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OSA advice

I would like to arrange for my second pillar vested pension benefits to be paid out. Is that possible if I live abroad?

This depends on whether or not you live in an EU or EFTA state. A second pillar lump-sum payout is generally not possible for persons residing in an EU/EFTA state if they are subject to mandatory insurance against the risks of old age, invalidity and death in their country of residence. Self-employed persons can arrange a second pillar payout if their country of residence does not provide for mandatory insurance against the aforementioned risks for the self-employed.

Anyone living outside an EU or EFTA state can request the lump-sum payout of their second pillar vested pension benefits. However, it is advisable to find out whether this option is available from the pension fund at an early stage. The pension funds can refuse a cash payout if the person concerned has already reached the age at which the pension fund provides for the option of early retirement.

The second pillar capital can also be used to pay for the purchase, construction or renovation of owner-occupied property or to repay a mortgage. This also applies if the property is situated in an EU or EFTA country.

The supplementary part of the second pillar can always be paid out. However, in the event of a lump-sum payout of vested pension benefits, it is advisable to take out an insurance policy against the risks of invalidity and death.

OSA LEGAL DEPARTMENT

OSA's Legal Department provides general legal information on Swiss law, in particular in the areas that concern the Swiss Abroad. It does not provide information on foreign law and does not intervene in disputes between private parties.

Information on the right to participate in votes and elections

The Swiss Abroad can participate in elections and referenda in Switzerland provided they are registered on an electoral roll in Switzerland. Swiss citizens are not automatically enrolled when they register with a consulate or embassy abroad. They must explicitly request the right to vote. Swiss abroad are usually registered on the electoral roll at the commune where they last resided in Switzerland. This enrolment must be renewed regularly – at least every four years – with the commune (not the representation abroad). This does not take place automatically. Some communes regularly ask their eligible voters abroad to do this, while others do not. The forms for enrolment and renewal can be found at: www.eda.admin.ch > Documentation > Publications > Swiss Abroad > Leaflets "Political rights"

Direct link: <http://www.eda.admin.ch/eda/en/home/doc/publi/ptrali/merkbl.html>

Grants for education and training in Switzerland

The opportunity to undertake education or training in Switzerland is a very appealing prospect for many young Swiss Abroad. This is highlighted by the ever increasing number of enquiries received and consultations provided by the "educationsuisse – Education in Switzerland" advisory service.

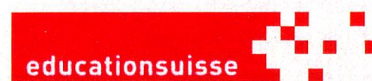
In Switzerland, parents are generally responsible for paying for their children's education. However, as everyone, including those from low-income households, should have the opportunity to benefit from education, educational grants can be applied for. The home canton is responsible for such funding in the case of young Swiss Abroad. Educational grants are intended to provide financial support during education and not to resolve acute emergency situations. The grants do not usually cover study and living costs in full.

The grant amount is largely determined by parental income and assets. Every canton has its own legislation and provisions. It is therefore advisable to make any enquiries at an early stage: Can grant applications actually be made? Is the course concerned eligible for a grant? What deadlines have to be met? What documents are required? And so on. It is also worth finding out in the country where the parents live whether financial support can be provided for education and training in Switzerland.

A grant application can usually only be submitted if the educational institution has provided confirmation of an offer of a place. It usually takes several months for the cantonal authorities to reach a final decision on whether and how much funding can be provided.

The universities themselves can also offer educational grants under certain circumstances. However, they often only do so once a cantonal decision has been made. There are also many private foundations which support young people in education. Such support is sometimes also available from the communes of origin.

Young Swiss people abroad who wish to undertake education or training in Switzerland, whether it is an apprenticeship or a university degree, should also make arrangements for funding their stay in Switzerland at an early stage.



Education in Switzerland

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Easter in Switzerland

The snow sports week in Davos is just one of many programmes organised for young people by the Organisation of the Swiss Abroad (OSA). New offers are published on OSA's website on an ongoing basis.

OSA's Youth Service offers a wide variety of programmes for young Swiss people abroad focussing on leisure pursuits, education and politics, ranging from winter and summer camps to language courses and seminars on politics. Everyone is certain to find an offer that meets their requirements.

