

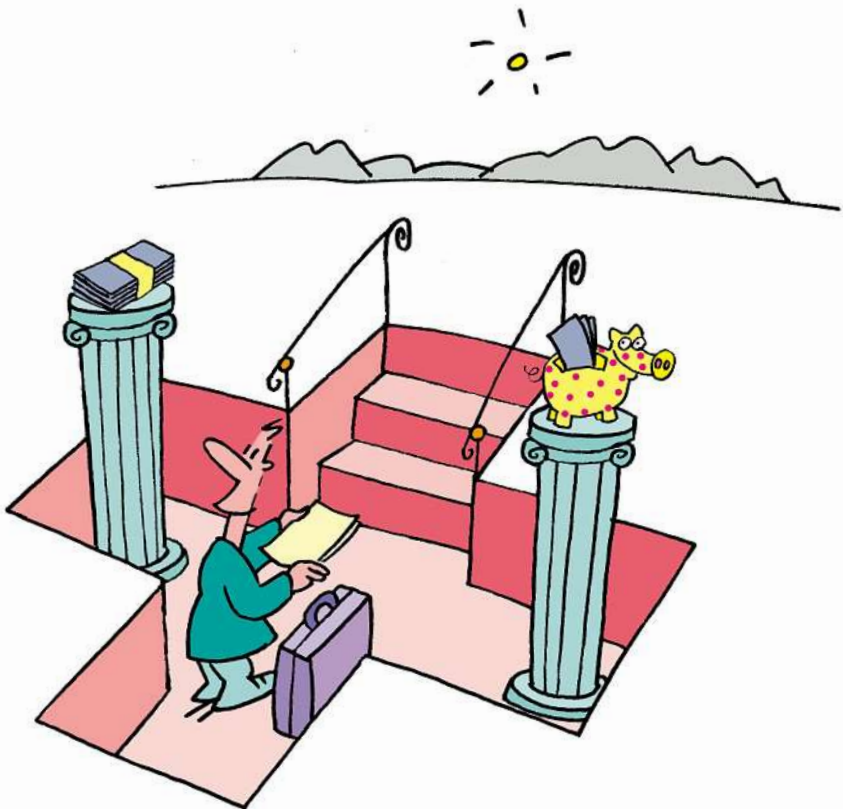


Schweizerische Eidgenossenschaft  
Confédération suisse  
Confederazione Svizzera  
Confederaziun svizra

Swiss Confederation

Federal Department of Justice and Police FDJP  
**Federal Office for Migration FOM**

# Swiss social insurance system: Sojourn in Switzerland and departure Information for foreign nationals



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## What is the purpose of this brochure?

This brochure explains the basic elements of the Swiss social insurance system, namely the Old-Age, Survivors' and Disability Insurance scheme (OASI/DI, 1<sup>st</sup> pillar) and the occupational retirement scheme (2<sup>nd</sup> pillar). It is also a practical guide for those planning to leave Switzerland permanently.

## Who is this brochure for?

The brochure is for foreign nationals who either live/have lived and/or work/have worked in Switzerland:

- Persons with an annual residence permit or a permanent residence permit (Permit B or C);
- Asylum seekers, temporarily admitted aliens or persons in need of protection (Permit N, F or S);
- Recognised refugees or stateless persons;
- Persons without legal residence, if they are gainfully employed.

## However, the brochure is not intended for:

- Citizens of EU or EFTA member states<sup>1</sup>, and
- Recognised refugees or stateless persons who leave Switzerland for an EU or EFTA member state<sup>2</sup>.

This brochure cannot, of course, deal with individual cases and many points are only shown in a very simplified form. For special questions leaflets are available at the compensation offices or on the Internet. Furthermore, there are specialized offices which provide competent information, see page 24.

Expressions underscored in yellow are explained in the glossary, page 25.

<sup>1</sup> These persons come under the Treaty on the Free Movement of Persons signed with EU or EFTA. Cf. the brochure «Leaving Switzerland» ([www.ahv-iv.info](http://www.ahv-iv.info), see Merkblätter/International).

<sup>2</sup> Cf. footnote 1.

# Important information on the Swiss social insurance system

## How is Swiss old-age, survivors' and disability insurance set up?



Swiss old-age, survivors' and disability insurance is divided into two sectors:

- the **OASI/DI (1<sup>st</sup> pillar)** is the basic insurance. It is compulsory for all persons who live or work in Switzerland.
- the **occupational retirement scheme (2<sup>nd</sup> pillar)** is an occupational insurance. It is compulsory for all those working in Switzerland with an annual income of at least 20 520 francs (as per 1.1.2010).

It is quite possible that you are covered by both insurance schemes at the same time. Thus, you can later receive both pensions.

