



You must complete the form if you are a migrant worker and you are seeking approval of a foreign pension scheme. Migrant worker means that you have come from another EU or EEA member state to work in Denmark.

You must complete one form for each scheme for which you are seeking approval. If you take out a pension scheme with a pension provider in an EU or EEA member state other than Denmark, you can ask the Danish Tax Agency to approve the pension scheme. If the Danish Tax Agency approves the scheme, you are entitled to an exemption or a deduction in your taxable income for your contributions to the pension scheme for a period of 60 months (section 15D of the Danish Pension Tax Act). A pension provider is a pension fund, a life insurance company or a bank or credit institution.

### How to complete the form

- a) State your name and address.
  - b) State the name and address of the foreign pension provider with which the pension scheme was taken out.
  - c) State the date on which you became fully liable to pay tax in Denmark.
  - d) Tick the type of pension scheme to which your scheme corresponds. Your pension scheme can only be approved if it meets certain conditions. You must therefore also send a description of your pension scheme in English or Danish and a copy of the pension agreement to the Danish Tax Agency before we can approve the scheme.
- Your pension scheme could correspond to a capital pension, an annuity pension, a temporary life annuity or a life annuity:
- A capital pension is a scheme where the pension will be paid out as a lump sum at a specified time after you have reached retirement age and within 20 years thereafter. You must pay a tax of 40% to the Danish state. If you cash in or otherwise transfer or deal with the capital pension or some of the savings before you reach retirement age, you must pay a tax penalty of 52% to the Danish state.
  - An annuity pension is a scheme under which the pension is paid out in monthly instalments over a period of at least 10 years. The pension cannot be paid out to you until you reach retirement age at the earliest, and the disbursements must have stopped 30 years thereafter at the latest. The disbursements are taxed as personal income. If you cash in the annuity pension or some of the savings before you reach retirement age, you must pay a tax penalty of 60% to the Danish state.
  - A temporary life annuity is a pension scheme which guarantees you a pension in the form of regular disbursements for at least 10 years, but disbursements will cease upon your death. The disbursements cannot begin until you reach retirement age at the earliest.
  - A life annuity is pension scheme which guarantees you a pension in the form of regular disbursements until your death. The disbursements cannot begin until you reach retirement age at the earliest.
- e) By signing the form, you request that your pension scheme be approved. At the same time, you accept that the regular disbursements will be taxed in Denmark.

Please send the form and the enclosed documentation to:

**Skattestyrelsen**  
Nykøbingvej 76  
Bygning 45  
4990 Sakskøbing  
Denmark