

Information about life and pension insurance, health and accident insurance (the insurance) or other pension scheme issued outside Denmark by a pension fund or other pension provider (the pension scheme). In the following referred to as 'life insurance/pension scheme'.

Guide

If you are liable to full tax in Denmark, you should submit a declaration to Danish Tax Agency if you have a life insurance/pension scheme outside Denmark according to section 16 of the Danish Tax Control Act (Skattekontrolloven).

If the Tax Agency has approved your non-Danish scheme according to section 15 D of the Danish Pension Tax Act (Pensionsbeskatningsloven), please submit the declaration to us within 60 months.

If you are a beneficiary in a non-Danish scheme, you should also submit the declaration.

However, the duty to submit a declaration does not apply to pension schemes approved under section 15 C or 15 D of the Pension Tax Act or to funeral insurance, etc., that are based on the return always being negative, and on one year's contributions being used to cover the payments made during that same year (section 16(3) of the Tax Control Act).

Please submit the declaration to us no later than 1 year after you become liable to full tax and before the deadline for filing a tax return.

Submit the declaration online by logging on at skat.dk/tastselv or at skat.dk/tastselverhverv.
Select Kontakt (Contact) – Skriv til os (Write to us) – Indsend/indberet til os (Submit/declare to us).

You can also send it by post to Skattestyrelsen, Nykøbingvej 76, Bygning 45, 4990 Sakskøbing, Denmark.

Section 1: Who is the insurance holder/taker/owner?

Name (or business name)	CPR number or CVR number
Address	If no CPR no., enter your date of birth (dd-mm-yyyy)
Postcode	City
	Phone

Section 2: Who is the beneficiary of the policy/scheme?

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Name (or business name)	CPR number or CVR number
Address	If no CPR no., enter your date of birth (dd-mm-yyyy)

Section 3: Name of insurance company/pension provider/fund etc., providing the policy/scheme

Name	
Address	Country

Section 4: Details on the life insurance/pension scheme

Type of life insurance/pension scheme	Identification of policy/scheme (policy no.)	Date of issue (dd-mm-yyyy)
Amount of individual premiums/contributions	Value of the life insurance/pension scheme	Length of the contribution period
Payment date (dd-mm-yyyy)	You can choose to have life insurance/pension schemes that were set up before 18 February 1992 and not changed since be covered by section 53 A or 54 B of the Pension Tax Act, provided that section 53 A or 53 B of the Pension Tax Act is otherwise applicable to the insurance or pension scheme.	
Owner's share percentage	Start date of full tax liability in Denmark (dd-mm-yyyy)	

Your choice is binding and must be made when you start being liable to full tax in Denmark, however, no later than by the deadline for submitting information (Act no. 1388 of 20 December 2004).

Section 5: Further information

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- A**
- The life insurance/pension scheme was set up before 18 February 1992 and is covered by section 50 of the Pension Tax Act.
- I would like the scheme to continue to be covered by section 50 of the Pension Tax Act.
- I would like the scheme to be covered by section 53 A of the Pension Tax Act.
- I would like the scheme to be covered by section 53 B of the Pension Tax Act.
- B**
- The insurance is a life insurance policy only payable in the event of the death, invalidity or critical illness of the policyholder before the expiry date of the policy, provided that this date is not later than the first policy day after the 80th birthday of the policyholder (section 53A(4) of the Pension Tax Act).
- C**
- The life insurance or pension scheme was set up at a time when the holder/member/owner of the policy was not liable to pay tax in Denmark or at a time when, according to the provisions of a double taxation agreement, the policyholder was residing in another country, the Faroe Islands or Greenland, provided that
1. All contributions have been deducted from positive taxable income in the country where the policyholder was taxable at the time of the contributions or
2. All contributions were made by the employer and were not included when calculating the taxable income (section 53 B(2) of the Pension Tax Act ***)
- D**
- Health and accident insurance held by the policyholder is either subject to section 53 A(1) para (5) of the Pension Tax Act or fidelity guarantee insurance or similar covered by section 53 A(1) para (6) of the Pension Tax Act**)
- E**
- The life insurance/pension scheme is a non-Danish legally required mandatory social security scheme (see section 4 of the Danish Central Government Tax Act (Statsskatteloven))
- F**
- The life insurance/pension scheme was set up outside Denmark and does not meet the criteria of items A-E (section 53 A of the Pension Tax Act****)

Section 6: Annual information to be submitted to the Danish Tax Agency

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If you ticked box A or F, please enclose the information as mentioned below. In addition, you have to submit the information once a year to the Tax Agency

- Name, address and CPR no. of insurance holder/member/owner
- Name and address of pension provider
- Value of the scheme at year-end*)
- Payments from the scheme for the year*)
- Returns from the scheme for the year calculated according to sections 3-5 of the Danish Pension Investment Return Tax Act (Pensionsafkastbeskatningsloven)*).

If you ticked boxes B-E under section 5, you do not have to submit the information once a year.

Who will submit information once a year (tick relevant box):

- The non-Danish pension/insurance company will be responsible for submitting the annual information. A declaration of commitment signed by the pension/insurance company must be enclosed.
- I will be submitting the annual information myself.

