



Employee Capital Plans (PPK) with ING TFI

June 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.

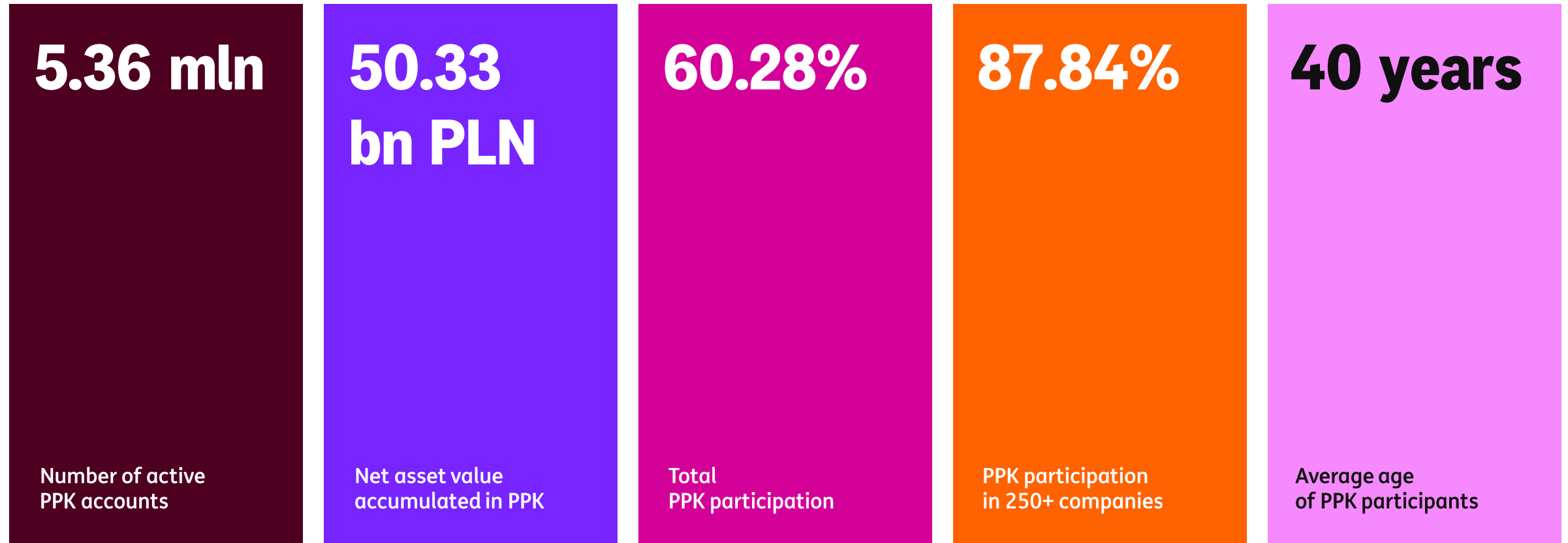
4.

Your PPK savings are inheritable.

