



Support pension planning
and enhance
employer attractiveness

Forum für Verkehr
und Logistik

Verkehrs!Rente

“My boss supports me
in pension planning –
he's looking out for me!”

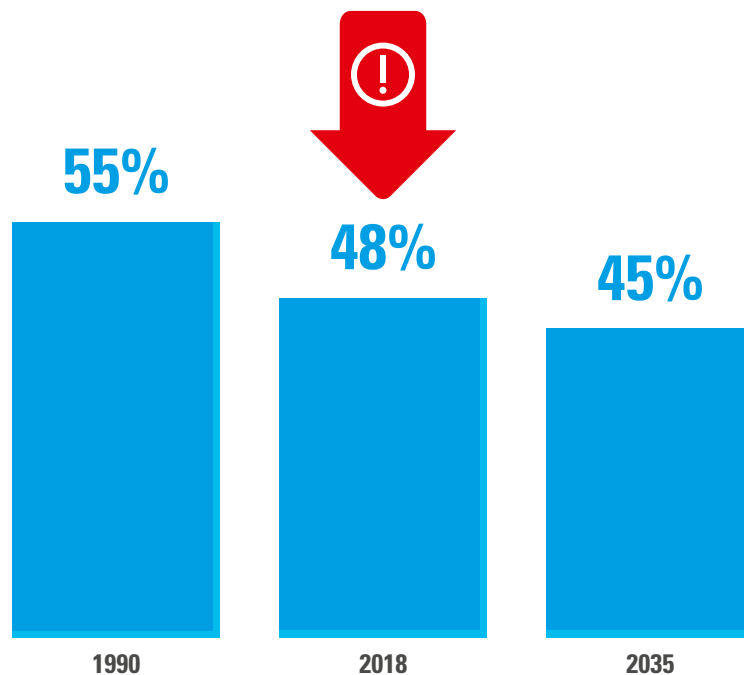


Enhance employer attractiveness with modern remuneration systems

Pension yesterday, today and tomorrow

Cutbacks in the statutory pension scheme has led to a marked deterioration in the pension provision of insured persons. In the 1990s, a normal employee could expect a pension of more than half of their average annual salary after 45 years of contributions. Today, one can only expect to receive around **48 percent**.

Old-age pension after 45 years of contributions as a percentage of the average annual salary

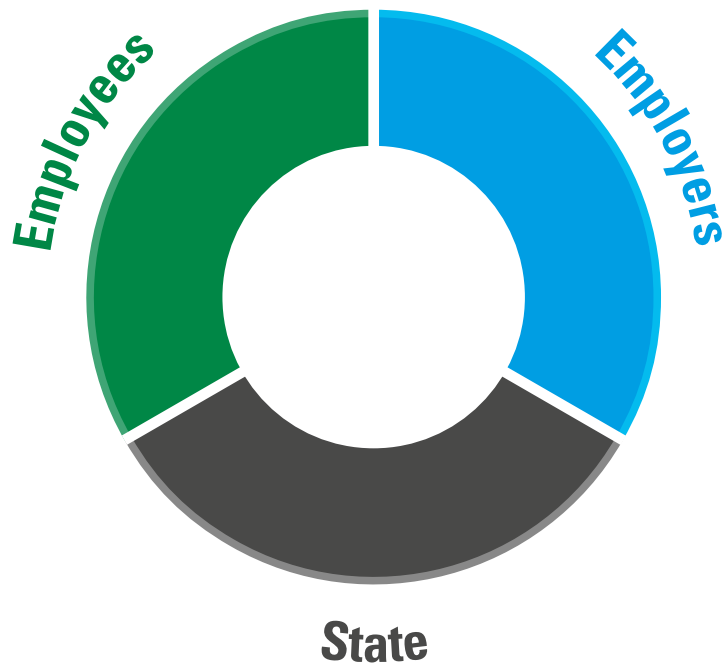


Source: Data up to 2018, Deutsche Rentenversicherung Bund (German Federal Pension Insurance), pension scheme in 2012; data from 2019, German Federal Government (2018), Pension Insurance Report 2018

Close the pension gap with industry solution VerkehrsRente

In order to close the pension gap, the employee has to pay substantial contributions from his net salary. As part of the company pension scheme (bAV) offered through VerkehrsRente, it is possible to make this process much easier with the help of the employer: on the basis of deferred compensation from the gross salary! In addition, this form of provision is funded by the state.

Supportive community



An example:

By saving on taxes and social security contributions as well as your contribution, the employee can invest a significant amount each month to build up his pension provision:

Amount invested in the company pension scheme including employer contribution	240 euros
Employer contribution of around 20 percent	40 euros
Deferred compensation amount in the company pension scheme	200 euros
Savings on tax expenses of around 30 percent of the deferred compensation amount	60 euros
Savings on social security contributions of around 20 percent of the deferred compensation amount	40 euros
Net expense incurred by of the employee	100 euros



Note

The company pension scheme and the employer contribution allow the employee to invest almost two-and-a-half times his net pension expense.



How does the company pension scheme benefit my company?

- The company pension scheme offers companies many advantages:
 - enhanced employer attractiveness
 - easier employee recruitment and less fluctuation
 - higher employee satisfaction.
 - All expenses related to a company pension scheme can be deducted from taxes as operating expenses.

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Note

Your employees are legally entitled to a company pension scheme based on deferred compensation.

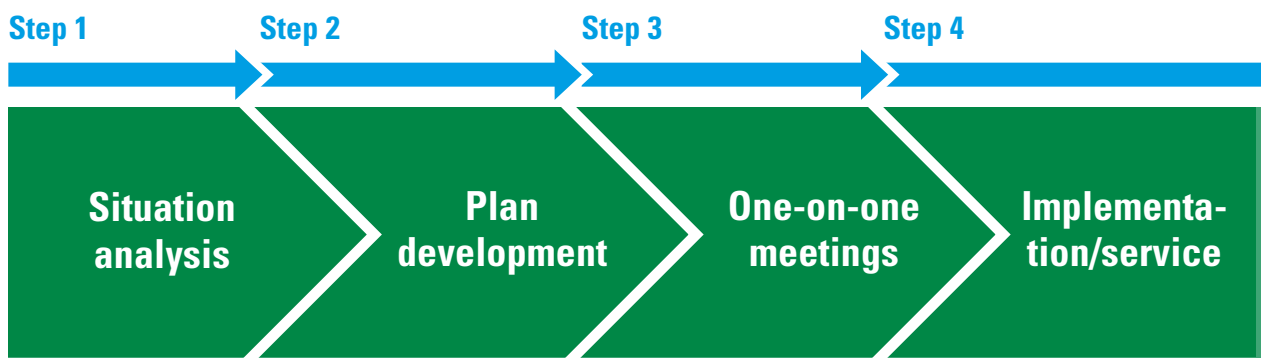
What service does DEVK Insurance offer?

● We guide you with these steps:

- a detailed company pension scheme and pension provision analysis
- demonstration of your options for a company pension scheme
- selection of the appropriate pension provision plan
- scheduling and execution
- communication of the added value to employees
- invitation to the mandatory information event
- presentation of the implementation method of the pension scheme and logging of participation
- preparation of individual proposals
- advisory meetings and meeting minutes
- advice on site, available nationwide

Comprehensive advice from a single source

Continuous guidance and advice is important for you as an employer. Together with your personal contact partner, you will determine the roadmap for your customised plan. This will allow you to fully concentrate on your core business.



“Thanks to Forum
and DEVK, I can attract
and retain employees
much more
easily!”



The perfect advice for your individual needs



We would be happy to advise you on

- enhancing your attractiveness as an employer
- reasonable contributions
- flexible working hours
- pensions provisions of the employer
- special business insurance policies



We offer

- expertise in over 1.200 locations nationwide
- excellent advice from certified company pension scheme experts on site.
- Our comprehensive guidance and advice makes all the difference.
- Our cutting-edge company pension scheme products set high standards across the market.

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An excellent partner



S&P Global Ratings

A+



Verkehrs!Rente

Versorgungswerk für Verkehr und Logistik

A community initiative by

VDV Die Verkehrs-
unternehmen

DEVK