

Pillar of your pension



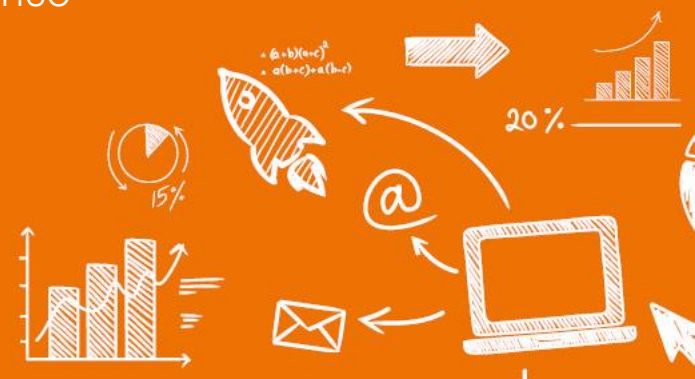
STABILITA
supplemental retirement company

ABOUT US

Name:	STABILITA, d.d.s., a.s.
Company site:	Žriedlová 13, 040 01 Košice
Foundation date:	April 01, 2007 (original DDP STABILITA since 1997)
Shareholders:	55,26% Železnice SR 34,69% IAD Investments, správ. spol., a. s. 10,00% KOOPERATIVA poisťovňa, a.s. Vienna Insurance Group 0,03% Ján Jerga 0,02% ISC Group Funding, j.s.a.
Depository:	SLSP, a.s., Tomášikova 48, Bratislava
Website:	www.stabilita.sk
Free into line:	0800 11 76 76

We are a company that has been providing services in the supplementary pension savings market for **over 27 years**.

Since the company foundation, we have capitalized our clients' accounts by the highest revenue of **3.65% p.a.** in average in the biggest contributory fund.



SELECTED INDICATORS as of December 31,2024

Number of participants since the company foundation : **286 135**

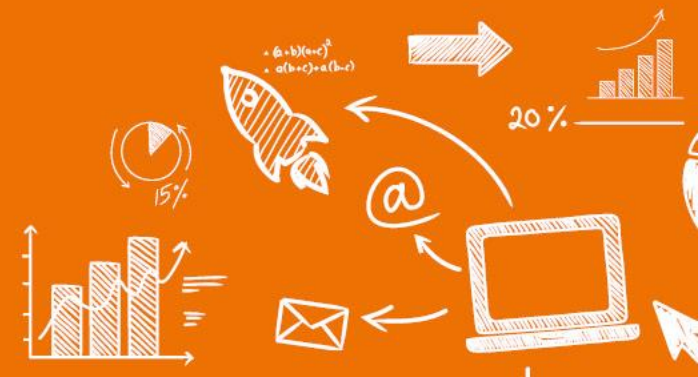
Number of employer's contracts: **8 121**

Number of allowance beneficiaries: **135 536**

Average monthly contribution: **47,51 €**

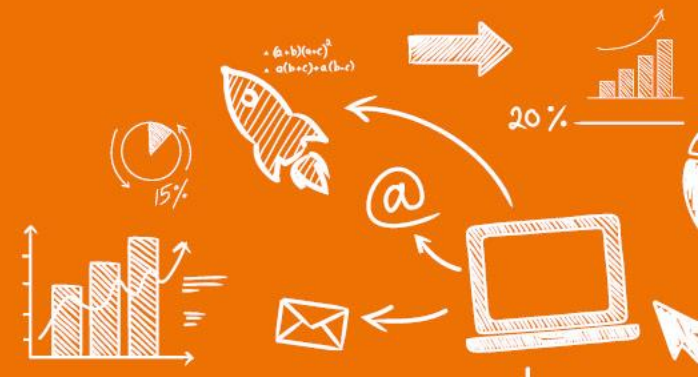
CHM in funds: **529,697 mil. €**

*CHM – net value of controlled funds



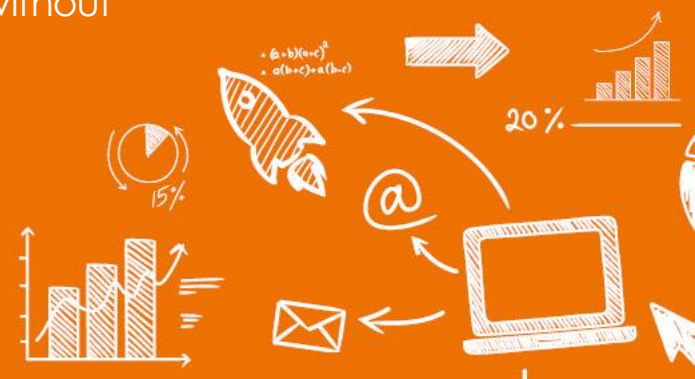
WHAT IS SUPPLEMENTAL RETIREMENT SAVING?

- **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	36,2%	362	362	398
Levy from DDS - health insurance	11,0%	0	11	0
Employer's cost		1 362	1 473	1 498
			B-A	C-A
Difference			111	136
Benefit +				

* 6% tax-accepted cost

Explanations:

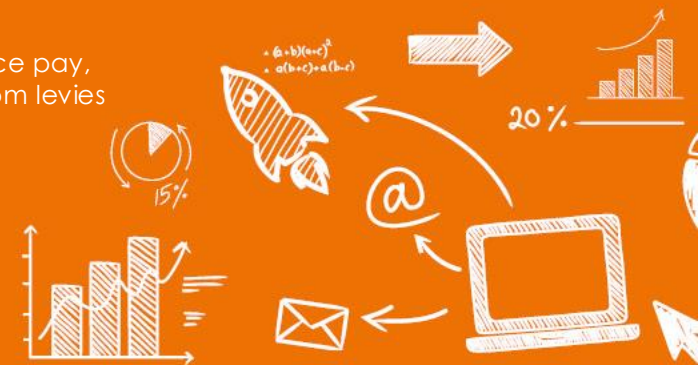
Column A represents the employer's cost in case of unchanged wage of € 1,000.00

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.

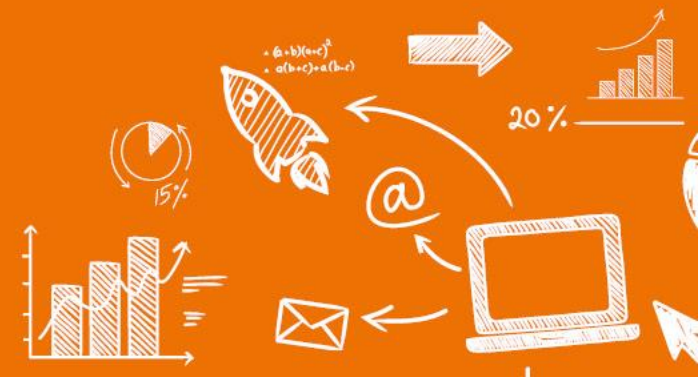
In case of preferred contribution to DDS, there is another benefit for employers, namely that the **contribution to supplemental retirement saving represents a tax – accepted cost up to 6% of cleared monthly employee wage.**

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



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CLIENT CENTERS

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Michalovce

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Banská Bystrica

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www.stabilita.sk



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