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## Annual Report – 2003

**The executive organs of Soliswiss have for several years followed a very coherent policy in the development of the cooperative. The targeted objectives have been attained through successive improvements, such as adapting our services to comply with the expectations of Swiss nationals abroad and regular advances in the quality of benefits and services. In each of these areas of activity, whether savings accounts, health insurance or insurance for long-term security, not forgetting political risk insurance, Soliswiss endeavors to offer much more than can normally be obtained elsewhere.**

On January 1st, 2003, the new Technical Regulations came into force. They superseded the previous stage of structural modifications made in the past years by Soliswiss. Today, the Solidarity Fund for Swiss Nationals Abroad has at its disposal a flexible structure, well adapted to a continuously evolving economic environment, and a range of services well suited to the needs of the 5th Switzerland.

The evolution of principal statistical indicators during the year 2003 reflected a continuation of the changes that began in the preceding years. Our new services are responsible for a majority of memberships: 80% of 290 memberships in 2003 were in fact related to ac-

quiring health insurance or insurance for long-term security. These new memberships, mainly classified in the 19 to 55 age group, have had a positive effect on the age pyramid of Soliswiss members. On the other hand, retired members leaving the company were quite numerous (513 retirements or death related cases of over 65 year olds). Overall, the memberships have fallen from 7,173 at the end of 2002 to 6,960 at the end of 2003. However, the strength of memberships in the 19 to 55 age group has increased appreciably during these last years. For Soliswiss, this is an encouraging sign, and hopefully, the beginning of positive development for the middle term.

With regard to the financial plan, Soliswiss closed the financial year 2003 with a profit of CHF 3.5 million. Positive developments in share markets made it possible to achieve some welcome gains after two very difficult years. Nevertheless, following a cautious strategy, Soliswiss continued to reduce its investments in portfolio, which did not represent more than 13% of its total investments at the end of 2003. The bulk of its assets are currently placed with the Federal Department of Finance.

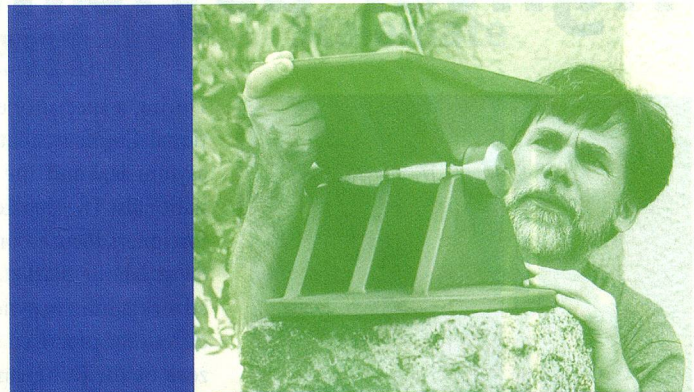
In 2003, Soliswiss compensated three families of Swiss nationals abroad who had lost their livelihood for political reasons. These compensations amounted to a total of CHF 140,000/-, out of which a little less than CHF 7,000/- was drawn from the Auxiliary Relief Fund. *Elisabeth Nassar-Ory*

### Invitation to the 2004 General Assembly

The Soliswiss General Assembly will take place within the framework of the Congress of Swiss Nationals Abroad, on August 21, 2004 at 17:00 hrs at the Gartenhotel in Winterthur.

Soliswiss members may request documentation related to the General Assembly from Soliswiss offices.

## Soliswiss – a dynamic link with Switzerland



**«After the disappearance of the optional OASI in Europe, I am happy to have found through Soliswiss, an excellent long-term plan for retirement – with even more advantages!»**

Anton-Peter Betschart, architect, Germany, living abroad since 1967

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