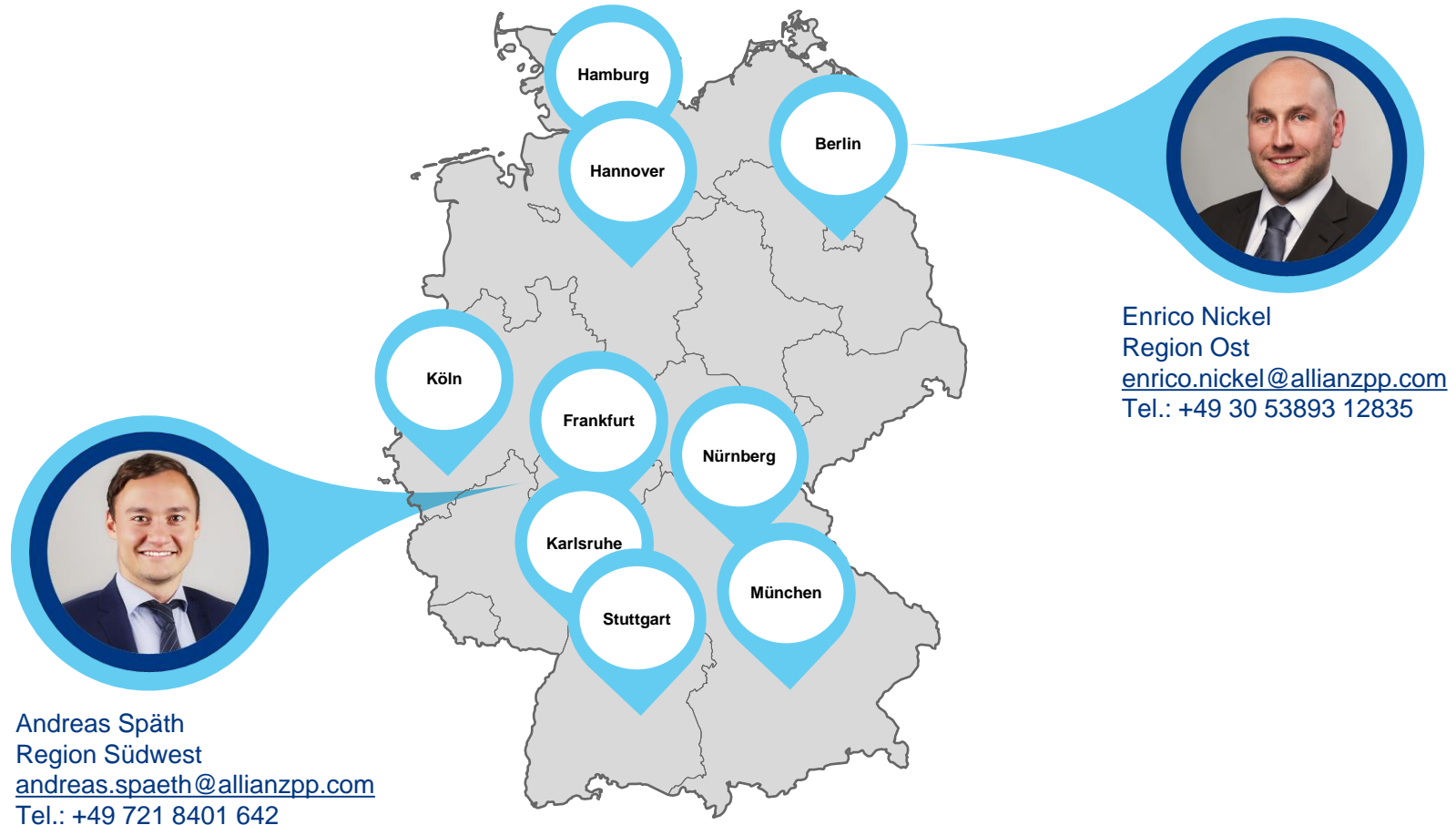




The new company  
pension scheme at



# Advisory unit specializing in occupational pension solutions



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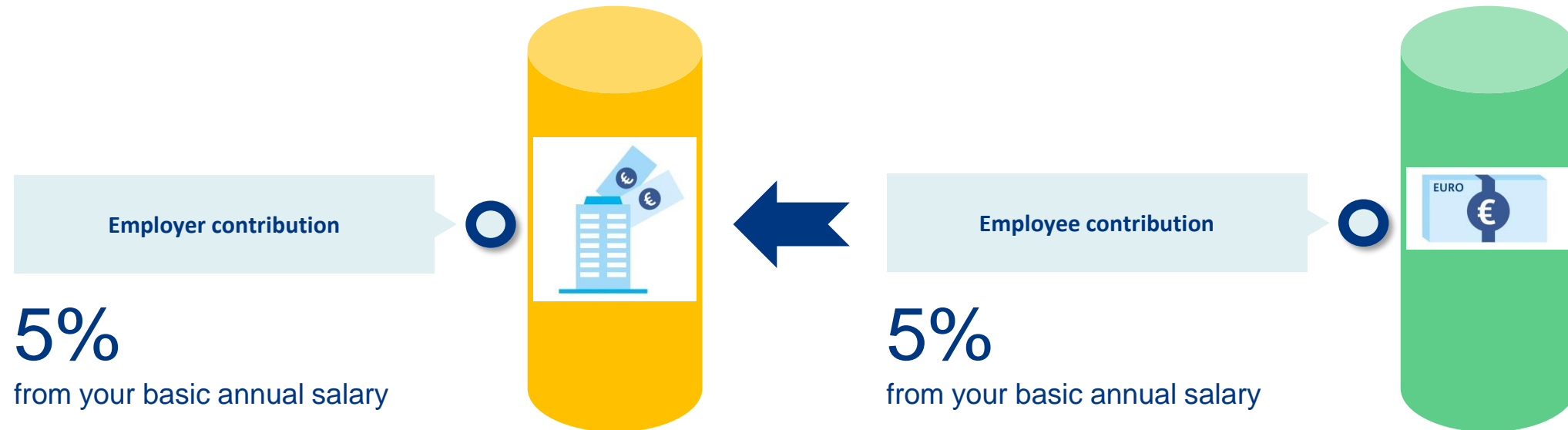
# Why? – 2 perspectives

## 1 From an employer perspective

- Essential for the company's success
- Social responsibility
- Financially worry-free retirement for you

