



VZ Vested Benefits Foundation

The VZ Vested Benefits Foundation invests pension assets individually and cost-effectively. Investors can review and adjust their investment strategy at any time free of charge once they have logged into the VZ Financial Portal.

Foundation	1997
Number of account holders	6,195
Balancesheet total in CHF	1,633 million of which 286.3 million accounts 1,235.9 million mixed assets 110.3 million individual investment strategies
Supervisory authority	BVG- und Stiftungsaufsicht des Kantons Zürich (BVS)
Management	VZ Depository Bank Ltd (Zug) VZ Vorsorge AG (Zurich)
Asset manager	VZ Depository Bank Ltd
External auditor	Ernst & Young Ltd (Zurich)
Board of trustees	Stefan Thurnherr (president), Rolf Biland, Andreas Böckli, Oliver Hedinger, Lorenz Heim, Thomas Metzger

as of 31.12.2022

Investment options

- **Mixed assets with a focus on sustainability:** The investment is made primarily through cost-effective index funds while taking sustainability issues into account. In segments where an active investment approach pays off, actively managed collective investment schemes are utilised.
- **Mixed assets with index investments:** The investments are made in cost-effective index products. The allocation is determined by a monthly rebalancing to the target value.
- **Pension investment on an individual basis:** Experienced investors can select an investment strategy with individual securities or influence the composition of the portfolio in the case of custody account advice.
- **Interest account:** Alternatively, the vested benefits can be saved in an interest account without securities.

Advantages

- **Cost savings:** Investments are made in low-cost index products, and the asset management fees depend on the investment strategy selected.
- **Flexibility:** VZ Vested Benefits Foundation offers investors various investment options. The investment strategy can be changed on a weekly basis.
- **Overview:** Thanks to online access, investors can always keep an eye on their custody account and adapt their investment strategy at any time. VZ prepares transparent reports on a regular basis.
- **Independence:** VZ Vested Benefits Foundation does not have any investment products of its own. Regardless of the provider, the products that will bring the greatest benefit to the client are selected.

Good to know

- The asset/interest and dividend income are tax-free.
- Regular payment of the vested benefits capital is possible between five years before and after reaching the OASI retirement age.
- Early withdrawal of the vested termination benefit is possible for the financing of owner-occupied residential property, in the event of moving abroad and when taking up self-employment.

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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