
Manual: GS TFI24 Transaction Service

for Participants of Employee Capital Plans (PPK)

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1

Logging in to the
GS TFI24
transaction
service

Logging in to GS TFI24

Go to <https://gstfi24.pl> and log in to the website using your login details:

- **Participant Number** – your individual, eight-digit Customer number, which you will find in your mailbox or in the welcome letter,
- **First login password** – the password you received via SMS or in a letter sent to your correspondence address.

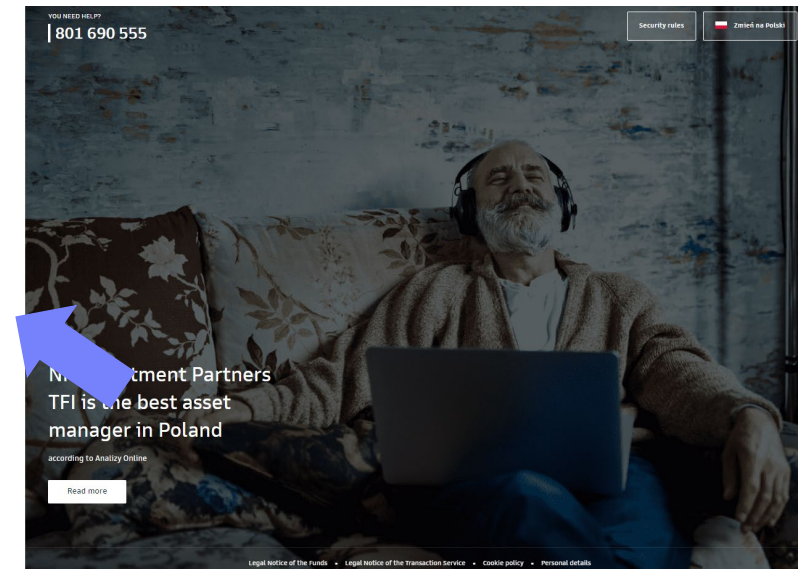
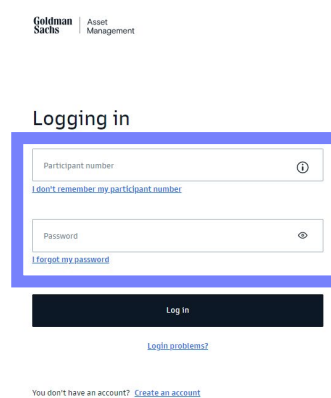
How you receive Participant Number and first login password

How this information is provided depends on the information your employer has provided us with. If we have not received your e-mail address and/or mobile phone number, you will find your login details in the letters sent to your correspondence address.

If you receive data by post, remember to complete your details after logging in (including your mobile phone number!).

Once you have logged in

Change the first login password to your individual one. However, keep your first login password. You will need it when contacting the hotline.



How to reset your password

Can't find your first login password or Participant Number?

If you have lost or deleted your password for the first login or forgot your Participant Number, please contact our hotline.

How to reset your password

If you have forgotten your login password or your account has been locked after you have repeatedly entered the wrong password, use the „I forgot my password" option. Complete your details and ID number.

After successful data verification, you will receive a message with a one-time password, thanks to which you will unlock access or reset your password. You will receive a message on the phone number provided during registration.

[← Back](#)

Password reset

After successful verification of your details, we will send you a message with one-time password to reset your password.

[I want to reset my password by phone](#)

[I don't remember my participant number](#)

I do not have a PESEL number

Mother's maiden name
Unavailable option for PPE, PPK and PPI clients

ID card

Passport

Next

2

How to submit orders in the transaction service

Orders to submit in GS TFI24 transaction service:

1. Change of personal details ([slide 8](#))
2. Change of contact details ([slide 13](#))
3. Change of bank account number ([slide 17](#))
4. Add / Change beneficiaries ([slide 22](#))
5. Add / Change additional contribution ([slide 26](#))
6. Investment changes – change in allocation of payments and funds ([slide 31](#))
7. Payout ([slide 41](#))
8. Return ([slide 47](#))
9. Transfer payout ([slide 52](#))
10. Resumption of contributions to the PPK ([slide 57](#))
11. Resignation from contributing to the PPK ([slide 62](#))

Change of personal details

Change of personal details

1. Choose **Profile settings** from the top drop-down list.

The screenshot displays the Goldman Sachs Asset Management dashboard for user MARIANNA TEST. The interface includes a dark sidebar on the left with navigation options: My wallet, Retirement pension, Investments, I want to invest, Transaction history, Help centre, Ratings, and a language selector for Polish. The main content area shows a valuation date of 2020-10-06 and a total wallet value of 461,378.58 PLN, with a 25.81% increase of 94,648.32 PLN. It breaks down into Retirement Pension (120,878.16 PLN, +38.67%) and Investments (340,500.42 PLN, +21.80%). A donut chart shows the wallet structure: 26% Retirement Pension and 74% Investments. A line chart at the bottom tracks the 'RECENT WALLET VALUATION 6.10.2020' from Jan '13 to Jul '20, with a 5-year and 'ALL' filter. A dropdown menu in the top right corner, triggered by the user name, lists 'Profile settings' (highlighted with a blue box and arrow) and 'Logout'.

Change of personal details

2. Choose **Manage** in the PPK section.

The screenshot displays the Goldman Sachs Asset Management user interface. At the top left, the logo 'Goldman Sachs' and 'Asset Management' are visible. On the top right, there is a 'Dark mode' toggle, a shopping cart icon, and the user name 'MARIANNA TEST'. Below the header, a 'Back' link is present. The main content area greets the user with 'Hello, MARIANNA' and provides instructions on how to change registration data. Under the 'Product settings' section, there are four product cards: 'Investment funds, IKE, IKZE', 'PPE', 'PPI', and 'PPK'. Each card shows a 'PARTICIPANT NUMBER' and a 'Manage >' link. The 'Manage >' link for the 'PPK' product is highlighted with a blue box and a blue arrow pointing to it.

Product	Participant Number	Action
Investment funds, IKE, IKZE	67119026	Manage >
PPE	99313418	Manage >
PPI	99020822	Manage >
PPK	99324373	Manage >

Change of personal details

3. In **User details** you can change your last name.

- Click on **Edit**
- Change your details
- Click on **Save**

User details

Full name	MARIANNA TEST	Edit
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Contact details

▼

User details

Name
MARIANNA

Middle name

Surname
TEST

* You cannot edit the names

Cancel Save

Change of personal details

4. In **Documents** you can update your ID.

- Click on **Edit**
- Change the type, number and series of your ID
- Click on **Save**

Documents

PESEL number	*****	Show
Date of birth	*****	Show
Sex	Female	
ID type	*****	Show Edit
Citizenship	*****	Show

ID TYPE

ID card Passport Resident card Other

ID card series and number
AAR381984

Cancel

Save

Change of contact details

Change of contact details

1. Choose **Profile settings** from the top drop-down list.

The screenshot displays the Goldman Sachs Asset Management interface. On the left is a dark navigation sidebar with options: My wallet, Retirement pension, Investments, I want to invest, Transaction history, Help centre, Ratings, and a language switcher for Polish. The main content area shows a valuation date of 2020-10-06 and a user profile for MARIANNA TEST. A dropdown menu is open, with 'Profile settings' highlighted by a blue box and a blue arrow. The dashboard includes a 'YOUR ENTIRE WALLET' section with a total value of 461,378.58 PLN, broken down into Retirement Pension (120,878.16 PLN) and Investments (340,500.42 PLN). A 'WALLET STRUCTURE' donut chart shows 26% Retirement Pension and 74% Investments. At the bottom, a line chart titled 'WYKRES W CZASIE' shows the 'RECENT WALLET VALUATION 6.10.2020' from Jan '13 to Jul '20, with tabs for '5 YEARS' and 'ALL'.

Change of contact details

2. Choose **Manage** in the PPK section.

The screenshot shows the Goldman Sachs Asset Management user interface. At the top left, the logo "Goldman Sachs" and "Asset Management" are visible. On the top right, there is a "Dark mode" toggle, a shopping cart icon, and the user name "MARIANNA TEST" with a dropdown arrow. Below the header, there is a "Back" link. The main content area starts with a greeting "Hello, MARIANNA" and a sub-header "Product settings" with the instruction "Manage your data on individual products. Select the product which data you want to view or edit." Below this, there are four product cards: "Investment funds, IKE, IKZE", "PPE", "PPI", and "PPK". Each card displays a "PARTICIPANT NUMBER" and a "Manage >" link. The "Manage >" link for the "PPK" card is highlighted with a blue box and a blue arrow pointing to it from the bottom right.

Product	Participant Number	Action
Investment funds, IKE, IKZE	67119026	Manage >
PPE	99313418	Manage >
PPI	99020822	Manage >
PPK	99324373	Manage >

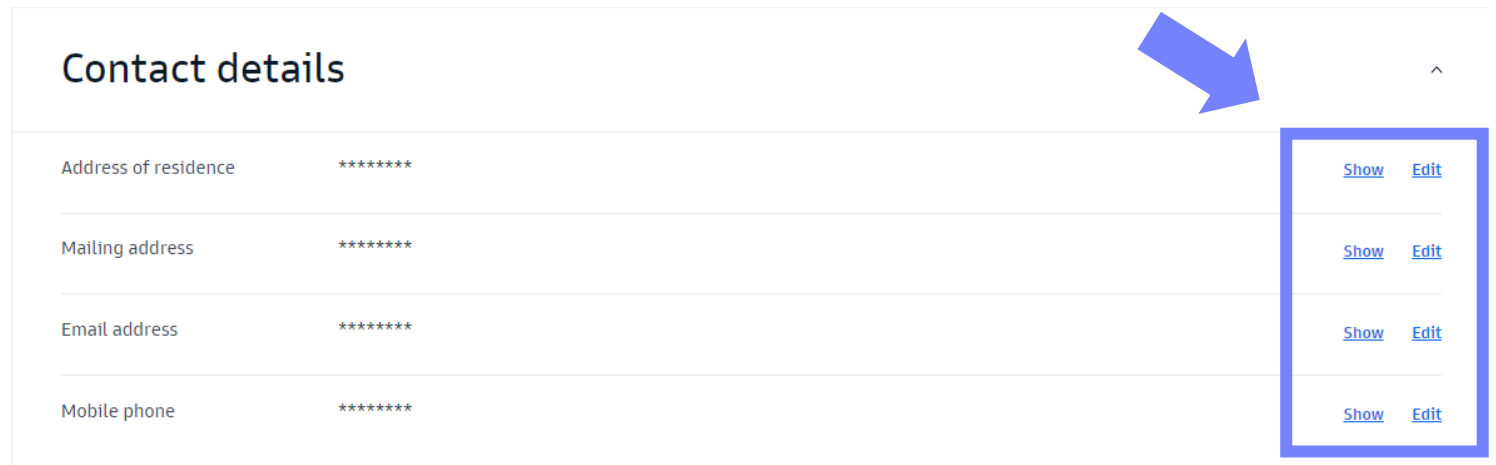
Change of contact details

3. In **Contact details** section you may change you **address of residence, mailing address, e-mail address and mobile phone number.**

- Click on **Edit**
- Change your data
- Click on **Save**

If your **corporate details** (e-mail address and mobile phone number) are assigned to the PPK account, change them to **private** ones. If you change jobs, your access to the GSTFI24 transactional service will be active all the time, as long as you have at least one product with a minimum deposit.