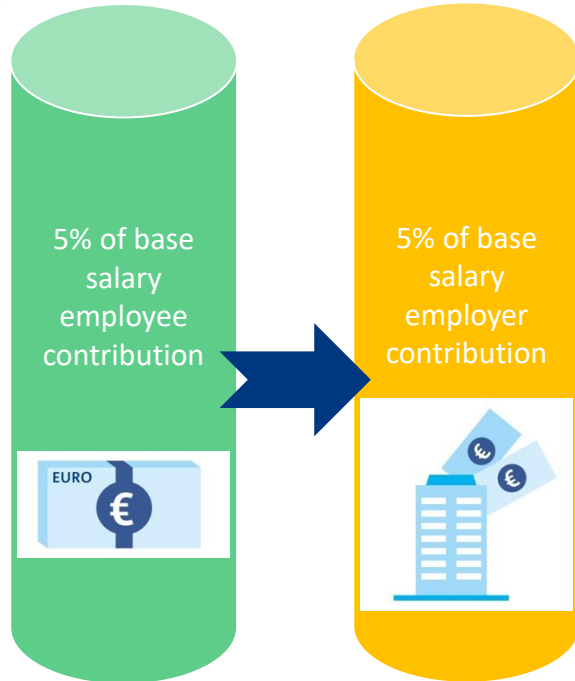
## 2 From an employee perspective

- Statutory pension is a basic protection
- Negative Impact of the Demographic development
- Close your pension gap





# If you want to participate, you have to make 3 decisions

## 1 Employee contribution



## 2 investment concept

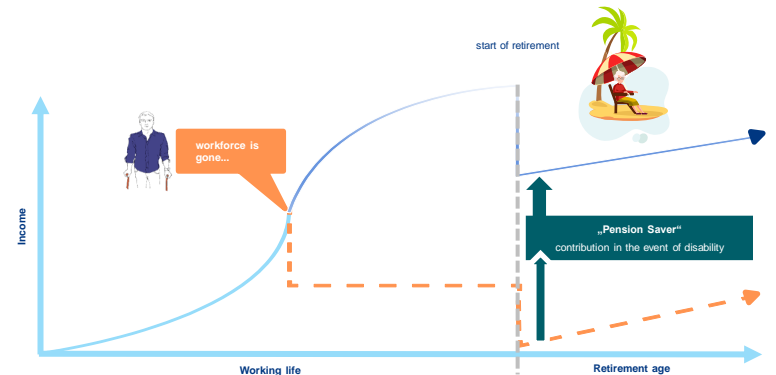
Attractive guarantee levels enable an opportunity-oriented investment

