

EMPLOYEE CAPITAL PLAN WITH PKO PENSION - SOIF

Good morning,

With your employees in mind, we are sending you the latest [Market Commentary](#), which describes the most important market developments of the past quarter.

We would also like to inform you that, in cooperation with PFR Portal, we have scheduled online training sessions on PPK, to which we would like to invite your employees – both those who already participate in the programme and wish to broaden their knowledge, and those who are only considering joining PPK.

Below we present the training schedule together with registration links for the selected sessions.

Date	Time	Training	Registration link
07.05.2026 r.	9:30 – 10:30	PPK dla Pracowników	https://transmisjeonline.pl/111-938-638
12.05.2026 r.	13:00 – 14:00	PPK dla Pracowników	https://transmisjeonline.pl/951-096-727
20.05.2026 r.	15:00 – 16:00	PPK for Employees	https://transmisjeonline.pl/415-557-838

The number of places is limited – a maximum of 500 participants may attend each training session.

Additionally, we would like to remind you how PPK participants can check the balance of funds accumulated in PPK and track their transaction history.



A PPK participant can check the balance of their PPK account free of charge via the i-Fundusze service, as well as in the IKO app or the iPKO service. There is no need to hold a bank account with PKO BP in order to use IKO or iPKO.

Due to the planned future discontinuation of the i-Fundusze service, online access to PPK will only be available through the IKO app and the iPKO service.

The IKO mobile app can be downloaded from the app store available on mobile devices.



After entering the phrase “IKO” or “PKO”, search for the IKO app. After logging into the IKO app or the iPKO service, go to: My Products → Investing → PPK and PPE.

Additionally, we provide information on how Employee Capital Plan (PPK) participants can easily check the status of their funds accumulated in the PPK.

Kind regards,
PKO TFI Employee Capital Plans Service Team
Contact: obslugapkotfi@finat.pl

This email was generated automatically, please do not reply.

This is an advertising message. Before taking final investment decisions, please read the information prospectus of the fund and the key information document (KID). The data provided herein does not constitute an offer in the meaning of Article 66 of the Polish Civil Code Act of 23 April 1964 nor an investment consulting service or recommendations relating to financial instruments or their issuers in the meaning of the Act on Trading in Financial Instruments of 29 July 2005, nor is it a form of tax consulting services, legal assistance or insurance distribution.

Investing in a specialized open investment fund involves purchasing participation units. **The PKO Pension – soif fund does not guarantee the achievement of the set investment goal or obtaining a specific investment result. There is a possibility of losing at least part of the invested funds.** A detailed description of the risk factors associated with investing in the participation units of Sub-funds within the PKO Pension – soif is available in the information prospectus on the website www.pkotfi.pl under the link www.pkotfi.pl/dokumenty-do-pobrania/prospekty-informacyjne/ and KID, available at www.pkotfi.pl under the link www.pkotfi.pl/dokumenty-do-pobrania/kid/. Both the information prospectus and the KID are available only in Polish.

The summary of the Rights of Investors of the PKO Pension – soif Fund is contained in the relevant provisions of the information prospectus in Chapter III Rights of Fund Participants. The summary of Investors' rights is available in Polish. Before investing, one should familiarize oneself with the content of the information prospectus and the KID of the individual Sub-funds within the PKO Pension – soif. **The product is aimed at persons accepting medium investment risk. Due to the portfolio composition and the implemented management strategy, the value of the participation unit may be volatile. Possible results are listed in the KID documents in the section: What are the risks and possible benefits.** Sub-funds may invest more than 35% of their assets in money market instruments issued, guaranteed, or secured by the National Bank of Poland or the State Treasury.

The taxation related to investing in the participation units of the Sub-funds depends on the individual situation of the client and may change in the future. To determine tax obligations, it is advisable to seek tax advice or legal advice.

This material should not be the sole basis for deciding to join the Employee Capital Plan (PPK) in cooperation with PKO TFI. Information about the PPK offered by PKO TFI is included in the "Regulations for the management and administration of Employee Capital Programs by PKO Pension – soif." The rules for using the i-Fundusze service are found in the "Rules for placing orders via the IAT FI system applicable in investment funds managed by PKO Investment Fund Society S.A."

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The investment results of the Funds indicated in the material are illustrative and in no way guarantee similar results in the future.

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PKO Towarzystwo Funduszy Inwestycyjnych S.A. with its registered office in Warsaw, address: ul. Świętokrzyska 36, 00-116 Warsaw, entered in the Register of Entrepreneurs kept by the District Court for the capital city of Warsaw in Warsaw, 12th Commercial Division of the National Court Register under KRS number 0000019384. Share capital (paid-up capital) of PLN 18,460,400. Tax ID No (NIP) 526-17-88-449. PKO TFI S.A. operates on the basis of a permit issued by the Polish Financial Supervision Authority.

The administrator of your personal data is PKO TFI S.A., located in Warsaw at Świętokrzyska 36 Street, 00-116 Warsaw.