

Explanation on Pension information

Pension information as of 31.12.2023

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 occupational pension with PKDW.

You can flexibly choose your pension start date with PKDW in the above-mentioned contract up to the age of 68 at the latest. In the following information, we have assumed the above-mentioned pension start date as an example, as you can claim your pension under the above-mentioned contract without deductions when you reach the age of 65. Please note that if you are insured under several tariffs, you can only start your pension with PKDW at the same point of time.

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 of 31.12.2022	71,971.33	68,269.73	7,729.12	8,332.09	16,061.21
Contribution year 2023					
tax-free (§ 3 Nr. 63 EStG)	1,704.00	3,408.00	62.04	124.08	186.12
taxed as a flat rate (§ 40b EStG)	1,752.00	0.00	63.72	0.00	63.72
Riester-subsidized (§ 10a EStG)	1,281.82	0.00	46.66	0.00	46.66
Status as of 31.12.2023					
from taxed income	28,844.86	4,243.73	3,628.58	1,098.27	4,726.85
tax-free (§ 3 Nr. 63 EStG)	5,498.00	60,426.00	263.01	6,496.71	6,759.72
taxed as a flat rate (§ 40b EStG)	17,948.00	7,008.00	1,666.46	861.19	2,527.65
Riester-subsidized (§ 10a EStG)	24,418.29	0.00	2,343.49	0.00	2,343.49
	76,709.15	71,677.73	7,901.54	8,456.17	16,357.71

Your paid-in contributions as of 31.12.2022

Your annual pension reached as of 31.12.2022

Your paid-in contributions in 2023 (subdivided by taxation type)

Your annual pension reached in 2023 (subdivided by taxation type)

Your paid-in contributions as of 31.12.2023 (subdivided by taxation type)

Your annual pension as of 31.12.2023 (subdivided by taxation type)

total of your paid-in contributions

total of your annual pension

On the basis of the amounts shown, you would be paid an annual pension of **EUR 16,357.71** at the above-mentioned pension start date. This corresponds to a monthly pension of **EUR 1,363.14**.

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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 8.145,82 EUR per year

	Projection I in EUR	Projection II in EUR
annual pension	20,744.76	21,607.44
monthly pension	1,728.73	1,800.62
alternativ:		
partial lump-sum payment	115,343.00	122,063.00
monthly pension	1,210.12	1,260.44

Basis for calculation I:
Your tariff interest

Basis for calculation II:
Your tariff interest incl. interest based on a realistic estimate of future investment income

Important note: Please note that the above amounts are not guaranteed and the final amount of your retirement benefits may differ from the projections. No claims against PKDW can be derived from this.

Pensionskasse für die Deutsche Wirtschaft vormals Pensionskasse der chemischen Industrie Deutschlands

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