The OASI/DI and the occupational retirement scheme are compulsory and cover:

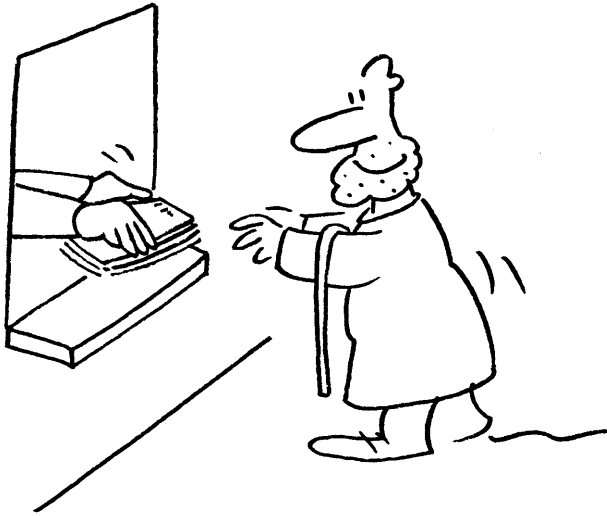
- retirement (old-age pensions),
- **disability** (disability pensions),
- the death of the spouse or a parent (**survivors'** pensions).

The OASI/DI and the occupational retirement scheme are organized differently and managed by different institutions:

- The OASI/DI is run by **compensation offices**.
- The occupational retirement scheme is run by the **retirement funds** (e.g. pension funds), which are all very differently organized. All employers must be affiliated to a registered retirement fund.

2

## Important facts about the OASI/DI



### What does the insurance cover mean for me personally?

Affiliation with the **OASI/DI** entails rights and obligations, the main obligation being payment of contributions. These generate **benefits** (e.g. pensions) on **retirement** or in the event of **disability**. In the event of your death, your family members receive **survivors' pensions**.

### When am I insured?

All persons living or working in Switzerland, including children, are insured.

All those insured receive an **OASI insurance card**. It contains your personal OASI insurance number which must be quoted in all correspondence with the compensation office.

### How do I pay the insurance?

If you have a job, you must pay contributions commencing 1 January following your 17<sup>th</sup> birthday. If you are not gainfully employed, you must pay contributions

1

starting from 1 January after your 20<sup>th</sup> birthday until the legal **retirement age** (women: 64 years of age, men: 65 years of age).

If you work, the contributions are equally split between you and your employer. Your share is directly deducted from your salary and credited, together with your employer's share, to your account with the compensation office.

If you are not gainfully employed or are self-employed, you must pay the full contribution which is at least 460 francs annually as per 1 January 2010. If you receive welfare, the commune pays the statutory minimum amount for you.

Persons not gainfully employed, such as asylum seekers, temporarily admitted aliens and persons in need of protection without a residence permit, pay no contributions unless:

- they have been recognised as refugees;
- they have a permanent residence permit;
- they claim OASI/DI benefits.

Contributions received by compensation offices are kept in individual accounts.

If you are not gainfully employed and do not receive any welfare, you must report to the compensation office in your canton. It is your responsibility; compensation offices do not become active on your behalf. Find the address on the Internet at [www.ahv-iv.info](http://www.ahv-iv.info). Non-payment of contributions may mean a reduction of benefits (e.g. pensions).

### **How much is my contribution to the OASI/DI if I am gainfully employed?**

The amount corresponds to 5.05 per cent of your gross salary.

### **Are my family members also insured with me, or do they have to be individually insured?**

The OASI/DI is a personal insurance scheme. Your family members are covered only if they meet the conditions themselves, i.e. they either live in Switzerland or work here.

### **Where can I find further information?**

You can find additional information at your compensation office or on the Internet under [www.ahv-iv.info](http://www.ahv-iv.info).



## Important facts about the occupational retirement scheme (2<sup>nd</sup> pillar)



### What does the insurance cover mean for me personally?

Affiliation to the **occupational retirement scheme** entails rights and obligations, the main obligation being the payment of contributions. These produce **benefits** (e.g. pensions) on **retirement** or in the event of disability. In the event of your death, your family members or heirs may receive **survivors'** pensions.



### When am I covered?

Persons insured under the **OASI/DI** (► Chapter 2) and receiving at least 20 520 francs annually (as per 1.1.2010) from one employer are covered. Persons with several jobs who do not receive so much from any one employer, are not automatically insured, even if their total salaries amount to more. In such a case, voluntary insurance is possible.

Employees 18 or older are covered.

### How do I pay for the insurance?

The contributions are split between you and your employer, who pays at least half of the amount. Your share is directly deducted from your salary and sent, together with your employer's share, to the **retirement fund**.

If you change employers, you will most likely change to the new employer's retirement fund. The total amount of your accumulated capital (**termination benefit**) is transferred. The previous retirement fund transfers the termination benefit to the new retirement fund. This capital must therefore always remain in the retirement fund of your current employer. You cannot dispose of the money freely. The money may be withdrawn under certain conditions only.

### **How much is my contribution to the insurance scheme?**

Each retirement fund defines the contribution according to its statutes.

The amount of your contribution may therefore vary from one institution to another. It also depends on your age.

### **Are my family members also insured with me, or do they have to be individually insured?**

The 2<sup>nd</sup> pillar is a personal pension scheme. Your family members are insured in their own right; i.e. if they are gainfully employed themselves and earn at least 20 520 francs annually (as per 1.1.2010).

### **Where can I find further information?**

You can find additional information at your retirement fund. Your employer will give you the address.



