



# **Your social security rights in Liechtenstein**



## **EUROPEAN COMMISSION**

Directorate-General for Employment, Social Affairs and Inclusion  
Directorate D: Social Rights and Inclusion  
Unit D.2: Social Protection

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# **Your social security rights in Liechtenstein**

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At some point in our lives we may well need to depend on social security benefits. These are available for nationals living in their own country who meet the relevant requirements, but you also have a right to claim if you are from one EU country and are living in another. Read on to find out when you can claim, what you are entitled to and how you can apply.

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# Family

## Family benefits

This chapter describes the types of family benefits you may be able to receive. The following benefits are addressed:

- one-off childbirth allowance
- monthly child allowance
- monthly single-parent allowance.

### In what situation can I claim?

Non-working persons resident in Liechtenstein and all employed persons working in Liechtenstein are entitled to claim the benefits.

Biological parents, grandparents, step-parents, adoptive parents and orphans resident in Liechtenstein whose parents have died are entitled to receive family benefits.

### What conditions do I need to meet?

The benefits are linked to the birth, adoption or raising of children.

### What am I entitled to and how can I claim?

Family benefits include:

- one-off childbirth allowance, including for the adoption of children under 5;
- monthly child allowance, payable up to the child's 18th birthday;
- monthly single-parent allowance, payable up to the child's 18th birthday.

The amount of child allowance is calculated depending on the number and age of the children. It is CHF 280 per child if the family has one or two children, and increases to CHF 330 per child for twins, if the family has three or more children and for every child over the age of 10.

Childbirth allowances are granted for a birth, the adoption of a child under the age of 5 (CHF 2,300.00). A slightly higher amount is granted for multiple births (CHF 2,800.00 per child).

### Obligation to apply

Applications for family benefits should be submitted to the relevant social insurance body (FAK, Liechtenstein family compensation fund) under state supervision.

### Forms you may need to fill in

- [Registration for family benefits/child allowance/childbirth allowance \(for persons resident in Liechtenstein\)](#)
- [For persons resident abroad](#)
- [Registration for single-parent allowance](#)

### Know your rights

The links below provide additional legal information; they do not link to European Commission websites and do not reflect its views.

- [Fact sheet on benefits from the FAK](#)

European Commission publications:

- [Family benefits: your rights as an EU citizen abroad](#)

## Who do you need to contact?

### Liechtenstein AHV-IV-FAK

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## Maternity

This chapter describes the maternity benefits you may receive. The following benefits are addressed:

- benefits in kind
- maternity leave
- maternity benefit.

### In what situation can I claim?

In the event of maternity. There are no social security benefits for fathers in Liechtenstein.

### What conditions do I need to meet?

Health insurance awards benefits in kind and/or cash to employed or self-employed people and for women officially resident in Liechtenstein. A maternity benefit is also paid to unemployed mothers from general funds if they do not have sufficient financial resources.

### What am I entitled to and how can I claim?

#### Benefits in kind

Health insurance covers obstetrics by a doctor and a midwife and the necessary check-ups during pregnancy and for 10 weeks after delivery (see the section on benefits in kind in the event of illness). There is also no cost sharing for health benefits during maternity.

The maternity leave encompasses the claim to a paid 20-week maternity leave.

#### Maternity benefit

All benefits provided by the funds in the event of illness are also granted during maternity. Accordingly, obligatory sickness benefits are granted to all employees with income-related benefits. This amounts to at least 80 % of the lost wage, including regular fringe benefits.

Women who were members of a health insurance fund for a period of at least 270 days before giving birth may claim sickness benefit for 20 weeks. At least 16 of these weeks must be claimed after the birth.

A tax-funded income-based maternity benefit is provided to unemployed residents and to employed residents as a top-up payment for a lower sickness benefit. It depends on the income of parents living in the same household and the number of children. The minimum payment is CHF 500, the maximum amount is CHF 4,500.

#### Eligibility for benefit

Benefits in kind are to be prescribed by the relevant doctor. Applications for sickness benefit should be submitted to the relevant health insurance fund and applications for maternity benefit should be submitted to the Liechtenstein Department of Health.

### **Forms you may need to fill in**

- [Application for maternity benefit http://www.llv.li/#/12054/mutterschaftszulage](http://www.llv.li/#/12054/mutterschaftszulage)

### **Know your rights**

The links below provide additional legal information; they do not link to European Commission websites and do not reflect its views.

- [Fact sheet on maternity benefit](#)

European Commission publications:

- <http://ec.europa.eu/social/main.jsp?catId=849&langId=en>

### **Who do you need to contact?**

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# Health

## Sickness benefits in cash

This chapter describes the sickness benefits in cash you may receive. The following benefits are addressed:

- sick pay (daily allowance).