-  **KomfortDynamik** 80 %  
+ contribution in the event of disability
-  **Perspektive** 90 %  
+ contribution in the event of disability

capital investment

powered by **Allianz** 

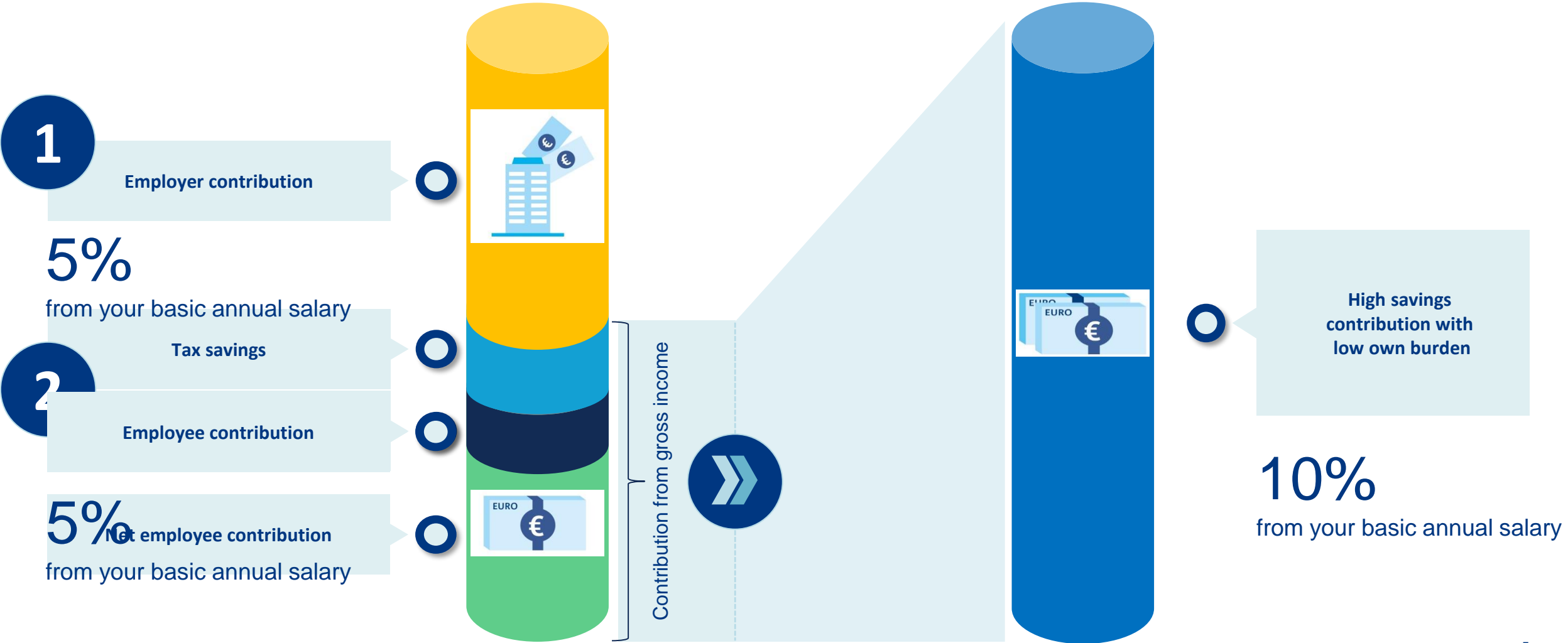
## 3 additional module „Pension Saver“



risk protection

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# Principle of company pension scheme

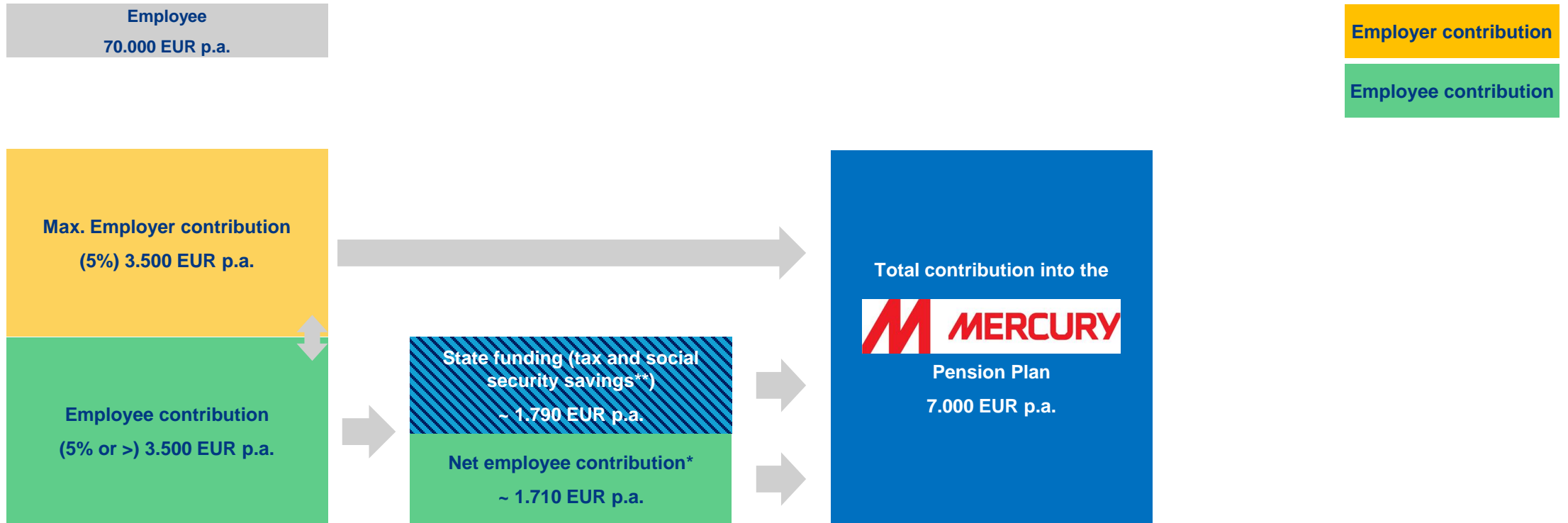


\*The employer's social security savings for incomes of less than €58,050 at 19.975% (average additional contribution from statutory health insurance companies of 1.3%) of the converted contribution (max. 4% of the contribution assessment limit) and for incomes between €58,050 and €84,600 at 10.500% of the converted contribution (max. 4% of the contribution assessment limit)



# Salary-based subsidy model at MERCURY

Mercury will pay an employer's contribution of up to 5 % of your basic salary, provided you make a personal contribution in the same amount.  
 Example for a basic salary of 70.000 euros p.a.:

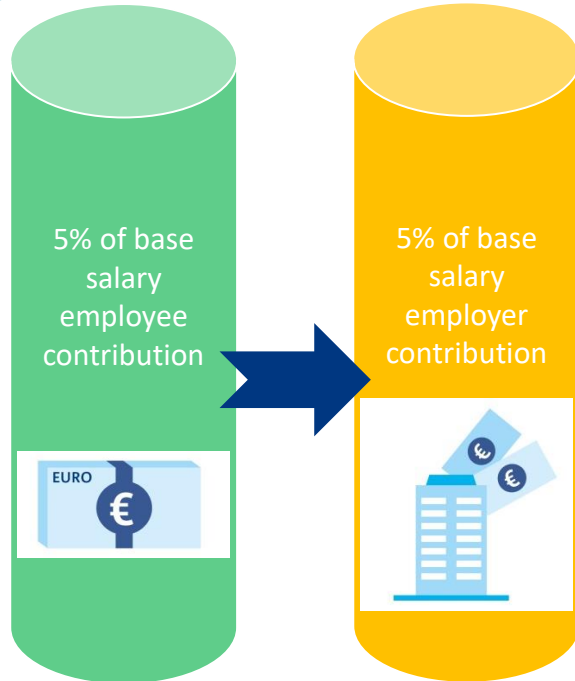


\*Assumption: Gross income: 70,000 euro p.a. Tax class I/0, health insurance rate 15.9 %, church tax 9 % (valid as of 2022).

