

Information on direct life and pension insurance, health and accident insurance (the insurance) or other pension scheme issued outside Denmark by a pension fund or other pension provider (the pension scheme), hereafter called 'the life insurance/pension scheme'.

Guidance

You must inform the Danish Tax Agency (Skattestyrelsen) if you have a pension scheme/life insurance outside Denmark (see section 16 of the Danish Tax Control Act (Skattekontrolloven)). If you are a beneficiary of a non-Danish scheme, you must also submit Declaration L. In case of funeral insurance, etc., you are not required to submit Declaration L.

You only need to submit Declaration L if you are subject to full tax liability in Denmark. See the guide on how to complete and submit Declaration L to the Danish Tax Agency at www.skat.dk/form49020

Section 1: Who is the insurance policy holder/member/owner?

Name (or corporate form)	CPR number or CVR number
Address	In case of no CPR no., state date of birth (dd-mm-yyyy)
Postcode	City
	Phone

Section 2: *) Who is the beneficiary of the policy/scheme? Name of non-Danish company

Name	CPR number or CVR number
Address	In case of no CPR no., state date of birth (dd-mm-yyyy)

Section 3: Name of insurance company/pension provider/fund etc., providing the policy/scheme

Name	CPR number or CVR number
Address	Country

Section 4: Details on the life insurance/pension scheme. Send a copy of the policy/scheme

Type of life insurance/pension scheme	Identification of policy/scheme (policy no.)	Date of issue (dd-mm-yyyy)
Amount of individual premiums/contributions	Life insurance sum/pension sum	Duration of contribution period
Payment date (dd-mm-yyyy)	Pension schemes set up before 18 February 1992 and not changed since are subject to section 53 A of the Danish Pension Tax Act (Pensionsbeskatningsloven) or section 53 B, see Act no. 1388 of 20 December 2004 in relation to moving to Denmark.	Date of moving to Denmark (dd-mm-yyyy)
Owner's share, percentage		

Section 5:**) Additional information (Tick relevant box) ***)

- A The life insurance/pension scheme was taken out before 18 February 1992 and is covered by section 50 of the Pension Tax Act.
- B The insurance is a life insurance policy only payable in the event of the death, invalidity or critical illness of the policyholder before the expiry date of the policy as long as this date is no later than the first policy anniversary after the 80th birthday of the policyholder (see section 53A of the Pension Tax Act.) **
- C The life insurance or pension scheme was taken out at a time when the holder/member/owner of the policy was not liable to pay tax in Denmark or at a time when, according to the provisions of a double taxation agreement, the policyholder was residing outside Denmark, **provided that**
1. all contributions were deducted from positive taxable income in the country where the policyholder was taxable at the time of the contributions **or**
2. all contributions were made by the employer and were not included when calculating the taxable income (section 53 B of the Pension Tax Act **).
- D Health and accident insurance held by the policyholder is either subject to section 53 A(1) para (5) of the Pension Tax Act or fidelity guarantee insurance or similar subject to section 53 A(1) para (6) of the Pension Tax Act.
- E The life insurance/pension scheme is a non-Danish legally required mandatory social security scheme (see section 4 of the Danish Central Government Tax Act (Statsskatteoven)).

Section 6: Annual information to be submitted to the Danish Tax Agency

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If you did not tick a box under section 5, you or the non-Danish company must submit the following information once a year:

- Name, address and CPR no. of insurance holder/member/owner
- Name and address of pension provider
- Value of the scheme at year-end*)
- Payments from the scheme for the year*)
- Returns from the scheme for the year calculated according to sections 3-5 of the Danish Pension Investment Return Tax Act (Pensionsafkastbeskatningsloven).

Who will be submitting the information once a year (tick relevant box):

- The non-Danish pension /insurance company will be responsible for submitting the information annually. A declaration of commitment signed by the pension fund/insurance company should be enclosed.
- I will submit the information myself annually. By signing this declaration (section 7), you are responsible for submitting the information for the previous year no later than by the deadline for filing your tax return every year.

You can also send the completed form by post to: **Skattestyrelsen, Nykøbingvej 76, Bygning 45, 4990 Sakskøbing, Denmark**

PLEASE NOTE: It is important that you comply with your duty of declaration. If you do not, we may impose default fines on you or terminate your life insurance/pension scheme.

Section 7: Signature and power of attorney

To be completed by the insurance holder/member/owner or by the beneficiary – or another person with a power of attorney (must be documented if requested)

I hereby declare that the information I have provided is correct.

