



Decide for yourself on the performance of your employee pension plan

Vita Invest Joint Foundation

The Vita Invest Joint Foundation provides you with a model for administering your occupational pension plan that lets you play a decisive role in its performance. It conforms to the provisions of the Federal Law on the Occupational Old-age, Survivors' and Disability Benefit Plan (LOB), but also permits benefits over and above those specified.

Your advantages at a glance

- **Comprehensive coverage for death, disability and old age**
 - **Attractive investment strategy with interesting return prospects**
 - **Your administration committee selects the investment strategy, decides on the funding of the pension plan, the allocation of the surplus and the interest awarded on retirement savings**
 - **Transparent costs**
 - **Funding of fluctuation reserves and restricted reserves in accordance with your needs**
 - **Professional advice on pensions and investments**
 - **Periodic reporting**
-

Solutions for mid-sized and large companies

The Vita Invest Joint Foundation is the ideal solution for companies that want to play an active role in determining their personal investment strategy. All investments are made by trained specialists at the Zurich Investment Foundation. Both the risks of death and disability as well as the ongoing retirement payments are insured with Zurich Life Insurance Company.

Each affiliated pension plan is managed by an administration committee with equal representation. This committee decides on the investment strategy and the allocation of the surplus.

Choose your investment strategy

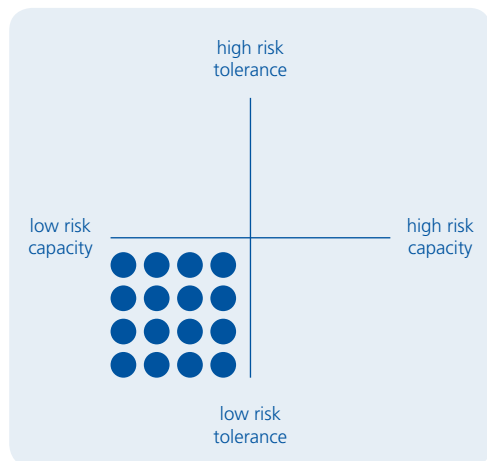
You can choose from broadly diversified, standard Vita Invest Basic strategies, all managed by a qualified investment commission. Larger companies may also opt for the individual investment alternatives offered by Vita Invest Portfolio, which draws on all the investment groups within the Zurich Investment Foundation.

The major benefits for you

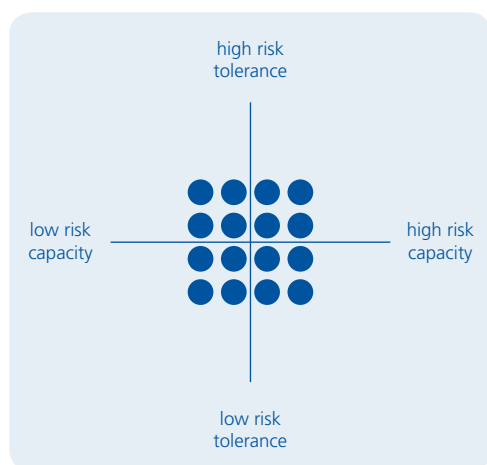
- Simple but comprehensive solution, with a clear separation between investment and insurance components
- Biometric risks (longevity, death, disability), as well as implementation risks are fully covered by Zurich Life Insurance Company under a group life insurance policy.
- Option in investment decisions
- Attractive investment strategy with interesting return prospects
- Transparent costs
- The power to decide on how to allocate the surplus

Risk profile

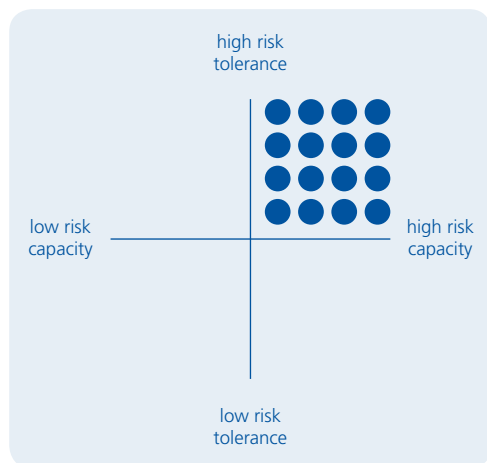
Profile Defensive



Profile Balanced



Profile Growth



Choose the solution that is right for your company

The Vita Invest Joint Foundation administers the occupational pension plan for you in your role as employer. This solution is particularly well suited to companies that wish to shape their own investment strategy on the basis of their risk tolerance and risk capacity, but would prefer to delegate the administration and risk coverage to a third party.

Corresponding reserves are established for each pension plan so as to secure the legal mandatory conversion rate for retirement pensions.

Investment of assets

Pension funds have two options for investing their assets: the standardized investment schemes included in Vita Invest Basic, and the individual investment scheme Vita Invest Portfolio.

	Vita Invest Basic	Vita Invest Portfolio
Determination of investment strategy	Zurich Investment Foundation investment commission	Pension fund
Investment objective	Optimizing performance while maintaining a specific level of fluctuation reserves	Implementing the investment strategy defined by the pension fund reserves
Investment universe	Investment strategies: <ul style="list-style-type: none"> • Profile Defensive • Profile Balanced • Profile Growth of the Zurich Investment Foundation	All investment groups of the Zurich Investment Foundation

Vita Invest Basic

Vita Invest Basic gives you the choice between the investment strategies defensive, balanced and growth. These strategies differ in terms of the level of fluctuation reserves required, and are geared to the risk capacity and risk tolerance of investors.

