



Employee Capital Plans (PPK)

Automatic enrolment



Pracownicze
Plany
Kapitałowe

Created by: PFR Portal PPK

Workshop schedule

Auto- enrolment



1. A little bit of theory...
2. Step one – providing necessary information.
3. Step two – calculating contributions.
4. Step three – conducting contributions.
5. Summary.



Pracownicze
Plany
Kapitałowe



The declaration of resignation from conducting payments to PPK is not valid indefinitely.

**A little
bit of
theory...**



The declaration of resignation from conducting payments to PPK is not valid indefinitely.

It shall cease to have effect on a certain date – the same day for all employers (regardless of the date on which they enrolled PPK, employed those participating in PPK or when a given employee submitted a declaration of resignation from conducting payments to PPK).

**A little
bit of
theory...**



A little bit of theory...

The declaration of resignation from conducting payments to PPK is not valid indefinitely.

It shall cease to have effect on a certain date – the same day for all employers (regardless of the date on which they enrolled PPK, employed those participating in PPK or when a given employee submitted a declaration of resignation from conducting payments to PPK).

Once the declaration of resignation expires, the employer calculates contributions to PPK (on terms presented in the latter part of the presentation).



Auto-enrolment



**A little
bit of
theory...**

At the end of February of the year in which auto-enrolment applies, all declarations of resignation submitted before the end of February expire.



Important! Auto-enrolment applies to employees who submitted a declaration of resignation after being registered in PPK by their employer, as well as those who decided to submit it before the date on which their employer was planning to register them in the program by concluding the PPK operating agreement in their name.

A little bit of theory...



Important! Auto-enrolment applies to employees who submitted a declaration of resignation after being registered in PPK by their employer, as well as those who decided to submit it before the date on which their employer was planning to register them in the program by concluding the PPK operating agreement in their name.

A little bit of theory...

IMPORTANT! The employer might have an employee who submitted a declaration of resignation before registering in the program. If this occurs, it is the employer's duty to conclude the PPK operating agreement in the name of the employee immediately after the declaration of resignation expires. Only after this fact, starting with the first salary, can the employer calculate and conduct contributions towards the PPK scheme.



A little bit of theory...

IMPORTANT! The employer might have an employee who submitted a declaration of resignation before registering in the program. If this occurs, it is the employer's duty to conclude the PPK operating agreement in the name of the employee **immediately*** after the declaration of resignation expires. Only after this fact, starting with the first salary, can the employer calculate and conduct contributions towards the PPK scheme.

***Immediately, within a realistic date, taking into account time and place (according to Polish court jurisprudence).**

Immediately does not mean instantly.

Before auto-enrolment

Concluding the PPK operating agreement

Obtaining the declaration of resignation

After auto-enrolment

Calculating contributions

The employer does not conclude the PPK operating agreement again

Obtaining the declaration of resignation

PPK operating agreement has not been concluded.

Concluding the PPK operating agreement

Calculating contributions

**A little bit
of theory...**

**A little
bit of
theory...**



2017

Richard Thaler
Auto-enrolment inventor

„Starting saving for retirement should be easy,
if not automatic”.



Pracownicze
Plany
Kapitałowe





Adam Smith was employed on the 1st of February 2023. 3 days later he submitted a declaration of resignation from conducting payments to PPK. How long is the declaration valid?

Question time



Adam Smith was employed on the 1st of February 2023. 3 days later he submitted a declaration of resignation from conducting payments to PPK. How long is this declaration valid?

Only until the last day of February 2023. Similarly to any other declarations of resignation submitted in 2020, 2021 or 2022.

Question time

Step one



Providing information regarding auto-enrolment to all who submitted the declaration of resignation:

Providing necessary information

Step one



Providing information regarding auto-enrolment to all who submitted the declaration of resignation:

- PPK participants who resigned from making contributions to their scheme, are not 55 y/o and will not reach that age until the end of March 2023;

Providing necessary information

Step one

Providing necessary information



Providing information regarding auto-enrolment to all who submitted the declaration of resignation:

- PPK participants who resigned from making contributions to their scheme, are not 55 y/o and will not reach that age until the end of March 2023;
- those employees who resigned from making contributions to their scheme before concluding a PPK operating agreement in their name, are not 55 y/o and will not reach that age until the end of March 2023;

Step one

Providing necessary information

Providing information regarding auto-enrolment to all who submitted the declaration of resignation:



- PPK participants who resigned from making contributions to their scheme, are not 55 y/o and will not reach that age until the end of March 2023;
- those employees who resigned from making contributions to their scheme before concluding a PPK operating agreement in their name, are not 55 y/o and will not reach that age until the end of March 2023;
- those employees / PPK participants who resigned from making contributions to their scheme, will be 55 y/o before the 1st of April 2023 and can save in PPK only by submitting a dedicated application.



