

BOOKS WORTH READING



Taking The Mystery Out Of Swiss Annuities

(NAPSA)—There's good news for those who could benefit from investing in what are known as Swiss annuities but don't know how to take advantage of them. A new consumer's guide may change all that.

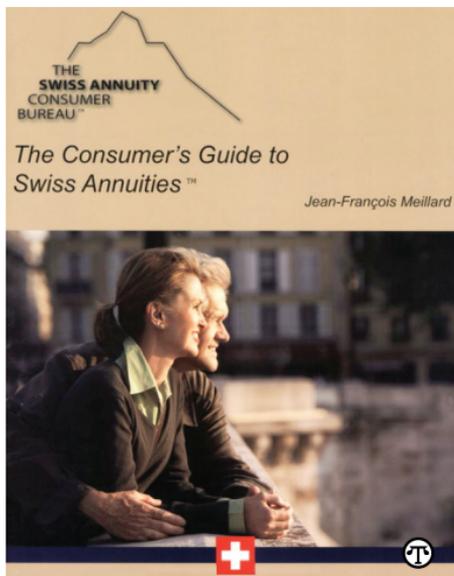
In general, an annuity is a financial product in the form of a contract between an insurance company and an investor. Annuities are primarily used as a means of securing a steady cash flow for an individual during the retirement years.

Swiss annuities are much like their American counterparts. The main difference is that when it's time for the contracts to begin paying off, the underlying value of the contract is based on Swiss currency. The insurer simply converts the francs to dollars and sends the investor a dollar-based check. The Swiss franc is considered a "safe haven" by many investors and historically has been virtually inflation free.

When it comes to investing in a foreign asset, however, some people would just as soon walk away from an opportunity—even one they knew was legitimate—if they felt they didn't know enough or were in over their head.

To help investors who are interested in Swiss annuities but don't know where to begin, Jean-François Meillard—a chartered accountant by profession—formed The Swiss Annuity Consumer Bureau. The Consumer Bureau's first publication is "The Consumer's Guide to Swiss Annuities."

The guide is a thorough but easy-to-understand 44-page book that describes the different kinds of annuities available and how they work.



A new guide has been created to help investors who may benefit from Swiss annuities but don't know where to begin.

Meillard's book includes a retirement-planning guide designed to help investors determine if a Swiss annuity makes sense for them:

Topics covered in the guide include:

- How Swiss franc investments have performed over the past 34 years.
- Why Swiss insurance companies are the world's safest.
- How to create a guaranteed life income in Swiss francs.
- How a Swiss franc annuity can inflationproof your retirement.
- How to make your investments in Swiss annuities accumulate tax free.

"The Consumer's Guide to Swiss Annuities" is available for 15 dollars from The Consumer Bureau's Web site, www.swissannuityconsumerbureau.ch, as both a downloadable book and in print form. The printed edition only is also at www.Amazon.com.