

Private retirement plans for expats

Customized retirement plans for expats



The retirement benefits provided by **statutory retirement insurance are insufficient**. A waiting period of 5 years is required to even be entitled to statutory retirement insurance. And even if you fulfill this waiting period, the amount of statutory retirement you receive is dependent on the premium payments you made during your working years.



This creates a pension gap – one which can be filled by a private retirement plan. You are making a good and important decision by concluding a private retirement plan at Alte Leipziger. By doing so, you are making sure you can maintain your **standard of living** as you age – and that of your family as well. It can also serve as the foundation for **financing a real estate purchase**.

Statutory retirement is insufficient

Manage contract online

Premium pauses available



Standard of living and property protection

Capital and retirement benefits, even abroad

Contractual balance also available to survivors abroad

pv335.01-08.2024

Tariffs from Alte Leipziger allow you to take advantage of attractive potential stock market earnings. At the same time, our tariffs offer excellent flexibility and do not expire even if you move abroad. This means you can always be sure you've made the right decision, and have the best possible protection even if your life circumstances change.

What will happen if I move abroad?

If you move your residence abroad during the contractual term (even permanently), you can still continue your contract. We will only need you to maintain a bank account that can handle SEPA payments. If you do not have such a bank account, you will need to set up a standing order.



You can handle many processes worldwide yourself through our **fin4u** customer app. These include changing their payment method, redemptive right, banking information, address, or fund selection. You can also secure your fund balance, make payments, object to a dynamic premium change, increase your premium, or report a disability claim via the **app**. fin4u also provides you with important documents in digital form at all times.

We are also happy to send your documents to your international address upon request.

How will I receive my benefits?



We can send pension and capital benefits **abroad** via bank transfer.

What will happen if I die?



If you die during the contractual term, your survivors will receive the remaining contractual balance. This can also be transferred abroad.

Can I pause my contract?



With a sufficient balance, you have the option of permanently suspending premium payments or choosing up to a 3-year temporary **premium release**.

Can I access my capital before my agreed retirement start date?

Of course, you can receive (partial) payments during the contractual term or have the entire contractual balance paid out to you. You will not be subject to any cancellation fees if you do so.

What tax considerations should I be aware of?

1. With these 3rd shift pension plans, there is nothing to take into consideration during the savings phase. If you do draw benefits, check whether Germany and the state in which you have reside have concluded a so-called double taxation agreement. These have been concluded with many countries, and regulate tax considerations.