



**Employee Capital Plans** are a voluntary long-term savings program in which your employer and the state contribute to your private savings.



## Worker

**2%** of salary  
+ voluntary additional  
up to **2%**



## Employer

**1.5%** of salary  
+ up to **2.5%** on a  
voluntary basis



## State

**PLN 250**  
welcome deposit  
+ **240** per annum

[www.MojePPK.pl](http://www.MojePPK.pl)  
☎ 800 775 775

📄 PFR Portal PPK

Take care of your financial security.  
**Don't give up the extra money.**

**Stay in ECP, save and gain!**

# ECP - YOU SAVE, YOU GAIN!

## Who can become an ECP participant?

Almost every employed person, aged from 18 to 70, who is obligatorily subject to retirement and disability insurance, may become an ECP participant.

## How to sign up for ECP?

Employees between the ages of 55 and 70 join the program at their own request. Younger people are enrolled by the employer automatically - after 14 days of employment at the earliest and 90 days of employment at the latest.

## When can I use the funds from ECP?



At any time, by making a return from your ECP account, without having to give a reason or give up saving.



In case of a serious illness (up to 25% of the funds) or for amortgage contribution (up to 100%, up to age 45).



After age 60, making withdrawals in installments or as a one-time payment.

## Why is it worth saving in ECP?

- Together with your employer's contribution, you're putting away almost twice as much as your contribution.
- You can use your accumulated funds at any time.
- You have permanent access to your ECP account.
- Savings within the ECP are inheritable. You decide who receives them.

## Did you hastily resign?

Remember, you can always come back to saving in ECP! All you need is one application submitted to your employer.