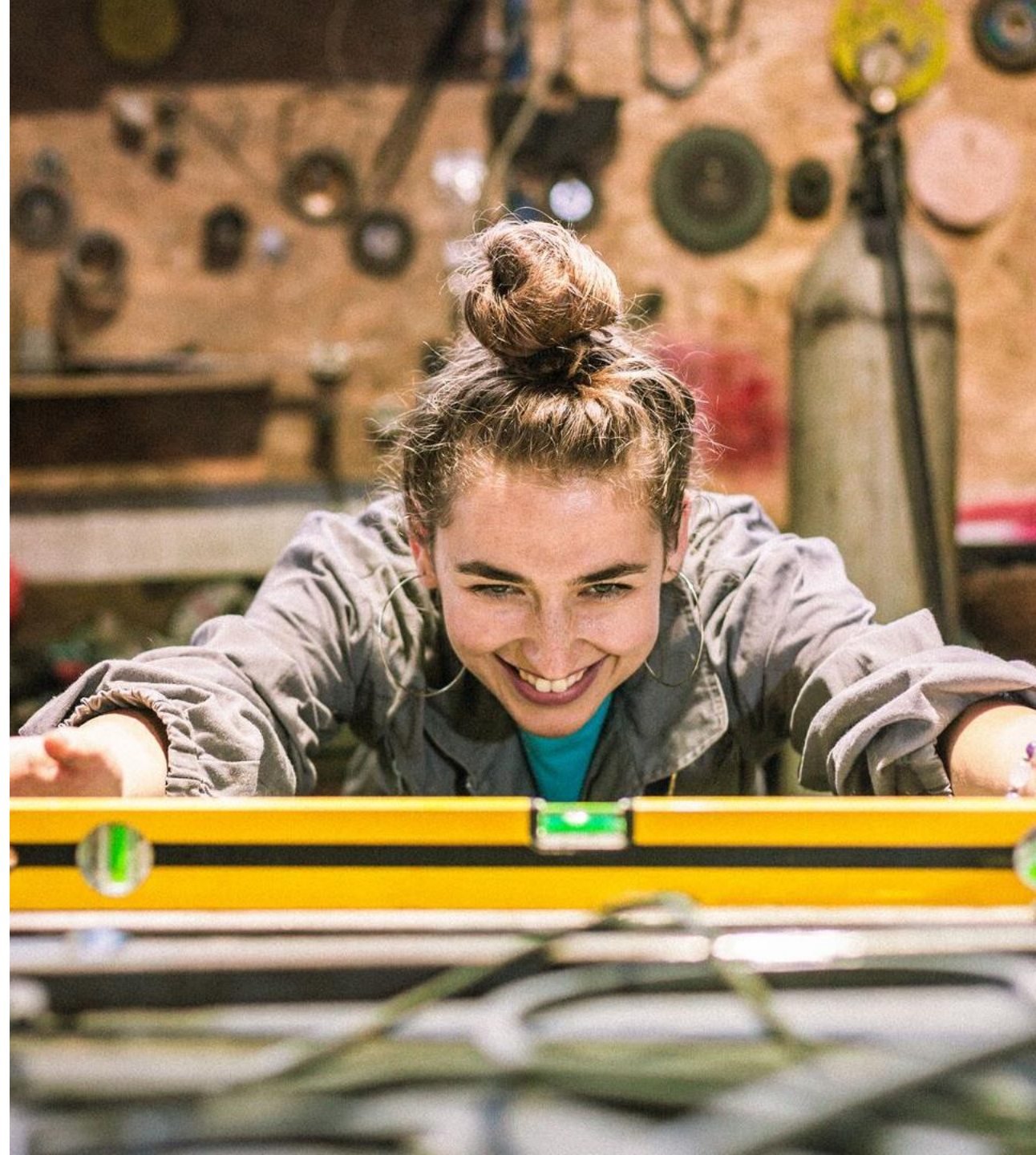
Beneficiaries can withdraw them free of inheritance and gift tax.

How do participants benefit from PPK?

Key statistics



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.

Who contributes to your PPK?



ING TFI



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.
If you increase your contribution, your employer will also increase its contribution accordingly.

The employer transfers contributions to your PPK every month

You can calculate their amount based on your gross salary.

| Monthly gross salary | Monthly net salary | Employer contribution (1.5%) | Your contribution (2%) | Income tax (12%) on employer contribution | Net salary after deducting contributions and tax on the employer contribution |
|----------------------|--------------------|------------------------------|------------------------|---|---|
| PLN 5,000 | PLN 3,660 | PLN 75 | PLN 100 | PLN 9 | PLN 3,551 |
| PLN 6,500 | PLN 4,672 | PLN 98 | PLN 130 | PLN 12 | PLN 4,530 |
| PLN 8,000 | PLN 5,730 | PLN 120 | PLN 160 | PLN 14 | PLN 5,556 |

| Monthly gross salary | Monthly net salary | Employer contribution (1.5%) | Your contribution (2%) | Income tax (32%) on employer contribution | Net salary after deducting contributions and tax on the employer contribution |
|----------------------|--------------------|------------------------------|------------------------|---|---|
| PLN 12,000 | PLN 8,130 | PLN 180 | PLN 240 | PLN 58 | PLN 7,832 |
| PLN 14,000 | PLN 9,407 | PLN 210 | PLN 280 | PLN 67 | PLN 9,060 |

Amount that goes into your PPK account every month

PPK contributions financed by the employer are not included in the basis for calculating ZUS contributions. However, they are your additional income, so income tax is charged on them.

