

Contribution of 2.92% to the Open Pension Fund

Igor Kyrzewski · 17.11.2025 · Księgowość – JDG

1. What is the 2.92% contribution?

The **2.92%** contribution is a part of the mandatory pension contribution that an employee can direct to the **Open Pension Fund (OFE)** or leave entirely with ZUS.

This portion constitutes part of the employee's contribution (not the employer's) and pertains solely to pension insurance.

2. Structure of the pension contribution

The total pension contribution amounts to **19.52%**, of which:

- **9.76%** is financed by the employee,
- **9.76%** is financed by the employer.

From the part financed by the employee:

- **7.3%** remains with ZUS as a contribution for pension insurance,
- **2.92%** can be transferred to OFE (if an agreement is made) or left with ZUS.

3. How does the 2.92% redirect to OFE work?

The employee can:

- **join OFE** – in which case 2.92% goes monthly to the chosen fund,
- **not join / withdraw from OFE** – then the entire 9.76% remains with ZUS (sub-account).

When can a decision be made?

Every 4 years, ZUS designates a so-called **transfer window** in which the employee can change their decision.

The nearest window: **2026** (next: 2030, 2034, etc.).

4. Where do the funds go?

If 2.92% is transferred to OFE:

- the funds are invested in the market by the fund,
- the account balance depends on investment results,
- upon reaching retirement age, the funds go to ZUS.

If 2.92% remains with ZUS:

- it is recorded in a **sub-account**, which is indexed annually,
- the balance of the sub-account is inherited.

5. Procedure for employees

To ensure that 2.92% goes to OFE, the employee must:

1. Sign a contract with the selected OFE.
2. Submit a declaration to ZUS (ZUS-ZAOF or electronically through PUE ZUS).

Changes (transition from ZUS → OFE or OFE → ZUS) are only possible during transfer periods.

6. What must a client of an accounting office know?

- Transferring 2.92% to OFE **does not change the employer's costs** – the contribution comes from the employee's share.
- The company is not obligated to collect documents regarding the choice of OFE – ZUS updates the data automatically.
- On the payroll, 2.92% is still shown as part of the pension contribution.
- The employee cannot redirect part of the contribution arbitrarily – only exactly **2.92%**.

7. Frequently asked questions

Can multiple funds be chosen at once?

No – the funds go exclusively to one selected OFE.

Can the decision be changed at any time?

No – only during the transfer window.

Does redirecting 2.92% affect the pension?

It can – it depends on the performance of OFE and the amount of indexing of the ZUS sub-account.

Are funds in OFE inherited?

Yes, just like the funds in the ZUS sub-account.