

EMPLOYEE CAPITAL PLANS (PPK)



EMPLOYEE CAPITAL PLANS WITH PKO TFI



What are Employee Capital Plans (PPK)?

PPK is a savings program which provides you with additional resources for your future retirement pension.

How does it work in your company?

The money will be paid into your private registry in the PPK by:



Welcome payment



PLN 250
(one-off)

Annual extra payment



PLN 240
(once a year)



Employer

Basic payment



1,5%
of your salary



You

Basic payment



2%
of your salary

Additional payment
(voluntary)



up to 2%
of your salary

You do not have to do anything to start saving, since you will be enrolled in the PPK automatically. You may withdraw from, or return to it at any time. Every 4 years, starting from 1 April 2023, contributions will be resumed. Your employer will inform you of the forthcoming date of the next commencement of contributions so that you may decide once again on your participation in the PPK.

How much can you save thanks to the PPK?

	Employee's salary	
	PLN 2,500	PLN 5,000
	Contributions to the PPK on a monthly basis	
Employee - basic payment 0.5* or 2%	PLN 12.50*	PLN 100
Employer - basic payment 1.5%	PLN 37.50	PLN 75
Income tax on employer's payment (17%)	PLN 6.38	PLN 12.75
The State**	PLN 20	PLN 20
Amount set aside in the PPK register	PLN 70	PLN 195
Amount set aside in the PPK register after one year	PLN 840	PLN 2340

*An employee may reduce the basic payment up to 0.5%, provided that their income from all sources does not exceed 120% of the minimum salary.

**The extra payment of the State Treasury is made once a year, provided that the provisions set forth in Article 32 of the Act on Employee Capital Plans have been met. It has been divided in the calculation into 12 months. The extra payment is not taxable.

Use our calculator on the website www.pkotfi.pl and calculate your additional pension with the PPK.

Who will be enrolled in the PPK?

Automatically:

- employed persons over 18 and under 55 years of age.

At their request:

- employed persons over 55 and under 70 years of age.

What benefits will you have from saving in the PPK?



additional money after retiring - after the age of 60 (regardless of your professional activity) you will be able to make a one-off withdrawal of 25% of the money collected (without tax), then receive the remainder in the form of a monthly payment for at least 10 years.



access to funds - the money collected in the PPK is entirely yours and you may withdraw it at any time. However, if you withdraw the money before reaching 60 years of age, you will lose tax reliefs and extra payments from the State. Withdrawal of more than 25% of the collected money, after the age of 60, will result in the necessity to pay tax on capital gains.



you will save more if you decide to make additional payments - up to 2% of your salary



if you are under the age of 45 and you need money for **own contribution when buying a flat** or building a house, you will be able to withdraw up to 100% of the money collected with the obligation to return it within 15 years



in case of a serious illness of you, your spouse or your child, you will be able to withdraw up to 25% of the accumulated savings without being required to return them.



the savings you have collected will be **subject to inheritance** and exempted from inheritance tax



your money will be managed by **experienced experts**



Online access to your register in the PPK via the website <https://i-fundusze.pl/>



Dedicated Infoline, where our experts will provide you with all information on the PPK: tel.: 801 32 32 80, +48 22 358 56 56, Mon – Fri from 8:00 a.m. to 7:00 p.m. (charge as specified in the operator's tariff)

How will your money be invested?

- Employee Capital Plans (PPK) in PKO TFI comprise **9 defined date subfunds**. Depending on the year of your birth, you will be assigned to the respective fund.
- **The composition of your investment portfolio** will change with your age - the percentage share of stocks in the portfolio will decrease along with the time remaining until your 60th birthday.

PKO Emerytura 2025 (PKO Pension 2025)	designated for people born before 1968
PKO Emerytura 2030 (PKO Pension 2030)	designated for people born between 1968-1972
PKO Emerytura 2035 (PKO Pension 2035)	designated for people born between 1973-1977
PKO Emerytura 2040 (PKO Pension 2040)	designated for people born between 1978-1982
PKO Emerytura 2045 (PKO Pension 2045)	designated for people born between 1983-1987
PKO Emerytura 2050 (PKO Pension 2050)	designated for people born between 1988-1992
PKO Emerytura 2055 (PKO Pension 2055)	designated for people born between 1993-1997
PKO Emerytura 2060 (PKO Pension 2060)	designated for people born between 1998-2002
PKO Emerytura 2065 (PKO Pension 2065)	designated for people born between 2003-2007

- You may also choose another sub-fund from among PKO Emerytura - SFIO (PKO Pension - SFIO) sub-funds, and you may change your mind many times.

Who are we?

- We are one of the largest Investment Fund Companies in Poland.
- We have over 23 years of experience in the investment fund market and lengthy practice in the management of Employee Pension Schemes based on life-cycle funds.
- We are part of the largest Polish financial group PKO Bank Polski.
- We operate in the local market, but we invest globally.
- We manage assets owned by more than a million customers (status as at 31.12.2020 r.)
- We have received numerous awards and distinctions for the results achieved by the funds and subfunds managed by us.

Do you want to learn more?

Acquaint yourself with the information available on the website www.pkotfi.pl in the section “Employee Capital Plans (PPK)”.



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PENSION SCHEMES WITH PKO TFI

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A detailed description of risk factors related to the investment in the participation units of the sub-funds designated as part of PKO Emerytura - SFIO (PKO Pension - soif) is included in the information prospectus and the key information for investors (KIID) which you may obtain from distributors and published on the website www.pkotfi.pl. Before investing you have to acquaint yourself with the content of the information prospectus and the KIID of individual sub-funds designated as part of PKO Emerytura - SFIO (PKO Pension - soif). The fund does not guarantee the realisation of the assumed investment goal or achievement of a specific investment result. Due to the composition of the portfolio and the management strategies, the value of the participation unit may be subject to moderate volatility. The possibility of losing at least part of the accumulated savings should be taken into account. The sub-funds may invest over 35% of the value of the assets in money market instruments issued, underwritten or guaranteed by the National Bank of Poland or by the State Treasury.

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The body supervising PKO TFI SA and the funds is the Polish Financial Supervision Authority.

Company registered in the Register of Entrepreneurs kept by the District Court for the capital city of Warsaw, 12th Commercial Division of the National Court Register, under number 0000019384. Share capital: PLN 18,460,400.00. Tax Identification Number (NIP): 526-17-88-449.

Any additional information shall be provided upon request.

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from Monday to Friday between 8:00 a.m. and 7:00 p.m.
fee as specified in the operator's tariff

Information:

www.pkotfi.pl

Find us:

