

Employee Capital Plans (PPK) with ING TFI

October 2026 Advertising information



What will you learn from this presentation?

1. How much do we save?
2. About PPK
3. PPK – how does it work?
4. Investment funds in PPK
5. Where can you find information about your PPK account?

1. How much do we save?



With PPK, your pension can be higher

What does the Polish pension system look like?

19,5% of your gross monthly salary

Pillar I

ZUS

Mandatory

Pillar II

OFE

Voluntary

\+ Additionally, optionally

Pillar III

IKE
IKZE
OIPE

Voluntary
Individual products

PPE
PPK

Voluntary
Group products

2. About PPK



Why is it worth being a PPK participant?

1.

Additional retirement savings.

PPK is co-financed by you, your employer and the government.

2.

You have continuous access to your money.

You can decide to withdraw it at any time.

3.

The funds accumulated in PPK are your property.

You can withdraw them tax-free after you turn 60.

4.

Your PPK savings are inheritable.

Beneficiaries can withdraw them free of inheritance and gift tax.

How do participants benefit from PPK?

Key statistics

5,67 mln

Number of active PPK accounts

58,7mld zł

Net asset value accumulated in PPK

63,14%

Total PPK participation

80,61%

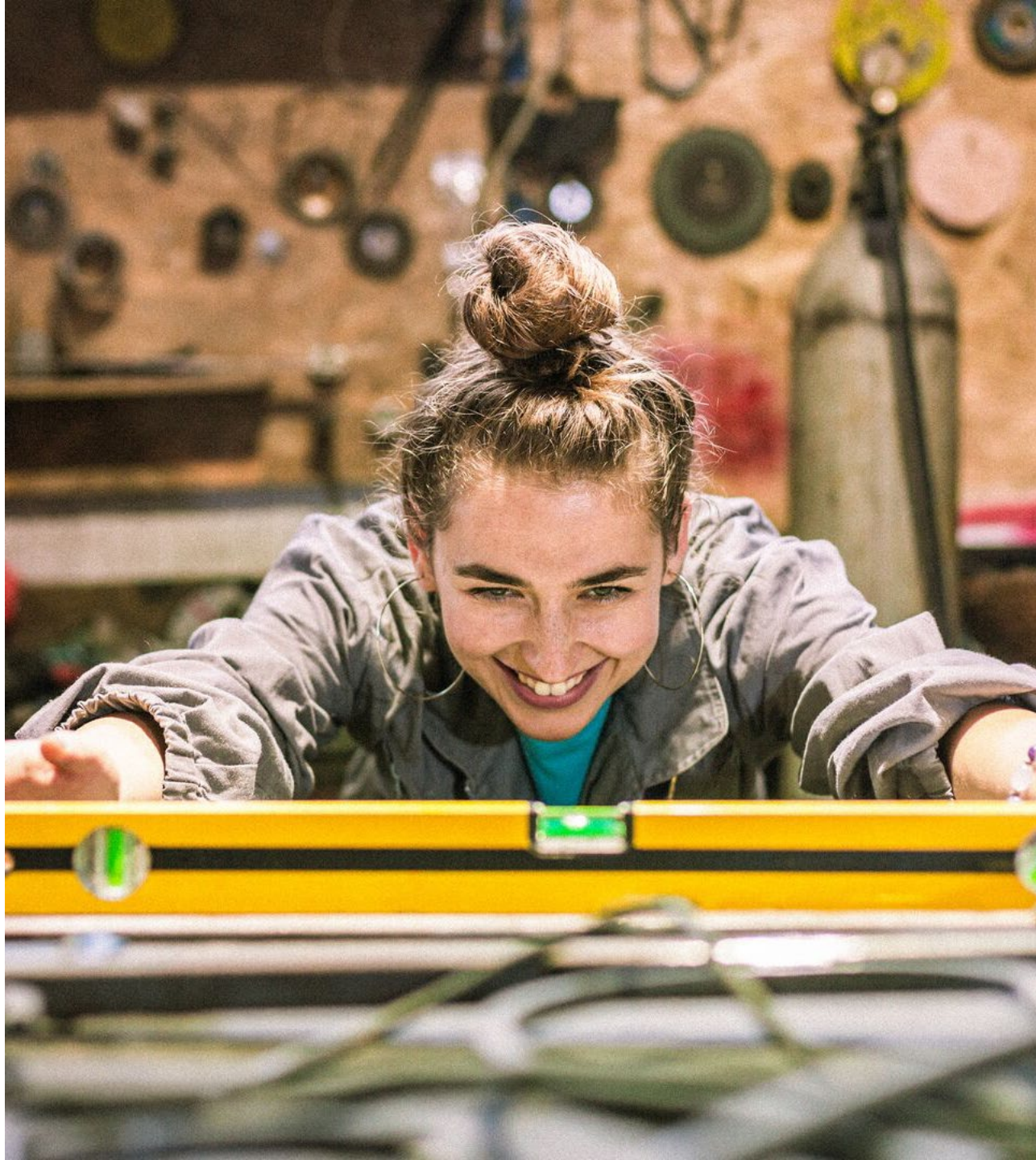
PPK participation in 250+ companies

40 years

Average age of PPK participants

Source: mojeppk.pl, data as of 30.09.2026.

3. PPK – how does it work?



Who can participate in PPK?

Employees aged

18 to 54

Your employer will enroll you in PPK automatically if you have not submitted a request to opt out of PPK contributions.

Employees aged

55 to 69

Your employer will enroll you in PPK upon your request submitted to the employer (request to conclude a PPK management agreement).

Additionally, every 4 years, so-called automatic re-enrollment takes place; the first PPK re-enrollment was in 2023, the next one will be in 2027.

Auto-enrolment to PPK in 2027

Every 4 years, the so-called auto-enrolment takes place, the first auto-enrolment to the PPK took place in 2023, another one in 2027.

