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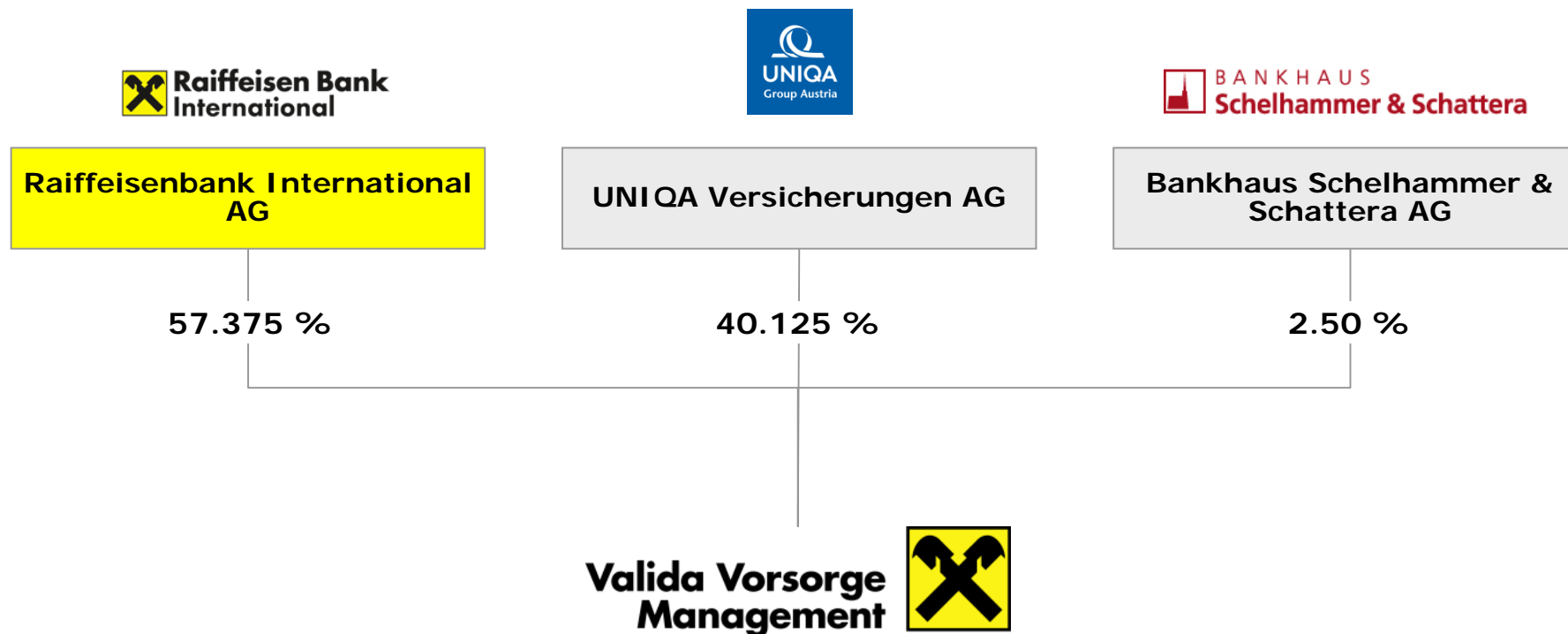


