



INTELLYINVEST

Investing in Denmark

A BEGINNER'S GUIDE FOR WOMEN
(AND 5 MISTAKES YOU DON'T WANT TO MAKE)

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Here is what you will get in this guide

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Welcome – You Are Not Alone

Hi, I'm Elisabeth 🙋

I'm an investor, a financial coach and mentor. I'm passionate about helping women achieve their financial goals through investing in the stock market, greater understanding of the financial space including loans, mortgages, pensions and savings and investments in general.

In 2024 I decided to pursue my passion 100% and I started my own company: Intellyinvest Copenhagen ApS, after almost 20 years of investing for myself and helping friends and family make smart investments.

My passion and dream are to teach, empower and equip women with the skills they need to create meaningful change in their private economy and achieve their financial goals.



I'm enthusiastic about speaking on money, financial independence, and investing wisely.

I've taught myself how to navigate the complex world of personal finance and investing – especially here in Denmark, where the rules can be confusing even for native Danes.

When I started out, there was very little help and information out there to assist me on my own personal financial journey. **This was very frustrating**, but through my personal struggles I got a lot of experience and information about the system and taxes and what works best in different situations so that you don't have to go through that painful process yourself.

Now, I help other women like you feel empowered, secure, and confident about their money.

Whether you're here for just a few years or planning to stay long-term, this guide will give you a solid start.

Let's build your financial future – one smart step at a time. 💛

I was born in Denmark, grew up on the African continent, lived in England and moved back to Denmark. So I understand what it means to start over in Denmark and try to understand a complex system with so many laws and regulations.

Let's get you started...

The 5 Most Common Money (& Investing) Mistakes

WOMEN MAKES IN DENMARK

If you've ever felt confused, overwhelmed, or just a bit lost when it comes to managing your money in Denmark – you're not alone.

These are some of the most frequent (and costly!) mistakes I see again and again:

✗ 1. Not adjusting your tax card

Many forget to update their preliminary income assessment ("forskudsopgørelse"), which can lead to an unexpected tax penalty at the end of the tax year.

✗ 2. Leaving money in a savings account

In Denmark, inflation and bank fees eat away at your money. You're actually losing value by letting it sit still.

✗ 3. Avoiding investment out of fear

You might be thinking: "I don't know enough" or "what if I do it wrong?" But waiting too long can cost you thousands or more in missed profits.

✗ 4. Investing without understanding the tax implications

A lot of platforms and advice out there are made for other countries. But Denmark has very specific rules, and ignoring them can be a costly surprise.

✗ 5. Trying to do it all alone

You're smart and capable – but navigating a foreign financial system takes guidance. And there's no shame in asking for help.



LET ME TEACH
YOU HOW TO
EARN MONEY ON
YOUR
INVESTMENTS
WITH
INVESTMENT
STRATEGIES
TAILORED TO
YOUR BUDGET.

-ELISABETH IYORE

What You Can Do Instead – Your First Smart Moves

Instead of staying stuck or scared, here are simple actions that can create real change – starting today:

- ✓ Check and update your tax info via skat.dk
- ✓ Track your income and spending for the past 2-3 months
- ✓ Set a realistic savings goal – even 500 DKK/month makes a difference
- ✓ Learn one new term each week from the glossary in this guide
- ✓ Talk to someone – a friend, or a [financial coach](#)
- ✓ Start small – even investing 1000 DKK is a step forward

You don't need to be perfect. You just need to begin 🌱



How to Get Started with Investing in Denmark

Here's a no-stress roadmap for beginners like you:

Step 1: Get clear on your goals

Are you here for a few years or long-term? Do you want to grow your wealth or just protect it from inflation?

Step 2: Set up the essentials

- *Make sure you have MitID (digital ID)*
- *Check out your pension on pensionsinfo.dk. Is it adequate? Does it need adjusting?*
- *Understand the different categories of investment accounts and the tax implications.*



How to Get Started with Investing in Denmark - continued



Step 3: Understand the basics

- *Index funds and ETFs are great beginner options*
- *Know the difference between "accumulating" and "distributing" funds*
- *Review tax on gains – some investments are taxed at 27-42%, others at 17% or 15,3%*



Step 4: Start small and stay consistent

- *You don't have to be an expert to begin*
- *Use automatic monthly investments if possible*
- *Focus on long-term results, not fast results*



Your Danish-English Money Glossary

**Print and keep this glossary close –
it'll be your new best friend 🧠✨**

DANISH TERMS

ENGLISH TERMS

FORSKUDSOPGØRELSE	PRELIMINARY TAX REPORT
ÅRSOPGØRELSE	ANNUAL TAX STATEMENT
AKTIEINDKOMST	SHARE INCOME
KAPITALINDKOMST	CAPITAL INCOME
FRIKORT	TAX EXEMPTION CARD
INVESTERINGSFORENING	INVESTMENT FUND
INDEKSFOND	INDEX FUND
UDBYTTE	DIVIDEND
SKATTEPROCENT	TAX RATE
PENSIONSOPSPARING	PENSION SAVINGS
RATEPENSION	ANNUITY PENSION

NEED HELP? SEND ME AN E-MAIL:
INFO@INTELLYINVEST.DK

OR GO TO MY WEBSITE:
INTELLYINVEST.DK

Fun facts... But very important information for you as a woman!

Women live longer than men and therefore should have larger pensions right?!

But did you know, that womens pensions in DK are typically 20-25% lower than mens?

Reasons for this are:

1. Lower salaries generally.
2. More women work part time.
3. Maternity leave means less money saved up for pensions.
4. At divorce pensions are not divided equally so the person with the larger pension keeps it.

Are there ways around this?

Yes definitely! Contact me for more information.

Want more guidance? Let's stay in touch!

📧 You're now part of my growing community of financially curious women who want to change their personal finances for the better.

I'll be sending you emails filled with helpful tips, inspiration, and updates on webinars and workshops

– so keep an eye on your inbox. and take a look at the next page for a free financial consultation



LET ME HELP YOU
GET YOUR MONEY
TO WORK FOR YOU
WHILE YOU WORK,
SLEEP, SPEND TIME
ON HOBBIES,
FAMILY AND
FRIENDS.



FREE *30 minute financial consultation*

If you're ready for more personal guidance, you can book a 30 minute free consultation TODAY!

You're not alone. I'm here to help.
Let's build your wealth – in your own way 🧡

BOOK A TIME HERE >>

OR **SCAN THE QR CODE BELOW** FOR
DIRECT ACCESS TO MY CALENDER