On 28 February 2027 all resignations expire

Are you at PPK?

You do not have to take any additional actions, your PPK functions unchanged.

Are you not participating in PPK?

You can resign from March 1, 2027.

If you do not submit it - the employer will enrol you in the PPK (persons aged 18-54)

Your resignation is valid at the given Employer until the end of February 2027, the next one submitted after that date - until the end of February 2031.

Who contributes to your PPK?

You / employee

Your basic PPK contribution is **2%** of gross salary and is deducted from net salary.

Employer

The employer pays **1,5%** of your gross salary into your PPK account every month.

State

The state funds **PLN 250** at the start and **PLN 240** every year.

+ You can declare an additional contribution and save up to **4%** of your salary within PPK or reduce your contribution to **0,5%** if your salary does not exceed 120% of the minimum wage.

.

The employer transfers contributions to your PPK every month

You can calculate their amount based on your gross salary

Examples how to calculate PPK contributions:

Gross monthly income	Net monthly income	Employer Contribution (1.5%)	Your Contribution (2%)	Income Tax (12%) on Employer Contribution	Net income after deductions of contributions and income tax on employer contribution
5000 zł	3660 zł	**75 zł**	**100 zł**	9 zł	3551 zł
6500 zł	4672 zł	**98 zł**	**130 zł**	12 zł	4530 zł
8000 zł	5730 zł	**120 zł**	**160 zł**	14 zł	5556 zł

Gross monthly income	Net monthly income	Employer Contribution (3,5%)	Your Contribution (2%)	Income Tax (32%) on Employer Contribution	Net income after deductions of contributions and income tax on employer contribution
12 000 zł	8130 zł	**180 zł**	**240 zł**	58 zł	7832 zł
14 000 zł	9407 zł	**210 zł**	**280 zł**	67 zł	9060 zł

Monthly contributions transferred to your PPK account

Payments to PPK financed by the employer are not the basis for calculating ZUS contributions. However, they are your additional income, which is why income tax is charged on them.

