Danish pension abroad

Danish pension abroad
The Danish pensions system
Old-age pension
Anticipatory pension
Transfer to old-age pension
Pension rates in 2010
Personal allowance
Residence in an EU/EEA Member State
Switzerland
Conventions
Australia, Canada, Chile, Croatia, Morocco, New Zealand, Turkey and USA
Pakistan, Macedonia, Serbia, Montenegro, Bosnia-Herzegovina
Finland, Iceland, Norway, Sweden
Third countries
Payment
Earnings related adjustment
Taxation
National healthcare services for pensioners resident abroad
Processing of pension applications
Appeals guide
Addresses of pension authorities abroad

Danish pension abroad

Danish old-age or anticipatory pension may be awarded to persons living abroad, provided a number of conditions re nationality, residence/employment, age and health are satisfied.

The various conditions re nationality and residence are described below for people living in one of the Nordic countries, in an EU/EEA Member State or another country with which Denmark has entered into an Agreement.

If you reside in a third country, you must have lived in Denmark for at least 30 years between age 15 and pensionable age to qualify for Danish old-age pension.

Irrespective of nationality or residence, it is a precondition for the award of Danish old-age pension to have attained the pensionable age. Danish anticipatory pension may be awarded to persons under pensionable age whose working capacity has been reduced and who will be unable to provide for themselves by means of a remunerated job.

This leaflet first describes the general conditions laid down in the Danish Pensions Act, all of which must be satisfied to qualify for old-age or anticipatory pension. This part is followed by a number of sections on the special rules that apply to persons resident in a Nordic country, an EU/EEA country or a Convention country. Lastly, there are sections on payment, earnings related adjustment and taxation of pensions, and a description of the processing of pension cases, the right of appeal etc.

Please note that as from 1 May 2010, the coordination of the social security schemes of the Member States of EU/EEA and Switzerland will be governed by a new set of rules, those of EC-Regulation No. 883/2004 on the coordination of social security systems, and EC-Regulation No. 987/2009 laying down the procedure for the implementation of Regulation No. 883/2004.

Those Regulations are replacing Regulations Nos. 1408/1971 and 574/1972.
A guide to the rules on pensions of the new Regulations is being elaborated by the Danish Pensions Agency, and will be made available on the Home Page of that Agency.

In consequence of the new Regulations, a new Nordic Convention on Social Security is also being elaborated.

**The Danish pensions system**

**General conditions for old-age and anticipatory pension**

Entitlement to Danish pension is generally conditional on Danish nationality and at least three years of permanent residence in Denmark between age 15 and pensionable age.

Entitlement to full Danish pension is generally conditional on at least 40 years of permanent residence in Denmark between age 15 and the pensionable age. If the period of residence is shorter, the pension is calculated as 1/40 of the full pension for each year of residence in Denmark. If, for example, the period of residence in Denmark is 10 full years, the pension will be paid as 10/40 of a full Danish pension.

Also periods of service on board a Danish ship, residence abroad as a representative of a Danish public authority, residence abroad as otherwise serving Danish interests, residence abroad as employed in any branch or subsidiary of a Danish business and residence abroad for the purpose of education or training are deemed to constitute permanent residence in Denmark.

**Old-age pension**

Old-age pension is payable only to persons having attained the pensionable age. Old-age pension consists in a basic amount and a pension supplement.

<table>
<thead>
<tr>
<th>Birthday</th>
<th>Entitled to pension at the age of:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Before 1 January 1959</td>
<td>65 years</td>
</tr>
<tr>
<td>1 January 1959 – 30 June 1959</td>
<td>65 ½ years</td>
</tr>
<tr>
<td>1 July 1959 – 31 December 1959</td>
<td>66 years</td>
</tr>
<tr>
<td>1 January 1960 – 30 June 1960</td>
<td>66 ½ years</td>
</tr>
<tr>
<td>1 July 1960 or later:</td>
<td>67 years</td>
</tr>
</tbody>
</table>

**Anticipatory pension**

Anticipatory pension may be awarded to persons between age 18 and pensionable age. The award of anticipatory pension is subject to the applicant’s working capacity having been reduced in permanence and to such an extent that the applicant, notwithstanding the possibilities of support under the social security and other legislation, including employment in a flexible arrangement, will be unable to provide for himself or herself by means of a remunerated job.

