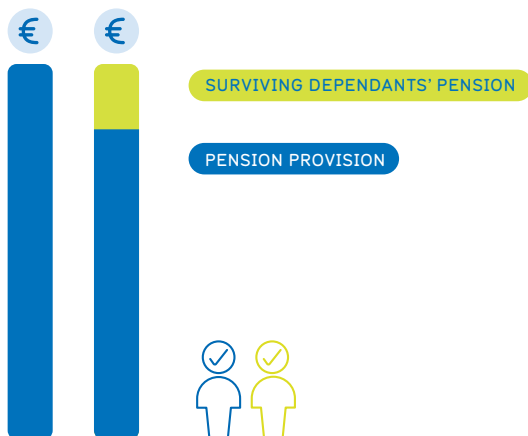


# BVV pension plan

## The pension plan with and without survivor's benefit

### Smart protection

The BVV pension plan offers you the option of double protection in one product. And the best of all: you are protected from the very first Euro because we do not charge any commission or acquisition fees.



### Retirement pension

You will receive a monthly retirement pension for the rest of your life from the age of 65 onwards. 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.



### Survivor's benefit

You can select a BVV pension plan with pensions for surviving dependants.

You nominate a beneficiary for the surviving dependants' cover for the saving phase and the first 15 years of the pension..

#### Before the start of pension payments:

If you die before reaching retirement age, we use the contributions paid up to then excluding interest for a surviving dependants' pension, which begins immediately.

#### After the start of pension payments:

If you die within 15 years of retirement, we pay the retirement pension to the beneficiary in full until the end of the first 15 years of pension eligibility.

#### Eligible beneficiaries:

You can nominate the following people as the beneficiary for the surviving dependants' pension:

- your spouse,
- your civil partner within the meaning of civil partnership legislation,
- your life partner with whom you share a household
- or children up to the age of 18 – in some cases also up to the 25th birthday.

**Benefit amount:** 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.