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Finance and insurance specialist for all Swiss expats

Soliswiss has set a new course. Its subsidiary Soliswiss AG holds a fund distribution license from the Swiss Banking Commission (EBK). It is also a member of the Association of Swiss Asset Managers (VSV). We talked with Andreas Geiger, Head of Asset Management at Soliswiss AG.

Mr. Geiger, what is your new offer to Soliswiss members?

In Switzerland, retirement assets of about CHF 800 billion have accumulated within the scope of the existing government-defined benefit plan. However, more than 700,000 Swiss citizens living abroad are exempt from this mandatory domestic pension plan. The government-defined retirement schemes in their countries of residence rarely match the standard that is customary in Switzerland. For us at Soliswiss, this discrepancy represents a challenge and an opportunity at the same time. A prudent choice of individual investment and insurance instruments can provide equivalent protection in personal retirement planning. This is where we see our mission as an independent wealth management and retirement consultant for Swiss citizens abroad, in the sense of Swiss security abroad.



Andreas Geiger was born in Zürich on November 30, 1956. He holds a law degree from the University of Bern. His professional career includes positions with a number of financial corporations and banks. For 15 years, he worked for UBS and the Credit Suisse Group, where he served as head of commerce for the region of Aargau-Solothurn. During the early 1980s, he was involved in the development of the Swiss Desk of UBS in New York. He currently lives in Aarau with his wife and son. At Soliswiss AG, he has been a member of the management board responsible for the asset management division since it was established in 2006.

Your partner in asset management, Wegelin Fondsleitung AG, manages four selected investment strategies for Soliswiss. How have these four investment strategies fared since their introduction?

For two years already, the cooperative has been investing its equity capital in the four strategies named after the four seasons. Thanks to a favorable business environment, it has been able to achieve extraordinary investment returns. In 2005, the average performance of the fund's investments amounted to 22.4% of equity capital. At 11.3%, the average performance has again attained an attractive level this year. We are therefore convinced that our offer is an interesting alternative for our clientele compared to the previous savings deposit accounts, which have recently yielded interest of only 1.5% per annum.

Did luck play a role in the selection of the fund's investments?

Certainly, a degree of luck is always required for investments to be successful. Nevertheless, statistical analyses show that with a minimum investment horizon of ten years, the expectable average annual yield of investments in equities is between 6% and 8% and thus outperforms bonds by 2% to 3%. Those who must plan their own retirement outside of government-defined plans can therefore hardly ignore investments in stocks. Even the government-owned AHV compensation fund today invests a large proportion of its assets in equities.

Especially for investors with

little experience in questions of asset management and finance, it makes sense to seek advice and assistance in retirement planning issues. And for small to medium custody accounts in particular, investments through the currently very popular instrument of fund shares make it possible to distribute and thus reduce risk. It is the task of Soliswiss, in cooperation with its partners, to select a few highly promising investment opportunities from the vast number of investment funds available today. In doing so, we rely on the documented historic success of our partners as well as on our own critical judgment and continuous review.

Have you already achieved your objectives?

Quite to the contrary. For every single investor, the counter is reset to zero at the end of every year. The work of Soliswiss is therefore never done. This is precisely what makes it so fascinating and exciting.

An additional duty incumbent on us is information and communication. Unfortunately, Soliswiss is still far from being a household name among the large community of Swiss nationals abroad. This confronts us with a very demanding task. Founded as a self-help organization and committed to the benefit of its members, Soliswiss keep striving to enhance its reputation as the finance and insurance specialist for all Swiss expats.

What are your forecasts for the year 2007?

Personally, I do not foresee negative developments in the next 12 to 18 months. It seems to me that economic globalization is only just beginning to exert a sustainable impact on the worldwide economic indicators.

Countries like China or India have been politically and eco-

nomically isolated from the rest of the world until very recently. The ease with which they have managed to open their economies to the rest of the world within just a few years is truly amazing. No less amazing is the readiness with which people around the globe are using the Internet for their private and commercial purposes, a technology introduced a mere ten years ago. These are fundamental factors that favor the further growth of the global economy.

Against this backdrop, I expect that the positive economic development which is increasingly driven by the densely populated threshold countries will continue.

What are your recommendations for your investors?

A proportion of their own assets that will be needed only in the medium and long term should be invested in equities. For investors who do not wish to be occupied with the selection and management of their investments on a daily basis, it is best to rely on marketable and broadly diversified investment funds.

Our four different investment strategies – that are freely combinable, by the way – make it possible for investors to individually determine their equity exposure and thus their risk profile. It is important that investors constantly review their personal risk profile and always feel comfortable with it. Our web site offers a little question-and-answer game that allows investors to define their risk profile in an informal manner. But we also welcome personal contacts by telephone or e-mail in order to determine the appropriate investment mix.

Abridged version of an interview published in full at www.soliswiss.ch.