Anyone who would like to spend Easter in Switzerland and enjoys skiing or snow-

boarding in the Swiss mountains should register for the snow sports week in Davos. The Davos/Klosters region with its six ski areas has 320 kilometres of piste and several fun parks offering perfect conditions for everyone to enjoy the snow and sun and to see out the winter.

The camp will take place from 4 to 12 April 2015 at the "Ski- und Ferienhaus Davos". A well-qualified team of leaders will provide young people aged 15 and over with skiing or snowboarding lessons. There will also be workshops and a very varied fringe programme to guarantee an extremely enjoyable time in the mountains. The programme is designed to ensure all sporting levels are ideally catered for, and beginners get just as much out of the activities as experienced snowboarders and skiers.

Date: 4 to 12 April 2015

Age: 15 and over

Accommodation: Ski- und Ferienhaus Davos

Cost: CHF 980 (incl. ski pass, lessons, fringe programme, accommodation and meals); participants cover the cost of travelling to Davos

Registration: www.aso.ch or

www.swisscommunity.org

The new summer offers are published on the websites www.aso.ch and www.swisscommunity.org on an ongoing basis. Various summer camps (from 11 to 24 July and from 25 July to 7 August 2015), language courses (from 29 June to 10 July 2015) and offers relating to politics (from 10 to 16 August 2015) are available.

OSA's Youth Service would be pleased to provide information on:

+41 31 356 61 00 and at youth@aso.ch

Summer camps for 8 to 14-year-olds

Are you between 8 and 14 years of age? Would you like to spend 14 days in Switzerland getting to know your homeland better? Then sign up for a holiday camp run by the Foundation for Young Swiss Abroad.

Programme

We organise summer holiday camps in the most beautiful regions of Switzerland during the months of July and August. Participants in our camps visit attractions, discover lakes, mountains, rivers and wonderful scenery on short hikes and sometimes visit cities. Some days are also spent at the camp base, where we enjoy games, sporting activities and various workshops.

The interaction with participants from other countries and the exchange across linguistic, cultural and national boundaries presents a unique opportunity to make new friends and enjoy some unforgettable moments.

Camp language

The people who take advantage of our offers come from all over the world and therefore

speak different languages, such as German, French, English, Spanish and Italian. The leaders run the programmes in German, French and English. The language at each camp is not determined by the language spoken at the camp venue.

Prices

The prices of the offers are set out in the list below. The Foundation for Young Swiss Abroad wishes to give all Swiss children abroad the opportunity to enjoy a holiday in Switzerland at least once if possible. We therefore offer the possibility of reduced camp rates. The relevant application form can be requested with the registration form.

Travel/meeting point

The meeting point is around lunchtime at Zurich Airport. Travel to Zurich Airport and the return journey home from there are organised and paid by the parents.

Registration

The exact details of the individual holiday camps and the registration form will be available from January 2015 at www.sjas.ch. We would also be pleased to post you our information brochure on request. The registration deadline is 15 March 2015.

Summer camps in 2015

Saturday, 27 June to Friday, 10 July: Reckingen for children aged 8 to 12, price: CHF 900.–

Saturday, 27 June to Friday, 10 July: Aurigeno for children aged 11 to 14, price: CHF 900.–

Wednesday, 1 July to Friday, 10 July: Swiss Trip for children aged 12 to 16, price: CHF 950.–

Saturday, 11 July to Friday, 24 July: Eggberge for children aged 8 to 12, price: CHF 900.–

Saturday, 11 July to Friday, 24 July 2015: La Punt for children aged 8 to 14, price: CHF 900.–

Saturday, 25 July to Friday, 7 August: Diemtigtal for children aged 8 to 12, price: CHF 900.–

Saturday, 25 July to Friday, 7 August: Charmey for children aged 11 to 14, price: CHF 900.–

Saturday, 8 August to Friday, 21 August: Prêles for children aged 8 to 12, price: CHF 900.–

Saturday, 8 August to Friday, 21 August: Sailing boat trip on Lake Geneva for children aged 11 to 14, price: CHF 950.–

Please contact our office for further information:

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www.sjas.ch > Our forthcoming activities



Stiftung für junge Auslandschweizer
Fondation pour les enfants suisses à l'étranger
Fondazione per i giovani svizzeri all'estero
Fundazioni per giuvenis svizzeri a l'ester