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Taxation in Switzerland

A vast field...

Taxation of individuals in Switzerland continues to differ greatly from canton to canton, and even from commune to commune. The sum which has to be paid in the tax haven of Zug and that chargeable in some Bernese

Oberland communes are worlds apart. This fact emerges from statistics issued by the Federal Tax Administration concerning the total tax burden in Switzerland in the year 1987. The following figures show the amounts

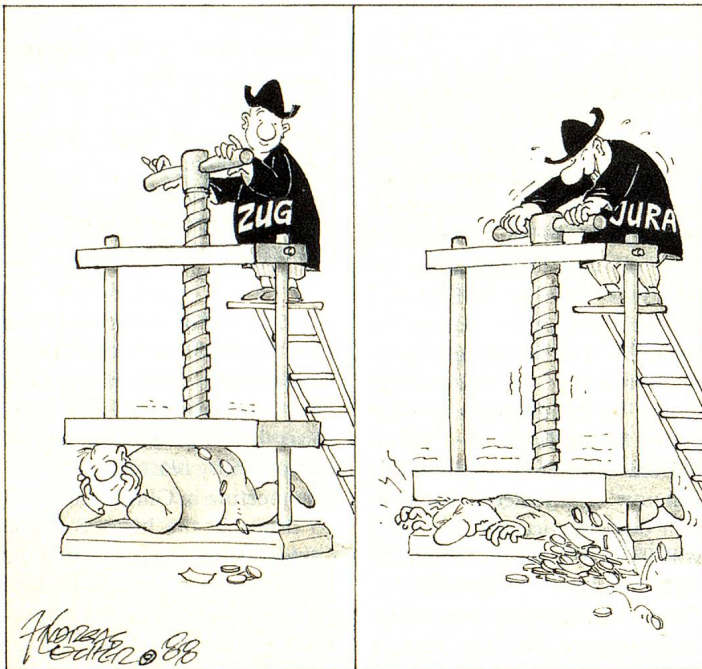
(in percentages) levied on income in the cantonal capitals by means of cantonal, communal and Church taxes in 1987. To discover the total tax burden, add to these figures the direct

federal tax given at the bottom. It should be noted that the tax shown for the cantonal capital may be higher or lower in other communes of the canton in question.

Taxation of Incomes

The taxation of income in the cantonal capitals by means of cantonal, communal and church taxes in 1987 (in percentages):

Income	Single man		Married man with no children		Married man with 2 children		Married pensioner	
	50000	100000	50000	100000	50000	100000	50000	100000
ZH	10,69	15,75	7,81	12,37	5,39	10,61	5,78	9,99
BE	15,22	20,44	11,60	18,39	8,94	16,60	13,59	19,49
LU	13,06	17,11	10,68	15,88	8,65	14,66	8,48	13,22
UR	11,16	14,58	8,77	12,89	7,28	11,94	9,83	14,62
SZ	10,22	13,83	8,79	12,88	7,30	11,85	7,40	10,87
OW	11,18	13,87	8,38	12,47	7,07	11,82	7,62	11,11
NW	8,90	12,61	6,48	10,35	5,47	9,80	5,94	9,26
GL	12,83	17,82	8,60	15,50	6,71	14,01	7,26	13,13
ZG	7,49	10,20	4,38	7,66	2,77	6,40	3,60	6,41
FR	14,52	19,56	10,80	16,11	8,97	14,75	13,41	18,85
SO	16,08	21,83	10,69	16,55	8,94	15,45	8,72	13,77
BS	15,48	21,08	9,87	16,72	7,25	14,99	7,88	13,84
BL	13,72	18,92	10,14	15,18	7,34	13,75	6,41	11,60
SH	12,66	17,91	8,81	14,77	6,64	13,30	11,12	17,28
AR	10,31	13,35	7,43	11,26	6,34	10,47	6,44	9,67
AI	11,06	14,35	9,03	12,99	7,56	12,03	8,11	11,34
SG	12,38	17,00	8,52	13,96	6,86	12,70	6,37	11,93
GR	12,41	16,93	7,03	13,92	5,13	12,42	5,77	11,49
AG	11,25	16,60	8,89	14,67	7,27	13,47	7,66	12,44
TG	11,60	16,81	8,34	13,30	6,66	12,14	7,11	11,32
TI	14,35	19,69	9,66	16,63	6,91	15,02	9,52	17,27
VD	15,14	20,16	11,99	16,06	9,07	13,63	14,20	18,31
VS	12,49	19,30	9,86	15,36	8,11	13,99	8,42	12,86
NE	15,08	19,74	10,90	16,47	8,91	15,21	9,23	14,12
GE	15,95	20,27	12,79	17,29	10,18	15,62	10,21	19,10
JU	16,09	21,59	13,31	18,66	11,11	17,31	14,75	19,44
Direct federal tax	1,42	4,58	1,02	4,00	0,71	3,42	0,79	3,05



