Where to turn to if you have any questions.

Do you have questions concerning the differences between the two insurance products or do you need help selecting the model best for you? In either case, please contact VBL at the address below. You can also call us, send a letter or e-mail (researchers@vbl.de).

You can also address general questions about pension schemes in Germany or occupational pension schemes to us.

Your employer will inform you if you meet the requirements to choose between the two options according to the provisions of the collective labour agreement.

More information for you.

In addition to the supplementary pension of VBL you accrue under the collective labour agreement, you can add on your occupational pension by making your own contributions on a voluntary basis. With VBLextra and VBLdynamik, we offer attractive products for voluntary insurance which yield high returns. Information on your occupational pension scheme with VBL is also available on the internet or as printed booklets, e.g. the company brochure or VBLspecial for scientists.

Your contact with us.

Monday to Friday from 8:00 a.m. to 4:30 p.m.
Thursday from 8:00 a.m. to 6:00 p.m.

📞 +49 (0)721 9398931
✉️ researchers@vbl.de

VBL. Reliable provision from a single source.

VBL is Germany’s largest provider of occupational pension provision for public sector employees. In addition to VBLklassik, the mandatory insurance, we offer voluntary products such as the VBLextra occupational pension and the investment funds based VBLdynamik which yield high returns.

Information for researchers and scientists.

With a temporary job but the best possible insurance.
**Your insurance with VBL.**

If you are a public sector employee, the collective labour agreement entitles you to claim occupational retirement pension. On behalf of the Federal Government and the Länder with the exception of the Saarland and the Hanse City of Hamburg, this supplementary pension is provided by VBL. Your employer will register your insurance with VBL.

The VBL insurance offers the following services:
- Retirement pensions
- Full or partial disability pensions
- Surviving dependants’ pensions for spouses, registered partners, orphans and half-orphans

**The choice is yours.**

If you have not been previously insured with VBLklassik or another mandatory insurance scheme of the German public sector, you as a scientist with a temporary job, can choose between two insurance types: VBLextra and VBLklassik.

The principal differences between these two insurance types are:
- Under which conditions you are eligible for later benefits.
- Which amount of pension you receive.
- How the benefits are financed.
- Whether you are obliged to make a personal contribution to the insurance.
- Whether or not the capital value of the insurance can be transferred.

**Important:** If you decide on insurance with VBLextra, you have to submit an application to your employer within two months after commencement of your job.

* For scientists pursuant to Article 28 VBL statutes who can be insured in VBLklassik or VBLextra.