

Solutions for pension funds

Your advantages

- Comprehensive services from a reliable partner.
- You have better control over your risks and costs.
- You can choose the right risk coverage for your pension fund.
- You benefit from simplified medical checks when covering the risks of disability and death.
- As a multinational company, you benefit from cost control, additional profit-sharing and flexible admission guidelines.
- You benefit from tailored claims processing that you select based on your needs.

Do you have optimal insurance for the risks faced by your pension fund? Zurich Life Insurance Company Ltd (Zurich) offers the right solutions: simple, transparent and with the highest standards of corporate governance.

Our comprehensive service package

For pension funds Zurich offers comprehensive benefits and intelligent risk solutions – tailored to the individual needs of your pension fund.

Service

Scope of the service

Risk coverage

Zurich is a competent partner for the full or partial coverage of your pension fund's risks.

- Sector and experience rating
- Attractive premium and profit-sharing models

International pooling

Design your own multinational insurance program.

- Coordination of local policies, a master contract and reinsurance

Investments

Zurich Invest Ltd creates added value for the investment of your pension fund's assets.

- Broad range of traditional and alternative investments
- Biggest investment foundation of any insurer in Switzerland
- Independent of banks

Benefits service package

The Zurich benefits service will provide you with targeted or comprehensive relief, based on your needs.

- Three different benefits service packages to relieve your organization

Senior management/supplementary pension coverage

Zurich supports you in building up modern senior management pension coverage in your company.

- Competent and comprehensive advice to close any gaps in your pension provision
- Added value for employees
- Alternatives to in-house pension fund

Tailored risk coverage

Let Zurich take care of your risk. By adjusting your risk coverage for disability and death to suit your needs, you can reduce the pension provisions on your balance sheet.

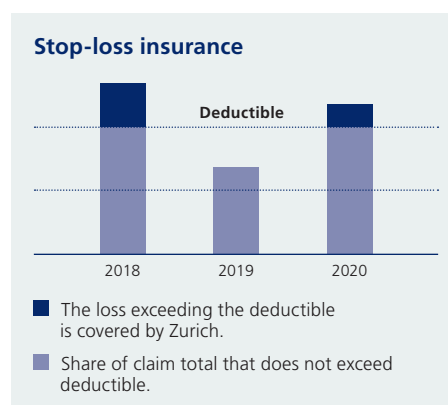
Zurich is your ideal network partner for all possible types of risk reinsurance. As the leading insurance company, we offer the most customizable intelligent risk solutions created especially for pension funds. Disability insurance premiums are set according to claims development in your pension fund over a rolling observation period of five years.

Guaranteed lump-sum premium

- At the beginning of the contract, a lump-sum premium rate is calculated for the entire workforce. This will vary according to the insured salary and remains constant over the entire term of the insurance.
- If the regulations are adapted or altered or if there is a significant change in headcount, the premium rate can be recalculated.
- The number of insured persons is reported only once a year; changes during the year are automatically insured. The premium rate is reviewed every three years.

Premium models for large collectives (from 100 insured): Stop-loss insurance

- Comprehensive reinsurance with a deductible protects your pension fund against excessive financial burdens, such as unusually frequent death and disability claims.
- Losses of up to the agreed annual total are borne by the pension fund. If the total losses exceed the deductible, Zurich bears the costs.
- The deductible varies according to the financial possibilities of your pension fund and influences the sum of the stop-loss premium.
- A contract runs for a minimum period of three years.



International pooling

Does your company have international operations? If so, you can design your own multinational insurance program together with the specialists from Zurich. With a pooling solution local policies, a master contract and reinsurance are all coordinated and inter-linked: the precondition for internationally reliable risk coverage and efficient control of premiums and losses.

Thanks to the global perspective of your local contracts, you have the costs under control at all times and benefit from surpluses for good claims development.

High-yield investments

Zurich Investment Foundation offers 30 investment groups including:

- Swiss and international equities, actively and passively managed
- Bonds and money market investments according to country and currency groups
- Alternative investments such as hedge funds, private equity, Swiss and international real estate investments and strategy funds

With the Zurich Investment Foundation you can expect transparent management fees and individual price models. The positive performance of the investment groups is the result of careful investment, selection and control processes.

