invoice once a month, four times per year or once per year (invoicing fee EUR 1.50 / invoice, omitted if paid once a year)
- The payment method can be changed during membership either online or by notifying TRAL member services.
- Mobile Pay

Membership card

The membership card allows you to make use of different benefits and it also acts as a travel insurance card. We primarily provide the card as a mobile card, which functions in smartphones. To make use of the St1 fuel benefit, you can apply for the discount card from the chain. The card functions at the pumps of the stations. You can obtain the card by showing your mobile membership card at a St1 location.

The mobile membership card works with iPhones and Android devices. tral.fi/jasenkortti



TRADENOMI 24/7

Tradenomi 24/7 brings together under one roof a wide range of interesting and useful member services. In Tradenomiitti you can find a BBA working in your dream job who can give you valuable advice. In case of any problems, you can find help from the Digital lawyer, our online legal service or from Oma luottamusmies service. Membership information can be updated in our electronic services.

- Electronic services: asiointi.tral.fi
- Digijuristi: digijuristi.fi
- Tradenomiitti: tradenomiitti.fi
- Oma luottamusmies: omaluottamusmies.fi
- Video library: urapalvelut.fi/tradenomiiliitto



TRAL REGIONAL NETWORK



TRAL regional network consists of regional associations in 10 regions. All regions either have an association or a steering group and all interested members are invited to attend.

Steering groups and associations organize diverse training and recreational activities and are easy to network with fellow BBAs.

- TRAL Uusimaa (Pääkaupunkiseudun tradenomit ry)
- TRAL Varsinais-Suomi and Satakunta (Turun seudun tradenomit ry)
- TRAL Keski-Suomi and Päijät-Häme
- TRAL Kymenlaakso and Etelä-Karjala
- TRAL Lappi
- TRAL Oulun seutu and Kainuu (Oulun seudun tradenomit ry)
- TRAL Pirkanmaa and Kanta-Häme (Tampereen seudun tradenomit ry)
- TRAL Pohjanmaa
- TRAL Pohjois-Savo and Pohjois-Karjala
- TRAL Etelä-Savo

**JOIN US.
PARTICIPATE.**

You can read more about the BBA network at tral.fi/aluetoiminta or send an email to tradenomiverkosto@tral.fi

SECTOR ASSOCIATIONS AND NETWORKS

Sector associations and networks bring together BBAs working in the same sector. The associations and networks organise events aimed at their own sectors. The associations' goal is to enhance professional development and networking. All members working in the sector can become members. The associations and networks are:

- BBAs working in trade
- BBAs working in IT
- BBAs working in financial management
- BBAs working in sales and marketing

Join your own sector association in our electronic service!



MANAGER NETWORK



TRAL supports BBA managers in their work by offering targeted advisory services and tools, in addition to a networking channel for managerial work. You can join the manager network on our website at tral.fi/esimiesverkosto.

Managerial guidance: Our individualized service helps you in different areas of managerial work. Our coaches will discuss your situation and you can work together toward finding solutions. The managerial advisory services include the following situations in managerial work, among others:

- Motivating employees
- Supporting job well-being
- Difficult situations in teams

Meetings and events:

TRAL organizes targeted meetings, events and webinars for managers.



MASTERS' NETWORK



The TRAL Masters' Network is a communication and networking channel meant for everyone with an advanced academic degree from a graduate school (university of applied sciences or university) either from Finland or abroad.

The TRAL Masters' Network organises networking events on themes proposed by network members. The events are also open to anyone studying for an advanced academic degree, and to those interested in such a degree.



ENTREPRENEURSHIP SERVICES



The entrepreneurship services of TRAL can be used by BBAs who are full-time or part-time entrepreneurs, or are interested in becoming one. The entrepreneurship services offer, for example, guidance in the sparring of a business idea or with everyday problems. There's also an opportunity to take part in entrepreneurship-themed events and training. The entrepreneur BBA network, Tradenomiyrittäjät, offers peer support in the many phases of entrepreneurship. There is also a Facebook group for BBA entrepreneurs: www.facebook.com/groups/tradenomiyrittajat

Members, who are considering becoming entrepreneurs or are in the process of starting a business

- Entrepreneurship counselling: Me, an entrepreneur?, idea sparring, everyday questions and tips
- Events, training and webinars
- Tradenomiyrittäjät-network

Members, who are entrepreneurs

- Entrepreneurship counselling: Sparring new ideas, everyday questions and tips, being an employer
- Events, training and webinars
- Tradenomiyrittäjät-network
- Service package from the Federation of Finnish Enterprises (for Entrepreneur members EUR 0, for other members working as entrepreneurs EUR 93 a year)
- AYT unemployment fund for entrepreneurs and the self-employed
- VirtualLawyer-service by Fondia

tral.fi/yrittajyyspalvelut

You can join the TRAL-networks through electronic services: asiointi.tral.fi

Akateemiset yrittäjät AKY (Academic Entrepreneurs)

TRAL is a member of Akateemiset yrittäjät AKY, which adds to the



promotion of interests and entrepreneurial services of its member organisations. Among AKY's aims is to improve the benefits and social security of those becoming entrepreneurs by simplifying the definition of status of someone going from employee to entrepreneur. AKY furthers the networking of experts in different fields and entrepreneurial know-how by, for example, organising training and entrepreneurial events.

akateemisyrittajat.fi

Ukko.fi and OP-Kevytyrittäjä services

As a TRAL member you get discount from



UKKO.fi invoicing service and OP Kevytyrittäjä service. Both services offer 20 percent discount for TRAL members.

Read more:

ukko.fi/en
op-kevytyrittaja.fi

TRADENOMIITTI



Highlighting the expertise of BBAs



TRADENOMIITTI



Tradenomiitti is a completely new kind of active and unique meeting place for BBAs, providing new viewpoints and experiences. Whether you are just beginning your career and trying to find your own direction, or are already one of the brightest stars in your field, the Tradenomiitti -service will help you make inspiring new connections.

All the features of the service are available to our members. Additionally it can be used by businesses, schools and everyone else who is interested in the professional profiles of those with a BBA.

