



Have more. Employee Capital Plan (PPK) for a better future.

2023 marks the first automatic re-enrolment of employees into PPK, known as auto-enrolment. What is worth knowing?

When do PPK resignation declarations lose legal force

- ✓ Declarations of resignation from making contributions to PPK **are valid until 28 February 2023**, according to the PPK Act. It does not matter when they were submitted. After that date, they all lose legal force.
- ✓ Employees who have made such a declaration will be automatically re-enrolled in PPK. It does not matter whether they resigned before the employer concluded the contract for the operation of the PPK on their behalf and for their benefit or after the agreement was concluded.

Who is affected by the resumed auto-enrolment

Employees aged 18 to 55	Employees aged 55 to 70	Employees aged 70+
Employees aged between 18 and 55 will be automatically enrolled in PPK. If they want to save in PPK, they do not have to do anything. If they do not want to save in PPK, they should resubmit a resignation declaration.	Employees who turn 55 before 1 April 2023 will not be automatically enrolled in PPK. They will only be able to join PPK through an application.	Employees who turn 70 before 1 April 2023 will not be able to join the scheme or resume making PPK contributions.

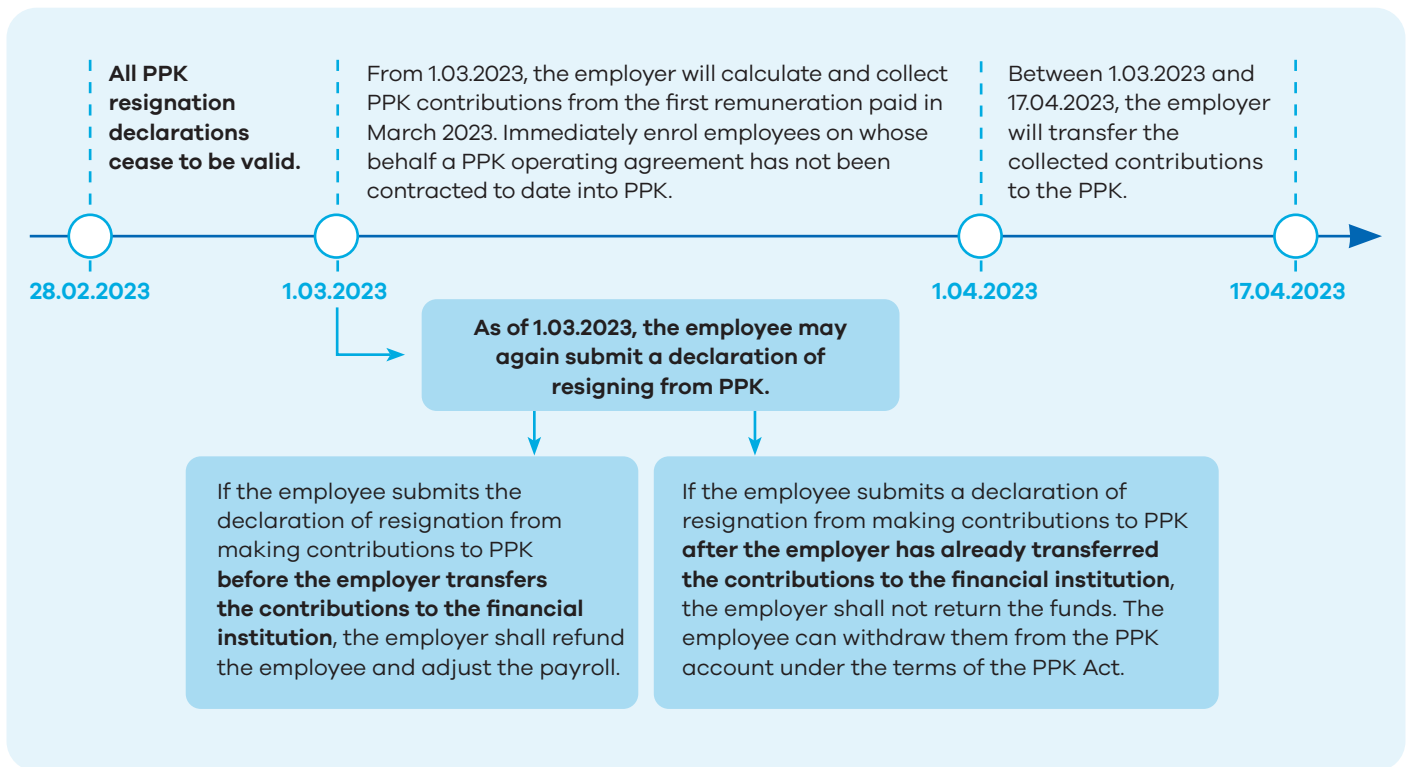


GOOD TO KNOW

For employees who participate in PPK, nothing changes.

Important dates

We present the schedule for automatic re-enrolment in PPK in 2023 on a timeline. These are important deadlines, especially for those who want to resubmit their PPK participation.



What are Employee Capital Plans (PPK)?

Before you resign again, find out more about PPK. Employee Capital Plans (PPK) are a voluntary scheme in which participants save for the future.



More information about PPK:

<https://www.uniqua.pl/emerytura/ppk-dla-pracownika/>

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