
Manual: GS TFI24 Transaction Service

for Participants of Employee Capital Plans (PPK)

February 2025

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1

Logging in to the
GS TFI24
transaction
service

Logging in to GS TFI24

Go to <https://gstfi24.pl> and log in to the website using your login details:

- **Participant Number** – your individual, eight-digit Customer number, which you will find in your mailbox or in the welcome letter,
- **First login password** – the password you received via SMS or in a letter sent to your correspondence address.

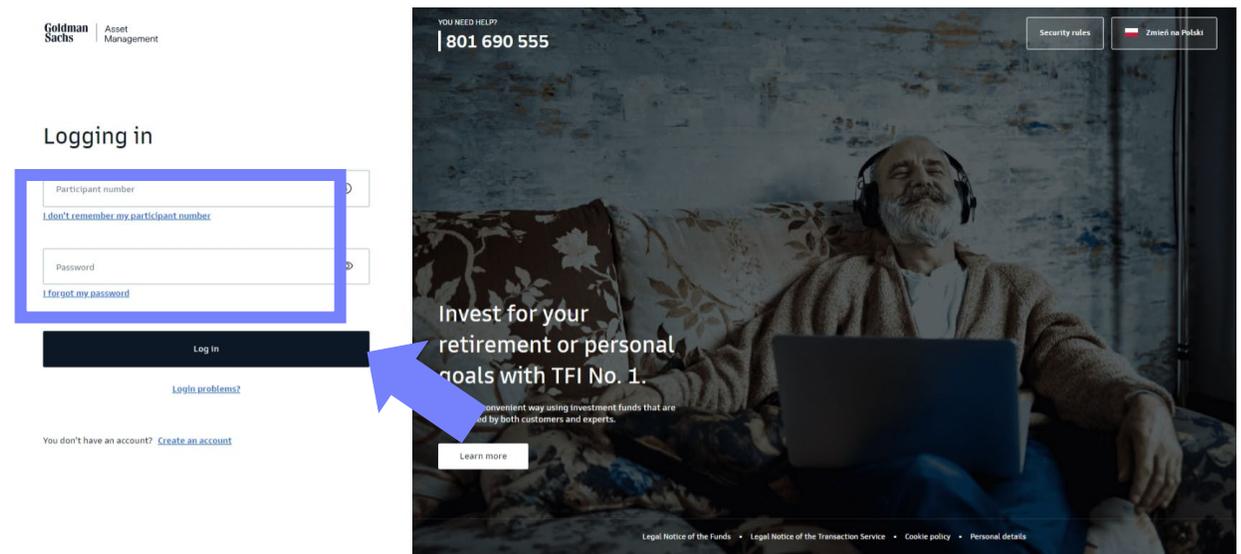
How you receive Participant Number and first login password

How this information is provided depends on the information your employer has provided us with. If we have not received your e-mail address and/or mobile phone number, you will find your login details in the letters sent to your correspondence address.

If you receive data by post, remember to complete your details after logging in (including your mobile phone number!).

Once you have logged in

Change the first login password to your individual one. However, keep your first login password. You will need it when contacting the hotline.



How to reset your password

Can't find your first login password or Participant Number?

If you have lost or deleted your password for the first login or forgot your Participant Number, please contact our hotline.

How to reset your password

If you have forgotten your login password or your account has been locked after you have repeatedly entered the wrong password, use the „I forgot my password" option. Complete your details and ID number.

After successful data verification, you will receive a message with a one-time password, thanks to which you will unlock access or reset your password. You will receive a message on the phone number provided during registration.

[← Back](#)

Password reset

After successful verification of your details, we will send you a message with one-time password to reset your password.

[I want to reset my password by phone](#)

[I don't remember my participant number](#)

I do not have a PESEL number

Mother's maiden name
Unavailable option for PPE, PPK and PPI clients

ID card

Passport

Next

2

How to submit orders in the transaction service

Orders to submit in GS TFI24 transaction service:

1. Change of personal details ([slide 8](#))
2. Change of contact details ([slide 13](#))
3. Change of bank account number ([slide 17](#))
4. Add / Change beneficiaries ([slide 22](#))
5. Add / Change additional contribution ([slide 26](#))
6. Investment changes – change in allocation of payments and funds ([slide 31](#))
7. Payout ([slide 41](#))
8. Return ([slide 47](#))
9. Transfer payout ([slide 52](#))
10. Resumption of contributions to the PPK ([slide 57](#))
11. Resignation from contributing to the PPK ([slide 62](#))

Change of personal details

Change of personal details

1. Choose **Profile settings** from the top drop-down list.

The screenshot displays the Goldman Sachs Asset Management interface. On the left is a dark navigation sidebar with options: My wallet, Retirement pension, Investments, I want to invest, Transaction history, Help centre, Ratings, and a language selector for Polish. The main content area shows a valuation date of 2020-10-06 and a user profile for MARIANNA TEST. The dashboard is divided into three main sections: 'YOUR ENTIRE WALLET' showing a total value of 461,378.58 PLN with a +25.81% gain; 'WALLET STRUCTURE' with a donut chart showing 26% Retirement Pension and 74% Investments; and a 'RECENT WALLET VALUATION' line chart from Jan '13 to Jul '20. A dropdown menu is open in the top right corner, with 'Profile settings' highlighted by a blue box and a blue arrow pointing to it. The menu also includes a 'Logout' option.

Change of personal details

2. Choose **Manage** in the PPK section.

Goldman Sachs | Asset Management

Dark mode

MARIANNA TEST

[← Back](#)

Hello, MARIANNA

Here you can change the data you entered during registration.

Product settings

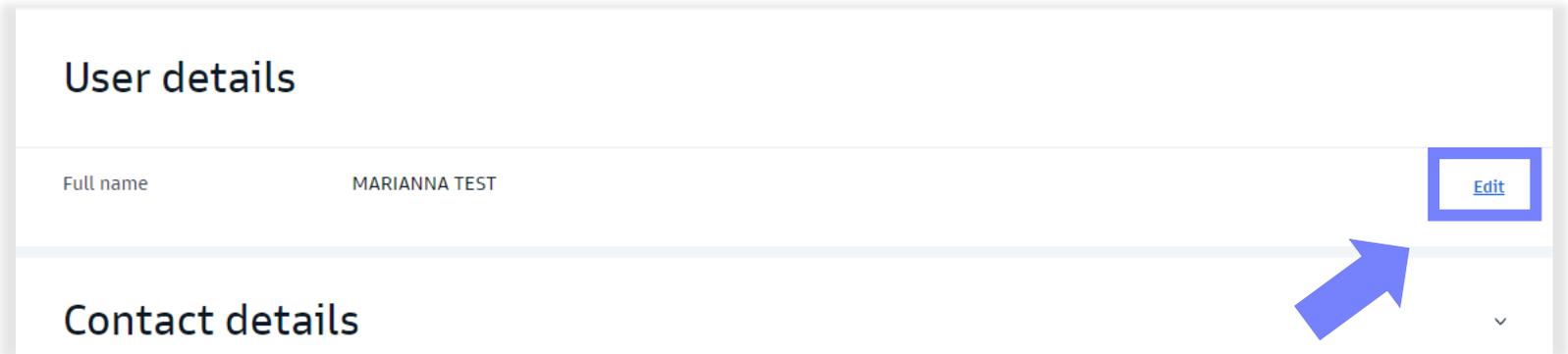
Manage your data on individual products. Select the product which data you want to view or edit.

Investment funds, IKE, IKZE	PPE	PPI	PPK
PARTICIPANT NUMBER 67119026	PARTICIPANT NUMBER 99313418	PARTICIPANT NUMBER 99020822	PARTICIPANT NUMBER 99324373
Manage >	Manage >	Manage >	Manage >

Change of personal details

3. In **User details** you can change your last name.

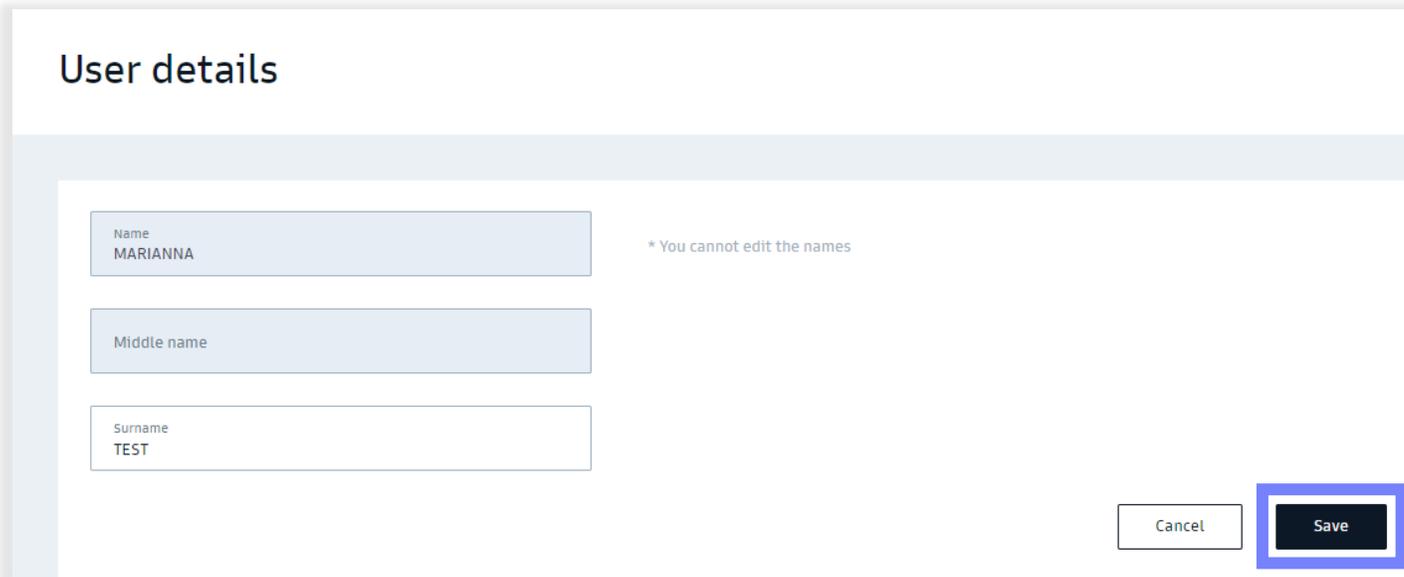
- Click on **Edit**
- Change your details
- Click on **Save**



User details

Full name MARIANNA TEST

Contact details



User details

Name
MARIANNA

Middle name

Surname
TEST

* You cannot edit the names

Cancel Save

Change of personal details

4. In **Documents** you can update your ID.

- Click on **Edit**
- Change the type, number and series of your ID
- Click on **Save**

Documents

PESEL number	*****	Show
Date of birth	*****	Show
Sex	Female	
ID type	*****	Show Edit
Citizenship	*****	Show

ID TYPE

ID card Passport Resident card Other

ID card series and number
AAR381984

Change of contact details

Change of contact details

1. Choose **Profile settings** from the top drop-down list.

The screenshot displays the Goldman Sachs Asset Management dashboard for user MARIANNA TEST. The interface includes a dark sidebar on the left with navigation options: My wallet, Retirement pension, Investments, I want to invest, Transaction history, Help centre, Ratings, and a language selector (Zmień na Polski). The main content area shows the valuation date as 2020-10-06 and a dark mode toggle. The dashboard is divided into several sections: 'YOUR ENTIRE WALLET' with a total value of 461,378.58 PLN, 'WALLET STRUCTURE' with a donut chart showing 26% Retirement Pension and 74% Investments, and a 'RECENT WALLET VALUATION' line chart from Jan '13 to Jul '20. A dropdown menu is open in the top right corner, with 'Profile settings' highlighted by a blue box and a blue arrow pointing to it. The dropdown also contains a 'Logout' option.

