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What happens to my occupational benefit plan when I move abroad?

Question: Relatives have asked me for tips on moving abroad. They want to know what happens to the money accumulated in their pension fund (Pillar 2), but I am unable to give them a satisfactory answer. What are the options?

Answer: The first option is to leave your occupational pension savings in Switzerland and put them in a vested benefits account or a vested benefits policy, for example.

Alternatively, you can ask for the money to be paid out to you. However, this is only possible if you leave Switzerland for good. The pension scheme into which your money was paid will check whether this is indeed the case. If you emigrate to a country outside the EU/EFTA area, you are entitled to have your assets paid out to you in full. On the other hand, a crucial restriction applies if you move to an EU/EFTA member state: the statutory minimum amount, i.e. the 'mandatory portion' of your pension fund assets, cannot be withdrawn and will instead remain in a blocked vested benefits account or vested benefits policy in Switzerland until you reach the age of 60, five years before you reach the statutory retirement age. Only the 'non-mandatory portion', i.e. the money saved over and above the minimum amount, will be paid out.

You can also apply to use your Pillar 2 assets in full to help buy your own home abroad, provided the property in question is to be your primary residence and not a second or holiday home.

You can remain in your Swiss occupational benefit plan, under certain conditions. Doing so also involves making continued contributions to the old-age and survivors'

insurance (OASI) and disability insurance (DI) scheme on a mandatory or voluntary basis. Therefore, continuing in the compulsory OASI and DI scheme allows you to remain with your occupational benefit plan on a mandatory basis, e.g. if you continue to work for a Swiss employer abroad. Paying into the OASI/DI scheme on a voluntary basis is only possible if you emigrate to a country outside the EU/EFTA area. Provided you fulfil all the prerequisites, you can also make voluntary contributions to Pillar 2 – either through your most recent pension scheme in Switzerland or through the Substitute Occupational Benefit Institution. But it is important to check whether the rules of your pension scheme allow this. Another decisive factor is whether Switzerland has concluded a social security agreement with your country of domicile, whereby you may be subject to the rules on social security in the country of employment.

Therefore, the option you choose will always depend on your individual circumstances. For further information, please refer to the notes on occupational pension provision that have been published by the Federal Social Insurance Office (see link below).

STEPHANIE LEBER,
OSA LEGAL DEPARTMENT

www.revue.link/bsv164



You can use your Pillar 2 assets to help buy your own home abroad, provided the property in question is to be your primary residence and not a second or holiday home. Photo: iStockphoto

Language skills open doors

Understanding and speaking several languages is not only a personal enrichment, but also helps with education or training and later when looking for a job.

Among the many inquiries from all over the world that educationsuisse staff answer every day, one question comes up again and again: Can I study at university or do a training programme in Switzerland without knowing a national language?

The answer is obvious: a good knowledge of the language of instruction is generally required and this varies depending on the language region: German, French or Italian.

Universities, the ETH and universities of applied sciences usually require very good language skills (C1) in the language of instruction. There are only a few bachelor's degree programmes, the three-year basic course, purely in English. On the other hand, more master's programmes are offered in English.

The level of language skills required for a three- or four-year vocational training programme that combines theory and practice is lower. Depending on the chosen profession, an intermediate language level (B1 - B2) is demanded.

Language competence is assessed worldwide according to the Common European Framework of Reference for Languages (CEFR). This assessment scale comprises six levels from A1 to C2 (basic knowledge to native speaker level): Level C1 means very good knowledge of both text comprehension and the use of the language. Level B corresponds to an intermediate level, i.e. understanding the content of longer texts and speaking independently. Level A means low proficiency with elementary use of the language.

How do you learn a language? As early as possible, playing, during school, lifelong. (Online) courses, language apps, books, podcasts, and films can help. Regular practice, speaking and immersing yourself in the language are important. A language study trip can be helpful but is also associated with costs.

We recommend acquiring good language skills and the corresponding recognised certificates in your country of residence. If you have any questions on the subject of education in Switzerland, please contact us!

RUTH VON GUNTEN, EDUCATIONSUISSE



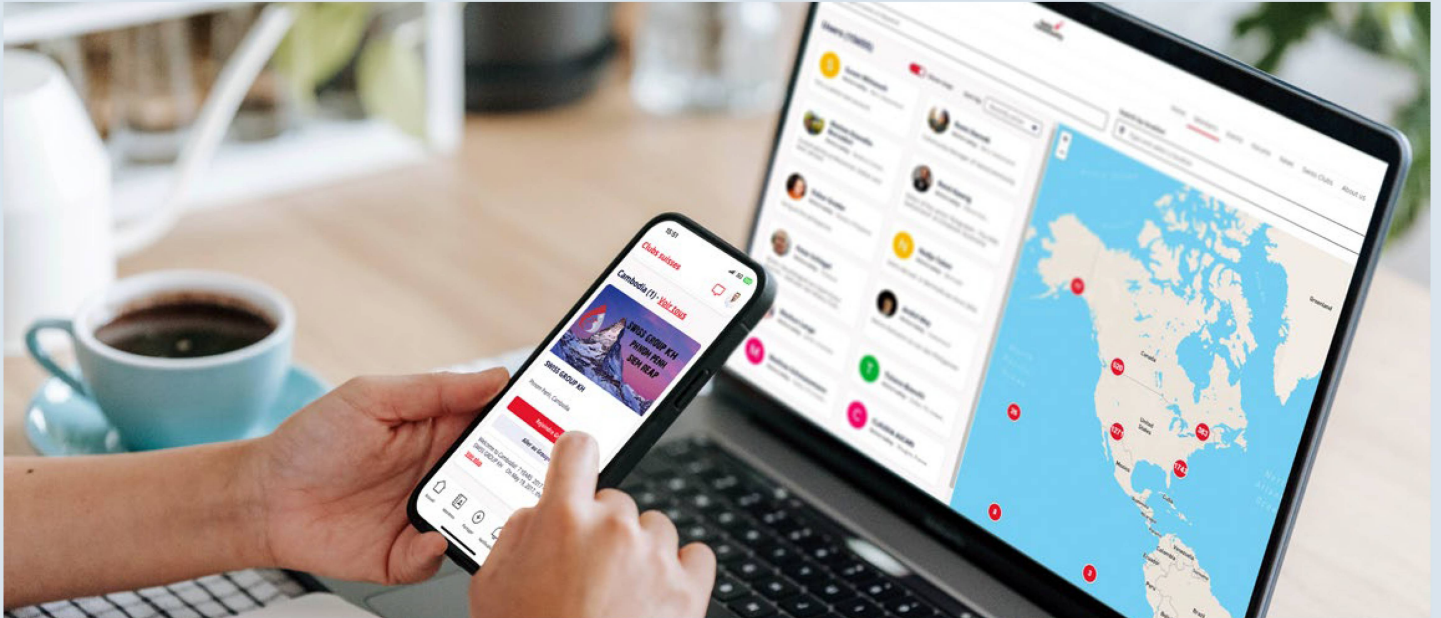
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“SwissCommunity” – staying connected across borders

Interact, discuss, share, or simply stay connected.

Be part of the biggest online network dedicated to Swiss Abroad.



Counting over 17,000 members already, the “SwissCommunity” platform is the biggest online network dedicated to Swiss Abroad.

Reasons for living abroad differ as much as the relationships that people can have with their native country. “SwissCommunity” offers you the chance to connect with Switzerland in whichever way you want.

An interactive platform for the “Fifth Switzerland”

An interactive world map showing where Swiss Abroad live around the globe forms the centrepiece of the “SwissCommunity” website. Users can filter searches by country, name and interests in order to connect and interact with like-minded people. Members of the Council of the Swiss Abroad, referred to as the “Parliament of the Fifth Switzerland”, are also represented on the platform. The discussion forum offers tips on moving abroad or returning to Switzerland, and there is a list of the recognised Swiss associations abroad that you can contact.

A connection to home

After Facebook, Instagram and X, do we need yet another web community? Yes, because “SwissCommunity” is different. As an

Your contact person

I am responsible for managing the “SwissCommunity” platform and ensuring that users adhere to our community guidelines. As such, I am the first point of contact for any community members or Swiss associations with questions or queries. If you are unsure about posting content, creating association profiles, or anything else, please feel free to contact me. I look forward to hearing from you.



ROMI OERNEK

exclusive social network, it is tailored to the specific needs of the Swiss Abroad. You, the user, can decide whether to play an active part in the community. You can even turn off all the app notifications, if you wish. Whatever your preference, “SwissCommunity” provides a connection to Switzerland and to the Organisation of the Swiss Abroad (OSA) which runs the platform.

Benefiting Swiss associations abroad

Any OSA-recognised Swiss association can create its own profile on the “SwissCommuni-

nity” platform free of charge, making itself visible across the “Fifth Switzerland” to expatriates, managing its members, sending mailshots and creating events. “SwissCommunity” also contains a chat function, a job portal, a live feed, a news feed and a discussion forum – all of which can be easily accessed via the navigation panel. And if your own association website is no longer fit for purpose, the “SwissCommunity” platform can essentially take its place – without any domain costs involved. If your association website already has all of the above functions, your “SwissCommunity” association profile can still act as a “business card” – helping you to extend your reach and redirect users to your website.

ROMI OERNEK



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Council of the Swiss Abroad – e-voting to be made available in numerous countries for the 2025 election

To improve and modernise the process of electing candidates to the Council of the Swiss Abroad in 2025, an online voting system will be made available in 13 electoral constituencies. This will enable significantly more Swiss Abroad to vote – and make the “Parliament of the Fifth Switzerland” more representative as a result.

The Council of the Swiss Abroad (CSA) is the “Parliament of the Fifth Switzerland” and the highest body of the Organisation of the Swiss Abroad, SwissCommunity. Among other things, the CSA plays an important role in representing the interests of the Swiss Abroad in their dealings with the Swiss authorities.

Convening twice a year in Switzerland, it makes decisions, formulates opinions and lays the foundation for effective engagement. The CSA has 140 members, of whom 120 represent expats in countries and groups of countries around the world. Its remaining 20 members live in Switzerland, forming a domestic contingent to help ensure good dialogue with Swiss politics, society and business.

The CSA's voting system is far from perfect, given that voter turnout is low in some countries or groups of countries. That is why the CSA's direct elections working group has been looking to improve things ahead of the 2025 election, focusing in particular on developing a secure and reliable e-voting system (see “Swiss Review” 4/2024).

13 electoral constituencies

As a result, a total of 13 countries or groups of countries (electoral constituencies) intend to conduct direct elections in 2025, which would enable all registered Swiss nationals to elect their local delegates through e-voting. The Federal Department of Foreign Affairs supports this pilot project, which, crucially, will allow many more Swiss Abroad to cast their vote in just a few clicks, thus giving CSA delegates greater legitimacy – and making the CSA much more representative.

As it currently stands (on 15 August 2024), direct elections will take place in the following countries and groups of countries (electoral constituencies):

- **Europe:** Germany, UK, Netherlands, Türkiye, and the Spain/Portugal/Andorra country group
- **North and South America:** Canada, Peru, USA, and the Mexico/Belize country group
- **Asia:** Japan, Singapore, and the Central, West and South Asia country group (Afghanistan, Armenia, Azerbaijan, Bahrain, Bangladesh, Bhutan, Georgia, India, Iran, Iraq, Jordan, Kazakhstan, Kuwait, Lebanon, Maldives, Nepal, Oman, Pakistan, Palestine, Qatar, Saudi Arabia, Sri Lanka, Syria, Tajikistan, Turkmenistan, Uzbekistan, Yemen)
- **Oceania:** The Australia country group (Australia, Kiribati, Nauru, Papua New Guinea, Solomon Islands, Vanuatu)

Who can stand for election?

The CSA elections will take place in spring 2025. “Swiss Review” and www.swisscommunity.org will publish the exact dates for every country nearer the time. Any Swiss citizen aged 18 or over can stand for elec-

tion, provided they are registered with their local embassy or consulate and speak at least one of Switzerland's official languages. Being a CSA member involves putting in a few hours of voluntary work every month as well as attending two to three CSA meetings a year (including travelling to Switzerland once a year to do so in person). Anyone who lives in one of the above-listed countries and is interested in standing for election can contact the direct elections working group directly at workgroup.osa@outlook.com.

Who can vote?

Likewise, any Swiss citizen aged 18 or over in one of the above-listed countries is entitled to vote, provided they are registered with their local embassy or consulate – and, crucially, registered under a valid email address. This is because invitations to vote will be sent by email. We therefore advise anyone who hasn't done so already to provide their local embassy or consulate with an up-to-date email address by the end of 2024.

And what about everyone else?

In countries that are not taking part in the e-voting pilot project for the 2025 election, the respective umbrella organisations and Swiss associations will coordinate the ballot in the same way that they have done previously. Anyone who wishes to should feel free to encourage the parties representing their country of domicile to introduce direct online voting in time for the 2029 CSA election. Finally, please note that the latest information on the CSA election is available at www.swisscommunity.org. (AF/MUL)



The direct elections working group at this year's July meeting of the CSA in Lucerne: Noel Frei, Tobias Orth, Antoine Belaieff, Andreas Feller-Ryf, Monique Heymann and Ernst Steinmann. Photo provided

List of all current CSA members:
www.revue.link/asr



“Swiss Review” – more regional news despite cost-cutting

“Swiss Review” is to strengthen its regional coverage, starting from next year. Every edition will include a regional supplement. At the same time, subsidy cuts have forced our hand, meaning “Swiss Review” will appear five instead of the customary six times a year, from 2025 onwards.

Rising production costs and, in particular, the sharp increase in mailing costs since the Covid pandemic are a huge challenge for our magazine. To compound matters, the federal government is cutting subsidies in many areas next year – including funding for “Swiss Review”.

Additional costs combined with less revenue have prompted our publisher, the Organisation of the Swiss Abroad, SwissCommunity, to make important changes. From 2025 onwards we will produce five editions of the magazine a year instead of six as at present. As regrettable and unavoidable as this step is, it is mitigated by more positive news: every future edition will now contain a regional supplement. To date, regional supplements have only featured in four editions every year.

For many readers, the regional supplements are important sources of information on Swiss community life in their part of the world, reflecting events on the ground within the “Fifth Switzerland”. The parent magazine, on the other hand, has the primary role of covering the latest news from Switzerland and, in particular, addressing the issues at stake in upcoming popular votes.

Editorial teams at regional level are currently responsible for producing 14 different regional supplements. These publications represent one of our magazine’s unique selling points and will gain further prominence as a result of this strategic realignment.



Five instead of six magazines a year, but a regional supplement with every edition. Notwithstanding our decision, we want to continue improving our magazine and are ready to make further changes where necessary. The next few weeks will see us evaluating the many thousands of submissions that we received in response to our 2024 readership survey. “Swiss Review” 1/2025 will cover the results, outlining your feedback and the improvements that you, our readers, would like to see.

FILIPPO LOMBARDI, OSA PRESIDENT
ARIANE RUSTICHELLI, OSA DIRECTOR

Our 14 regional supplements: www.revue.link/regional

Ensuring the future of “Swiss Review”

“Swiss Review” is blessed with an experienced editorial team well-versed in giving their independent journalistic take on the latest burning issues in Switzerland and making this content relatable to readers in the “Fifth Switzerland”. Through your donation, you can support independent, quality journalism directly. Given that printing and mailing costs are so prohibitively high at the moment, we are particularly grateful for donations towards our print edition.

MARC LETTAU, EDITOR-IN-CHIEF

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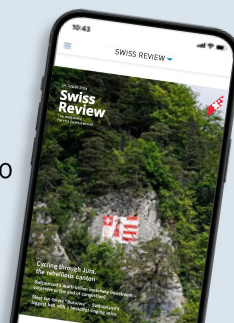
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Read it instead of waiting.

Getting impatient waiting for your printed copy of “Swiss Review” to arrive? Pick up the magazine on your **tablet or smartphone**. The app is free of charge and contains no advertising. You can find the app by searching for “Swiss Review” in your App Store.





FYSA camp participants on a hike in the Diemtig Valley (canton of Berne). Photo: Luca Hess, pixofluna.com



Playground scene at one of the FYSA camps.
Photo: Luca Hess, pixofluna.com



There is never any shortage of OSA youth camp participants willing to help in the kitchen. Photo: OSA Youth Service

The 2024 holiday camp season was a summer of joy and adventure

For the children and teenagers attending the holiday camps run by the Foundation for Young Swiss Abroad (FYSA) and the Organisation of the Swiss Abroad (OSA), summer 2024 was unforgettable. After a rainy start, participants between the ages of eight and 18 enjoyed bright sunshine and warm weather for the remainder of their time in the beautiful Swiss countryside.

The FYSA hosted a total of nine camps for children, while the OSA Youth Service ran four summer camps for teenagers. The camps took place at various locations in Switzerland, including St Gallen, Locarno, Montreux, Lausanne and Lucerne as well as many smaller, picturesque localities (as shown on our website).

