



Company-Insurance

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4,9



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Hi 🙌

I've been exploring ways to secure my long-term financial future and am very interested in signing up for a **company pension scheme (bAV)** to take advantage of its significant benefits. After looking into it, I believe not only I but our entire team could greatly benefit from this option.

Why Consider a Company Pension (bAV)?



Cost-Free for Employers

The company pension plan (bAV) is a smart, cost-effective way to enhance our benefits package. It doesn't come with direct costs for the company. In fact, it takes advantage of tax and social security savings that benefit both the employer and the employee.



Legal Obligation

It's important to note that employees have a legal right to request salary conversion into a company pension (bAV). With this in mind, implementing a bAV can ensure we stay compliant with current regulations while offering a sought-after benefit.



Boost Employee Retention & Satisfaction

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Immediate Employee Benefits

- Employees can convert a portion of their salary into tax-free pension contributions, directly reducing their taxable income.
- Our company would add at **least 15%** of the converted salary into their pension pot, giving employees a significant boost in their retirement savings—at no direct cost to us.

Why Feather?



NO! Up-front fees

Traditional company pensions come with hidden costs and high fees. With Feather, you start saving **without paying extra**—so every euro goes into your future.



Full Digital Administration

No paperwork, no hassle. Feather seamlessly integrates with HR systems, automating pension setup, management, and payroll—**fully digital, fully effortless.**

bAV vs. Salary Raise: A Real Calculation

Here's a real example that demonstrates the difference between offering a company pension (bAV) and a salary raise for the employee and the company:



Scenario:

- Employees earn a gross salary of **€4,000 per month**.
- The employee wants to save **€200** per month either through a bAV or by receiving a raise of €200.

Company Perspective	Salary Increase	Company Pension
Benefit per Employee	€400.00	€400.00
Tax benefits for employer	€82.28	€20.16
Employer contribution	€482.28	€420.16
Total Cost	€482.28	€420.16

↗ **Employer Benefit over Salary Increase: €62.12**

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↗ **Employee Benefit over Salary Increase: €182.67**

Unsure what insurance is right for you?

Book a complimentary consultation with a Feather insurance expert. In this no-obligation call, one of our team members will answer your questions and give you honest advice about what insurance is right for your personal circumstances.



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