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# Official Communications

## Some more details concerning the Old Age and Survivors' Insurance Scheme/Disability Insurance Scheme (AVS/AI)

### Introduction

We have already said a great deal about the AVS/AI and the eighth revision. Our previous texts were necessarily somewhat sketchy, because many Swiss abroad had asked us to approach these problems from a not too legal angle. Several important questions have meanwhile been put by compatriots to one or other of our diplomatic or consular representations, and we thought it would be useful to take up some of these points here.

### Increase in pensions

Question: The Swiss press stated in recent months that the pensions had practically doubled following the eighth revision of the AVS/AI, and you yourselves have spoken of a "very big increase". My AVS partial pension has increased by only a few francs; is this a mistake?

Answer: No. The *average* increase of 85% which was announced (this was based, moreover, on the 1969 pension, which had already been raised by 10% in 1971) applied to the more usual case of the *full pensions*. The AVS/AI partial pensions were completely recalculated on the occasion of the eighth revision so that all the recipients would be placed on an equal footing, some pensions having benefited more than others in previous revisions. That is why it is not uncommon for partial pensions to have increased by only a small amount or even not to have changed at all at the beginning of this year. This question is the subject of another article in the present number prepared by the Secretariat of the Swiss Abroad (SSE) in collaboration with the Caisse suisse de compensation.

### Extraordinary pensions

Question: I read in a French-language Swiss newspaper that extraordinary pensions could also be paid to

Swiss abroad in some cases. You have stated in the bulletin which you publish in collaboration with the SSE that only persons domiciled in Switzerland can receive this pension. Which is correct?

Answer: There is an exception to the general principle that these pensions should only be paid in Switzerland. This concerns the "transition generation", which comprises those persons born *before* 1st July, 1883 (thus aged 90 and over) and their survivors, as well as women who were widowed before 1st December, 1948. It is essential, however, that the recipients' income should be less than 9,000 Swiss francs per year in the case of single persons or 13,500 Swiss francs in the case of married couples.

### Married couple's AVS pension

Question: Having taught in Switzerland before my marriage, I myself paid AVS/AI contributions for many years.

The basic AVS pension which I would have drawn on that basis would certainly have been bigger than the married couple's old age pension which my husband, who joined the AVS scheme 10 years ago, will soon be receiving. Is this not unfair?

Answer: This problem, too, has received attention from the authors of the AVS/AI revision and, from now on, the married couple's pension in such cases will be supplemented by a sum which will bring it up to the level of the basic pension which the wife would have received. In the case of pensions starting from 1st January, 1973 the right to a possible supplement will be examined automatically; in the case of pensions being drawn before 1973, this right will only be examined *on request*. This regulation replaces the one which provided that the husband's missing contributions could be made up by his wife's.

## SWISS ABROAD

### You are offered a special opportunity to join the AVS/AI

#### Don't miss it!

1. On the occasion of the eighth revision of the AVS/AI, Swiss abroad who have not yet enrolled in this voluntary insurance scheme are being given a special chance to do so. The offer is open to all Swiss nationals residing abroad who are still able to pay the contributions for at least one full year and thus acquire the right to an old age pension. This applies to men born after 30th November 1908 and women born after 30th November 1911.

The necessary application forms will be sent to anyone interested by the Swiss diplomatic or consular missions, to whom they must be returned by

31st December 1973 at the latest.

Contributions will be payable as from 1st January, 1973, whatever the date of enrolment.

From 1st January 1974 the only persons eligible to enrol in the voluntary

insurance scheme will be those Swiss abroad who apply to do so not later than one year after their fiftieth birthday (no longer the fortieth birthday, as hitherto). Of course, the usual time-limits for transference from the compulsory insurance schemes in Switzerland to the voluntary insurance scheme abroad, like those laid down in special cases, remain reserved.

3. The eighth revision of the AVS/AI has generally resulted in a *big increase in the size of pensions*. This improvement has not, of course, been possible without a certain *increase in contributions*.

4. Further details appear in the "Leaflet on the voluntary insurance scheme for Swiss citizens resident abroad", which has just been reissued and takes account of the situation as from 1st January 1973. This leaflet can be obtained from any Swiss diplomatic or consular mission.

#### *A divorced woman's AVS pension*

**Question:** After my divorce I worked for five years and paid my AVS/AI contributions regularly. My ex-husband has just died. Since last year I have been entitled to an old age pension. Will my ex-husband's death change the amount of this pension?

**Answer:** Yes. The pension will be calculated on the basis of the annual average income which would have determined the married couple's old age pension and not on the basis of your income alone, if the result would be a higher pension for you. However, you can only benefit from this possibility if your marriage lasted at least five years and if, at the time of the divorce, you were at least 45 or had one or more children, either your own or adopted. You will have to apply to the Caisse suisse de compensation to have the comparative calculation made between the two pensions.

#### *AI assistance allowances*

**Question:** As the victim of a serious traffic accident in 1967 when I was not yet a member of the AVS/AI, I was entitled to neither an AI pension nor an AI assistance allowance. Does the eighth revision improve position?

