

Zeitschrift: Helvetia : magazine of the Swiss Society of New Zealand
Herausgeber: Swiss Society of New Zealand
Band: 71 (2005)
Heft: [10]

Artikel: Voluntary-based AHV : some progress
Autor: Blattner, Peter
DOI: <https://doi.org/10.5169/seals-945396>

Nutzungsbedingungen

Die ETH-Bibliothek ist die Anbieterin der digitalisierten Zeitschriften auf E-Periodica. Sie besitzt keine Urheberrechte an den Zeitschriften und ist nicht verantwortlich für deren Inhalte. Die Rechte liegen in der Regel bei den Herausgebern beziehungsweise den externen Rechteinhabern. Das Veröffentlichen von Bildern in Print- und Online-Publikationen sowie auf Social Media-Kanälen oder Webseiten ist nur mit vorheriger Genehmigung der Rechteinhaber erlaubt. [Mehr erfahren](#)

Conditions d'utilisation

L'ETH Library est le fournisseur des revues numérisées. Elle ne détient aucun droit d'auteur sur les revues et n'est pas responsable de leur contenu. En règle générale, les droits sont détenus par les éditeurs ou les détenteurs de droits externes. La reproduction d'images dans des publications imprimées ou en ligne ainsi que sur des canaux de médias sociaux ou des sites web n'est autorisée qu'avec l'accord préalable des détenteurs des droits. [En savoir plus](#)

Terms of use

The ETH Library is the provider of the digitised journals. It does not own any copyrights to the journals and is not responsible for their content. The rights usually lie with the publishers or the external rights holders. Publishing images in print and online publications, as well as on social media channels or websites, is only permitted with the prior consent of the rights holders. [Find out more](#)

Download PDF: 07.02.2026

ETH-Bibliothek Zürich, E-Periodica, <https://www.e-periodica.ch>

If undelivered please return to:

The Secretary of the Swiss Society of New Zealand (Inc)
Silvia Schuler
536 Ahipaipa Road
RD 11
Hawera

Permit Post 
New Zealand
Permit 93966

(Registered at the GPO Wellington as a Magazine)
Monthly Publication of the Swiss Society of New Zealand (Inc)

Voluntary-based AHV : some progress

In the Dec 03 / Jan 04 issue of HELVETIA we explained our problem, namely that our entire voluntary-based AHV was deducted from NZ Superannuation, along with the standard, compulsory-based AHV payouts. Regine and I have recently had a positive outcome of an appeal in this regard. There was much work required to make the situation sufficiently clear for the authority (SSAA) to act upon. Therefore, if anyone is in a similar position on the VOLUNTARY-BASED AHV, we are happy to share our newly gained experience.

The case also gave me a chance to look at the overall AHV picture in NZ, and I add the following comment:

NZ superannuation is based on relatively simple legislation and a standard amount is paid out to everyone over the age limit. This saves potentially huge administrative costs, and New Zealanders accept this approach. The problem is, of course, when we have mixed Swiss and NZ pensions that are not voluntary-based. For example, a Swiss migrant who has worked in Switzerland for, say, 15 years before coming here,

may already have earned monthly compulsory-based AHV payouts greater than those of NZ Super. A New Zealand view is that if migrants already get an obligatory overseas pension that is greater than NZ Super, then their pensions should not be topped up even more, out of the NZ Super fund.

The problem of mixed compulsory pensions could be fixed in several other ways (for example by taking into account how long someone has worked in NZ), but this could lead to other finicky issues and much administrative cost. Meanwhile, people who receive voluntary-based AHV on account of their deliberate voluntary contributions have been in danger of losing these savings, while much noise is created by some who might like to get NZ Super on top of their obligatory AHV, with no questions asked! Perhaps if we could formulate the problem more clearly in our own minds, it would be easier to solve, or to get used to, as the case may be.

Peter Blattner, Eastbourne, Lower Hutt 6008

Swiss & Air New Zealand Fares to Switzerland & Europe

Economy class from Auckland, Wellington & Christchurch

Return from

\$2299.00* low season

\$2499.00* shoulder season

\$2799.00* high season

* fares quoted exclude taxes, fees & surcharges of up to NZ\$600 per person. Seats are limited, special conditions apply & sales permitted until 31March 2006. Fares are subject to increase without notice.



Swiss
International
Air Lines

SWISS International Air Lines
GSA Walshes World, 18 Shortland Street, Auckland New Zealand
Tel: 09 977 2238, Fax: 09 977 2235, email: swiss@walshegroup.co.nz, swiss.com

