

Strengthen your appeal as an employer – with voluntary BVG savings plans

With voluntary savings plans, you help your employees to save flexibly for retirement and position yourself as an attractive employer.

What are the benefits of a voluntary savings plan for you?

With a voluntary savings plan, you offer your employees maximum flexibility and encourage them to take responsibility for their own retirement savings. At the same time, you strengthen your appeal as an employer and promote employee loyalty.

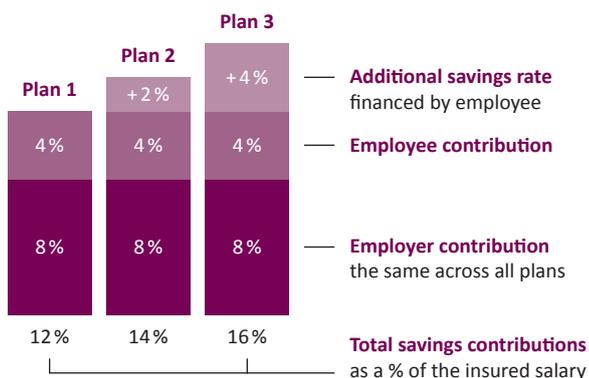
How voluntary savings plans work

As an employer, you can offer your employees up to three savings plans to choose from. The plans differ in the amount of additional savings contributions that your employees can make.

As a rule:

- Your contribution as an employer is the same in every plan and amounts to at least half of the total savings contributions.
- The plan with the lowest savings contribution must correspond to at least two thirds of the plan with the highest savings contribution.

Example of voluntary savings plans



Plan 1 must achieve at least 2/3 of the contribution of Plan 3.

These are the benefits for your employees

1. Better retirement provision

Thanks to additional savings contributions and interest, the retirement assets are higher.

2. Tax advantages

The contributions to the voluntary savings plan reduce taxable income. Higher contributions also create greater potential for purchases into the pension fund. These voluntary purchases are also fully tax-deductible.

3. More flexibility

Your employees can flexibly adjust the amount of their contributions depending on their situation. It is also possible to switch to a higher savings plan if money has already been withdrawn for residential property.

4. Protection in the event of disability

The savings contributions are also insured in the event of disability. In these cases, Zurich will pay the contributions, ensuring that the retirement savings goal can still be reached.

Administrative guidelines for voluntary savings plans

- If no savings plan is selected, the previously determined standard plan will apply automatically.
- The savings plan can be changed once per year as of January 1. The notification must be submitted by the employer no later than December 15.

Any 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 about occupational retirement provision. Or you can visit us at → www.vita.ch

