

Your Bonus Arrangement

You are important to your employer, therefore your loyalty to the company will be rewarded. To motivate you to continue the path together also in the future, your employer will pay you an annual loyalty bonus in your own company pension scheme.

Your Advantages:

- You will receive the loyalty bonus in addition to your salary
- By being loyal to the company, you secure yourself a lifelong company pension
- After a waiting period of 3 years the accrued capital will be vested according to the following rules

Your Benefits:

There is no entitlement to benefits within the first 3 years. After this agreed waiting period, the following applies:

- If you decide to leave the company: 50% of the accrued capital
- In case the employer terminates the contract: the full capital available
- in the event of death your surviving dependents are entitled for the full capital available

Additional Advantages:

- You will receive annual statements showing the capital available. So you can always see how much money is already invested in your pension plan.
- The contributions are safely invested for you with Allianz Versicherung. You will receive a copy of the policy.
- The money is paid into the insurance for you gross for net. The benefits are only subject to taxation when payment starts, so after retirement.
- Allianz insurance guarantees a lifelong pension. Instead of the pension, you can also opt for a one-time settlement (fully taxable).
- In case of death, the full capital accrued is available to your surviving dependents who are entitled to a pension.
- If you retire before the age of 65 (because you are entitled to receive a state pension), the company pension is also available earlier, but with adapted benefits.

Who can I contact if I have questions?

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