

! AFTER THE AGE OF 60 you can commence to withdraw the gathered savings, whether you keep working or not.

How to withdraw the savings in the easiest and the most profitable way without paying the tax on capital gains?



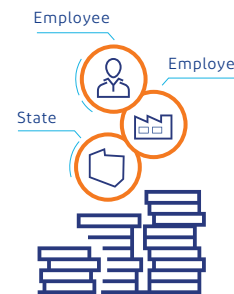
You withdraw **25%** of your funds at once and the remaining **75%** - in at least 120 instalments (for 10 years or more).

Low costs

No withdrawal fees and hidden costs. The maximum cost limit for management performed by financial institutions is 0.6% of fund assets net value per year.

You can withdraw all funds at any moment – they will be decreased by:

- 30% of the contributions made by your employer (transferred to your individual ZUS account),
- surcharges from the state,
- due tax on capital gains.



It actually
pays off

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How do the Employee Capital Plans work?

The contribution for your private Employee Capital Plans account will come from three sources:

- from you – the employee
- from your employer
- from the state



Contributions from your remuneration:

- **basic contribution** – **2%** of your gross remuneration or not less than 0.5% of gross remuneration if your total monthly remuneration does not exceed 120% of the minimum wage;
- **voluntary additional contribution** – up to **2%** of your gross remuneration.



Contributions made by your Employer:

- **basic contribution** – **1,5%** of your gross remuneration
- **additional contribution** – up to **2,5%** of your gross remuneration.



State payments:

- **PLN 250 welcome payment** (single payment),
- **annual surcharge in the amount of PLN 240**

WHAT HAPPENS TO YOUR SAVINGS NEXT?

The funds gathered in the Employee Capital Plans are your private property. They are inheritable and you can withdraw them at any time. You can return to saving with the Employee Capital Plans at any time.

The situation when you can use your savings before you reach the age of 60 include:



in case of a serious disease - yours, your wife, husband or child's (up to 25% of funds with no return obligation);



to cover your own contribution if you take a loan for a flat or house construction (up to 100% funds with return obligation in the period of 15 years) - for persons below the age of 45;



if you decide to transfer the savings **to another account within the framework of the Employee Capital Plans** (e.g. if you change the employer).