

# Tax efficient retirement made simple



**BLACKTOWER**  
EXPAT SOLUTIONS GMBH

## Get in touch today

Contact your local office to talk to a member of the Blacktower Expat Solutions GmbH team or visit [www.blacktowerfm.com](http://www.blacktowerfm.com) to "contact us".

### Offices

#### Munich - Blacktower Expat Solutions GmbH

T +49 (0)89 452352129

#### Frankfurt - Blacktower Financial Management (Int) Ltd

T +49 (0)69 667748383

E [info@blacktowerfm.com](mailto:info@blacktowerfm.com)

[www.blacktowerfm.com/german-pensions](http://www.blacktowerfm.com/german-pensions)

Handelsregister: AG München, HRB 236337. Geschäftsführer:  
Paul Brown, Matthias Wolf

Angaben gem. § 11 VersVermV

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Schlichtungsstelle für die außergerichtliche Beilegung von Streitigkeiten zwischen

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Zusammenhang mit der Vermittlung von

Versicherungsverträgen: Versicherungsombudsmann e.V.,

Postfach 080632, 10006 Berlin

Ombudsmann private Kranken- und Pflegeversicherung,

Postfach 06 02 22, 10052 Berlin

## Trust Blacktower Expat Solutions GmbH to simplify the complicated

At Blacktower Expat Solutions GmbH, we understand that there's no such thing as a "one-size-fits-all approach" when it comes to retirement planning, and that not every investor understands, or has the time to try to understand, the more confusing aspects of pensions.

That's why we pride ourselves on speaking the language you'll understand. If you are an expatriate, we can help you understand all that your chosen country has to offer in terms of financial planning incentives and initiatives, as well as making sure you keep in touch with the financial outlook at home. And if you just want us to handle everything for you, then that's fine. You have our complete assurance that we'll act in your best interest at all times.

**For a tailored approach to tax efficient retirement solutions, contact Blacktower Expat Solutions GmbH today. Call our offices in Munich or Frankfurt, Email [info@blacktowerfm.com](mailto:info@blacktowerfm.com) or visit [www.blacktowerfm.com/german-pensions](http://www.blacktowerfm.com/german-pensions)**



# Our advice, Your advantage



Let **Germany** work for your pension



Use available **Tax Benefits**



Make the most of **German state subsidies**



Solutions from **reputable companies**



**Financial security** through German state regulations



Arrange your **free consultation** today

## How the German pension system can work for you

The German state pension scheme (Gesetzliche Rentenversicherung) is the cornerstone of pension planning in Germany. It has however a major fault - demographically, the baby boom generation is now nearing retirement age and with a current low birth rate, an even smaller workforce is having to pay for this increasing number of pensioners. The German government has realised that this will lead to lower pension levels and are actively encouraging its inhabitants towards private pension planning. They are doing this through a system of mostly tax subsidised, insurance based solutions:

- Multiple pension product solutions
- Significant tax and subsidy benefits
- Guaranteed return on investments available
- Large and secure providers
- All products regulated by the German authorities
- All advice covered by our Professional Indemnity Insurance

**Unfortunately, very few expats realise that they can also take advantage of these benefits whilst living and working in Germany.**

## How Blacktower Expat Solutions GmbH can help

Pension planning is a crucial part of your wealth management, and it's never too early to start thinking about investing.

Blacktower Expat Solutions GmbH advisers provide sound advice taking into account all the different needs of our globally minded clients and have expertise in the German insurance market. We will examine your longterm goals and help you plan and manage your assets whatever the weather in the financial markets.

We want all our customers to have peace of mind about their future wealth and our advisers will guide you through all the options that could work for you, providing regular internal audits of all client portfolios, clarification on national and international decision implications concerning retirement planning and forewarning of eventual regulation changes.

## Who we are

Blacktower Expat Solutions GmbH was formed by Managing Directors Paul Brown and Matthias Wolf to meet the needs of the ever growing expat community in Germany. Paul Brown is a Group Director of Blacktower Financial Management (International) Limited, which has been a leader in the field of international expat retirement planning for over 30 years, with offices worldwide to service this global market. Matthias Wolf is a German national but grew up in the United Kingdom; he came "home" to Bavaria in his late twenties. Before setting up Blacktower Expat Solutions he spent many years working for large German Insurance companies.

Based in the centre of Munich and with its network of advisers reaching the whole of Germany, Blacktower Expat Solutions GmbH is perfectly situated to offer professional retirement solutions to Germany's expat community.

**For a tailored approach to tax efficient retirement solutions, contact Blacktower Expat Solutions GmbH today. Call our offices in Munich or Frankfurt, Email [infogermany@blacktowerfm.com](mailto:infogermany@blacktowerfm.com) or visit [www.blacktowerfm.com/german-pensions](http://www.blacktowerfm.com/german-pensions)**