



# Automatic re-enrolment to PPK

**Information for the employer**

# An important moment for every employer

**As early as 1 April 2023, automatic re-enrolment in PPK (Employee Capital Plans) will take place.**

According to Article 23.6 of the Act of 4 October 2018 on employee capital plans, automatic re-enrolment is carried out every four years and **applies to employed persons aged 18-55** who are subject to compulsory pension and disability pension insurance and **who have previously submitted a declaration to opt out of making PPK contributions** (the declaration will cease to apply from March 2023).

## Employer's obligations prior to auto-enrolment in PPK



must, **by the last day of February 2023**, inform the employed persons who have submitted declarations to opt out from PPK about the fact that their contributions to PPK will be made; **from 1 April 2023**, must make contributions to PPK for these persons (after signing the PPK operation agreement on their behalf), unless they opt out of PPK again.

## Support for companies in the process of auto-enrolment in PPK

We will help you to smoothly carry out the automatic re-enrolment of employees in PPK – we offer:



Webinars and training for employees and the employer



Verification of the PPK process in the company (forms, procedures, checklists)



Conducting an information campaign for employees (in person or online)



For the HR and payroll team - remote training and ready-to-use forms (declarations, statements)



On-call service for matters regarding access and operation of PPK in the My Allianz applicationz



Numerous electronic and printed communication materials



Automation of the PPK handling process and support for the employer in using the PPK service serwisu PPK



Ongoing contact with our experts and a dedicated PPK hotline and mailbox

# PPK - a benefit and an incentive for employees



Together with the employee, the employer and the State save for his **retirement**, and additional employer contributions can be an incentive for employees



It is possible to opt out of PPK at any time and withdraw funds (minus deductions for early payout), and funds are also inheritable



PPK savings can provide support in the event of **a serious illness** or **payment of own contribution** when taking a loan



Funds in your PPK account are **invested** and can earn **additional returns**, and you can monitor your account balance 24/7 at [mojallianz.pl](https://mojallianz.pl)

**Almost 300,000 entities enable their employees to participate in PPK, and 2.42 million people have already taken this saving opportunity.**

## Benefits for the employer from the introduction of PPK

- ✓ PPK makes your job offer more attractive in the labour market, and this results in **higher staff loyalty** and lower staff turnover.
- ✓ The employer may treat its **expenses incurred on PPK as tax deductible expenses**.
- ✓ Employer contributions to PPK **are not included in the base for withholding social security contributions**.





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