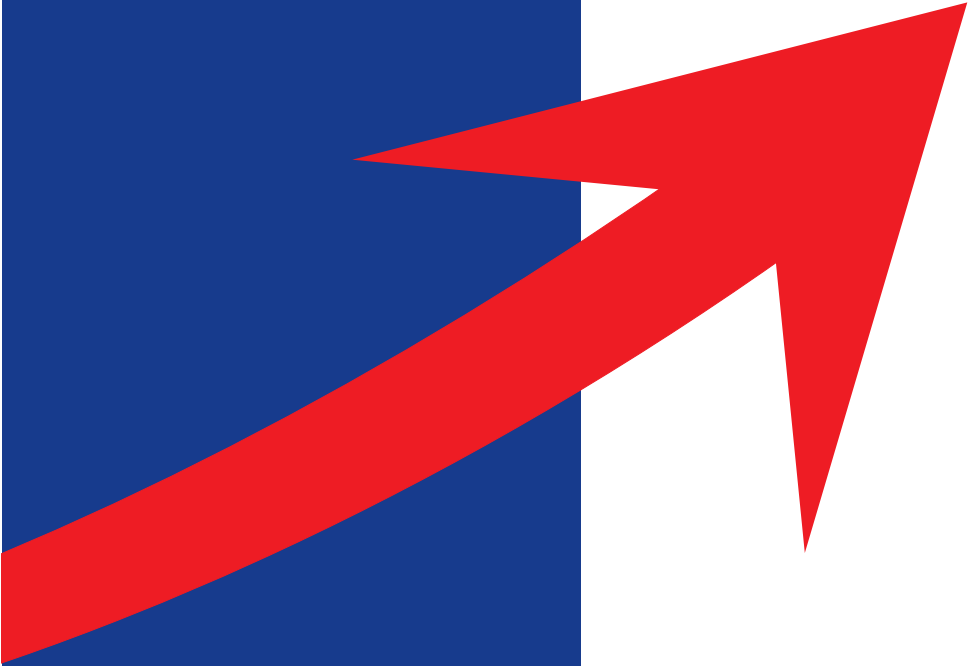




ASN

Services for Expatriates



Services for Private Clients

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Welcome
to ASN

Are you planning to spend time abroad? Do you need to cover pension plan gaps from another country? Would you like independent advice on international contracts and tax regulations?

If so – welcome to ASN.

Since our foundation in Zurich over ten years ago, expatriates and multinationals all around the world have come to



rely on our advice and support. We know the questions that foreign assignments raise, and we can also find the right answers. Our experience is based not just on consulting others, but on our own consultants' and business partners' direct exposure to living abroad.

Our innovative insurance solutions and services cover everything from investments, risk insurance and savings, to tax and legal consulting. And our success over the past decade has been based on our record of consistently offering expert advice and flexible solutions to individuals and their partners, as well as companies.

Whether you are planning a trip around the world between jobs, starting a foreign assignment, or preparing to emigrate, and whether you are mid-career or want to plan your retirement abroad, you will be glad you talked it over with ASN.

Welcome to ASN.

Pascal Fanti, Managing Director

Health care

Have you already started thinking about your health care abroad? Whether you have problems with the climate; the water quality leaves a lot to be desired; or the hospital demands a large prepayment, there is no guarantee that you will be able to profit from the standards of health care in your host country that you are used to at home.

This is where the right health insurance can close the gap. But if you need to move between host countries for career reasons, the problem often arises that you cannot simply transfer your solution from one country to another.

In addition, as you grow older, it becomes increasingly difficult to join most health insurance plans. If you are living abroad after you have retired, it can often prove impossible to join a new plan, although cover is now more important than ever.

Only certain international insurance programs guarantee you worldwide health insurance into old age. Whether you need cover for life or for a limited period of time, ASN will find the right solution for you.

International health insurance

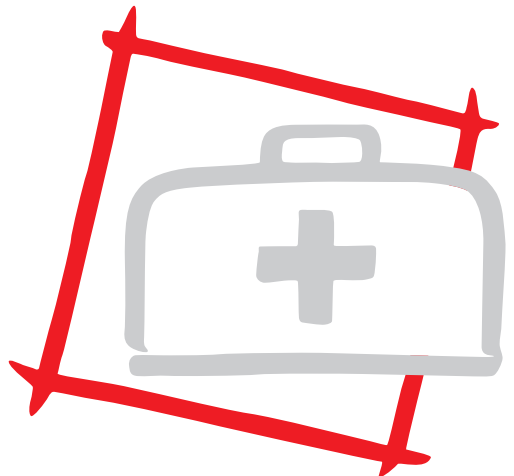
International health insurance offers you comprehensive insurance cover abroad. ASN will work with you to find the optimal insurance solution for your stay abroad, whatever your age. Naturally including a free choice of doctor or hospital. And if you want to extend your benefit package, for example to evacuation or dental insurance, that is also possible.

Travel insurance

Whether you are abroad to improve your language skills, to perform voluntary social work, or on a trip around the world, you need to look carefully at your health cover. Travel insurance for a specific period of time covers the costs of treatment abroad, ambulance transportation, evacuation for medical reasons, and the travel costs of close relatives in an emergency, throughout your entire stay.

Safe and sound – all around

The specialists at ASN can help you to close the gaps between your local health insurance and your needs while abroad. So you are always totally secure, even in an emergency.



Savings and retirement plans

Lifetime employment in the same place for the same employer is the exception rather than the rule today. But every move can affect your benefit and retirement plans. The fact is, state schemes are under pressure in industrialized countries, and economic stability in developing countries cannot be relied on. What is more, your pension and benefit needs are constantly changing throughout your lifetime. How can you secure your finances both today and in future? Having the right provider helps: you can take life-changing decisions with confidence when provisions for your financial security and risk cover are already in place. ASN's solutions include not only individual risk cover but also opportunities to build assets over time.

Seeking security: saving plans

Even in uncertain times, with saving plans offering a guaranteed interest rate, you always know what benefits will be paid on maturity or in case of death.

Following the market: unit-linked life assurance

When you take out unit-linked life assurance, you decide exactly where your savings will be invested. Select from equities, bonds, money market and mixed funds, as well as the managed portfolios of leading banks, fund management groups and insurance companies. The better your investments perform, the more your assets grow, and the higher your payout.

Lifelong financial security with a retirement pension

An individually financed retirement pension supplements state or occupational pensions so you can enjoy your free time without having to worry about managing assets after you retire. Converting your private savings into a retirement pension even gives you the freedom to realize private projects. And as an investment with a steady return, a retirement pension is an intelligent form of asset diversification.

Flexible asset building

With all three options you can choose between contributing a single premium – perhaps investing a bonus – or paying annual premiums. Various major currencies are accepted. In addition, with saving plans as well as unit-linked assurance you can add death coverage to benefit your family.



Risk insurance

Can you guarantee the financial security of your family or your business partners at all times? With the right insurance solution you can cover your responsibilities whatever happens, even if you are suddenly unable to work for an extended period of time.

Loss of life

Whether you want to offer your family or business partner a constant life benefit or a reducing sum over time, and whether you want to fix the cover for a limited period or for life, you can rely on ASN's assistance. When you are facing major changes such as relocation abroad or emigration, you will find our assistance to evaluate your situation particularly valuable. And we can help you find suitable coverage in case of death or inability to work, so your loved ones or business partners are always fully taken care of.

Disability pension

An accident or sickness can have long-term health and financial consequences. If you are unable to work for a long time, there can be a massive drop in income, since state and occupational benefits are always limited. If you are living abroad, the situation can be even more complex, as the social security system in the host country is not necessarily compatible with that in your home country.

Whether at home or abroad, state and occupational social benefits will barely cover your needs and those of your family or business partner. So be prepared. With the right disability pension you can cover any income not otherwise insured. So you can continue to care for those closest to you even if you have to stop work for a long time.

ASN can help you plan for your future and that of your family. Whether you are preparing for the best or the worst of times, we can ensure that every important aspect is covered. Let us help you find the right insurance to cover your responsibilities. For comprehensive and transparent cover that meets your needs, turn to ASN.



Tax and legal consultancy

Did you know that in the UK you cannot open a bank account with an automatic overdraft facility? Or that in France you can only have a telephone line installed if you have a French bank account – but that to open a bank account you have to prove that you have paid a personally addressed telephone bill? Have you ever filed a tax declaration in Dutch? Or in Thai? How would you verify the figures submitted by your tax advisor in a foreign language?

Your contact for legal and tax questions

Work permit, visa, bank account, home rental, insurance cover, pension, tax – if you have been assigned abroad by a multinational company, you can usually rely on your employer for assistance with these matters. But what happens when you are opening a branch office in another country, or if you are setting out completely on your own, perhaps on retirement?

The solution is to turn to ASN and its partners. We can clarify your needs and coordinate the necessary consultants, helping you avoid time-consuming and costly misunderstandings. By working together with our carefully selected partners, we can optimally plan and assist your stay abroad, and even take care of those awkward matters that fall between work and private life.

This is what we can provide

- Individual advice on international assignments
- Comprehensive, personal tax advice
- Guidance on worldwide social security
- Assistance with visas and work permits
- Information on international contract law
- Recommendations on succession, inheritance and gift tax regulations

Whether you want to supplement the arrangements of your (future) employer, or obtain independent third-party advice on making your own provisions, ASN will be there for you at every point in your career, and for every aspect of living abroad.

Please note that these services are provided on a fee basis.



Support while living abroad

Life abroad has begun – but the family's euphoria has disappeared. The children do not want to attend the international school. Your partner cannot find the right career opportunities in this new country. And you are all unsure if you have mastered the art of being polite here. What is more, if you are adjusting to retirement after a busy career, it can be even harder to cope in a new environment than at home.

The family and success

A recent study by a German intercultural management organization* showed that 10% to 30% of all foreign assignments come to a premature end – mostly for family reasons.

The costs of these terminations are generally over EUR 100,000 each. This is why many corporations support their expatriate employees through their Human Resources department. But those who cannot rely on such help must face numerous challenges on their own.

Assistance for everyone

What happens when your family needs professional support for important life decisions? What do you do if the business culture focuses more on results than on problem solving, and this is unfamiliar to you? What is the best way to deal with emigrating and starting a new job, or retirement, in a new country? You will find the optimal solution through ASN. We can help you secure the

* Institut für Interkulturelles Management in Rheinbreitbach

assistance you need for yourself and your family even before you leave home. While you are abroad, with the help of our highly competent network of partners, we will ensure that the administration of your affairs and your benefit cover continue smoothly. We can find the right training courses to help you integrate more easily into your new environment, and if you wish, on your return home we can support you and your family with reintegration. Our services are designed in a modular format: you decide exactly what you need. Naturally, you can add to these, or reduce them, at any time. Why not arrange a discussion with us? ASN can assist you to objectively assess your situation before you leave, during your stay, and on your return. Let ASN help secure your success.

Please note that these services are supplied on a fee basis.



Services for Corporations

Making the most of synergies

Every employee assigned abroad has a unique experience, and each one raises different questions. At the same time, the problems faced by expatriate employees are often quite similar in nature. What applies to one individual can often be shared within a group to the benefit of everyone.

This is one reason why long-term, carefully designed programs for foreign assignments are particularly important for corporations, so as to make the most effective use of individual experiences. ASN can help corporations develop and realize all the available synergies.

Involving specialists to increase efficiency

ASN understands how to take advantage of accumulated experience, and also the importance of improving efficiency. This is why we also offer comprehensive services designed for groups.

Our modular range of solutions is extremely broad, covering health insurance and retirement plans, salary schemes and assignment regulations, solutions for international personnel management, as well as support for expatriates' basic needs such as finding accommodation and moving to the new location. So for comprehensive corporate solutions through a single source, you can always rely on ASN.

For legal and underwriting reasons, not all products can be offered everywhere around the globe. In most cases we are able to find flexible savings and retirement solutions, and to provide loss of life and disability cover to suit the needs of individual clients. The insurance companies involved will decide in each case whether to quote, accept or deny an application for cover. Every case will be carefully examined based on the information provided about the person(s) to be insured and the source of the assets involved.

