

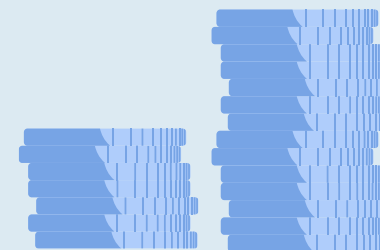


Pracownicze  
Plany  
Kapitałowe

[www.mojeppk.pl/en](http://www.mojeppk.pl/en)



Training for employees



Two friends talk about saving...





## SKEPTIC

35 years old  
wife, 2 children

Earnings: PLN **5000**



## REALIST

30 years old  
wife, 2 children

Earnings: PLN **4000**

# The Realist saves in PPK and the Skeptic does not.

So, how much do you have on your PPK account?



You want to see?  
I'll show you!



# The Realist shows his PPK account



See how much I have gained over this year!



# The Skeptic doesn't know how PPK works.



And? Was all of this deducted from your salary?

Twice as much? Impossible...

Of course not. Less than PLN 1050 was deducted from my salary, and today I have PLN 2236. So I gained more than twice as much!

It is possible with PPK. Look!



# Three sources of contributions to PPK



Employee

2,0%

+

2,0%

Base contribution

or minimum **0,5%** for people with lowest incomes

Optional additional contribution



Employer

1,5%

+

2,5%

Base contribution

Optional additional contribution



The State

PLN 250

+

PLN 240

Welcome contribution

Annual contribution

# Three sources of contributions to PPK



**Employee**



Base contribution



**Employer**



Base contribution



**The State**



Welcome contribution



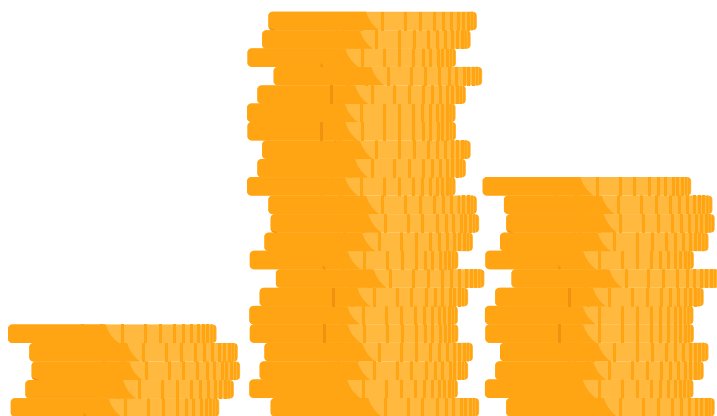
Annual contribution



# Calculation of payments for a PPK participant

Remuneration

**PLN 4000**



**PLN 2170 + PLN 66 profit (assumed  
rate of return: 3.5% per annum)  
= PLN 2236**

	Monthly	After 1 year
Employee's contribution	PLN 80	PLN 960
Employer's contribution	PLN 60	PLN 720
Income tax on the employer's contribution	PLN 7,20	PLN 86,40
Welcome contribution*		PLN 250
Annual contribution		PLN 240
<b>Employee's contribution**</b>	<b>PLN 87.20</b>	<b>PLN 1046.40</b>
<b>Total contributions to the PPK account</b>	<b>PLN 140</b>	<b>PLN 2170</b>

\* One time contribution

\*\* Employee's contribution consists of his contribution based on his remuneration and the income tax on the employer's contribution

# The Skeptic is unconvinced

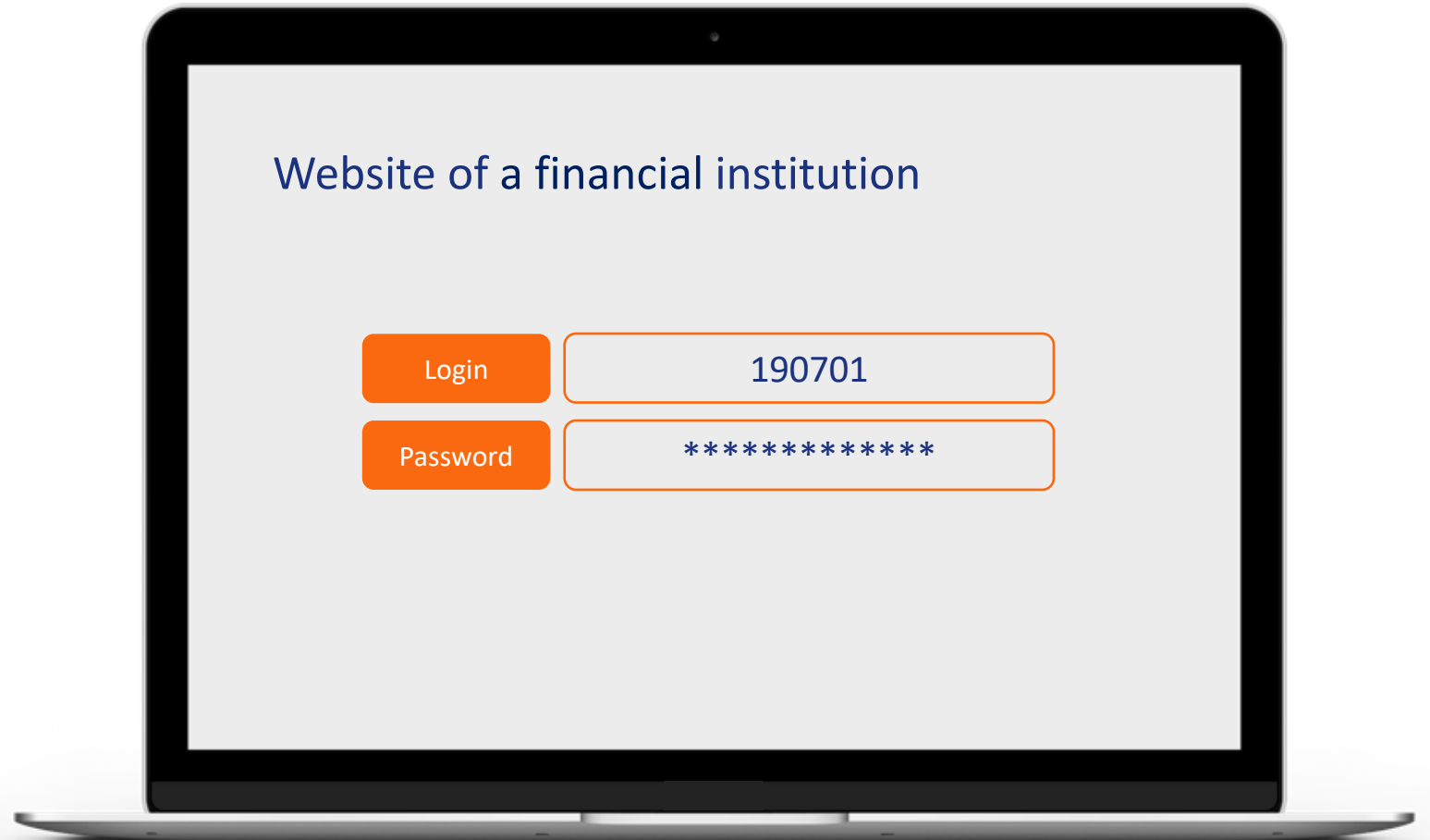
Do you think you'll be able to withdraw it someday?

Even now, if I wanted to.

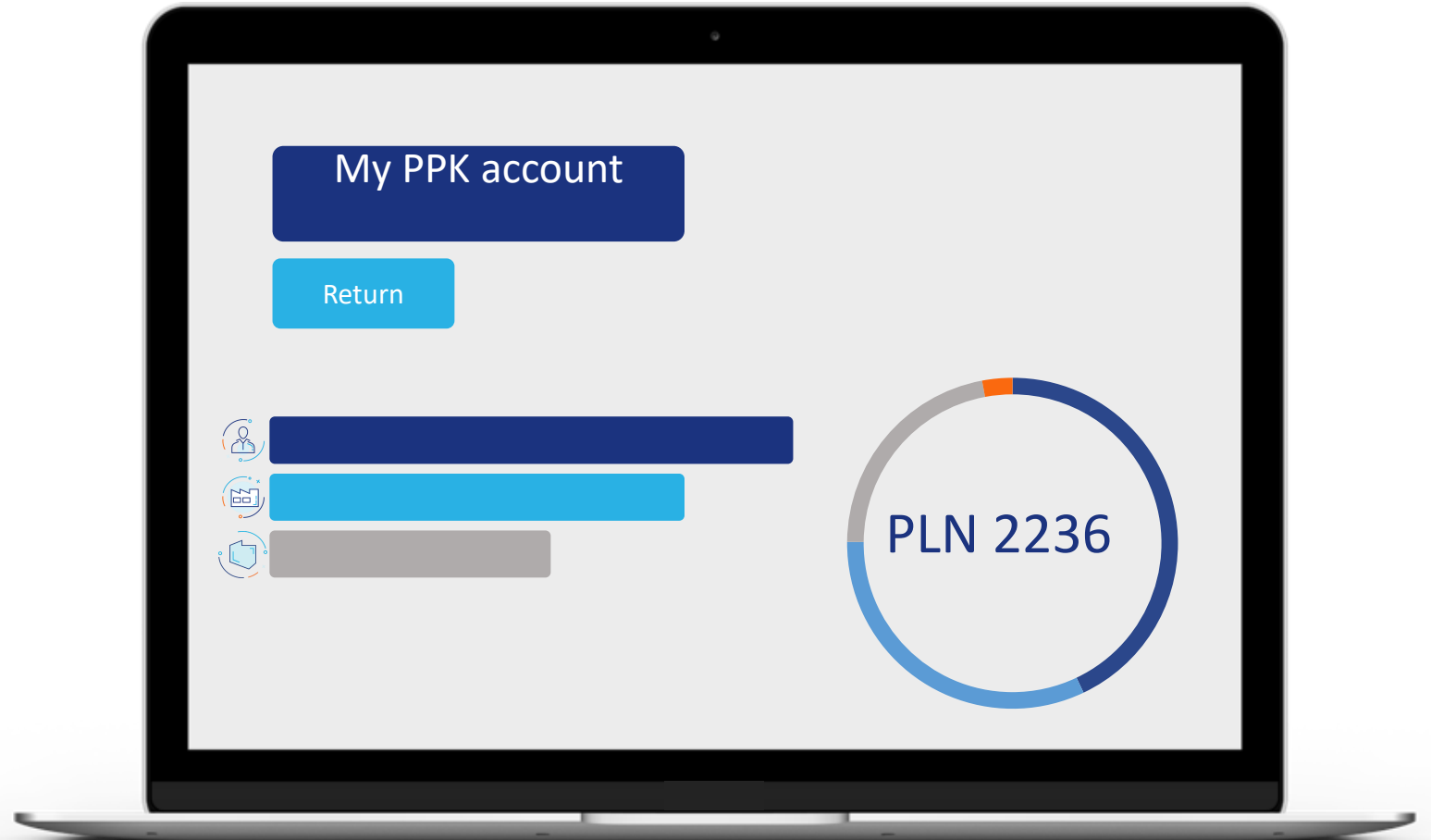
See, all I have to do is click here!



# PPK participant account



# Return of funds after 1 year of saving



## Your PPK account:

Employee

PLN 960

Employer

PLN 720

The State

PLN 490

PLN 2170

Contributions

+

PLN 66

Profit

## Return of funds

Employee

100 per cent = PLN 989

Employer

70 per cent = PLN  
519

PLN 223

30 per cent to  
an individual  
ZUS account

PLN 505

$$989 + 519 = \text{PLN } 1508$$

- capital gains tax PLN 8

Amount to be transferred  
to a bank account:  
**PLN 1500**

# The Realist concludes:

If I withdraw these funds today, I will get PLN 1500.

This is over PLN 450 more than I would save myself.

That's 43 per cent more.

Show me a more profitable saving system!



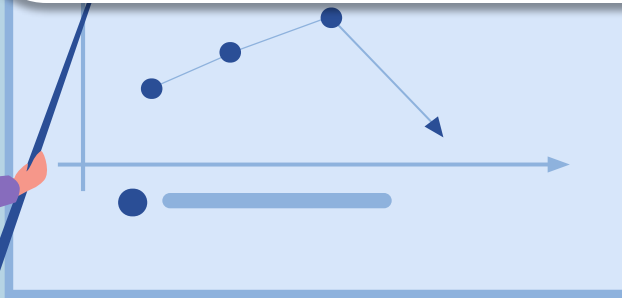
# The Skeptic highlights the investment risk

Okay, you showed me how much you could pay out, but you won't do it, and these funds are invested in the stock market. In a year, the situation may be different, and you may lose all the money.