On the level of the individual investments and the consolidated portfolio, you as an investor regularly receive clear reports.

Further information can be found at www.zurichinvest.ch.

Benefits service offer

Let Zurich work for you: Choose the service that corresponds to your needs from the three benefits service packages offered.

Mini

Your responsibilities

- You must compile the complete dossier as per the Zurich checklist, with all documents needed for benefit evaluation, and submit it for verification.
- You must check the entitlement to cover and calculate the benefits for each claim under the rules and contractual provisions.

Advantages of the mini package

- The benefits service checklist simplifies the collection of all documents needed for smooth processing for you.
- Zurich checks your documents, including the calculations, and pays the benefits due.

The “Mini benefit service” version is suitable for foundations interested in processing losses of income and deaths themselves. In the mini package, you assume most of the administration yourself, but benefit in return from a premium discount.

Standard

Your responsibilities

- You must compile the complete dossier as per the Zurich checklist, with all documents needed for benefit evaluation, and submit it for verification.

Advantages of the standard package

- The benefits service checklist simplifies the collection of all documents needed for smooth processing for you.
- We collect the additional information needed about the insured with the form for reporting disability, including authorization.
- Zurich checks the entitlement to cover and calculates the benefits.
- As part of the service “Legal basic”, Zurich checks the lawfulness of the claim in your interest.
- Upon request, we will draw up claim reporting for you.

The version “Standard benefits service” is suitable for foundations interested in ceding the responsibility for benefit processing as standard and expect an appropriate service. This service is included automatically.

Plus

Your responsibilities

- You must compile the dossier as per the Zurich checklist, with all documents already available for benefit evaluation, and submit it for verification.

Advantages of the plus package

You benefit from the following benefits in addition to the advantages of the standard package.

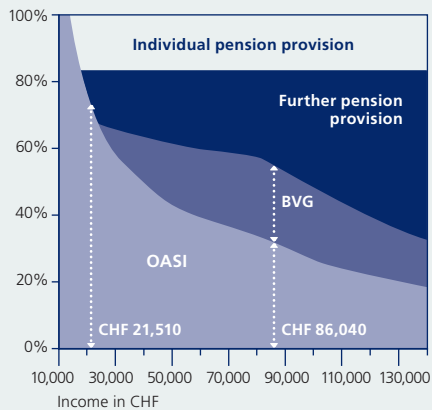
- As part of the “Legal Plus” service, we offer you the support of our legal service in the event of complaints against you or complaints on your part against what you regard as an unjustified claim.
- You receive a personal contact for all your queries.
- Upon request, we draw up claim reporting for you
- We pay the pension/capital benefits directly to the insured person if so desired.

You receive comprehensive service at a low price in the “Plus benefit facility”. This package is suitable for foundations interested in ceding responsibility completely while benefiting from above-average service.

Close any pension gaps completely

Additional pension requirements

Retirement pensions for single person as a % of income



(Full contribution period, calculated at a BVG conversion rate of 6.8%)

Senior management/supplementary pension coverage

Are you interested in the early detection and closing of any gaps in your pension provision? Then have a word with the specialists from Zurich. They will give you comprehensive advice and help you develop a suitable pension plan for your employees.

Zurich offers classical full-coverage contracts to pension funds that offer non-obligatory retirement plans. By insuring the risks of old age, death and disability, you can preserve your pension fund's capital and secure attractive interest rates.

If you wish to organize your senior management and supplementary pension coverage outside your pension fund, the solutions **Vita Plus**, **Vita Invest** and **Vita Select** offer you interesting alternatives within the framework of a joint foundation.*

* Products offered by the joint foundations Vita Plus, Vita Invest and Vita Select of Zurich Life Insurance Company Ltd

We will be pleased to advise you concerning your individual requirements. Simply contact your nearest Zurich agency, call us toll-free at 0800 80 80 80 or contact your broker directly. www.zurich.ch

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If the information in this fact sheet differs from the applicable terms of contract, the latter have precedence.

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