

Creditors, think twice

If potential creditors want to go after your Swiss annuity investment, they will have to think twice. Collection proceedings in Switzerland promise to be tough, time-consuming and expensive. *Tough* because private ownership and wealth preservation are principles traditionally respected in Switzerland. *Time-consuming* because the case could go all the way up to the Swiss Federal Supreme Court. *Expensive* because creditors will have to deposit funds for court costs and attorney's fees.

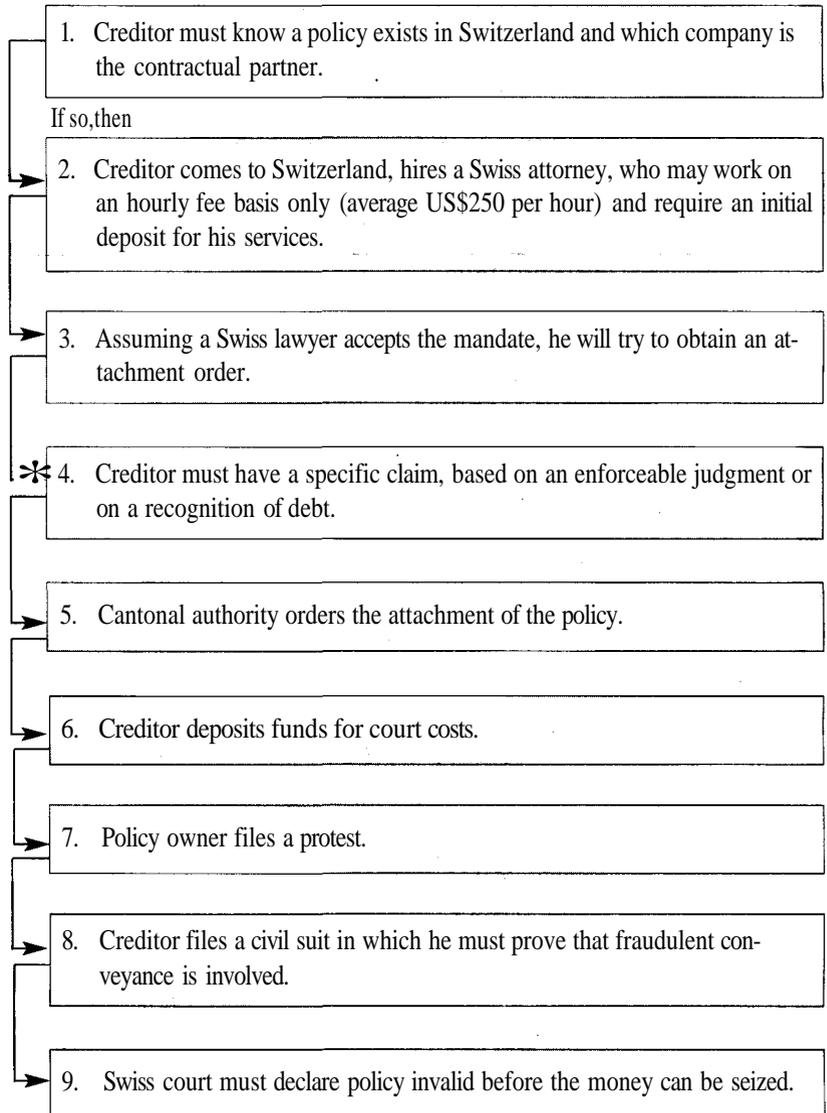
How does protection under Swiss law compare with that for offshore trusts? Not every offshore center is the same with regard to taxes. Swiss protection comes *tax-free*. Non-residents will not have to pay any Swiss taxes whatsoever.

The basis of a trust is the transfer of ownership to a trustee, in contrast, a Swiss annuity holder is the owner and retains full control so long as he or she remains solvent. Swiss protection lets you be *in control*.

Lastly, Swiss protection is *easy to obtain* in comparison to trusts. You won't need expensive lawyers, nor expensive structures. Just a pen to fill out the enclosed coupon

Obstacle course for creditors.

9 obstacles for creditors attempting to get to your Swiss asset-protected vehicle.



This information is presented for illustration purposes only; exact procedures may vary from case to case and from canton to canton. For specific information, please consult an attorney.

