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Federal Department of Justice and Police FDJP  
**State Secretariat for Migration SEM**



# Swiss social insurance system: Period of stay in Switzerland and departure

Information for foreign nationals

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# Notes

## 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 pension scheme (2<sup>nd</sup> pillar). It is also intended to provide practical guidance on these topics for persons preparing to leave Switzerland permanently.

## Who is this brochure for?

The brochure is for foreign nationals who live and/or work in Switzerland or have done so in the past:

- 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:

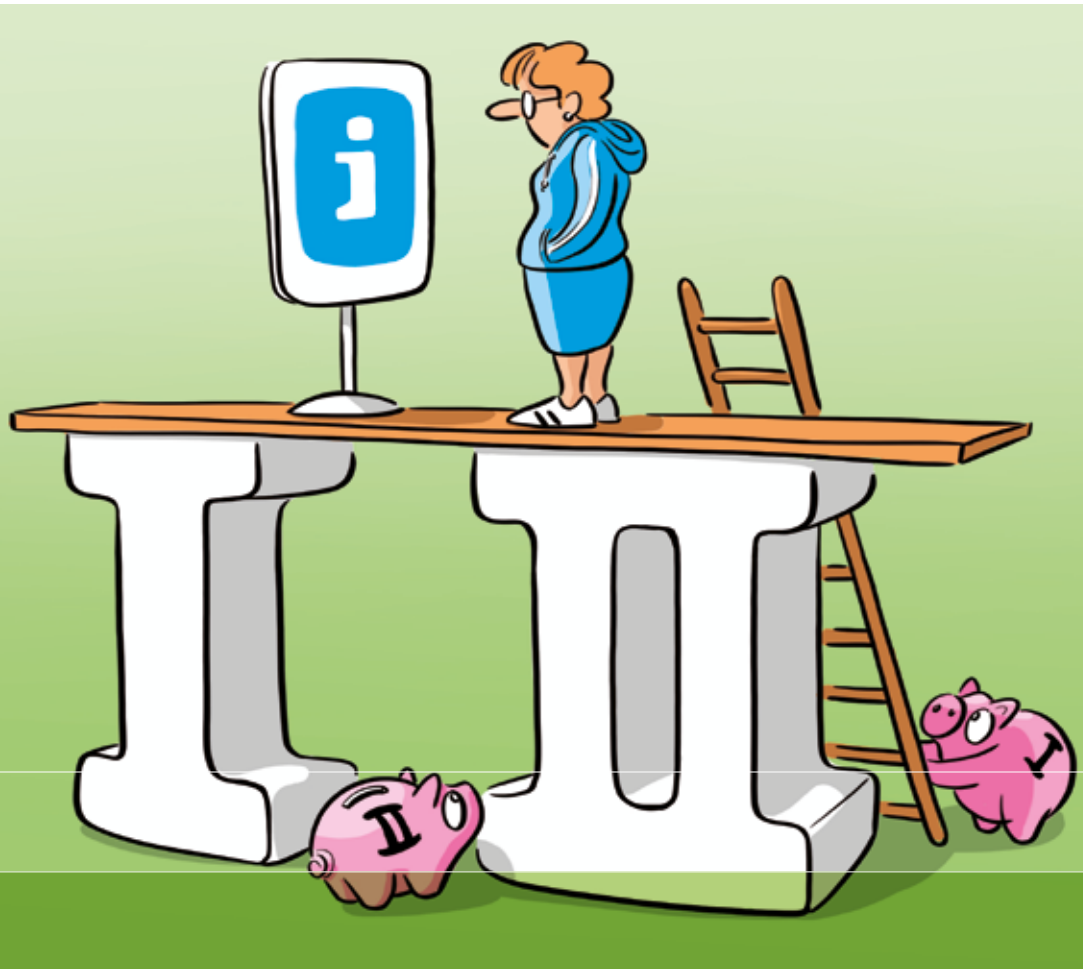
- Citizens of EU or EFTA member states,<sup>1</sup> or
- Recognised refugees or stateless persons who leave Switzerland for an EU or EFTA member state.<sup>2</sup>

This brochure cannot, of course, address every individual case and describes many aspects only in a very simplified way. Leaflets addressing specific questions are available at the compensation offices or on the Internet. Furthermore, there are specialized offices which provide reliable information. You will find the addresses on page 25.

