

Group Pension Plan Soliswiss

Flexible retirement plans for Swiss citizens
living abroad



Are you a Swiss citizen living abroad and planning your retirement? The Soliswiss Group Pension Plan offers you a unique opportunity to save up your retirement capital in Swiss Francs - with flexible conditions.

Important features

- Premiums determined by you
- Flexible pay-out options after retirement
- Free choice of beneficiary
- An online tool gives you constant access to your investment portfolio
- Complete transparency

Advantages

- Secure way to plan your retirement - wherever you are
- Access to institutional conditions instead of expensive one-off buying conditions
- You can adjust your investment strategy to match your personal goals
- Access to your savings if you return to Switzerland and in exceptional cases
- Investment in Swiss francs with a strong insurance partner

Conditions

- Swiss citizen
- Membership in Soliswiss
- Minimum annual payment CHF 4,000.00*
- Minimum contribution CHF 4,000.00

** for annual payments under CHF 4,000.00 a fee of 0.5% of the differential is charged*

Your partner

- Swiss Life, a strong and reliable name
- Strong performance (A S&P rated*)
- Disciplined financial practices
- Over 30 years of experience in creating international savings options
- Roughly 7,000 employees and 4,500 certified financial consultants providing support to over 4 million customers

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Financing your savings plan

The minimum annual contribution to the Group Pension Plan Soliswiss is CHF 4,000. There is no maximum amount.

At the start of the contract and at any time thereafter one-off premiums that are paid out from the federal pension fund when you leave Switzerland permanently can be paid into the Soliswiss Group Pension Plan.

Collaboration with Swiss Life

In order to make this solution possible, Soliswiss has partnered with Swiss Life (Luxembourg). Swiss Life manages the savings deposits it receives in the name of Soliswiss. Soliswiss takes care of counselling and support.

Three investment options to choose from

Hedging: Swiss Life invests your money in AAA or AA rated bonds as well as leading Government bonds. The remainder is required to secure your capital. For you, that means that you get back your premiums, in other words 100% of your money* - even in the case of poor performance or a total crash.

Income protection: Your money is again put into AAA or AA rated bonds as well as leading Government bonds by Swiss Life and you receive a portion of the earnings. The remainder is required to guarantee a minimum rate of return, at present 0.25%, so no matter how the funds perform, you will always get 0.25%*.

Free choice of investment: You can choose from 4 different funds selected by Soliswiss for you. These funds have been chosen on the basis of their performance over the last 10 years and offer a conservative, balanced, yet somewhat riskier investment option. You take the gains, as well as the losses, depending on performance. (The chosen funds should generally average returns of 1.5% to 4.5%.)

(*plus a possible profit minus fees)

Soliswiss

As a Swiss citizen living abroad, you are entitled to join "Soliswiss", the solidarity fund for Swiss expats. It was founded in 1958 with the purpose of enabling Swiss citizens living abroad to secure their livelihoods.



Your Benefits

- As a member of Soliswiss you have access to the Soliswiss Group Pension Plan and to free retirement advice
- With the Soliswiss Group Pension Plan, you have the possibility to invest in Swiss francs - a strong and stable currency
- Access to Swiss Life Luxembourg - a reliable and experienced partner when it comes to savings and retirement plans
- Access to meticulously selected and successful investment strategies
- You decide what level of risk you want your investment strategy to have
- All fees and costs are transparent
- Flexible investment options
- Money from the Swiss federal pension system can be better placed and supplemented with additional premiums
- Simplified access to your retirement capital, e.g. if you return to Switzerland and in exceptional cases
- Flexible retirement age from 65 to 74
- Different pay-out options for your savings when you retire (e.g. as per pay-out plan, as a life annuity or as a lump-sum pay-out)

Getting Started

- Become a Soliswiss member
- Make an appointment for a counselling session
- Determine your payment method
- Sign the Soliswiss Group Pension Plan agreement
- Make your first premium payment
- Take advantage of your access to the Swiss Life portal and keep track of your investment



Get In Touch

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