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# STABILITA

supplemental retirement company

# ABOUT US

Name:	<b>STABILITA, d.d.s., a.s.</b>
Company site:	<b>Žriedlová 13, 040 01 Košice</b>
Foundation date:	<b>April 01, 2007 (original DDP STABILITA since 1997)</b>
Shareholders:	<b>ŽSR IAD Investments, správ. spol., a. s. ISC Group Funding, j.s.a.</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 **more than 25 years.**

Since the company foundation, we have capitalized our clients' accounts by the highest revenue of **3.42%** p.a. in average in the biggest contributory fund.



# SELECTED INDICATORS as of December 31,2023

Number of participants since the company foundation : **277 815**

Number of employer's contracts: **7 845**

Number of allowance beneficiaries: **125 222**

Average monthly contribution: **46,94 €**

CHM in funds: **469,788 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
<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	36,2%	362	362	398
Levy from DDS - health insurance	11,0%	0	11	0
<b>Employer's cost</b>		<b>1 362</b>	<b>1 473</b>	<b>1 498</b>
			B-A	C-A
<b>Difference</b>			<b>111</b>	<b>136</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 **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**  
Žriedlová 13, 040 01 Košice  
tel.: 055/ 7279 810

## CLIENT CENTERS

### Košice

Žriedlová 13, 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: banskabystrica@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)  
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### Bratislava

TWIN CITY budova A  
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### Trnava

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### Nitra

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