



www.mojeppk.pl

Employee Capital Plans for You

Discover the key benefits of the program

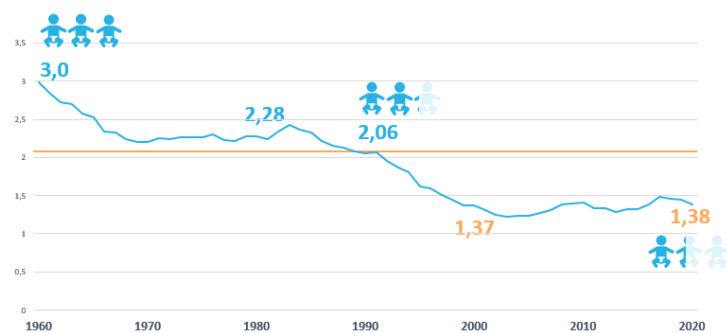


Meeting agenda

- **Origins of the program**
- **Payment scheme for PPK**
- **Who can participate in PPK**
- **Access to PPK savings**
- **Investing Funds**

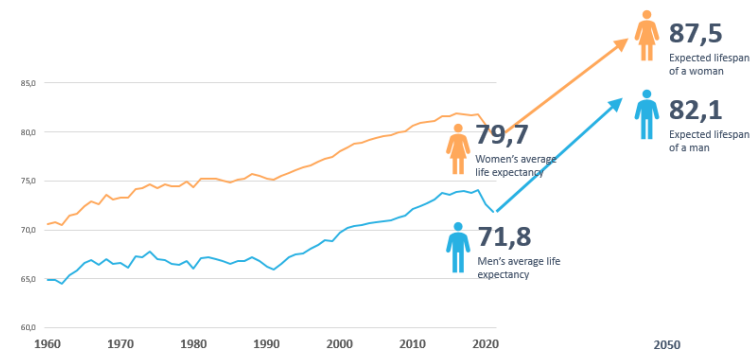
Origins of the program

Fertility rate in Poland



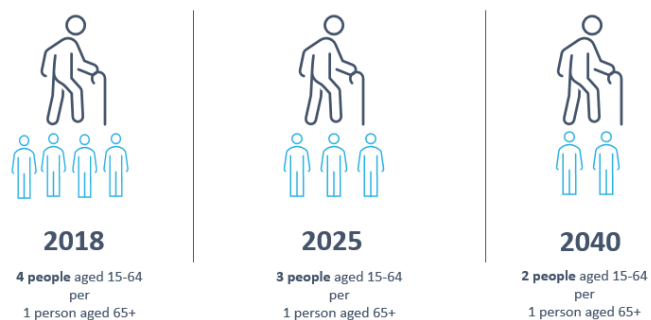
Source: WorldBank

Life expectancy in Poland



Source: GUS

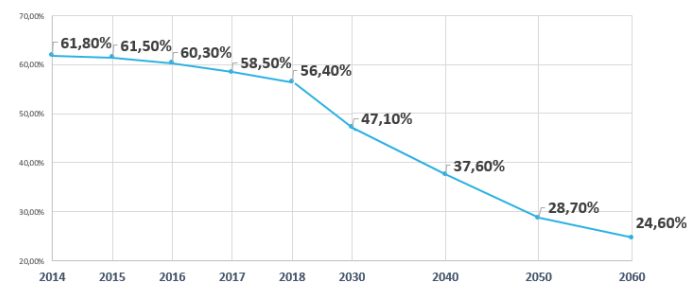
Pensions system burden in Poland



Source: GUS

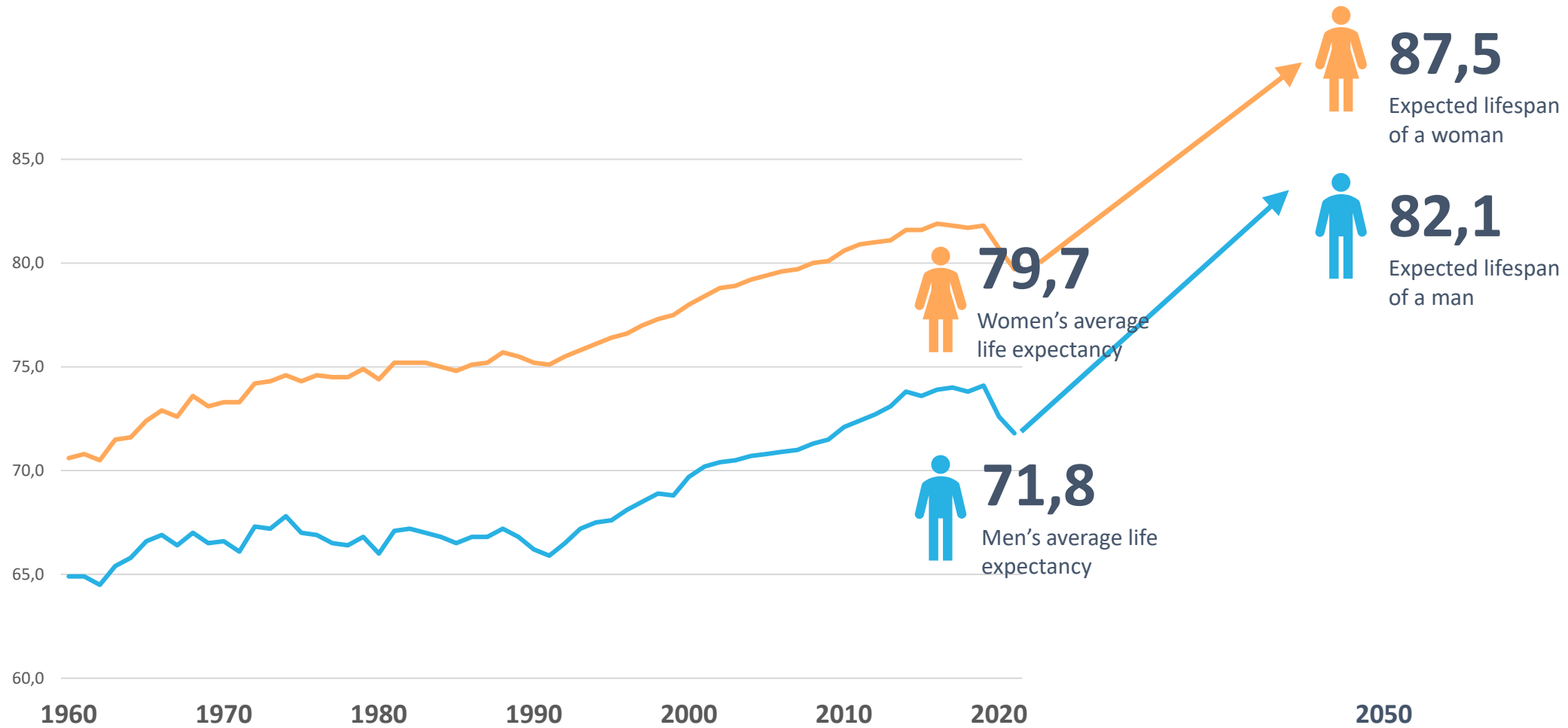
Replacement rate

Amount of pension in relation to salary

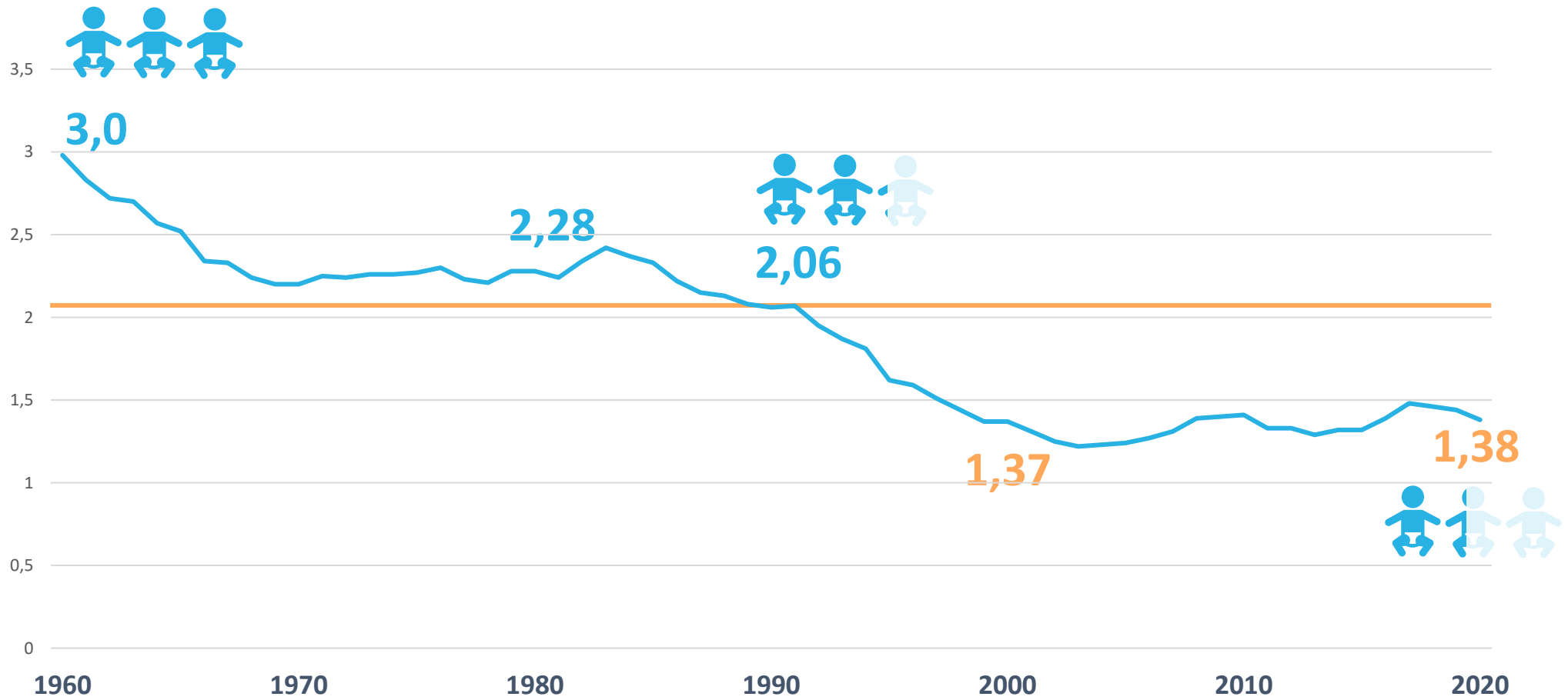


Source: Own study

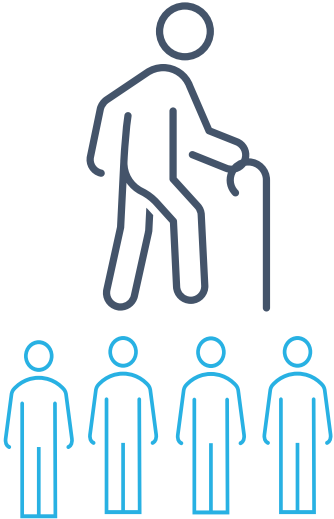
Life expectancy in Poland



Fertility rate in Poland

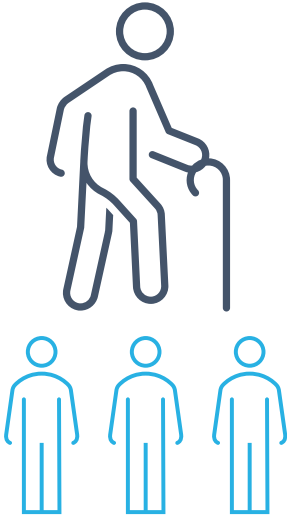


Pensions system burden in Poland



2018

4 people aged 15-64
per
1 person aged 65+



2025

3 people aged 15-64
per
1 person aged 65+

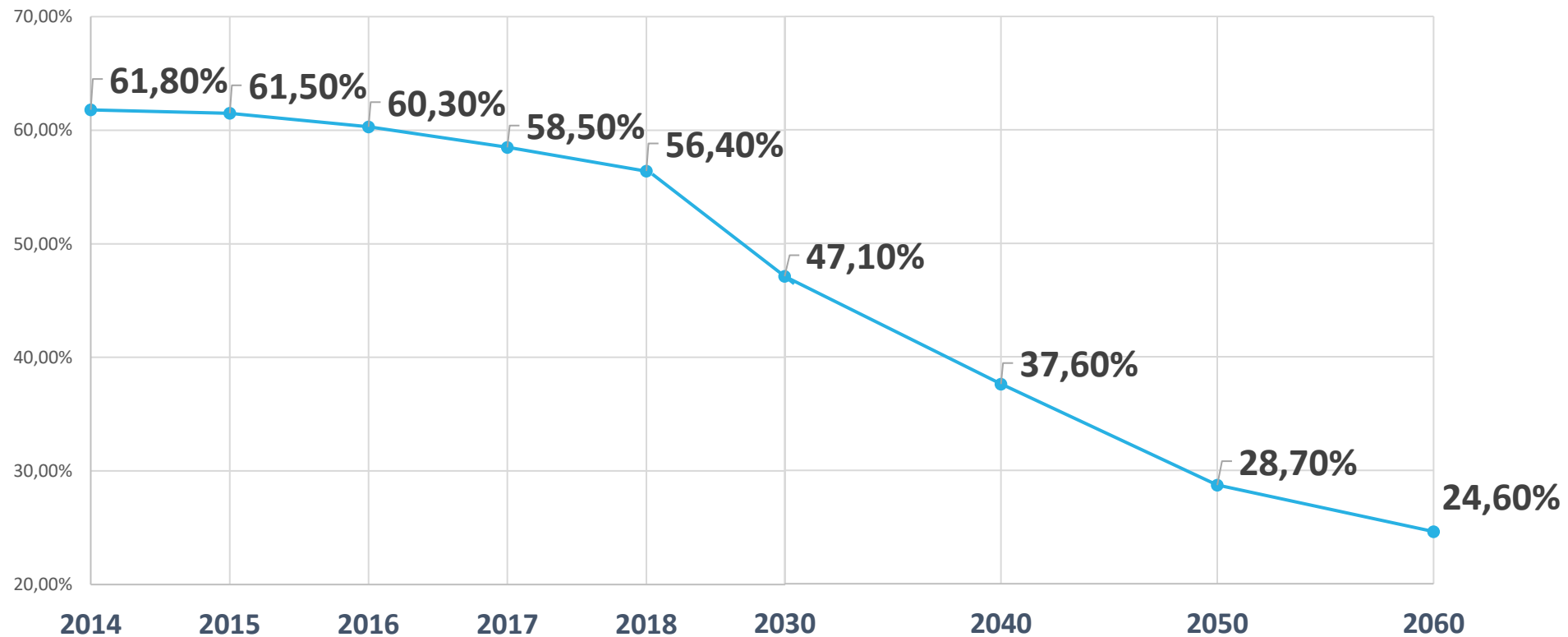


2040

2 people aged 15-64
per
1 person aged 65+

Replacement rate

Amount of pension in relation to salary



- Saving should be easy!

“

Saving for retirement should be easy and preferably automatic.

The default choice should be to enrol into a pension savings scheme and unsubscribing from savings should require action by the employee.

”



Richard Thaler

Economist, Nobel Memorial Prize laureate
in 2017



Savings program



What is PPK?

• Scheme of the program



Target payout

Age of

60

Option to use the funds
earlier



Scheme of the program



Employee

2.0%

+

2.0%

basic contribution
or at least **0.5%** for
individuals with lower
income

voluntary additional
contribution



Employer

1.5%

+

2.5%

basic contribution

voluntary additional
contribution



The state

PLN 250

+

PLN 240

welcome
contribution

annual
contribution

Scheme of the program



Employee



Basic contribution



Employer



Basic contribution



The state



Welcome contribution



Annual contribution

Scheme of the program



Employee

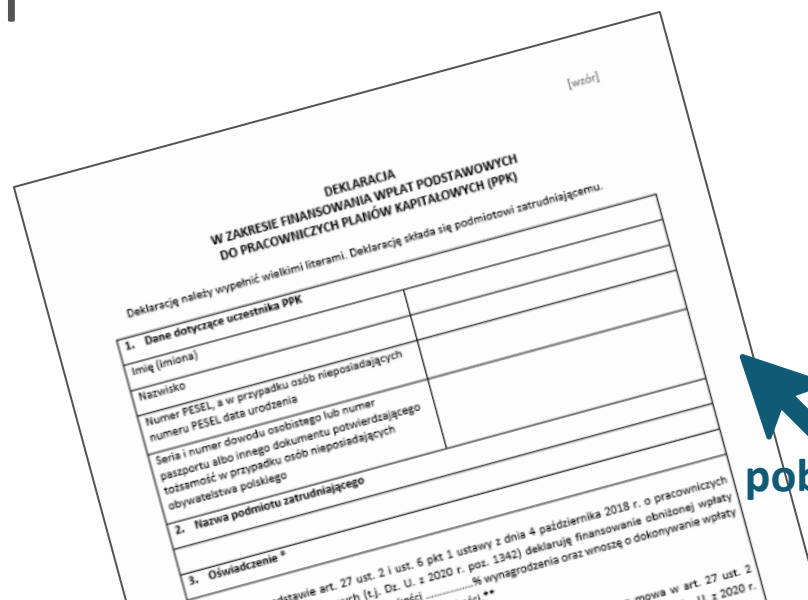
2.0%

basic contribution
or at least **0.5%** for
individuals with lower
income

+

2,0%

voluntary additional
contribution



DEKLARACJA
W ZAKRESIE FINANSOWANIA WPLAT PODSTAWOWYCH
DO PRACOWNICZYCH PLANÓW KAPITAŁOWYCH (PPK)

Deklarację należy wypełnić wielkimi literami. Deklarację składa się podmiotowi zatrudniającemu.

1. Dane dotyczące uczestnika PPK

Imię (imiona)	
Nazwisko	
Numer PESEL, a w przypadku osób nieposiadających numeru PESEL, a w przypadku osób nieposiadających	
Seria i numer dowodu osobistego lub numer paszportu albo innego dokumentu potwierdzającego tożsamość w przypadku osób nieposiadających obywatelstwa polskiego	

2. Nazwa podmiotu zatrudniającego

3. Oświadczenie *

pobierz

Reduction to 0.5%:

- the total remuneration of the PPK participant received from different sources in a given month does not exceed 120% of the minimum wage;
- in the first half of 2023, this amount is PLN 4 188 (in the second half – PLN 4 320);
