

Notification



The Vita Joint Foundation achieves a pleasing investment return of 6.76%

Zurich, Wednesday, March 22, 2018 – The Vita Joint Foundation achieved a return of 6.76% in 2017. The broadly diversified investment strategy, oriented towards long-term security, is proving effective. The insured individuals of Switzerland’s largest partially autonomous pension plan are again benefiting from an above-average interest earned on their retirement assets in 2018.

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The Vita Joint Foundation recorded an investment performance of 6.76% in 2017. A key contributor to this pleasing result was the high-performance contribution of the equities in the broadly diversified investment portfolio. The other investment categories also performed well. The details can be found in the [Investment Report](#) as of December 31, 2017.

Insured individuals benefit in several ways

The insured individuals of the Vita Joint Foundation benefit directly from the pleasing investment results, thanks to an innovative pension planning model. The pension planning model enables the fair distribution of the investment income earned, in the form of additional interest on the retirement assets.

“We work in a partially autonomous market, which helps us to diversify our investment strategy more broadly and thus achieve high performance,” says Werner Wüthrich, Chairman of the Vita Joint Foundation. “In this way, our insured individuals benefit twice over: On the one hand from the improved performance, and from our interest rate model on the other, which promptly passes on to them as much of the investment income as possible.”

The insured individuals who have been with the company for many years are benefiting especially greatly from the above-average interest earned, because they have in the past made a significant contribution to this positive performance with their pension assets. The mandatory part of their retirement

assets will enjoy an interest rate of 2.4% in 2018 (1.4% above the BVG minimum interest rate of 1%) and the non-mandatory part will attract 3.15% interest. In the last five years, the Vita Joint Foundation has awarded on average an interest rate of 2.33% in the mandatory part and 3.03% on the voluntary contributions. “This average figure is attractive in comparison with the rest of the market. We can thus make a valuable contribution to the retirement assets of our insured individuals and to an untroubled financial future,” says Werner Wüthrich.

The biggest partially autonomous joint foundation with about 21,000 companies

The Vita Joint Foundation is the largest partially autonomous joint foundation in Switzerland, with a total of 125,000 active insured individuals and around 21,000 companies. It has a very good ratio between active insured individuals and pensioners, and manages assets amounting to around CHF 13 billion.

For additional information:

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Vita pension planning model

The Vita Joint Foundation forms an interest reserve from the investment income of a year which exceeds the target coverage ratio of 106% on October 31. It then pays out additional interest to the insured individuals over a period of five years from this reserve. The additional interest is credited to the insured individuals of companies that have been affiliated to the Vita Joint Foundation for at least one year on the date when the rate was formed.

This notice can be accessed at www.vita.ch.

The **Vita Joint Foundation** is the largest partially autonomous joint foundation in Switzerland. Some 21,000 member companies, with a total of 125,000 insured individuals, have entrusted their occupational retirement provision to the Vita Joint Foundation. Established in 2004 as a partially autonomous joint foundation, it provides simple, secure and clear occupational retirement plans at attractive terms for all companies. Partially autonomous means that the Vita Joint Foundation is responsible for asset investments and Zurich Life Insurance Company Ltd insures the risks. This separation offers countless benefits for customers – transparency, interest earned in line with the market, full participation in investment performance, security and flexibility. Thanks to its innovative business model, the Vita Joint Foundation has become the market leader among the partially autonomous joint foundations. www.vita.ch