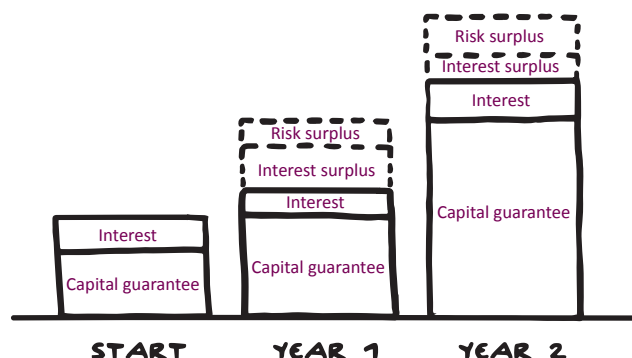


# Vita Plus – capital-guaranteed supplementary pension plan

With Vita Plus, you can create a service package tailored to your employees that can be discreetly separated from basic BVG pension coverage. Your employees benefit from guaranteed interest payments on their pension assets and attractive interest and risk surpluses.

## How secure is Vita Plus?

Top priority is given to the security of pension capital. That is why the pension assets are fully protected (capital guarantee) by Zurich, a well-financed, diversified insurer. Zurich also guarantees interest payments on pension assets at an annually defined interest rate (interest guarantee). Interest and risk surpluses are distributed within the pension fund as well.



## Freedom to design your plan

Vita Plus lets you tailor the benefits package to your employees' needs. You select the best possible death, disability and retirement coverage for all groups of individuals.

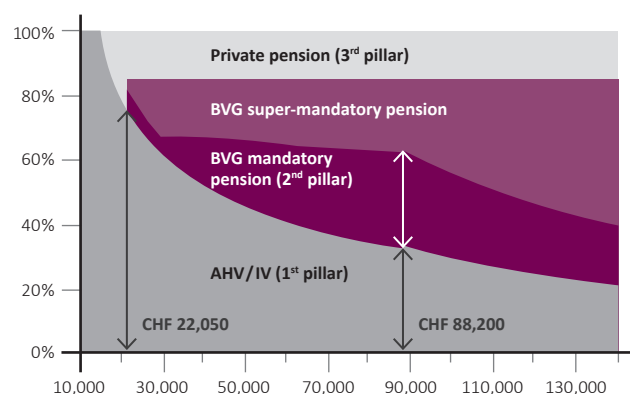
## Discretion through separation

Vita Plus allows you to discreetly separate your supplementary pension plan from basic BVG pension coverage. In this way, you can reward key employees for their loyalty and retain them with management pensions. This also boosts your attractiveness as an employer.

## Financial security with supplementary pension plan

BVG supplementary pension plan provides your employees and their families additional security in case of death, disability or retirement.

## Retirement pension in % of annual income



Basis: full contribution period, calculated at a BVG conversion rate of 6.8%



### Interest surplus

Additional interest due to good returns on investments.

### Risk surplus

Surpluses on disability and death premiums due to a positive claims history.

### Plan design

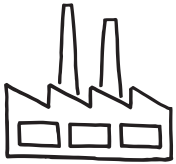
Individual definition of insurance cover, savings components and contribution split.

## Benefits you can count on

- custom insurance coverage for different groups of people
- your pension assets are fully guaranteed by Zurich Life Insurance Company Ltd
- guaranteed interest payments on savings capital (interest rate determined annually)
- considerable freedom to split up contributions between employer and employee (at least in equal parts)
- disability benefits starting at 25% disability
- tax optimization options
- comprehensive package of services including Help Point BVG and online employee pension plan portal
- Zurich Care Management

**Capitalize on useful tax benefits**

Vita Plus provides an alternative to pay raises. Your company and your employees benefit from tax optimization opportunities.



**Your company benefits because you can:**

- record employer contributions as operating expenses and deduct them from taxable income
- create tax-deductible employers' contribution reserves
- offer optimized pension planning solutions for your employees

**Your employees benefit because:**

- their contributions are tax-deductible
- they can also purchase individual, tax-deductible benefits in the second pillar
- no wealth tax is owed on accumulated capital, while lump-sum payments are taxed at lower rates apart from other income upon maturity



**Employers' contribution reserves**

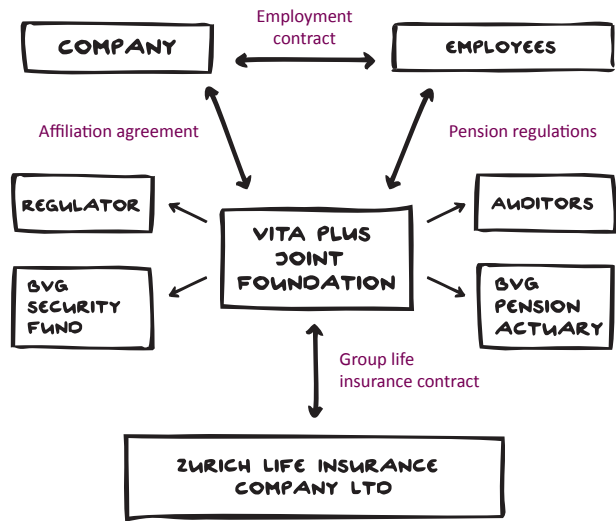
Advance payments that the employer makes to the pension fund in order to build up a reserve for contributions that the employer will have to pay in the future.

**Zurich Care Management**

Zurich's Case Management is included in Vita Plus. Our advice and assistance actively helps you to preserve jobs. We will ensure that your employees can return to work quickly after a serious illness or accident. We can also provide Care Management on request.

**Responsibilities and organization**

Your company has an affiliation agreement with Vita Plus Collective Foundation of Zurich Life Insurance Company Ltd. The Vita Plus pension regulations define the benefits and conditions of occupational pension coverage for your employees.



**Minimize your administrative work**

Our online employee pension plan portal helps you save time and money. With it, you can quickly make modifications such as admissions, exits and salary changes. Our multilingual support team provides prompt, professional advice. All documents and forms are available in four languages (D/F/I/E).

**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 Plus?**

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.