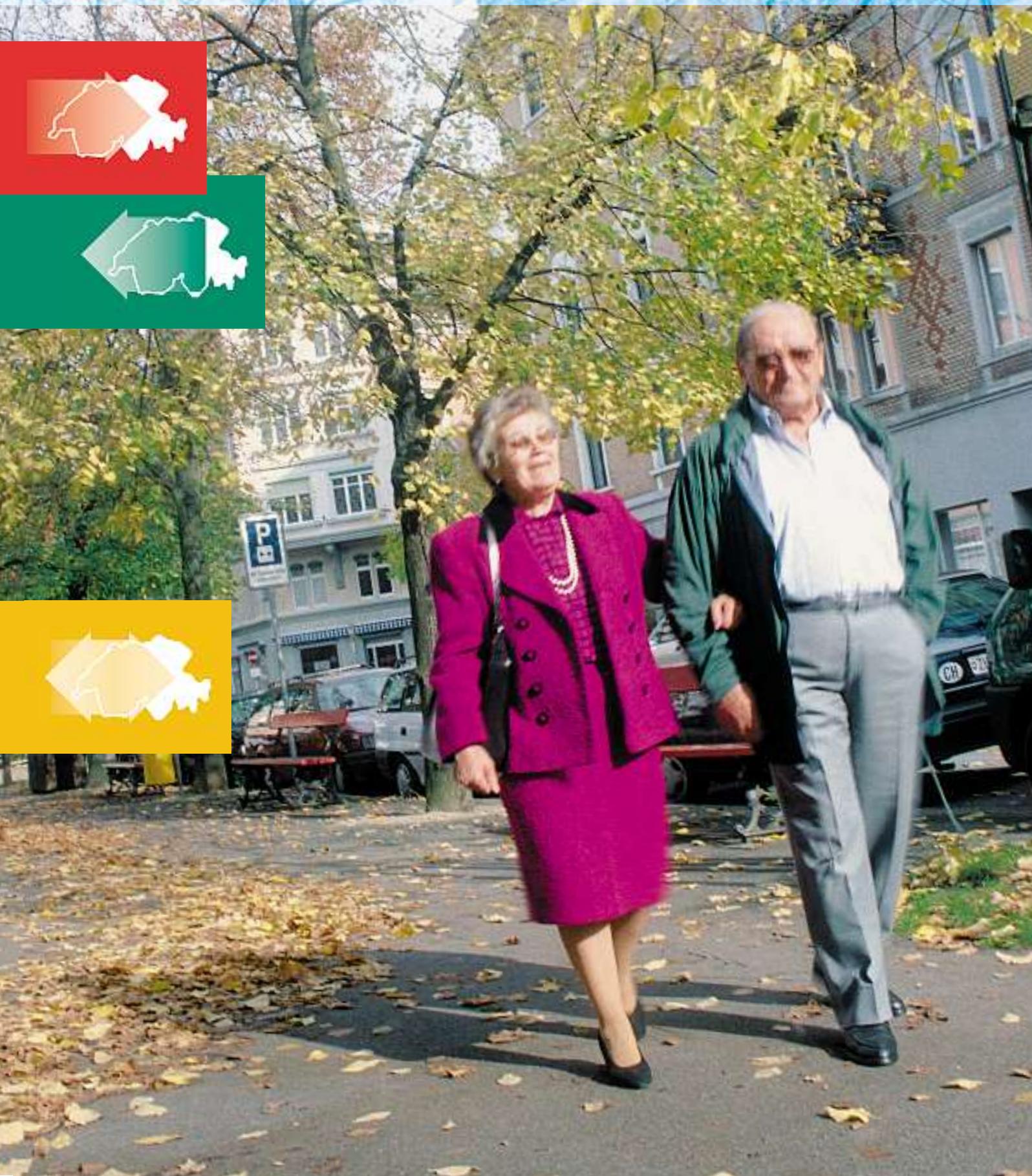


RETIREMENT

PERSONAL FOLDER FOR MIGRANTS



This brochure describes the legal situation after entry into force of the bilateral agreements with the EU.

