

# Example of ordinary pension scheme

Most people in Denmark are part of this type of pension scheme, where the amount is paid directly into a pension fund. The amount is taxed after retirement, when the pension is paid out. Please read more about the different pension schemes on [http://www.sdu.dk/en/information\\_til/international\\_staff/pension+scheme](http://www.sdu.dk/en/information_til/international_staff/pension+scheme)

- 2 Pension contribution: 1/3 of the 17,10% is your contribution.
- 3 Name of your pension fund
- 4 Basic gross salary
- 5 Supplement according to position: Here you will also see negotiated qualification or special duty supplements.
- 6 ATP: a minor mandatory labour market pension.
- 7 AM-bidrag: labour market contribution is a mandatory 8% tax.
- 8 A-skat: your income tax depends on your income tax rate.
- 9 Personnel category: based on your degree, mainly for internal use.
- 10 Payment fraction: 1/1 means you are employed full-time, which is 37 hours per week. For example, 1850/3700 means you are employed part-time – 18,5 hours per week.
- 11 Calculation of labour market contributions

		Rate		Payments		Deductions	
Kode	Art	Antal enheder	Sats	Ydelse	Fradrag		
	VEDR. NOV. 2016			6.117,92	2.039,33		
	17,10% pensionsbidrag						
	Horaf 1/3 eget bidrag						
	Magistrernes Pensionskasse				6.117,92		
2000	Løn			29.829,75			
3821	Kvalifikationstillæg, pensg.			1.716,47			
4261	Adjunkt-/lektortillæg, pensg.			4.231,10			
7048	ATP Pension, sats F				83,87		
9845	AM-bidrag				2.855,00		
9850	A-skat				8.760,00		
Personalkategori		LRML	TR	BKTR	OPRYK/ATO	Ydelse i alt	Fradrag i alt
049 Magistre		0064	04	08	12/99	35.777,32	11.698,87
Pengeinstans		Kontonummer		TA disposition		Dato	
		VIA NEMKONTO		30/11/2016		24.078,45	
Evt. supplerende oplysninger		AFLØNNINGSBRØK: 1/1					
ARBEJDSMARKEDSBIDRAG UDGØR 8% AF 35.693,45 = 2.855,00 IALT I ÅR: 31.382,00							
Bemærk							
Skattekort		A – Indkomst for arbejdsmarkedsbidrag		Indeholdt kildeskat			
Land	Fradrag	Træk%	Føllet	Indev. periode	Indeværende år	Indev. periode	Indeværende år
Færet Danmark	9.161	37		35.693,45	392.312,41	8.760,00	96.252,00

- 1 Month of payment concerned
- 18 Salary grade: mainly for internal use
- 19 Shows the grade on the Salary scale for Academics in the state, which your basic salary is based on. The grade is based on your seniority.
- 20 This date states when you will advance to the next level on the salary scale (month/year). 12/99 means you are on the top level.
- 21 Your total deductions
- 22 The net sum transferred
- 23 The date your salary is deposited into your account
- 24 Shows that your salary will be paid automatically to your "EasyAccount" (Nemkonto) via your CPR number. Remember to ask the bank to set this up when you open a bank account.
- 12 Your personal tax allowance: You don't have any if you are on the researcher taxation scheme.
- 13 Income tax rate
- 14 Your gross income: Current month ATP deducted
- 15 The total income gross: Current year ATP deducted
- 16 Your income tax: Current month
- 17 The total income tax: Current year