

ENJOY A TAX-FREE PENSION

SET UP AN IKE 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.

IKE



Enjoy the benefits of an Individual Retirement Account (IKE)

Do you want to set aside money now to use after the end of your professional career? Follow the wise example of nearly 800,000 Poles and open an Individual Retirement Account!



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. And so, even though everyone working in Poland has an individual ZUS sub-account where those contributions are accumulated, in reality, the sums shown there are little more than abstract accounting entries.

The money we put in is actually spent on an ongoing basis to make payouts to current pensioners. What is more, even now, the money coming into the system is falling short. Every year the Social Insurance Fund has to be further subsidized from the Polish state budget, i.e. from the taxes we pay. Our "individual account" with ZUS is thus really only a promise that in the future society will pay us a retirement pension in the declared amount.

Regular saving of even small amounts increases your financial security in retirement!



Tax-free pension

Setting aside money in an Individual Retirement Account (known by the Polish acronym IKE) will give 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 60. Being completely private, your IKE account also simplifies inheritance issues: the designated beneficiaries will receive your savings without any gift or inheritance tax.



Constant access to your money

The money you save in an IKE account belongs entirely to you. This means that you can withdraw up to 100% of your accumulated funds at any time. The only thing to consider is that if you do so before the age of 60, you will not enjoy the capital gains tax exemption.





Portfolio tailored to your needs

When you set up an IKE account with Investors TFI, you can benefit from age-based allocation. Your savings will be invested in selected funds, and the share of each fund will change over time – following the principle that the closer you get to the end of your professional career, the more the investment risk is reduced. In addition, you can also decide for yourself which funds your IKE portfolio will consist of.

With Investors TFI you have as many as 11 funds at your disposal, offering diversified strategies and risk/return profiles.



Set up an IKE account with Investors TFI!

An IKE account with Investors TFI 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 IKE contributions, which changes every year. In 2023, that limit is PLN 20,805.

Save in an IKE account with Investors TFI and benefit from tax breaks and a reduced management fee! Find out more at investors.pl/ike



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.

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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