

Zeitschrift: Swiss review : the magazine for the Swiss abroad
Herausgeber: Organisation of the Swiss Abroad
Band: 27 (2000)
Heft: 5

Artikel: Advantages of a private pension plan
Autor: [s.n.]
DOI: <https://doi.org/10.5169/seals-907660>

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Advantages of a Private Pension Plan

The recent revision of the OASI/DI scheme has resulted in significant modifications to the conditions for long-term security of Swiss nationals living abroad. Private long-term financial security offers practical and favourable solutions. Soliswiss, the Solidarity Fund for Swiss Nationals Abroad, explains below some of the main advantages.

Thanks to the guarantee of the Confederation, Soliswiss is able to offer its members an insurance against political risk. Soliswiss can offer timely aid to those of its members who lose their livelihood abroad not due to their own fault, but as a result of wars, civil disturbances, or general coercive measures of a political nature. It also offers savings accounts, health insurance, and a wide range of products for long-

term financial security in collaboration with leading insurance companies.

The current OASI/DI system is faced by numerous problems: An ageing population, deterioration of the social climate, and raising the retirement age are among the themes that will become

issues for future deliberation and discussion.

On June 23rd, 2000, the Swiss parliament accepted a revision of the OASI/DI scheme - a decision with serious implications for Swiss nationals living abroad. A more detailed picture of this subject appears on page 8 of

the current edition of the "Swiss Review".

Tailor-made solutions

Individual advice in the area of long-term security is an important service provided to Swiss nationals abroad through close and continuous contact by Soliswiss with the best Swiss insurance companies, and selection of the most favourable services for its members.

Private long-term security through Soliswiss offers several significant advantages to Swiss nationals abroad:

- The insured person can freely choose the amount of his contributions, payment intervals, and age of retirement.
- Depending on the selected option, the risk of death can be covered.
- In case of death, the invested capital is returned even after the start of the payment of pensions (the invested capital less the annuity installments already drawn).
- Depending on the selected option, the invested capital can be borrowed under favourable conditions, perhaps to finance the purchase of a house.
- The investor has a choice of currencies, as investments can be made in Swiss Francs, Euro, or U.S. Dollars.
- The investment and pension are exempted from all taxes in Switzerland.
- The spouse (or partner) can also be insured, even though he or she is a foreigner.
- Political Risk Insurance is offered completely free to its members by Soliswiss.

Comprehensive, unbiased advice, and the best rate of return through Soliswiss

The range and variety of offers in long-term security currently available in the Swiss market, make the right choice difficult. Soliswiss, as a neutral public service organization, assists Swiss nationals abroad by helping to define a system of long-term security that is best adapted to their personal situation and desires. The cooperative is continuously evolving by improving its offers and selection of products with the best rate of return and a system of complete transparency. Would you like more information? Please contact directly at Soliswiss.

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