



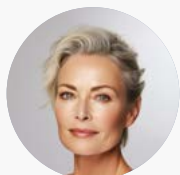
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MARKETING  
COMMUNICATION

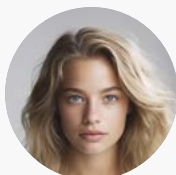
# And you? How do you see your future?

The forecasts leave no illusions. The level of pensions in the coming years will be significantly lower than today. Why is it so?

- **Ageing society** – in 2050, the population aged 60+ is to constitute as much as 40% of the population in Poland (estimates of the Central Statistical Office).
- **Declining birth rate** (population decline).



More pensioners



Fewer working people



Pension from the Social Insurance Institution equal to **25-35%** the last salary

Source: Social Insurance Institution (ZUS)

## Employee Capital Plans – it pays off!

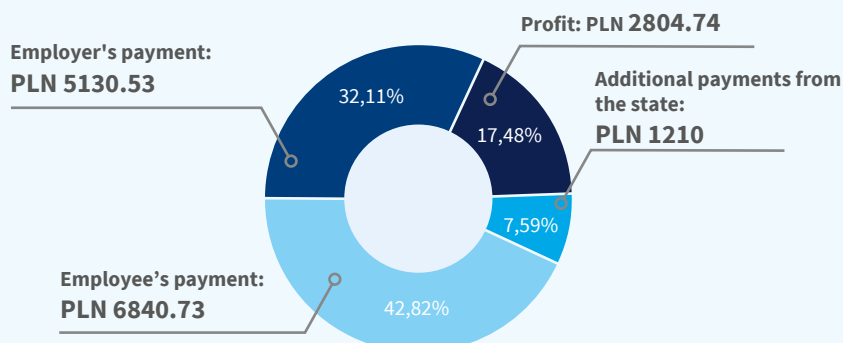
PPK is your savings from three sources, and you finance only one of them:

Your payment: 2% of gross salary

Employer's payment: 1,5% of your gross salary

Additional payments from the state:  
PLN 250 (welcome payment)  
and PLN 240 every year (additional annual payment)

## Savings of PPK participant (in the period from 1.01.2020 to 31.12.2024)



Total payments to PPK:  
**PLN 13,181.26**

PPK account value:  
**PLN 15,986.00**

Profit on investment in PPK:  
**PLN 2804.74**

TFI PZU SA own calculations based on the actual value of the participant's account in the PPK in PZU 2040 sub-fund. We assumed the sum of basic payments of the employer (1.5%) and the employee (2%), annual additional payments and a welcome payment. We used the median salary of participants of PLN 5927 as the basis for calculating contributions.

## Advantages of PPK



You save for the future with financial support from your employer and the state.



Savings in PPK are 100% your property and are inheritable (you can decide who is to inherit them).



You can use the funds to buy a flat or build a house.



You can withdraw up to 25% of funds in the event of serious illness.



### When is the best time to use PPK funds?

Preferably after the age of 60 (you can withdraw 25% of your savings at once and 75% in 120 monthly instalments). This will give you an exemption from capital gains tax and no deductions of, for instance, additional payments from the state.



### What if you would like to withdraw your money earlier?

Before the age of 60 you can make a “return” - this involves transferring 30% of the sum of the employer's payments to the insured person's account in the first pillar in the Social Insurance Institution. The return payment also means that the savings will be reduced by additional payments from the state and the payment of capital gains tax.



### You have access to the information about your funds every day!

Go to [in.pzu.pl](https://in.pzu.pl) and check the amount of your savings 24 hours a day, seven days a week. In one place you can track payments to PPK from all sources of financing and, for example, enter details of persons entitled to inherit.



### Did you opt out? You can always come back

Check with your employer what conditions it offers in the PPK. If you have opted out of PPK, you can always come back. All you need to do is submit an application to join.



Write to us at:  
[ppk@pzu.pl](mailto:ppk@pzu.pl)



PPK hotline for employees:  
**22 640 05 55**



[emeryturappk.pzu.pl](https://emeryturappk.pzu.pl)

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