Goldman Sachs Asset Management

Valuation date: 2020-10-06

Dark mode

MARIANNA TEST

MARIANNA TEST

Profile settings

Logout

YOUR ENTIRE WALLET

461 378,58 PLN

+25,81% +94 648,32 PLN

RETIREMENT PENSION 120 878,16 PLN +38,67% +33 707,90 PLN

INVESTMENTS 340 500,42 PLN +21,80% +60 940,42 PLN

WALLET STRUCTURE

RETIREMENT PENSION 26%

INVESTMENTS 74%

RECENT WALLET VALUATION 6.10.2020

5 YEARS ALL

INVESTMENTS RETIREMENT PENSION

Change of contact details

2. Choose **Manage** in the PPK section.

The screenshot shows the Goldman Sachs Asset Management user interface. At the top left, the logo "Goldman Sachs" and "Asset Management" are visible. On the top right, there is a "Dark mode" toggle, a shopping cart icon, and the user name "MARIANNA TEST" with a dropdown arrow. Below the header, there is a "Back" link. The main content area starts with a greeting "Hello, MARIANNA" and a sub-header "Product settings" with the instruction "Manage your data on individual products. Select the product which data you want to view or edit." There are four product cards: "Investment funds, IKE, IKZE", "PPE", "PPI", and "PPK". Each card displays a "PARTICIPANT NUMBER" and a "Manage >" button. The "PPK" card's "Manage >" button is highlighted with a blue rectangular box, and a blue arrow points to it from the bottom right.

Product	Participant Number	Action
Investment funds, IKE, IKZE	67119026	Manage >
PPE	99313418	Manage >
PPI	99020822	Manage >
PPK	99324373	Manage >

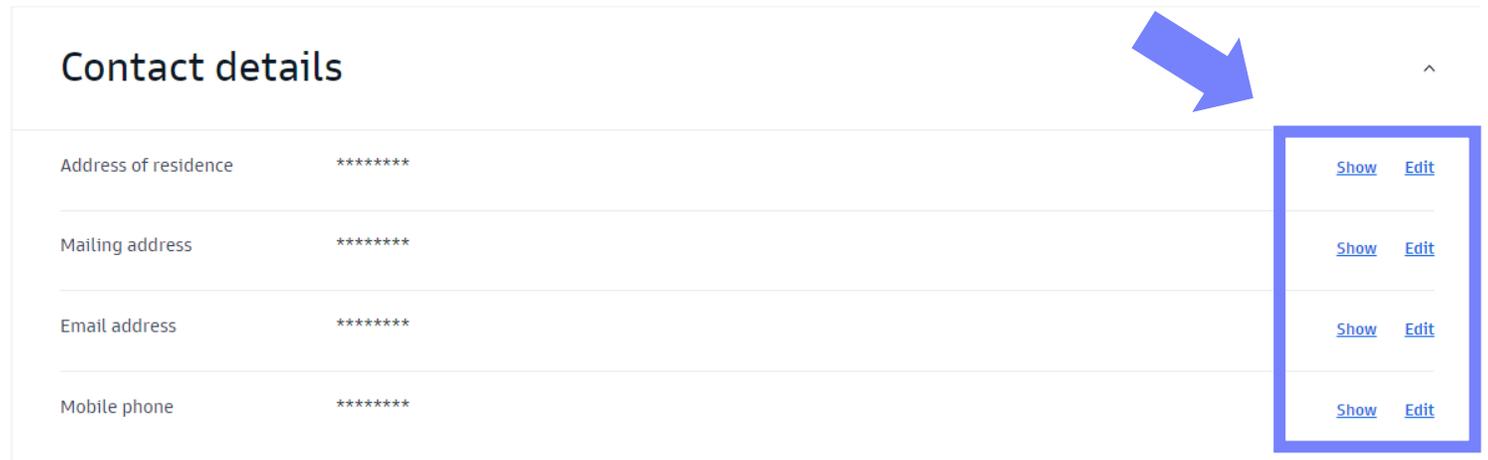
Change of contact details

3. In **Contact details** section you may change you **address of residence, mailing address, e-mail address and mobile phone number.**

- Click on **Edit**
- Change your data
- Click on **Save**

If your **corporate details** (e-mail address and mobile phone number) are assigned to the PPK account, change them to **private** ones. If you change jobs, your access to the GSTFI24 transactional service will be active all the time, as long as you have at least one product with a minimum deposit.

After completing or changing the data, you will receive an order **confirmation** from us.



Contact details	
Address of residence	***** Show Edit
Mailing address	***** Show Edit
Email address	***** Show Edit
Mobile phone	***** Show Edit

Change of bank account number

Change of bank account number

1. Choose **Profile settings** from the top drop-down list.

The screenshot displays the Goldman Sachs Asset Management dashboard for user MARIANNA TEST. The interface includes a dark sidebar on the left with navigation options: My wallet, Retirement pension, Investments, I want to invest, Transaction history, Help centre, Ratings, and a language selector for Polish. The main content area shows a valuation date of 2020-10-06 and a total wallet value of 461,378.58 PLN. It breaks down the portfolio into Retirement Pension (120,878.16 PLN) and Investments (340,500.42 PLN). A donut chart illustrates the 26% Retirement Pension and 74% Investments split. A line chart at the bottom tracks the 'RECENT WALLET VALUATION' from 2013 to 2020. A dropdown menu in the top right corner, triggered by the user's name, lists 'Profile settings' (highlighted with a blue box) and 'Logout'. A blue arrow points to this dropdown menu.

Change of bank account number

2. Choose **Manage** in the PPK section.

The screenshot displays the Goldman Sachs Asset Management user interface. At the top left, the logo for Goldman Sachs Asset Management is visible. On the top right, there is a 'Dark mode' toggle, a shopping cart icon, and the user name 'MARIANNA TEST'. Below the header, a 'Back' link is present. The main content area is titled 'Hello, MARIANNA' and includes a sub-header 'Product settings' with the instruction 'Manage your data on individual products. Select the product which data you want to view or edit.' There are four product cards: 'Investment funds, IKE, IKZE', 'PPE', 'PPI', and 'PPK'. Each card shows a 'PARTICIPANT NUMBER' and a 'Manage >' link. The 'Manage >' link for the 'PPK' card is highlighted with a blue box and a blue arrow pointing to it.

Product	Participant Number	Action
Investment funds, IKE, IKZE	67119026	Manage >
PPE	99313418	Manage >
PPI	99020822	Manage >
PPK	99324373	Manage >

Change of bank account number

3. In **Bank account** section choose **Edit**.

Goldman Sachs | Asset Management

PRODUCT SETTINGS

- Investment funds, IKE, IKZE
- PPE
- PPI
- PPK**

PRIVACY AND LOGIN SETTINGS

- Change password
- Mobile devices

Zmień na Polski

Account settings

PARTICIPANT NUMBER
99324373

User details

Full name	MARIANNA TEST	Edit
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Contact details

▼

Documents

▼

Bank account

^

Bank account number	43255059954491304097948498	Edit
Bank name	test	
Currency	PLN	

Change of bank account number

4. Enter the bank account number and the name of the bank.
5. Confirm the order with **SMS code**. Then we will ask you to make a **verification transfer**. Details regarding the further procedure are sent to the e-mail address indicated by the Participant.

Bank account number
43 2550 5995 4491 3040 9794 8498

Currency
PLN

Bank name and address
test

Important! Verification of a new bank account based on a verification transfer.
The bank account number will be changed after confirming your identity and the validity of the new bank account through a verification transfer.
We will inform you about the next steps after the transfer order is approved and in an email. **Remember that you must be the owner of the indicated bank account.**

To approve the order, you must authorize it with an SMS code.

Verify the entered data above.
If so, confirm the order with the code we will send to your phone (***) (***) (087)

Confirm with SMS code

Add / Change Beneficiaries

Add / Change Beneficiaries

1. Choose **Profile settings** from the top drop-down list.

The screenshot displays the Goldman Sachs Asset Management interface for user MARIANNA TEST. The top navigation bar includes the logo, valuation date (2020-10-06), dark mode toggle, and the user's name. A dropdown menu is open, showing 'Profile settings' (highlighted with a blue box) and 'Logout'. A blue arrow points to the 'Profile settings' option.

YOUR ENTIRE WALLET
461 378,58 PLN
+25,81% +94 648,32 PLN

RETIREMENT PENSION
120 878,16 PLN
+38,67% +33 707,90 PLN

INVESTMENTS
340 500,42 PLN
+21,80% +60 940,42 PLN

WALLET STRUCTURE

- RETIREMENT PENSION: 26%
- INVESTMENTS: 74%

RECENT WALLET VALUATION 6.10.2020

5 YEARS ALL

INVESTMENTS RETIREMENT PENSION

Add / Change Beneficiaries

2. Choose **Manage** in the PPK section.

The screenshot shows the Goldman Sachs Asset Management user interface. At the top left, the logo 'Goldman Sachs' and 'Asset Management' are visible. On the top right, there is a 'Dark mode' toggle, a shopping cart icon, and the user name 'MARIANNA TEST'. Below the header, a 'Back' link is present. The main content area displays a greeting 'Hello, MARIANNA' and a sub-header 'Product settings' with the instruction 'Manage your data on individual products. Select the product which data you want to view or edit.' There are four product cards: 'Investment funds, IKE, IKZE', 'PPE', 'PPI', and 'PPK'. Each card shows a 'PARTICIPANT NUMBER' and a 'Manage >' link. The 'Manage >' link for the 'PPK' card is highlighted with a blue box and a blue arrow pointing to it.

Product	Participant Number	Action
Investment funds, IKE, IKZE	67119026	Manage >
PPE	99313418	Manage >
PPI	99020822	Manage >
PPK	99324373	Manage >

Add / Change Beneficiaries

3. In **Beneficiaries** section you may add, edit or cancel Beneficiaries.

- Choose **Add Beneficiary** if you want to add another person
- Choose **Edit** if you want to change personal details of a beneficiary.
- Click on **Save**

Important!

In the case of adding / changing beneficiaries, you should also provide a document confirming this change in paper form. This is an obligation required by law.

Bank account

Beneficiaries

Add your family members to the beneficiaries.

