

Vita Classic – fair, sustainable, flexible

Vita Classic is a suitable solution for companies of all sizes that attach importance to flexible and needs-based occupational retirement provision.

Why is Vita Classic the right choice for you?

We have many years of experience and extensive expertise

The Vita Collective Foundation is one of the most important joint and collective foundations in Switzerland. With us, you have an experienced and responsible pension partner at your side who is committed to providing balanced and fair occupational retirement provision for all generations. Together with our partner Zurich, we use our many years of experience and extensive expertise in the investment business, risk insurance and BVG processing to the advantage of our insured persons.

Key facts at a glance

27,593

Number of affiliated employers

150,340

Active insured



Our solutions offer you great flexibility

The Vita Classic retirement provision solution grows with you and is oriented towards the needs and possibilities of your company and your employees.

- ✓ Risk benefits and savings contributions can be structured flexibly
- ✓ The coordination deduction can be adjusted in line with the workload, which is particularly interesting for part-time workers
- ✓ Generously structured benefits in the event of disability – entitlement possible from even a 25% degree of disability

With us you get direct and balanced participation

The Vita Classic retirement provision model permits direct and balanced participation in investment income for all insured persons. You benefit from sustainable and steady additional interest, which is determined according to a transparent mechanism. With us, the interest on your retirement assets is determined by the regulations and is therefore already known the previous year.

Vita Classic retirement provision model

3.25 %

Max. total interest on savings capital 2025

Our age structure is balanced

We set the course for the future early on: with correct technical parameters and a good age structure. With Vita Classic the ratio of active insured to retired persons is balanced. The proportion of pension recipients is one of the lowest in Switzerland – at slightly above 17 percent, measured in terms of pension capital.

Key facts at a glance



17 %

Retired person ratio

1.75 %

Technical interest rate

We offer stability and the highest possible security

With the broadly diversified investment strategy, we can generate stable long-term returns that benefit the insured. Thanks to the size and stability of the collective foundation, every company – irrespective of whether large or small – receives access to promising investments.

Investment reports



6.6 %¹⁾

Net earnings as of 12/31/2024

111.7 %¹⁾

Cover ratio as of 12/31/2024

1) Provisional figures before audit and approval by the Foundation Board, without our liability.

We invest sustainably

Responsible investing is an important pillar of our investment strategy. We are actively involved as a shareholder, making outcome-oriented investments in a sustainable, resource-friendly economy. We have formulated CO₂ reduction targets for our equity and corporate bonds. We invest in outcome-oriented projects such as “senior housing” and green bonds.

Sustainability report



– 80 %

Goal 2050

Reduction in CO₂ emissions in the investment category Real Estate Switzerland compared to 2010



We have clear responsibilities

For us, fairness in occupational pension provision means transparency, among other things: With the founding of SST Vita Dienstleistung AG as a management company, an independent company has taken over the management of the Vita Collective Foundation. This has created a clear separation between the Foundation and the insurer.

Governance report

Do you have questions?



You and your employees can contact the Help Point BVG (phone 0800 80 80 80) Monday to Friday from 8.00 a.m. to 12.00 p.m. and from 1.00 p.m. to 5.00 p.m. with any questions about occupational pension plans. Or visit www.vita.ch