

Pension scheme for those who are retired due to disability

Six out of ten recipients of a disability pension pay voluntary Supplementary Labour Market Pension Scheme for Disability Pensioners contributions

Supplementary Labour Market Pension Scheme for Disability Pensioners is a voluntary pension scheme, giving recipients of a disability pension (“disability pensioners”) an attractive opportunity to save for a lifelong pension. Where a disability pensioner in 2024 contributed DKK 198 per month to Supplementary Labour Market Pension Scheme for Disability Pensioners, the state contributed an additional DKK 396. The state therefore contributes double that of the disability pensioner.

More than six out of ten disability pensioners pay contributions to Supplementary Labour Market Pension Scheme for Disability Pensioners.

Supplementary Labour Market Pension Scheme for Disability Pensioners has been a part of ATP since 2013. Supplementary Labour Market Pension Scheme for Disability Pensioners contributions are managed together with ATP contributions. Supplementary Labour Market Pension Scheme for Disability Pensioners members accrue ongoing guaranteed lifelong pension in the same way as ATP members. Supplementary Labour Market Pension Scheme for Disability Pensioners 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 Supplementary Labour Market Pension Scheme for Disa-

bility Pensioners in 2024 were DKK 135 million. Pensions paid to Supplementary Labour Market Pension Scheme for Disability Pensioners members were DKK 2,800 for the year on average. For Supplementary Labour Market Pension Scheme for Disability Pensioners members retiring at age 67 in 2024, the average annual pension was DKK 3,300. Lump-sum payouts totalled DKK 0.9 million.

If a Supplementary Labour Market Pension Scheme for Disability Pensioners member dies before retirement age, the estate will receive an amount corresponding to 75 per cent of the contributions paid, including interest. After retirement age, 50 per cent of the interest from paid contributions are paid in proportion to the count of months the death occurs after retirement age. In 2024, DKK 70 million was disbursed from Supplementary Labour Market Pension Scheme for Disability Pensioners on the death of Supplementary Labour Market Pension Scheme for Disability Pensioners members – an average amount of DKK 33,900 per deceased person. Survivor benefit payments amount to 11 per cent of contributions on average in 2024.

The full annual contribution to Supplementary Labour Market Pension Scheme for Disability Pensioners in 2024 was DKK 7,128, and a total of DKK 853 million was paid in after labour market contributions. The Supplementary Labour Market Pension Scheme for Disability Pensioners contribution is adjusted each year with the rate adjustment percentage and is thus DKK 7,380 in 2025.

Supplementary Labour Market Pension Scheme for Disability Pensioners members, end of 2024

Members over the state retirement age	51,100
Members below the state retirement age	134,600
Total number of members	185,700
New members 2024	12,600

Payments and contributions in 2024

Payments	Number of	DKKm
Current pensions	52,200	135
Lump-sum benefits	51	0.9
Benefits in the event of death	2,100	70
Total payments		206
Contributions		
Members with contributions in 2024	140,100	
Contributions after AMB		853