

# Vita Relax

For businesses that want to play it safe.  
And for everyone searching for a simple retirement provision solution.

## Your occupational retirement provision – perfectly predictable

Vita Relax allows you to relax and focus on your core business, reduces occupational retirement provision to the essentials, and secures your financial future and that of your employees. Thanks to Vita Relax, you can calmly look to the future and concentrate on what's important in the here and now.



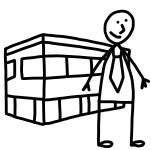
### Minimal effort

Vita Relax is very straightforward: you can meet your obligations and manage your occupational retirement provision simply and securely – whenever and wherever you like.



### Maximum security

With Vita Relax, you know exactly what to expect from your occupational pension plan. Risks are borne entirely by the insurer.



### Simple retirement provision

With Vita Relax, you get a no-frills solution for occupational retirement provisions so you can concentrate fully on your business.

## For whom is Vita Relax suitable?

- **It is ideal for new business owners:** Newly established companies and start-ups can get their occupational pension plans in just a few steps.
- **Simple affiliation process:** Thanks to a capital guarantee on retirement assets and full risk assumption by Zurich, the solution for your company remains consistent and predictable.

## Transparency thanks to the conversion rate guarantee premium

The legally prescribed conversion rate leads to a financing gap for pensions. For this reason, part of the investment income is now used to close this gap.

With Vita Relax, the employees and the employer finance potential shortfalls themselves through the conversion rate guarantee premium. As a result, possible retirement losses are covered fairly and transparently. The amount of the guarantee premium can thus be reduced, for example, by expanding the retirement provision solution.

## Quick and simple: our online services

At vita.ch, employers can quickly and easily view data on the contract and insured persons, as well as register, deregister and change employees, thanks to the online employee pension plan. Salary changes and contribution calculations are also possible online at any time and without further ado.

If you have any questions, please contact your personal BVG specialist. If your employees have any questions, they can simply contact the Help Point BVG (phone 0800 80 80, Mon.-Fri. from 8 a.m. to 6 p.m.).

## And finally: beneficial conditions on insurance from Zurich

As an insured person with the Vita Collective Foundations, you benefit from beneficial conditions, thanks to the partnership with Zurich, for example, for your car and household contents insurance or retirement provision solutions.

You can find more information at [zurich.ch/vita-partners](https://zurich.ch/vita-partners) or from your Zurich client advisor.

