



Have you started saving for retirement? Open a *hogarenteplus* account today!

Have you already started thinking about your pension? Retirement may seem a long way off right now, but it's well worth starting to save for it now!

Are you aware of your occupational pension scheme options?

Our *hogarenteplus* account is an incentivised occupational pension that is tailored to suit the specific needs of the hotel and hospitality sector. It is the perfect addition to your statutory pension, which is often just not enough.

Start saving today to make sure you are well looked after when you retire and take advantage of exclusive benefits, such as the flexibility to adjust your contributions to suit your personal circumstances and requirements, and an employer contribution of up to EUR 240*.



Head to hogarenteplus.de to check out our employee information portal and run your own calculations. Or contact our hoga service team on +49 (0)231 135 7310 or at hogarenteplus@signal-iduna.de.

Let's look at an example:

Employer contribution:	EUR 240/year*
Deferred compensation:	EUR 600/year
Extra employer contribution:	EUR 96/year*

Payment into your *hogarenteplus* account: EUR 936/year

Your extra benefits: You don't have to pay tax or social security contributions on the contributions paid into your account.

Tax saving:	Approx. EUR 120/year**
Social security contributions saving:	Approx. EUR 120/year**

Your own expenditure: Just EUR 360/year

So your contribution goes straight into your *hogarenteplus* account, meaning that around 60% of your pension pot is subsidised.

And you can enjoy the following benefits:

- ✓ Full contribution guarantee
- ✓ Lifelong pension
- ✓ Benefits for your loved ones after you're gone

Please note: If there is any difference in meaning between the German and English versions of these texts, the content and layout of the German version are to take priority.



* The collective agreement stipulates an annual employer contribution of up to EUR 240. If the employee also chooses to contribute a proportion of their wages, the employer will contribute an extra 16% to the employee's *hogarenteplus* account.

** Tax rate of around 20% and social security contributions of around 20%.