\*\*The employer's social security savings for incomes of less than €58,050 at 19.975% (average additional contribution from statutory health insurance companies of 1.3%) of the converted contribution (max. 4% of the contribution assessment limit) and for incomes between €58,050 and €84,600 at 10.500% of the converted contribution (max. 4% of the contribution assessment limit)

# If you want to participate, you have to make 3 decisions

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## 2 investment concept

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# At a glance: Perspektive

## Solid foundation

Investment in Allianz Life's high-performance protection assets. The stability and earning power of the protection assets are the basis for an attractive development of the pension plan.



## Looking to the future with confidence.

Achieved yields are permanently secured and cannot be lost. Guaranteed benefits are stated when the contract is concluded.



Control by Allianz experts with global investment know-how



e.g.

- Covered bonds
- Corporate bonds
- Government bonds
- Shares
- Real estate
- Renewable energies



# At a glance: KomfortDynamik



## Seize the global opportunity

Opportunity-oriented investment with flexible adjustment options to capital market changes.

## Looking to the future with confidence.

Fluctuations in the opportunity-oriented investment are dampened.



Overall control by Allianz experts with global investment know-how

## KomfortDynamik total investment

Chancenorientiertes KomfortDynamik Sondervermögen

Selection of worldwide investments such as

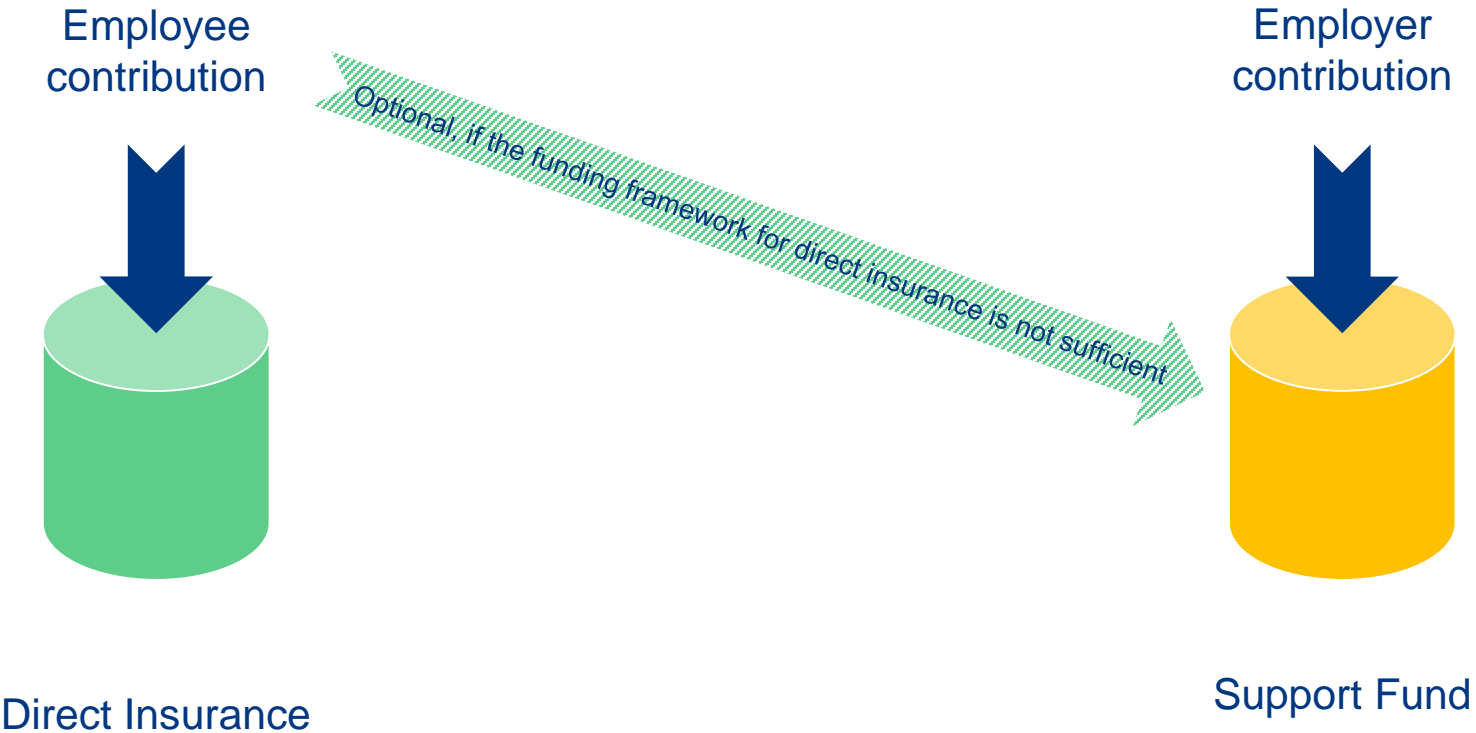
- Shares
- Corporate bonds
- Emerging markets

