

# What does the reform mean for the Swiss Abroad?

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ing of the ceiling for the pension of married couples constitute such equilibrium. This plan was concocted on the Council of States' Social Affairs Committee made up of Urs Schwaller (CVP, FR), Christine Egerszegi (FDP, AG), Verena Diener (GLP, ZH) and Paul Rechsteiner (SP, SG). This centre-left alliance got the compromise pension proposal through the Council of States in September 2015, shortly before the parliamentary elections. But three of its four architects did not stand again at the elections in October 2015. Only trade union leader Rechsteiner remained in office. This has made the debate in the National Council more difficult.

The fact that four veterans from the smaller chamber had concocted a pension reform between them which they saw as the final compromise was regarded by the larger chamber as a provocative step. The National Council, which shifted to the right at the election in October 2015, did not want to be presented with a done deal on one of the most significant reforms of recent decades.

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## What does the reform mean for the Swiss Abroad?

The Swiss Abroad with AHV insurance will also benefit from the CHF 70 increase in pensions and the higher benefits for married couples. There are also some changes to AHV in terms of provisions concerning contributions which will have an impact on the Swiss Abroad:

- Children who accompany their parents abroad and are aged under five or who are born abroad can no longer obtain voluntary insurance. However, they can now include the prior insurance period of a parent when they become liable for contributions themselves (when they reach the age of 17 if in gainful employment or when they reach the age of 20 if they are not in gainful employment). Children do not suffer any disadvantages from the change up to this point as they have entitlement to invalidity insurance rehabilitation measures based on the Federal Act on Invalidity Insurance.

- Family members (not in gainful employment) of people who work for federal government abroad and enjoy special rights and immunities (e.g. diplomats) are now automatically insured.

- Employees working abroad for an employer with its head office in Switzerland now only need a prior insurance period of three years instead of five previously.

- People not in gainful employment who accompany their spouses, who have AHV insurance, abroad must now continue the insurance and also provide evidence of three years of prior insurance (previously they were admitted to the insurance scheme without a prior insurance period). Spouses will now be treated equally, and people without a sufficient association with Switzerland will no longer be able to obtain AHV insurance.

- Employees working for private aid organisations heavily subsidised by federal government in a non-contracting state now no longer have mandatory insurance. They can continue the insurance by providing evidence of a three-year prior insurance period.

AHV insurance generally remains voluntary for the Swiss Abroad. If they want AHV insurance, they must have had AHV insurance for at least five consecutive years at the time when they left Switzerland. In cases where insurance is being continued – such as employment with a Swiss employer abroad – a reduced prior insurance period of three years now applies. Contributions do not need to have been made during the prior insurance period. Insured status is nevertheless required. People living in an EU or EFTA state cannot be insured under AHV.

There are no specific changes for the Swiss Abroad under the second pillar. The same changes apply to them as to everyone residing in Switzerland with occupational pension provision. The principle that only income already insured under AHV can be insured in the second pillar continues to apply. The Swiss Abroad can only continue insurance under the second pillar if they also remain insured under AHV or have voluntary AHV insurance. If this is the case, they can either continue the insurance policy with the previous pension fund – providing it offers this – or continue insurance with the occupational pension contingency fund. It is not possible to join a second-pillar scheme abroad after a period of time if such insurance did not previously exist in Switzerland.