

To be filled out by PKDW:

Membership-No. _____

Please complete in block letters.

Application for Tariff A including survivors' pension

The information on the company pension scheme with PKDW at www.pkdw.de was available to me. With reference to the Articles of Association, the General Terms and Conditions of Insurance (GTCl) and the Tariff Conditions (TC), I apply for the membership within Pensionskasse für die Deutsche Wirtschaft (PKDW).

Your contributions to PKDW are exempt from insurance tax in accordance with § 4 No. 5 of the Insurance Tax Act (Versicherungsteuergesetz (VerStG)).

Applicant

Surname, first name

Street, house number

Postcode, town/city

Date of birth

male female diverse

Gender

Employer

with company since

Telephone number for queries (optional)

Email address for queries (optional)

Choice of Tariff

1. Choice of occupational invalidity cover

with occupational invalidity cover
(Health questionnaire required)

or

without occupational invalidity cover

2. Choice of Option

(see § 24 d) of the GTCl overleaf)

Lump-sum payment option
(*not available when paying in
Riester-contributions*)

or

Partial lump-sum payment option (30 %)
(*also available when paying in
Riester-contributions*)

The personal data relating to the insurance contract will be processed in accordance with the requirements of the EU General Data Protection Regulation (GDPR) and the new version of the Federal Data Protection Act (BDSG-neu) within the meaning of Article 4 (2) GDPR.

I have answered the above questions truthfully and completely.

Place

Date

Applicant's signature (for children under 18: signature of the person
with parental responsibility also required)

Registration by the Employer

Mr / Mrs / Miss / Ms _____ shall be registered as a member as of the _____

(Date of commitment) via the PKDW-company number (if available) _____, company number (8-digit) _____

in accordance with § 3 of the General Terms and Conditions of Insurance (GTCl).

The health questionnaire is enclosed will be sent in by the applicant
(is not necessary as invalidity cover is not being applied for)

Place

Date

Company Stamp, Signature

Extract from the General Terms and Conditions of Insurance (GTCl)

Section 24 Old-age pension

8. On request by the member, an entitlement to old-age pension or early oldage pension, as long as it depends on ongoing contribution payments, **can be fundamentally turned into an entitlement to lump-sum payments or partial lump-sum payments.**

In the case of partial lump-sum payments, an old-age pension or early old-age pension remains including survivor's insurance of 70% of the original claims.

The following measures must be taken into account:

a) Procedure

Lump-sum payments or partial lump-sum payments are paid out at the time of the insured incident. The remaining old-age pension or early old-age pension also begins at the time of the insured incident. An application for payout of **lump-sum payments or partial lump-sum payments must be put in at the latest of three years before the insured incident arises.** An application may no longer be submitted after completion of the 65th year.

Corporate members require the consent of the current employer.

b) Effect on survivor's insurance

With **lump-sum benefits** in the case of old-age pension or early old-age pension with an annual pension entitlement of **over €600.00, the entitlement to survivor's pension is upheld.**

Partial lump-sum payments contain the value of the survivor's insurance attributable to the partial lump-sum payment.

c) Exclusions

A lump-sum payment is excluded if the contributions according to **Section 82 of the German Income Tax Act (EStG)** were funded as old-age pension contributions.

A partial lump-sum payment is excluded in the case of an old-age pension or early old-age pension **with an annual pension entitlement of less than €1,200.**

d) Determination of lump-sum payment or partial lump-sum payment

New members from 01/08/2009 declare bindingly in their application for membership whether they want either the option of a lump-sum payment or the option of a partial lump-sum payment as an alternative to the old-age pension or early old-age pension. **If no decision has been made at the time of admission, only the option of a lump-sum payment remains.**

Members who joined before this point in time have to decide by 31/12/2010 to adopt one of the two options of lump-sum payment or partial lump-sum payment. If no decision has been made by this date, only the option of a lump-sum payment remains.

Section 25 Occupational invalidity pension

1. An occupational invalidity pension is paid to the member who, after the commencement of insurance cover and during the insurance period, has become occupationally incapable or disabled and may therefore have retired from professional life.

If there was a restriction on earnings at the beginning of the insurance, then entitlement to an occupational invalidity pension can only be claimed if more than half of the earning capacity that existed at the beginning of the insurance

within the meaning of clause 2 has been lost.

2. A member is unable to work if his/her 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.

Less than half of the income from work of a physically and mentally healthy member with similar training and equivalent knowledge and skills is considered to be marginal.

Causes other than those mentioned in paragraph 1, in particular reasons of an economic nature, length of life, early retirement, giving up a job due to a social plan or an amicable arrangement, difficulties in finding a job, etc., do not justify any entitlement to an occupational invalidity pension.

An occupational invalidity within the meaning of this provision is only one that, according to a medical opinion, cannot be remedied for at least one year.

3. Proof of occupational invalidity must be submitted to the pension fund

a) available medical reports, including treatment reports, certificate from the employer about missed working days due to incapacity for work over the last 36 months;

b) the pension notification of the statutory pension insurance with appendices,

c) if a pension notification of the statutory pension insurance cannot be submitted because the member is not a member of the statutory pension insurance or has not fulfilled a waiting period stipulated therein, or it was issued with consideration of reasons other than health, detailed reports from the doctors currently treating the member or who have treated or examined the cause, start, type, course or probable duration of the suffering as well as the degree of occupational invalidity, are to be submitted.

The member has to bear the resulting costs.

4. The pension fund is not bound by the submitted documents. In order to review the submitted documents or if it requests a medical report for other reasons, it can appoint a medical expert who, at the expense of the pension fund, has to examine the member and state explicitly in a written report whether there is an occupational invalidity within the meaning of this provision.

5. The amount of the invalidity pension derives from the insurance policy in connection with the tariff conditions. For insurance policies with a start of insurance after 31/12/2011 and start of the occupational invalidity pension after reaching the age of 62, the occupational invalidity pension will be reduced by a percentage set in the respective technical business plan in accordance with Section 24 (5) 3.

6. The member of the pension fund must immediately notify the pension fund when he or she regains his or her professional capacity, although the obligation to notify exists until the age limit in accordance with Section 24 (1) is reached.

7. The right to an occupational invalidity pension is forfeited by anyone who deliberately caused his or her occupational invalidity..