

# TREAT YOURSELF TO A TAX BREAK

SET UP AN IKZE ACCOUNT WITH INVESTORS FUNDS



**ADVERTISING MATERIAL**

Before making an investment decision, please read the Investor Parasol FIO and Investor Parasol SFIO Information Prospectuses and Key Information Documents.



## Enjoy the benefits of an Individual Retirement Security Account (IKZE)

Do you want to set aside money now to use after the end of your professional career? Follow the wise example of over 460,000 Poles and open an Individual Retirement Security Account!



## Reduce your tax burden

You can deduct your contributions to an Individual Retirement Security Account (known by the Polish acronym IKZE) when filing your personal income tax return. An IKZE account also gives you the opportunity to withdraw your savings without paying the 19% capital gains tax – this tax break will apply as long as you withdraw the money you have saved after turning 65. Moreover, if you were to pass away, your designated beneficiaries will receive your savings without having to pay any inheritance or gift tax.



## Gain financial security

Did you know that Poland's Social Insurance Institution (ZUS) estimates that in 30 years the average monthly pension will be around 25% of the average monthly salary (in today's terms, that would be around PLN 1,700). Why so little? Because of the way the public pension system is designed. To put it simply, the system assumes that those currently of working age will pay for the pensions of their parents or grandparents. Thus, if the number of pensioners grows faster than the number of people working (which is the case in Poland), the amount of pension benefits will decline.



## Enjoy constant access to your money

The money you save in an IKZE account belongs entirely to you. This means that you can withdraw up to 100% of your accumulated funds at any time. If you do so before the age of 65, you will have to pay tax according to the tax scale in force at the time of withdrawal.

# IKZE





## Build a portfolio tailored to your expectations

When setting up an IKZE account with Investors TFI, you can decide for yourself which funds your portfolio will consist of. We put as many as 11 funds at your disposal, offering diversified strategies and risk/return profiles. You can also take advantage of the model solutions we have developed, which adapt the investment policy to your age, based on the principle that the closer you get to retirement age, the more your investment risk is reduced. To open an Individual Retirement Security Account or find out more, visit our website [investors.pl/ikze](https://investors.pl/ikze)



## Set up an IKZE account with Investors TFI!

An IKZE account with Investors funds is an effective and simple long-term tool for setting aside money to use after your professional employment ends. You can save flexibly, in a way that suits you. You can choose to contribute monthly, quarterly, annually, or only when you find that you have a financial surplus. However, the law stipulates an annual limit on IKZE contributions, which changes every year. In 2023, it is PLN 8,322 (or PLN 12,483 for those self-employed). Save in an IKZE account with Investors TFI and benefit from tax breaks and a reduced management fee! Find out more at [investors.pl/ikze](https://investors.pl/ikze)

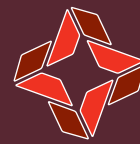


## Be aware of the risk

The benefits of investing in fund participation units are also subject to risks, including the risk of not achieving the expected return on investment, the risk of circumstances beyond the participant's control, such as the liquidation of the fund, as well as inflation, regulatory and operational risks. Among the investment risks, particular attention should be paid to investment policy risks, including market risk, credit risk (including settlement risk), risk associated with entering into derivative contracts, concentration risk and liquidity risk. In addition, for certain funds there may be some risks specific to those funds only. In order to properly assess the risks arising from investing in the fund units, please read the investment policy, the description of the risks and the description of the investor profile contained in the fund's Information Prospectus and Key Information Document (KID). In particular, please read the recommendations on the minimum investment period and the risk/return profile contained in the KID.

**Contributions**  
**Yield**  
**Savings**

IKZE



# Investors

## CHOOSE INVESTORS TFI!



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Before making a decision to purchase sub-fund units, the Client should read the Information Prospectus, Key Information Document and Information for Alternative Investment Fund Clients, which provide a description of the relevant risks and are all available on the <https://investors.pl/> website and in the sub-fund distribution points. The above documents are drawn up in Polish.

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