



**4.25%
premium**

Increase your supplementary pension

Benefit from paying employee contributions
to your VBV pension account

€ 1,000 premium model (§ 108a EStG)

Increase your pension with employee contributions. Think about your future now and boost your pension with employee contributions. Profit twice from your VBV company pension and use it for your private provision as well. There is no need for a new pension product with additional costs.

The advantages of paying employee contributions to your VBV pension account:

Higher initial pension

Your future old-age pension is based on the 'old' - and usually higher - contractually agreed actuarial interest rate.

4.25% state premium for a maximum of € 1,000

According to § 108a EStG, you can pay up to € 1,000 per year, regardless of the amount of the employer's contributions. In return you will receive an attractive state premium of 4.25%.

Highest flexibility

You can stop or continue paying your employee contributions at any time.



No extra costs or commissions

Profit from the low administration fees of your company pension.

Investment income is 100% tax-free

As the VBV-Pensionskasse assets are exempt from capital gains, the investment income is tax-free.

Your pension from employee contributions is 100% tax-free

Pension payments resulting from contributions according to tax model § 108a EStG are 100% tax-free.



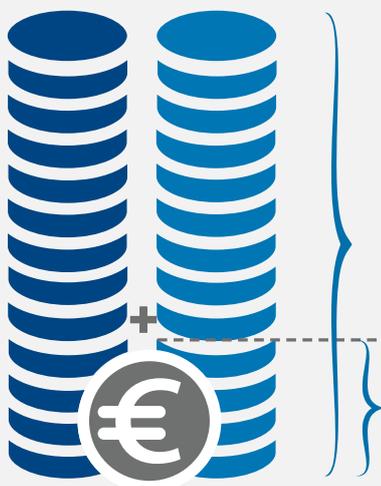
* You can find your actuarial interest rate on your annual statement (IBK) or in the pension calculator at www.meinevbv.at.

Provide with more than € 1,000

If your employer pays more than €1,000 per year into the pension fund for you, you can even pay employee contributions up to the same amount.

Example: employer's contributions of € 2,800 per year
For tax regulations please refer to the general explanations.

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- High actuarial interest rate
 - Low administration fees
 - Investment income is 100% tax-free
 - Highest flexibility
-
- 4.25% state premium for a maximum of € 1,000
 - Pension is tax-free

Your provision at the best pension fund!

If you want to create your own future and secure your standard of living in your pension, premium-sponsored employee contributions to your VBV pension account are the ideal supplement.

VBV-Pensionskasse was voted Austria's 'Best pension fund' several times in the past years by the financial magazine Börsianer. The basis for this success has been solid economic indicators,

above-average performance and the forward-looking, digitally designed strategies of the VBV-Pensionskasse.

Calculate your pension

With our pension calculator you can easily calculate your future pension using the online service **Meine VBV**.

Our pension calculator includes your saved balance and in addition, the state pension and private additional income can be considered.

With this special service, you get a rough estimate of your future pension.



TIP: Do your employee contributions affect your pension amount?
Try out our pension calculator!
Calculate your pension now at www.meinevbv.at.



How can you pay employee contributions?

Would you like to increase your supplementary pension and secure the state premium of 4.25%? We explain how you can easily pay employee contributions into your VBV pension fund account. Decide the amount of the employee contributions yourself.

Payment of employee contributions



There are two ways to pay your employee contributions:

- Via online service **Meine VBV**

With just a few clicks, you can generate a SEPA direct debit at **Meine VBV** and pay your employee contributions to your pension account.

- Via your employer

Tell your employer that you would like to pay employee contributions to your VBV pension fund account. Please contact your HR department directly. Your employee contributions are then deducted monthly or annually directly from the salary.

Save the state premium



4.25% state premium for your employee contributions up to max. € 1,000

Regardless of the amount of the employer's contributions, you can pay up to € 1,000 (premium model § 108a EStG) per year and receive an attractive state premium!

How do you get that the premium?

You can fill out the application for a refund of income tax in accordance with § 108a EStG (Erstattung der Einkommensteuer gem. § 108a EStG) directly when paying your employee contributions via **Meine VBV** online. You can also send us the completed and signed application by email to info@vbv.at or by post.

Important: The application must be submitted by 15.12. of the calendar year in which you apply for the first time. We require the application only once. Your premium will be automatically credited to your VBV pension account the following years.

General explanations

The sum of employer contributions and employee contributions constitutes a uniform entitlement (total capital). Upon fulfillment of the eligibility requirements set out in the contracts of the pension fund model, the benefits resulting from your total capital and defined therein will be provided by the pension fund.

Severance pay

A lump sum is possible in case of employment termination or upon retirement if the accrued capital does not exceed the severance payment limit according to § 1 PKG. Please note that in case of cash payment, the received governmental premiums must be repaid.

Legal framework

The conditions for the entitlement and future payments are defined in the pension fund plan (agreed by your employer and VBV-Pensionskasse) and set out in the Pensionkassengesetz, the Betriebspensionsgesetz and the Einkommensteuergesetz.

Pension taxation

Pension payments from employee contributions (acc. § 108a EStG) are tax-free. Additional employee contributions are tax-free up to 75%, the remaining 25% will be taxed together with the company pension.

Measurement of the state premium

The state premium applies to persons who are subject to unlimited tax liability in Austria according to § 108a EStG. Up to a maximum of € 1,000 - employee contributions per year can be refunded upon application of the payroll taxes. This is done with a so-called lump sum, which is based on a percentage of the employee contributions made in the respective calendar year between 4.25% (minimum) and 6.75% (maximum). The amount is determined annually by law and is currently 4.25%.

Do you have further questions?

We're here to help! Our VBV-Serviceline team is there for you.
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