

Welcome to PensionDanmark

More than just pension

When you make contributions to a labour market pension scheme, you provide financial security for your employees in retirement and through some of the tough times in life. A pension scheme with us contains both savings, insurance covers and a healthcare scheme.

A pension scheme for all

The savings are a supplement to your employees' state pension benefits. The savings are typically distributed between a retirement savings scheme, an annuity pension scheme and a lifetime pension scheme.

A pension scheme with insurance

A pension scheme also includes insurance that will cover if your employees fall critically ill, retire on disability pension or die.

Promoting employee health

PensionDanmark's healthcare programme is designed to give our members a good and healthy working life. That also means fewer days lost through sickness for your company.

For example, your employees will have access to treatment by a physiotherapist if they suffer muscle or joint pain. They can also consult an online doctor

or psychologist or get help to receive a prompt diagnosis.

Information leaflet for your employees 'In brief' is a leaflet that provides your employees with additional information about what is included in the pension scheme, when the insurance provides cover and how they can make use of the healthcare scheme.

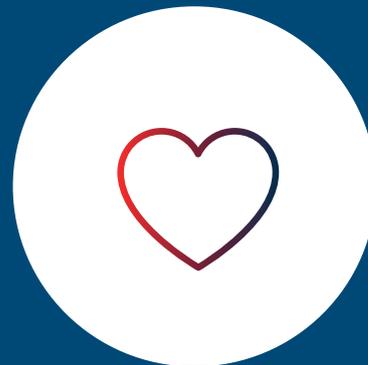
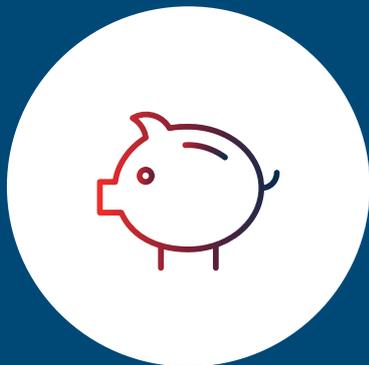
How to report and make pension contributions

Reporting and making pension contributions with PensionDanmark is easy. You can do it on pension.dk/indbetal, through a payroll service agency or via your own payroll system.

[Pension.dk/indbetal](https://pension.dk/indbetal) is only available in Danish. If you need help, you can call us on **+45 7012 1340** all weekdays between 8 a.m. and 6 p.m.

See your collective agreement codes

In order to ensure that your employees get the right insurance covers, it is important that you use the right collective agreement codes for reporting purposes. Sign in to [pension.dk /indbetal](https://pension.dk/indbetal) to find the collective agreement codes. Here, you can also learn more about how pension contributions are distributed.



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Non-payment of contributions

In case of late payment or non-payment of contributions, you risk that PensionDanmark will not pay out insurance benefits to employees who fall critically ill, are awarded disability pension or die.

Who qualifies for pension contributions?

In order for you to make pension contributions to PensionDanmark, your employees must be covered by a collective agreement.

Sign in to pension.dk/virksomhed to see which collective agreements give access to a pension scheme with PensionDanmark.

- > If your company is a member of an employers' association, your employees within that field are automatically comprised by the collective agreements concluded by the employers' association.
- > You must make pension contributions for employees who are covered by collective agreements under which PensionDanmark is the pension provider.
- > If you do not have any employees at the moment, it is important that you let us know. Call our self-service team on **+45 7011 1223** to report that you do not have any employees at the

moment. If you have employees again at a later point in time, you should just resume your normal contributions.

- > Special rules apply to some employee groups, including trainees, apprentices, foreign employees, employees in subsidised jobs and employees employed on special terms. Learn more about the rules and how to make pension contributions for special groups at pension.dk/indbetal.

Want to know more?

We have gathered all the information your company needs at pension.dk/virksomhed. If you would rather talk to us, you can call us on **+45 7012 1340** all weekdays between 8 a.m. and 6 p.m.

Keep an eye on your e-Boks

You will receive all letters from us in your e-Boks. Here, you will be notified of any changes to contributions within your area or to your employees' insurance covers and receive selected news and information of relevance to your company and employees.