After completing or changing the data, you will receive an order **confirmation** from us.



Contact details	
Address of residence	***** Show Edit
Mailing address	***** Show Edit
Email address	***** Show Edit
Mobile phone	***** Show Edit

Change of bank account number

Change of bank account number

1. Choose **Profile settings** from the top drop-down list.

The screenshot displays the Goldman Sachs Asset Management dashboard for user MARIANNA TEST. The interface includes a dark sidebar on the left with navigation options: My wallet, Retirement pension, Investments, I want to invest, Transaction history, Help centre, Ratings, and a language switcher for Polish. The main content area shows a valuation date of 2020-10-06 and a total wallet value of 461,378.58 PLN. It breaks down the portfolio into Retirement Pension (120,878.16 PLN) and Investments (340,500.42 PLN). A donut chart illustrates the wallet structure, with Investments at 74% and Retirement Pension at 26%. At the bottom, a line chart tracks the 'RECENT WALLET VALUATION' from January 2013 to July 2020, with a legend for Investments and Retirement Pension. A dropdown menu is open in the top right corner, showing 'Profile settings' (highlighted with a blue box) and 'Logout'. A blue arrow points to this menu.

Change of bank account number

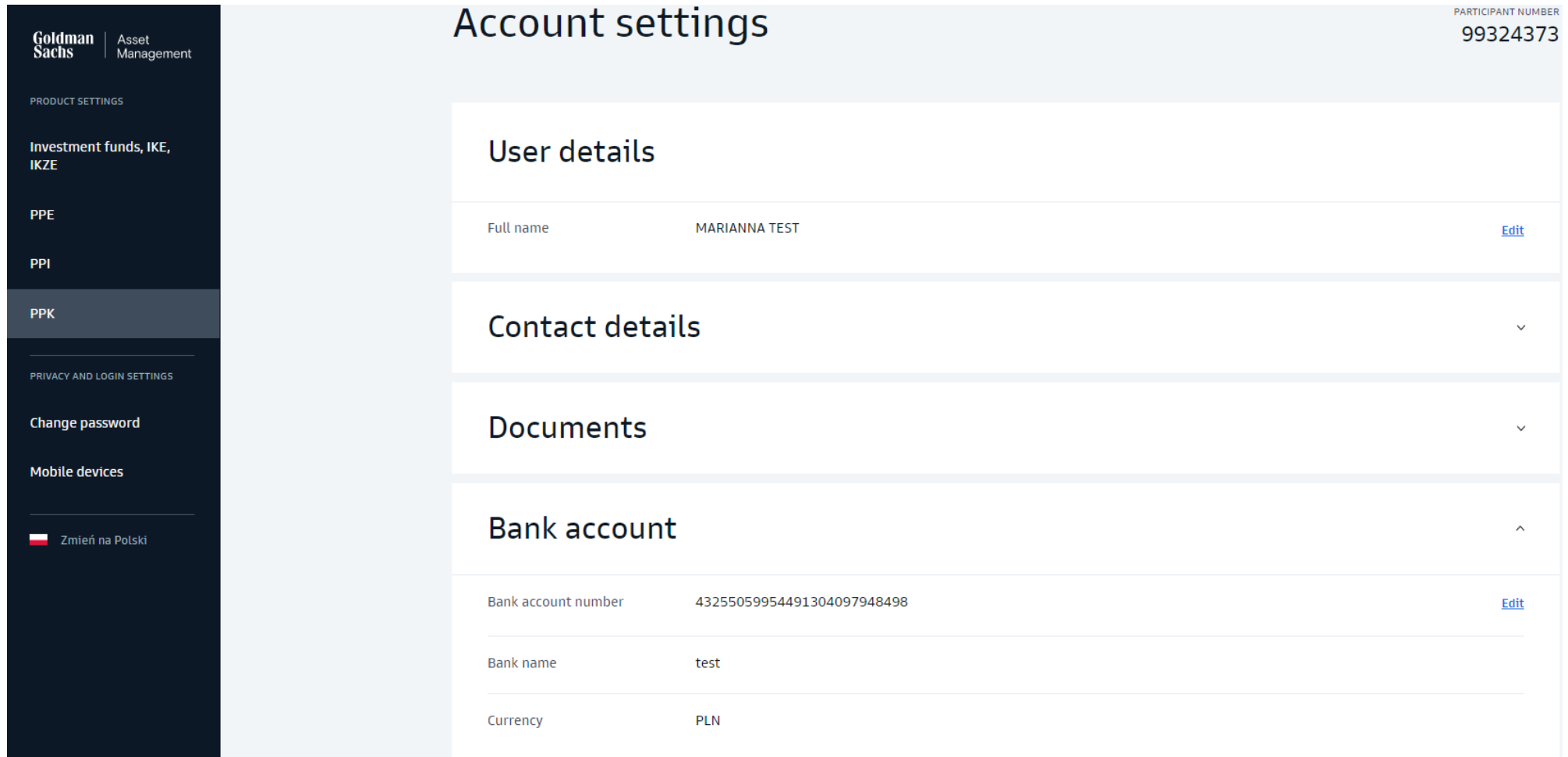
2. Choose **Manage** in the PPK section.

The screenshot displays the Goldman Sachs Asset Management user interface. At the top left, the logo 'Goldman Sachs' and 'Asset Management' are visible. On the top right, there is a 'Dark mode' toggle, a shopping cart icon, and the user name 'MARIANNA TEST'. Below the header, a 'Back' link is present. The main content area greets the user with 'Hello, MARIANNA' and provides a brief instruction: 'Here you can change the data you entered during registration.' The 'Product settings' section follows, with the instruction: 'Manage your data on individual products. Select the product which data you want to view or edit.' There are four product cards: 'Investment funds, IKE, IKZE', 'PPE', 'PPI', and 'PPK'. Each card shows a 'PARTICIPANT NUMBER' and a 'Manage >' link. The 'Manage >' link for the 'PPK' card is highlighted with a blue box and a blue arrow pointing to it.

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PPE	99313418	Manage >
PPI	99020822	Manage >
PPK	99324373	Manage >

Change of bank account number

3. In **Bank account** section choose **Edit**.




Goldman Sachs | Asset Management

PRODUCT SETTINGS

- Investment funds, IKE, IKZE
- PPE
- PPI
- PPK**

PRIVACY AND LOGIN SETTINGS

- Change password
- Mobile devices

 Zmień na Polski

Account settings

PARTICIPANT NUMBER
99324373

User details

Full name	MARIANNA TEST	Edit
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Contact details

▼


Documents

▼

Bank account

^

Bank account number	43255059954491304097948498	Edit
Bank name	test	
Currency	PLN	



Change of bank account number

4. Enter the bank account number and the name of the bank.
5. Confirm the order with **SMS code**. Then we will ask you to make a **verification transfer**. Details regarding the further procedure are sent to the e-mail address indicated by the Participant.

43 2550 5995 4491 3040 9794 8498

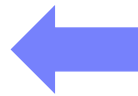
PLN

test

Important! Verification of a new bank account based on a verification transfer.
The bank account number will be changed after confirming your identity and the validity of the new bank account through a verification transfer.
We will inform you about the next steps after the transfer order is approved and in an email. **Remember that you must be the owner of the indicated bank account.**

To approve the order, you must authorize it with an SMS code.

Verify the entered data above.
If so, confirm the order with the code we will send to your phone (***) (***) (087)



Add / Change Beneficiaries

Add / Change Beneficiaries

1. Choose **Profile settings** from the top drop-down list.

The screenshot displays the Goldman Sachs Asset Management interface for user MARIANNA TEST. The top navigation bar includes the logo, valuation date (2020-10-06), a dark mode toggle, and the user's name with a dropdown arrow. The dropdown menu is open, showing 'Profile settings' (highlighted with a blue box) and 'Logout'. A blue arrow points to the 'Profile settings' option. The main dashboard area is divided into three sections: 'YOUR ENTIRE WALLET' showing a total value of 461,378.58 PLN with a +25.81% gain; 'WALLET STRUCTURE' showing a donut chart with 26% Retirement Pension and 74% Investments; and 'WYKRES W CZASIE' (Time Series Chart) showing performance from Jan '13 to Jul '20. The chart has '5 YEARS' and 'ALL' filters, and a legend for 'INVESTMENTS' and 'RETIREMENT PENSION'.

Add / Change Beneficiaries

2. Choose **Manage** in the PPK section.

The screenshot shows the Goldman Sachs Asset Management user interface. At the top left is the logo and 'Asset Management'. At the top right are a 'Dark mode' toggle, a shopping cart icon, and the user name 'MARIANNA TEST'. Below the header is a 'Back' link. The main content area greets the user with 'Hello, MARIANNA' and provides a brief instruction: 'Here you can change the data you entered during registration.' Underneath is the 'Product settings' section, which instructs the user to 'Manage your data on individual products. Select the product which data you want to view or edit.' There are four product cards displayed: 'Investment funds, IKE, IKZE', 'PPE', 'PPI', and 'PPK'. Each card shows a 'PARTICIPANT NUMBER' and a 'Manage >' link. The 'Manage >' link for the 'PPK' card is highlighted with a blue box, and a blue arrow points to it from the bottom right.

