

# Explanation on Pension information

14.04.2023

Pension information as of 31.12.2022

Your date of birth:01.03.1974

Your exemplary PKDW pension start date: age 65 (01.03.2039)

Your PKDW-contract:Tariff A incl. occupational invalidity cover (incl. survivor's pension)

Tariff description

Dear member,

below you will find information on your company pension scheme with PKDW.  
You can flexibly choose your pension start date with PKDW until you reach the age of 68 at the latest.  
In the following information, we have assumed the above-mentioned pension start date as an example.  
When you reach the age of 65, you can regularly claim your pension without deductions.

Overview of your paid-in contributions and your achieved annual pension

	Paid-in contributions in EUR		annual pension in EUR at the above mentioned pension start date		
	member	company	member	company	Total
Status as of 31.12.2021	67,196.15	64,879.73	7,554.78	8,208.38	15,763.16
Contribution year 2022					
from taxed income	1,269.00	0.00	46.35	0.00	46.35
tax-free (§ 3 Nr. 63 EStG)	1,554.00	3,390.00	56.73	123.71	180.44
taxed as a flat rate (§ 40b EStG)	624.00	0.00	22.78	0.00	22.78
Riester-supported (§ 10a EStG)	1,028.18	0.00	37.53	0.00	37.53
Status as of 31.12.2022					
from taxed income	28,844.86	4,243.73	3,628.58	1,098.27	4,726.85
tax-free (§ 3 Nr. 63 EStG)	3,794.00	57,018.00	200.97	6,372.63	6,573.60
taxed as a flat rate (§ 40b EStG)	16,196.00	7,008.00	1,602.74	861.19	2,463.93
Riester-supported (§ 10a EStG)	22,836.47	0.00	2,285.88	0.00	2,285.88
	71,671.33	68,269.73	7,718.17	8,332.09	16,050.26

Your paid-in contributions as of 31.12.2021

Your annual pension reached as of 31.12.2021

Your paid-in contributions in 2022 (subdivided by taxation type)

Your annual pension reached in 2022 (subdivided by taxation type)

Your paid-in contributions as of 31.12.2021 (subdivided by taxation type)

Your annual pension as of 31.12.2021 (subdivided by taxation type)

total of your paid-in contributions

total of your annual pension

# Explanation on Pension information

## Projection: Your possible annual pension

The following projections are based on the assumption that you will pay contributions up to the above-mentioned retirement age in the amount of the contributions paid in the previous year. If you have not made any contributions, a contribution of EUR 1,200.00 per year is assumed. Flexible contribution payments deviating from these values are possible up to the age of 68 and change the pension amount. Annual contribution payments above 8% of the income threshold for statutory pension insurance require prior approval.

The alternative calculations are based, on the one hand, on your current contract conditions (projection I) and, on the other hand, on an interest rate based on a realistic estimate of future investment income (projection II). Please refer to the following overview for details:

### Assumption of a contribution payment in the amount of EUR 7,865.18 per year

	Projection I in EUR	Projection II in EUR
Annual pension	20,572.56	21,420.36
monthly pension	1,714.38	1,785.03

**alternativ:**

partial lump-sum payment	114,001.00	120,606.00
monthly pension	1,200.07	1,249.53

Basis for projection I:  
Your tariff interest

Basis for projection II:  
Your tariff interest incl.  
in-terest based on a  
realistic estimate of future  
invest-ment income