### **In what situation can I claim?**

In the event of an inability to work (at least half of the time) due to sickness, the insured person is entitled to receive sick pay.

### **What conditions do I need to meet?**

All employees over the age of 15 working for employers with a registered office or branch in Liechtenstein are entitled to receive sick pay from their health insurance.

### **What am I entitled to and how can I claim?**

Sick pay is generally paid from the second day of illness until the employee is able to work again. However, sick pay (daily allowance) is paid out for a maximum 720 days within a period of 900 consecutive days. In the case of a complete inability to work, sick pay amounts to at least 80 % of the pay lost.

The application for sick pay is made by the employer. The inability to work must be certified by a doctor.

### **Know your rights**

European Commission publications:

- <http://ec.europa.eu/social/main.jsp?catId=849&langId=en>

### **Who do you need to contact?**

#### **Amt für Gesundheit**

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## Sickness benefits in kind

This chapter describes the sickness benefits in kind you may receive. The following benefits are addressed:

- check-ups, treatments and care measures
- patient transport.

### **In what situation can I claim?**

Benefits in kind can be awarded when there is health insurance cover. The insurance cover is granted without reservation and regardless of any existing illnesses from the first day of membership in the health insurance scheme. No minimum membership duration has been set for this.

### **What conditions do I need to meet?**

All persons resident or employed/self-employed in Liechtenstein must have health insurance cover. Each person must register individually with a health insurance scheme and the contributions (premiums) are collected for each insured person (individual system).

## **What am I entitled to and how can I claim?**

Coverage includes preventive check-ups, check-ups, treatment and care measures carried out by a doctor, chiropractor, other health practitioner (e.g. physiotherapists) or associations providing home help and care (Spitex home care organisations), including medicines, medical products and analyses prescribed by a doctor. Medicines should be prescribed by a doctor on the basis of a special list (which also includes generic medicines, i.e. other medicines that have the same effect).

When medically indicated, the costs are borne for check-ups, treatment and care measures provided as inpatient care or day care in treatment establishments (general department).

Patient transport is also covered by the health insurance if and when it is justified.

## **Know your rights**

European Commission publications:

- <http://ec.europa.eu/social/main.jsp?catId=849&langId=en>

## **Who do you need to contact?**

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# Incapacity

## Accidents at work and occupational diseases

This chapter describes the benefits you may receive for accidents at work and occupational diseases. The following benefits are addressed:

- benefits in kind
- benefits in cash.

### In what situation can I claim?

Employees who suffer an accident at work or can provide evidence of an occupational disease are entitled to claim.

### What conditions do I need to meet?

The accident or disease must have been established by a fund doctor. The employee is free to choose the fund doctor or fund hospital.

### What am I entitled to and how can I claim?

#### Benefits in kind

Accident insurance offers the following benefits:

- treatment, including treatment by resident doctors and dentists and by other health professionals as prescribed by a doctor;
- medicines and analyses prescribed by the doctor or dentist;
- inpatient care (in the hospital's general ward);
- recovery and spa treatments prescribed by a doctor;
- support aids for physical injuries or functional impairments;
- necessary search and rescue costs and medically necessary travel and transport costs;
- necessary costs for transferring the body to the place of burial and burial costs.

The insured person does not have to make any additional payments.

#### Benefits in cash

In the event of an inability to work due to an accident, the insured persons may claim a daily allowance amounting to 80 % of the insured income (maximum CHF 148,200) in the case of a complete inability to work.

In the event of disability due to an accident, the insured person is entitled to a disability pension. If the person requires assistance in everyday tasks due to the disability, the person is also entitled to a care allowance (helplessness allowance), the amount of which depends on the level of care needed (helplessness). A number of integration measures are included as part of the disability insurance cover.

Surviving dependents of a person who deceased due to an accident are entitled to a survivor's pension (survivor's pension: widow's, widower's or orphan's pension or pensions for registered partners).

The insured person is also entitled to impairment compensation if he/she has suffered permanent considerable damage to his/her physical or mental integrity due to an accident. Grading is carried out depending on the degree of damage to integrity. The maximum amount is CHF 148,200.

#### Reporting requirements

Accidents at work and occupational diseases should be reported to the insurance company or the employer immediately. The fund doctor and fund hospital can be chosen freely.

## Jargon busters

**Accidents at work** are accidents when carrying out work at the request of the employer or in its interest, during work breaks and before and after work if the insured person was authorised to remain on work premises. Commuting accidents are also covered.

Occupational diseases **are diseases that have been caused exclusively or primarily by harmful substances or certain activities while working. There is a list of work-related diseases. However, in some cases it has to be proven that a disease was caused exclusively or primarily by the occupational activity**

## Know your rights

European Commission publications:

- <http://ec.europa.eu/social/main.jsp?catId=849&langId=en>

## Who do you need to contact?

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## Invalidity

This chapter describes the benefits that may be received in the event of a invalidity. The following benefits are addressed:

### In what situation can I claim?

Invalidity insurance in the 1st pillar includes integration measures and pensions. The principle of reintegrating a person before awarding a pension applies.

