

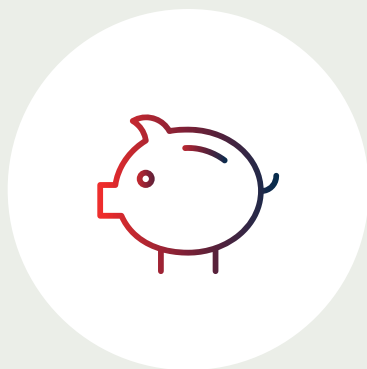
Lifelong assistance

Your pension scheme with PensionDanmark is much more than retirement savings – it is lifelong assistance.

Your retirement savings will enable you to live a good life when you stop working, but your pension scheme is much more than just savings.

It also includes insurance and a health scheme that cover you throughout your lifetime – for instance if you fall ill, suffer an injury or are no longer able to work full time.

For more information, please log on to pension.dk/en, where you can see exactly what is included in your pension scheme.



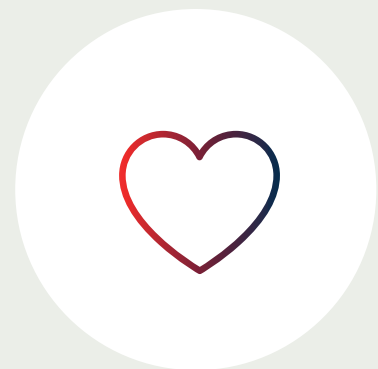
SAVINGS

Your pension savings will help ensure you have a financially secure retirement.



INSURANCE

Your insurance covers you if you fall ill and are no longer able to work, or if you die.



HEALTH

Your health scheme provides speedy help if you suffer an injury or fall ill.



Your savings

Your savings are a supplement to your state pension.

The money will give you greater financial latitude during your retirement years.

How to save up



Retirement savings

Retirement savings

If you have a retirement savings account, you are free to decide whether you want the benefits paid out as a lump sum or in smaller instalments. You are not subject to tax on the benefits you receive. A retirement savings account has the great added advantage that your benefits will not affect your state pension benefits.



Annuity pension

Annuity pension

If you have an annuity pension scheme, you receive a fixed amount every month for a number of years. You are free to decide over how many years you wish to receive your annuity pension benefits. The disbursement period may be between ten and 30 years. You are subject to tax on the benefits you receive.



Lifetime pension

Lifetime pension

Under a lifetime pension scheme, you receive an amount every month – for as long as you live. You are subject to tax on the benefits you receive.

How your savings are allocated

A retirement savings account is an attractive savings option, but there is a limit to the amount you can contribute. We make sure that you contribute the maximum amount allowed – and allocate the rest equally between your annuity pension scheme and your lifetime pension scheme.

If you prefer your savings to be allocated differently, you can change how they are allocated at pension.dk/en.

Your benefits when you retire

At pension.dk/en, you can calculate the approximate amount you will receive when you retire and get an overview of the benefits you will receive from the state, from PensionDanmark and from other pension providers.





Your insurance

You have insurance that will cover you and your family if anything should happen to you.

Your pension scheme includes insurance

A PensionDanmark pension scheme includes insurance that will cover you if you fall critically ill, take early retirement, or die – and you decide the amount of benefit you should receive.

You can see the benefits you will receive at pension.dk/en. This is also where you can change the amount if you want to make it larger or smaller. It is important that the amount of insurance coverage is sufficient to make a difference for you and your family if anything should happen to you.

Your insurance coverage with PensionDanmark

If you fall critically ill



If you contract a condition covered by your insurance policy, you will receive a tax-free sum from PensionDanmark. Most policyholders receive DKK 100,000. Conditions covered include cancer, thrombosis and sclerosis.

If you join a resource programme



If you join a municipal resource programme, you are entitled to receive half the lump sum falling due on disability retirement so long as a number of requirements are met. You can read more at pension.dk/en.

If you start a subsidised job



If you become employed in a subsidised job, we will cover the shortfall to make sure your pension contributions remain unchanged.

If you retire on disability pension



If you retire on public disability pension, you will typically receive a lump sum of DKK 100,000 (tax-free) and a monthly payment of DKK 4,500. This makes it easier for you to maintain your lifestyle – even on a lower income.

We will also make monthly payments to your pension savings account to keep your savings growing even after your disability retirement.

If you die



If you die before your pension is paid out, your savings will go to your beneficiaries. Even if your savings are limited, your insurance will ensure that your beneficiaries receive a minimum amount, typically DKK 500,000.



PensionDanmark's health scheme

Get speedy treatment if you suffer injury or have other health-related problems.

We will help you regardless of whether the injury occurred at work or at home.

If you are ill



If you have been ill for a long time or often need to call in sick, you can call our health service. Our experienced nurses and social workers will guide you and may be able to help you return to work. They can also advise you about the options available to you under the public healthcare system.

You can call our health service on **+45 7012 1335** on all weekdays between 8 a.m. and 9 p.m.

Prompt diagnosis



If your general practitioner has referred you for an examination, we can help by booking an appointment with the right specialist so your condition is diagnosed without delay.

You can call our nurses on **+45 7012 1335** on all weekdays between 8 a.m. and 9 p.m.

Get treatment



If you are having joint or muscle problems – for instance in your back, knee, elbow or wrist – you can get treatment at a:

- > physiotherapist
- > chiropractor
- > reflexologist
- > massage therapist

Book an appointment on pension.dk/en or via our app. You can also call us on **+45 7010 0806** on all weekdays between 8 a.m. and 9 p.m.

Psychological counselling



If you are having psychological problems, you can call our team of psychologists. You can also have a face-to-face session if the psychologist feels you will benefit from it.

You can call our psychologists 24/7 on **+45 7010 0806**.

If you have a substance abuse problem



You can call us if you have an alcohol, medication or drug abuse problem.

You can call us 24/7 on **+45 7010 0806**.

