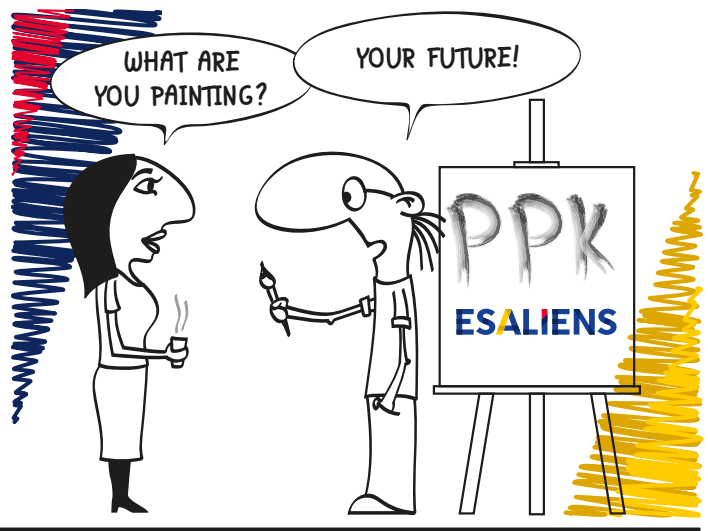


# IN SUM, IT MAKES SENSE!

## LEARN ABOUT EMPLOYEE CAPITAL SCHEME (PPK)

THIS IS AN ADVERTISING INFORMATION



## WHAT IS A PPK?

PPK is a universal, voluntary and private long-term saving scheme for employees, created and co-financed by employers and the state.

## WHO CAN BENEFIT?

Any employed person who is covered by compulsory retirement and disability insurance:

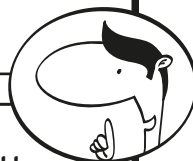
- employees employed under a contract of employment, on the basis of an agency agreement or contract orders (covered),
- persons performing home work,
- members of supervisory boards,
- members of agricultural production cooperatives or cooperative farms.

If you are aged 18-55, you do not have to do anything to start saving money! You join the PPK automatically.

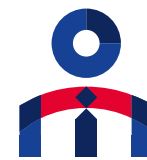
If you are 55-70, complete the PPK declaration form and hand it on to your employer.

**PREFERENTIAL EMPLOYEE BASIC PAYMENT (2-0.5%) FOR EMPLOYEES WITH THE LOWEST INCOME UP TO PLN 5 599,20 IN 2025 (120% OF THE MINIMUM WAGE).**

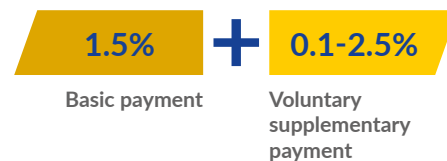
**CO-FINANCING FROM THE EMPLOYER WILL INCREASE YOUR INCOME. THEREFORE, YOU WILL BE REQUIRED TO PAY TAX ON THE AMOUNTS OF PAYMENTS FROM THE EMPLOYER, ACCORDING TO YOUR TAX RATE\*.**



## WHAT ARE THE PAYMENTS?



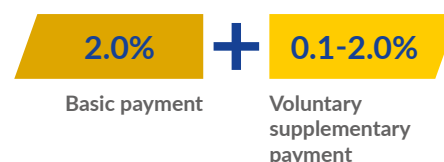
EMPLOYER



LABOUR FUND



EMPLOYEE



Percentages - payments counted on the employee's gross remuneration.

\* 0% tax rate for persons up to 26 years old starting from 01.08.2019

# INVESTMENT OPTIONS

- Payments are **made automatically** to a dedicated sub-fund - according to your age.
- As the age of participants in a given age group increases, **the share of the equity portion** in the sub-fund's assets **decreases**. Thus, the savings are **invested in a more and more safe way**.
- At any time, you have the option to change the sub-fund and choose a safer or more aggressive strategy **free of charge**.

SUB-FUND	FOR PERSONS BORN IN YEARS	AUTOMATIC ENROLMENT FROM THE AGE OF
ESALIENS 2025	up to 1967	53
ESALIENS 2030	1968-1972	50
ESALIENS 2035	1973-1977	45
ESALIENS 2040	1978-1982	40
ESALIENS 2045	1983-1987	35
ESALIENS 2050	1988-1992	30
ESALIENS 2055	1993-1997	25
ESALIENS 2060	1998-2002	20
ESALIENS 2065	2003-2007	18

## PPK FINANCING SAMPLES

Gross salary	PLN 5 000	PLN 6 000	PLN 7 000
Net salary before payment to PPK	PLN 3 738	PLN 4 420	PLN 5 102
Employer's payment (1.5%) to your PPK	PLN 75	PLN 90	PLN 105
The value of the contribution to your PPK from the Labor Fund (the so-called annual payment of PLN 240, i.e. PLN 20 per month)	PLN 20	PLN 20	PLN 20
Your monthly contribution (employee's payment 2% to PPK + tax for employer's contribution)	PLN -109	PLN -131	PLN -153
<b>NET SALARY (received on a personal account)</b>	<b>PLN 3 629</b>	<b>PLN 4 289</b>	<b>PLN 4 949</b>
<b>YOUR BENEFIT - THE AMOUNT PUT ASIDE EVERY MONTH TO THE PPK ACCOUNT</b>	<b>PLN 195</b>	<b>PLN 230</b>	<b>PLN 265</b>

### If you are under 26 years old...

Net salary before payment to PPK	PLN 3 926	PLN 4 711	PLN 5 497
Your monthly contribution (employee's payment 2% to PPK)	PLN -109	PLN -131	PLN -153
<b>NET SALARY (received on a personal account)</b>	<b>PLN 4 035</b>	<b>PLN 4 842</b>	<b>PLN 5 650</b>
<b>YOUR BENEFIT - THE AMOUNT PUT ASIDE EVERY MONTH TO THE PPK ACCOUNT</b>	<b>PLN 195</b>	<b>PLN 230</b>	<b>PLN 265</b>

Source of sample calculations - Esaliens TFI SA own data.



- 801 12 22 12, (+48) 22 640 06 40 (on business days from Monday to Friday from 9:00 to 21:00)
- EsaliensCOK@pekao-fs.com.pl



- 22 749 62 24 (on business days from Monday to Friday from 9:00 to 21:00)
- esaliens@asystaprawna.com

The cost of the calls is in line with the operator's rate.



Esaliens24 application to manage your savings. Download Esaliens24 from IOS and Android.



WATCH THE VIDEO ABOUT PPK



PPK CALCULATOR

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[youtube.com](https://www.youtube.com)

ESALIENS TFI S.A., 11a Warecka Street, 00-034 Warsaw

### IMPORTANT - PLEASE READ CAREFULLY

More information on [www.esaliens.pl/en/ppk](http://www.esaliens.pl/en/ppk) website. This material has been drawn up in compliance with the provisions of the Act on Employee Capital Schemes of 4 October 2018 (Journal of Laws, item 2215 with amendments).

IV 2025

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