Vita Classic

Key facts at a glance in March 2026

Occupational retirement
provision from Vita and Zurich

ZURICH

Vita Collective Foundation
Essential key figures 2024 **2025***

Pensioners

8,324

9,049

Active members

150,340

148,659

Net returns on asset investments

6.6%

6.4%

Affiliated employers

27,593

27,716

Assets in CHF million

20,743

22,131

Cover ratio

111.6%

115.0%

Maximum interest earned on savings capital

1.45%

3.25%

2026

4%

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

Your advantages with Vita Classic

Flexibility

Take advantage of the opportunities offered by occupational retirement provision: With Vita Classic you are flexible and can design your retirement provision solution in such a way that it meets the needs of your company and your employees. More on this over the next few pages.

Security and stability

The Vita Collective Foundation is one of the largest and most experienced semi-autonomous pension funds in Switzerland. Over 27,500 affiliated companies with around 148,000 insured persons entrust their occupational retirement provision to it.

Continuous interest earned

The Foundation Board of the Vita Collective Foundation aims to achieve an average interest rate of around 3% per year, always with a view to the balance between attractive interest and the financial stability of the Foundation. In 2026, retirement assets will earn interest of up to 4%. From 2027, new customers will also benefit from the full additional interest.

Attractive partner conditions

Thanks to the partnership with Zurich, affiliated companies and insured persons benefit from advantageous conditions for insurance and investment solutions.
Find out more: vita.ch/advantages

Design options and special features

Design your retirement provision solution in such a way that it meets the needs of your company and of your employees, and make use of the advantages of Vita Classic.

Savings

Save from 18
According to law, saving for old age in a pension fund only begins from the age of 25. If you enable your employees to pay in from the age of 18, you help them to build up higher retirement savings capital.

Part-time employment
Adjust the coordination deduction flexibly to the degree of part-time work of your employees – or dispense with it altogether. This enables part-time workers to save more retirement provision assets.

Optional savings plans
Offer your employees an optional savings plan. This enables them to flexibly and actively shape their retirement provision.

Risk coverage

Separate lump-sum death benefit on purchase
Extra money paid in to the pension fund can be deducted from taxable income. However, whether a pension fund purchase makes sense should be checked individually. In the event of death before retirement, purchases made at the Vita Collective Foundation are paid out to the survivors as a separate lump-sum death benefit.

Disability benefits
Your employees receive benefits from the Vita Collective Foundation from a degree of disability of 25%.
– 25% to 59.9%: pension according to degree of disability
– 60% to 69.9%: ¾ pension
– 70% or higher: full pension

Partner pension in the event of death
All Vita Classic retirement provision strategies include a partner pension. In the event of death before retirement, the Vita Collective Foundation also pays out a partner pension for unmarried couples in the event of accidents.

Retirement

Capital withdrawal
You can withdraw all or part of your retirement assets as capital. A capital withdrawal from the Vita Collective Foundation is possible at short notice before the first pension payment and does not have to be registered early.

Conversion rates

from January 1, 2026	from January 1, 2027
5.4%	**5.3%**

With the Vita Collective Foundation, women have a conversion rate that is 0.2 percentage points higher than that of men, because they die later on average and therefore generate fewer partner pensions. All conversion rates can be found in the Vita Classic retirement provision regulation at vita.ch/downloads.

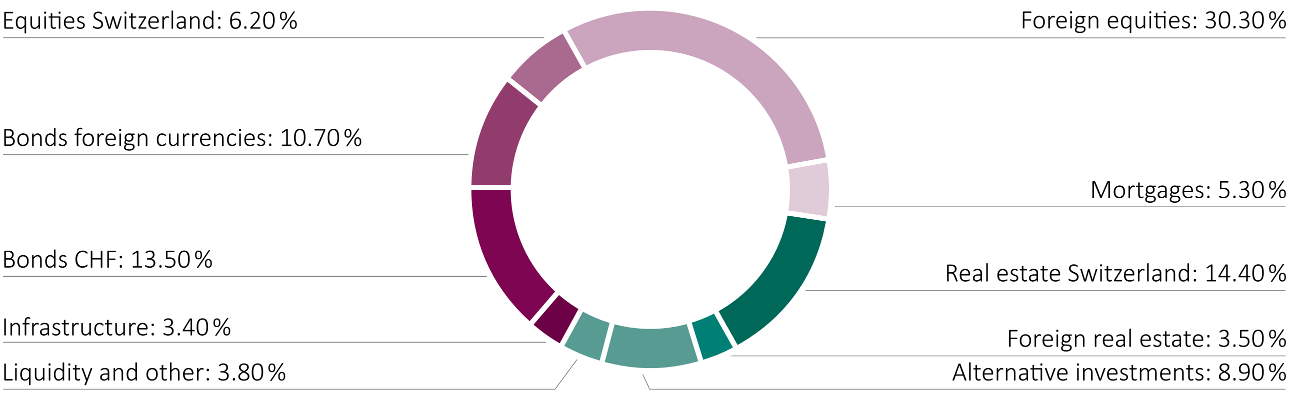
Deferred retirement
Those who wish to remain in employment beyond the normal retirement age benefit from a higher conversion rate. At the same time, savings contributions can still be paid in to increase the retirement assets further.

