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Very Attractive Savings Accounts

In line with its policy of improving services to its members, Soliswiss plans to offer even more attractive savings accounts from January 2003: The compulsory political risk premium is to be reduced substantially and the procedures to manage the account are to become much easier.

The new Technical Regulations adopted by Soliswiss in August 2002, considerably improve the return and flexibility of Soliswiss savings accounts, thanks to the following innovations, which come into force on January 1st, 2003.

A single savings system. (The distinction between single and annual savings accounts has been cancelled). Savers are henceforth free to transfer the funds in their account whenever they wish. They will not receive an annual invoice anymore, as was the case for annual savings accounts. However they can add to their account at any time and without any formalities, at a pace that suits them.

Fall in the compulsory political risk premium: The balance in an account on December 31st sets the basis for the calculation of the compulsory risk premium. The minimum risk premium rate is to be 4‰ of the savings account (against the current 6‰ of the single savings and 10‰ of the annual savings). The net return on savings is also improved.

Annual adjustment of the insured lump sum compensation. In accordance with the Articles of Association, this is a minimum of CHF 10,000/-. It is adjusted once a year according to the overall situation of the Soliswiss member.

Thus, it increases in proportion with the volume of the member's savings, and also according to the importance of the insurances he has subscribed to through Soliswiss (international health insurance and insurance for long-term security). For many members, the fall in the compulsory risk premium on savings accounts will result in a corresponding reduction in the political risk insurance. Those who wish to maintain their current level of insurance may simply inform Soliswiss of this in writing (letter, fax, mail).

Insurance limit raised. Every member can insure himself against political risk for an amount of his choice, up to a maximum of CHF 300,000/-. (If he prefers an insurance above CHF 40,000/- he must provide supporting documents regarding his income or corresponding assets).

Detailed information to members. This autumn, all Soliswiss members will be personally informed, in detail, about the modifications that are due to take effect next January. In January, savers will receive their statement of account and a new insurance certificate.

Health Insurance – Important information. The Soliswiss offer with CPT/KPT is officially recognized as a legitimate alternative to the compulsory health insurance within the framework of the bilateral agreements with the EU. Persons insured with CPT/KPT (Minimum insurance: Voluntary insurance + Benefit class 2) are thus exempted from the compulsory insurance according to the bilateral agreements. This insurance offers an unlimited cover in Europe!

Elisabeth Nassar

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Martin Schär, Cameraman, in Los Angeles (USA) since 1980.

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