**Parametric Pension Reform in European Member States**

**Country Report**

**Poland**



**Component 1**

**June 2017, v.2**

**POLAND. National pension schemes reforms between 2007 and 2016**

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**BACKGROUND AND REFORMS**

**Pension system before 1999**

Before year 1999 there pension system in Poland was complicated, with special provisions and pension privileges for specific sectors of labour market, like for railway staff, teachers, etc.

System was not based on contribution, but pension rights derived from work activity and amount of pension was related to salaries or wages of worker. A lot of non-contributory periods (without contribution paid to system) were taken into account for pension rights and calculation of benefits.

The main feature of the repatriation system was the lack of linkage between the amount of social security contributions paid and the amount of future retirement benefits.

In public opinion and opinion of experts, certain social groups were privileged towards others, which meant funding the system at one expense to others.

In 90s there was a problem with maintaining the financial liquidity of the Social Security Fund, from which pensions, pensions and various benefits are paid. The main reasons were:

- increase in the number of pensioners who were granted benefits after 1991, while the number of insured persons decreased;

- high social security contributions amounting to 45% of salaries in 1998.

The system was becoming increasingly inefficient due to the decline in the number of people working in relation to people receiving pensions.

According to experts, if pension reform was not carried out, then in 2020, expenditure on benefits would amount to 22% of GDP. It should be noted that in 2014 the share of social protection expenditure in Poland by COFOG was 16.1% of GDP in Poland[[1]](#footnote-1).

The main disadvantages of the Polish pension system before 1999 were:  
- lack of social security for insured persons, in other words lack of adequate income for old age,

- excessively high contributions, limiting the competitiveness of Polish companies,

- lack of investment in contributions, but the issue of them used in full according to the PAYG system,

- no upper ceiling for contributions, as the premium accounted for 45% of earnings, regardless of the amount of earnings,

- lack of equal pension rights, due to the existence of numerous industry privileges,

- limited pension amount, because the amount of the pension could not exceed 250% of its basis for assessment,

- need to significantly subsidize the pension system from the state budget.

**Reform from 1999**

A new general social insurance system and universal pension system in Poland was introduced in January 1999[[2]](#footnote-2), and it covered insured persons born after 31.12.1948.

By the pension reform in 1999 there were introduced III pillars of old-age pension system:

* 1st pillar (obligatory) – pay as you go system, based on contribution paid to Old-Age Pension Fund; common old-age pension in regular pensionable age is awarded basis on these contributions; contributions collected each month from salary are registered on individual pension account run from January 1999 for each insured person. Current contributions are immediately paid out for benefits (PAG system).

Amount of contributions registered on individual accounts in the first pillar is periodically indexed annually by the price index of total goods and services in the year preceding the indexation period (but not less than the inflation rate).

* 2nd pillar (obligatory at the starting moment of the reform in 1999, currently changed into voluntary pillar) – capital system based on contribution paid to open pension fund (so called “OFE”) chosen from several funds operating in Poland; at the beginning special capital pensions were supposed to be awarded based on these contributions; contributions paid to OFE are registered on individual account and are members of OFE.

Pension insurance contributions are invested in the financial market by private companies - pension fund management companies (PTEs) managing OFE assets.

Contributions in 2nd pillar are not indexed. Capital is increased by the return on investment or reduced to incurred losses.

1st pillar and 2nd pillar are together basic pension system, with the State responsibility for implementation and for financing benefits at guaranteed minimum level.

3rd pillar (voluntary) – capital system - Occupational pension schemes, founded by employers (currently very few programs are in run).

In addition to occupational pension schemes (PPE), the scheme (3rd pillar) offers individual retirement accounts (IKEs), and from 2012 also an individual pension insurance account (IKZE).

The State and public authorities have no responsibility for the financial results of the 3rd pillar and for level of benefits.

From 1999 each person working as employee or as self-employed (except farmers) is covered by universal social insurance system, as well as some of categories of non-working persons (non-active), like child-raising periods are covered by contributions paid by State.

The universal pension system in Poland is administered by the Social Insurance Institution (Zaklad Ubezpieczen Spolecznych), ZUS.

Contribution for 1st and 2nd pension pillars is 19,52% of monthly income (gross).

