

all-financial-solutions gmbh

**AFS**

**finance & insurance**

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# Benefit from the synergies of Allfinanz



## Added value for your portfolio



Managing insurance, finance and real estate is a complex task in today's business world, but valuable synergies can be leveraged through a holistic approach. Let your portfolio be optimised by independent experts who specialise in all these areas. AFS all-financial-solutions offer you neutral, integrated financial and insurance advice. Benefit from a strategy tailored to your individual needs and designed for your long-term success. AFS and all its customer advisors are licensed by the Swiss Financial Market Supervisory Authority (FINMA). The registration, No.12675, can be viewed at [www.vermittleraufsicht.ch](http://www.vermittleraufsicht.ch). This document constitutes an information brochure as defined by Article 45 of the Insurance Regulation Act.

## No-fee service



AFS offers advice on suitable insurance services and manages everything on your behalf up to and including assistance with claims. To this end we work with reputable insurance companies, selected collective funds and financial institutions. As a commissioned partner, AFS is entitled to brokerage fees and commissions which are factored into the premiums. As a result, all mandated broker services including review of all received quotations, assessment and advice, are covered and therefore have no effect on the cost.

## People and companies



In addition, AFS offers a comprehensive range of services covering the entire financial spectrum. In a free-of-charge initial interview, your AFS consultant will discuss and determine your requirements and objectives and draw up an offer for a broker mandate outlining the scope of service, time frame and fee. We offer advice on the following areas:

- › Financial planning, tax issues etc.
- › Analysis of retirement plans for private individuals
- › Retirement: statutory or early
- › Home ownership
- › Start-up advice for founding a company: articles of association, charter of foundation, insurance, staff regulations, contracts of employment etc.
- › Risk and insurance analyses for SMEs

## Liability



AFS all-financial-solutions gmbh is covered by an obligatory liability insurance against negligence, consultancy errors and the provision of false information. As a dedicated broker, AFS is not liable for the contractual relationship between the insurance applicant and the insurance company (which is free to accept or reject the application). Nor does AFS accept any responsibility for the comprehensive, truthful completion of application forms and medical questionnaires.



## Data protection



AFS stores only personal data which is required for the mandate, and complies with the legal provisions on data protection and privacy. All information is handled in confidence, kept in electronic or paper form during the obligatory period, and there after deleted. All statements provided by customers are disclosed to third parties only with the customer's express written consent.

## Product Partners



Alba Insurance • Allianz Suisse • Aspecta Assurance International AG • AXA Winterthur • Basler Insurance • CAP Legal Protection • CSS Health Insurance • Delvag • Euler Hermes • Futura Pension Fund • Generali Insurance • Helsana Insurance including subsidiaries Progres, Sansan, aerosana, Avanex • Helvetia Insurance • Innova • Intrax • Mobiliar Insurance and Retirement Plans • Nationale Suisse • Orion Legal Protection Insurance • PAX • pro Pension Fund • Procure Vorsorge AG • Protekta Legal Protection Insurance • Skandia Leben AG • SWICA Health Insurance • Swiss Life • TSM Transport Insurance • Vaudoise Insurance • Visana Insurance • Zürich Insurance

This list is continually updated online at: [www.a-f-s.ch](http://www.a-f-s.ch)



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