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Communications of the Secretariat of the Swiss Abroad

Following the introduction of the 8th revision of the OAI/DI (Old Age and Survivors' Insurance Scheme/Disability Insurance Scheme), the partial pensions have been recalculated, and we thought it would be worth while asking the specialists of the Swiss Compensation Office for some details.

What is a partial pension?

An insured person who has not paid contributions for as long as is laid down for his age group is entitled to a partial pension. Such cases obviously occur more often among the Swiss abroad than among those living in Switzerland. For this reason the publicizing in Switzerland of the 8th revision has not touched on the problem raised abroad by the modification of the relevant article of the Act. However, it is important that we should supply some details on this point, since about 40 per cent of our compatriots abroad are in receipt of a partial pension. With the opportunity to join the scheme until the age of 51, instead of 41, and the temporary disposition for 1973, it looks as if this figure will greatly exceed 50 per cent by the end of 1973, for all those who take advantage of these arrangements are candidates for partial pensions.

The rather large number of partial pensions is explained by the fact that a good many Swiss abroad did not contribute for as long as the contribution period of their age group, either because they did not join the voluntary insurance scheme when the OAI/DI was created in 1948, or because they did not contribute from the age of 20.

Method of Calculation

The partial pension is a fraction of the full pension; from now on it will be calculated by taking account of the ratio of the insured person's complete contribution years to those of his age group, and of the modifications which the con-

tribution rates have undergone over the years. In fact, the OAI contribution rate was distinctly lower during the first 20 years of the insurance scheme than today's rates, so that those who were insured in the «old» years financed the insurance fund relatively less than do today's insured persons.

However, the legislators have provided for measures to be taken in favour of insured persons who have comparatively few missing contribution years over a long contribution period; for this reason, the scale of pensions has been so fixed that, if the insured person's complete contribution years total at least 50 per cent of those of his age group, he will be credited with some extra years, based on the number of years during which he contributed.

from 15 to 19 years	he is given 1 extra year
from 20 to 24 years	he is given 2 extra years
from 25 to 29 years	he is given 3 extra years

These extra years can be very important, particularly when disability pensions are being calculated. Indeed, one or two additional contribution years can affect the amount of the pension in no small measure.

Special Case of Short-Term Contributions

A table figuring in the regulations implementing the Act shows the percentage of the full pension represented by the partial pension based on the ratio of the insured person's contribution years to those of his age group. It is shown elsewhere that, when this ratio is low, that is to say, when the insured person has contributed for a short period, there is a fixed reduction in the pension if the contributions were wholly or largely paid before 1st January, 1973, the date at which – as you know – contributions were greatly increased.

Persons who joined the voluntary insurance scheme on 1st January last, or who join later, at an age when they can contribute for only a short period, will receive pensions which are not subject to the reduction just mentioned, but which will not, of course, be very high. We should, therefore, like to draw the attention of new members to the fact that those who, to take an extreme case, will only be contributing for one year (1973), instead of 26 (1948–74) like their age group, will be entitled to a very low partial pension of between S.Fr. 20 and S.Fr. 39 per month, according to what they will have paid during their contribution year.

Increase in current partial pensions on 1st January, 1973

On 1st January, 1973, all pensions – full and partial – were recalculated in accordance with the new provisions, the amount of the pension in 1972 being in any case guaranteed. As a result of this new calculation some current partial pensions have simply been kept at their previous level or slightly increased, because the recipients had benefited at the time of previous revisions by a specially favourable arrangement. The 8th revision aimed at putting all partial pensions on the same footing. On the other hand, a minimum guaranteed increase was not provided for, as had been the case with the previous revisions. Such an increase (25 per cent) will take effect on 1st January, 1975.

When one thinks of the contributions, one has to acknowledge that the partial pensions are nevertheless still worth having.

What will be the position of Swiss abroad who are receiving cantonal assistance?

As you know, the communes and the cantons have to bear heavy burdens in the financing of the OAI/DI. It is

quite probable that some assistance given to Swiss abroad who are already drawing the OAI may be reduced in some measure. However, it should be noted that the minimum income has been increased, so that the aid granted hitherto should not decrease in the same proportion as the increase in the OAI/DI pensions drawn by the people in question. Needless to say, each case will be examined separately by the cantonal authorities concerned, who have not yet studied this important matter in detail.

Examples

1. A basic pension

Case of a Swiss woman who married a foreigner and resumed her Swiss nationality on the basis of the 1952 Act.

Born in 1895, this woman resumed her Swiss nationality in 1953 and joined the voluntary insurance scheme in 1955. She was entitled to her first pension from 1st January, 1958, for at that time women could draw the OAI at the age of 63. Her monthly pension was S.Fr. 79, then it went up

on 1st January, 1964, to S.Fr. 125
new monthly pension

on 1st January, 1967, to S.Fr. 138
guaranteed increase of 10%

on 1st January, 1969, to S.Fr. 184
guaranteed increase of 25%

on 1st January, 1971, to S.Fr. 203
guaranteed increase of 10%

on 1st January, 1973, to S.Fr. 242
recalculation of the pension according to the contributions paid.

The increase at the time of the 8th revision is small, but this woman had contributed for only 3 years (1955 to 1958) while people of her age group had contributed for 10 years (1948 to 1958). These three contribution years enabled her to draw the maximum on scale 13 of the pensions table, that is to say, S.Fr. 242.

If this same woman had contributed for only 2 years out of the 10, her partial pension would be fixed according to scale 7 and she would be entitled to a pension of only S.Fr. 123, whereas she was already drawing S.Fr. 203 in 1972. This sum, would, however, have been guaranteed on her on 1st January 1973.