How much can I save in PPK?

Gross salary	30yrs of age	40yrs of age	50yrs of age
	Accumulated capital at age 60		
6 000 zł	223 080 zł	107 106 zł	39 791 zł
8 000 zł	292 504 zł	140 148 zł	50 598 zł
10 000 zł	361 927 zł	173 190 zł	62 406 zł
12 000 zł	431 351 zł	206 232 zł	74 214 zł
	+ no capital gains tax (19%)		

* Source: ING TFI PPK calculator, annual rate of return 4%, total amount of contributions 3,5%

How much can I save in PPK?

Withdrawal of PPK funds
without capital gains tax

Withdrawal after reaching
60 years of age

25% of PPK funds
withdrawn as a lump sum

+

75% of PPK funds
withdrawn in 120 monthly installments over 10 years

If you withdraw funds in fewer than 120 monthly installments or request a one-off withdrawal, a 19% capital gains tax will be charged.

When can you access your PPK savings?

Home purchase

Under age 45, you may use all PPK funds as your own contribution for buying or building a home.

You will have **15 years** to return the money to your PPK account.
You must start repaying it before 5 years have passed from the date of withdrawal.

Serious illness

If you, your spouse or child becomes seriously ill, you may withdraw **up to 25%** without repayment.

Details are specified in the PPK Act.

Refunds

You may refund funds **at any time** before turning 60.

If you do so:

- you pay capital gains tax
- you lose state subsidies
- 30% of employer-funded assets goes to ZUS

What happens to your funds if you change employer?

You can accumulate funds in one or several PPK accounts.

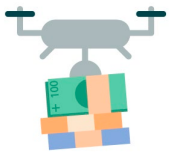
1. You join the PPK at your new employer

After 3 months of employment (or after 14 days), you will be enrolled in PPK at the new employer.

2. You submit a statement about your PPK account

Submit to your new employer a statement on PPK management agreements concluded on your behalf.

Your employer is required to request a transfer payment on your behalf, moving the funds from previously established PPK accounts to a new one opened by that employer.



You may choose not to consent to the transfer of funds to the PPK account with your new employer and instead keep your savings in multiple PPK accounts. However, this may make it more difficult to manage those funds later on (for example, you may need to submit a withdrawal instruction or update your details with different financial institutions).
Therefore, transferring the funds appears to be the more beneficial option, as it allows the money accumulated in your PPK accounts during your working life to “follow” you.

Funds accumulated in PPK are your property and are inheritable

At the beneficiary's or heir's request, the institution pays funds as:



- cash payment, or
- transfer to PPK, IKE or PPE.

Marital community property

Spouse receives half of the deceased participant's PPK funds (marital community part) to PPK, IKE, PPE or cash.

Designation of beneficiaries

You may designate beneficiaries. Remaining funds are paid in cash or transferred to their PPK, IKE or PPE.

No designated beneficiaries

If you do not designate beneficiaries, funds are inherited under general rules (except the spouse's part).

Payment without taxes or deductions. In the event of your death, funds are paid in full — inheritance of PPK funds is not subject to inheritance and gift tax or capital gains tax.

4. Investment funds in PPK



Investment funds in PPK

Learn about ING Emerytura SFIO target-date funds

ING Emerytura SFIO offers 10 ready-made investment strategies. Depending on your year of birth, you will be assigned to the appropriate ING Emerytura subfund.

