99102004080000, 99102004080000

Employee savings allowance Granting

Modul	Sachverhalt
Leistungsschlüssel	99102004080000, 99102004080000
Leistungsbezeichnung I	Employee savings allowance Granting
Leistungsbezeichnung II	
Typisierung	2/3a - Bund: Regelung, Land: Vollzug
Quellredaktion	Saarland
Freigabestatus Katalog	unbestimmter Freigabestatus
Freigabestatus Bibliothek	fachlich freigegeben (gold)
Begriffe im Kontext	
Leistungstyp	Leistungsobjekt mit Verrichtung
Leistungsgruppierung	Steuern (102)
Verrichtungskennung	Gewährung (080)
SDG-Informationsbereich	Besteuerung in einem anderen Mitgliedstaat
Lagen Portalverbund	Steuererklärung (1060100)
Einheitlicher Ansprechpartner	Nein

Modul	Sachverhalt
Fachlich freigegeben am	25.02.2025
Fachlich freigegen durch	Ministry of Finance and Science, Division B/2
Handlungsgrundlage	https://www.gesetze-im-internet.de/vermbg_2/__13.html https://www.gesetze-im-internet.de/vermbdv_1994/__6.html https://www.gesetze-im-internet.de/vermbg_2/__13.html https://www.gesetze-im-internet.de/vermbdv_1994/__6.html
Teaser	The employee savings allowance promotes the accumulation of assets by employees through agreed capital-forming benefits (VL).
Volltext	The employee savings allowance promotes the accumulation of assets by employees through agreed capital-forming benefits (VL). These are funds that the employer invests for them in a specific form of investment (e.g. securities savings contract or building society savings contract). The savings allowance is: \- 9% of the amount of the capital-forming benefits (maximum 9% of EUR 470) in the case of a building society savings contract or the direct use of the capital-forming benefits for housing (i.e. residential use) or \- 20% of the amount of the capital-forming benefits (maximum 20% of EUR 400) in the case of so-called participation savings. However, from 2024, you will only be entitled to this allowance if your taxable income does not exceed EUR 40,000 if you are assessed individually or EUR 80,000 if you are assessed jointly. If two eligible contracts are concluded, one for residential use and the other for investment savings (e.g. a building society savings contract and a securities

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	savings contract), the allowances are granted in parallel. The employee savings allowance is determined annually by the tax office as part of your income tax assessment and paid to the investment institution in one lump sum after the determination period has expired (usually 7 years). After the end of the calendar year, the financial institution (e.g. building society) transmits the necessary information electronically (with your consent) to the tax office
Erforderliche Unterlagen	
Voraussetzungen	
Kosten	
Verfahrensablauf	
Bearbeitungsdauer	
Frist	The application for the employee savings allowance must be submitted by the end of the fourth year after the savings year at the latest.
weiterführende Informationen	
Hinweise	
Rechtsbehelf	
Kurztext	The employee savings allowance promotes the accumulation of assets by employees through agreed capital-forming benefits (VL). These are funds that employers invest for them in a specific form of investment (e.g. securities savings contract or building society savings contract).
Ansprechpunkt	
Zuständige Stelle	You can find the tax office responsible for you via the tax office search of the Federal Central Tax Office: https://www.bzst.de/DE/Service/Behoerdenwegweiser/

Modul	Sachverhalt
	Finanzamtsuche/finanzamtsuche.html https://www.bzst.de/DE/Service/Behoerdenwegweiser/Finanzamtsuche/finanzamtsuche.html
Formulare	
Ursprungsportal	Arbeitnehmersparzulage Gewährung, Employee savings allowance Granting