

# Vita Invest

Get more out of your occupational retirement provision



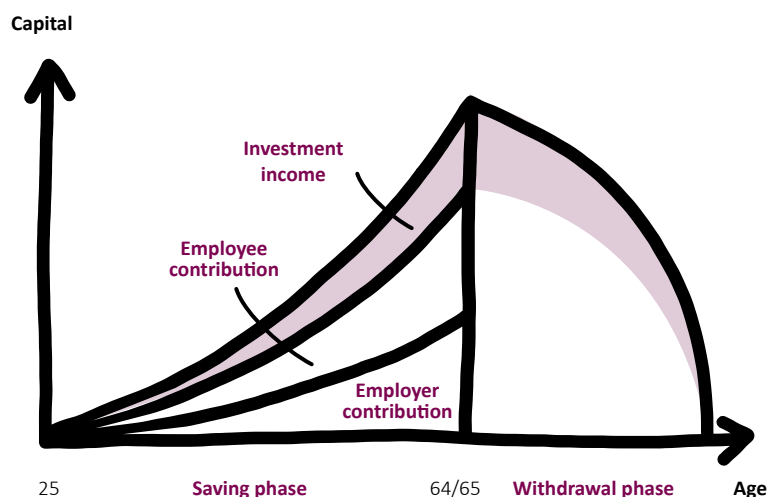
## New solutions are needed

The current system of occupational retirement provision in Switzerland is facing difficulties. Employees and companies who contribute more to occupational retirement provision don't receive proportionately more in return. This problem requires a fresh approach.

Occupational retirement provision is an important component of the Swiss pension system. Employers and employees both contribute to the second pillar and thus build up retirement assets. As an employer, you are free to contribute more into this pillar than the legal minimum for your employees. The retirement assets are invested in the equity market, which generates an investment income for each insured person – an income that is so significant it is also referred to as the "third contributor." This process is called the funded model. It ensures the contributions to and income from occupational retirement provision benefit your employees at the time of their retirement.

However, persistently low interest rates cause investment income to decrease, meaning your employees have less money at their disposal after retirement. If you pay more into the occupational retirement provision as a company, your retirement provision has a higher risk capacity. With Vita Invest you can exploit this potential and yield higher investment income. This ultimately benefits your employees.

### The three elements of the funded model



# Exploit your potential

First-rate employees are the most important capital of a forward-thinking business. With a progressive retirement provision solution, you increase your company's appeal on the job market.

To attract these top employees, progressive solutions are also needed for occupational retirement provision. At the same time, as a business, you want to ensure your pension contributions and income provide the greatest possible benefit to your employees.

The conventional retirement provision model is not the best solution for every business. Important factors such as age structure, salary amount and the employee share in the super-mandatory retirement assets are generally not sufficiently brought in line with capital investments. Vita Invest considers these factors for each company on an individual basis. This means that, thanks to your higher risk capacity, you can also generate higher investment income with your occupational retirement provision for your employees over the long term.



# A trailblazing mechanism

Custom investment strategies are the right solution for companies who want to offer their employees high retirement benefits.

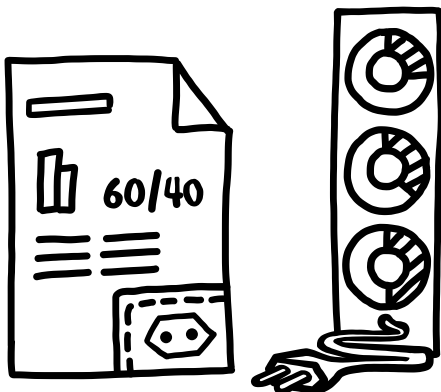
Those who contribute more to their occupational retirement provision should also receive more as a result. Businesses and their employees who contribute more to the occupational retirement provision and expose themselves to higher risks should also receive higher retirement benefits. Vita Invest is the perfect retirement provision solution for this purpose. It takes the structure of your workforce into account, as well as the risk capacity of each employee, and combines these factors with the right investment strategy. The goal of this is to improve return opportunities over the long term. Two trailblazing principles form the foundation of Vita Invest.

## Harmonizing the pension plan and investment strategy

The pension plan defines which benefits await your employees in their retirement. We align the investment strategy accordingly so it is a perfect fit for your company. In doing so, we factor in and use your risk capacity as a business, as well as that of your employees, and generate higher returns in that manner.

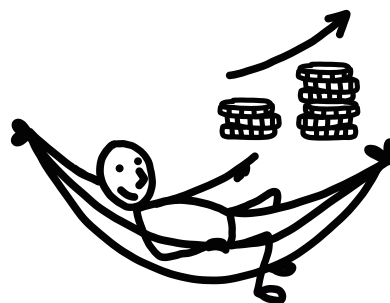
## Benefit from investment income in retirement, too

After retirement, the retirement provision assets of retired people continue to be invested using a balanced investment strategy. This way, retirees continue to benefit from investment income.



Retirement provision strategy

Investment strategy



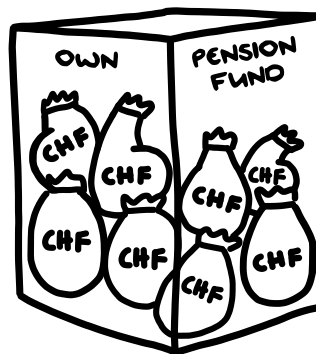
Investment income after retirement

# Get more out of your occupational retirement provision

With Vita Invest, you improve the return opportunities over time in accordance with the individual risk capacity of your company. And you use a hybrid pension model, from which your employees continue to benefit after their retirement.

## Your own pension fund

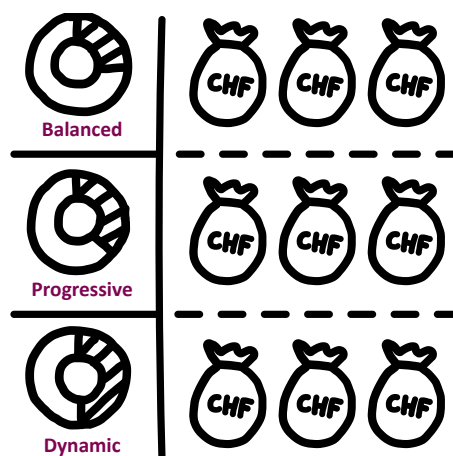
As a business, you have your own pension fund within the Vita Invest Joint Foundation, and it is independent of other businesses' funds. This means that all earnings generated by the retirement assets of your employees stay in your fund and directly benefit your employees.



## Automatic investment

The new investment mechanism automatically invests in three different investment profiles. In this process, the retirement provision assets are allocated to the dynamic, progressive or balanced profile, in accordance with your risk capacity. The risk capacity of every insured person is calculated using their share in super-mandatory retirement assets at the time of retirement, as per the retirement provision strategy.

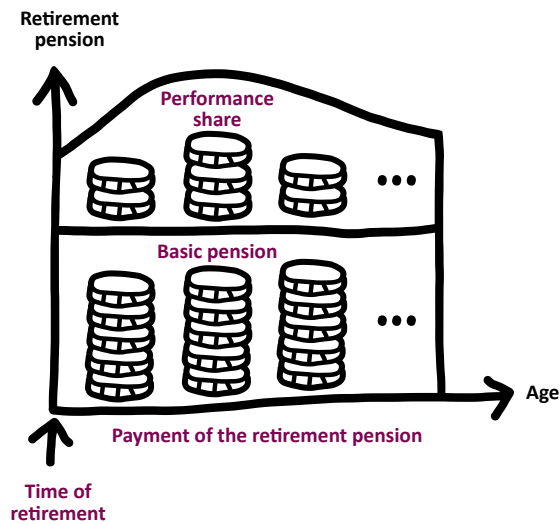
This ensures that the investment strategy is perfectly aligned with your business and the structure of your workforce and that the retirement assets are invested with the appropriate level of risk. And you don't need to take care of anything. The investment income benefits your employees and leads to more retirement assets in the occupational retirement provision.



### Hybrid pension model

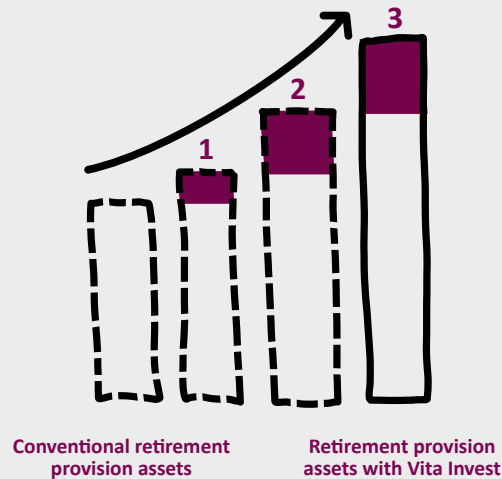
With the hybrid pension model from Vita Invest, your employees enjoy both guaranteed and variable benefits after their retirement. The guaranteed benefits are paid out during retirement in the form of a basic pension. The basic pension is financed by the retirement assets that were collected during employment.

A basic pension without a promised interest rate affords your occupational retirement provision a greater degree of flexibility in building wealth. Additionally, the retirement assets saved by the retiree during employment will continue to be invested in a balanced manner after retirement and thus continue to generate returns. They will be paid out to retired persons in the form of a variable performance share.



### You can count on these benefits

- 1 Your pension fund is independent, and the resulting income benefits only you and your employees.
- 2 Through the optimized investment mechanism, your capital yields higher returns.
- 3 Your returns are free from guarantee costs thanks to the hybrid pension model.



**Vita Invest Joint Foundation of  
Zurich Life Insurance Company Ltd**

Hagenholzstrasse 60 | 8050 Zurich  
[www.vita.ch](http://www.vita.ch)