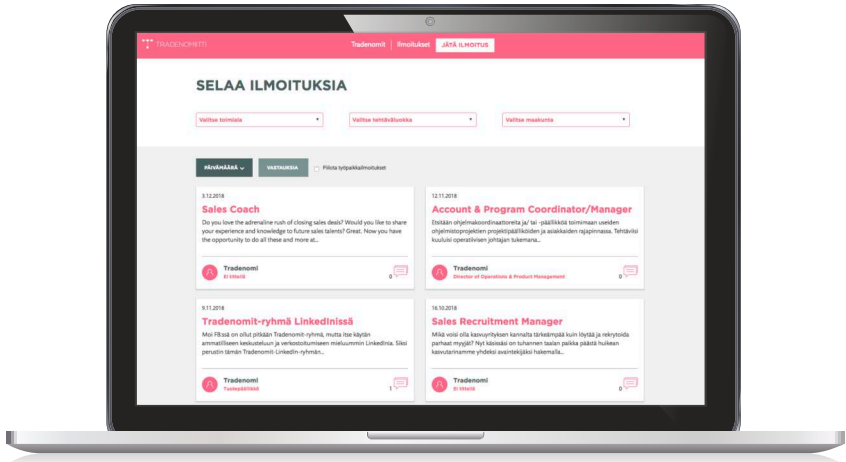
Your everyday is someone else's dream - and vice versa!

There is always value in your experience - let's evolve together! Through Tradenomiitti you might find the BBA living your dream. You can ask them a question anonymously and find

out how they have reached their dream. You can also share your own experiences and help those who are still striving for their dream.

You may also find a completely new direction for yourself through the service by accepting a job offer for that most desired position.

Find out more about Tradenomiitti and create your own profile at tradenomiitti.fi or contact tradenomiitti@tral.fi.



CAREER SERVICES

How to prepare for a salary discussion or performance review? Are you aiming for a specialist career or a completely new job? Do you know how to market your expertise? Does your CV and/or job application need to be updated? TRAL's diverse career services support your career planning at the beginning of your career, when returning to work from family leave or when seeking new challenges.



Personal career counseling



Our individualized service helps you in different areas of career development. Our expert coaches offer you career guidance based on your specific needs. Career counseling is provided by coaches at our partner Työvalmennus Futuuri. Your discussions with the experts are confidential.



The goal of career counseling is to offer the member direct support, sparring, and ideas on their own situation, expertise and resources.

In addition to career counseling, we offer members events and webinars pertaining to seeking employment and career planning. More detailed information on these can be found in our event calendar.

Salary counseling

You may contact TRAL salary counseling, for example, when you are preparing for a salary discussion or if you need help in assessing the possibilities for obtaining a salary increase, or when you must specify a desired salary when applying for a job.

Using sufficiently detailed background information, we are able to best assess the accuracy of your salary or determine a realistic salary increase amount. You can get assistance from salary counseling either via email or telephone. You can send the background information via email to salary@tral.fi.

It is always best to contact us via phone if you have urgent matters! tral.fi/palkkaneuvonta

You will find recommended salaries for BBA students for summer jobs or internships on our website, along with recommended salaries for those who have recently graduated.

tral.fi/palkkasuositus



TRAL is the only professional organization to have studied the salary trends of BBAs for nearly twenty years. Years of research with large sample sizes ensure high-quality, comparative data, which allows a realistic perception of salary trends. tral.fi/palkkaneuvonta



Support when seeking employment

TRAL participates in supporting the employment of its members together with other Akava unions. In practice, this takes place through employment projects throughout Finland. The free training, events and peer group activities organized by the projects are intended for the unemployed or those threatened with the loss of employment and people with degrees in higher education and members of the unions. Below are the addresses where you can find additional information on the projects in the respective regions:

- **Uusimaa:** tyonhakuveturi.fi
- **Pohjois-Pohjanmaa:** urasampo.fi
- **Pirkanmaa:** uratehdas.fi
- **Varsinais-Suomi:** urapurje.strikingly.com

Job opportunities for business graduates

TRAL offers employment opportunities free of charge to business graduates and internship and summer jobs to BBA students. The postings are available for review on our website. Employers can submit their job postings to our website at tral.fi/rekrytointi



Video library

JOB SEARCH

- Visual CV
- Using social media in job searches
- Skilful networking
- Sell your skills to your employer

CAREER DESIGN

- Your skills profile
- Different career anchors
- Effective communication in the workplace
- Better relationships through interaction

WELLBEING

- Cognitive ergonomics
- The psychology of success
- Coping with the aid of routines
- Emotional resources in working life

ENTREPRENEURSHIP

- Step up! Five steps to a strong message
- An entrepreneur's elevator pitch
- Don't be scared, network for your benefit
- Business Finland Innovation video

There is already almost 60 videos ready for viewing. They provide essential information on job searching, skills mapping and wellbeing. urapalvelut.fi/tral

GUIDANCE SERVICES



TRAL guidance services offer members direct support, sparring, and ideas on their own situation, expertise and resources. Guidance is given by phone or by video chat. Confidential conversations with an expert help clarify the situation, and make it easier to find solutions to problems.



Appointments for guidance services: valmennuskalenteri.fi/tral



WELLBEING COUNSELING

- Stress management
- Time management
- Recovery
- Managing everyday life

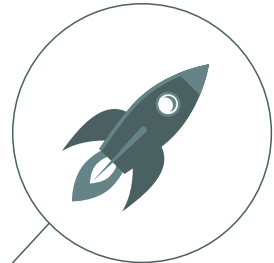


ENTREPRENEURSHIP COUNSELING

- Could I be an entrepreneur?
- Life span of entrepreneurial activity
- Business idea sparring
- Everyday matters related to entrepreneurship
- Being an employer

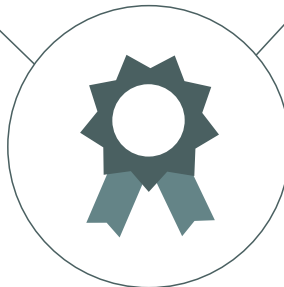
WORK ABILITY COUNSELING

- Effect of illness on work capacity
- Mental strain at work
- Mental wellbeing
- Act on cooperation procedures
- Situations involving layoffs or contract terminations
- Bullying and disruption
- Work capacity



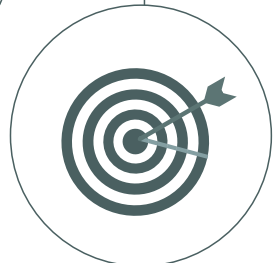
SUPERVISORY COUNSELING

- Motivating employees
- Supporting wellbeing at work
- Discussing performance problems with employees and recognising poor wellbeing at work
- Difficult situations in teams
- Bringing up problems
- Me as a supervisor
- Different types of employees



CAREER COUNSELING

- Job search
- Career planning
- Preparing for a discussion on work development and salary
- Wellbeing at work and its promotion
- Further studies and development of one's own skills
- Combining work and family/leisure time



EMPLOYMENT COUNSELING AND LEGAL SERVICES



Our members can utilize employment counseling services provided by our union attorneys. Our employment counseling services offer you assistance with all matters related to employment relationships and service relationships.



