

Termination of employment

What happens with my BVV pension?

Building up your BVV pension ...

With your BVV company pension plan you already have an important basis to secure your income in old age. In the following you will learn how you can build this up further. The pension rights you have so far acquired are retained in full.

... via a new employer in Germany

Should you change employer within the banking and finance sector, you will frequently find your new employer automatically offering you a BVV solution. In this case, please provide your employer with your BVV insurance number. Your employer will then take care of everything else.

If you switch to an employer that is not a BVV member company, you can also build up your BVV pension further.

- > Your employer and BVV will conclude a free partial membership agreement for this purpose.
- > You agree with your new employer to forego a part of your gross salary in future in favour of the BVV occupational pension scheme.
- > Within the framework of this deferred compensation you finance your contributions while benefiting from tax advantages.

As a rule, a new agreement is concluded at currently valid conditions.

... with your own contribution payments

You can also build up your BVV pension further with your own contribution payments from your net income within six months. You can also do this should you live abroad.

Do you continue to live in Germany? In this case, you can use the Riemer state subsidy if you are entitled to an allowance. We will send you an allowance application automatically.

The next step to take

Please inform us within six months after the termination of your employment how you would like to build up your BVV pension further. We will be pleased to make you an offer. Please get in touch with us for this purpose.

Changing the contribution amount

You can reduce your contribution upon request at any time. Any increase will be assessed by us on an individual basis. You can also be exempted from making contributions to your BVV pension scheme. When you wish to resume the payment of contributions, this will be agreed in a new contract at the currently valid conditions.

Taxes and social security contributions

Benefits paid out under an occupational pension scheme are subject to taxation at retirement age as well as being subject to contributions to the pensioners' statutory health and long-term care insurance system where appropriate.

BVV also pays your pension if you live abroad.

Further questions? >> Your way to BVV



Visit our website at www.bvv.de/aenderung for further information.



Get personal and free advice:
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