

## An occupational pension that is just right for you, at all times.

### Ready for a new dimension!

Whether you are an astronaut or banker, a trainee, on parental leave or a best ager: Our new occupational pension ensures you boundless freedom. Because it is unlimited in its flexibility and always adapts optimally throughout the entire contract term - no matter what happens in life! Your boss and the state will support you by providing various types of subsidy.

### All advantages at a glance

- > **Flexible**  
You can always use the optimum funding in the occupational pension at any stage of your life.
- > **Simple**  
Even if you leave the company, it is possible to continue the pension privately or transfer it to a new employer.
- > **Efficient**  
Reliable provision through government subsidies and employer contributions
- > **Secure**  
A reliable, life-long pension. Capital payments are also a possible option.

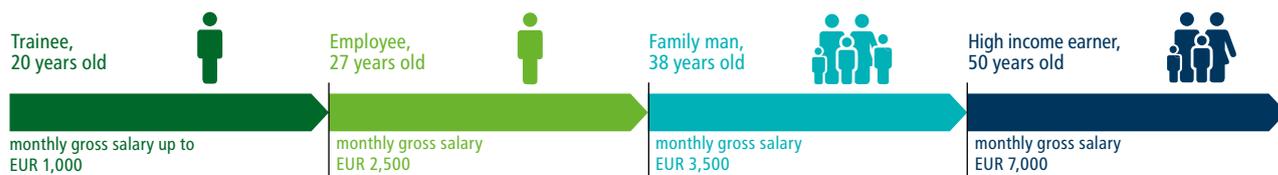
**Our tip:** You are entitled to build up an occupational pension plan through salary conversion via your employer. Find out which subsidy is best for your current situation. Do not give money away!

### Your questions – our answers:

- 1 Can I still rely on my state pension?**  
The amount of the state pension will continue to fall in the future. The reasons are obvious: while the proportion of pensioners is growing strongly, the number of people in employment is decreasing due to the decline in the birth rate. In addition, general life expectancy is rising. The consequence: the state pension alone will not be sufficient to maintain your current standard of living in retirement.
- 2 What state funding can you secure?**  
You can pay in contributions to an occupational pension. For this, there are two alternative funding paths:
  - from your net salary in order to receive the so-called "Riester" funding
  - from your gross salary in order to claim funding that is free from tax and social security. In addition, under certain conditions you will receive a 15 % subsidy on the contribution from your employer
- 3 What is the particular benefit to you of HDI direct insurance?**  
HDI offers you both funding models in one agreement. You can select them and change them multiple times during the contract term. In addition, you can split the contribution in one agreement between both models to achieve the optimum funding for you.

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

Requirements-based adaptation of the funding type – you are always optimally insured.



Optimal funding<sup>1)</sup>



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 the new occupational pension from HDI? Then get in touch.

Surname

First name

My employer

Daytime phone number

E-mail

To enable us to prepare an appropriate offer for you that is tailored to your individual situation, we (HDI Lebensversicherung AG and HDI Vertriebs AG acting on its behalf) need your consent to contact you about the new occupational pension and to process your personal data for this purpose. You can revoke your consent with future effect at any time by notifying HDI Lebensversicherung AG, Charles-de-Gaulle-Platz 1, 50679 Cologne, or by sending an e-mail to [info@hdi.de](mailto:info@hdi.de).

Yes, please contact me

E-mail

Phone

**HDI Lebensversicherung AG**

50679 Cologne

[www.hdi.de](http://www.hdi.de)

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

Marketing document

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