This contribution refers only to old-age pensions, not disability and survivors’ pension, which are financed by the separate contribution paid to so-called “rent fund”.

**Further changes in years 2007 - 2016**

Part of the old-age pension contributions of 19.52%, starting from May 2011, are recorded on a sub-account in ZUS. Since May 1, 2011 the Social Insurance Institution (ZUS) has been running sub-accounts for insured persons. Indexation is the multiplication of the amount of premiums recorded on a sub-index by the annual index value equal to the annual average dynamics of the value of gross domestic product GDP in current prices for the last 5 years preceding the indexation period.

The 2nd pillar (capital) was in 1999 (when a new system was introduced) compulsory for persons born after 31 December 1968, who are subject to social insurance, but persons born after 31 December 1948 and before 1 January 1969 might individually decide to join 2nd pillar.

From 2016, every 4 years, the insured decide whether they will remain in the OFE and the premium will be shared between the ZUS and OFE sub-account or transfer all of our premium from the 2 pillar to ZUS. If they transfer, the sub-account will be discharged 7.3%, but if not the OFE will affect 2.92% of contributions and the sub-account still 4, 38%.

Further change in pension system was on 3rd of February 2014 amounts from all the OFEs corresponding to 51.5% assets were transferred to Old-Age Pension Fund and adequate sums were added to sub-accounts of individuals.

The sub-account stores information about:

• the amount of premiums paid, plus interest for late payment and prolongation fee,

• the amount of funds transferred by OFEs, which correspond to the value of 51.5% of the canceled settlement units deposited in your OFE account, as of January 31, 2014,

• the amount of funds that corresponds to the value of pension funds canceled by the pension funds due to your retirement age by 10 years of retirement age,

• the amount of premiums paid and paid.

Until 1 July 2014 a member of OFE may decide if he or she wishes to continue contributing contributions to the OFE. If you make a declaration of contribution to an OFE, contributions to the fund are 2.92% of the revenue). The subscriber is then credited 4,38% of the base. If a member of the OFE has not made a statement, a contribution of 7.3% of the income is recorded on the insured sub-account.

From 2016, the change decision can be taken every four years.

The funds on the sub-account are shared if:

• divorce,

• annulling a marriage,

• cessation of property relations during the marriage,

• contractual exclusion or limitation of statutory,

• the death of the person.

Currently, it is stipulated by the law that the entire pension, based on contributions registered on ZUS account, ZUS sub-account and the OFE account is paid by ZUS. Ten years before the retirement age of a given insured person, a certain amount of funds accumulated on the OFE member's account will be transferred to the ZUS sub-account every month. In addition, for 10 years before the insured person reaches retirement age, ZUS will cease to pay contributions to OFE. Contributions in this period will be recorded on the sub-ZUS. At the time of reaching retirement age, there will be no funds available on the OFE account.

In order to ensure the security and protection of the funds accumulated in the OFE, a rule has been introduced that prescribes that 10 years before the statutory retirement age the funds deposited in the OFE account will be transferred to the Social Insurance Fund each and every month. Introduction of "slider" is to protect against so-called “the risk of a bad date”, the effects of potential collapse of the financial markets in the immediately preceding time of retirement, which would result in a reduction in pension capital and consequently a lower pension amount.

The security “slider” will apply to those who have decided that part of the future contribution will be transferred only to the ZUS sub-account and those who have decided to transfer this contribution to the OFE and to the ZUS sub-account. With the gradual transfer of funds from the OFE account, at the time of retirement, all funds will be deposited into the ZUS sub-account, which will pay us a life-saving, adjusted retirement.

From the month in which ZUS safety slider is launched, the OFE contributions will cease to be released.

According to amending Act[[3]](#footnote-3) of December 2013, from 01.02.2014 for people born after 31.12.1968, the obligation to join OFE was abolished.

The first time a person subject to social insurance may enter into an agreement with an OFE within 4 months. If you do not enter into a contract, the part of the pension contribution in the amount allocated to the second pillar is transferred to the ZUS sub-account.

The person who, at the date of entry into force of the act, was a member of the OFE, might decide (from 1.04 to 30.07.2014) whether he wants ZUS to transfer contributions to the OFE starting with the contribution paid for 07.2014.

