



BVV • Kurfürstendamm 111 - 113 • 10711 Berlin

To our member companies, sponsoring companies, special members and partial members

Kurfürstendamm 111–113
10711 Berlin
Germany
Telephone: +49 (0)30 8960 1591
Telefax: +49 (0)30 8960 1491
www.bvv.de

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Changes for the year 2022 – effects on the BVV pension scheme

Bulletin XI/2021

Company no. ...

Dear Sir/Madam,

As happens every year, we inform you about changes that will be important for you in the coming year.

1. New calculation parameters in social insurance in 2022

The calculation parameters of social insurance are as follows:

Contribution assessment limit (West)		2022	2021
Statutory pension insurance	annual	EUR 84,600	EUR 85,200
	monthly	EUR 7,050	EUR 7,100
Statutory pension insurance	yearly	EUR 58,050	EUR 58,050
	monthly	EUR 4,837.50	EUR 4,837.50

BVV Versicherungsverein des Bankgewerbes a.G.
Handelsregister: Amtsgericht Berlin-Charlottenburg, HRB 1570 B
Sitz des Vereins: Berlin

BVV Versorgungskasse des Bankgewerbes e.V.
Vereinsregister: Amtsgericht Berlin-Charlottenburg, VR 19126 B
Sitz des Vereins: Berlin

BVV Pensionsfonds des Bankgewerbes AG
Handelsregister: Amtsgericht Berlin-Charlottenburg, HRB 113087 B
Sitz der Gesellschaft: Berlin

The contribution assessment limit (BBG) in statutory pension insurance (West) is an important reference value for occupational pension schemes. In the following, we explain how the change affects the BVV pension scheme.

Vorsitzender der Aufsichtsräte:
Heinz Laber
Vorstände: Dr. Helmut Aden,
Frank Egermann,
Marco Hermann



Effects on the BVV pension scheme

Contributions to the pension fund (BVV Versicherungsverein)

Maximum amounts		2022	2021
Tax-free pursuant to section 3 no. 63 of the German Income Tax Act (EStG) (8% of the BBG)	yearly monthly	EUR 6,768 EUR 564	EUR 6,816 EUR 568
Social security exempt (4% of BBG)	annual monthly	EUR 3,384 EUR 282	EUR 3,408 EUR 284

This slightly reduces the scope in which you can pay tax-free contributions to the pension fund.

Please note that we do not automatically adjust the contribution and the taxation of the contribution. Please notify us of any changes electronically using your monthly data report or using our BVV settlement form.

Contributions to the provident fund (BVV Versorgungskasse)

Maximum amounts		2022	2021
Employer's share			
Tax-free + social security exempt	annual monthly	unlimited	unlimited
Employee's share			
Tax-free	annual monthly	unlimited	unlimited
Social security exempt (4% of BBG)	annual monthly	EUR 3,384 EUR 282	EUR 3,408 EUR 284



2. BVV reference values for 2022

In addition to the statutory reference values, our by-laws and your membership agreements also contain values to be taken into account in occupational pension schemes. Here, the only changes for 2022 are in relation to the mandatory registration limit.

	2022	2021
Mandatory registration limit (annual)		
It regulates up to which annual income employees must be registered for the BVV pension scheme.	EUR 139,121.39	EUR 128,816.10

At www.bvv.de/aktuelles in the BVV key figures section, you will find all the BVV reference values valid for the year 2022.

3. Further changes

Introduction of a new premium generation

We have already informed you that BVV will introduce a new premium generation (Premium Generation 2022) on 01/01/2022. This means that the maximum actuarial interest rate for new policies will be reduced to 0.25 per cent. The valid premium designations for 2022 can be found in our data reporting publications. At www.bvv.de/service you will find the data medium description and the current form for registering and deregistering employees in the Contribution Notification section.

Mandatory passing on of social security savings

From 01/01/2022, you as an employer are obligated to additionally pass on part of the social security savings to the pension institution as an employer contribution. This applies if your employees use an insurance-based implementation channel (pension fund or direct insurance) for deferred compensation and you as the employer thereby also save social security contributions.

Information also available online

Detailed information on all these topics is available at www.bvv.de/aktuelles.

If you have any questions, we will be happy to answer them by phone on +49 (0)30 8960 1591 or by e-mail at firmen@bvv.de.



We thank you for the trusting cooperation this year and wish you a merry Christmas and all the best for 2022. Stay healthy!

Yours sincerely,
BVV

A handwritten signature in black ink, appearing to read 'ppa. Dr. Buchwald', is written in a cursive style.

ppa. Buchwald

A handwritten signature in black ink, appearing to be 'Höfer', is written in a cursive style.

By order Höfer