

# Occupational retirement provision – the most important changes from 2024

Find out what is changing in occupational retirement provision and how Vita and Zurich are committed to more fairplay.

## AHV reform brings new reference age for women

The reference age for women is gradually increasing from 64 to 65. These statutory provisions shall enter into force on January 1, 2024. Women born in 1960 will still retire at 64, while women born in 1961 will retire at 64 years and three months. This has already been taken into account in the 2024 pension certificate. For men, the reference age remains unchanged at 65.

Year of birth	Reference age for women	in the year
1960	64 years of age	2024
1961	64 years, 3 months	2025
1962	64 years, 6 months	2026
1963	64 years, 9 months	2027
1964	65 years of age	2028

## Retirement provision that is fit for the future

Vita and Zurich are both committed to more fairplay in occupational retirement provision. With transparent information, suitable investment strategies and appropriate retirement provision solutions, we ensure that as much of the investment income as possible reaches you, the insured person, as was intended in the second pillar.

## Retirement pension conversion rates for the years 2024 to 2026

In order to counteract redistribution and be able to offer all insured persons a sustainable and fair retirement provision solution, the Vita Collective Foundation is adjusting conversion rates in line with the current situation. The conversion rates for the years 2024 to 2026 at retirement at the reference age are as follows:

Retirement in the year		2024	2025	2026
Men		5.60%	5.50%	5.40%
Women		5.60%	5.55%	5.50%

In your pension certificate for the year 2024, these conversion rates have already been taken into account. They will also be visible in the 2024 pension regulations, which will be available at [vita.ch/downloads](https://vita.ch/downloads) from the end of 2023.



Calculate retirement pension now

Get an overview of your pension after retirement in a playful way at [transparente.ch](https://transparente.ch).



## Desire versus Reality

**76% > 60%**

The income from the 1st and 2nd pillar after retirement should amount to 60% of the final salary. But on average, the Swiss population wants 76%. What's going wrong here? What can you do personally?

Find out more about the Fairplay Study 2023 at [vita.ch/fairplay](https://vita.ch/fairplay).

## Beneficial conditions on insurance from Zurich

Thanks to the partnership with Zurich, you benefit from advantageous conditions on insurance and retirement provision solutions. For example, on life insurance: [zurich.ch/vita-life](https://zurich.ch/vita-life). Simply take out a policy online, pay by credit card.

Further information is available at [zurich.ch/vitapartner](https://zurich.ch/vitapartner) or from your Zurich customer consultant.

