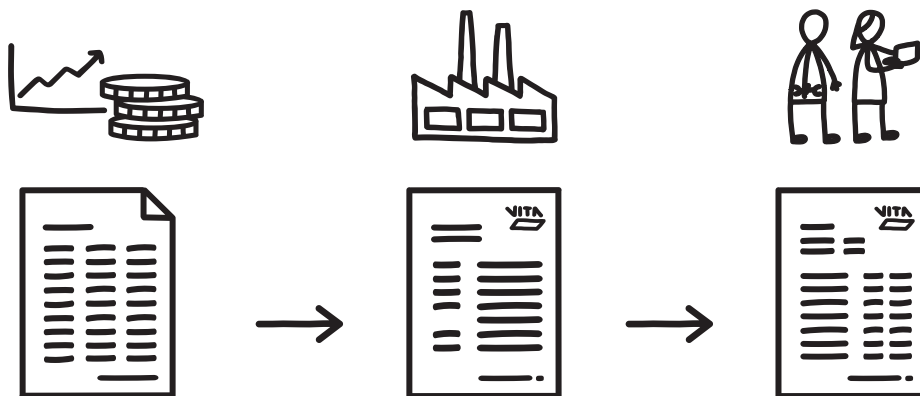


Your pension certificate – explained simply

Vita Collective Foundation, Edition 2025

What is regulated where?

The level of the pension benefits depends on the provisions set out in the pension regulations and the pension plan.




Pension regulations

The pension regulations of the Vita Collective Foundation stipulate which benefits are to be paid in which cases. The conditions applying to voluntary purchases and to advances for funding home ownership are set out here too. You can find the Vita Classic pension regulations, as well as an info sheet answering the most important questions on the subject, at → www.vita.ch in the “Download” area.

Pension plan

Your employer’s pension plan stipulates exactly how your insurance benefits are calculated, thus enabling you to understand the calculation of your benefits.

→  You can request the current pension plan directly from your employer.

Pension certificate

Your personal pension benefits, contributions and purchasing options are set out in the pension certificate. You receive this at the beginning of each year and with any change in your pension situation, for example in the event of a purchase or a pension plan amendment.

→  The benefit obligation of the foundation is defined exclusively in the pension regulations and the pension plan.

Your pension certificate

At first glance, your pension certificate is full of technical terms and numbers. This information brochure is intended to provide you with simple explanations and useful additional details concerning important subjects.

1 Who is insured and what salary is insured?

Listed here are your personal details as well as information pertaining to your salary.

Your registered annual salary generally corresponds to your AHV annual salary (gross salary) extrapolated to a year. Depending on the pension plan, it is possible that the entire salary may not be insured, and that a coordination deduction may be applied. The insured salary is the annual salary minus the coordination deduction. The BVG annual salary is part of the insured salary. In accordance with the BVG, it is insured through "mandatory" coverage. The maximum AHV amount is CHF 64,260. Any difference between the insured salary and the BVG annual salary relates to salary components insured through super-mandatory coverage.

2 How high are your retirement benefits according to current calculations?

Here you can see how high your retirement savings capital was at the end of last year, and how high your savings will be by the end of the current year. This amount includes the reported interest earned. The annual retirement credit is the amount you will be saving this year.

3 What are you likely to get in retirement?

This is the amount you are likely to receive upon reaching regular retirement age. The actual amount is calculated in accordance with your employer's pension plan and on the basis of your annual salary insured today. The interest rate stated is an assumption as to what interest your capital will earn in future years. The retirement capital is generally paid out in the form of a pension. Alternatively, you can however apply for a one-off capital payment or partial capital payment prior to the due date of the first pension payment.

Should you wish to retire early, your retirement capital and pension decrease as indicated. The amount depends on the retirement capital saved up to the point in time of your early retirement and on the conversion rate concerned.

4 What are the death benefits and benefits in the event of disability?

In the event of death prior to retirement, your family is entitled to payment of an annual pension in the amount stated here. In the case of the Vita Collective Foundation, partners of either the opposite or same gender are also entitled to a partner pension. The precise terms are set out in the pension regulations. Benefits in the event of death after retirement are likewise set out in the pension regulations.

In the event of disability, you are entitled to payment of an annual pension in the amount stated, or a reduced pension in case of partial disability.

Vita Collective Foundation

Muster AG
8000 Zürich

Contract number: 94'000'000



Certificate of insurance

Status on 01.01.2025

Last name	Muster		
First name	Oliver		
Date of birth	02.05.1984	AVS number	756.1234.5678.90
Gender	male	Marital status	married
Policy number	100'000'000	Date of marriage	22.06.2013
Salary data			
Declared salary	95 277.00	Level of employment	100.00%
Insured salary	68 817.00	BVG salary	64 260.00

1

Retirement savings	Mand. Part	Total
Status of savings capital on 31.12.2024	45 326.25	63 018.45
Status of savings capital on 31.12.2025	52 318.85	72 694.35

Base rate: BVG 1.250 %, sur-obligatory 1.250 %
Additional interest: BVG 1.000 %, sur-obligatory 1.000 %

2

<u>The retirement savings as of 31.12.2025 include:</u>		
Annual retirement credit	6 426.00	8 258.00

Retirement benefits	Mand. Part	Total
Anticipated retirement capital at the age of 65 without interest	288 474.35	371 876.25
Anticipated retirement capital at the age of 65 with interest	339 082.25	438 492.85

Interest rate: BVG 1.250 %, sur-obligatory 1.250 %
Conversion rate: 5.300 %, BVG 6.800 %
The minimum BVG benefits are guaranteed at all times.