<sup>1</sup> These persons come under the Treaty on the Free Movement of Persons signed with EU or EFTA. Cf. Leaflet No. 880 «Leaving Switzerland» (on the Internet at [www.ahv-iv.ch/en/Leaflets-forms/Leaflets/International](http://www.ahv-iv.ch/en/Leaflets-forms/Leaflets/International)).

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

# A Important information on the Swiss social insurance system



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

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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 pension 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 21 150 francs (as per 1.1.2018).

II

It is quite possible that you are insured under both insurance schemes at the same time. Thus you can draw benefits from both forms of insurance at the same time.

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

- The OASI/DI is run by compensation offices.
- The occupational pension scheme is run by the pension fund institutions (e.g. pension funds), which vary greatly in their structures. All employers with employees subject to mandatory insurance must be affiliated to a registered pension fund institution.

## 2. Key facts about the OASI/DI

### I

#### What does being insured 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) when you enter retirement or if you become disabled. 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.

When you become insured, you receive an OASI insurance number. You must quote this number in all correspondence with the compensation office. You will also find the number on your health insurance card.

#### How do I pay the insurance?

As long as you are working, you must pay contributions. The obligation to pay contributions does not commence before 1 January following your 17<sup>th</sup> birthday. If you are not gainfully employed, you must pay contributions starting from 1 January following your 20<sup>th</sup> birthday until, at the latest, the end of the month in which you reach the legal retirement age (women: 64 years of age, men: 65 years of age).

If you are an employee, 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 self-employed or not gainfully employed, you must pay the full contributions, at a minimum however the minimum contribution, which is a fixed amount (478 francs per year, as per 1 January 2018).

Asylum seekers, temporarily admitted aliens and persons in need of protection without a residence permit who are not gainfully employed do not pay contributions until:

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

Contributions received by compensation offices are kept in individual accounts.



**If you are not gainfully employed, you must report to the compensation office in your home canton. It is your responsibility; compensation offices will not become active on their own initiative. You will find the address on the Internet at [www.ahv-iv.ch](http://www.ahv-iv.ch) ▶ **Contacts**. Non-payment of contributions may result in a reduction of benefits (e.g. of pensions).**

#### How much is my contribution to the insurances (OASI/DI and ALV/AC) if I am gainfully employed?

The amount corresponds to 6.225 per cent of your gross salary (Exception: the rate is 5.625 per cent for portions of salaries over 148200 francs).

#### Does my insurance cover my family members as well, 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. if 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.ch](http://www.ahv-iv.ch) ▶ **Contacts**.

### 3. Key facts about the **occupational pension scheme** (2<sup>nd</sup> pillar)

#### II

#### **What does the being insured mean for me personally?**

Affiliation to the occupational pension scheme entails rights and obligations, the main obligation being the payment of contributions. These generate benefits (e.g. pensions) when you enter retirement or if you become disabled. In the event of your death, your family members or heirs may receive survivors' pensions.

#### **When am I covered?**

All persons who are insured under the OASI/DI (☞Section 2) and whose earnings from a single employer amount to at least 21 150 francs annually (as per 1.1.2018) are insured. Persons with multiple jobs who do not receive earnings of at least that amount from any one employer, are not automatically insured, even if their total salaries amount to more. In such a case, voluntary insurance is possible.

The insurance begins upon commencement of employment, but no sooner than on one's 18th birthday.

