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## Long-Term Financial Security and Health Insurance:

# A most positive assessment of the new Soliswiss offer

Since slightly over a year now, the Solidarity Fund for Swiss Nationals Abroad (Soliswiss) has prepared attractive offers thanks to new solutions in the areas of health insurance and long-term financial security. These new products have been developed especially in response to the needs of Swiss nationals living abroad. The new health insurance offer in collaboration with the Swiss company KPT/CPT, and the long-term retirement plan Soliswiss PENSION were of particular interest to Swiss nationals abroad during the past year.

For a little over a year Soliswiss has offered various health insurance and long-term security plans. The interest they have aroused demonstrate the extent to which Swiss nationals abroad

feel concerned about their financial security at the moment of retirement or an accident or illness.

### New Offers in Health Insurance

With regard to health insurance, Soliswiss now offers two new options, in addition to IHI insurance which has already been available for some years. One is offered in collaboration with the Swiss health insurance company KPT/CPT, and the other through the French RMA. This last type of insurance is meant exclusively for persons resident in France. KPT/CPT insurance is characterized by a wide choice of options. It allows persons returning to Switzerland to remain insured and continue to benefit from favourable conditions through a collective contract with Soliswiss.

### Long-Term Financial Security: Developing rapidly

The new line of products for long-term financial security offered since a year by Soliswiss, in collaboration with Winterthur (PENSION, EDUCATION, FAMILY, FUTURE) have been especially created for Swiss citizens abroad. Every person can choose the system of long-term financial security that best suits his aims and desires. The Soliswiss PENSION plan is presently in great demand. This trend has certainly risen out of the uncertainty regarding the future of the optional AHV insurance. Soliswiss PENSION allows every person insured the choice of the pension amount and the age at which the first payment will be received. The financing of this plan may be done through annual payments or a single investment.

### Solidarity, thanks to Political Risk Insurance

Since 1958, the main concern of the Solidarity Fund has been insurance against loss of livelihood due to political risk in the country of residence. Every Soliswiss member has, at his disposal, an insurance cover against political risk, of which he may, in principle, choose the amount (maximum CHF 300,000.– per family). Through his Soliswiss membership, he contributes to the security of many Swiss nationals abroad, and in particular, those living in countries at risk of political disturbances. The concept of solidarity thus remains a central concern of the cooperative, Soliswiss.

### An attractive interest rate

To offer its members the possibility of saving in Swiss francs, a currency valued world-wide, is also a Soliswiss aim. The interest earned on savings placed with Soliswiss is not subject to the withholding tax. It is most attractive in comparison with market conditions and will be 3% from January 1st, 2000 (3½% in 1999).

The new Soliswiss services have been developed on the basis of needs expressed by Swiss nationals abroad. Soliswiss intends to continue in this direction and will remain, in the years to come, alert to the wishes and requirements of Swiss nationals living abroad. That's why Soliswiss would be most pleased to welcome any suggestion that might enhance and improve its services.

### Please send me information on Soliswiss, without obligation:

(Please complete this slip in capital letters)

In:  German  French  Italian  English  Spanish\*

\*Certain documents are not available in Spanish. Please check an additional language.

Soliswiss brochure

Information leaflet «Saving Accounts»

Health Insurance

Soliswiss – Winterthur Long-Term Financial Security

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