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# OFFICIAL COMMUNICATIONS

Emigrating with full knowledge of the facts

Correct information sometimes prevents disillusionment

In application of the Act of 22nd March, 1888 concerning the operations of emigration agencies, the Manpower and Emigration Division of the Federal Office of Industry, Arts and Crafts and Labour (OFIAMT) runs an Emigration Service which informs and advises, individually, objectively and free of charge, anyone wishing to leave Switzerland, to return there or to move from one foreign country to another. It does not, however, concern itself with questions relating to tourism. The OFIAMT Emigration Service acts, above all, in a consultative capacity and is not in a position to find posts abroad. On request, preferably in writing, it provides information about training courses abroad (particularly within the framework of agreements existing between Switzerland and eleven European countries), about employment opportunities in each country and about the procedure for obtaining work permits, as well as various details of local living conditions (climate, accommodation, food, salaries, taxes etc.). It does not, however, recommend one country rather than another, but makes various suggestions suited to the personality and wishes of the applicant. For this purpose it has a wealth of literature, precise and practical, covering all the information mentioned above and relating to about a hundred countries. It also issues, without assuming any responsibility, a monthly list of vacant posts abroad.

The Emigration Service also assists Swiss returning from abroad and seeking employment; for the use of Swiss employers who might be interested, it keeps a coded card index of highly qualified compatriots established in North America who are about to return to Switzerland and have applied to be entered in it.

Finally, it should be stressed that this Service, which treats all requests as confidential, generally needs the following details to enable it to give its correspondents useful advice: age, marital status, professional training and experience, knowledge of languages, kind of work required abroad, country or countries envisaged. Its address is as follows:

Office fédéral de l'industrie, des arts et métiers et du travail  
Division de la main-d'oeuvre et de l'émigration  
Monbijoustrasse 43  
CH-3003 Berne.

Swiss Nationals registered with the Embassy are requested to kindly notify their changes of address to the Chancellery of the Embassy.

**Some more details concerning the Old Age and Survivors' Insurance Scheme/Disability Insurance Scheme (AVS/AI)**

## Introduction

We have already said a great deal about the AVS/AI and the eighth revision. Our previous texts were necessarily somewhat sketchy, because many Swiss abroad had asked us to approach these problems from a not too legal angle. Several important questions have meanwhile been put by compatriots to one or other of our diplomatic or consular representations, and we thought it would be useful to take up some of these points here.

## Increase in pensions

Question: The Swiss press stated in recent months that the pensions had practically doubled following the eighth revision of the AVS/SI, and you yourselves have spoken of a "very big increase". My AVS partial pension has increased by only a few francs; is this a mistake?

Answer: No. The *average* increase of 85% which was announced (this was based, moreover, on the 1969 pension, which had already been raised by 10% in 1971) applied to the more usual case of the *full pensions*. The AVS/SI partial pensions were completely recalculated on

the occasion of the eighth revision so that all the recipients would be placed on an equal footing, some pensions having benefited more than others in previous revisions. That is why it is not uncommon for partial pensions to have increased by only a small amount or even not to have changed at all at the beginning of this year. This question is the subject of another article in the present number prepared by the Secretariat of the Swiss Abroad (SSE) in collaboration with the Caisse suisse de compensation.

## Extraordinary pensions

Question: I read in a French-language Swiss newspaper that extraordinary pensions could also be paid to Swiss abroad in some cases. You have stated in the bulletin which you publish in collaboration with the SSE that only persons domiciled in Switzerland can receive this pension. Which is correct?

Answer: There is an exception to the general principle that these pensions should only be paid in Switzerland. This concerns the "transition generation", which comprises those persons born *before* 1st July, 1883 (thus aged 90 and over) and their survivors, as well as women who were widowed before 1st December, 1948. It is essential, however, that the recipients' income should be less than 9,000 Swiss francs per year in the case of single persons or 13,500 Swiss francs in the case of married couples.

## SWISS ABROAD

You are offered a special opportunity to join the AVS/AI

Don't miss it!