- the basic contribution, at the level specified in the declaration reducing this contribution, applies from the month following the month in which the PPK participant submitted the declaration acknowledged by the employer;
- in months in which the PPK participant earns remuneration exceeding the limited amount, contributions must be calculated at a rate of 2%.

Scheme of the program



Employee

2,0%

+

2.0%

basic contribution
or at least 0.5% for
individuals with lower
income

voluntary additional
contribution



Voluntary contribution up to 2%:

- the PPK participant decides on financing the additional contribution himself/herself;
- the additional contribution declaration may be submitted at any time;
- the declaration is valid from the month following the month in which the PPK participant submitted the additional contribution declaration.

• The state

Welcome contribution **PLN 250**

Condition for obtaining:

- participating in the program for at least 3 full calendar months,
- conducting basic contributions financed by the PPK participant for at least 3 months.

45 days

After the end of the quarter, the welcome contribution is credited to your PPK account.



The state

Welcome contribution PLN 250

Condition for obtaining:

- participating in the program for at least 3 full calendar months,
- conducting basic contributions financed by the PPK participant for at least 3 months.

45 days

After the end of the quarter, the welcome contribution is credited to your PPK account.





The state

Annual contribution **PLN 240**

Condition for obtaining

The amount of the basic and additional contributions financed by the PPK participant and the employer in a given calendar year is at least equal to the amount of basic contributions **(3.5%) due on 6 times the minimum wage applicable in a given year.**

For participants who have reduced their basic contribution, this amount should be **at least 25% of the amount mentioned above.**

Contribution for 2022

$$3.5\% \times 6 \times \text{PLN } 3010 =$$

PLN 632.10

Contribution for 2022 for participants who have reduced their basic contribution

$$3.5\% \times 6 \times \text{PLN } 3010 \text{ zł} \times 25\% =$$

PLN 158.03

January –
December

until
April 15th

next year



The state

Annual contribution PLN 240

Condition for obtaining

The amount of the basic and additional contributions financed by the PPK participant and the employer in a given calendar year is at least equal to the amount of basic contributions (3.5%) due on 6 times the minimum wage applicable in a given year.

For participants who have reduced their basic contribution, this amount should be **at least 25% of the amount mentioned above.**

Contributions calculation for a PPK participant

PLN 5 000

remuneration



	Every month	After 1 year
Employee's contribution 2%	PLN 100	PLN 1 200
Employer's contribution 1.5%	PLN 75	PLN 900
Income tax on employer's contribution (12%)	PLN 9	PLN 108
Welcome contribution*		PLN 250
Annual contribution		PLN 240
Employee's participation**	PLN 109	PLN 1 308
Total contributions to the PPK account	PLN 175	PLN 2 590
Account value*** PLN		2 669

*One-time contribution.

**The employee's share includes the contribution taken from his/her remuneration and the tax on the contribution financed by the employer.

