INFO

PKDW

Information for members:
Termination of employment

Leaving the company with commencement of benefits

> **Old-age pension:**
  At the age of 65 you can claim your old-age pension free of deductions. You can find the corresponding application on the internet under »Für Rentner – Downloads«.

> **Early old-age 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 fund.

  If you have already become a member of the PKDW before 01.01.2012, you can apply for a pension from the age of 60. For members who joined after 01.01.2012, the earliest possible retirement age is 62.

  Drawing an early retirement pension is associated with deductions (approx. 0.4 % per month of early claim). You can apply for your pension using our form »Application for early old-age pension« (available at www.pkdw.de).

> **Occupational invalidity:**
  If you have included occupational invalidity cover in tariff A, you can apply for your occupational invalidity pension using this form.«.

> **Death:**
  If a member dies, widows/widowers or the registered same-sex partners and dependent orphans receive a survivor‘s pension in accordance with our General Terms and Conditions of Insurance (GTCI). You can find the relevant application forms on our website.

Leaving the company before 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**.

> Even with a **new employer**, you can comfortably continue your PKDW entitlement. The handling and the administrative effort are extremely low. You can find more information in our information sheet »Continuation of the company pension scheme«.

> You have the option of continuing your old-age provision **privately** at any time and thus building up your pension entitlement. You can find out more about this on in this information sheet.

> If your new employer offers you the option of transferring your pension to another pension scheme, this is possible under certain conditions. In this case, please feel free to contact our member services directly.

As of: 01/2026

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Further information can be found on the Internet at **www.pkdw.de**.

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