Early and partial retirement
With the Vita Collective Foundation, you can retire at the age of 58. A gradual retirement in up to three stages is also possible – to do this, you reduce your workload by at least 20% in each stage. You can also combine capital withdrawals and a pension in the case of partial retirement

Investment strategy

The Vita Collective Foundation focuses on a long-term investment strategy. Through broad diversification, short-term fluctuations on the capital markets can be absorbed.

Investment portfolio as of December 31, 2025*



Returns over the last 5 years

Key figures as of December 31	2025	2024	2023	2022	2021
Performance	6.40*	6.60	5.70	-9.80	8.49

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

In its investment decisions, the Vita Collective Foundation pays attention to ecological and social aspects, as well as responsible corporate governance – provided that the benefit promise to active insured persons and retired employees is not compromised. It effectively exercises its shareholder voting rights in Switzerland and abroad. In doing so, it focuses on transparency in social, ecological and labor law issues, such as human rights, forced labor and child labor. The Foundation has committed to net zero by 2050 and has set CO_2 reduction targets for its equity and real estate investments in Switzerland and corporate bonds. It discloses its sustainability efforts transparently and openly, is committed to the Principles for Responsible Investment (PRI), and is a member of the Net Zero Asset Owner Alliance.

More in the Sustainability Report: vita.ch/reporting

About the Vita Collective Foundation

With over 27,500 affiliated companies and around 148,000 insured persons, the Vita Collective Foundation is one of the most important pension funds in Switzerland. It was founded in 2003 by Zurich Life Insurance Company Ltd as a legally independent, semi-autonomous foundation. The Foundation Board and management of the Vita Collective Foundation are independent of Zurich, but continue to enjoy close cooperation with the insurer: Currently, Zurich Life Insurance Company Ltd provides reinsurance coverage for death and disability risks and handles the administration on behalf of the Foundation. Starting January 1, 2028, the Vita Collective Foundation will assume the death and disability risks itself.
This will increase flexibility in structuring the risk/insurance portion of plan contributions.

Find out more about responsible corporate governance in the governance report: vita.ch/reporting

Key figures as of December 31	**2025***	**2024**	**2023**	**2022**	**2021**
Number of affiliated employers	27,716	27,593	27,133	24,916	23,682
Number of active members	148,659	150,340	149,738	148,657	142,493
Number of pensioners	9,049	8,324	7,508	6,676	5,827
Balance sheet total in CHF million	22,131	20,743	19,237	17,947	19,014
Pension capital of active insured in CHF million	14,841.0	14,350.7	13,974.8	13,650.7	12,792.0
Pension capital of pensioners in CHF million	3,258.0	3,057.9	2,949.5	2,682.3	2,397.7
Technical reserves in CHF million	518.8	488.4	746.2	760.2	784.0
Value fluctuation reserves – actual balance in CHF million	No data	2,071.2	799.8	93.4	1,916.8
Value fluctuation reserve – target size as a percentage of pension obligations	14 %	14 %	12 %	12 %	12 %
Cover ratio	115%	111.6 %	104.5 %	100.5 %	115 %
Average age assets	No data	42.4	42.2	42.1	42.2

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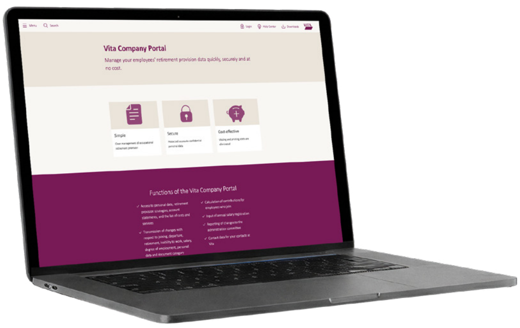


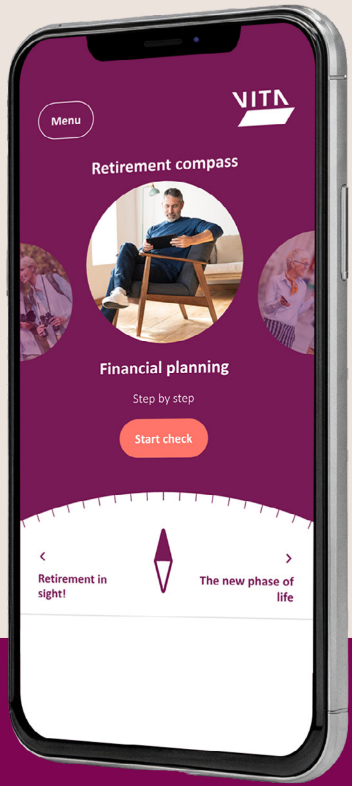
Online portal for corporate customers
Manage your employees’ retirement provision data quickly, securely and easily.
vita.ch/company

Online portal for insured persons
Use the insured persons’ portal to have full control over your 2nd pillar saving assets.
vita.ch/insured

Pension check for companies
How up to date is the pension fund solution of your company? Check the most important points in just a few minutes:
flexwork.transparente.ch

Retirement compass
50 is the perfect time to start actively planning a retirement strategy. Start now:
pension.transparente.ch

Pension calculator
Get a fun overview of your pension after retirement:
transparente.ch



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