



www.stabilita.sk

 free info line  
**0800 11 76 76**



**STABILITA**

supplemental retirement company

Pillar of your pension

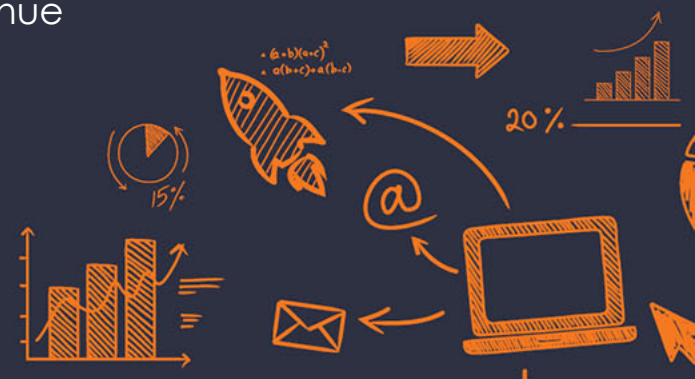


# ABOUT US

Name:	<b>STABILITA, d.d.s., a.s.</b>
Company site:	<b>Bačíkova 5, 040 01 Košice</b>
Foundation date:	<b>April 01, 2007 (original DDP STABILITA since 1997)</b>
Shareholders:	<b>ŽSR U.S.Steel Košice, s.r.o. Železiarne Podbrezová, a.s. Lorea Investments Limited</b>
Depository:	<b>SLSP, a.s., Tomášikova 48, Bratislava</b>
Website:	<b><a href="http://www.stabilita.sk">www.stabilita.sk</a></b>
Free into line:	<b>0800 11 76 76</b>

We are the only Slovak company performing on the market with supplemental retirement saving, having been offered our services for 23 years.

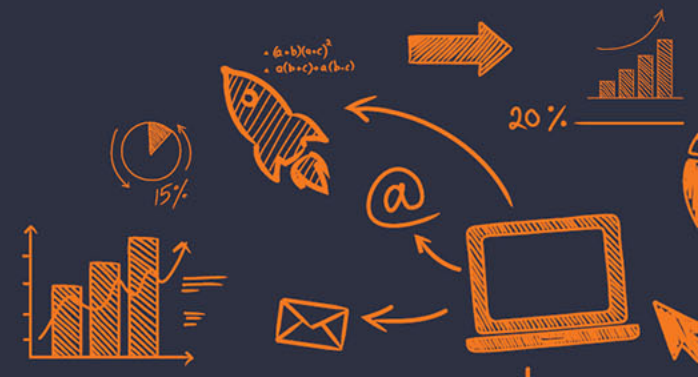
Since the company foundation, we have capitalized our clients' accounts by the highest revenue of 3.9% p.a. in average in the biggest contributory fund.



# SELECTED INDICATORS as of December 31,2020

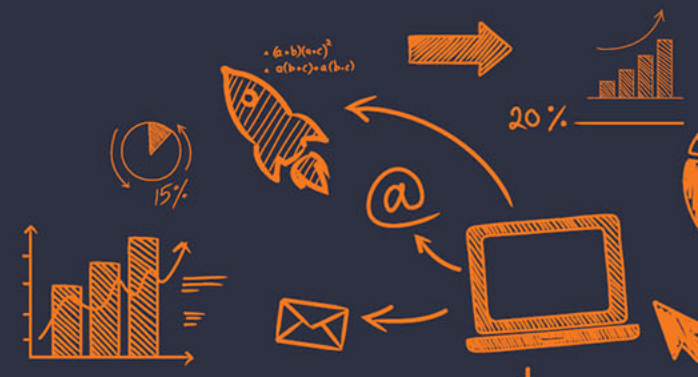
Number of participants since the company foundation :	<b>258 411</b>
Number of employer's contracts:	<b>6 708</b>
Number of allowance beneficiaries:	<b>106 931</b>
Average monthly contribution:	<b>41,2 €</b>
CHM in funds:	<b>396 366 175 €</b>

