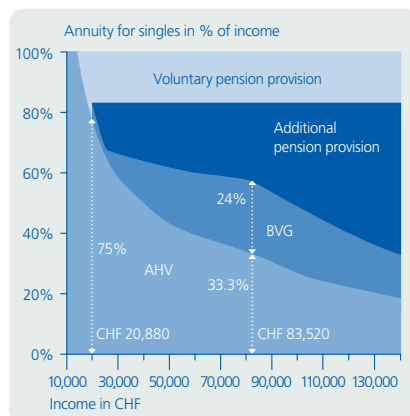


Vita Classic – Vita Joint Foundation retirement provision solutions

Simple. Safe. Clear. The largest semi-autonomous joint foundation in Switzerland.

Choose a modern, flexible pension model now! Membership of the Vita Joint Foundation offers you and your employees the comprehensive insurance coverage you need. This coverage offers unique benefits, such as: the clear separation of insurance and investment components, transparency in relation to investment success and costs, interest payments that are in line with the market, and full participation in the investment performance.

Crucial: Closing any gaps in provision.

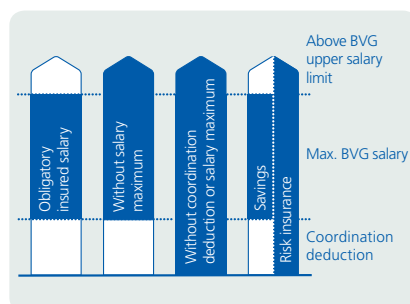


Is Vita Classic the retirement solution for you?

- Would you like a pension model that offers a broad range of investment options and strategies, allowing for your full participation in capital markets?
- Do you want maximum transparency for investments and income?
- Would you like to be part of a joint foundation that is the market leader in Switzerland?
- Would you like to choose an innovative and progressive retirement solution?
- Do you expect a right of participation when it comes to the management of your pension plan?
- Do you attach great importance to customized insurance coverage for you and your employees?

The more questions you answered «Yes» to, the better Vita Plus is suited to your personal preferences.

The importance of the «insured annual salary».



- Insured part of salary
- Uninsured part of salary

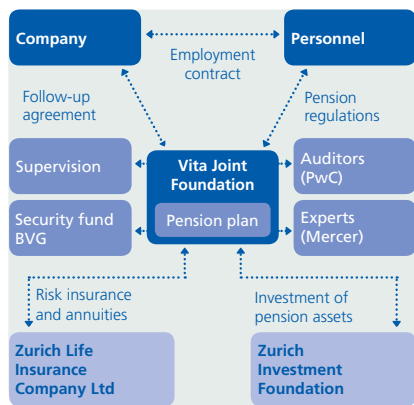
The objective is to guarantee income after retirement, or in the event of invalidity or death, to ensure that your employees and their families can maintain their usual standard of living.

You can rely on these benefits.

Transparent and modern pension model.

- Clear separation of investment and insurance components.
- Periodic reporting on the investment and appropriation of capital.
- No hidden costs thanks to risk-adjusted contributions.
- No cross-subsidization and unwanted solidarities between active policyholders and pensioners.
- An independent foundation council selected by the pension funds of the affiliated companies.

This is how the Vita Joint Foundation is organized.



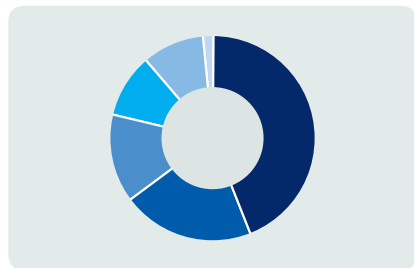
Your pension capital is professionally invested.

- Clearly defined investment and supervisory procedures
- A long-term investment strategy that is tailored to the risk capacity of the foundation with as little dependence as possible on short-term fluctuations in the capital market.
- On-going optimization of the return-risk profile.
- Wide diversification in the investment: A high share and equity allocation as well as investments in alternative assets can expect a higher performance over the long term.
- The investment return goes entirely toward the policyholder.

Full-scale insurance coverage. Extended retirement benefits.

- Zurich Life Insurance Company Ltd will bear all pension risks, in particular retirement pensions with longevity risk.
- Flexible insurance coverage for different groups of people in line with the function and salary structure.
- Invalidity benefits (pension and waiver of premium) from 25% disability and in line with the level of disability.
- Inclusion of accident risk for conjugal partners.
- Possibility of creating tax-privileged employer's contribution reserves, individual tax-privileged purchasing options for the employees.
- High flexibility in terms of the selection of retirement dates.

Investment strategy.



- 44.5% capital market
- 21% shares
- 14% alternative investments
- 10% real estate
- 10% mortgages
- 0.5% liquidity

Care-free retirement provision.

- The full-scale service package is included.
- Various pension plans for optimum coverage of the pension requirements of your employees.
- Minimum administration work thanks to a leaner organization structure.
- Informative internet platform www.vitafoundation.ch with option to download all documents/forms required.
- Online occupational pension plan: Our internet platform allows you to handle all changes easily from your own screen. You save time and money, and benefit from attractive bonuses.
- Customer-friendly and understandable documents in four languages (GE/FR/IT/EN).
- Zurich Care Management includes: prevention of disablement, quick return to the work process, preservation of jobs through free personal advice and follow-up of policyholders and employers.

Vita Classic in figures.

2010	2009	2008
107,818	106,077	104,661
17,170	16,932	16,565
8,060.1	7,840.3	7,487.9

- Number of active insured persons
- Affiliated companies
- Retirement capital in CHF million

The respective applicable pension regulations as well as the pension plan are decisive for all pension benefits.

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If the details in this factsheet differ from the valid Conditions of Insurance, the latter shall take precedence.

vita
 joint foundation