These persons have the possibility, starting from 2016, every four years between 01.04 and 31.07, declare to ZUS a contribution transfer from July to open pension funds (OFE) or a sub-account from the contribution for the month of filing the application.

Additionally, on 03.02.2014 OFE redeems 51.5% of settlement units recorded on the account of each OFE member at 31.01.2014. "Bond part". These funds will be saved on the sub-accounts. The remaining 48.5% will be gradually transferred so-called "slider".

1. **BENEFIT FORMULA**

Current pension system (new pension system) is NDC system. Right to pension does not depend on length of insurance periods. Amount of pension results from dividing of registered amount of contributions (indexed) by average life expectancy.

First old-age pensions from new pension system were awarded in 2009. In December 2016 there were 1 654 500 benefits being paid out monthly from new pension system by the Polish Social Insurance Institution ZUS.

The objective of the reform was to ensure the financial sustainability of the system and maintain its solvency despite a high system deficit at the starting point and a gradual aging population.

New pension system is based on principle of adequacy which means benefit reflects contribution previously paid in to the system (to Old-Age Pension Fund).

1. **CREDIT PERIODS**

Pension rights are based on insurance periods. In a new pension system only contribution has influence on the future pension rights and the amount of pension. Non-contributory periods are taken into account only for meeting the condition of sufficient periods qualifying for minimum guarantee pension amount.

A pension contribution of 19.52% is paid for pension insurance. Contributory basis is the taxable income, like gross salaries.

From 1 February 2014 until the end of June 2014, the pension insurance contribution amounted to:

• 12.22% was recorded on ZUS account,

• 4.38% was registered on ZUS sub-account,

• 2.92% was credited to the open pension fund account.

As of July 2014, depending on the insured person's choice, a portion of the pension insurance premium of 2.92% is paid by the Social Insurance Institution to the pension fund selected by the Insured (OFE) or registered on the Insured's subscriber in ZUS (total 7 , 3%).

By June 30, 2014, the division of contributions and the transfer of part to OFEs was mandatory for insured persons born after 31 December 1968, which meant that they were obliged to enter into an open pension fund agreement. In the case of failure to do so within the statutory deadline, ZUS has indicated an open pension fund by lot. The last draw was January 31, 2014.

Insured persons born after December 31, 1948 and before January 1, 1969, with the exception of pensioners, may, at their request, join the selected open pension fund by way of a contract.

In the case of insured persons who did not join the open pension fund, the entire pension insurance contribution (19.52%) is transferred to the Social Insurance Fund and recorded on the individual account of insured person run by ZUS.

The rules have changed in recent years – see chapter 9 *EXPERIMENT WITH CAPITAL PENSIONS.*

1. **BASIS FOR CONTRIBUTIONS**

Gross salary, taxable income from employment, self-employment (fixed amount), other legal titles like child-raising, come civil contracts, maternity allowances.

1. **MINIMUM PENSIONS**

In a new pension system there is provided a minimum old-age pension amount, if amount of pension from 1st and 2nd pillar does not exceed legal pension minimum amount stipulated by Pension Act (and adjusted each year since March). Supplement to minimum is awarded to pensioners who meet condition of 20 years of insurance periods (contributory and non-contributory) for women and 25 for men and reach pensionable age.

Current amount of guaranteed minimum pension from March 2017 is monthly 1000 PLN, (equals about 233 EUR per month).

Recently there have been a big increase of number of pensioners who do not meet these conditions and receive pension amounts lower than guaranteed minimum pension. In December 2016 there were 95 400 of pensioners with pension amount below guaranteed minimum pension, which was 5,7% of pensioners of new pension system. The lowest pension amount in December 2016 was 0,04 PLN.

The total amount of pensions paid in December 2016 lower than guaranteed minimum pension to PLN 65.5 million (approximately EUR 15.2 million).

1. **RETIREMENT AGE**

In 1999 when the new pension system was introduced there was regular retirement age of 60 for women and 65 for men (pensionable age was actually maintained from previous pension regulations).

