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A Good Start in Life

With Soliswiss Education/Start-Up, parents or grandparents can help their children and grandchildren realize future projects by setting up the necessary financial means. The advantages? A high rate of return, fiscal advantages, reliable and efficient management, and a guaranteed payment of the planned capital in case of disability or death.

All parents hope to offer their children the best possible education. Many would even like to support their children when they begin their professional careers or leave the family home. However, this would require considerable financial resources. Soliswiss proposes two plans to help parents set up the means to be able to help their children when the time comes:

The *Education* plan can help finance studies or higher education. Generally, the capital is paid around the age of 18.

The *Start-Up* plan helps set up a substantial capital for the first step in one's professional life or outside the family home. The capital is paid later, at around the age of 25.

It is advisable to start the contract as early as possible. The amount of assured capital can be chosen from CHF 20,000/- upwards. The investment can be made in Swiss

Francs, Euros or U.S. Dollars, with a minimum annual premium of CHF 1,500/-. By opening a premium account, the payment can be made in stages through the year. The policyholder retains full control over all his rights from the insurance contract, throughout its duration.

To guarantee the financing of these plans, the father (or mother, or both) is insured against the risk of death (and, if necessary, against the risk of disability): the insurance company then pays the premiums and the agreed capital is paid as scheduled, at maturity.

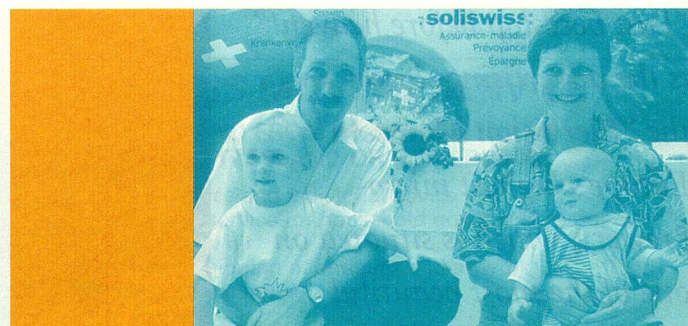
The *Education/Start-Up* plans are managed without charge under very strict monitoring, and the assets are maintained in a Security fund in conformance with the federal legislation.

We remind you that life insurance policies concluded by persons living abroad, and whose beneficiaries are also living abroad, are not subject to taxes in Switzerland.

Soliswiss, by offering free, unbiased advice, helps you make the right choice among the best Swiss offers in long-term financial security.

Elisabeth Nassar
Director Soliswiss

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We wished to do something worthwhile to prepare for the future of our two young sons. Thanks to excellent advice from Soliswiss, we have selected the Education plan.

Carmen Graf-Orth, in Mannheim, Germany, since 1996.

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