Pracownicze
Plany
Kapitałowe

Step one

Providing necessary information

Informacja o wznowieniu dokonywania wpłat do PPK/

Information on resumption of payments to the PPK

W związku ze złożeniem przez Pana/Panią deklaracji o rezygnacji z dokonywania wpłat do PPK informuję, że od 1 kwietnia roku dokonywanie wpłat do PPK na Pana/Pani rachunek PPK zostanie wznowione, chyba że ponownie złoży Pan/Pani deklarację o rezygnacji z ich dokonywania. Jeżeli przed 1 kwietnia roku ukończą Pan/Pani 55. rok życia, wpłaty do PPK będą dokonywane na Pana/Pani rachunek PPK od 1 kwietnia wyłącznie na Pana/Pani wniosek złożony do ostatniego dnia lutego. /In connection with your declaration of resignation from making payments to the PPK, I would like to inform you that from 1 April, making payments to the PPK to your PPK account shall resume, unless you submit your declaration of resignation again. If you reach the age of 55 before 1 April, EMPLOYEE CAPITAL PLANS (PPK) contributions will be made to your PPK account from 1 April only upon your request submitted by the last day of February.*

.....
(data i podpis podmiotu zatrudniającego/date and signature of the employing entity)

Potwierdzenie otrzymania/
Acknowledgment of receipt:

.....
(data i podpis uczestnika PPK/
date and signature of the PPK Participant)



[wzrost/specimen]

.....
(nazwa podmiotu zatrudniającego/
Name of the employing entity)

.....
(adres/address)

.....
(imię i nazwisko osoby zatrudnionej/
Name and surname of the employed person)

.....
(PESEL)

**Informacja o wznowieniu dokonywania wpłat do PPK/
Information on resumption of payments to the PPK**

W związku ze złożeniem przez Pana/Panią deklaracji o rezygnacji z dokonywania wpłat do PPK informuję, że od 1 kwietnia roku dokonywanie wpłat do PPK na Pana/Pani rachunek PPK zostanie wznowione, chyba że ponownie złoży Pan/Pani deklarację o rezygnacji z ich dokonywania. Jeżeli przed 1 kwietnia roku ukończą Pan/Pani 55. rok życia, wpłaty do PPK będą dokonywane na Pana/Pani rachunek PPK od 1 kwietnia wyłącznie na Pana/Pani wniosek złożony do ostatniego dnia lutego. /In connection with your declaration of resignation from making payments to the PPK, I would like to inform you that from 1 April making payments to the PPK to your PPK account shall resume, unless you submit your declaration of resignation again. If you reach the age of 55 before 1 April, EMPLOYEE CAPITAL PLANS (PPK) contributions will be made to your PPK account from 1 April only upon your request submitted by the last day of February.*

.....
(data i podpis podmiotu zatrudniającego/date and signature of the employing entity)

Potwierdzenie otrzymania/
Acknowledgment of receipt:

.....
(data i podpis uczestnika PPK/
date and signature of the PPK Participant)

*Przekazanie tej informacji uczestnikowi PPK jest obowiązkiem podmiotu zatrudniającego na podstawie art. 23 ust. 9 lit. a) oraz 4 października 2018 r. o pracowniczych planach kapitałowych (Dz. U. z 2020 r. poz. 1342). Provision of this information to the PPK participant is an obligation of the employing entity under Article 23 (9) of the Act of 4 October 2018 on Employee Capital Plans (Journal of Laws of 2020, item 1342).

Templates in English ->

LINK



Step one



In January 2023, employees who submitted a declaration of resignation from conducting payments to PPK were informed about the approaching auto-enrolment by their employer. Later, in February 2023, the same employer hired new employees. Two of them (a 35 y/o and a 54 y/o) submitted a declaration of resignation from conducting payments to PPK. Is it the employer's duty to inform those two employees about auto-enrolment as well?

Question time

Step one



In January 2023, employees who submitted a declaration of resignation from conducting payments to PPK were informed about the approaching auto-enrolment by their employer. Later, in February 2023, the same employer hired new employees. Two of them (a 35 y/o and a 54 y/o) submitted a declaration of resignation from conducting payments to PPK. Is it the employer's duty to inform those two employees about auto-enrolment as well?

Question time

Yes, it is the employer's duty to inform the two new employees as well. All employees who submitted a declaration of resignation until the last day of February have to be informed.