According to change of Pension Act of 11 May 2012[[4]](#footnote-4) there was introduced increase of pensionable age, from 60 / 65 to common age 67 for both: men and women. It was stipulated that the increase will take place for 1 month after each calendar quarter, which means women would reach age of 67 in 2040 and men in 2020. The change came into force in January 2013. The idea behind increase of pensionable age was economy and future ability to bear costs of pension system by next generation of insured persons.

After few years it was stressed that the reform of increasing of pensionable age did not take into account the level of health and working abilities of the Polish society. In other words, those persons who get no pension because they do not reach age of 67, would have got invalidity (disability) pension instead of old-age pension as the comfort of living as old-age pensioner in a good health is very bad because of serious illnesses, disabilities and other health problems. In Poland there is also lack of complex system of long-term care for those who are not able to live independently without help of the other person.

After big public discussions in Poland, current Parliament approved in November 2016[[5]](#footnote-5) new law on decreasing pensionable age back to 60 for women and 65 for men, with legal effect from October 2017. It means from October 2017 again pensionable age will turn back to 60/65, as in 1999.

It means there will be more funds required to cover deficit of Social Insurance Fund (Pension Fund) within the next years.

On one hand, there is a huge expectation of many workers to maintain pensionable age of 60/65, and on the other hand huge pressure of some of economists and politicians to increase pensionable age to avoid financial problems for the budget in the next decades.

1. **CONDITIONS FOR EARLY RETIREMENT**

Current system does not provide early retirement pensions for common insured persons.

Early retirement is possible only when it comes to:

* 1. Pensions for miners (special provisions, stipulating on special pensions)
  2. So called “bridge pensions” (for several categories of workers working in conditions harmful for health).
  3. Expiring early retirement for some categories of employees born before 1969, like teachers, railways workers, others.

1. **BONUSES FOR DEFERRED RETIREMENT**

In the Polish pension system there is no special bonus for deferred retirement, but the method of calculation of old-age pension encourages a longer stay in the labor market and contributing to the system, since the postponement of the retirement decision allows for an increase in benefits. The pension system is calculated on the basis of the quotient of the amount of eligible contributions (and for those who started work before 1999 – so called “initial capital”) and the average life expectancy at retirement years, common for men and women. The life expectancy is shorter if you are elder, and at the same time contributions paid to the system after reaching pensionable age increase basis of calculation of pension amount.

1. **FRINGE BENEFITS**

Health care for pensioners is provided basis on health contribution deducted from pension amount, each month, and transferred to Health Insurance Fund (9% of income).

Pension is subject to personal income tax.

A pensioner who has reached the age of 75 or is unable to live independently gets a care supplement to pension (this is not treated as Long Term Care under EU Regulation 883/2004).

Pension is paid each month, on bank account of beneficiary or by post.

1. **EXPERIMENT WITH CAPITAL PENSIONS**

When a pension reform was introduced in 1999 there were no provisions on pensions from 2nd pillar. There was no agreement on how the future benefits based on this contributions transferred to open pension funds (OFE) would look like. Different possibilities were taken into consideration, but for about 10 years no decisions were taken to implement appropriate institutions to pension system.

According to the amending act from November 2008[[6]](#footnote-6) since 08.01.2009 capital pensions were introduced. These benefits were suppose to be awarded basis on contributions transmitted to OFE (open pension fund).

The Act of 2008 stipulated that a capital pension is awarded as two types:

* a periodic pension, which can be charged from the 60th year of retirement age (transitional status) – so called EOK benefit, and
* a life-long retirement pension paid at the age of retirement.

Due to the above mentioned periodical capital pension (EOK) is a benefit addressed exclusively to insured / members of OFE-women.

According to this Act the 60-year-old member of the OFE acquires the right to EOK if the amount of funds deposited on his / her account at the OFE determined on the last day of the month preceding the date of the grant of the pension is ≥ 20 times the amount of the care supplement. The EOK is determined by dividing the amount of funds deposited into the OFE account by the average life expectancy. If the amount of funds deposited in the OFE account is less than 20 times the amount of the care supplement, the funds accumulated in the OFE increase the basis for calculation of the pension from the Social Insurance Fund (pension from the 1st pillar).

The Act introduced the process of awarding 1st pillar and 2nd pillar pensions by filing a single pension application in ZUS. Under this pension claim, both pensions (from 1st and the 2nd pillar) were supposed to be awarded at the same time. Both benefits were to complement each other.