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This brochure is available free of charge from:

BBL/EDMZ
3003 Berne
Fax 031 325 50 58
404.003 en

Further information is available on the following websites:

www.ejpd.admin.ch (facts and numbers)

www.alter-migration.ch

Retirement

A successful start into work-free life requires careful planning. The question of where to live gains new importance. What is better: to return, to stay, or to commute? The decision taken often has consequences for the entire family and should therefore also be discussed with all concerned. The financial situation needs to be clarified. Income and expenditures related to both current and previous marriages and relationships can influence financial planning; therefore, your most important current and former partners should be included in all discussions related to the preparation of your retirement. Their decisions have consequences for your entire social environment.

Personal information

Surname: _____ *Surname of spouse:* _____

First name: _____ *First name:* _____

Street: _____ *Street:* _____

ZIP, place: _____ *ZIP, place:* _____

Telephone private: _____ *Telephone private:* _____

Telephone work: _____ *Telephone work:* _____

Address in home country: _____ *Address in home country:* _____

Date of birth: _____ *Date of birth:* _____

Place of birth: _____ *Place of birth:* _____

Nationality: _____ *Nationality:* _____

Residence permit: _____ *Residence permit:* _____

Marital status: _____ *Marital status:* _____

OASI number: _____ *OASI number:* _____

Children: _____ *Children:* _____

Previous marriages: _____ *Previous marriages:* _____

from _____ *until* _____ *from* _____ *until* _____

Financial Aspects

Income and expenditures need to be calculated as carefully and thoroughly as possible. Married couples who paid contributions for at least one full year receive their OASI pension separately. The same is true for divorced and widowed wives who were not engaged in a gainful employment. A comprehensive assessment of the situation is very important; with regard to expenditures, possible liabilities relating to previous marriages must be taken into account.



OASI

Find out from your OASI compensation office how high your monthly payment will be. They can calculate this sum for you. They also need to know where you want the money paid to. Three months prior to your retirement you must fill in an application form at your OASI compensation office. In Switzerland you will find the corresponding address on the last page of the telephone directory. Abroad, the following agency is responsible for old age pensions:

Address: _____

Monthly pension: _____

Monthly pension of partner: _____



Occupational benefit plan

The occupational benefit plan guarantees a life-long pension and also includes a widow's pension. Your employer can inform you of the monthly payment you will receive. The total yearly pension is indicated under "Old age benefits" on the benefit certificate from your occupational benefit institution (e.g., your pension fund). A one-time withdrawal of the entire accumulated capital is possible in certain cases only.

Monthly pension: _____

Monthly pension of partner: _____



Personal savings

What benefits can you get from your private savings and optional provident schemes? When calculating you should keep in mind that on the average you have almost three decades ahead of you!

Total assets: _____

Monthly withdrawal: _____



Pension from home country

If you were insured in another country, you will normally receive a pension from the given country along with your Swiss OASI pension.

Monthly pension:

Monthly pension of partner:



Supplementary benefits

In Switzerland you are entitled to supplementary benefits if your pension and savings do not cover your basic needs. The OASI agency of your community (or, the Office for Supplementary Benefits) can help you find out what your options are.

Address:

Sum:

Expenditures	yearly	monthly	total
<i>(fixed liabilities)</i>			
<i>Housing costs:</i>			
<i>Heating and services:</i>			
<i>Radio, telephone, TV:</i>			
<i>Gas, electricity:</i>			
<i>Taxes:</i>			
<i>Insurance premiums:</i>			
<i>Transport costs:</i>			
<i>Alimony, child support:</i>			
<i>Children, school:</i>			
<i>Credit repayment:</i>			
<i>Newspapers, journals:</i>			
<i>Membership fees for associations:</i>			
<i>Other fixed liabilities</i>			
Total fixed liabilities:			
<i>(household)</i>			
<i>Food, drinks:</i>			
<i>Cleaning products, personal hygiene products:</i>			
<i>Pets:</i>			
Total household costs:			