In addition, our members and their family members can utilize legal advisory services pertaining to their private life.



Our legal advisory services are of high quality. Both employment counseling services and private legal advisory services are provided by experienced attorneys in their respective legal areas. TRAL employment attorneys have years of experience specifically on employment matters pertaining to business graduates and they are the best experts in the country in these areas.

The monetary value of advisory services if acquired elsewhere and including VAT is approximately EUR 250 per hour. A typical advisory session is approximately 15 minutes in duration, so the monetary value of the service is approximately EUR 60 per contact.

By preparing thoroughly you will best avoid potential problems.

The hours of operation and response times for both the employment counseling services and private legal services are exceptionally flexible and have quick response times:

Our telephone advisory hours are Monday through Thursday 9 am - 4 pm, and 10 am - 4 pm on Fridays.

Tel. +358 (0)20 155 8815 or email lakiasiat@tral.fi

We commit to responding to contacts sent via email within two working days. Usually, however, we are able to respond to questions significantly quicker.

tral.fi/lakipalvelut

Also remember Digijuristi (p. 15).



Legal advisory services on private life matters

As our member and in addition to employment advisory services, you can receive telephone advisory services on legal issues pertaining to your private life.

The service is carried out by our cooperation partner, Suomen Juristit Oy. The benefit is available to all full members and it is included in the membership fee.



SUOMEN JURISTIT
law firm

The scope of the advisory services include, among others:

- inheritance, will and distribution matters
- family law matters (prenuptial agreements, gifts to children and spouses, property distribution, and child support)
- inheritance and gift tax
- indemnity issues
- Matters covered by bank and insurance law
- legal matters concerning cohabitation (e.g. dissolution of joint ownership)

- matters related to renting an apartment and housing corporations, real estate transactions, and other sales of fixed and moveable property, including transaction error

The phone service covers matters which a member can present and an attorney provide an answer for over the phone, without needing to study any documents or e-mails. The service does not cover the preparation of documents. Matters concerning businesses, investment, positions of trust or social security are excluded from the service.

Employment counselling is also available to our student members. A Silver level member will only receive advisory services. For Gold and Black level members, our attorneys will contact the employer in dispute matters, if necessary.

Legal advisory services on personal life matters are carried out by Suomen Juristit Oy, tel. 020 7622 540

DIGITAL LAWYER



TRAL's digital legal service, Digijuristi, answers the most common employment questions 24/7. The service features the most common questions and their responses that the union has received and given over the years.



Select the desired topic on the Digijuristi homepage. The service asks additional questions and requires you to log in with your member number before providing the answer. The Digijuristi service contains the answers on these topics, among others:

- fixed-term employment
- wages
- annual leave
- family leave
- Act on cooperation employment negotiations
- ending employment
- employment security

Digijuristi is intended to ease and provide clarity on legal matters pertaining to employment. It does not replace dealing with an employment attorney, but the preliminary information provided by the service will expedite the processing of your issue.



For example, you can provide preliminary information on wrongful termination, wrongful fixed-term employment and unpaid wages.

If necessary, you can also send a contact request to employment guidance directly from the Digijuristi service.

You can access the service from the TRAL homepage or directly at digijuristi.tral.fi.



UNEMPLOYMENT SECURITY



*) Membership in IAET-kassa is not included in Entrepreneur membership
 *) Unemployment security is not included in Retired membership



TRAL members who are in employment can join the IAET-kassa unemployment fund via TRAL. New members usually join in conjunction with becoming a TRAL member. If for any reason (for example, if you were not employed when you first joined TRAL or you were a member of another unemployment fund) you do not join IAET-kassa in conjunction with becoming a TRAL member, you can also apply at a later date.

Membership of the unemployment fund provides insurance in the event that you become unemployed. The fund pays out a so-called earnings-related unemployment allowance. The amount is determined based on your earnings over the qualifying working weeks. To qualify for the allowance, you must be in employment for a minimum of 26 calendar weeks during your membership of the unemployment fund. Employment does not have to be consecutive weeks; in other words, it can be the cumulative total of several shorter employment relationships or part-time work. Qualifying weeks are

calendar weeks during which you have worked at least 18 hours per week after the start date of your membership of the unemployment fund.

The wages must be paid according to the applicable collective agreement or, if no collective agreement applies, the full-time pay equivalent must be a minimum of EUR 1.211/month (in 2019).

Student members who are in employment can also join the unemployment fund as Black level student members. Students who are in unpaid internships cannot join the fund.

IAET-kassa is an unemployment fund for employees. Self-employed TRAL members can join the AYT Unemployment Fund for Entrepreneurs and the Self-Employed. If you have any questions about unemployment security, you can contact TRAL's employment advisers.

tral.fi/tyottomyyturva
iaet.fi

IAET-kassa will be
 The Unemployment
 fund for highly
 educated KOKO from
 1.4.2019 onwards.

UNEMPLOYMENT INSURANCE FOR ENTREPRENEURS



A person who is considered self-employed under the Unemployment Insurance Act must insure themselves against unemployment in an unemployment fund (AYT -fund, ayt.fi/en). If you are in salaried employment and your entrepreneurial activities are part-time, you should, as a rule, arrange your unemployment insurance through an employee fund (IAET -fund, iaet.fi/en).

