

ATTRACTIVE PENSION SCHEMES FOR THE SELF-EMPLOYED

Attractive pension and insurance solutions for the self-employed

Pension for Selvstændige (PFS) was established by professional organisations for the self-employed and offers owners of small and medium-sized businesses access to the strongest pension and insurance terms on the market. We offer the same schemes to spouses, cohabitants and senior employees. PFS has more than 52,000 pension schemes and a total of DKK 55 billion under management with Danica.

Individual advice – every step of the way

- ✓ A nationwide team of advisers solely dedicated to serving self-employed customers
- ✓ The right pension savings matching your overall financial situation
- ✓ Advice on succession and retirement planning

A single solution – pension + insurance

- ✓ Annuity pension, life annuity and retirement savings
- ✓ Loss of Earning Capacity
- ✓ Life Insurance
- ✓ Critical Illness
- ✓ Health Package and Health Insurance

Four key advantages

- ✓ Expenses of 0% of contributions and savings balance
- ✓ Reduction of investment costs of 0.20% – 0.43% of your assets
- ✓ Payout on death – life insurance and pension savings are both paid out
- ✓ Your scheme will of course continue with PFS after you retire

NEW
in 2026 and 2027



STARTER package, new children's universe and new health insurance 70+

STARTER package focused on insurance, for newly self-employed – from 1 April 2026

- + Basic covers for Loss of Earning Capacity, Critical Illness and Cover on Death – BUT full Health Insurance
- + Minimal savings and contribution of just DKK 1,200 per month before tax (less than DKK 1,000 after tax)
- + Runs for up to three years. After this period, a full pension solution must be selected

New children's universe

- + Group Child's Annuity up to the age of 24 – from 1 January 2026
- + Higher payout on Children's Cover for Critical Illness – from 1 January 2026
- + Group Children's Health Insurance – from 1 April 2026

New Health Insurance 70+ for persons over the age of 70 with no pension contributions – from 1 January 2027

Insurance packages and covers

	BASIC	FLEX	SAVINGS ONLY
Monthly contribution*	DKK 2,000	From DKK 4,000	From DKK 2,000
Loss of Earning Capacity	DKK 120,000 – 240,000	DKK 120,000 – 1,500,000	–
Life Insurance	DKK 450,000	DKK 450,000 – 2,100,000	–
Life Insurance, spouse/cohabitant	DKK 50,000	DKK 50,000 / DKK 100,000	–
Critical Illness	DKK 150,000	DKK 150,000 – 450,000	–
Children's Cover for Critical Illness	DKK 156,195	DKK 156,195	–
Health Package	✓	✓	(Optional)
Health Insurance	Extended cover	Extended cover	Optional
Health Insurance, spouse/cohabitant	Optional	Optional	Optional
Group Children's Health Insurance	From 1 April 2026	From 1 April 2026	(From 1 April 2026)
Group Child's Annuity (2026)	DKK 20,000 – 80,000	DKK 20,000 – 80,000	–

*Contribution represents expense before tax. REMEMBER that pension contributions and loss of earning capacity premiums are tax deductible. Insurance covers must be set up before the age of 62.

Life Insurance

Tax-free lump-sum payout to your beneficiaries.
Option to take out extra cover on individual terms.

Critical Illness

Tax-free lump-sum payout on diagnosis of a serious illness included on the list drawn up by the pension provider. Children under the age of 21 also have cover for selected critical illnesses.

Loss of Earning Capacity

Monthly benefits on loss of earning capacity – up to 80% of previous income. Possibility of waiver of contribution.

Health Package

Online access to doctors, specialists and offer of international second opinion.

Extended Health Insurance

Quick access to treatments and specialists in the private health sector in Denmark and abroad. Covers up to DKK 1.5 million per year.

Health Insurance for the whole family

- ✓ Compulsory and affordable health insurance for children aged 0–24 years if you have Health Insurance with us.
- ✓ Spouse/cohabitant can take out health insurance without pension scheme – expires when they reach the age of 67.
- ✓ Your own Health Insurance may continue after you have reached the age of 70 if you continue to make contributions.

Child's Annuity

If you die, your children will receive a payout of DKK 20,000 per year (optional cover of up to DKK 80,000 per year) until they reach the age of 24.

Contact us if you would like to know more about prices and how much is added to your pension savings ...