

# 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.

## The reference age for women is gradually being increased

The reference age for women is being increased from 64 to 65 in four steps. The reference age for women will increase for the first time on January 1, 2025, by three months. 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. After this, the reference age for women will increase as follows:

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.

### 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%. Whats 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 for insurance and retirement provision solutions. Such as life insurance, for example: [zurich.ch/vita-life](https://zurich.ch/vita-life). Simply take out a policy online in just a few clicks and pay by credit card.

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



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