



Swiss Annuities - A Better Alternative to Swiss Bank Accounts

When comes to safety for your money, there is no better country than Switzerland. Privacy with Swiss banks are gone after 9/11 and many banks in Switzerland ask for full documentation on account owner and the source of origin of funds. Besides this the banks have full right to report and co-operate with any suspected activity of money-laundering or criminal activities to International Authorities without your permission.

For most people, the complexities of offshore trust solutions for asset protection can be hard and intimidating. Money invested in a Swiss or Liechtenstein insurance policy is one of the **simplest, inexpensive, safest** way to protect yourself from legal lawsuits and other financial threats. Switzerland's and Liechtenstein's long tradition of providing confidentiality and safety to investors is extended to Swiss insurance policy issued by insurance companies in switzerland.

In recent years, swiss annuities emerged as a better alternative to swiss bank accounts. No wonder that swiss annuity is **as private as** swiss bank account , treated with same secrecy laws. Instead on depositing your money into a swiss bank account, you get significant advantages when you deposit the same money in swiss annuity (see advantages below). The annuity is an insurance contract issued by swiss insurance company. So the money is held with swiss insurance company instead of swiss bank. By putting an **insurance wrapper** to your portfolio, alters the legal nature of your investment and are exempted from tax in many countries. Swiss Annuities are perfect tax free investment vehicle and exempted from tax in many countries.

	Swiss Annuity	Swiss Bank Account
Asset Protection	yes	no
Creditor Protection	yes	no
Secrecy	yes	no (Currently no real privacy for swiss bank accounts)
Swiss Income Tax	no	no
Swiss Withholding Tax	no	yes
U.S Income Tax	no (variable annuities only. enjoys tax deferred growth) more info	yes (US citizens would require to report to IRS on Form 1040 on any foreign held bank accounts.)
U.S Withholding Tax	no (Since there is no investment in U.S securities)	no (most swiss banks dont allow U.S citizens to invest in U.S securities)
U.S Excise Tax	no (IRS requires you to file Form 720 for 1% excise tax if you buy a foreign held annuities. Recent tax treaty with switzerland eliminates this tax.)	-
EU Savings Tax Directive	no	yes

Growth	yes (diversified choice of investments can go upto 17% depending upon risk you take)	yes (depends on banks interest rate 2-3%)
Depository Institutions	Swiss Insurance Company	Swiss Bank
Bankruptcy Proceedings	Possible	According to Swiss law, swiss annuities, when properly structured, your annuity cannot be attached or seized, and cannot be included in any bankruptcy proceedings. Note: It is possible to initiate a bankruptcy proceeding against an investor, within one year of the annuity contract. You should plan atleast 1 year in advance.

So, in every aspect swiss annuity outsmarts swiss bank accounts. [More info on Swiss Annuities >>](#)

Remember for U.S persons, if you have a secret bank account in switzerland or elsewhere offshore, if IRS wants to find out, they really can. They can put a pressure on the swiss bank against you, banks can really give your privacy up and release all your records, instead of facing U.S pressure. Your deposits with swiss banks **cannot** shield you from creditors and give you a perfect asset protection cover.

A Swiss or Liechtenstein insurance policy will get you this extraordinary level of asset protection if it meets the following conditions:

- You have designated your spouse or descendants (i.e. children) as beneficiaries, or
- You designate anyone as an irrevocable beneficiary, and
- Designation of either beneficiary described in numbers 1 and 2 occurred more than six months prior to bankruptcy proceedings or the seizure of assets, and
- The designation of beneficiary was not made with the intent to damage creditors.

We ask for account opening minimum of USD 25'000 or more for swiss annuity investments. If you need more information about swiss annuities please [read here](#). If you are interested, please complete our online application. [Online Application](#).

Before it's too late, Think what have you done to protect those you love !