

Your position as an academic employee involves a pension contribution of 18.07% of your pensionable salary. As an international academic employee, you have the following options:

1. Ordinary pension scheme – You can have your pension contribution transferred to a collective pension fund without taxation. Tax will be deducted when you request your pension savings to be paid out.

2. Ordinary pension scheme with taxation – You can have your pension contribution transferred to a collective pension fund after deduction of your present income tax rate. When you leave Denmark permanently you can takeout your pension savings without further taxation.

3. Pension exemption – *As an international researcher in a fixed-term position for a maximum of 5 years you also have a third option* –

The Danish Ministry of Finance and the Danish Confederation of Professional Associations (AC) have agreed on a protocol that makes it possible for international researchers employed by SDU to be exempted from paying pension contributions.

This means that you can choose to receive your pension contribution as salary with a deduction of a premium for the state group life insurance. At present, the monthly premium is DKK 108.35, which will be deducted from your salary every month. The pension contribution is subject to your present income tax rate whether you are covered by the researcher taxation scheme of a flat rate of 27 % or taxed on the basis of ordinary income tax in Denmark.

The conditions for having your pension contribution paid out as salary are stipulated in the [circular of 17th of June 2016 regarding the collective agreement for certain state-employed academics on fixed-term contracts registering for the non-payment of pension contribution, etc.](#) (external page available only in Danish)

To be eligible for this option (pension exemption with a deduction of premium for the group life insurance scheme) you must fulfil the following requirements:

- You must not be a Danish citizen
- You must have been recruited from abroad
- The employment must be fixed term for a maximum of five years
- You must be employed as a researcher, research assistant, PhD fellow, postdoc, assistant professor, associate professor or professor

If your employment as a researcher at SDU is extended, or if you change your place of employment from SDU to another Danish university, the pension exemption will remain in effect for a maximum total term of normally five years.

The pension exemption agreement cannot be retroactive. This means that any pension contribution already made by SDU to the relevant pension fund is irreversible.

If you choose pension exemption instead of the ordinary pension contributions, you should be aware that you will not benefit from the insurance coverage that comes with the ordinary pension scheme.

You will only be covered by the mandatory group life insurance policy, which provides basic insurance in the event of critical illness or death. It is therefore advisable to consider taking up additional private insurance.

During your employment you may change from one option to another. In the event that you wish to change your choice, your decision will take effect as soon as possible.

If you do not wish to use any of the above options, you may also use the regular pensions scheme found on SDUnet (*Form for choosing pension (in connection with employment)*)

If you take no action, your full pensions contribution of 18.07% of your pensionable salary will be paid into your ordinary pension scheme.

If you want payments to be made as described above, the following must be completed:

NAME: _____ CPR-NR.: _____

FACULTY/ADMINISTRATION: _____

Option 1: Payment of pension contribution to pension fund. Mark with an X:

Option 2: Payment of pension contribution to pension fund with immediate taxation. Mark with an X:

Option 3: Pensions exemption with a deduction of premium for the group life insurance scheme. Mark with an X:

By choosing option 3 I confirm that I fulfil the following conditions:

- *I am not a Danish citizen*
- *I was recruited abroad*
- *My employment is fixed term for a maximum of five years*
- *I am employed as a researcher, research assistant, PhD fellow, postdoc, assistant professor, associate professor or professor*

Please state place and country of birth: _____

Please state any previous periods of employment (at SDU or other Danish university) where you have been covered by the rule of pension exemption (option 3):

The change will take effect from the 1st of the month after SDU has received the form.

The form must be submitted to the payroll office: loen@sdu.dk