INWESTYCJE

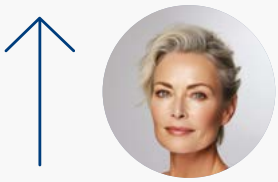
MARKETING COMMUNICATION



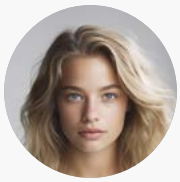
And you? How do you see your future?

The forecasts leave no illusions. The level of pensions in the coming years will be significantly lower than today. Why is it so?

- **Ageing society** – in 2050, the population aged 60+ is to constitute as much as 40% of the population in Poland (estimates of the Central Statistical Office).
- **Declining birth rate** (population decline).



More pensioners



Fewer working people

Pension from the Social Insurance Institution equal to **25-35%** the last salary

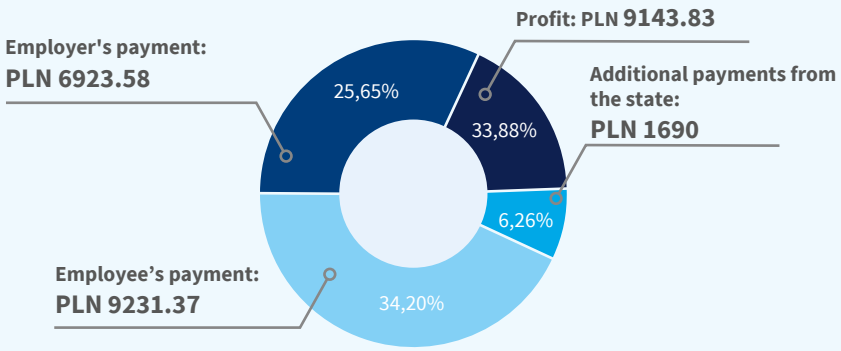
Source: Social Insurance Institution (ZUS)

Employee Capital Plans – it pays off!

PPK is your savings from three sources, and you finance only one of them:

Your payment: 2% of gross salary	Employer's payment: 1,5% of your gross salary	Additional payments from the state: PLN 250 (welcome payment) and PLN 240 every year (additional annual payment)

Savings of PPK participant (in the period from 1.01.2020 to 30.09.2026)



Total payments to PPK:
PLN 17,844.95

PPK account value:
PLN 26,988.78

Profit on investment in PPK:
PLN 9143,83

TFI PZU SA own calculations based on the actual value of the participant's account in the PPK inPZU 2040 sub-fund. We assumed the sum of basic payments of the employer (1.5%) and the employee (2%), annual additional payments and a welcome payment. We used the median salary of participants of PLN 5762 as the basis for calculating contributions.

Advantages of PPK



You save for the future with financial support from your employer and the state.



Savings in PPK are 100% your property and are inheritable (you can decide who is to inherit them).



You can use the funds to buy a flat or build a house.

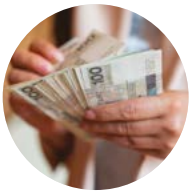


You can withdraw up to 25% of funds in the event of serious illness.



When is the best time to use PPK funds?

Preferably after the age of 60 (you can withdraw 25% of your savings at once and 75% in 120 monthly instalments). This will give you an exemption from capital gains tax and no deductions of, for instance, additional payments from the state.



What if you would like to withdraw your money earlier?

Before the age of 60 you can make a "return" - this involves transferring 30% of the sum of the employer's payments to the insured person's account in the first pillar in the Social Insurance Institution. The return payment also means that the savings will be reduced by additional payments from the state and the payment of capital gains tax.



You have access to the information about your funds every day!

Go to in.pzu.pl and check the amount of your savings 24 hours a day, seven days a week. In one place you can track payments to PPK from all sources of financing and, for example, enter details of persons entitled to inherit.



Did you opt out? You can always come back

Check with your employer what conditions it offers in the PPK. If you have opted out of PPK, you can always come back. All you need to do is submit an application to join.

Write to us at:
ppk@pzu.pl

PPK hotline for employees:
22 640 05 55

emeryturappk.pzu.pl

This is a marketing communication. Before making investment decisions you should read the prospectus and the Key Information Document (KID). The material is addressed to persons employed at employers that concluded a PPK management agreement with PPK inPZU SFIO managed by TFI PZU SA. The information on PPK is included in the "Terms and Conditions of PPK maintenance by PPK inPZU SFIO" which are available at emeryturappk.pzu.pl. Investments in investment funds are subject to investment risk. PPK inPZU SFIO and TFI PZU SA do not guarantee that you will achieve the assumed investment goal or obtain a specific investment result. You should take into account the possibility of losing the deposited funds. Past performance of the Fund is not a guarantee or promise that the Fund will achieve specific performance in the future. Information about the Fund and a detailed description of risk factors can be found in the prospectus at in.pzu.pl. KID is available at in.pzu.pl. The prospectus and KID are in Polish. The sub-funds of the Fund are actively managed. The investment involves the acquisition of the Fund's units and not of its own assets. The net asset value of the sub-funds of the Fund (and thus the value of the unit) may be highly volatile due to the composition of the investment portfolio and the management techniques used. The data provided in the material do not constitute an offer within the meaning of Article 66 of the Civil Code or a service consisting in the provision of investment advice and recommendations on financial instruments or their issuers within the meaning of the Act on Trading in Financial Instruments and they are not a form of the provision of tax advice or legal assistance. TFI PZU SA is regulated by the Polish Financial Supervision Authority. Towarzystwo Funduszy Inwestycyjnych PZU Spółka Akcyjna, District Court for the Capital City of Warsaw, 13th Commercial Division of the National Court Register, number of registration in the National Court Register: 0000019102, Tax Identification Number (NIP) 527-22-28-027, share capital: PLN 15 013 000 fully paid in, Rondo Ignacego Daszyńskiego 4, 00-843 Warsaw, in.pzu.pl.