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Solidarity Fund of the Swiss abroad

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Just one glance quick and good – and you have understood

For that you need a glossary and therefore the Fund will continue with its dictionary of last autumn.

Small glossary

Not to forget

Double foundation

Savings capital

Built up by annual deposits or a single deposit, but always calculated in **Swiss francs**. According to the selected conditions (more saving or more cover) the savings capital carries more or less **interest**.

Repayment

May be demanded **at any time** by resigning from the Fund, even by members who have had lump sum compensation. The **heirs** of a member are entitled to a repayment which was due to him at the time of his death.

Political events

Is the term used for occurrences which take place in the sphere of state and government or which affect public welfare. For the Swiss living abroad, they can have the **most varied forms**: for instance, they could be based on infringements due to a law in connection with rebellious elements.

Revision of the contract

The financial circumstances of members may change in the course of the years and with this also their future plans. That is when a statutory revision of the contract is indicated, in order to **better satisfy** the needs and interests of members.

1. Savings capital

2. Lump sum compensation on losing the basis of one's of livelihood due to political events.

The **best return** is offered by the single savings deposit. In certain cases it equals investments in Switzerland at 5.38%. A lower rate of interest is compensated by the fact that **all interest is free of withholding tax**.

According to the constitution, the Fund deducts a small amount towards covering the loss of livelihood. But the interest is credited, and after a certain period (3, 5, 10 or 24 years) the **capital** will be repaid **fully** with compound interest.

Here one is struck again and again that such events are mostly **unpredictable** (even in a country with stable conditions). Naturally, an application can no longer be accepted by the Fund if it comes from a country obviously politically imperilled. The Fund ensures a sound basis of livelihood and not a problematical situation. Incidentally, there is practically no other possibility to insure against political risks. The assistance planned in the new federal law will only be paid out to completely destitute persons and is repayable.

It can be done in two ways: increasing the savings capital or by higher insurance. In addition, **contributions** may be **increased**.

The Solidarity Fund will be pleased to furnish information and suggestions.
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