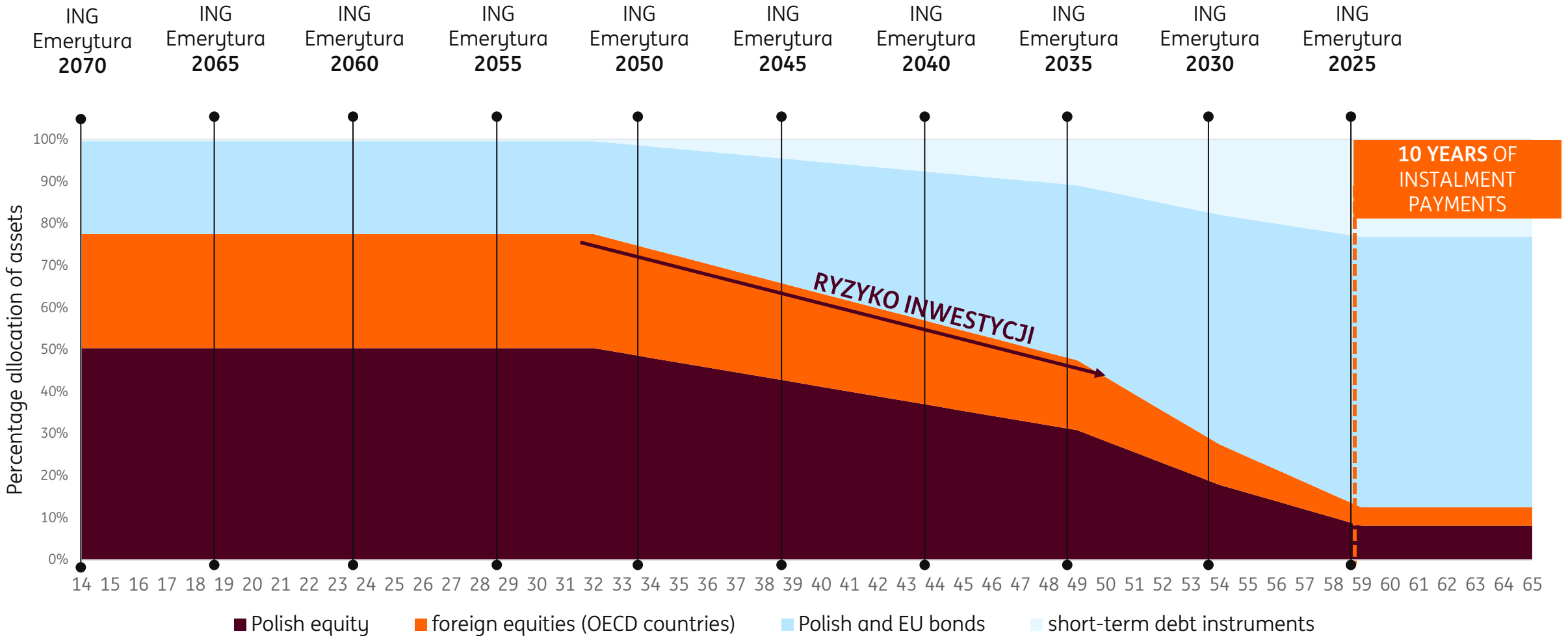
- Target-date funds are specially designed for retirement solutions. The target date is the estimated time of your retirement.
- As a participant approaches the age of 60, the share of higher-risk assets (including equities) systematically decreases, while the share of debt securities (including bonds and bank deposits) increases.
- Thanks to gradual allocation changes, target-date funds provide greater security for entrusted assets within a long-term investment.

ING TFI Emerytura SFIO	
Year of birth	**Subfund**
1963–1967	ING Emerytura 2025
1968–1972	ING Emerytura 2030
1973–1977	ING Emerytura 2035
1978–1982	ING Emerytura 2040
1983–1987	ING Emerytura 2045
1988–1992	ING Emerytura 2050
1993–1997	ING Emerytura 2055
1998–2002	ING Emerytura 2060
2003–2007	ING Emerytura 2065
2008–2012	ING Emerytura 2070

You can change the subfund in which your PPK contributions are invested. Subfund changes are free of charge and unlimited.

How do we invest in ING Emerytura SFIO?

