



Only OP product
with flexible funding
in one agreement

- > Occupational pensions
- > Direct insurance



An occupational pension
to suit all your employees,
all the time.



Plan ahead and don't lose out: Attract good people with a good pension plan!

Professionals wanted! This slogan applies to every company. Whether small businesses or international concerns: increasingly fewer qualified candidates are courted by a growing number of companies.

You want to find or keep qualified professionals easier?

Astronaut or mechanic? Trainees, family men, best agers? Whoever you may be looking for or wish to employ: with an occupational pension from HDI their future is secure! Support your employees in making provision for their pension and, by doing so, you increase your appeal as an employer.

You would like to always offer your employees just the right pension?

Our new occupational pension can be flexibly adapted without limitation during the entire contract term – no matter what happens in your employees' lives. In direct insurance, HDI offers two government-subsidised models in one agreement. Thereby giving maximum flexibility to your employees.

Demographic change and the skills shortage



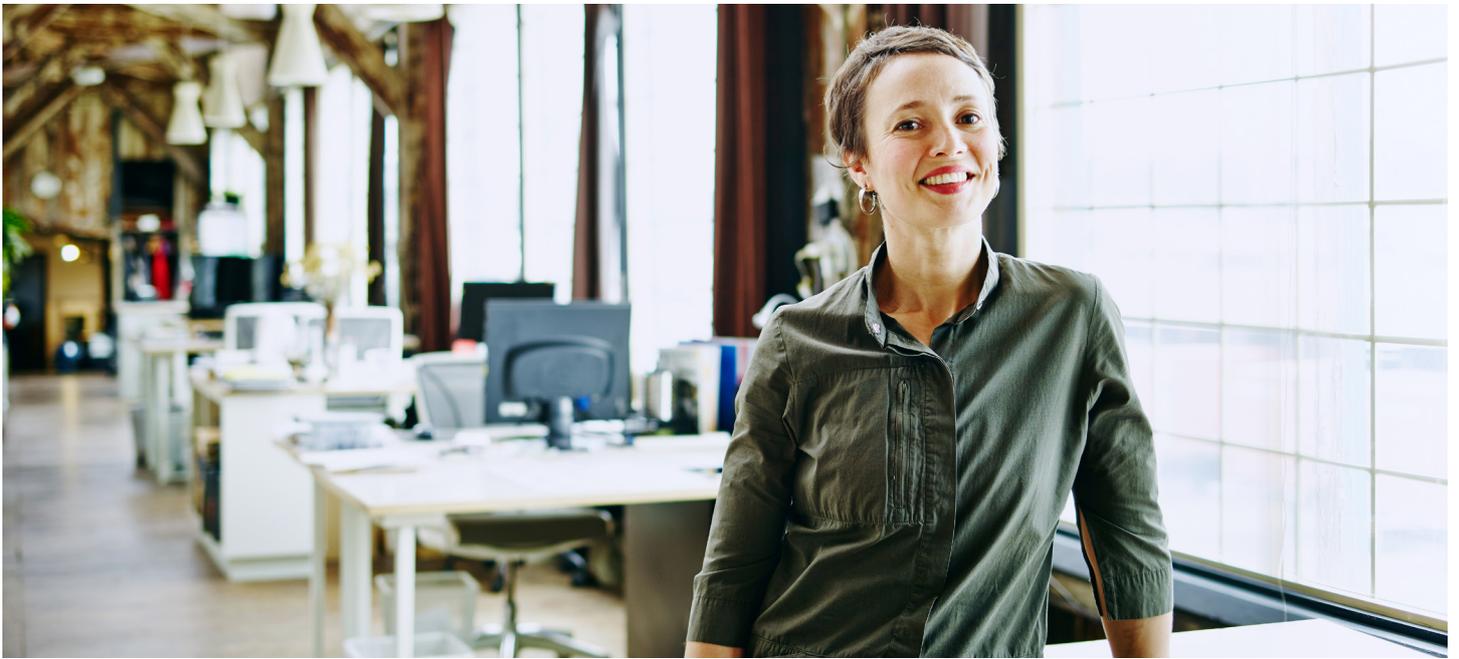
Source: bmwi.de

Why does HDI have the right solution for you?

We provide you with a complete package that is comprehensive for your company's occupational pension! We will support you competently and reliably through the entire process. On the one hand, we develop a pension model suitable for your company. Of course, this also includes the restructuring of an existing occupational pension scheme in your company. On the other hand, we take over the provision of individual personal advice to your workforce. This not only reduces your expenditure, but also provides you with legal security.

How can we make your life easier?

A direct insurance policy is an attractive form of occupational pension. It is characterised in particular by low administrative expenses for you. It is even more convenient with HDI! Take advantage of our wide range of services, such as HDI bAVnet, to manage all occupational pension processes simply and digitally.



Unique occupational pension concept.

Every employee can structure their occupational pension scheme by means of deferred compensation. In this case, the contributions are financed either by your employee's gross salary when using the classic subsidy or by their net salary with corresponding state allowances. These types of financing can also be changed or combined with us at any time – all in one agreement! Of course, your contribution to the occupational pension is also included in the agreement.

Just right for all your employees!

The new HDI occupational pension scheme is the only one with flexible funding in just one agreement! No matter what situation your employees find themselves in, whether they are just starting out in their career or are long-standing employees: our occupational pension scheme can always be adapted to the optimum tax incentive. Of course, we will help your employees to find the right path and the right type of subsidy. And you can offer them the best possible support at all times and at every stage of their lives.

At a glance: the product for every stage of life in just one direct insurance agreement!

Requirements-based adaptation of the funding type – your employee is always optimally insured.



Optimal funding¹⁾



The HDI advantage: flexible change of the funding type in just one agreement

¹⁾ Please note: The above explanations only give a rough overview of the two possible types of funding. The choice of the type of funding depends on the individual tax situation of the respective employee, such as his/her marital status.

Funding pool 1 = section 10a German Income Tax Act [EStG] (supplementary allowances and tax relief)

Funding pool 2 = section 3 no. 63 German Income Tax Act [EStG] (tax and social security contribution savings with employer contribution)

Do you want to know more about **occupational pensions**?
Your contact would be happy to provide you with detailed advice.

Contract language is German, translations into other languages are not legally binding.

Marketing document

Your future is in the best hands.

HDI stands for comprehensive insurance and pension solutions, tailored to the needs of our clients from medium-sized companies, the liberal professions and private households. What distinguishes us are future-oriented, efficient product concepts with a good price-performance ratio and excellent service.