Pracownicze Plany Kapitałowe

www.mojeppk.pl/en

Two friends talk about saving...

SCEPTIC

35 years old, husband, 2 children

Earns: 7000 PLN

REALIST

30 years old, husband, 1 child

Earns: 6000 PLN

The Realist saves in PPK and the Sceptic does not.

The Realist shows her PPK account

The Sceptic doesn't know how PPK works.

And? Was all of this deducted from your salary?

Of course not.
PLN 1572 was deducted from my salary, and today I have **PLN 3101**.
So I gained almost twice as much!

Twice as much? Impossible...

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

www.mojeppk.pl

Three sources of contributions to PPK

Employee

Base contribution

Employer

Base contribution

The State

Welcome contribution

Annual contribution

www.mojeppk.pl

Calculation of payments for a PPK participant

Remuneration

PLN 6000

	Monthly	After 1 year
Employee's contribution	PLN 120	PLN 1440
Employer's contribution	PLN 90	PLN 1080
Income tax on the employer's contribution	PLN 11	PLN 132
Welcome contribution*		PLN 250
Annual contribution		PLN 240
Employee's contribution**	**PLN 131**	**PLN 1572**
Total contributions to the PPK account	**PLN 210**	**PLN 3010**

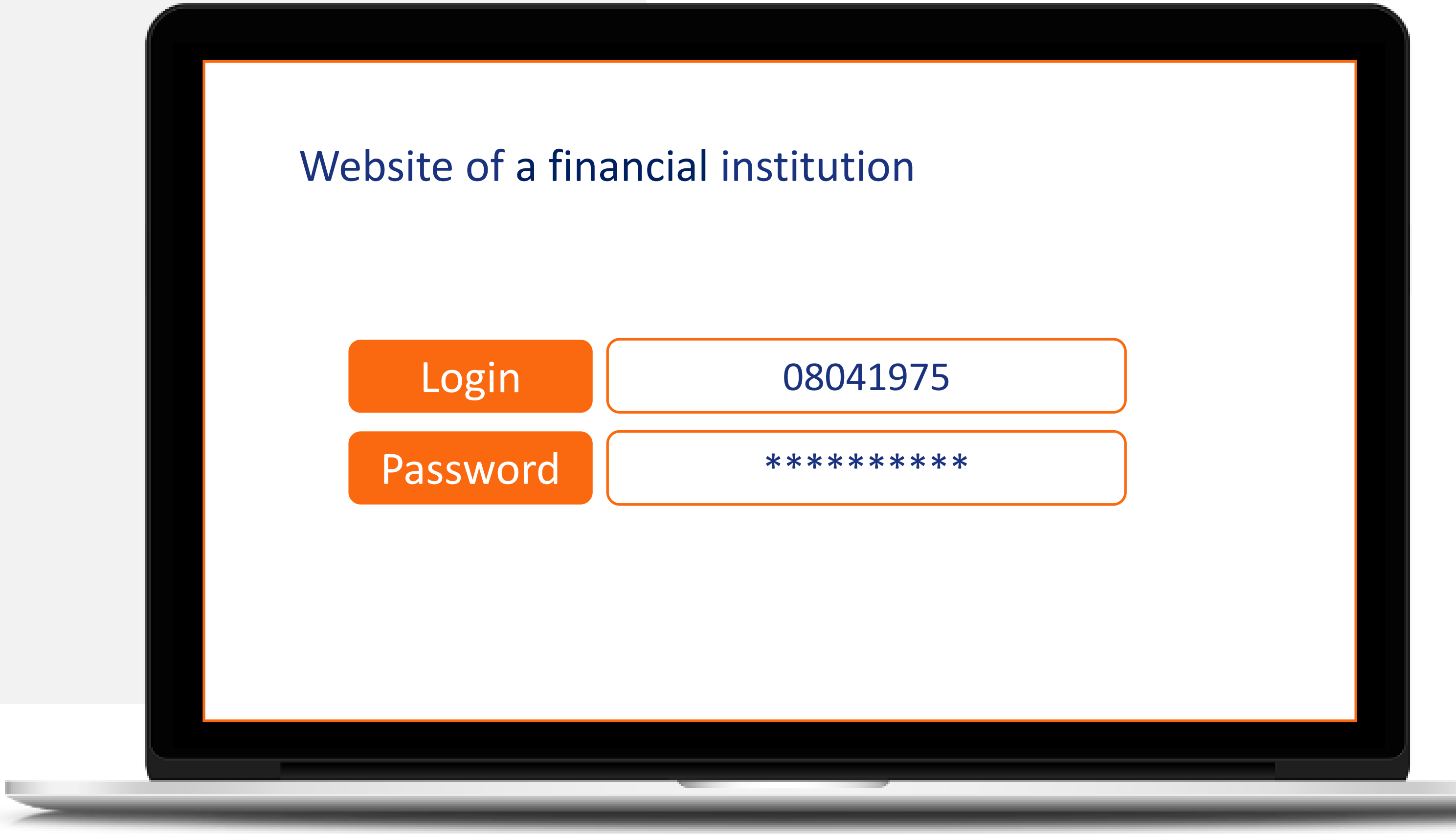
Total value: **PLN 3101**
PLN 3010 + PLN 91 profit
(assumed rate of return: 3.5% p.a.)

* One time contribution

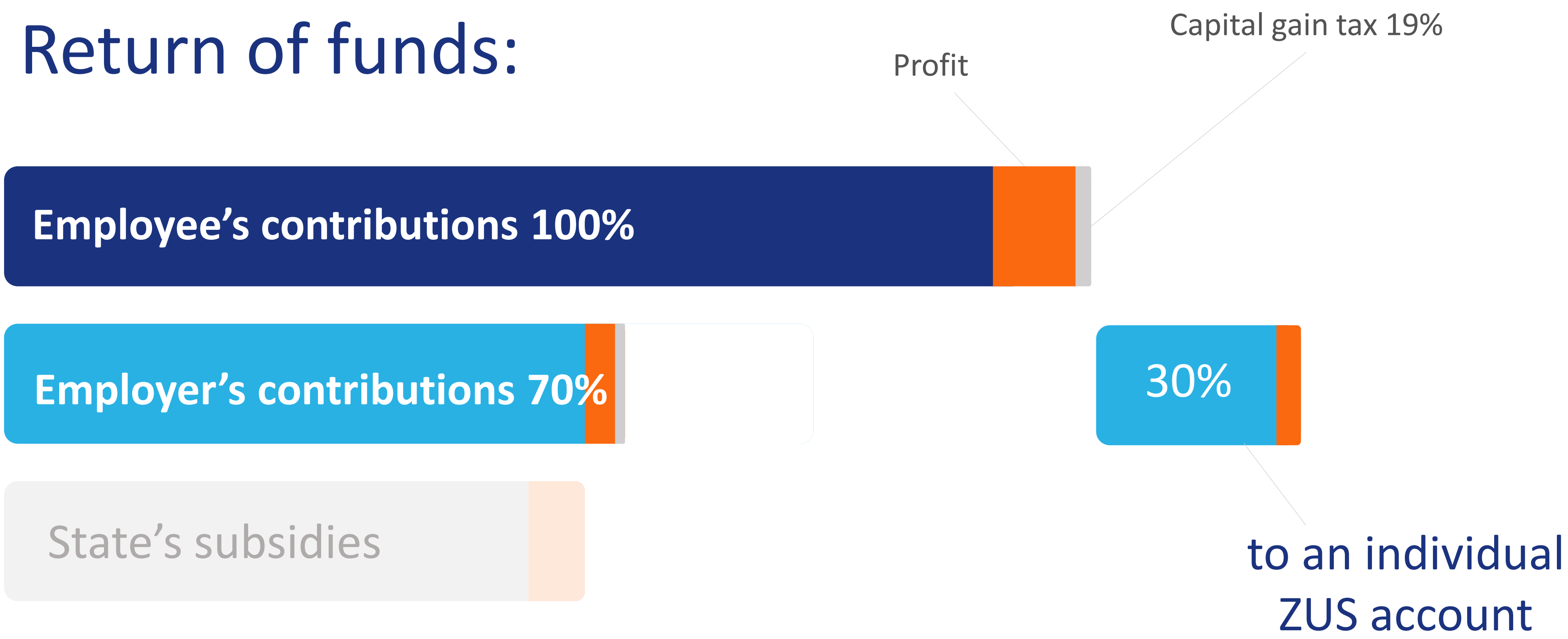
**Employee's contribution consists of his contribution based on his remuneration and the income tax on the employer's contribution

