

		Product					Comment
		HøjrentePension	Gennemsnitsrente	VækstPension	VækstOpsparing	LinkPension	
Policy charge	Individual (personal)	DKK 82 monthly*	DKK 82 monthly*	DKK 82 monthly*	DKK 0 monthly	DKK 82 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 815	DKK 815	DKK 815	-	DKK 815	
Early payment charge		DKK 2.115 + any charges on policy transfers and surrenders	DKK 2.115 + any charges on policy transfers and surrenders	DKK 2.115	DKK 325	DKK 2.115	
Change of investment profile		-	-	DKK 325	DKK 325	-	
Change of product		DKK 815 + any charges on policy transfers and surrenders (no new policies)	DKK 2.115 + any charges on policy transfers and surrenders (no new policies)	DKK 815	-	DKK 815	Omkostningerne trækkes på det produkt, som forlades
Special enquiries, calculations and changes		DKK 2.115	-	DKK 2.115	DKK 2.115	DKK 2.115	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 325	-	DKK 325	DKK 325	DKK 325	Payment to another account than Nemkonto or a foreign account
Reminder fee		DKK 100	-	DKK 100	DKK 100	DKK 100	For personal costumers