

# A smart way to save!

A good pension  
needs foresight!

Decide  
now!

FIND OUT MORE ABOUT  
YOUR INDIVIDUAL OPTIONS  
– RIGHT NOW!

## **Intelligent future planning takes another step forward**

With an additional deferred compensation from BVV. This is a key component to preserve your standard of living when you are retired.

Your benefits include a tax exemption during the accumulation phase and flexible contributions.

Take advantage of the additional benefits and opt for the joint offer from your employer and the BVV.

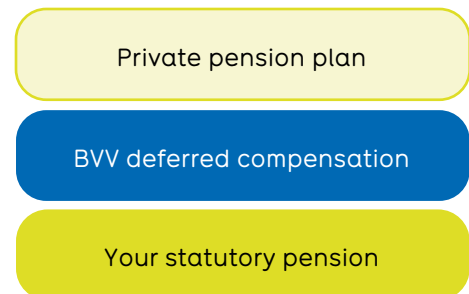
# Making more of your pension

## Deferred compensation

### An effective component for your retirement

Supplement your statutory pension and your private retirement plan and make the most of tax benefits and flexible contributions right away – with the deferred compensation plan from BVV.

More than that, you benefit from an attractive contribution/performance ratio.

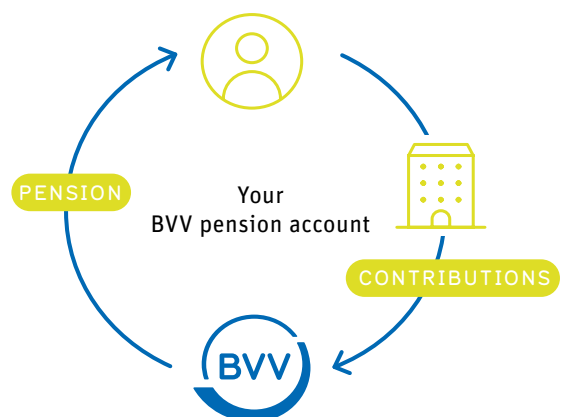


## Straightforward

### The principle of deferred compensation

Providing for the future can be so simple: you agree with your employer that a part of your gross income will be saved in a company pension plan with BVV Versicherungsverein (Pensionskasse). You decide the level of the contribution yourself according to your own requirements.

Your employer pays the contributions directly from your gross income to BVV Versicherungsverein.



## Take advantage of tax benefits



### Tax-free during the contribution phase

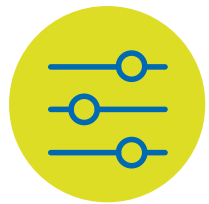
When you make payments into a pension plan via a deferred compensation plan, monthly contributions of up to 644 Euro\* are tax-free.

322 Euro\* of this amount is even exempt from social-security contributions.

Only the pension itself is taxed and subject to contributions for statutory health and social-care insurance.

\* as of 2025

## Your benefits with BVV



### Flexible contributions

Intelligent retirement planning with room for manoeuvre: you can set the level of the amounts yourself and adjust them in consultation with your employer within the parameters of your employment contract.



### No commission and acquisition fees

BVV offers you maximum performance for low costs: you pay no commission or transaction costs for a deferred compensation plan at BVV – so your pension starts growing from the very first contribution.

## Your way to BVV

1

Get information and advice.

2

Use our calculator for an individual offer.

3

Sign the agreement with your employer.

You can find all information and the calculator at [www.bvv.de/entgeltumwandlung](http://www.bvv.de/entgeltumwandlung).

# Good to know

## Key facts about your BVV pension plan

### Information you will receive

Once your BVV pension plan is up and running, we will send you an insurance certificate. Once a year you will also receive a pension statement with an overview of your current accrued benefits at BVV.

### Effects on your BVV pension plan

This offer does not affect any existing policies with BVV.

### Change of employer

If you change your employer, you can continue to accumulate pension rights by making contributions of your own. If your new employer is also a BVV member company, they will automatically offer a BVV pension.

### Adjusting contributions

You can agree with your employer to adjust the level of your deferred compensation. One-off payments are also possible. If you are taking a break from work (for instance due to parental leave), you can make your BVV agreement non-contributory for a temporary period.

### Capital-forming benefits

You can also use your capital-forming benefits – up to 40 Euro per month – for your BVV company pension plan, which enables you to save tax and social-security contributions as well. Simply ask your employer about this option.

### BVV as your pension partner



We are exclusively obligated to our members consisting of approximately 500,000 insured individuals and benefit recipients.



We are offering transparent solutions, clear guidance and current information.



Our products deliver an excellent contribution-to-benefits ratio right from the start of payments.

### Any questions? We will be happy to help you.



[www.bvv.de/english](http://www.bvv.de/english)  
or scan the QR-Code



[www.bvv.de/consultation](http://www.bvv.de/consultation)



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