

Zeitschrift: Swiss review : the magazine for the Swiss abroad
Herausgeber: Organisation of the Swiss Abroad
Band: 9 (1982)
Heft: 2

Rubrik: Official communications

Nutzungsbedingungen

Die ETH-Bibliothek ist die Anbieterin der digitalisierten Zeitschriften auf E-Periodica. Sie besitzt keine Urheberrechte an den Zeitschriften und ist nicht verantwortlich für deren Inhalte. Die Rechte liegen in der Regel bei den Herausgebern beziehungsweise den externen Rechteinhabern. Das Veröffentlichen von Bildern in Print- und Online-Publikationen sowie auf Social Media-Kanälen oder Webseiten ist nur mit vorheriger Genehmigung der Rechteinhaber erlaubt. [Mehr erfahren](#)

Conditions d'utilisation

L'ETH Library est le fournisseur des revues numérisées. Elle ne détient aucun droit d'auteur sur les revues et n'est pas responsable de leur contenu. En règle générale, les droits sont détenus par les éditeurs ou les détenteurs de droits externes. La reproduction d'images dans des publications imprimées ou en ligne ainsi que sur des canaux de médias sociaux ou des sites web n'est autorisée qu'avec l'accord préalable des détenteurs des droits. [En savoir plus](#)

Terms of use

The ETH Library is the provider of the digitised journals. It does not own any copyrights to the journals and is not responsible for their content. The rights usually lie with the publishers or the external rights holders. Publishing images in print and online publications, as well as on social media channels or websites, is only permitted with the prior consent of the rights holders. [Find out more](#)

Download PDF: 18.04.2026

ETH-Bibliothek Zürich, E-Periodica, <https://www.e-periodica.ch>



Leaflet on the voluntary insurance scheme for Swiss citizens resident abroad

Generalities

1 Swiss citizens resident abroad have, under the conditions following below, an opportunity to join the voluntary old-age, survivors and disability insurance scheme. Swiss citizens who are leaving Switzerland and therefore cease to be insured under the compulsory insurance system can also join the voluntary insurance scheme. By this they can avoid that they themselves and possible surviving dependants receive, at the occurrence of the event insured against, pensions that are only calculated on the basis of the contribution periods completed in Switzerland and the contribution amounts paid there (partial pensions). **The non-payment of contributions, even for only one year, generally entails a reduction of the pension.** Furthermore, they continue to be protected under the disability insurance scheme, which will not be the case if they do not join the voluntary insurance scheme.

The calculation rules for contributions and benefits are fundamentally the same in the voluntary and the compulsory insurance scheme. Therefore, Swiss citizens resident abroad cannot fix themselves the contribution amounts to be paid.

Membership

2 Swiss citizens abroad who wish to join the voluntary insurance scheme should send their application **on a special form** (2 copies) to the Swiss representation abroad (Embassy, Consulate-General or Consulate) where they are registered. The admission form is delivered free of charge by the nearest Swiss representation. Membership is as a rule open to all Swiss, men and women, resident abroad; married women, may in certain cases join the voluntary insurance scheme independently (see e.g. Nos. 2a, 5, 6 and 8 below). As soon as a Swiss living abroad is voluntarily insured, he is considered to be insured under both the old-age survivors insurance scheme and the disability insurance scheme, as regards the pensions and benefits mentioned under Nos. 15–25.

2a Married women of Swiss nationality living abroad are advised to join the voluntary insurance scheme, espe-

cially if the husband is compulsorily insured under the old-age, survivor and disability insurance because of legal provisions or international conventions, as this insurance coverage abroad does not automatically extend to the wife. Women in this situation are exempt from paying any contributions, provided they themselves are not in lucrative employment (cf. Section 10).

