

Vita Select – individual supplementary pension plan

Vita Select lets employees choose their own investment strategy and gain direct exposure to financial markets. Tax optimization makes Vita Select even more attractive.

Why choose Vita Select?

Vita Select complements and supplements your current pension planning solution. It allows you to match your savings contributions, risk benefits and financing to your company's needs. Vita Select is a powerful all-in-one package comprising various investment strategies, flexible savings plans and optional risk benefits.

Individual choice of asset investment

Vita Select lets employees choose how they want their pension fund assets to be invested. Since they have the freedom to pick their investment strategy and savings contributions (optional) themselves, employees can gain exposure to financial markets and tailor their supplementary pension plan to their needs during their various stages in life. Vita Select offers five different investment strategies.

Flexible definition of benefits

Employers define risk benefits that are suited to their employees' needs.

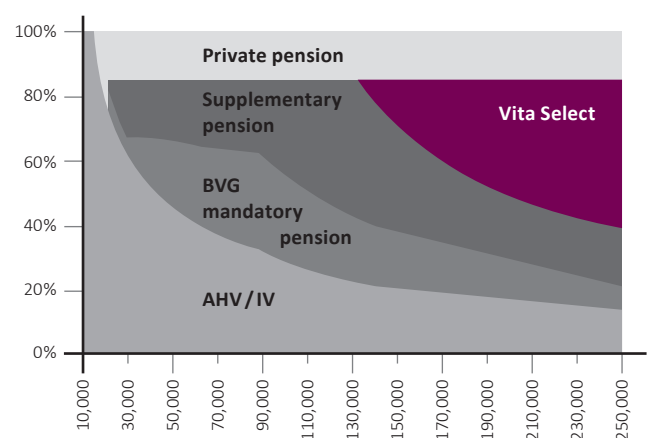
Reliable, capable partners

Zurich, Zurich Investment Foundation and our partner banks are established, financially sound partners.

Supplementary pension plans for high incomes

Vita Select is the ideal supplement to your pension planning solution for employees earning CHF 136,080 or more per year (as of January 1, 2025).

Retirement pension in % of annual income



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

Benefits you can count on

- employees choose their investment strategy themselves
- employers freely define risk benefits and savings contributions
- tax optimization options
- excellent performance in investment profiles
- good pension benefits make the company a more attractive employer
- IAS-friendly pension plan



Savings contribution

Share of contributions credited to individual retirement savings capital.

Elective plan

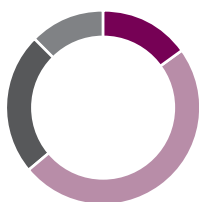
With an elective plan, your employees choose their own monthly savings contributions (as of January 1). The employer's contribution remains the same.

The perfect strategy for every life situation

Different life stages call for different investment strategies. Risk capacity can vary depending on predictable long-term trends, such as imminent retirement, or sudden changes, such as inheritances or early withdrawals to finance home ownership. With Vita Select, people can adapt their investment strategies to their changing needs at any time.

Vita Select investment strategies

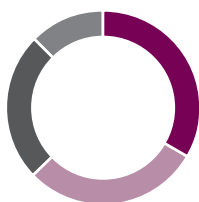
Profile Defensive
Security 002.844.745



Profile Balanced
Security 002.844.737



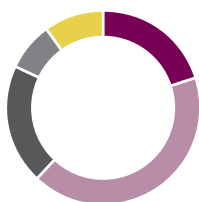
Profile Progressive
Security 002.844.727



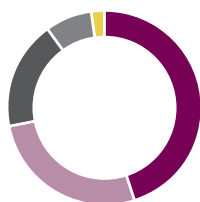
Profile Dynamic
Security 050.270.077



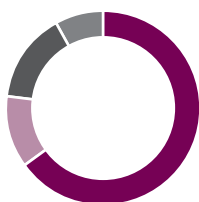
Mix 20
Security 051.249.460



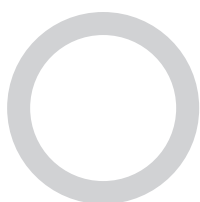
Mix 45
Security 051.249.461



Mix 65
Security 051.249.462



Money market
Security 000.722.858



Information on the current performance of individual investment strategies is available at any time at www.vita.ch/select.

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 Occupational Pension Supervisory Commission (OPSC).

The Zurich Investment Foundation uses attractive investment solutions from Zurich Invest Ltd. With around CHF 40 billion of assets currently under management, Zurich Invest Ltd is a key player in the Swiss fund market and is 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.

On request, we will gladly send you information on the investment strategies of our partner banks.

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 Select?

The Vita Select customer service (phone 044 628 46 46) is available to answer your questions Monday through Friday from 8.00 a.m. to 12.00 noon and from 1.00 p.m. to 6.00 p.m.

- Equities
- Bonds
- Real estate
- Alternative investments
- Money market
- Liquidity