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Polen

26 November 2024
CPR-no.: 030270-XXXX
DOK-GKV2ZA

We have calculated your disability pension for 2025

We are writing to you because we have calculated your disability pension based on the new rates for 2025.

From January 2025 your monthly pension is **DKK 751.00** after tax. The first payment will be on **31 January 2025**. We will pay the amount into your bank account in time for it to be available on the last banking day of each month.

Udbetaling Danmark
International Pension
Kongens Vænge 8
DK-3400 Hillerød
CVR-nr.: 33 23 62 39

www.lifeindenmark.dk

From 2025, new rules on earned income will apply

From 2025, the concept of earned income (income from personal work) has changed, so that from now on, earned income includes:

Telephone hours:
Mon - Fri.: 10.00 - 14.00
Tlf.: +45 70 12 80 55

- income from which AM-bidrag (labour market contributions) are paid
- business result from self-employment (apart from Public Lending Right)
- DIS income, which is income from shipping
- equivalent foreign income.

The most common income subject to AM-bidrag is salary, but it can also be fees or holiday pay, for example.

On the other hand, from 2025, i.a. early retirement, flexible benefits and unemployment benefits are no longer considered earned income.

It only affects the calculation of your pension if you are cohabitating and your cohabitant has income that is affected by the change.

You can read more on the Danish Tax Agency's website about from which types of income AM-bidrag are and are not paid AM contributions.

If you has income that is not taxable in Denmark, and you believe that the income is not placed correctly according to the new rules, you must call us.

Check your preliminary income assessment for 2025

Your disability pension is calculated based on the foreign income stated by you as well as your preliminary income assessment for 2025 from the Danish Tax Agency.



In the section 'Calculation of your state pension' you can see which income from the preliminary income assessment we have used for the calculation. You must ensure that the information is correct.

If you have changes to the preliminary income assessment that you want to apply to the calculation of your pension from January 2025, you must correct it with the Danish Tax Agency no later than 8 January 2025. If your pension changes, we will send you a letter before the end of January 2025, where you can see the new calculation. You always have the opportunity to subsequently change the preliminary income assessment after this date with the Danish Tax Agency.

You may change the preliminary income assessment on www.skat.dk or by calling the Danish Tax Agency on tel. +45 72 22 28 92. If you change the preliminary income assessment we will be automatically notified by the Danish Tax Agency and we will then make a new calculation of your pension. If your pension is changed we will send you a letter with the new calculation.

Income that does not appear in the preliminary income assessment

If changes are made to your income not taxable in Denmark you must inform us of this on www.lifeindenmark.dk/international-pension-abroad. You can also call us on +45 70 12 80 55.

Income not taxable in Denmark may include

- Foreign income not stated in your preliminary income assessment
- Foreign income not stated in your tax assessment notice with the Danish Tax Agency
- Foreign income that you have stated not to be taxable in Denmark

If you have income from Denmark that you do not pay tax on in Denmark, you must call us.

Your disability pension will be assessed once a year

Once a year, we assess your disability pension (adjustment). When we receive your tax assessment notice from the Danish Tax Agency, we calculate whether you have received the amount to which you were entitled the year before. If the amount you received was too low, money will be paid to you, and if the amount was too high, you must pay back money. Read more at www.lifeindenmark.dk.

Do you have any questions?

If you have any questions or disagree with our decision, please call us on tel. +45 70 12 80 55.

You can read more about disability pension on www.borger.dk/international-pension.

Kind regards

Udbetaling Danmark - Public Benefits Administration
International Pension

How we have calculated what you are paid in disability pension next year

How much you receive depends on your cohabitation status and income. We have applied your tax exemption card. Please note that your disability pension may change if your circumstances change.

Your disability pension	DKK 1,055.00
ATP contributions	DKK 99.00
Supplerende Arbejdsmarkedspension (Supplementary Labour Market Pension)	DKK 205.00
Your taxable disability pension	DKK 751.00
Tax 38 % of (DKK 751.00 deduction DKK 751.00)	DKK 0.00
Your payment from 31 January 2025	DKK 751.00

From 31 January 2025 there will each month be paid DKK 14.00 to Mandatory Pension Scheme.

The new calculation of your disability pension

We have calculated your disability pension on the basis of the information that you are single. Incomes relate to the period 1 January 2025 to 31 December 2025.

We have used your preliminary income assessment from 11 November 2024. If you have changed your preliminary income assessment after this date and this has an effect on your pension, you will before the first payment for January 2025 receive a new calculation of your pension.

