

Fresenius Pensions

Information on the Fresenius Basic Plan for participants under the age of 23

With the employer contribution to the Fresenius Basic Plan, which is paid from the 7th month of employment, we lay the foundation for your company pension.

This contribution is basically paid to a provident fund ("Fresenius Unterstützungskasse"). For regulatory reasons, the contributions for younger employees are paid into a **direct insurance** until these employees turn 23.

What you have to do for that:

A few weeks after you join Fresenius, you will receive a letter from Corporate Human Resources with the information, that your contributions will flow into a direct insurance. The application forms for taking out the direct insurance will also be included.

There is also the option of supplementing the employer's contribution with personal contributions.

As soon as you have taken out a direct insurance, we will take care of everything else for you.

If we don't receive any feedback on taking out a direct insurance, the employer contribution will expire without replacement for the current year.

Inclusion in the provident fund ("Fresenius Unterstützungskasse")

From the year you turn 23, your contributions will no longer flow into the direct insurance, but into the provident fund ("Fresenius Unterstützungskasse"). We will inform you separately about that. There is nothing else to be done by you.

It is of course possible for your own contributions to continue to flow into the direct insurance.