

Auto-enrolment into the employee capital plan (PPK)

WHOM DOES AUTO-ENROLMENT IN 2023 AFFECT?

- **employees** – employed persons between the age of 18 and 55, who are subject to mandatory pension and disability insurance and have previously submitted a declaration to opt out of paying contributions for the PPK,
- **employers** – all employers running the PPK, regardless of the size of the entity, as well as the round in which they concluded the PPK management agreements



TIMETABLE

- **By February 28, 2023:**
 - before auto-enrolment into the PPK by February 28, 2023, the employer must fulfil its informational obligation and notify the employed persons who have submitted declarations to opt out of the PPK about making payments to the PPK,
 - the opt-out declarations submitted to date are no longer valid (even those that will be submitted on the last day of February 2023).
- **Starting from March 1, 2023:**
 - employees may resubmit their opt out declaration to the employer; please do not introduce new opt out declarations before March 1, 2023, as they will be invalid,
 - the employer should immediately enter into a PPK agreement for persons who opted out before they were enrolled into the PPK (it refers to persons who will not opt out again),
 - the employer should calculate and collect PPK contributions by making deductions from salaries in March (of persons who will not opt out again).
- **Starting from April 1, 2023:**

the employer should transfer the contributions it collected in March to the PPK Account (from persons who will not opt out again).

Bearing in mind the confluence of deadlines and a number of steps that the employer should take in connection with auto-enrolment into the PPK, we suggest that particular steps be properly scheduled in time, i.e.

- Informing employees about the applicable auto-enrolment deadlines and deadlines for submission of new declarations,
 - registering employees for participation in the PPK,
 - deducting contributions,
- so that your part of the process goes smoothly and does not create the need to submit additional instructions or make adjustments to deducted contributions. Another goal is to avoid producing additional correspondence with the welcome package addressed directly to the employee.

PARTICULAR STAGES DEPENDING ON THE GROUP OF EMPLOYEES

Employees who opted out prior to enrolment into the PPK: the details of employees who are to be enrolled into the PPK should be registered **immediately after March 1, 2023, unless they re-submit their opt out declaration:**

- Prepare the appropriate PPK registration file with the details of the employees who should be registered,
- Check whether you have a renewed opt out declaration (submitted after March 1, 2023) submitted by these persons at the time you want to send the file – if so, these persons should be removed from the registration file,
- Once you have registered them for the PPK, you can start making deductions for the PPK,
- contributions deducted in March 2023 can only be transferred to the PPK Account starting from April 1, 2023.

Employees who opted out after enrolment into the PPK:

- Their opt out declaration submitted at that time will become inactive,
- Start calculating and collecting PPK contributions by deducting them from the salary in March (from those who will not opt out again after March 1, 2023),
- Contributions deducted in March 2023 can be transferred to the PPK Account only starting from April 1, 2023.



We want to help you as an employers in the upcoming process, so we have prepared a series of webinars that describe the technical aspects of automatic enrolment and describe the mandatory deadlines and requirements; they also outline the benefits to your employees arising from the PPK participation. Detailed information and materials are available **→ here**

Every 4 years (next time in 2027), the employer will be required to repeat the PPK auto-enrolment procedure.

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