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Official Communications

AVS/AI PARTIAL PENSIONS: SOME ACTUAL CASES

The head of the Voluntary Insurance Section of the Swiss Caisse de compensation, 15 rue Rothschild, 1211 Geneva 14, has kindly answered some questions put by readers of newspapers for the Swiss abroad. However, he emphasizes that, as always, these are individual cases and that therefore the answers do not apply to everyone. They may nevertheless give an idea of the scale of the pensions taking into account the period of insurance and the contributions paid. This is of particular importance because many Swiss abroad are still interested in joining the voluntary AVS/AI but after 31st December, 1973 a large number of them will no longer be entitled to do so (see inset panel).

Preliminary remark: To fit the case of people joining the voluntary AVS/AI in 1973, the following amounts have been calculated on the basis of legislation now in force, but account has already been taken of the increase starting on 1st January, 1975. Other adjustments in the future are not excluded.

1. Question:

I was born in April, 1909 and shall be 65 in 1974. I am a mechanic, unmarried and earn 1,000 Swiss francs a month. Before I join the voluntary AVS/AI I should like to know, firstly, how much I should have to contribute per year and, secondly, when I should start to draw a monthly AVS pension and how much it would be.

Answer:

Your contribution for the year 1973 would amount to 630 Swiss francs, and for the period January to April, 1974, 210 Swiss francs. From 1st May, 1974, you would draw a basic old age pension of 36 Swiss francs per month, which would be increased to 44 Swiss francs from 1st January, 1975.

2. Question:

After the last world war I moved from my canton of origin, Berne, to Hamburg. Today I earn 36,000 Swiss francs a year as a commercial representative. I was born in July 1918, am married (my wife was born in November, 1918) but have no children. As yet I have never contributed to the AVS. If I joined, what contributions should I have to pay, how much would my pension be and what should I be entitled to if I became disabled?

Answer:

With an earned income of 36,000 francs

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.



The peace of retirement

you would have to contribute 2,736 francs per year. If you pay contributions of about this amount until you reach the age-limit you will be able to draw a married couple's old age pension of 453 francs a month from August, 1983. If you became disabled, say in 1980, you would be entitled to draw a married couple's disability pension of 342 francs a month until you began receiving the married couple's old age pension.

3. Question:

My husband and I are dual nationals and own a grocer's shop in Stockholm which is entered in both our names in the commercial register. We each earn 30,000 Swiss francs a year, making a total of 60,000 Swiss francs. We are both 50 and childless. What contributions should we

have to pay and how much would our pensions amount to?

Answer:

As you both have an annual income of 30,000 francs you would each have to contribute 2,280 francs per year. If you paid approximately that sum until you reached the age limit, you yourself would receive a basic old age pension of 328 francs a month after reaching the age of 62; this would lapse when your husband reached the age of 65 and would be replaced from then on by his married couple's old age pension of 600 francs a month. You could claim half the married couple's old age pension for yourself by applying in writing.

4. Question:

My husband died two years ago. I am 36

years old and have two children aged 12 and 4. I earn 18,000 Swiss francs as a secretary. What would my monthly contributions be? When should I start receiving a pension? How much would it be and would the pension paid me by the Swedish state be taken into account?

Answer:

Swedish pension would not be taken into account when your contributions were calculated — these would be based exclusively on your earned income. Your annual salary of 18,000 francs corresponds to an annual contribution of 1,246.80 francs, payable in quarterly instalments. Contributing on this basis would entitle you to a basic old age pension of 800 francs a month on reaching the age of 62.

The PTT Philatelic Service

In order to help the many lovers of Swiss postage stamps the General Administration of the PTT (Swiss Post Office) in Berne set up a central sales office in 1943 to deal principally with its numerous customers abroad.

By taking out a new issues subscription you can receive automatically all the stamps which appear in the course of the year. (Individual series can, of course, also be ordered.) You simply have to fill up a form of undertaking, which you can obtain on request by return of post, and send it to the above office together with a round sum (postal cheque account 30-6456). This will enable a current account to be opened, from which the cost of supplying stamps will be deducted each time the occasion arises. Alternatively, you can ask for a cash on delivery arrangement in

cases where the country of destination runs such a service. The Philatelic Service in Berne will, of course, also accept written or telephoned single orders. Stamp collectors from abroad visiting Switzerland may like to call at branches of the Service in the cities of Zurich, Basle, Lucerne, St Gall, Lausanne, Geneva and Lugano. As in Berne, specialist staff will do their best to satisfy customers' wishes.

The Philatelic Service will send you its advertising material on all new issues if you are interested, whether or not you complete the form of undertaking. All you need do is to fill in the coupon below and send it in. You will receive the material regularly, free of charge, about five weeks before the day of issue of the new stamps.

Address of the Philatelic Service:
Wertzeichenverkaufsstelle PTT
Parkterrasse 10
CH-Berne

Please send me details of your conditions of sale:

Surname
First name
Address
.
.
Country

Schweiz
Suisse
Svizzera

Pro Juventute 1973

Früchte des Waldes
Fruits de la forêt
Frutti del bosco



Edelkastanie
Châtaigne
Castagna

Süsskirsche
Merise
Ciliegia

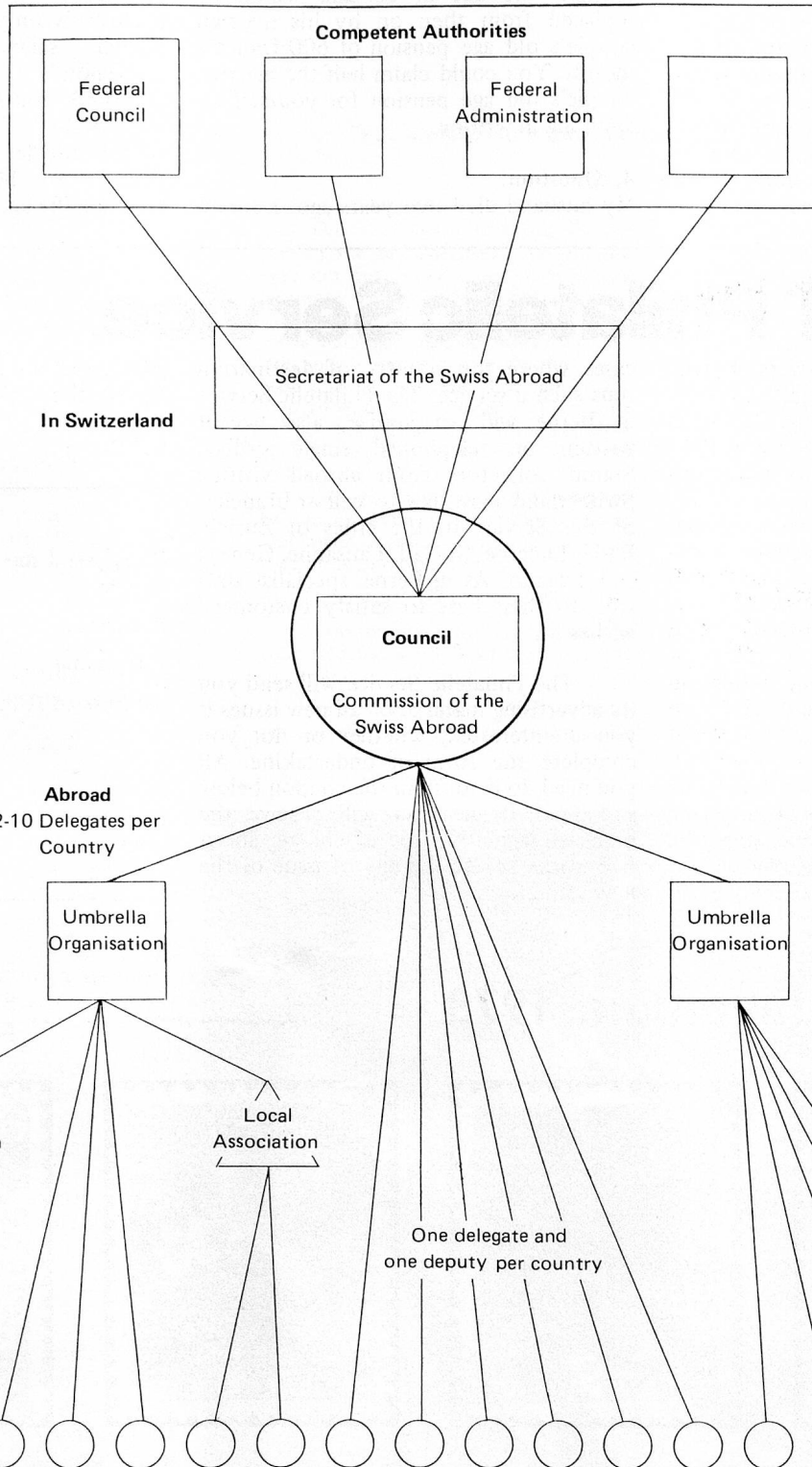
Brombeere
Mûre sauvage
Mora

Heidelbeere
Myrtille
Mirtillo

Entwürfe
Dessins
Disegni
Kobi Baumgartner, Zürich

Ausgabetag
Jour d'émission
Giorno d'emissione
29. 11. 1973

Diagram of the course the queries of the Swiss abroad have to take through various channels in order to reach the competent authorities.



The structure of the relationship with the Commission of the Swiss Abroad varies according to the size of Swiss Communities in various countries.

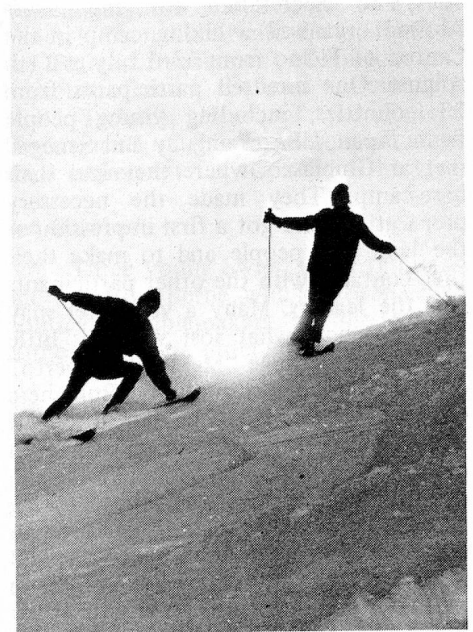
At the end of 1972 there were 622 Swiss Societies and Institutions abroad (v. diagram June 1973)

Youth Service – Skiing Camp 1974

The Youth Service of the Secretariat of the Swiss Abroad organises a skiing camp every year for young Swiss living outside their homeland (15-24 years old). Although the actual stay in Switzerland is the most important aspect, the young people devote their time mainly to skiing. Instruction is given in various classes, from beginners to experts. The evenings are given over to entertainment and some instructive and cultural hours, mainly concerning Switzerland and any problems of the young Swiss abroad. Experience has taught that the best atmosphere is obtained if participants from various

countries take an active part, especially when they take the initiative and arrange some individual evenings themselves.

If application is made through an Embassy or Consulate, reductions in the camp price may be obtained in cases of need. The journey to and from Switzerland is made at the expense of the participants, as is the cost of ski-lifts. If stated on the application form, ski equipment can be made available. The camps are conducted by the head of the Youth Service and young Swiss from all over Switzerland. All participants are insured.



	CAMP I Schoenried	CAMP II Melchsee Frutt
Date:	11th to 22nd March 1974	1st to 11th April 1974
Accommodation:	Chalet of the Länggass schools	Skihaus Bergfrieden
Altitude:	1250 m	1950 m
Canton:	Berne	Obwalden
Number of places:	45	30
Cost:	140 Swiss francs	140 Swiss francs
Application date:	Not later than 8th February 1974	Not later than 8th February 1974

APPLICATION for Camp No. (Please write in block letters)

Name

Christian name

Date of birth Place of origin in Switzerland

Occupation Skis and sticks required Yes No

Road

Place and postal code

Country and consular district

Suggestion for evening entertainment