It was provided that the right to EOK expires:

- with death,

- upon reaching the retirement age

- after the funds accumulated at the OFE are exhausted.

According to amending Act of March 2011 [[7]](#footnote-7) there were big changes implemented to the system with effect from 1 May 2011:

* reduction of part of contribution transferred to OFE, creation of a sub-account within ZUS within the ZUS insured account
* when determining the right to a periodic pension (EOK) for a member of an open pension fund, the sum of the funds is taken into account:

1. deposited in the account of an open pension fund
2. registered at the sub-ZUS.

* those who after 30.04.2011 are subject to the pension insurance, a sub-account in ZUS. If a member of OFE after 30.04.2011 was not subject to the above in the case of insurance, the right to a capital pension is determined taking into account the amount of funds deposited in an OFE

According to amending Act of December 2013[[8]](#footnote-8) big changes in the 2nd pillar pension system were introduced:

* changing the rules for setting a periodic capital retirement pension (EOK)

The law and the amount of the periodic retirement pension are determined by ZUS on the basis of the funds deposited on the sub-account (Article 14 (4) of the Pensions Act amended by the amending act).

* liquidation of lifetime capital pension from OFE

The law eliminates life-long retirement pensions at the regular retirement age for men. Therefore, the law determines the use of these funds. These funds will be used to determine the EOK or be taken into account when determining the retirement pension under art. 24 of Pension Act in pensionable age from the 1st pillar. The principle of determining the basis of the pension measure from the Social Insurance Fund is changing accordingly.

The pension from the 1st pillar will consist of 3 parts:

− the amount of premiums credited to the insured's account,

− the amount of initialed capital,

− amount of funds deposited on the sub-account.

1. **INDEXATION OF PENSION**

**Indexation in 2006 and in 2007**

Basis on legal changes[[9]](#footnote-9) in Pension Act price-salary indexation was run. According to Pension Act in 2007 no indexation was made.

The indexation rate was equal to at least the consumer price index for the period from the calendar year in which the last indexation was made to the year preceding the indexation, taking into account the real increase in the average remuneration.

The negotiating nature of increasing the indexation index above the price index has been introduced, within the framework of the Tripartite Commission for Socio-Economic Affairs.

Indexation was conducted from the 1st of March of the calendar year following the calendar year in which the index of consumer goods and services in the period from the calendar year in which the last indexation was performed was at least 105.0% (indexation could not be performed less frequently Than once in 3 years).

**Indexation in years 2008 – 2011, 2013-2014 and 2016**

As a consequence of the next change in the pension law[[10]](#footnote-10), the annual pension indexation has been introduced back to 1 March.

This was connected with special separate regulations for the indexation of benefits in March 2008.

Indexation rate is the average annual price index of consumer goods and services in the previous calendar year increased by at least 20% of the real increase of the average remuneration in the previous calendar year.

Consumer price index is the consumer price index of consumer goods and services for households of pensioners or the total price index of consumer goods and services, if it is higher than the consumer price index of consumer goods and services for households of pensioners.

Increasing the indexation rate by at least 20% of the real increase in average remuneration is the subject of annual negotiations within the Tripartite Commission for Social and Economic Affairs.

The indexation rate for pensions in 2008 was no less than the average annual consumer price index in 2007 compared to 2005, increased by at least 20% of the real increase in average remuneration in 2007 in relation to 2005.

The indexation rate for pensions granted or recalculated between 1.3.2007 and 29.2.2008 was determined by dividing the indexation rate (previously indicated) by the average annual consumer price index of goods and services in 2006, increased by at least 20% average salary in 2006.

Pensions are subject to annual indexation from 1 March.

**Indexation in 2012**

In 2012[[11]](#footnote-11), the legislator implemented a quota indexation mechanism.

Indexation in 2012 was made by adding to the benefits of amount PLN 71 equal to everybody.

The above regulation was subject to evaluation by the Constitutional Court, which did not declared inconsistency with the Constitution[[12]](#footnote-12).

**Indexation in 2015**

In 2015 r. it was again introduced[[13]](#footnote-13) separate mechanism of indexation of benefits so called mixed, quote/amount-percentage.

