

Smartum Liikuntaseteli and Kulttuuriseteli

– a sign of caring

Kulttuuriseteli, "culture coupon", is a tax exempt personnel benefit as of 1 January 2009. Law reforms allow for Smartum to diversify its product family, for the good of you and your personnel.



It has been possible for employers to sponsor their personnel's leisure-time physical exercise activities with the Liikuntaseteli "exercise coupon" since 1996. Smartum launched the Kulttuuriseteli already in 2005, but despite high hopes it never was granted tax exemption. Now, the tax exempt Kulttuuriseteli allows the employer an ever better opportunity to maintain both employees' ability to work as well as goodwill toward the employer, much like the Liikuntaseteli. Both coupons not only enhance voluntary leisure activities but also are a way to tell your employees that they are important to you.

Something for everybody from a wide network

The opera, painting classes, classical or rock music, Science, Art or exercise? After the law reform, Smartum's Kulttuuriseteli can be used to pay for both cultural and exercise services. The wide array of choices lures even couch potatoes to rise and shine in new experiences.

Liikuntaseteli, Kulttuuriseteli or both?

As of the beginning of 2009, employers can choose if they want to target specifically the personnel's exercising or sponsor both exercise and cultural activities.

You can choose among the following options:

- **I wish to encourage my personnel specifically to engage actively in sports.**
 - ▶ Offer your personnel Liikuntaseteli. Nothing changes with regard to it.
- **I wish to let my personnel decide for themselves the ratio between culture and exercise.**
 - ▶ Offer your personnel Kulttuuriseteli

Take it into account that the Kulttuuriseteli network's exercise services are for the time being more limited than those of the Liikuntaseteli network. Check the web service's venue search for an up-to-date view. You can enhance desirable behaviour through your choice of the ratio between the two types of coupons.



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- eduksesi



Double the benefit

As of the beginning of 2009, voluntary leisure-time exercise and culture activities of the personnel can be sponsored by €400 per employee per calendar year.

The sum is the share of the employer, on top of which it is possible to charge a deductible from the employee. As the employer, you decide whether you want to fully sponsor only one or both coupons.

Liikuntaseteli and Kulttuuriseteli

– easy to administrate, familiar to the user

- Nationwide network of venues: activities not tied to time or place
- A wide array of choices offers something for everybody
- A desirable perk: the employee does not pay income tax for the fringe benefit
- It is easy to order the coupons via the web service
- Shopping cart functionality allows you to place an order for both types of coupons with the same administrative cost
- Subscription: easy to budget, no continuous bill management
- Fulfils the tax authorities' requirements of a tax-exempt perquisite
- Our PR material bank is glad to help in communicating the benefit to employees

Liikuntaseteli

- A targeted means of payment for active exercise services
- The network comprises of dozens of sports, such as swimming, gym, riding, downhill skiing, orienteering, climbing, golf, ball games etc.
- Worth €4: the employer pays €4, worth €4 also when paying for services



Kulttuuriseteli

- A targeted means of payment for cultural services and active exercise services
- Network comprises museums, theatres, opera, films, concerts, art exhibitions, spectator sports and exercise venues
- Worth €5: the employer pays €5, worth €5 also when paying for services



Get better acquainted with Liikuntaseteli and Kulttuuriseteli at www.smartum.fi.

Scientifically proven

Culture maintains your ability to work

A Swedish follow-up research of 12 000 people has proven that an interest in culture improves health, extends life and maintains the ability to work. Boinkum Benson Konlaan found out in his dissertation that it is never too late to start, but for the positive impact to remain the cultural pursuits must be a regular occurrence.

Dr. Konlaan proved that the health-improving effect of culture is as remarkable as that of exercise. The research proved that the lack of cultural activities is a health risk on a par with even smoking. Culture lowers blood pressure and the level of stress hormones, comforts in crises and prevents depression. The study proves that culture helps people remain atop their tasks.

Source: Boinkum Benson Konlaan: "Cultural Experience and Health: the coherence of health and leisure time activities". Umeå University Medical Dissertations, 2001.

smartum

- Founded in 1995
- Credit standing AAA
- Turnover 2009 44,8 M€
- 11 000 companies, with approximately 800 000 employees in total
- Our customers include large companies, small and medium-sized companies, entrepreneurs, public administration units, and organisations in a wide range of fields.

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