



PM-International

Simple. Successful.



PM Pension Program - FAQ

Our pension program for your security

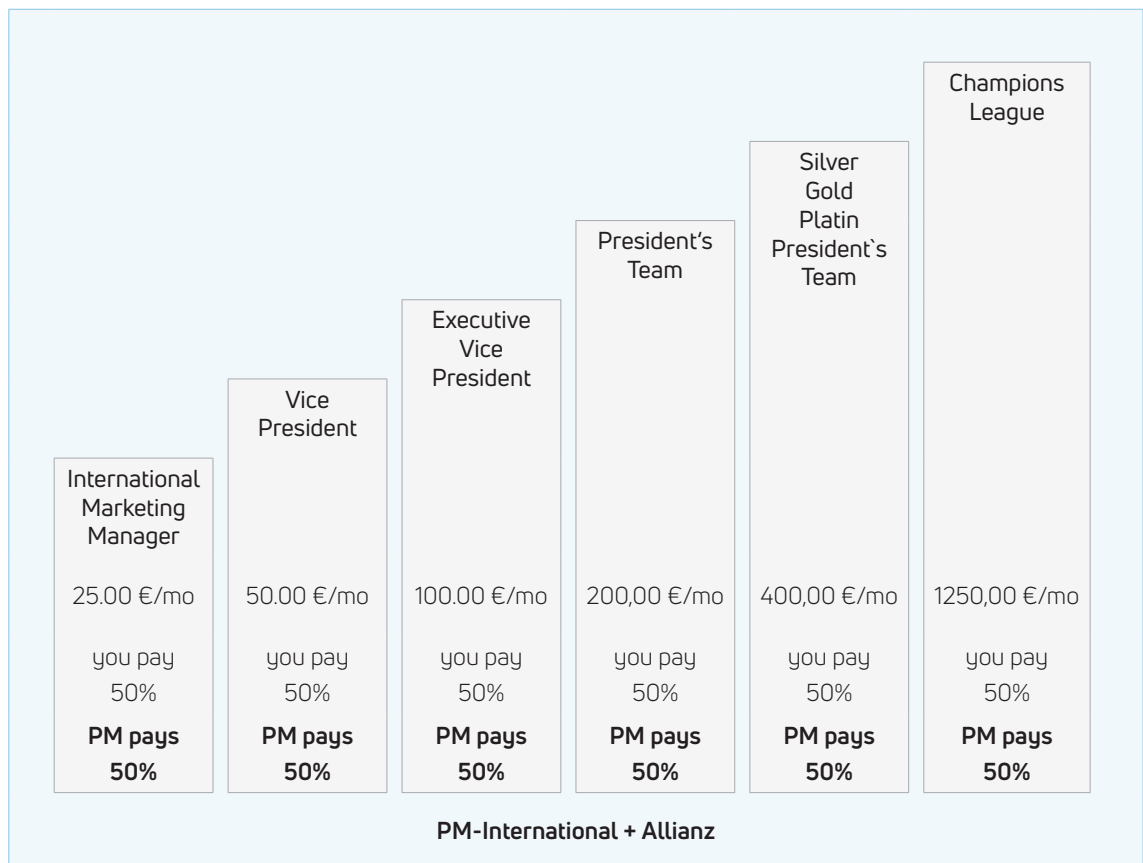
- As a family business, PM-International AG considers social security in the retirement of its self-employed sales partners to be essential.
- Together with one of the world's largest insurance companies, we have developed a unique pension program.
- As soon as you reach a certain sales level, you have the opportunity to create an additional pension plan through PM-International AG.
- We will then pay half of your respective contributions. Depending on the sales level you are at, this can be up to 1,250 €os per month.
- Our distributors thus achieve an attractive return on their deposits of over 100 percent.
- **You can choose between a lump-sum or a lifelong annuity payment when the pension is paid out.**
- **PM-International AG will pay 50% of your contribution - take advantage of this opportunity in "sponsoring" for yourself for the long-term future!**



HOW DOES THE PM PENSION PROGRAM WORK?

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THE PENSION PLAN



LEVEL

1. International Marketing Manager
2. Vice President
3. Executive Vice President
4. President's Team
5. Silver / Gold / Platin President's Team
6. Champions League

MONTHLY CONTRIBUTION

- 25.00 €
- 50.00 €
- 100.00 €
- 200.00 €
- 400.00 €
- 1,250.00 €

Of the above mentioned contributions, you and PM each pay 50%.



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WHICH SERVICES ARE INCLUDED?

Lump-sum or lifelong annuity payment. Both options are included. Before the end of the term, the PM partner decides whether they would like to receive a lump-sum payment or a lifelong annuity.

WHEN CAN THE PENSION BENEFITS BE CLAIMED?

Payment of the pension benefit begins on the anniversary of the start date of the insurance that is closest to the insured's 67th birthday.

HOW HIGH IS THE INTEREST RATE IN 2021?

The total interest on the savings portions will average 3.1% in 2021 (perspective). This means that we will continue to offer you a high level of interest in 2021

WHAT HAPPENS IF THE DISTRIBUTOR'S SALES LEVEL IS DOWNGRADED?

If the required turnover is fallen short of in a month, a title downgrade will immediately be carried out. This also immediately impacts the amount of PM-International AG's contribution to the pension program (which is usually compensated for by a higher contribution by yourself).

Get the beneficial contribution through the PM pension program now.

If you have any further questions or would like to register for the PM Pension Program, don't hesitate to get in touch with Mr. Thomas Ehrhart:

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