The Sceptic is unconvinced

PPK Participant Account

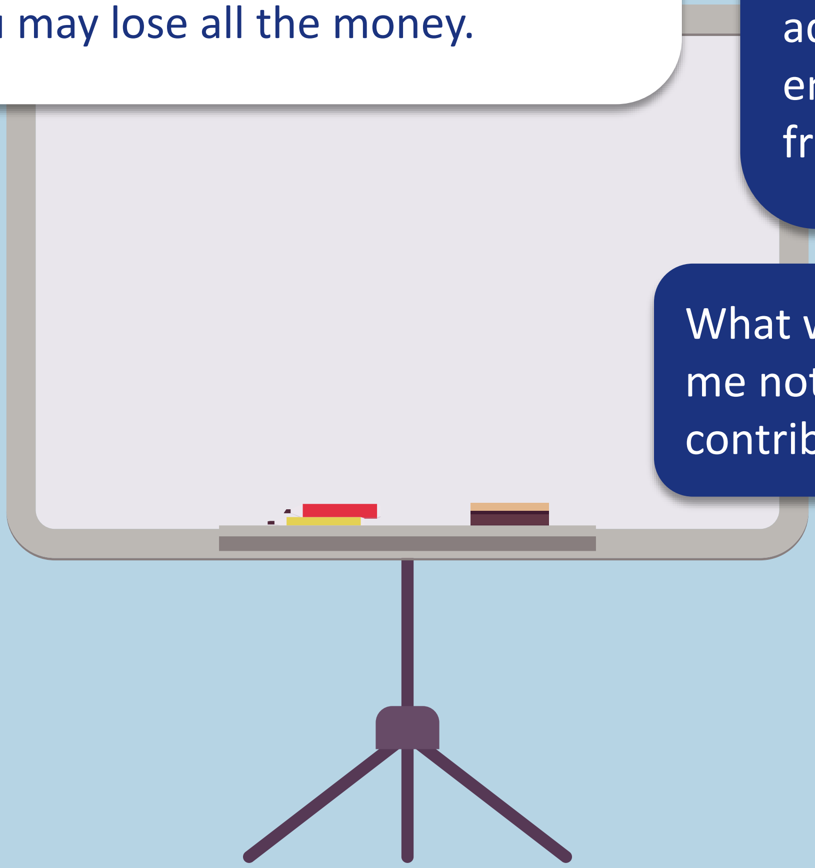


Return of funds:



The Sceptic 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 receive 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

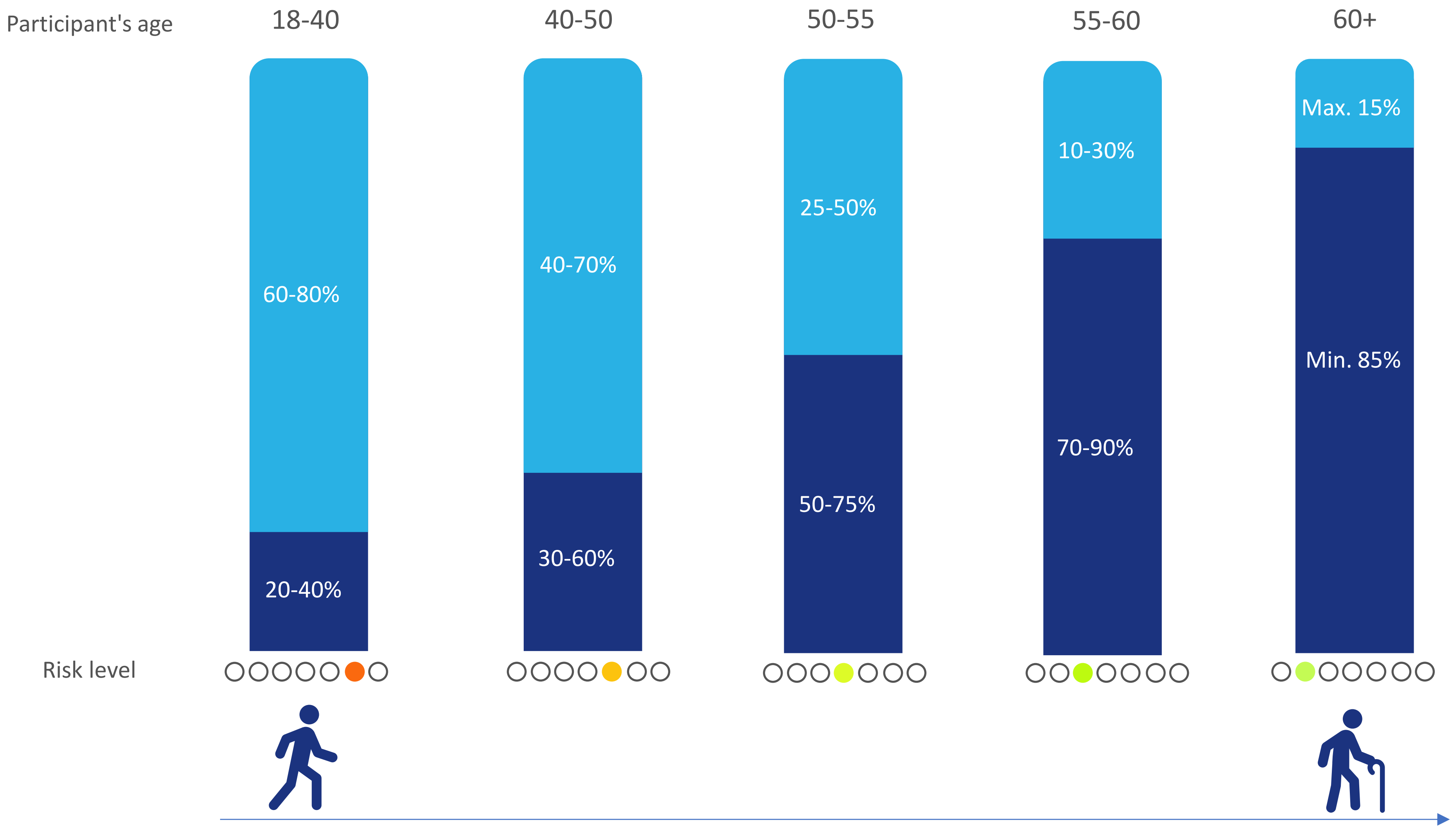
Risk level

Lower risk
Potentially lower profit

Higher risk
Potentially higher profit

www.mojeppk.pl

The investment policy will adapt to your age



www.mojeppk.pl

You can choose a fund whose investment strategy you accept

www.mojeppk.pl

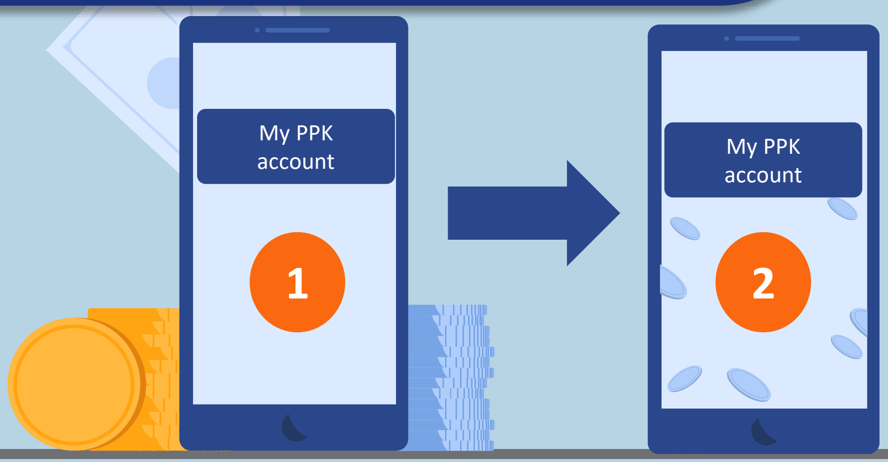
Job change

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.



PPK

Transfer payment

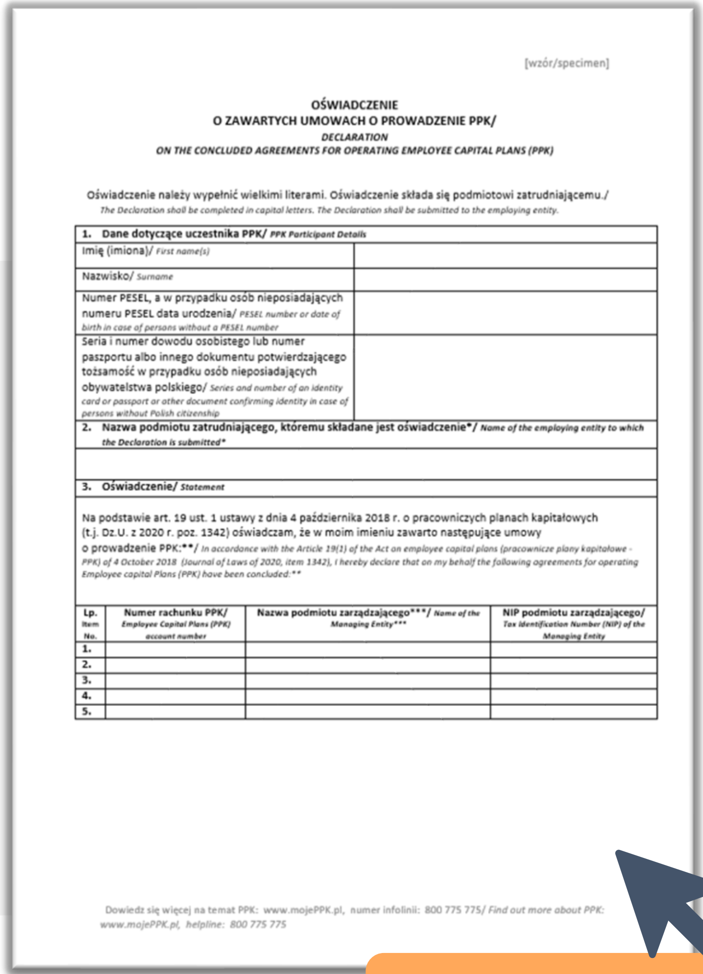
Job change

transfer payment with employer involvement

7 days
to submit a declaration

Employment

Conclusion of the agreement on running PPK



[wzór/specimen]