#### **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 pension fund institution.

If you change employers, you will most likely change to the new employer's pension fund institution. The total amount of your accumulated capital (termination benefit) is transferred. The previous pension fund institution transfers the termination benefit to the new pension fund institution. This capital must therefore always remain in the pension fund institution of your current employer. You cannot dispose of the money freely.

Withdrawal of the money is possible only under certain specific conditions.

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

Each pension fund institution determines the amount of the contribution itself, within the statutory limitations. The amount of your contribution may therefore vary from one institution to another. It also depends on your age.

#### **Does my insurance cover my family members as well, or do they have to be individually insured?**

The 2<sup>nd</sup> pillar is a personal insurance scheme. Your family members subject to the obligatory insurance only if they are themselves employed and earn at least 21 150 francs annually (as per 1.1.2018).



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

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

### 4. What do I have to do **if I change jobs?**

#### I

#### **For the OASI/DI:**

Please give your new employer your OASI insurance number.

#### II

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

You have to give the address of the pension fund institution of your new employer to your previous employer's pension fund institution (you can obtain the address from your new employer) so that the accumulated capital (termination benefit) can be transferred.

## 5. What do I have to do if I **stop working and stay in Switzerland** but am not yet entering retirement?

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### Regarding 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.ch](http://www.ahv-iv.ch) ▶ [Contacts](#).

II

### Regarding the occupational pension scheme (2<sup>nd</sup> pillar):

You cannot have the accumulated capital (termination benefit) paid out to you in cash. You do have three options though:

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 also have the option of leaving the capital in the auxiliary fund.

Tell your pension fund institution which option you have chosen.

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

## 6. Which **certificates and documents** do I have to keep?



**Always keep all certificates and documents that you receive from any social insurance office!**

If you apply for social insurance benefits, it is possible that you will be required to present certificates and documents. So please keep the following:

- **The OASI insurance number.**
- **Any 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 were employed and for how long and that contributions were deducted from your salary. This may be useful if you apply for benefits or for reimbursement of your OASI contributions (☞ Section 7b) and your records do not match the OASI/DI records. 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 when you retire or if you become disabled or die. It also shows the amount of the termination benefit and regulations regarding the contributions. You can apply for the certificate from your pension fund institution at any time.
- **Regulations of the pension fund institution:** Each pension fund institution has its own regulations. They contain the general rights and obligations of the insured.


## B What do I have to do to prepare for a permanent departure from Switzerland, and what are my entitlements?



It is essential to prepare well for your departure. There are certain points you must bear in mind to ensure that you do not encounter problems in connection with obtaining your benefits. The OASI/DI and the occupational pension scheme (2<sup>nd</sup> pillar) are governed by different sets of rules. The procedures you must follow are therefore also different.

If you leave Switzerland without giving notice of your departure, and remain for a period in a third country illegally, your departure from Switzerland will be difficult to prove. That can make it difficult to request benefits from the insurance schemes.

### 7. OASI/DI

 We recommend that you verify your employer's and your own personal payments into your individual OASI/DI account before leaving Switzerland. Write to your compensation office or visit [www.ahv-iv.ch](http://www.ahv-iv.ch) ▶ **Contacts** and ask for a free copy of your individual account (cite your OASI insurance number).<sup>3</sup>

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Before processing your claim, the insurance office will check whether a social security agreement is in place 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)», 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.ch](http://www.ahv-iv.ch) ▶ Leaflets/General

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

#### 7a. If a social security agreement is in place

Switzerland has concluded social security agreements<sup>4</sup> with the following countries: Australia, Chile, China, Bosnia and Herzegovina, India, Israel, Japan, Canada, Macedonia, Montenegro, Philippines, San Marino, Serbia, South Korea, Turkey, Uruguay and USA.

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



Social security agreements mean that the pensions from the OASI/DI are also paid abroad, as a rule.<sup>5</sup> For this reason, you cannot generally apply for any reimbursement of your accumulated OASI contributions (☞ Section 7b) when leaving Switzerland (special provisions exist for Australian, Chilean, Chinese, Korean, Indian, Philippine and Uruguayan 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. There may be a fee for this.