Don't exaggerate,

for every PLN 100 I save, I get an additional PLN 75 from my employer. I still have the subsidies from the state.

What would have to happen for me not to withdraw at least what I contributed?





# PPK's investment policy



## Share investments

- Shares
- Subscription rights
- Shares from collective investment institutions based abroad that invest at least 50% of their assets in equity instruments

## Debt investments

- Bonds
- Treasury bills
- Covered bonds
- Deposit certificates
- Bank deposits

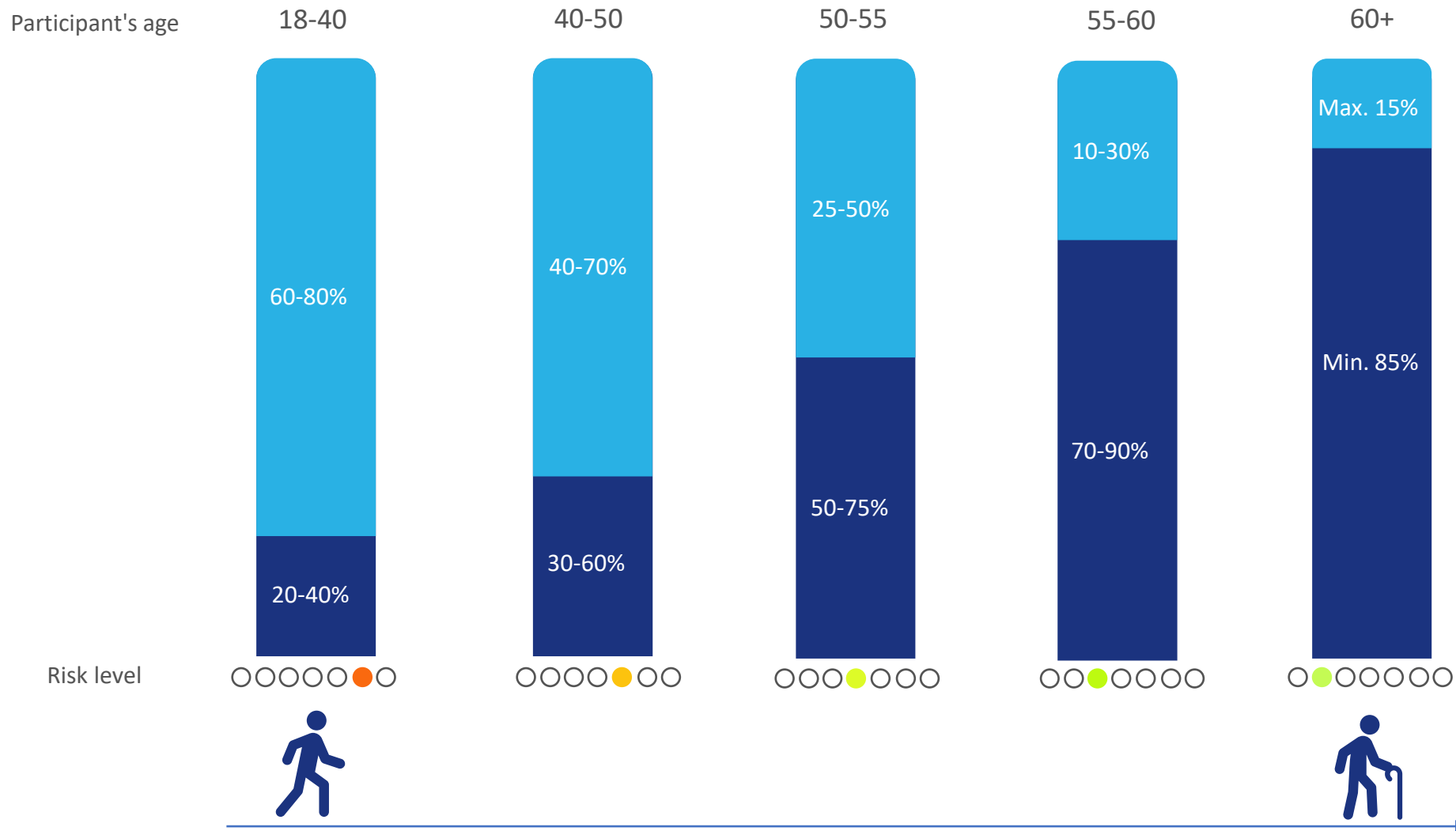
Risk level



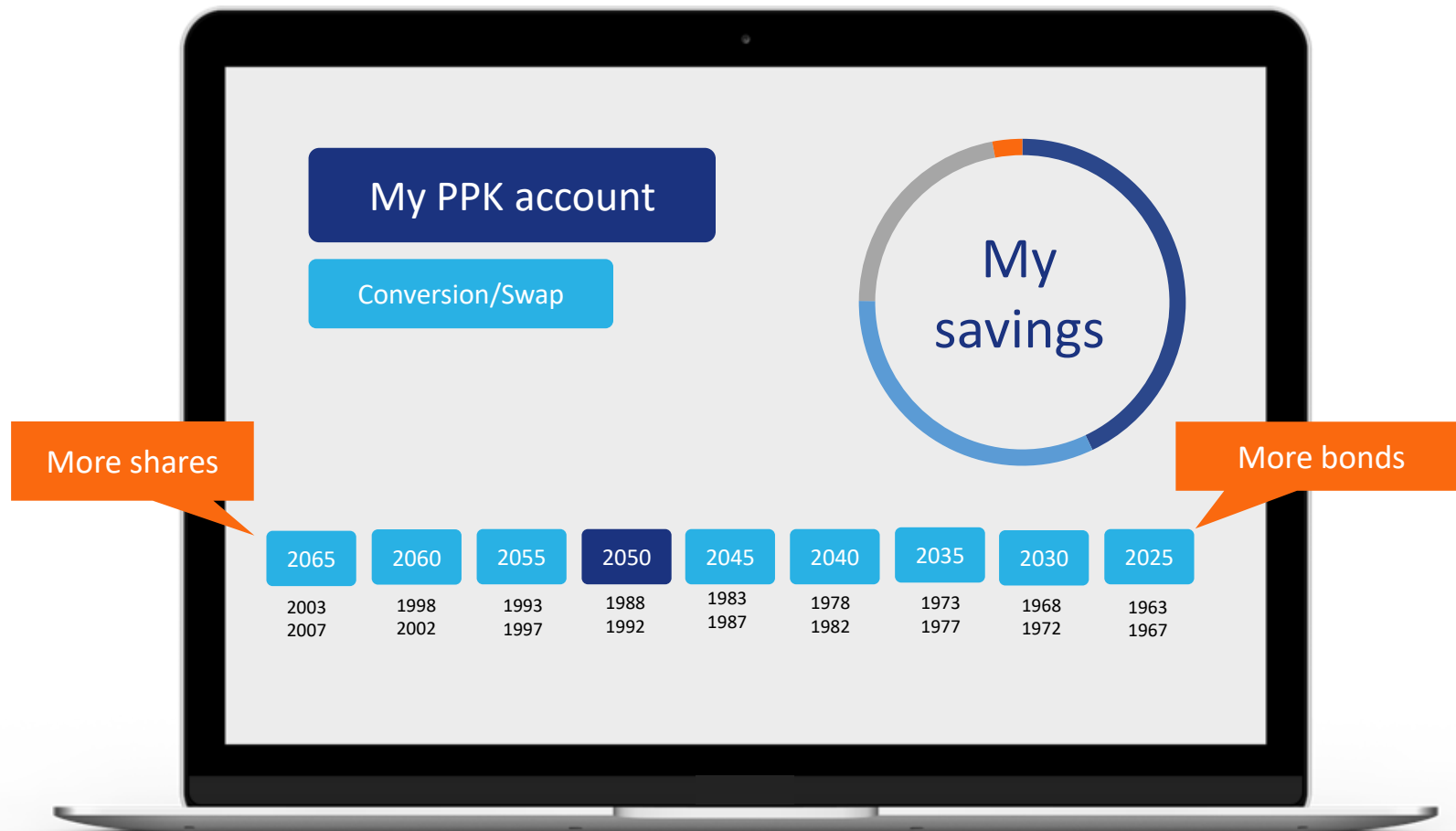
Lower risk  
Potentially lower profit

Higher risk  
Potentially higher profit

The investment policy will adapt to your age



You can choose a fund whose investment strategy you accept

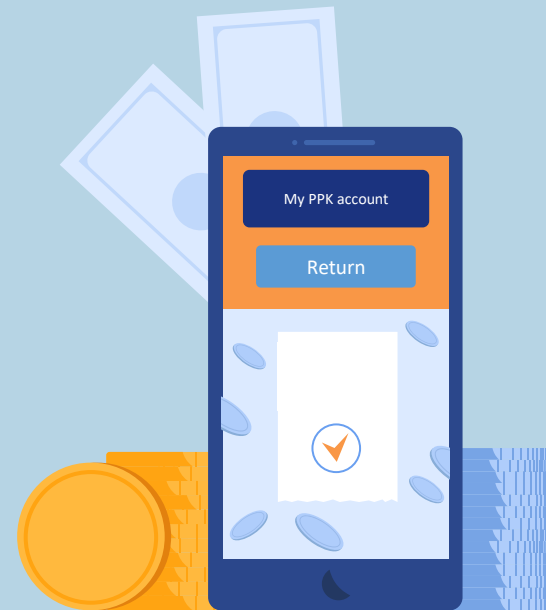


# The Skeptic compares PPK to OFE

Aren't you afraid that PPK will be like the Open Pension Fund (OFE)?

I care about the here and now. I have shown you that even now I can withdraw PLN 1500.

I take advantage of the opportunity given to me!



See the difference!

**OFE**

**PPK**

public

system

private

obligatory

participation

voluntary

No access

access to money  
