Pension overview - ATP Livslang Pension (ATP)

Here you can see what you can expect to receive from ATP when you reach the Danish retirement age as XX-year-old.

Your expected pension is a forecast. This means that it has been calculated on the basis of a number of standard assumptions such as, the rate of inflation and future returns on investments and among other things. At www.lifeindenmark.dk/atp you can see the standard assumptions. The forecast is calculated in present value terms, i.e. what the money is worth today.

The figures have been calculated on XX XXX 20XX.

**Your expected pension**

If you continue contributing to ATP as you are doing currently, we expect that you will receive an annual pension before tax of:

ATP DKK XXX

If you stop contributing to ATP you can expect an annual pension before tax of DKK XXX.

On www.lifeindenmark.dk/atp you can see how various rates of return impact your forecast pension.

**Survivor benefits**

We will pay a lump sum on your death. The amounts are before 40 % in tax.

For spouse/cohabitant DKK xxxx
For every child under the age of 18/21 DKK xxxx

**Contributions**

Total contributions up to 1 xxxx 20xx

ATP DKK xxxx
On the last page, you can see the size of your ATP contributions over the last 3 years.

**Total annual costs in 2018:**

<table>
<thead>
<tr>
<th>Category</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual costs in DKK</td>
<td>DKK 516</td>
</tr>
<tr>
<td>Annual costs in per cent</td>
<td>0.34 per cent</td>
</tr>
</tbody>
</table>

**The costs cover:**

<table>
<thead>
<tr>
<th>Category</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Administration</td>
<td>DKK 38</td>
</tr>
<tr>
<td>Investment</td>
<td>DKK 478</td>
</tr>
</tbody>
</table>

**Insurance on death**

If you pay contributions to ATP, you also pay contributions to insurance on death - this amounted to DKK 59 in 2018.

More information

[http://www.borger.dk/atp](http://www.borger.dk/atp) You can find more information at [www.lifeindenmark.dk/atp](http://www.lifeindenmark.dk/atp).

Under ‘Start’ you can, find an overview of your contributions to ATP Livslang Pension. If you have any questions, you are also welcome to call us on tel. +45 70 12 80 00.

Kind regards

ATP Livslang Pension
Contributions
Here you can see how much has been contributed to your ATP over the last 3 years.

Contributions in 2018
ATP DKK xxx
- of which DKK xxx were social security contributions

Contributions in 2017
ATP DKK xxx
- of which DKK xxx were social security contributions

Contributions in 2016
ATP DKK xxx
- of which DKK xxx were social security contributions

The social security contributions have been transferred to the Danish Tax Agency.
If you believe that some of the information is not correct, you must contact us no later than within 3 years of receiving the tax assessment notice from the Danish Tax Agency.