

Zeitschrift: Swiss review : the magazine for the Swiss abroad
Herausgeber: Organisation of the Swiss Abroad
Band: 27 (2000)
Heft: 5

Artikel: Voluntary insurance : agreement with reservations
Autor: Schneider, Lukas M.
DOI: <https://doi.org/10.5169/seals-907659>

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: 31.01.2026

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

Agreement with reservations



Photo: Andreas Blatter

Both houses of parliament ensured that the Fifth Switzerland was not left out in the rain.

BY LUKAS M. SCHNEIDER

After much polemics, parliament has approved the reform of the voluntary AHV/IV.

What changes does this entail for our compatriots abroad?

THE RECENT SUMMER SESSION of parliament saw a solution to the most hotly contested Swiss Abroad topic for years: the revision of the voluntary insurance scheme. In the final vote the bill was approved by 153 to 15 in the National Council and 40 to 0 in the State Council.

The Organisation of the Swiss Abroad (OSA), which advocates the interests of the Fifth Switzerland, expressed general relief that the radical plans expounded in the 1990s for a discontinuation of the voluntary AHV had been definitively ousted.

Restricted entitlement

However, in future entitlement to the voluntary old age insurance scheme will be severely restricted to include only Swiss citizens and EU citizens living outside the European Union who have been enrolled in obligatory insurance scheme for at least five continuous years immediately prior to the

new law. By contrast, Swiss citizens living in one of the 15 EU member states will no longer be able to join the voluntary AHV/IV scheme once the revised law comes into force.

Current members have six years within which to pay premiums, and members over age 50 are entitled to remain in the scheme until they reach retirement age. Established claims are not affected. Swiss nationals resident in the EU who are not yet enrolled in the voluntary AHV scheme must apply for membership by end of this year.

The insurance clause for disability pensions has been lifted, so that persons who have been enrolled in the Swiss insurance scheme for at least one year are entitled to a disability pension even if they were no longer insured at the onset of disability. Premiums are based on the effective years during which contributions were paid.

Increase in contribution rate

In line with the obligatory insurance scheme, the contribution rate has been raised from 9.2 to 9.8 percent. The minimum annual premium for voluntary insurance members is to be doubled from CHF 324 to CHF 648 for AHV and CHF 108 for IV. Additionally, the declining premium scale for small incomes has been lifted. Originally the State Council decided to triple the minimum contribution (see

"Swiss Review" 3/00, page 18). However, this was deemed too harsh by the lower house, and members of the State Council eventually voted unanimously for the National Council variant.

The government hopes that this revision in voluntary insurance will reduce this branch of social security which, according to the Federal Office of Social Security, is heavily in deficit. In its message of 28 April 1999 the national government projected that this would accumulate savings of CHF 117 million over "several decades". The OSA has always regarded this savings potential with scepticism, not least due to the growing threat of welfare cases. Whatever the case, these recent decisions have now cut the savings potential for voluntary AHV by several million francs. The exact date when the amendments come into force has not yet been defined.

All's well that ends well? Not quite. "While we can assume that the discussion on the revision of voluntary insurance is now closed, it must be also be said that the solution creates new problems which need to be resolved within the foreseeable future," says Rudolf Wyder, Director of the OSA. This primarily concerns non-working Swiss nationals resident in the EU, who must continue to be offered an insurance option in Switzerland. The OSA is committed to promoting this option as part of the 11th AHV revision.