First, if the requirements have been met, attempts will be made to integrate a disabled person back into employment by means of reintegration measures (for example, retraining while paying a daily allowance, career advice, job placement, gradual professional reintegration (work trials), wage subsidy to the employer when employing a disabled person, adaptation of the workplace or other support aids).

If reintegration measures cannot be given or are without success, the disabled person will receive a invalidity pension (provided that the person has paid contributions for at least an entire year). The amount depends largely on the period of insurance and the contributions paid (partially notional contributions). The pension is granted to ensure the livelihood of the person entitled to the benefit.

In the second pillar, the pension scheme is subject to the assessment of the Liechtenstein Invalidity Insurance with regard to the existence of invalidity and the level of invalidity.

### What conditions do I need to meet?

For a full contribution period (if contributions were paid between the age of 19 and the claim without any gaps), the person is entitled to a full pension. The full pension varies between a minimum pension of CHF 1,190 per month and a maximum pension of CHF 2,380 per month. For an incomplete contribution period, the person is entitled to a partial pension.

For a person to qualify for an invalidity pension of the 2<sup>nd</sup> pillar, they must be a member of a pension scheme and the IV body must have determined a IV level.

### **What am I entitled to and how can I claim?**

In order to determine the degree of invalidity, previous earnings and earnings that are still possible despite the disability are compared and the difference is calculated as a percentage.

For a degree of invalidity of 40 %, the person is entitled to a quarter pension; for 50 %, the person is entitled to a half pension and for 67 % or above the person is entitled to a full pension. However, a person is only entitled to this pension if the inability to work in the previous area of responsibility has existed for a year and is likely to continue. It is paid out 13 times a year, with two pension payments in December (known as the 'Christmas allowance'). In the 2<sup>nd</sup> pillar, a full invalidity pension of annually 30% of the insured wage is insured. In case of partial invalidity the level of invalidity (or pension) can be set correspondingly lower. In individual cases the regulations of the pension schemes can also include a higher insurance. The pension schemes are subject to the findings of the invalidity insurance with regard to the level of invalidity. Child pensions amounting to 6% of the insured wage are also insured as a minimum benefit.

Should the benefits of the pension scheme coincide with benefits of other insurances, the benefits may be reduced if, taken together with all other allowable income, they exceed 90% of the supposedly lost income

The pensions are granted until the end of the invalidity or until they are replaced by an old-age pension.

#### **Jargon busters**

**Invalidity: Invalidity is a long-term, health-related restriction of the ability to work. It does not matter whether the disability was present at birth or is the result of an illness or accident**

#### **Forms you may need to fill in**

- [IV form \(invalidity insurance\)](#)
- [https://www.ahv.li/fileadmin/user\\_upload/Dokumente/Online-Schalter/FORM/AHV-IV-FAK-FORM-3-01--Antrag\\_Erwachsene.pdf](https://www.ahv.li/fileadmin/user_upload/Dokumente/Online-Schalter/FORM/AHV-IV-FAK-FORM-3-01--Antrag_Erwachsene.pdf)

#### **Know your rights**

The links below provide additional legal information; they do not link to European Commission websites and do not reflect its views.

- [Invalidity insurance benefits - general information](#)
- [Fact sheet on invalidity insurance benefits](#)

European Commission publications:

- <http://ec.europa.eu/social/main.jsp?catId=849&langId=en>

#### **Who do you need to contact?**

1st pillar:

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## Need for long-term care

This chapter describes the support you may receive when long-term care is required. The following benefits are addressed:

- support and care allowances
- helplessness allowance.

### In what situation can I claim?

In general, all persons resident in Liechtenstein who are not living in a care home or staying in a hospital as an inpatient are entitled to a support and care allowance. Conditions require that the need for support and care will last at least three months, and an average daily care requirement of more than 1 hour provided by a remunerated third party is necessary.

All persons in Liechtenstein with statutory health insurance are entitled to a helplessness allowance. It may also be granted to persons with accident insurance (covering accidents at work and occupational diseases).

### What conditions do I need to meet?

You must need long-term support or care that requires services by a third party requiring remuneration in order to claim care benefits.

### What am I entitled to and how can I claim?

There are 6 benefit levels depending on the time each day that a remunerated third party requires in order to provide support and care. They range from benefit level 1 where more than 1 hour of support and care is required each day with a daily allowance of CHF 10 to benefit level 6 where more than 7.5 hours are required each day with a daily allowance of CHF 180.

The average daily time needed for support and/or care by a third party is determined by on-site qualified clarification staff using a standardised survey design developed for this purpose.

