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# A private retirement scheme, 100% Swiss, with Soliswiss and Winterthur

**A recent article in the Swiss Review on the optional AHV/IV insurance (no. 3/99, page 11, Official News) advised Swiss nationals abroad to get information on private and local alternatives.**

## A 100% Swiss Solution

Why not consider a 100% Swiss private retirement scheme, also for Swiss nationals abroad? Soliswiss in collaboration with Winterthur offers you the solution: A 100% Swiss guaranteed pension for life.

## Complete Security

The products of long term financial security offered by Soliswiss and Winterthur give you complete security,

thanks to the following special advantages:

### • Diversification

A retirement or long term financial security plan contracted in Switzerland, with a Swiss company, in either U.S. Dollars, Euros or Swiss Francs, allows every Swiss resident abroad, diversify his investments.

### • Legal Advantages

The Swiss law offers special advantages within the framework of long term security contracts for the Swiss abroad:

- They are not subject to taxes in Switzerland
- The retirement capital is protected in case of legal proceedings or bankruptcy
- In case of inheritance, for

malities are simple and quick

- A completely free choice of beneficiaries, which the investor has a right to change later on
- The capital is protected even if an inheritance is burdened with debts.

### • Confidentiality

Swiss quality, confidentiality and professionalism are an integral part of the long-term financial security plans.

### • The Soliswiss advantage

Soliswiss offers its members, free of charge, a basic insurance against loss of livelihood abroad due to political events, when a contract for long-term financial security is concluded.

## Flexibility

With Soliswiss and Winterthur, you have a range of choices : the retirement age, the amount, the currency in which you prefer to invest, a pension for an individual or a couple, and many more options. The two following examples illustrate the variety of choices:

**Pension for Junior** is meant for young couples and investors. It is implemented in two independent stages. The first phase is the constitution of a guaranteed capital combined with an insurance cover for the protection of the family in case of death. The second phase (life annuity), assures a stable and regular income, as long as the investor is alive. This is an optional phase that begins at the end of the first phase.

**Pension for Senior** is meant for couples or individuals more advanced in age, with an available capital. They are no longer in need of insurance protection, but rather a stable and regular retirement income that would guarantee their financial independence and quality of life. Various types of pension plans exist so that their needs may be adapted to, in the most optimal manner.

Please do not hesitate to contact Soliswiss directly. Its partners would be pleased to furnish you with any information or offers you may require.

*Please send to :  
SOLISWISS  
Gutenbergstrasse 6  
CH-3011 Bern  
Tel. +41 31 381 04 94  
Fax +41 31 381 60 28  
E-mail: info@soliswiss.ch* ■

## Request for an offer without commitment

(Please write in block letters)

Mr.  Mrs./Miss.

Name:

First name:

Address:

Country:

Date of birth:

A Soliswiss member, no.

Not a Soliswiss member

E mail:

Fax:

Tel.:

### I would like to make the investment in :

- Soliswiss Pension for Junior (Annual premium or Single premium)
- Soliswiss Pension for Senior (Single premium)

I would like an offer in:

Swiss Francs

US Dollars

Euro

Annual premium, amount:

Single premium, amount:

Annual pension:

Retirement age:

Note : Please indicate the desired amount, in order to facilitate the preparation of individualized offers. You may later request modifications, if necessary. Every offer will be accompanied by a detailed description of the product.