Product	Participant Number	Action
Investment funds, IKE, IKZE	67119026	Manage >
PPE	99313418	Manage >
PPI	99020822	Manage >
PPK	99324373	Manage >

Add / Change Beneficiaries

3. In **Beneficiaries** section you may add, edit or cancel Beneficiaries.

- Choose **Add Beneficiary** if you want to add another person
- Choose **Edit** if you want to change personal details of a beneficiary.
- Click on **Save**

Important!

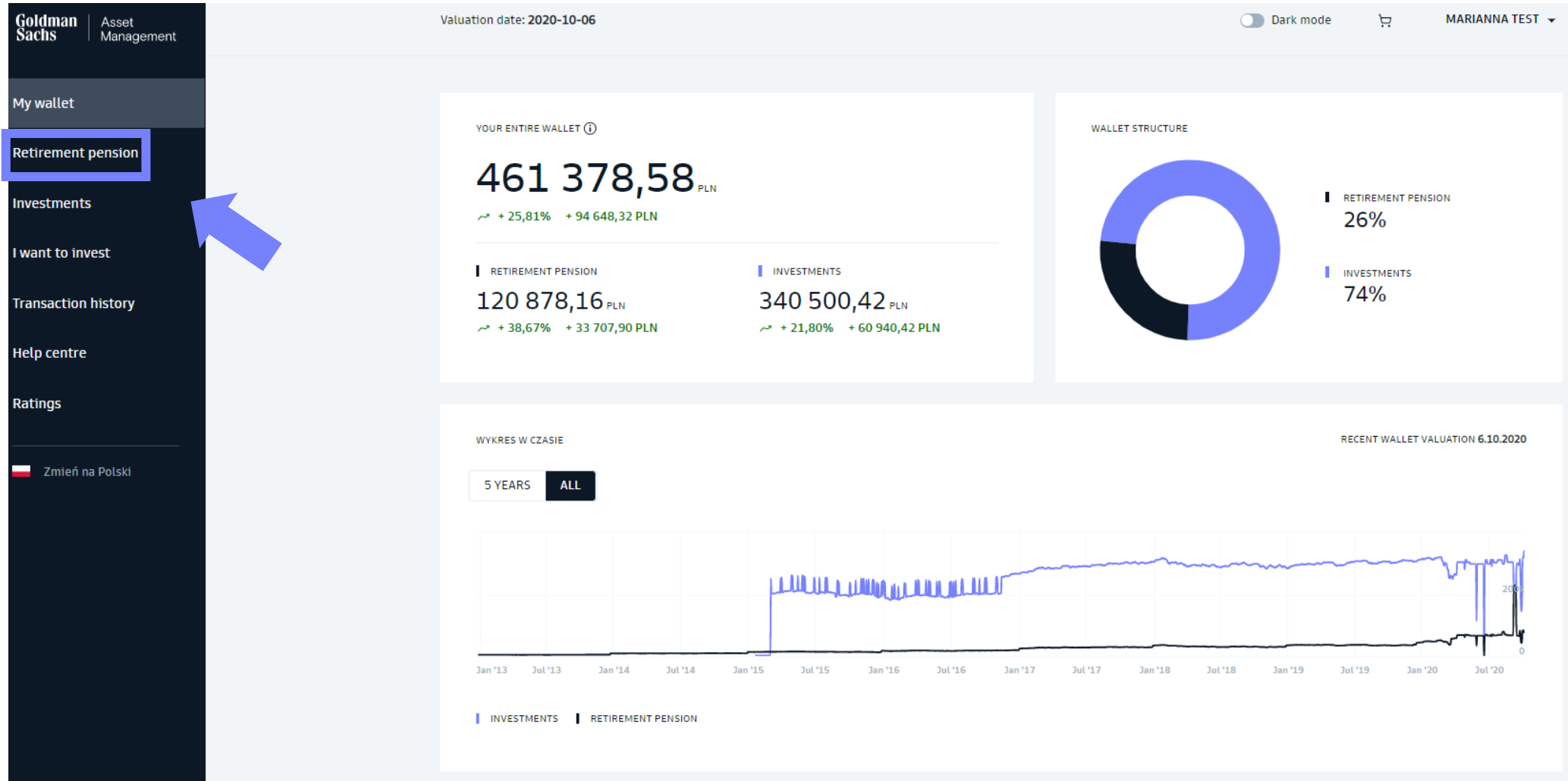
In the case of adding / changing beneficiaries, you should also provide a document confirming this change in paper form. This is an obligation required by law.

The screenshot shows a user interface for managing beneficiaries. It is divided into three sections: 'Bank account', 'Beneficiaries', and 'Statements'. The 'Beneficiaries' section is currently expanded. It contains the text 'Add your family members to the beneficiaries.' Below this, there is a 'PPK' label and a 'No beneficiaries defined' message. A blue arrow points to a 'Add beneficiary' button, which is highlighted with a blue border.

Add / Change additional contribution

Add / Change additional contribution

1. Go to **Retirement pension** tab from the sidebar on the left side.



Add / Change additional contribution

2. Choose the **PPK** tab.

Retirement pension

TOTAL RETIREMENT PENSION

120 878,16 PLN

↗ +38,67% +33 707,90 PLN

Show wallet composition ▾

IKE

15 922,03 PLN

↘ -6,34% -1 077,97 PLN

IKZE

37 805,12 PLN

↘ -1,41% -539,68 PLN

PPE

23 294,00 PLN

↘ -11,86% -3 135,06 PLN

PPK

43 857,01 PLN

↗ +712,71% +38 460,61 PLN



Add / Change additional contribution

3. Choose **Add / change payment** from **Additional orders** drop-down list

The screenshot displays a fund management interface. At the top right, a blue-bordered button labeled "Additional orders ^" is highlighted. A dropdown menu is open below it, listing several options: "Change in allocation of funds", "Change in the allocation of payments", "Payout" (with a sub-note "available from 60 years of age"), "Transfer payout", "Add payment" (highlighted with a blue box), "Resignation", "Resumption of contributions to the PPK", "Return", and "Download documents". A blue arrow points from the "Additional orders" button to the dropdown menu. Another blue arrow points from the "Add payment" option to a table below.

VALUE

43 857,01 PLN

+712,71% +38 460,61 PLN

[Your funds](#) [Payment summary](#)

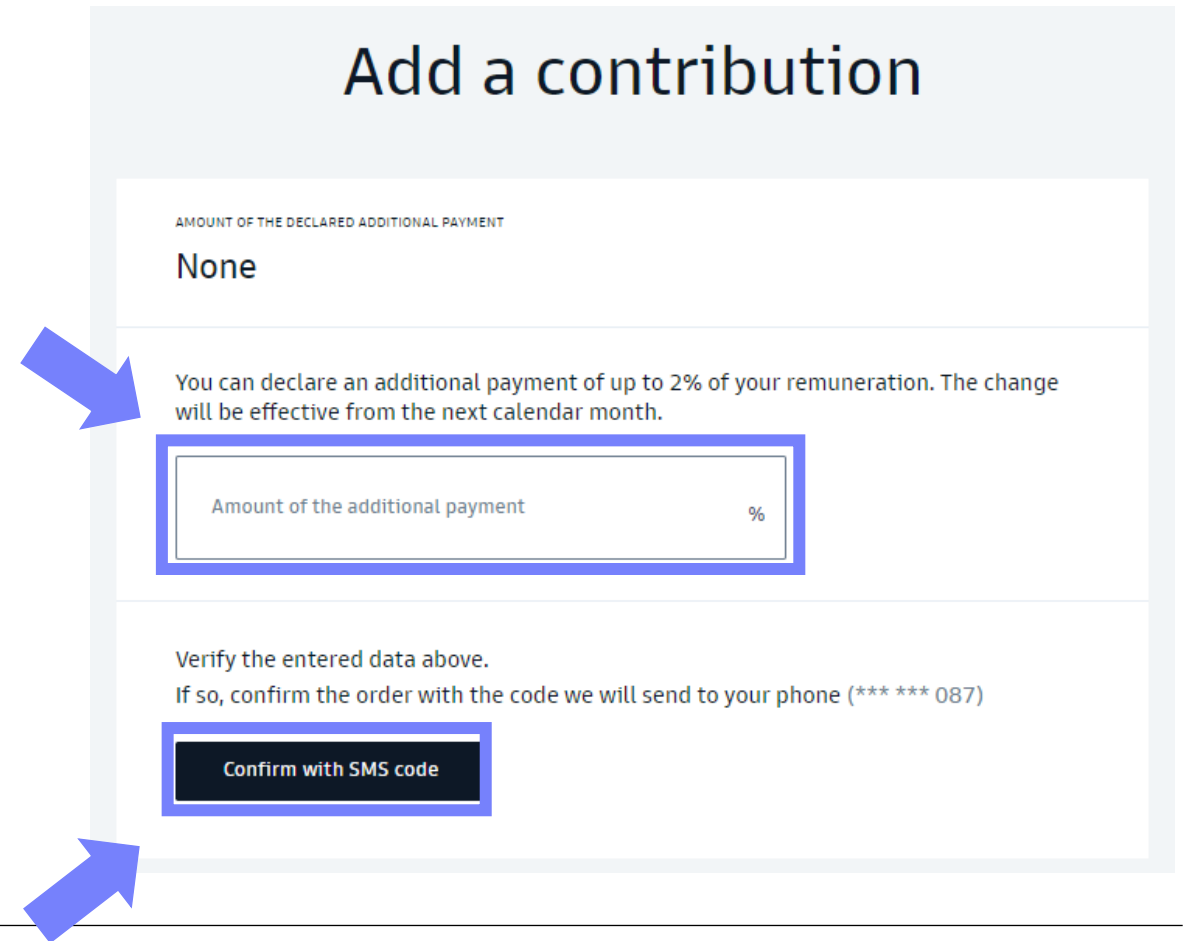
FUND ▲	VALUE OF FUNDS	ALLOCATION OF FUNDS	ALLOCATION OF PAYMENTS	RATE OF RETURN 12M
EMERYTURA (PPK) • A MEDIUM-LOW RISK CLASS Goldman Sachs Emerytura 2030 (Stara nazwa funduszu) LEARN MORE >	43 857,01 PLN 559,829027 p.u. (A)	100,00%	100,00%	+0,55%

ANALYZE YOUR FUNDS IN PPK

Add / Change additional contribution

4. Change the amount of the additional payment.

- Change the amount of the additional payment or cancel it.
- Confirm via SMS code.