before retirement

Yes,  
Withdrawal or return of  
funds at any time

# PPK – your savings. As private as:



Your car



Your house



Your bank account

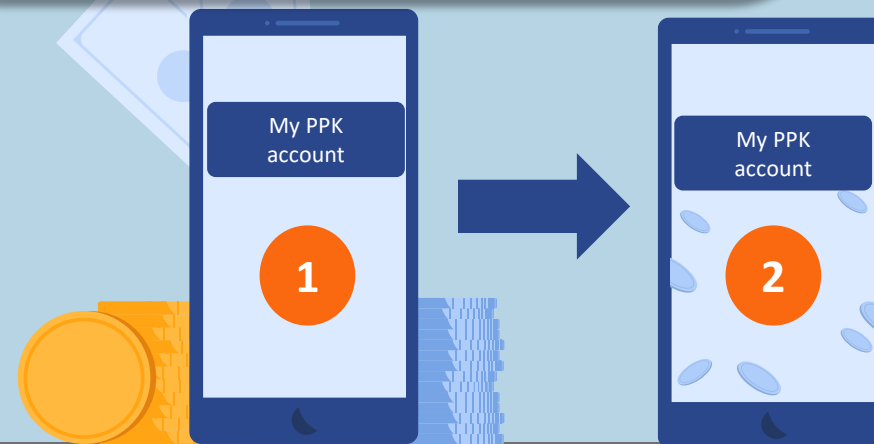
# Job change

And what happens if you change your job? Will you lose this money?

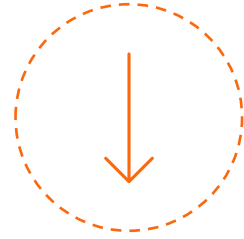
The funds that I have accumulated so far are at my disposal.

With my new employer, I will have a new PPK account, to which the funds can be transferred.

I can make transfers between my PPK accounts without any fees.



# Information obligation of your new employer



New employee

The employee, on behalf of whom the new employer concluded the PPK operating agreement, should, within 7 days from the conclusion of this agreement, submit a statement to the new employer about previous PPK operating agreements concluded on behalf of this employee.

[Link to the statement](#)



Employee 55+

An employee, from age 55 to 70, provides an application for concluding a PPK operating agreement to his employer in order to become a PPK participant.

[Link to the application](#)



Additional contribution

A PPK participant may at any time declare an additional contribution on his part of up to 2 per cent of his salary.