**Information Session  
Vienna University of Economics and Business  
29<sup>th</sup> of January 2020**

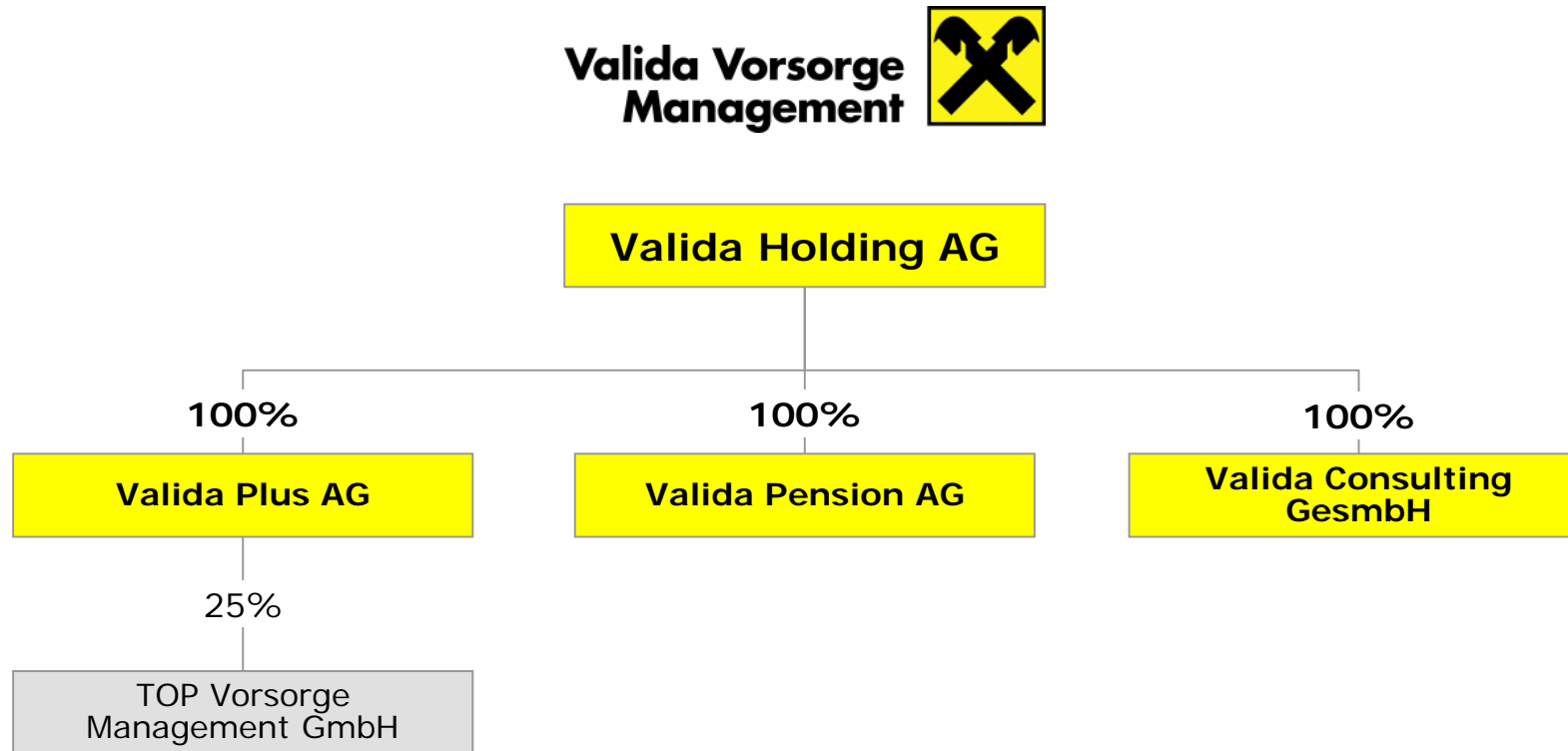


- 1** **Valida Pension AG**
- 2** The pension model of the Vienna University of Economics and Business
- 3** Different types
- 4** The Life Cycle Model
- 5** Service