As a result of the indexation, the amount of the benefit was increased as at 28.02.2015 with the indexation rate of 100.68%, the amount of the increase could not be lower than:

* 36 PLN – as for old-age pensions, total disability pensions and survivors pensions,
* 27 PLN – as for partial disability pensions.

**Indexation in 2017**

In 2017 a special indexation mechanism was introduced.

As a result of the indexation, the value of the benefit was increased as at 28 February 2017 with a rate index of 100.44%, with an increase not lower than:

* 10 PLN - as for old-age pensions, total disability pensions and survivors pensions,
* 7,50 zł – as for partial disability pensions.

An increase of PLN 10 or more was not covered by pensions which, on February 28, 2017, amounted to PLN 882.56, to which the increase guarantee was not applied for the lowest benefit.

1. **FINAL REMARKS**

The Polish pension system reformed in 1999 is still under changes the recent changes include:

1. Implementation and liquidation of capital pensions
2. Changes in 2nd pillar, in percentage of contribution and implementation of voluntary participation in 2nd pillar.
3. Increase and decrease of pensionable age
4. Changes in indexation formula.

In Poland in recent years there have been several discussions on how to change pension system. Some politicians are opting for residence based pension system (universal pension), some for introducing again requirement of minimum period of insurance (like 5 years, 15 years), as in the current new pension system there is no such minimum qualifying period to acquire right to old-age pension.

Further proposals aim in totally abolishing the system of open pension funds (OFE). There was also prepared in 2016 The White Book for pensions by Social Insurance Institution (ZUS) and Government, in which there are several proposals of changing pension system in Poland. Those proposals are under discussions and research in Government and Parliament.

Useful links:

* Retirement review. Safety through liability. 2016. White Paper (Polish version) <https://www.google.pl/?gws_rd=ssl#q=bia%C5%82a+ksi%C4%99ga+emerytalna+2016&spf=75>
* Information on the Polish pension system (Polish version) - <http://emerytura.gov.pl/>
* Ministry of Family, Labour and Social Policy. Information on social insurance system (Polish version) <http://www.mpips.gov.pl/ubezpieczenia-spoleczne/ubezpieczenie-emerytalne/system-emerytalny/>
* Retirement calculator of the Polish Social Insurance Institution ZUS <http://www.mojaemerytura.zus.pl/>

**TABLES**

**Table 1.**

Retirement age in the Polish Social Insurance System

|  |  |  |  |
| --- | --- | --- | --- |
| **Date** | **Regular pensionable age** | **Retirement before regular age** | **Other systems** |
| **Before 1999** | 60y women  65y men | For many different groups, like miners, teachers, railwaymen, public service workers, special systems. | Different systems for different groups of workers, self-employed, working on civil contracts, self-employed farmers, military services, prosecutors and judges |
| **Since 01.1999** | 60y women  65y men | Restricted to those who meet conditions for early retirement before 2009 or certain groups who meet conditions concerning periods on 01.01.1999. Still early retirement for miners. Still in special systems for military services. | Universal system for all the workers and self-employed except self-employed farmers. Different systems for self-employed farmers, military services, prosecutors and judges. |
| **Since 01.2009** | 60y women  65y men | Restricted to those who meet conditions for early retirement before 2009 or certain groups who meet conditions concerning periods on 01.01.1999. Still early retirement for miners. Still in special systems for military services.  Since 01.2009 special provisions on so called “bridge pensions” for certain workers working in harmful conditions. | Universal system for all the workers and self-employed except self-employed farmers. Different systems for self-employed farmers, military services, prosecutors and judges. |
| **Since 01.2013** | 60y women increasing up to 67 – for months after each quarter, so 67y in 2040  65y men increasing up to 67 – for months after each quarter, so 67y in 2020 | Restricted to certain groups who meet conditions concerning periods on 01.01.1999. Still early retirement for miners. Still in special systems for military services. Special provisions on so called “bridge pensions” for certain workers working in harmful conditions. | Universal system for all workers and self-employed except self-employed farmers. Different systems for self-employed farmers, military services, prosecutors and judges |
| **Since 10.2017** | 60y women  65y men | Restricted to certain groups who meet conditions concerning periods on 01.01.1999. Still early retirement for miners. Still in special systems for military services. Special provisions on so called “bridge pensions” for certain workers working in harmful conditions. | Universal system for all the workers and self-employed except self-employed farmers. Different systems for self-employed farmers, military services, prosecutors and judges |