[Link to the declaration](#)

Lowering the base contribution

A PPK participant whose remuneration from all sources in a given month does not exceed 120 per cent of the minimum salary may, at his own request, reduce the base contribution to a value not lower than 0.5 per cent of his salary.

[Link to the declaration](#)



# Auto-enrolment 2023

The employer must notify the employees who filed a declaration of resignation from conducting payments to PPK that...



Employer



Employee

... all declarations of resignation from conducting payments to PPK will expire at the end of February of the year, in which auto-enrolment is in effect.



# Why do people resign?



If this program is so good,  
why do some people give up  
saving with PPK?

I don't know what other people  
think, I know what I think!

When I worked in England, I  
participated in a similar program.

My employer also paid extra to my  
savings.



## Workplace Pensions



+



+



Employee

Employer

The State



Savings



9 out of 10 employees in the UK  
saves with Workplace Pensions!

PPK was modeled on  
proven global  
solutions.

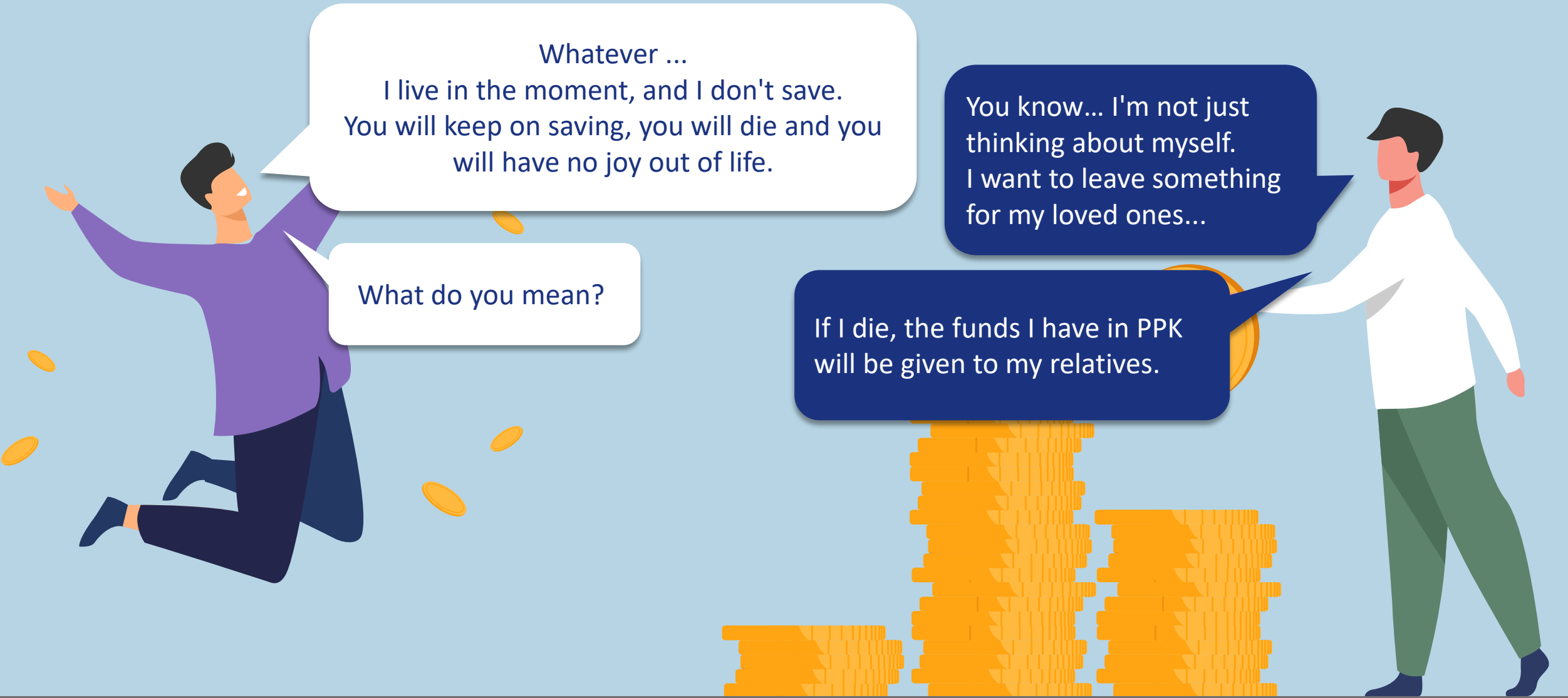
# The Skeptic doesn't see the point in saving

Whatever ...  
I live in the moment, and I don't save.  
You will keep on saving, you will die and you  
will have no joy out of life.

What do you mean?

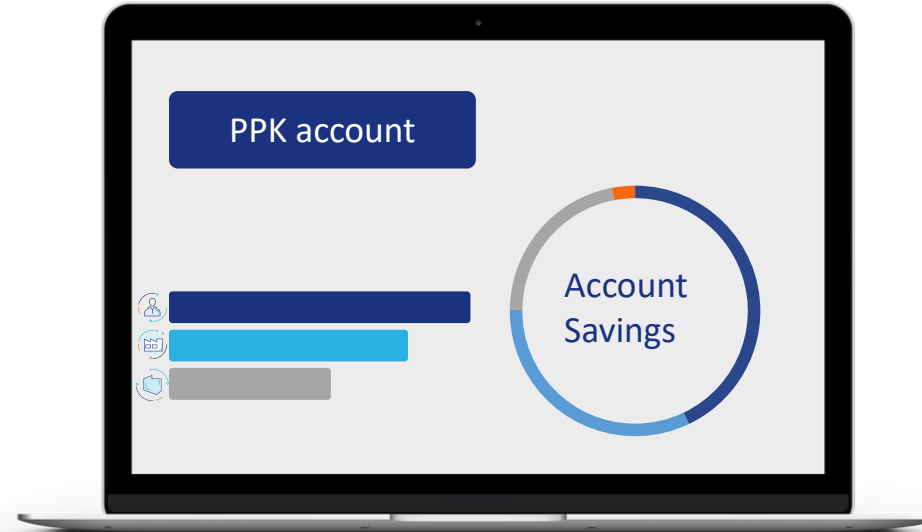
You know... I'm not just  
thinking about myself.  
I want to leave something  
for my loved ones...

