



Increase your supplementary pension

**4.25 %
premium**

**Benefit from paying
employee's contributions to
your VBV pension account**

€ 1,000 premium model (§ 108a EStG)

Increase your pension with employee's contributions. Think about your future now and boost your pension by providing it with employee's 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 acquisition costs.

THE ADVANTAGES OF PAYING EMPLOYEE'S CONTRIBUTIONS TO YOUR VBV PENSION ACCOUNT:



Higher initial pension

At the pension fund, the calculation of your future retirement pension is based on the „old“ – and usually higher – contractually agreed interest rate*.

4.25 % governmental 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 governmental premium of 4.25 %.

Highest flexibility

You can stop or continue paying your employees' 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 employee's contributed pension is 100 % tax-free

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

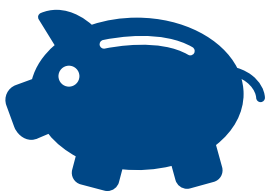
* You can find your interest rate on your annual statement regarding the development of contributions and capital (IBK) or in the pension calculator at www.meinevbv.at.

How can you deposit employee's contributions?

You want to increase your pension and save the governmental premium of 4.25 %?
We explain how it works. You decide the amount you want to contribute!

PAYMENT OF EMPLOYEE'S CONTRIBUTIONS

There are two ways to deposit your employee's contributions:



- **Via Meine VBV**

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

- **Via your employer**

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

Save the governmental premium

4.25 % GOVERNMENTAL PREMIUM FOR YOUR EMPLOYEE'S 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 governmental premium!

How do you get that bonus?

Please fill out the application „Erstattung der Einkommensteuer gem. § 108a EStG“ and send it back via our online service **Meine VBV**. You can also send us the application via e-mail to info@vbv.at.

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.



Provide with more than € 1,000

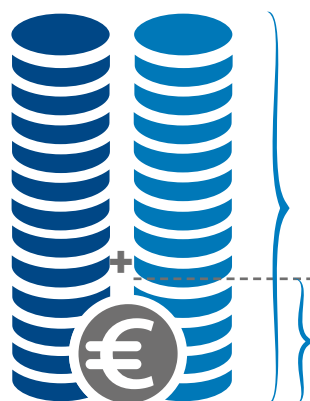
If your employer pays more than € 1,000 per annum, then you can pay contributions up to the same amount.

EXAMPLE: EMPLOYER'S CONTRIBUTIONS OF € 2,800 PER YEAR

For tax regulations please refer to the general explanations.

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€ 2,800



- High actuarial interest rate
- Low administration fees
- Investment income is 100 % tax-free
- Highest flexibility

- 4.25 % governmental premium for a maximum of € 1,000
- Pension is tax-free

Calculate your pension

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

Our pension calculator includes the for you saved capital and in addition, the state pension and private additional income can be considered. With this special service, you get a rough estimate of your total supply in the future.



TIP: Do your employee's contributions affect your pension amount?
Trying our pension calculator you can convince yourself with just a few clicks!

Calculate your pension now at www.meinevbv.at.

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's contributions to your VBV pension account are the ideal supplement.

In 2021 the VBV-Pensionskasse was voted Austria's „Best pension fund“ for the fifth time in a row. The decisive factor here was, among other things, the long-term above-average performance in an industry comparison. The award is presented annually by the financial magazine Börsianer.

With forward looking strategies, innovative and sustainable approaches, the VBV-Pensionskasse was able to convince in the golden ranking of pension funds and also won the overall ranking of the financial sector. In addition, the VBV-Pensionskasse also won the „Most innovative pension fund“ and the „Most sustainable pension fund“.



TIP: If you have concluded a private long-term provision for the future (§ 108g EStG), at least ten years ago, you can transfer it to the VBV-Pensionskasse.

Do you have further questions?

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

Tel.: 01/240 10-444, E-Mail: info@vbv.at



General explanations

The sum of employer contributions and employee's contributions constitutes an 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 (€ 13,200 / as of 2022). 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's contributions (acc. § 108a EStG) are tax-free. Additional employee's contributions are tax-free up to 75 %, the remaining 25 % will be taxed together with the company pension.

Measurement of the governmental premium

The governmental 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's 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's 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 %.



Pensionskasse

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The past performance does not allow conclusions to be drawn about future developments. Errors and misprints reserved. This is a shortened information about the possibility of paying employee's contributions into the pension fund. All information relates to the current legal situation (conditions 2022) and takes place despite careful processing without guarantee. Only the concrete company agreements are legally relevant. Liability is excluded. As of February 2022

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