A description of the applicant’s working capacity must be drawn up which consists of the following 12 components: education and training, labour market experience, interests, social competences, capacity to adapt to changes, learning capacity, own job preferences, expectations as to own performance, job identity, dwelling and finances, social network and health.

However, applications filed before 1 January 2003 are subject to different rules.

**Transfer to old-age pension**

Recipients of anticipatory pension are, without application, transferred to old-age pension as from the first day of the month following the attainment of pensionable age. A reduction of the amount of pension may result.
Pension rates in 2010
Maximum monthly rates of the various types of pension are (before tax) as follows:

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Basic amount</td>
<td>DKK 5.448</td>
</tr>
<tr>
<td>Pension supplement due if single</td>
<td>DKK 5.658</td>
</tr>
<tr>
<td>Pension supplement due if married/cohabiting</td>
<td>DKK 2.735</td>
</tr>
<tr>
<td>Anticipatory pension due if single</td>
<td>DKK 16.285</td>
</tr>
<tr>
<td>Anticipatory pension due if married/cohabiting</td>
<td>DKK 13.842</td>
</tr>
</tbody>
</table>

Rates are adjusted once a year according to wage developments on the labour market.

Personal allowance
Personal allowance may be awarded to persons in receipt of old-age pension whose financial situation is particularly difficult. Personal allowance may also be awarded to persons who were already receiving anticipatory pension before 1 January 2003.

The pensioner must himself or herself apply for the personal allowance, the award of which depends on a specific, individual assessment of the financial situation.

The personal allowance is a subsidiary benefit, meaning that you must first try to obtain payment of your expenses in your country of residence.

A personal allowance may also take the form of a heating allowance. This is an allowance which will cover part of the annual heating expense.

Pensioners who are not residents of Denmark may, while staying temporarily in Denmark, be entitled to a health allowance. This depends on need of the allowance having arisen during the temporary stay, and on the pensioner providing evidence of his or her entitlement to benefits in kind from another EU/EEA Member State or Switzerland.

The health allowance will cover part of expenses incurred for medicine, dental treatment, physio-therapy, chiropractic treatment, chiropody, spectacles or psychological help.

Residence in an EU/EEA Member State
The EU countries are at present: Austria, Belgium, Bulgaria, the Czech Republic, Cyprus (the Greek part of), Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, the Netherlands, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden and the United Kingdom.

The EEA countries are: Iceland, Norway and Liechtenstein

EC Regulation 1408/71 lays down the rules according to which a person will receive pension from each of the EU/EEA countries in which he or she has been employed. The formal conditions for entitlement to Danish pension under the provisions of EC Regulation 1408/71 are:
- to have been a permanent resident of an EU/EEA country
- to have the nationality of an EU/EEA country or the status of a Stateless person or a refugee
- to have been resident/employed for an aggregate period of at least three years in an EU/EEA country, including one year in Denmark, and have been in paid employment or self-employed in one or more EU/EEA countries for a period.
Also students and family members may obtain a Danish pension, subject to at least three years of residence in Denmark.

The above-mentioned EC rules may substitute the requirements of the Danish Pensions Act re Danish nationality and residence in Denmark.

Applications for Danish pension should be submitted to the pension authority of the country of residence, the addresses of which are to be found on the last pages of this leaflet. However, persons who are entitled to Danish pension only may apply to the Danish Pensions Agency direct.

