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The Old-Age, Survivors and Disability Insurance Scheme

Interview with Dr. Louis Guisan
about the 8th Revision of the AVS/AI

The eighth revision of the old-age, survivors and disability insurance scheme came into force on 1st January, 1973. It was deemed useful to ask Dr. Louis Guisan, Councillor of States, some questions on this important matter.

We now have an eighth revision of the old-age, survivors and disability insurance scheme which provides important changes for the Swiss abroad. Could you tell us who were the initiators of this last revision?

The eighth revision tries to conciliate the wishes, partly contradictory, of the different political parties and other organisations which have asked for the settlement of the old-age, survivors and disability insurance scheme. For this reason, it was necessary to consider all the initiatives of the Swiss political parties concerning old-age insurance as a whole.

What was the aim of the eighth revision of the AVS/AI, and does the result correspond to the needs of the Swiss abroad who, for the most part, have already joined a similar insurance scheme in their country of residence?

The aim of the eighth revision of the old-age insurance scheme is that of offering the Swiss at home a pension which covers their vital needs. It tends to abandon the system of the basic pension. The increase in contributions raises the cost of the voluntary insurance scheme for Swiss living abroad, and especially for those – they are a majority – who have joined a similar insurance scheme in their country of residence.

Does the eighth revision of AVS/AI, the revision of the Constitution concerning social security and the Bill on assistance to Swiss abroad make one comprehensive subject?

No. The eighth revision of the old-age, survivors and disability insurance scheme and the revision of the Constitution concerning social security constitute an essential contribution to our social security system under which pensions are generally related to contributions. The law providing assistance to Swiss abroad does not rest on the relation between contributions

and benefits, but represents a system of aid granted by the State to those who have no means, no income or capital and no AVS/AI pensions.

What effect will the eighth revision have on the Swiss abroad?

With this eighth revision, contributions will increase considerably. This will be difficult to bring into line with paying contributions to the social security scheme in the country of residence. In return, the Swiss abroad will enjoy increased benefits.

Does a person who is entitled to a pension owing to age or on account of widowhood receive automatically a pension or should he ask for it?

The person who is entitled to a pension has to ask for it. In Switzerland, the request has to be sent to the Swiss Compensation Office, and abroad to the Swiss Embassy or Consulate concerned.

It happens that citizens, members of the voluntary insurance scheme, live in countries where the transfer of AVS contributions to Switzerland is prohibited for political or reasons of exchange control. On returning to Switzerland, these compatriots face problems. In fact, if they want to receive a sufficient pension they sometimes have to pay high sums to the Swiss Compensation Office in order to recover their arrears within the regulation period. Some have lost everything. Which procedure do they have to follow in order to maintain their rights to the AVS/AI?

When members of the voluntary insurance scheme have lived in countries where it is impossible to transfer contributions, their pensions will be calculated on the basis of the number of years during which they should have paid contributions as if they had actually paid them. This procedure only concerns those Swiss who are prevented by the law of their country of residence from paying contributions, and only if they are members of the voluntary insurance scheme.

Does someone who lived in Switzerland for several years before taking up residence abroad and who had therefore paid contributions to AVS/AI

during those years, and who did not join the voluntary insurance scheme abroad, lose his entitlement to contributions paid before his departure once he comes back to Switzerland and works up to pensionable age?

No contribution paid is ever lost. The person who pays contributions for some years in Switzerland, then goes abroad and does not pay contributions any more, comes back to Switzerland and pays again is entitled to receive a partial pension which is proportional to all contributions paid before his departure and after his return.

A person who, owing to his work, spends two or three years in different countries without paying contributions to the Swiss voluntary insurance scheme, but who paid contributions to the respective social security schemes of his countries of residence, happens to be in a delicate situation when he returns to Switzerland, as the payments made to foreign social security schemes cannot be taken into account in Switzerland. He will therefore receive a smaller Swiss pension at retirement age. Should one not try to find a solution first with Switzerland's neighbours?

This solution already exists. Switzerland has bilateral agreements on social security schemes with all her neighbouring countries, and even with some others. Consequently, with reservations regarding an agreement under review, Swiss citizens who have paid contributions, even for a short time, to the social security system of those countries, are entitled to receive benefits in return. At pensionable age, they will enjoy different partial pensions. If they have joined the voluntary insurance scheme, they will be entitled to a full pension in Switzerland.

Does this new extension seem to you of great importance to people who have not yet reached retirement age, i.e. the opportunity to join the voluntary scheme till the completion of the 61st year (women) and the 64th year (men), considering that the pensions they are entitled to will be minimal if they have

paid contributions for only a small number of years?

I believe that this new extension is important even if the pension will not be high. Up to the present, the size of the pension has followed the curve of the cost of living and of wages, so that partial pensions will also increase. On the other hand, we must not forget that the insurance also gives benefits in case of disability.

Is there any provision for a pension to people who have passed the age limit without ever having paid contributions?

Not if the person is resident abroad. But if the person comes back to Switzerland and if his income does not reach certain fixed limits, he will receive an exceptional pension.

Do people who actually receive a pension benefit under the eighth revision of the AVS/AI or does this only concern future pensioners?