OŚWIADCZENIE
O ZAWARTYCH UMOWACH O PROWADZENIE PPK/
DECLARATION
ON THE CONCLUDED AGREEMENTS FOR OPERATING EMPLOYEE CAPITAL PLANS (PPK)

Oświadczenie należy wypełnić wielkimi literami. Oświadczenie składa się podmiotowi zatrudniającemu./ *The Declaration shall be completed in capital letters. The Declaration shall be submitted to the employing entity.*

1. Dane dotyczące uczestnika PPK/ ***PPK Participant Details***	
Imię (imiona)/ *First name(s)*	
Nazwisko/ *Surname*	
Numer PESEL, a w przypadku osób nieposiadających numeru PESEL data urodzenia/ *PESEL number or date of birth in case of persons without a PESEL number*	
Seria i numer dowodu osobistego lub numer paszportu albo innego dokumentu potwierdzającego tożsamość w przypadku osób nieposiadających obywatelstwa polskiego/ *Series and number of an identity card or passport or other document confirming identity in case of persons without Polish citizenship*	
2. Nazwa podmiotu zatrudniającego, któremu składane jest oświadczenie*/ ***Name of the employing entity to which the Declaration is submitted****	
3. Oświadczenie/ ***Statement***	
Na podstawie art. 19 ust. 1 ustawy z dnia 4 października 2018 r. o pracowniczych planach kapitałowych (t.j. Dz.U. z 2020 r. poz. 1342) oświadczam, że w moim imieniu zawarto następujące umowy o prowadzenie PPK:**/ *In accordance with the Article 19(1) of the Act on employee capital plans (pracownicze plany kapitałowe - PPK) of 4 October 2018 (Journal of Laws of 2020, item 1342), I hereby declare that on my behalf the following agreements for operating Employee capital Plans (PPK) have been concluded:***	

Lp. *Item No.*	Numer rachunku PPK/ *Employee Capital Plans (PPK) account number*	Nazwa podmiotu zarządzającego***/ *Name of the Managing Entity****	NIP podmiotu zarządzającego/ *Tax Identification Number (NIP) of the Managing Entity*
1.			
2.			
3.			
4.			
5.			

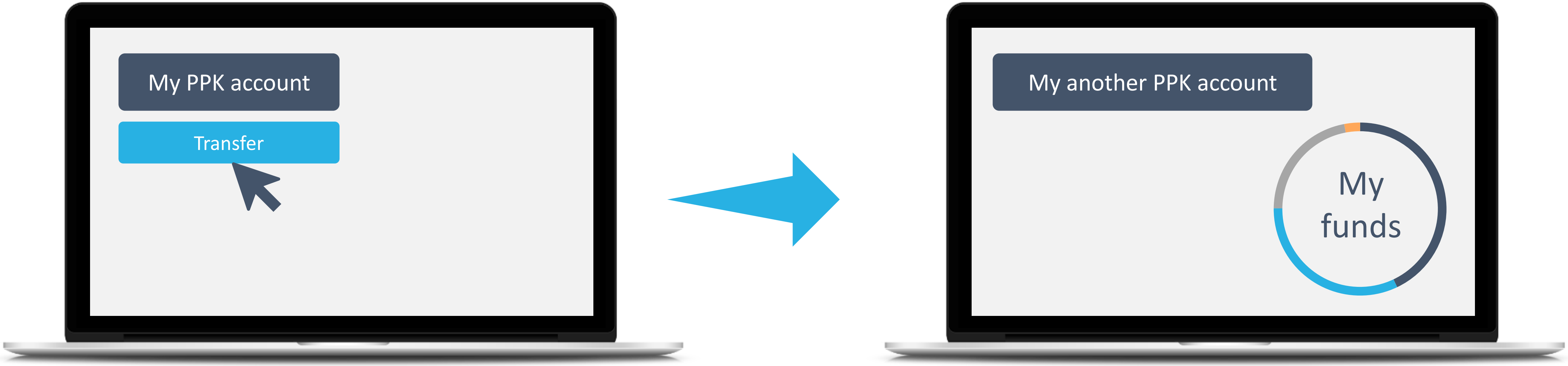
Dowiedz się więcej na temat PPK: www.mojePPK.pl, numer infolinii: 800 775 775/ *Find out more about PPK: www.mojePPK.pl, helpline: 800 775 775*

Click to save

Transfer payment

At any time

unlimted, by yourself



PPK

Information obligations of your new employer

55+

Employee 55+

+2,0%

Additional payment

0,5%

Reduction of the basic payment

PPK

Information obligations of your new employer

Employee 55+

An employed person who is at least 55 years of age and under 70 years of age, in order to become a PPK participant, should submit an application to the employing entity for the conclusion of a PPK agreement.

[wzór/specimen]

WNIOSEK
O DOKONYWANIE WPŁAT DO PRACOWNICZYCH PLANÓW KAPITAŁOWYCH (PPK)
(dla osób, które złożyły deklarację rezygnacji z dokonywania wpłat do PPK)/
APPLICATION
FOR MAKING PAYMENTS TO EMPLOYEE CAPITAL PLANS (PPK)
(for persons who submitted a declaration of resignation from payments to the PPK)

Wniosek należy wypełnić wielkimi literami. Wniosek składa się podmiotowi zatrudniającemu./
The application form must be completed in capital letters. The application shall be submitted to the employing entity.

1. Dane dotyczące osoby zatrudnionej/uczestnika PPK/ ***Employee/PPK Participant Details***	
Imię (imiona)/ *First name(s)*	
Nazwisko/ *Surname*	
Numer PESEL, a w przypadku osób nieposiadających numeru PESEL data urodzenia/ *PESEL number or date of birth in case of persons without a PESEL number*	
Seria i numer dowodu osobistego lub numer paszportu albo innego dokumentu potwierdzającego tożsamość w przypadku osób nieposiadających obywatelstwa polskiego/ *Series and number of an identity card or passport or other document confirming identity in case of persons without Polish citizenship*	
2. Nazwa podmiotu zatrudniającego/ ***Name of the Employing Entity***	
3. Oświadczenie / ***Statement***	

Na podstawie art. 23 ust. 10 ustawy z dnia 4 października 2018 r. o pracowniczych pl
(t.j. Dz. U. z 2020 r. poz. 1342) wnoszę o dokonywanie wpłat do PPK.*/ *In accordance with*
Act on employee capital plans of 4 October 2018 (Journal of Laws of 2020, item 1342), I hereby apply for
*PPK.**

** Wpłat do PPK podmiot zatrudniający dokonuje począwszy od miesiąca następującego po miesiącu, w którym złożono*

Click to save

Information obligations of your new employer

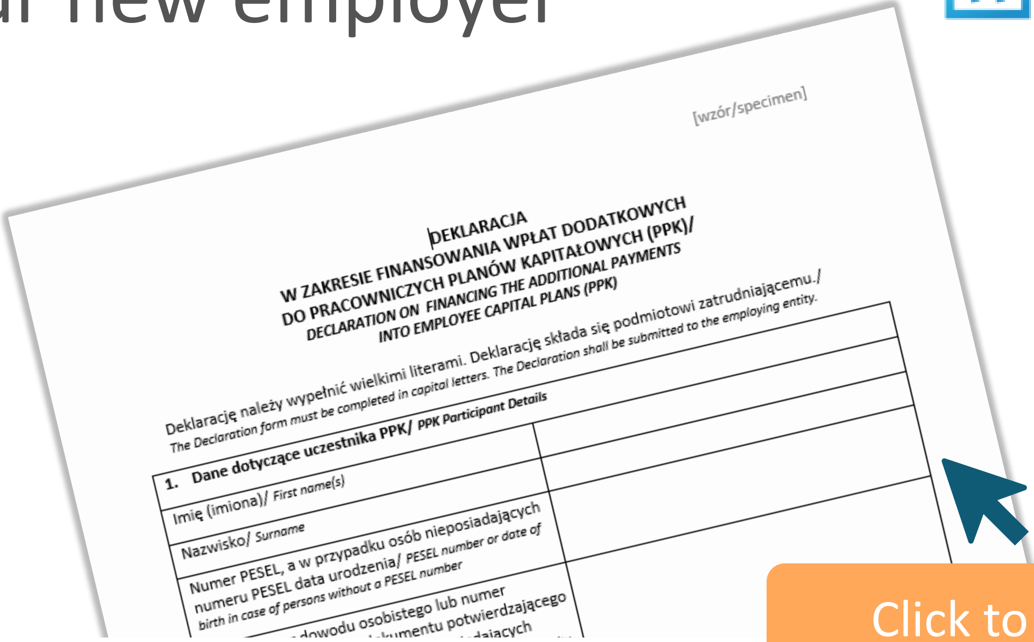
Employee

2,0% + 2,0%

Base contribution

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

Optional additional contribution


[wzór/specimen]

