



# VZ OPA Collective Foundation

The VZ OPA Collective Foundation is an individually tailored pension solution for SMEs. Thanks to low risk premiums and low management costs, insured companies can save several thousand Swiss francs every year.

Foundation	2013
Number of account holders	13,833
Number of affiliated companies	3,079
Balancesheet total in CHF	2,600 million
Reinsurance	Risks of disability and death
Reinsurer	VZ BVG Rück Ltd
Supervisory authority	BVG- und Stiftungsaufsicht des Kantons Zürich
Management	VZ Vorsorge AG
Asset manager	VZ Investment Foundation VZ Depository Bank Ltd
Pension fund expert	Allvisa AG
External auditor	Ernst & Young Ltd
Board of trustees	Rolf Corrodi (president), Stefan Thurnherr, Stephanie Rösner, Martin Knecht, Stefan Studer, Matthias Schuppisser

as of March 2023

## Investment options

Every affiliated company participates fully in the investment results.

- With retirement assets of up to CHF 5 million, the investment is made according to the investment strategies of VZ Investment Foundation (between 0 and 50% shareholding).
- With retirement assets of CHF 5 million or more, the investments are made as part of an individual investment strategy.

## Pension conversion rates & interest

- The conversion rate for the mandatory portion is 6.8% and 5.0% for the non-mandatory portion.
- Minimum interest of 1.0% is paid on the total retirement assets.

Additional interest shall be paid by decision of the pension fund commission of the affiliated company.

## Advantages

The VZ OPA Collective Foundation offers a pension solution that is tailored specifically to the needs of small and medium-sized enterprises. Insured companies benefit from unique advantages:

- **Cost savings:** The VZ OPA Collective Foundation bundles many small companies by means of pooling, which means that the insured companies can save up to 30 percent of their prior risk premiums and management costs.
- **Flexibility:** Affiliated companies can match their investment strategy to their own needs and their individual risk appetite.
- **Fairness:** The VZ OPA Collective Foundation reports a separate coverage ratio for each company, which prevents cross-subsidisation and dilution. If a company terminates its affiliation contract, the actual balance is paid out at the time of termination.

## Costs & fees

- The annual management costs are CHF 150 per person.
- The asset management fees depend on the selected investment strategy and are shown transparently.

## Reporting

- Reporting is carried out on a quarterly basis.
- Financial statements are prepared for the pension fund on an annual basis.

## We're here to advise you

Do you have any questions or would you like to learn more about our services? Please contact us to arrange a non-binding appointment.

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