3 The Swiss citizen resident abroad must fill in an application for voluntary insurance at the latest **within one year from the completion of his 50th year of age.**

He may however, insure himself voluntarily **even after that age-limit** (provided a man is not over 64, or a woman not over 61) in the following cases:

4 – A person who has hitherto been compulsorily insured under the Swiss old-age, survivors and disability insurance scheme may insure himself voluntarily at the latest **one year after leaving compulsory insurance.**

5 – Swiss women resident abroad who were voluntarily or compulsorily insured immediately before their marriage may (provided their Swiss husband is not voluntarily insured as yet) continue the insurance, if they fill in application **within one year from their marriage.**

6 – The right to admission is, irrespective of the age, also granted to married women whose Swiss husband is not voluntarily insured, so far as they live separately from him for at least one year without interruption and inasmuch as a taking up of the marital community is in all probability not to be expected. Married women who have reached the age of 50 must fill in an application within one year from the time when the separation lasted a whole year.

7 Widows and divorced women whose Swiss husband was not insured may insure themselves voluntarily **within one year from the time when they became a widow or were divorced.**

8 – A person who has become a Swiss citizen by official decree under the federal act on the acquisition and loss of the Swiss citizenship may announce his inten-

tion of entering the voluntary insurance scheme **within one year from the formal decision about the Swiss citizenship.**

The right to join the voluntary old-age, survivors and disability insurance scheme expires when the above mentioned time-limits have elapsed!

Contributions

9 Insured persons in employment pay 8.8 percent of their aggregate income as contribution, as long as they cannot claim an old-age pension. If their income amounts to less than 29800 Swiss francs per annum, the rate is reduced according to a decreasing scale to a minimum of 4.7 percent.

10 Non-employed persons pay an annual contribution ranging from 235 to 9400 Swiss francs according to their capital and pension-income. The same applies to insured non-employed wives whose husband is not insured: maintenance benefits remitted by the husband are added to the wife's pension-income. However, wives of insured husbands as well as widows are not required to pay any contributions as long as they are not gainfully employed.

Insured persons who are not permanently in full-time lucrative employment are considered as persons without employment if they have not paid from their gainful employment 235 or more Swiss francs per annum. The contributions vary according to the fortune and the pension-income. On demand the contributions from earned income may be added to those owed by the insured person as a non-employed person.

11 Contributions must be paid either in Swiss francs to the Swiss compensation office in Geneva or in foreign currency to the competent Swiss representation, if this representation can transfer them to Switzerland.

12 If contributions are not paid when due, this may result in the **levy of interest on arrears.**

Withdrawal and exclusion

13 Insured persons may at any time **withdraw** from the voluntary insurance

scheme. Withdrawal will, however, become effective only at the end of the current calendar year. Insured married men need their wife's written consent. The official withdrawal form is delivered by the Swiss compensation office or by the competent Swiss representation. Insured persons are considered to be **excluded** from the voluntary insurance scheme if they fail to pay the full annual contribution within three years from the end of the calendar year in which this contribution has become legally binding by a formal decision.

14 In case of withdrawal or exclusion, the Swiss citizen resident abroad can no longer claim disability benefits owing to contributions paid under the voluntary insurance scheme, but he remains on the other hand still entitled to an old-age and survivors pension according to these contributions.

Old-age and survivors pensions

15 Entitlement to a **single old-age pension** begins for women after the completion of their 62nd year of age and for men after the completion of their 65th year of age. Married men who have reached 65 years of age receive a **married couple's old-age pension**, provided their wife has completed her 62nd year of age, or is at least 50 percent disabled. The married woman can claim half of the married couple's pension for herself. If the wife is younger and not disabled, her husband is entitled to a **supplementary pension for his wife**, provided she was born before December 1st 1933 (transitional regulation for pensions beginning in the years 1979 until 1988) or has completed her 55th year of age. If the wife reaches the pensionable age before her husband, she is entitled to an individual pension only if she has personally paid contributions. Moreover, beneficiaries of an old-age pension may possibly be entitled to **pensions for their children** (generally up to their 18th year of age; for children staying in training at the latest up to their 25th year of age).

16 The insured person's death entitles the widow and the orphans to **survivors pensions**. Childless widows aged less than 45 years or who, if older, have not been married for at least five years are paid a lump sum instead of a widow's pension.

