

|                                                             |                       | Product                                                                    |                                                                              |                 |                |                 | Comments                                                                                                                                                                                                                                                                                      |
|-------------------------------------------------------------|-----------------------|----------------------------------------------------------------------------|------------------------------------------------------------------------------|-----------------|----------------|-----------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                                                             |                       | HøjrentePension                                                            | Gennemsnitsrente                                                             | VækstPension    | VækstOpsparing | LinkPension     |                                                                                                                                                                                                                                                                                               |
| Policy charge                                               | Individual (personal) | DKK 84 monthly*                                                            | DKK 84 monthly*                                                              | DKK 84 monthly* | DKK 0 monthly  | DKK 84 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 835                                                                    | DKK 835                                                                      | DKK 835         | -              | DKK 835         |                                                                                                                                                                                                                                                                                               |
| Early payment charge                                        |                       | DKK 2.165 + any charges on policy transfers and surrenders                 | DKK 2.165 + any charges on policy transfers and surrenders                   | DKK 2.165       | DKK 330        | DKK 2.165       |                                                                                                                                                                                                                                                                                               |
| Change of investment profile                                |                       | -                                                                          | -                                                                            | DKK 0           | DKK 0          | -               |                                                                                                                                                                                                                                                                                               |
| Change of product                                           |                       | DKK 835 + any charges on policy transfers and surrenders (no new policies) | DKK 2.165 + any charges on policy transfers and surrenders (no new policies) | DKK 0           | -              | DKK 0           | The costs will be deducted from the product you are leaving                                                                                                                                                                                                                                   |
| Comment, quires, calculations and changes                   |                       | DKK 2.165                                                                  | -                                                                            | DKK 2.165       | DKK 2.165      | DKK 2.165       | 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 330                                                                    | -                                                                            | DKK 330         | DKK 330        | DKK 330         | Payment to another account than Nemkonto or a foreign account                                                                                                                                                                                                                                 |
| Reminder fee                                                |                       | DKK 100                                                                    | -                                                                            | DKK 100         | DKK 100        | DKK 100         | For personal costumers                                                                                                                                                                                                                                                                        |