

**Zeitschrift:** Swiss review : the magazine for the Swiss abroad  
**Herausgeber:** Organisation of the Swiss Abroad  
**Band:** 35 (2008)  
**Heft:** 6

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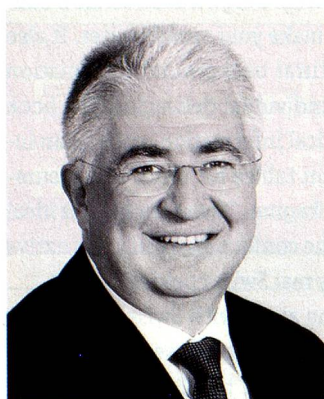
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## Invest your money safely with Soliswiss

The stock market crisis is sending tremors round the world. Many Swiss people living abroad wonder how well their money is invested. Soliswiss clients may rest assured: Soliswiss is the investment and insurance specialist for all Swiss people living abroad and provides Swiss security in other countries. We spoke to Felix Bossert, Director and Rolf Rütimann, asset investment expert and head of asset formation at Soliswiss.



Dr. Felix Bossert

**The stock markets are tumbling, the banks are trembling and clients are fearful for their savings. How bad really is the financial crisis?**

*Rolf Rütimann:* In this crisis calm and strong nerves must be the order of the day. Because every crisis is at one and at the same time a challenge and an opportunity. That was shown by similar events in 1998 and 2001. By their very nature, stock markets tend to exaggerate: they imagine future events and have to revalue vast capital sums on the basis of relatively small purchases and sales. When prices rise, investors always find that normal and are happy. But if they fall investors become very anxious and sometimes even angry. Everyone wants to buy cheap and sell dear. But as nobody knows the ideal timing, this cannot always be successful. The comforting fact is that every crisis comes to an end one day because even after the deepest fall the trend always starts to move up again.

**Can shareholders place their trust in the stock markets?**

*Rolf Rütimann:* Certainly. A stock market is not a game of chance. In the long run, equities always bring a bigger gain than savings accounts or bonds, but prospects of higher gains automatically imply greater risks. On the other hand, losses are only taken by a person who sells his equities in a time of crisis. In any case, every downward trend always has some intermediate highs. Trends are never linear. They always follow a zigzag pattern.

**Can you quote a metaphor for the way in which a stock market works?**

*Rolf Rütimann:* Imagine a hiker and his dog. They set out to climb a mountain together. But the dog – he represents the stock market – runs much faster than his master and reaches the summit long before him. If the trail leads down the mountain, the dog (i.e. the stock market) will reach the valley much sooner than the hiker who symbolises the overall economic situation. What is more, from the top of a mountain you always have a panoramic outlook and the beautiful view makes you euphoric. But if you are down in the valley you see only obstacles and problems. That is why it makes good sense to rely on experienced mountain guides and advisors: on Soliswiss.

**What can you, as an investment advisor, do for Soliswiss customers?**

*Rolf Rütimann:* The most important point is that we, as Soliswiss staff, are independent and neutral experts. With our serious advice on investment and insurance products we help our clients put together individual packages to suit their situation in life and balance out sharp stock market movements. We do this for existing and new clients alike.

**What investment strategy do you recommend?**

*Rolf Rütimann:* It is advisable to work with slices. In other words, you should always sell some of the risk papers and keep the proceeds liquid while reinvesting another part. Under no circumstances should you sell all your securities at one fell swoop out of despair. Ideally, you should combine insurance products with investments. That is the best scheme for old age. As asset and pension advisors for Swiss citizens abroad we are able to offer this Swiss security in other countries.

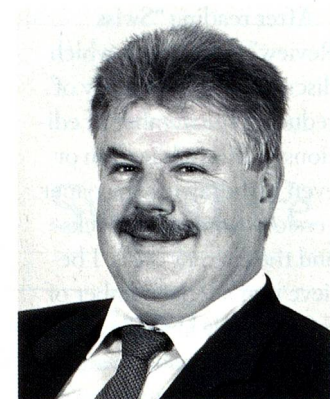
**The Wegelin accounts of Soliswiss clients are being restructured at present. Why?**

*Felix Bossert:* Internal restructuring of the client division of Wegelin Fondsleitung AG with a transfer to Wegelin & Co Privatbankiers St Gallen brings the benefit that, with immediate effect, Soliswiss clients will have access to the whole product range of this Swiss private banking establishment with its long tradition. Our Raiffeisen clients who benefit from Soliswiss preferential conditions can also consider themselves fortunate. What is more, thanks to their clear business models, both Wegelin and Raiffeisenbank are among the winners in

the present situation of stock market volatility. Many investors are moving their holdings to this safe haven.

**What is your advice for investors?**

*Felix Bossert:* Part of your capital which you will not need for a long time should be in-



Rolf Rütimann

vested in shares. Capital that will be needed in the short or medium term must only be invested in fixed interest papers. Like that you will not be affected by short-term stock market crashes. The best solution for investors who do not wish to constantly have to choose and manage their investments is to rely on broadly based and diversified investment funds. Our choice of investment strategies enables investors to individually adjust their percentage of shares to their particular risk profile. An interactive question and answer game on our website enables investors to determine their risk profile. But we will also be happy to help our clients through personal contact by telephone or email to find the right investment mix for them. For further information and particulars, please consult [www.soliswiss.ch](http://www.soliswiss.ch)