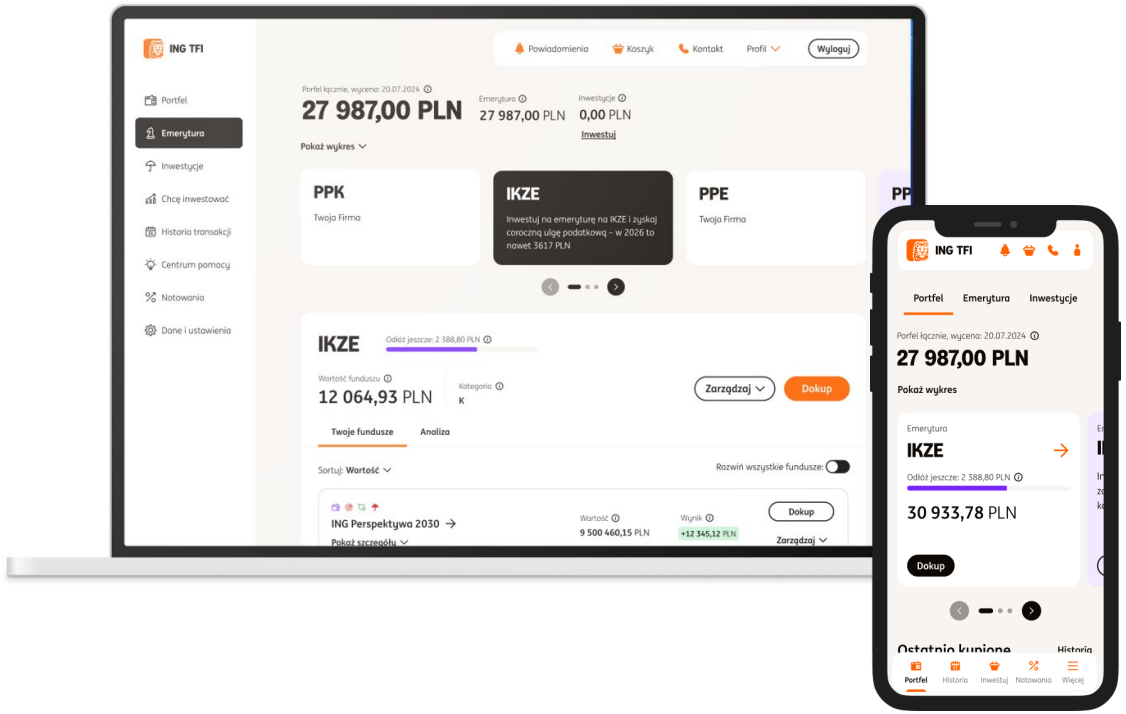
With each year, the risk of your investment decreases



5. Where can you find information about your PPK account?



Managing your PPK account is simple and convenient



You can check your investment balance in the ING TFI24 transaction service and mobile app

- check your investment balance
- submit orders
- log in on a computer or phone

If you activate the app for the first time, you must first log in to the ING TFI24 transaction service at least once.

The service and app are available in two language versions:
Polish and English

Which orders can you submit via ING TFI24?

Orders submitted directly to the Fund

Withdrawal
after age 60

Installment change
option to change declared number of installments

Refund
before age 60

Change of personal data

Designate/change beneficiaries
(*paper document required)

Change allocation
of accumulated funds

Change contribution split
(for future contributions)

Change of account number

Orders submitted to the employer

Declare/cancel additional employee contribution

Opt out of contributions
(signed document to employer)

Resume contributions
(signed document to employer)

Change amount of additional employee contribution

*For an order to designate / change beneficiaries, an additional paper document signed by the PPK participant must be delivered to the financial institution.
If the orders are not visible in your ING TFI24 transaction account, contact your employer.

