








Good to know!

Return to home country	Death	Right to vote	Change of employer	Taxation	Social Insurance	Social insurance
<ul style="list-style-type: none"> • Claims from the company pension plan remain intact. • Refund of German statutory pension insurance contributions • Individual check 	<p>Benefit for survivors before and after retirement</p>	<p>You have the choice: a pension or a lump sum when you retire.</p> <p>Flexible start of retirement combined with the statutory Pension</p>	<p>Direct insurance: Takeover option when changing employer (legal claim)</p> <p>Support fund: Possible but not common</p>	<p>Annuity and/or capital benefits are subject to full taxation.</p>	<p>Allowance / exemption limit in health and nursing care insurance</p>	<p>Possible reduction in social benefits due to conversion</p>
						

Good to know!

Flexible deposit	Parental leave / end of continued wage payments	Disability	Availability / Unemployment
<p>Direct insurance: You can increase, decrease or rest the contract.</p> <p>Support fund: constant or increasing contributions</p>	<p>You have the choice: continue privately (only with direct insurance) or leave it alone</p>	<p>"Pension Saver" (optional)</p>	<p>Limited availability of contract credit Hartz 4 safe and protected against insolvency</p>
