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Private Old Age Security Gaining Ground

The modifications to the OASI/DI law that came into force at the beginning of the year have serious consequences on many Swiss nationals established abroad. Several are those who must henceforth take the matter of their retirement into their own hands, as they will no more have, or will soon not have, the possibility of contributing to the voluntary OASI. The insurance plans for annuities offered by Soliswiss to Swiss nationals living abroad, constitute a practical solution, well adapted for those who would like to fill the gaps in their old-age security.

New Opportunities

The restrictions introduced by the new law have, in general, been felt like the Sword of Damocles. The opportunities offered by private long-term security plans have been totally ignored during official discussions. Soliswiss – your trustworthy and reliable partner for years on security questions – is strongly committed to progress in the area of private long-term security. The summary opposite clearly shows the advantages of private Swiss old-age security.

Quality Advice

A sound, reliable plan for long-term security must take into account various individual factors (available budget, estimated financial requirement during retirement, family situation, personal assessments, and priorities). Take advantage, therefore, of the knowledge of an experienced financial advisor, who will show you several possibilities and help you take the right decision. Soliswiss would gladly help you find the optimal solution for your long-term security.

Swiss insurance plans for annuity comprise...

...flexibility → You yourself choose:

- Your premium amounts, or:
- The level of your annuity (unlimited!)
- The method of financing: Single premium, periodical premiums or a combination of both
- The currency: Swiss Franc, Euro or US Dollar
- Start of the annuity: Immediate or deferred (from the age of 40)
- The type of annuity: Annuity for an individual or for a couple (also possible for unmarried couples or foreigners)
- The availability of your capital, thanks to credit possibilities
- The beneficiaries

...and security → You are protected by the following:

- In case of premature death during the savings phase: Restitution of the surrender value of the capital to beneficiaries.
- Conclusion of an insurance contract for annuity without a medical examination
- Swiss law: The insurer is monitored by the Confederation
- Special treatment to the insured person or beneficiary, in case of seizure of assets, bankruptcy, or inheriting debt burdens
- If desired, coverage against the following risks is also possible:
 - Disability: Waiver of periodical premium payments
 - Death during the savings phase: Life insurance to benefit the family

Long-Term Security, Saving Accounts, Health Insurance, Protection against Political Risk – Soliswiss offers security to Swiss nationals living abroad.

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