**Answer:** Yes. From now on an AI assistance allowance can be paid, in case of need, to an insured disabled person who has joined the voluntary insurance scheme before 1st January, 1974. This provision therefore applies not only to persons joining the voluntary insurance scheme in 1973, but also to those who have not previously been able to receive such an allowance because they were not insured in time.

#### **Emigrating with full knowledge of the facts**

##### **Correct information sometimes prevents disillusionment**

In application of the Act of 22nd March, 1888 concerning the operations of emigration agencies, the Manpower and Emigration Division of the Federal Office of Industry, Arts and Crafts and Labour (OFIAMT) runs an Emigration Service which informs and advises, individually, objectively and free of charge, anyone wishing to leave Switzerland, to return there or to move from one foreign country to another. It does not, however, concern itself with questions relating to tourism. The OFIAMT Emigration Service acts, above all, in a consultative capacity and is not in a position to find posts abroad. On request, preferably in writing, it provides information about training courses abroad (particularly within the framework of agreements existing between Switzerland and eleven European countries), about employment opportunities in each country and about the procedure for obtaining work permits, as well as various details of local living conditions (climate, accommodation, food, salaries, taxes etc.). It does not, however, recommend one country rather than another, but makes various suggestions suited to the personality and wishes of the applicant. For this purpose it has a wealth of literature, precise and practical, covering all the information mentioned above and relating to about a hundred countries. It also issues, without assuming any responsibility, a monthly list of vacant posts abroad.

The Emigration Service also assists Swiss returning from abroad and seeking employment; for the use of Swiss employers who might be interested, it keeps a coded card index of highly qualified compatriots established in North America who are about to return to Switzerland and have applied to be entered in it.

Finally, it should be stressed that this Service, which treats all requests as confidential, generally needs the following details to enable it to give its correspondents useful advice: age, marital status, professional training and experience, knowledge of languages, kind of work required abroad, country or countries envisaged. Its address is as follows:

Office fédéral de l'industrie, des arts  
et métiers et du travail  
Division de la main-d'oeuvre et de  
l'émigration  
Monbijoustrasse 43  
CH-3003 Berne.

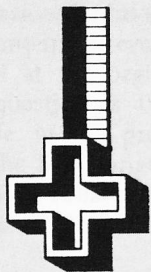
### Swiss holiday ticket

The Swiss holiday ticket (CSV) is the ideal cheap transport voucher for individuals who like to travel as and when they please or according to the weather. It is best, however, to choose the regions and localities you wish to visit before your departure. There are plenty of interesting things to see. Since the first year of issue the CSV has been enormously successful. It is suitable for business journeys as well as pleasure trips. An interesting detail to note: this transport voucher is sent out in a practical envelope containing detailed polychrome maps of the area for which it is valid.

Inquire at the agencies of the Swiss National Tourist Office or at the CFF railway stations on arrival in Switzerland.

### The Swiss National Day Collection 1973

In the spirit of the first Confederates, who pledged themselves to joint action and mutual help, our National Day must be marked by an act of solidarity which affects the whole Swiss nation. That is why it is called upon, each year, to support a public cause of national importance by purchasing Pro Patria stamps and 1st August badges. So far, the National Day collection has provided more than 70 million francs for the most varied social and cultural purposes. The 1973 collection is intended for cultural institutions and, in particular, for the Bibliothèque pour tous (Everybody's Library), for the Oeuvre suisse des lectures pour la jeunesse (The Swiss Institution for Young People's Reading) and for the Société suisse des sciences morales (The Swiss Society of Moral Sciences).



### First Aid

If anything should happen to you, the *Solidarity Fund of the Swiss Abroad* will pay up to 40,000 Swiss francs in cash.

#### A safe institution:

##### *The Solidarity Fund of the Swiss Abroad*

Last year we were able to help 10 Swiss individuals or families abroad whose means of livelihood had been reduced to nil through either nationalization, expropriation or other political events. Fortunately, they were members of the Solidarity Fund and received rapid aid in Swiss francs.

Example: Our compatriot, Mrs. N., lived with her family in an Asian country which was suddenly devastated by an armed conflict. Her husband lost his livelihood from one day to the next and was ordered not to leave the country. Mrs. N. returned to Switzerland with her three children. Her financial position very quickly became difficult because she had not been able to deposit funds in Switzerland, this being prohibited by the regulations governing the transfer of funds from her country of residence. Mrs. N. was obliged to turn for help to her parents, and to lodge with them in a very small flat. *The 10,000 francs compensation from the Solidarity Fund arrived like magic.* This payment enabled her to rent a flat and not to be a burden to anyone any longer, for she had helped herself by joining the Solidarity Fund. Be provident and, while things are going well for you, join the Solidarity Fund; it will be there to help you when

difficulties arise. Put a solid roof over your life from today. The address you need to know: Fonds de Solidarité des Suisses de l'étranger, Gutenbergstrasse 6, CH-3011 Berne.

