

**Zeitschrift:** Swiss review : the magazine for the Swiss abroad  
**Herausgeber:** Organisation of the Swiss Abroad  
**Band:** 29 (2002)  
**Heft:** 2

**Artikel:** Perfecto - finally, the perfect retirement and disability plan!  
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**DOI:** <https://doi.org/10.5169/seals-906568>

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## Perfecto – Finally, the perfect retirement and disability plan!

**Many Swiss nationals abroad are worried with good reason: What if – following a sickness or accident – they were to become disabled? How would they spend their retirement? Would their pension be sufficient? Soliswiss has found an excellent solution.**

The new product from Soliswiss, the Solidarity Fund for Swiss Nationals Abroad, is called Perfecto.

### Perfecto

Perfecto is a complete system for long-term security, which combines insurance in case of a disability with retirement savings and life insurance.

### How does Perfecto work?

The system is extremely simple:

Patrick, 28 years of age, concludes a Perfecto contract at the time of leaving Switzerland. He pays a premium of CHF 3000/- per year and receives the following benefits in return:

<b>A monthly pension in case of a disability:</b>	<b>CHF 2,000/-</b>
<b>Capital at retirement (60 years):</b>	<b>CHF 120,000/-</b>
<b>Minimum death-capital:</b>	<b>CHF 72,000/-</b>
<b>Doubled capital in case of death by accident:</b>	<b>CHF 144,000/-</b>

### Maximum flexibility

Patrick's insurance is only an example. With Perfecto, you can decide yourself on the services that best suit your wishes and situation.

- Would you, for example, prefer to reduce the benefits in case of disability and increase your savings?
- Or would you rather give up the payment of a double capital in case of accidental death and add to some of the other benefits instead?
- Would you prefer to pay a regular annual premium or one that

decreases in stages? (Patrick pays CHF 2,700/- from the 3rd year of insurance)

- Would you prefer to increase your annuity? Would you like to invest a start-up capital in the form of a single premium in order to increase your insurance protection and your return?

All this is possible, and more! – It is you that decides.

### Offers without obligation

Soliswiss would be pleased to design and develop the solution that best corresponds with your personal desires, and make you an offer with no obligation.

It would be enough to give us the following basic information (by e-mail, fax, or letter):

- Reference: Perfecto
- Complete date of birth of the person to insure
- Desired monthly pension in case of a disability
- Desired capital in case of death
- The annual premium you would be willing to pay, and possibly the single premium.

The information you provide

will of course be treated with the strictest confidence.

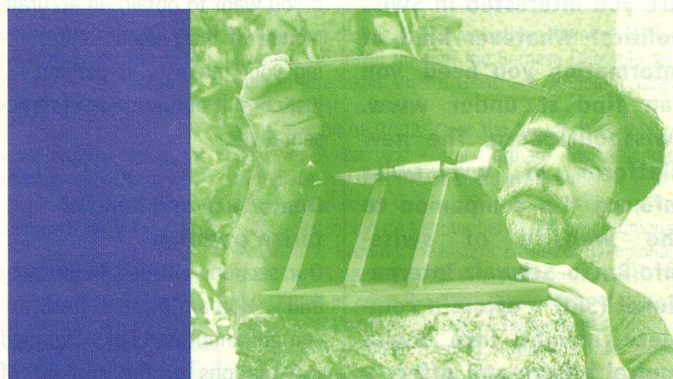
### Additional cover, free of charge

For every contract concluded through Soliswiss, you receive a free guarantee for a lump sum compensation in case of loss of livelihood caused by political risks (civil disturbances, wars, etc.).

Roy Oppenheim

**Soliswiss –  
an indispensable service  
for the Swiss abroad.**

## 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

Soliswiss offers you security: Attractive long-term security products, interesting savings accounts, well adapted health insurance plans, and financial protection in case of loss of livelihood as a result of political disturbances.

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