PPK No beneficiaries defined

Add beneficiary

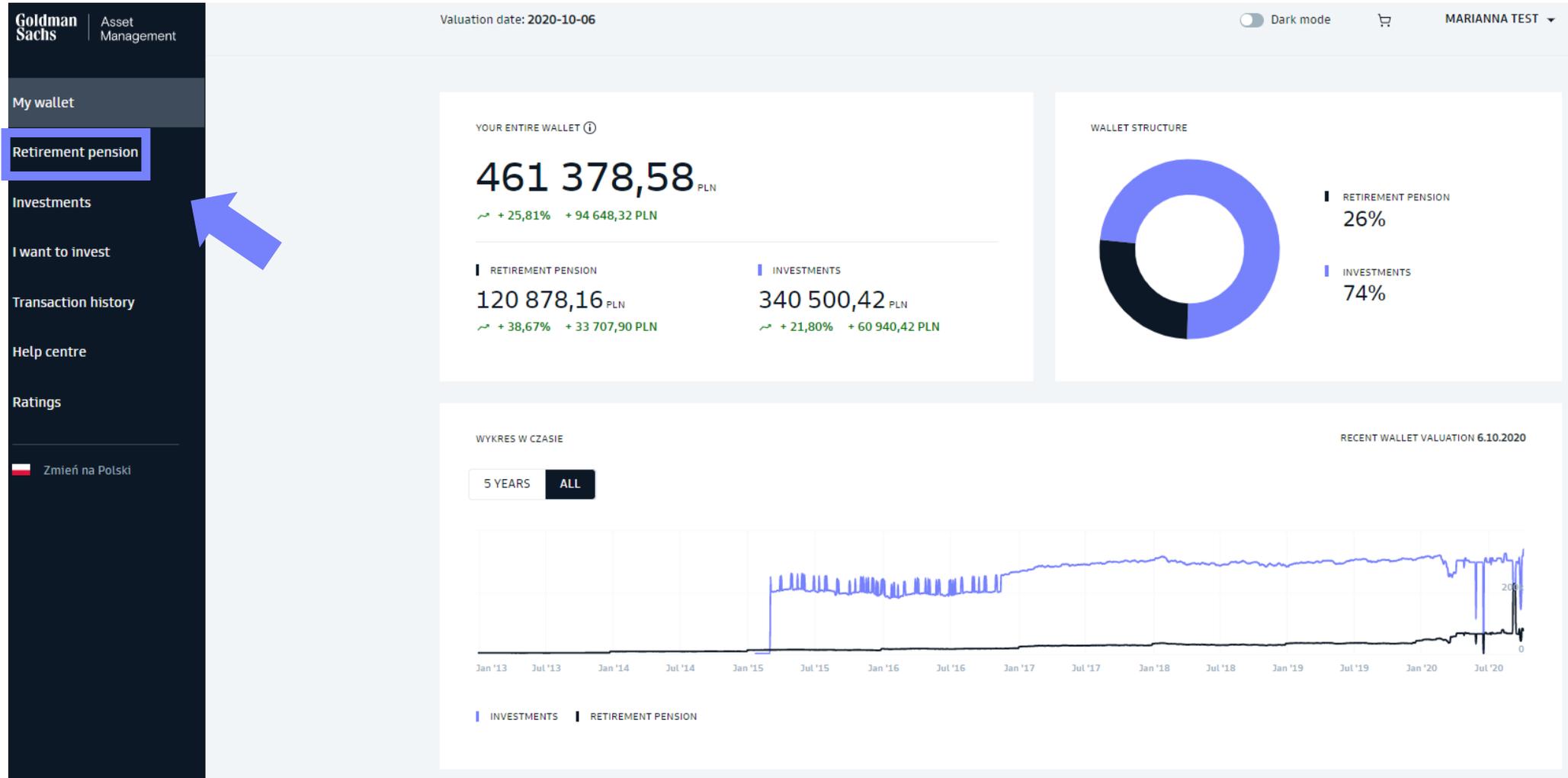
Statements

Add / Change additional contribution

This order may not be available on the GS TFI24 due to the employer's decision. If you want to submit this order, please use the paper form and deliver it to the employer.

Add / Change additional contribution

1. Go to **Retirement pension** tab from the sidebar on the left side.



Add / Change additional contribution

2. Choose the **PPK** tab.

Retirement pension

TOTAL RETIREMENT PENSION

120 878,16 PLN

↗ +38,67% +33 707,90 PLN

Show wallet composition ▾

IKE

15 922,03 PLN

↘ -6,34% -1 077,97 PLN

IKZE

37 805,12 PLN

↘ -1,41% -539,68 PLN

PPE

23 294,00 PLN

↘ -11,86% -3 135,06 PLN

PPK

43 857,01 PLN

↗ +712,71% +38 460,61 PLN



Add / Change additional contribution

3. Choose **Add / change payment** from **Additional orders** drop-down list

The screenshot displays a fund management interface. At the top right, a blue-bordered button labeled "Additional orders ^" is highlighted. A dropdown menu is open, listing several options: "Change in allocation of funds", "Change in the allocation of payments", "Payout" (with a sub-note "available from 60 years of age"), "Transfer payout", "Add payment" (highlighted with a blue box), "Resignation", "Resumption of contributions to the PPK", "Return", and "Download documents". A blue arrow points to the "Add payment" option. Below the dropdown, a table shows fund details for "EMERYTURA (PPK) - A MEDIUM-LOW RISK CLASS".

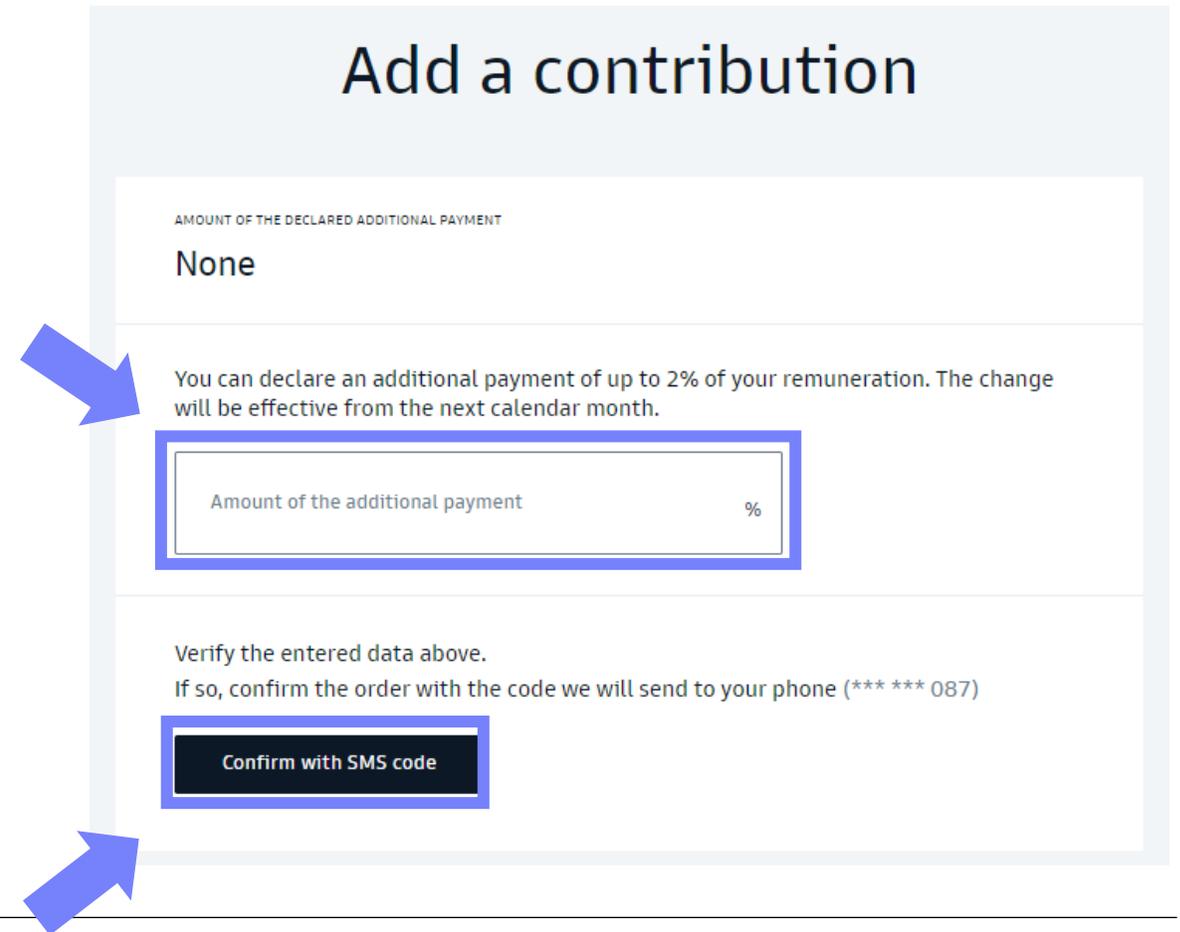
FUND ▲	VALUE OF FUNDS	ALLOCATION OF FUNDS	ALLOCATION OF PAYMENTS	RATE OF RETURN (12M)
EMERYTURA (PPK) - A MEDIUM-LOW RISK CLASS Goldman Sachs Emerytura 2030 (Stara nazwa funduszu) LEARN MORE >	43 857,01 PLN 559,829027 p.u. (A)	100,00%	100,00%	+0,55%

ANALYZE YOUR FUNDS IN PPK

Add / Change additional contribution

4. Change the amount of the additional payment.

- Change the amount of the additional payment or cancel it.
- Confirm via SMS code.



The screenshot shows a mobile application interface for adding a contribution. The title is "Add a contribution". Below the title, there is a section labeled "AMOUNT OF THE DECLARED ADDITIONAL PAYMENT" with the value "None". A blue arrow points to the explanatory text: "You can declare an additional payment of up to 2% of your remuneration. The change will be effective from the next calendar month." Below this text is a text input field with the placeholder "Amount of the additional payment" and a percentage sign "%". A blue arrow points to the input field. Below the input field, there is a confirmation instruction: "Verify the entered data above. If so, confirm the order with the code we will send to your phone (***) (***) (087)". A blue arrow points to the "Confirm with SMS code" button, which is highlighted with a blue border.

Add a contribution

AMOUNT OF THE DECLARED ADDITIONAL PAYMENT

None

You can declare an additional payment of up to 2% of your remuneration. The change will be effective from the next calendar month.