*** Assuming a 3.5% annual rate of return, i.e. PLN 79.

- Contributions calculation for a PPK participant

PLN 1 308

Amount deducted from your remuneration

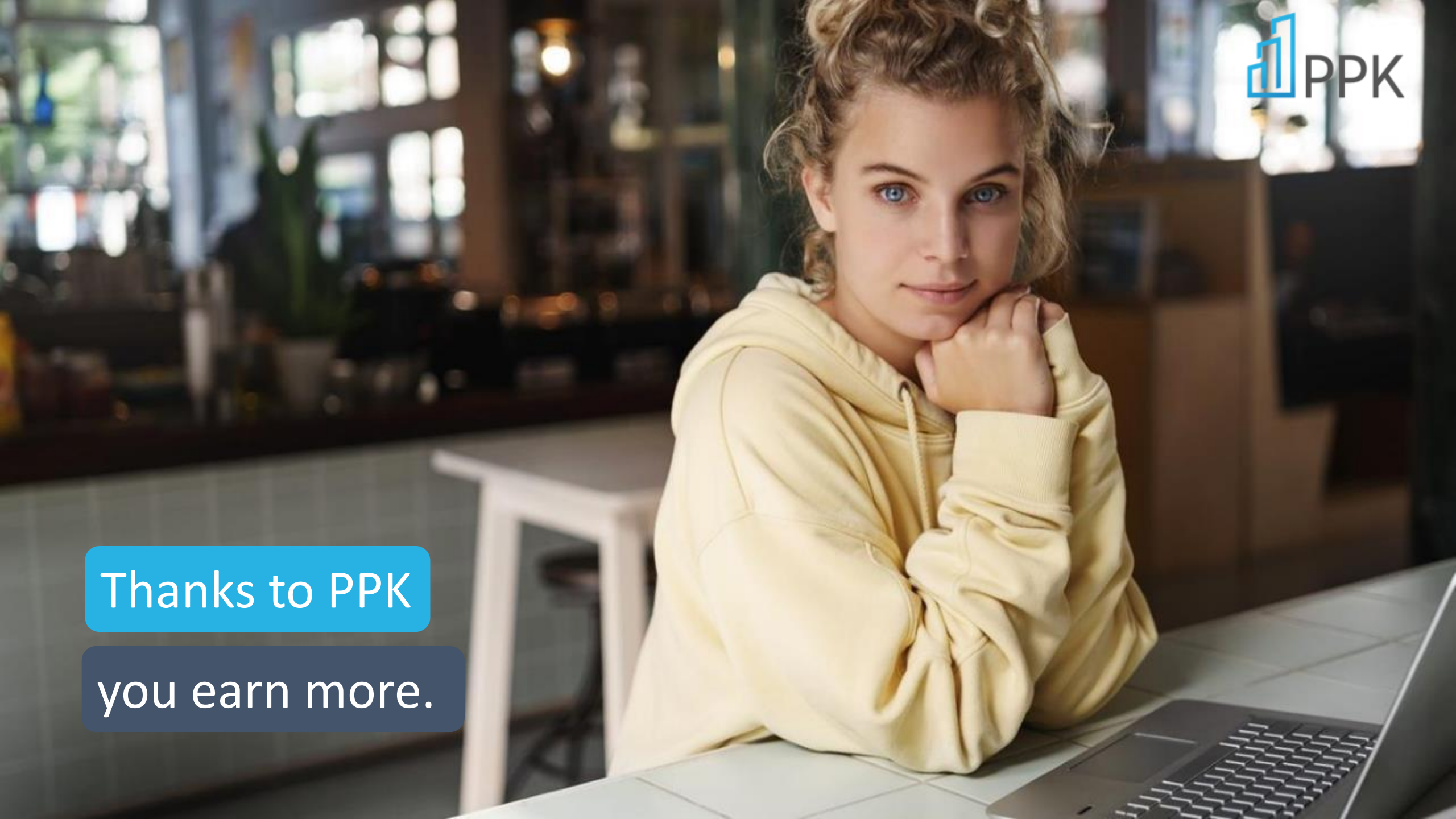


PLN 2 669

How much you have on your PPK account

Thanks to PPK

you earn more.



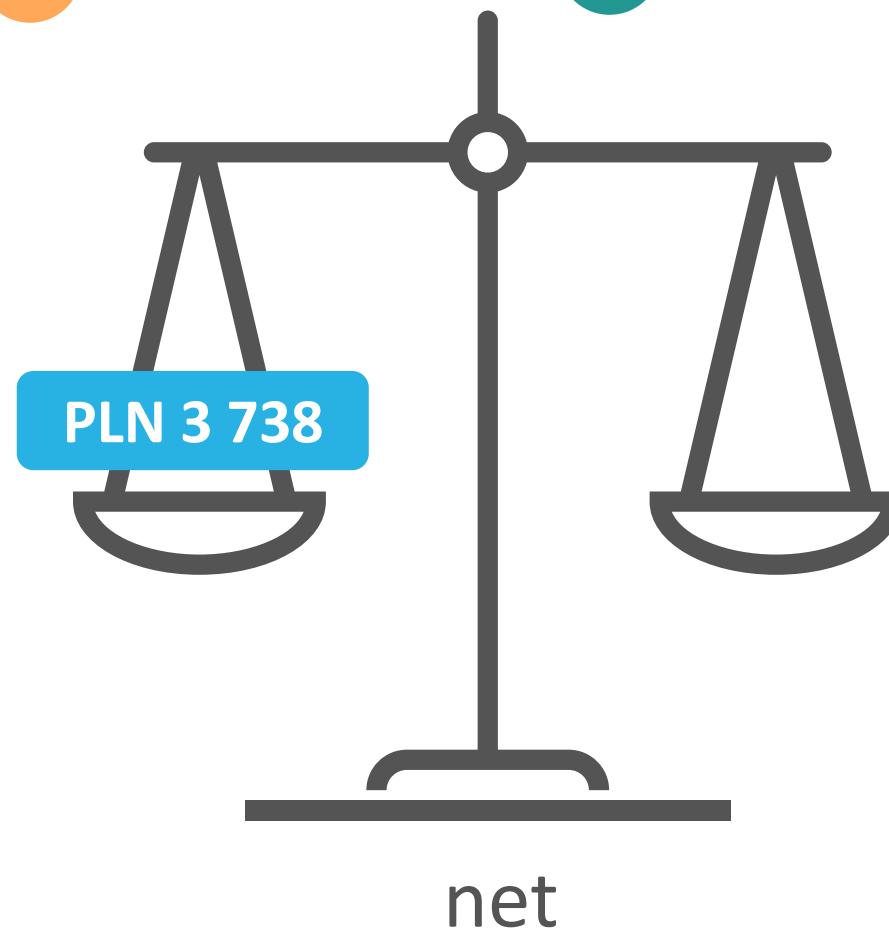
• Do I have more with or without PPK?

PLN 5 000

remuneration



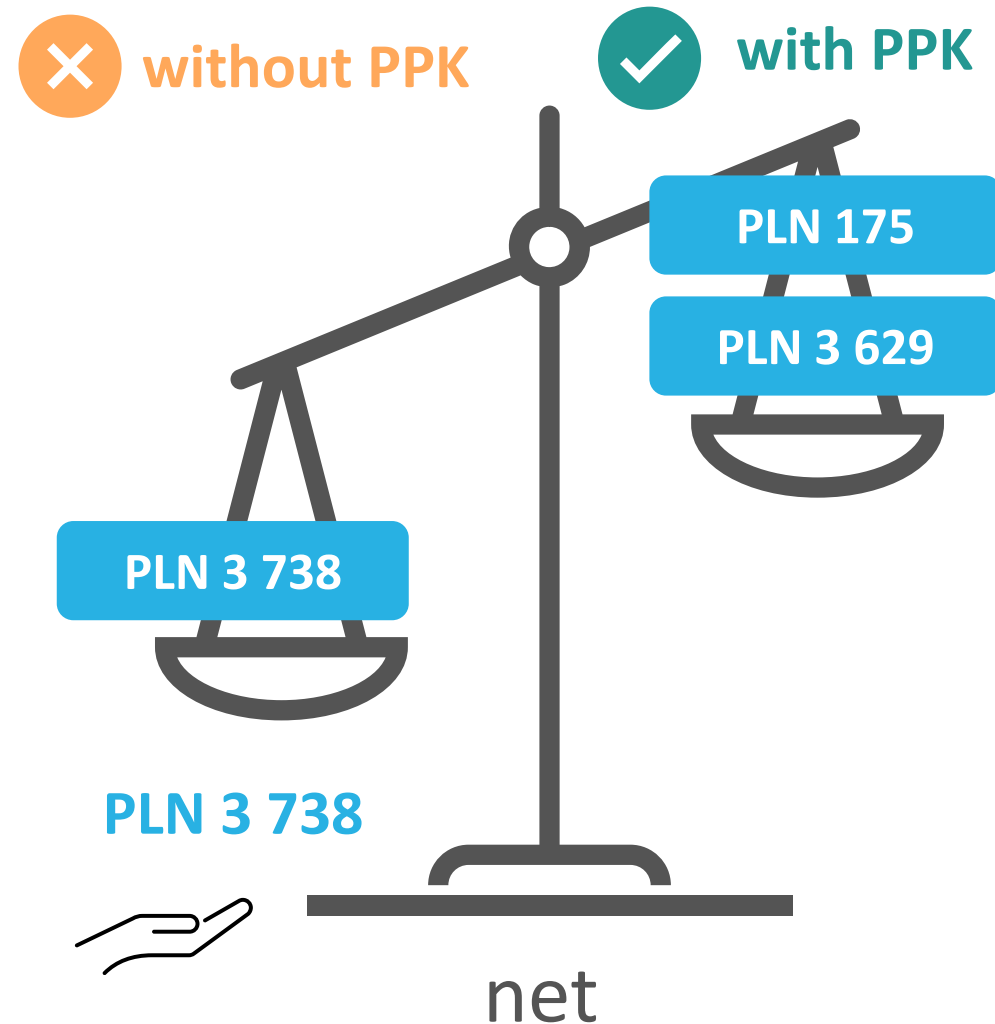
✘ without PPK ✔ with PPK



• Do I have more with or without PPK?

PLN 5 000

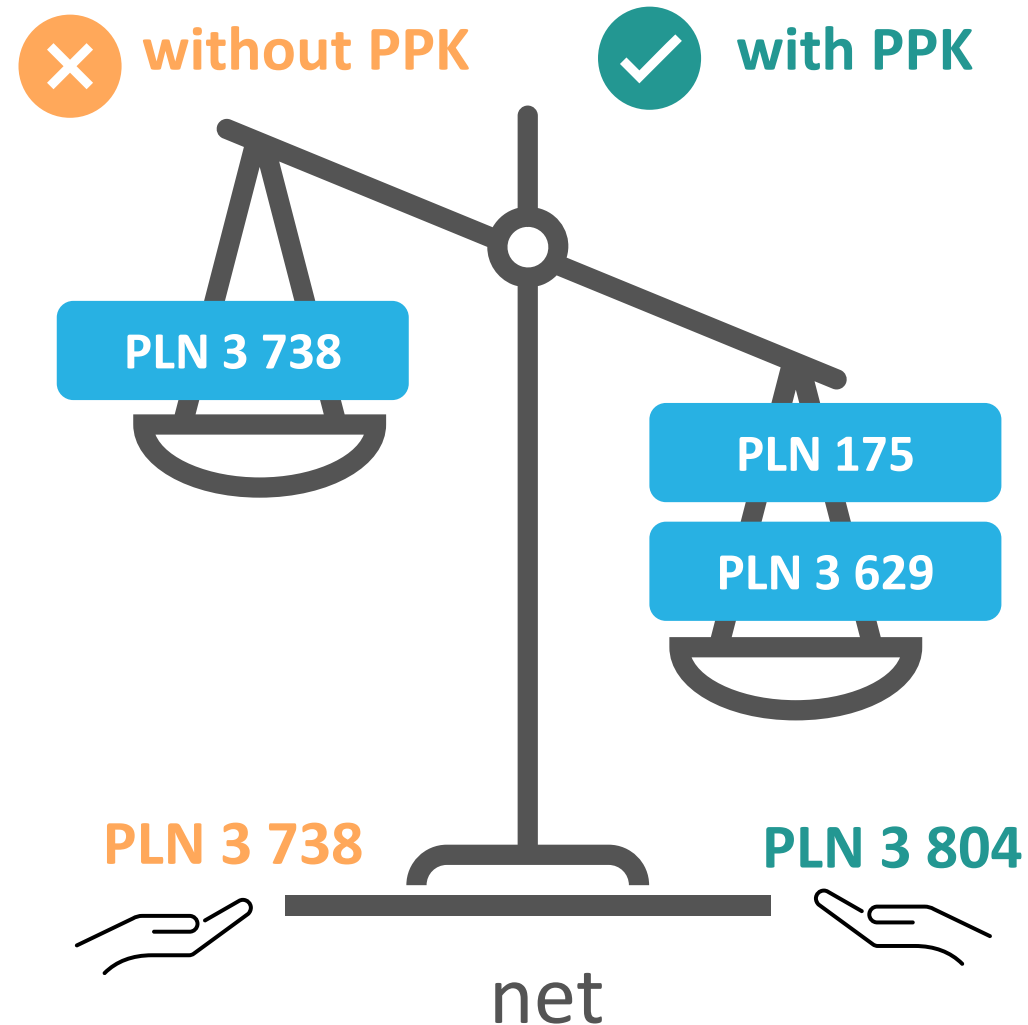
remuneration



Do I have more with or without PPK?