**Switzerland**

On 1 June 2002, an Agreement between the EU and Switzerland on the Free Movement of Persons entered into force. The Agreement means that the above provisions of EC Regulation No. 1408/71 on social security also apply to Switzerland. The Agreement does not, however, apply in relation to Norway, Iceland and Liechtenstein.

**Conventions**

Denmark has entered into bilateral Agreements on social security with a number of countries as mentioned below. This means that Danish and foreign nationals who reside in the below Convention countries may receive Danish pension, subject to certain conditions.

**Australia, Canada, Chile, Croatia, Israel, Morocco, New Zealand, Turkey, USA**

A Danish national who is a resident of Australia, Canada, Chile, Croatia, Israel, Morocco, New Zealand, Turkey or USA may apply for and receive Danish old-age or anticipatory pension subject to at least three years of residence in Denmark after age 15.

Likewise, a national of Australia, Canada, Chile, Croatia, Israel, Morocco, New Zealand, Turkey or USA who resides in his or her home country may apply for and receive Danish old-age or anticipatory pension subject to at least three years of residence in Denmark, during which three years he or she must have been in paid employment or self-employed in Denmark for at least twelve months.

It should be noted that periods of residence in Denmark prior to 1 April 1957 are not taken into account for the calculation of the amount of pension due to a national of one of the countries mentioned.

A refugee as well as a stateless person may be comprised by the Conventions with Canada, Israel, New Zealand and USA.

Pension supplements are not paid in the countries mentioned.

Applications should be submitted to the pension authority of the country of residence, the addresses of which are to be found on the last pages of this leaflet.

**Pakistan, Macedonia, Serbia, Montenegro, Bosnia-Herzegovina**

A Danish national who is a resident of Pakistan, Macedonia, Serbia, Montenegro or Bosnia-Herzegovina may apply for and receive Danish old-age or anticipatory pension subject to at least three years of residence in Denmark after age 15.

A national of Pakistan, Macedonia, Serbia, Montenegro or Bosnia-Herzegovina who resides in his or her home country may apply for and receive only the Danish old-age pension, subject to at least five years of residence in Denmark, during which five years he or she must have been in paid employment for at least twelve months.
Periods of residence in Denmark prior to 1 April 1957 are not taken into account for the calculation of the amount of pension due to a national of one of the countries mentioned.

Pension supplements are not paid in the countries mentioned.

Applications should be submitted to the pension authority of the country of residence, the addresses of which are to be found on the last pages of this leaflet.

**Finland, Iceland, Norway, Sweden**
Nordic nationals having been in paid employment or self-employed are covered by the above rules for EU/EEA nationals.

Nordic nationals having not been in paid employment or self-employed may be awarded pension under the Nordic Convention on Social Security. Nordic nationals resident in the *EU/EEA area* may apply for and receive old age or anticipatory pension from Denmark, subject to at least three years of residence in Denmark, during which three years they must not have been receiving pension from another EU/EEA country.

If you reside in a Nordic country, the application should be filed in the country of residence. If you reside in an EU/EEA country other than the Nordic countries, the application should be filed in the Nordic country in which you were last resident, provided you did not acquire any pension entitlement in your country of residence. If you did so, the application should be sent to the country of residence.

**Third countries**
If you reside in a country not covered by the above EC Regulation or the above Conventions, you may possibly be awarded Danish old-age pension under the Danish pension rules, if you have been permanently resident in Denmark for at least 30 years between age 15 and pensionable age.

Applications should be sent to the Danish Pensions Agency.

**Payment**
Old-age pension is paid from the first day of the month following application for pension, at the earliest from the first day of the month following the attainment of pensionable age.

Anticipatory pension is paid from the first day of the month following a decision on pension, at the latest with effect from the first day of the month following the expiration of a three-month period from the date of application.

Pension payment is made every month by the Danish Pensions Agency. In August every year, the Agency will send the pensioner a form to obtain evidence that he or she is still alive. This Life certificate must be signed by two persons. Together with the Life certificate, the Agency will also send a Declaration of marital status to be completed by the pensioner with a view to calculation and payment of the future pension.

