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# “Aging abroad”: the Consular Directorate of the FDFA helps seniors abroad

Are you ready for a happy retirement abroad? The FDFA is here to provide assistance and support with planning and preparing for a relaxing retirement. However, the decisions surrounding retirement require a lot of thought.

## What is this project all about?

“Aging abroad” is a preventative project, which aims to raise awareness among its target audience of the challenges involved in retiring abroad and to provide practical information in a variety of different forms. It is also designed to inform consular offices and advise them on their role and their abilities.

## Current situation

More and more often, a large number of Swiss people are opting, for a variety of reasons, to spend their retirement abroad instead of in Switzerland. There are certainly plenty of reasons for that. One of the perennial favourites is to spend winter somewhere with better weather. Swiss people who wish to spend their retirement abroad are not always well informed. Many of them are unaware of the challenges and issues they may face abroad. A great many Swiss people fail to take their own responsibilities seriously and are often under-prepared.

## Birth of the project

The campaign launched by the Consular Directorate originated from a proposal made by our former Head of Mission in Thailand, Helene Budliger Artieda, who wanted to take a proactive approach to the issue before any political mandate was handed down.

In order to get a more specific understanding of the problems, in-depth studies and a survey were conducted with the representations of 25 countries, which revealed that the main topics were retirement planning, insurance and questions about specialised services such as health insurance, old age and survivors' insurance and pension funds.

Other subjects included general information about finances, retirement homes, poli-



Enjoying retirement abroad: wishful thinking for many Swiss. Photo: iStock

## Individual responsibility

The framework conditions are defined first and foremost by the Swiss Abroad Act (SAA), which came into force on 26 September 2014. Article 5 stipulates the following on individual responsibility: “Every individual shall exercise personal responsibility when planning or undertaking a stay abroad or when working abroad.” The president of the Swiss Confederation, Ignazio Cassis, imposed the requirement for all Swiss citizens to exercise personal responsibility and, with that in mind, personal responsibility was defined as the objective for the Consular Directorate for 2022. The “Aging abroad” project will make a major contribution towards encouraging people to take personal responsibility and drawing the attention of the community to this responsibility when planning their retirement or when they are already abroad.

Some 288,000  
Swiss Abroad are  
aged over 55.  
**Around 177,000**  
**are over 65.** The  
older demographic  
constitutes a sizeable  
and important  
contingent within the  
“Fifth Switzerland”.

Total number of Swiss Abroad: 788,000 (2021).

itics, buying medicine and finally death and the questions associated with it, such as inheritance.

A few interesting facts and figures also emerged from the recent survey carried out among the Swiss Abroad by the University of Applied Sciences Geneva (HES-SO, HETS) and by the University of Neuchâtel in collaboration with the FDFA:

- One third of the people questioned were born in the country where they currently live.
- Half of them were born in Switzerland.
- 70 percent have another nationality.
- Around 90 percent have not had to rein in their lifestyle after retirement, or “only a little” if they have.
- 84 percent own their own homes.
- The Swiss Abroad mainly encounter people who have spent most of their lives in their destination country and less often people who have lived mainly in Switzerland.

## Information and prevention in Switzerland and abroad

Swiss people interested in retiring abroad need rapid access to useful, straightforward and reliable information. Preventative preparations must be made and potential Swiss Abroad must be made aware in advance of the problems and major issues they are likely to face.

Swiss representations abroad must have the necessary tools in their arsenal to be able to give clients the advice they need in emergency situations. This will allow them to act more quickly without having to refer back to headquarters. Any Swiss Abroad who, despite this prevention work, find themselves in a difficult situation or still have questions will be able to contact the representation, which is there to support them in such situations.

## Webinars

To promote the sharing of information and raise awareness further in the community, regular webinars are to be organised on topics of interest to Swiss seniors living abroad. During these webinars, special external units or speakers will give presentations on a chosen theme, thereby providing first-hand information to the target audience. The emphasis will be on having an active discussion, so attendees will be encouraged to ask questions. A pilot webinar was organised in late November 2022 for the community of seniors living in the Maghreb, on the subject of banking services. Others will follow over the course of the year.

## New SwissInTouch application

SwissInTouch will also be an important communication channel for the Swiss Abroad. This interface aims to promote discussions

and relations between the Swiss government and its official representations and the Swiss Abroad. It takes account of the latter's needs and ideas, and gives them direct, user-friendly access to major consular services and information. Our senior citizens will thus have precise information tailored to their requirements, which may be useful to them as they prepare for their retirement or during their retirement.

The “Aging abroad” project will be developed over time, and Swiss people intending to spend their retirement abroad will be able to find relevant information there, including which departments to contact and what procedures to follow. The consular representations will be given useful information on how to answer questions and how to proceed.

MICHELE MALIZIA  
CONSULAR DIRECTORATE

## Some useful advice

- Register with the competent representation
- Give your emergency details (family or friends, including their address and telephone number)
- File instructions in advance with the competent representation in case of an accident
- File an inventory of assets with your competent representation
- Where applicable, give the contact details of your health or repatriation insurance
- Visit our dedicated web pages: Section “Living and working abroad” – “Preparations for a stay abroad, emigration and repatriation” – “Retiring abroad”

# Switzerland in your pocket

**SwissInTouch.ch**  
The app for the Swiss abroad

## Federal votes

The Federal Council determines voting proposals at least four months before the voting date.

The Federal Council has decided not to hold a federal popular vote on 12 March 2023. The next voting date is 18 June 2023.

Everything you need to know about voting proposals (voting pamphlets, committees, recommendations by Parliament and the Federal Council etc.) is available at [www.admin.ch/votes](http://www.admin.ch/votes) or via the Federal Chancellery's Voteline app.



## Popular initiatives

The following federal popular initiatives have already been launched at the time of going to press (deadline for the collection of signatures in brackets):

- Federal Popular Initiative 'Say yes to independent personal financial provision' (25.04.2024)
- Federal Popular Initiative 'Say yes to independent naturopathy' (25.04.2024)
- Federal Popular Initiative 'Safeguard Swiss neutrality (Neutrality Initiative) (08.05.2024)

The list of pending popular initiatives is available in German, French and Italian at [www.bk.admin.ch](http://www.bk.admin.ch) > Politische Rechte > Volksinitiativen > Hängige Volksinitiativen



## Information

Notify your local Swiss representation of your email address and mobile phone number, or of changes to these.

Register at the online desk of the FDFA via [www.swiss-abroad.ch](http://www.swiss-abroad.ch) to select your preferred format for receiving "Swiss Review" and other publications. Both the latest and previous issues of "Swiss Review" are available to read and/or print out at any time at [www.revue.ch](http://www.revue.ch). "Swiss Review" (or "Gazzetta Svizzera" in Italy) is delivered free of charge either electronically by email or as a print edition to the homes of all Swiss Abroad. It is also available via the iOS/Android app "Swiss Review".