If you have been drawing an OASI/DI pension in Switzerland, the pension can, in principle, also be paid out abroad.<sup>6</sup> Supplementary benefits, in contrast, are generally not paid abroad.



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

<sup>5/6</sup> There are restrictions, depending on the agreement.

## 7b. If no social security agreement is in place

OASI/DI pensions are not paid out to foreign nationals abroad. You can, however, apply for reimbursement of your accumulated OASI contributions.<sup>7</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>8</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. OASI benefits already received will be deducted from the total amount.*

### 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 reim-bursed, without interest. Contributions paid for you by social assistance authorities are not reimbursed.
- DI contributions are not reimbursed.
- If the reimbursable OASI contributions exceed a certain sum,<sup>9</sup> the amount is reduced.
- In the event of your death, your spouse or your children<sup>10</sup> may also apply for reimbursement, if they would be eligible for a survivor's pension.

<sup>7</sup> OASI contributions amount to 8.4% of the gross salary (employer's and employee's contributions together).

<sup>8</sup> Exception: children 18 years of age or older who have completed their education and training may stay in Switzerland.

<sup>9</sup> The so-called expectation of pension: this corresponds to the capitalized, anticipated pension.

<sup>10</sup> Children up to 18 years of age, those still studying or in training up to 25 years of age.





### 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 application for reimbursement of OASI contributions («reimbursement request form»). This form is available at all compensation offices or on the Internet ([www.ahv-iv.ch/en/Leaflets-forms/Forms/General-administration-forms](http://www.ahv-iv.ch/en/Leaflets-forms/Forms/General-administration-forms)) and must be submitted together with the following documents:

- OASI insurance number;
- confirmation of your departure from Switzerland;
- valid proof of nationality or a copy of the valid passport for you and your spouse;
- divorce decree, if applicable, indicating 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.
- As a rule, reimbursement amounts are only paid out for receipt in another country.
- Payment may take several months.
- Payments can only be effected into to your personal bank account or to you personally.



## 8. The occupational pension scheme (2<sup>nd</sup> pillar)

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

- apply for **payment** of your accumulated capital (termination benefit); or
- **maintain the pension fund institution cover** (for the three options: ↗ Section 5 «Regarding the occupational pension scheme»). When you retire or if you become disabled you can receive benefits (e.g. a pension). In the event of your death, your family members or your heirs will receive a survivor's pension if the necessary conditions are met.

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

### 8a. How do I request the cash pay-out of the termination benefit?



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

An application must be submitted to your last employer's pension fund institution. You can do this before leaving Switzerland. Please ask your last employer for the necessary form. The form indicates which documents you must enclose, which include:

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

Once you have received the termination benefit, you cannot request any further payments from the pension fund institution. Thus you can no longer draw any pensions.

In most cases, the termination benefit is not paid out until after the departure.

## 8b. How can I receive 2<sup>nd</sup> pillar benefits after leaving Switzerland?

 **You have to contact the pension fund institution (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 (↗Section 5)**


If you have not applied for a cash pay-out of the benefit (↗Section 8a) you continue to be covered by the 2<sup>nd</sup> pillar pension scheme. Please inform your pension fund institution in which form you would like to maintain the pension scheme cover. There are three options (↗Section 5 «Regarding the occupational pension scheme»).



The previous pension fund institution 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?

 **Check to make sure that all termination benefits were transferred to the new employer's pension fund institution each time you changed jobs in the past. If you are unsure whether this was done, make an enquiry at the 2<sup>nd</sup> Pillar Central Office.**

The pension fund institution 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 then be addressed to the auxiliary fund.

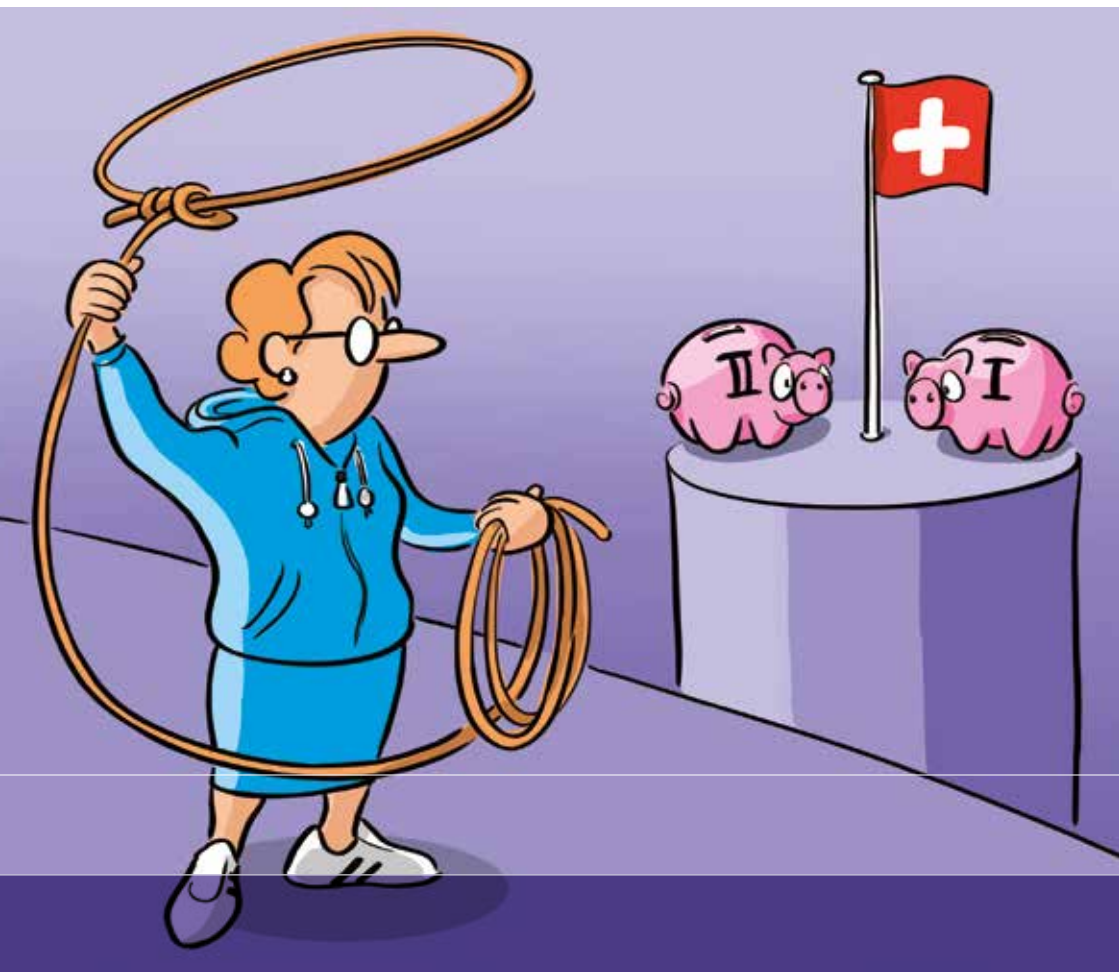
By enquiring at the 2<sup>nd</sup> Pillar Central Office, you can find out if you still have any money in the auxiliary fund or in a pension fund institution.

## 9. Drawing an accident insurance pensions

 **We recommend that you contact your employer's accident insurance company before leaving Switzerland if you had 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.

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



## 10. My entitlements under the OASI/DI

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If you did not apply for reimbursement of your accumulated OASI contributions before leaving Switzerland, you can also do this from abroad (☞ Section 7b).

### Please note:

- Reimbursement is only possible if there is no social security agreement in place with your country (except Australia, Chile, China, India, Philippines, South Korea and Uruguay).
- The entitlement to reimbursement expires 5 years after the insurance contingency. After that point you cannot claim any money.

If there is a social security agreement<sup>11</sup> in place with your country or with the country in which you reside as a recognised refugee or stateless person (☞ list of countries Section 7a):

- You will have a claim to a (partial) old-age pension on reaching the Swiss retirement age;
- You will have a claim to a (partial) disability pension in the event of disability understood as such under Swiss law. Disability pensions are only paid out abroad if the degree of disability is at least 50%;
- Your qualified family members will have a claim to survivors' benefits in the event of your death.

### As a general rule:

If you were covered under OASI/DI for a short time only, either you or your family members can receive a lump sum payment corresponding to the value of a pension in lieu of a pension.

<sup>11</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 if a social security agreement is in place?**

 **You have to apply for a pension yourself. The OASI/DI does not take action automatically. You can apply for yourself only. 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 qualified.**

**OASI pensions:**

- If you live in your country of origin, please send your application to the social security office in your place of residence;<sup>12</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 of origin, please send your application to the social security office at your place of residence;
- 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.**

<sup>12</sup> You can get the address from the Federal Social Insurance Office (FSIO).

## 11. My entitlements **under the occupational pension scheme** (2<sup>nd</sup> pillar)


### II

If you did not apply for your accumulated capital (termination benefit) to be paid out in cash before your departure, you can also do this from abroad at any time (☞ Section 8a).

If you wish to maintain the pension scheme cover (for the three options ☞ Section 5 «Regarding the occupational pension scheme»), you will receive a (partial) pension or a lump sum payment as defined defined in the the regulations of your pension fund institution (e.g. pension fund) or in the 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.

**What do I have to do in order have the benefits paid out to me?**

 **You have to apply for your benefits yourself. The pension fund institution, insurance company or bank will not take action on their own initiative.**

Please submit an application to your pension fund institution, insurance company or bank.

## D Appendix



## Important Addresses

Addresses, factsheets and forms relating to AHV/IV at [www.ahv-iv.ch](http://www.ahv-iv.ch).

### **Compensation offices:**

The addresses of the compensation offices are to be found at [www.ahv-iv.info](http://www.ahv-iv.info).

### **Swiss Compensation Office (SCO):**

Postfach 3100  
1211 Genf 2  
022 795 91 11  
cc27@zas.admin.ch  
[www.zas.admin.ch](http://www.zas.admin.ch)

### **DI Office for Persons Insured Abroad:**

Postfach 3100  
1211 Genf 2  
022 795 91 11  
cc27@zas.admin.ch  
[www.zas.admin.ch](http://www.zas.admin.ch)

### **2<sup>nd</sup> Pillar Central Office: LOB Guarantee Fund**

Postfach 1023  
3000 Bern 14  
031 380 79 75  
info@zentralstelle.ch  
[www.zentralstelle.ch](http://www.zentralstelle.ch)

### **Federal Social Insurance Office (FSIO):**

Effingerstrasse 20  
3003 Bern  
058 462 90 11  
info@bsv.admin.ch  
[www.bsv.admin.ch](http://www.bsv.admin.ch)

### **Substitute Occupational Benefit Institution FZK vested benefits accounts administration**

Postfach  
8036 Zürich  
D 041 799 75 75  
F 021 340 63 33  
I 091 610 24 24  
fzk@chaeis.ch  
[www.aeis.ch](http://www.aeis.ch)

### **For questions regarding special charge:**

### **State Secretariat for Migration (SEM) OSP AG**

Quellenweg 6  
3003 Bern-Wabern  
058 463 36 39

### **Cantonal return counselling services:**

You can obtain the addresses from the aliens police or from the migration office in your canton.