However, if you reside in Norway, Sweden, Germany, Australia or the Netherlands, you do not have to fill in and file a Life certificate every year. This is so because of the Agency's info-exchange with these countries, operated on the basis of national personal numbers. Pensioners residing in these countries are therefore asked to quote their national personal number.

**Earnings related adjustments**
Danish pensions consist of different benefits. Some benefits are earnings related while others are not.
**Basic amount:** For old-age pensioners the basic amount is adjusted only if they have earned income.

**Pension supplement:** The supplement is subject to earnings related adjustments based on the total incomes of the pensioner and his or her spouse/cohabiting partner, if any.

**Anticipatory pension:** The benefit is subject to earnings related adjustments based on the total incomes of the pensioner and his or her spouse/cohabiting partner, if any.

**Taxation**

Your pension is taxable in Denmark, unless an Agreement has been entered into which confers the right of taxation to the country of residence.

If the country of residence has the right of taxation, there will be exemption from Danish taxation. To avoid that tax is levied in Denmark when the country of residence has the right of taxation, the Agency will send the pensioner a special tax exemption form which is to be completed and returned by the pensioner together with the local tax authorities’ certification of the pensioner's residence and taxation.

**National healthcare services for pensioners resident abroad**

An EU/EEA national with entitlement to Danish pension and with residence in another EU/EEA country or Switzerland may obtain an E 121 form from the Danish Pensions Agency, which provides entitlement to national healthcare services on the same conditions that apply to the nationals of the country of residence.

This form is issued when the pensioner is not entitled to national healthcare services in the country of residence. The form is not used between the Nordic countries.

**Processing of pension applications**

Whenever it receives a pension application, either from a foreign authority or from the applicant direct, the Agency will first send a confirmation together with a request for the applicant to complete various declarations necessary for its processing, then it will examine whether the conditions for Danish pension are satisfied.

It is important that the applicant gives as exact information as possible of his or her previous addresses in Denmark, both because of the requirement of previous residence in Denmark, and because the periods of residence form the basis of calculation of the pension due. Periods of residence after 1972 can be immediately confirmed in the Civil Registration System, if the Danish CPR No. is stated in the application. If the period of residence is prior to 1972, the Agency must write to the population registers in the relevant municipalities in Denmark. This procedure may take some time and will therefore delay the processing. When the answers from the population registers have been received, the Agency will calculate the number of years of residence to form the basis of the fractional pension and thus the amount of pension due.

For an applicant having been employed in Denmark exclusively, the Agency needs the exact details as well as evidence of the periods of employment.

After this, the age conditions for old-age pension are evaluated or, in the case of anticipatory pension, the possibility of becoming self-supporting by means of a remunerated job.

Whenever an anticipatory pension is applied, for an evaluation thus must be made of the applicant’s working capacity. The applicant submits information of his or her own resources in a questionnaire received from the Agency, and the Agency will, if necessary, collect supplementary information of the applicant’s education, training, jobs, etc. for the evaluation.
In some cases it will be necessary to have medical and other info which is to be treated as confidential translated into Danish, for evaluation of the medical info by the Agency’s medical consultants. It may turn out to be necessary to collect more medical certificates as well as transcripts from case records. Unfortunately, this may prolong processing time.

Only when the necessary information is available, the Agency can make its decision re entitlement to old-age or anticipatory pension. The Agency now determines the amount of pension due, collects a tax card, and feeds the pension details to the Danish Payments System. The Danish pension will then be paid into the pensioner’s account with a bank in Denmark or abroad.

When a pension is ready for payment, the Agency will send a decision in writing to the applicant and the foreign pension authority, if any. The Agency endeavours to make processing time as short as possible.

Depending of the amount of details provided when applying, the award of an old age pension will normally require a processing period of abt. 4 months and the award of an anticipatory pension a processing period of abt. 6 months, to which may be added another 2-3 months until payment can be effected.