Add a contribution

AMOUNT OF THE DECLARED ADDITIONAL PAYMENT

None

You can declare an additional payment of up to 2% of your remuneration. The change will be effective from the next calendar month.

Amount of the additional payment %

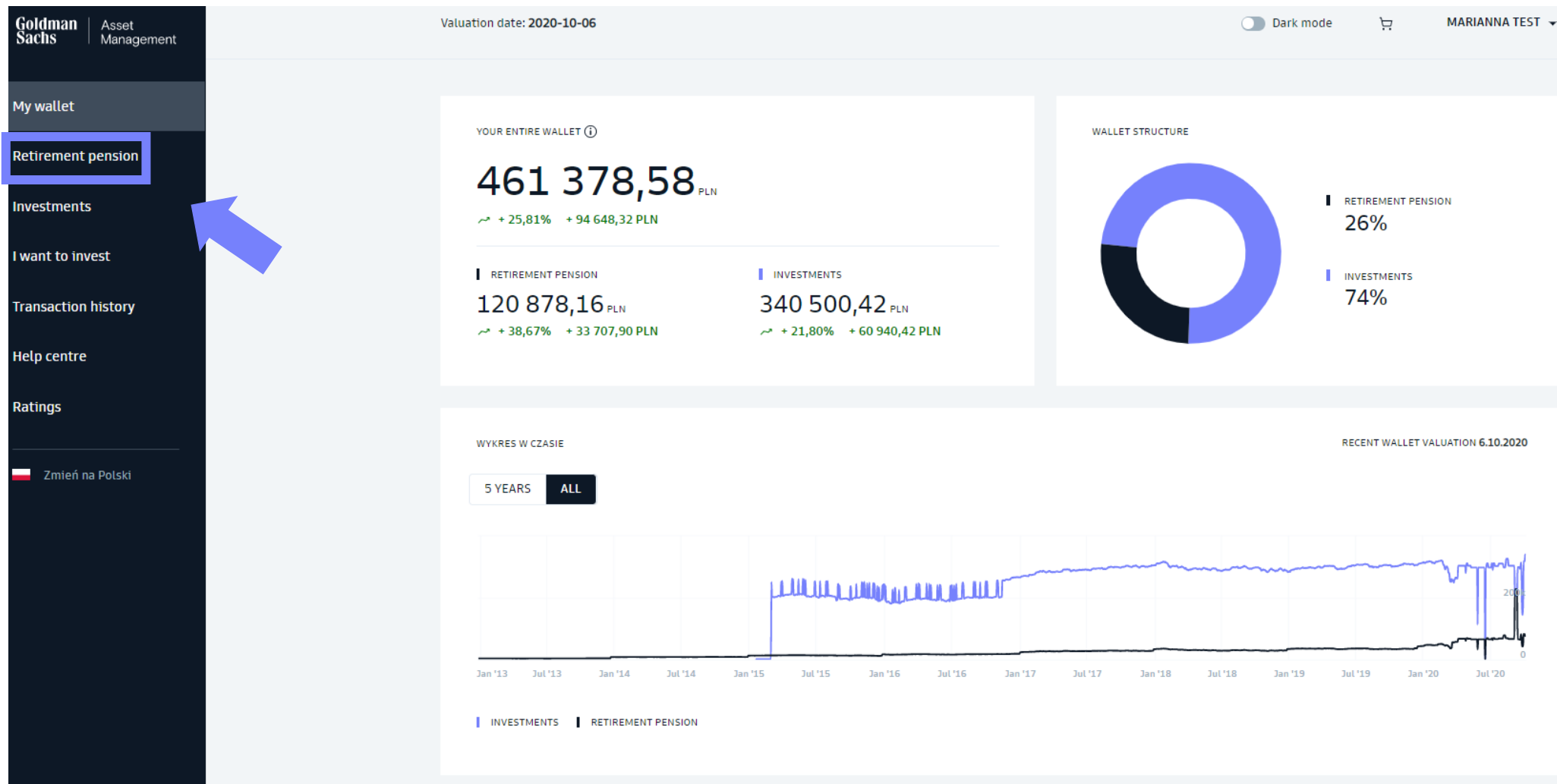
Verify the entered data above.
If so, confirm the order with the code we will send to your phone (***) (***) (087)

Confirm with SMS code

Investment changes
– change in the
allocation of
payments

Investment changes – change in the allocation of payments

1. Go to **Retirement pension** tab from the sidebar on the left side.



Investment changes – change in the allocation of payments

2. Choose the **PPK** tab.

Retirement pension

TOTAL RETIREMENT PENSION

120 878,16 PLN

↗ +38,67% +33 707,90 PLN

Show wallet composition ▾

IKE

15 922,03 PLN

↘ -6,34% -1 077,97 PLN

IKZE

37 805,12 PLN

↘ -1,41% -539,68 PLN

PPE

23 294,00 PLN

↘ -11,86% -3 135,06 PLN

PPK

43 857,01 PLN

↗ +712,71% +38 460,61 PLN



Investment changes – change in the allocation of payments

3. Choose **Change in the allocation of payments** from the Additional orders tab.

The screenshot displays a financial dashboard for a fund. At the top left, the fund's value is shown as 43,857,01 PLN, with a green upward arrow indicating a 712,71% increase and a gain of 38,460,61 PLN. Below this, there are two tabs: 'Your funds' (selected) and 'Payment summary'. The main part of the dashboard is a table with the following columns: 'FUND', 'VALUE OF FUNDS', 'ALLOCATION OF FUNDS', 'ALLOCATION OF PAYMENTS', and 'RATE OF RETURN: 12M'. The table contains one row for 'EMERYTURA (PPK) - A MEDIUM-LOW RISK CLASS', specifically 'Goldman Sachs Emerytura 2030'. The value of funds is 43,857,01 PLN (559,829027 p.u. (A)), and the allocation of funds and payments is 100,00%. The rate of return is +0,55%. A 'LEARN MORE' link is provided below the fund name. On the right side, there is a dropdown menu titled 'Additional orders' with a list of options: 'Change in allocation of funds', 'Change in the allocation of payments' (highlighted with a blue box), 'Payout' (available from 60 years of age), 'Transfer payout', 'Add payment', 'Resignation', 'Resumption of contributions to the PPK', 'Return', and 'Download documents'. A blue arrow points to the 'Additional orders' dropdown, and another blue arrow points to the 'Change in the allocation of payments' option.

FUND ▲	VALUE OF FUNDS	ALLOCATION OF FUNDS	ALLOCATION OF PAYMENTS	RATE OF RETURN: 12M
EMERYTURA (PPK) - A MEDIUM-LOW RISK CLASS Goldman Sachs Emerytura 2030 (Stara nazwa funduszu) LEARN MORE >	43 857,01 PLN 559,829027 p.u. (A)	100,00%	100,00%	+ 0,55%

Investment changes – change in the allocation of payments





4. Change the allocation of payments.

- You may **add** another sub-fund, **change** the percentage allocation of payments or **delete** a sub-funds.
- Confirm via SMS code.

Important!

The change in allocation of payments effects only future contributions, and it does not impact the already accumulated funds.

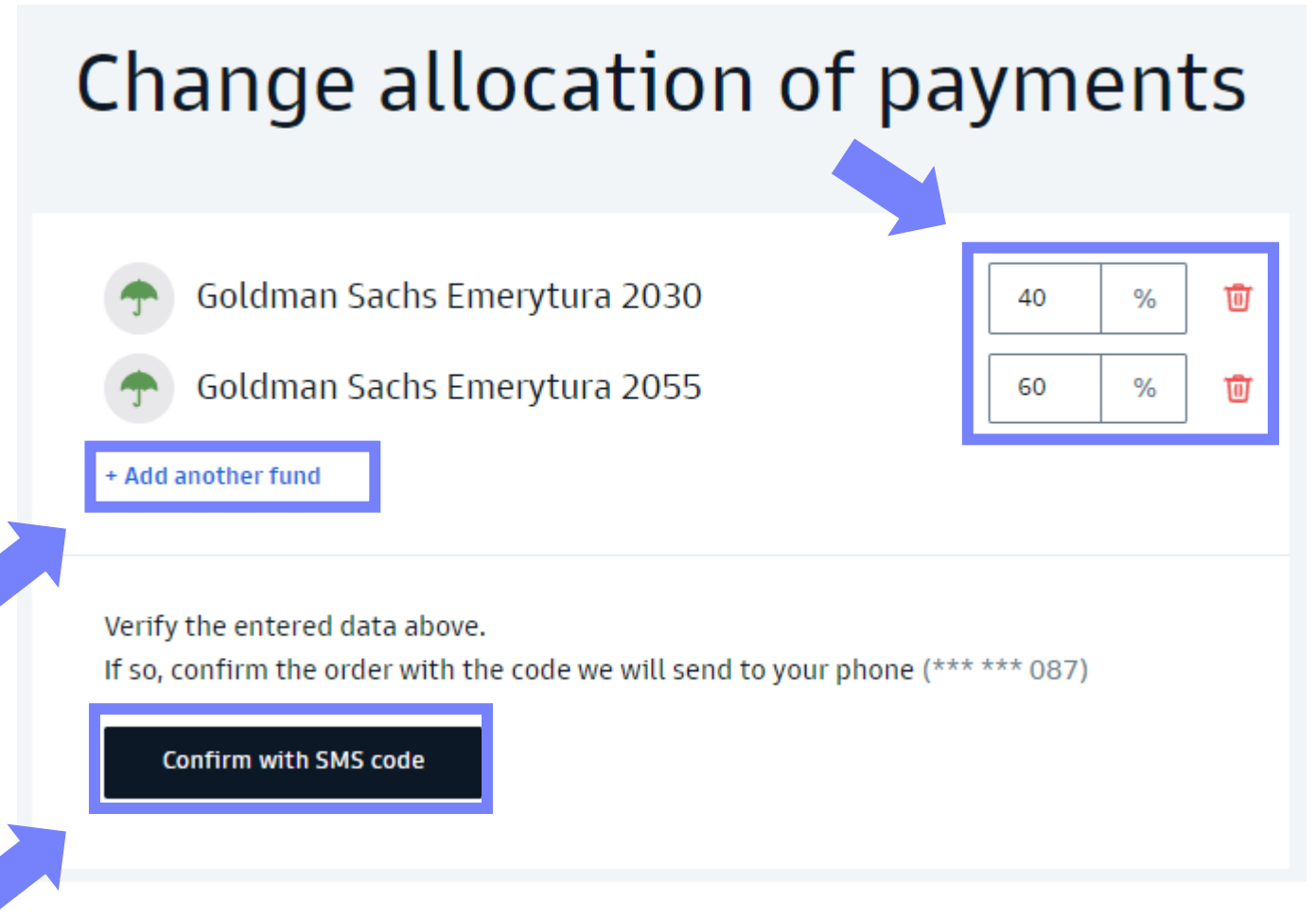
Change allocation of payments

	Goldman Sachs Emerytura 2030	40	%	
	Goldman Sachs Emerytura 2055	60	%	

[+ Add another fund](#)