# Our shareholder structure



# Our company structure



**1**

Valida Pension AG

**2**

**The pension model of the Vienna University of Economics and Business**

**3**

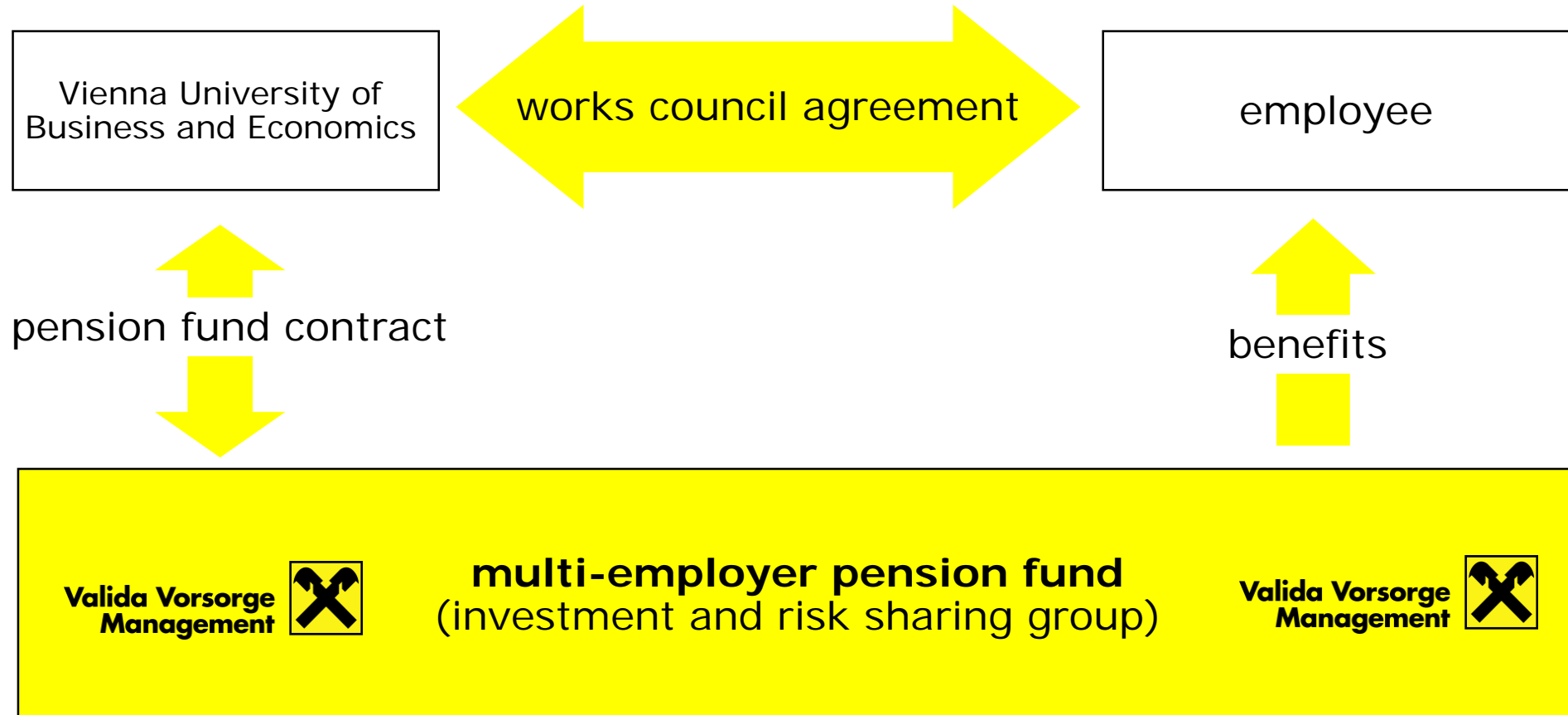
Different types

**4**

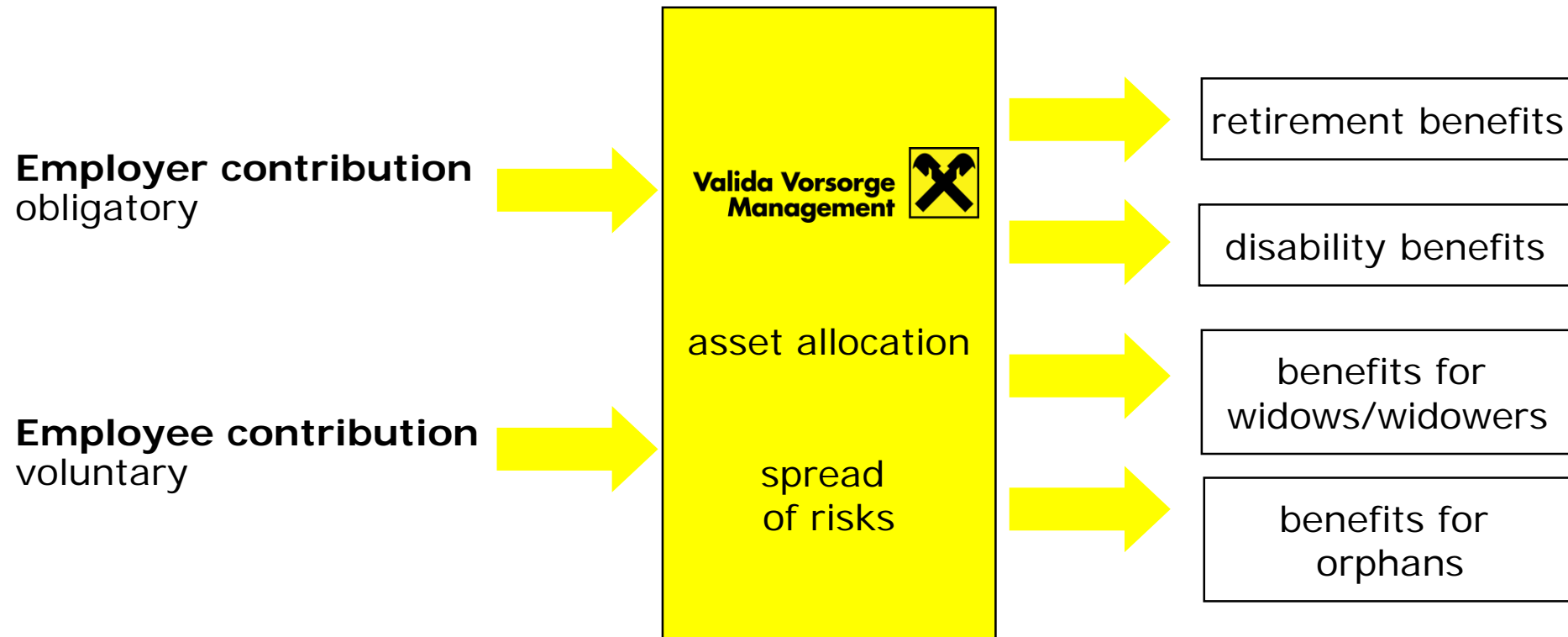
The Life Cycle Model

**5**

Service



# How a pension fund works



- for **professors**:

**10 %** of the monthly gross salary

- for all **other employees** (under the collective agreement):

**3 %** for the amount **up to the maximum contribution basis**

**10 %** for the amount **above the maximum contribution basis**

max. contribution basis 2020: EUR 5,370



## Voluntary contributions of the employee are possible:

- 25 %, 50 %, 75 % or 100 %  
of the ongoing employer contributions

**or**

- **“1000-Euro-premium-model”**  
according to § 108a EStG (Austrian Income Tax Act)

governmental premium of **4.25 %** (as of 2020)

- **employer contributions** (obligatory)
  - no income tax
  - no social security taxes
  
- **employee contributions** (voluntary)
  - premium model: 4.25 % governmental premium for a contribution of up to EUR 1000.- (as of 2020)

- benefits financed by **employer contributions**:
  - income tax
  - no social security taxes
- benefits financed by **employee contributions**:
  - premium model: no taxes
- tax-advantaged **compensation**:
  - up to EUR 12,600 (as of 2020)

there are the following possibilities when terminating the employment **before applying for a pension:**

- tax-advantaged **compensation**
  - if the vested amount lies under EUR 12,600 (as of 2020)
- pension fund account with **no further contributions**
- continuation with **own contributions**
- **transfer** of the vested rights to another pension fund of a new employer
- ...

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## Model 1 = Model without added risk protection:

- Disability pension: based on the capital accumulated
- Widow's / Widower's pension: 30 %
- Orphan's pension: 20 %
- Half-orphan's pension: 10 %
- Old age pension: higher compared to model 2

