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Real estate annuity plans compared / Deutsche Leibrenten AG's concept also proves a winner with the Stiftung Warentest consumer organisation

Frankfurt am Main (ots) -

Increasing numbers of senior citizens are seeking to top up their pension using the equity in their own home. In a new article, the Finanztest consumer magazine describes the main models of this type of pension planning and highlights the product offered by Deutsche Leibrenten Grundbesitz AG due to several unique selling propositions.

"No longer a niche product in Germany, property-based pensions are now a reputable and widely accepted model for financing the retirement phase", says Friedrich Thiele, CEO of Deutsche Leibrenten AG. Further evidence for this comes from the article published in Stiftung Warentest's Finanztest magazine. In its July 2020 edition, the magazine recommends property-based pension plans especially for senior citizens who need additional money in their later years.

In a comprehensive market survey, the independent experts from the Finanzmarkt magazine concluded the attractiveness of the Deutsche Leibrenten AG product as it was the "only model to provide a lifelong payment and the assumption of maintenance obligations". Finanzmarkt added that seniors "requiring a steady income throughout their lifetime should opt for a life annuity plan".

"Apart from the lifelong pension payment, there was also a positive response to the security of the product via entry in the land register, and the innovative combination of right of habitation and usufruct", said Mr. Thiele. With Deutsche Leibrenten AG, senior citizens benefit from security and flexibility throughout their lives. They can remain in the home they know and love. Alternatively, seniors have the option to move to a retirement home and in that case, earn additional rental income from the property. Having no maintenance burden ensures that people can live worry-free in their familiar home environment without any obligations or risks of liability.

Deutsche Leibrenten AG is pleased with Finanztest's recommendations for the adoption of a step-by-step approach right up to the signing of the contract. "These seamlessly match our own advice and approach", explains Mr. Thiele. "Our product meets all the criteria of a secure, sustainable and flexible model."

The Finanztest experts referenced a potential tax burden in connection with the earnings from the pension plan. "However, this typically does not apply to the clients of Deutsche Leibrenten AG because the earnings depend on the age of the beneficiaries at the time the contract is concluded", says Mr. Thiele.

The new edition of Finanztest is available in shops from Friday 19 June 2020. The real estate annuity article can be read online at <https://www.test.de/Immobilienrente-Haus-verkaufen-und-trotzdem-weiter-drin-wohnen-1814463-0/>

About Deutsche Leibrenten Grundbesitz AG - www.deutsche-leibrenten.de

Deutsche Leibrenten Grundbesitz AG offers pensioners the option of selling their property without having to move out of their own home. Sellers have a lifelong right of residence secured by usufruct law - all fully notarised and entered in the land register - under which they will receive a monthly pension and/or a one-off payment. As the sole provider of this type of pension product, the Frankfurt-based company acquires properties throughout Germany, funded by its majority shareholder, Obotritia Capital KGaA based in Potsdam.

Deutsche Leibrenten currently owns more than 500 properties. This makes it Germany's leading provider of property-based pension schemes. It is Germany's sole member of the European Pensions and Property Asset Release Group (EPPARG).

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