

Pillar of your pension




25
YEARS
STABILITA

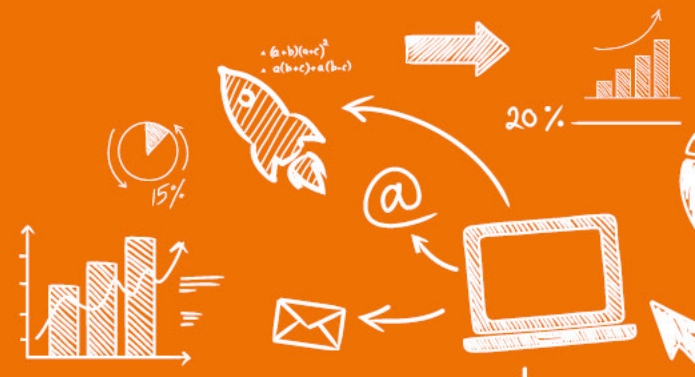

STABILITA
supplemental retirement company

ABOUT US

Name:	STABILITA, d.d.s., a.s.
Company site:	Bačíkova 5, 040 01 Košice
Foundation date:	April 01, 2007 (original DDP STABILITA since 1997)
Shareholders:	ŽSR IAD Investments, správ. spol., a. s.
Depository:	SLSP, a.s., Tomášikova 48, Bratislava
Website:	www.stabilita.sk
Free into line:	0800 11 76 76

We are the only Slovak company performing on the market with supplemental retirement saving, having been offered our services for **25 years.**

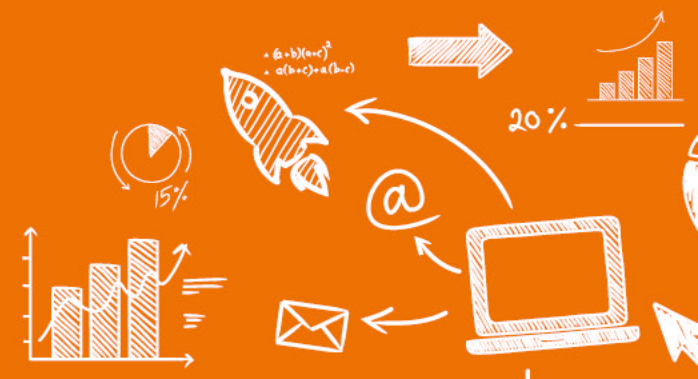
Since the company foundation, we have capitalized our clients' accounts by the highest revenue of **3.73% p.a.** in average in the biggest contributory fund.



SELECTED INDICATORS as of December 31,2021

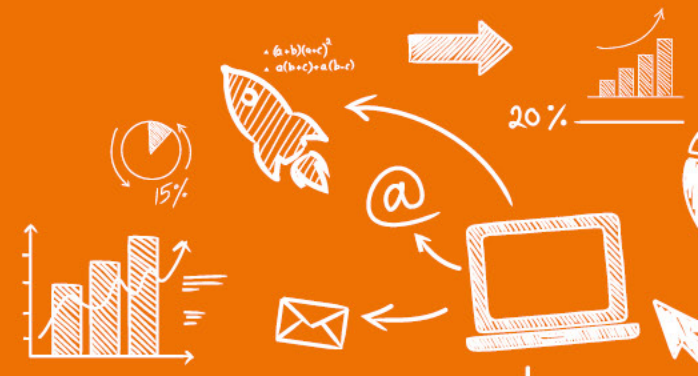
Number of participants since the company foundation :	263 559
Number of employer's contracts:	7 101
Number of allowance beneficiaries:	112 618
Average monthly contribution:	43,43 €
CHM in funds:	430 640 474 €

*CHM – net value of controlled funds



WHAT IS SUPPLEMENTAL RETIREMENT SAVING?

- **Voluntary saving** on personal account that also employers can make regular monthly contributions to along with the participants.
- **Mandatory for employer** - If employer has employees working in the risk category 3 and 4, or in case of employees performing as dance artists or brass instrument musicians.
- Employer makes monthly contributions to the supplemental retirement company (DDS) based on the concluded **employer contract** with DDS in which the employer's contribution shall be specified.
- The contribution shall be determined in **fix amount or as a percentage**



BENEFITS FOR EMPLOYER

- Contributions of employer to supplemental retirement saving represent a **standard benefit** in these times, provided by modern companies in Slovakia and perceived as an efficient element of the social program building, and of creation of proper corporate culture.
- Attractive way of rewarding
- **Significant stabilization element** – hiring and maintaining high quality and qualified employees
- **Reduction of fluctuation and labor cost**
- Provision of contribution to DDS is more favorable for employers than the increase of employee wage since **contributions to DDS are not subject to payment of levies to the Social Insurance Company / 25.2% saving/**
- State- supported and privileged system allows the employer to **include the paid contributions to tax expenses** up to 6% of cleared employee wage and wage compensation
- **High product flexibility rate** for the employer /different setting of contributory system adapted to particular employee's needs, taking in account particular employee categories/
- Employer can change the **amount of contributions** in the form of addendum to contract without the need for employer's contract amendment
- Contributions can be paid also from the Social Fund



COMPARISON OF EMPLOYER'S COST

EMPLOYER		A	B	C
Wage		1 000	1 000	1 100
Employer's contribution to DDS		0	100 *	0
Levy from wage	35,2%	352	352	387
Levy from DDS - health insurance	10,0%	0	10	0
Employer's cost		1 352	1 462	1 487
			B-A	C-A
Difference			110	135
Benefit +			* 6% tax-accepted cost	

Explanations:

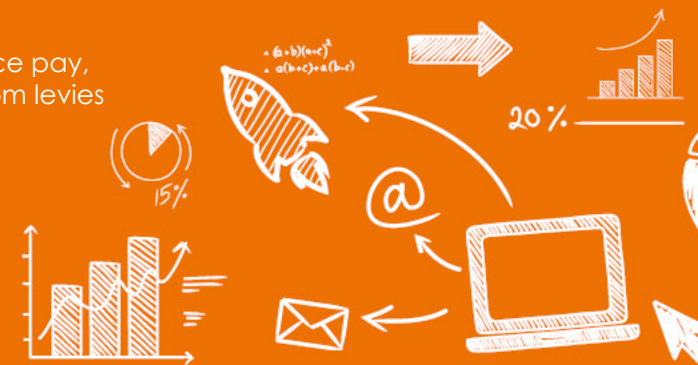
Column A represents the employer's cost in case of unchanged wage of € 1,000.00

Column B represents the employer's cost in case of unchanged wage of € 1,000.00 when the employer decided to pay contribution to the employee's DDS in the amount of € 100.00 per a month

Column C represents a model of employer's financial cost if the employer decided to increase the employer's wage by € 100.00 without providing him/ her with contribution to DDS.

In case of preferred contribution to DDS, there is another benefit for employers, namely that the **contribution to supplemental retirement saving represents a tax – accepted cost up to 6% of cleared monthly employee wage.**

Similar principle can be applied to payment of variable wage part, e.g. quarterly bonuses, extraordinary rewards or even severance pay, provided that a part of these funds are deposited as an extraordinary contribution to DDS, when both parties would again save from levies to the Social Insurance Company.



OFFERED SUPPLEMENTAL PENSION FUNDS

- The offer comprises **3 contributory supplemental pension funds** with different investment strategy and reached revenue rate, and **one reimbursement fund** exclusively intended to payment of pension allowances.
- Possibility to invest concurrently to more than one contributory funds per a single contract, and to set up one's own investment strategy - **MIX**
- Possibility to move a part of or the whole accounts among the chosen funds
- Professional advisory services on investments

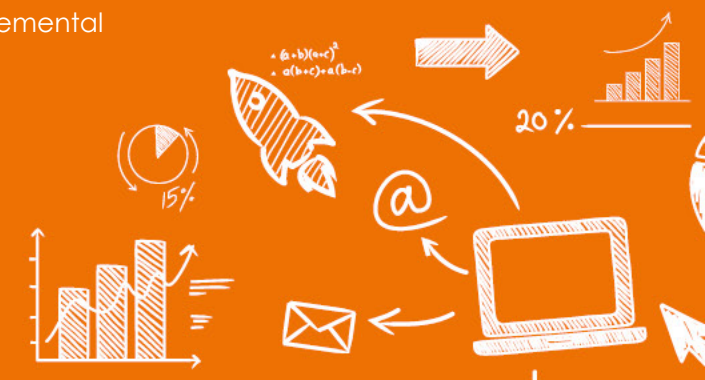


OVERVIEW OF FUNDS AND THEIR CAPITALIZATION IN 2021

Name of fund	Fund established on	Fund capitalization in 2021
STABILITA contributory d.d.f. STABILITA, d.d.s., a.s.	Apr 02, 2007	2,46% p.a.
STABILITA share d.d.f. STABILITA, d.d.s., a.s.	Feb 07, 2012	12,86% p.a.
STABILITA index d.d.f. STABILITA, d.d.s., a.s. *	March 12, 2020	17,37% p.a.
STABILITA reimbursement d.d.f. STABILITA, d.d.s., a.s.	Apr 02, 2007	-0,59% p.a.

Warning!

Variation of the assets value in the supplemental pension funds can be expected, considering the structure of assets in the supplemental pension funds, investment management method and bookkeeping method.



WE ALWAYS OFFER MORE TO YOU

Along with quality product, we offer further supplemental services to your employees:

Package of deals – offer of bargain goods and services within our network of 50 contract partners in the whole Slovakia /the list of the partners is contained on www.stabilita.sk/

Exclusive loyalty program –every client is entitled to financial bonus for loyalty

Free info line and easy communication of employers and clients via Internet portal



PLAY AND WIN!



Celebrate the 25th anniversary of STABILITA and win all year long!

Big annual competition for 300 lovely and practical gifts and 3 holiday trip vouchers at value of € 2,000.



Conclude participation contract with supplemental retirement saving company DDS STABILITA during period from **Jan 01. to Dec 31, 2022** with minimum participation contribution in the amount of € 10 or 1% of your wage,



or **increase** your current contribution by € 10 (or 1% if it was set up as percentage of your wage)



Pick up your **instant gift** with playing code. Then just visit our website www.stabilita.sk and click on the icon „I want to play“



Fill in the competition form and win instantly one of 25 gifts every month.



Every registered participant shall automatically move to the **final draw for 3 holiday trip vouchers at value of € 2 000.**



Fingers crossed!

You can find all information and competition rules on website: www.stabilita.sk

MAP OF CONTACT POINTS



STABILITA, d.d.s., a.s. – General Headquarters

Bačíkova 5, 040 01 Košice
tel.: 055/ 7279 810

CLIENT CENTERS

Košice

Bačíkova 5, 040 01 Košice
tel.: 055/ 7279 853-6
e-mail: kosice@stabilita.sk

Poprad

Alžbetina 22, 058 01 Poprad
tel.: 052/ 7870 060-1
e-mail: poprad@stabilita.sk

Michalovce

Kpt. Nálepku 26, 071 01 Michalovce
tel.: 056/ 6419 362
e-mail: michalovce@stabilita.sk

Banská Bystrica

Murgašova 8, 974 01 Banská Bystrica
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e-mail: banskabystrica@stabilita.sk

Žilina

V. Tvrdého 12, 010 01 Žilina
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Trenčín

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Podbrezová

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Bratislava

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