Pillar of your pension

STABILITA
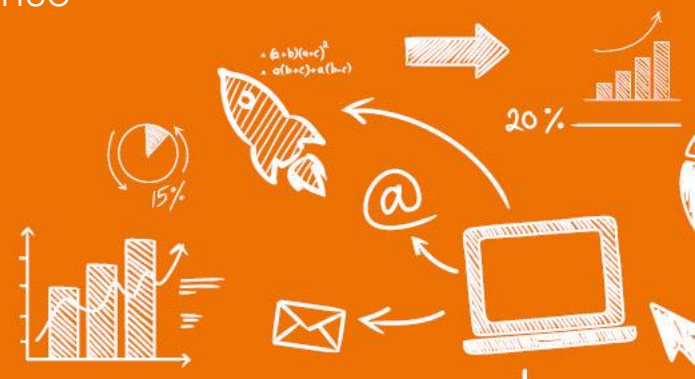supplemental retirement company

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% Natland Group, SE
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.

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SELECTED INDICATORS as of December 31,2024

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

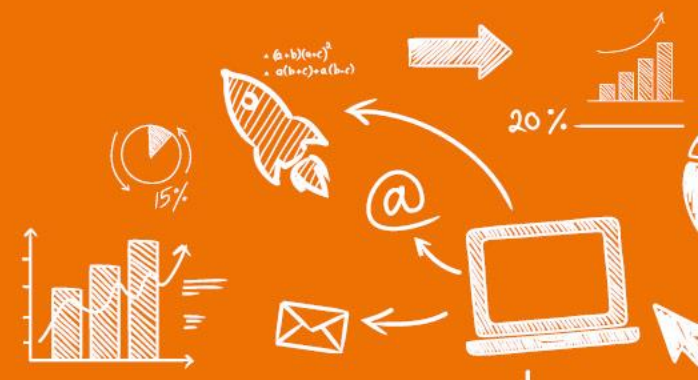Number of employer´s contracts: **8 121**

Number of allowance beneficiaries: **135 536**
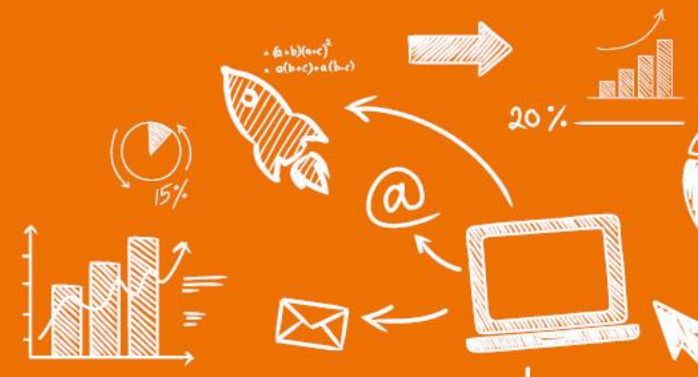
Average monthly contribution: **47,51 €**

CHM in funds: **529,697 mil. €**

*CHM – net value of controlled funds

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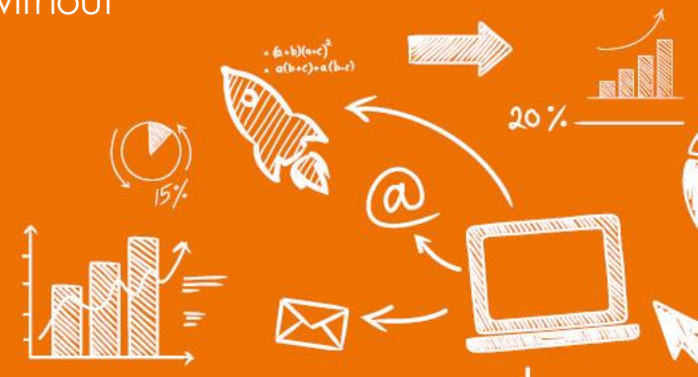supplemental retirement company

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**

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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

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COMPARISON OF EMPLOYER'S COST

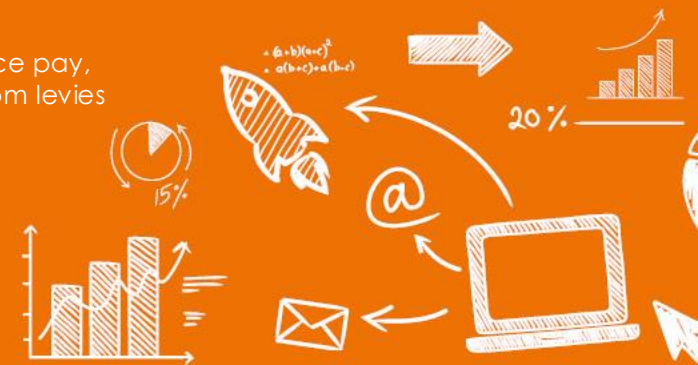| EMPLOYER		A	B	C
Wage		**1 000**	**1 000**	**1 100**
Employer's contribution to DDS		0	**100 ***	0
Levy from wage	36,2%	362	362	398
Levy from DDS - health insurance	11,0%	0	11	0
Employer's cost		**1 362**	**1 473**	**1 498**
			B-A	C-A
Difference			**111**	**136**
Benefit +			* 6% tax-accepted cost	

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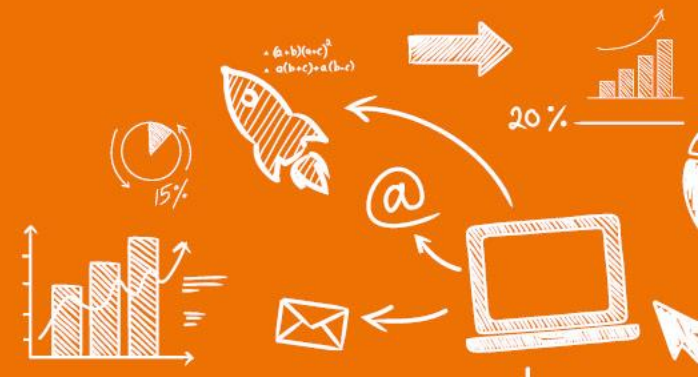
In case of preferred contribution to DDS, there is another benefit for employers, namely that the **contribution to supplemental retirement saving represents a tax – accepted cost up to 6% of cleared monthly employee wage.**

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.

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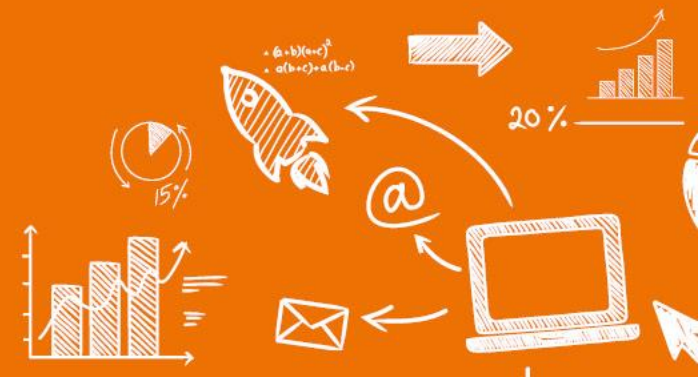
OFFERED SUPPLEMENTAL PENSION FUNDS

- 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

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WE ALWAYS OFFER MORE TO YOU

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

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

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