If you are unsure about whether you are considered self-employed under the Unemployment Insurance Act, contact TRALs unemployment security guidance: tral.fi/tyottomyysturva

AYT membership


You can insure yourself against unemployment in the AYT -fund if you are self-employed (which includes so-called light-entrepreneurs and freelancers) and your annual earned income for statutory pension insurance under YEL (1272/2006; the self-employed person's pension act, available in Finnish and Swedish only) is at least EUR 12,816 (in 2019). Part-owners and members of the entrepreneur's family employed in the company, who's annual earned income for statutory pension insurance under TyEL (395/2006; the employees pensions act, available in Finnish and Swedish only) exceed the aforementioned sum can also insure themselves through AYT.

ayt.fi/en





INSURANCE COVERAGE: LEGAL EXPENSES AND LIABILITY INSURANCE

 **The union dues for TRAL's full members and employed student members include work-related legal expense and liability insurance as well as leisure time accident and traveler's insurance with If Vahinkovakuutusyhtiö (policy number 201-2053933).**

In the event of employment disputes, full members and Black level student members of TRAL have access to the Union's legal services and they are protected by the Union's legal expenses insurance, which covers legal expenses in employment disputes of up to EUR 15,000, excluding a fixed excess of 15%.

In a dispute, a non-union employee has to pay for all legal services, usually purchased from law firms. Employment disputes are not covered by the legal expenses policies of regular home insurance schemes, and insurance companies do not offer legal expenses coverage for employment disputes to private customers. Non-union employees must therefore pay all legal work costs themselves, including court representation, whereas TRAL members are automatically covered.

Our legal expenses and liability insurance also covers Entrepreneur members with certain conditions. It is available to self-employed individuals whose business has one of the following statuses

- Private trader
- Limited company, if the individual is the sole owner and employee
- Limited partnership, if the member is the only partner and has no employees, and the silent partner(s) only provide capital and do not work in the business

Legal expenses insurance may be available to self-employed members, e.g. in the following cases:

- A dispute with a customer regarding invoicing and/or the quality of workmanship or service
- A dispute with a landlord regarding rented business premises
- A dispute with a supplier regarding invoicing or the quality of goods

tral.fi/vakuutusturva
tral.fi/vakuutusturva/ukk
if.fi/tral

Accident and traveler's insurance

The TRAL membership card is also your traveler's insurance card. It shows the insurance policy number and validity period, among other things. The insurance covers members whose permanent residence is in Finland. The deductible in accident insurance is EUR 100.00; there is no deductible in the traveler's insurance.

Traveler's insurance covers medical expenses incurred by illnesses and accidents during travel, including repatriation of the insured (in cases of disabling sickness or injury), approved by If Vahinkovakuutusyhtiö, and additional expenses caused by the cancellation or interruption of travel due to illness or accident. Medical expenses due to illness are covered for a maximum of 90 days from the start of the treatment, and medical expenses due to accidents are covered for a maximum of three years from the occurrence

*) The insurance coverage does not include retired members



of the accident. The insurance is in effect for a maximum of 45 days from the start of each leisure time trip. If the trip lasts more than 45 days, please contact If Vahinkovakuutusyhtiö for other insurance alternatives.

The insurance covers leisure time accidents if they are not covered on the basis of any law.

Coverage for medical expenses due to accident

The compensation for medical treatment of an injury caused by an accident is EUR 6,214 per accident. The deductible is EUR 100.00.

Coverage for a permanent handicap

The compensation for a permanent handicap is a maximum of EUR 22,347 per accident. Compensation paid from this amount is based on the degree of the medical handicap. Section 3.9 of the insurance terms and conditions states that no compensation will be paid twice.

Coverage for death caused by an accident

The compensation for death caused by an accident is EUR 11,175. The insurance does not include a per diem. For more information on insurance details, please see the policy terms and conditions. In the general terms and conditions, the beneficiaries of the TRAL accident insurance are always the next of kin of the insured person.

Insurance coverage for children

Children under 20 years of age traveling with their insured parent are included in the insurance (only one policy simultaneously). Children have the same coverage as the member. In addition, compensation for death caused by an accident is EUR 2,000 and for a complete permanent handicap it is EUR 10,000.

Organizational liability insurance

TRAL has insured its members for personal and material damage when acting on behalf of the union in organizational activities and events. The insurance is valid everywhere in the world in union activities. The insurance covers the union, its member associations and their members and officials while acting on behalf of the union in activities and union events.

For more information about insurance benefits, please see the If website: if.fi/tral. You can also file insurance claims or purchase additional insurance on the If website. The insurance coverage is tied to your TRAL membership. If you resign or are expelled from the union, your insurance coverage ends immediately.

tral.fi/vakuutusturva
tral.fi/vakuutusturva/ukk
if.fi/tral

Other insurance benefits provided by If

Insurance is an important aspect of the benefits negotiated by TRAL for its members. In addition to the aforementioned membership benefits, you are also eligible for other considerable discounts on insurance offered by If. Review your insurance benefits and see if you need supplementary coverage.

A Primus life insurance

TRAL members qualify for Primus, the most competitively priced life insurance scheme available in Finland. All Primus life insurance policies include a free additional benefit worth EUR 2,000, which is only available for institutional customers. Members' spouses also qualify.

Children of members are eligible for Primus accident insurance, which is valid during all leisure time, sports included. The policy costs about 3 euros per month and be used in lieu of



the license insurance required by many sports federations.

The Primus insurance is offered only to the members of the contract associations of If and Kaleva and their families. The coverage is provided by the Kaleva Mutual Insurance Company. You can purchase the insurance from If or online at henkivakuutuskuntoon.fi.

Union members receive considerable benefits from centralization

Members of If's partner organisations may receive up to 16 percent centralization discount from their insurance premiums.

In addition, If rewards customers who have centralized and enjoy accident-free policy periods by means of discounted deductibles if an accident does happen.

For more information on your insurance benefits, visit if.fi/tral or call If at +358 (0)10 19 19 19

tral.fi/vakuutusturva
tral.fi/vakuutusturva/ukk
if.fi/tral





BBA IS THE EXPERT

MEMBER+



Member+ is a member benefit service providing benefits for the members of Akava affiliates, including TRAL. Member+ also intermediates vacation cabins owned by A-lomat.