DEKLARACJA
W ZAKRESIE FINANSOWANIA WPŁAT DODATKOWYCH
DO PRACOWNICZYCH PLANÓW KAPITAŁOWYCH (PPK)/
DECLARATION ON FINANCING THE ADDITIONAL PAYMENTS INTO EMPLOYEE CAPITAL PLANS (PPK)

Deklarację należy wypełnić wielkimi literami. Deklarację składa się podmiotowi zatrudniającemu./ *The Declaration form must be completed in capital letters. The Declaration shall be submitted to the employing entity.*

1. Dane dotyczące uczestnika PPK/ *PPK Participant Details*	
Imię (imiona)/ *First name(s)*	
Nazwisko/ *Surname*	
Numer PESEL, a w przypadku osób nieposiadających numeru PESEL data urodzenia/ *PESEL number or date of birth in case of persons without a PESEL number*	

Click to save

Addictional payment up to 2%:

- the PPK participant decides on the financing of the additional payment himself,
- declaration of additional payment can be made at any time,
- the declaration is effective from the month following the month in which the PPK participant submitted the declaration of additional payment.

PPK

Information obligations of your new employer

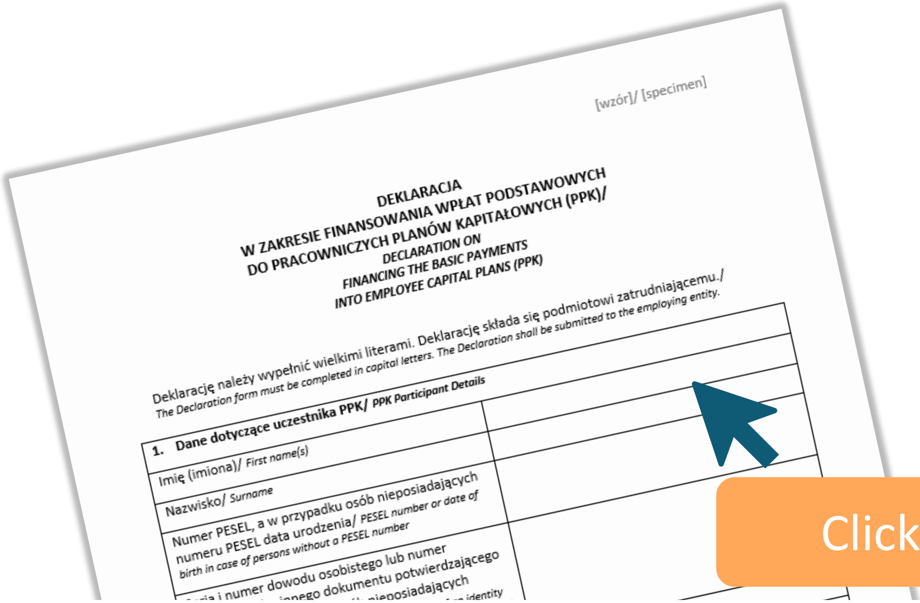
Employee

2,0% + **2,0%**

Base contribution

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

Optional additional contribution



[wzór]/ [specimen]

DEKLARACJA
W ZAKRESIE FINANSOWANIA WPŁAT PODSTAWOWYCH
DO PRACOWNICZYCH PLANÓW KAPITAŁOWYCH (PPK)/
DECLARATION ON
FINANCING THE BASIC PAYMENTS
INTO EMPLOYEE CAPITAL PLANS (PPK)

Deklarację należy wypełnić wielkimi literami. Deklarację składa się podmiotowi zatrudniającemu./
The Declaration form must be completed in capital letters. The Declaration shall be submitted to the employing entity.

1. Dane dotyczące uczestnika PPK/ PPK Participant Details	
Imię (imiona)/ First name(s)	
Nazwisko/ Surname	
Numer PESEL, a w przypadku osób nieposiadających numeru PESEL data urodzenia/ PESEL number or date of birth in case of persons without a PESEL number	

Click to save

Lowering up to 0,5%:

- the total remuneration of a PPK participant earned from various sources in a given month does not exceed the amount of **120% of the minimum wage**,
- In 2026 it is PLN 5.767,20,
- the basic payment, in the amount specified in the declaration reducing this payment, is effective from the month following the month in which the PPK participant submitted the declaration considered by the employer,
- in the months in which the PPK participant earned more than the above mentioned limit amount, payments of 2% must be calculated.

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

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

www.mojeppk.pl

PPK was modeled on proven global solutions.

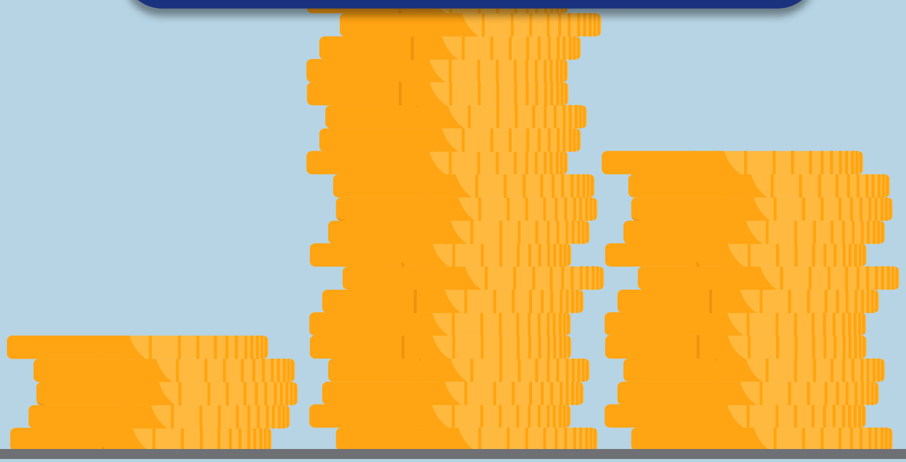
The Sceptic doesn't see the point in saving

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.

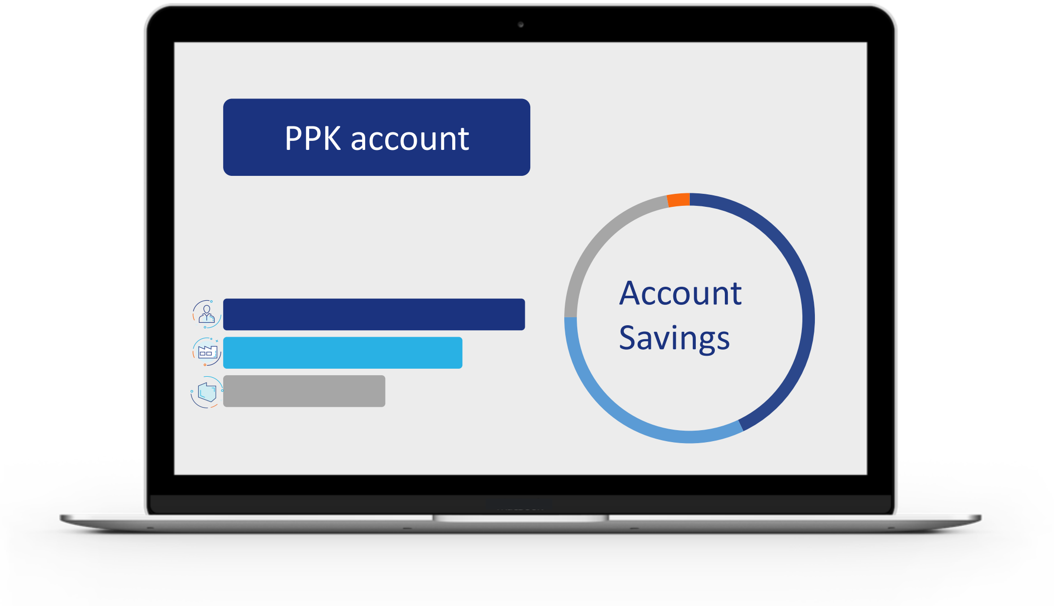
What do you mean?