If I die, the funds I have in PPK  
will be given to my relatives.



Funds in PPK can be inherited.

If a PPK participant is married at the time of death, half of the funds from his PPK account will go to his wife, to the extent that these funds were the subject of statutory joint property of the spouses.



**Exempt from all fees and taxes**



**A single withdrawal:**

- Cash or
- Transfer to PPK/IKE/PPE

**Authorized persons  
or legal heirs receive the  
funds**

Several years later...

The Realist's family is about to get bigger.

He and his wife are considering buying a bigger apartment.



# The Skeptic and the Realist talk



# The Skeptic and the Realist talk





# The Skeptic and the Realist talk



And how much will they charge you?

They won't charge anything.

I can pay out the entire savings.

A

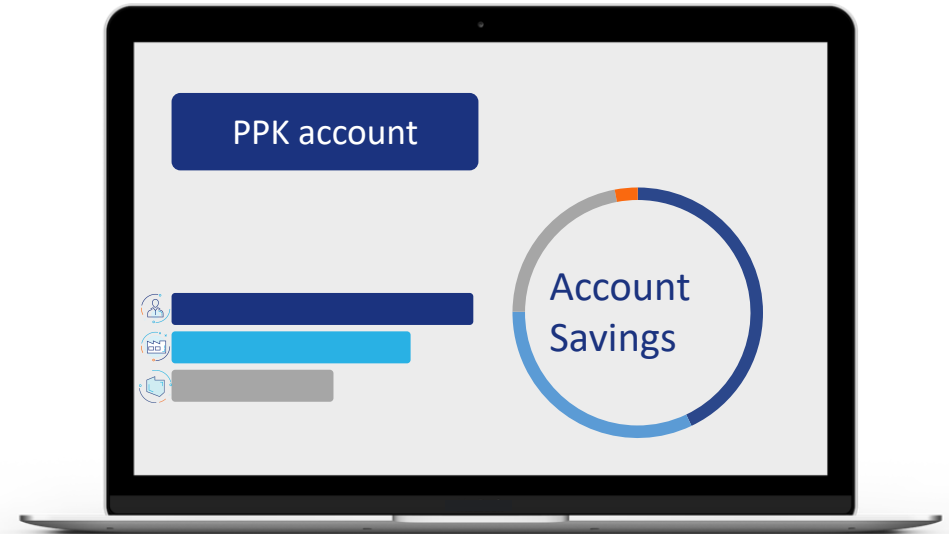
Q

C

## Use your PPK savings for your own contribution to a mortgage loan

You can allocate up to 100 per cent of the funds accumulated in the PPK account to cover your own contribution when getting a mortgage loan.

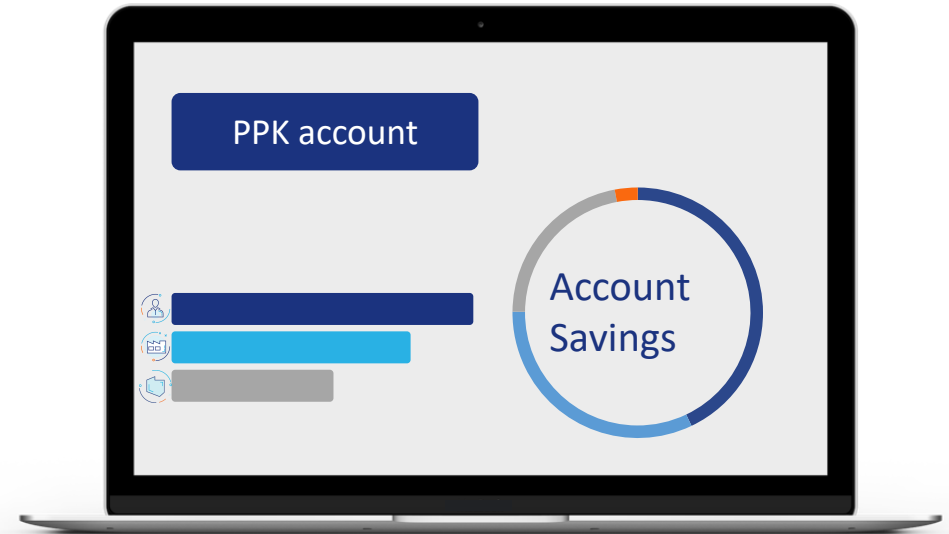
This can be done up to the age of 45. You have 15 years to return these funds to the PPK account without any interest.



# The Skeptic and the Realist talk



## Use your PPK savings in case of a serious illness



If a PPK participant, his/her spouse or child becomes seriously ill, up to 25 per cent of all funds accumulated on the PPK account can be paid out. This money isn't paid back to the PPK account.



20 years later

# The time has come when the Skeptic is 65 years old and wants to retire...



When I retire, I'll only get 35 per cent of what I used to earn!

I'm supposed to suddenly reduce my cost of living by 65 per cent!

Should I stop eating? Or drinking?

How am I supposed to live on now?!

He is very angry because he has just received information about the amount of his pension from ZUS.

# The Realist saved with PPK



I couldn't afford to save.  
I didn't make enough  
money!

You could have been  
saving...

As far as I know, I earned and still  
earn less than you.

I don't want to make you feel  
any worse, but I will show you  
my PPK account now.



# The Realist's savings are still growing!

That's a nice sum after  
30 years

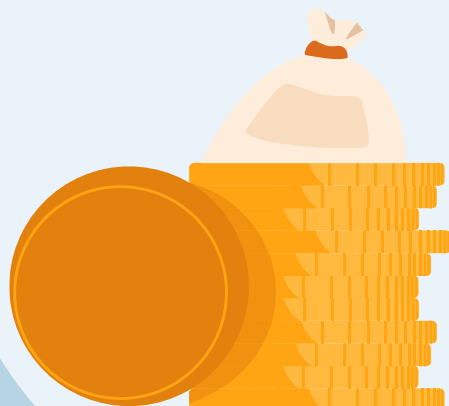
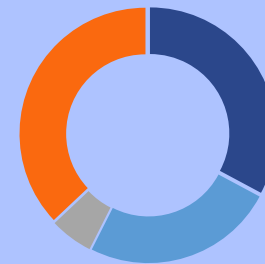
I stayed,  
I saved.

