

Information for members: Termination of the employment contract

Departing from the company prior to the start of benefits

When your employment contract is terminated, your employer will give notice of your departure to PKDW and also notify us at the same time of any potential contributions paid during the course of the current calendar year. In doing so, your membership of PKDW will automatically be designated non-contributory status, doing so free of charge.

- > It is also really easy for you to continue your entitlement with PKDW when working for a **new employer**. The handling and administration costs are extremely low. You can find more information in our »Continuation of your occupational pension« info sheet.
- > You have the option available at any time to **continue your pension scheme privately** and thus build up your entitlement once again. You can find out more about this on our website www.pkdw.de and go to the section entitled »Für Versicherte – Arbeitgeberwechsel – Private Fortführung«.
- > If your new employer only offers you the option to **transfer your pension** to another pension plan, this shall be possible under certain conditions. For more information on this, please go to our website at www.pkdw.de and go to the section entitled »Für Versicherte – Arbeitgeberwechsel – Übertragung Ihrer Versorgung«.

Departing from the company upon the start of benefits

> Retirement pension:

You can draw on your retirement pension without deduction at the age of 65. You can obtain the corresponding request for this online at »Für Rentner – Infos/ Formulare«.

> Early retirement pension:

Should (part of) your earnings fall, e.g. during partial retirement, you may resort to the early drawing of the retirement pension provided by the pension scheme.

If you had already been a member of PKDW prior to 1 January 2012, you can apply to receive your pension from the age of 60. In the case of members joining after 1 January 2012, the earliest possible pension start date is at 62 years.

Drawing an early retirement pension is associated with deductions (approx. 0.4% for each month the pension is drawn early). You can apply for your pension using our form entitled »Application for early retirement pension« (available at www.pkdw.de under the section entitled »Für Rentner – Infos/ Formulare«).

> Incapacity to work or death:

If, when applying for membership, you opted for occupational disability cover in Tariff A, you can download the form to apply your occupational disability pension at www.pkdw.de under the section entitled »Für Rentner – Infos/ Formulare«.

If a member dies, his/her widow/widower and/or registered same-sex partners and orphans shall receive surviving dependants' benefits in accordance with our General Terms and Conditions of Insurance. You can find out the corresponding application forms on our website at »Für Rentner – Infos/ Formulare«.



Please find more information at
www.pkdw.de

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