**Appeals guide**

An appeal against decisions in matters old-age or anticipatory pension made by the Pensions Agency lies to the Social Appeals Board. Any appeal must be lodged - as early as to come to hand within four weeks of receipt of the decision - with the Pensions Agency which if it cannot accept the appeal will submit it, together with the other documents of the case, to the Social Appeals Board for a final administrative decision.

**Addresses of pension authorities abroad**

**Australia:**
Centrelink International Services
GPO Box 273
Hobert TAS 7001
Australia

**Austria:**
Pensionsversicherungsanstalt
Hauptstelle Wien
Friedrich-Hillegeist-Strasse 1
A-1021 Wiena

**Belgium:**
Office National des Pensions
Bureau des Conventions Internationales
Tour du Midi
B-1060 Bruxelles

**Bosnia and Herzegovina:**
Ministry of Foreign Affairs
Musala 2
BA-Sarajevo
Bosnia and Herzegovina

**Bulgaria:**
National Social Security Institute
62-64 “Alexander Stambiliiski” bld.
BG-Sofia 1303, Bulgaria
Canada:
Human Resources Development Canada
International Operations
Income Security Programs
Ottawa, Ontario
Canada K1A OL4

Chile:
Superintendencia Administradoras de Fondos de Pensiones
Huérfanos 1273, sal 2,8,9 y 13
Santiago
Chile

Croatia:
Hrvatski Zavod Za Mirovinskog Osiguranje Središnja Služba
A. Mihanovića 3
HR-10 000 Zagreb

Cyprus:
The Social Insurance Services of the Ministry of Labour and Social Insurance
7 Byron Avenue
CY-1465 Nicosia
Cyprus

Estonia:
Tööturuamet
LUHA Street 16
Tallinn 10129
Estonia

Finland:
Folkpensionsanstalten
Utenlandsenheten
PB 450
FI-00250 Helsingfors

Pensionsskyddscentralen
Eläketurvakeskus
FIN-00065 Helsinki

France:
Office National d’Assurance Vieillesse des Travailleurs Salariés
110-112, rue de Flandre
F-75951 Paris Cedex 19

Germany:
Deutsche Rentenversicherung Bund
Postfach
D-10704 Berlin

Deutsche Rentenversicherung Nord
D-23556 Lübeck

Deutsche Rentenversicherung Knappschaft-Bahn-See
Hauptverwaltung in Bochum
Pieperstrasse 14-28
DE-44781 Bochum
Gibraltar: Department of Labour and Social Security  
23, John Mackintosh Square  
Gibraltar

Greece: Idryma Koinonikon Asfaliseon  
8, rue Ag. Constantinou  
G-102 41 Athens

Hungary: Fövarosi és Pest Megyei  
Nyugdíjbiztosítási Igazgatóság  
Fiúmi ut 19/a, Magyarország,  
H-1081 Budapest

Iceland: Tryggingastofnun ríkisins  
Laugavegur 114-116  
IS-150 Reykjavík

Ireland: Department of Social Welfare Pensions  
Store Street  
IRL-Dublin 1

Israel: The National Insurance Institute Jerusalem  
Weizmann Avenue  
P.O. Box 90009  
Jerusalem 91909

Italy: Sede INPS di Arezzo  
Via Luca Signorelli 20  
I-52100 Arezzo

Latvia: State Social Insurance Agency  
70a Lacplesa Street, Riga  
Latvia, LV-1011

Liechtenstein: Liechtensteinische Alters-,  
Hinterlassenen- und Invalidenversicherung  
FL-Vaduz

Lithuania State Social Insurance Fund Board  
(SODRA)  
Foreign Pensions Division  
Sevcenkos 16, building 3, 3rd floor  
LT-2009 Vilnius  
Lithuania

