

What's the point of life insurance?

Turbulence in the stock markets over the past few years has meant many investors have lost confidence in financial investments. The question is: how effective is a savings insurance over the long term? Can you put your trust in an individually financed retirement pension plan?

ASN believes the answer to this question is a firm: yes. Particularly when you're on assignment abroad, a secure and economically sound retirement plan is absolutely essential for your financial protection.

- **Because you and your family can build a solid retirement fund**
Many state social security systems can no longer guarantee an adequate pension to retirees. For expatriates there's the additional difficulty that when you live abroad, you can't always count on social security to guarantee a secure retirement income.
- **Because you can protect your family against risks such as death and disability**
Especially when you live abroad, it's reassuring to have a comprehensive risk protection plan. Endowment insurance offers you not only financial security, but also a way to build up a capital fund. So no matter what happens, you, your family or your business partners are always financially protected.
- **Because you can save on taxes**
Many international insurance companies offer attractive insurance solutions for expatriates. Often no tax is paid in the countries where the insurance companies are based.
- **Because you can decide yourself on the beneficiaries**
The retirement pension or capital lump sum will be paid out to the beneficiaries you have pre-selected either in writing or in your will. Which means you enjoy the comforting certainty of knowing you've taken care of your dependents.
- **Because you can select from a range of stable currencies**
We offer international savings that can be arranged in a variety of stable currencies such as the Swiss Franc, US Dollar, Euro or British Pound.
- **Because life insurance companies are strictly controlled by the state**
Every international life insurance company we recommend is subject to strict controls by the supervisory authorities in the countries where it operates.
- **Because your insurer is in a politically and economically stable country**
ASN only works with insurers in countries that are politically and economically very stable, ensuring that every international insurance solution we offer is a secure long-term investment.
- **Because insurance companies protect personal privacy**
Our partners and ourselves follow very strict rules when it comes to confidential information; they are not permitted to provide any information about your policies to third parties.

Think about your financial future. We'll help you find the right insurance solution.

Turn to ASN.