

## Citizen's declaration

The form must be completed by the pension provider and signed by the pension holder.

### Non-Danish pension provider

Name and address of the pension provider:

a) Name

SE no. (VAT reg. no.)

Address

Phone

Postcode and city

Country

Name and address of the pension holder:

CPR no. (civil reg. no.)

b) Name

Address

Postcode and city

Country

c) Effective from

Pension scheme

Approved scheme no.

Capital pension

Annuity pension

Lifetime annuity pension

Old-age pension scheme  
Covers old-age pension insurance and old-age pension savings

Temporary life annuity

### Citizen's declaration

I agree to be taxed in Denmark on regular payments and lump sums from the pension scheme, even if I am not subject to full tax liability in Denmark at the payment date. This means:

- That if you receive payments from the pension scheme after you have moved from Denmark, you will be taxed according to the Danish Pension Tax Act (*Pensionsbeskatningsloven*) to the same extent that Denmark could have taxed the payment according to the double taxation agreement with the new country of residence if the insurance company etc. had had its domicile in Denmark.

- That if you receive payments from the pension scheme, you will be taxed according to the Danish Pension Tax Act to the same extent that Denmark could have taxed the payment according to the double taxation agreement with the country where the scheme was set up if the insurance company etc. had had its domicile in Denmark.

- That payments from the scheme are taxed according to the Danish Pension Tax Act in case the scheme was set up in a country with which Denmark does not have a double taxation agreement.

I agree that the Danish Tax Agency may withdraw its approval in case the pension provider does not comply with the obligations required by law.

f) Date

Signature

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- a) State the name, address and SE number (VAT. no.) of the pension provider.
- b) State the name, address and CPR no. (civil reg. no.) of the pension holder.
- c) State the date on which the scheme became effective.

If the scheme was taken out as a result of a transfer of premium/contributions, see the Danish Pension Tax Act section 21A, state the date of the first day of the income year in which the transfer took place.

Tick the type of pension scheme to which the scheme corresponds.

Explanation of pension schemes from item c):

- An annuity pension is a scheme under which the pension is paid out e.g. in monthly installments over a period of at least ten years. The pension cannot be paid out to you until you reach pension payment 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 pension payment 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 ten years, but disbursements will cease upon your death. The disbursements cannot begin until you reach pension payment 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 pension payment age at the earliest.
- An old-age pension is a pension scheme from which you have the option of having the pension paid out as a lump sum or distributed over several disbursements once you have reached retirement age or within a period of 20 years from that date. If you cash in or otherwise deal with the old-age savings pension scheme or some of the savings before you reach early retirement age, you must pay a tax penalty of 20% to the Danish state. Contributions to this scheme are not tax deductible.
- 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 pension payment age and within 20 years thereafter. You must pay a tax of 40% to the Danish state. If you cash in or otherwise deal with the capital pension or some of the savings before you reach early retirement age, you must pay a tax penalty of 52% to the Danish state.

From 1 January 2013, it is no longer possible to set up a capital pension scheme or claim tax relief or exemption in relation to your taxable income for contribution to capital pension schemes.

### To be completed by the pension holder

- f) The pension holder must sign the citizen's declaration here.

The fact that you accept being taxed on disbursements from your pension scheme in Denmark means that if you have set up a pension scheme with a pension provider in a country with which Denmark has entered into a double taxation agreement concerning taxation by the country of source and if you have had this approved under section 15 C, and if you subsequently stay in Denmark when you attain pension age, the relevant country may tax the disbursements as the country of source in accordance with the double taxation agreement. Denmark also taxes the disbursements subject to your declaration. However, Denmark allows for credit relief for the foreign tax under section 33 of the Danish Tax Assessment Act (*Ligningsloven*)

Tax is therefore payable to Denmark with relief for tax at source already paid to the country of source.

If, at the time of pensioning, you move to the country in which the pension scheme was taken out, this country is able to tax the disbursements from your pension scheme both as the country of source and as the country of residence, while Denmark is able to tax the disbursements in accordance with your declaration.

It is not possible to have the Danish tax reduced by the tax paid in this other country. Instead, the other country should, as the country of residence for the pensioner (you), apply internal relief rules in relation to the Danish tax paid.

If you take out a pension scheme in a country with which Denmark has not entered into a double taxation agreement, Denmark is able to tax the disbursements in accordance with your declaration.

Please send a copy of the completed form to:

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

### Cancellation of insurance/pension scheme

If the insurance/pension scheme is cancelled, the pension provider should notify the Danish Tax Agency. This is to ensure that the registration with the Tax Agency is deleted.