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1997, a year under the sign of new directions

The last business year of the Fund was characterized by numerous activities with regard to a new design of products as well as in the strategic, communicative and infrastructural field. In 1997 the number of members dropped by 3% to 8488, profits saw a satisfactory 772,000 francs.

On January 1st 1997 a long-term strategic new direction of the Fund was introduced with the change of the Fund's directorship. As major measures a new product line and a new marketing concept tailored to the specific requirements of Swiss Abroad were started.

Maintaining the number of members and the financial position

The new strategy was mainly aimed at adapting the organizational structure and investment policy of the Fund, as well as its products, to modern requirements. To this end, on the one hand the drop in membership which has continued throughout the last

few years should be corrected, and on the other hand the Fund will hedge its financial situation for the long-term. At present a large amount of costs escape supervision, for the savings funds of the members are invested in fixed interest paper. In addition, the profitability of the investments in relation to the income insured to the Fund members by the savings funds invested has been deteriorating.

The most important measures introduced, in overview

The legislative and strategic area

- Revision of the articles of association to adapt them

to the strategic new direction.

- Elaboration of new technical regulations.
- Preparation of a new investment strategy.

The field of products

- Restructuring of the products for insuring livelihood and savings accounts (analysis of the mathematical structure, simplification and product division)
- Situation analysis in the field of sickness insurance. Preparation of a life-insurance line of products.

Marketing

- Choice of a new name and development of a new image.
- Preparation of new marketing documents to introduce the cooperative.

The infrastructural field

- Preparation of an Internet home page with a clear and interactive presentation.
- Development of a specific interactive customer advisory program via Internet.
- Development of a new computer program tailored to the activities of the Fund.

livelihood were made, of which two could be answered positively: 12,500 francs were paid out (of which 10,000 francs by the Auxiliary Fund). One application was rejected, since economic and not political grounds had given rise to the loss of livelihood. An appeal was made against this decision (a total indemnity for the family to the extent of 250,000 francs had been requested). Another application was rejected, as this was due to a temporary drop in economic status. The cooperative members affected were informed that in the event of a final loss (to the extent of 30,000 francs) another application could be made to the Fund.

The number of members fell again during the past year. At the end of December the Fund counted a total of 8488 members. The accounting situation was satisfactory, the 1997 business year closing with a profit of 772,000 francs.

The detailed annual report may be requested from the Fund at telephone number ++41 31 381 04 94. ■

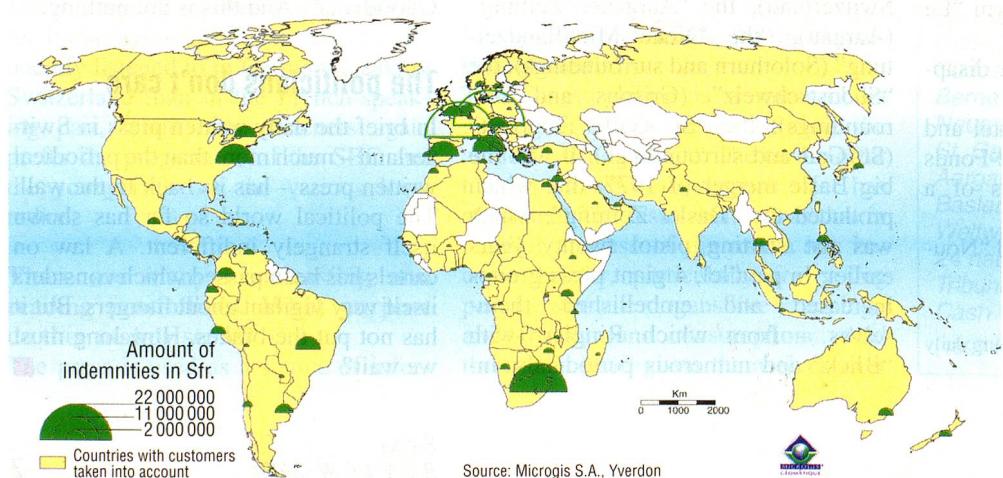
Invitation to the General Assembly

The General Assembly of the Fund members in 1998 again takes place in the framework of the Congress for the Swiss Abroad on August 22nd, from 12.15 to 14.15 in Baden. Up for discussion will be the articles of association, the annual report, the 1997 annual accounts, and elections.

Current business

In 1997 four applications for indemnity against loss of

Distribution of insured lump-sum indemnities according to country of residence of fund member (as of December 15th 1997)



Activities for the 40-year jubilee of the Fund

In 1998 the Solidarity Fund for the Swiss Abroad celebrates 40 years of existence. At the Congress for the Swiss Abroad in August activities will take place to celebrate this jubilee, to which participants in the Congress for the Swiss Abroad are warmly invited.