

## Pension option form

Your position as an academic employee involves a pension contribution of 17.1% of your pensionable salary. As an international employee you have the following options. You can read more about the three options here: [https://www.sdu.dk/en/information\\_til/international\\_staff/on+arrival/pension+schemes](https://www.sdu.dk/en/information_til/international_staff/on+arrival/pension+schemes).

**1. Ordinary pension scheme** - You can have your pension contribution transferred to a collective pension fund without taxation. Tax will be deducted when you request for your pension savings to be paid out.

**2. Ordinary pension scheme with taxation** – You can have your pension contribution transferred to a collective pension fund after deduction of your present income tax rate. When you leave Denmark permanently you can take out your pension savings without further taxation.

**As an international researcher in a fixed-term position for a maximum of 5 years you also have a third option:**

**3. Pension exemption** - You can choose to receive your pension contribution as salary with a deduction of a premium for the state group life insurance. At present, the monthly premium is DKK 108.35, which will be deducted from your salary every month. The pension contribution is subject to your present income tax rate.

The conditions for having your pension contribution paid out as salary are stipulated in the circular of 2 November 2012 regarding the collective agreement for certain state-employed academics on fixed-term contracts registering for the non-payment of pension contribution, etc. ([Modst. No. 034-12](#)).

During your employment you may change from one option to another. If you do so, your decision will take effect as soon as possible. If your contract continues beyond five years, any group life insurance payments you make will cease, and your pension contribution will be paid into the pension fund on the ordinary pension scheme (**Option 1**).

I, the undersigned, wish to be covered by scheme no. (mark with an X):

- 1. Payment of pension contribution to pension fund**  
 **2. Payment of pension contribution to pension fund with immediate taxation**

Place and country of birth: \_\_\_\_\_

E-mail: \_\_\_\_\_

- 3. Pension exemption with a deduction of premium for the group life insurance scheme.**

If choosing option 3, I confirm that I fulfill the following conditions:

- I am not a Danish citizen
- I was recruited abroad

Please state any previous periods of employment (at SDU or other university) where you have been covered by the rules of pension exemption (**option 3**):

\_\_\_\_\_

Date: \_\_\_\_\_

Name: \_\_\_\_\_

Social security number (CPR-number): \_\_\_\_\_ Signature: \_\_\_\_\_

The personnel office forwards a copy of this form to the salary office.

## Additional pension option form – Academic staff

In addition to choosing your main pension option on page 1 you also have the option to decide on 0,3 % of your pension contribution.

Please return this form to Human Resource Services, Personnel Office, duly signed, at your earliest convenience if you want to receive 0,3 % of your pension contribution paid out as salary (after deduction of taxes, etc.) rather than having it paid into your pension scheme, cfr. Section 11 in the Collective agreement between the Ministry of Finance and the Danish Confederation of Professional Associations.

I want 0,3 % of my pension contribution paid out as salary until further notice instead of having it paid into my pension scheme.

If you choose to have 0,3 % of your pension contribution paid into your pension scheme you can change this any time and have it paid out as salary. Such a request will take effect from the 1st day of the month following the month in which the Personnel Office receives your written request.

**If you do not return this form, your pension contribution will be paid into your pension scheme.**

Cpr. Nr \_\_\_\_\_

Name \_\_\_\_\_

Date \_\_\_\_\_

Signature \_\_\_\_\_