## **4**

### **What do I have to do when changing jobs?**





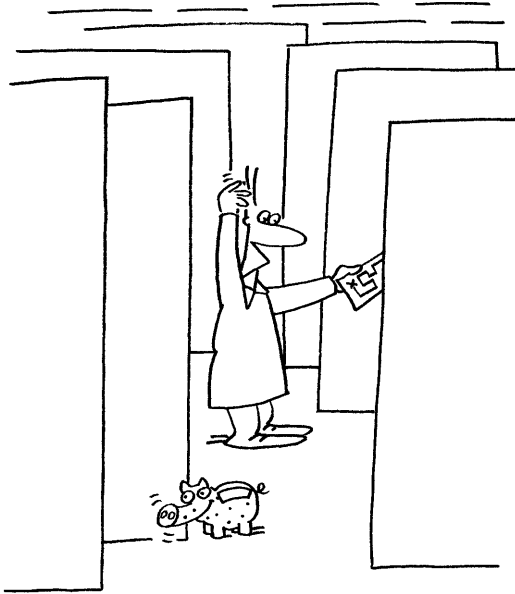
**For the OASI/DI:**

Please hand your **OASI insurance card** to your new employer.

**For the occupational retirement scheme (2<sup>nd</sup> pillar):**

You have to give the address of the retirement fund of your new employer to your previous employer's **retirement fund** (you will receive this address from your new employer) so that the accumulated capital (**termination benefit**) may be transferred.

### What do I have to do when I stop working and stay in Switzerland but am not yet retired?

**For the OASI/DI:**

You have to report to the cantonal **compensation office** in your canton of residence. You will find the address on the Internet under [www.ahv-iv.info](http://www.ahv-iv.info).

**For the occupational retirement scheme (2<sup>nd</sup> pillar):**

The accumulated capital (**termination benefit**) cannot be paid to you in cash. There are, however, three possibilities:

1. The capital can be paid into a special blocked bank account (**vested benefits account**).

2. The capital can be paid into a blocked insurance policy (vested benefits policy).
3. You can also leave the capital in an auxiliary fund.

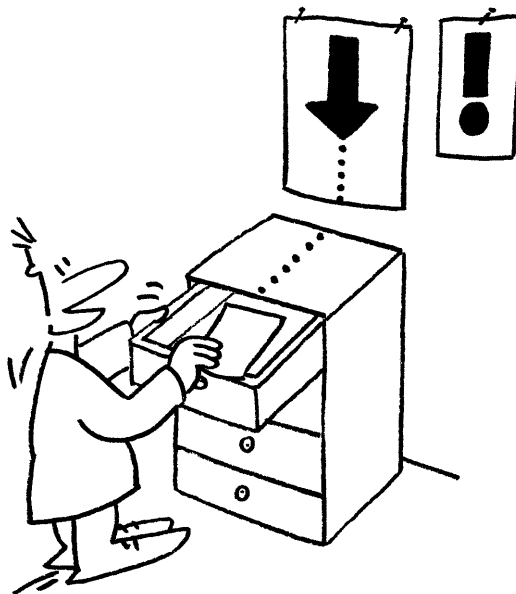
Inform your retirement fund about your choice.

Information may be obtained from the retirement fund of your previous employer.



## 6

### Which certificates and documents do I have to keep?



Always keep all certificates and documents that you have received from the social security!

If you apply for social insurance benefits, you may have to submit certificates and documents. So please keep the following:

- **OASI insurance card:** This is the ID card that you receive from your compensation office at the beginning of insurance cover.
- **Extract from your OASI/DI individual account:** You can order a free extract from your account at any time by writing to your compensation office.

- **Individual earnings statements:** These are the documents that you normally receive from your employer each month. They show your salary and the relevant deductions. Thus you can always prove that you have been employed and for how long and what contributions have been deducted from your salary. This may be useful if you apply for benefits or for reimbursement of your OASI contributions (► Chapter 7b) and if there is a discrepancy between the two sets of figures. You should also know the names and addresses of all your employers.
- **Salary declarations** serve the same purpose. These are the documents issued by your employer for the tax authorities. They are issued once a year and show the total amount of your salary and deductions.
- **Benefit certificate from the 2<sup>nd</sup> pillar:** This shows the amount of the benefits due on retirement or if you become disabled or die. It also shows termination benefit amount and regulations regarding the contributions. You can apply for the certificate from your retirement fund at any time.
- **Regulations of the retirement fund:** Each retirement fund has its own statutes. They contain the general rights and obligations of the insured.

# B


## What do I have to do before leaving permanently Switzerland and what are my entitlements?

Your departure must be well prepared. In order to receive your **benefits**, you should bear in mind that there are different procedures to follow regarding the **OASI/DI** and the **occupational retirement scheme** (2<sup>nd</sup> pillar).

If you leave Switzerland without giving notice of your departure, it may later be difficult to prove that you have left – in particular if you are not registered in the new country. Your claim may thus not be processed in time.

7

### OASI/DI



Before leaving Switzerland please check that the contributions have correctly been credited to your **OASI/DI individual account**. Write to your **compensation office** or visit [www.ahv-iv.info](http://www.ahv-iv.info) and ask for a free copy of your individual account (enclose a photocopy of your **OASI insurance card**)<sup>3</sup>.

1

Before processing your claim, the insurance office will check if there exists a **social security agreement** between your country and Switzerland. There are also special provisions for recognised refugees or stateless persons.

<sup>3</sup> Cf. Leaflet No. 1.01 «Extract from the individual account (IA)» «Auszug aus dem Individuellen Konto IK – Extrait du Compte Individuel CI)», published by the OASI/DI Information Centre, available at the compensation office, at the Federal Social Insurance Office (FSIO) or on the Internet under [www.ahv-iv.info](http://www.ahv-iv.info).

## If a social security agreement has been adopted:

Switzerland has concluded **social security agreements**<sup>4</sup> with the following countries:

Australia	Ex-Yugoslavia <sup>5</sup>	San Marino
Canada	Israel	Turkey
Chile	Macedonia	USA
Croatia	Philippines	

If you are a citizen of one of the above-mentioned countries, the social security agreement applies when you leave Switzerland for good. If you have been recognised as a refugee or stateless person in Switzerland and settle in one of these countries, you will also be recognised there.

Social security agreements mean that pensions from the **OASI/DI** are also paid abroad<sup>6</sup>. For this reason you cannot apply for **reimbursement of your accumulated OASI contributions** (► Chapter 7b) when leaving Switzerland (special provisions exist for Chilean nationals). You can get more information about each social security agreement from the Federal Social Insurance Office (FSIO).



You can ask your **compensation office** to calculate the expected pension for you. This may not be free of charge.

An OASI/DI pension already being paid to you in Switzerland can be transferred abroad<sup>7</sup>. Supplementary benefits, in contrast, are not paid abroad.

Please keep the **Swiss Compensation Office (SCO)** in Geneva informed of your address abroad at all times!

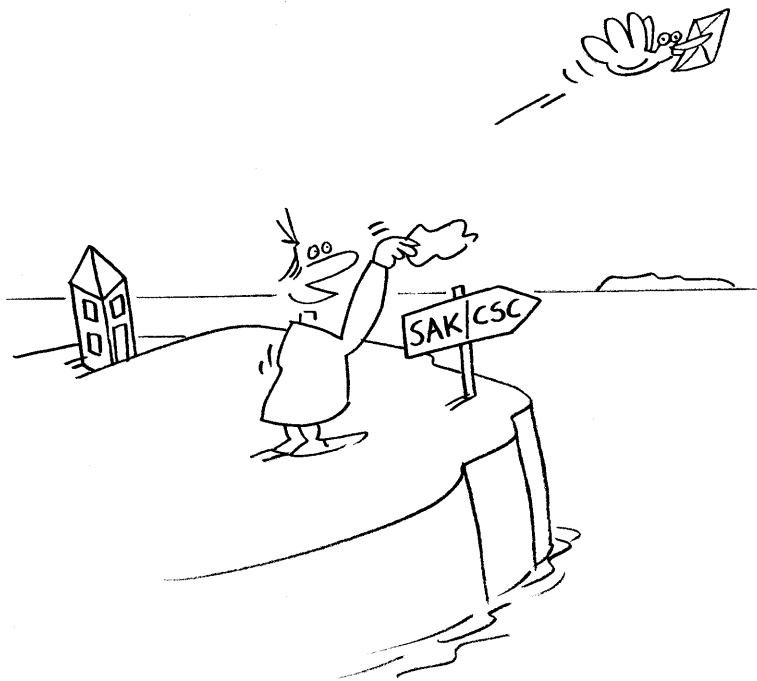


<sup>4</sup> There are also social security agreements with EU and EFTA states (agreements on the free movement of persons). Cf. footnote 1.

<sup>5</sup> For Bosnia and Herzegovina, Serbia and Montenegro.

<sup>6</sup> There are restrictions, depending on the agreement.

<sup>7</sup> There are restrictions, depending on the agreement.



7b

### If there is no social security agreement:

OASI/DI pensions are not paid to foreign nationals abroad. You can, however, apply for reimbursement of your accumulated OASI contributions<sup>8</sup>.

#### Reimbursement is only possible if you:

- have paid OASI/DI contributions for at least one full year;
- leave Switzerland permanently. Your spouse and children under 25 years of age also have to leave the country<sup>9</sup>;
- are not already receiving an OASI/DI pension.

*Exception: Should you have received OASI or DI benefits and no longer receive these after leaving Switzerland, you may nevertheless apply for the reimbursement. Benefits already received will be deducted from the total amount.*

<sup>8</sup> OASI contributions amount to 8.4 % of the gross salary (employer's and employee's contributions together).

<sup>9</sup> Exception: children 18 years of age or older who have completed their education and training may stay in Switzerland.

**Please note:**

- Receiving the reimbursement means that you are no longer entitled to any **benefits** from OASI/DI. Any OASI/DI payments will stop.
- Only employees' and employers' actual contributions to the OASI are reimbursed, without interest. Contributions paid by welfare are not reimbursed.
- DI contributions are not reimbursed.
- If the reimbursable OASI contributions exceed a certain sum<sup>10</sup>, the amount is reduced.
- In the event of your death, your spouse or your children<sup>11</sup> may also apply for reimbursement, provided they are eligible for a **survivor's** pension.

**How do I apply for reimbursement of my OASI contributions?**

You have to apply to your **compensation office** or to the **Swiss Compensation Office (SCO)**. For this purpose, please complete the form «Antrag auf Rückvergütung von AHV-Beiträgen» (application for reimbursement of OASI contributions). This form is available at all compensation offices or on the Internet ([www.ahv-iv.info](http://www.ahv-iv.info), section Formulare/Allgemeine Verwaltungsformulare) and must be submitted together with the following documents:

- **OASI insurance card;**
- confirmation of your departure from Switzerland;
- valid proof of nationality or a copy of the valid passport for you and your spouse;
- The divorce decree if applicable with the date of entry into legal force;
- recognised refugees and stateless persons have to provide proof of their status.
- The address of your intended domicile abroad or confirmation of your current address abroad. The confirmation must also include your spouse and your children under 25.

**Please note:**

- Married couples apply separately.
- Reimbursements are generally made abroad.
- Payment may take several months.
- Payments are paid to your personal bank account or to you personally.



<sup>10</sup> The so-called expectation of pension: this corresponds to the capitalized, anticipated pension.

<sup>11</sup> Children up to 18 years of age, those still studying or in training up to 25 years of age.



If you are definitely leaving Switzerland and moving to a state outside of the EU/EFTA, you can choose whether you

- apply for **payment** of your accumulated capital (**termination benefit**); or
- **maintain the retirement fund cover** (for the three possibilities ► Chapter 5. «the occupational retirement scheme»). When you **retire** or become **disabled** you can receive **benefits** (e.g. a pension). In the event of your death, your family members or your heirs may receive a **survivor's** pension.

Pensions and other benefits are paid abroad in accordance with the regulations of the **retirement fund** (e.g. pension fund).

## 8a

## How can I file a claim for cash termination benefit?



You have to contact your last employer's **retirement fund** (e.g. pension fund).

An application must be submitted to your last employer's retirement fund. You can do this before leaving Switzerland. Please ask your last employer for the necessary form. Among the required documents to be enclosed are:



- Documents confirming that you intend to leave Switzerland definitively or have already left the country (e.g. confirmation from the commune of your departure).
- If you are married, your spouse has to submit his/her written consent.

Once you have received the **termination benefit**, you cannot apply for any further payments from the **retirement fund**.

Payments are mostly paid after your departure.

8b

### How can I receive 2<sup>nd</sup> pillar benefits after leaving Switzerland?

You have to contact the **retirement fund** (e.g. pension fund) of your last employer or the vested benefits institution where you have a vested benefits account or a vested benefits policy (►Chapter 5)



If you have not applied for cash **termination benefit** (►Chapter 8a), the **retirement fund cover** remains in the 2<sup>nd</sup> pillar account. Please inform your retirement fund in which form you would like to maintain the retirement fund cover. There are three possibilities (►Chapter 5 «the occupational retirement scheme»).

The previous retirement fund can give you the necessary information.



All changes of address, also abroad, are to be reported to the bank or insurance company where your capital is deposited.

8c

### What happens to my termination benefit if I do nothing?

The **retirement fund** of your last employer will transfer your **termination benefit** to the **auxiliary fund** no sooner than six months and no later than two years after you leave your job. An application for payment must be addressed to the auxiliary fund.

By enquiring at the Central Office of the 2<sup>nd</sup> pillar, you can find out if you still have any money in the auxiliary fund or in a retirement fund.

When changing jobs make sure that all your termination benefits have correctly been sent to your new employer's retirement fund. If not or unsure please check with the Central Office.



## Accident insurance pensions



Before leaving Switzerland, contact your employer's accident insurance company, if you have an accident in Switzerland covered by the compulsory accident insurance scheme.

If you are already receiving an accident insurance pension, this will also be paid to you abroad.

## Security accounts (SiRück) and special levies

This applies only to persons who have lived in Switzerland as

- asylum seekers (Permit N),
- temporarily admitted persons (Permit F),
- persons in need of protection without a residence permit (Permit S).

Special levy (SonderA) replaced the security accounts (SiRück) on Jan. 1<sup>st</sup>, 2008. The special levy is limited to 15 000 francs and 10 years. There is usually no surplus in the accounts but there may be old security accounts that have not been settled yet. In that case please notify in writing and send any evidence to the Federal Office for Migration in 3003 Berne-Wabern<sup>12</sup>.

<sup>12</sup>You will find further information in the leaflet regarding special levies payable by asylum seekers, temporarily admitted aliens and persons in need of temporary protection (Merkblatt über die Sicherheitsleistungs- und Rückerstattungspflicht von asylsuchenden, vorläufig aufgenommenen sowie schutzbedürftigen Personen – Aide-mémoire relatif à l'obligation de s'acquitter de la taxe spéciale pour les requérants d'asile, les étrangers admis à titre provisoire et les personnes à protéger), available at the Federal Office for Migration (FOM) or at [www.bfm.admin.ch](http://www.bfm.admin.ch).

# What are my entitlements when I no longer live in Switzerland?

## My entitlements under the OASI/DI

Should you not have applied for reimbursement of your accumulated OASI contributions before leaving Switzerland, you can also do this from abroad (► Chapter 7b). **Please note:**

- Reimbursement is only possible if there is no social security agreement with your country (except Chile, the Philippines and Australia).
- Claims lodged longer than five years following the insurance contingency will not be processed.

If there is a social security agreement<sup>13</sup> with your country or with the country in which you reside as a recognised refugee or stateless person (► list of countries Chapter 7a):

- You may get a (partial) old-age pension on reaching the Swiss retirement age;
- You may get a (partial) disability pension in the event of disability understood as such under Swiss law. Disability of less than 50 per cent can not be paid for abroad;
- Your entitled family members may claim survivors' benefits in the event of your death.

If you have been covered under OASI/DI for a short time only, either you or your family members may receive a lump sum in lieu of a pension.



<sup>13</sup> You can get information about each security agreement from the Federal Social Insurance Office (FSIO).

## What do I have to do in order to receive a pension (only a social security agreement exists)?



You have to apply for a pension yourself. The OASI/DI does not take action automatically. You can apply for yourself and not on behalf of your spouse. If you are married and your spouse was insured in Switzerland, he/she must apply for a pension separately as soon as he/she is entitled.

### OASI pensions:

- If you live in your country, please send your application to the social security office in your place of residence<sup>14</sup>;
- If you live in another country, please send your application directly to the **Swiss Compensation Office (SCO)** in Geneva.

### DI pensions:

- If you live in your country, please send your application to the social security office at your place of residence<sup>14</sup>;
- If you live in another country, please send your application directly to the DI Office for Persons Insured Abroad in Geneva.

OASI/DI pensions or single lump sum payments will only be paid into a personal bank account.

## 12



### My entitlements under the occupational retirement scheme (2<sup>nd</sup> pillar)

Should you not have applied for cash payment of your accumulated capital (**termination benefit**) before your departure, you can also do this from abroad at any time (► Chapter 8a).

If you wish to maintain the **retirement fund cover** (for the three possibilities ► Chapter 5 «the occupational retirement scheme»), you will receive a (partial) pension or a lump sum payment as defined by the regulations of your **retirement fund** (e.g. pension fund) or contract with a bank or insurance company:

- on reaching the **retirement age**;
- in the event of **disability** as defined by Swiss law;
- in the event of your death, for your family members, if they meet the requirements.

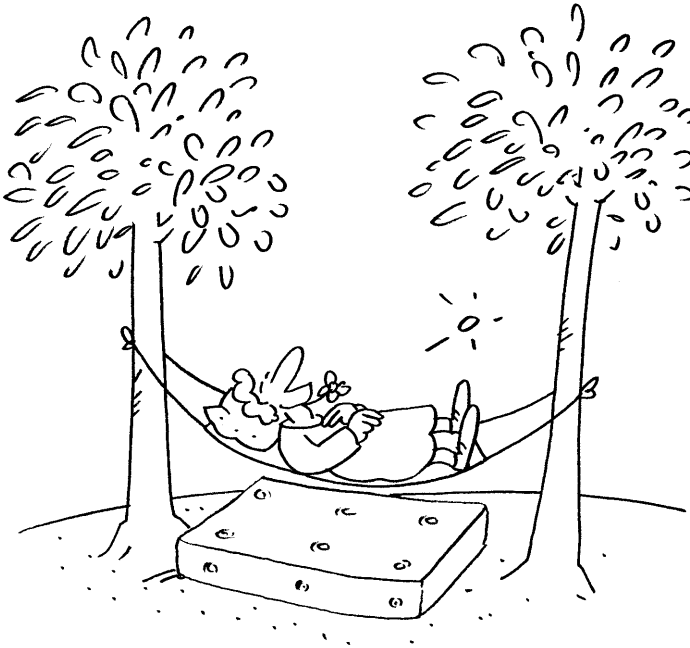
<sup>14</sup> You can get the address from the Federal Social Insurance Office (FSIO).

## What do I have to do in order to receive a pension?

You have to apply for your benefits yourself. The retirement fund, insurance company or bank do not take action automatically.



Please submit an application to your **retirement fund**, insurance company or bank.



Claims  
I may  
when leaving



from the OASI/DI

There is a **social security agreement** with your country  
(► Chapters 7a and 11)

There is **no** social security agreement with your country  
(► Chapter 7b)

No compensation possible

**Compensation of the accumulated OASI contributions**

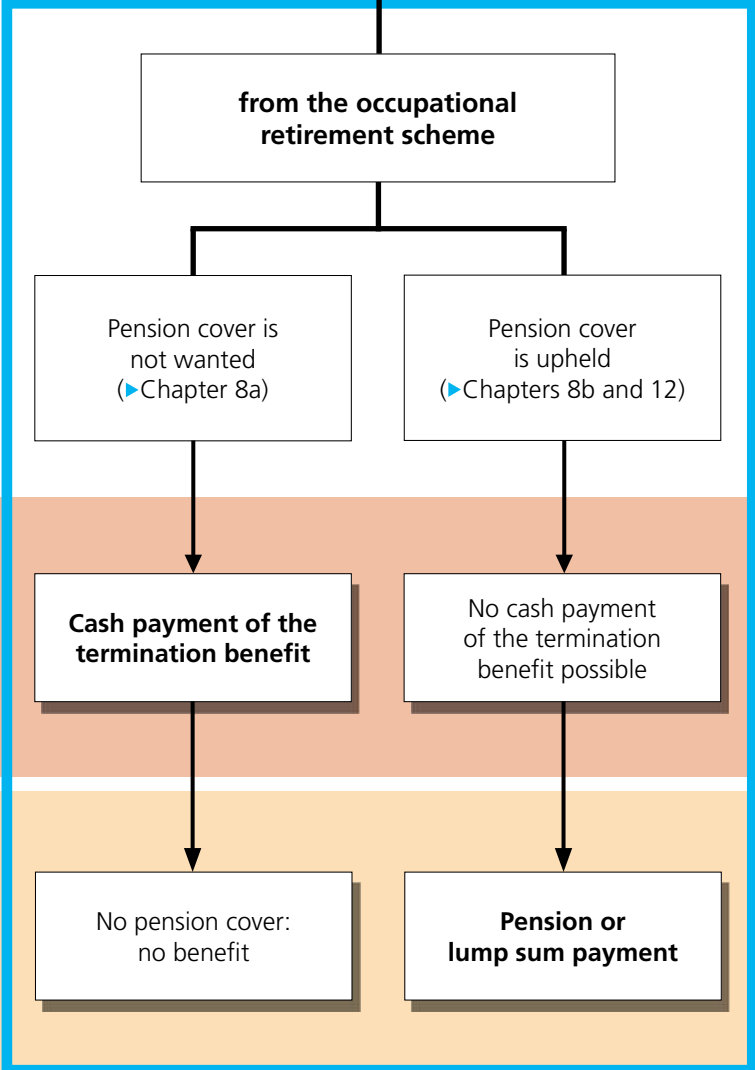
**Pension or lump sum payment**

No insurance cover:  
no benefit

Entitlements on departure

Entitlements on retirement, disability and death

that  
file  
Switzerland



# Addresses

- Compensation offices (Ausgleichskassen – Caisses de compensation): The addresses of the compensation offices are to be found on the Internet under [www.ahv-iv.info](http://www.ahv-iv.info).
- Swiss Compensation Office (SCO): Schweizerische Ausgleichskasse (SAK) – Caisse suisse de compensation (CSC)  
Postfach 3100, 1211 Genf 2  
Tel. 022 795 91 11  
Fax 022 797 15 01  
E-Mail: [cc27@zas.admin.ch](mailto:cc27@zas.admin.ch)  
Internet: [www.zas.admin.ch](http://www.zas.admin.ch)
- DI Office for Persons Insured Abroad: IV-Stelle für Versicherte im Ausland – Office AI pour les assurés résidant à l'étranger  
Postfach 3100, 1211 Genf 2  
Tel. 022 795 91 11  
Fax 022 797 15 01  
E-Mail: [cc27@zas.admin.ch](mailto:cc27@zas.admin.ch)  
Internet: [www.zas.admin.ch](http://www.zas.admin.ch)
- Central Office of the 2<sup>nd</sup> pillar: Sicherheitsfonds BVG  
Postfach 1023, 3000 Bern 14  
Tel. 031 380 79 75  
Fax 031 380 7976  
E-Mail: [info@zentralstelle.ch](mailto:info@zentralstelle.ch)  
Internet: [www.zentralstelle.ch](http://www.zentralstelle.ch)
- Federal Social Insurance Office (FSIO): Bundesamt für Sozialversicherung (BSV) – Office fédéral des assurances sociales (OFAS)  
Effingerstrasse 20, 3003 Bern  
Tel. 031 322 90 11  
Fax 031 322 78 80  
E-Mail: [info@bsv.admin.ch](mailto:info@bsv.admin.ch)  
Internet: [www.bsv.admin.ch](http://www.bsv.admin.ch)
- Auxiliary Fund: Stiftung Auffangeinrichtung BVG – Fondation Institution supplétive LPP Administration Freizügigkeitskonten  
Postfach, 8036 Zürich  
Tel. D 041 799 75 75  
Tel. F 021 340 63 33  
Tel. I 091 610 24 24  
E-Mail: [fzk@chaeis.ch](mailto:fzk@chaeis.ch)  
Internet: [www.aeis.ch](http://www.aeis.ch)
- For questions regarding special levy: Federal Office for Migration (FOM): Bundesamt für Migration (BFM) – Office fédérale des migrations (ODM)  
OSP AG  
Quellenweg 6, 3003 Bern-Wabern  
Tel. 031 323 36 39  
Fax 031 323 36 36
- Cantonal return counselling services (Rückkehrberatungsstellen – Services-conseils en vue du retour): You can obtain the addresses from the aliens police or from the migration office in your canton.

**Internet: Homepage of the OASI/DI with various addresses, leaflets and forms [www.ahv-iv.info](http://www.ahv-iv.info)**



# Glossary

**Auxiliary fund** (Auffangeinrichtung – Institution supplétive): The auxiliary fund is a special retirement fund. If you leave your job without instructing your employer's retirement fund what to do with the accumulated capital (termination benefit), the fund will transfer the termination benefit to an auxiliary fund. This happens no later than 2 years after termination of employment. Your insurance cover is maintained.

**Benefits** (Leistungen – Prestations): These are all the payments a person receives from an insurance. Benefits may be received regularly; this is normally in the form of a pension. Lump sum benefits are only paid once (reimbursement of the accumulated OASI contributions); thereafter the beneficiary can make no further insurance claims.

**Compensation offices** (Ausgleichskassen – Caisses de compensation): These are the offices which administer the OASI/DI. They collect the contributions, calculate and pay the pensions. Each canton has its own cantonal compensation office; the addresses are on the Internet under [www.ahv-iv.info](http://www.ahv-iv.info).

**Disability/disabled** (Invalidität/invalid – Invalidité/invalide): Disability occurs when a person can no longer be permanently employed due to illness or accident.

**Individual account (IA)** (individuelles Konto IK – Compte individuel CI): These are accounts which compensation offices manage for the insured. If you have worked for several employers, you may have an individual account at several compensation offices.

**Insurance contingency** (Versicherungsfall – Cas d'assurance): This is the moment when a person reaches retirement age, becomes disabled or dies, and thus insurance claims can be made.

**OASI/DI** (Old-Age and Survivors' Insurance / Disability Insurance – AHV/IV Alters- und Hinterlassenenversicherung / Invalidenversicherung – AVS/AI Assurance-Vieillesse et Survivants/Assurance-Invalidité): This is the basic State pension and social security insurance in Switzerland (1<sup>st</sup> pillar).

**OASI insurance card** (AHV-Versicherungsausweis – Certificat d'assurance AVS): This is the personal insurance card that you receive from a compensation office when you are insured under the OASI/DI.

**Occupational retirement scheme (2<sup>nd</sup> pillar)** (Berufliche Vorsorge (2. Säule) – Prévoyance professionnelle (2<sup>ème</sup> pilier)): The occupational retirement scheme covers the same risks as the OASI/DI. They supplement the OASI/DI and are compulsory for all persons who are gainfully employed and earn more than 20 520 francs annually (as per 1.1.2010).

**Reimbursement of the accumulated OASI contributions** (Rückvergütung der einbezahlten AHV-Beiträge – Remboursement des cotisations AVS payées): Foreign nationals may claim reimbursement of the accumulated OASI contributions on leaving Switzerland if there is no social security agreement between Switzerland and their native country.

**Retirement / retired** (Pensionierung/pensioniert – Retraite/retraité): Retirement age.

**Retirement age** (Rentenalter – Age de retraite): This is the age when a person retires and can receive an old-age pension. In the OASI it is 64 for women and 65 for men. In the occupational retirement scheme it may be lower, depending on the particular retirement fund.

**Retirement fund (for example pension funds)** (Vorsorgeeinrichtung [z.B. Pensionskasse] – Institution de prévoyance [par exemple, caisse de pensions]): Retirement funds administer the occupational retirement scheme. There may be a pension fund, an insurance company or a bank. The retirement funds collect contributions, calculate and pay pensions. Your total accumulated capital may only be placed in one retirement fund.

**Retirement fund cover (in the 2<sup>nd</sup> pillar)** (Vorsorgeschutz in der 2. Säule – Protection en matière de prévoyance professionnelle): If you meet the conditions (the occupational retirement scheme), you are insured and thus, in the event of an insurance contingency you may receive benefits from the retirement fund. In order to maintain a good insurance cover, the accumulated capital (termination benefit) is only paid out under certain conditions (e.g. on departure from Switzerland).

**Social security agreement** (Sozialversicherungsabkommen – Convention de sécurité sociale): These are international agreements between countries, which coordinate the rights and obligations of their nationals in the social security system.

**Survivors** (Hinterlassenen – Survivants): These are the surviving family members (spouse, children under 18 or 25 years of age, under certain conditions also dependent relatives).

**Swiss Compensation Office (SCO)** (Schweizerische Ausgleichskasse SAK – Caisse suisse de compensation CSC): This office has the same function as the compensation offices and is responsible for all persons living abroad who were insured under the OASI/DI.

**Termination benefit** (Austrittsleistung – Prestation de sortie): This is the amount (accumulated capital or credit balance) available at the retirement fund when a person changes jobs or stops working. On changing jobs, the termination benefit is transferred to the new employer's retirement fund. Reimbursement is possible in certain cases, for example on departure from Switzerland.

**Vested benefits account** (Freizügigkeitskonto – Compte de libre passage): This is a blocked account at a bank into which the termination benefit may be paid when gainful employment ends before retirement.

**Vested benefits policy** (Freizügigkeitspolice – Police de libre passage): This is a blocked policy with an insurance company into which the termination benefit may be paid if gainful employment ends before retirement.

Albanisch, albanais, albanese

Arabisch, arabe, arabo

Deutsch, allemand, tedesco

► **Englisch, anglais, inglese**

Französisch, français, francese

Italienisch, italien, italiano

Portugiesisch, portugais, portoghese

Russisch, russe, russo

Serbisch, serbe, serbo

Spanisch, espagnol, spagnolo

Tamilisch, tamoul, tamil

Türkisch, turc, turco

## Impressum

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