



Unilever

ipopema

INDIVIDUAL RETIREMENT ACCOUNT WITH IPOPEMA TFI FUNDS

Learn about the benefits of saving for retirement with Ipopema TFI

Individual Retirement Account

Individual Retirement Account (IRA) is one of the elements of the third pillar of the pension system supported by the state. IRA is a solution dedicated to those who want to additionally save for their retirement on their own and take advantage of the capital gains tax exemption. As part of IRA, you can designate Beneficiaries who will receive the accumulated capital in the event of death. This is the second advantage of IRA because, besides the capital gains tax exemption, the capital saved is also exempt from inheritance and donation tax.

The most important features of IRA dedicated to the Employees of Unilever Polska:

- The minimum first contribution from PLN 500;
- Each subsequent contribution is min. PLN 100;
- The limit of contributions to IRA, set annually by the Minister of Labour, amounts to PLN 14,215 in 2019;
- The option to choose between an individual plan of funds accumulation and the Recommended Contribution Model;
- The option to choose from 8 Sub-funds with different risk levels;
- The option to change the allocation of contributions between sub-funds 4 times a year with effect on future contributions (regarding the individual model)
- Fee for termination of the IRA maintenance contract before the lapse of 12 months - 2% of the value of participation units
- Inheritance - funds accumulated within IRA are inherited by your relatives, you can also indicate people entitled to this money
- Flexibility of withdrawals - funds accumulated within IRA can be paid out on retirement as a one-off withdrawal or in instalments in the amount determined by you
- Effective saving - you have the option of saving without the capital gains tax, and the Investment Funds in the Program bear much lower fees than those bought outside the Program.

Selected funds from the Ipopema TFI offer

Recommended Contribution Model – the Contribution Allocation Plan chosen by the Saver, between the Participation Units of individual Sub-funds, defining the method of distribution of the accumulated funds depending on the age of the Participant.

Your contributions will be invested in the selected funds from the Ipopema TFI offer. You have the opportunity to build your own strategy by selecting specific funds:

**SUBFUNDUSZ
IPOPEMA
OSZCZĘDNOŚCIOWY**

**SUBFUNDUSZ
IPOPEMA
DŁUŻNY**

**SUBFUNDUSZ
IPOPEMA
OBLIGACJI**

**SUBFUNDUSZ
IPOPEMA
OBLIGACJI
KORPORACYJNYCH**

**SUBFUNDUSZ
IPOPEMA
EMERYTURA PLUS**

**SUBFUNDUSZ
IPOPEMA
ZRÓWNOWAŻONY**

**SUBFUNDUSZ
I IPOPEMA
AKCJI**

**SUBFUNDUSZ
IPOPEMA
GLOBALNYCH
MEGATRENDÓW**



Declarations of joining IRA:

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fax. +48 22 570 67 03

e-mail: ES.HRServicesPL@unilever.com

Information on the principles of IRA, available investment funds and the Recommended Contribution Model:

IPOPEMA Towarzystwo Funduszy Inwestycyjnych S.A.

ul. Próżna 9, 00-107 Warsaw

tel. +48 22 236 93 00

e-mail: sales@ipopema.pl

Information on the value of the settlement unit, contributions and the balance of IRA:

Information Centre (supported by ProService Agent Transferowy)

tel. +48 22 337 58 55 from 9 a.m. to 5 p.m.,

after 5 p.m. automatic information about the value of the unit of account

tel. +48 22 588 18 55 – helpline for IRA participants

tel. +48 22 337 58 56 – 24-hour helpline

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