

99102069001000

Zertifizierung von Altersvorsorge- und Basisrentenverträgen ("Riester"/ "Rürup") Erteilung

Heruntergeladen am 04.06.2025

<https://fimportal.de/xzufi-services/102548954/B100019>

Modul	Sachverhalt
Leistungsschlüssel	99102069001000
Leistungsbezeichnung I	Zertifizierung von Altersvorsorge- und Basisrentenverträgen ("Riester"/ "Rürup") Erteilung
Leistungsbezeichnung II	Apply for certification of old-age provision and basic pension contracts ("Riester" or "Rürup")
Typisierung	1 - Bund: Regelung und Vollzug
Quellredaktion	Bund
Freigabestatus Katalog	fachlich freigegeben (gold)
Freigabestatus Bibliothek	unbestimmter Freigabestatus
Begriffe im Kontext	
Leistungstyp	Leistungsobjekt mit Verrichtung
Leistungsgruppierung	
Verrichtungskennung	Erteilung (1)
SDG-Informationsbereich	Besteuerung in einem anderen Mitgliedstaat

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Lagen Portalverbund	Steuererklärung (1060100), Steuern und Abgaben für Betriebe (2040200)
Einheitlicher Ansprechpartner	Nein
Fachlich freigegeben am	15.12.2020
Fachlich freigegeben durch	Federal Ministry of Finance (BMF)
Handlungsgrundlage	https://www.gesetze-im-internet.de/altzertg/_5a.html
Teaser	If you wish to market tax-incentivised old-age provision or basic pension contracts, you must first apply for certification for these and have this granted by the certification body - the Federal Central Tax Office (BZSt).
Volltext	The Federal Central Tax Office (BZSt) is responsible for the certification of old-age provision contracts ("Riester") and basic pension contracts ("Rürup"). For contributions made to certified contracts, a special expense deduction can be claimed in the income tax return and, in the case of old-age provision contracts, the old-age provision allowance can be applied for. Applications for certification can be submitted by providers of old-age provision and basic pension contracts and umbrella organisations of the providers named in Section 1(2) of the Retirement Provision Contracts Certification Act (AltZertG). You submit your application for certification of the retirement provision or basic pension contract in writing to the Federal Central Tax Office (BZSt). The certification office will check whether • the application is submitted by a provider in accordance with section 1(2) or section 2(2) of the Retirement Provision Contracts Certification Act (AltZertG) or • an umbrella association of the providers named in Section 1(2) and whether • the sample contracts submitted meet the certification criteria.

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Each contract sample eligible for certification receives a certificate with a certification number. The certification body does not check whether

- the product is economically viable
- the promises made by the supplier can be fulfilled, and
- the terms of the contract are valid under civil law.

Erforderliche Unterlagen

When submitting your application, you must submit:

- Application for certification by authorized representative
- Enclosure to the application for certification (checklist)
- documents proving that the contractual conditions are certifiable in accordance with § 1 paragraph 3 or § 2 paragraph 3 of the Retirement Provision Contracts Certification Act (AltZertG)
- a certificate from the competent supervisory authority on the scope of the licence and, in the case of companies within the meaning of section 1(2) sentence 2, additionally on the scope of supervision and the amount of initial capital (section 1(2) sentence 2 numbers 1 and 2 AltZertG); in the case of a provider within the meaning of section 1(2) sentence 1 number 4 AltZertG, an extract from the register, the articles of association and the expert opinion of the auditing association pursuant to section 1(2) sentence 1 number 4 AltZertG must be enclosed instead of the certificate

Voraussetzungen

Applications for certification may be submitted by:

- Providers of old-age provision and basic pension contracts in accordance with Section 1 (2) and Section 2 (2) of the Retirement Provision Contracts Certification Act (AltZertG).
- umbrella associations of the providers named in Section 1 (2) of the AltZertG

Kosten

The cost of processing an application to certify a

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retirement provision contract or a basic pension contract is EUR 5,000.

