

# PENSION BENEFITS FOR AUTHORS

The purpose of the SUISA Pension Fund (SPF) is to protect SUISA's members and principals, and their respective survivors, against the economic consequences of retirement and disability. A withholding of 7.5% is deducted from the total revenues from the performance and broadcasting of musical works in Switzerland and Liechtenstein and allocated to the Pension Fund.

## Benefits for Authors

Under certain conditions, a yearly pension will be granted to entitled authors. An author's entitlement depends on his reference income: the latter is calculated based on the average performance and broadcasting revenues received by the author from the time he joins SUISA until he goes into retirement. If membership lasts less than 40 years, the reference income will be reduced by 1.67% for each missing year. Thus, for a 10-year term of membership, the reduction would be 50%. The result is then multiplied by a factor set by the Pension Board. The actual pension payment is equal to the difference between a member's reference income and his SUISA settlements in the pension year (July to June).

### Example of a retirement pension calculation

Assume an author whose reference income is CHF 9,000. In June, he receives a settlement of CHF 3,000 from SUISA for the performance and broadcasting of his works in Switzerland and abroad. The difference of CHF 6,000 will be paid to him with his July pension statement.

Authors whose performance and broadcasting settlement is higher than their individual reference income are not entitled to a pension payment. The reference income is subject to an upper limit of CHF 38,000 (up to 31.12.2009: CHF 36,000).

**NB.** Individual benefit entitlements are determined based on the pension statement in July. No information can be provided beforehand.

### Entitlement criteria for a retirement pension:

- minimum age of 64 (entitled members will be contacted by the SPF);
- at least 10 years' membership in SUISA;
- annual average performance and broadcasting revenues of at least CHF 250 generated by a member's works.

### Disability and hardship

Members who can no longer work full-time or at all as a result of an accident or a serious illness may also apply for a pension. The final decision of the Federal Disability Insurance (IV/AI) must be provided by way of substantiation.

SUISA's pension fund regulations also provide that authors (or their survivors) who suffer hardship may be granted financial support on a case-by-case basis. Substantiated applications should be sent to the SPF.

## **Survivors' benefits**

### **Surviving spouses, registered partners and (unregistered) partners**

The surviving spouse of a deceased author will be entitled to a pension provided he or she was at least 45 years old at the member's death and the marriage had lasted at least five years, or he or she has to support of at least one child. This rule applies by analogy to registered partners.

The surviving unmarried or unregistered partner of a deceased author will be entitled to a pension if, at the author's death, he or she was at least 45 years' old and shared a common life with the deceased for an uninterrupted period of five years up to his death, or if he or she has to support at least one child.

The reference income for widows and widowers is 75% of the reference income of the deceased author. The upper limit is CHF 28,875. The reference income of the surviving spouse, registered partner, (unregistered) partner or orphan may not together exceed the author's income at the relevant age.

### **Orphans' pensions**

Orphans' pensions are granted to the children of deceased members who have not yet turned 18. Thereafter, and until they turn 25 at the latest, orphans who are undergoing full-time vocational training will also be entitled to an orphan's pension.

The reference income for orphans is 50% of the reference income of the deceased author. The upper limit is CHF 19,250. The reference income of the surviving spouse, registered partner, (unregistered) partner or orphan may not together exceed the author's income at the relevant age.

## **Further Information**

For more information about the calculation of benefits and reference income, please see the Pension Fund Regulations at [www.suisa.ch/fuersorge-urhaeber](http://www.suisa.ch/fuersorge-urhaeber).

For further information, please contact:

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