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 are inherited



Exempt from all fees and taxes

A single withdrawal:

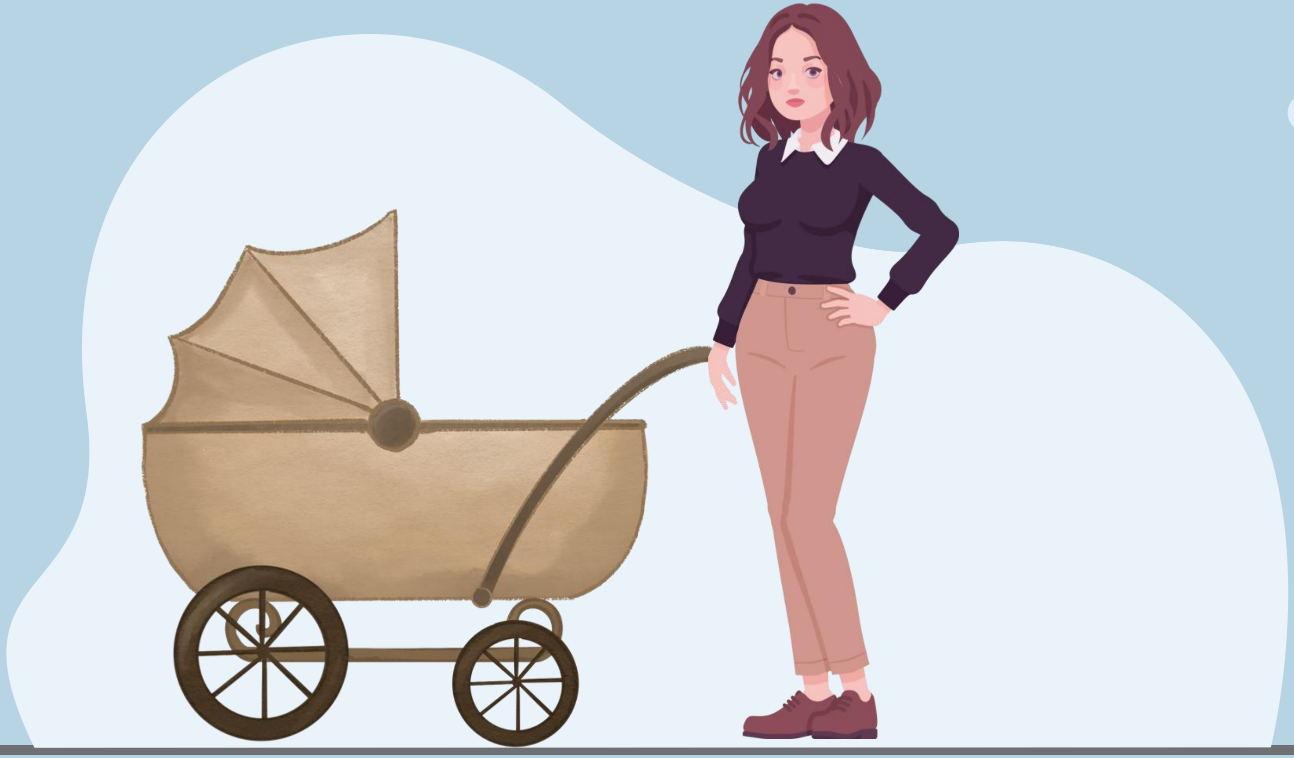
- to a bank account or
- transfer to PPK/IKE/PPE

Authorized persons or legal heirs receive the funds

www.mojeppk.pl

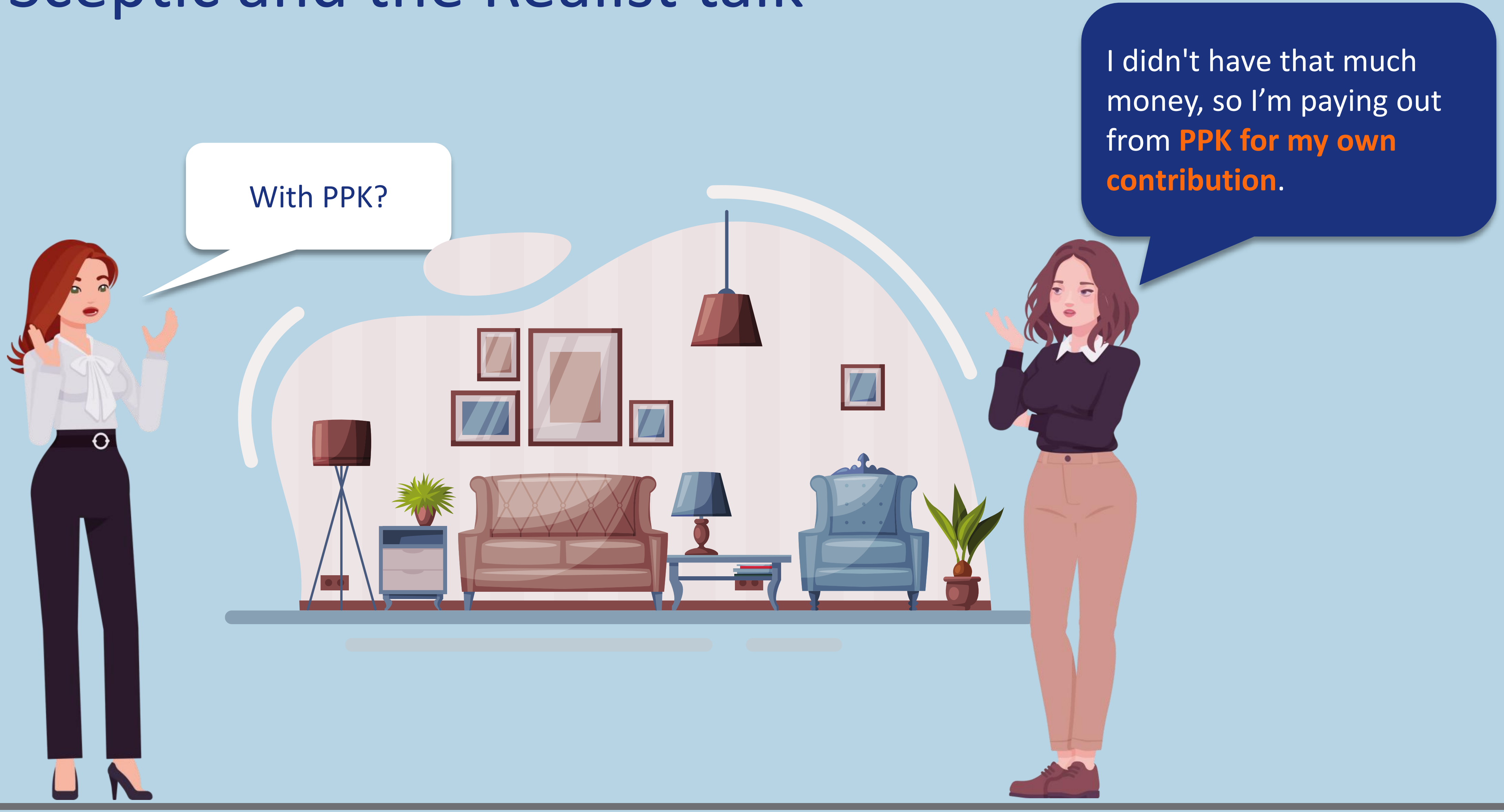
Several years later…
The Realist’s family has gotten bigger.

She and her husband decided to buy a bigger apartment.