The present pensions have been newly calculated in order to reach the level of future pensions.

Contributions paid by the Swiss abroad were about 11 million francs in 1970. Pensions paid to Swiss abroad in the same year amounted to 80 million francs. Is there not a problem at federal level under these conditions and may the voluntary insurance scheme not have to balance its accounts one day?

There certainly is a problem at federal level. The Federal Commission on AVS/AI has decided to create a sub-commission which will examine the voluntary insurance scheme of the Swiss abroad. But I do not think that we shall have to balance accounts between pensions and contributions for this particular category of insured persons. Also in Switzerland, although in a lesser proportion, contributions do not balance with pensions. The difference is made up by contributions from public bodies.

Switzerland in Europe

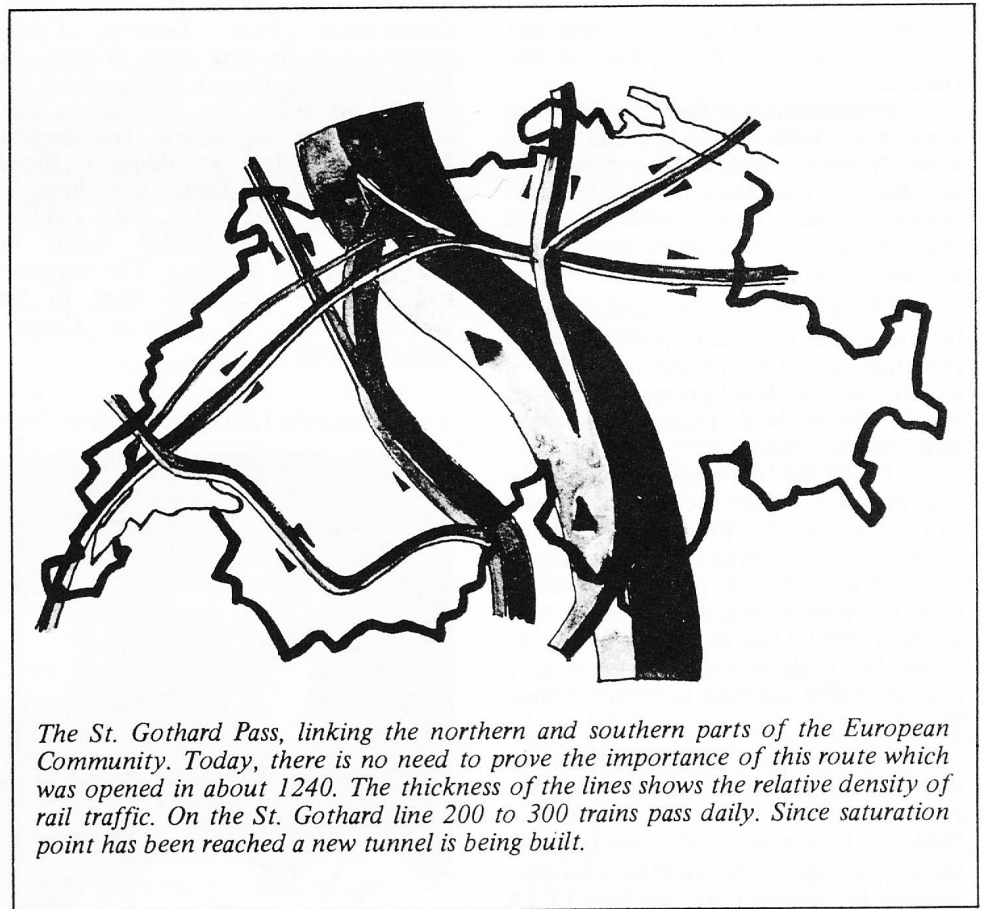
Two Thousand Years of "Integration"
by Paul Keller, Journalist

On 3rd December, 1972, the Swiss people supported by a comfortable majority the Free Trade Agreement concluded five months before between their Government and the European Communities. The first tariff reductions provided for in this treaty, like those of the other EFTA countries which did not apply for membership of the Communities, were made on 1st April, 1973, at the same time as the first tariff cuts occurred within the enlarged Community.

For Switzerland, the new free trade area is in line with her ancient aim of free access to the markets of other countries. This is no ideological matter; it is a necessity for a country lacking raw materials, access to the sea and an agriculture capable of feeding its

population. Only trade with the outside world permits Switzerland to create with the labour of her people the added value on which she must live.

Well before the arrival of the European Free Trade Association in 1960, Switzerland had known periods of free trade with certain of her neighbours. The "perpetual peace", signed with France in 1516, stipulated in articles 5 and 9 that the Swiss merchants in France should not be interfered with by the authorities and should not suffer any aggravation of fiscal or tariff charges. The merchants in question did not hesitate for an instant to interpret these clauses as a pure and simple exemption from import duties. Astonishing though it may seem, this exemption — which was attached to the nationality of the merchant and not



The St. Gotthard Pass, linking the northern and southern parts of the European Community. Today, there is no need to prove the importance of this route which was opened in about 1240. The thickness of the lines shows the relative density of rail traffic. On the St. Gotthard line 200 to 300 trains pass daily. Since saturation point has been reached a new tunnel is being built.