

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 – Infos/ Formulare«.

> **Early old-age pension:**

If your income from employment (partially) ceases, e.g. during partial retirement, you can draw your pension from the pension fund early.

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.

Claiming an early old-age pension is subject to deductions (approx. 0.4% per month of early claim). Apply for your pension using our form »Application for early old-age pension« (available at www.pkdw.de).

> **Occupational invalidity or death:**

If you included occupational invalidity cover in tariff A when you applied for membership, you can download the form for applying for an occupational invalidity pension at www.pkdw.de.

If a member dies, widows/widowers or the registered partner and dependent orphans receive a survivor's pension in accordance with our General Insurance Conditions. You can find the relevant application forms on our website.

Leaving the company before the start of benefits

When your employment relationship ends, your employer will deregister you from PKDW and at the same time inform us of any contributions you have paid in for the current calendar year. Your membership of the PKDW is then automatically exempted from contributions 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 our website www.pkdw.de.

> If your new employer offers you the option of transferring your pension to another pension scheme, this is possible under certain conditions. Please read more about this at www.pkdw.de.

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