

Pension and insurance plans for academics

AlfaPension



Akademiker
Pension

Insurance plans

As standard, AlfaPension includes insurance plans that provide good coverage against reduced working capacity, critical illness and premature death. You can continuously adjust the insurance plans so that they suit your situation at all times.

Money for you if you cannot work



If your working capacity is reduced by at least half within your profession, we will pay 50 percent of your salary as standard, but this can be increased up to 90 percent.

In addition, you can receive an increased payment of up to 30 percent extra if you participate in a job capacity assessment or vocational rehabilitation programme.

Money for your children if you cannot work or you die



It is possible to opt for insurance for any children so that they receive an annual payout until they turn 21.

Money for you if you become critically ill



If you develop a critical illness, you will receive a lump sum of between DKK 150,000 and DKK 500,000.

Money for you if your children become critically ill



It is also possible to cover any children against critical illness until they turn 18.

Money for your family if you die before retirement



Your savings will be paid out to your closest relatives.

Your closest relatives are ensured a lump sum of between three and eight times your annual salary before tax, including pension savings.

It is also possible to take out a children's pension so that any children will receive an amount up to twice the limit on the allowed income without tax until they turn 21.

Savings

There are three types of saving plans at AkademikerPension.

Regardless of which type of savings plan you choose, it will always be paid out to your closest relatives if you die before retirement. Likewise, for annuity and retirement savings, the remaining amount will be paid to your closest relatives if you die. With a lifelong retirement pension, you can choose payout protection which protects your surviving relatives for up to 20 years after retirement in the event of your premature death.



Annuity pension

You will have an amount paid out over a period of your choice ranging between 10 and 30 years.



Life annuity

You will have a monthly life-long pension paid out for as long as you live.



Retirement savings

Money from a retirement savings plan can be paid out as a lump sum or in up to four instalments.

Life cycle with risk adjusted for age



We invest your savings so that you take on a higher risk when you are young and automatically scale down to a lower risk as you get older.

Customise your own risk profile



You are free to choose whether your savings should be invested based on the risk profiles Low, Medium or High. As standard, you have the Medium risk profile but you can change it at any time.

Hedging against large fluctuations

When you retire and need to live off your savings, you are protected against sudden price drops in the financial markets. The plan has a so-called smoothing mechanism built into it, which pays interest on savings based on the average of the returns over the past ten years.



Responsible Health Care Scheme

With our health care scheme, you get the best conditions for a healthy and good life.

When you pay into a pension plan at AkademikerPension, you also get a health care scheme. It has been developed in collaboration with the insurance company Tryg and tailored to academics with a focus on preventing both physical and mental discomfort.

With the health care scheme, you get access to a wide range of treatment options from for example, psychologists, physiotherapists and chiropractors, all of whom are guaranteed fair and proper terms and conditions.

You can purchase coverage for your partner and children as well as for examinations and treatments at a private hospital.



For example, you can get access to:



Tryg Medical Hotline



The StressStop line



Physical treatments



Tryg Health Care Guide



Psychological treatments



Tryg Relatives

AkademikerPension

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AkademikerPension is a member-owned pension fund for academics.

We manage our members' pension savings based on our goal to create a high return on a responsible basis. Consequently, among other things, our investment policy supports the goal of the global climate agreement for maximum 1.5 degrees of global warming.

The work of promoting responsible investments is AkademikerPension's primary contribution to achieving the UN's 17 Sustainable Development Goals.



THE GLOBAL GOALS
For Sustainable Development



**Akademiker
Pension**