PLN 5 000

remuneration



In PPK you don't have to do anything.

Formalities are handled by your employer.



Employer's obligations

- > Choice of financial institution
- > Concluding agreements
- > Transferring PPK contributions
- > Gathering of documentation
- > Sharing information

An employer cannot induce an employee to resign from participating in PPK!

• Who can be „enrolled” to PPK

Individuals subject to mandatory pension and retirement insurance from the titles listed in

Article 2 sec. 1 point 18 of the PPK Act, i.e.:

- employees within the meaning of Article 2 of the Labor Code (except for, among others, juveniles);
- members of agricultural production cooperatives or agricultural circle cooperatives;
- natural persons who have reached the age of 18 and perform work under an agency agreement or a contract for specific work or another contract for the provision of services to which, in accordance with Article 750 of the Civil Code, the provisions on a mandate apply;
- natural persons engaged in contract work who are at least 18 years of age;
- persons referred to above who are on parental leave or in receipt of maternity benefit or maternity allowance;
- members of supervisory boards remunerated for performing these functions.



• When can I be „enrolled” to PPK?



* The period of employment includes periods of employment with the same employer from the previous 12 months.



Enrolment in PPK



18-55

Auto-enrolment

An employed person does not have to do anything. If such person does not want to save in PPK, he/she submits a declaration of resignation. Every 4 years, there is a so-called re-enrolment in PPK.



55-70

Declaration

If an employed person wants to join the program, he/she submits a declaration.



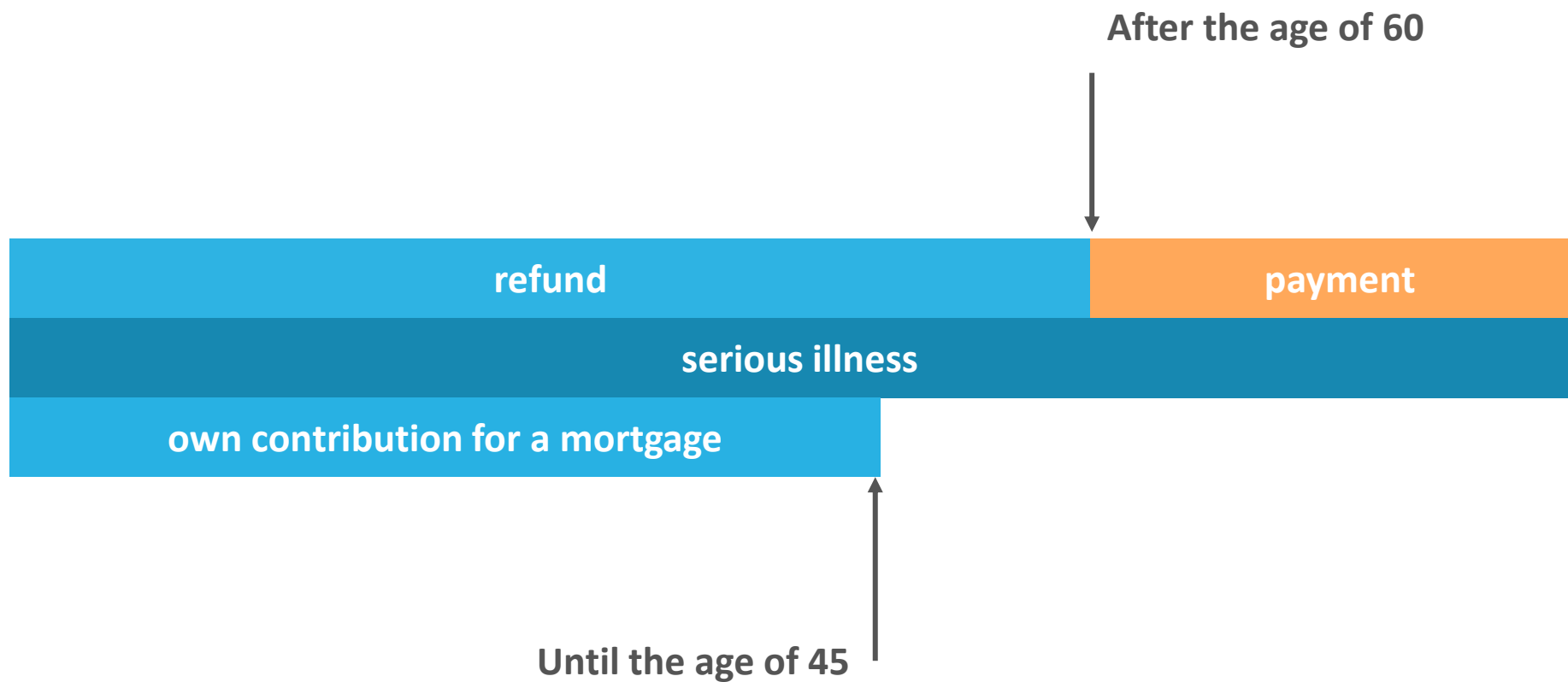
70+

No possibility

Your PPK savings.

You have access to them at any time.

- Access to PPK savings



• Access to PPK savings before the age of 60



Serious illness

If you, your spouse, or your child become seriously ill, you may receive up to 25% of the funds without any obligation to return them.



Mortgage

If you want to cover your own contribution when you take out a mortgage loan, for example, for a house or a building, you may receive up to 100% of the funds with an obligation to return them within 15 years (for persons under the age of 45).



Refund

You can make a refund of accumulated funds at any time.

• PPK refund

Your PPK account

Employee

PLN 1 200

Employer

PLN 900

The state

PLN 490

PLN 2 590

Contributions towards the account

+

PLN 79

Accumulated profit

- PPK refund

Your PPK account

Employee

PLN 1 237

Employer

PLN 927

The state

PLN 505

PLN 2 669

Account value

PPK refund

Your PPK account

Employee

100% = PLN 1 237

Employer

70% = PLN 649

The state

PLN 505

Capital gains tax

PLN 278

30 % to your individual
ZUS account

PLN 1 875

How much you will receive to your bank
account

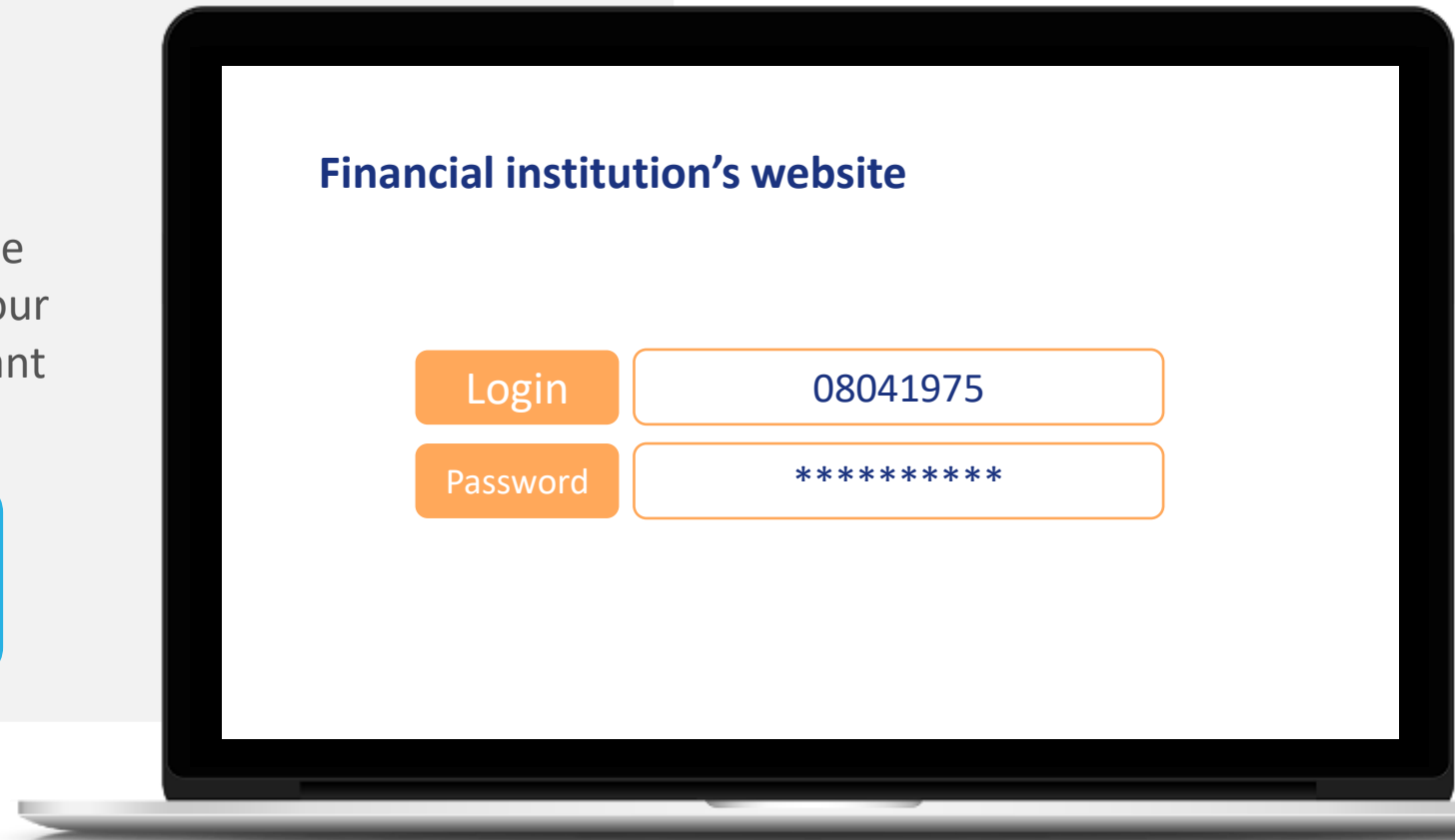
$1\,237 + 649 = \text{PLN } 1\,886$
- PLN 11 capital gains tax

• PPK refund

Log in to your PPK account

You will receive login details from the financial institution that manages your PPK account and from which you want to make a refund.