	Profile Defensive	Profile Balanced	Profile Growth
Fluctuation reserve objective	7–8%	9–10%	12–14%
Investment policy	Optimizing returns by limited exposure to equities; low volatility	Increasing returns by balanced exposure to equities; volatile	Maximizing returns by increased exposure to equities; high volatility

The Zurich Investment Foundation investment commission determines the tactical asset allocation within the predefined ranges. Its objective is to optimize returns while adhering to a given degree of volatility. In addition to the traditional asset classes (equities, bonds, real estate and mortgages), it may also draw on alternative investments such as hedge funds, private equity and commodities. The share of real estate, mortgages and alternative investments for all three investment strategies may be up to 30%. This broadened diversification serves to minimize risk and the fluctuation reserves required.

Bandwidths for Vita Invest Basic

	Profile Defensive		Profile Balanced		Profile Growth	
	Min.	Max.	Min.	Max.	Min.	Max.
Equities	15%	30%	25%	40%	35%	50%
Capital market investments	45%	80%	40%	75%	35%	70%
Real estate, mortgages and alternative investments	0%	30%	0%	30%	0%	30%
Of which alternative investments	0%	15%	0%	15%	0%	15%

Vita Invest Portfolio

With Vita Invest Portfolio, you can choose from all the investment groups of the Zurich Investment Foundation to shape your individual investment strategy. The Zurich Investment Foundation will manage your assets according to the prescribed strategic asset allocation.

Services

Both investment options include an extensive range of services.

Service	Vita Invest Basic	Vita Invest Portfolio
Free account management with the Zurich Investment Foundation's custodian bank	●	●
Rebalancing of portfolio in line with the chosen investment strategy		●
Monthly performance reports, quarterly reports and annual reports of the Zurich Investment Foundation	●	●
Periodic portfolio reports		●

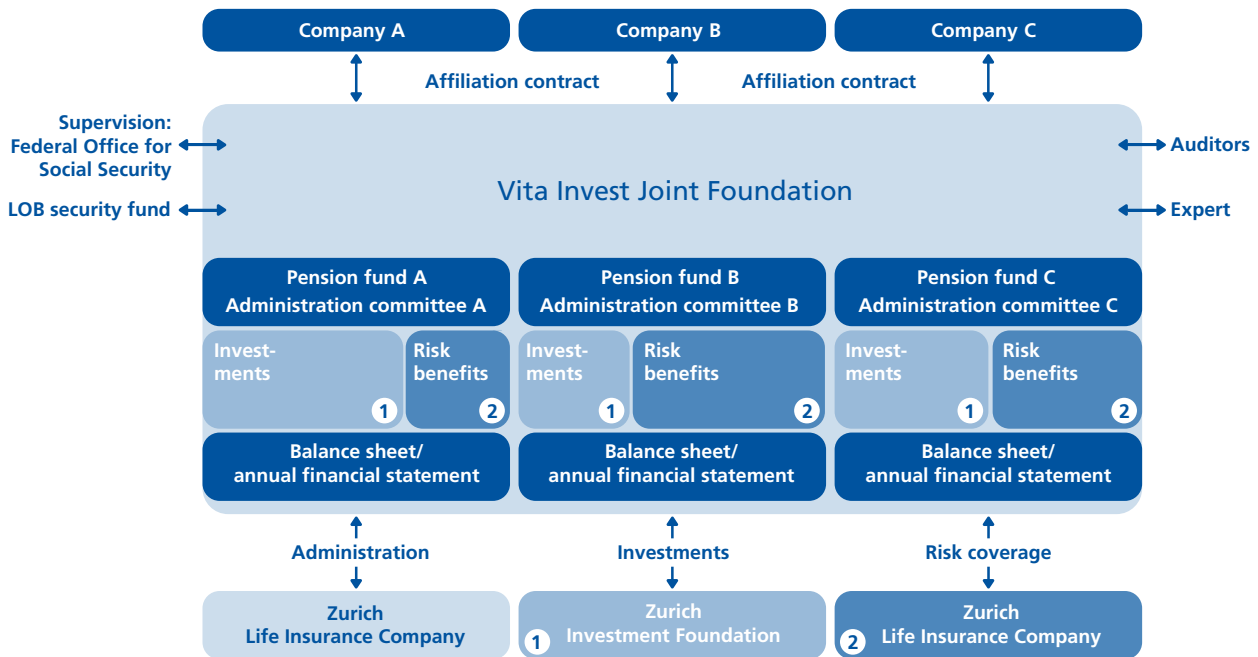
Diversity of plan

You can tailor the plan to fit your pension in accordance with the relevant legal and tax regulations. The pension plan is administered as a defined contribution plan.

Comprehensive advisory services

Qualified Zurich specialists analyze your pension solution and draw up a concept in accordance with your performance objectives, individual risk capacity and risk tolerance. This includes criteria such as investment risks, underwriting risks, organizational risks, risk/return ratios and liquidity.

Organization



Open architecture

Thanks to its transparent structure, the Vita Invest Joint Foundation allows you to make meaningful comparisons in terms of costs and benefits. Asset growth and regulatory liabilities are recorded in a separate balance sheet and operating statement for each pension fund. The investment returns are credited to your pension fund. The costs of risk coverage and implementation are stated separately.

Affiliation contract

The rights and obligations of the employer and the Vita Invest Joint Foundation are regulated in the affiliation contract.

In the event of underfunding, measures will be taken as part of an overall concept in accordance with prevailing legal requirements.

Pension fund regulations

Every insured person will receive a copy of the pension fund regulations and an annual pension statement showing the insured benefits and contributions to the pension fund.

We would be happy to advise you personally. Simply contact your nearest Zurich agency, call us toll-free at 0800 80 80 80 or get in touch with your broker directly. www.zurich.ch

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If the details in this factsheet differ from the valid Conditions of Insurance, the latter shall take precedence.



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