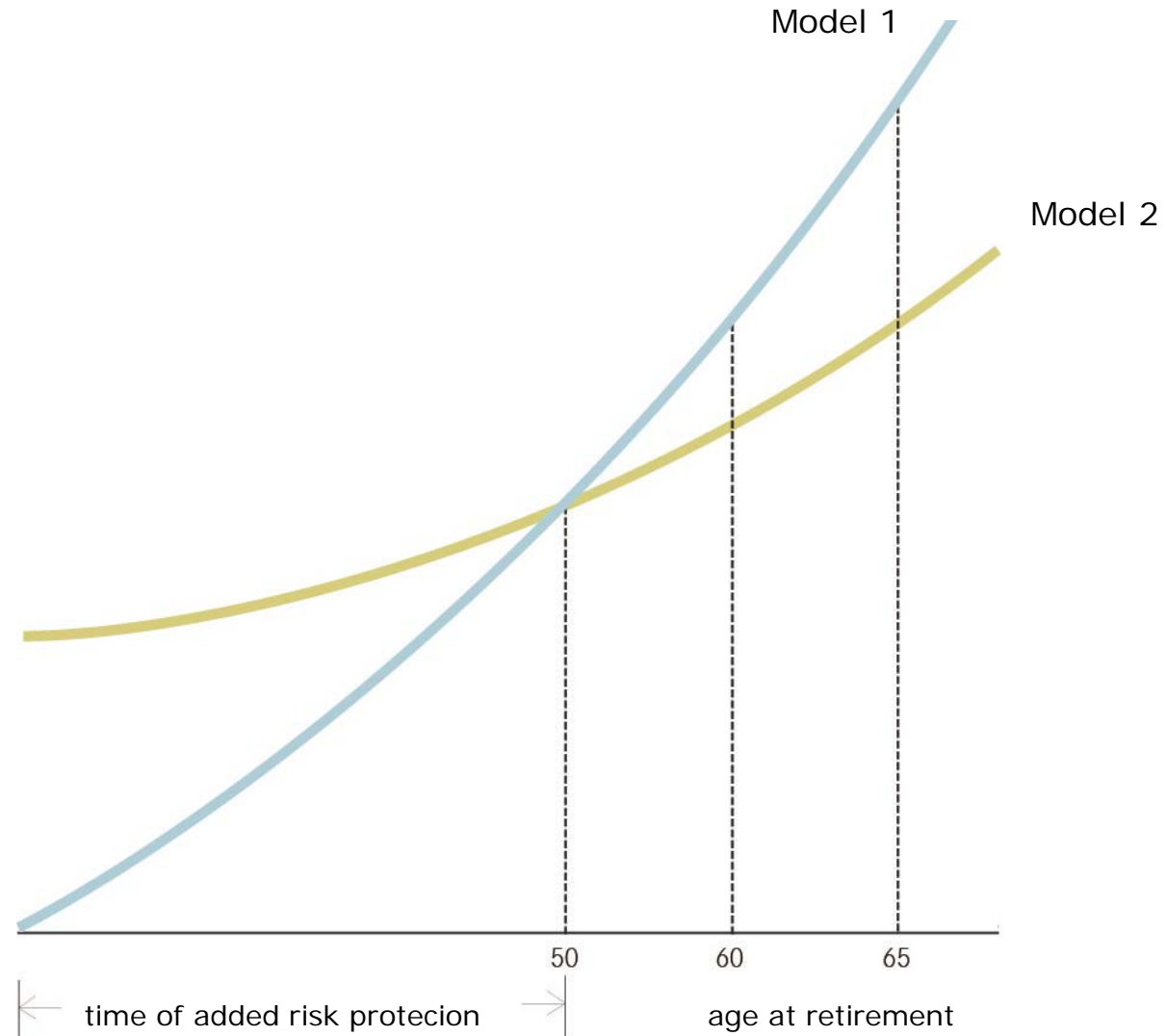
## **Model 2 = Model with added risk protection:**

- Disability pension: based on the capital accumulated + added contributions until age 50
- Widower's pension: 60 %
- Orphan's pension: 40 %
- Half-orphan's pension: 30 %
- Old age pension: less than model 1

## **No decision: Model 1**

You cannot switch to model 2. The other way around (from model 2 to model 1) is possible.

# Choices at the time of your inclusion into the pension fund: risk protection





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The life-cycle-model offers **three investment groups (IG)**

- defensive IG – balanced IG – dynamic IG

## Choice and change

- e.g. based on the individual risk appetite
- e.g. based on consideration of age or investment time frame
- the investment strategy can be changed up to three times
- change in any direction possible

- **Choosing an investment group right from the start**

Employees, who are included in the pension fund can choose an investment group right from the start.