1. On the occasion of the eighth revision of the AVS/AI, Swiss abroad who have not yet enrolled in this voluntary insurance scheme are being given a special chance to do so. The offer is open to all Swiss nationals residing abroad who are still able to pay the contributions for at least one full year and thus acquire the right to an old age pension. This applies to men born after 30th November 1908 and women born after 30th November 1911.

The necessary application forms will be sent to anyone interested by the Swiss diplomatic or consular missions, to whom they must be returned by

31st December 1973 at the latest.

Contributions will be payable as from 1st January, 1973, whatever the date of enrolment.

From 1st January 1974 the only persons eligible to enrol in the voluntary

insurance scheme will be those Swiss abroad who apply to do so not later than one year after their fiftieth birthday (no longer the fortieth birthday, as hitherto). Of course, the usual time-limits for transference from the compulsory insurance schemes in Switzerland to the voluntary insurance scheme abroad, like those laid down in special cases, remain reserved.

3. The eighth revision of the AVS/AI has generally resulted in a *big increase in the size of pensions*. This improvement has not, of course, been possible without a certain *increase in contributions*.

4. Further details appear in the "Leaflet on the voluntary insurance scheme for Swiss citizens resident abroad", which has just been reissued and takes account of the situation as from 1st January 1973. This leaflet can be obtained from any Swiss diplomatic or consular mission.

### Married couple's AVS pension

Question: Having taught in Switzerland before my marriage, I myself paid AVS/AI contributions for many years. The basic AVS pension which I would have drawn on that basis would certainly have been bigger than the married couple's old age pension which my husband, who joined the AVS scheme 10 years ago, will soon be receiving. Is this not unfair?

Answer: This problem, too, has received attention from the authors of the AVS/AI revision and, from now on, the married couple's pension in such cases will be supplemented by a sum which will bring it up to the level of the basic pension which the wife would have received. In the case of pensions starting from 1st January, 1973 the right to a possible supplement will be examined automatically; in the case of pensions being drawn before 1973, this right will only be examined *on request*. This regulation replaces the one which provided that the husband's missing contributions could be made up by his wife's.

### A divorced woman's AVS pension

Question: After my divorce I worked for five years and paid my AVS/SI contributions regularly. My ex-husband has just died. Since last year I have been entitled to an old age pension. Will my ex-husband's death change the amount of this pension?

Answer: Yes. The pension will be calculated on the basis of the annual average income which would have determined the married couple's old age pension and not on the basis of your income alone, if the result would be a higher pension for you. However, you can only benefit from this possibility if your marriage lasted at least five years and if, at the time of the divorce, you were at least 45 or had one or more children, either your own or adopted. You will have to apply to the Caisse suisse de compensation to have the comparative calculation made between the two pensions.

### AI assistance allowances

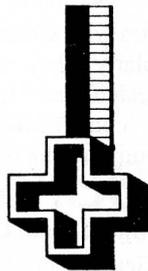
Question: As the victim of a serious traffic accident in 1967 when I was not yet a member of the AVS/AI, I was entitled to neither an AI pension nor an AI assistance allowance. Does the eighth revision improve position?

Answer: Yes. From now on an AI assistance allowance can be paid, in case of need, to an insured disabled person who has joined the voluntary insurance scheme before 1st January, 1974. This provision therefore applies not only to persons joining the voluntary insurance scheme in 1973, but also to those who have not previously been able to receive such an allowance because they were not insured in time.

### \*Swiss holiday ticket

The Swiss holiday ticket (CSV) is the ideal cheap transport voucher for individualists who like to travel as and when they please or according to the weather. It is best, however, to choose the regions and localities you wish to visit before your departure. There are plenty of interesting things to see. Since the first year of issue the CSV has been enormously successful. It is suitable for business journeys as well as pleasure trips. An interesting detail to note: this transport voucher is sent out in a practical envelope containing detailed polychrome maps of the area for which it is valid.

Inquire at the agencies of the Swiss National Tourist Office or at the CFF railway stations on arrival in Switzerland.



