

## AN ATTRACTIVE SUPPLEMENT TO ALLIANZ PRIVATE COMPREHENSIVE HEALTH INSURANCE

# MeineBeitragsentlastung

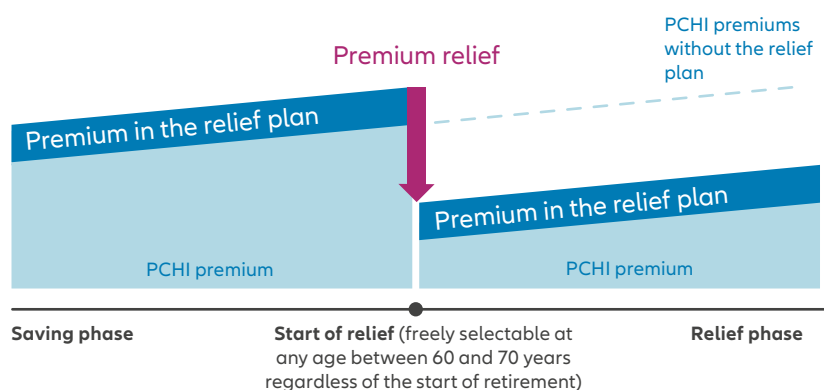
With our supplementary plan for private comprehensive health insurance (PCHI), you can make a valuable contribution to your financial protection in old age.

After all, retirement often involves the loss of earned income. At the same time, external developments, such as rising life expectancy and cost increases in the healthcare sector, can lead to higher PCHI premiums with age. With MeineBeitragsentlastung, you can create financial freedom by planning ahead and noticeably reduce your premiums in old age.



## How MeineBeitragsentlastung works

You determine the relief amount by which your PCHI premiums should decrease in old age. This premium relief results from your saved, interest-bearing payments.



### Saving phase

During the saving period, you pay your own premiums for the relief plan. The funds are invested by Allianz with interest.

### Relief phase

During the relief phase, you continue to pay the premiums for the relief plan. At the same time, you benefit from a permanent reduction in your PCHI premiums from the start of the relief – for life.

## Example calculation for MeineBeitragsentlastung

with a **starting age** of **35 years**, a chosen **relief** of **EUR 300 per month** and relief beginning at the **age of 67**.

**Note:** You will continue to pay the premiums for the MeineBeitragsentlastung plan during the relief phase.

### Saving phase

	Employee	Self-employed
Monthly premium in the MeineBeitragsentlastung plan	+ EUR 99.60	+ EUR 99.60
Less monthly employer's contribution	– EUR 49.80	– EUR 0.00
<b>This is what you pay each month for relief in old age</b>	<b>+ EUR 49.80</b>	<b>+ EUR 99.60</b>

### Relief phase

	Employee	Self-employed
Monthly relief applied to your PCHI premium	– EUR 300	– EUR 300
Monthly premium MeineBeitragsentlastung	+ EUR 99.60	+ EUR 99.60
<b>This is your effective monthly relief in old age</b>	<b>– EUR 200.40</b>	<b>– EUR 200.40</b>

Start of relief

Note: Example calculation without taking into account tax advantages, indexation and contribution adjustments.

Get ready for the best.

## MeineBeitragsentlastung plan details

<b>Taking out the plan</b>	You can take out the MeineBeitragsablastung plan as a supplement to Allianz <b>private comprehensive health insurance</b> or suspension insurance.
<b>Age when starting the plan</b>	<b>Ongoing contribution:</b> available from the age of 21 up to and including 59. <b>One-time payment:</b> available from the age of 21 up to and including 66.
<b>Relief amount in old age</b>	You determine the relief amount yourself and can change it as often as you like during the saving phase. The maximum amount is <b>200 % of the current PCHI premiums</b> .
<b>Payment options</b>	<b>Regular premiums, a one-time payment</b> and a <b>conversion of the contribution refund</b> are possible payment options. You can use all three payment options individually or combine them as you wish.
<b>Start of relief</b>	Is <b>at 67 years of age as standard</b> when the contract is concluded, but can be freely selected at <b>any age between 60 and 70 years</b> . Changes are possible at age 58 at the earliest and 6 months before the start of the relief at the latest.

## Benefits at a glance



**Employer contribution:** As an employee, you benefit from a contribution paid by your employer. After all, your monthly premiums for the MeineBeitragsablastung plan are also subsidised by your employer by up to 50 %, just like your PCHI premiums. (Maximum employer contribution in 2025: EUR 471.32 per month.)



**Tax advantages:** The premiums for the MeineBeitragsablastung plan are pension expenses that you can claim for tax purposes. In addition, the relief amount remains tax-free in old age.



**Indexation:** An automatic 10% increase in the relief every 3 years ensures that the value of your savings pot is protected against inflation. Your premiums for the relief plan also increase accordingly. You have the right to object to the indexation adjustment any number of times.



**Premium exemption:** A premium exemption is possible for your relief plan. This is the case if your private comprehensive health insurance is exempt from premiums due to parental benefits or parental leave. During this period, you are fully entitled to your plan benefits and continue with the same premiums following the exemption.



**Plan suspension:** No earlier than 5 years after taking out the plan, you have the option of temporarily suspending your contract for a minimum duration of 12 months. You do not pay any premiums during this period. After the contract resumes, your premium increases in order to achieve the desired relief.



### Good to know

The MeineBeitragsablastung plan is a useful supplement to private health insurance for employees, self-employed people, freelancers, civil servants and doctors.

You can take out the MeineBeitragsablastung plan directly with your private comprehensive health insurance. It is also possible to add the plan at a later date. The earlier you take out the MeineBeitragsentlastung plan for the agreed relief, the lower your premiums and the higher your effective premium reduction will be.

You will also continue to pay the premiums for the MeineBeitragsablastung plan during the relief phase.

#### General Terms and Conditions of Insurance:

This information merely gives you an overview of the coverage. The current General Terms and Conditions of Insurance at the time the contract is concluded are decisive for your insurance cover.

For the most valuable thing you have – your health.  
Let us advise you – we are happy to help.  
**In person or at [allianz.de/beitragsentlastung](https://allianz.de/beitragsentlastung)**

**ALLIANZ PRIVATE KRANKENVERSICHERUNGS-AG**

Always there for you when you need us: