

# Swiss voluntary old age dependents insurance : (A.H.V. Alters- und Hinterlassenenversicherung)

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## Swiss Voluntary Old Age Dependents Insurance

(A.H.V. ALTERS UND HINTERLASSENENVERSICHERUNG)

### EXTRAORDINARY CONCESSIONS

A FEW WEEKS AGO you received from our Consulate a circular regarding this Insurance. As customary it was written in German and as you may have found difficulty in understanding same, I will give you a short extract.

This insurance is available to all Swiss citizens, including Dual Nationals, and even to those who are not at present immatriculated with the Consulate, but who would be prepared to do so now.

#### EXTRACT FROM CIRCULAR:

For us Swiss living abroad the following alterations to the A.H.V. are of particular interest—

1. *The age limit* for joining this voluntary insurance has been raised from 30 to 40 years.
2. *Extraordinary possibility for joining during 1960*  
Swiss living abroad (males) who were born after 30/11/1895 and females who were born after 30/11/1897, can join during the current year. *This must be done before 31/12/60 THROUGH OUR CONSULATE.*

After this date, the right to join the voluntary Insurance for those over 40 years lapses. The A.H.V. premiums are calculated either from your *income* or your *capital* and range from 2.2 per cent to 4.4 per cent. You cannot choose from which source and you must submit verified accounts of both (if you have both—otherwise one or the other). *For example:* A married man, born in 1900, who joins the Insurance today, would pay during six years a yearly premium of £7/10/- and would receive on reaching the age of 65 a so-called married couple annuity of £48. (This example is based on one who paid the minimum premium during six years, which is calculated from a yearly income of £190. Fewer or more years would, of course, result in a smaller or larger annuity.)

As males after the age of 65 and females after the age of 63 qualify for the annuity, it can be seen that some may have to pay very few premiums to be eligible for a small annual income.

As this is a most generous gesture from our government and especially interesting for elderly people, I would like to advise you to think this over and then contact our Consulate in Wellington for further particulars.

This annuity can no doubt, if you wish, be credited in your name in a Swiss bank and could provide a very handy nest egg, perhaps not so much for a rainy day in N.Z., but a sunny holiday in Switzerland.

(Some more about this in our next issue.)

—ARNOLD BILAND

#### FROM THE CONSULATE

##### SWISS CALENDARS FOR 1961

To enable our compatriots to receive an illustrated calendar from Switzerland for 1961, the Consulate-General is prepared to pass a collective order. Please write to the Consulate-General, G.P.O. Box 386, Wellington, and remit at the same time the amount in question. The following calendars are offered:

"The Alpine Calendar" (Stehli), price sh 12/-.

"Switzerland" (Novos), price sh 12/-.

Orders for these calendars will be accepted till *June 30, 1960.*

### Check your Address!

IF your address, as it appears on the Helvetia, is not correct, please fill in this form below and send to the Secretary, Mr. A. Biland, R.D.8, Frankton.

Mrs., Miss, Mr.....

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