Basic Facts about Pension Insurance for New Employees.

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

VBL is Germany’s biggest provider of supplementary pensions for the public sector. VBL ist the abbreviation for “Versorgungsanstalt des Bundes und der Länder” (Pension Institution of the Federal Republic and the Länder).

These are your benefits:
- Lifelong old-age pension (additional to the pension from the statutory pension scheme)
- surviving dependants’ insurance
- incapacity insurance
- additional deferred entitlements earned during parental leave incapacity (by fictitious contributions)

We will provide you pension benefits when
- you are entitled to receive a pension under the statutory insurance scheme (i.e. this is the insured event) and
- you have accumulated 60 months of premiums or contributions (“Umlage- oder Beitragsmonate”) – not necessarily consecutively and
- you apply for an occupational pension with VBL.

You will receive our confirmation of membership in the VBLklassik pension scheme shortly and by separate mail. Are you interested in our folder with comprehensive informations on occupational pension designed for new members? Just call our service number (see next page) and we will be happy to mail you your folder or answer your questions personally.

VBLklassik already provides you better coverage than other employees have, because it enhances the benefits you will receive from the state pension insurance. But even so, your total income from pension payments will be lower than the income or salary you will have got used to during the last years of your active professional life. If you want to close this gap between the standard of life which you will enjoy before your pensionable age and your pension entitlements: We offer you additional benefits from our voluntary occupational pension scheme.

Take advantage of tax benefits (“Riester“-benefits or „salary foregone“)!
Do you have questions? Or do you want help to plan your tailor-made pension provision?

Our service for you.

Just give us a call on **0721 93 98 93 1**

- Mondays to Fridays from 8:00 to 16:30 Uhr
- Thursdays from 8:00 to 18:00 Uhr
- Callback service: www.vbl.de/rueckruf-service
- Fax: 0721 155-1355
- E-Mail: kundenservice@vbl.de
- Internet: www.vbl.de

Or check our website at **www.vbl.de**

Calculate your prospective pension benefits and order (or download) an offer with our pension calculator on our website at **www.vbl.de**.

If you have any questions or would like to talk to a consultant, please use our callback service at **www.vbl.de/rueckruf-service**.

Additionally, you might want to consult our VBL wiki for details about the VBL occupational pension.

If you subscribe to our newsletter we will notify you about important news concerning your retirement provision.

Award-winning retirement provision from **VBL**.

Our products stand out from the crowd. The highly-respected magazine Portfolio Institutionell rated VBL as the Best Retirement Pension Institution in 2009, 2010 and 2011.