How much can I save in PPK?

| Gross salary | 30 years | 40 years | 50 years |
|--------------|-------------------------------|-------------|------------|
| | Accumulated capital at age 60 | | |
| PLN 6,000 | PLN 223,080 | PLN 107,106 | PLN 39,791 |
| PLN 8,000 | PLN 292,504 | PLN 140,148 | PLN 50,598 |
| PLN 10,000 | PLN 361,927 | PLN 173,190 | PLN 62,406 |
| PLN 12,000 | PLN 431,351 | PLN 206,232 | PLN 74,214 |

+ no capital gains tax (19%)

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).

4. Investment funds in PPK



Investment funds in PPK

Learn about ING Emerytura SFIO target-date funds

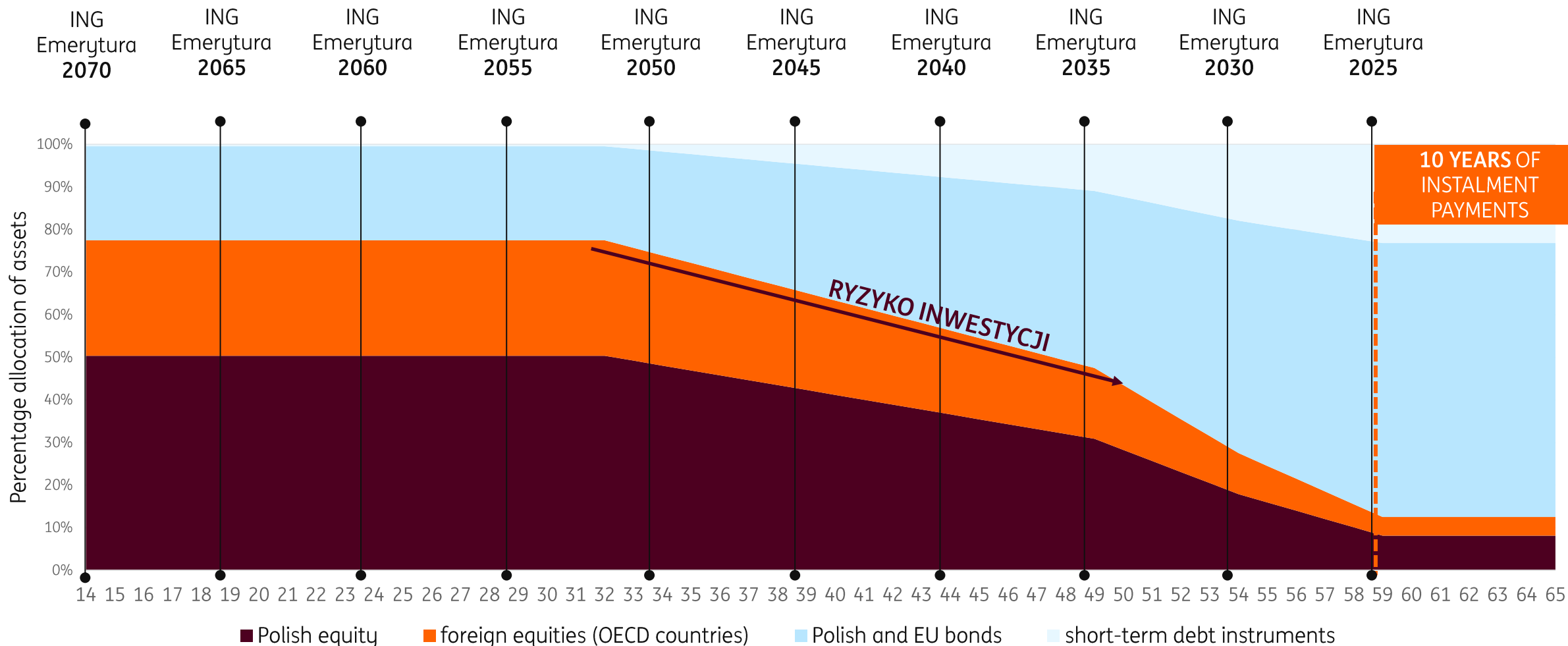
ING Emerytura SFIO offers 10 ready-made investment strategies. Depending on your year of birth, you will be assigned to the appropriate ING Emerytura subfund.

- 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 |

How do we invest in ING Emerytura SFIO?

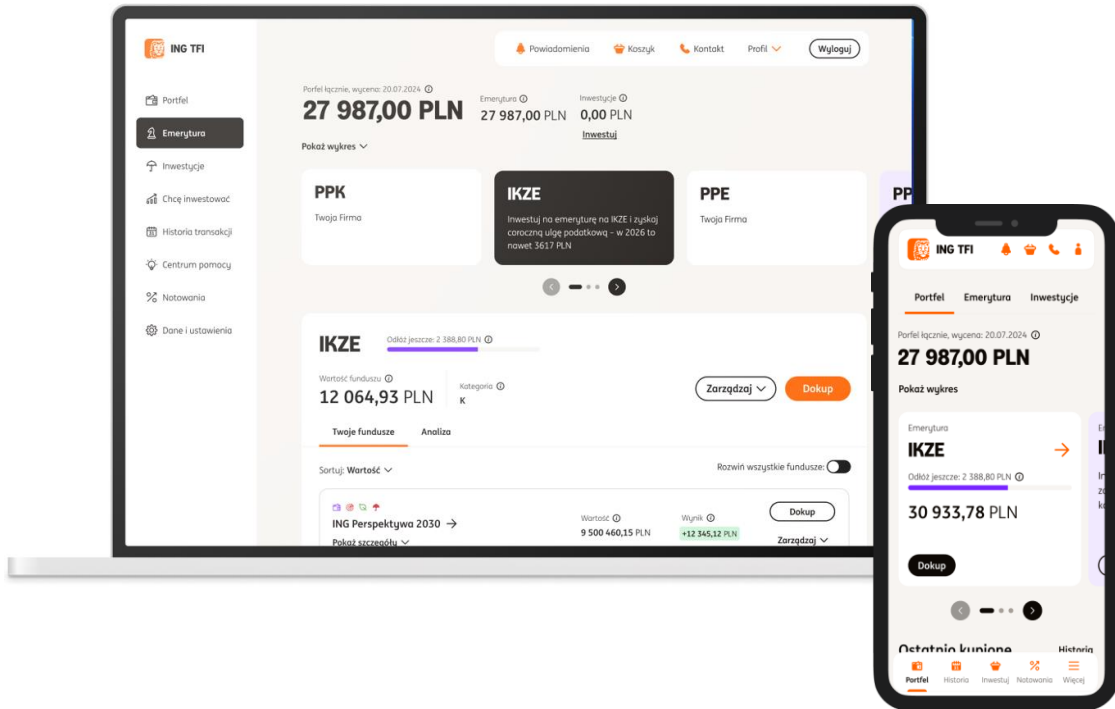
With each year, the risk of your investment decreases



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

Designate/change beneficiaries
(*paper document required)

Installment change
option to change declared
number of installments

Change allocation
of accumulated funds

Refund
before age 60

Change contribution split
(for future contributions)

**Change of
personal data**

**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.

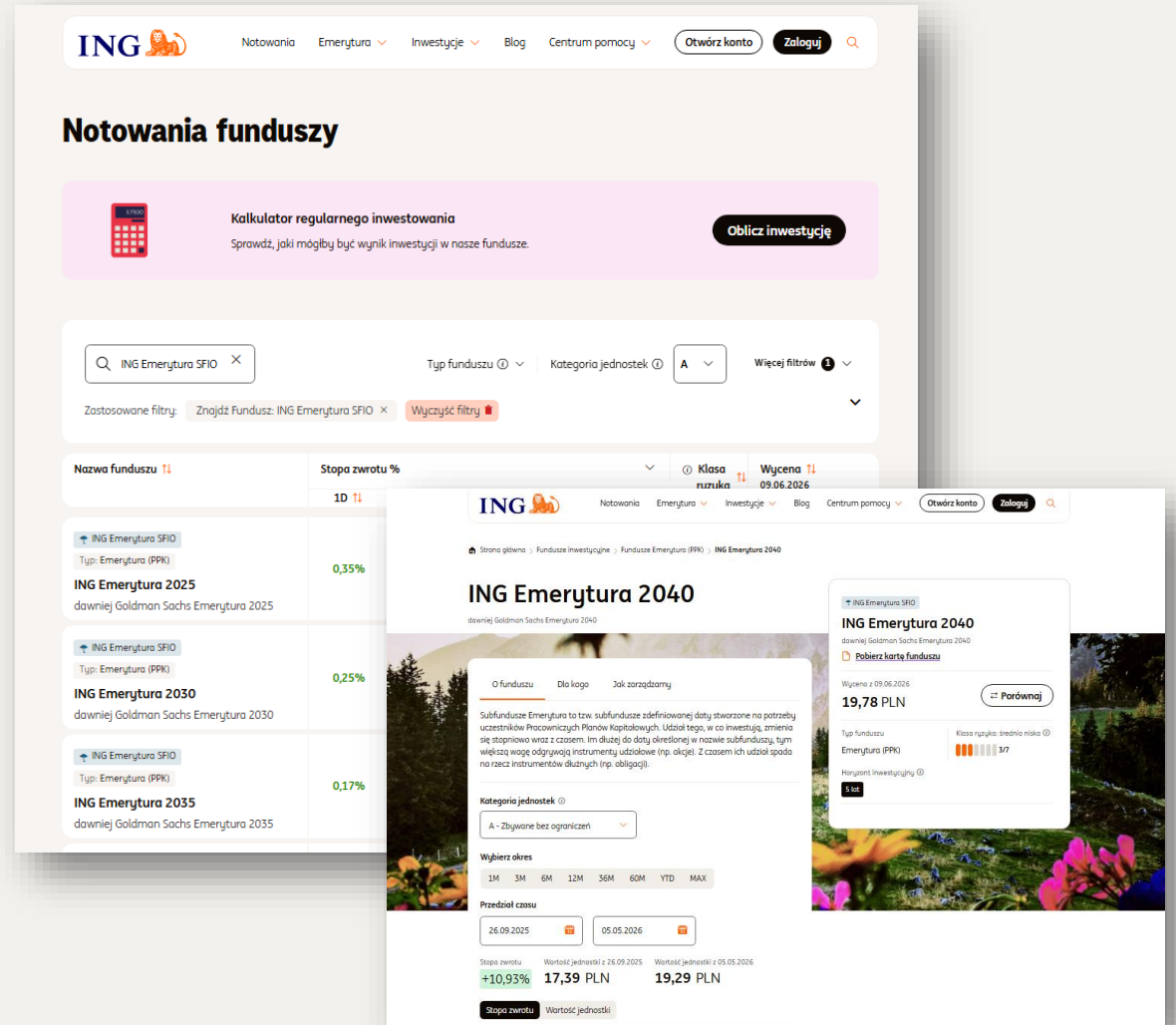
Would you like to learn more about investing?

Useful information is available at www.ingtfi.pl

Fund performance

General information about funds

Market comments



The screenshot displays the ING TFI website interface. At the top, there is a navigation bar with the ING logo, menu items (Notowania, Emerytura, Inwestycje, Blog, Centrum pomocy), and buttons for 'Otwórz konto' and 'Zaloguj'. Below the navigation bar, the main heading is 'Notowania funduszy'. A prominent pink banner features a calculator icon and the text 'Kalkulator regularnego inwestowania' with a subtext 'Sprawdź, jaki mógłby być wynik inwestycji w nasze fundusze' and a 'Oblicz inwestycję' button. Below this is a search bar containing 'ING Emerytura SFIO' and various filter options. The main content area shows a table of fund performance with columns for 'Nazwa funduszu', 'Stopy zwrotu %', 'Klasa ryzyka', and 'Wycena'. The table lists three funds: 'ING Emerytura 2025' (0,35%), 'ING Emerytura 2030' (0,25%), and 'ING Emerytura 2035' (0,17%). A detailed view of the 'ING Emerytura 2040' fund is overlaid on the right, showing its name, 'Wycena z 09.06.2026: 19,78 PLN', and a 'Porównaj' button. Below the name, there is a section for 'O Funduszu' with a 'Dla kogo' and 'Jak zarządzamy' sub-section. The 'Dla kogo' section includes a paragraph about the fund's structure and a 'Klasa ryzyka' indicator showing 'średnio niska' with a score of 3/7. The 'Jak zarządzamy' section includes a 'Ważny okres' and 'Przedział czasu' section. At the bottom, there is a table showing the fund's performance over time: 'Stopy zwrotu' (+10,93%), 'Wartość jednostki z 26.09.2025: 17,39 PLN', and 'Wartość jednostki z 05.05.2026: 19,29 PLN'.