30 years of the Solidarity Fund

This year the Solidarity Fund of the Swiss Abroad celebrates its 30th birthday. Founded in 1958 as a self-help cooperative, it safeguards our compatriots abroad against the material consequences of loss of livelihood due to political events.

Thanks to regular improvements in the benefits it offers, the Solidarity Fund has constantly been able to adapt to new circumstances which are characterized in many countries by a sustained prosperity. In particular, a reform of its statutes in the Seventies made saving with the Fund more attractive for Swiss abroad. Moreover, last year saw the conclusion of

an agreement with the Swiss Grütli enabling those returning home to join a Swiss sickness scheme on favourable terms.

A bird in the hand is worth two in the bush!

Many people look back on 19th October 1987 as an extremely black day. That is the date of the so-called Stock Exchange crash on Wall Street. After

more than a year they are still puzzling over the causes of that event. Those affected are quietly licking their wounds but are not talking about the true extent of their losses. Why, one may ask, did that Stock Exchange crash trigger a general panic in the financial world when allegedly no one came to any harm... There is one category of person, however, for whom the Stock Exchange crash was a bitter pill: the small savers. Grippled by the euphoria of the preceding years, some of them had had only one thing in mind, namely, to invest their savings for the highest possible return. The temptation to achieve an increase in value from hard-earned money is

quite understandable. However, if you really want to provide for yourself and your family, you must not neglect the security aspect of capital investment. Because the higher the yield, the greater the risk. If you want to reduce the risk, you should distribute your savings among various investment possibilities.

Don't put all your eggs in one basket

Anyone endorsing this proverb, which is obeyed by the majority of professional investors, should not neglect the Solidarity Fund. For our cooperative makes it possible for every Swiss abroad to have a secure and



favourable savings investment combining many advantages. These include net interest of 3.5% which, being exempt from withholding tax, corresponds to a capital investment in Switzerland with a gross yield of 5.38%. It is also an investment in a stable currency. Thanks to the Federal guarantee, the funds deposited with the Federal

Finance Administration are absolutely safe. Furthermore, membership of the Solidarity Fund confers a right to a compensatory lump sum in the event of loss of livelihood abroad as a result of political events. And, finally, if you belong to the cooperative you can join the sickness scheme agreement with the Swiss Grütli at any time.

Bearing in mind that on that black October day in 1987 there were price falls of over 29%, one ought to give the security of capital investments priority over thoughts of yield alone. At the same time it enables them to accumulate risk-free savings in our homeland. In a world where the political, economic and social environment has

changed drastically during the last few decades, the Solidarity Fund still continues to render invaluable services, as numerous compensation cases, for example in Panama and Iraq, have recently demonstrated.

Solidarity Fund of the Swiss Abroad, Gutenbergstrasse 6, 3011 Berne, Switzerland

Old Age and Survivors' Insurance

Are you entitled to a pension?

