



VZ Collective Foundation

VZ Collective Foundation insures salaries in excess of CHF 132,300 and offers insured persons individual investment options and potential tax savings.

Foundation	1995
Number of account holders	2,901
Number of affiliated companies	830
Balancesheet total in CHF	731 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 (Zurich)
External auditor	Ernst & Young Ltd
Board of trustees	Andy Böckli (president), Cornelia Nestic, Frank Powa, André Gamma, René Eisenring

as of March 2023

Investment options

Insured persons benefit directly from the success of the investment strategy they selected. This strategy can be chosen individually within the legal requirements and in accordance with the insured person's risk appetite and risk capacity. There are one interest account and nine different investment strategies available:

- **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.

The insured person determines the timing of the investment and can change his/her investment strategy on the VZ Financial Portal and invest in low-cost index investments.

Advantages

- **Cost savings:** VZ Collective Foundation offers low management costs and low risk premiums thanks to a solid risk structure.
- **Flexibility:** VZ Collective Foundation is flexible thanks to the individual planning on company level and because of the different investment options existing at the insured level. In terms of savings, up to three savings plans are possible, and the retirement assets may be received as a lump sum, annuity or in hybrid form.
- **Tax savings:** By increasing their savings contributions, senior executives can increase their purchasing potential and thus reduce their taxable income.
- **Capital protection:** In the event of the insured person's death, VZ Collective Foundation pays not only the pension benefits but also the entire savings capital, including voluntary purchases, to the survivors.
- **Transparency:** The VZ Financial Portal allows registered investors to review their custody account at any time and adjust their investment strategy. VZ prepares clear reporting on a regular basis.
- **Independence:** VZ Collective 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.

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.

VZ Collective Foundation
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