If an application is based on a certified application of an umbrella organisation and if the further requirements of Section 12 (1) sentence 2 of the Retirement Provision Contracts Certification Act (AltZertG) are met, the fee shall be EUR 500.

For applications submitted by an umbrella association as an authorised representative of its member companies, the fee per member willing to be certified shall be EUR 250.00.

For the addition of a loan option to a contract if the contract was certified in accordance with the AltZertG in the version applicable on 31.12.2007, the fee is EUR 250.

Verfahrensablauf

You must submit the application for certification in writing to the Federal Central Tax Office (BZSt).

- Call up the certification application suitable for your purposes on the BZSt website. Also call up the attachment to the application for certification (checklist).
- Complete the application electronically, print it out and sign it. In the checklist, enter the data required for processing electronically and then print the document.
- Send the application and all documents by post to the head office of the Federal Central Tax Office (BZSt) in Berlin.
- Once your application has been received, the Federal Central Tax Office (BZSt) will set the fee by means of a written decision, which must be paid within one month of notification of the decision.
- The Federal Central Tax Office (BZSt) will examine your application. If your application does not meet the requirements, the Federal Central Tax Office (BZSt) will request missing information, documents or contract adjustments (supplementary notification) within 3 months. If your application still does not meet the requirements after the deadline, the Federal Central Tax Office (BZSt) will reject the application. If your application meets the requirements for certification,

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	the Federal Central Tax Office (BZSt) will grant certification and assign a certification number for the sample contract. The Federal Central Tax Office (BZSt) will inform you by post about the outcome of the examination.
Bearbeitungsdauer	• regularly 2 to 3 months
Frist	• Payment of the fee: within one month after notification (Section 12 (2) sentence 2 AltZertG) • Supplementary notification: within 3 months (preclusive period) after receipt of the supplementary request by the certification body (§ 4 Para. 5 AltZertG)
weiterführende Informationen	https://www.bzst.de/DE/Unternehmen/RenteVorsorge/ZertifizierungAltersvorsorgeprodukte/AltersvorsorgeBasisrentenvertraege/altersvorsorgebasisrentenvertraege.html https://www.bzst.de/SharedDocs/Downloads/DE/Zertifizierungsstelle/liste_aller_erteilten_zertifikate_PDF.pdf?__blob=publicationFile&v=21
Hinweise	
Rechtsbehelf	• Appeal • Complaint
Kurztext	• Certification of old-age provision and basic pension contracts ("Riester"/"Rürup") Issuance • Application for certification of old-age provision and basic pension contracts • Applications for certification can be submitted by: • Providers of old-age provision and basic pension contracts • Central association of the providers named in section 1(2) of the Retirement Provision Contracts Certification Act (AltZertG) • Certification is a prerequisite for tax incentives • Funding Opportunities: • deduction of special expenses in the context of income tax assessment and • in the case of old-age provision contracts, the granting of the old-age provision allowance • In the certification procedure, it is checked whether the submitted sample contracts meet the certification criteria.

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	• Information provided by: Federal Central Tax Office (BZSt). • Application: Application for certification must be made in writing to the Federal Central Tax Office (BZSt). • responsible: Federal Central Tax Office (BZSt)
Ansprechpunkt	
Zuständige Stelle	
Formulare	• Forms: yes • Online procedure possible: no • Written form required: yes • Personal appearance required: no https://www.formulare-bfinv.de/ffw/action/invoke.do?id=010235 https://www.formulare-bfinv.de/ffw/action/invoke.do?id=010236 https://www.formulare-bfinv.de/ffw/action/invoke.do?id=010237 https://www.formulare-bfinv.de/ffw/action/invoke.do?id=010238 https://www.formulare-bfinv.de/ffw/action/invoke.do?id=010239 https://www.formulare-bfinv.de/ffw/action/invoke.do?id=010240
Ursprungsportal	Zertifizierung von Altersvorsorge- und Basisrentenverträgen („Riester“/ „Rürup“) Erteilung, Zertifizierung von Altersvorsorge- und Basisrentenverträgen ("Riester"/ "Rürup") Erteilung