### The Swiss National Day Collection 1973

In the spirit of the first Confederates, who pledged themselves to joint action and mutual help, our National Day must be marked by an act of solidarity which affects the whole Swiss nation. That is why it is called upon, each year, to support a public cause of national importance by purchasing Pro Patria stamps and 1st August badges. So far, the National Day collection has provided more than 70 million francs for the most varied social and cultural purposes. The 1973 collection is intended for cultural institutions and, in particular, for the Bibliothèque pour tous (Everybody's Library), for the Oeuvre suisse des lectures pour la jeunesse (The Swiss Institution for Young People's Reading) and for the Société suisse des sciences morales (The Swiss Society of Moral Sciences).



### First Aid

If anything should happen to you, the *Solidarity Fund of the Swiss Abroad* will pay up to 40,000 Swiss francs in cash.

### A safe institution:

*The Solidarity Fund of the Swiss Abroad*

Last year we were able to help 10 Swiss individuals or families abroad whose means of livelihood had been reduced to nil through either nationalization, expropriation or other political events. Fortunately, they were members of the *Solidarity Fund* and received rapid aid in Swiss francs.

Example: Our compatriot, Mrs. N., lived with her family in an Asian country which was suddenly devastated by an armed conflict. Her husband lost his livelihood from one day to the next and was ordered not to leave the country. Mrs. N. returned to Switzerland with her three children. Her financial position very quickly became difficult because she had not been able to deposit funds in Switzerland, this being prohibited by the regulations governing the transfer of funds from her country of residence. Mrs. N. was obliged to turn for help to her parents, and to lodge with them in a very small flat. *The 10,000 francs compensation from the Solidarity Fund arrived like magic.* This payment enabled her to rent a flat and not to be a burden to anyone any longer, for she had helped herself by joining the *Solidarity Fund*. Be provident and, while things are going well for you, join the *Solidarity Fund*; it will be there to help you when difficulties arise. Put a solid roof over your life from today. The address you need to know: Fonds de Solidarité des Suisses de l'étranger, Gutenbergstrasse 6, CH-3011 Berne.

# COMMUNICATIONS OF THE SECRETARIAT OF THE SWISS ABROAD



## PARTIAL PENSIONS

Following the introduction of the 8th revision of the OAI/DI (Old Age and Survivors' Insurance Scheme/Disability Insurance Scheme), the partial pensions have been recalculated, and we thought it would be worth while asking the specialists of the Swiss Compensation Office for some details.

### What is a partial pension?

An insured person who has not paid contributions for as long as is laid down for his age group is entitled to a partial pension. Such cases obviously occur more often among the Swiss abroad than among those living in Switzerland. For this reason the publicizing in Switzerland of the 8th revision has not touched on the problem raised abroad by the modification of the relevant article of the Act. However, it is important that we should supply some details on this point, since about 40 per cent of our compatriots abroad are in receipt of a partial pension. With the opportunity to join the scheme until the age of 51, instead of 41, and the temporary disposition for 1973, it looks as if this figure will greatly exceed 50 per cent by the end of 1973, for all those who take advantage of these arrangements are candidates for partial pensions.

The rather large number of partial pensions is explained by the fact that a good many Swiss abroad did not contribute for as long as the contribution period of their age group, either because they did not join the voluntary insurance scheme when the OAI/DI was created in 1948, or because they did not contribute from the age of 20.

### Method of Calculation

The partial pension is a fraction of the full pension; from now on it will be calculated by taking account of the ratio of the insured person's complete contribution years to those of his age group, and of the modifications which the contribution rates have undergone over the years. In fact, the OAI contribution rate was distinctly lower during the first 20 years of the insurance scheme than today's rates, so that those who were insured in the «old» years financed the insurance fund relatively less than do today's insured persons.

However, the legislators have provided for measures to be taken in favour of insured persons who have comparatively few missing contribution years over a long contribution period; for this

reason, the scale of pensions has been so fixed that, if the insured person's complete contribution years total at least 50 per cent of those of his age group, he will be credited with some extra years, based on the number of years during which he contributed.

from 15 to 19 years

he is given 1 extra year

from 20 to 24 years

he is given 2 extra years

from 25 to 29 years

he is given 3 extra years

These extra years can be very important, particularly when disability pensions are being calculated. Indeed, one or two additional contribution years can affect the amount of the pension in no small measure.

### Special Case of Short-Term Contributions

A table figuring in the regulations implementing the Act shows the percentage of the full pension represented by the partial pension based on the ratio of the insured person's contribution years to those of his age group. It is shown elsewhere that, when this ratio is low, that is to say, when the insured person has contributed for a short period, there is a fixed reduction in the pension if the contributions were wholly or largely paid before 1st January, 1973, the date at which — as you know — contributions were greatly increased.

Persons who joined the voluntary insurance scheme on 1st January last, or who join later, at an age when they can contribute for only a short period, will receive pensions which are not subject to the reduction just mentioned, but which will not, of course, be very high. We should, therefore, like to draw the attention of new members to the fact that those who, to take an extreme case, will only be contributing for one year (1973), instead of 26 (1948–74) like their age group, will be entitled to a very low partial pension of between S.Fr. 20 and S.Fr. 39 per month, according to what they will have paid during their contribution year.

### Increase in current partial pensions on 1st January, 1973

On 1st January, 1973, all pensions — full and partial — were recalculated in accordance with the new provisions, the amount of the pension in 1972 being in any case guaranteed. As a result of this new calculation some current partial pensions have simply been kept at their previous level or slightly increased, be-

cause the recipients had benefited at the time of previous revisions by a specially favourable arrangement. The 8th revision aimed at putting all partial pensions on the same footing. On the other hand, a minimum guaranteed increase was not provided for, as had been the case with the previous revisions. Such an increase (25 per cent) will take effect on 1st January, 1975.

When one thinks of the contributions, one has to acknowledge that the partial pensions are nevertheless still worth having.

### What will be the position of Swiss abroad who are receiving cantonal assistance?

As you know, the communes and the cantons have to bear heavy burdens in the financing of the OAI/DI. It is quite probable that some assistance given to Swiss abroad who are already drawing the OAI may be reduced in some measure. However, it should be noted that the minimum income has been increased, so that the aid granted hitherto should not decrease in the same proportion as the increase in the OAI/DI pensions drawn by the people in question. Needless to say, each case will be examined separately by the cantonal authorities concerned, who have not yet studied this important matter in detail.

### Examples

#### 1. A basic pension

Case of a Swiss woman who married a foreigner and resumed her Swiss nationality on the basis of the 1952 Act.

Born in 1895, this woman resumed her Swiss nationality in 1953 and joined the voluntary insurance scheme in 1955. She was entitled to her first pension from 1st January, 1958, for at that time women could draw the OAI at the age of 63. Her monthly pension was

S.Fr. 79, then it went up on 1st January, 1964, to S.Fr. 125 new monthly pension

on 1st January, 1967, to S.Fr. 138 guaranteed increase of 10%

on 1st January, 1969, to S.Fr. 184 guaranteed increase of 25%

on 1st January, 1971, to S.Fr. 203 guaranteed increase of 10%

on 1st January, 1973, to S.Fr. 242 recalculation of the pension according to the contributions paid.

The increase at the time of the 8th

revision is small, but this woman had contributed for only 3 years (1955 to 1958) while people of her age group had contributed for 10 years (1948 to 1958). These three contribution years enabled her to draw the maximum on scale 13 of the pensions table, that is to say, S.Fr. 242.

If this same woman had contributed for only 2 years out of the 10, her partial pension would be fixed according to scale 7 and she would be entitled to a pension of only S.Fr. 123, whereas she was already drawing S.Fr. 203 in 1972. This sum, would, however, have been guaranteed on her on 1st January 1973.

### 2. A married couple's pension

The husband was born in 1897 and joined the old age and survivors' insurance scheme in 1960. He has been drawing his pension since reaching the age of 65, that is to say, from 1st January, 1962.

He, therefore, contributed for 2

years, whereas persons of his age group contributed for 14 years. His married couple's pension has undergone the following modifications:

1st January, 1962, S.Fr. 48

1st January, 1964, S.Fr. 64  
new monthly pension

1st January, 1967, S.Fr. 71  
guaranteed increase 10%

1st January, 1969, S.Fr. 95  
guaranteed increase 25%

1st January, 1971, S.Fr. 105  
guaranteed increase 10%

1st January, 1973, S.Fr. 105  
recalculation of the pension.