Amount of the additional payment %

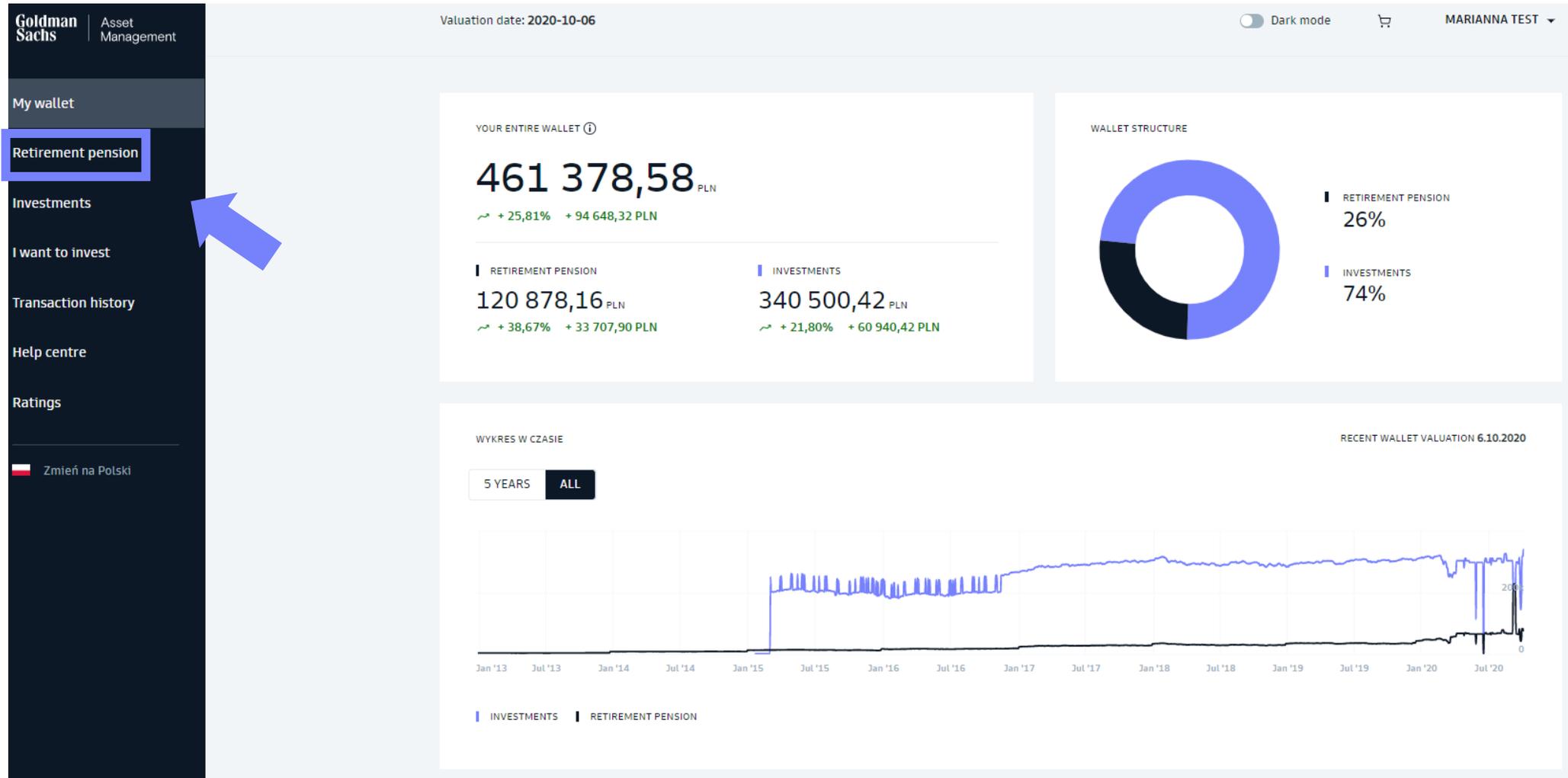
Verify the entered data above.
If so, confirm the order with the code we will send to your phone (***) (***) (087)

Confirm with SMS code

Investment changes
– change in the
allocation of
payments

Investment changes – change in the allocation of payments

1. Go to **Retirement pension** tab from the sidebar on the left side.



Investment changes – change in the allocation of payments

2. Choose the **PPK** tab.

Retirement pension

TOTAL RETIREMENT PENSION

120 878,16 PLN

↗ +38,67% +33 707,90 PLN

Show wallet composition ▾

IKE

15 922,03 PLN

↘ -6,34% -1 077,97 PLN

IKZE

37 805,12 PLN

↘ -1,41% -539,68 PLN

PPE

23 294,00 PLN

↘ -11,86% -3 135,06 PLN

PPK

43 857,01 PLN

↗ +712,71% +38 460,61 PLN



Investment changes – change in the allocation of payments

3. Choose **Change in the allocation of payments** from the Additional orders tab.

The screenshot displays a financial dashboard for a fund. At the top, the value is shown as 43 857,01 PLN, with a green arrow indicating a +712,71% increase and a gain of +38 460,61 PLN. Below this, there are two tabs: 'Your funds' (selected) and 'Payment summary'. A table lists the fund details:

FUND ▲	VALUE OF FUNDS	ALLOCATION OF FUNDS	ALLOCATION OF PAYMENTS	RATE OF RETURN: 12M
EMERYTURA (PPK) • A MEDIUM-LOW RISK CLASS Goldman Sachs Emerytura 2030 (Stara nazwa funduszu) LEARN MORE >	43 857,01 PLN 559,829027 p.u. (A)	100,00%	100,00%	+ 0,55%

At the bottom left, there is a link 'ANALYZE YOUR FUNDS IN PPK'. On the right side, a dropdown menu is open under the 'Additional orders' tab. The menu items are: 'Change in allocation of funds', 'Change in the allocation of payments' (highlighted with a blue box), 'Payout' (with a sub-note 'available from 60 years of age'), 'Transfer payout', 'Add payment', 'Resignation', 'Resumption of contributions to the PPK', 'Return', and 'Download documents' (with a download icon).

Investment changes – change in the allocation of payments

4. Change the allocation of payments.

- You may **add** another sub-fund, **change** the percentage allocation of payments or **delete** a sub-funds.
- Confirm via SMS code.

Important!

The change in allocation of payments effects only future contributions, and it does not impact the already accumulated funds.

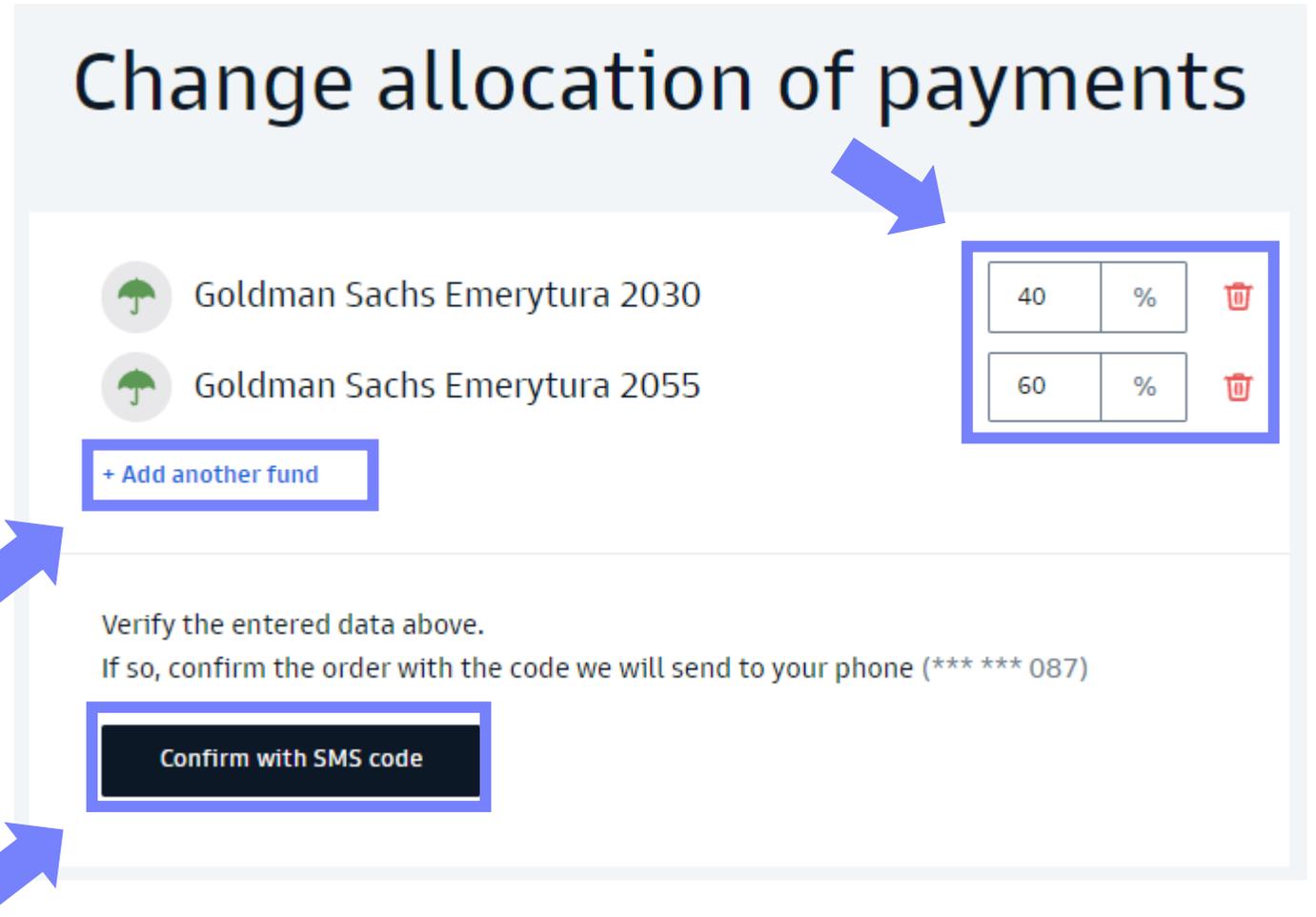
Change allocation of payments

 Goldman Sachs Emerytura 2030	40	%	
 Goldman Sachs Emerytura 2055	60	%	

[+ Add another fund](#)

Verify the entered data above.
If so, confirm the order with the code we will send to your phone (***) (***) (087)

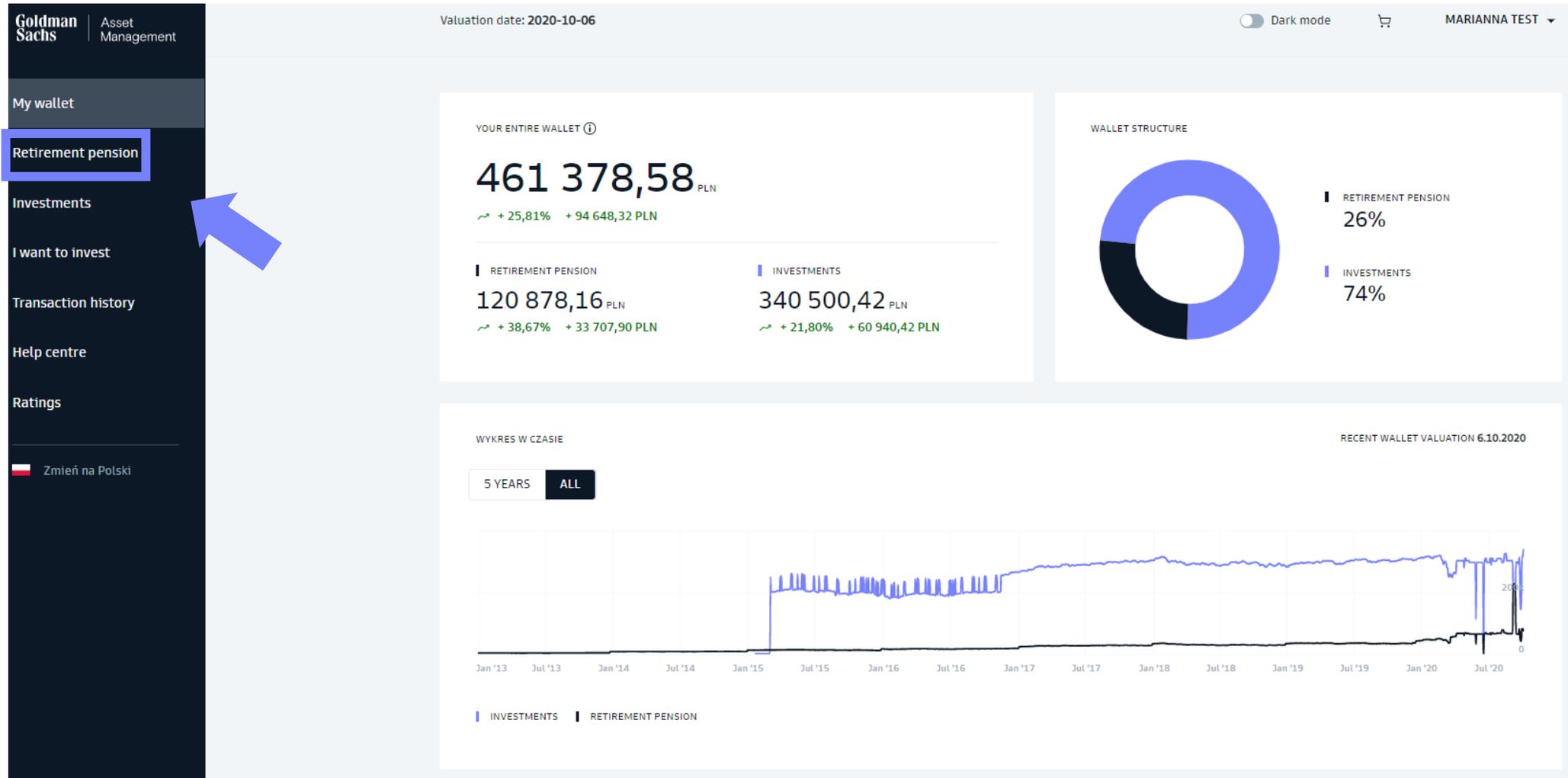
[Confirm with SMS code](#)