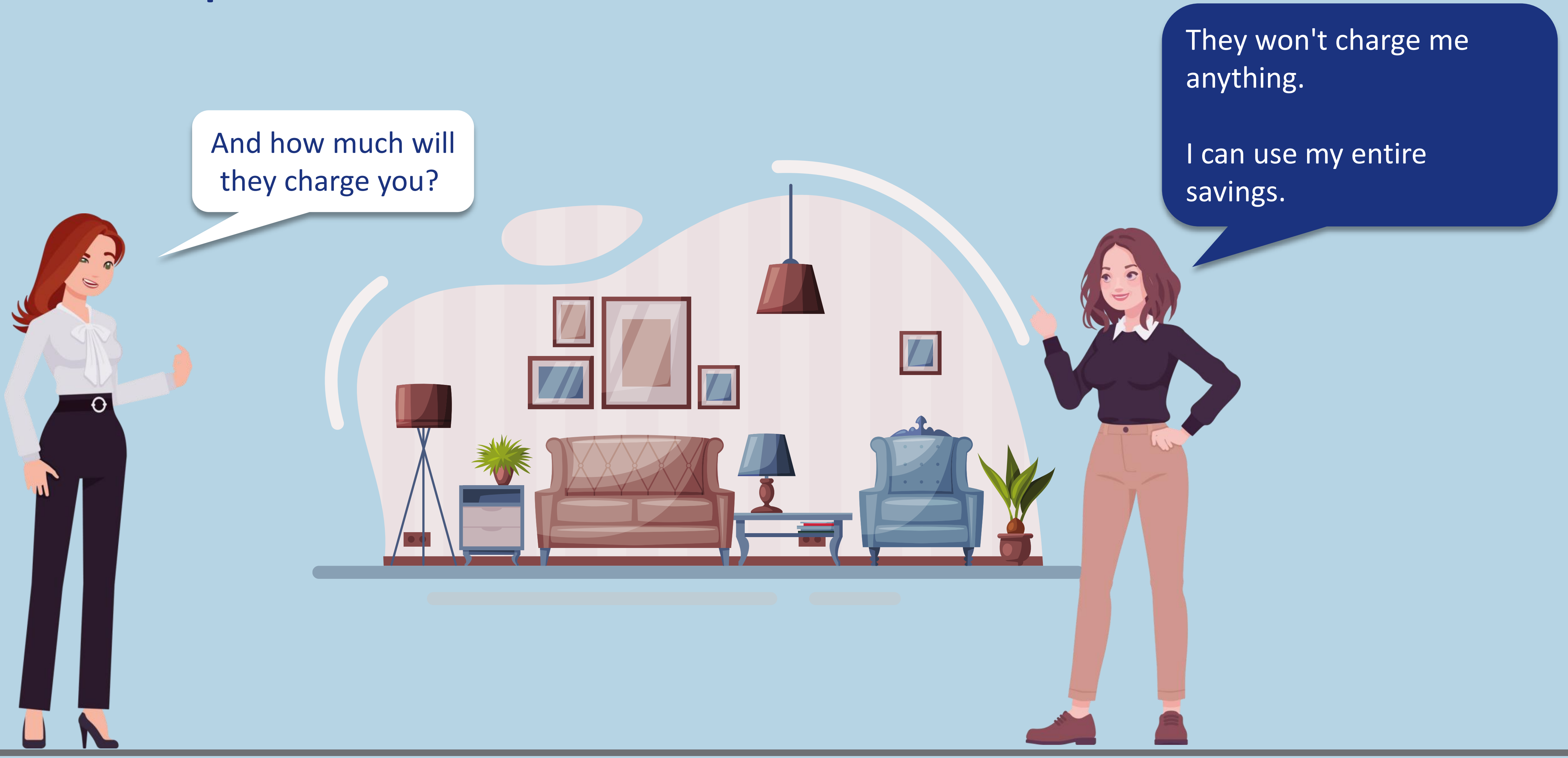


The Sceptic and the Realist talk

The Sceptic and the Realist talk



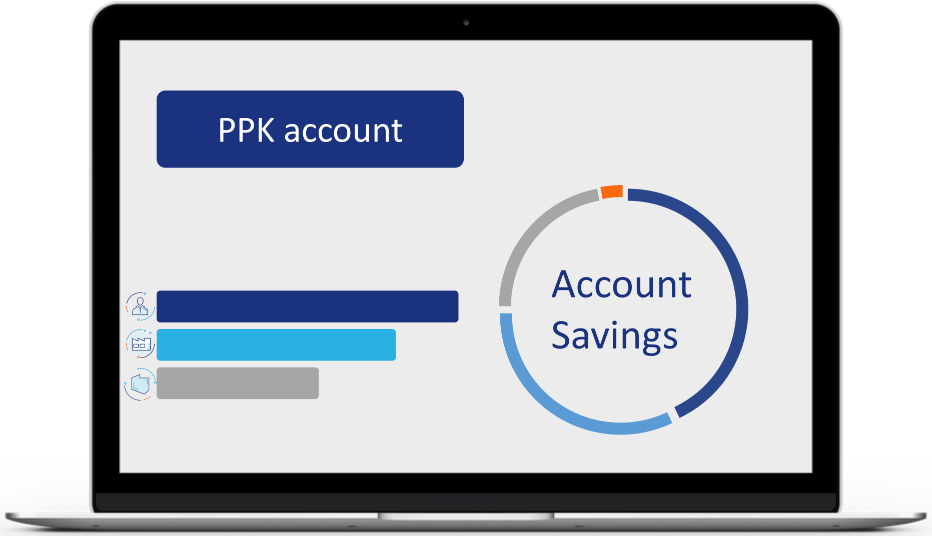
The Sceptic and the Realist talk



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.



www.mojeppk.pl

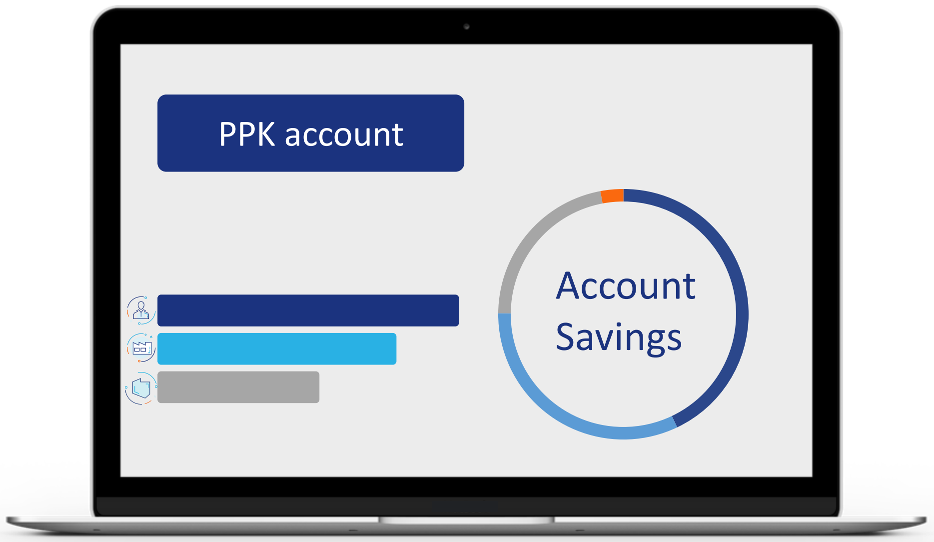
The Sceptic and the Realist talk

I envy you a bit...
I wish my situation was as good...
...and my husband is seriously ill .

I'm sorry, you can always count on me.

Use your PPK savings in case of a serious illness

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



www.mojeppk.pl

Years later

The time has come when the Sceptic is 65 years old and wants to retire…

When I retire, I'll get only **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 suppoused to live on now?!

She is very angry because she has just received information about the amount of her pension from ZUS.

The Realist saved with PPK

You should have been saving…

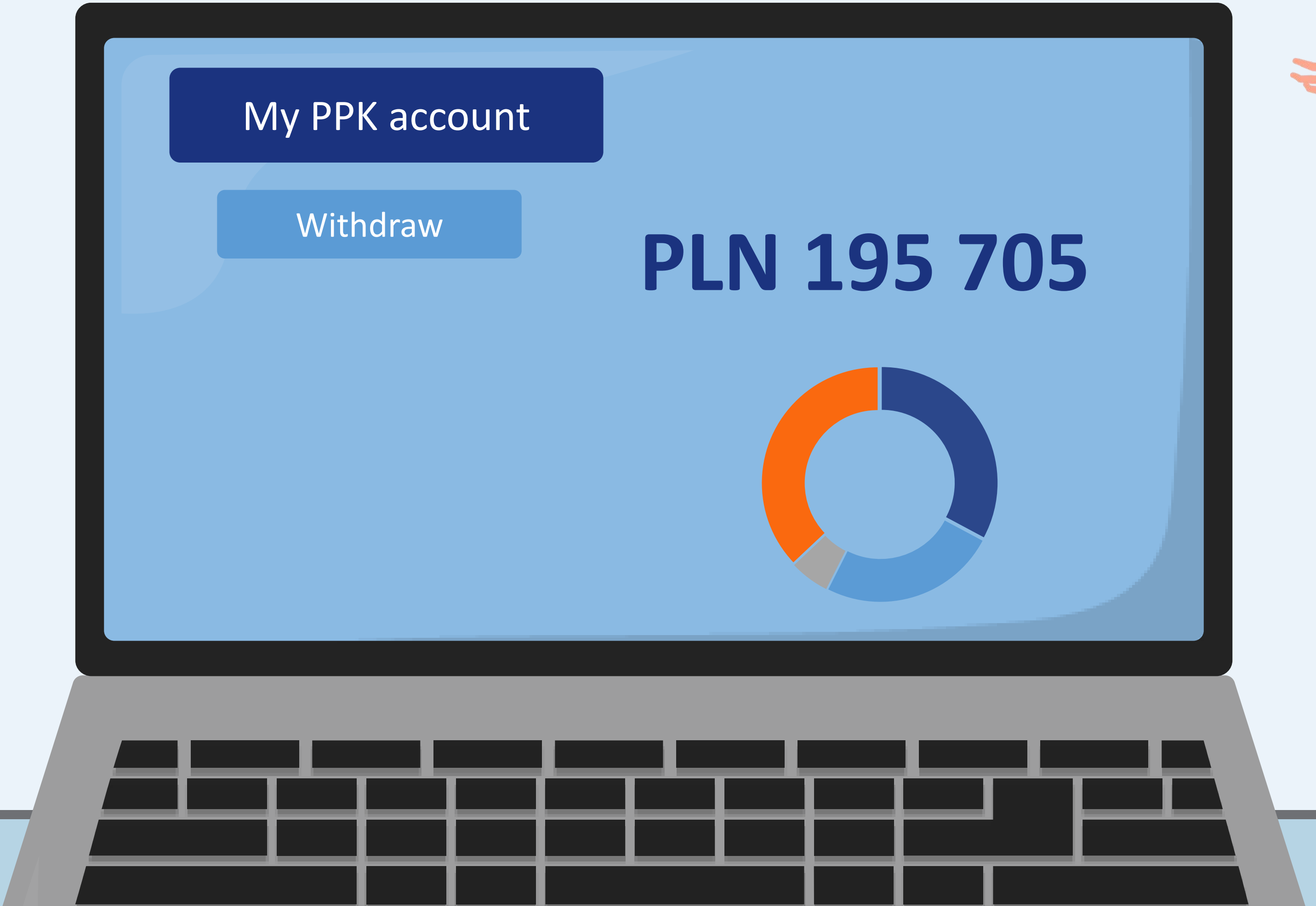
I couldn't afford to save.

