

The Velliv logo is located in the top left corner of the image. It consists of a teal-colored heart symbol followed by the word "velliv" in a lowercase, sans-serif font of the same color. The background of the entire image is a photograph of four people walking away from the camera on a sandy path towards a body of water under a cloudy sky.

Velliv

Your pension scheme  
at Temp Team A/S





# An improved pension scheme



At Temp-Team A/S we have chosen Velliv as our pension provider for you and your colleagues.

Your pension scheme consists of an insurance package and a savings pension.

The agreement we have made with Velliv is an expression of our values and ethics, which are of significance to your security and options – for the ups and downs in life as well as during and after your working life.

Our employees are our most important asset, which is why we have chosen a pension scheme that will provide you with a reliable safety net of insurances and a strong financial foundation when you reach retirement.

At Velliv the individual pension advice is a key issue and the first priority is to ensure that you receive qualified recommendations that will enable you to make decisions based on the options and flexibility offered in the pension scheme.

You will be offered the opportunity for an advisory meeting with a pension advisor from Velliv. As a place of employment it is our advice that you accept the offer – regardless of your family situation or your station in life. Thus, you are sure that your pension scheme fits your life situation.

Yours sincerely,

**Temp Team A/S**



# This will happen

## Individual advisory service

This booklet is the first step to provide you with an overview of your pension scheme. You will have access to our advisory services at any time should your life situation change or if you want to adjust your pension in general. At an advisory meeting, you will receive qualified and honest recommendations based on your current situation, your expectations for the future and your individual needs.



Book an advisory meeting by [<Booking info>](#)



## Other pension schemes

You may choose to ask for a transfer of your pension savings from other pension funds to Velliv. This will provide you with a better overview and at the same time, you will avoid paying administrative costs to several companies.

## Automatic adjustment

Change is a constant in our lives and it is important that pension and insurance are adjusted consequently. Therefore, your employer has chosen a solution that makes it possible for your pension scheme to automatically adjust to changes in your income and the national retirement age. In the same way, the risk on your investments will adjust continuously to your age if you choose to place your savings in VækstPension.





# Disbursement of your pension

## **Annuity pension**

Annuity pension will provide you with a fixed monthly disbursement for 10-30 years from the time of your retirement. When you retire, you choose for how long the disbursements should continue.

If you die before the entire annuity pension has been disbursed, the remaining disbursements will be given to your living relatives. You may contribute up to DKK 63,100 (in 2024) a year to your annuity pension.

## **Livrente+**

Livrente+ is a lifelong disbursement with savings protection. You will receive a monthly disbursement from the time you retire and for the rest of your life. Also, your living relatives are guaranteed a sum if you die before retiring.

Livrente+ is for you who contribute more than DKK 63,100 (in 2024) a year to a pension scheme with a full tax deduction on your contributions. Thus, Livrente+ is a good supplement to an annuity pension.

## **Retirement savings**

Retirement savings will provide you with a lump sum disbursement. It is up to you to choose the time of disbursement. At the earliest, it can be at the time of retirement and at the latest, 20 years after you have retired.

The disbursement is tax free and will not be deducted from the state pension, contrary to the annuity pension or life annuity.

## **Automatic adjustment of time of retirement**

Your birth year determines when you are entitled to retire. However, changes in legislation have historically also changed retirement age. Such changes are automatically incorporated into our insurance coverage so you are covered your entire working life.

# Investment of your savings

## VækstPension

Our recommended product, VækstPension, adjusts your risk continuously and assures that the risk will be gradually reduced when you approach your retirement age. In this way, you may have a chance of a favourable return along with protecting your savings in the best way possible your entire life. When you choose VækstPension, you must choose the level of risk. You can choose between different risk profiles. And you can choose between active or passive management. You also have the option of choosing VækstPension Aftryk, where the objective is to improve the impact your investments make on the environment and society and to support the UN Sustainable Development Goals.

## Other options for savings


At Velliv.dk, you will find information about other options for investing your

savings.

For example, if you would like to manage your investments yourself, LinkPension may be of interest to you.

## DinKapital

DinKapital is your opportunity to invest a small portion of your pension savings in your pension company, with DinKapital serving as security for your and the other customers' savings. Currently, you can invest 5% of your future contributions towards savings in DinKapital at a relatively low risk and with a stable return. DinKapital is only relevant if you have placed your savings in VækstPension or LinkPension.

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- **High risk**  
For you who are willing to take a risk in order to achieve a higher return on investment. High risk is composed by investments offering high potential returns on investment. The value of your savings may vary a lot and this means that you have a higher risk of negative returns on investment.
  - **Medium risk**  
For you who prefer a mix of return on investment and protection. Medium risk has relatively high potential returns on investment. The value of your savings may vary and this means that you have a risk of negative returns on investment.
  - **Low risk**  
For you who think that protection is the most important issue and at the same time you would like stable returns on investment. Here, the focus is on protection rather than the chance of higher returns on investment.



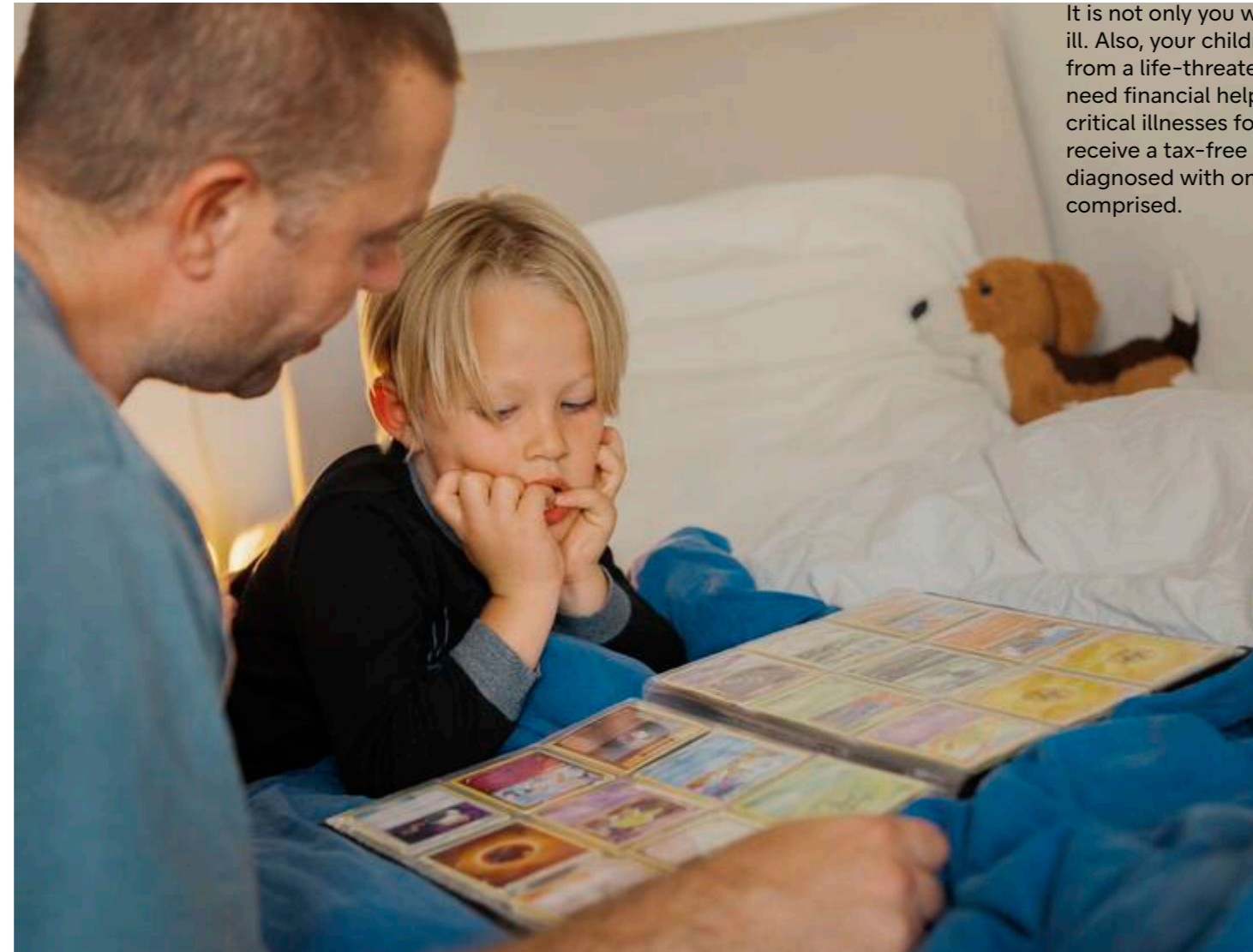
# Your insurances

## Disability pension

You may become seriously ill or have an accident. If you lose your ability to work partially or entirely and you have a disability pension, you will receive a sum every month until you have recovered or you retire.

