

To be completed by the  
Pensionskasse:

Membership no. \_\_\_\_\_



Pensionskasse für die  
Deutsche Wirtschaft

Please complete in block letters.

## Application for Tariff A including a surviving dependants' pension

The information on occupational pension with PKDW at [www.pkdw.de](http://www.pkdw.de) was available to me. With reference to PKDW's statutes, the General Conditions of Insurance (GCI) and Tariff Conditions (TC), I hereby apply for membership within Pensionskasse für die Deutsche Wirtschaft (PKDW).

### Applicant

\_\_\_\_\_  
Surname, first name

\_\_\_\_\_  
Street and number

\_\_\_\_\_  
Postcode, town/city

\_\_\_\_\_  
Date of birth

male  female

\_\_\_\_\_  
Gender

\_\_\_\_\_  
Company

\_\_\_\_\_  
with company since

\_\_\_\_\_  
Telephone number in case of any queries (not mandatory)

\_\_\_\_\_  
Email address (not mandatory)

### Choice of Tariff

#### 1. Choice of occupational disability cover

with occupational disability cover  
*(Health questionnaire required)*

or

without occupational disability cover

#### 2. Choice of option (see Section 24 d) of the GCI overleaf)

Lump sum option  
*(not available if you  
receive Riester premiums)*

or

Partial lump sum option (30%)  
*(available if you  
receive Riester premiums)*

The personal data relating to the insurance contract will be processed in accordance with the requirements of the EU General Data Protection Regulation (GDPR) and the new version of the Federal Data Protection Act (BDSG) within the meaning of Article 4 (2) GDPR.

I have answered the questions above fully and truthfully.

\_\_\_\_\_  
Place

\_\_\_\_\_  
Date

\_\_\_\_\_  
Applicant's signature (for children under 18: signature of the person  
with parental responsibility also required)

## Registration by the employer

Mr / Mrs / Miss / Ms \_\_\_\_\_ shall be registered as a member about the company number  
(if available) \_\_\_\_\_ as of the \_\_\_\_\_ in accordance with Section 3  
of the General Conditions of Insurance (GCI).

\_\_\_\_\_  
Place

\_\_\_\_\_  
Date

\_\_\_\_\_  
Company stamp, Signature

# Extract from the General Conditions of Insurance (GCI)

## Section 24 Retirement pension

8. At request of the member, an entitlement to a retirement or early retirement pension **can generally be converted into an entitlement to a lump sum or partial lump sum**, if it is based on supplementary contributions.

In the case of a partial lump sum, a retirement or early retirement pension that includes a surviving dependants' pension shall continue at 70% of the original entitlement.

The following requirements must be taken into account:

### a) Procedure

The lump sum or partial lump sum will be paid when the pension becomes due. The remaining retirement or early retirement pension will also begin when the pension becomes due.

The application for the lump sum or partial lump sum must be submitted at least three years before the pension becomes due. It is no longer possible to submit an application once you reach the age of 65.

For company members, the current employer' consent is required.

### b) Impact on the surviving dependants' pension

In the case of lump sums for a retirement or early retirement pension with an annual pension payment of **more than EUR 600, entitlement to the surviving dependants' pension is maintained.**

A partial lump sum includes the value of the surviving dependants' pension that is attributable to the partial lump sum.

### c) Exclusions

**A lump sum will not be paid** if the contribution payments **were funded** as pension contributions in accordance with **Section 82 of the German Income Tax Act (EStG).**

A **partial lump sum** will not be paid for a retirement or early retirement pension with an **annual pension entitlement of less than EUR 1,200.**

### d) Determining the lump sum or partial lump sum

New members from 01/08/2009 onwards declare in the application form whether they would like to choose either a lump sum or partial lump sum as an alternative to the retirement or early retirement pension. **If no decision is made at the time of enrolment, only the lump sum option will remain.**

Members who joined before that date must decide on one of the two options, lump sum or partial lump sum, before 31/12/2010. If no decision is made by this date, only the lump sum option will remain.

## Section 25 Occupational disability pension

1. An occupational disability pension will be paid to any member who becomes incapacitated and is unable to work and has therefore had to retire from work after insurance cover has started and during the period of insurance cover.

If there was reduced capacity to work at the beginning of the period of insurance cover, a claim for occupational disability pension can only be made if more than half of the capacity to work at the beginning of the period of insurance cover has been lost, within the meaning of Section 2.

2. A member shall be considered unable to work whose capacity to work, due to illness, physical injury, infirmity or deterioration of his physical or mental powers, which must be medically pro-

ven, has decreased since the beginning of the period of insurance cover to the extent that he is likely to be unable to work in his current job or to work regularly in another job or to earn more than a minimal income through paid employment. Another job shall be considered acceptable to the member if it matches the member's education and experience and corresponds to his current role.

An income of less than half that earned by a physically and mentally healthy member of similar education, skills and knowledge shall be considered minimal.

Reasons other than those referred to in paragraph 1, in particular economic reasons, life expectancy, early retirement, change of workplace following redundancy or mutual agreement, difficulties in finding work, etc., cannot be used as the basis for claims for occupational disability pension.

For the purposes of this provision, »occupational disability« refers only to disabilities which, according to a medical report, cannot be resolved within a minimum of one year.

3. The following must be submitted to the Pensionskasse as proof of occupational disability

a) available medical assessments, including treatment reports, confirmation from the employer regarding missed working days due to incapacity for work in the last 36 months,

b) the pension notice from the statutory pension insurance scheme, including annexes,

c) If a pension notice from the statutory pension insurance scheme cannot be submitted because the member does not belong to the statutory pension insurance scheme or has not completed a stipulated qualifying period, or if the member has been accepted for reasons other than health reasons, detailed reports must be submitted from the doctors who are currently treating or who have treated the member or who have investigated the cause, onset, nature, course or likely duration of the illness and the degree of disability.

Any costs incurred shall be borne by the member.

4. The Pensionskasse shall not be obliged to accept the documents submitted. It may, for the purposes of verifying the documents submitted or, if it otherwise requires submission of a medical opinion, designate a medical expert to examine the member at the Pensionskasse's expense and to state specifically in a written opinion whether or not a disability exists within the meaning of this provision.

5. The amount of the occupational disability pension will be determined by the insurance certificate in conjunction with the terms and conditions for rates. For insurance policies beginning after 31/12/2011 where the occupational disability pension begins after the age of 62, the occupational disability pension shall be reduced by a percentage rate specified in the corresponding technical business plan, in accordance with Section 24 (5) (3).

6. The member must notify the Pensionskasse immediately if he becomes fit for work again, in compliance with the duty to notify up to the age limit, in accordance with Section 24 (1).

7. The right to occupational disability pension shall be forfeited if occupational disability is caused deliberately.