

How do we invest your money in PPK

Your savings in employee capital plans (PPK) work for your secure financial future. We invest your money so that it can grow over time. Learn more.

We enrol you for a fund that suits your age

We invest your PPK contributions in a pension fund. We take care of everything. When you join PPK, we put you in the fund that suits your age. We do that based on your date of birth.



We offer nine pension funds Nationale-Nederlanden DFE Nasze Jutro.

Each of them is dedicated to a different age group. Names of the funds contain a date. It matches a year when fund's participants reach 60 years of age and can start withdrawing their savings for pension purposes.

Investment that adapts to your age

We invest your savings in the long term and we adapt our investment portfolio to your life cycle. In other words, **our fund will 'age' with you.**

Our funds invest in both stocks (so-called equity portfolio) and bonds (so-called debt portfolio). The share of these instruments in each fund is different and will change over time. **The proportion of stocks and bonds in your fund depends on your age.**

1 If you have a lot of time till 60, we focus on stocks. We put the rest in bonds.

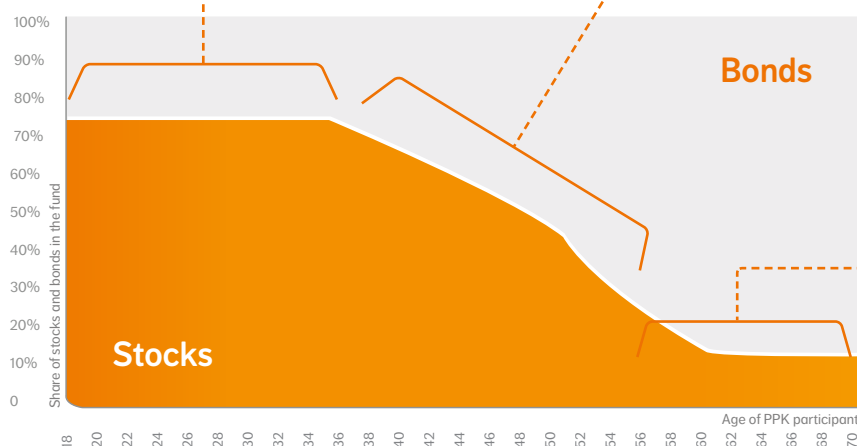
Your money can grow thanks to attractive rates of return that stocks generate, especially in the long term. We put most of the money in these instruments at the early stages of your investment life cycle because they have higher risk level than bonds. It means their prices change in more volatile way. In funds with bigger share of stocks, the value of savings can be more volatile.

2 During your investment life cycle we will slowly reduce share of stocks in the fund. We will replace them with bonds.

It helps to keep the value of your savings stable. We still invest in stocks to help your money grow.

3 If you are close to 60, we invest mostly in bonds. We put approx. 11.5% of capital in stocks¹.

In this way we prepare your pot for the moment when you will start withdrawing your money. Bonds are instruments with the lowest level of risk. They generate lower rates of return than stocks, but they help to keep the value of your savings stable. We still invest a small portion of capital in stocks to make your money to grow.



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



What do we invest in

In the fund's equity portfolio:

- **We focus on Polish stocks.** We invest in them 65% of funds.
- Polish blue chips from WIG20 index are the biggest part of our equity investment. In line with the PPK Law, we must put in them at least of 40% of funds in our equity portfolio.
- **We invest also in foreign companies from the US and Western Europe.** We put in them 35% of funds. The US and Europeans stocks account for 25% and 10% of savings respectively.

In the fund's debt portfolio:

- **We focus on Polish Treasury bonds.**


We invest in line with the PPK Law. It specifies instruments that we can engage in and investment limits for these instruments that we need to stick to.

Your fund choices

You can **change the fund** at any time. You can keep your money in one or several funds.

You can:

- **transfer your savings** to a chosen fund (or to several funds),
- **transfer your future PPK contributions** to a chosen fund (or to several funds).

 Change your fund in **Moje NN** (moje.nn.pl).

Easy access to your savings

In **Moje NN** you can:

- check the balance of your PPK pot,
- check return rate of your fund,
- receive quarterly investment commentaries,
- withdraw your savings when you need them.



Log in to PPK in **Moje NN** (moje.nn.pl).

Your money is managed by experts

Our experienced team of Nationale-Nederlanden PTE experts takes care of your money. We've been investing pension savings of 3m Poles for over 20 years.

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.

Withdrawal at any time: if you take savings before you reach 60, you will receive the current value of: your contributions and 70% of employer contributions. If these funds generated positive rate of return, we will deduct 19% of profit (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.

Withdrawal when you are over 60: you can withdraw a whole amount of your PPK savings.

¹ When you reach 60, Nationale-Nederlanden DFE Nasze Jutro 2030-2060 will invest 88,5% of your savings in bonds. The remaining 11,5% of capital will be invested in stocks. It will help your money to grow. Starting from 2026 Nationale-Nederlanden DFE Nasze Jutro 2025 won't invest in stocks. It is so-called low-risk fund which is dedicated to persons who do not want to put money in stocks.



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