Financial Plan

	yearly	monthly	total
Carry-over from p. 5			
(personal expenditures)			
<i>Clothes, linen, footwear:</i>			
<i>Hairdresser, leisure activities, courses, tobacco</i>			
<i>Allowance:</i>			
Total personal expenditures:			
(Reserves)			
<i>Doctor, dentist, optician:</i>			
<i>Presents, donations:</i>			
<i>Holidays:</i>			
<i>Unforeseen acquisitions:</i>			
Total reserves:			
Total expenditures:			

Budget	yearly	monthly	total
Total income:			
<i>Fixed liabilities:</i>			
<i>Household:</i>			
<i>Personal expenditures:</i>			
<i>Reserves:</i>			
Total expenditures:			
Disposable income:			

Health

Your body now needs more attention, a balanced diet, and lots of movement in order to stay free of aches and pains as long as possible. Provisions in case of illness also become more important. There is help available for the days when your strength may diminish and ailments come – but only if you know where and how to get it.



Prevention

Make sure you get a lot of movement. Do sports regularly, go hiking or do gymnastics. This will keep you mobile. Eat fresh fruit and vegetables in order to get enough vitamins, mineral nutrients, and fibre. Reduce your intake of calories, fat, alcohol, salt, and sugar: they are responsible for many typical old age illnesses. Have yourself examined by your physician and ask him or her for advice.

Comments:

Addresses:



Health insurance

Check your health insurance policy. Are you well enough insured? Are accidents and extended journeys covered? Do you perhaps need a supplementary insurance in order to get adequate coverage abroad? Is transport taken care of in case you need to be transferred when you are ill or after an accident?

Citizens of the EU can, under certain conditions, keep their health insurance when leaving the country. Find out about this from your health insurance company. Ask them also about whether you are entitled to a premium reduction. Finally, clarify whether your insurance covers travel outside the EU.

Comments:

Addresses:



Support structures

Who will take care of you if you fall ill? Is there an organisation that provides medical home care? Who can you address? Find out while you are healthy whether your community has organisations offering home care or meal services to assist you at home in case of illness.

Comments:

Addresses:



Hospital

Where is the nearest hospital? How will you get there? Is it a hospital where friends and family can come and visit you? Get all necessary addresses in advance so you have them ready in case of an emergency.

Comments:

Addresses:



Mobility

How will you get around once you can no longer drive your own car? Is there public transport nearby? Is there a taxi service for disabled persons? How can you stay independent as long as possible?

Comments:

Addresses:

Living

After retirement your home becomes more important. This is true for persons living alone and for married couples alike. The first question is: Where do I, where do we really feel at home? Where do friends and family live? Where do I have what kind of options for leisure activities? Will the place where we live now still be adequate when I can no longer drive a car or when one of us dies or becomes disabled?

If you plan to return to your home country, you should discuss the advantages and disadvantages of a move with all concerned. Is moving away from your children and grandchildren a good idea? It is often wiser to try it out for a few months than to immediately and irreversibly break up your Swiss household and lose your residence permit.



Private home

Is your home a good place to grow old in? Are shops, friends and family within reach even if you can no longer drive a car? Is there public transport nearby? Is support at hand in case you fall ill or if your partner dies? Are there stairs and other obstacles that might become insurmountable should you once have trouble walking? Should you look for an apartment with an elevator? Does the furniture need to be adapted to new needs? Pro Senectute offers counselling with regard to measures that facilitate living in your own apartment in case of old age disabilities.

Comments:

Addresses:



Family

Is your family able to accommodate you without difficulty? How did it work out during your trial move? Do you have enough freedom and privacy? Have you talked about illness and disability? Are rights of use and ownership settled in case there should ever be a conflict? If necessary, prepare a move as long as you are still healthy and able to adapt to new surroundings.

Comments:



Retirement housing schemes

Where can you live if you are no longer able to walk easily? Are there special adapted retirement housing schemes or flat-sharing communities for elderly people near where your friends and family live? If you can no longer manage your own household, you can get assistance from Pro Senectute and meal service organisations. Is there a residential home nearby in case you need even more assistance? Visit retirement housing communities and residential homes, and try them out as a guest before moving!

Comments:

Addresses:



Home care services and care homes

Who will take care of you if you fall ill and need care? In Switzerland, home care services can support medical home care. When that is no longer sufficient, there are care homes and extra care housing schemes.

It is important to know these institutions in your community, including costs and possibilities for financial support from your health insurance and in the form of supplementary benefits.

Comments:

Addresses:

Lifestyle

After your retirement you are free to organise your time as you wish. While work kept your body and mind going, holidays and weekends were there to relax. This rhythm changes once you are retired. You need to actively pursue and plan new challenges in order to stay healthy. Your body needs movement, your brain stimulation, and your heart company. Organising your leisure time becomes more important than ever.



Body

Your body now requires special care in order to stay free of aches and pains as long as possible. Do sports or grow a garden to keep fit and mobile. Is there a swimming pool nearby, or are there sports clubs that offer training for senior citizens? Are there groups who organise group hikes out in nature? Benefit from cheaper fares outside the main peak periods.

Comments:

Addresses:



Mind

Have you not long dreamt of learning to play an instrument or learning a new language? In the coming decades, your brain will need as much challenge as it can get to prevent it from degenerating. Learning something new is certainly the best option.

Are there religious communities or other community centres who organise events? The Migros Club School, Pro Senectute, and other organisations offer a wide range of courses to stimulate your creativity. There are even special introductions to the Internet for senior citizens. This will allow you to correspond around the world and stay informed on courses and activities offered in the "Seniorweb".

Comments:

Addresses:



Heart

Relationships are a vital part of life. If you have your own family, you can visit your children and take care of your grandchildren. You also have more time for friendships. Are these people also there for you when you are worried or not feeling well? Are there people around with whom you can have good conversations and share your joys and sorrows? If you make an effort to spend time with your neighbours, former colleagues and remote acquaintances, you may well discover common interests and make new friends. Are there dances or interest groups where you can meet new friends? What kind of clubs and associations are there in your community? Do you have a hobby that you could share with others? Does your former employer organise reunions? What kind of social activities does your religious community offer? Volunteer work is also a good and useful option to enrich your everyday life.

Comments:

Addresses:

Legal Issues

Although you no longer go to work, legally you still remain an independent and responsible person. You can conclude contracts or marry, and you have to pay taxes and, if worse comes to worst, appear in court if you have violated the law. All of this remains unchanged.

There are regulations that need to be observed when you retire. Moreover, there are useful pieces of advice and recommendations that can help you and your family avoid unnecessary trouble.



Residence Permit

Citizens of the EU who move abroad have a right to return.

Non EU citizens lose their residence permit once they leave the country permanently or if they stay abroad longer than six months. If you make an application before the six months are over, you can keep your permit for two years.

Comments:

Address of the cantonal aliens' police:



OASI

Because spouses receive their OASI pension separately, married couples need to inform the compensation office when the wife reaches the age of 63. As of 2005 women are entitled to an OASI pension only after they reach the age of 64.

Widows and wives who were never gainfully employed are nevertheless also entitled to an OASI pension. It is possible to retire two years in advance, at the age of 62 for women and 63 for men; however, this reduces the monthly pension.

Comments:



Unmarried couples

If you live in an unmarried couple, the changed financial situation will probably require a new agreement. It is wise to conclude this agreement in writing.

Comments:



Inheritance

Have you thought about the distribution of your inheritance? There is a legal succession that applies to everyone who has not made a will. You should check if this regulation conforms with your ideas or if you want to modify it by making a will or concluding a marriage contract.

Comments:



Legal counselling

Seek legal counselling and advice from experts. Find out from your community administration where you can get legal counselling free of charge.

Comments:

Addresses:

