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## The voluntary pension scheme

# Freshening up your knowledge!

Parliament has removed abolition of the optional old-age and disability pension scheme from its 1993 list of austerity measures. We are taking the opportunity of providing a brief explanation of the scheme for those not yet acquainted with it.

All Swiss citizens, wherever they may live, have the right to a Swiss old-age and dependents' pension, as well as to certain benefits in the event of disability, provided they have paid contributions to the pension scheme for at least one year.

## The optional factor

For those working in Switzerland the pension scheme is compulsory, and Swiss living abroad may join the scheme if they wish. But the optional factor is limited to whether a person joins it or leaves it and not to the amount of contributions. These are based on gross income and cannot be fixed at will. Swiss Abroad are obliged

to pay both the employee's and the employer's contributions. Aggregate rates vary between 4.846% and 9% according to one's salary.

## Non-membership

Those not insured while abroad have no claim on benefits from the disability insurance scheme and should be aware that any gaps in their contribution period will result in reduced old-age, dependents' and disability pensions if and when the time

## In what circumstance do I receive a pension?

*If you have paid contributions to either the compulsory or optional pension scheme for at least one year. Do not forget to claim for any payments made during an earlier period of employment in Switzerland.*

## How do I claim my pension?

- If you are a member of the optional scheme, you will automatically receive an application form for a pension from your Swiss diplomatic post a few months before you reach pensionable age.
- If you are not or are no longer a member of the optional scheme but have paid contributions earlier for at least a year to either the optional or compulsory scheme, you will not be informed automatically. If this is so, you should tell your Swiss diplomatic post a few months before you reach pensionable age. You will have the right to at least a partial pension.

for defects from birth, sickness and accidents: rehabilitation takes priority over a pen-

sion scheme. But in such cases insurance cover does not automatically extend to his wife, as would be the case if they lived in Switzerland. So she should join the optional scheme.

If, however, the husband is a member of the optional rather than the compulsory scheme, insurance cover also includes his wife.

## New: Parenting grants

- The tenth revision of the Swiss pension scheme has long been in preparation. But a central point in it came into force ahead of time on January 1, 1994: Divorced women may now in certain circumstances claim that parenting grants should be included in their pension calculation. The new method of calculation recognises the value of bringing up children, and this often results in higher pensions.
- With new pensions, the addition takes place automatically; if pensions are already being paid, a claim must be made by filling in a supplementary form, which may be obtained from your diplomatic post.



(Hugo Bossard)

comes for them to receive them.

Sometimes Swiss residents abroad also fall under foreign compulsory social security schemes. This means that membership of the optional Swiss insurance scheme may lead to a double financial burden.

## Disability

For disability insurance the following principle is valid

sion. Only where rehabilitation is impossible or only partly possible is a disability pension granted.

Important: Benefits are payable only to persons who are insured before the onset of disability.

## Wives

When a husband works abroad for an employer based in Switzerland, he remains in the compulsory

## Joining/leaving

Requests for admission must reach a Swiss diplomatic post at the latest the day before applicants reach their 51<sup>st</sup> birthday. Departure is possible at any time with effect from the end of the calendar year in question but leads to lower benefits.

Provided this is allowed by the law of the country of residence, insurance benefits may be paid abroad. They may also be paid into a Swiss bank or post office account.

Further details may be obtained from Swiss diplomatic posts abroad or from the Swiss Compensation Fund, 18, Avenue Ed-Vaucher, CH-1211 Geneva 28.

**Paul Andermatt**





Fraud attempts from Nigeria

## Be careful of "profitable" business propositions

Requests and offers from Nigeria with fraudulent intent have become increasingly colourful and have taken on worldwide dimensions.

Illegal financial transactions are often disguised as mere invitations to take up contact. They are then followed by demands for the transfer of handling charges,

bank names, blank cheque signatures, etc. With documents obtained in this way, the fraudsters then try to empty bank accounts, not always without success.

Invitations to take part in apparently profitable business ventures in Nigeria are often made to look as if they have an official character by

### Announcement for cooperative members of the Solidarity Fund

The Annual General Meeting of the Cooperative will take place on **August 18, 1994, at 17:00** at the Hotel Schweizerhof, Lenzerheide, Canton Grisons, on the occasion of the Congress for the Swiss Abroad.

The agenda will include statutory business, such as the annual report, the 1993 annual accounts and elections.

using faked official documents and/or claiming official participation.

Firms and individuals contacted in this way are urgently recommended in their own interest to enter into no business transactions with partners they do not know.

Exporters without experience in trading with Nigeria are advised to contact their bank, the Swiss Office for Trade Promotion in Zurich or the Africa Division of the Federal Office for Foreign Economic Affairs in Berne.

ANP

### Current popular initiatives

The following popular initiatives are still open for signature:

**A Switzerland without a tax substitute for military service** – until November 11, 1994

Régis de Battista, 15, rue des Pavillons, CH-1205 Geneva.

**For a reasonable drug policy** – until November 18, 1994

Beat Kraushaar, P.O. Box 137, CH-8026 Zurich.

**For fair representation of women in the federal authorities** – until March 21, 1995.

Jacqueline Gottschalk, P.O. Box 632, CH-3000 Berne 25.

**For rewarding energy saving and against energy waste (energy-environment initiative)** – until March 28, 1995.

Gallus Cadonau, P.O. Box 2272, CH-8033 Zurich.

**For a 'solar centime' (solar initiative)** – until March 28, 1995.

Gallus Cadonau, P.O. Box 2272, CH-8033 Zurich.

**For controlled immigration** – until September 9, 1995.

Philipp Müller, P.O. Box, CH-5734 Reinach, Aargau.

Swiss Review

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