Stabilisierendes Allianz Sicherungsvermögen

Broadly diversified portfolio of investments such as

- Government bonds
- Renewable energies
- Real estate

# Where are the contributions going?



- Limited contributions up to 8% Of the CAC (west) tax-free - in 2022: 6.768 EUR p.a.
- social security free up to 4% CAC (west) - in 2022: 3.384 EUR p.a.

- Unlimited tax-free
- Employer-financed: free of charge
- Employee-financed: social security free up to 4% CAC (west), in addition to § 3 No. 63 EStG

\*The employer's social security savings for incomes of less than €58,050 at 19.975% (average additional contribution from statutory health insurance companies of 1.3%) of the converted contribution (max. 4% of the contribution assessment limit) and for incomes between €58,050 and €84,600 at 10.500% of the converted contribution (max. 4% of the contribution assessment limit)

# 2 Offers – Employee and Employer contribution

Example for a basic salary of 70.000 euros p.a.:



## Employee Contribution Allianz direct insurance proposal

Personal data		
John Example	Date of birth:	01.09.1985
Technical data of the provision		
Start of insurance:	01.09.2022	Type of commitment: Defined contribution benefit plan
Start of annuity payment:	01.09.2052	Add-on: Pension Saver
Payout option:	Annuity or lump sum	Occupational group (Pension Saver): B03
		Surplus appropriation in annuity payment: Supplementary pension
Premiums and benefits		
Pension scheme (guarantee level)	KomfortDynamik (80%)	Perspektive (at least 90%)
monthly premium (5% of your basic salary)*	291,67 EUR	291,67 EUR
Monthly guaranteed minimum pension:	215,00 EUR	257,23 EUR
Total monthly annuity**:	491,62 EUR	406,38 EUR
Guaranteed capital	79.657,92 EUR	95.287,80 EUR
Total capital**:	182.148,83 EUR	150.542,41 EUR

\* The benefit values were determined on the basis of the current basic salary. Future salary increases lead to higher premiums and additionally increase the benefits shown.

\*\* **KomfortDynamik (80%):** The calculations were based on an annual performance of 4.5% (at guarantee level 80%) There is, however, no guarantee regarding the performance of fund units, the participation in the surpluses and in the valuation reserves (profit participation) or the underlying calculation bases.  
**Perspektive (at least 90%):** There is no guarantee that the participation in the surpluses and in the valuation reserves (profit participation) contained in these values and the underlying calculation bases will be achieved. Possible total benefit if surplus share rates are assumed that correspond to those currently in force.

**Information on pension saver in the event of occupational disability:**  
 In the event of occupational disability, the premiums will continue to be paid by Allianz. The premium for this additional module is 15,08 EUR per month. The additional module is financed from the aforementioned monthly premium and can be opted out of in favour of a higher maturity benefit.



## Employer Contribution Allianz support fund proposal

Personal data		
John Example	Date of birth:	01.09.1985
Technical data of the provision		
Start of insurance:	01.09.2022	Type of commitment: Defined contribution benefit plan
Start of annuity payment:	01.09.2052	Add-on: Pension Saver
Payout option:	Annuity or lump sum	Occupational group (Pension Saver): B03
<b>Guaranteed annuity increases:</b>	1%	Surplus appropriation in annuity payment: Supplementary pension
Premiums and benefits		
Pension scheme (guarantee level)	KomfortDynamik (80%)	Perspektive (at least 90%)
monthly premium (5% of your basic salary)*	291,67 EUR	291,67 EUR
Monthly guaranteed minimum pension:	180,72 EUR	215,62 EUR
Total monthly annuity**:	412,18 EUR	340,66 EUR
Guaranteed capital	79.646,40 EUR	95.025,60 EUR
Total capital**:	181.658,71 EUR	150.135,23 EUR

