

There's no need for you to worry about pensions.



Collective supplementary pension insurance

By including employees in supplementary pension insurance, you save them the trouble of worrying about a supplementary pension.



What kind of insurance is it?

It's actually more of a savings plan than insurance.

- An employer includes all of its employees in supplementary pension insurance.
- Supplementary pension insurance provides an employer tax relief for the amount of paid premiums.
- The inclusion of employees in supplementary pension insurance is an expression of an employer's social responsibility.
- Additional stimulation of employees. Paid-in funds are their property.
- Provision of additional social security at retirement.
- Savings for the supplementary old-age pension that employees select at retirement.
- Savings with a life-cycle investment policy according to the preferences of the company and employees.
- Possibility of formulating a financing model according to the preferences of the company and employees.
- Possibility of suspending premium payments in the case of unexpected events.
- Employees can claim tax relief for personal income tax in the event of the co-funding of premiums.



What does the insurance cover?

- Additional old-age pension (pension annuity).
- Early supplementary old-age pension (pension annuity).
- Accident insurance in the event of accidental death or permanent loss of general work capacities.
- Assets are inherited in the event of the death of a member.

Why choose this insurance?

- We provide members favourable tax and secure supplementary pension savings with the option of selecting an appropriate investment policy.
- Satisfied employees represent a company's capital. You can therefore increase their motivation to work through supplementary pension insurance.
- Additional pension annuity at retirement.
- Free accident insurance in the event of accidental death or permanent disability during active savings period.
- Additional discounts in the scope of Zavarovalnica Triglav's Triglav Komplet benefit programme.
- Triglav pokojninska družba is part of the Triglav Group, which is one of the largest, capially sound insurance-financial groups in Southeast Europe, with many years of tradition, experience and expertise.



Everything will be alright.

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Financing of premiums:



The financing model is set out in an agreement between the employer and employees (4 cases are presented below). The maximum premium that facilitates tax relief is 5.844% of the gross wage, but no more than EUR 241.97 a month or EUR 2,903.66 a year.

Primer	Mini	Mini Plus	Comfort	Maxi ²	
Employer's monthly premium per employee:	EUR 30	EUR 50	EUR 100	EUR 150 <small>5,844 % of an employee's gross wage</small>	
Taxes and contributions on paid premium:	EUR 0	EUR 0	EUR 0	EUR 0	
Employer's premium represents a fringe benefit for employees:	NO	NO	NO	NO	
Premium reduces the employer's tax base:	YES	YES	YES	YES	
Possibility of co-financing an employee's premium via tax relief:	YES	YES	YES	NO	
Free accident insurance during savings period:	YES	YES	YES	YES	
Benefits in the scope of the Triglav komplet programme:	YES	YES	YES	YES	
Monthly pension annuity ¹ after:	10-year savings period	EUR 12	EUR 20	EUR 41	EUR 61
	20-year savings period	EUR 32	EUR 54	EUR 108	EUR 162
	30-year savings period	EUR 70	EUR 116	EUR 232	EUR 348

Tax benefits:

The premiums that the employer pays to the benefit of employees lower the employer's basis for the payment of corporate income tax. Taxes and contributions and corporate income tax are not charged on paid premiums if the employer is a sole proprietor.

Employer finances EUR 100 for employee*	Pension insurance:	Employee receives on their personal pension account: EUR 100	
	Increase in wages:	Increase in an employee's net wage: EUR 50	Taxes and contributions of employer and employee: EUR 50

* The calculation is made on the basis of a gross wage of EUR 2,000.

You can find an informative calculation of the effect of the tax benefit of the premium relative to a salary increase at www.triglavpokojnine.si or by scanning the QR code:



¹ The calculation takes into account the net premium amount and the straight-line monthly accrual of returns and the lifecycle investment policy, savings until 50 years of age in the equity fund, from 50 to 60 years of age in the mixed (balanced) fund and from 60 years of age onward in a guaranteed fund. The target return is calculated in accordance with the rules on the determination of assumptions regarding projections of pension benefits in Triglav pokojnine+ business funds and amounts to: 7.18 % in the equity fund, 5.98 % in the mixed fund and 2.05 % in the guaranteed fund. The calculation of the pension annuity is made on the assumption of retirement at 65 years of age on the basis of the currently applicable pension scheme for the payment of annuities from the voluntary supplementary pension insurance of Zavarovalnica Triglav, d.d.

Calculated is the monthly lifetime pension annuity with a guaranteed payment period of 20 years, which is paid monthly (the payment dynamic can also be quarterly/half-yearly or annually) until the death of the policyholder, but no less than 20 years. In the event of the policyholder's death before the expiry of this period, the annuity is paid out to the beneficiary until this period expires. The presented calculation of pension annuities is for information purposes. The actual amount and type of the pension annuity of a member will be ultimately known and calculated under the terms that are applicable on the date that right is exercised. The pension annuity amount comprises a gross amount (pre-tax). The tax base only includes one half of the amount of the assessed pension annuity. If 10 years have not passed since the conclusion of the insurance policy by a member, the tax on insurance services in the amount of 8.5 % of accumulated assets will be charged upon the conclusion of insurance for the payment of annuities from supplementary pension insurance.

The informative calculation is not binding for Triglav, pokojninska družba, d.d., and does not constitute a guarantee. Triglav, pokojninska družba, d.d. also does not assume any responsibility for errors and assumptions applied in the calculation and/or any lack of understanding of the calculation.

² The calculation is based on a monthly gross wage of EUR 2,567 and a maximum monthly premium of 5.844 % of the gross wage.