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## Swiss social security

# The three-pillar principle

**Our compatriots abroad often discover that they can hardly live from their state pension. But this is also true for people at home and is inherent in the structure of the Swiss social security system, which is supported by three pillars.**

Swiss social security is based on three elements, each of which supplements the two others. The first is the state old-age, survivors' and disability insurance scheme (AHV/IV); the second is occupational insurance at work; and the third is private insurance by individuals. Only by combining all three

month depending on the rate of premiums paid.

If you are interested in joining the optional state pension scheme, you should apply to your Swiss diplomatic post (embassy or consulate).

## The occupational pension scheme

The second pillar, the occupational pension scheme, is intended – in combination with the state scheme – to maintain your «customary lifestyle in an appropriate manner». It is assumed that this can be achieved with a pension amounting to 60% of your former gross income. (This is illustrated in the diagram.)

While in Switzerland provision of an occupational pension is mandatory on most employers, the Swiss Abroad may also join this scheme on an optional basis.

## Rise in the premium rate

*The latest revision of the disability insurance scheme will raise the maximum premium for the optional state pension scheme from 9% to 9.2% of gross income. This means that for the period 1994/95 existing provisions will have to be adjusted.*

is it possible to enjoy the twilight of life without financial worry.

## The state pension scheme

Although in Switzerland the first of the three – the state pension scheme – is mandatory, the Swiss Abroad can in principle join it on an optional basis. This insurance is intended only to provide reasonable minimum cover. So it is sometimes a source of disillusionment because the pension seems rather meagre. However, as of January 1, 1995 – provided premiums have been paid annually without interruption – the basic pension nevertheless amounts to between Sfr. 970.– and Sfr. 1,940.– a

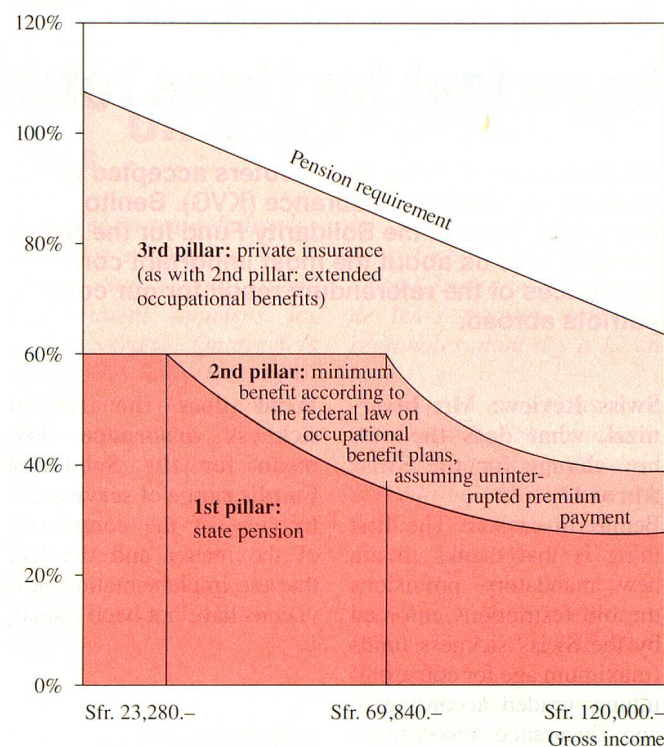
## Private insurance

Setting up the third pillar, which is private pension insurance, is entirely the responsibility of each individual. Many different types of cover are available for you to choose from according to your financial situation.

## Warning: Age limit of 50

*In principle, you cannot join the optional state pension scheme later than the day before your 51<sup>st</sup> birthday, and you must do this at your embassy or consulate.*

Pension



*Pension in % of gross income:* The three pillars of the Swiss social security system can cover the full old-age pension requirement only when combined.

(Source: «Alles über die AHV» ((All about the State Pension Scheme)), AHV Information Office, Verlag Sauerländer.)

These are provided mainly by banks and insurance companies (e.g. special savings accounts or life insurance policies).

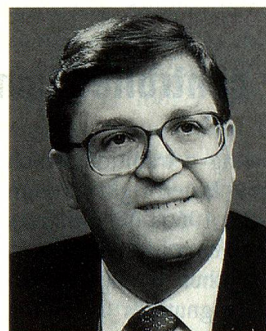
You also have the possibility of joining the Soli-

darity Fund for the Swiss Abroad, which amongst other benefits provides savings insurance tailored to individual needs (see Swiss Review 1/94 and 3/93).

**Paul Andermatt**

## Service for the Swiss Abroad

## A new head



On February 1, 1995, Minister Thomas Füglistner took over from Minister Rolf Bodenmüller as head of the Service for the Swiss Abroad.

Thomas Füglistner was born in 1948 in Zurich, where he later obtained a degree in law. He entered the Federal

Department of Foreign Affairs in 1979 as a trainee, first in Berne and then in London. In 1981 he returned to Berne and joined the Communications Section of the Directorate of International Law. In 1985 he became chief assistant to the head of mission in Teheran, where in 1989 he was promoted to Embassy Councillor. In the same year he was posted to Lisbon with this rank. Since 1992 he has worked as Embassy Councillor at the Swiss Mission to the European Community, now the European Union, in Brussels.

We would like to wish Minister Füglistner a successful start to his new job at the head of the Service for the Swiss Abroad.





The new law on sickness insurance

## Important for those returning

**On December 4, 1994, Swiss voters accepted the new law on sickness insurance (KVG). Benito Invernizzi, head of the Solidarity Fund for the Swiss Abroad, tells us about the most important consequences of the referendum result for our compatriots abroad.**

**Swiss Review: Mr. Invernizzi, what does the new law change for the Swiss Abroad?**

Benito Invernizzi: The first thing is that thanks to the new mandatory provisions the old restrictions enforced by the Swiss sickness funds (maximum age for entry, premiums graded according to age, insurance reservations in many cases) will be abolished. This will mean that those wishing to be insured can choose their sickness fund freely anywhere in Switzerland regardless of age or sex. The new law also provides that all adults will pay the same premium to the same fund at the same place, also regardless of age or sex.

**When will these changes come into force?**

This is planned for January 1, 1996. But the required Federal Council decision has not yet been issued.

**What would you recommend to Swiss Abroad wishing to return before that date?**

You still join a Swiss sickness fund under the old law. One important element is whether the person returning comes from a country which has concluded a social security agreement with Switzerland or not. For those returning from so-called non-agreement states the FUND/Grutli scheme is still a great help in insurance integration. The Solidarity Fund will be very happy to advise people wishing to return before the new law comes into force.

**What does the revised sickness insurance law mean for the Solidarity Fund's range of services?**

In view of the complexity of the matter and the fact that the implementation provisions have not been issued,

concrete details are not yet available. When the time comes the Solidarity Fund will provide information on any changes in what they offer. In addition, those Swiss Abroad who are insured under the FUND/Grutli scheme will be advised individually.

**Interview: ANP**

*Further information may be obtained from:*

**THE FUND,**  
Gutenbergstrasse 6,  
CH-3011 Berne.



**Seasonal workers crossing into Switzerland at Buchs (Canton St. Gall): there are repeated attempts in Switzerland to restrict the number of foreign residents. (Photo: Keystone)**

**Initiatives in brief**

### For controlled immigration

Following a tradition which has now lasted right through from the 1960s of initiatives on foreigners in Switzerland, yet another campaign to collect signatures is taking place at present. A committee mainly composed of members of the Swiss Democrats, the Freedom Party and the right-wing of the Liberal Democratic Party would like to add the following to the federal constitution:

"The federal government shall ensure that the number

of foreign nationals in Switzerland does not exceed 18% of the population.

This proportion shall be calculated so as to include mainly permanent residents, yearly residents and recognised refugees.

Asylum seekers, war victims and foreign nationals without fixed abode in Switzerland shall also be included if they remain in the country for longer than one year.

For the last category the following shall also apply: fi-

### Current popular initiatives

The following popular initiatives are still open for signature:

**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.

**For a flexible state pension scheme (AHV) – against raising the pensionable age for women** – until May 15, 1996

Rita Schmid Göldi, Hans-Huber-Strasse 4, P.O. Box 687, CH-8027 Zurich

**For the tenth state pension scheme (AHV) revision without a higher pensionable age** – until May 22, 1996

Swiss Association of Trades Unions, Béatrice Despland, Monbijoustrasse 61, P.O. Box 64, CH-3000 Berne 23

**For a flexible pensionable age for men and women after 62** – until May 22, 1996

Green Party of Switzerland, Bernhard Pulver, Waisenhausplatz 21, CH-3011 Berne

**For guaranteeing the state pension scheme (AHV) – to tax energy instead of work** – until May 22, 1996

Green Party of Switzerland, Bernhard Pulver, Waisenhausplatz 21, CH-3011 Berne

financial incentives to remain in Switzerland shall be prohibited; detention orders may be served to ensure deportation; during such detention those concerned should not receive more financial assistance than they would receive in their country of origin.

The calculation shall not include cross-frontier workers, seasonal workers, scientifically qualified and management staff, diplomats, artists, spa visitors, trainees, students and tourists." ■