

Basic Facts about Pension Insurance for New Employees.

Your new employer provides an occupational pension for you with the VBL: The VBLklassik insurance scheme. This insurance is financed by contributions paid by your employer and by yourself (according to the Collective Labour Agreement for the Public Service).

The VBL is Germany's largest provider of supplementary pensions for the public sector. VBL means Versorgungsanstalt des Bundes und der Länder which is the the Pension Institution of the Federal State and the Länder.



VBLklassik.

Based on the pension points model.

These are your benefits:

- Lifelong old-age pension (additional to the pension from the statutory pension scheme)
- survivors' pension
- incapacity pension
- social components accrued during maternity leave, parental leave and periods of incapacity

Pension benefits will be paid when:

- you are entitled to receive a pension from the statutory pension scheme – Deutsche Rentenversicherung and
- you have reached the qualifying period of 60 months in premiums or contributions – not necessarily consecutively and
- you have applied for your pension at the VBL directly.

You'll receive confirmation of your registration shortly and by separate mail. Are you interested in our folder with comprehensive information on occupational pension provision for newly insured employees? Just call our service number (see reverse side) and we will gladly send you your folder or offer personal consultation by our experts.

Being insured with the VBLklassik gives you additional coverage. Nevertheless, compared to your salary earned during active employment your pension income might not be sufficient to hold your current standard of living. In order to reduce this possible pension gap we offer you to benefit from our additional voluntary pension provision.

Queries/contact details: see reverse side.



VBLextra.

Provides a lifelong old-age pension (optional coverage for incapacity and/or survivors available).

VBLextra is a points model as well.

Take advantage of tax benefits through 'Riester' benefits or 'salary foregone'!

Our service for you.

Do you have questions? Or do you need help in planning your tailor-made pension provision?

Give us a call on:

0721 93 98 93 1

Mondays and Thursdays from 8:00 AM to 6:00 PM
Tuesdays, Wednesdays and
Fridays from 8:00 AM to 4:30 PM

 www.vbl.de/rueckrufservice (call-back service)

 0721 155-1355

 kundenservice@vbl.de

 www.vbl.de

Check out our website:

On our website www.vbl.de you'll find comprehensive information regarding occupational pension provision offered by the VBL as well as

- Information around current changes and news
- Broshures
- Options for personal consultations
- VBLwiki and other background information



Meine VBL.

Meine VBL is the personal section within the VBL customer portal. Access to Meine VBL offers the following online services:

- checking contract details
- updating your address
- reading your personal annual insurance statement
- using various online calculators

You can register on www.meinevbl.de.

Thereafter, you can use your personal data to login onto the VBL website via Meine VBL.

