

**Zeitschrift:** Swiss review : the magazine for the Swiss abroad  
**Herausgeber:** Organisation of the Swiss Abroad  
**Band:** 35 (2008)  
**Heft:** 3

**Rubrik:** Notes from parliament

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## Swiss old-age pension – apply early to draw pension

**Two factors determine where Swiss abroad have to apply to start drawing their old-age pension: the country of residence and the insurance details.**

Insurance details: Swiss abroad insured under the *voluntary old-age, survivor's and disability insurance scheme (AHV)* do not have to do anything. The Swiss Compensation Office (SAK) in Geneva will inform them of the procedure for drawing a Swiss old-age pension several months before they reach the legal retirement age.

Swiss abroad who *are not or who are no longer insured under the voluntary AHV scheme* but who have previously paid compulsory or voluntary AHV contributions for a minimum of one year will not be informed automatically. In this case, the procedure is as follows:

1. With *residency in an EU\* or EFTA country* (Iceland, Liechtenstein, Norway), the application should be submitted to the social insurance institution of the country of residence. Swiss abroad who have never been subject to social insurance in their current country of residence abroad must submit the application to the relevant social insurance institution of their last country of residence. Swiss abroad who have only been subject to AHV must request the application forms for a retirement pension directly from the SAK in Geneva. They must indicate that they

have never been insured in an EU/EFTA country.

2. In cases where the *country of residence is outside the EU/EFTA*, the SAK in Geneva is responsible. It will provide the forms required. Swiss citizens who have never been insured in an EU/EFTA country should indicate this in their application.

The normal retirement age for men is currently 65 years of age. The entitlement to a retirement pension for women begins when they reach the age of 64. It is advisable to send the old-age pension application in early, roughly six months before reaching the retirement age.

Further information is available in German from the SAK in Geneva:

[www.zas.admin.ch/cdc/cnc3/cdc.php?pagid=31&lang=de&do=noheader](http://www.zas.admin.ch/cdc/cnc3/cdc.php?pagid=31&lang=de&do=noheader)

### When the time comes ...

The SAK in Geneva calculates the old-age benefits in Swiss francs. Benefit recipients can choose where their old-age pension is paid out, whether in Switzerland or abroad. The old-age pension is generally paid out in the respective national currency. The Swiss Compensation Office bears the costs of the transfer to the recipient's bank. Neither the Swiss Compensation Office nor the correspondent bank deducts charges or commission from the transferred amount.

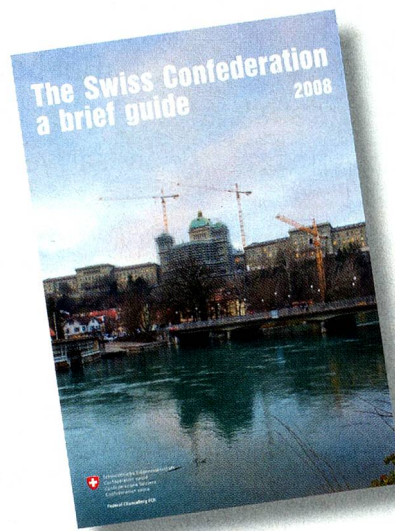
\*EU Member States: Austria, Belgium, Cyprus, the Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, the Netherlands, Poland, Portugal, Slovakia, Slovenia, Spain, Sweden and the United Kingdom. The extension of the free movement of persons to Bulgaria and Romania has not yet entered into force. The Swiss Parliament will make a decision on the corresponding supplementary protocol II in the summer of 2008.

## "The Swiss Confederation a brief guide 2008"

**In April, the Swiss Federal Chancellery published the brochure "The Swiss Confederation a brief guide 2008" in the four national languages as well as in English. It has been redesigned and updated this year and is available free of charge.**

This brochure published by the Federal Chancellery has proven very popular. The print run was increased slightly this year and now stands at 243,000 copies.

"The Swiss Confederation a brief guide 2008" contains 80 pages. An interview with the current President of the Confederation serves as an introduction to the brochure. This year, Pascal Couchepin, President of the Confederation, was interviewed by Henry



Habegger, parliamentary correspondent for "Blick".

The brochure provides an historical overview of Switzerland and explains how Switzerland is organised politically, which popular rights can be exercised and how the National Council and Council of States are made up. As always,

the council members are featured. The publication shows when they were elected and which committees they belong to. It also clearly explains how new legislation is enacted. The responsibilities of various bodies are also covered: the Federal Council, the Federal Departments and Offices, Parliamentary Services, the Federal Chancellery, the Federal Supreme Court, the Federal Administrative Court and the Federal Criminal Court.