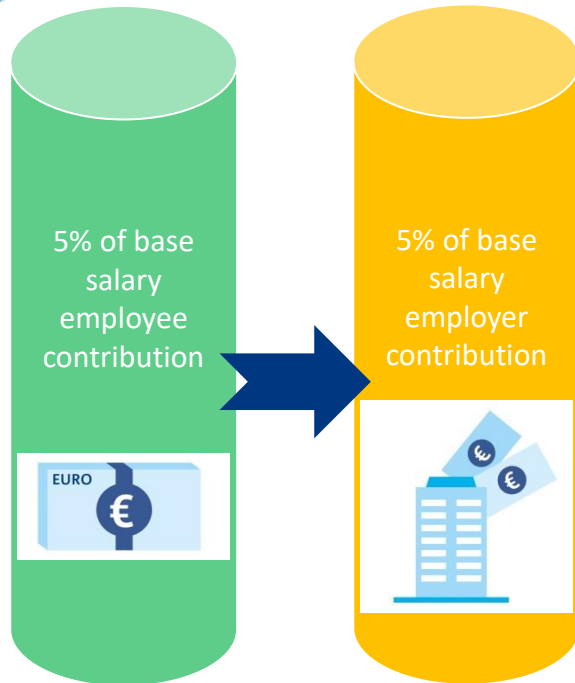
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**Perspektive (at least 90%):** There is no guarantee that the participation in the surpluses and in the valuation reserves (profit participation) contained in these values and the underlying calculation bases will be achieved. Possible total benefit if surplus share rates are assumed that correspond to those currently in force.

**Information on pension saver:**  
 In the event of occupational disability, the premiums will continue to be paid by Allianz. The premium for this add-on is 15,12 EUR per month. The add-on is financed from the aforementioned monthly premium and can be opted out of in favour of a higher maturity benefit.



# If you want to participate, you have to make 3 decisions

## 1 Employee contribution



## 2 investment concept

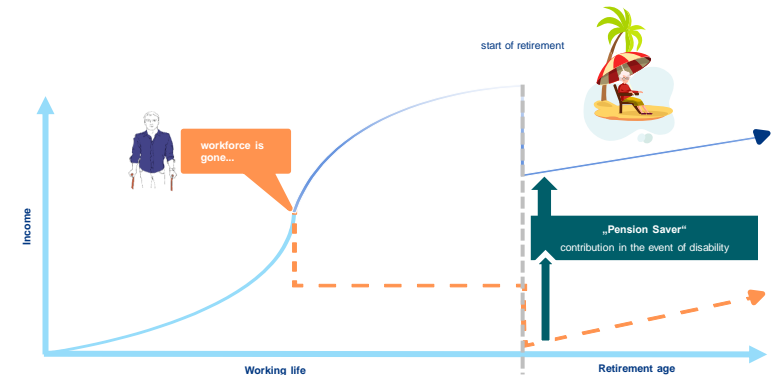
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capital investment

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## 3 additional module „Pension Saver“