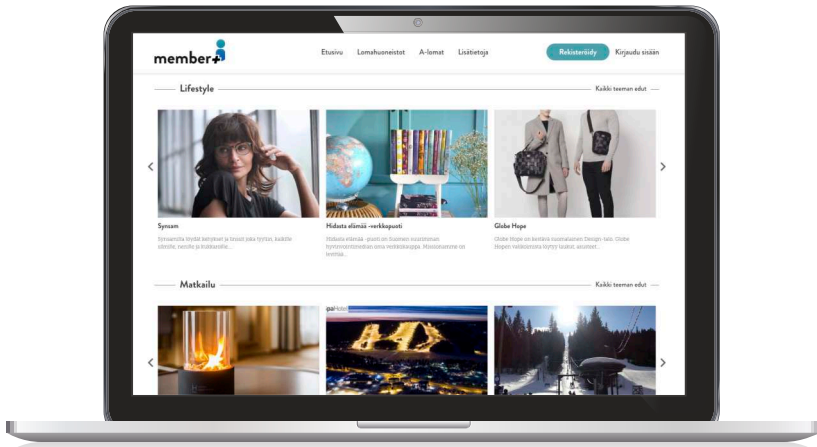
Benefits of Member+

- Travelling: discounts on hotels, cruises and car rentals, for example
- Leisure time: discounts on theaters, skiing centers and spas
- Web stores: discounts on web stores providing clothes and books, for example
- Wellbeing: discounts on wellbeing services such as wellbeing trainings and analysis

Check all benefits at memberplus.fi. By registering and signing in you are able to see benefits directed especially to TRAL's members, in addition to joined benefits for all members of Akava affiliates.



We recommend that you visit the site often, since part of the content of the service changes from time to time. Follow Member+ on Facebook, as well!



BANK SERVICES

Danske Bank


Save money with Danske Bank housing loan and investment benefits and benefits for recent graduates

Housing loan benefits for members

Housing loans are always cheaper for members

You automatically receive a discount on the margin of your housing loan. As a member of an Akava affiliate, your housing loan will be cheaper than if you were not a member*.

Housing loans without fees

You will not be charged delivery or handling fees on your housing loan. These usually amount to 0.60% of the loan capital and at least 300 euros.

More affordable daily banking services

You can receive a 25-50% discount on the monthly fee for your daily banking package as long as you are paying your housing loan. Your daily banking package includes two accounts, two cards and bank identifiers, for example.

Instalment-free periods without fees

You can apply for instalment-free periods of 4 to 12 months without delivery fees**, saving you at least 180 euros for each period.

Payment programme that suits your lifestyle

You can set fixed instalment levels that increase incrementally for the first five years of your loan.

Additional benefits for recent graduates

As a recent graduate you get benefits worth even more than 700*** euros a year.

- Extended daily banking services free of charge
- Access to 1000 airport VIP lounges and comprehensive travel insurance

Investment benefits

As a member of TRAL, you can invest easily and affordably.

We make it easy for you to invest in a way that suits your own personal situation. Regardless of your bank, you are always entitled to benefits as a member of an Akava affiliate – whether you prefer to invest by yourself, are looking for a ready solution or would like personal investment advice. Money does not automatically create happiness, but it does offer financial peace of mind and independence. We offer you the tools you need to grow your wealth – select the ones that are most suitable for you!

Ready solutions

Use our online service to make an investment plan, on the basis of which we can recommend for you the most suitable fund alternatives. The investment funds included in the service are managed by a portfolio manager who invests funds globally on your behalf by means of cost-effective exchange-traded funds (ETFs) and index funds. You can start investing with as little as 10 euros per month. Our Asset Management Online service makes it easy to start investing, regardless of how much you want to invest or your prior experience in investing.

Invest by yourself

We offer a wide range of digital services and comprehensive investment alternatives around the world with competitive commission rates. Our Trading Online service is a suitable alternative for you especially if you like to make investments by yourself.

Personal investment advice

Perhaps you have already accrued assets and would like to discuss together with an expert the most suitable investment and asset management services. By making an appointment, you can benefit from the professional help and investment advice of our experts.

Our membership benefits

- Trading Online service with no monthly fees. You only pay commission fees for the transactions you make.
- Asset management and investment advice services -15%.
- Danske Account and online identifiers for investors free of charge.
- Free transfer of book-entry accounts to Danske Bank.
- For companies, free initial meeting and support for personal legal matters.

- Service from experts specialised in your exact needs.
- Monitor and manage your investments conveniently on your mobile device.

The validity of benefits requires a valid investment service agreement for Danske Trade, Danske Investment Advice or Danske Asset Management. Should the agreement expire, the fees and terms of the currently valid service charge list shall apply. Other services shall be charged according to the currently valid service charge list.

Find out more and access your benefits: danskebank.fi/akava
Contact us! We can tell you more about these benefits: 0200 25880,
Mon - Fri 8 am -8 pm.

* Minimum margins are taken into account when pricing loans. In our loan offer you can see the price both as a member of an Akava affiliate and without membership. If the customer takes out a 170,000-euro loan for a period of 20 years and the reference rate is the 12-month Euribor rate, the total interest rate on the loan would be 1.25% (the effective annual interest rate calculated in accordance with the Consumer Protection Act would be 1.36%). The total amount of the credit and other credit costs would be 194 228.96 euros, which includes a handling fee of 1020 euros and an automatic account debit fee of 2.70 euros/instalment. The total number of payments during the loan period would be 240. (Information valid as of 15 December 2017).

** An approved credit decision is required for instalment-free periods.

*** Danske Bank offers a five-year package of benefits and services to members of Akava affiliates who have graduated within the last two years. The MasterCard Platinum and Priority Pass™ cards require an approved credit decision. The total value depends on the amount of benefits utilised.



TRAL MasterCard



TRAL offers an exclusive credit card to its members. TRAL MasterCard is more competitive than any credit card issued by a bank (APR 7.10%*).



Card features:



- MasterCard credit card with contactless payment
- No annual fee
- Interest rate 5.5 % + 3 months Euribor
- Monthly account charge €1 The charge is collected for each month in which the card has been used for new transactions or if the account has an outstanding balance
- Cash withdrawal charge EUR 2.50 + 2.5 %

- The card terms and conditions are available for members only. If membership ends, the card issuer has the right to cancel the agreement by giving two months' notice.
- To qualify for the card, student members must have earned a minimum of 90 ECTS credits, and they can have a maximum credit limit of EUR 1,000.

