

3.03 OASI benefits



OASI survivors' pensions

Position as of 1st January 2019



A brief overview

The purpose of survivors' pensions is to protect surviving dependants (spouse, children) against financial hardship in the event of the death of a spouse or parent. There are three types of survivors' pensions:

- Widows' pensions
- Widowers' pensions
- Orphans' pensions

Your entitlement to a survivor's pension depends on the deceased having a contribution record of at least one full year.

One full year of contributions will be credited if

- the deceased paid contributions for one year in total, or
- the deceased was insured and his or her spouse paid twice the minimum contribution for at least one year, or
- the deceased qualifies for parental or care credits.

Widows' pensions

1 As a married woman, when will I be entitled to a widow's pension?

If you are married and your spouse has died, you will be entitled to a widow's pension if

- At the time when you lose your spouse you have one or more children (of any age). Children of the deceased spouse living in the same household who are entitled to an orphan's pension as a result of the spouse's death also count as children. The same applies to foster children previously cared for by your spouse if you subsequently adopt them, or
- If you are 45 or older at the time when you lose your spouse and had been married for at least five years. Your years of marriage will be added together if you have been married several times.

2 As a divorced wife, when will I be entitled to a widow's pension?

If you are divorced and your ex-spouse has died, you will be entitled to a widow's pension if

- You have children and your dissolved marriage lasted for at least ten years, or
- You were over 45 at the time of your divorce and your dissolved marriage lasted for at least ten years, or
- Your youngest child turns 18 after you reach the age of 45.

If you do not meet any of these conditions, you will be entitled to a widow's pension until your youngest child's 18th birthday.

Widowers' pensions

3 When will I be entitled to a widower's pension?

If you are married or divorced and your (former) wife dies, you will receive a widower's pension for as long as you have children under 18.

If a partner in a registered partnership dies, the surviving partner will be treated in the same way as a widower. This means that the surviving partner will only be entitled to a survivor's pension while he/she has children aged under 18.

Orphans' pensions

4 When do children receive an orphan's pension?

Children receive an OASI orphan's pension if their mother or father dies. If both parents die, the child will be entitled to two orphan's pensions: one for the deceased father and one for the deceased mother. Entitlement to an orphan's pension ceases once the child turns 18, or once the child has completed his or her education or training, but in any event will not continue beyond the child's 25th birthday. Special rules apply to foster children.

Beginning and end of entitlement

5 When does entitlement to a survivor's pension start?

Entitlement to a survivor's pension starts on the first day of the month following the death of the (divorced) spouse or parent.

6 When does entitlement to a survivor's pension end?

Entitlement to a survivor's pension ends at the end of the month in which the preconditions for entitlement cease to apply. Entitlement to a widow's or widower's pension ceases on remarriage. However, orphans' pensions continue to be paid.

Concurrent benefits

7 Which pension is paid?

If you simultaneously fulfil the conditions for both a survivor's pension and an old-age or disability pension, only the higher pension will be paid.

Applying to draw a survivor's pension

8 Where do I have to claim my entitlement to a survivor's pension?

You can register your entitlement to a survivor's pension with the compensation office to which the deceased most recently paid contributions to the OASI scheme. You can obtain the application form *318.371 – Survivors pension application* from the compensation offices and their branches or at www.ahv-iv.ch.

If your contribution record includes periods of insurance cover in Switzerland and in one or more EU or EFTA countries, a single application in your country of residence will be sufficient. This will initiate the application process in all the countries concerned.

If the deceased person has not paid any OASI contributions, you will need to register your entitlement to a survivor's pension with the cantonal compensation office or its local municipal branch.

If you are not resident in Switzerland, please consult the page entitled «Request for a survivors' pension» on the Swiss Compensation Office SCO website: www.zas.admin.ch

Calculating survivors' pensions

9 How are survivors' pensions calculated?

The factors involved in calculating survivors' pensions are the deceased's:

- qualifying years of contributions,
- income from gainful employment and
- parental credits and care credits.

The contribution period for a widower's pension and orphans' pensions following the death of the (former) wife or the mother, the following is determined on the basis of the following factors: The years of marriage prior to 31st December 1996 in which no contributions were paid, but during which the wife was insured, will qualify as years of contributions.

10 Under what circumstances will I receive a full pension?

You will receive a full pension (pension scale 44) if the deceased has a full contribution record from 1st January of the year after reaching age 20 until his or her death.

11 Under what circumstances will I receive a partial pension?

You will receive a partial pension (pension scale 1-43) if the deceased has an incomplete contribution record. This partial pension is calculated according to the ratio of the deceased's actual years of contributions to the full contribution period.

12 When are credits applied for youth years?

Youth years are contribution periods between the ages of 18 and 20. If the deceased person made contributions up to age 20, these youth years can be used to fill subsequent gaps in the contribution record.

13 When are additional months counted?

Deceased persons who, prior to 1st January 1979, have missing contribution years, were insured or could have been insured will be credited with the following additional contribution periods (additional months):

Where the insured person has a full contribution record		Eligible for additional credits for up to
from	until	
20	26	12 months
27	33	24 months
34 and over		36 months

14 What does a person's average annual income consist of?

A person's average annual income consists of:

- average earnings,
- average parental credits, and
- average care credits.

Average earnings

15 How are a person's average earnings calculated?

Survivors' pensions are calculated on the basis of the deceased's earnings.

To calculate a person's average earnings, all earnings up to 31st December of the year preceding the entitlement to a pension are added together. Income earned during a person's youth will only be taken into account if the person needs to fill subsequent gaps in his or her contribution record.

Each person's earnings are recorded in his or her "individual account" (IA).

16 Is a person's total income adjusted to changes in salaries and prices?

Earnings may date from years when salary levels were lower. A person's total income is therefore enhanced in line with the average trend of salaries and prices. The total income enhanced in this way is divided by the number of years and months which can be credited. The result is the person's average earnings.

17 What is the career supplement?

If the deceased dies before reaching the age of 45, his or her average earnings will be increased by an age-dependent percentage supplement (career supplement).

In the event of death		Percentage
after age	before age	
	23	100
23	24	90
24	25	80
25	26	70
26	27	60
27	28	50
28	30	40
30	32	30
32	35	20
35	39	10
39	45	5

Average parental credits and care credits

18 What are parental credits?

The deceased may be awarded parental credits for the years when he or she had children under the age of 16. The level of the parental credit corresponds to three times the minimum annual pension. In the case of married couples, the credit is divided equally between the two spouses during the calendar years of their marriage. The average amount of parental credits is calculated by dividing the total amount credited by the total duration of the contributions.

In the case of divorced parents and parents who are not married to each other, but who exercise joint parental responsibility, either the whole parental credit will be awarded to one parent or half will be awarded to each parent, depending on the care given. For further information, we refer you to leaflet 1.07 – *Erziehungsgutschriften (Parental credits)*.

19 What are care credits?

The deceased may be awarded care credits for years spent looking after relatives requiring care who are easily accessible and are entitled to a helplessness allowance on grounds of medium or severe incapacitation. There is no entitlement to care credits for years in which parental credits can be awarded. The level of the care credit corresponds to three times the minimum annual pension. In the case of married couples, the credit is divided equally between the two spouses during the calendar years of their marriage. The average amount of care credits is calculated by dividing the total amount credited by the total duration of the contributions. For further information, we refer you to leaflet *1.03 – Betreuungsgutschriften (Care credits)*.

Pension rates

20 What are the current pension rates?

For those with full contribution records, the amount of the ordinary full pension is as follows, depending on their average income:

	Minimum of CHF / month	Maximum of CHF / month
Widow's or widower's pension	948.–	1 896.–
Orphan's pension	474.–	948.–

If two orphan's pensions or one orphan's pension and one child's pension are paid for the same child, the two pensions combined must not exceed 1 422 francs, which corresponds to 60 % of the maximum old-age pension.

Supplementary benefits

21 When am I entitled to supplementary benefits?

If you are a widow, a widower or an orphan and are living in modest financial circumstances, you will, under certain conditions, be entitled to supplementary benefits. For more information on this subject, please see Leaflets *5.01 – Ergänzungsleistungen zur AHV und IV (Benefits to supplement the OASI and DI schemes)* and *5.02 – Ihr Recht auf Ergänzungsleistungen zur AHV und IV (Your right to benefits to supplement the OASI and DI schemes)*.

If you are not resident in Switzerland, you are not entitled to supplementary benefits.

Sample calculation

22 Death of the spouse or father

A man born in June 1969 dies in March 2019. He is survived by his wife and two children born in 2001 and 2002. This means that 17 years of parental credits can be awarded. From April 2019 a widow's pension and two orphan's pensions will be paid. As the deceased paid OASI contributions without interruption from 1990 until his death, his survivors are awarded full pensions (pension scale 44).

The average earnings are determined on the basis of the individual accounts and are calculated as follows:

The average earnings are determined on the basis of the individual accounts and are calculated as follows:

Total income from 29 contribution years from 1990 up to and including 2018	CHF	1 600 000.–
This total income is divided by the relevant contribution period (29 years) to obtain the average earnings which amount to	CHF	55 172.–

The average for the parental credits is calculated as follows:

Number of years x triple annual minimum pension divided by the contribution period divided by two		
$17 \times 42\,660 \text{ francs} \div 29 \text{ years} \div 2$	CHF	12 504.–

The average annual income and the pensions are calculated as follows:

Average earnings	CHF	55 172.–
Average parental credits	CHF	12 504.–
Average annual income (rounded up to table value, see page 10) of	CHF	68 256.–
As the table in the Appendix (see page 10) shows, the resulting pension amounts are as follows:		
Widow's pension	CHF	1 714.–
Two orphans' pensions, each amounting to	CHF	857.–