I didn't make enough money!

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!



Withdrawal after age 60

You can choose!

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

The Sceptic is beginning to see her 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 JOIN:

65 years

YOUR CURRENT REMUNERATION:

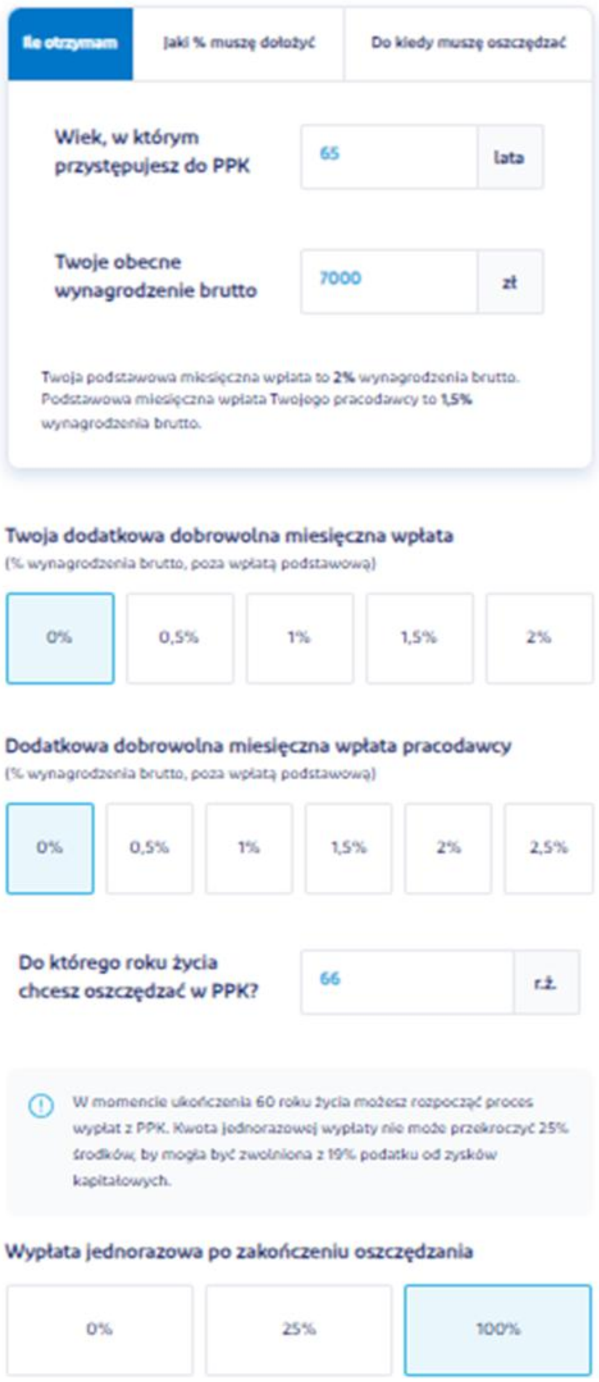
PLN 7000

YOUR OPTIONAL MONTHLY CONTRIBUTION:

0%

AGE AT WHICH YOU WILL STOP SAVING:

66 years



YOUR SAVINGS:

PLN 3534

SAVINGS FROM YOUR BASIC CONTRIBUTION:

PLN 1680

CAPITAL GAINS TAX:

PLN 15

After one year of saving

AGE AT WHICH YOU JOIN:

65 years

YOUR CURRENT REMUNERATION:

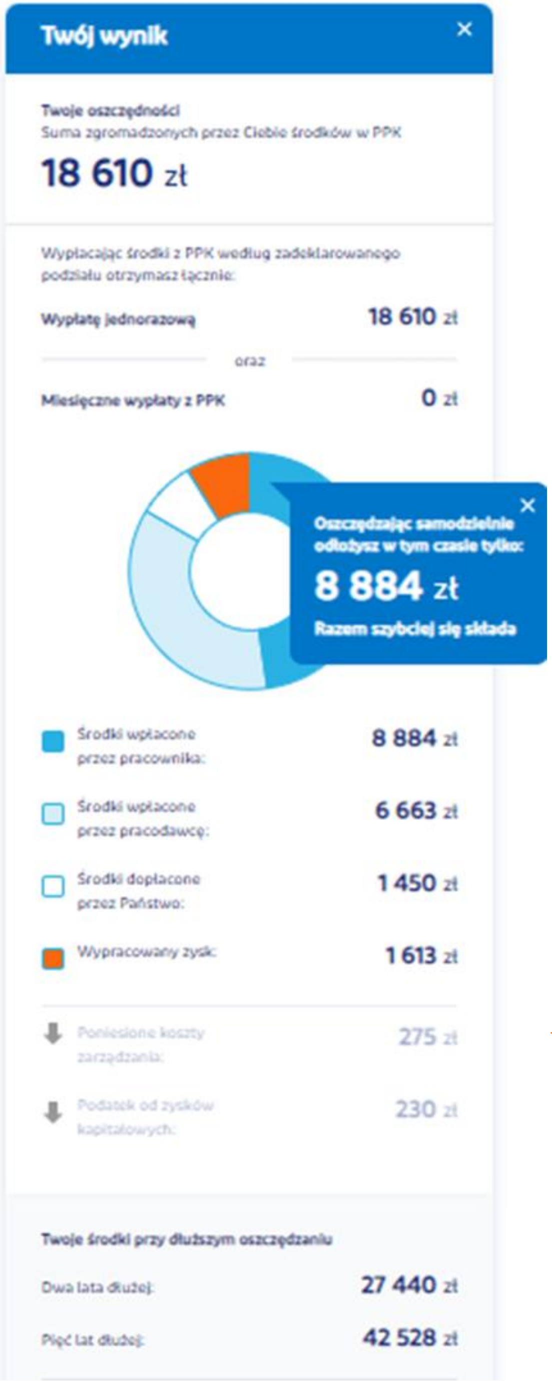
PLN 7000

YOUR OPTIONAL MONTHLY CONTRIBUTION:

0%

AGE AT WHICH YOU WILL STOP SAVING:

70 years



YOUR SAVINGS:

PLN 18610

SAVINGS FROM YOUR BASIC CONTRIBUTION:

PLN 8884

CAPITAL GAINS TAX:

PLN 230

After 5 years of saving

Can the Sceptic 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?

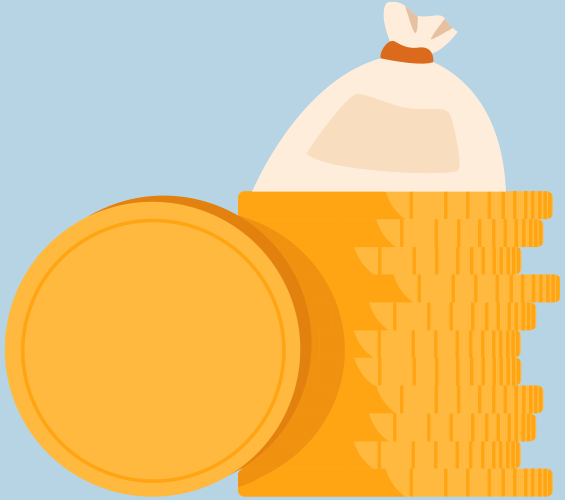
Low interest…

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?