Do you know that in certain circumstances you have a right to a Swiss old age and survivors' insurance pension, even if you are not – or are no longer – a member of the voluntary insurance scheme for the Swiss abroad? True, this will in most cases be not a full but a partial pension, but even that is not to be despised.

All Swiss citizens, wherever they live, have a right to a Swiss old age pension if they have paid contributions for at least a year. This also applies in principle to their survivors (widow and orphans). It makes no difference whether the contributions were paid into the vol-

untary insurance scheme (from abroad) or into the compulsory insurance scheme (during work in Switzerland or for a Swiss employer).

One year is sufficient

The old age and survivors' insurance scheme came into force

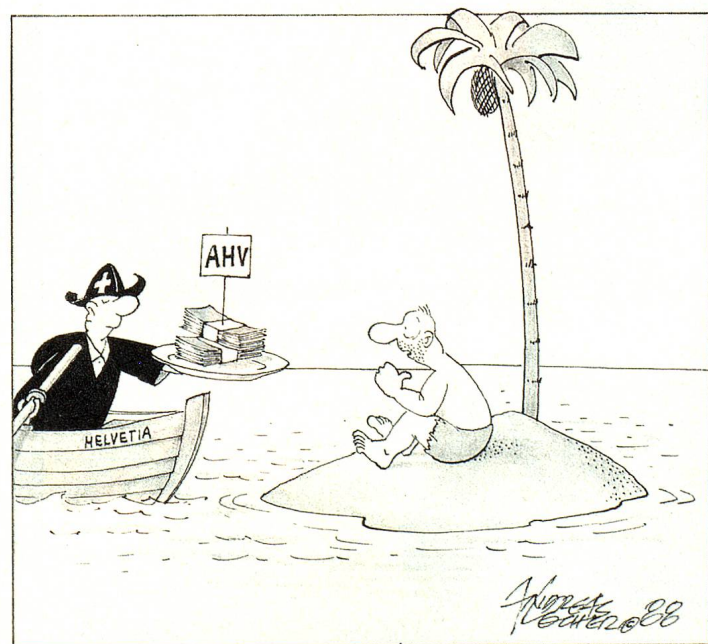
on 1st January 1948. Therefore, our compatriots abroad who, for example, have never joined the voluntary insurance scheme but who have worked in Switzerland for at least a year since 1948 and have consequently paid compulsory contributions have a right to an old age pension. Women who have paid their own contributions become entitled to a pension in the month following their 62nd birthday, men in the month following their 65th birthday. In many cases, however, it will be a question merely of partial pensions. If contribution years are missing – and that is always so if a Swiss abroad has not joined the voluntary insurance scheme – the pension is reduced accordingly.

pensionable age. The same applies to survivors who think they are entitled to a pension.

MZ/ASD

Will you be 50 this year?

If so, you can still join the voluntary OAI/DI but you must do so within a year of reaching 50. Leave it any later and you will have finally missed the boat. Exceptions are special cases such as naturalization, divorce or separation, widowhood or continuation of the compulsory insurance. For further information you can apply to the competent Swiss embassy or consulate.



Notification of those entitled to benefit

Only members of the voluntary insurance scheme automatically receive from the Swiss embassy or consulate an application form for an old age pension, and it will be sent a few months before the pension is due to start. Those who are not – or are no longer – members when they become entitled to a pension are not notified automatically. If they have paid contributions to the Swiss old age and survivors' insurance scheme (OAI) for at least a year, those persons should get into touch with the Swiss embassy or consulate with which they are registered several months before they reach

Federal Ballots

4 December 1988

- Town-country initiative against land speculation
- Initiative in favour of the 40-hour week
- Initiative in favour of the restriction of immigration

Next year

5 March, 4 June, 24 September, 26 November

Editor (Official Communications), Service for the Swiss Abroad, Federal Department of Foreign Affairs.