

Vita Invest – freedom to choose your occupational pension plan

Vita Invest puts the reins in your hands when it comes to occupational pension planning. You select the investment strategy and enjoy the security and benefits of working with a financial specialist like Zurich.

Who is Vita Invest intended for?

Vita Invest is the perfect choice for large and mid-market companies who want some control over how their occupational retirement plan is organized and how their pension fund assets are invested. By affiliating yourself with the Vita Invest Joint Foundation, you can have your own pension fund, but hand off the risks and execution to an experienced partner.

You set the course, we set the sails

We analyze your company's pension requirements and jointly define a scheme that meets your preferences and expectations. We will consider your benefit goals, individual risk capacity, risk tolerance and legal provisions. Zurich specialists will translate your decisions into a professional solution.

How Vita Invest works

Each affiliated company's pension fund is managed by an administration committee in which employees and employers are equally represented. The committee not only defines the investment strategy, but also selects pension fund financing, risk coverage, use of unrestricted assets, and the interest rate on retirement assets. Zurich Life Insurance Company Ltd covers retirement, disability and death risks and handles the pension payments.



Pension fund

Pension institution for an affiliated company.

Administration committee

The pension fund's governing body, consisting of equal numbers of employer and employee representatives.

Freedom to structure your plan

Vita Invest provides extensive latitude in structuring your occupational pension plan. You can replicate your current pension planning solution or improve on it as desired. You decide what your pension fund needs to offer with respect to risk, investments and administration.

Standards and options – useful additions

	Our standard	Optional modules	
Risk	Matching disability and death reinsurance from Zurich	Partial reinsurance	Stop Loss / Excess of Loss
	Lump-sum premium Netto ^{Plus}	Lump-sum premium rate with individual profit sharing	
Investments	Conversion rate according to Zurich tariff	Conversion rate according to pension fund	
	Balanced profile	Defensive profile, Growth profile	Individual portfolio
Administration	Comprehensive package of services		

Benefits you can count on

- considerable freedom to choose the investment strategy, financing, risk coverage, use of unrestricted assets and interest payments on retirement assets
- optimal insurance coverage tailored to your pension fund's needs in the event of retirement, disability and death
- your pension planning solution makes you a more attractive employer
- guaranteed pension payments from Zurich Life Insurance Company Ltd
- competent pension and investment advice
- each pension fund has a separate balance sheet and operating statement – no inappropriate aggregation
- comprehensive professional service package including a personal contact for customer service, administration, executive management, Zurich Care Management, audit department and Asset Managers

Choose the right investment strategy for you

You have considerable freedom to determine your investment strategy within your pension fund's risk capacity and risk tolerance. You can choose from any Zurich Investment Foundation investment groups. External asset management is available on request.

Our standard strategies

You can also select one of the strategies defined by our experts (Defensive, Balanced, Growth). In these strategies, the Zurich Investment Foundation investment committee determines tactical asset allocations within prescribed ranges. Its investment objective is to optimize returns while maintaining a specific value fluctuation reserve. The strategies may include alternative investments in addition to traditional asset classes such as equities, capital market, real estate and mortgages.

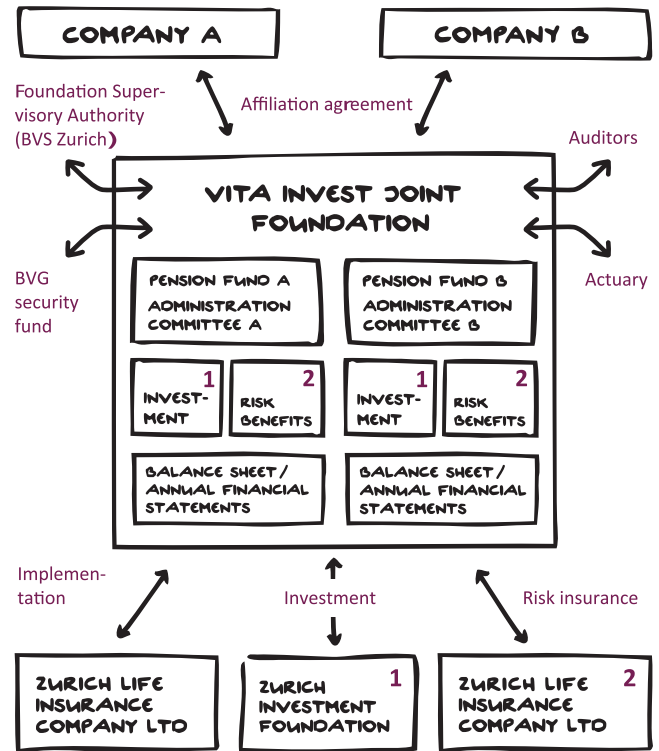
Investment strategy	Defensive	Balanced	Growth
Equity investments	15–25%	20–40%	30–50%
Capital market investments	40–75%	35–70%	25–65%
Real estate, mortgages, alternative investments	0–45%	0–45%	0–45%
Of which alternative investments	0–15%	0–15%	0–15%

Asset investment by Zurich Investment Foundation

The Zurich Investment Foundation holds a wide range of investments so that each investment strategy can be executed efficiently and effectively. It is currently the third-largest investment foundation in Switzerland. It is regulated by the Supervisory Commission for Occupational Pensions (OAK BV).

The Zurich Investment Foundation uses attractive investment solutions from Zurich Invest Ltd. With over CHF 20 billion in assets under management, Zurich Invest Ltd is a major service provider in the Swiss mutual fund market regulated by the Swiss Financial Market Supervisory Authority (FINMA). Zurich Invest Ltd picks best-in-class asset managers for its investment groups using an independent, clearly structured selection process. Managers are monitored regularly and replaced when needed.

Responsibilities and organization



Open architecture, no hidden costs

The Vita Invest Joint Foundation's transparent structure allows direct comparisons of costs and benefits. Asset performance and regulatory liabilities are recorded in a separate balance sheet and operating statement for each pension fund. Investment returns are credited to your pension fund, while risk coverage and execution costs are stated separately. Your administration committee also has extensive authority to make decisions. With Vita Invest, you will stay on top of your administrative costs at all times thanks to transparent administrative cost regulations.

Pension benefits

Our pension benefits are calculated based on applicable pension regulations and each company's individual pension plan.

Do you have questions about Vita Invest?

You and your employees can contact the Help Point BVG (phone 0800 80 80 80) Monday through Friday from 8 a.m. to 6 p.m. for any questions about occupational pension plans.