

Pillar of your pension




25
YEARS
STABILITA

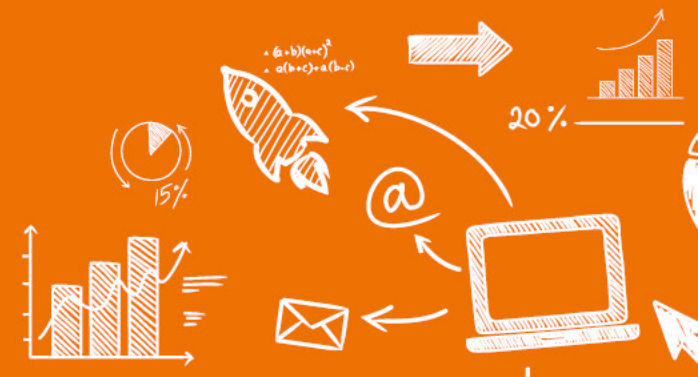

STABILITA
supplemental retirement company

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 31,2022

Number of participants since the company foundation :	269 178
Number of employer's contracts:	7 344
Number of allowance beneficiaries:	111 973
Average monthly contribution:	40,22 €
CHM in funds:	404,5 mil. €

*CHM – net value of controlled funds



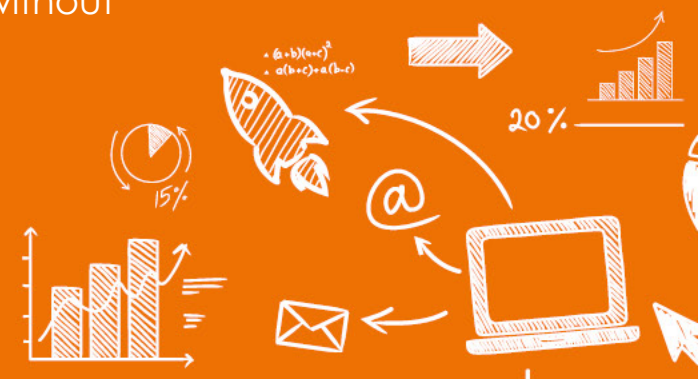
WHAT IS SUPPLEMENTAL RETIREMENT SAVING?

- **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 **4 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

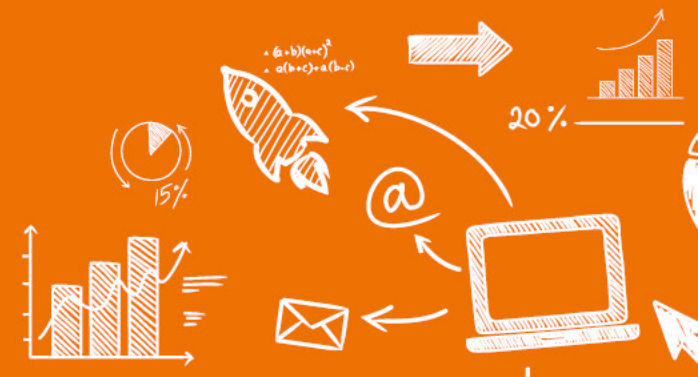


WE ALWAYS OFFER MORE TO YOU

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

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

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Podbrezová

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Bratislava

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