

By PwC Deutschland | 25. Juli 2025

# Draft bill for the Act for the Promotion of Company Pension Plans

**According to press reports a new draft bill has been introduced by Work and Pensions Minister Bärbel Bas (SPD) with the aim of easing legal requirements for company pension plans (Second Act for the Promotion of Company Pension Plans).**

The draft aims to promote company pensions schemes, which have not grown in line with employment in Germany.

### **Planned regulations**

It should be made easier for smaller companies to offer company pension plans, for example as part of a works agreement. The existing social partner model, in which employers' associations and trade unions can agree on company pension provisions, is to be further developed accordingly.

So-called opting-out systems, in which employees must object if part of their remuneration is not automatically used for company pensions, are to be made easier. Risks and thus also returns should be higher when saving.

Regulations for pension funds are to be made more flexible.

In addition, tax incentives for company pensions plans are to be increased.

### **Source:**

German Press Agency (Deutsche Presseagentur), [Report \(in German\)](#) vom 23. Juli 2025.

### **Schlagwörter**

retirement pension