17 The insured person is entitled to an old-age and survivors pension if he has paid contributions for at least one whole year. Pensions are calculated on the basis of the annual average of the aggregate income according to which the insured person has paid his contributions, and in virtue of the relation of his full contribution years to those of his age group.

18 If contributions have been paid during the full period, i.e. if the person vo-

luntarily insured has the same number of determining contribution years as the compulsorily insured persons of his age group in Switzerland, the ordinary single old-age pension amounts to at least 620 and at most 1240 Swiss francs per month, and the married couple's pensions to at least 930 and at most 1860 Swiss francs per month. The widow's pensions amount to 80 per cent, the children's and the orphan's pensions as a rule to 40 per cent, the supplementary pensions for married women to 30 per cent of the corresponding single old-age pension.

19 If contributions have not been paid during the full period, i.e. if the insured person has less determining contribution years than the persons of his age group, the pension is **reduced** proportionally.

20 Provided the contributions have been paid during the full period, the receipt of an ordinary old-age pension can, under certain circumstances and on application of the claimant, be deferred by at least one and at most five years. Thereby the pension is increased accordingly.

Benefits granted under the disability insurance scheme

21 All voluntarily insured persons are, in virtue of the law, also insured against the sequels of disability. The insurance comprises in particular the following benefits:

Rehabilitation measures

22 Rehabilitation measures are as a rule only granted in Switzerland. By way of exception, they are carried out abroad, if the personal circumstances of the insured person justify this practice, and if rehabilitation measures are very likely to result in gainful employment. Under certain circumstances appliances are granted irrespective of the capability of earning a living. **The children of Swiss citizens resident abroad** are also entitled to such measures as long as they stay in Switzerland. In the event that at the occurrence of disability either the father or the mother is insured, rehabilitation measures are exceptionally also carried out abroad, if justified so by the personal circumstances and the prospect for success.

Disability pensions

23 An insured person who has paid contributions for at least one year is entitled to an **ordinary disability pension** if he is at least 50 per cent (in case of hardship at least one third) disabled. **The disabled wife of a voluntarily insured husband is therefore granted a pension only if she has ever personally paid contributions for at least one whole year**. If the degree of disability is at least two thirds, the full pension is granted, otherwise the half pension only.

24 These pensions are paid as **single disability pensions** (possibly together with a supplementary pension for the wife and children's pensions) or as **married couple's disability pension** (possibly together with double children's pensions). The rates and the calculation-rules are fundamentally the same for the disability pensions and the old-age and survivors pensions.

Payment of the old-age and disability pensions

24a Ordinary pensions based on contributions may be remitted to any domicile, provided no regulations of the state of residence are against this. The claimant may also have his pension paid into a postal- or banking account in Switzerland.

Assistance benefits of the old-age, survivors and disability insurance scheme

25 If the event insured against (old-age, death or disability) occurs before a Swiss citizen resident abroad, who insured himself in due time, could accomplish the basic condition of having paid contributions for at least one whole year in order to claim an ordinary old-age or disability pension, or if the insured person is helpless, **assistance benefits can be granted if need be**. Young disabled persons are entitled to such benefits only if they have entered the scheme at the latest on completion of their 21st year of age.

The organs mentioned under No. 27 below will inform, on application, in a more detailed way about the requirements towards the granting of benefits, especially also on the incomelimits.

Relation to foreign social insurance schemes

26 Membership of the Swiss voluntary insurance scheme does not, usually, entail exemption from a compulsory foreign social insurance scheme. Information on claims for benefits granted by such an insurance agency is given by the competent foreign insurance authorities. If the insured event takes place after the person has returned to Switzerland, information is also given by the Swiss compensation office.

27 Swiss Embassies, Consulates-General and Consulates as well as the Swiss Compensation Office, avenue Ed.-Vaucher 18, CH-1211 Geneva 28, will on request give further information and supply the necessary forms.

