

**Zeitschrift:** Swiss review : the magazine for the Swiss abroad  
**Herausgeber:** Organisation of the Swiss Abroad  
**Band:** 19 (1992)  
**Heft:** 6

**Rubrik:** Official news

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The future of the voluntary pension scheme

# The decision is made

On December 6 Swiss voters decided. Switzerland will not enter the European Economic Area. This means that the voluntary insurance scheme can stay the way it was.

If Switzerland had joined the EEA the voluntary pension and disability insurance scheme would have had to be made available to all EEA citizens – with incalculable financial consequences. So last autumn parliament decided that it should be allowed to run out (see Swiss Review 3/92 and 4/5/92), meaning that from the date of EEA entry no new members would be accepted. But on December 6 the Swiss voters decided otherwise. The result is that the voluntary insurance scheme **will stay the way it was**. We would now like to take the opportunity of explaining to you this unique insurance scheme available world-wide.

## Joining the voluntary pension scheme

On July 6, 1947, the Swiss people accepted the Federal law on Old Age and Survivors Insurance with an overwhelming majority and an 80% voting participation. As to the law pertaining to Disability Insurance, it came into force on January 1, 1960.

So any Swiss citizen resident abroad who now wishes to enter the voluntary scheme should fill in the appropriate entrance form and send it to the Swiss diplomatic post responsible for his area. Any Swiss citizen resident may become a member until one year after the age of 50 or provided he or she has registered within a year of leaving the compulsory scheme. Over this age and in certain conditions entry is also pos-

sible for Swiss women in the event of marriage, marital separation, widowhood or divorce.

## Are you entitled to a pension?

All Swiss citizens, wherever they live, have a right to a Swiss old age pension if they have paid contributions for at least a year. This also applies in principle to their survivors (widow and orphans). It makes no difference whether the contributions were paid into the voluntary insurance scheme (from abroad) or into the compulsory insurance scheme (during work in Switzerland or for a Swiss employer).

Women who have paid their own contributions become entitled to a pension in the month following their



Vote counters at work: How will parliament decide? (Photo: Keystone)

62<sup>nd</sup> birthday, men in the month following their 65<sup>th</sup> birthday.

In many cases, however, it will be a question merely of partial pensions. If contribution years are missing – and that is always so if a Swiss Abroad has not joined

the voluntary insurance scheme – the pension is reduced accordingly.

## No automatic notification

Only members of the voluntary insurance scheme automatically receive from the Swiss embassy or consulate an application form for an old age pension, and it will be sent a few months before the pension is due to start. Those who are not – or are no longer – members when they become entitled to a pension are not notified automatically. If they have paid contributions to the insurance scheme for at least a year, such persons should get in touch with the Swiss embassy or consulate with which they are registered several months before they reach pensionable age. The same applies to survivors who think they are entitled to a pension.

GUA ■

## No to the EEA – Consequences for the Swiss Abroad

*On December 6, 1992, the Swiss people and cantons rejected EEA membership. So the "four freedoms" in the Treaty will not apply to Switzerland (see Swiss Review 4/5/92). In the field of free movement of persons – from which Swiss citizens in the EEA would have benefited – everything remains as before, i.e. Swiss citizens in the EEA will be subject to the same regulations as previously in respect of establishment, exercise of professions and recognition of diplomas.*

*In the field of social security, things will also remain unchanged. This is regulated by bilateral agreements with every EEA member except Ireland and Iceland.*

*Swiss citizens in the EEA will remain eligible for the voluntary pension and disability insurance scheme.*

BOD



Political rights for the Swiss Abroad

## Beginnings are always difficult

**On September 26 and 27, you were able to vote by correspondence from abroad for the first time. For many of you participation in a Swiss referendum was a new experience.**

In the following lines we would like to clear up one or two misunderstandings which this first opportunity to vote has brought into the open.

### What is your mother tongue?

If your mother tongue is not that of your voting municipality, this is no reason why you should not vote in elections and referendums.

The fact is that every Swiss voter has the right to receive for **federal** elections

and referendums voting material in his own mother tongue, provided it is German, French or Italian. This also applies to the Swiss Abroad.

