

		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, queries, 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 customers