

# VBV – Vorsorgekasse

## Your advantages



**Sustainability** has been lived out in VBV in its core business and in environmental management since it was founded. Since 2002, an Ethics Committee has supported the investment.



The utmost **know-how** in investment, certified and distinguished by independent agencies. VBV has already received the “Gold Standard” sustainability certificate from both the Austrian Society for Environment and Technology (ÖGUT) and the Austrian Ministry of Agriculture, Forestry, Environment and Water Management four times. VBV was the first provident fund to receive this Gold Standard award. In 2015, thirteen of the funds used bear the “Austrian Environment Mark” from the Ministry of the Environment.



**Security:** Large portions of the invested assets are invested with an attractive yield, in long-term loans of issuers with the best credit-rating. These loans will bring stable, attractive returns in the coming years – a good buffer in the present low-interest environment!



**Personal advice** on the telephone by experienced employees – no outsourced call centre. VBV – Vorsorgekasse is the present Service Award Winner for telephone advice.



In the new **advantage scale**, during the first five years, 1.9% of the contribution is the fee and after this, the running costs are reduced by 0.5 percentage points to 1.4%. After the 10<sup>th</sup> contribution year, the costs are then reduced to the legal minimum of 1%. Customers who have already placed their trust in our provident fund for ten years are therefore in the absolute minimum cost scale that the legislator has envisaged. For employer transfers from other provident funds into VBV, the previous contribution years are taken into account.



**Internet account:** No more tiresome checking whether all contributions have been received – as soon as the annual salary statement has been sent to us and the data have been updated, you will receive an e-mail notification from us.



How can the “new-look indemnity scheme” be explained in only 1.5 minutes in a clear and entertaining way? How sustainable is VBV? And what is the apple all about, as the logo of VBV – Vorsorgekasse?

The answers are provided by three **videos**, which are available on the company website, as well as on YouTube.



As a customer of VBV, you will be sent a **newsletter** by e-mail on a quarterly basis upon request. This will inform you of all the important company news at VBV, the investments or with information about the “new-look indemnity scheme”. Simply register for the newsletter via the website, we will be pleased to inform you first hand.



**Dialogue:** Annual surveys of our customers gather information about requests, suggestions and expectations to improve our service quality.



Use the **calculator** on the website. You have the opportunity to calculate your future forecasted indemnity.

Our website

[www.vorsorgekasse.at](http://www.vorsorgekasse.at)

is optimised for smartphones and tablets.