Verify the entered data above.
If so, confirm the order with the code we will send to your phone (***) (***) (087)

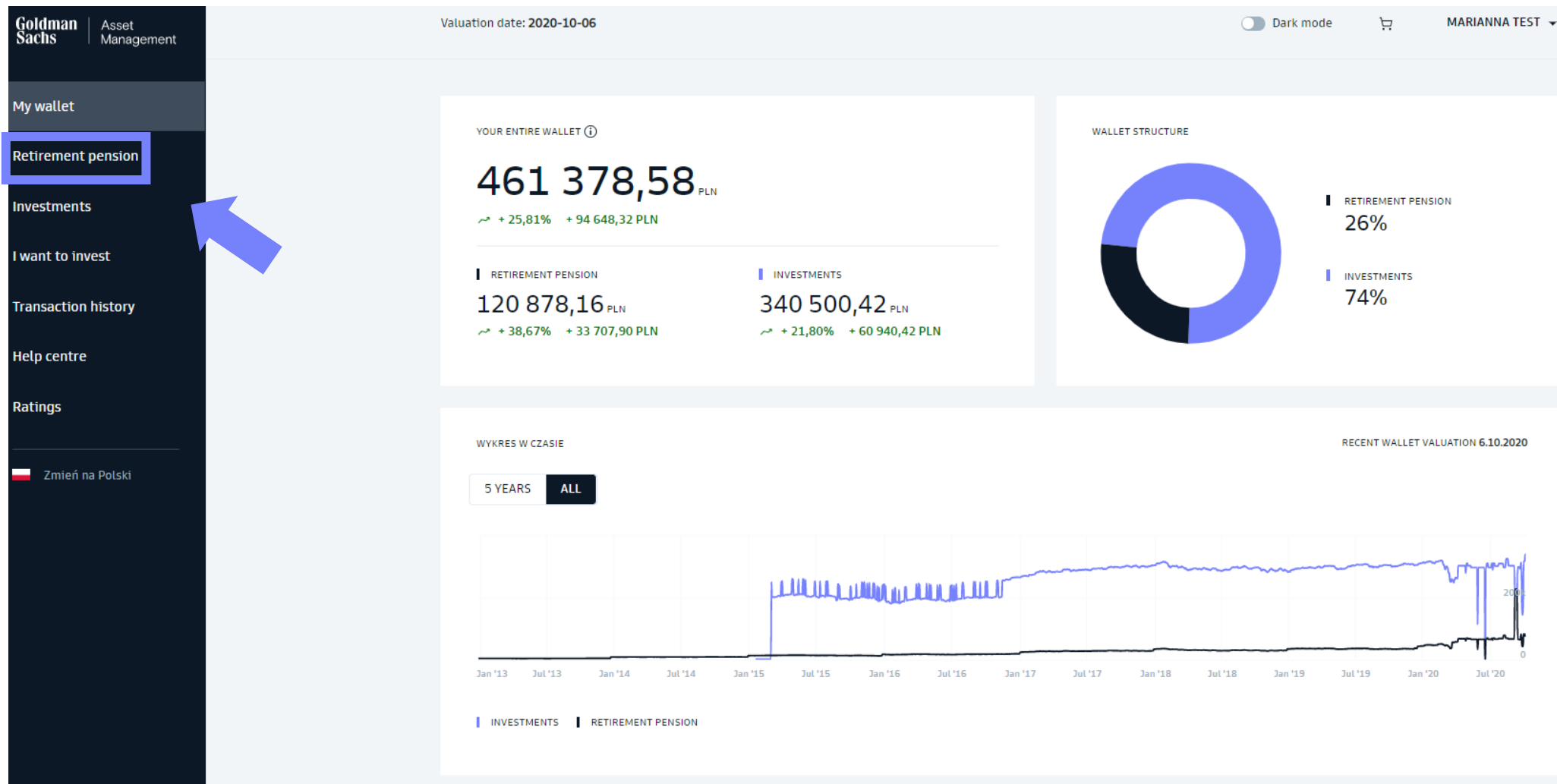
[Confirm with SMS code](#)



Investment changes – change in allocation of funds

Investment changes – change in allocation of funds

1. Go to **Retirement pension** tab from the sidebar on the left side.



Investment changes – change in allocation of funds

2. Choose the **PPK** tab.

Retirement pension

TOTAL RETIREMENT PENSION

120 878,16 PLN

↗ +38,67% +33 707,90 PLN

Show wallet composition ▾

IKE

15 922,03 PLN

↘ -6,34% -1 077,97 PLN

IKZE

37 805,12 PLN

↘ -1,41% -539,68 PLN

PPE

23 294,00 PLN

↘ -11,86% -3 135,06 PLN

PPK

43 857,01 PLN

↗ +712,71% +38 460,61 PLN



Investment changes – change in allocation of funds

3. Choose **Change in the allocation of funds** from the Additional orders tab.

The screenshot displays a fund management interface. At the top right, the 'Additional orders' tab is highlighted with a blue box and an arrow. A dropdown menu is open, showing several options, with 'Change in allocation of funds' selected and highlighted by a blue box and an arrow. The main content area shows the fund's value as 43 857,01 PLN, with a return of +712,71% and a change of +38 460,61 PLN. Below this, there are tabs for 'Your funds' and 'Payment summary'. A table lists the fund details:

FUND ▲	VALUE OF FUNDS	ALLOCATION OF FUNDS	ALLOCATION OF PAYMENTS	RATE OF RETURN: 12M
EMERYTURA (PPK) • A MEDIUM-LOW RISK CLASS Goldman Sachs Emerytura 2030 (stara nazwa funduszu) LEARN MORE >	43 857,01 PLN 559,829027 p.u. (A)	100,00%	100,00%	+ 0,55%

At the bottom left, there is a link 'ANALYZE YOUR FUNDS IN PPK' and a dropdown arrow at the bottom right.

Investment changes – change in allocation of funds





4. Change the allocation of funds

- You may **add** another sub-fund, **change** the percentage allocation of funds or **delete** a sub-funds.
- Confirm via SMS code.

Important!

The change in allocation of funds effects only already accumulated funds, and it does not impact future contributions.

Change allocation of funds

 Goldman Sachs Emerytura 2025	30	%	
 Goldman Sachs Emerytura 2035	70	%	

[+ Add another fund](#)

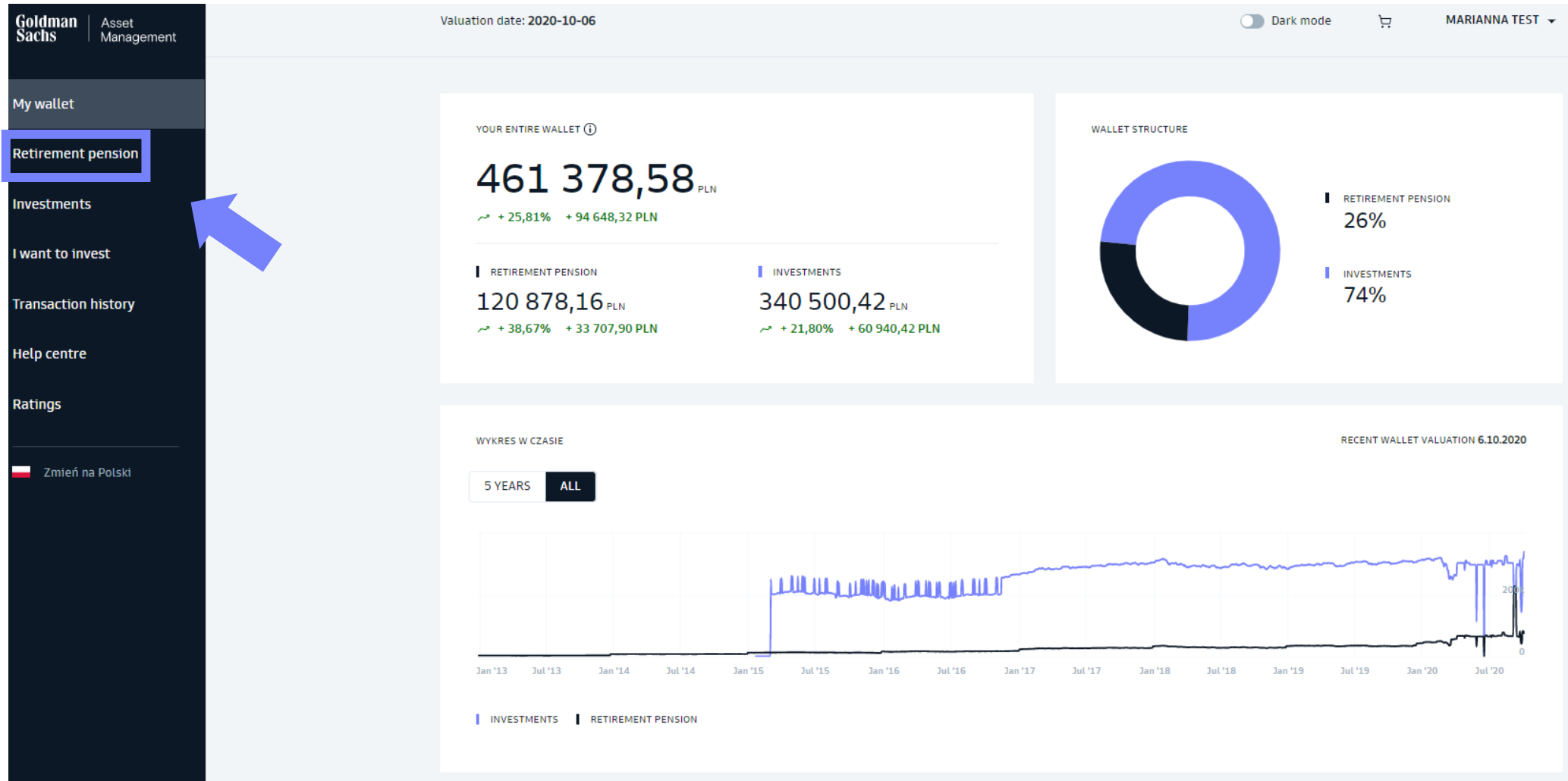
Verify the entered data above.
If so, confirm the order with the code we will send to your phone (*** ***) 087)