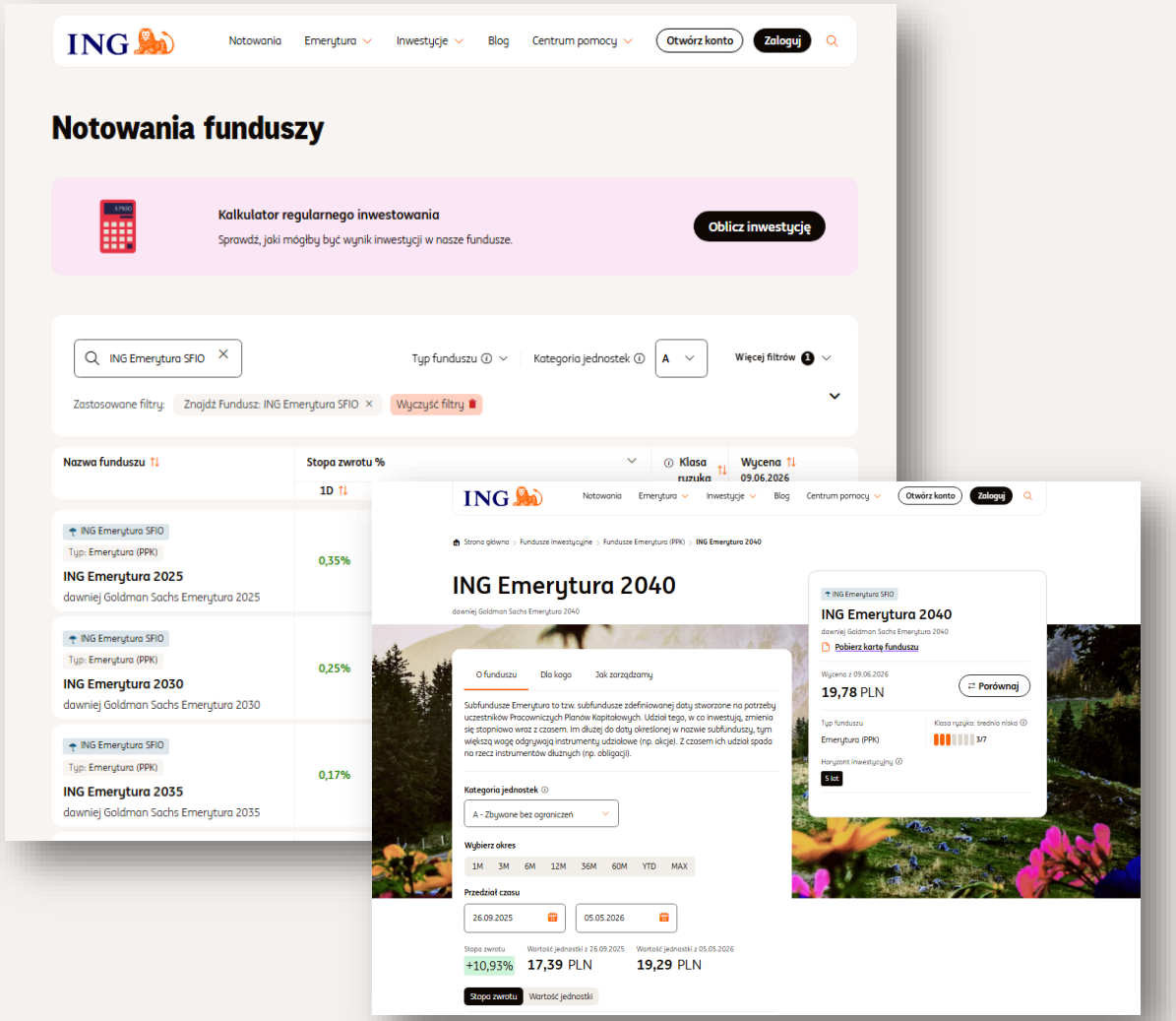
Would you like to learn more about investing?