The photographs in this year's edition are by Roland Tännler from Zurich.

The brochure can be obtained free of charge from: Federal Office for Buildings and Logistics (FOBL), Publications Distribution CH-3003 Berne Fax: +41 (0)31 325 50 58 Internet:

[www.bbl.admin.ch/bundespublikationen](http://www.bbl.admin.ch/bundespublikationen)

## "Notes from Parliament" – handing on the baton

Ms Gabriela Brodbeck has been responsible for the "Notes from Parliament" section since autumn 2002. Her wide-ranging, informative articles on topics such as social insurance, political rights and Swiss travel documents, etc. have appeared in more than 30 editions of "Swiss Review". Gabriela Brodbeck is leaving the Federal Department of Foreign Affairs (FDFA) this summer to take up a new career challenge. We would like to take this opportunity to thank her for her efforts on behalf of the Swiss abroad and "Swiss Review" and wish her all the best for the future.





The "Notes from Parliament" section will be edited by Ms Rahel Schweizer until further notice. Rahel Schweizer has worked for the FDFA since 1992 and has acquired consular experience in Toronto, Copenhagen, Luxembourg and Hong Kong. She has worked in Berne since 2004, firstly in the Consular Protection section, and since December 2006 as the deputy head of the Service for the Swiss Abroad.

## Prevent surplus deliveries!

**"Swiss Review" is delivered free of charge to every adult registered with a Swiss representation abroad. Households with several adults therefore receive multiple copies of the magazine. This has noticeable cost implications.**

"Swiss Review" keeps Swiss abroad up to date with significant political events and developments in Switzerland, in particular. The "Notes from Parliament" section contains key information on changes to legislation as well as rights and obligations that are of direct interest and concern to Swiss living abroad. The dates of Swiss votes and elections are also published.

"Swiss Review" has had a website since 2003, and all regional sections have been available electronically since January 2007 under "Regional news": [www.revue.ch](http://www.revue.ch)

### How can you prevent surplus deliveries and help reduce costs?

Complete, sign and send the form below to your Swiss embassy or consulate general. You can also inform these authorities of the cancellation of an individual delivery electronically:

[www.eda.admin.ch/eda/de/home/reps.html](http://www.eda.admin.ch/eda/de/home/reps.html)

## Increasing the safety and environment-friendliness of Swiss road traffic, putting a stop to off-road vehicles

**The politically-neutral association "for people-friendlier vehicles" launched a Swiss popular initiative of the same name on 27 February 2007.**

The initiative seeks a change to article 82 of the Swiss Constitution. This article governs road traffic, and the aim is to add a sub-paragraph a).

This initiative has the following objectives: it calls on the federal government to adopt measures to ensure safer and more environmentally-friendly motor vehicles. The licensing of vehicles should in future take greater account of the safety of road users. Greater emphasis should also be placed on licensing environmentally-friendly vehicles. The federal government would establish emission limits for motor vehicles of the various categories.

The federal government should also regularly ensure that these provisions and limits are in line with technological progress and the latest findings.

Motor vehicles licensed before the new article enters into force or licensed abroad could continue to be used in Switzerland. Cars that cause disproportionate road safety risks or significant damage to

the environment, but which are essential for specific purposes, should be licensed in exceptional cases (e.g. off-road vehicles in agriculture, trade or forestry operations).

The introduction of the new sub-paragraph a) would also see a new section 8 added to article 197 of the transitional provisions of the Swiss Constitution. The new transitional provision should guarantee that the initiative is implemented by Parliament and sets out specific benchmarks for its implementation.

If the enforcement laws relating to the new constitutional article 82 a) have not entered into force within two years of acceptance by the people and the states, the Federal Council would have to issue the necessary enforcement provisions in an ordinance as a provisional measure.

The initiative can be signed until 27 August 2008.

### POPULAR INITIATIVES

The following initiatives have been launched since the last issue:

- "Für Geldspiele im Dienste des Gemeinwohls" (Ensuring gambling provides benefits for public welfare), until 22 October 2009;
- "Für die Stärkung der Volksrechte in der Aussenpolitik (Staatsverträge vors Volk)" [Increasing popular rights in foreign policy (treaties before the people)], until 4 September 2009.

Signature forms for current initiatives can be downloaded from [www.admin.ch/ch/d/pore/vi/vis\\_1\\_3\\_1\\_1.html](http://www.admin.ch/ch/d/pore/vi/vis_1_3_1_1.html)

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