You can make a refund at any time.



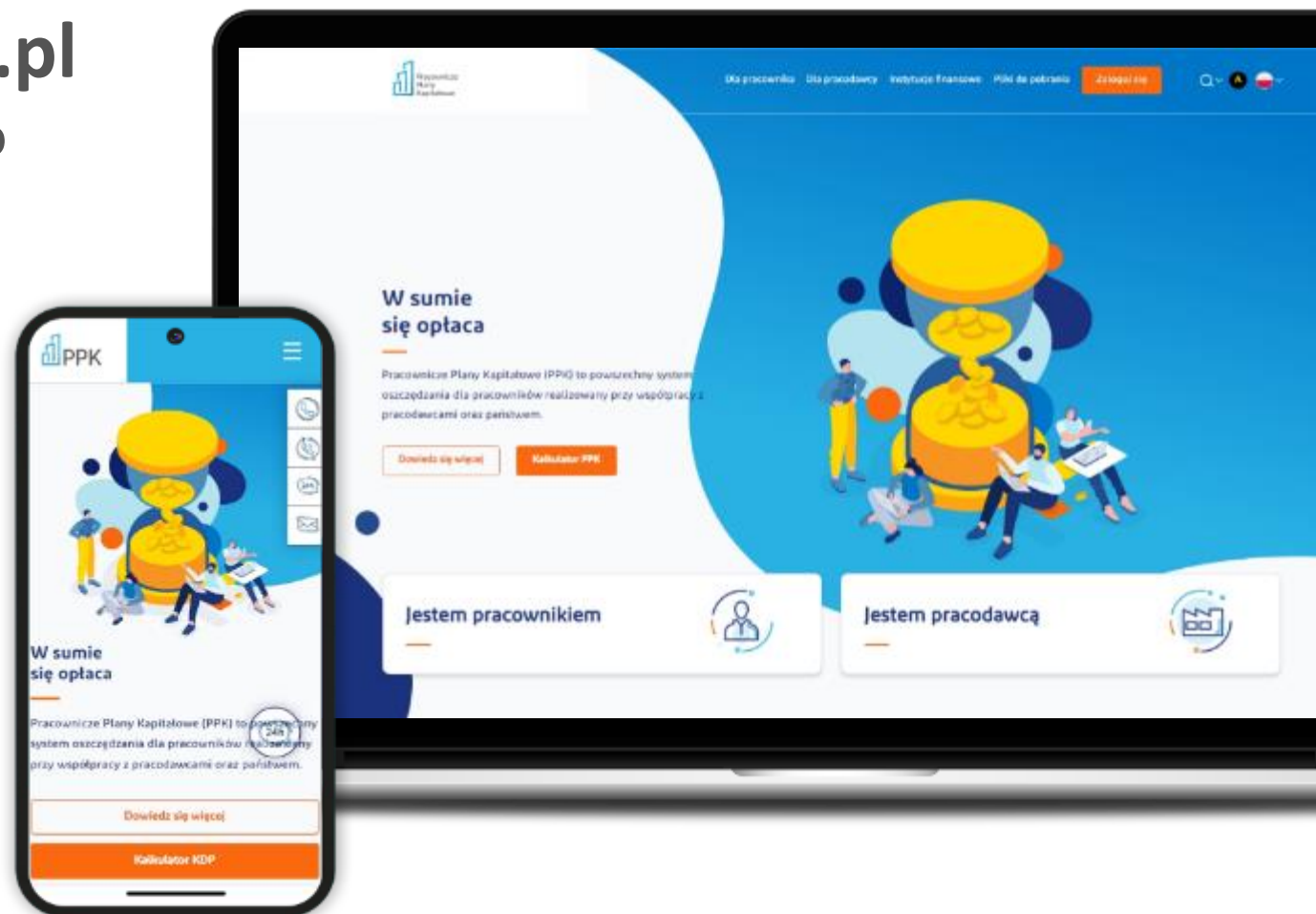
Decide!

How and when you withdraw funds after the age of 60.

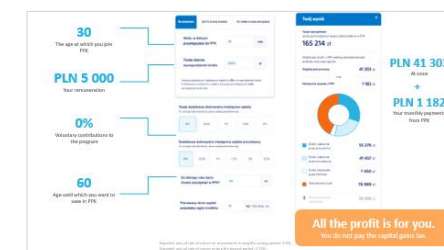
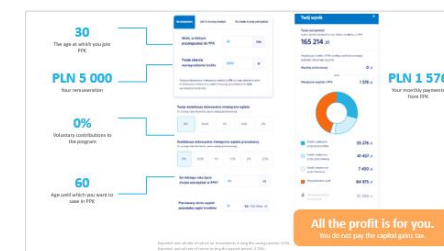
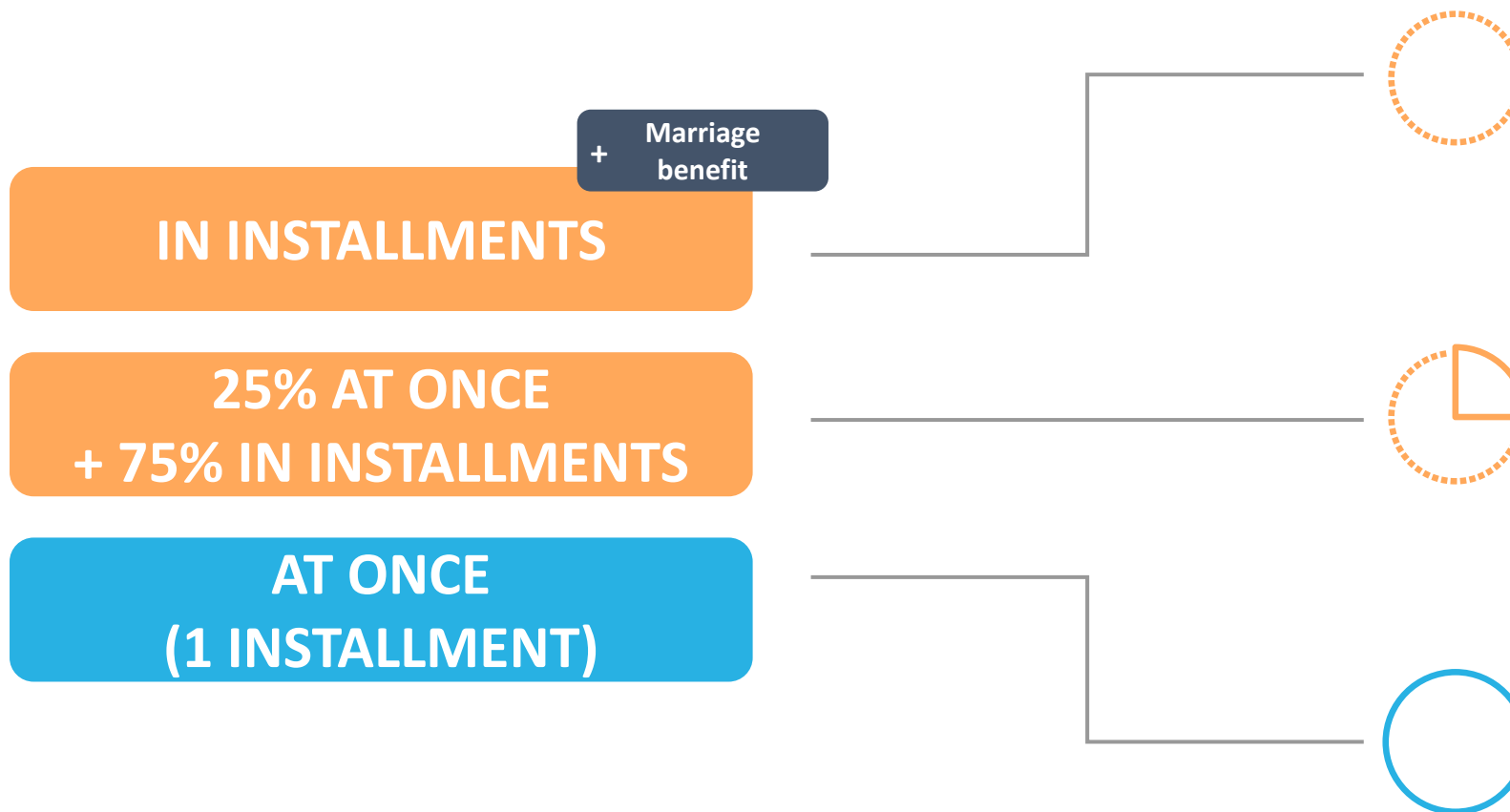
PPK Calculator

PPK Calculator on mojeppk.pl

See how much you can gain thanks to Employee Capital Plans (PPK).



Withdrawal of savings after the age of 60



*If the amount of the first installment calculated by dividing the accumulated savings by 120 or fewer installments declared in the application is lower than PLN 50 , the savings will be paid out as a one-time payment.

30

The age at which you join PPK

PLN 5 000

Your remuneration

0%

Voluntary contributions to the program

60

Age until which you want to save in PPK

Ile otrzymam	Jaki % muszę dołożyć	Do kiedy muszę oszczędzać
Wiek, w którym przystępujesz do PPK	30	lata
Twoje obecne wynagrodzenie brutto	5000	zł

Twoja podstawowa miesięczna wpłata to 2% wynagrodzenia brutto. Podstawowa miesięczna wpłata Twojego pracodawcy to 1,5% wynagrodzenia brutto.

Twoja dodatkowa dobrowolna miesięczna wpłata

(% wynagrodzenia brutto, poza wpłatą podstawową)

0%	0,5%	1%	1,5%	2%
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Dodatkowa dobrowolna miesięczna wpłata pracodawcy

(% wynagrodzenia brutto, poza wpłatą podstawową)

0%	0,5%	1%	1,5%	2%	2,5%
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Do którego roku życia chcesz oszczędzać w PPK?

60	r.ż.
----	------

Planowany okres wypłat pozostałej części środków

10	lat / 120 mies. rat
----	---------------------

Twój wynik

Twoje oszczędności

Suma zgromadzonych przez Ciebie środków w PPK

165 214 zł

Wypłacając środki z PPK według zadeklarowanego podziału otrzymasz łącznie:

Wypłatę jednorazową **0 zł**

oraz

Miesięczne wypłaty z PPK **1 576 zł**



Środki wpłacone przez pracownika: **55 276 zł**

Środki wpłacone przez pracodawcę: **41 457 zł**

Środki dopłacone przez Państwo: **7 450 zł**

Wypracowany zysk: **84 975 zł**

↓ Poniesione koszty zarządzania: **10 399 zł**

PLN 1 576

Your monthly payments from PPK

All the profit is for you.

