



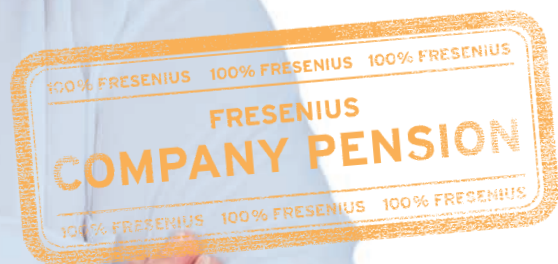
The Fresenius Company Pension

Yes, it's that simple.



*I get it
for life.*

Heino Foth, Fresenius pensioner since 2002.



THE FRESENIUS COMPANY PENSION

Yes, it's that simple.

The Fresenius company pension works according to a simple principle: When you retire, you receive a pension.
And it's for life.



The **longer you work** at Fresenius, the **greater your company pension**.
It's as simple as that.

Furthermore, you receive the Fresenius company pension automatically. You are not required to make additional payments or contributions. Everything is **financed by Fresenius**.



But we provide **more than a pension**. You and your family are also protected during your working life in case of disability or death.

The Fresenius company pension: proven for decades - and still cutting-edge.
Ask those who know best: Fresenius pensioners and employees.

Not everyone has a company pension, but we at Fresenius do.

Hilmar Schmidt,
Fresenius pensioner since 2002.

Birgitta Stange,
Fresenius pensioner since 2015.

Franz Schafferhans,
Fresenius employee since 1973.



WHY DO WE TAKE THE FRESENIUS COMPANY PENSION SO SERIOUSLY?

Because a pension is more important than ever.

At Fresenius, it has always been obvious that our responsibility for employees does not end at retirement. A good company pension plan is simply part of an attractive compensation package. This pays off for you: The Fresenius company pension plays an important role in helping to finance your retirement.

For more than three decades, Fresenius has been committed to offering a lifetime pension financed solely by Fresenius. The longer you are with the company, the greater your pension.

No cuts. Your state pension will be reduced if you decide to retire before you reach the statutory age limit. Not so with Fresenius! You can draw the company pension whenever you like, starting as early as age 63. No cuts. No ifs and buts.

Did you know?

45%

That is how the (gross) statutory pension compares to the average income as a percentage. After 45 years.

*Together we were there for Fresenius for 50 years.
Now Fresenius is there for us!*

Julijana Kluwig, Fresenius pensioner since 2012.
Hermann Kluwig, Fresenius pensioner since 2001.



EASY TO CALCULATE.

The Fresenius pension formula.

You receive a basic amount plus an individual amount.

The formula is always the same - whether you retire at the statutory age or earlier, whether you work full-time or part-time, or whether you receive a disability pension.

$$\text{Basic amount} + (\text{years of service} \times \text{salary} \times 1/3\%) = \text{monthly pension}$$

Basic amount

You will always receive a monthly company pension of EUR 154. This is not determined by your salary or your years of service.

Years of service

This is the total number of years in service to Fresenius before you reach the statutory retirement age, up to a maximum of 34 years. Four years are then subtracted from this total.

Salary

This includes your "pensionable income". In simple terms, it is your last monthly salary up to the social security contribution ceiling (SSCC), minus EUR 613.

You can also rely on the Fresenius company pension if you should become incapacitated. A **disability pension** is calculated the same way as the retirement pension, and it is also paid for your entire life. An important part of your risk protection portfolio!

In the event of death, your family will benefit from the Fresenius company pension: Your spouse or registered partner will receive 60% of your pension. The **survivor pension benefit** is paid for life. Children receive an orphan's pension equal to 10% of your pension for as long as they are eligible for child benefit.

Just a few clicks away...

Would you like to know what company pension you can expect?

Use the **online calculator** to run through a range of different scenarios.

www.fresenius-benefits.de



CUTTING-EDGE.

Parental leave,
part-time work, etc.

Family, career,
friends...
Thank goodness
I don't have to worry
about my company pension, too!

Sascha Diehlmann, Fresenius employee since 2004.

The Fresenius company pension was developed more than 30 years ago - and was far ahead of its time. This is because it can be adapted to suit your plans.

Working **part-time?** The Fresenius company pension takes into account your entire career at the company - after all, many people switch between full-time and part-time working models during their years of employment. The average rate of hours throughout your entire time with Fresenius is used to determine the company pension you receive. As a result, your pension is not determined by the working model you had immediately before your retirement.

Taking **parental leave:** We believe that time spent away from work to be with family should count toward the Fresenius company pension in full - no question. The rate of hours used in the pension calculation is the rate of hours during the period of employment directly before parental leave is taken.

Flexibility is important: You can draw the company pension as early as age 63. If you continue to work, the pension increases until you have completed 34 years of service. This helps you to plan your future to best meet your needs.

Please note:

This brochure provides a simplified overview of the Fresenius company pension. The only legally binding documents are the company agreement entitled "Versorgungsordnung 2016" and the corresponding individual agreements.

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More information?

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