



## Telekom CR-facts

### Lifetime work accounts

Deutsche Telekom has been offering lifetime work accounts to all employees since 2016. The model allows for a better work-life balance in all stages of life.

Contributions to lifetime work accounts are made by way of deferred compensation, i.e., regular or one-time payments can be made to the lifetime work account from the gross monthly salary as well as from the variable component. The credit is protected against insolvency and is invested in the capital market at a guaranteed minimum interest rate.

There are different ways to use the credit:

- To finance an early or phased retirement from active working life until reaching the applicable retirement age
- To take one to twelve months off (sabbatical), which the employee can use freely to pursue their own interests
- In the context of agreements to reduce working hours (part-time)
- When taking advantage of leave options provided by law (family care, parental or care leave)