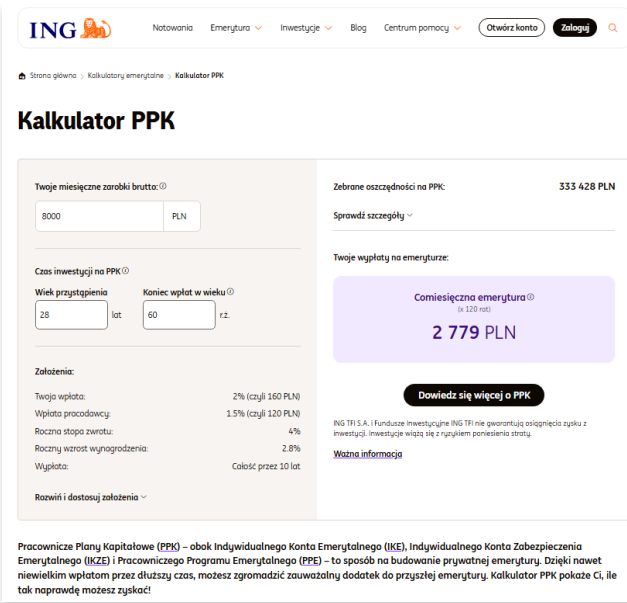
| Nazwa funduszu | Stopy zwrotu % | Klasa ryzyka | Wycena |
|--|----------------|--------------|--------|
| ING Emerytura 2025 dawniej Goldman Sachs Emerytura 2025 | 0,35% | | |
| ING Emerytura 2030 dawniej Goldman Sachs Emerytura 2030 | 0,25% | | |
| ING Emerytura 2035 dawniej Goldman Sachs Emerytura 2035 | 0,17% | | |

| Stopy zwrotu | Wartość jednostki z 26.09.2025 | Wartość jednostki z 05.05.2026 |
|--------------|--------------------------------|--------------------------------|
| +10,93% | 17,39 PLN | 19,29 PLN |

It is worth using our retirement calculators

www.ingtfi.pl/kalkulatory

PPK calculator



Kalkulator PPK

Tweje miesięczne zarobki brutto: 8000 PLN

Zabrane oszczędności na PPK: 333 428 PLN

Czas inwestycji na PPK: 28 lat

Wiek przystąpienia: 28 lat

Koniec wpłat w wieku: 60 r.z.

Założenia:
Twoja wpłata: 2% (czyli 160 PLN)
Wpłata pracodawcy: 1.5% (czyli 120 PLN)
Roczna stopa zwrotu: 4%
Roczny wzrost wynagrodzenia: 2.8%
Wykłada: Całość przez 10 lat

Comiesięczna emerytura (w 120 rat): 2 779 PLN

[Dowiedz się więcej o PPK](#)

ING TFI S.A. i Fundusze Inwestycyjne ING TFI nie gwarantują osiągnięcia zysku z inwestycji. Inwestycje wiążą się z ryzykiem poniesienia straty.

Pracownicze Plany Kapitałowe (PPK) – obok Indywidualnego Konta Emerytalnego (IKE), Indywidualnego Konta Zabezpieczenia Emerytalnego (IKZE) i Pracowniczego Programu Emerytalnego (PPE) – to sposób na budowanie prywatnej emerytury. Dzięki nawet niewielkim wpłatom przez dłuższy czas, możesz zgromadzić zauważalny dodatek do przyszłej emerytury. Kalkulator PPK pokazuje Ci, ile tak naprawdę możesz zyskać!

Regular investment calculator



Kalkulator regularnego inwestowania

Kalkulator Regularnego Inwestowania obliczy dla Ciebie wynik, który osiągniesz regularnie inwestując w fundusze inwestycyjne ING TFI!