You do not pay the capital gains tax.

Expected annual rate of return on investments during the savings period: 3.5%.
Expected annual rate of return during the payout period: 2.75%.

30

The age at which you join PPK

PLN 5 000

Your remuneration

0%

Voluntary contributions to the program

60

Age until which you want to save in PPK

Ile otrzymam	Jaki % muszę dołożyć	Do kiedy muszę oszczędzać
Wiek, w którym przystępujesz do PPK	30	lata
Twoje obecne wynagrodzenie brutto	5000	zł

Tvoja podstawowa miesięczna wpłata to 2% wynagrodzenia brutto. Podstawowa miesięczna wpłata Twojego pracodawcy to 1,5% wynagrodzenia brutto.

Tvoja dodatkowa dobrowolna miesięczna wpłata

(% wynagrodzenia brutto, poza wpłatą podstawową)

<input checked="" type="radio"/> 0%	<input type="radio"/> 0,5%	<input type="radio"/> 1%	<input type="radio"/> 1,5%	<input type="radio"/> 2%
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Dodatkowa dobrowolna miesięczna wpłata pracodawcy

(% wynagrodzenia brutto, poza wpłatą podstawową)

<input checked="" type="radio"/> 0%	<input type="radio"/> 0,5%	<input type="radio"/> 1%	<input type="radio"/> 1,5%	<input type="radio"/> 2%	<input type="radio"/> 2,5%
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Do którego roku życia chcesz oszczędzać w PPK?

60	r.ż.
----	------

Planowany okres wypłat pozostałej części środków

10	lat / 120 mies. rat
----	---------------------

Twój wynik

Twoje oszczędności

Suma zgromadzonych przez Ciebie środków w PPK

165 214 zł

Wypłacając środki z PPK według zadeklarowanego podziału otrzymasz łącznie:

Wypłatę jednorazową **41 303 zł**

oraz

Miesięczne wypłaty z PPK **1 182 zł**



Środki wpłacone przez pracownika: **55 276 zł**

Środki wpłacone przez pracodawcę: **41 457 zł**

Środki dofinansowane przez Państwo: **7 450 zł**

Wypracowany zysk: **78 989 zł**

Poniesione koszty zarządzania: **10 399 zł**

PLN 41 303

At once

+

PLN 1 182

Your monthly payments from PPK

All the profit is for you.

You do not pay the capital gains tax.

Expected annual rate of return on investments during the savings period: 3.5%.
Expected annual rate of return during the payout period: 2.75%.

30

The age at which you join PPK

PLN 5 000

Your remuneration

0%

Voluntary contributions to the program

60

Age until which you want to save in PPK

Ile otrzymam	Jaki % muszę dołożyć	Do kiedy muszę oszczędzać
Wiek, w którym przystępujesz do PPK		
30		lata
Twoje obecne wynagrodzenie brutto		
5000		zł

Twoja podstawowa miesięczna wpłata to 2% wynagrodzenia brutto. Podstawowa miesięczna wpłata Twojego pracodawcy to 1,5% wynagrodzenia brutto.

Twoja dodatkowa dobrowolna miesięczna wpłata

(% wynagrodzenia brutto, poza wpłatą podstawową)

<input checked="" type="radio"/> 0%	<input type="radio"/> 0,5%	<input type="radio"/> 1%	<input type="radio"/> 1,5%	<input type="radio"/> 2%
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Dodatkowa dobrowolna miesięczna wpłata pracodawcy

(% wynagrodzenia brutto, poza wpłatą podstawową)

<input checked="" type="radio"/> 0%	<input type="radio"/> 0,5%	<input type="radio"/> 1%	<input type="radio"/> 1,5%	<input type="radio"/> 2%	<input type="radio"/> 2,5%
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Do którego roku życia chcesz oszczędzać w PPK?

60	r.ż.
----	------

Twój wynik

Twoje oszczędności
Suma zgromadzonych przez Ciebie środków w PPK

165 214 zł

Wypłacając środki z PPK według zadeklarowanego podziału otrzymasz łącznie:

Wypłatę jednorazową	165 214 zł
oraz	
Miesięczne wypłaty z PPK	0 zł

Środki wpłacone przez pracownika:	55 276 zł
Środki wpłacone przez pracodawcę:	41 457 zł
Środki dopłacone przez Państwo:	7 450 zł
Wypracowany zysk:	61 031 zł

↓ Poniesione koszty zarządzania: 10 399 zł

↓ **Podatek od zysków kapitałowych: 8 697 zł**

Twoje środki przy dłuższym oszczędzaniu

Dwa lata dłużej:	186 778 zł
Pięć lat dłużej:	222 991 zł

[Przygotuj nową kalkulację](#)

PLN 165 214
- PLN 8 697

PLN 156 517

One-time payment

Expected annual rate of return on investments during the savings period: 3.5%.
Expected annual rate of return during the payout period: 2.75%.



PPK pays off for everyone.

Regardless of age.

59

The age at which you join PPK

PLN 5 000

Your remuneration

0%

Voluntary contributions to the program

60

Age until which you want to save in PPK

Ile otrzymam	Jaki % muszę dołożyć	Do kiedy muszę oszczędzać
Wiek, w którym przystępujesz do PPK	59	lata
Twoje obecne wynagrodzenie brutto	5000	zł

Tvoja podstawowa miesięczna wpłata to 2% wynagrodzenia brutto. Podstawowa miesięczna wpłata Twojego pracodawcy to 1,5% wynagrodzenia brutto.

Tvoja dodatkowa dobrowolna miesięczna wpłata (% wynagrodzenia brutto, poza wpłatą podstawową)

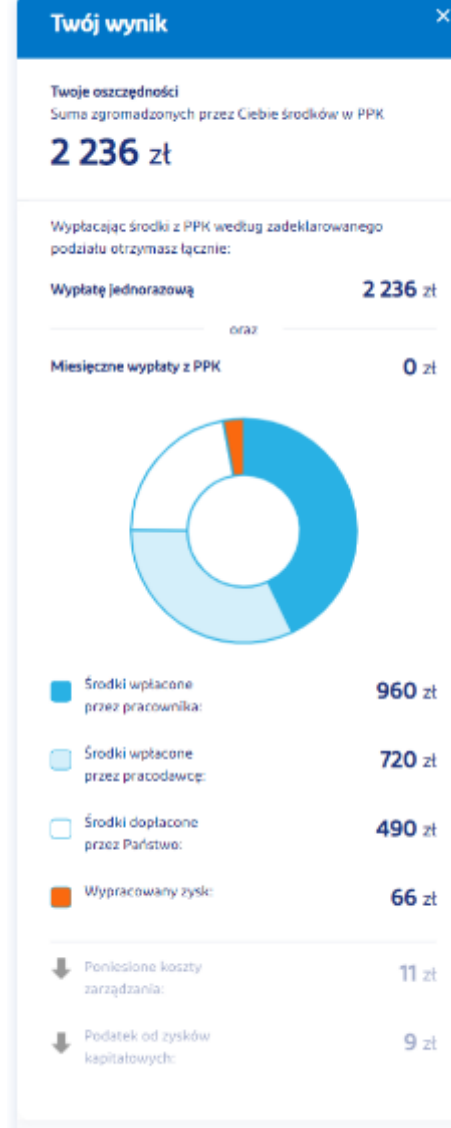
<input checked="" type="checkbox"/> 0%	<input type="checkbox"/> 0,5%	<input type="checkbox"/> 1%	<input type="checkbox"/> 1,5%	<input type="checkbox"/> 2%
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Dodatkowa dobrowolna miesięczna wpłata pracodawcy (% wynagrodzenia brutto, poza wpłatą podstawową)

<input checked="" type="checkbox"/> 0%	<input type="checkbox"/> 0,5%	<input type="checkbox"/> 1%	<input type="checkbox"/> 1,5%	<input type="checkbox"/> 2%	<input type="checkbox"/> 2,5%
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Do którego roku życia chcesz oszczędzać w PPK?

60	r.ż.
----	------



PLN 2 236

Your PPK savings

PLN 960

Savings on your own

1 year
of saving with PPK

55

The age at which you join PPK

PLN 5 000

Your remuneration

0%

Voluntary contributions to the program

60

Age until which you want to save in PPK

Ile otrzymam	Jaki % muszę dołożyć	Do kiedy muszę oszczędzać
Wiek, w którym przystępujesz do PPK		
55		lata
Twoje obecne wynagrodzenie brutto		
5000		zł
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Twoja dodatkowa dobrowolna miesięczna wpłata
(% wynagrodzenia brutto, poza wpłatą podstawową)

<input checked="" type="radio"/> 0%	<input type="radio"/> 0,5%	<input type="radio"/> 1%	<input type="radio"/> 1,5%	<input type="radio"/> 2%
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Dodatkowa dobrowolna miesięczna wpłata pracodawcy
(% wynagrodzenia brutto, poza wpłatą podstawową)

<input checked="" type="radio"/> 0%	<input type="radio"/> 0,5%	<input type="radio"/> 1%	<input type="radio"/> 1,5%	<input type="radio"/> 2%	<input type="radio"/> 2,5%
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Do którego roku życia chcesz oszczędzać w PPK?

60	r.ż.
----	------

Twój wynik

Twoje oszczędności
Suma zgromadzonych przez Ciebie środków w PPK
13 752 zł

Wypłacając środki z PPK według zadeklarowanego podziału otrzymasz łącznie:

Wypłatę jednorazową **13 752 zł**

oraz

Miesięczne wypłaty z PPK **0 zł**



Środki wpłacone przez pracownika: **6 346 zł**

Środki wpłacone przez pracodawcę: **4 759 zł**

Środki dopłacone przez Państwo: **1 450 zł**

Wypracowany zysk: **1 197 zł**

Poniesione koszty zarządzania: **204 zł**

Podatek od zysków kapitałowych: **171 zł**

PLN 13 752

Your PPK savings

PLN 6 346

Savings on your own

5 years
of saving with PPK



Thanks to PPK

you financially secure your loved ones.

Inheritance of PPK savings

A PPK participant can designate one or more beneficiaries who are entitled to receive the savings accumulated in his/her PPK account after his/her death.

If the participant does not do it, the funds will go to his/her heirs (inheritance under general rules).



If at the time of the PPK participant's death, he/she was married

the financial institution will transfer half of the funds accumulated on the deceased participant's PPK account to his/her spouse, to the extent that these funds were the subject of joint property of the spouses.

• Inheritance of PPK savings

Individual decision:

- refund in cash,
- transfer payment to the PPK, IKE, PPE account.

Exemption from fees and taxes

Received funds are exempt from all fees and taxes.