By signing this declaration (section 7), you are responsible for submitting the annual information for the previous year no later than by the deadline for filing your tax return.

Please note: It is important that you comply with your duty of declaration. If you do not, we may impose default fines on you or terminate your life insurance/pension scheme.

Section 7: Signature and power of attorney

To be completed by the insurance holder/member/owner or by the beneficiary - or another person with a power of attorney (must be documented if requested)

I hereby declare that the information I have provided is correct.

Place Date Signature

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If you have not completed section 5, you authorise the Danish Tax Agency to collect information about your life insurance/pension scheme with the non-Danish company by signing this declaration.

Let us know if you cancel the insurance/pension scheme. Please send us documentation that the arrangement has been cancelled.

- *) Section 2: In case of multiple beneficiaries, these must be stated in a separate letter to the declaration.
- ***) Section 5: If the insurance is pure life insurance, you do not get taxed on the return. This same applies to health and accident insurance and fidelity guarantee insurance.
If you did not have relief or exemption for your contributions, you can get the scheme paid out tax-free.
- ****) Section 5: If you have had relief or exemption for your contributions, you have to pay tax on the entire scheme when it is paid out.
- *****) Section 5: If you were not entitled to relief or exemption for your contributions, you can get the scheme paid out tax-free. You pay regular tax on any returns, which you have to declare to the Tax Agency each year.
- *****) Section 6: Information about the 3 items with * must be submitted in a separate document along with Declaration L (form 49.020) and any declaration of commitment.

How to complete the form

Section 1 Write your (policyholder's) full name, CPR no. (civil reg. no.)/CVR no. (business reg. no.), address, postcode, city and phone number. If you do not have a CPR number, enter your date of birth and year of birth.

In case of multiple policyholders, each policyholder must submit a form.

Section 2 State name, CPR no./CVR no., address and home country of the beneficiary of the scheme.

If there are multiple beneficiaries, please provide their details in a separate document, for example a scanned Word document. The document should be submitted with Declaration L.

Section 3 State the name, address and country of the company that issued your life insurance/pension scheme.

Section 4 State which kind of life insurance/pension scheme it concerns. The following information should also be stated:

- identification of the scheme, e.g. policy number, article number or member number
- date of issue of the scheme
- the size of the individual premiums or contributions
- Value of the insurance or pension scheme
- length of the contribution period
- payment date
- date when you moved to Denmark.

If you have multiple life insurance and pension schemes, please submit a declaration form for each of them.

When submitting the declaration and the scheme is covered by item A or F under section 5, please submit documentation for the value at year-end, payments for the year and documentation for the return of the year.

Section 5 A. The life insurance was taken out before 18 February 1992 (section 50 of the Pension Tax Act).

You can choose whether the scheme should be covered by section 53 A or section 53 B of the Pension Tax Act, provided that section 53 A or 53 B of the Pension Tax Act is applicable to the scheme.

Please note that your choice is binding and must be made when you start being liable to full tax in Denmark, however, no later than by the deadline for submitting information.

B. The insurance is a life insurance policy only payable in the event of the death, invalidity or critical illness of the policyholder before the expiry date of the policy than the first policy anniversary after the 80th birthday of the policyholder. (Section 53 A(4) of the Pension Tax Act***). No tax is paid on the return.

C. The life insurance/pension scheme was taken out at a time when the policyholder was not liable to pay tax in Denmark or at a time when, according to the provisions of a double taxation agreement, the policyholder was residing in another country, the Faroe Islands or Greenland, provided that

- All contributions were deducted from positive taxable income in the country where the policyholder was taxable at the time of the contributions or
- All contributions were made by the employer and were not included when calculating the taxable income (section 53 B of the Pension Tax Act**).

D. Health and accident insurance held by the policyholder is either subject to section 53 A(1) para (5) of the Pension Tax Act or fidelity guarantee insurance or similar subject to section 53 A(1) para (6) of the Pension Tax Act. (Section 53 A of the Pension Tax Act****)

E. The life insurance/pension scheme is a non-Danish legally required mandatory social security scheme. (Section 4 of the Central Government Tax Act).

F. The life insurance/pension scheme was set up outside Denmark, and the contributions may have been deducted when calculating the taxable income.

Please note that you have to submit information to the Danish Tax Agency once a year. See section 6.

Section 6 If you ticked box A or F under section 5, you or the non-Danish company must submit the following information once a year:

- Name, address and CPR number of the policyholder
- Name and address of pension provider
- Value of the life insurance/pension scheme at year-end
- Payments from the scheme for the year
- Returns from the scheme for the year calculated according to sections 3-5 of the Pension Investment Return Tax Act.

Tick the relevant box to indicate whether the non-Danish company or you will be submitting the information.

If the non-Danish company will be submitting the annual information, they must submit a declaration of commitment. A declaration of commitment is a document in which they commit to submitting the annual information on your behalf. The declaration of commitment should be submitted with Declaration L.

Section 7 By signing the form, you declare that the information provided is correct.

If you have not ticked section 5, by signing, you authorise the Danish Tax Agency to collect information about your life insurance/pension scheme with the non-Danish company.