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Basic principles of the Swiss social system

	First Column	Second Column	Third Column
Aim	To cover the necessities of life	To keep the standard of living the wage-earner is accustomed to	To keep the standard of living to which active, independent persons are used to
Basis of financing	No formation of capital; the working population pays in order to be entitled to a pension	Investment; compulsory reserves by the employers to secure some old-age pension for their employees	Investment, everyone saves according to possibility and need
Financing	Social compensation and state subsidies (every wage-earner pays from his gross earnings, without ceiling, every independent from his income)	No subsidies, but tax reliefs	No subsidies, everyone makes his own provisions
Beneficiaries	All contributors, their wives and children under age	All contributors and the surviving spouse	The savers
	State Social Welfare = AHV/IV	Old-age pension schemes covered by both social partners (in the course of being realised) = Pension	Private provision = Savings

For the Swiss abroad, there is the Solidarity Fund which compensates every member who loses his livelihood through nationalisation or war, and which affords an interesting opportunity to save without having to pay withholding tax. The Swiss abroad can join the first column on a voluntary basis, but the second column can not be considered because they are neither resident nor earning a living in Switzerland. The third column is open to them according to possibilities and their wishes. ASS, Lucien Paillard