Refund in cash

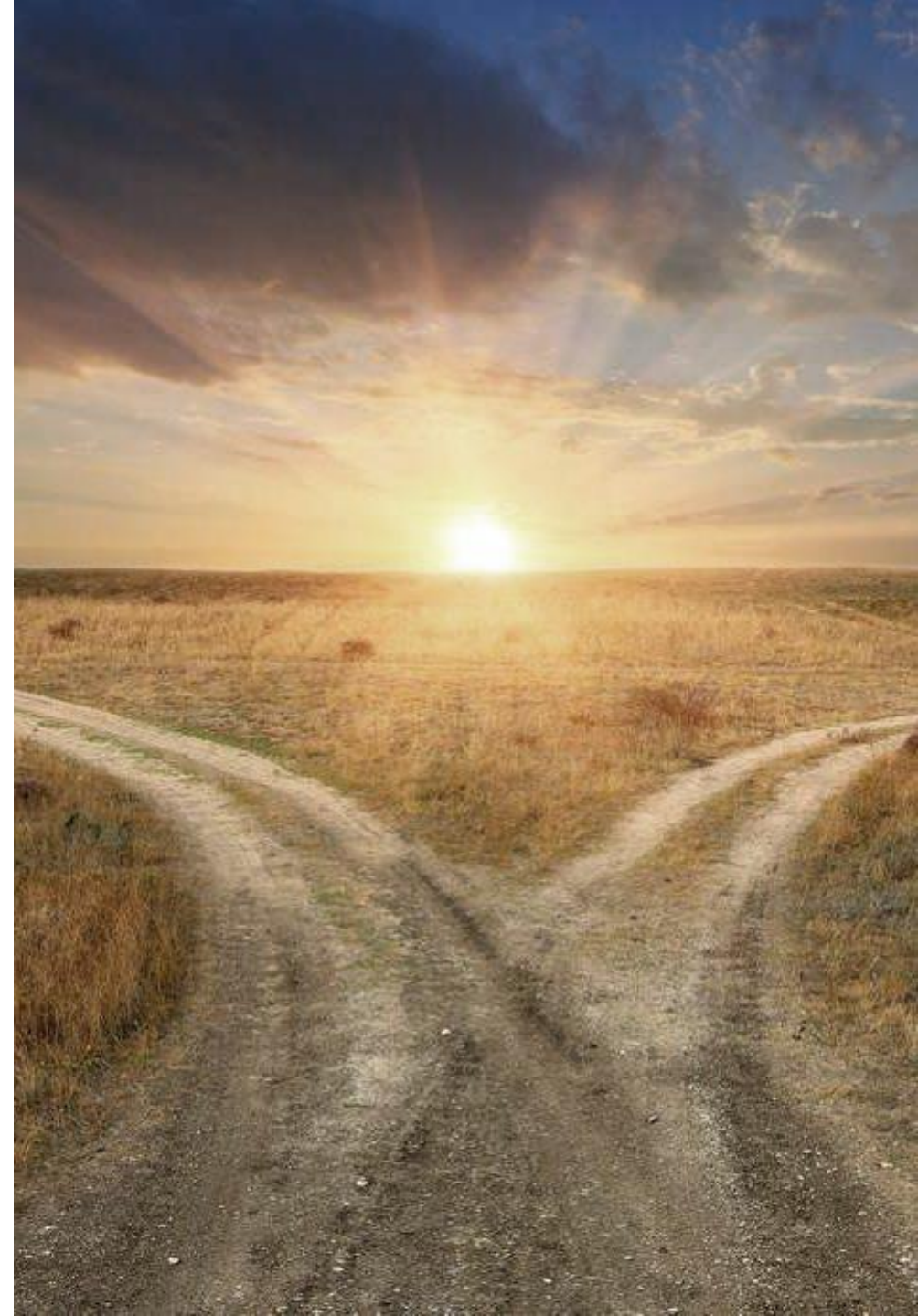
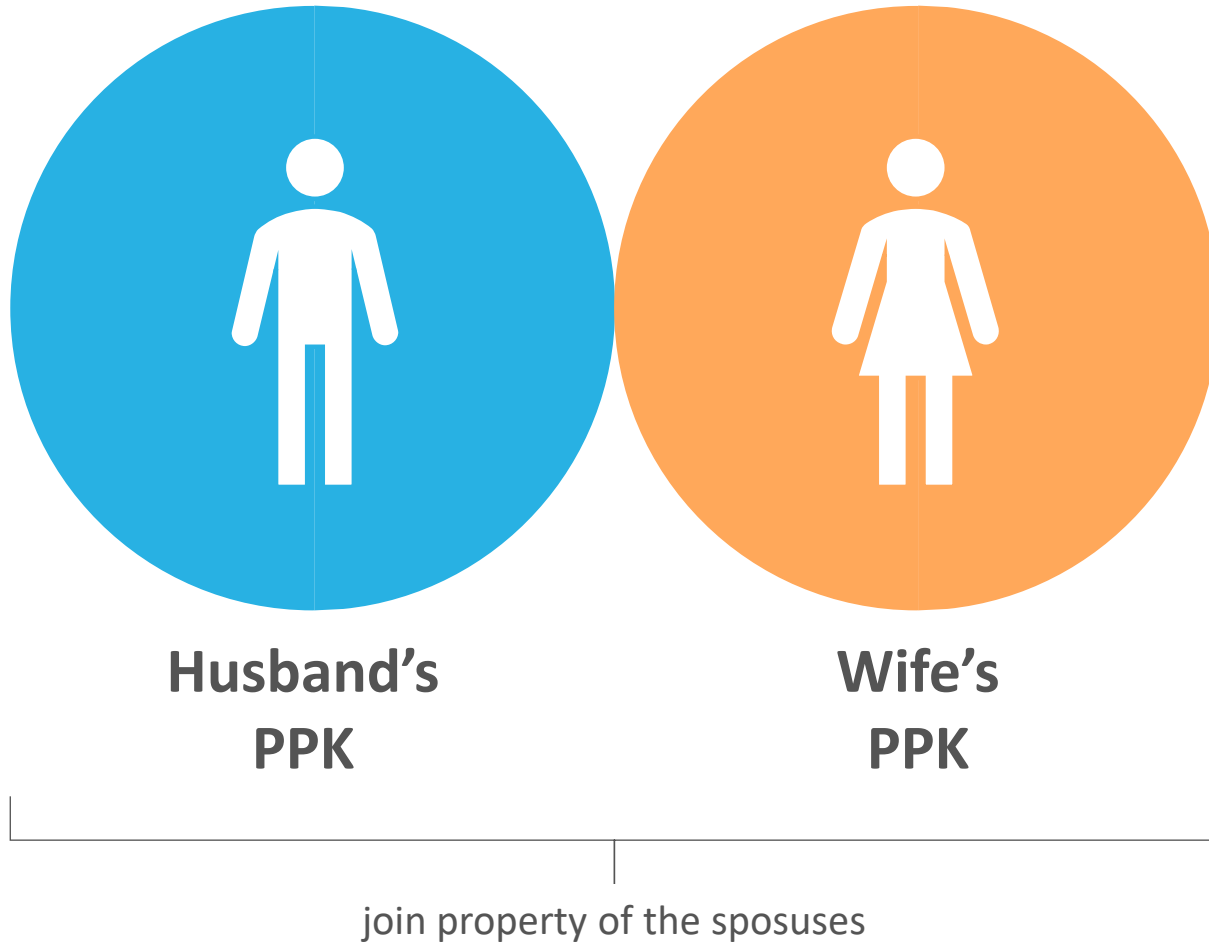
Without deductions. The payment of funds is made in a lump sum.

• Division of PPK savings in case of divorce

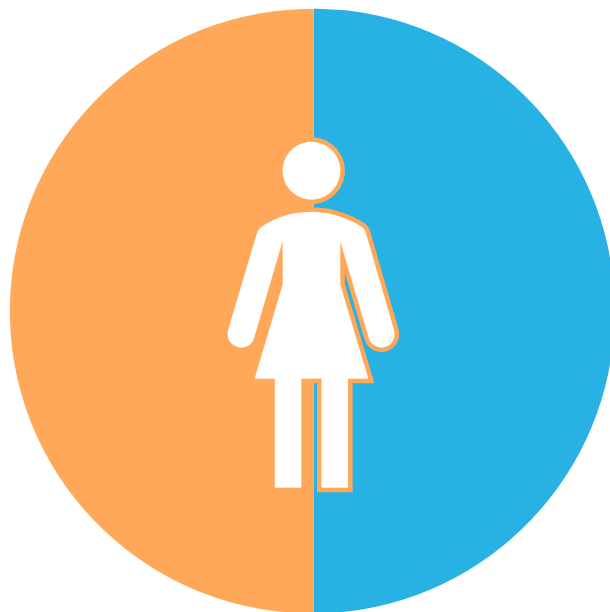
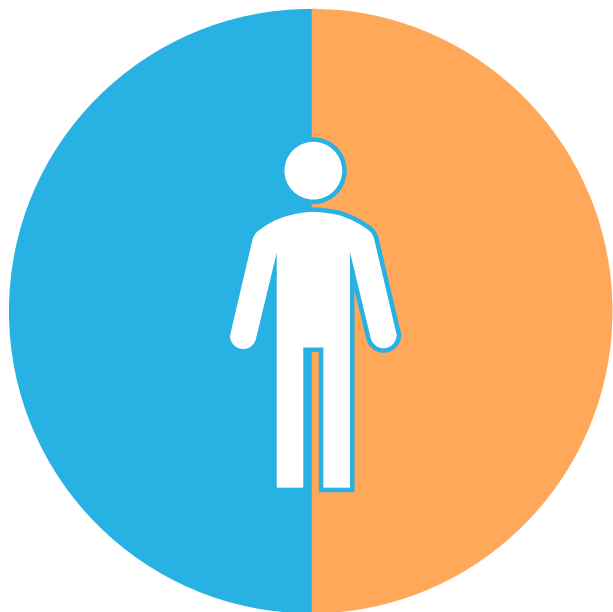
- PPK funds accumulated and due to the former spouse are transferred in the form of a transfer payment to the PPK account of the former spouse.
- If the former spouse has more than one PPK account, the payment is made to the account indicated by him/her in the application.



Division of PPK savings in case of divorce



Division of PPK savings in case of divorce





Division of PPK savings in case of divorce

When only one spouse has PPK

Funds due to the former spouse of the participant (who does not have a PPK account) as a result of property division are subject to a refund in the form of:

➤ **cash**

(with deductions)*

➤ **transfer payment to
a term deposit account**

provided that the funds are withdrawn after reaching the age of 60 or acquiring the right to a pension.

*No deductions are made if the former spouse of the PPK participant has reached the age of 60 or acquired the right to a pension.



Your PPK savings

are managed by dedicated institutions.

Experience

Has at least 3 years of experience in managing open-end investment funds, pension funds, or open pension funds.

In the case of insurance companies - at least 3 years of experience in offering insurance with UFK (Unit-Linked Insurance Funds).

Number of funds

Manages an appropriate number of funds or sub-funds with a defined date.

Equity

Has equity, and in the case of insurance companies - approved own funds, of at least PLN 25 million (including PLN 10 million in liquid assets).



Financial institution

The Financial Supervision Authority oversees financial institutions offering PPK



 Allianz SFIO PPK (dawnej Aviva)	 TFI ALLIANZ POLSKA S.A.	 BNP Paribas TFI S.A.	 COMPENSA TuŹ S.A.
 ESALIENS TFI S.A.	 GENERALI INVESTMENTS TFI S.A.	 INVESTORS TFI S. A.	 MILLENNIUM TFI S.A.
 NATIONALE- NEDERLANDEN PTE S.A.	 NN INVESTMENT PARTNERS TFI S.A.	 PEKAO TFI S.A.	 PFR TFI S.A.
 PKO TFI S.A.	 POCZTYLION ARKA PTE S.A.	 TFI PZU S.A.	 SANTANDER TFI S.A.
 SKARBIEC TFI S.A.	 UNIQA TFI S.A.		