Step two



Contributions for employees who submitted a declaration of resignation by the end of February, of the year in which auto-enrolment is active, are charged from salaries paid from the 1st of March onwards if:

Calculating contributions



Pracownicze
Plany
Kapitałowe

Step two



Contributions for employees who submitted a declaration of resignation by the end of February, of the year in which auto-enrolment is active, are charged from salaries paid from the 1st of March onwards if:

- the employee (aged 18 to 55 y/o) has not submitted another declaration of resignation (from the 1st of March to March payday);

Calculating contributions



Pracownicze
Plany
Kapitałowe

Step two



Contributions for employees who submitted a declaration of resignation by the end of February, of the year in which auto-enrolment is active, are charged from salaries paid from the 1st of March onwards if:

- the employee (aged 18 to 55 y/o) has not submitted another declaration of resignation (from the 1st of March to March payday);
- the employee who will reach the age of 55 before the 1st of April 2023, will submit, until the end of February, respectively: the application for making payments to PPK or the application for conclusion of the PPK operating agreement (providing the PPK operating agreement will be concluded before payday).



Pracownicze
Plany
Kapitałowe

Step two



An employer has not calculated contributions for a 30 y/o employee (the PPK participant) who submitted a declaration of resignation. Will it be the employer's duty to calculate contributions for this employee if from 1st of March to payday (the 15th of March 2023) he does not decide to submit another declaration of resignation?

Question time

Step two



An employer has not calculated contributions for a 30 y/o employee (the PPK participant) who submitted a declaration of resignation. Will it be the employer's duty to calculate contributions for this employee if from 1st of March to payday (the 15th of March 2023) he does not decide to submit another declaration of resignation?

Question time

Yes – the employer will have to calculate contributions to PPK for this participant, as he has not turned 55 y/o before the 1st of April 2023. Additionally, as stated in the question, he will not submit another declaration of resignation from conducting payments to PPK between the 1st of April and the 15th of April (payday).

Step two



An employer has not calculated contributions for a 40 y/o as he submitted a declaration of resignation on his first day of work (1st of October 2022). If the employer pays his salary on the 28th of March 2023, will he be required to calculate PPK contributions for this employee, if the employee will not submit another declaration of resignation until this day?

Question time

Step two



An employer has not calculated contributions for a 40 y/o as he submitted a declaration of resignation on his first day of work (1st of October 2022). If the employer pays his salary on the 28th of March 2023, will he be required to calculate PPK contributions for this employee, if the employee will not submit another declaration of resignation until this day?

Question time

Yes, it will be the employer's duty to calculate contributions, off the back of concluding a PPK operating agreement in the name of this particular employee (the employee has a period of employment required by law).

Step two

A 45 y/o was employed on the 15th of May 2022. He submitted a declaration of resignation, which will remain valid until the end of February 2023, on his first day of work. The employer will pay him his salary on the 1st of March 2023. Will the employer calculate contributions towards PPK from this salary, if the employee will not submit another declaration of resignation on the 1st of March?



Question time

Step two



A 45 y/o was employed on the 15th of May 2022. He submitted a declaration of resignation, which will remain valid until the end of February 2023, on his first day of work. The employer will pay him his salary on the 1st of March 2023. Will the employer calculate contributions towards PPK from this salary, if the employee will not submit another declaration of resignation on the 1st of March?

Question time

It depends if the employer concluded a PPK operating agreement on the 1st of March (prior to the payment of salary), in the name of the employee.

IMPORTANT! In this case, the PPK operating agreement ought to be concluded immediately, which does not mean instantly.

If the employer concludes it on the 5th of March, and the next salary is paid out on the 1st of April, then he should calculate contributions from the salary paid out on the latter date as a result of auto-enrolment.

Step two

Advice

2023

The employer should be able to prove concluding the PPK operating agreement without undue delay.



Pracownicze
Plany
Kapitałowe

Step two



A PPK participant who submitted a declaration of resignation turns 55 on the 12th of March 2023. Does his employer calculate PPK contributions from his salary in March 2023, if this participant has not submitted any applications until the payday?

Question time

Step two



A PPK participant who submitted a declaration of resignation turns 55 on the 12th of March 2023. Does his employer calculate PPK contributions from his salary in March 2023, if this participant has not submitted any applications until the payday?

Question time

No. To calculate PPK contributions from this employee's salary in March 2023, he has to submit an application to conduct PPK contributions. Contributions will not be calculated automatically as he turns 55 before April the 1st.



Pracownicze
Plany
Kapitałowe

Step two



A 30 y/o was employed on the 15th of February 2023. During his first day of work he submitted a declaration of resignation which was valid till the end of February 2023. His employer will pay his salary on the 25th of March. Will the employer calculate contributions towards PPK from this salary if the 30 y/o does not submit another declaration of resignation?

Question time

Step two



A 30 y/o was employed on the 15th of February 2023. During his first day of work he submitted a declaration of resignation which was valid till the end of February 2023. His employer will pay his salary on the 25th of March. Will the employer calculate contributions towards PPK from this salary if the 30 y/o does not submit another declaration of resignation?

Question time

It depends if the employer concluded the PPK operating agreement for this employee before paying out this salary.