My PPK account

PLN 134726

Withdraw

[www.mojeppk.pl](http://www.mojeppk.pl)





# Withdrawal after age 60

Extra benefit!

## 1st way

Withdrawal of savings in 120 monthly installments (within 10 years)

Extra benefit!

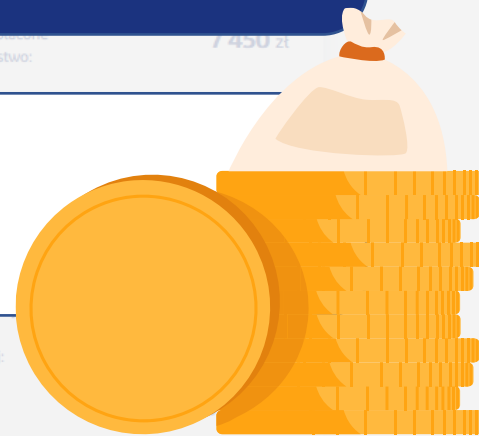
## 2nd way

25 per cent of the savings in a single payment, and the rest in 120 monthly installments (within 10 years)

## 3rd way

All savings in a single payment

You can choose!



# The Skeptic is beginning to see his troubles

Looks like I can't afford to retire. I will have to keep working...

For a year or two? In such a short time, I won't save anything anyway...

Then think about joining PPK.

You will see for yourself!

 **Link!**

**You filed a resignation from saving in PPK?**  
**Here you'll find a link to the application to save in PPK 😊**



AGE AT WHICH  
YOU ENROLL:

65 years

YOUR CURRENT  
REMUNERATION:

PLN 5000

YOUR OPTIONAL MONTHLY  
CONTRIBUTION:

0%

AGE AT WHICH YOU WILL STOP SAVING:

66 years

Ile otrzymam	Jaki % muszę dolożyć	Do kiedy muszę oszczędzać
<b>Wiek, w którym przystępujesz do PPK</b>	<input type="text" value="65"/> <small>lata</small>	
<b>Twoje obecne wynagrodzenie brutto</b>	<input type="text" value="5000"/> <small>zł</small>	

Tvoja podstawowa miesięczna wpłata to **2%** wynagrodzenia brutto. Podstawowa miesięczna wpłata Twojego pracodawcy to **1,5%** wynagrodzenia brutto.

#### Tvoja dodatkowa dobrowolna miesięczna wpłata (% wynagrodzenia brutto, poza wpłatą podstawową)

<input checked="" type="radio"/> 0%	<input type="radio"/> 0,5%	<input type="radio"/> 1%	<input type="radio"/> 1,5%	<input type="radio"/> 2%
-------------------------------------	----------------------------	--------------------------	----------------------------	--------------------------

#### Dodatkowa dobrowolna miesięczna wpłata pracodawcy (% wynagrodzenia brutto, poza wpłatą podstawową)

<input checked="" type="radio"/> 0%	<input type="radio"/> 0,5%	<input type="radio"/> 1%	<input type="radio"/> 1,5%	<input type="radio"/> 2%	<input type="radio"/> 2,5%
-------------------------------------	----------------------------	--------------------------	----------------------------	--------------------------	----------------------------

#### Do którego roku życia chcesz oszczędzać w PPK?

<input type="text" value="66"/> <small>r.ż.</small>
-----------------------------------------------------

ⓘ W momencie ukończenia 60 roku życia możesz rozpocząć proces wypłat z PPK. Kwota jednorazowej wypłaty nie może przekroczyć 25% środków, by mogła być zwolniona z 19% podatku od zysków kapitałowych.

#### Wypłata jednorazowa po zakończeniu oszczędzania

<input type="radio"/> 0%	<input type="radio"/> 25%	<input checked="" type="radio"/> 100%
--------------------------	---------------------------	---------------------------------------

Wypłata będzie pomniejszona o podatek od zysków kapitałowych!

### Twój wynik

**Twoje oszczędności**  
Suma zgromadzonych przez Ciebie środków w PPK

**2 669 zł**

Wypłacając środki z PPK według zadeklarowanego podziału otrzymasz łącznie:

Wypłatę jednorazową	2 669 zł
oraz	
Miesięczne wypłaty z PPK	0 zł

Oszczędzając samodzielnie odłożysz w tym czasie tylko: **1 200 zł**  
Razem szybciej się składa

Środki wpłacone przez pracownika:	1 200 zł
Środki wpłacone przez pracodawcę:	900 zł
Środki dopłacone przez Państwo:	490 zł
Wypracowany zysk:	79 zł
↓ Poniesione koszty zarządzania:	13 zł
↓ Podatek od zysków kapitałowych:	11 zł

**Twoje środki przy dłuższym oszczędzaniu**

Dwa lata dłużej:	7 916 zł
Pięć lat dłużej:	16 907 zł

[Przygotuj nową kalkulację](#)

YOUR SAVINGS:

PLN 2669

SAVINGS FROM  
YOUR BASIC  
CONTRIBUTION:

PLN 1200

CAPITAL GAINS  
TAX:

PLN 11

After one  
year of  
saving

AGE AT WHICH  
YOU ENROLL:

65 years

YOUR CURRENT  
REMUNERATION:

PLN 5000

YOUR OPTIONAL MONTHLY  
CONTRIBUTION:

0%

AGE AT WHICH YOU WILL STOP SAVING:

70 years

Ile otrzymam	Jaki % muszę dołożyć	Do kiedy muszę oszczędzać
<b>Wiek, w którym przystępujesz do PPK</b>	65	lata
<b>Twoje obecne wynagrodzenie brutto</b>	5000	zł

Twoja podstawowa miesięczna wpłata to **2%** wynagrodzenia brutto. Podstawowa miesięczna wpłata Twojego pracodawcy to **1,5%** wynagrodzenia brutto.

#### Twoja dodatkowa dobrowolna miesięczna wpłata

(% wynagrodzenia brutto, poza wpłatą podstawową)

<input checked="" type="checkbox"/> 0%	<input type="checkbox"/> 0,5%	<input type="checkbox"/> 1%	<input type="checkbox"/> 1,5%	<input type="checkbox"/> 2%
----------------------------------------	-------------------------------	-----------------------------	-------------------------------	-----------------------------

#### Dodatkowa dobrowolna miesięczna wpłata pracodawcy

(% wynagrodzenia brutto, poza wpłatą podstawową)

<input checked="" type="checkbox"/> 0%	<input type="checkbox"/> 0,5%	<input type="checkbox"/> 1%	<input type="checkbox"/> 1,5%	<input type="checkbox"/> 2%	<input type="checkbox"/> 2,5%
----------------------------------------	-------------------------------	-----------------------------	-------------------------------	-----------------------------	-------------------------------

Do którego roku życia  
chcesz oszczędzać w PPK?