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

\* 6% tax-accepted cost

## Explanations:

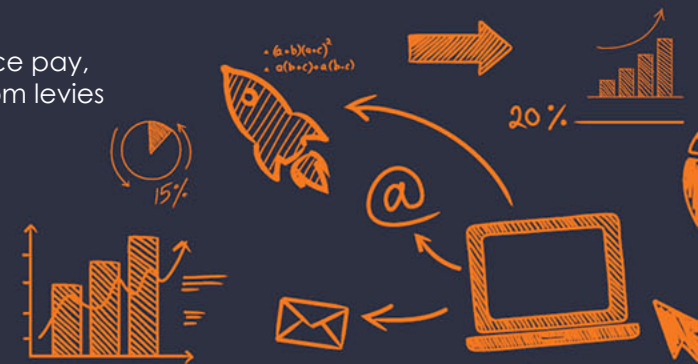
**Column A** represents the employer's cost in case of unchanged wage of € 1,000.00

**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.

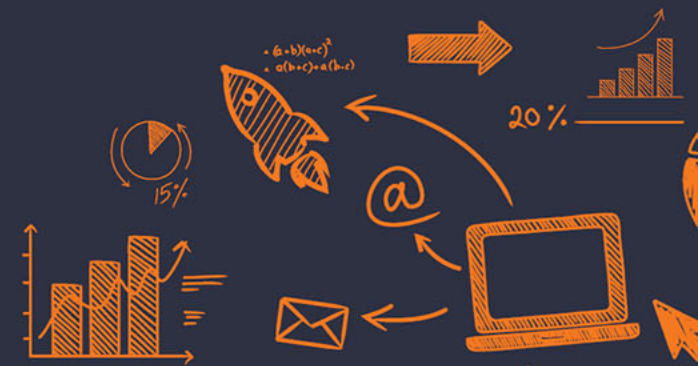
In case of preferred contribution to DDS, there is another benefit for employers, namely that the **contribution to supplemental retirement saving represents a tax – accepted cost up to 6% of cleared monthly employee wage.**

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 2020

Name of fund	Fund established on	Fund capitalization in 2020
STABILITA contributory d.d.f. STABILITA, d.d.s., a.s.	Apr 02, 2007	2,08% p.a.
STABILITA share d.d.f. STABILITA, d.d.s., a.s.	Feb 07, 2012	2,20% p.a.
STABILITA index d.d.f. STABILITA, d.d.s., a.s. *	March 12, 2020	29,90% p.a.
STABILITA reimbursement d.d.f. STABILITA, d.d.s., a.s.	Apr 02, 2007	0,83% 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.





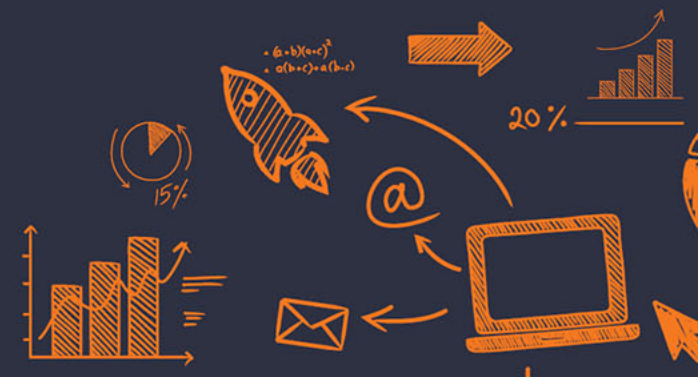
# WE ALWAYS OFFER MORE TO YOU

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/](http://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



# MAP OF CONTACT POINTS



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

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

## CLIENT CENTERS

### **Košice**

Bačikova 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  
tel.: 048/ 472 5990  
e-mail: banksabystrica@stabilita.sk

### **Žilina**

V. Tvrdého 12, 010 01 Žilina  
tel.: 041/ 5555 793-4  
e-mail: zilina@stabilita.sk

### **Trenčín**

Námestie SNP 7, 911 01 Trenčín  
tel.: 032/ 7462 395  
e-mail: trencin@stabilita.sk

### **Podbrezová**

Sládkovičova 37, 976 81 Podbrezová  
(v budove Slovenskej Sporiteľne)  
tel.: 048/ 6713 596

### **Bratislava**

TWIN CITY budova A  
Karadžičova 2, 811 09 Bratislava  
tel.: 02/ 572 051 80-1  
e-mail: bratislava@stabilita.sk

### **Trnava**

Hlavná ulica 27, 917 01 Trnava  
tel.: 033/ 5987 887-8  
e-mail: trnava@stabilita.sk

### **Nitra**

Štefánikova 49, 949 01 Nitra  
tel.: 037/ 7921 985-6  
e-mail: nitra@stabilita.sk





# STABILITA

supplemental retirement company

Pillar of your pension



[www.stabilita.sk](http://www.stabilita.sk)



free info line

**0800 11 76 76**

