INFO

PKDW

Information for members:
PKDW occupational invalidity cover

The occupational invalidity cover in tariff A of the PKDW is a cost-effective supplementary cover for your old-age provision. It can be included in the tariff at the beginning of membership.

Employees born after 1960 are only entitled to a statutory disability pension. It is therefore increasingly being pointed out that people should take out individual insurance against possible occupational invalidity.

Basically:

Regardless of whether you choose occupational invalidity cover or not, you can adjust your payments completely flexibly to your current financial situation at any time. Your premiums are converted into annual pension modules in accordance with the applicable rate table depending on your age in the year of premium payment. This way, you can achieve a solid occupational invalidity pension even with manageable premiums.

Statistically, most people in Germany become unable to work between the ages of 52 and 58. Since contributions paid at a young age result in comparatively higher benefits, it is always worthwhile to start old-age provision as early as possible.

We will show you the amount of your current pension entitlement once a year in your pension information. If you have chosen occupational invalidity cover, this also indicates the amount of your occupational invalidity pension achieved to date.

What does that mean in concrete terms?

According to § 25 of the General Terms and Conditions of Insurance, occupational invalidity pension is paid to the member whose »earning capacity has decreased since the start of insurance due to illness, bodily harm, infirmity or deterioration of his/her physical or mental strength, which must be proven by a doctor, to such an extent that he/she is likely to be permanently unable to regularly pursue gainful employment in his/her previous occupation or in another activity or to achieve more than minimal income through gainful employment. Another activity is reasonable for the member if it can be carried out on the basis of his/her training and experience and corresponds to his/her previous position in life (…).«

The inclusion of occupational invalidity cover enables you to draw your old-age pension early, without deductions, if the worst comes to the worst.

The difference between your benefits at retirement age with or without the inclusion of occupational invalidity protection can be easily calculated using our tariff calculator on the internet: To do so, select the criteria that apply to you (start of insurance, gender, etc.) and click once on the button for the same payment »**without** occupational invalidity cover« and for comparison »**with** occupational invalidity cover«.

Opting out of occupational invalidity cover

You have the option of subsequently waiving the co-insurance of occupational invalidity cover. If you have any questions or would like further information, please send an e-mail to: mitgliederberatung@pkdw.de or call us on 0203 99219-0.

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