



## DISPOSAL INFORMATION ON SELF-EMPLOYED PROVISION FUND.

The self-employed provision fund allows you to decide how to continue using your saved capital upon terminating your self-employment. The following specific requirements must be met: contribution payments for at least 36 months and a corresponding termination of your self-employment.

### MANDATORY MODEL – MANDATORY INSURANCE ACCORDING TO GSVG (SOCIAL SECURITY ACT FOR PERSONS ENGAGED IN INDUSTRY)

Type of termination	Duration of contribution payment*	
	0-35 contribution months	from 36 contribution months
Two years after cessation of commercial practice	–	✓
Two years after termination of operational activities	–	✓
Two years after the expiry of the entitlement that establishes compulsory health insurance	–	✓
5 years without obligation to pay contributions	✓	✓
Retirement	✓	✓
Death (100% to spouse or registered partner and children entitled to family allowance)	✓	✓

### VOLUNTEER MODEL (FREELANCERS)

Type of termination	Duration of contribution payment*	
	0-35 contribution months	from 36 contribution months
<b>Chartered accountants, veterinarians, dentists, pharmacists, doctors, patent attorneys</b>		
Two years after cessation of operational activity or loss of professional entitlement	–	✓
<b>Farmers and foresters</b>		
Two years after cessation of the operational activity essential for the pension insurance scheme according to § 2 BSVG (Social Security Act for Farmers)	–	✓
<b>Notaries, lawyers, civil engineers</b>		
Two years after the end of the professional practice according to the respective professional regulations	–	✓
<b>All occupational groups</b>		
Five years without obligation to pay contributions	✓	✓
Retirement	✓	✓
Death (100% to spouse or registered partner and children entitled to family allowance)	✓	✓

✓ Entitlement (If you are a lawyer, please let us know, once you have an entitlement. We will inform all other occupational groups automatically.)

– No entitlement yet (your saved capital will not be lost, but will continue to be invested for you.)

\* **Note:** Contribution payments from the employee pension scheme do not count towards the duration of the contribution payment in the self-employed pension scheme, and vice versa!



## WHICH DISPOSAL OPTIONS DO I HAVE?

### Tax-free options:

- Investment of your saved capital in Valida Plus AG until you retire
- Transfer of your self-employed provision fund to a pension fund for which you are already a beneficiary
- Transfer of your self-employed provision fund to a supplementary pension insurance scheme for the purpose of a lifelong pension benefit
- Transfer to your employer's company provision fund (BVK) if you switch to an employee provision fund

### Taxable option:

Payout as a capital sum. However, you will lose 6% of your saved capital through the deduction of the statutory income tax.

## I HAVE RECEIVED ACCOUNT INFORMATION FROM VALIDA PLUS AG. CAN I NOW HAVE MY SAVED CAPITAL PAID OUT?

No, the account information is only to let you know the amount of your saved capital. As soon as you have an entitlement claim, you will automatically receive a separate written notification from us with all the necessary information. If you are a lawyer, please contact us as soon as you have completed your self-employment – in accordance with the above-mentioned requirements.

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Use the Valida pension portal at [vorsorgeportal.valida.at](https://vorsorgeportal.valida.at) and benefit from easy access to your personal pension account and other interactive features.

Detailed instructions for activating your access can be found at [valida.at/vorsorgeportal](https://valida.at/vorsorgeportal)



## HOW DO I USE MY SELF-EMPLOYED PROVISIONS FUND MOST EFFICIENTLY?

You can make full use of the tax benefits if you continue to invest the capital you have saved with your BVK free of capital gains tax until you retire, so that you can eventually transfer it to a lifelong tax-free supplementary pension. This also saves you the 6% income tax that would be incurred on a payout.

## HOW LONG DOES A CAPITAL PAYOUT TAKE?

According to the legal regulations, **your account will be credited at the beginning of the next month, provided that all contributions have been received.** The payment date can be postponed due to contribution corrections or outstanding contribution reports or contribution payments

## I HAVE ACCOUNTS WITH DIFFERENT COMPANY PENSION INSURANCE FUNDS. CAN I MERGE THEM?

Yes! Even if you do not yet have an entitlement claim, you can still transfer your capital from other company pension insurance funds to Valida Plus AG after three years without making any contributions. Send us the fully completed and signed form, or simply use the online account merger on the Valida pension portal.