The application will be processed and the card will be sent out within approximately three weeks.

tral.fi/jasenedut

* The APR calculation is based on a credit amount of EUR 1,500 over a loan term of one year. Credit is paid back in twelve equal instalments.

OTHER MEMBER BENEFITS

Magazines

Tradenomi

A subscription to Tradenomi magazine is included in the union fees. Published 4 times per year. The magazine extensively covers working life phenomena and matters related to training and TRAL activities. The magazine is also available in digital format on the website. tral.fi/julkaisut



Discounts on magazine subscriptions

As one of our members, for a small additional fee you can select a package full of interesting reading: Kauppalehti Optio, Talouselämä, MikroPC, Tietoviikko or Markkinointi & Mainonta. The magazine subscription is not an automatic benefit but you must let TRAL know you'd like to include it in your membership. The subscription can be changed through TRAL's member services.

Kauppalehti Optio

You can subscribe to Kauppalehti Optio for an additional fee of EUR 8.00 per month.

Optio is a high-class magazine focusing on the economy. Its articles cover modern life: both work and leisure time. Optio covers the economy, politics, management, travel, wine and food, culture and design, among others.



Talouselämä

You can subscribe to Talouselämä for an additional fee of EUR 10.00 per month. When you make use of the discounted subscription to Talouselämä, you'll receive an iPad edition at no extra charge.

Talouselämä has everything you need in order to keep your most important tool sharp and ready for action. Talouselämä is the magazine for business people. You are in good and familiar company where the discussion ranges from work and business to home, hobbies, sports and culture – everything that adds to the quality of your life.



Your benefit
45%

MikroBitti

You can subscribe MikroBitti for an additional fee of EUR 7.00 per month.

MikroBitti is your gateway to the digital world. It is a comprehensive package of interesting guides, comparisons and tests of all gadgets of the digital age. If your interest is cell phones, notebooks or online services - MikroBitti is for you!

MikroBitti's tests and comparisons help readers decide which products and services to buy and how to best enjoy them and get the most out of them.



Your benefit
45%

Tietoviikko

You can subscribe to Tietoviikko for an additional fee of EUR 7.00 per month.

Tietoviikko bridges the gap between information technology and business. It provides you with insight so that you can understand the links between the two arenas in a profound way. A Tietoviikko reader will not fall victim to technology jargon. Information technology has for the longest time not been merely a support institution for business: it is business in itself. Therefore, understanding the development of technology is fundamental for a modern business expert.



Markkinointi & Mainonta

New magazine benefit! You can subscribe to Markkinointi & Mainonta, for additional fee of EUR 10.00 per month. Markkinointi & Mainonta is the leading media in the branches of advertising, marketing and sales.

Your benefit
45%

How do I subscribe?

Choose the magazine or magazines you would like to subscribe to at a discounted price. You can subscribe / cancel your subscription / change your subscription by using TRAL's online services at asiointi.tral.fi.

The additional fee incurred by the subscription is, as a rule, billed in connection with the regular union fees. Only members who have authorized that their employer withholds their member fees will receive a separate invoice. For more information on invoicing, please contact our office.



Additional magazine benefits

Magazines from the A-Lehdet publishing house

As a TRAL member you are entitled to special discounts on subscriptions of magazines published by A-Lehdet. The selection of discounted magazines contains Image, Mondo, Kauneus&Terveys, Avotakka, Soundi, and Urheilulehti.

Subscriptions to the magazines are submitted at www.a-lehdet.fi/tilaus. The subscription prices are for members only. - 40 % off regular prices.

Kauppa-lehti for students

All student members can subscribe to Kauppa-lehti for free for four months. The magazine benefit applies to students between their 1st and 4th year of studies. The benefit is not available to full members. The subscription period for the magazine starts in October or November. The subscription can be made once a year at the trol.fi website.



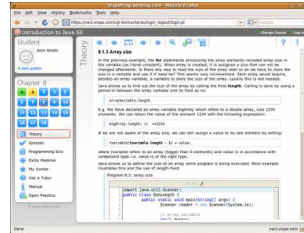
Education benefits

In addition to training events organized by TRAL and its associations, members also have access to a variety of training opportunities offered by our partners:

Viopie programming courses

Viopie Solutions Oy specializes in the development of online training tools for programming. The course content starts from the basics, so prior experience in programming is not needed. Our members receive a 20% discount on the regular course prices.

Viopie™ Personal programming courses are online study packages complete with the programming theory materials, exercises as well as related instruction and feedback. Real-time feedback is made possible by the ART technology developed by Viopie. In addition, users are supported by standard compilers and translators. Learning is easy at Viopie's programming courses and does not require installation of any programs on your computer.



For more information on course content and scope, please visit viopie.com.



KauppakamariTieto - online information services for accounting and human resource professionals



The service is a compilation of the necessary information in 12 different areas, such as accounting, taxation, payroll and employment matters. The service is updated regularly, so information is always current and reliable and in accordance with legislation. In addition, you will receive emails 2-4 times a year on changes that have occurred. KauppakamariTieto products are also available as folders that are updated.

As a member, you will receive the following discounts on the KauppakamariTieto service:

- Student members receive a 50 % discount on the list price throughout their studies
- Employed members receive a 50 % discount on the list price in their first subscription year

You can acquire only the subject content pertinent to you or the entire service. The price of the annual license is determined by the subject content you order and the number of users.

- The prices of individual online services start at EUR 93.00 (+VAT 24 %)
- Online service + folder EUR 139.00 (+VAT 10 %)
- Full KauppakamariTieto starts at EUR 440 (+VAT 24 %)

Ammattikirjasto.fi supplements KauppakamariTieto, but also operates as an independent service. Initially there are two compilations to choose from, e.g. Economy and Employment. It includes the popular Käytännönläheisesti works and a lot of other literature on the topic. The selection is supplemented with new releases.

