

# List of charges – Danica Link

## Occupational pension – compulsory pension schemes

Charges effective from October 9<sup>th</sup> 2025

CHARGES AS % OF SINGLE PREMIUM	DKK 0 - DKK 60,300 Over DKK 60,300	1% 0%
CHARGES AS % OF THE REGULAR PREMIUM*	DKK 0 - DKK 60,300 DKK 60,300 - DKK 100,000 Over DKK 100,000	2% 1% 0%
CHARGES AS % OF THE PENSION SCHEME VALUE**	DKK 0 - 550,000 Over DKK 550,000 kr.	0.5% 0%
FEES	Fixed annual fee Administrative fee if the pension scheme is paid out before the agreed retirement age or moved	DKK 576 DKK 2,175
COMMISSION	In connection with trades made via Din Netpension or Danske Netbank  In trades made via Danica Pension Purchase in connection with running payments and one-off payments *** Sale in connection with end of month payments and one-off payments *** Sale in order to pay for costs and insurances  Buy/sell when approaching Danica Pensions head office or one of Danske Banks branches DKK 0 - 100.000 Over DKK 100.000	0%  0% 0% 0%  0.75% max. DKK 500 0.5%
INTEREST****	Credit interest on the balance of the Link account Debit interest on the balance of the Link account	1.60% -1.60%
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 2025.
- \*\*\*\* 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 Pension 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 Pension receives commission for facilitation investments in the investment funds. This commission is contained in the funds annual cost percentage.