

Of course, you can
to have a high standard of
living even in retirement.

Long-term investment product (DIP)

DIP is one of the state-supported old-age savings products and you can use it as supplementary income after reaching the age of 60 and 10 years of contract existence.

- **Setting up and running a DIP is completely free of charge**
You can invest in Raiffeisenbank mutual funds without entry fees.
- **Tax savings of up to CZK 7,200 per year**
You will get the maximum tax relief if you deposit CZK 4,000 per month into the DIP. You can also deposit currency, you will still save.
- **Interest rate of 4 % per annum on the account in CZK**
Balances of up to CZK 48,000 will be charged 4 % p.a. as part of the DIP. We guarantee the rate until the end of 2026.
- **Up to CZK 50,000 per year from the employer**
It is beneficial for both parties. Contributions from the employer up to CZK 50,000 are exempt from tax.
- **You decide where you want to invest**
Unlike other old-age savings products, which are based on investing in ready-made strategies.
- **You can change the posts over time**
You can adjust the amount of regular deposits according to your needs. If you have free money that you want to deposit into the DIP, you can also send a one-time deposit at any time.
- **Wide range of investment products**
You can choose from mutual funds, Czech and foreign stocks, certificates or ETFs.
- **You can withdraw assets within the DIP on a one-off basis**
Withdrawal is possible after reaching the age of 60 and after at least 10 years of the contract's existence, without losing the tax advantage obtained.



TIP for you

Company Sales Special Offer

As part of a special offer, get a **50% discount on the entry or transaction fee** for selected investment products that you can invest in as part of the DIP.

Download the Raiffeisen Investments app

Stay in control of your investments and use the app anytime, anywhere.



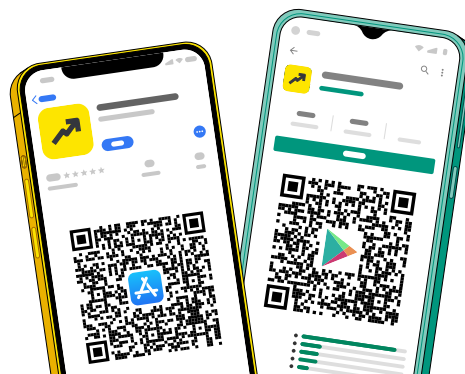
rb.cz/company-sales



TIP for you

We will also help you set up a DIP at a branch

We will be happy to help you set up a Long-Term Investment Product at any Raiffeisenbank branch.



rb.cz/dip

Disclaimer: This document does not constitute an offer to buy or sell any financial instrument. There are risks associated with investing that can cause loss. Before you begin, there are a number of factors to consider, including tax factors. For more information on risks, visit rb.cz/dip. The interest rate on deposits in CZK under the SEC may be changed, but this change will not take place before 1 January 2027. Failure to comply with the legal requirements may lead to the obligation to return the tax advantage.

All information provided herein is valid as of 1 January 2026 and is not directly a draft contract. If you are interested in the presented services, visit any Raiffeisenbank branch or call the client line +420 412 440 000. **Raiffeisen Financial Group:**