Appendix

- Table of full pensions (scale 44)
- Table of enhancement factors

Scale 44: Full monthly pensions

Amounts in francs

Parameter	Old-age and disability pension	Old-age and disability pension for widows/widowers	Survivors' pensions and benefits for dependants			
			Widows/widowers	Supplementary pension	Orphans' and child pension	Orphans' pension 60 %*
Up to 14 220	1 185	1 422	948	356	474	711
15 642	1 216	1 459	973	365	486	729
17 064	1 247	1 496	997	374	499	748
18 486	1 277	1 533	1 022	383	511	766
19 908	1 308	1 570	1 047	392	523	785
21 330	1 339	1 607	1 071	402	536	803
22 752	1 370	1 644	1 096	411	548	822
24 174	1 401	1 681	1 120	420	560	840
25 596	1 431	1 718	1 145	429	573	859
27 018	1 462	1 755	1 170	439	585	877
28 440	1 493	1 792	1 194	448	597	896
29 862	1 524	1 829	1 219	457	610	914
31 284	1 555	1 866	1 244	466	622	933
32 706	1 586	1 903	1 268	476	634	951
34 128	1 616	1 940	1 293	485	647	970
35 550	1 647	1 977	1 318	494	659	988
36 972	1 678	2 013	1 342	503	671	1 007
38 394	1 709	2 050	1 367	513	683	1 025
39 816	1 740	2 087	1 392	522	696	1 044
41 238	1 770	2 124	1 416	531	708	1 062
42 660	1 801	2 161	1 441	540	720	1 081
44 082	1 820	2 184	1 456	546	728	1 092
45 504	1 839	2 207	1 471	552	736	1 103
46 926	1 858	2 230	1 486	557	743	1 115
48 348	1 877	2 252	1 502	563	751	1 126
49 770	1 896	2 275	1 517	569	758	1 138
51 192	1 915	2 298	1 532	574	766	1 149
52 614	1 934	2 321	1 547	580	774	1 160
54 036	1 953	2 343	1 562	586	781	1 172
55 458	1 972	2 366	1 577	592	789	1 183
56 880	1 991	2 370	1 593	597	796	1 194
58 302	2 010	2 370	1 608	603	804	1 206
59 724	2 029	2 370	1 623	609	811	1 217
61 146	2 048	2 370	1 638	614	819	1 229
62 568	2 067	2 370	1 653	620	827	1 240
63 990	2 086	2 370	1 668	626	834	1 251
65 412	2 105	2 370	1 684	631	842	1 263
66 834	2 124	2 370	1 699	637	849	1 274
68 256	2 142	2 370	1 714	643	857	1 285
69 678	2 161	2 370	1 729	648	865	1 297
71 100	2 180	2 370	1 744	654	872	1 308
72 522	2 199	2 370	1 759	660	880	1 320
73 944	2 218	2 370	1 775	665	887	1 331
75 366	2 237	2 370	1 790	671	895	1 342
76 788	2 256	2 370	1 805	677	902	1 354
78 210	2 275	2 370	1 820	683	910	1 365
79 632	2 294	2 370	1 835	688	918	1 376
81 054	2 313	2 370	1 850	694	925	1 388
82 476	2 332	2 370	1 866	700	933	1 399
83 898	2 351	2 370	1 881	705	940	1 411
85 320 and higher	2 370	2 370	1 896	711	948	1 422

* Amounts also apply to double orphans' pensions and whole double child pensions.

**Flat-rate enhancement factors dependent on occurrence:
Occurrence of insured event in 2019**

First IA entry	Enhancement factor	First IA entry	Enhancement factor
1970	1,178	1995	1,000
1971	1,162	1996	1,000
1972	1,146	1997	1,000
1973	1,131	1998	1,000
1974	1,117	1999	1,000
1975	1,104	2000	1,000
1976	1,091	2001	1,000
1977	1,079	2002	1,000
1978	1,067	2003	1,000
1979	1,054	2004	1,000
1980	1,042	2005	1,000
1981	1,030	2006	1,000
1982	1,019	2007	1,000
1983	1,008	2008	1,000
1984	1,000	2009	1,000
1985	1,000	2010	1,000
1986	1,000	2011	1,000
1987	1,000	2012	1,000
1988	1,000	2013	1,000
1989	1,000	2014	1,000
1990	1,000	2015	1,000
1991	1,000	2016	1,000
1992	1,000	2017	1,000
1993	1,000	2018	1,000
1994	1,000		

*The first individual account entry that can be considered as decisive for calculating the pension must not be earlier than in the calendar year when the person turns 21.

Enquiries and further information



This leaflet merely provides an overview. Individual cases can only be assessed conclusively on the basis of the relevant legislation. The compensation offices and their branches will be pleased to answer any enquiries. A list of all compensation offices can be found at www.ahv-iv.ch.

In this leaflet, the terms below describing a person's marital status also have the following meanings:

- Marriage: registered partnership
- Divorce: legal dissolution of a registered partnership
- Widowhood: death of a registered partner

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