



Employee Capital Plans are a voluntary long-term savings program in which your employer and the state contribute to your private savings.



Worker

2% of salary
+ voluntary additional
up to **2%**



Employer

1.5% of salary
+ up to **2.5%** on a
voluntary basis



State

PLN 250
welcome deposit
+ **240** per annum

www.MojePPK.pl
☎ 800 775 775

📄 PFR Portal PPK

Take care of your financial security.
Don't give up the extra money.

Stay in ECP, save and gain!

ECP - YOU SAVE, YOU GAIN!

Who can become an ECP participant?

Almost every employed person, aged from 18 to 70, who is obligatorily subject to retirement and disability insurance, may become an ECP participant.

How to sign up for ECP?

Employees between the ages of 55 and 70 join the program at their own request. Younger individuals are automatically signed up by their employer after 90 days of employment.

When can I use the funds from ECP?



At any time, by making a return from your ECP account, without having to give a reason or give up saving.

In case of a serious illness (up to 25% of the funds) or for amortgage contribution (up to 100%, up to age 45).

After age 60, making withdrawals in installments or as a one-time payment.

Why is it worth saving in ECP?

- Together with your employer's contribution, you're putting away almost twice as much as your contribution.
- You can use your accumulated funds at any time.
- You have permanent access to your ECP account.
- Savings within the ECP are inheritable. You decide who receives them.

Did you hastily resign?

Remember, you can always come back to saving in ECP! All you need is one application submitted to your employer.