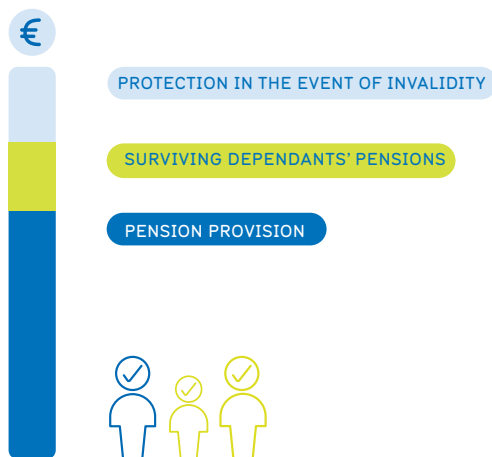


BVV Kompaktvorsorge

The pension plan with triple-protection

Smart protection

BVV Kompaktvorsorge (compact cover) offers a triple protection in a single product. And the best of all: Your pension starts to grow from the very first euro because we do not charge any commission or acquisition fees.



Retirement pension

You will receive a monthly retirement pension from the age of 65 for the rest of your life. You can also apply for your BVV pension at another time if you want to retire earlier or after your 65th birthday. Either of these will cause the amount of pension to be amended accordingly.

Invalidity pension

You receive a full invalidity pension if you are unable to work for more than three hours a day under standard job-market conditions. We will pay a partial invalidity pension if you are able to work for more than three, but less than six hours. The pension due to partial earning incapacity is 50 percent of the full invalidity pension, irrespective of the state of the job market.

Survivors' pension

In the event of your death, we will pay a widow's/widower's pension to your spouse or registered civil partner. The widow's/widower's pension amounts to 60 percent of the pension entitlement acquired up to the time of death.

We will pay an orphan's pension for marital and legally recognised children under the age of 18, and in some cases also up to the 25th birthday. The orphan's pension amounts to 30 percent of the pension entitlement acquired up to the time of death for each half-orphan and 45 percent for each orphan.

Amount of benefit: For each contribution paid, you acquire a pension module proportional to the amount of the contribution. The level of your pension is worked out based on the total of pension modules acquired and the profits generated by us.

More pension with the non-contributory period: If your income is reduced due to the loss of earning capacity before the age of 55, the invalidity pension will increase due to the attribution period. This is the time between the occurrence of the insured event and your 55th birthday.

You will be credited 50 percent of the pension modules that would have resulted if further contributions had been paid in this period. The amount of the contributions is calculated from the average contributions from the last calendar year.

Qualifying period: A invalidity pension or survivors' pension can be claimed after a qualifying period of five years.