If your pension scheme includes waiver of premium, you do not have to make contributions to your pension scheme during the period you are ill. Your savings and insurance covers will continue automatically until you have recovered.

The size of your disability pension will be adjusted automatically if your salary increases. This will assure you the correct cover if life takes an unexpected turn.



## Certain critical illnesses

You may become seriously ill without having to stop working. However, this will not make the situation less serious for you or your family. If you are diagnosed with an illness listed on our list of certain critical illnesses, you will receive a lump sum free of taxation for you and your family to use as you see fit.

## Certain critical illnesses for children

It is not only you who may become critically ill. Also, your children may come to suffer from a life-threatening illness and you may need financial help. If you have certain critical illnesses for children, you will receive a tax-free lump sum if your child is diagnosed with one of the critical illnesses comprised.

## Life insurance

Your family may be financially vulnerable if you die before you retire. With a life insurance, your financial safety net is secured.

You will choose who should receive the disbursement from your insurance. For example, you may choose your spouse/co-habitor.

## Children's pension

If you die and have children under the age of 24, you may secure them an annual sum to be disbursed every month until they become 24. This is our recommendation.

→ [You can read more about our insurances at velliv.dk](https://velliv.dk)



# Health insurance with Gjensidige Forsikring

You may become ill suddenly or have an accident when you least expect it. A health insurance will ensure you a quick examination and efficient treatment.



If you should need your health insurance, please contact Velliv Sundhed at 70 33 30 36.



## Covers



Insurance	Minimum cover	Pre-selected by your employer	Maximum cover
Disability pension	15% of salary	Salary scale*	80% of salary
Disability lump sum**	0% of salary	0% of salary	300% of salary
Certain critical illnesses	DKK 200.000	DKK 200.000	DKK 750,000
Certain critical illnesses for children	DKK 100.000	DKK 100.000	DKK 100.000
Life insurance	100% of salary	0% of salary	800% of salary
Children's pension	0% of salary	0% of salary	25% of salary

\* In general, the salary scale has some intervals. We use a salary scale to automatically adjust the size of your disability pension if your beneficial salary changes. This ensures that you always have the right cover if life takes an unexpected turn.



All our customers are  
co-owners of Velliv.  
This entitles them to a  
bonus.





# Association for all customers in Velliv

The membership gives you some unique possibilities:

- **Member bonus**

You have the opportunity to participate in activities for members, and you receive a part of the profit of the associations if the committee representatives decide to share the profit.

- **Direct influence**

You have the opportunity to be part of the committee as a representative (as part of the election process) and thereby influence how the profit should be used.

- **Eight chairs on the board of Velliv**

With eight chairs on the board of Velliv, our customers have direct access to the executive managers in their pension company.

- **Vote**

You have the opportunity to vote when there is an election in the association's committee of representatives, and with your vote, you can affect the work.

→ You can read more about Velliv Foreningen at [vellivforeningen.dk](http://vellivforeningen.dk)

As a customer, you are automatically a member of an association with a capital of DKK 8 billion. That makes a difference.



# Use Sundhedsteamet

The Velliv Health Team helps before, during and after illness. Have you been suffering from stress or recurring pain for a long time, but feel it is going in the wrong direction? Or are you on sick leave and struggling to figure out the best way to get back to work?

Then call the Velliv Health Team. We provide professional and confidential guidance and help clarify your situation and needs. If appropriate, we can provide tailored health services to help you get back on your feet again.

Use of the Health Team is free for you as a customer.



You can call the Velliv Health Team on 70 33 30 36. You can also send an email to [sundhedsteam@velliv.dk](mailto:sundhedsteam@velliv.dk) with your name and phone number, and when would be a suitable time to call you back.



# Overview of your pension scheme



## Overview of your pension scheme

At [velliv.dk/logind](http://velliv.dk/logind), you will get an overview of your pension scheme. You can follow the development of your savings as well as have a look at your insurances at Velliv.

If you have any questions about your pension scheme, you are welcome to contact Velliv at +45 7033 9999. The telephones are open on Monday to Thursday from 8:30 until 16:30, and on Fridays from 9:00 until 16:00.



## e-Boks

You will receive mail from Velliv in your e-Boks.

We recommend that you select Velliv in e-Boks so you can file your pension documents with your other personal documents.




## Download our app

With our app 'Velliv' you get a simple overview of your pension scheme at Velliv. Here, you can see your total pension savings, get an overview of your monthly payments when you retire, and monitor the return on your savings.

You can download the app from Apple's App Store or from GooglePlay





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Livsforsikring A/S**

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**Velliv**