Contact your voting municipality in good time, or in the case of new registration your diplomatic post. Your municipality will send you the material for the next vote in the desired language.

### Where can you receive your voting material?

Since July 1, 1992, your voting municipality has been sending your voting material to your address abroad. Your previous right to choose a municipality in which to **fetch your material** ("Anwe-

senheitsgemeinde") has been abolished. This also applies to those who had chosen such a municipality before July 1, 1992.

But you can request your voting municipality – in good time before a voting date – to send the material to a **private correspondence** address in Switzerland (e.g. parents, relations, friends) if

this is more convenient for you than having the material sent directly abroad.

### Confirmation every four years

For all those who registered **before July 1, 1992**, (i.e. under the old system) the four-year period began on that date, meaning that you must confirm before July 1, 1996. All voters who registered for the exercise of their new political rights **on or after July 1, 1992**, must renew their registration at the end of four years (counted from your first registration).

You can confirm your registration in the following ways:

- either in writing to your voting municipality or orally and in person;
- when informing your diplomatic post in good time of any change of address within the same consular area;

Settlement of questions regarding pending assets

## Former GDR

The Federal Department of Foreign Affairs reminds those concerned that new legal provisions in the Federal Republic of Germany state that the following types of claim in the new federal provinces (former GDR) must be made before these dates:

- **GDR mark credits in accounts** to be changed into D-marks: June 30, 1993. Addressee: The financial institution where the account is held or its successor.
- **Shares in the Redemption Loan for Old-Currency Asset Balances:** December 31, 1992. Addressee: Staatsbank Berlin, Charlottenstr. 33, DO-1086 Berlin.
- **Movable assets:** June 30, 1993; all other assets: December 31, 1992. Addressee: Bundesamt zur Regelung offener Vermögensfragen, Leipzigerstrasse 5/7, DO-1080 Berlin.

Applications must be made by the claimant or by a person with power of attorney (lawyer, etc.), even in cases where the claim was previously the object of negotiations on assets between Switzerland and the former GDR.

In addition, compulsory administration by the government of real estate, accounts

- when appending your signature in due form to an initiative or request for a referendum.

In future you must confirm your registration regularly every four years. Otherwise your name may be removed from the register of voters.

For any further information the Service for the Swiss Abroad is of course available to you at any time.

**GUA** ■

and other assets will be legally lifted on December 31, 1992. From this date the owner may again dispose of his assets freely.

Further information may be obtained from the Indemnity Agreement Section of the Federal Department of Foreign Affairs, CH-3003 Berne.

**Indemnity Agreement Section** ■

### Current popular initiatives

The following popular initiatives are still open for signature:

**For a 130 km limit on motorways**

**For an 80 km limit on roads outside localities**

Bernhard Böhi, Zollweidenstrasse 31, CH-4142 Münchenstein

**Education for all – harmonising scholarships**

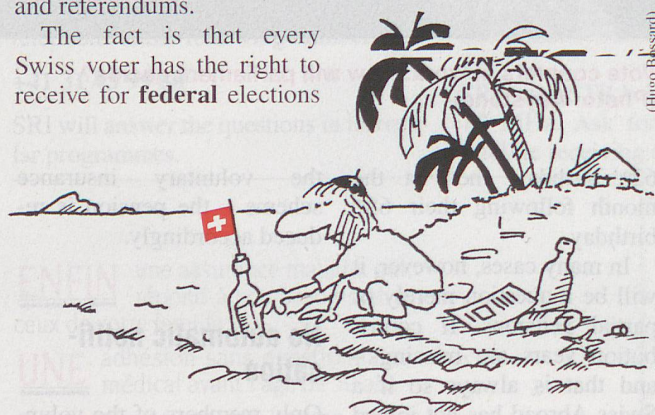
Christoph Jakob, Erlachstrasse 9, CH-3012 Berne

**For the abolition of the direct federal tax**

Christoph Erb, Swiss Traders Union, P.O. Box 6816, CH-3001 Berne

**For a vote on EC entry negotiations!**

Markus Ruf, Zähringerstrasse 19, CH-3012 Berne



(Hugo Bissard)