- Prices starting at EUR 195 /subject area (+VAT 24 %)

Additional information and subscriptions at www.kauppakamarikauppa.fi, telephone +358 9 2286 0360 or email kustannus@helsinki.chamber.fi

TJS-opintokeskus



TJS Opintokeskus is a joint training and service organization



facilitated by Akava and STTK. It supports the skills development of clerical employees. TJS offers unions, associations and their members training, and cultural and development services. In the training options you will find seminars and courses on association activities, occupational development and well-being at work. In addition, there are several free seminars on the development of working life.

The training calendar and prices are available at tjs-opintokeskus.fi.

Fuel



TRAL members receive member benefits offered by the St1 chain through their membership cards.



In addition, you receive the same fuel discounts at Shell service stations. If you use your mobile membership card, you can take advantage of these benefits by using your St1 customer card, which is obtained by showing your mobile membership card at a St1 service station.

At Shell HelmiSimpukka restaurants, you receive discounts on select meals in addition to a rotating campaign product. Show your card upon payment to receive the benefit.

Your membership card will continue to give you an instant discount on fuels at all of the St1 service stations and Shell stations in Finland when you pay by cash, bank card, debit card or Visa Electron.

You will also get a discount on heating oil, when you state that you are a TRAL member upon ordering.

Travel and accommodation



Vacation cabins



As our member, you can rent TRAL's vacation cabins at Ruka, Levi and Tahko at discounted rates. In addition, the Member+ service rents vacation cabins for all members of Akava affiliates, including TRAL. The cabins have high-quality amenities, and the surrounding area offers great opportunities for exercise and other leisure activities year-round.

Levi, Levin Taika



As a member of TRAL you can rent one of the two identical Levin Taika -apartments in Levi. The apartments are for use all year round. Levin Taika is located in Etelä-Rakka, approximately 3.7 km from the center of Levi and 1.8 km from the ski lift and golf course. The SkiBus route is approximately 200 meters from the cabin. There are accommodations for eight in the cabin. The cabin was built in 2006. The area of the cabin is 103,5 m² on two floors. The cabin has a well-equipped kitchen,

living room, two ground-floor bedrooms, two bedrooms on the second floor, both floors have a WC, sauna and washroom.

Amenities:

Amenities include a fireplace, radio and TV on both floors, PlayStation 4, drying cabinet for clothes, electric stove and oven, microwave oven, coffee maker, electric kettle, toaster, dishwasher, wine cabinet, full dishware for eight persons and complete cooking utensils. The cabin also has a separate unheated storage area for firewood and sports equipment. For use in summers, the cabin has a large, furnished patio with views of Fell Levi.

Pets are allowed in the cabin. The rental period is one week and the check-out day is Saturday.

Ruka, Kuusiruka 6



The cabin is located at Ruka in Kuusamo. The cabin was built in 1989. Area 54 m² downstairs 2 + loft 25 m². The cabin has a combined living room and kitchen, two spacious bedrooms, a washroom and sauna, patio and porch. There are four bed places (double beds) in bedrooms downstairs and six divan beds in the loft. The cabin accommodates 6 to 8 people.

Amenities:

The cabin has all basic amenities: electric heating, hot/cold water, bathroom with a shower and a kitchen. The kitchen amenities include refrigerator, electric stove + oven, microwave oven, dishwasher, coffee maker, electric water heater, toaster and dishes. In addition, the cabin comes with an electric sauna, fireplace, radio, flat screen TV, set-top-box, DVD player, home entertainment center with a selection of movies, washer, clothes drying cabinet and ironing supplies. There are car heating points outside.

Pets and smoking are not allowed.

The rental period is one week and check-out day is Saturday.

Tahko



The cabin is located in Tahkovouri in Nilsä and was built in 2009. The total area of 116 m² includes four bedrooms for two persons each, a spacious sauna facility, two bathrooms, living room, well-equipped kitchen and a small den with a sleeper sofa and a flat screen TV. A patio extends to the length of the building offering a view to a lake. The cabin accommodates 6 to 8 people.

Amenities:

The cabin has all basic amenities: dishwasher, washer, dryer, mudroom with an electric clothes drying cabinet, coffee maker, electric water heater, toaster, convection oven and microwave oven, dishes for 12 people, two flat screen TVs, DVD/CD player with radio, ironing board and iron and a wall-mounted heat pump.

Pets and smoking are not allowed.

The rental period is one week and check-out day is Saturday.

Reservations

All vacation cabins, both TRAL's own cabins and the ones rented by Member+, are reserved via Member+ service. The rates vary by season. During the ski season two ski passes are included with an unlimited access to the ski center in TRAL's cabins in Levi, Tahko and Ruka.

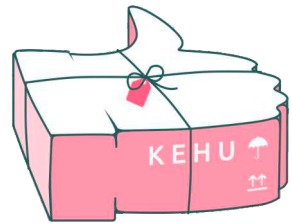
TRAL's own cabins (Levi, Tahko, Ruka) can be booked seven weeks in advance and other Member+ cabins six weeks in advance.

The up-to-date booking calendar can be found from the site memberplus.fi. Please note that it is very important to register for the Member+ service. Without registration you will not be able to see TRAL's own member benefits, for example the cabins, at all.

The presentations of the cabins as well as the conditions and guidelines can be found in memberplus.fi/lomahuoneistot.

New service: Kehu

Kehu is a new and completely free service, in which you can send, receive and collect positive feedback. Through listing good feedback you can form a concrete vision of your own skills and strengths. You can utilise the report data of your skills when seeking employment, for example. Get to know the service at mykehu.fi and take a step towards a more positive working life! For using the service, you do not have to be TRAL's member.



KEHU



BUSINESS DEGREE SYMBOLS



Business graduate ring

The rings are mostly handcrafted in Finland. They are made by Design Laura Helvelahti. A business graduate ring can only be worn by a BBA or MBA graduate.

You can choose between white or yellow gold. The rings are available in two widths: 5 mm and 7 mm. The shape of the business graduate ring is unique, and therefore the ring cannot be mistaken for rings of other unions.

Ordering and delivery:

The price of the ring varies according to selected material and width. Rings are manufactured twice a year. Orders are placed through the TRAL website. Additional information on ring prices and delivery schedules are on the website. The lead time for the rings is approximately 8 weeks.

