Employee
Capital
Plans

2023
AUTO-ENROLMENT

Employee Capital Plans (PPK) are a voluntary savings scheme in which the employer and the state contribute to your private savings.

What is PPK auto-enrolment?

Self-enrolment means that if the employer does not receive a declaration from the employee on opting out of making PPK contributions, it must “enrol” the employee into the scheme. This is a convenience for the employee, who does not have to do anything to receive from the employer PPK contributions of at least 1.5 per cent of his or her remuneration and a subsidy from the state. Auto-enrolment takes place after each change of job, as well as cyclically, every four years, starting in 2023.

Auto-enrolment 2023 only applies to employed persons aged 18-55 who have made a declaration to opt out of saving in the PPK. Older people are enrolled in the scheme at their request.

Where do the savings come from?

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

Stay in PPK, save and gain!

FIND OUT MORE AT **www.mojeppk.pl**

Why it pays to save in the PPK?

- **Your employer and the state contribute** to your private savings.
- **You can withdraw the funds accumulated in the programme at any time**, without giving a reason. You can save for after your working life, but also for short-term goals.
- Savings in the PPK are inheritable. **You decide who will receive the funds.**
- **The PPK is the most advantageous savings scheme in Poland** - on average, for every zloty from you, another one is contributed by our employer and the state.
- **This is financial security** for you and your family.

When can I use the funds from PPK?

At any time, by making a return from your PPK 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.

Important dates

FEBRUARY 2023 - your employer will inform you that you have been auto-enrolled in the PPK again.

MARCH 2023 - you don't have to do anything to save in the PPK - your opt-out expires on its own.

APRIL 2023 - your first contributions will be credited to your PPK account, including a contribution of 1.5% of your salary from your employer. You will receive details of your private PPK account from the financial institution selected at your employer.

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