IMPORTANT! According to general terms, the employer has time for it from the 1st of March until the 10th of June 2023. He can conclude the PPK operating agreement on a chosen date (during this time frame) providing that the employee does not decide to submit the declaration of resignation again before that date.

Step two

Question time



Employer informs the financial institution about recurring contributions conducted for the PPK participant.

Step three



Contributions calculated and charged from a participant salary (who is under auto-enrolment) in March of the calendar year in which auto-enrolment takes place, should be transferred to the financial institution between the 1st and 15th of April the same year.

Conducting contributions



Pracownicze
Plany
Kapitałowe

Step three



Contributions calculated and charged from a participant salary (who is under auto-enrolment) in March of the calendar year in which auto-enrolment takes place, should be transferred to the financial institution between the 1st and 15th of April the same year.

Conducting contributions

10.03.2023
Salary payday

1.04.2023
First day for financial
institution transfer

17.04.2023*
Last day for financial
institution transfer



1.04 - 17.04

Time for transferring
first contributions to the
financial institution

* 15th of April is a
Saturday, 16th a Sunday,
so the employer can
conclude the transfers on
Monday 17th of April

March

April

Step three

Conducting contributions

55+



Automatic resumption of payments to PPK from the 1st of April each year in which auto-enrolment is active does not apply to employees who will be 55 before 1st of April that year. To save in PPK, these employees must submit an application for conducting PPK contributions (if a PPK operating agreement has been concluded in their name) or an application for concluding a PPK operating agreement (if it was not concluded before).

Application for conducting PPK contributions

LINK



Application for concluding a PPK operating agreement

LINK



Pracownicze
Plany
Kapitałowe

Step three

Conducting contributions



55+

Automatic resumption of payments to PPK from the 1st of April each year in which auto-enrolment is active does not apply to employees who will be 55 before 1st of April that year. To save in PPK, these employees must submit an application for conducting PPK contributions (if a PPK operating agreement has been concluded in their name) or an application for concluding a PPK operating agreement (if it was not concluded before).

70+

The employer does not conduct contributions to PPK from the 1st of April of the year in which auto-enrolment applies for employees who resigned from PPK and are 70 before the 1st of April of the year in which auto-enrolment is active.



Step three

An employee over the age of 55 can submit an application to start conducting contributions/conduct the PPK operating agreement at any given time on general terms.

Advice



Pracownicze
Plany
Kapitałowe



Step three

An employee over the age of 55 can submit an application to start conducting contributions/conduct the PPK operating agreement at any given time on general terms.

Advice

If after a submitted declaration of resignation such an employee is willing to contribute to the PPK scheme starting from 1st of March 2023, then he ought to file a declaration until the end of February.



Pracownicze
Plany
Kapitałowe

Step three

Advice



If an employee who resigned from making PPK contributions turns 70 before 1st of April 2023 and is willing to continue saving in the program, he should submit an adequate application until the end of February 2023 before reaching that age. After this date his application will not be considered.



Pracownicze
Plany
Kapitałowe

Step three



An employer transferred salaries to his employees on the 25th of March 2023. He also calculates contributions for a 40 y/o who did not renew his declaration of resignation. Can this employer transfer the contribution to the financial institution on the 25th of March 2023?

Question time

Step three



An employer transferred salaries to his employees on the 25th of March 2023. He also calculates contributions for a 40 y/o who did not renew his declaration of resignation. Can this employer transfer the contribution to the financial institution on the 25th of March 2023?

Question time

No, transfers after auto-enrolment are conducted between the 1st and 15th of April in the year in which auto-enrolment applies (2023 is an exception as the 15th is a Saturday, so the 17th is the deadline).

Step three



What should this employer do if his employee would submit a declaration of resignation on the 28th of March 2023, three days after calculating and collecting PPK contributions?

Question time

Step three



What should this employer do if his employee would submit a declaration of resignation on the 28th of March 2023, three days after calculating and collecting PPK contributions?

Question time

The employer should not transfer calculated/collected contributions to the financial institution. Contributions collected from the employee's salary should therefore be returned to the employee.

Step 1

Inform

Who?

All employees who submitted the declaration of resignation and for whom you do not contribute payments to the scheme.

When?

Until the end of February in the year in which auto-enrolment applies.

Step 2

Calculate contributions

For whom?

Those aged 18 – 55 if they haven't re-submitted the declaration of resignation between the 1st of March and payday.
Those aged 55-70 providing they submitted the necessary application for conducting contributions/ concluding the PPK operating agreement.

When?

From the 1st of March in the year in which auto-enrolment applies.

Step 3

Carry out payments

When?

Between the 1st and 15th of April in the year in which auto-enrolment applies

2023

**Thank you
for listening!**
**Feel free to ask
questions.**

