

# HOW TO ATTRACT AND RETAIN THE BEST.

With this lucrative pension scheme, you can offer key employees a decisive extra. **And** score points in the race for the best specialists and managers.

EVEN MORE  
ATTRACTIVE  
FOR YOUR KEY  
EMPLOYEES.

## Those at the top have special requirements

Specialists in key positions in particular are crucial to the company's success, but the shortage of specialists and managers makes it difficult to put together and retain the best team, so **motivate and retain your employees now with an intelligent, lucrative pension scheme. You and your company will benefit just as much as your top performers.**

## Winning strategically with the Gothaer provident fund

With the provident fund, you can offer higher-earning employees a **powerful additional argument in favour** of your company, as they in particular will keenly feel the pension gap in old age.

## The structure is in your hands

You give your specialists a pension commitment and pay the contributions into the Gothaer provident fund. You decide on the type of financing: either a salary conversion from the employee's gross salary or your company pays the contributions (employer financing). A mixed form is also possible.

## YOUR ADVANTAGES WITH THE PROVIDENT FUND:

- + **Freedom of design:** higher pension level for management and key staff may be freely agreed upon
- + Employer contributions **completely deductible as business expenses**, including administrative costs and PSVaG contributions
- + **Savings in incidental wage costs** for the company
- + Employer contributions for employees are **free of tax and social security contributions**
- + Pension provision will not be required
- + **Relief:** complete administration carried out by the provident fund

## The state subsidisation of contributions in a 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>



Get advice now on how you can win the race for the best skilled and key employees by means of the provident fund.

## With the Gothaer provident fund, you will win the race.

### Win on points:

- Die Gothaer Unterstützungskasse für mittelständische Unternehmen e.V. is a **legally independent pension fund**.
- It provides **retirement, disability and survivors' benefits** for employees, executives, shareholder-managers and board members.
- **Lump-sum or pension payments** can be selected.
- The scheme **can be combined with direct insurance and pension fund schemes**.
- Pensions entitlements are subject to statutory insolvency protection.

### The pillars of success:

#### This is how the provident fund works

- You will join the provident fund as the sponsoring company.
- Pension benefits for your employees are precisely defined according to your specifications.
- These benefits are secured by reinsurance policies taken out with der Gothaer Lebensversicherung AG.
- In the event of a claim, the insurance benefits are paid by Gothaer Lebensversicherung AG to the provident fund. This pays the benefits directly to your employees or their surviving dependants.



### A HEAD START ALL ALONG THE LINE – YOUR ADVANTAGES:

- + Employee retention and motivation
- + Higher Level of benefits possible, e.g. for senior managers
- + Effective instrument against the shortage of skilled workers and managers
- + No impact on the balance sheet
- + Deduction of business expenses
- + Reduction of incidental wage costs
- + Low administrative costs



### 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!

Gothaer Lebensversicherung AG  
Arnoldiplatz 1 · 50969 Cologne  
Phone +49 (0) 221 308-00  
Fax +49 (0) 221 308-103  
[www.gothaer.de](http://www.gothaer.de)

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