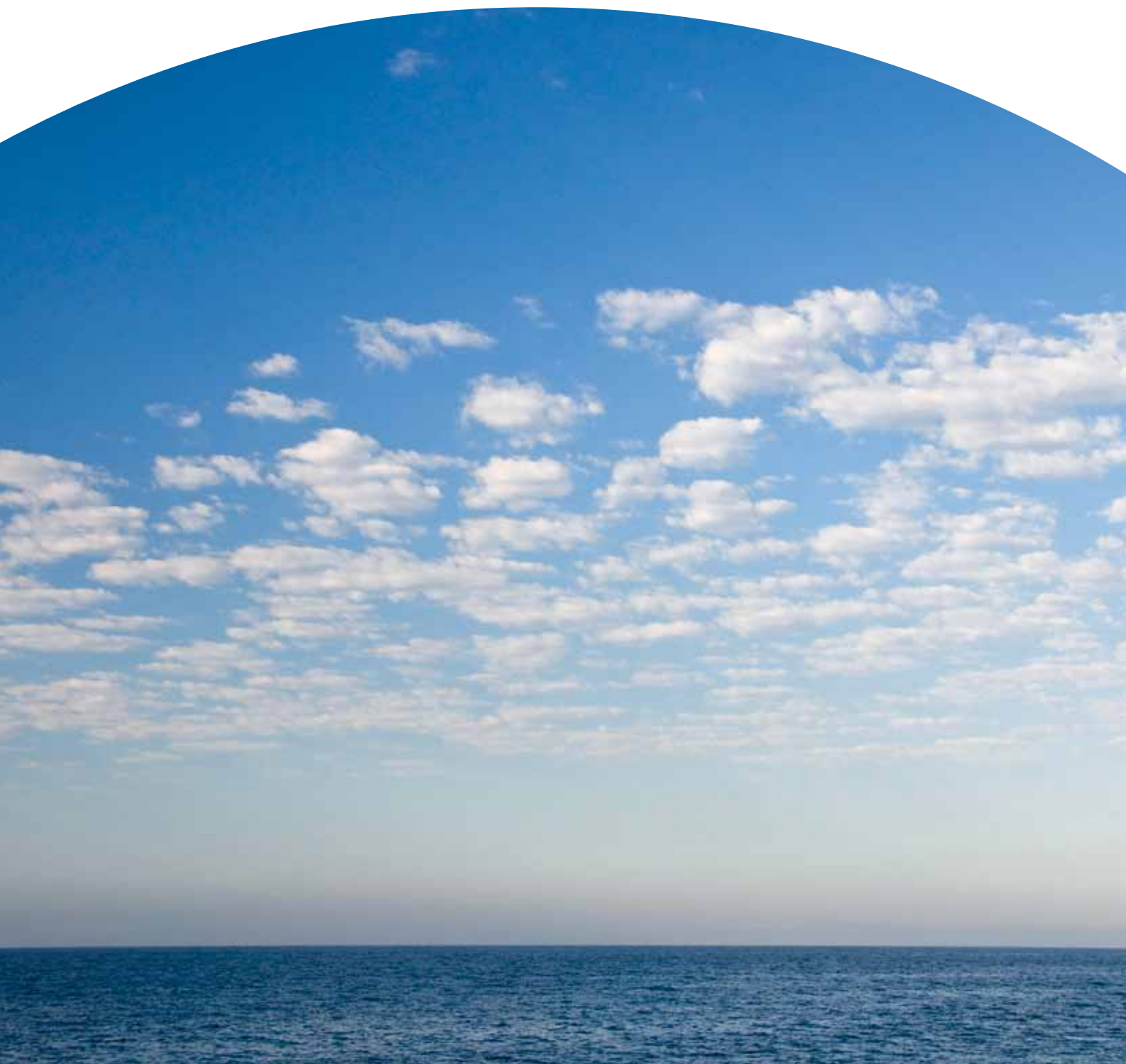




Our pension solutions for SMEs help you keep your head clear for your business and ensure you can sleep soundly.



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. In addition, you benefit from a global insurance company with a global network and international experience.

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.



We have the optimum pension solution for your company.

Depending on their type and focus, medium-sized companies can have very different pension needs. A standard solution cannot meet the personal requirements or the growth of the company. A tailored concept is required, that can adapt flexibly to its changing needs.

This is why we have developed special pension solutions for medium-sized companies that focus on their individual needs. These pension solutions are extremely easy to adapt in line with future developments. Whether the company has 20 or 200 employees, whether you require supplementary insurance or an individual pension plan, we can offer specially designed options that match the reality of your company's environment.



Vita Classic.