[Confirm with SMS code](#)

Payout

Payout

1. Go to **Retirement pension** tab from the sidebar on the left side.



Payout

2. Choose the **PPK** tab.

Retirement pension

TOTAL RETIREMENT PENSION

120 878,16 PLN

↗ +38,67% +33 707,90 PLN

Show wallet composition ▾

IKE

15 922,03 PLN

↘ -6,34% -1 077,97 PLN

IKZE

37 805,12 PLN

↘ -1,41% -539,68 PLN

PPE

23 294,00 PLN

↘ -11,86% -3 135,06 PLN

PPK

43 857,01 PLN

↗ +712,71% +38 460,61 PLN



Payout


3. Choose **Payout** from the Additional orders tab.

The screenshot displays a fund management interface. At the top right, there is a tab labeled "Additional orders" with a dropdown arrow. A blue arrow points to this tab. Below the tab, a dropdown menu is open, listing several options: "Change in allocation of funds", "Change in the allocation of payments", "Change in payout rules", "Payout", "Transfer payout", "Return", and "Download documents". The "Payout" option is highlighted with a blue box, and another blue arrow points to it. The main content area shows a table of funds. The first row is for "EMERYTURA (PPK) • A MEDIUM-LOW RISK CLASS". The second row is for "Goldman Sachs Emerytura 2035 (Stara nazwa funduszu)". The table columns are: FUND, VALUE OF FUNDS, ALLOCATION OF FUNDS, ALLOCATION OF PAYMENTS, and RATE OF RETURN: 12M. The rate of return for the selected fund is -1,43%.

FUND ▲	VALUE OF FUNDS	ALLOCATION OF FUNDS	ALLOCATION OF PAYMENTS	RATE OF RETURN: 12M ▼
EMERYTURA (PPK) • A MEDIUM-LOW RISK CLASS				
Goldman Sachs Emerytura 2035 (Stara nazwa funduszu)	0,00 PLN 0,000000 p.u. (A)	0,00%	30,00%	-1,43%

Payout

4. Choose the **form of payout**, so how you want to pay the funds out. Then click on **Next**.

 Payout after the age of 60 is tantamount to termination of participation in the PPK.

Payout type

One-time payout of 25% of the accumulated funds

Yes No

NUMBER OF INSTALMENTS

INSTALMENTS

Next

Payout

5. Confirm the order with SMS code.

PAYOUT TYPE

One-time payout of 25% of the accumulated funds	Yes	Change
Number of instalments	20	

BANK ACCOUNT ⓘ

Bank account number	09 1050 1025 1000 0022 4268 5226
Account owner	HYGK DNIBYSTNDA

STATEMENTS

- Following the Article 30a(1)(11b) of the Act of 16 July 1991 on Personal Income Tax, if the payout is made in fewer than 120 monthly instalments, or as the one-time withdrawal referred to in Article 99(2) of the Act on Employee Capital Plans, a 19% flat income tax shall be collected from the PPK Participant's income.

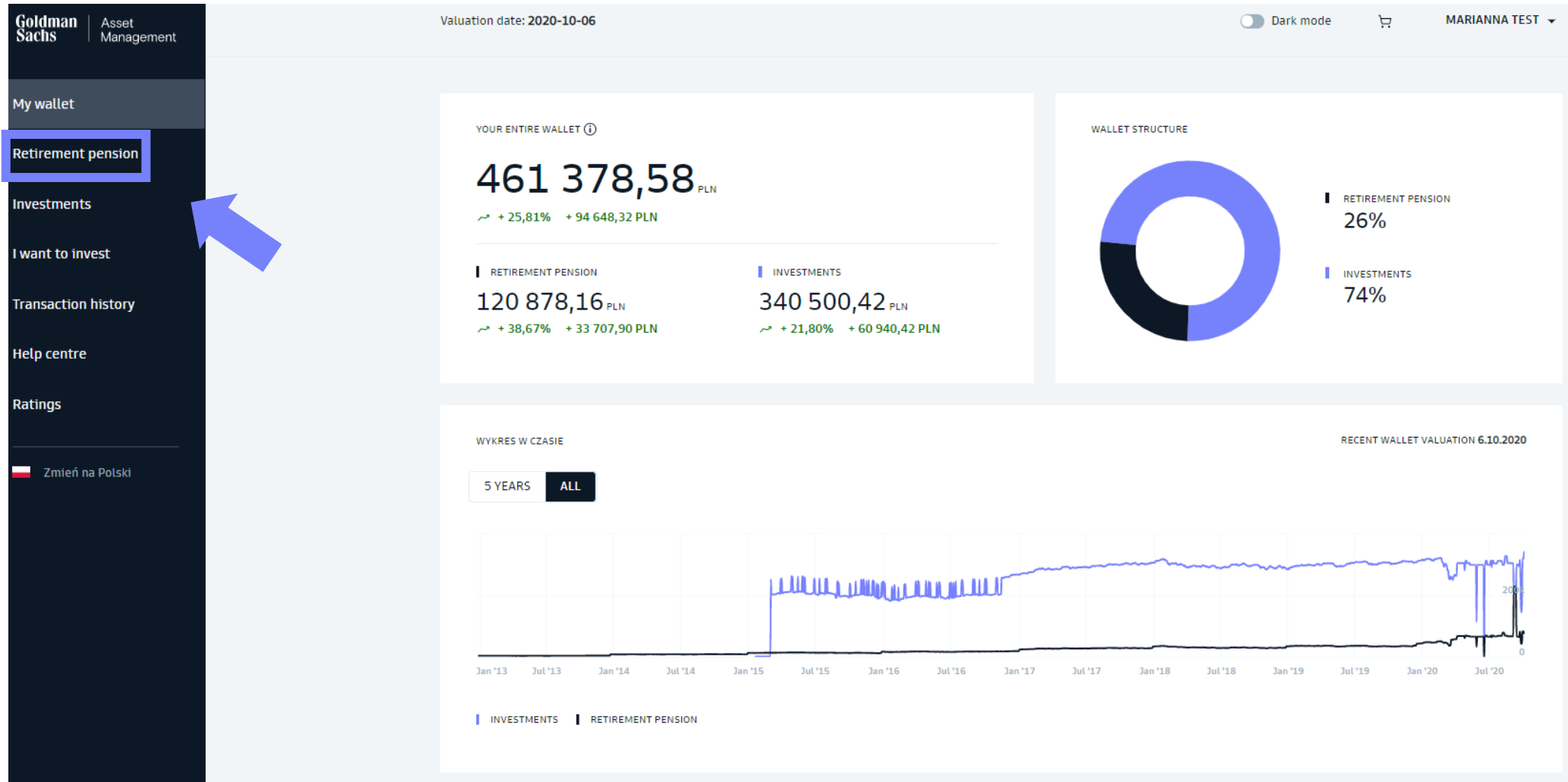
Verify the entered data above.
If so, confirm the order with the code we will send to your phone (***) (***) 019)

[Confirm with SMS code](#)

Return

Return

1. Go to **Retirement pension** tab from the sidebar on the left side.



Return

2. Choose the **PPK** tab.

Retirement pension

TOTAL RETIREMENT PENSION

120 878,16 PLN

↗ +38,67% +33 707,90 PLN

Show wallet composition ▾

IKE

15 922,03 PLN

↘ -6,34% -1 077,97 PLN

IKZE

37 805,12 PLN

↘ -1,41% -539,68 PLN

PPE

23 294,00 PLN

↘ -11,86% -3 135,06 PLN

PPK

43 857,01 PLN

↗ +712,71% +38 460,61 PLN



Return

3. Choose **Return** from the Additional orders tab.

The screenshot displays a fund management interface. At the top right, the 'Additional orders' tab is highlighted with a blue box and a blue arrow pointing to it. A dropdown menu is open, listing various actions: 'Change in allocation of funds', 'Change in the allocation of payments', 'Payout' (with a sub-note 'available from 60 years of age'), 'Transfer payout', 'Add payment', 'Resignation', 'Resumption of contributions to the PPK', 'Return' (highlighted with a blue box and a blue arrow), and 'Download documents'. The main content area shows a fund summary for 'EMERYTURA (PPK) • A MEDIUM-LOW RISK CLASS' and 'Goldman Sachs Emerytura 2030'. The value is 43 857,01 PLN, with a green upward arrow indicating a 712,71% increase (+38 460,61 PLN). Below this is a table with columns: FUND, VALUE OF FUNDS, ALLOCATION OF FUNDS, ALLOCATION OF PAYMENTS, and RATE OF RETURN: 12M. The table contains one row for the fund, showing 100,00% for both allocation columns. A blue arrow points to the 'Return' option in the dropdown menu.

VALUE

43 857,01 PLN

+712,71% +38 460,61 PLN

[Your funds](#) [Payment summary](#)

FUND ▲	VALUE OF FUNDS	ALLOCATION OF FUNDS	ALLOCATION OF PAYMENTS	RATE OF RETURN: 12M
EMERYTURA (PPK) • A MEDIUM-LOW RISK CLASS Goldman Sachs Emerytura 2030 (Stara nazwa funduszu) LEARN MORE >	43 857,01 PLN 559,829027 p.u. (A)	100,00%	100,00%	

[ANALYZE YOUR FUNDS IN PPK](#)

Return

4. Complete the order.

- Choose your ZUS branch
- Confirm that you have read the statement
- Confirm with SMS code

PAYOUT TYPE
All accumulated funds

BANK ACCOUNT ⓘ

Bank account number	43 2550 5995 4491 3040 9794 8498
Account owner	MARIANNA TEST

ZUS BRANCH

ⓘ **30% of payments** of the employing entity will go to your ZUS account. You can find the appropriate branch at [ZUS website](#).

