

Pension scheme for disability pensioners

Half of all disability pensioners pay voluntary SUPP contributions

SUPP is a voluntary pension scheme, giving disability pensioners an attractive opportunity to save for lifelong pension. Where a disability pensioner in 2021 contributed DKK 185 per month to SUPP, the state contributed an additional DKK 370. The state therefore contributes double that of the disability pensioner.

Around half of all disability pensioners pay SUPP contributions

SUPP has been a part of ATP since 2013. SUPP contributions are managed together with ATP contributions. SUPP members accrue ongoing guaranteed lifelong pension in the same way as ATP members. SUPP members also contribute to the bonus potential in the same manner and are included in ATP's bonus policy.

Payments and contributions

Total payments to current old-age pension benefits from SUPP in 2021 were DKK 93 million. Pensions paid to SUPP members was DKK 2,400 for the year on average. For SUPP members retiring at age 66½ in 2021, the average annual pension was DKK 3,900. Lump-sum payouts totalled DKK 1 million.

If a SUPP member dies before retirement age, the estate will receive an amount corresponding to 50 per cent of the contributions paid, including interest. This amount will be gradually scaled down after retirement age. In 2021, DKK 37 million was disbursed from SUPP on the death of SUPP members – an average amount of DKK 20,600 per deceased person. Survivor benefit payments amount to 7 per cent of contributions on average.

In 2021, the full annual SUPP contribution was DKK 6,660, and SUPP members paid total contributions of DKK 673 million. The SUPP contribution is adjusted annually by the rate adjustment percentage, thus amounting to DKK 6,732 in 2022.

SUPP members, end of 2021

Members over the retirement age for the state-funded old-age pension	39,800
Members below the retirement age for the state-funded old-age pension	115,200
Total number of members	155,000
New members of SUPP in 2021	9,600

Payments and contributions in 2021

Payments	Number of	DKKm
Current pensions	40,600	93
Lump-sum benefits	29	1
Survivor benefits	1,800	37
Total payments		133
Contributions		
Members with contributions in 2021	115,200	
SUPP contributions after labour market contributions		673