Important: In all correspondence it is essential to mention the Code Number of the insured person indicated on the Insurance-Card.

28 This leaflet only gives a general survey. For any specific case only the legal regulations are applicable.

The Federal Department of Foreign Affairs wishes to draw attention to

the fact that the Government of the Federal Republic of Germany is making funds available for non-Jewish victims of Nazi persecution. Under the Federal Compensation Act (BEG) such persons who have suffered serious injury to their health as a result of that persecution and are in need, but who for procedural reasons have received no other compensation (because they were unable to observe certain time-limits or fulfil residence conditions), can be awarded sums up to DM 5000.-.

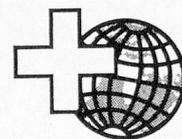
Further information can be obtained from the Regierungspräsident Köln, Zeughausstrasse 4-8, D-5000 Köln 1 (Cologne), where applications should also be lodged. This notification follows an earlier one dated 3rd October 1980 concerning the allocation, under the compensation legislation, of sums up to DM 5000.- to Jewish victims of persecution. Relevant particulars can be obtained and applications lodged:

1) by persons domiciled or residing perma-

nently in the Federal Republic of Germany, including West Berlin: at the Zentralrat der Juden in Deutschland Fischerstrasse 49, D-4000 Düsseldorf 30

2) by persons domiciled or residing permanently outside the Federal Republic of Germany, including West Berlin: at the Conference on Jewish Material Claims against Germany, Grüneburgweg 119, D-6000 Frankfurt a. M.

Information from the Solidarity Fund of the Swiss Abroad



Increased number of claims to lump-sum compensation in the year 1981

The Solidarity Fund of the Swiss Abroad was again able to demonstrate its efficiency in 1981. Lump-sum compensation payments increased by 12 per cent in the period under review to a total 0.23 (0.20) million francs. Six of the eight payments involved were made to Swiss citizens from El Salvador (5) and Iran (1) – countries still suffering from the effects of conflicts which had started earlier – and one each went to Swiss citizens from Ethiopia and Zimbabwe. Despite these increased payments it was possible to strengthen the compensation fund further. The refundable deposits of the 10587 members totalled 32.1 million francs at the end of 1981, an increase of 11 per cent compared with the previous year. With a balance of 38.7 (34.5) million francs, the Solidarity Fund's liability for lump-sum compensation, guaranteed by the Confederation, amounts to 123.3 million francs. In 1981 273 new members were enrolled. They undertook to pay annual contributions totalling

60000 francs and to make single deposits of 2.0 million francs. A total of 1.07 million francs in savings deposits was refunded last year to members who had left and to the heirs of members who had died.

Are you insured?

You and your family, too – like all Swiss citizens and dual nationals registered with a Swiss embassy or consulate abroad – can insure yourself with the Solidarity Fund of the Swiss Abroad. This Fund constitutes a double precaution:

1) Insurance against loss of livelihood

as a result of war, internal unrest or general political coercive measures. The lump-sum compensation for which the member has insured himself contributed is paid out;

2) Accumulation of capital from savings in Switzerland

by means of a single deposit or annual premiums, the interest on which is not subject to the federal withholding tax, at present 35 per cent. The interest is capitalized and thus corresponds to a gross return of somewhat more than 5.3 per cent.

All members are also entitled, on leaving the Solidarity Fund, to have their savings capital refunded to them at any time. That is another advantage of this combined method of insuring one's livelihood and accumulating capital from savings. Moreover, joining the Solidarity Fund represents an act of solidarity towards other Swiss citizens and dual nationals living abroad. For, by becoming a member, you will also be helping to support this concept of solidarity and to place this Swiss self-help scheme on a broad basis.

Ask at your embassy or consulate for full details of the Solidarity Fund or apply direct to the Secretariat of the Solidarity Fund of the Swiss Abroad in Berne.

Coupon

Please send me full details:

----- ✂

Send to:
Solidaritätsfonds der Auslandschweizer,
Gutenbergstrasse 6, CH-3011 Bern,
Switzerland