

Address1
 Address2
 Address3
 Address4
 Address5
 Address6

Overview of your ATP Livslang Pension

This overview tells you how much pension you can expect to receive from ATP Livslang Pension on retirement.

Your expected pension is a forecast based on various standard assumptions concerning future inflation rates and investment returns, among other things. You can read more about these standard assumptions at www.lifeindenmark.dk/atp. All figures have been calculated as at XX.XX.XX

The amounts are stated in present value terms, i.e. what the money is worth today.

If you keep paying contributions to ATP Livslang Pension

If you keep paying contributions to ATP Livslang Pension, you can expect an annual disbursement before tax of: DKK X,XXX

The calculation is based on you paying contributions up until your retirement at the age of 65/67/68

If you stop paying contributions to ATP Livslang Pension

If you stop paying contributions to ATP Livslang Pension, you can expect an annual disbursement before tax of: DKK XX,XXX

The calculation is based on you not paying any more contributions up until your retirement at the age of 65/67/68.

See how the various returns affect your pension forecast at www.lifeindenmark.dk/atp

Disbursement upon death (before tax of 40 per cent)

We will disburse a lump sum on your death.

To your spouse (ATP Livslang Pension)	DKK XX,XXX
To each child under the age of 18/21 (ATP Livslang Pension)	DKK XX,XXX

Contributions to ATP Livslang Pension

Here, you can see how much has been paid into your ATP Livslang Pension scheme. If you believe that some of the information is not correct, you must contact ATP as soon as possible – and within three years at the latest.

Contributions made between X XX and XX XX	DKK XX,XXX
including social security contributions transferred to SKAT (Danish Customs and Tax Administration) of	DKK XX,XXX

Contributions made in XXX	DKK XX,XXX
including social security contributions transferred to SKAT of	DKK XX,XXX

Contributions made in XXX	DKK XX,XXX
including social security contributions transferred to SKAT of	DKK XX,XXX

Total contributions made up until XX	DKK XX,XXX
--------------------------------------	------------

Total annual costs in 2017 for ATP Livslang Pension

Annual costs in DKK:	DKK 495
----------------------	---------

Annual costs in per cent:	0.33%
---------------------------	-------

The costs include:

Administration	DKK 38
Investments	DKK 457

Insurance on death

If you pay contributions to ATP Livslang Pension, you also pay contributions to insurance on death – in 2017, this amount was DKK 58.

More information

For more information, please visit www.lifeindenmark.dk/atp. Please also feel free to call us on tel. +45 70 12 80 00 if you have any questions.

Kind regards,

ATP Livslang Pension