



GUIDANCE TO BENEFICIARY DESIGNATION

Information about the benefits payable and who your beneficiaries are is available under *Forsikringer* in [Min pension](#)

If you cannot update your beneficiary designation in Min pension, you must complete the beneficiary designation form.

General rules on beneficiary designation

Next of kin

In general, payment is made to your next of kin.

This means that payment is made to below recipients in listed order:

1. Spouse or registered partner – unless a legal separation or divorce exist at the time of death.
2. Cohabitant - if you for the last two years before the death have shared the same address in a relationship comparable to a marriage, or if you share the same address and are expecting, have or have had children together.
3. Children. If a child is no longer alive, any children of that child take their place. Children are defined as own biological children and adopted children.
4. Heirs under a will.
5. Heirs under law.

If you have no heirs, payment is made to P+.

No beneficiary means payment to the estate

If you want the payment to be made to your estate, you must choose *no beneficiary*. If you have no heirs under the Danish Inheritance Act and have not made a will, payment is made to P+.

Payment to the estate does not enjoy creditor protection.

Named beneficiary

You may designate the following persons as beneficiaries:

1. Spouse/registered partner.
2. Divorced spouse/registered partner.
3. Direct descendants.
4. Stepchildren and/or their direct descendants.
5. A named person with shared address at the time of the designation and/or that person's children, grandchildren etc.

If one or more of the designated beneficiaries die before you, the payment is distributed among the remaining beneficiaries.

If all designated beneficiaries have died when the payment is to be made, it is automatically made to your

next of kin. If you want it differently, you can decide what should happen to a deceased beneficiary's share by designating a secondary beneficiary.

Payments subject to special rules

There may be a difference in what is paid and whom you may designate as recipient of the payment.

Lump sum on death (P+ Life cycle)

Paid to next of kin. If you want to change the recipient, the general rules apply as the payment is tax-free and can be paid to anyone.

Pension guarantee (P+ Life cycle)

It is always paid first to spouse or cohabitant if the cohabitant meets the requirements (see next of kin, item 2). Hereafter you may choose a recipient in accordance with the general rules.

Single person's sum (formerly DIP1) and single person's supplement (formerly JØP1)

Paid to next of kin. You may choose payment to your estate, provided that you have legal heirs or have made a will.

MemberFunds (15 years), (15 years Annuity certain), (15 years Supplementary retirement pension) and (Rate udland)

Payment is made to your estate, unless you designate beneficiaries.

Lump sum death benefit with Forenede Gruppeniv

If you want to change the recipient of your group life sum on death, you must do it [here](#)

What to do?

You must print the beneficiary designation form, complete it and sign it. The form must be sent to P+ [here](#)

You will receive a confirmation, and the change appears from [Min pension](#)

Remember to reconsider your designation if your family situation changes.

You can contact us on phone no. +45 3818 8700 if you have questions.



BENEFICIARY DESIGNATION FORM

Please read the guidance before you complete the beneficiary designation form.

I want the beneficiary designation form to apply to (tick one box):

- All payments on my death.
- The following payment(s) - (write the name of the insurance/payment):

If you have several payments and want different recipients, you must complete one form per payment. You can see your payments under *Forsikringer* in [Min pension](#)

I want that the following persons to receive a payment (tick one box):

1. Next of kin.
2. No beneficiary. Payment is made to my estate.
3. Named beneficiary - choose one of below options:
- My children in equal shares (own children and adopted children). If any of them has died, payment is made to their child/children.
- My cohabitant with shared address. If you do **not** want the beneficiary designation to lapse if your shared address or cohabitation ends, tick here

Cohabitant's name: _____ Civil reg. no.: _____

- The following person(s) with payment in equal shares, unless a percentage distribution is completed:

Name of recipient	Civil reg. no.	Family relationship	Percentage

If you want a secondary beneficiary, you write *no. 2* next to the name (see the guidance).

Name

Civil reg. no.

Date

Signature