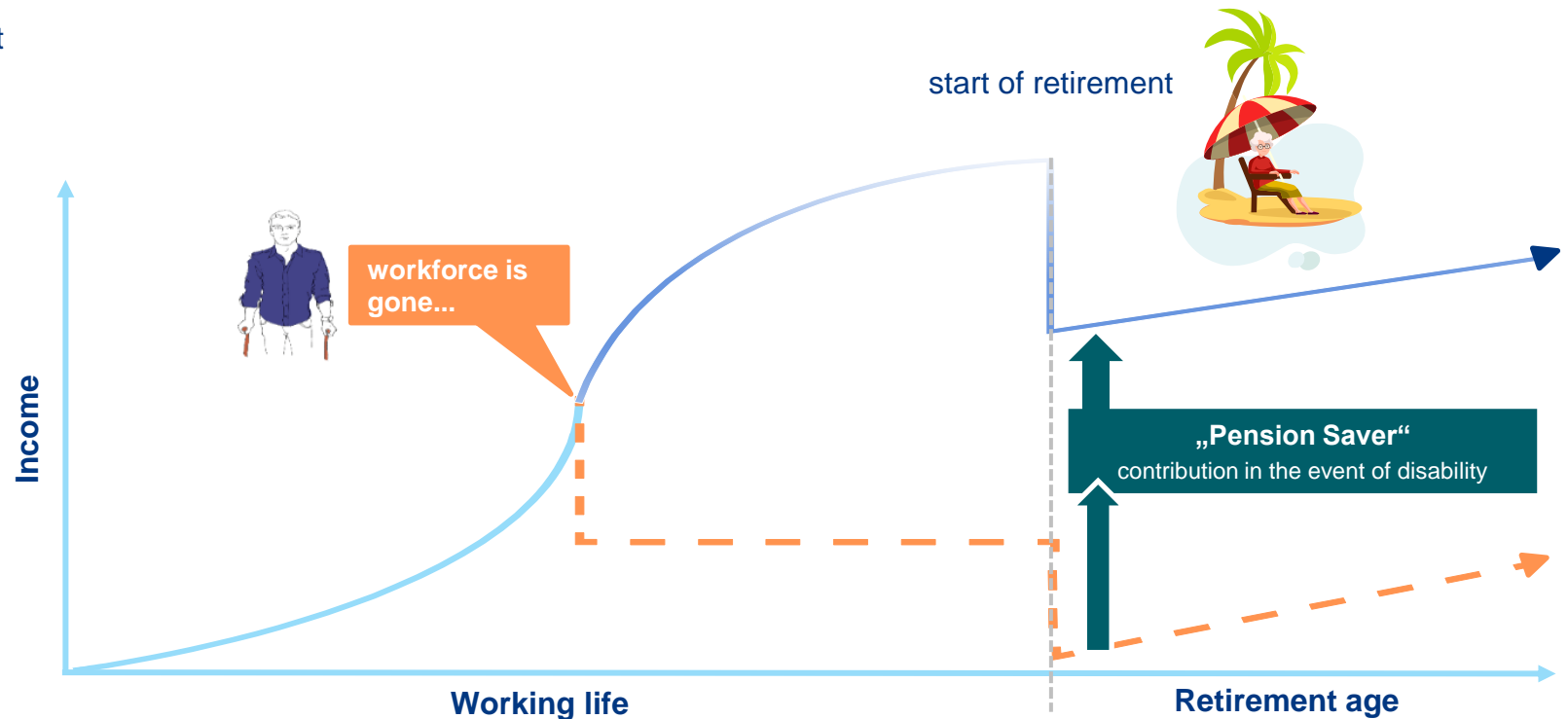
risk protection

powered by **Allianz** 








# Disability pension module in occupational retirement plans: "Pension saver" upon onset of disability

## Advantages for employees

- Reliable protection of the occupational retirement plan against the consequences of disability including government incentive
- Waiver of premium already as of 50% disability
- Acceptance without a health check
- Special terms via the employer



# 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"> <li>• Claims from the company pension plan remain intact.</li> <li>• Refund of German statutory pension insurance contributions</li> <li>• Individual check</li> </ul> 	<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> 



# What's next? - 2 options

**1** You wish to participate directly in the new company pension scheme.



## Mercury Pension Plan: participation form

Please select the structure of your personal Pension Plan:

### Employee contribution

Premium in % of your basic salary\*

Pension scheme\*

Pension Saver\*

### Employer contribution

Premium in % of your basic salary; same as employee contribution

Pension scheme\*

Pension Saver\*

**2** You want individual advice.

Please select		
On site consultation		>
Online consultation		>
Please select your project name for consultation		
BER 11: Pension consultation	⊙ 40 min	>
BER 13: Pension consultation	⊙ 40 min	>
BER 14: Pension consultation	⊙ 40 min	>
BER 21: Pension consultation	⊙ 40 min	>
EQUINIX FR 5.5/8.1: Pension consultation	⊙ 40 min	>
FF2/ FF3 CyrusOne: Pension consultation	⊙ 40 min	>
FF4 CyrusOne: Pension consultation	⊙ 40 min	>
FRA13: Pension consultation	⊙ 40 min	>
FRA17: Pension consultation	⊙ 40 min	>
FRA17: Pension consultation	⊙ 40 min	>
FRA74 -Colt: Pension consultation	⊙ 40 min	>
FRAN (Gibal Switch) - Phase 2: Pension consultation	⊙ 40 min	>

# Final clause

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