= > Employee declaration

- **Standard investment group**

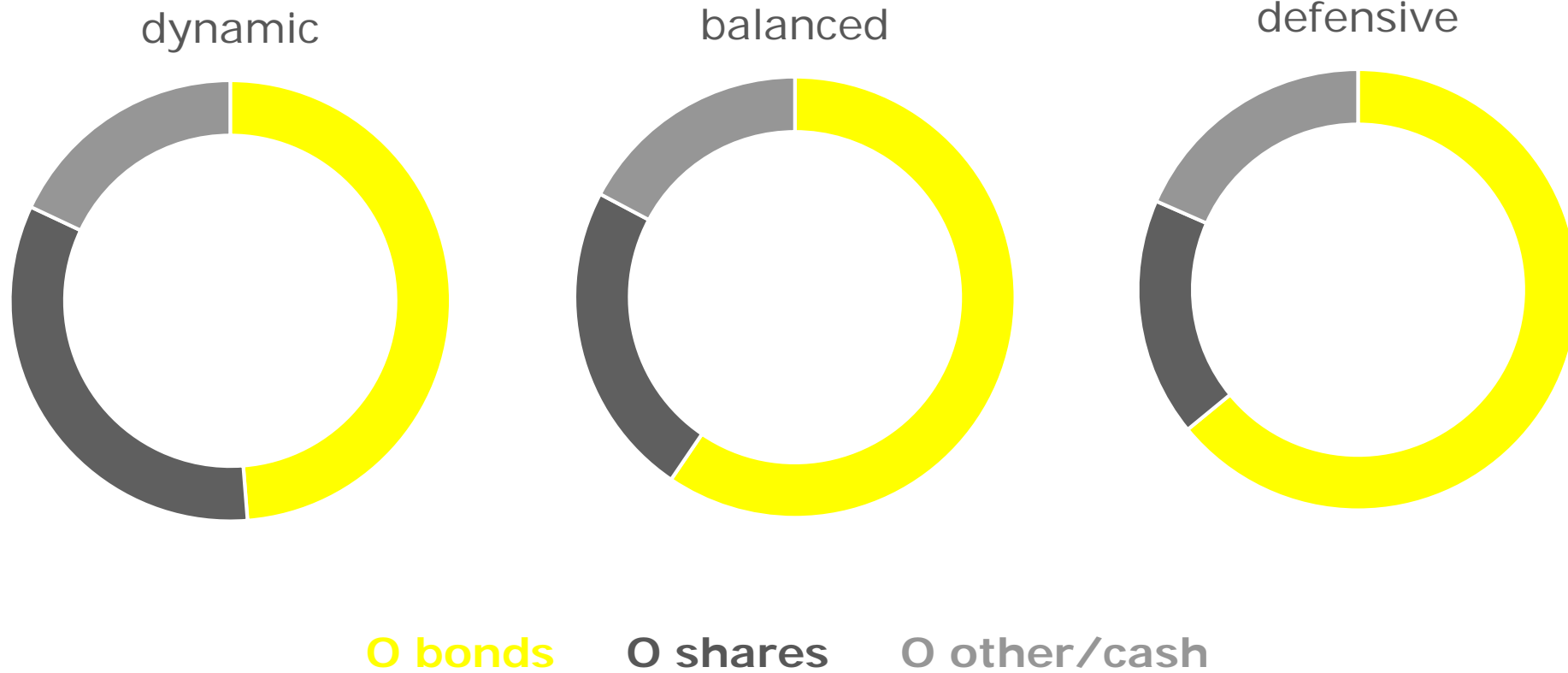
**defensive** IG (for employees, who have not individually chosen an investment group at the start)

## You want to change investment groups?

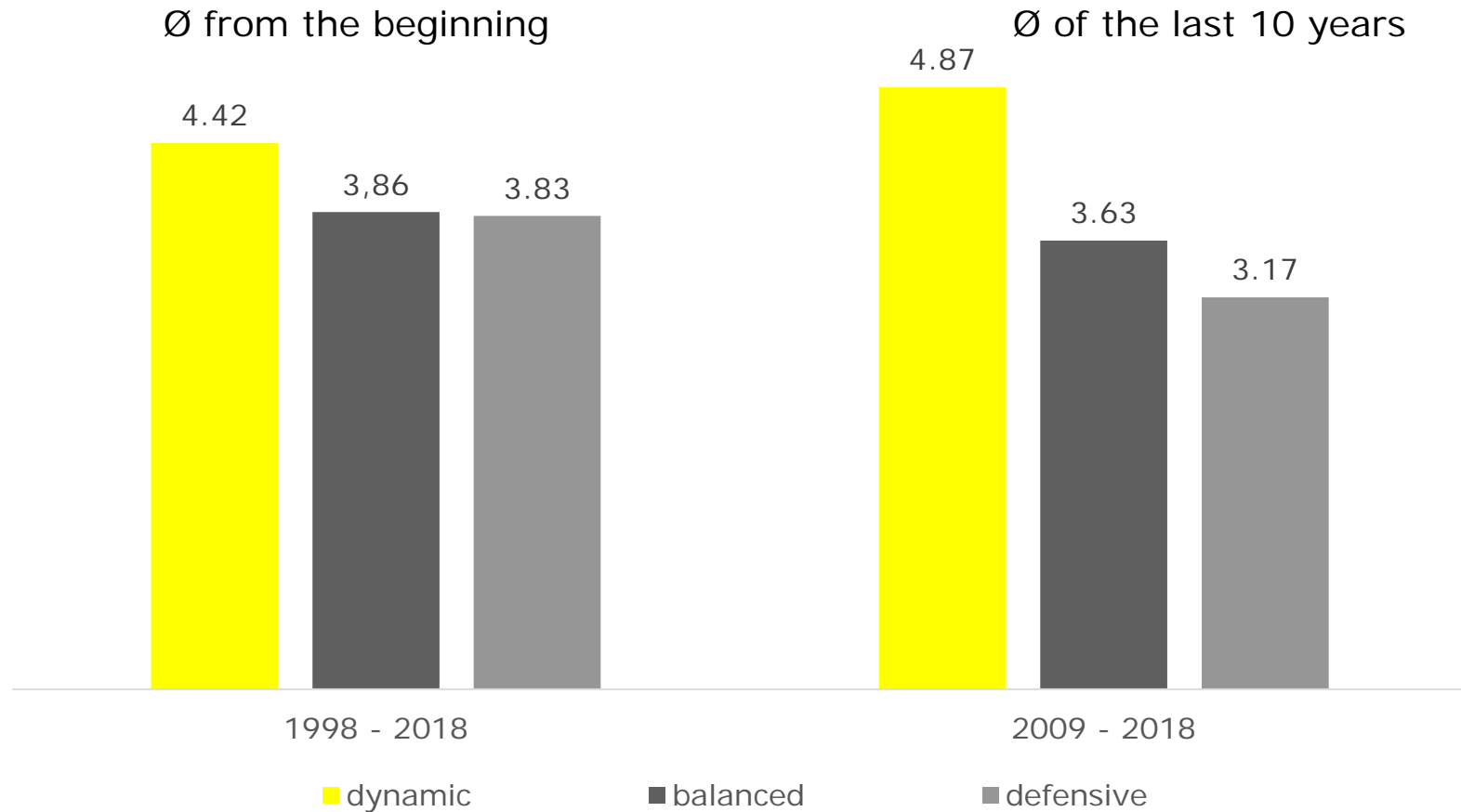
- Please request the information package and form via e-mail [wahlrechte@valida.at](mailto:wahlrechte@valida.at) until 31.8.
- Valida sends an extensive information package which includes the form that has to be signed and returned to Valida
- If the signed form reaches Valida by 31.10. (at the latest) the change to the investment group will occur on 1.1. of the following year

