

99102004080000

Heruntergeladen am 12.06.2025

<https://fimportal.de/xzufi-services/611/L100042>

Modul	Sachverhalt
Leistungsschlüssel	99102004080000
Leistungsbezeichnung I	
Leistungsbezeichnung II	Employee savings allowance; application
Typisierung	2/3 - Bund: Regelung (2 oder 3), Land/Kommune: Vollzug
Quellredaktion	Bayern
Freigabestatus Katalog	unbestimmter Freigabestatus
Freigabestatus Bibliothek	unbestimmter Freigabestatus
Begriffe im Kontext	
Leistungstyp	
Leistungsgruppierung	
Verrichtungskennung	
SDG-Informationsbereich	
Lagen Portalverbund	
Einheitlicher Ansprechpartner	
Fachlich freigegeben am	08.11.2024

Modul	Sachverhalt
Fachlich freigegeben durch	Bayerisches Staatsministerium der Finanzen und für Heimat (Bavarian State Ministry of Finance and Regional Identity)
Handlungsgrundlage	https://www.gesetze-im-internet.de/vermbg_2/_13.html 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/vermbdv_1994/_6.html
Teaser	The employee savings allowance is a state benefit granted to employees for their capital-forming benefits.
Volltext	<p>Many employers are obliged by collective agreements, works agreements or individual contracts to grant their employees capital-forming benefits in accordance with the 5th Capital Formation Act. Employees can also invest part of their wages in capital-forming benefits. The state promotes the investment of capital-forming benefits in investments in productive capital and in housing construction with the employee savings allowance.</p> <p>Capital-forming benefits invested in investments in productive capital (e.g. for the acquisition of shares, share certificates in equity funds or certain shareholdings in the employer company) are eligible for an annual allowance of up to EUR 400. The employee savings allowance amounts to 20% of the capital-forming benefits eligible for the allowance.</p> <p>Capital-forming benefits invested in housing construction (e.g. building society savings or debt relief for home ownership) are eligible for an annual allowance of up to EUR 470. The employee savings allowance amounts to 9% of the capital-forming benefits eligible for the allowance.</p> <p>You can claim the subsidies for productive capital and housing construction at the same time, so that capital-forming benefits of up to EUR 870 per year are</p>

Modul	Sachverhalt
	eligible if they are fully utilized.
Erforderliche Unterlagen	
Voraussetzungen	<p>Income limits apply to the state subsidy for capital-forming benefits. From the savings year 2024, taxable income may not exceed 40,000 euros for single persons and 80,000 euros for jointly assessed spouses/life partners. Up to and including 2023, the income limits were 17,900 or 35,800 euros for investments in housing (e.g. building society savings) and 20,000 or 40,000 euros for investments in productive capital.</p> <p>The taxable income of the savings year is decisive, taking into account the tax allowances for children.</p>
Kosten	none
Verfahrensablauf	As a rule, the application is submitted as part of and together with the income tax return. The employee savings allowance is determined annually by the tax office as part of your income tax assessment and paid out to your investment institution in one lump sum after the determination period (usually 7 years).
Bearbeitungsdauer	
Frist	You must submit the application to the tax office within the four-year assessment period.
weiterführende Informationen	
Hinweise	The previously required certificate from the investment institution regarding capital-forming benefits (= Anlage VL) is no longer required from the 2017 savings year and will no longer be issued by the institutions. The necessary data (electronic capital formation certificate) will be transmitted electronically to the tax office by your investment institution.
Rechtsbehelf	Objection
Kurztext	
Ansprechpunkt	

Modul	Sachverhalt
Zuständige Stelle	
Formulare	
Ursprungsportal	BayernPortal, BayernPortal