

Welcome to PPK!

Build your financial safety net with **employee capital plans (PPK)**.
Learn more.

Thanks to employer and the state, contributions to your PPK almost double

Employee contribution

2% of your salary

Employer contribution

1.5% of your salary

State contributions

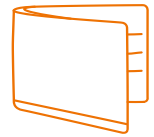
PLN 250 for a start
PLN 240 every year¹



 If you earn **PLN 5 000** gross a month

You will save in PPK:

- **PLN 100** from your contribution
- **PLN 75** from employer contribution



You will also receive **state contributions**.

Employee and Employer contributions are calculated based on gross remuneration. Employee and employer can decide to increase their contributions. Employee can add up to 2% of an extra contribution. Employer can contribute up to 2.5% more than a standard contribution.

Decide when you want to use your money

When you need it

You can withdraw your savings at any time.



You will receive the current value of:

- your contributions
- **70%** of employer contributions

If these funds generated a positive return rate, your profit will be charged with 19% capital gains tax.

30% of employer contributions will be transferred to ZUS.

You will receive it in the form of pension. You will lose all state contributions.

Mortgage down payment

If you take a mortgage loan and you haven't reached 45 years of age, you can use the whole amount to finance your down payment. You must pay the money back to your PPK within 15 years.



Serious illness

You can withdraw up to **25%** of PPK savings – if you, your spouse or child gets seriously ill. Repayment to PPK is not required.



When you are over 60

You can withdraw the whole amount when you are over 60.



Build your financial safety net

After 25 years

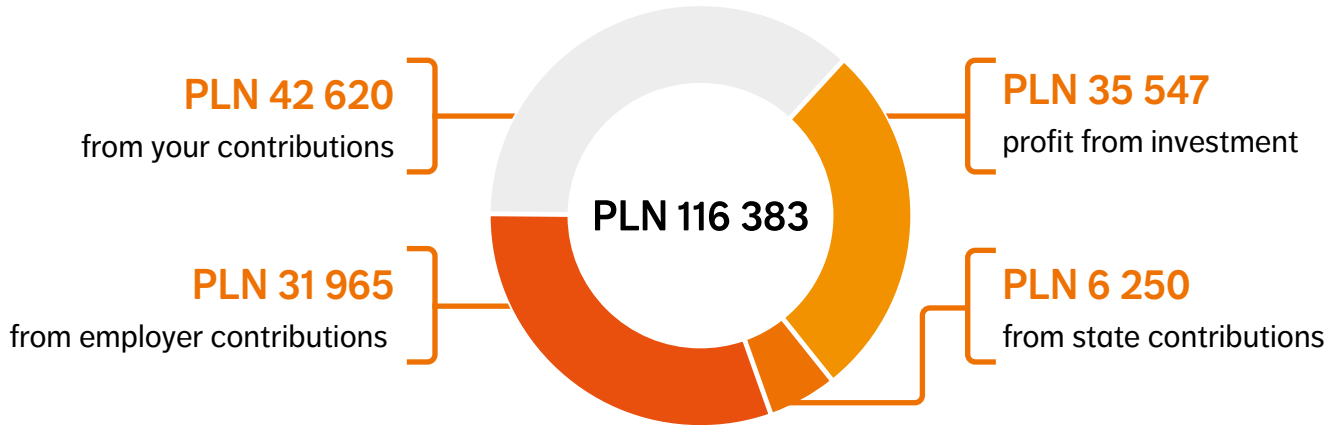
of saving and investing in PPK

you can accumulate **PLN 116 383²**



On your own you will save

PLN 42 620



Easy access to your savings

Log in to PPK

- To check your savings
- To **withdraw your money**
- To nominate beneficiaries – **persons that will receive money from PPK** in the event of your death

i Give employer your e-mail and mobile number.

You will get easy online access to your PPK. Submit contact information form to HR.

How to save in PPK?

- 1** If you are **18-54 years** of age, employer will enrol you automatically. If you are **55-69**, you will be enrolled after submitting PPK opt-in declaration to HR.
- 2** **PPK is a voluntary savings program.** You can opt out by submitting PPK declaration to HR.
- 3** If you have PPK from your previous workplace, **you can transfer savings to PPK managed by Nationale-Nederlanden. You have two options:**
 - transfer savings with employer's help – submit a transfer form to HR,
 - transfer savings by yourself – log in to your previous PPK.

PPK Contact Center

801 20 30 40
22 522 71 24

Learn more about PPK

Scan the QR code or visit
www.nn.pl/PPK



¹ You will receive a **welcome contribution** if you have saved in PPK for at least three full calendar months. You will receive an **annual contribution** for the last calendar year if you accumulated in all your PPK accounts the amount totaling at least standard contributions based on 600% of minimum remuneration.

² Estimated amount of savings is calculated with use of **PPK calculator** available at nn.pl – based on the following conditions: standard contributions paid every month for 25 years based on PLN 5 000 gross salary; annual return rate 3.5%. Presented calculations are used for visualization purposes and do not constitute an offer within the meaning of the Civil Code. Rates of return generated by Nationale-Nederlanden DFE Nasze Jutro funds depend on situation on the financial markets and our investment decisions. The value of investments can fall as well as rise and you could get back less than you invested. We don't guarantee that our Nationale-Nederlanden DFE Nasze Jutro funds will achieve their investment goals.