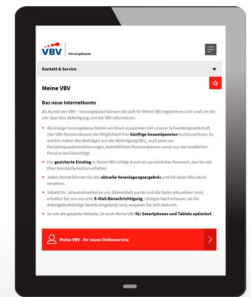
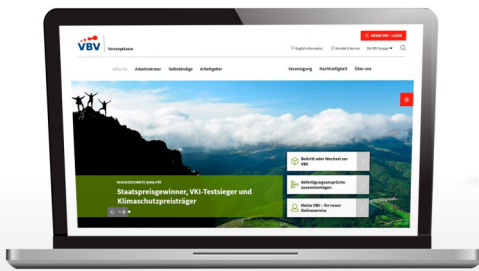




# Welcome to VBV – Vorsorgekasse!

Your employer has chosen VBV as their severance fund. VBV – Vorsorgekasse is the market leader in the Severance Pay NEW system and, as a long-standing company, takes care of nearly every third employee, employer and self-employed person.

Each month **1.53% of your salary** (including all special payments) is transferred to VBV for you via the regional health insurance fund, ensuring a gross capital guarantee for all paid-in contributions.



## NEW Homepage

[www.vorsorgekasse.at](http://www.vorsorgekasse.at) offers you improved navigation with a fresh, modern look on all devices. The content is now even more clearly structured and easier to find.

## Performance

Since the start of the Severance Pay NEW system in Austria, VBV has achieved an average net return of around 3% per annum.

## “Meine VBV”

Together with our sister company, VBV – Pensionskasse, we are the only severance fund to offer you the possibility of extrapolating your future total pension via our online portal.

## Sustainability

Investments at VBV have been aimed at sustainable returns since the company was founded in 2002. We invest primarily in companies and countries that play a pioneering role in ecological and social areas as well as those demonstrating above-average levels of economic performance. In addition to long-term and steady investment income for customers, targeted investment should also encourage the responsible treatment of employees, our society and the environment.

We have formed our investment criteria together with an ethics committee ever since our company was founded.



# You cannot lose your severance pay

## When are you entitled to claim your severance pay and how do you receive it?

You are entitled to the saved capital if you have completed at least 3 years of contributions (36 months of contributions) with one or several employers

AND

your current employment is ending as a result of:

- termination by the employer,
- eligible early resignation/retirement,
- amicable agreement, or
- expiry of fixed-term employment.

Therefore, you have the following options:

- Continued investment in VBV – Vorsorgekasse
- Pay-out of the amount to a pension fund of which you are already a beneficiary, or to a supplementary pension insurance or an occupational group insurance scheme
- Transfer to a new employer's severance fund
- Pay-out of the capital sum (less 6% for tax)

## If you leave your capital in VBV – Vorsorgekasse, you can use it for a tax-free supplementary pension!

The severance pay remains in your pension fund in the event that you resign, are terminated based on culpability, take unauthorised early retirement, or if you have completed less than 3 years of contributions.

### You can claim entitlement:

- if you are claiming a pension from statutory pension insurance;
- if no contributions were paid for at least 5 years; or
- in the event of death (spouse or registered partner are entitled to 100% of the severance pay, as well as any children receiving child support).

## TIP

### Combine your severance pay at VBV

After 3 years without contribution, transfer your balance from the “old” pension fund to your active account at VBV. This way you can enjoy all of the benefits of the leading severance fund. Transfers can be made free of charge!



### VKI-Testsieger

The VKI (Austrian Consumers' Association) named VBV TEST WINNER among all severance funds in 2016. VBV was the only fund to achieve the test result “**very good**”. In mid-2017 the VKI carried out a new comparative test. Once again, VBV achieved the best valuation of all severance funds in Austria.



Our employees are available to advise you over the telephone from **Monday to Thursday between 8am and 5pm** and on **Fridays between 8am and 3pm.**

☎ 01 217 01-8500



Vorsorgekasse