2. A married couple's pension

The husband was born in 1897 and joined the old age and survivors' insurance scheme in 1960. He has been drawing his pension since reaching the age of 65, that is to say, from 1st January, 1962.

He, therefore, contributed for 2 years, whereas persons of his age group contributed for 14 years. His married couple's pension has undergone the following modifications:

1st January, 1962, S.Fr. 48

1st January, 1964, S.Fr. 64
new monthly pension

1st January, 1967, S.Fr. 71
guaranteed increase 10%

1st January, 1969, S.Fr. 95
guaranteed increase 25%

1st January, 1971, S.Fr. 105
guaranteed increase 10%

1st January, 1973, S.Fr. 105
recalculation of the pension.

This man joined the insurance scheme after 1960. He would actually be entitled, as from 1st January, 1973, to a pension of S.Fr. 104. However, this sum having been reached by the previous revisions, it will remain the same as in 1971. Consequently, the man in question will continue to draw the sum of S.Fr. 105 per month as from 1973.

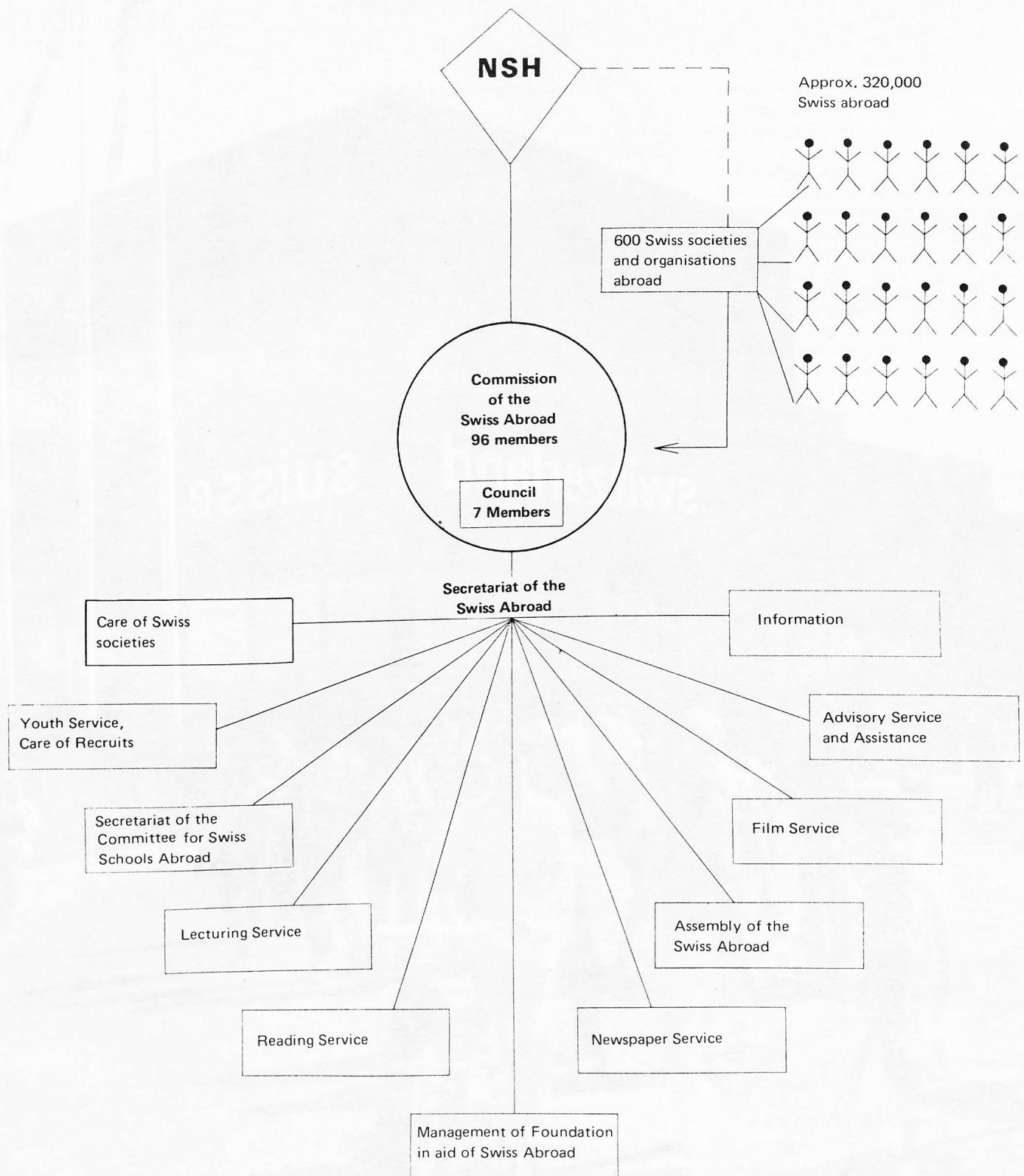
**Lucien Paillard,
Secretaries of the Swiss Abroad**

EXTRAORDINARY PENSIONS

Supplement concerning extraordinary pensions

In view of certain comments that have been made to us we feel we should point out that, contrary to what has been stated in various publications, one category of Swiss abroad, the «transition generation», receives extraordinary pensions S.Fr. 400 for a single person, S.Fr. 600 for a married couple, subject to the limits mentioned below. This applies to people born *before* 1st July, 1883, and their survivors, as well as to women who were widowed and children who were orphaned before 1st December 1948, on condition that their income is less than S.Fr. 9,000 per year for single persons or S.Fr. 13,500 for married couples.

**Diagram of the Nouvelle Société Helvétique's Organisation
of the Swiss Abroad and its Permanent Secretariat**



switzerland suisse

