



## Impressum

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Contact for content:  
FDFA - Consular Directorate  
Tél.: +41 800 24 7 365  
Email: [helpline@eda.admin.ch](mailto:helpline@eda.admin.ch)

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Federal Department of  
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# AGEING WELL ABROAD

## Prevention & Information

# CAREFUL PLANNING

Even if old age seems a long way off, it is important to ensure you are well-prepared for it.

Living abroad may mean that governmental support, along with familial and social networks, may not be as readily available as they are in Switzerland. It is crucial to consider potential situations where you might require assistance and to arrange the necessary precautions in case your independence is compromised.

Here are some key points to consider, if you have not already done so.

## Emergency contact

Should you find yourself unable to make decisions due to accident, illness, or death, your Swiss representation abroad needs to be able to reach a designated contact person.

- + Have I informed my representation who my contact person is?

You can register this person on [the online desk FDFA](#) or notify your local Swiss representation directly. Remember to keep this information up-to-date.



## Pensions

If you have been contributing to the Old Age and Survivors' Insurance (OASI) in Switzerland, you are entitled to receive regular pension payments upon retirement, irrespective of where you live. These are transferred directly by the Swiss compensation office, usually in the currency of your country of residence. Alternatively, you could opt to have your pension paid into a Swiss bank or postal account. You can find detailed information on how to apply for an old-age pension on [www.zas.admin.ch](http://www.zas.admin.ch) under 'OASI/DI pensions abroad'.



If you have been contributing to a Swiss pension fund, you can generally receive occupational insurance benefits abroad. Contact your pension fund for more information.

Be sure to inform your OASI compensation office and your pension fund of any change of address without delay. If you have any questions about your pension, please contact the relevant institutions directly.

## Healthcare

You should consider the following health-related questions:

- + How robust is the local healthcare system?
- + Are there healthcare professionals who speak a language I know well? Do they make home visits? How can I reach them in an emergency?
- + Is the level of care sufficient? If I need to undergo a major medical procedure, can I receive treatment locally or will I need to return to Switzerland?
- + If I have a predisposition to a medical condition requiring specific medication, is it available locally?





## Medical expenses

As you age, medical expenses rise, making comprehensive health and accident insurance essential.

- + Do I have health and accident insurance?
- + Does it provide adequate cover? If not, how can I cover my medical expenses?
- + If I need to be transferred to Switzerland for medical reasons, do I have medical evacuation insurance?

## Care homes

If your health status changes and independent living becomes unmanageable, it is important to know your options.

- + How is elderly care structured in my country of residence?
- + Which local retirement homes are suitable? Can I visit these homes in person?
- + Would I rather reside in a Swiss care home, and if so, which ones are feasible?
- + How would I finance this type of care, either locally or back in Switzerland?



## Advance decisions

In a situation where you can't express your medical care preferences, advance decisions (living wills) can be essential. These documents allow you to specify in advance the medical procedures you consent to or refuse, make your wishes known to doctors, exercise greater self-determination and lessen the burden on your loved ones.

Several organisations provide templates, for example [www.ch.ch](http://www.ch.ch). Fill out the document of your choice, date it, and sign it. Give it to someone you trust or your GP and inform your Swiss representation where you have stored it. You can draw up a living will at any age and change your mind at any time.



## Wills

Drawing up a will is a way of expressing your wishes about how your assets should be distributed after your death.

- + What are my assets - what property, possessions or financial resources do I own?
- + Who should inherit them - what do I need to do?
- + Am I familiarised with the inheritance laws in my country of residence, as these may affect the validity and enforcement of my will?

You can obtain this legal information from a lawyer or notary in your country of residence. Draw up a document that complies with the relevant legal requirements and make sure to date and sign it. Give this document to a trusted relative or notary, and let your Swiss representation know where it is stored. Remember that a will can be drawn up at any stage in life and revised as often as you deem necessary.





## Post-death arrangements

Consider your wishes for your funeral and post-death arrangements.

- + Understand local funeral rites.
- + Decide your final resting place.
- + Make financial provision for your funeral.
- + Decide whether you want to be an organ donor.

Write down your wishes or tell a relative or your GP. You can do this at any age and change your mind at any time. Let your Swiss representation know who you have told about your wishes or where you have stored your instructions.

## Swiss representation

One of the FDFA's main tasks is to support Swiss citizens living abroad. This assistance is not unlimited however, and there is no legal entitlement to it. Moreover, it only includes services that fall within the scope of consular duties and responsibilities. Swiss representations therefore do **not** offer the following services (non-exhaustive list):

- + Local administrative procedures (obtaining a residence permit, local allowances, translations, etc.).
- + Finding a care home.
- + Visiting hospitals and care homes.
- + Accompanying you to medical appointments.
- + Handling or answering enquiries regarding Swiss banks.
- + Handling or answering real-estate related questions.



## Personal responsibility

The Swiss Abroad Act and Ordinance place particular emphasis on the principle of personal responsibility: every individual shall exercise personal responsibility when planning or undertaking a stay abroad or when working abroad and try to overcome any difficulties on their own. This means that whatever assistance Swiss representations may provide is subsidiary and, in particular, that consular protection is not a right.

It is therefore your responsibility to take necessary steps to avoid finding yourself in difficult circumstances and, if necessary, to seek solutions on your own. Additionally, it is crucial to have a contingency plan in case you are no longer able to make decisions independently.

The procedures and information provided in this brochure are intended to help you navigate this new phase of life under the best possible conditions while minimising your concerns. In addition, Swiss representations are available to assist you within the parameters specified above.