INFO

PKDW

Information for members:
Private continuation of contribution payment after termination of employment

As a member of PKDW, you can make private contributions to the pension fund in order to continue building up your old-age pension after termination of your employment. The resulting entitlements are not covered by the employer's obligation to pay contributions or by the Pensions-Sicherungs-Verein (PSVaG).

Contributions made from individually taxed income are only taxable at the income share in the benefit phase.

You can pay contributions to the PKDW up to a maximum of 8 % of the respective applicable income threshold in the statutory pension insurance scheme (in 2026: 8,112 euros), but at least 150 euros/year.

If you are compulsorily insured under the statutory health insurance scheme, your future pension will be subject to compulsory contributions in full.

Exceptionally, parts of your future pension are non-contributory if you have continued your provision with the PKDW after leaving the company with purely private contributions and without the involvement of an employer. No health and long-term care insurance contributions will be levied on the portion of your pension that was earned from these contribution payments.

Please transfer the requested amount to the following bank account:

Commerzbank AG Duisburg
IBAN: DE92 3508 0070 0207 9276 00
BIC: DRESDEFF350

Please always state your full name, your membership number (number of your insurance policy) and the four-digit number »9999« in the reason for payment.

Example: **Marianne Mustermann / 012345 / 9999**

As an alternative to transferring the contributions, you can also use our direct debit form for private contribution payments, which we will be happy to provide to you on request.

Simply email us at mitgliederberatung@pkdw.de or call +49203 99219 72.

As of: 01/2026

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

© All rights reserved. The content of these pages is for preliminary information only and may only be used for personal use. For full information, please refer to PKDW's Articles of Association, General Terms and Conditions of Insurance (GTCI) and Tariff Conditions (TC). Liability claims against PKDW caused by the use of the information provided or by the use of incorrect and incomplete information are excluded.