Defined Date Funds

> Defined Date Funds are created for five-year age cohorts.

> The defined date of a fund is the year in which people born in the middle of the cohort reach the age of 60.

> We are automatically assigned to a fund based on our birth year – with the option to change.



Defined Date Funds

A portion of the assets can be invested in securities in currencies other than PLN, thereby limiting the risk of concentration - investments in currencies other than PLN may account for up to 30%



Equity portion, for example:

- stocks
- pre-emptive rights
- participation titles of foreign-based collective investment institutions, which invest at least 50% of their assets in equity instrument

Debt portion, for example:

- bonds
- treasury bills
- mortgage bonds
- deposit certificates
- bank deposits

Risk level

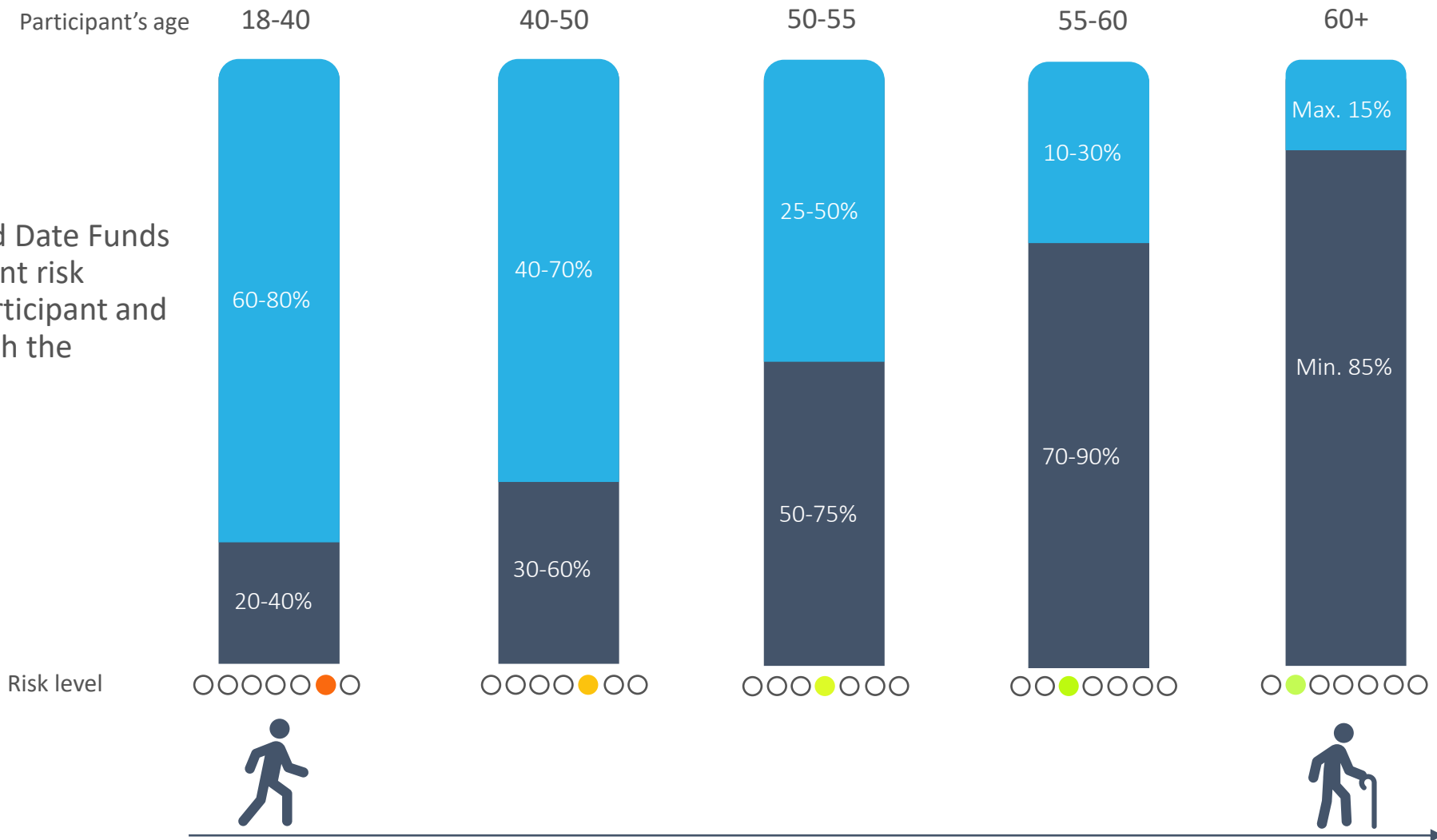


Low risk
Potential lower profit

Higher risk
Potential higher profit

Defined Date Funds

The investment policy of the Defined Date Funds considers the need to limit investment risk depending on the age of the PPK participant and changes over time in accordance with the participant's changing age.



• Management costs

0.5%

Net asset value of the fund on
an annual basis

0.35%

This is the current average
fee for managing PPK
As of February 2023

+ 0.1% Success fee

Success fee is charged only in cases of:

- realization of a positive rate of return for the investment fund, pension fund, or subfund for a given year,
- achieving a higher rate of return than the reference rate by the investment fund, pension fund, or subfund each year,
- attaining a rate of return on the last valuation day in November of the given year that is not lower than 75% of the highest rates of return for funds with the same defined date.

Financial institutions cannot charge any
fees for PPK contributions.

In PPK

you have complete freedom of choice.

And you?

How will you use your PPK funds?

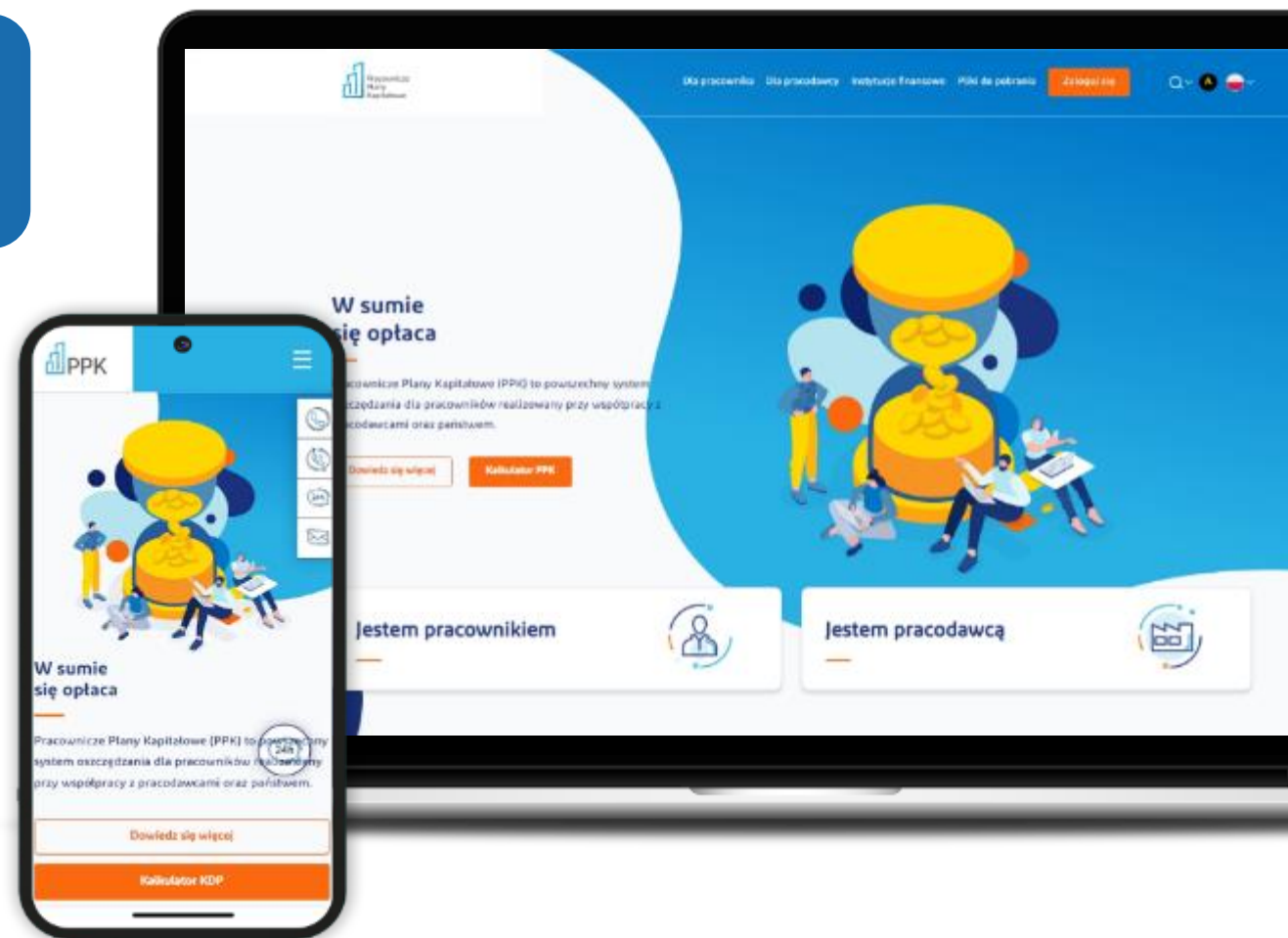


Helpline 800 775 775



PPK Calculator

Log in



The PPK Benefits Academy

Save and win double



640x

PLN 100



96x

PLN 1000



24x

PLN 10 000

6 x PLN 100 000

**Answer the questions
and win!**

What should you do?

To join the PPK Benefits Academy, you must:

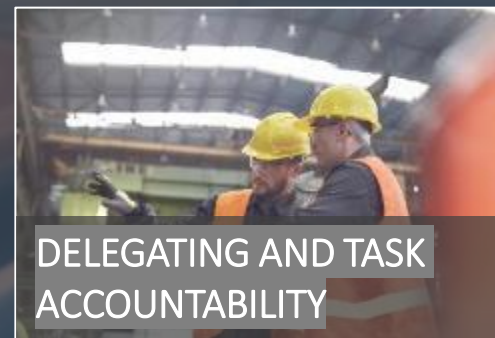
- From 00:00:00 on January 16, 2023, to 23:59:59 on September 30, 2023, register for the lottery on the website www.konkurs.mojeppk.pl by filling out the registration form,
- confirm the registration by clicking on the activation link sent via email,
- have the status of a PPK participant no later than the moment of the first draw in which the participant will take part.

www.konkurs.mojeppk.pl



Personal development training for you and your employees

soft and hard skills



Training/workshops
in-person and online

Write to us and get a training offer
klient@pfrportal.pl

Online training database at moje-szkolenia.pl



Stay in touch with me!



www.mojeppk.pl



Name Surname

Expert PFR Portal PPK Trainer

729 000 000

Imie.nazwisko@pfrportal.pl