[Sprawdź jaki byłby wynik Twojej inwestycji](#) [Sprawdź potencjał regularnych wpłat](#)

Fundusz inwestycyjny: Wybierz fundusz

Wysokość pierwszej wpłaty: PLN

Wysokość regularnych wpłat: PLN

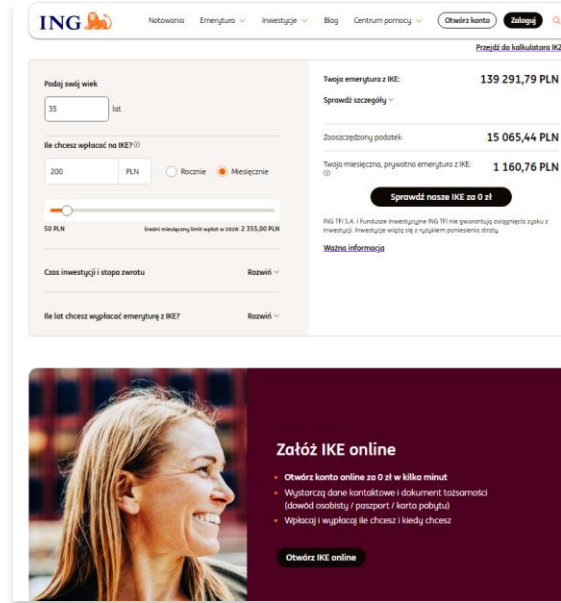
Miesięcznie Kwartalnie

Okres inwestowania (w latach): 1 rok - 15 lat

[Oblicz](#)



IKE calculator



IKE calculator

Przejdź do kalkulatora IKZE

Podaj swój wiek: 35 lat

Tweje emerytura z IKE: 139 291,79 PLN

Ile chcesz wpłacać na IKZE: 200 PLN

Zobowiązany podatek: 15 065,44 PLN

Twoja miesięczna, prywatna emerytura z IKE: 1 160,76 PLN

[Sprawdź nasze IKE za 0 zł](#)

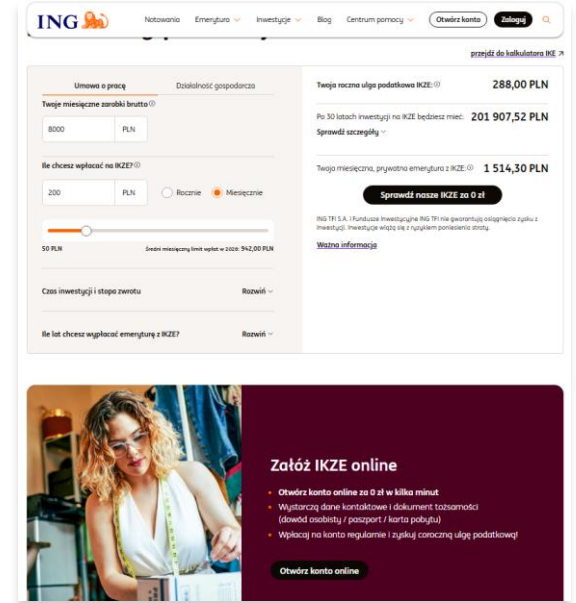
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Założ IKE online

- Otwórz konto online za 0 zł w kilka minut
- Wyślij dane kontaktowe i dokument tożsamości (dowód osobisty / paszport / karta pobytu)
- Wpłacaj i wpłacaj ile chcesz i kiedy chcesz

[Otwórz IKE online](#)

IKZE calculator



IKZE calculator

Umowa o pracę: Tak / Nie

Tweje miesięczne zarobki brutto: 8000 PLN

Tweje roczne ulgi podatkowe IKZE: 288,00 PLN

Po 30 latach inwestycji na IKZE będziesz mieć: 201 907,52 PLN

Ile chcesz wpłacać na IKZE: 200 PLN

Twoja miesięczna, prywatna emerytura z IKZE: 1 514,30 PLN

[Sprawdź nasze IKZE za 0 zł](#)

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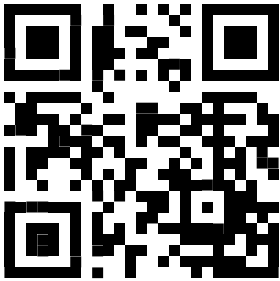
Założ IKZE online

- Otwórz konto online za 0 zł w kilka minut
- Wyślij dane kontaktowe i dokument tożsamości (dowód osobisty / paszport / karta pobytu)
- Wpłacaj na konto regularnie i zyskuj coroczną ulgę podatkową!

[Otwórz konto online](#)

Do you have questions?

We will be happy to answer them



www.ingfi.pl

Contact Centre

+48 801 690 555

+48 22 541 75 11

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

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