Place _____ Date _____ Signature _____

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If you have not completed section 5, you authorise the Danish Tax Agency to collect information on the life insurance/pension scheme with the non-Danish company by signing this declaration.

Section 8: Certification (to be completed by the Danish Tax Agency)

This is to certify that the declaration etc. has been made in accordance with the Danish Tax Control Act (*Skattekontrolloven*).

Stamp _____ Date _____ Signature _____

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If the insurance/pension scheme is cancelled, please return the certified "Declaration L" and documentation of the cancellation to the Danish Tax Agency. This will ensure that the registration with the Danish Tax Agency can be deleted.

*) Section 2: In case of multiple beneficiaries, these must be stated in a separate letter to the declaration.

**) Section 5: If your contributions were not tax deductible or tax exempt, you can get the scheme paid out tax-free. You must pay regular tax on any returns, which you must declare to the Tax Agency each year.

***) Section 5: If your contributions were not tax deductible or tax exempt, you must pay tax on the entire scheme when it is paid out.

****) Section 6: Information about the 3 items marked * must be submitted in a separate document along with Declaration L (form 49.020) and any declaration of commitment.

How to complete the form

- Section 1** Write your (policyholder's) full name, CPR no. (civil reg. no.)/CVR no. (business reg. no.), address, postcode, city and phone number. If you do not have a CPR number, enter your date of birth.
- In case of multiple policyholders, a form must be submitted for each policyholder.
- Section 2** State name, CPR no./CVR no., address and home country of the beneficiary of the scheme.
- If there are multiple beneficiaries, please provide their details in a separate document, for example a scanned Word document. The document must be submitted with Declaration L.
- Section 3** State the name, address and country of the company that issued your life insurance/pension scheme.
- Section 4** State which kind of life insurance/pension scheme it concerns.
- The following information should also be stated:
- identification of the scheme, e.g. policy number, article number or member number
 - date of issue of the scheme
 - the size of the individual premiums or contributions
 - total insurance or pension savings
 - length of the contribution period
 - payment date
 - date when you moved to Denmark
- If you have multiple life and pension insurance policies, you must submit a declaration form for each of them. Please enclose a copy of the life/pension insurance policy or application when submitting Declaration L.
- Section 5** You should only fill in section 5 if one of the below points are true:
- A. The pension scheme was taken out before 18 February 1992 (section 50 of the Danish Pension Tax Act).
- B. The insurance is a life insurance policy only payable in the event of the death, invalidity or critical illness of the policyholder before the expiry date of the policy as long as this date is no later than the first policy anniversary after the 80th birthday of the policyholder. (Section 53 A(4) of the Pension Tax Act **)
- C. The life insurance/pension scheme was taken out at a time when the policyholder was not subject to tax in Denmark or at a time when, according to the provisions of a double taxation agreement, the policyholder was residing outside Denmark, provided that:
- All contributions have been deducted from positive taxable income in the country where the policyholder was taxable at the time of the contributions or
 - All contributions were made by the employer and were not included when calculating the taxable income (section 53 B of the Pension Tax Act **).
- D. Health and accident insurance held by the policyholder is either subject to section 53 A(1) para (5) of the Pension Tax Act or fidelity guarantee insurance or similar subject to section 53 A(1) para (6) of the Pension Tax Act. (Section 53 A of the Pension Tax Act ***).
- E. The life insurance/pension scheme is a non-Danish legally required mandatory social security scheme (see section 4 of the Danish Central Government Tax Act).
- ***) Section 53 B of the Pension Tax Act does not require that pension investment returns are taxed regularly. Payments are subject to tax.
***) Under section 53 A of the Pension Tax Act, returns and payments resulting from tax-deductible contributions are subject to tax.
- Section 6** If you did not tick a box under section 5, you or the non-Danish company must submit the following information annually:
- Name, address and CPR number of the policyholder
 - Name and address of pension provider
 - Total value of the life insurance/pension scheme at year-end
 - Payments from the scheme for the year
 - Returns from the scheme for the year calculated according to sections 3-5 of the Danish Pension Investment Return Tax Act.
- Tick the relevant box to indicate whether you or the non-Danish company will be submitting the information annually.
If the non-Danish company will be submitting the information annually, it must submit a declaration of commitment. A declaration of commitment is a document in which it commits to submitting the information on your behalf annually. The declaration of commitment should be enclosed with Declaration L.
- Section 7** By signing the form, you declare that the information provided is correct.
If you have not ticked section 5, you authorise the Danish Tax Agency to collect information about your life insurance/pension scheme with the non-Danish company by signing this form.
- Section 8** To be completed by the Danish Tax Agency.