Luxembourg: Etablissement d’Assurance contre  
la Vieillesse et l’Invalidité  
125, route d’Esch  
L-2977 Luxembourg

Macedonia: Fond Na Penziskoto I Invalidskoto  
Osiguvanje Na Makedonija  
12, Udarna Brigada, Broj 2  
91000 Skopje
The Ministry of Labour and Social Policy
The Pension and Disability Insurance Fund
12 Udarne Brigada St. No. 12
Macedonia

Malta:
International Relations Unit
Department of Social Security
38, Ordnance Street,
Valletta, CMR 02
Malta

Montenegro:
Republički Fond Za Penzijsko I Invalidsko Osiguranje Zaposlenih
ul. Jole Piletica br. 2
81000 Podgorica
Montenegro

Morroco:
Caisse National du Securité Sociale
649 Boulevard Muhammad V
Casablanca
Morroco

New Zealand:
New Zealand Income Support Service
International Affairs Office
P O Box 27 178
Wellington
New Zealand

Northern Ireland:
Social Security Agency
Overseas Benefits Unit, Block 2
Castle Building – Stormont
Belfast BT4 3SP
Northern Ireland

Norway:
NAV Internasjonal
Postboks 8138, Dep.
NO-0033 Oslo
Norway

Pakistan:
The Employees' Old – Age Benefits Institution, Eoabi House
190/1/B, Block 2
P.E.C.H.S.Karachi 29
Pakistan

Poland:
Zaklad Ubezpieczeń Społecznych
Oddział W Szczecinie
Ul. J. Matejki 22
PL-70-530 Szczecin

Portugal:
Secretaria de Estado Da Segurança Social
Centro Nacional de Pensões
Campo Grande, 6
Apartado 5 020
P-1771 Lisboa Codex

Romania:
Casa Naţională de Pensii şi alte Drepturi de Asigurări Sociale
Directorate for public and international relations
Bucureşti, Str. Latina nr. 8,
RO-Sector 2, Romania

Switzerland:
Schweizerische Ausgleichkasse
Ave. Ed.- Vaucher 18
Postfach 3100
CH 1211 Geneva 28

Serbia:
Republički Fond Za Penzijsko I Invalidsko Osiguranje Zaposlenih
11000 Beograd, ul. Aleksandra Kostića 9
Serbia

Slovakia:
Social Insurance Agency
(Sociálna poist’ovna)
Ulica 29. augusta 8
SK-813 63 Bratislava 1
Slovakia

Slovenia:
Zavod za pokojninsko in invalidsko zavarovanja Slovenije
Kolodvorska Ulica 15
61001 Ljubljana
Slovenia

Spain:
Instituto Nacional de la Seguridad Social
Padre Damián 4
E-28036 Madrid 16

Sweden:
Gotlands Län Allmänna Försäkringskassa
Utenlandsavdelingen
Box 1164
S-621 22 Visby

The Netherlands:
UWV GAK
Afd. Internationaal
Postbus 8300
NL-1005 CA Amsterdam

SVB Districtskantoor Breda
Afdeling Buitenland
Postbus 90151
Markendaalseweg 35
NL-4800 RC Breda
The Czech Republic: Social security agency – Česká Správa Sociálního Zabezpečení
Česká Republika
Česká Správa Sociálního Zabezpečení
Křižová 25
CZ-225 08 PRAHA 5

The United Kingdom: The Pension Service
Tyneview Park
Team 3 – EU TC214
Newcastle upon Tyne
NE98 1BA UK

Turkey: Sosyal Sigortalar Kurumu
Genel Müdürlüğü
Yurtdişi İşçisi Hizmetleri Dairesi
Baskanligi
Ankara

USA: Social Security Administration
SSA Field Office
You may find the local office via SSA’s home page: www.ssa.gov

or you may contact the main office:
Social Security Administration
Office of International Operations
OIO – Totalization
P.O. Box 17049
Baltimore, Maryland 21235-7049
USA