Investment changes – change in allocation of funds

Investment changes – change in allocation of funds

1. Go to **Retirement pension** tab from the sidebar on the left side.



Investment changes – change in allocation of funds

2. Choose the **PPK** tab.

Retirement pension

TOTAL RETIREMENT PENSION

120 878,16 PLN

↗ +38,67% +33 707,90 PLN

Show wallet composition ▾

IKE

15 922,03 PLN

↘ -6,34% -1 077,97 PLN

IKZE

37 805,12 PLN

↘ -1,41% -539,68 PLN

PPE

23 294,00 PLN

↘ -11,86% -3 135,06 PLN

PPK

43 857,01 PLN

↗ +712,71% +38 460,61 PLN



Investment changes – change in allocation of funds

3. Choose **Change in the allocation of funds** from the Additional orders tab.

The screenshot displays a financial dashboard for a fund. At the top, the value is shown as 43 857,01 PLN, with a green upward arrow indicating a +712,71% increase and a gain of +38 460,61 PLN. Below this, there are two tabs: 'Your funds' (selected) and 'Payment summary'. A table lists the fund details:

FUND ▲	VALUE OF FUNDS	ALLOCATION OF FUNDS	ALLOCATION OF PAYMENTS	RATE OF RETURN: 12M
EMERYTURA (PPK) • A MEDIUM-LOW RISK CLASS Goldman Sachs Emerytura 2030 (stara nazwa funduszu) LEARN MORE >	43 857,01 PLN 559,829027 p.u. (A)	100,00%	100,00%	+ 0,55%

At the bottom left, there is a link 'ANALYZE YOUR FUNDS IN PPK'. On the right side, a dropdown menu is open under the 'Additional orders' tab. The menu items are: 'Change in allocation of funds' (highlighted with a blue box and arrow), 'Change in the allocation of payments', 'Payout' (with a sub-note 'available from 60 years of age'), 'Transfer payout', 'Add payment', 'Resignation', 'Resumption of contributions to the PPK', 'Return', and 'Download documents' (with a download icon).

Investment changes – change in allocation of funds

4. Change the allocation of funds

- You may **add** another sub-fund, **change** the percentage allocation of funds or **delete** a sub-funds.
- Confirm via SMS code.

Important!

The change in allocation of funds effects only already accumulated funds, and it does not impact future contributions.

Change allocation of funds

 Goldman Sachs Emerytura 2025	30	%	
 Goldman Sachs Emerytura 2035	70	%	

[+ Add another fund](#)

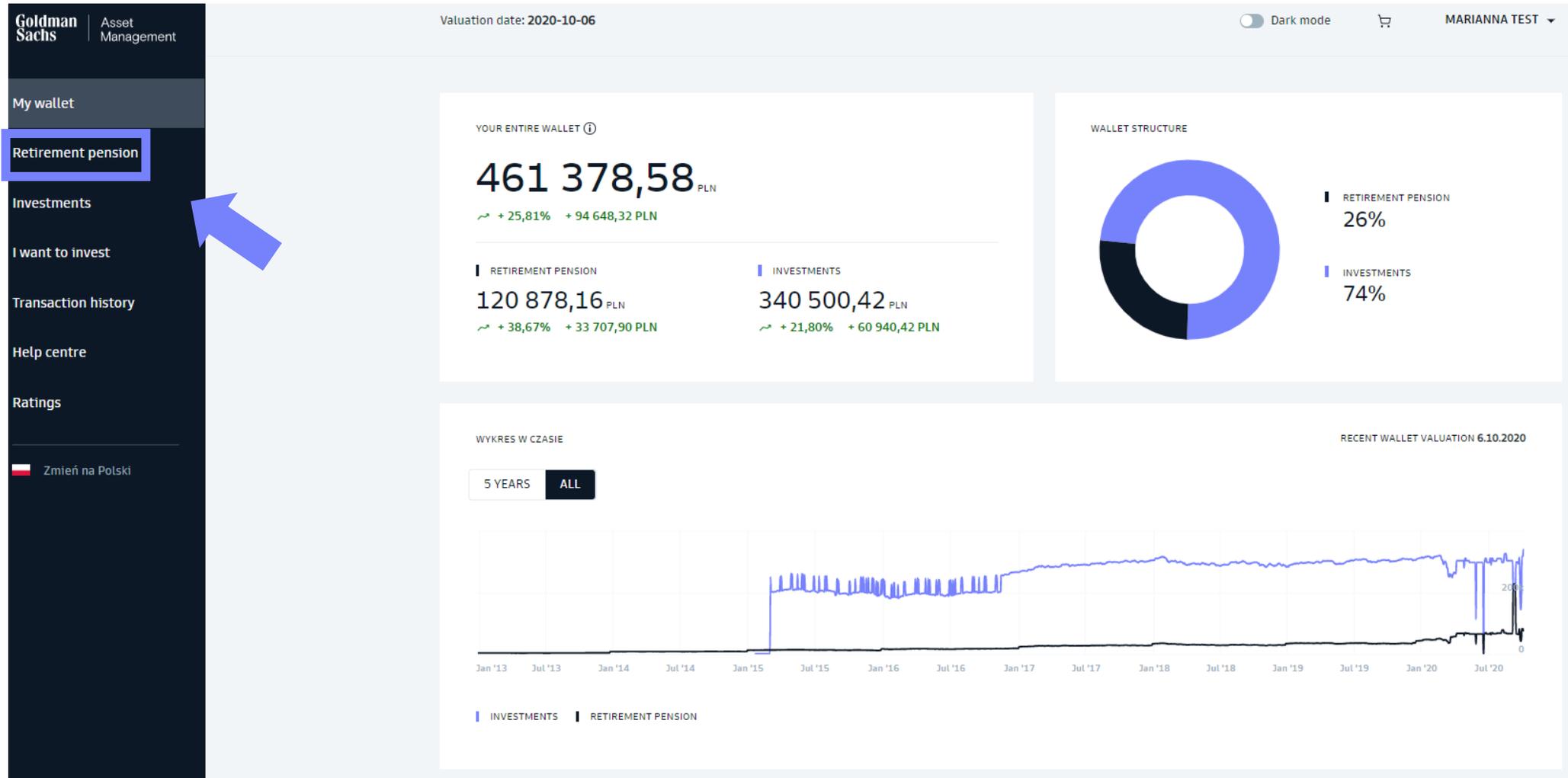
Verify the entered data above.
If so, confirm the order with the code we will send to your phone (*** ***) 087)

[Confirm with SMS code](#)

Payout

Payout

1. Go to **Retirement pension** tab from the sidebar on the left side.



Payout

2. Choose the **PPK** tab.

Retirement pension

TOTAL RETIREMENT PENSION

120 878,16 PLN

↗ +38,67% +33 707,90 PLN

Show wallet composition ▾

IKE

15 922,03 PLN

↘ -6,34% -1 077,97 PLN

IKZE

37 805,12 PLN

↘ -1,41% -539,68 PLN

PPE

23 294,00 PLN

↘ -11,86% -3 135,06 PLN

PPK

43 857,01 PLN

↗ +712,71% +38 460,61 PLN



Payout

3. Choose **Payout** from the Additional orders tab.

The screenshot displays a fund management interface. At the top right, there is a tab labeled "Additional orders" with a dropdown arrow. A blue arrow points to this tab. Below the tab, a dropdown menu is open, listing several options: "Change in allocation of funds", "Change in the allocation of payments", "Change in payout rules", "Payout", "Transfer payout", "Return", and "Download documents". The "Payout" option is highlighted with a blue box, and a blue arrow points to it from the table area below.

The main content area shows a table with the following columns: FUND, VALUE OF FUNDS, ALLOCATION OF FUNDS, ALLOCATION OF PAYMENTS, and RATE OF RETURN: 12M. The first row of data is for "EMERYTURA (PPK) • A MEDIUM-LOW RISK CLASS" with the sub-header "Goldman Sachs Emerytura 2035 (Stara nazwa funduszu)". The values in this row are: 0,00 PLN (0,000000 p.u. (A)), 0,00%, 30,00%, and -1,43%.

At the top left, the "VALUE" is displayed as "0,00 PLN" with a green upward arrow and "+ 827,73% + 21 115,97 PLN". Below this, there are two tabs: "Your funds" and "Payment summary".

Payout

4. Read information about the payout.
5. Choose the **form of payout**, so how you want to pay the funds out. Then click on **Next**.

PPK - FGVVHBB

Place payout order

General information on the rules of payout from the PPK

Before you place a payout order, please read the rules.

- 1 You can choose from three payout methods:
1) in installments, 2) one-time payout and 3) 25% one-time payout and 75% in installments.
- 2 If you choose to pay out in less than 120 installments, you will pay 19% tax on the profits earned by 75% of the funds.
- 3 If you choose to pay out in installments, but the first installment is less than 50 PLN, we will convert your payout into one-time.
- 4 If you choose to pay out in installments, you can change the number of installments in the future.

If the original number of installments was greater than 120, it cannot be changed to less than 120.
The number of installments cannot be increased so that after the change the amount of the first installment is less than 50 PLN.

Select your payout method

PPK - FGVVHBB

Place payout order

How would you like to withdraw your funds?

In installments One-time 25% one-time and 75% in installments

Once you have selected a 25% one-time payout and a 75% installment payout, you will not be able to change it to a one-time payout.

If the first installment is less than 50 PLN, we will pay the entire amount at once.
A one-time payout means you have to pay 19% tax on the profits generated by 75% of the funds.

25% ONE TIME PAYOUT AND 75% IN INSTALLMENTS

Enter the number of installments

Number of Instalments

120 INSTALMENTS

You can change the number of installments in the future.
If the original number of installments was greater than 120, it cannot be changed to less than 120.
The number of installments cannot be increased so that after the change the amount of the first installment is less than 50 PLN.

Go to summary

Payout

6. Confirm the order with SMS code.

PPK - FGVVHBB

Place payout order

PAYOUT METHOD

25% one-time payout and 75% in installments [Change](#)

Once you have selected a 25% one-time payout and a 75% installment payout, you will not be able to change it to a one-time payout.

If the first installment is less than 50 PLN, we will pay the entire amount at once.
A one-time payout means you have to pay 19% tax on the profits generated by 75% of the funds.

NUMBER OF INSTALMENTS

120 [Change](#)

You can change the number of installments in the future.
If the original number of installments was greater than 120, it cannot be changed to less than 120.
The number of installments cannot be increased so that after the change the amount of the first installment is less than 50 PLN.

BANK ACCOUNT ⓘ

Account number	80 1140 2004 0000 3902 6257 2826
Bank	mBank Spółka Akcyjna
Account owner	MARLENA MRÓZX

[Change bank account number](#)

Verify the entered data above.
If so, confirm the order with the code we will send to your phone (*** ** 087)

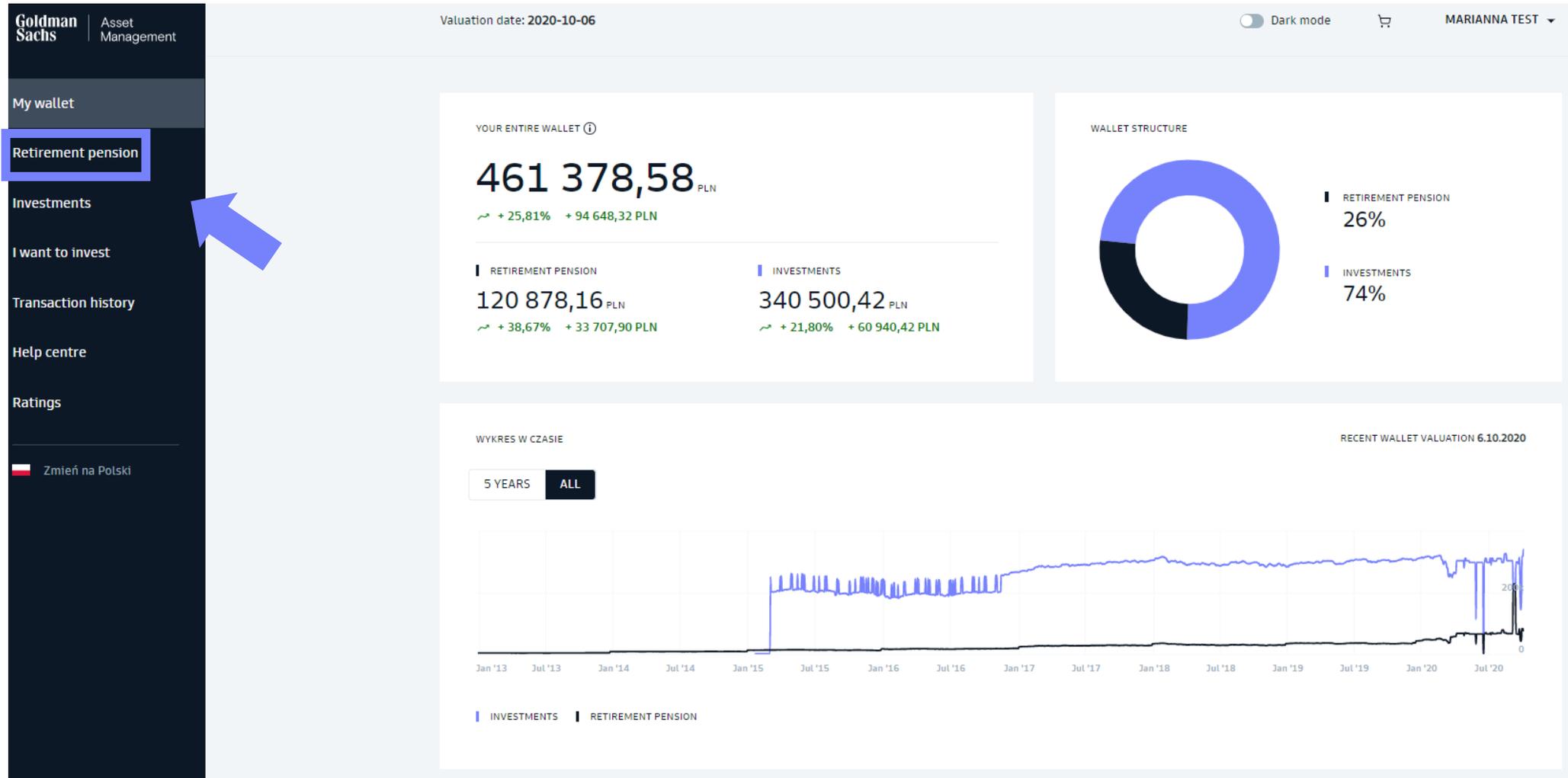
Confirm with SMS code



Return

Return

1. Go to **Retirement pension** tab from the sidebar on the left side.



Return

2. Choose the **PPK** tab.

Retirement pension

TOTAL RETIREMENT PENSION

120 878,16 PLN

↗ +38,67% +33 707,90 PLN

Show wallet composition ▾

IKE

15 922,03 PLN

↘ -6,34% -1 077,97 PLN

IKZE

37 805,12 PLN

↘ -1,41% -539,68 PLN

PPE

23 294,00 PLN

↘ -11,86% -3 135,06 PLN

PPK

43 857,01 PLN

↗ +712,71% +38 460,61 PLN



Return

3. Choose **Return** from the Additional orders tab.

The screenshot displays a fund management interface. At the top right, the 'Additional orders' tab is highlighted with a blue box and a blue arrow pointing to it. A dropdown menu is open, listing various actions: 'Change in allocation of funds', 'Change in the allocation of payments', 'Payout' (with a sub-note 'available from 60 years of age'), 'Transfer payout', 'Add payment', 'Resignation', 'Resumption of contributions to the PPK', 'Return' (highlighted with a blue box and a blue arrow), and 'Download documents'. The main content area shows the fund's value as 43 857,01 PLN, with a green upward arrow indicating a 712,71% increase (+38 460,61 PLN). Below this, there are two tabs: 'Your funds' (active) and 'Payment summary'. A table lists the fund details:

FUND ▲	VALUE OF FUNDS	ALLOCATION OF FUNDS	ALLOCATION OF PAYMENTS	RATE OF RETURN: 12M
EMERYTURA (PPK) • A MEDIUM-LOW RISK CLASS Goldman Sachs Emerytura 2030 (Stara nazwa funduszu) LEARN MORE >	43 857,01 PLN 559,829027 p.u. (A)	100,00%	100,00%	

At the bottom left, there is a link 'ANALYZE YOUR FUNDS IN PPK' and a downward arrow icon.

Return

4. Complete the order.

- Choose your ZUS branch
- Confirm that you have read the statement
- Confirm with SMS code

PPK - FGVVHBB

Place return order

Return of all accumulated funds

BANK ACCOUNT ⓘ

Account number	80 1140 2004 0000 3902 6257 2826
Account owner	MARLENA MRÓZX

ZUS BRANCH

30% of your employer's payments will go to your ZUS account.

Select a ZUS branch

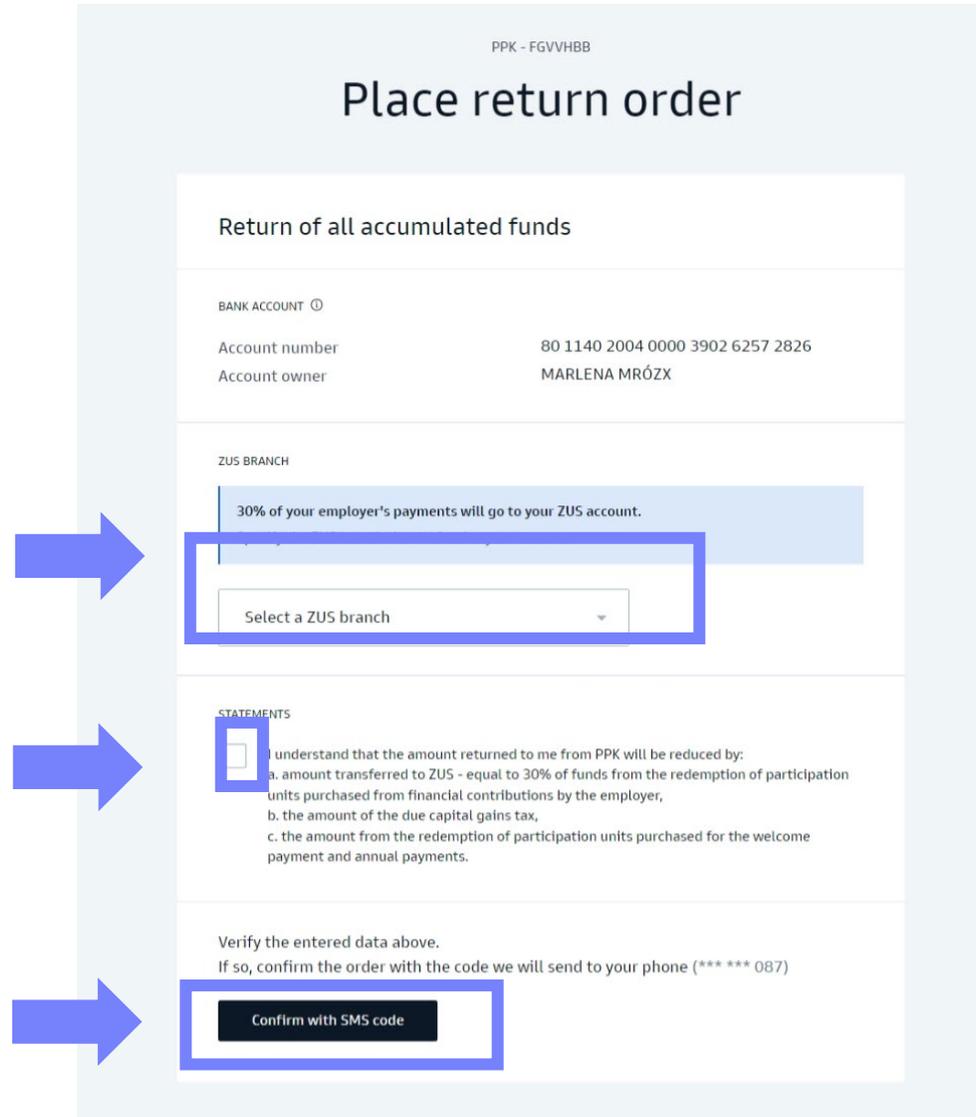
STATEMENTS

I understand that the amount returned to me from PPK will be reduced by:

- a. amount transferred to ZUS - equal to 30% of funds from the redemption of participation units purchased from financial contributions by the employer,
- b. the amount of the due capital gains tax,
- c. the amount from the redemption of participation units purchased for the welcome payment and annual payments.

Verify the entered data above.
If so, confirm the order with the code we will send to your phone (**** * 087)

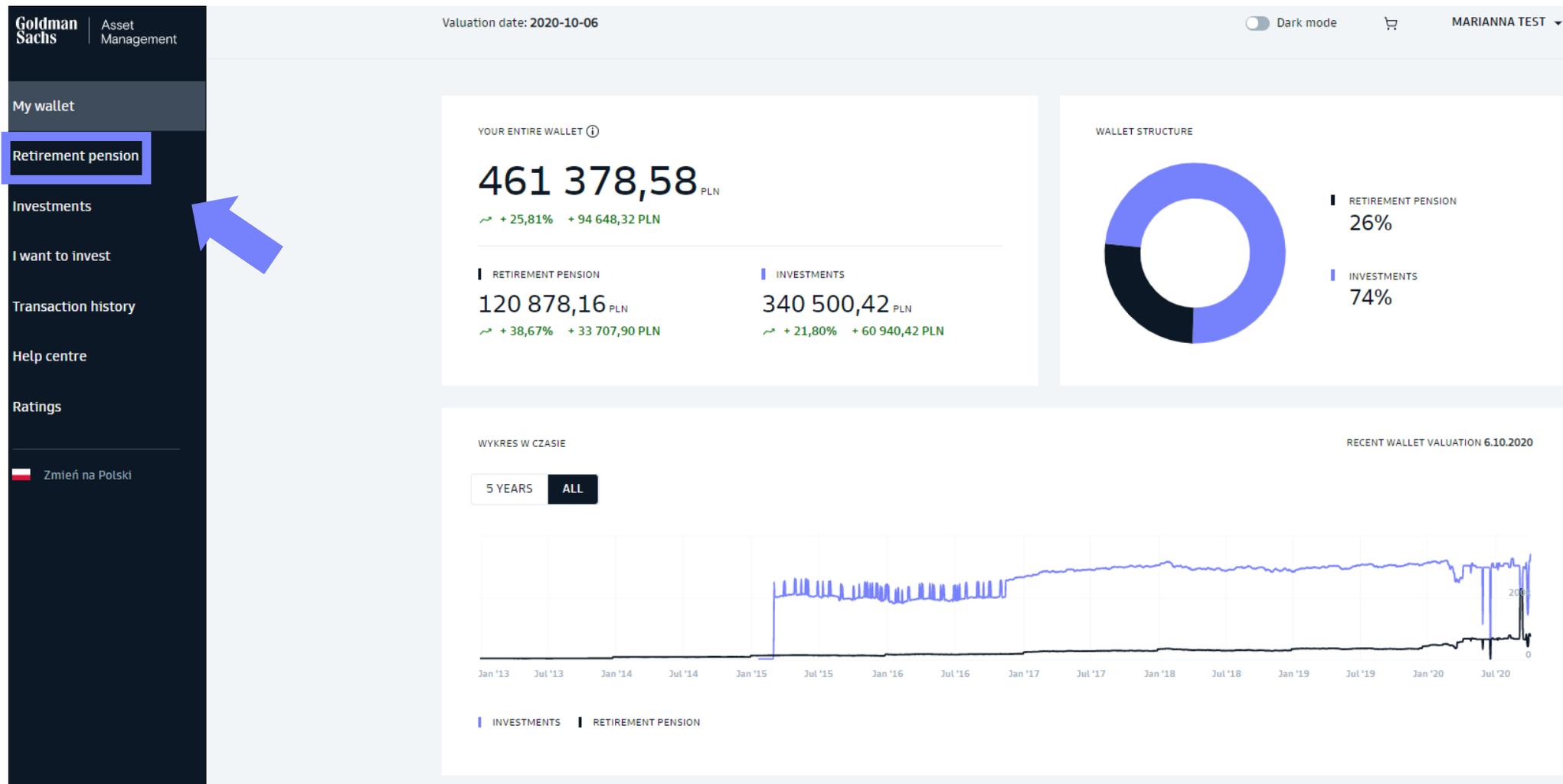
Confirm with SMS code



Transfer payout

Transfer payout

1. Go to **Retirement pension** tab from the sidebar on the left side.



Transfer payout

2. Choose the **PPK** tab.

Retirement pension

TOTAL RETIREMENT PENSION

120 878,16 PLN

↗ +38,67% +33 707,90 PLN

Show wallet composition ▾

IKE

15 922,03 PLN

↘ -6,34% -1 077,97 PLN

IKZE

37 805,12 PLN

↘ -1,41% -539,68 PLN

PPE

23 294,00 PLN

↘ -11,86% -3 135,06 PLN

PPK

43 857,01 PLN

↗ +712,71% +38 460,61 PLN



Transfer payout

3. Choose **Transfer payout** from the Additional orders tab.

The screenshot displays a financial dashboard for a fund. At the top right, there is a tab labeled "Additional orders" with a dropdown arrow. A blue arrow points to this tab, and another blue arrow points to the "Transfer payout" option in the dropdown menu. The main content area shows the fund's value as 43,857.01 PLN, with a green upward trend and a gain of +712.71% (+38,460.61 PLN). Below this, there are two tabs: "Your funds" (active) and "Payment summary". A table lists the fund details:

FUND ▲	VALUE OF FUNDS	ALLOCATION OF FUNDS	ALLOCATION OF PAYMENTS	RATE OF RETURN: 12M
EMERYTURA (PPK) • A MEDIUM-LOW RISK CLASS Goldman Sachs Emerytura 2030 (Stara nazwa funduszu) LEARN MORE >	43 857,01 PLN 559,829027 p.u. (A)	100,00%	100,00%	+0,55%

At the bottom left, there is a link "ANALYZE YOUR FUNDS IN PPK" and a downward arrow.

Transfer payout

4. Complete the order.

- Choose a **financial institution to which you are transferring funds**.
- Enter the **participant number** assigned to you at the new institution.
- Complete the **bank account number** in the new financial institution to which you are transferring the funds.
- Confirm the **statement**.
- Confirm the order with SMS code.

PPK - FGVVHBB

Place transfer payout order

I submit a transfer payout order of all funds accumulated in my PPK to another financial institution managing my PPK (hereinafter referred to as the target institution).

Name of target institution

Select a financial institution

PARTICIPATION NUMBER IN OF TARGET INSTITUTION

Participation number

ACCOUNT NUMBER FOR ACCEPTING THE TRANSFER PAYOUT

Account number

Currency
PLN

Bank name and address

STATEMENTS

I declare that I am familiar with the terms and conditions of transfer payment.
Legal basis: art. 102 of the Act of October 4, 2018 on employee capital plans (Journal of Laws of 2018, Item 2215, as amended).

Verify the entered data above.
If so, confirm the order with the code we will send to your phone (***) (***) (087)

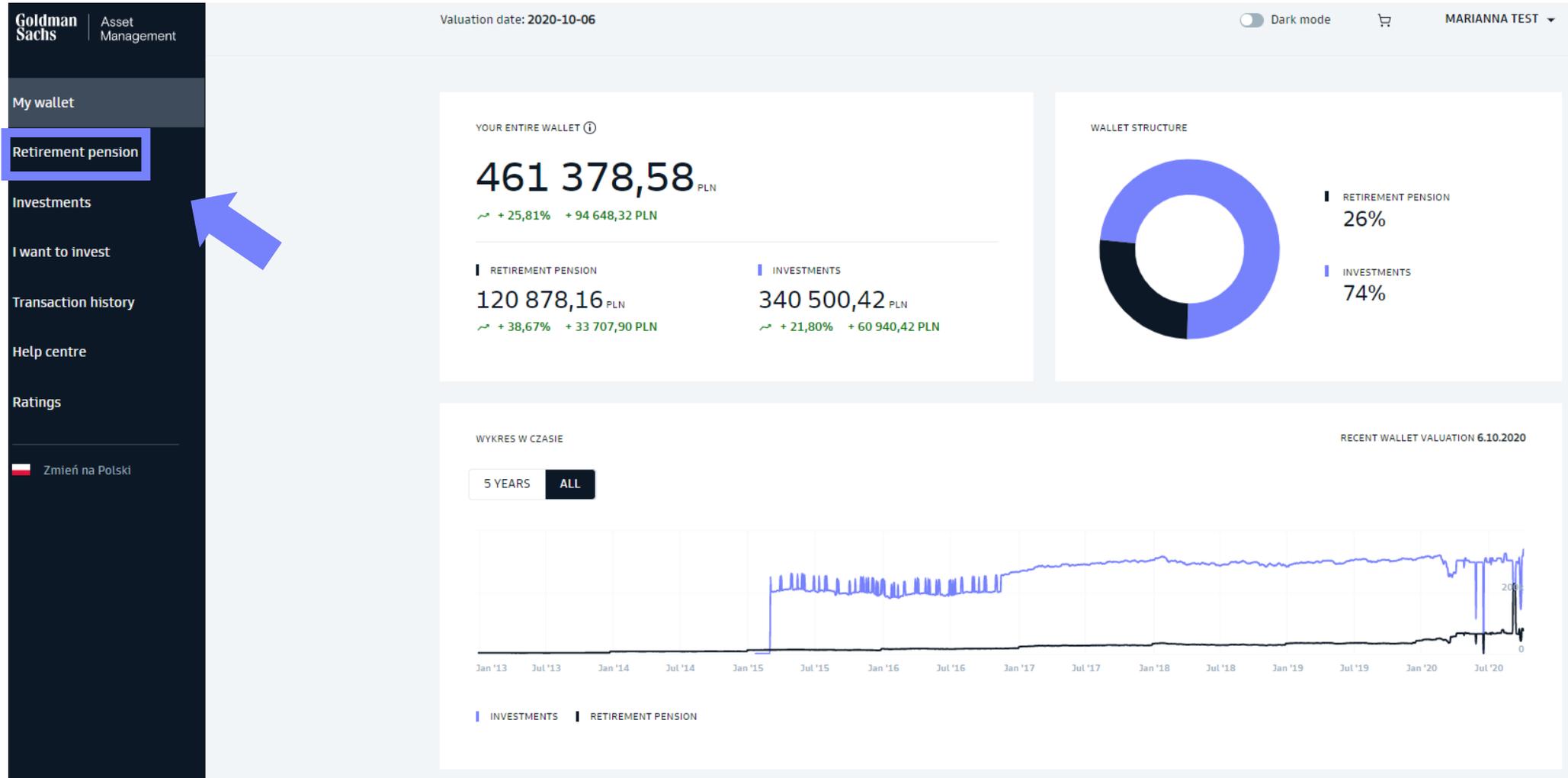
Confirm with SMS code

Resumption of contributions to the PPK

This order may not be available on the GS TFI24 due to the employer's decision. If you want to submit this order, please use the paper form and deliver it to the employer.