# Asset Allocation in the Life Cycle Model

valid from January 2019



# Performance (p.a.) – on average



Performance 2019 (Fondsmethode): VG 43: 13.14 %; VG 42: 10.65 %; VG 41: 9.39 %

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**Service**

- yearly information session
- **homepage** with several downloads
- **password protected customer portal**
  - yearly annual statements
  - asset management reports
  - FAQs
  - general information
  - contact

link: <https://vorsorgeportal.valida.at/>



Herzlich Willkommen bei der Valida Pension AG!




**Ihr neues Pensionskassen-Portal!**

Übersichtlich, aktuell, nachhaltig

egal wo  
egal wann

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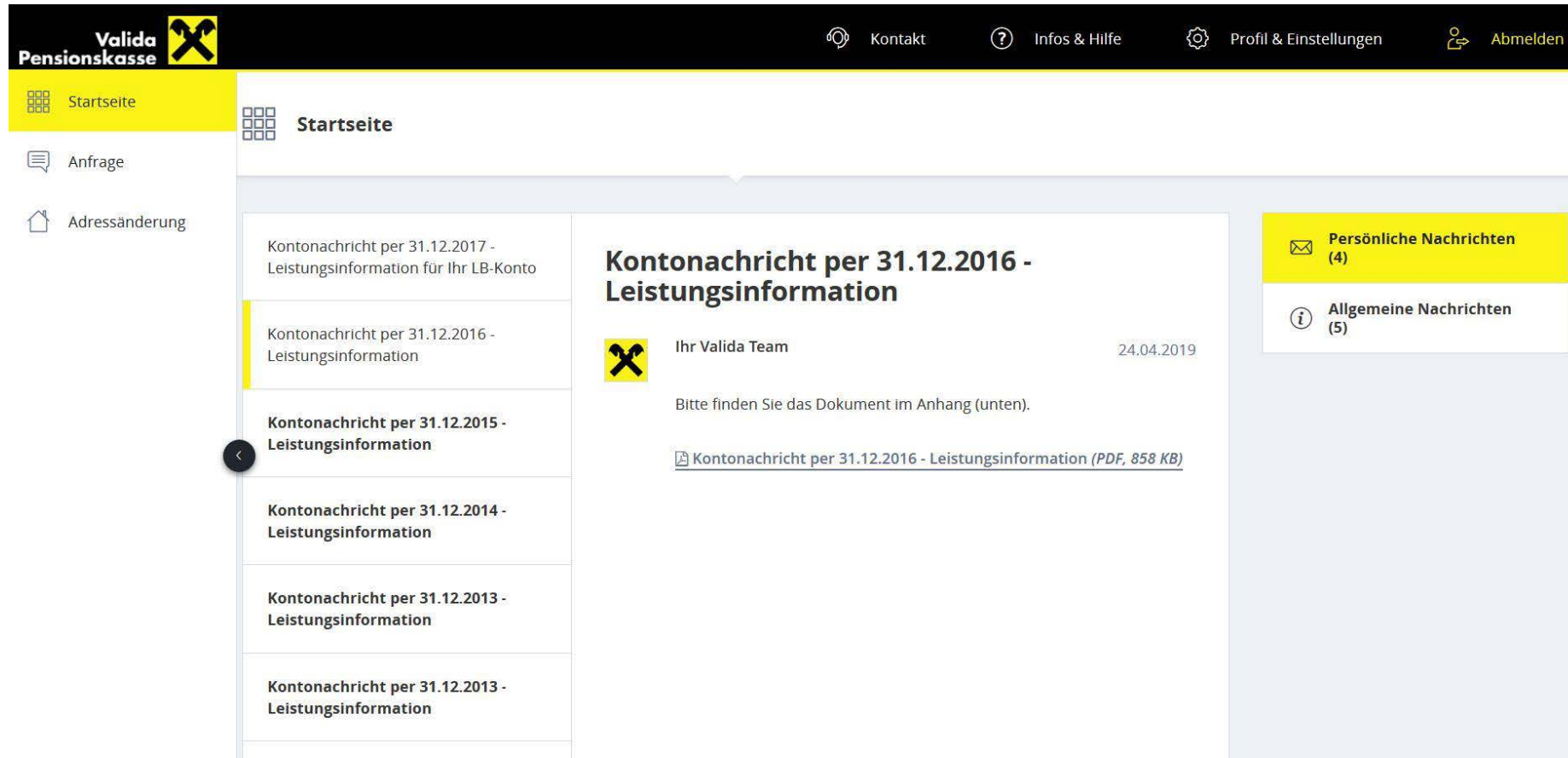
Bitte melden Sie sich an, um alle Vorteile Ihres persönlichen Portals nutzen zu können.




Anmelden

[Passwort vergessen?](#)  
[Sie haben noch keinen Portal-Zugang?](#)

Demo-Modus



The screenshot displays the Valida Vorsorgeportal interface. At the top, there is a navigation bar with the Valida Pensionskasse logo and icons for Kontakt, Infos & Hilfe, Profil & Einstellungen, and Abmelden. Below this is a sidebar menu with options for Startseite, Anfrage, and Adressänderung. The main content area shows a list of account statements on the left, with the most recent one selected. The selected statement is titled "Kontonachricht per 31.12.2016 - Leistungsinformation" and is dated 24.04.2019. The message content includes a greeting from the Valida Team and a link to a PDF document titled "Kontonachricht per 31.12.2016 - Leistungsinformation (PDF, 858 KB)". On the right side of the main content area, there are two notification boxes: "Persönliche Nachrichten (4)" and "Allgemeine Nachrichten (5)".

**Valida Pensionskasse** 

Kontakt    Infos & Hilfe    Profil & Einstellungen    Abmelden

Startseite

Anfrage

Adressänderung

Startseite

Kontonachricht per 31.12.2017 - Leistungsinformation für Ihr LB-Konto

Kontonachricht per 31.12.2016 - Leistungsinformation


**Kontonachricht per 31.12.2015 - Leistungsinformation**

Kontonachricht per 31.12.2014 - Leistungsinformation

Kontonachricht per 31.12.2013 - Leistungsinformation


Kontonachricht per 31.12.2013 - Leistungsinformation


## Kontonachricht per 31.12.2016 - Leistungsinformation

 Ihr Valida Team 24.04.2019

Bitte finden Sie das Dokument im Anhang (unten).

[Kontonachricht per 31.12.2016 - Leistungsinformation \(PDF, 858 KB\)](#)

 **Persönliche Nachrichten (4)**

 **Allgemeine Nachrichten (5)**

- **Key Account: Astrid Gratzer**
  - Tel. Nr.: 01 – 316 48 2282
  - E-Mail: [astrid.gratzer@valida.at](mailto:astrid.gratzer@valida.at)
  
- **Kundenbetreuung: Eva Strommer**
  - Tel. Nr.: 01 – 316 48 2239
  - E-Mail: [eva.strommer@valida.at](mailto:eva.strommer@valida.at)