

		Product					Comment
		HøjrentePension	Gennemsnitsrente	VækstPension	VækstOpsparing	LinkPension	
Policy charge	Individual (personal)	DKK 79 monthly*	DKK 79 monthly*	DKK 79 monthly*	DKK 0 monthly	DKK 79 monthly*	*Deducted from any bonus/return
	Company	DKK 0 monthly	DKK 0 monthly	DKK 0 monthly	-	DKK 0 monthly	Company becomes individual during any payment period
Charge for each premium payable	Individual (personal)	-	DKK 17 *	DKK 0	DKK 0	DKK 0	*Deducted from any bonus/return
Charge when changing to pension scheme without contribution		DKK 790	DKK 790	DKK 790	-	DKK 790	
Early payment charge		DKK 2.050 + any charges on policy transfers and surrenders	DKK 2.050 + any charges on policy transfers and surrenders	DKK 2.050	DKK 315	DKK 2.050	
Change of investment profile		-	-	DKK 315	DKK 315	-	
Change of product		DKK 790 + any charges on policy transfers and surrenders (no new policies)	DKK 2.050 + any charges on policy transfers and surrenders (no new policies)	DKK 790	-	DKK 790	The costs are deducted from the product from which you change
Special enquiries, calculations and changes		DKK 2.050	-	DKK 2.050	DKK 2.050	DKK 2.050	Velliv assesses when the fee is due, and it can be imposed by repeated itemisations of pension investment returns tax (PAL tax), statements of account, forecast computations and calculations of early retirement pension due to reduced earning capacity, as well as divorce distributions
Special payments		DKK 315	-	DKK 315	DKK 315	DKK 315	Payment to another account than Nemkonto or a foreign account
Reminder fee		DKK 100	-	DKK 100	DKK 100	DKK 100	For personal costumers