Select a ZUS branch ▼

STATEMENTS

I declare that I am aware that the Return covers the funds accumulated in the PPK reduced by:

- a. the amount transferred to ZUS equal to 30% of the funds from the redemption of participation units acquired from payments made by the employer,
- b. the amount of tax due on capital gains,
- c. the amount from the redemption of participation units acquired for the welcome payment and annual surcharges.

I accept the consequences of the Return listed above.

Verify the entered data above.
If so, confirm the order with the code we will send to your phone (*** ** 087)

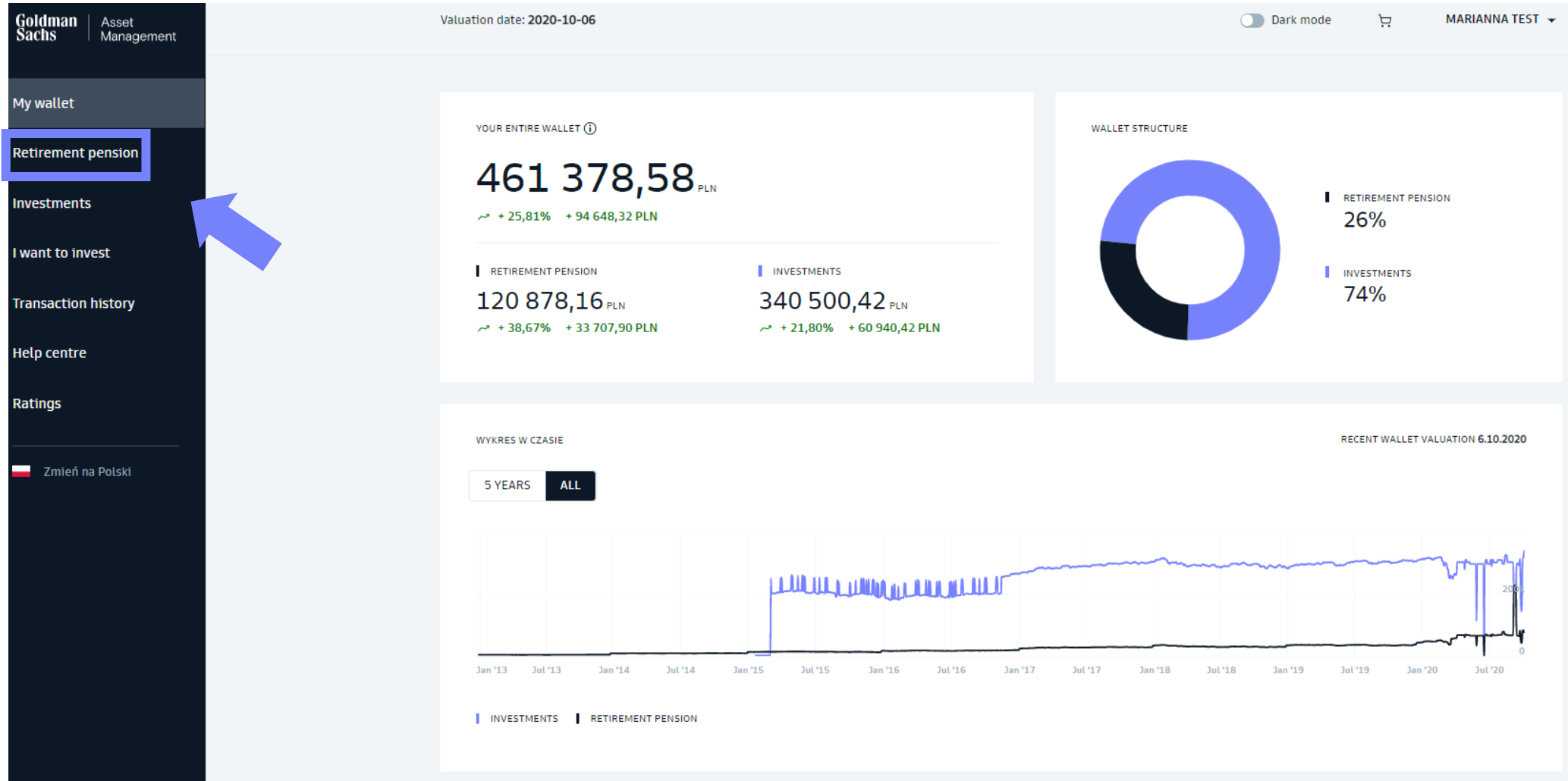
Confirm with SMS code



Transfer payout

Transfer payout

1. Go to **Retirement pension** tab from the sidebar on the left side.



Transfer payout

2. Choose the **PPK** tab.

Retirement pension

TOTAL RETIREMENT PENSION

120 878,16 PLN

↗ +38,67% +33 707,90 PLN

Show wallet composition ▾

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PPE

23 294,00 PLN

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PPK

43 857,01 PLN

↗ +712,71% +38 460,61 PLN



Transfer payout

3. Choose **Transfer payout** from the Additional orders tab.

The screenshot displays a fund management interface. At the top right, the 'Additional orders' tab is highlighted with a blue box and a blue arrow. A dropdown menu is open, listing various actions: 'Change in allocation of funds', 'Change in the allocation of payments', 'Payout' (with a sub-note 'available from 60 years of age'), 'Transfer payout' (highlighted with a blue box and a blue arrow), 'Add payment', 'Resignation', 'Resumption of contributions to the PPK', 'Return', and 'Download documents'. The main content area shows a fund summary for 'EMERYTURA (PPK) • A MEDIUM-LOW RISK CLASS' with a value of 43 857,01 PLN and a rate of return of +0,55%. Below this is a table with columns for Fund, Value of Funds, Allocation of Funds, Allocation of Payments, and Rate of Return.

FUND ▲	VALUE OF FUNDS	ALLOCATION OF FUNDS	ALLOCATION OF PAYMENTS	RATE OF RETURN: 12M
EMERYTURA (PPK) • A MEDIUM-LOW RISK CLASS Goldman Sachs Emerytura 2030 (Stara nazwa funduszu) LEARN MORE >	43 857,01 PLN 559,829027 p.u. (A)	100,00%	100,00%	+0,55%

Transfer payout

4. Complete the order.

- Choose a **financial institution to which you are transferring funds**.
- Enter the **participant number** assigned to you at the new institution.
- Complete the **bank account number** in the new financial institution to which you are transferring the funds.
- Confirm the **statement**.
- Confirm the order with SMS code.

I hereby submit a Transfer Payout instruction for all funds accumulated under my PPK to another financial institution operating my PPK.

Name of the institution to which the transfer payout will be made:

Select a financial institution

PARTICIPATION NUMBER IN OF TARGET INSTITUTION

Participation number

ACCOUNT NUMBER FOR ACCEPTING THE TRANSFER PAYMENT

Bank account number

Currency
PLN

Bank name and address

STATEMENTS

I declare that I read the terms and conditions for the execution of the transfer payout made under Article 102 of Act of 4 October 2018 on Employee Capital Plans (Journal of Laws of 2018, item 2215, as amended).

Verify the entered data above.

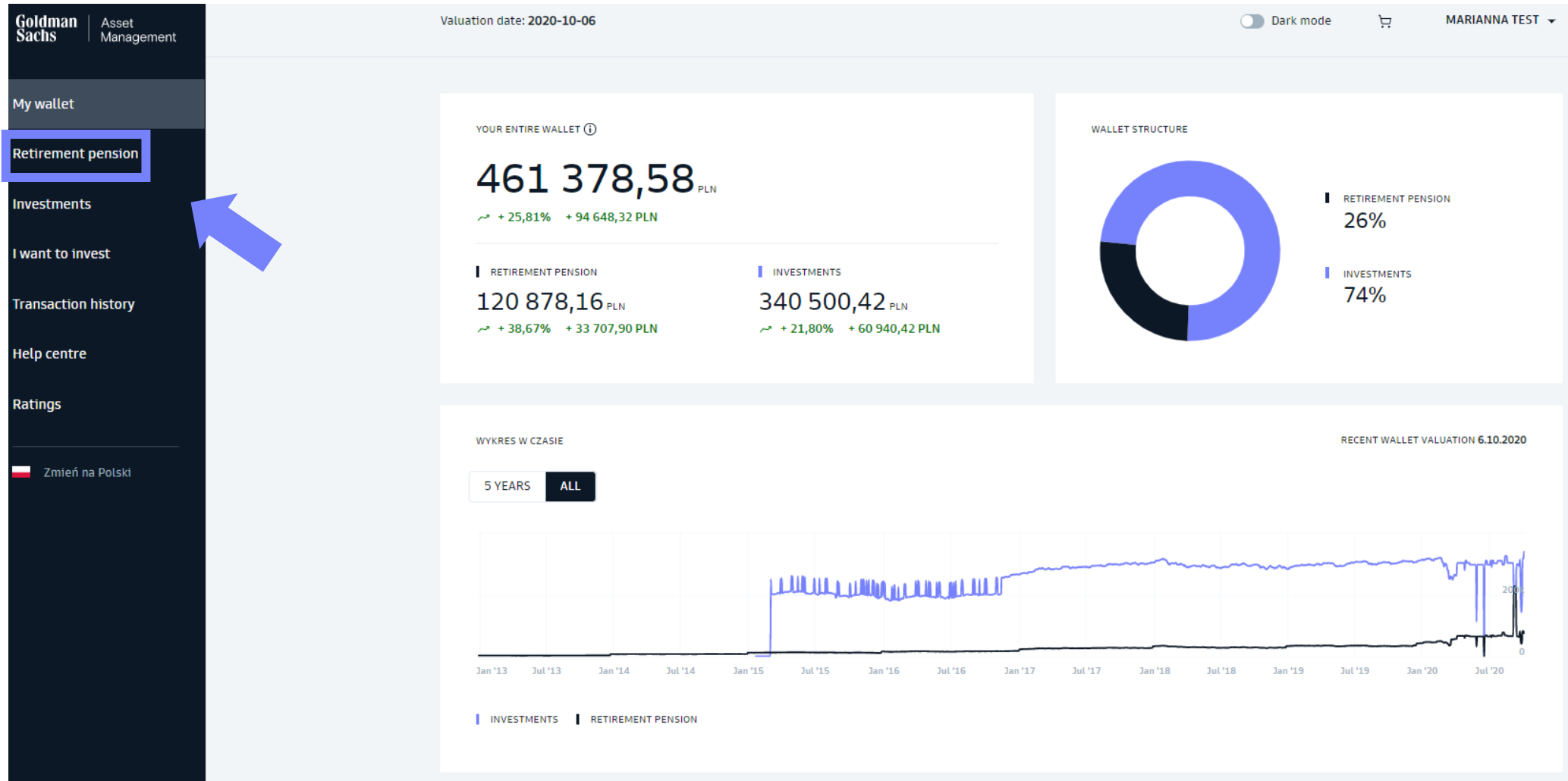
If so, confirm the order with the code we will send to your phone (*** ** 087)

