

Pension System in Poland

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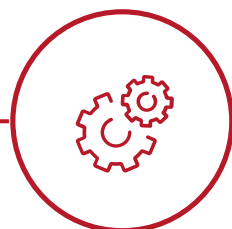
Polish Pension System

The Polish pension system is a mixture of compulsory savings deposited by everyone in the public pillar and voluntary pension savings accumulated jointly with the employer or individually.



Public Sector

The Social Insurance Institution (ZUS)
Agricultural Social Insurance Fund (KRUS)
Open Pension Fund (OFE)



Workplace pensions

Employee Capital Plans (PPK)
Employee Pension Programmes (PPE)



Individual Savings

Individual Pension Account (IKE)
Individual Retirement Security Account (IKZE)
Private pension programmes



International Saving Programme

pan-European Personal Pension Product
(PEPP – pol. OIPE)

Source: Eurostat, CSO

Poland: Country statistics



Population:



Population (million, 2024): 37.6



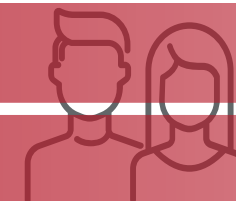
Employed in national economy (in million, 2023): 15.2



Unemployment rate (Eurostat, 7/2024): 2.9%



Pensioners (in million, 7/2024): 9.4 / 8.4



Economy:



GDP (current prices, 2023): 750 800.7 m EUR



GDP per capita (2023): 19 920 EUR



Export (goods and services, 2023): 434 069.8 m EUR



Gross debt (general government, 2023): 49.6% GDP



PPK at Glance: September 2024



€6.61 bn

net asset value of
funds of defined
date funds in EUR
(28.28 bn PLN)

324.84 k

companies
providing PPK

4.25 m

active accounts

€1.27 bn

generated
profit in EUR
(5.42 bn PLN)



The introduction of PPK is a revolution in savings

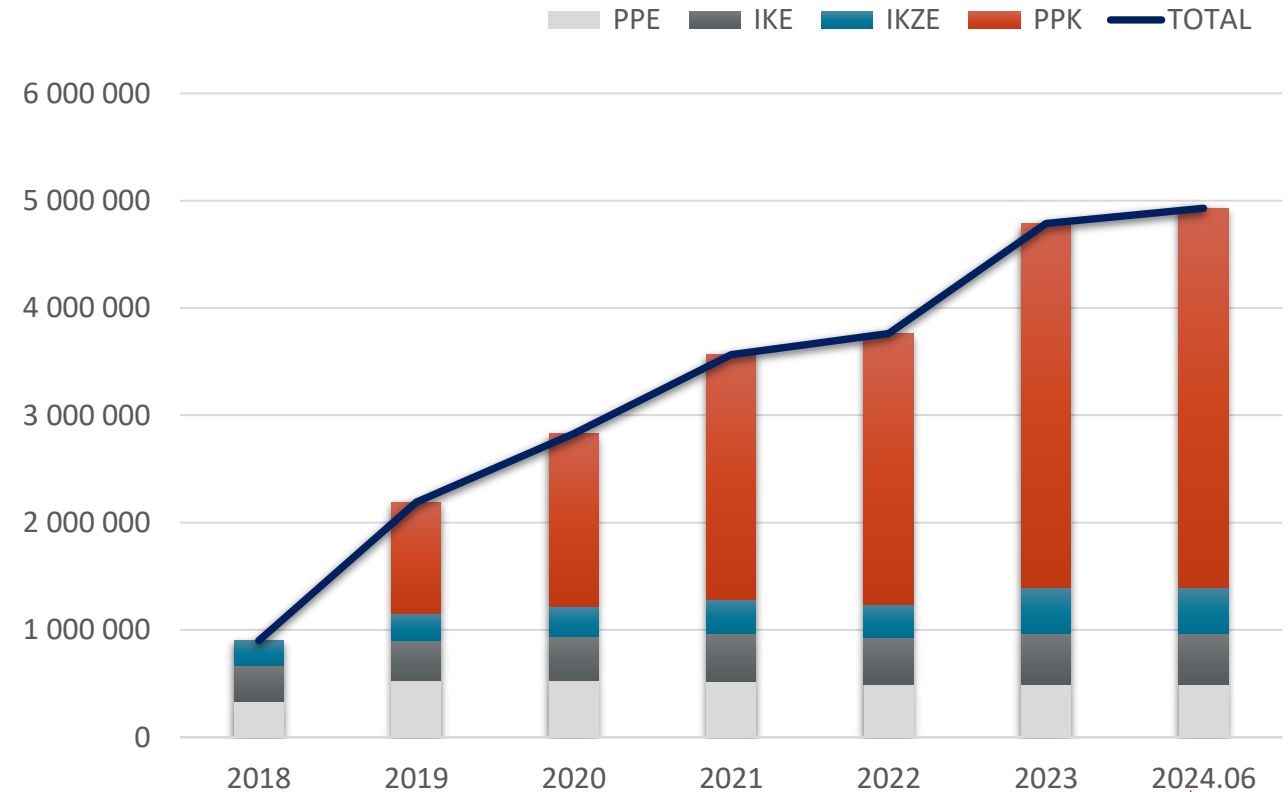


Savings in the third pillar



4.9m

people in Poland
save money
in the third pillar



PPE – data as of 31.12.2022
IKE, IKZE – data as of 31.12.2023
PPK – data as of 30.06.2024

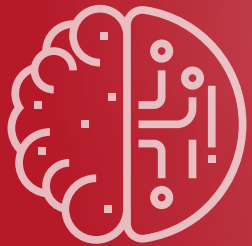


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Thank you!