



Investmentfonds in der Altersvorsorge: Chancen und Risiken? (German Edition)

S. Sydow

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Kapitalanlagen in Investmentfonds nahmen in den letzten Jahren stark zu. 2005 stellten sie bereits 10 Prozent des Gesamtvermögens in der Euro-Zone dar. Auch in der privaten Altersvorsorge spielen sie zunehmend eine Rolle. (1) Langfristige Einzahlungen in Investmentfonds können zu einer beachtlichen Zusatzrente führen. Ein besonderer Vorteil hierbei ist, dass die Wertsteigerung des Fonds selbst nach einem Jahr nicht mehr versteuert wird; lediglich die laufenden Einkünfte, wie zum Beispiel Dividenden, sind zu versteuern. (2) , (3) , (4) Einen weiteren Vorteil stellt die staatliche Förderung privater Altersvorsorge im Rahmen der Riester-Rente dar. Hiernach können auch Anlagen in Investmentfonds, so weit sie speziell zum Zweck der Altersvorsorge erfolgen, von Seiten des Staates gefördert werden. Allerdings wird diese Anlageform wegen bürokratischen Hemmnissen kaum von den Sparern genutzt. (2) , (3) , (4)

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