70 r.ż.



W momencie ukończenia 60 roku życia możesz rozpocząć proces wypłat z PPK. Kwota jednorazowej wypłaty nie może przekroczyć 25% środków, by mogła być zwolniona z 19% podatku od zysków kapitałowych.

#### Wypłata jednorazowa po zakończeniu oszczędzania

<input type="checkbox"/> 0%	<input type="checkbox"/> 25%	<input checked="" type="checkbox"/> 100%
-----------------------------	------------------------------	------------------------------------------

Wypłata będzie pomniejszona o podatek od zysków kapitałowych!

#### Twój wynik

##### Twoje oszczędności

Suma zgromadzonych przez Ciebie środków w PPK

13 752 zł

Wypłacając środki z PPK według zadeklarowanego podziału otrzymasz łącznie:

Wypłatę jednorazową 13 752 zł

oraz

Miesięczne wypłaty z PPK 0 zł



Środki wpłacone przez pracownika: 6 346 zł

Środki wpłacone przez pracodawcę: 4 759 zł

Środki dopłacone przez Państwo: 1 450 zł

Wypracowany zysk: 1 197 zł

Poniesione koszty zarządzania: 204 zł

Podatek od zysków kapitałowych: 171 zł

#### Twoje środki przy dłuższym oszczędzaniu

Dwa lata dłużej: 20 231 zł

Pięć lat dłużej: 31 287 zł

Przygotuj nową kalkulację

YOUR SAVINGS:

PLN 13752

SAVINGS FROM  
YOUR BASIC  
CONTRIBUTION:


PLN 6346

CAPITAL  
GAINS TAX:

PLN 171

After 5 years  
of saving

# Can the Skeptic find a better solution?




Why are you so stubborn about this PPK?!

bank deposit?

Real estate?

Investment fund?



Can you show me a better way of saving?

low interest...

You need money to buy it...

You don't get the subsidies.

**What are the consequences  
of our heroes' decisions?**

# Do the employer and the state contribute to your private savings?

NO



The Skeptic



YES



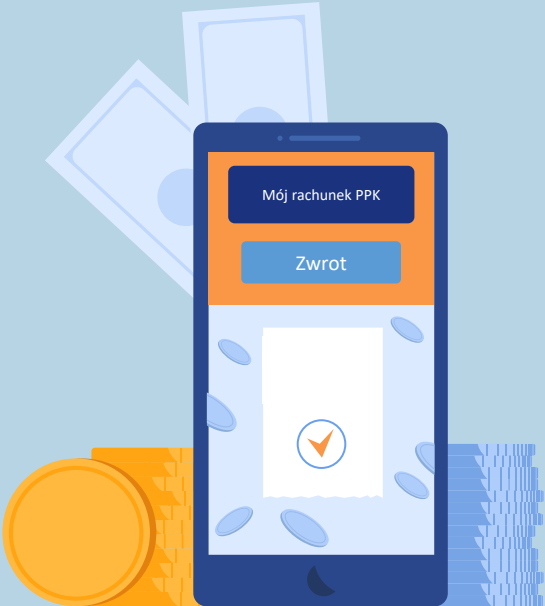
The Realist

# Can you withdraw the savings accumulated in the PPK at any time (return of funds)?

NO



The Skeptic



YES



The Realist



Can you use the funds accumulated in PPK for your own contribution to a mortgage loan (e.g. for the purchase of an apartment)?

NO



The Skeptic



YES



The Realist

# Can you use the PPK funds in the event of a serious illness?

NO



The Skeptic



YES



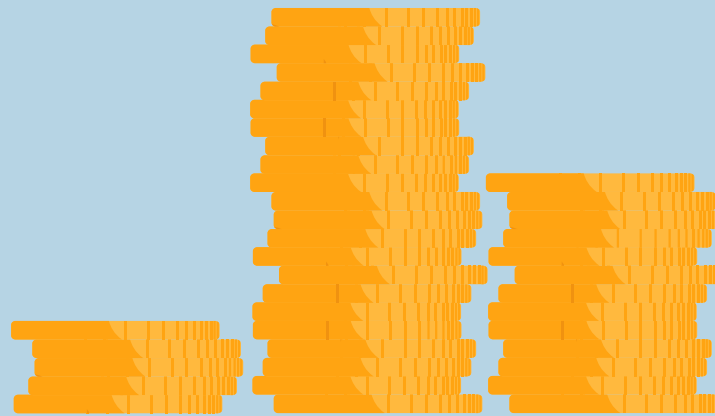
The Realist

In the event of your death, will your heirs receive the funds accumulated in the PPK account?

NO



The Skeptic



YES



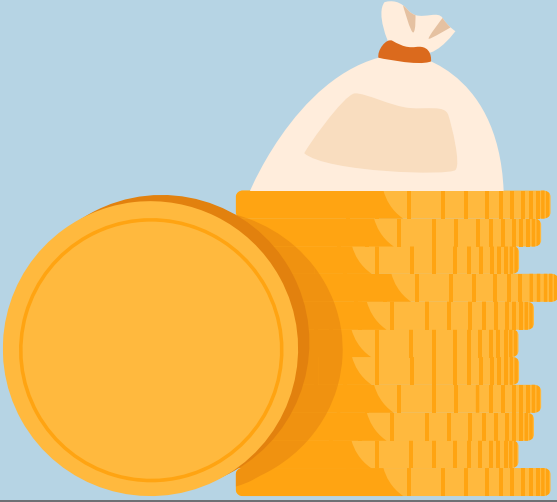
The Realist

# Do you have additional savings thanks to PPK after the age of 60 (private pension)?

NO



The Skeptic



YES



The Realist

**And you?**

**Which path will you choose?**



Pracownicze  
Plany  
Kapitałowe

[www.mojeppk.pl](http://www.mojeppk.pl)



Thank you!

