



Take care of **your** retirement with PPK

WHAT IS AN EMPLOYEE CAPITAL PLAN (PPK)

- Simple saving for the future
- Money fully private and inheritable
- Contributions from your employer and bonuses from the state
- For employees from 18 to 55 years old (above 55 years – upon request)
- Capital managed by financial institutions compliant with rigorous regulations

WHO CONTRIBUTES TO PPK AND HOW MUCH?



EMPLOYEE

Basic contribution of **2%*** + additional voluntary contribution up to **2%**



EMPLOYER

Basic contribution of **1,5%** + additional voluntary contribution up to **2,5%**



THE STATE

welcome contribution of **PLN 250+**
annual bonus of **PLN 240**



*for persons earning less than 1.2 times the gross national minimum wage, this may be 0.5%



WHY TFI ALLIANZ POLSKA S.A?

- **Stable company** – 20 years on the Polish market
- **Experience** in running pension schemes
- **Online application** for managing PPK accounts and a dedicated helpline
- **Regular meetings** of employees with the Pension Plan Manager
- **Possible discounts** for investment and insurance products



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