

What small enterprise has time to deal with occupational retirement provision?



# Welcome to the world of Zurich.

Dating back to 1872, Zurich is one of the world's oldest insurers and one of the best-known Swiss companies. With more than 140 branches throughout Switzerland, Zurich is still deeply rooted in local markets and close to its customers.

Zurich offers innovative solutions for occupational risk coverage and retirement provision. In terms of occupational retirement provision, Zurich is a pioneer in forward-looking products. These are backed up by expert knowledge of a unique breadth and depth. The range of insurance and retirement provision solutions is as diverse as the times in which we live.

At Zurich we understand your concerns and needs as an employer. Offers and services are tailored precisely to the size, needs and opportunities of your company.

Zurich is a strong partner. For you.





## Today's small enterprises need two pairs of hands.

In cases where responsibility for the enterprise lies on the shoulders of one person or only a few people, multiple talents are required. Employees in small enterprises often have two or more roles simultaneously. Many tasks can fall by the wayside if they are not part of the productive tasks in the core competences.

### No one can do everything.

Obligatory occupational retirement provision creates yet more tasks for small enterprises. But how can anyone find time to familiarize themselves with the complex material? And who can answer the questions that crop up?

The answer is: Zurich can. The innovative Zurich pension models are ideal for small enterprises that have to cover occupational retirement provision. And you can get back to doing what you do best – managing your company.

With more than 140 general agencies throughout Switzerland, we can give you a direct line to your local Zurich advisor – and that's not an empty promise. With Zurich, a top-performing company with strong financial power, your pension funds are in extremely safe hands.

Concentrate on your management tasks with a clear conscience. Relax, because with Zurich, your occupational retirement provision is in the best hands.

# Vita Classic.

The magic formula?

Vita Classic – our solution for implementing occupational retirement provision – is particularly attractive and extremely simple for small enterprises, as it allows you to freely define your benefits in accordance with the relevant statutory requirements.

Vita Classic offers a pension solution with separate investment and insurance components. Your pension funds are invested by highly qualified specialists, predominantly via the Zurich Investment Foundation. Maximum transparency for investments and income are guaranteed. You fully participate in the investment performance.

## **Vita Classic. Your benefits.**

- Modern, straightforward pension model
- Comprehensive insurance coverage in the event of old age, disability and death
- Independent asset managers
- Transparency of investment performance
- Option of online administration
- Affiliation to Vita Joint Foundation, the largest semi-autonomous joint foundation in Switzerland with more than 17,000 member companies in every industry and region





## Vita Plus.

Security and attractive interest payments for your non-obligatory retirement provision.

In the basic BVG pension, a maximum insured income is normally defined. For higher earners this creates gaps in retirement provisions, which may mean that an accustomed standard of living cannot be maintained in old age. In such cases, supplementary insurance for additional pay elements provides an income after retirement to suit your needs, as well as added security for family members in the event of illness, disability or death of the plan participant. Our Vita Plus solution offers all this, as well as maximum security for your pension funds. The costs of supplementary insurance are also tax-deductible.

### **Vita Plus. Your benefits.**

- Needs-based solution allows non-obligatory retirement provision solutions to be administered separately
- Attractive interest payments and surpluses
- Simple admission of plan participants
- Option of online administration
- Affiliation to the Mythen Joint Foundation of Zurich Life Insurance Company Ltd

## Pension plans by remote control.

You can carry out the administrative tasks related to your occupational retirement provision from your desk – Vita Classic and Vita Plus both offer this option. And you can do all this simply and cost-efficiently via Zurich's Internet-based platform.

Just a few clicks and you can complete all of the required tasks online, without complications and with minimum effort: adding new employees, modifying personnel and salary information, managing certificates of insurance and much, much more.

## Security from a single source.

Zurich is also the right partner for covering other risks in your company or activities, whether property, personal transport or vehicle risks.

This is security from a single source. And what is more, you benefit from the security of a partner with financial strength. Zurich customer advisors in your local area will be happy to answer any further questions. And questions don't cost anything.



We would be pleased to meet you in person and advise you on your needs. Simply contact your nearest Zurich agency or your broker, or call us at +41 44 628 28 28.  
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