It is fair to say that this year's FYSA and OSA Youth Service summer camps were a great success, not only offering participants the opportunity to discover their home country and make new friends, but also creating valuable memories that will last a lifetime.

MARIE BLOCH, OSA YOUTH SERVICE
DAVID REICHMUTH, FYSA

For more information on future activities and offers for young Swiss Abroad, visit www.swisscommunity.org and www.sjas.ch.



OSA youth camp participants in Engadine – discovering the beautiful Swiss countryside is part of the experience.
Photo: OSA Youth Service

Discussion

Switzerland's farmers have a powerful lobby in parliament, normally giving them the upper hand when important issues are decided at the ballot box. Still, many Swiss farmers are at the end of their tether. As we reported in the last edition, they feel powerless and unappreciated. There was a lively response to the article from our readers.



Foto Keystone

Powerful farming lobby, powerless farmers

GELI KILCHÖR, FRANCE

Working too much for too little is one thing. Farmers also have too much red tape to negotiate and barely any free time. Then you have crop thieves. Or poor weather making work more difficult and destroying the harvest. Few people know how it feels to work every single day of every year. Farming is no laughing matter these days. Alas, it's all about the survival of the fittest – and money.

PETER SCHWERZMANN, PATTAYA, THAILAND

Because Swiss-farmed produce is so expensive, many people have no option but to buy cheaper imported produce from their supermarket. Remember that many people are barely able to make ends meet in Switzerland either. From healthcare, to housing, to food – everything is becoming more expensive. Farmers moaning about their situation won't help anyone.

PAUL JUD, STÜHLINGEN, GERMANY

There is no such thing as 'the farmers'. You have the multinationals, then medium and small farmers. The multinationals are the beneficiaries. They have the biggest lobbies in parliament, helping them to generate the biggest possible profit. Naturally, this attracts even more money from investors around the world. These multinationals also include the big retailers and the chemical giants.

DANIELLE ABDULLAH, SOUTH AFRICA

This was a good article offering food for thought and debate.

WALTER J. TRACHSEL, FRANCE

You wrote that "intensive agriculture leads to nitrogen run-off into groundwater and drinking water, and harms biodiversity through its reliance on pesticides". Of course, but there is another big problem. No one has found an alternative to pesticides. Organic farming is declining because it is too expensive. And it also involves questionable products.

MANUEL LEHMANN, EGNACH, SWITZERLAND

Agriculture is about economies of scale. Bigger farms are more likely to survive. The Swiss Farmers' Union knows and supports this. Do the powers that be actually want to ensure that all farms survive?

JEAN PIERRE MAIRE, FRANCE

The money for farming subsidies comes out of people's taxes, i.e. consumers have to pay even more for the produce they buy. The profits go to the middlemen, whose profit margins are sizeable to put it mildly. Farmers, meanwhile, are saddled with debt to pay for their oversized equipment. The market is distorted to feed the capitalist machine. Someone needs to go around with a chainsaw to stop the exploitation and make everything more transparent in terms of the actual costs involved.

"Swiss Review" on its 50th anniversary



"The 'Swiss Review' is a lifeline to my home country, Switzerland. It is also concise, authoritative, up to date, engaging, valuable, informative, indispensable, refreshing, exciting, substantive, stimulating, essential, enriching, vibrant, first-class, discerning, fascinating, inspiring, comprehensive, in-depth, enjoyable, varied, insightful, important, diverse, entertaining, and at times quite humorous. In a nutshell, I look forward to every edition and read it as soon as it is available on my PC."

THOMAS ARN, WEST VANCOUVER, CANADA



"I have greatly enjoyed 'Swiss Review' for over 20 years. I seriously appreciate your work on all levels, particularly your strength of in-depth reporting and thorough research into a subject."

FRANZISKA SCHMIDLIN, NEW ZEALAND



"Swiss Abroad are the voice and face of Switzerland abroad. This is no easy thing, demanding great courage, responsibility and flexibility. The 'Swiss Review' is a valuable aid in this regard, giving expats a piece of home and a positive sense of attachment to Switzerland."

ELISABETH SCHNEIDER-SCHNEIDER,
NATIONAL COUNCILLOR, BIEL-BENKEN, SWITZERLAND