

# SUCCEED WITH THE FUTURE IN FOCUS.

Organise your pension as successfully as your career.  
And get strong support from your employer and the state.

SET THE  
COURSE  
TODAY!

## The more you earn, the more urgently you should provide for yourself

Making good provisions for old age is becoming increasingly important. Without additional provisions, you will be faced with considerable financial decline on entering retirement. Therefore, the following rule of thumb applies: **the higher your income, the larger your pension gap will be.**

## Here is a success tactic for retirement

With the Gothaer provident fund, you can save taxes and social security contributions during your working life and build up an **additional pension**. A large part of this provision is financed by the state, regardless of whether the contributions are paid from deferred compensation or are financed by the company.

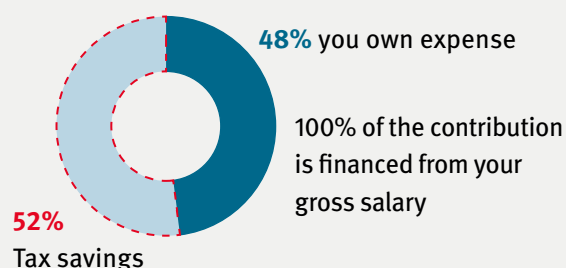
### The state subsidy with the provident fund:

<b>In the case of deferred compensation:</b>	<ul style="list-style-type: none"><li>• tax free to an unlimited extent</li><li>• social security exempt up to 4% of the contribution assessment ceiling of the statutory pension scheme</li></ul>
<b>In the case of employer funding:</b>	<ul style="list-style-type: none"><li>• tax free to an unlimited extent</li><li>• free of social security contributions to an unlimited extent</li></ul>

### A HEAD START IN RETIREMENT – YOUR ADVANTAGES WITH THE PROVIDENT FUND AT A GLANCE:

- + Building up of an **additional old-age** provision and closing the pension gap
- + **Tax and social security savings**
- + Security through **guaranteed contributions** of up to 80% of the paid-in capital
- + **Additional yield opportunities** through participation in selected indices
- + **High degree of flexibility** with regard to pay-outs and duration
- + **Higher pension level possible**, e. g. for executives
- + **Sensible supplement** to a direct insurance policy or pension fund

### Over 50% state subsidy through tax savings alone\*



You alone decide how much you want to pay into the provident fund.

\* Example: Employee, annual income 120 thousand euros, tax class 1, salary contribution to the provident fund 1,000 euros per year. The calculation example is based on an employee with a marginal tax rate of 42%, incl. 8% church tax and solidarity surcharge, if applicable, the salary after conversion is higher than the German pension fund's contribution assessment ceiling. Although the pension from the provident fund is taxed in old age as subsequent salary, this is generally at a more favourable tax rate than in working life. In the case of lump-sum payments, your tax burden on the benefits from the provident fund can be alleviated by the "five-fifths rule".

## The company pension scheme with many advantages for winners

The provident fund is **particularly suitable** for you if you are a salaried employee or executive and you would like to build up a larger financial cushion and have possibly already exhausted the subsidy limits of other pension schemes, such as that of a direct insurance policy or a pension fund.

## And the finishing line is just this simple

**You agree with your company** to invest a portion of your salary in your retirement provision within the framework of deferred compensation. The company will pay these contributions for you **directly from your gross salary to the Gothaer provident fund**.

- This will **reduce your current tax burden**.
- You will only pay tax on the benefits from the provident fund when you retire – **usually at a significantly lower tax rate**.
- Your pension entitlements are subject to **statutory insolvency protection and are not offset against any citizen's income benefits**.

## With scope for customisation according to your individual lifestyle

- The Gothaer provident fund will pay out the pension or capital directly to you or to your surviving dependants.
- Dynamic contributions can be selected.
- Flexible postponement of the start of the pension is possible.



## EMPLOYER-FINANCED PROVIDENT FUND WITH BENEFITS ACROSS THE ENTIRE SPECTRUM:

- + Your employer can **voluntarily participate in building up your old-age provision** and support you with (partial) contributions.
- + **The entire employer contribution is fully exempt from tax and social security contributions**, so that the actual costs for your employer are significantly lower.
- + Your pension provision is **neutral in terms of the balance sheet** for the company you work for.

**Your employer will have many advantages if they contribute to your occupational pension!** Just talk to the human resources department!



## Pension provision with a sustainable future

Gothaer has once again undergone the rigorous Assekurata sustainability rating, in which our sustainability strategy, our measures in business operations and the sustainability features of our products were put to the test – and rated "very good".



The following shall apply to all listed benefit statements:

The complete scope of benefits results from the insurance conditions, which we will be happy to send you on request, and from the individual insurance proposal.

## Get advice today!

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