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## Soliswiss 2005 Annual Report

**The members have approved new Articles of Association. Naturally, the long tradition of helping Swiss nationals resident abroad to secure their means of subsistence will be continued. The many simplifications which have been implemented will help members make better use of their rights, enhance the efficiency of the Secretariat, and clearly provide clients with more advantages.**

### Website

Soliswiss is vigorously pursuing a policy of information exchange and communication with members based on modern technologies and a brand-new Internet presence. The new website [www.soliswiss.ch](http://www.soliswiss.ch) was launched in the autumn of 2005. At the end of the year this was followed by [www.mysoliswiss.ch](http://www.mysoliswiss.ch) to coincide with the coming into force of the new Articles of Association. This site is reserved for Soliswiss members only. For reasons of security and confidentiality, a special log-on is required for cash investments. Thanks to "mysoliswiss", the society is now close to the customer, fast and cost-effective.

### Members

In the period under review, the cooperative society acquired 560 new members, both in the young and older age brackets, and further strengthened the society's solidarity.

The 2005 General Assembly voted to replace the minimum premium with an annual contribution. Children and young people in education are exempted from the annual contribution. For

adults the contribution is CHF 40. The cost of membership has not therefore increased. Soliswiss hopes that members view themselves as benefactors and willingly undertake this charitable obligation. The beneficiaries of this fund are Swiss nationals abroad who lose their means of subsistence due to political events and through no fault of their own.

### Claims for compensation

Claims for lump-sum compensation and applications for support from the Auxiliary Relief Fund have increased slightly. In many cases the cooperative society was able to help.

Soliswiss thanks the Federal Department of Foreign Affairs for their valuable support in the investigations and research required to determine who should benefit from which funds.

### Asset accumulation

Since the beginning of the period under review, members' contributions have been deposited exclusively in the federal treasury. Recent yields on nominal securities have been relatively low, but such mechanisms ideally meet the

requirement for high-level security of return. Interest on Soliswiss accounts corresponds to the return on long-term cash bonds and is accordingly highly competitive.

Only the society's assets are invested at higher risk in line with the re-established fluctuation reserves. Soliswiss has selected as its partner Wegelin & Co., a private bank in St. Gallen, which performs the mandate with a great deal of success.

Soliswiss is currently in intensive discussions with federal supervisory authorities in order to ensure that its members will continue to benefit from these modern and attractive investment options.

### Life and health insurance

Personal financial provisions in the event of illness, accident, invalidity, death and old age appear to be growing in importance for all members around the world. With this in mind, Soliswiss has stepped up cooperation with selected insurance companies and enlarged the Berne team. The insurance services offered by Soliswiss offer members a wide range of financial benefits. Moreover, revenue from commissions covers a large proportion of the overheads for the Soliswiss self-help system.

### 2005 financial statements

Once more the accounts were closed on a positive note with an annual surplus of CHF 1.5 million. Expenses of CHF 2.4 million were

recorded in the period under review. A substantial rise was recorded in personnel expenditure. Investments in new premises and proprietary software reflect the internal expansion of the society. Lump-sum compensation payments were once more charged to the fund without affecting income. Income from premiums for loss of livelihood insurance was credited in full, without deductions for operating costs, to the compensation fund, which stands at a healthy CHF 13.8 million. Thanks to the federal guarantee, Soliswiss can look to the future securely and confidently.

### Council

Having served the statutory term of office, Ruedi Hefti stood down from the Executive Committee. We owe him a huge debt of gratitude. Jeanne Barras Zwahlen, financial consultant for the Credit Suisse Group, Werner Enz, Business Director of the NZZ, and D. Doron Zimmermann, Security Expert at the Swiss Federal Institute of Technology, were elected for the first time to the Executive Committee. Sabine Silberstein of Singapore, a Swiss national resident abroad, was elected to the Council for the first time. The society thanks everyone for their valuable service on the supervisory organs.

*Soliswiss*  
*Dr Felix Bossert, Director*

## Living abroad – with Swiss security

Genossenschaft Solidaritätsfonds der Auslandschweizer  
Société coopérative Fonds de solidarité des Suisses de l'étranger  
Società cooperativa Fondo di solidarietà degli Svizzeri dell'estero  
Sociedad cooperativa Fondo de solidaridad de los Suizos en el extranjero  
Cooperative Society Solidarity Fund for Swiss Nationals Abroad



[www.soliswiss.ch](http://www.soliswiss.ch)

**soliswiss**