Additional information and order instructions: tral.fi/tradenomisormus



Business graduate cap

The cap is hand-made by E.R. Wahlman in Finland. The cap is designed for business graduates only and cannot be ordered from elsewhere. The cap is intended for both business graduates and business students to wear.

The cap displays TRAL's main colors: the crown is white, the band around the cap is grey and the tassel is grey-green. A golden business graduate cockade is attached on the band. The crown is made of high-quality and non-yellowing velveteen fabric. The lining is made of satin and the inner headband is leather. The tassel cord also attaches to the front of the cap, next to the peak.

Ordering and delivery:

Our member price is EUR 95 / cap (the price to other business graduates or students is EUR 130). Orders are submitted via email or by using the form on our website. The lead time is approximately a week – if the item you want is in stock. We always stock the most common cap sizes (sizes 54-60), but the lead time for smaller or larger caps is longer.

Additional information and ordering: tral.fi/tradenomilakki



INFORMATION SERVICES

Annual TRAL member survey

As one of our members, you receive the annual TRAL member survey as a supplement of the Tradenomi magazine at the beginning of each year. The survey studies, for example:

- the salaries and salary development of business graduates
- employment trends of business graduates
- working conditions, e.g. working times of business graduates

The survey is also available in digital format on our website at tral.fi/tutkimukset.

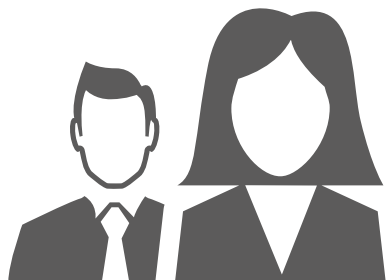
Guides

At tral.fi/oppaat you can also download useful guides for working life, for example:

- YTN Employment Relationship Guide
- BBA Student's Employment Guide



BBA PROFILE



31%
MEN

69%
WOMEN

37 YEARS
AVERAGE AGE



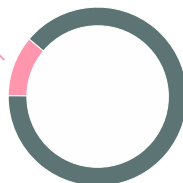
AVERAGE YEARS OF
EMPLOYMENT

3780
EUR

AVERAGE BBA
MONTHLY SALARY

SECTOR

13%
PUBLIC

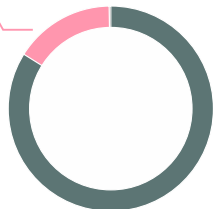


87%
PRIVATE

EDUCATION FIELD

15.5%
NATURAL SCIENCES

0.3%
CULTURE



84.2%
SOCIAL SCIENCES,
BUSINESS AND ADMINISTRATION

POSITION

4.1%
MANAGEMENT

16.9%
MIDDLE MANAGEMENT

53.5%
EXPERTS

25.5%
CLERICAL EMPLOYEES



Source: TRAL member survey 2018

CONTACT INFORMATION

Union of Professional Business Graduates in Finland (TRAL)

Ratavartijankatu 2, 00520 Helsinki

Tel. +358 (0)20 155 8800

fax +358 (0)20 155 8809

office@tral.fi

tral.fi



Our member services and employment guidance services are available Mon-Thu 9 a.m.-4 p.m. and Fridays 10 a.m.- 4 p.m.

Member services

Membership fees, registration, contact information changes.

Tel. +358 (0)20 155 8803

members@tral.fi

Salary and unemployment security counseling

Tel. +358 155 8800

salary@tral.fi

unemployment@tral.fi

You can become a member at any time by completing the online form at tral.fi/liity or on our campaign website at tradenomilife.tral.fi.

Employment counseling and legal services

Matters related to employment and service relationships

Tel. +358 (0)20 155 8815

legal@tral.fi

**SOMETHING
YOU WOULD LIKE
TO KNOW?**

**OUR MEMBER ADVISORS ARE
READY TO ANSWER YOUR
QUESTIONS BY CHAT AT TRAL.FI
DURING OUR OFFICE OPENING
HOURS.**

Online services (asiointi.tral.fi)

You can update your member information:

- address change
- membership type
- payment method
- magazine subscriptions etc.

In addition, you can choose the subjects that you would like to get e-mail about from us. The categories are:

1. The events in your area
2. Current affairs of different branches
3. Lobbying
4. Member services and benefits
5. Membership communication
6. Newsletter (once a month in Finnish, four times per year in English)



RECEIVED GOOD
JOB SEARCH
ADVICE,
INFORMATION THAT
I HAVEN'T SEEN
ANYWHERE ELSE
ONLINE.

I WAS GIVEN
EXCELLENT ADVICE,
AND IT WAS USEFUL
TO RECEIVE
PERSONAL FEEDBACK
ON MY CV AND
APPLICATION.

A CHAT WITH A
RECRUITMENT
PROFESSIONAL HELPED
ME SEE THINGS IN A
DIFFERENT WAY.

BOOST YOUR CAREER!

TRAL CAREER SERVICES

How to request a salary that is appropriate for the job? How to prepare for a performance review? Are you aiming for a specialist career or a completely new job?

Our career services help you with career planning. Our personalized career services provide you with expert advice for writing a job application and CV and for preparing for a successful job interview. In addition, we provide advice on how to prepare for salary negotiations or a performance review. You can also review your own career plan. We will help you think about what kind of continuing or further training is suitable for you and helps you get the jobs you want in your career!

tral.fi/urapalvelut

...AND EMPLOYMENT COUNSELING

What are the details of your employment contract? Are you compensated for overtime? What are your rights in employee cooperation negotiations? Are you having problems with returning to work after family leave? Is applying for a study leave an option for you? What kind of unemployment security is available for a business graduate? When can you take your annual leave and when is holiday bonus paid? What kind of legal expense insurance is available for business graduates?

Our employment guidance services help you with all matters related to your employment. You can send your current employment contract to us for review or ask for advice about making a new employment contract. We provide expert guidance on matters related to family and study leave, unemployment security and employee cooperation negotiations.

tral.fi/tyosuhdeneuvonta

IN ADDITION TO THE ABOVEMENTIONED BENEFITS, AS A TRAL MEMBER YOU ARE ENTITLED TO PLENTY OF OTHER BENEFITS AND DISCOUNTS! FOR THE ENTIRE SELECTION, PLEASE VISIT: TRAL.FI/JASENEDUT.