# Possible claims upon and following departure from Switzerland

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## from the OASI/DI

A **social security agreement** is in place with your country  
(☞ Sections 7a and 11)

**No** social security agreement is in place with your country  
(☞ Section 7b)

Claims on departure

No reimbursement possible (except Australia, China, Chile, India, the Philippines, South Korea and Uruguay)

**Reimbursement of the accumulated OASI contributions**

Claims on retirement, disability and death

**Pension or lump sum payment**

No insurance cover: no benefit

II

## from the occupational pension scheme

Pension scheme cover is not wanted  
(☞ Section 8a)

Pension scheme cover is upheld  
(☞ Sections 8b and 12)

**Cash pay-out of the termination benefit**

No cash pay-out of the termination benefit possible

No pension scheme cover: no benefit

**Pension or lump sum payment**

# Glossary

## Auxiliary fund

The auxiliary fund of the Substitute Occupational Benefit Institution is a special pension scheme fund. If you leave your job without instructing your employer's pension fund institution what to do with the accumulated capital (termination benefit), the fund will transfer the termination benefit to the auxiliary fund within 2 years. This does not affect your pension scheme cover.

## Benefits

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

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 and there are also compensation offices for certain trade associations; you will find the addresses on the Internet under [www.ahv-iv.ch](http://www.ahv-iv.ch).

## Disability/disabled

A person is considered disabled when, due to an illness or accident, he or she is no longer able to work and the inability to work will continue for a long period.

## Individual OASI/DI account (IA)

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

This is the moment when a person reaches retirement age, becomes disabled or dies, and thus insurance entitlements are created.

## OASI/DI (Old-Age and Survivors' Insurance/Disability Insurance)

This is the basic State insurance for pensions and other social security benefits in Switzerland (1<sup>st</sup> pillar).

## OASI insurance number

The insurance number serves to identify you within the insurance. You will find it on the back of your health insurance card.

## Occupational pension scheme (2<sup>nd</sup> pillar)

The occupational pension scheme covers the same risks as the OASI/DI. It supplements the OASI/DI and is compulsory for all persons who are gainfully employed and earn more than 21 150 francs annually (as per 1.1.2018).

## Pension fund institution (for example pension funds)

Pension fund institutions administer the occupational pension scheme. They may take the form of a pension fund, an insurance company or a bank. The pension fund institutions collect contributions, calculate and pay pensions. Your entire accumulated capital in the occupational pension scheme must always be held at a single pension fund institution.

## Pension scheme cover (in the 2<sup>nd</sup> pillar)

If you meet the conditions (☑ occupational pension scheme), you are insured and thus, in the event of an insurance contingency you will receive benefits from the pension fund institution. In order to maintain a good pension scheme cover, the accumulated capital (termination benefit) can only be paid out under certain conditions (e.g. on departure from Switzerland).

## Reimbursement of the accumulated OASI contributions

Foreign nationals may claim reimbursement of the accumulated OASI contributions on leaving Switzerland if no social security agreement is in place between Switzerland and their native country (except Australia, Chile, China, India, the Philippines, South Korea and Uruguay).

## Retirement / retired

☑ Retirement age.

## Retirement age

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 pension scheme it may be lower, depending on the particular pension fund institution.

## Social security agreement

These are international agreements between countries which coordinate the rights and obligations of their nationals in the social security system.

## Survivors

In the event of your death, these are your surviving family members (spouse, children under 18 or children in education until 25 years of age).

### **Swiss Compensation Office (SCO)**

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**

This is the amount (accumulated capital or credit balance) available at the pension fund institution when a person changes jobs or stops working. When a person changes jobs, the termination benefit is transferred to the new employer's pension fund institution. A cash pay-out is possible only in certain cases, for example on departure from Switzerland.

### **Vested benefits account**

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**

This is a blocked policy with an insurance company into which the termination benefit may be paid if gainful employment ends before retirement.

## Impressum

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