Resumption of contributions to the PPK

1. Go to **Retirement pension** tab from the sidebar on the left side.



Resumption of contributions to the PPK

2. Choose the **PPK** tab.

Retirement pension

TOTAL RETIREMENT PENSION

120 878,16 PLN

+38,67% +33 707,90 PLN

Show wallet composition ▾

IKE

15 922,03 PLN

-6,34% -1 077,97 PLN

IKZE

37 805,12 PLN

-1,41% -539,68 PLN

PPE

23 294,00 PLN

-11,86% -3 135,06 PLN

PPK

43 857,01 PLN

+712,71% +38 460,61 PLN



Resumption of contributions to the PPK

3. Choose **Resumption of contributions to the PPK** from the Additional orders tab.

The screenshot displays a financial dashboard for a PPK (Polish Pension Plan). At the top, the value is shown as 43 857,01 PLN, with a green upward arrow indicating a 712,71% increase (+38 460,61 PLN). Below this, there are two tabs: 'Your funds' (selected) and 'Payment summary'. A table lists the fund details:

FUND ▲	VALUE OF FUNDS	ALLOCATION OF FUNDS	ALLOCATION OF PAYMENTS	PERFORMANCE
EMERYTURA (PPK) • A MEDIUM-LOW RISK CLASS Goldman Sachs Emerytura 2030 (Stara nazwa funduszu) LEARN MORE >	43 857,01 PLN 559,829027 p.u. (A)	100,00%	100,00%	+0,55%

On the right side, a dropdown menu is open under the 'Additional orders' tab. The menu items are: 'Change in allocation of funds', 'Change in the allocation of payments', 'Payout' (with a sub-note 'available from 60 years of age'), 'Transfer payout', 'Add payment', 'Resignation', 'Resumption of contributions to the PPK' (highlighted with a red box), and 'Return'. At the bottom of the dashboard, there is a link 'ANALYZE YOUR FUNDS IN PPK'.

Resumption of contributions to the PPK

4. Complete the order and confirm with SMS code.

PPK - PEŁNOMOCNICZA

Resume your payments to PPK

I request that my employer resume payments to PPK.
Legal basis: art. 23 section 10 of the Act of October 4, 2018 on employee capital plans (Journal of Laws of 2018, Item 2215, as amended)

To resume your payment, confirm the order with the code we will send to your phone
(*** ** 087)

 [Confirm with SMS code](#)

Important!

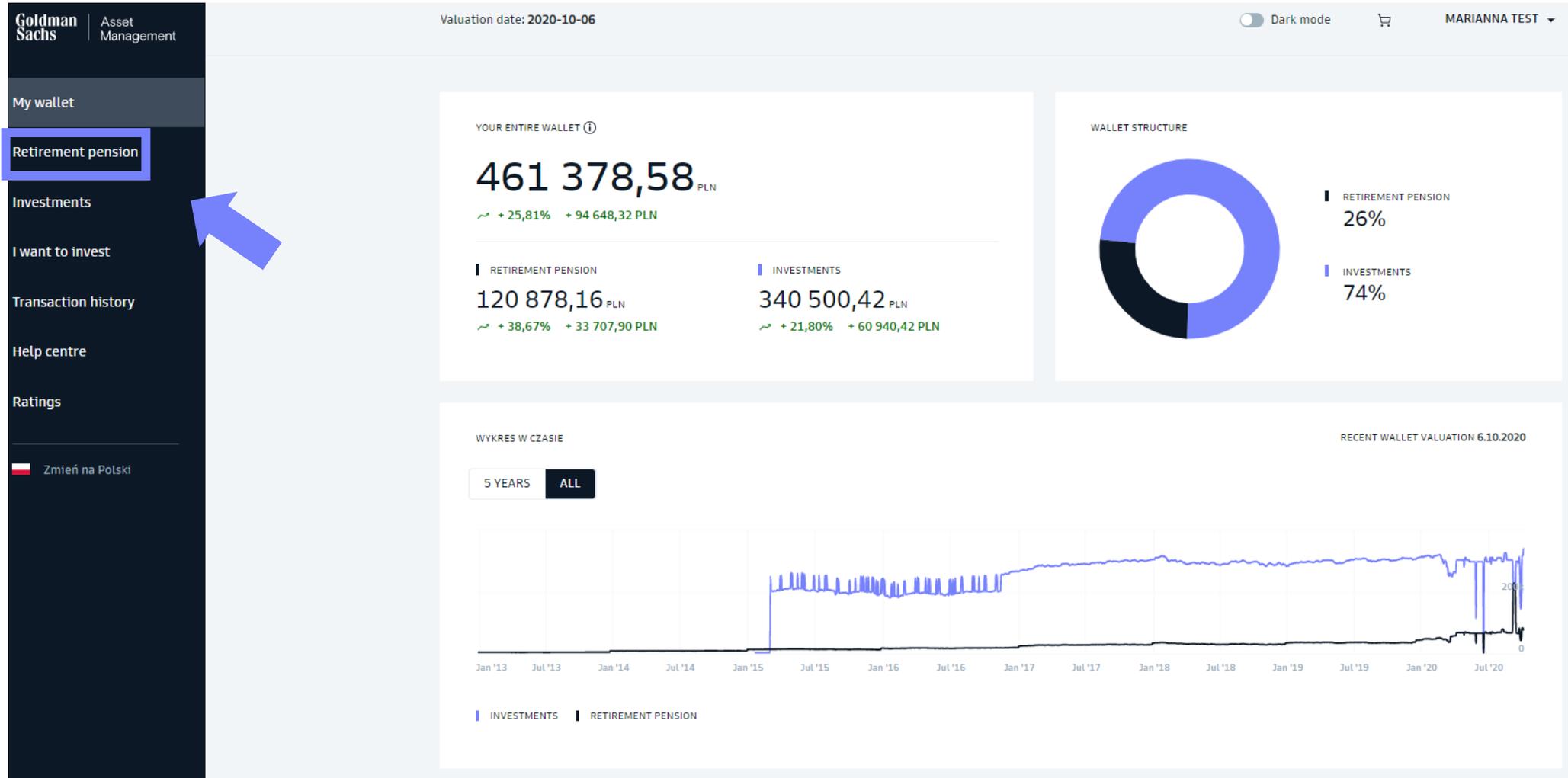
If you submit a declaration of resumption of contributions to the PPK, you also need to submit a paper declaration form to your Employer.

Resignation from contributing to the PPK

This order may not be available on the GS TFI24 due to the employer's decision. If you want to submit this order, please use the paper form and deliver it to the employer.

Resignation from contributing to the PPK

1. Go to **Retirement pension** tab from the sidebar on the left side.



Resignation from contributing to the PPK

2. Choose the **PPK** tab.

Retirement pension

TOTAL RETIREMENT PENSION

120 878,16 PLN

+38,67% +33 707,90 PLN

Show wallet composition ▾

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37 805,12 PLN

-1,41% -539,68 PLN

PPE

23 294,00 PLN

-11,86% -3 135,06 PLN

PPK

43 857,01 PLN

+712,71% +38 460,61 PLN



Resignation from contributing to the PPK

3. Choose **Resignation** from the Additional orders tab.

The screenshot displays a financial dashboard for a PPK (Polish Pension Fund). At the top right, there is a tab labeled "Additional orders" with a dropdown arrow. A blue arrow points to this tab, and another blue arrow points to the "Resignation" option in the dropdown menu. The main content area shows the fund's value and performance:

VALUE
43 857,01 PLN
+ 712,71% + 38 460,61 PLN

Navigation tabs: **Your funds** | Payment summary

FUND ▲	VALUE OF FUNDS	ALLOCATION OF FUNDS	ALLOCATION OF PAYMENTS	RATE OF RETURN: 12M
EMERYTURA (PPK) • A MEDIUM-LOW RISK CLASS Goldman Sachs Emerytura 2030 (Stara nazwa funduszu) LEARN MORE >	43 857,01 PLN 559,829027 p.u. (A)	100,00%	100,00%	+ 0,55%

At the bottom left, there is a link: [ANALYZE YOUR FUNDS IN PPK](#)

Resignation from contributing to the PPK

4. Confirm the order and provide the employer with a declaration of resignation in paper form.

- Confirm that you have read the **statement**.
- Confirm the order with SMS code.

Important!

In the case of an order to resign from making payments to the PPK, a document confirming this change should also be submitted to the employer in paper form.

PPK - PEŁNOMOCNICZA

Give up further contributions

I declare that I resign from making payments to the PPK and I am aware of the consequences of submitting this declaration, including:

- 1) not receiving the welcome payment of PLN 250 due to PPK participants (applies to a PPK participant who did not become entitled to the welcome payment before submitting the declaration);
- 2) not receiving annual surcharges of PLN 240 due to PPK participants after meeting the conditions set forth in Article 32 of Act of 4 October 2018 on Employee Capital Plans (Journal of Laws, item 2215, as amended);
- 3) not receiving primary payments financed by the employing entity in the amount of at least 1.5% of the monthly remuneration.

To cancel further payments to the PPK, confirm the order with the code we will send to your phone (***) (***) (087)

Confirm with SMS code

3

Mobile App

GS TFI24 Mobile App

GS TFI24 Mobile app

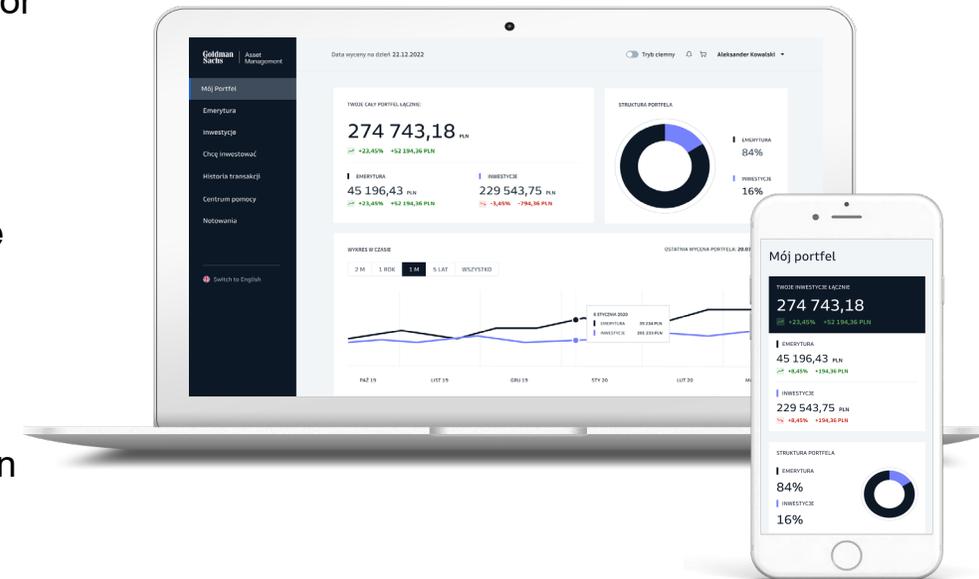
The transaction service <https://gstfi24.pl> has its mobile version – GS TFI24 mobile app. Thanks to it, you can monitor your investments on an ongoing basis. Submitting orders is available only in the stationary version of the website, tracking investment results - also in the mobile version. You can download the application from Google Play (for Android) or App Store (for iOS).

Important!

Before logging in the mobile app, activate your account via the transaction service at gstfi24.pl.

How to activate the mobile app?

1. Enter your Participant Number and password used when logging in to the transaction service at gstfi24.pl
2. Then enter your PESEL number to confirm your identity and the password received by SMS to your phone number assigned to your account at gstfi24.pl
3. Set your PIN to log in to the mobile app.



Need help?

WEBSITE

gstfi.pl

Contact form

HELPLINE

+48 801 690 555

+48 22 541 75 11

9:00 – 17:00 (weekdays)

The cost of the call is in line with your operator's rate.

YOUR EMPLOYER

If the orders regarding your participation in the PPK are not visible in the GS TFI24 transactional service, contact the Employer managing your PPK.