**Table 2.**

|  |  |  |  |
| --- | --- | --- | --- |
| **Contributions for social insurance risks/benefits (percentage of basis o assessment)** | | **1999** | **2017** |
| For retirement pension: | | 19,52% | 19,52% |
| 1. from above: to chosen open pension fund (OFE) | 7,3% (mandatory) | 2.92% (voluntary) |
| 1. from above: on pension account in ZUS | 12,22% | 12,22% |
| 1. from above: on pension sub-account in ZUS | ---------- | * 4,38% if a person has chosen to pay on open pension fund (OFE) * 7,3% if person has chosen only pay to ZUS |
| For invalidity/survivors pensions | | 13 % | 8,00% |
| For sickness/maternity/paternity allowances | | 2,45% | 2,45% |
| For accidents at work and occupational diseases benefits | | 1,62 % | 0,40% - 3,60% |

**Table 3.**

Changes of percentage of contribution transmitted to sub-acount in ZUS and to open pension fund (OFE)

|  |  |  |
| --- | --- | --- |
| Year | Part of contribution 7% of pension contribution registered on sub-account in ZUS | Part of contribution 7% of pension contribution transmitted to open pension fund (OFE) |
| 2011 | 5,00% | 2,30% |
| 2012 | 5,00% | 2,30% |
| 2013 | 4,50% | 2,80% |
| January 2014 | 4,20% | 3,10% |
| Since February 2014 | 4,38% | 2,92% (0%, if a person has chosen only sub-account in ZUS) |

1. By EUROSTAT. [↑](#footnote-ref-1)
2. In Poland there are also other special pension systems: for self-employed farmers, for military services, and for judges and prosecutors. [↑](#footnote-ref-2)
3. Ustawa z 6 grudnia 2013 r. o zmianie niektórych ustaw w związku z określeniem zasad wypłaty emerytur ze środków zgromadzonych w otwartych funduszach emerytalnych (Dz.U. z 2013 r., poz. 1717 [↑](#footnote-ref-3)
4. Ustawa z 11 maja 2012 r. o zmianie ustawy o emeryturach i rentach z Funduszu Ubezpieczeń Społecznych oraz niektórych innych ustaw (D.U. z 2012, poz. 637) [↑](#footnote-ref-4)
5. Ustawa z 16 listopada 2016 r. o zmianie ustawy o emeryturach i rentach z FUS oraz niektórych innych ustaw (Dz.U. z 2017 r., poz. 38) [↑](#footnote-ref-5)
6. Ustawa z dnia 21 listopada 2008 r. o emeryturach kapitałowych (Dz. U Nr 28, poz. 1507) [↑](#footnote-ref-6)
7. Ustawa z 25 marca 2011 r. o zmianie niektórych ustaw związanych z funkcjonowaniem systemu ubezpieczeń społecznych (Dz. U. Nr 75 poz. 398) [↑](#footnote-ref-7)
8. Ustawa z 6 grudnia 2013 r. o zmianie niektórych ustaw w związku z określeniem zasad wypłaty emerytur ze środków zgromadzonych w otwartych funduszach emerytalnych (Dz.U. z 2013 r., poz. 1717 [↑](#footnote-ref-8)
9. ustawa z 28.07.2005 r. o zmianie ustawy o emeryturach i rentach z FUS [↑](#footnote-ref-9)
10. ustawa z dnia 7 września 2007 r. o zmianie ustawy o emeryturach i rentach z Funduszu Ubezpieczeń Społecznych [↑](#footnote-ref-10)
11. ustawą z dnia 13.1.2012 r. o zmianie ustawy o emeryturach i rentach z FUS oraz niektórych innych ustaw [↑](#footnote-ref-11)
12. wyrok TK z dnia 19.12.2012 r., K 9/12 [↑](#footnote-ref-12)
13. ustawa z dnia 23.10.2014 r. o zmianie ustawy o emeryturach i rentach z FUS oraz niektórych innych ustaw [↑](#footnote-ref-13)