Danica

Faktaark
September 11th 2026

List of direct charges – Danica Link

Occupational pension – compulsory pension schemes

CHARGES AS % OF SINGLE PREMIUM	DKK 0 – DKK 63.200 Over DKK 63.200	1% 0%
CHARGES AS % OF THE REGULAR PREMIUM*	DKK 0 – DKK 63.200 DKK 63.200 – DKK 100.000 Over DKK 100.000 kr.	2% 1% 0%
CHARGES AS % OF THE PENSION SCHEME VALUE**	DKK 0 – DKK 550,000 Over DKK 550,000	0.5% 0%
FEES	Fixed annual fee Administrative fee if the pension scheme is paid out before the agreed retirement age or moved	DKK 588 DKK 2,225
COMMISSION	In connection with trades made via Din Netpension or Danske Netbank	0%
	In trades made via Danica	
	Purchase in connection with running payments and one-off payments ***	0%
	Sale in connection with end of month payments and one-off payments ***	0%
	Sale in order to pay for costs and insurances	0%
	Buy/sell when approaching Danica's head office or one of Danske Banks branches	
	DKK 0 – DKK 100.000	0.75% max. DKK 500
	Over DKK 100.000	0.5%
INTEREST ****	Credit interest on the balance of the Link account Debit interest on the Link account	2.10% -2.10%
ANNUAL CHARGES ON GUARANTEED BENEFITS*****		0.05% - 1.50%

* Charges may be higher for schemes administered by brokers.
** Any investments in Danica Link Basic funds will be exempted from the calculation of the charges of the Pension Scheme value.
*** The price normally amounts to 0.15%, but it is temporarily reduced to 0% in 2026.
**** Interest payments are linked to Danmarks Nationalbank's discount rate and contributions earn interest with value on the date after payment.
***** The expense is calculated as a percentage of the guaranteed value and depends on the number of years to retirement and the proportion of equities in the part of your pension scheme value that is not placed in the 'Omlægningsafdeling' (investment fund for policyholders with fewer than five years to retirement).

Danica has reported the rate of its fees and charges to the Danish Financial Supervisory Authority. The costs related to the managing of the pension scheme value in the funds, are held in the funds themselves. The costs are deducted before calculation of the return of the funds and is contained in the annual cost percentage (Danish: ÅOP).
Danica receives commission for facilitation investments in the investment funds. This commission is contained in the fund's annual cost percentage.