Foreign income etc.	Your income
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Personal income in addition to social pension

Foreign social pension (coordinated)	DKK 16,749
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How we calculated your disability pension

The calculation covers the period 1 January 2025 to 31 December 2025.

Your disability pension depends on your personal income in addition to your disability pension. It also depends on positive capital income and income on equity, except for dividends on equity up to DKK 5,000.00 annually.

Your disability pension will be reduced if the income that we use in the calculation exceeds the fixed deduction amount of DKK 90,000.00 annually.

The income we use in the calculation does not exceed the deduction and your disability pension will therefore not be reduced because of your income. However, you will receive fractional pension of 2/40 and can therefore not receive the full disability pension of DKK 21,103.00. You will receive DKK 1,055.00 as disability pension per month.

Your monthly disability pension

DKK 1,055.00

How the amount to Mandatory Pension Scheme is calculated

From 1 January 2025, the contribution to the Mandatory Pension Scheme amounts to 1.8 percent of your disability pension. The amount is calculated as a percentage of your disability pension with deductions for ATP contributions and, if relevant, contributions for labour market pensions and then rounded to the nearest whole krone amount.

The calculation is based on the adoption by the Danish Parliament of the pension rates for 2025.

Please remember that you must inform us of any changes

When you receive disability pension, you have a duty of disclosure. This means that you must let us know immediately if there are any changes to the information you have supplied to us earlier as this may have an impact on the amount of state pension you are entitled to. For example, you must notify us if:

- **You become single, get married or start cohabiting**
As a general rule, you are cohabiting if you live with another person to whom you could get married under Danish law. Even though you do not live with a person, you may well be cohabiting. You are cohabiting if you have arranged your circumstances in such a way that, overall, you enjoy the same advantages as married and cohabiting persons. The advantages may be both practical and financial.
- **You move to a new address**
- **You move to a new country, including Greenland or the Faroe Islands**
Your right to a pension may change or cease when you move to another country.
- **You are staying outside your country of residence**
As a general rule, you may stay outside your country of residence for a total period of up to 6 months during a 12-month period without this affecting your pension. However, you must have a real and actual place of residence in your country of residence, and you must be registered in the national register in that country.
- **Your or your spouse's/cohabitant's assets change**
This may be the case if you or your spouse/cohabitant receives an inheritance, buys or sells securities or receives a return on the assets.
- **You or your spouse/cohabitant has income which has changed**
As a general rule, you must change your preliminary income assessment on www.skat.dk, if you need to provide information about changes in income that are subject to tax in Denmark. The Danish Tax Administration (Skattestyrelsen) automatically sends your information to us.

If your pension is calculated with effect from a date other than 1st January, you must, however, notify us directly for the rest of the year of the change in income at www.borger.dk/international-pension. In these cases, it is not enough to change your preliminary income assessment.

- **You or your spouse/cohabitant has income which is not taxable in Denmark**

You must always provide us with information about income, which is not taxable in Denmark. You must also provide us with later changes in these incomes.

Remember to check whether the information we have about you is correct

You must remember to check the information from which we calculate your pension and notify us if it is incorrect. This could be, for example, if we calculate your pension based on information that you are single, when you are actually married or cohabiting, or we calculate your pension as cohabiting, even if you are actually single.

Please contact us if you travel to a country outside the EU/EEA, Switzerland and United Kingdom

If you travel to a country outside the EU/EEA, Switzerland and United Kingdom - but not the Faroe Islands and Greenland – for more than two months, you must inform us of:

- The date of departure and expected return date
- The size of any foreign income during your stay in the foreign country
- The actual return date, i.e. the date on which you returned.

You must notify us of changes at www.borger.dk/international-pension.

If you do not inform us of this, you may have to pay back money. This also applies if you provide incorrect or incomplete information.

We have the possibility of checking your information. We may obtain information on an ongoing basis from other authorities or from you to ensure that you receive the correct pension.

Do you have any questions?

If you have any questions or disagree with our decision, please call us on tel. +45 70 12 80 55.

You can read more about disability pension on www.borger.dk/international-pension.

If you want to file a complaint

You may file a complaint about the decision. You can do this by calling us or sending your complaint to Udbetaling Danmark, International Pension, Kongens Vænge 8, DK-3400 Hillerød, preferably marked 'Complaint about pension abroad'.

We must receive your complaint no later than four weeks after your receipt of the decision. We will then assess the matter again. If we reject your complaint, we will forward it to the National Social Appeals Board.

Legal framework

The decision was based on:

Part 4 a, and sections 39 and 49 of the Danish Social Pensions Act.

The acts are available (in Danish) at www.retsinformation.dk.