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# Retirement age à la carte



The question of how to secure financing for old age pensions continues to cause concern.

BY PIERRE-ANDRÉ TSCHANZ

*The Federal Council has presented its draft for the 11th AHV revision and decided in favour of a moderate rise in funding as well as a more flexible retirement age.*

**IRRESPECTIVE** of the decisions of the Federal Council, the draft of the 11th AHV revision will be the dominant theme in social policy for the next few years. Its objective is twofold: to secure the financial basis of AHV over the medium and long term, and to introduce a socially structured flexible retirement age.

The Federal Council is planning measures on the expenditure as well as the income side with a view to financing the AHV. In particular it intends to increase funding by gradually raising value added tax: in 2003 the rate is to be increased by 1.5% (0.5% in favour of AHV and 1% in favour of IV) and probably by a maximum 1% from 2006 (for AHV only).

In terms of premiums, an increase is

planned in contribution rates for self-employed persons and those whose employer is not obliged to contribute, from 7.8 to 8.1%, as well as an increase in the voluntary contribution for persons of pensionable age in gainful employment.

In addition the Federal Council aims to boost the IV fund with CHF 1.5 billion from the loss-of-earnings compensation fund surplus.


### Savings

As a cost-cutting measure the Federal Council recommends slowing down the cost-of-living adjustment cycle from two to three years.

However, this would doubly disadvantage women paying AHV. On the one hand the normal pension age for women would be increased to 65 (from 2009) i.e. the same as men, while on the other hand the basis for entitlement to a widow's pension would be the same as for a widower's pension. These three savings measures would relieve the AHV fund to the tune of CHF 1.3 billion.

### Flexible retirement age

In view of the necessity to secure AHV financing, and against the backdrop of demographic trends, the Federal Council is recommending the introduction of a flexible retirement age. The new regulation limits early withdrawal of benefits to a maximum of three pension years. The reduction rates vary between 1.7 and 16.8 percent depending on income and number of benefit years. The draft bill also envisages early withdrawal of a half pension from age 59.

Taking into consideration the savings of approximately CHF 400 million gained from raising the pensionable age for women, the Federal Council's draft bill on the 11th AHV revision will reduce the costs of AHV by CHF 1.2 billion a year. The Federal Council is currently examining the possibility of cushioning the measures planned in the 11th revision with earnings from the nation's surplus gold reserves. 

## Federal Council approves reform

On 15 March 2000 the Federal Council voted by 30 to 3 in favour of the Federal Council's proposed voluntary AHV/IV reform. This reform severely restricts the number of persons entitled to insurance – from approximately 55,000 at present to less than 10,000. In future, entitlement to contribute to the voluntary AHV/IV will be limited to persons emigrating to a country with which no social security agreement exists, provided they have paid into the obligatory AHV/IV for five consecutive years immediately prior to their emigration. The contribution rate was increased from 7.8 to 8.4 percent. The State Council went even further than the Federal Council and decided to treble the annual minimum contribution from CHF 324 to CHF 972. The National Council has still to vote on the reform project. (See also OSA News, p. 11)

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