3

Anticipated retirement benefits	Pension	Capital
At age of 65 on 01.06.2049	23 241.00	438 492.85
At age of 64 on 01.06.2048	21 568.00	418 806.20
At age of 63 on 01.06.2047	19 968.00	399 362.55
At age of 62 on 01.06.2046	18 437.00	380 159.00
At age of 61 on 01.06.2045	16 976.00	361 192.50
At age of 60 on 01.06.2044	15 582.00	342 460.25
At age of 59 on 01.06.2043	14 254.00	323 959.15
At age of 58 on 01.06.2042	12 992.00	305 686.55

Benefits in the event of death	Mand. Part	Total
Annual partner pension in case of illness	11 770.00	24 774.00
Annual orphan's pension in case of illness	3 923.00	5 505.00
Additional lump-sum death benefit in case of illness		95 277.00

In the event of death, any purchases will be applied in accordance with the regulatory pension provisions.

4

Benefits in the event of total occupational disability	Mand. Part	Total
Annual disability pension in case of illness, 24-month waiting period	19 616.00	41 290.00
Annual disability children's pension in case of illness, 24-month waiting period	3 923.00	5 505.00
Exemption from contribution payments, 3-month waiting period		

Further information concerning your pension situation

5 Which amount is transferred when you change jobs?

If you change jobs, the amount stated here, the so-called benefits upon termination of employment, is transferred to your new employer's pension plan. It is also indicated in the event of marriage and is calculated on the respective date in both cases. In the event that you do not have a new employer, the amount is transferred to a vested benefit account.

Likewise indicated here is whether you have already made an early withdrawal or a pledge for residential property. If you would like to use your retirement savings capital to buy a home, the Help Point BVG will be happy to provide you with information.

6 Do you still have purchasing potential?

You can improve your savings capital by making voluntary payments into the so-called pillar 2 plan. The amount stated here equates to your contribution gap and hence your maximum possible purchase amount. If you have already received pension funds to purchase residential property or if your pension capital has reduced due to divorce, you must repay these amounts beforehand. You can make additional purchases in excess of this amount toward an early retirement. Here you can see the corresponding purchase amount, which depends on the point in time of the desired

early retirement. In the event of a forgoing of early retirement, these additional purchases may be forfeited, in whole or in part. The tax deduction entitlement is based on Swiss federal and cantonal law.

7 How is your retirement benefit funded?

Retirement savings capital is accumulated through savings contributions. The savings contribution is derived from the sum of the payments into the plan minus the risk cost contribution and the BVG additional costs. Your employer pays a share of at least 50 percent of the cost of all contributions.

8 What is the Administration Committee's function?

Here you can see the members of the Administration Committee. It consists of an equal number of representatives of the employer's and employee's sides. It determines, among other things, the retirement provision strategy and also fulfills the duty to inform the insured. The Administration Committee suggests suitable candidates from the ranks of insured persons as representatives of the employer or employee during elections of the Foundation Board of the Vita Collective Foundation and chooses the Foundation Board.



Coordination deduction

The coordination deduction serves coordination purposes with the pillar 1 scheme (AHV). Pursuant to the BVG, the part of the annual salary covered by AHV benefits need not be insured via the pension plan. For calculating pension plan contributions, the amount of CHF 26,460 (year 2025) (% of the standard maximum AHV retirement pension) is therefore deducted from the insured annual salary.

Mandatory salary components

Insured salary components up to the BVG maximum amount of CHF 90,720.

Super-mandatory salary components

Insurable salary components over the BVG maximum amount.

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94'000'000, Muster Oliver, 02.05.1984, 756.1234.5678.90

General information	Mand. Part	Total	
Benefits upon termination of employment on 31.12.2025	52 318.85	72 694.35	5
Effected early withdrawals for home ownership		51 000.00	
Pledging for the advancement of home ownership		None	
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Purchase / Refund	Mand. Part	Total	
Maximally possible purchase on 01.01.2025	0.00	65 447.55	6
- Share for the repayment of early withdrawals for home ownership	0.00	51 000.00	
- Share of the maximally possible purchase amount		14 447.55	
Maximally additional purchasable amount for early retirement			
At age of 64 on 01.06.2048		27 046.00	
At age of 63 on 01.06.2047		55 512.00	
At age of 62 on 01.06.2046		85 522.00	
At age of 61 on 01.06.2045		117 212.00	
At age of 60 on 01.06.2044		150 737.00	
At age of 59 on 01.06.2043		186 274.00	
At age of 58 on 01.06.2042		224 022.00	
subject to the regulatory provisions			
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Financing	Employee	Total	
Annual savings contribution	4 129.00	8 258.00	7
Annual contribution to risk costs including BVG additional costs	730.15	1 622.50	
Total	4 859.15	9 880.50	
Monthly employee's contribution (12 months)	404.95		
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Administration Committee			
President		Ruth Muster	8
Employers' representative		Ruth Muster	
Employees' representative		Stefan Musterhausen	

All amounts are to be understood in CHF.

To ensure the provision of benefits in the event of death or disability a group life insurance contract has been concluded with Zurich Life Insurance Company Ltd.

Information about data processing can be found in the data protection declaration on www.vita.ch.

This certificate of insurance replaces all previous certificates of insurance. The foundation's benefit obligations are defined in the current pension regulations posted online at www.vita.ch.

Do you have questions? Give us a call. Help Point BVG, phone: 0800 80 80 80.

Vita Collective Foundation

Hagenholzstrasse 60 | 8050 Zurich
www.vita.ch



Do you have questions?

The Help Point BVG (phone 0800 80 80 80) is available to you Monday through Friday from 8.00 a.m. to 12.00 noon and from 1.00 p.m. to 5.00 p.m. for any questions relating to occupational retirement provision. Or visit us at → www.vita.ch