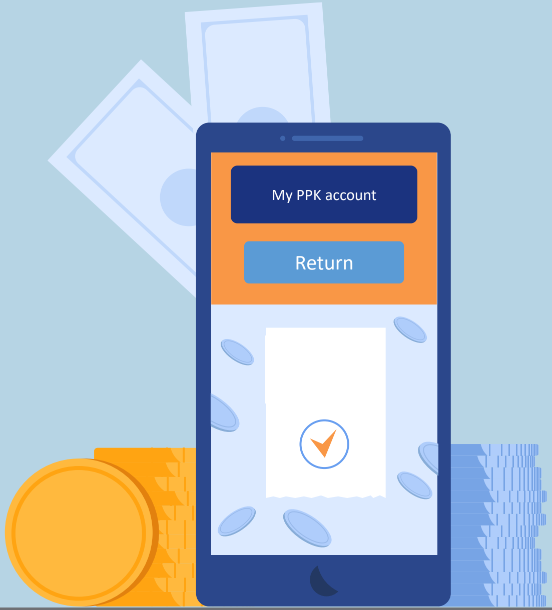


The Sceptic

The Realist

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

NO



YES

The Sceptic

The Realist

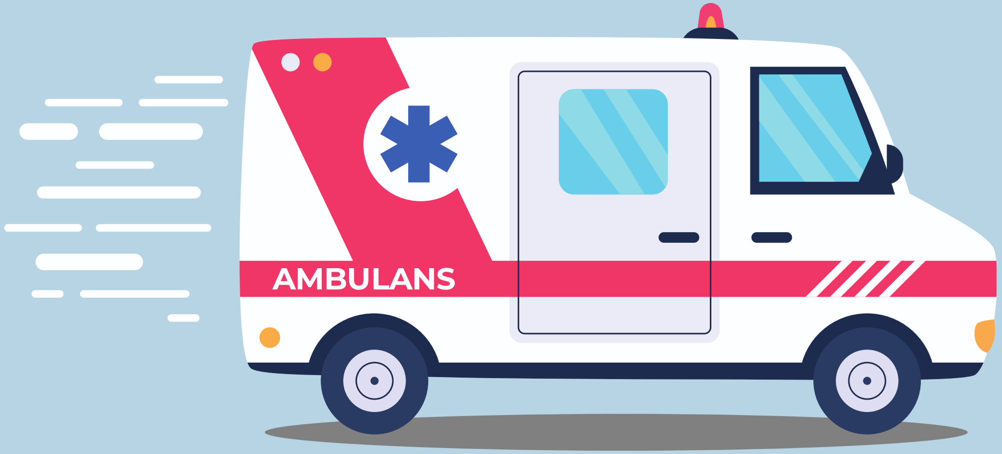
Can you use the funds accumulated in PPK for your own contribution to a mortgage loan (e.g. for the purchase of an apartment)?

The Sceptic

The Realist

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

NO



YES

The Sceptic

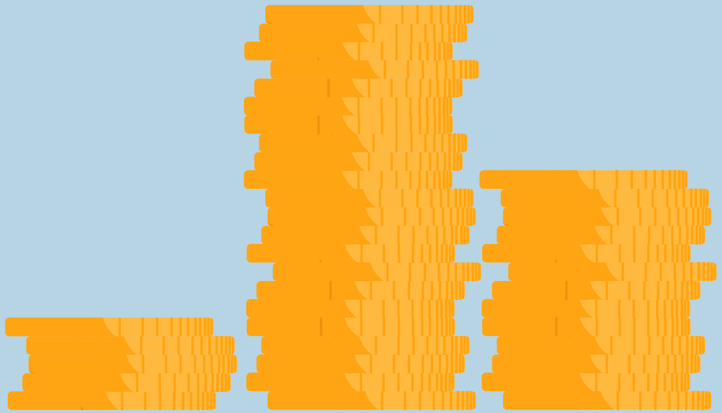
The Realist

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

NO

YES

The Sceptic



The Realist

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

NO

YES

The Sceptic

The Realist

And you?

Which path will you choose?

Login to MojePPK

Log in through login.gov.pl

(Trusted Profile, e-ID, myID)

Login.gov.pl is a safe and fast way to link your account to your PPK accounts.

Log in through login.gov.pl

or

Log in with your MojePPK account

Login

Password

Log in

Login reminder

Bankowość elektroniczna

Wybierz bank, za pomocą którego chcesz się zalogować

Have you ever logged to mojeppk.pl?

THROUGH YOUR **EMPLOYER**:

- Application for conclusion of an agreement for operating employee capital plans (ppk) for employees between 55 and 70 years old
- Application for making payments to employee capital plans (ppk) for persons who submitted a declaration of resignation from payments to the ppk
- Declaration of no consent for submitting the application for transferred payment
- Declaration on the concluded agreements for operating employee capital plans (ppk)
- Declaration on financing additional payments into employee capital plans (ppk)
- Declaration on financing the basic payments into employee capital plans (ppk)
- Ceclaration on resignation from making payments into employee capital plans (ppk)

Click here to download declarations

How can I submit PPK declarations and requests?

THROUGH YOUR **FINANCIAL INSTITUTION**:

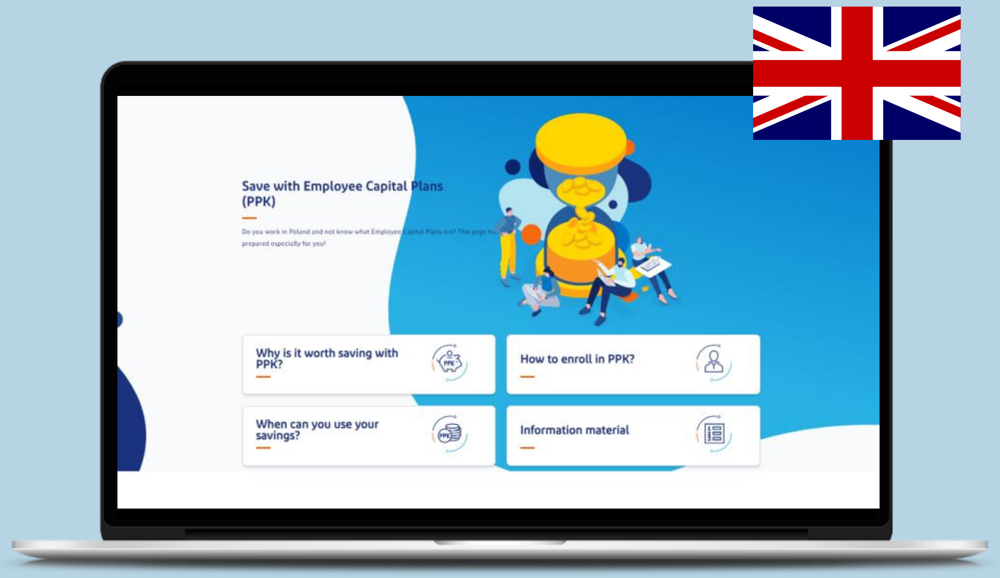
- Application for withdrawal of funds (after the age of 60)
- Request for a return, i.e. withdrawal of funds before the age of 60
- Application for withdrawal of funds in connection with a serious illness of a PPK participant, his spouse or child
- Application for an agreement on the withdrawal of funds to cover the mortgage loan contribution
- Request for transfer payment of funds (transferring them to another PPK account of the participant)
- Request for conversion or swap (change of fund/sub-fund in which funds are invested)
- Indication of the authorized persons who will receive funds from the participant's PPK account after the participant's death

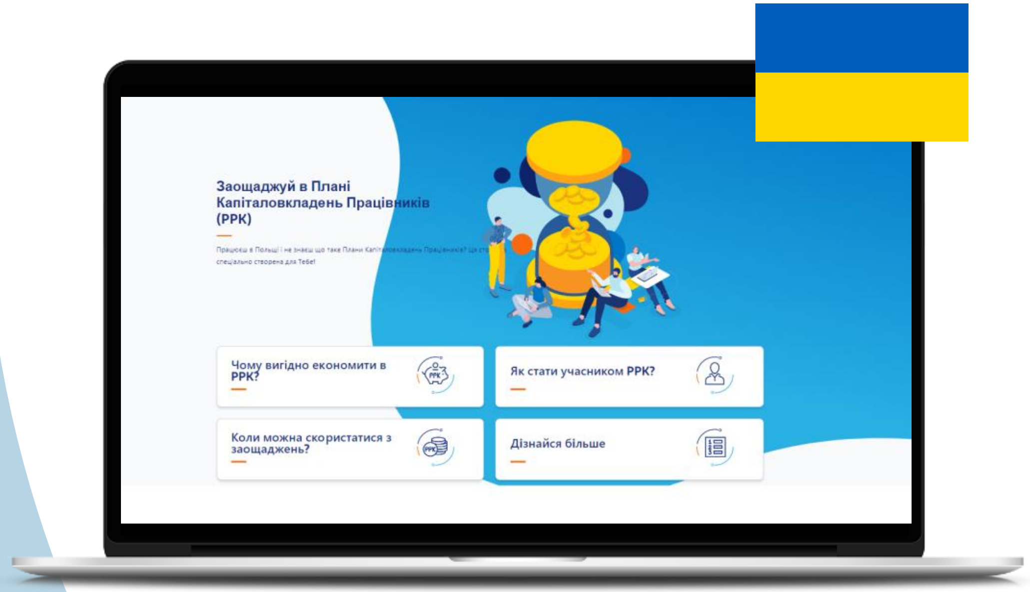
Pracownicze Plany Kapitałowe

PPK for foreigners / ППК для іноземця

Resourses in English

Матеріали українською мовою





Thank you!

Click here for more information: PPK guide

Pracownicze
Plany
Kapitałowe

www.mojeppk.pl/en