This man joined the insurance scheme after 1960. He would actually be entitled, as from 1st January, 1973, to a pension of S.Fr. 104. However, this sum having been reached by the previous revisions, it will remain the same as in 1971. Consequently, the man in question

will continue to draw the sum of S.Fr. 105 per month as from 1973.

**Lucien Paillard,**  
Secretaries of the Swiss Abroad

### EXTRAORDINARY PENSIONS

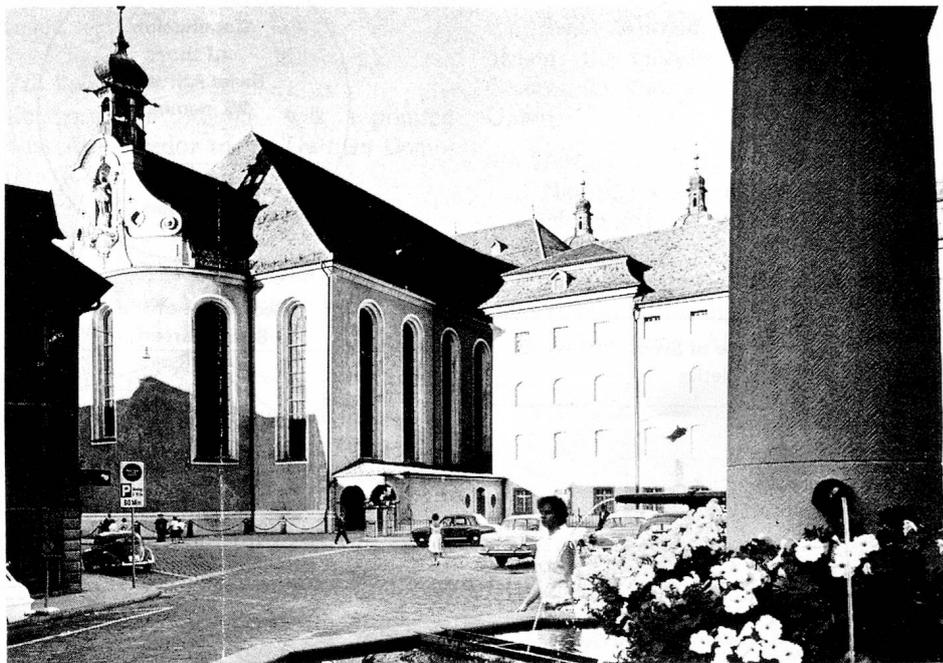
*Supplement concerning extraordinary pensions*

In view of certain comments that have been made to use we feel we should point out that, contrary to what has been stated in various publications, one category of Swiss abroad, the «transition generation», receives extraordinary pensions S.Fr. 400 for a single person, S.Fr. 600 for a married couple, subject to the limits mentioned below. This applies to people born *before* 1st July, 1883, and their survivors, as well as to women who were widowed and children who were orphaned before 1st December 1948, on condition that their income is less than S.Fr. 9,000 per year for single persons or S.Fr. 13,500 for married couples.

## ASSEMBLY OF THE SWISS ABROAD IN St.GALL

The 51st Assembly of the Swiss Abroad will take place in St. Gall from 17th to 19th August, 1973. Apart from the usual business meetings and question times, the official opening, ecumenical church service and Sunday outing, this year, too, the plenary session will provide a special event. For the theme is "The Activities of Swiss Societies and Institutions Abroad". In order to present a lively and impressive programme, individual talks and discussions will be combined with demonstrations of societies' endeavours. The modern St. Gall Municipal Theatre will be at the disposal of the organisers and will ensure success of the proposed presentation.

Detailed information regarding application, hotel reservation and programme may be had from the Secretariat of the Swiss Abroad of the Nouvelle Société Helvétique, Alpenstrasse 26, CH-3006 Berne. Please use attached form.



*Gallus Square in St. Gall*



*The new Theatre*

### 51st Assembly of the Swiss Abroad, St. Gall

I am interested in the Assembly and shall be glad to receive programme and application form.  
(Block letters please)

Name and Christian name:

Address:

Date:

Signature: