

# Pension scheme for those who are retired due to disability

Almost seven out of ten disability pensioners pay voluntary to Supplementary Labour Market Pension Scheme (SUPP)

SUPP is a voluntary pension scheme that gives disability pensioners an attractive opportunity to save for a lifelong pension. Where a disability pensioner contributed DKK 205 per month to SUPP in 2025, the state contributed an additional DKK 410. The state therefore contributes double that of the disability pensioner.

Almost seven out of ten disability pensioners pay contributions to SUPP.

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 way, and are included in ATP's bonus policy.

## Payments and contributions

Total current old-age annuity benefits from SUPP in 2025 were DKK 152 million. Annuity benefits paid to SUPP members were DKK 2,600 for the year on average. For

SUPP members retiring at age 67 in 2025, the average annual pension was DKK 3,100. Lump-sum payouts totalled DKK 1.0 million.

If a SUPP 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 number of months the death occurs after retirement age. In 2025, DKK 78 million was disbursed from SUPP on the death of SUPP members – an average of DKK 36,300 per deceased person. Survivor benefit payments amounted to 11 per cent of contributions on average in 2025.

The full annual contribution to SUPP in 2025 was DKK 7,380, and a total of DKK 913 million was paid in after labour market contributions. The SUPP contribution is adjusted each year by the rate adjustment percentage, and is thus DKK 7,716 in 2026.

### Supplementary Labour Market Pension Scheme for Disability Pensioners members, end of 2025

Members over the state retirement age	56,900
Members below the state retirement age	138,600
Total number of members	195,500
New members of SUPP in 2025	11,800

### Payments and contributions in 2025

Payments	Number of	DKKm
Current pensions	58,000	152
Lump-sum benefits	52	1.0
Benefits in the event of death	2,100	78
Total payments		231
<b>Contributions</b>		
Members with contributions in 2025	144,600	
Contributions after tax		913