Useful information is available at www.ingtfi.pl

Fund performance

General information about funds

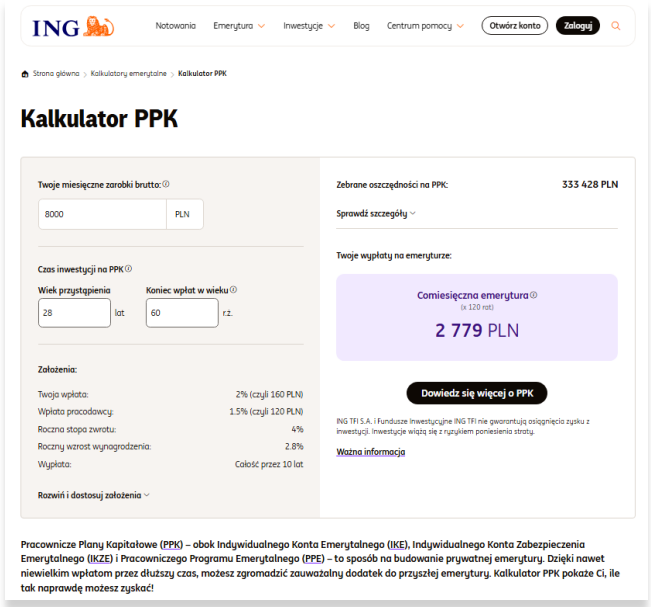
Market comments



It is worth using our retirement calculators

www.ingtfi.pl/kalkulatory

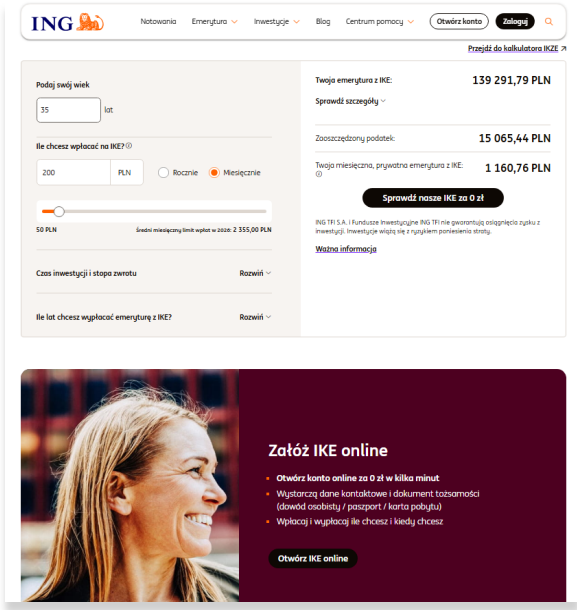
PPK calculator



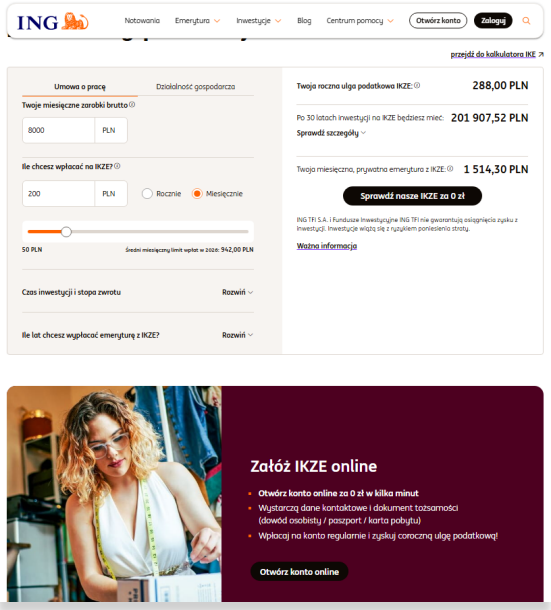
Regular investment calculator



IKE calculator



IKZE calculator



Do you have questions?

We will be happy to answer them

www.ingtfi.pl

Contact Centre

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09 a.m.–5 p.m. on business days
(call cost according to the operator's rates)

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