Confirm with SMS code

Resumption of contributions to the PPK

Resumption of contributions to the PPK

1. Go to **Retirement pension** tab from the sidebar on the left side.



Resumption of contributions to the PPK

2. Choose the **PPK** tab.

Retirement pension

TOTAL RETIREMENT PENSION

120 878,16 PLN

↗ +38,67% +33 707,90 PLN

Show wallet composition ▾

IKE

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23 294,00 PLN

↘ -11,86% -3 135,06 PLN

PPK

43 857,01 PLN

↗ +712,71% +38 460,61 PLN



Resumption of contributions to the PPK

3. Choose **Resumption of contributions to the PPK** from the Additional orders tab.

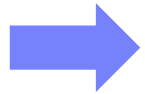
The screenshot displays a financial dashboard for a PPK (Polish Pension Plan). At the top, the value is shown as 43 857,01 PLN, with a green upward arrow indicating a 712,71% increase (+38 460,61 PLN). Below this, there are two tabs: 'Your funds' (selected) and 'Payment summary'. A table lists the fund details:

FUND ▲	VALUE OF FUNDS	ALLOCATION OF FUNDS	ALLOCATION OF PAYMENTS	RATE OF RETURN: 12M
EMERYTURA (PPK) • A MEDIUM-LOW RISK CLASS Goldman Sachs Emerytura 2030 (Stara nazwa funduszu) LEARN MORE >	43 857,01 PLN 559,829027 p.u. (A)	100,00%	100,00%	+0,55%

On the right side, a dropdown menu is open under the 'Additional orders' tab. The menu items are: Change in allocation of funds, Change in the allocation of payments, Payout (available from 60 years of age), Transfer payout, Add payment, Resignation, **Resumption of contributions to the PPK** (highlighted with a blue box), and Return. Below the menu is a 'Download documents' option with a download icon.

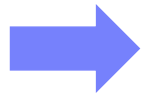
Resumption of contributions to the PPK

4. Complete the order and confirm with SMS code.



Under Article 23(1) of the Act of 4 October 2018 on Employee Capital Plans (Journal of Laws of 2018, item 2215, as amended), I request that payments be made to PPK. Payments to the PPK shall be made by the employing entity starting from the month following the month in which this request is submitted.

To resume your payment, confirm the order with the code we will send to your phone
(*** ** 087)



Confirm with SMS code

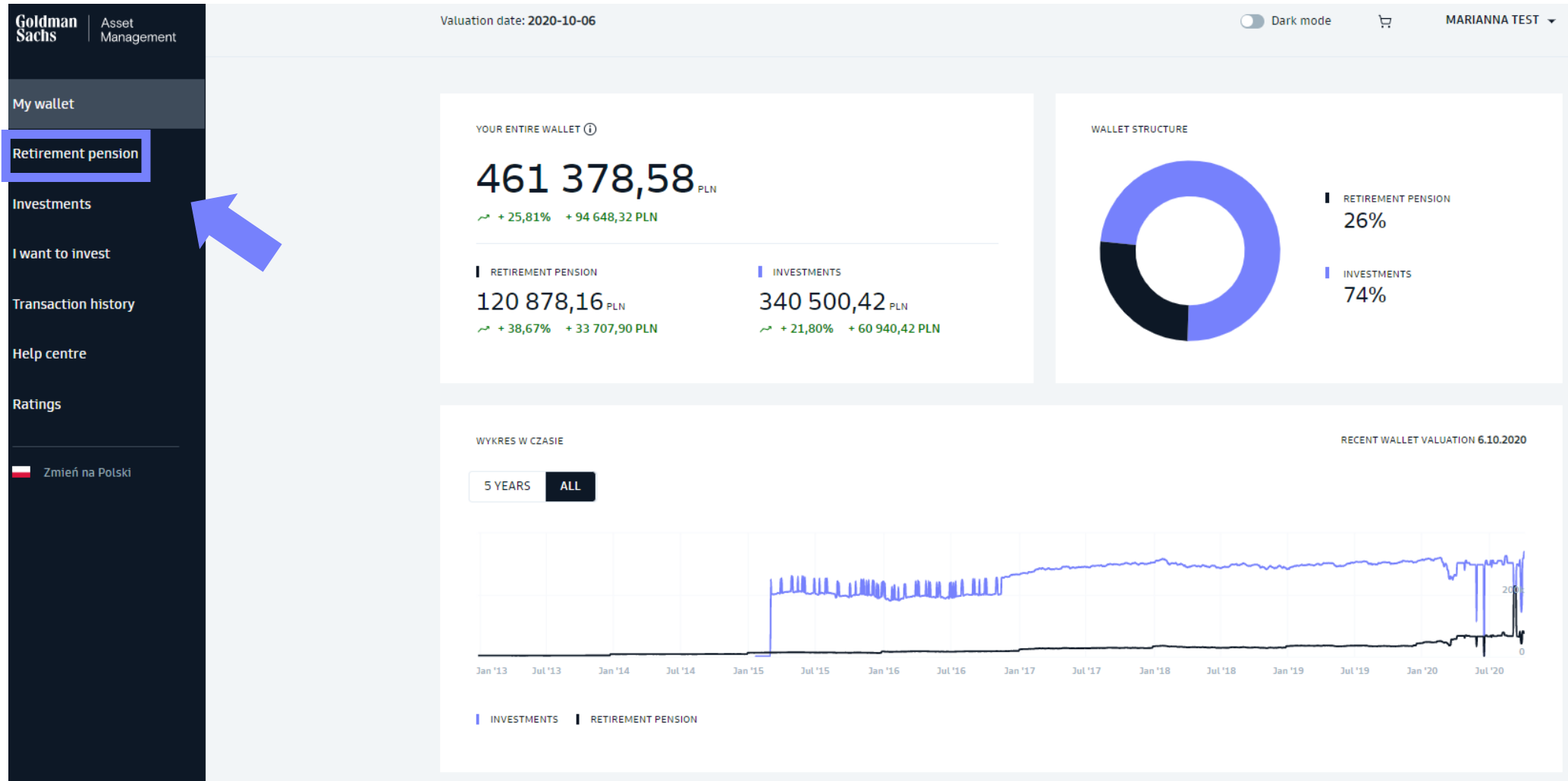
Important!

If you submit a declaration of resumption of contributions to the PPK, you also need to submit a paper declaration form to your Employer.

Resignation from contributing to the PPK

Resignation from contributing to the PPK

1. Go to **Retirement pension** tab from the sidebar on the left side.



Resignation from contributing to the PPK

2. Choose the **PPK** tab.

Retirement pension

TOTAL RETIREMENT PENSION

120 878,16 PLN

↗ +38,67% +33 707,90 PLN

Show wallet composition ▾

IKE

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PPK

43 857,01 PLN

↗ +712,71% +38 460,61 PLN



Resignation from contributing to the PPK

3. Choose **Resignation** from the Additional orders tab.

The screenshot displays a financial dashboard for a PPK (Polish Pension Plan). At the top right, there is a tab labeled "Additional orders" with a dropdown arrow. A blue arrow points to this tab, and another blue arrow points to the "Resignation" option in the dropdown menu. The main content area shows the fund's value and performance:

VALUE
43 857,01 PLN
+ 712,71% + 38 460,61 PLN

Below this, there are two tabs: "Your funds" (selected) and "Payment summary".

FUND ▲	VALUE OF FUNDS	ALLOCATION OF FUNDS	ALLOCATION OF PAYMENTS	RATE OF RETURN: 12M
EMERYTURA (PPK) • A MEDIUM-LOW RISK CLASS Goldman Sachs Emerytura 2030 (Stara nazwa funduszu) LEARN MORE >	43 857,01 PLN 559,829027 p.u. (A)	100,00%	100,00%	+ 0,55%

At the bottom left, there is a link: "ANALYZE YOUR FUNDS IN PPK".

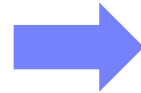
Transfer payout

4. Confirm the order and provide the employer with a declaration of resignation in paper form.

- Confirm that you have read the **statement**.
- Confirm the order with SMS code.

Important!

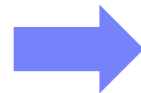
In the case of an order to resign from making payments to the PPK, a document confirming this change should also be submitted to the employer in paper form.



I declare that I resign from making payments to the PPK and I am aware of the consequences of submitting this declaration, including:

- 1) not receiving the welcome payment of PLN 250 due to PPK participants (applies to a PPK participant who did not become entitled to the welcome payment before submitting the declaration);
- 2) not receiving annual surcharges of PLN 240 due to PPK participants after meeting the conditions set forth in Article 32 of Act of 4 October 2018 on Employee Capital Plans (Journal of Laws, item 2215, as amended);
- 3) not receiving primary payments financed by the employing entity in the amount of at least 1.5% of the monthly remuneration.

To cancel further payments to the PPK, confirm the order with the code we will send to your phone (***) (***) (087)



Confirm with SMS code

Need help?

WEBSITE

gstfi.pl

Contact form

HELPLINE

+48 801 690 555

+48 22 541 75 11

9:00 – 17:00 (weekdays)

The cost of the call is in line with your operator's rate.

YOUR EMPLOYER

If the orders regarding your participation in the PPK are not visible in the GS TFI24 transactional service, contact the Employer managing your PPK.