More transparency with occupational retirement provision.

Vita Classic is an uncomplicated, innovative solution for implementing occupational retirement provision – ideal for medium-sized companies that attach importance to transparency. Whether the plans are based on the minimum figures defined by the BVG or additional benefits, the individual solution covers your pension needs and those of your employees in full accordance with your requirements.

Vita Classic offers a pension solution with separate investment and insurance components. Vita Classic pursues a sustainable investment strategy geared for the long term. In addition, you fully participate in the investment performance.

More than 17,000 companies with more than 100,000 plan participants trust in Vita Classic for their occupational retirement provision and benefit from our first-class, all-inclusive service. When you choose Vita Classic, you are choosing not only a modern pension model with attractive terms, but also cooperation with highly trained partners such as Vita Joint Foundation, Zurich Life Insurance Company Ltd and Zurich Invest Ltd.

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. Vita Plus offers all this, as well as maximum security for your pension funds. Unlike Vita Classic, Vita Plus offers a comprehensive insurance solution (no separation of insurance and investment components). 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
- Maximum security for your pension funds
- Simple admission of plan participants
- Option of online administration
- Affiliation to the Mythen Joint Foundation of Zurich Life Insurance Company Ltd





Vita Invest and Vita InvestPlus.

You have the complete freedom to decide.

Do you want to reap the benefits of adding your pension fund to a joint foundation and at the same time stay involved in decisions about investment strategies and benefits? Then Vita Invest and Vita InvestPlus offer the ideal prospects.

You are used to making decisions and taking on responsibility. And you can continue to do so here: You define the investment targets and help to determine your potential for returns.

Vita Invest and Vita InvestPlus offer the ideal platform for medium-sized companies to realize their obligatory and non-obligatory occupational pension plans. You help to design your pension plan concept actively and flexibly. In this way, pension solutions and the investment of pension assets can be ideally tailored to your needs. The strict separation

between the insurance and the investment shows returns and the costs of investments with complete transparency.

Vita Invest and Vita InvestPlus. Your benefits.

- Considerable latitude in making decisions about investment strategy, financing, interest payments, retirement savings and use of uncommitted funds
- Expert advice, experience
- Comprehensive insurance coverage in the event of old age, disability and death
- Strong investment strategy with attractive return opportunities
- High cost transparency
- Regular reporting
- Option of online administration
- Affiliation to the joint foundations Vita Invest or Vita Invest Supplementary Pension Coverage from Zurich Life Insurance Company Ltd

Vita Classic and Vita Invest. A comparison for a quick overview.

	Vita Classic	Vita Invest
Death and disability risks	Congruent risk insurance at Zurich Life	Congruent risk insurance at Zurich Life
Investments	Collective investments at the joint foundation level	Investment decision or individual investment at the pension fund level
Investment income	In favor of the joint foundation Appropriation in accordance with the foundation council's resolution	In favor of the pension fund Appropriation in accordance with the administration committee's resolution
Purchases Retirement pensions	Purchases on retirement, deficiency is financed by the joint foundation	Purchases on retirement, deficiency is financed by the pension fund
Risks for retirement provision	Insufficient cover possible Restructuring measures where applicable	Insufficient cover possible Formation of reserves to finance the acquisition of old-age pensions
Self-determination	Pension plan	Pension plan, investment strategy, reserve policy, interest payments, in some cases conversion value

Pension plans by remote control.

You can carry out the administrative tasks related to your occupational retirement provision from your desk. And you can do all this simply and cost-effectively 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.

Do you have your own pension fund? Then leave the risks to us.

If you have your own pension fund, it is essential that all risks are hedged to optimum effect. Only then can you sleep soundly.

The many options offered by Zurich ensure that the right solution is found to suit the needs of your pension fund – whether you are hedging against the risk of death and disability, investing pension funds, managing cash assets or providing comprehensive advisory services – Zurich has the solution. Zurich Life Insurance Company Ltd, Zurich Invest Ltd and Zurich Pension Fund Consultants Ltd complement each

other to perfection with offers, advisory services and solid implementation.

Solutions for company pension plans. Your benefits.

- Control of risks and costs
- Choice of suitable risk coverage
- Various types of profit-sharing schemes
- Option of international pooling
- Expert advice
- Focus on core business
- Pension fund investments by proven investment specialists



Benefits that count.

In the complex and crucially important world of retirement provision, nothing should be left to chance. With Zurich, you can be sure of a solid partner that understands the practical concerns of medium-sized companies and can help you to understand the situation.

You benefit from Zurich's cutting-edge technical expertise and the opportunities of a networked global organization and Swiss security awareness. For the future security of your company, your employees and yourself.

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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