

## Increase your supplementary pension!

### For 2025: reap up to 42,50 Euro premium!

Your employer already pays contributions into the pension fund for you. You can now contribute your own share by paying in up to Euro 1,000 per year and get a 4.25 % additional money from the state for your employee contributions.

### It's that easy for you to profit:

- You notify your employer that you want to make employee contributions to the pension fund.
- The latter deducts your employee contributions from your net salary and pays them to the pension fund together with the employer's contribution.
- You fill out the application for income tax refund and hand it in to your employer or send it directly to BONUS Pensionskassen Aktiengesellschaft.
- After that, you don't have to worry about anything and you will receive the premium year after year.

### You decide how much you sow.

- Flexibly, adapted to your financial possibilities, you pay either 25 %, 50 %, 75 % or 100 % of the employer's contribution or up to Euro 1,000 per year.
- If you have to make a major purchase, you can reduce the premium payment or simply suspend it for a certain period of time.

### Your crop:

- An annual premium from the state:  
4.25 % for the year 2025
- Direct payment of the premium once a year
- Lifelong tax-free supplementary pension
- Tax-free investment income
- Most favourable conditions
- Possible in addition to „subsidised pension provision“ pursuant to § 108g EStG

## Interesting facts about the premium

### Is the premium the same every year?

The state premium for personal contributions was also set at 4.25 % of the premium for 2025. The premium consists of two parts: a basic premium of 2.75 % and a variable premium of 1.5 %. As in the case of building society savings, the variable premium is determined annually by the Federal Minister of Finance.

### Can the premium also be applied for if I already receive a premium for another type of pension provision?

Even if you are already benefiting from the premium for the „Prämienbegünstigte Zukunftsvorsorge“ according to § 108g EStG, you can also apply for the premium for your employee contributions to the pension fund and thus receive a premium from the state twice.

### What happens to the premium if the pension fund pays out a one-off lump-sum settlement?

In the case of a lump-sum payment by the pension fund, the tax office refunds the premium. A lump-sum payment is made by the pension fund if the credit balance of the pension account at the time of termination of your employment relationship does not exceed the amount of EUR 15,900 (value 2025).

### Want to know how high your harvest can be?

Then get in touch with our employees and request your personal calculation. Of course, specially adapted for you to the contracts of your employer.

The best thing to do is to call us on tel. + 43 1 51602 0 right away or send us an email [pensionskasse@bonusvorsorge.at](mailto:pensionskasse@bonusvorsorge.at)  
Of course without any obligation.

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