The degree of care required is regularly reviewed, usually once a year. However, the timespan is set individually depending on each case.

### **Jargon busters**

A person is considered 'helpless' if they depend on constant help by a third person, or requires long-term care or personal supervision for the 6 everyday tasks of getting up, getting dressed, personal hygiene, eating, social contact and relieving themselves. The maximum helplessness allowance, i.e. for a severe level of helplessness, is CHF 952. Helplessness allowances of CHF 714 and CHF 476 also exist for medium and low levels of severity respectively.

### **Forms you may need to fill in**

- [Helplessness allowance](#)

### **Know your rights**

The links below provide additional legal information; they do not link to European Commission websites and do not reflect its views.

- [Fact sheet on support and care allowances](#)
- [Website of the unit competent for home care and support](#)
- ['Pflegegeld-Information durch LSB März 2014.pdf' on the Liechtensteiner Seniorenbund website](#)

European Commission publications:

- <http://ec.europa.eu/social/main.jsp?catId=849&langId=en>

### **Who do you need to contact?**

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# Old-age and survivors

## Old-age pensions and benefits

This chapter describes the benefits you may receive in old age. The following benefits are addressed:

- old-age pension (1st pillar)
- occupational pension (2nd pillar).

### **In what situation can I claim?**

An insured person is entitled to an old-age pension from the 1st pillar if they have paid contributions for at least 1 full year. The normal retirement age is 65 for men and women.

A person is entitled to a 2<sup>nd</sup> pillar pension when they are a member of a pension scheme at the time of reaching retirement age pursuant to the Federal Old-Age and Survivors' Insurance Act.

### **What conditions do I need to meet?**

It is necessary to have reached the normal retirement age, which is 65 for men and women. Under flexible retirement arrangements, men and women may freely choose their retirement age between 60 (early retirement) and 70 (deferred retirement), independently of their spouse.

For the 2nd pillar of occupation pensions, the same retirement age as the 1st pillar applies. Early retirement and deferred retirement are also possible.

### **What am I entitled to and how can I claim?**

In the 1st pillar, the pension amount is calculated according to two factors: the contribution (or insurance) period and the 'standard average annual income'.

For a contribution period without gaps (between the age of 19 and the insured event), the insured person is entitled to a full pension according to 44 on the pension scale, i.e. the basic pension is at least CHF 1,190 and maximum CHF 2,380 per month.

For an incomplete contribution period, the insured person is entitled to a partial pension within a pension scale from 1 to 43.

The pension amount within the pension scale is calculated according to the standard average annual income. This is composed of the earned income over the entire insured career and unemployment contributions. Education and care credits are regarded as notional income. These four factors are divided into two for spouses for the duration of the marriage as soon as both spouses are entitled to a pension or in the event of a divorce.

It is possible to draw part of the old-age pension in advance instead of an entire old-age pension. The second part can be drawn as an anticipated pension, a normal pension or a deferred pension.

The pension is paid out 13 times a year, with two pension payments in December (the 'normal' pension and the so-called 'Christmas allowance'). An adjustment to wage and price trends is made every 2 years. A supplementary allowance of 40 % of the minimum amount within the applicable pension scale may be granted for children.

Pensioners resident in Liechtenstein are also entitled to (proportional) cost contributions for aids such as hearing aids.

Under the 2nd pillar arrangements, the old-age pension amount for occupational pensions depends on the retirement savings that have been collected. Part of the amounts paid to the pension scheme is credited to a retirement account as retirement savings for each insured person, and converted into a pension using a set conversion rate when retirement age is reached. Instead of a regular old-age pension payment, the entitled person can have their old-age pension payments paid out as a pension or as a lump sum payment. If the

entitled person is married, the lump sum can only be paid out as a pension benefit, if the spouse consents in writing.

2<sup>nd</sup> pillar pensions may be drawn prematurely in line with the regulations, or once the person reaches 60 at the earliest. Instead of drawing a full old-age pension, the entitled person may choose to only withdraw part of it.

Applications for old-age pensions should be submitted to the relevant social security agency. Applications for an occupational pension should be submitted to the pension scheme.

### **Jargon busters**

The standard average annual income is composed of the earned income over the entire insured career and unemployment contributions. Education and care credits are regarded as notional income.

### **Forms you may need to fill in**

- [Application to draw a pension \(for persons resident in Liechtenstein\)](#)
- [Questionnaire for a provisional pension calculation](#)

### **Know your rights**

The links below provide additional legal information; they do not link to European Commission websites and do not reflect its views.

- [Fact sheet on the calculation of pensions](#)
- [A range of information on drawing a pension in advance](#)

European Commission publications:

- [Retirement: your rights as an EU citizen abroad](#)

### **Who do you need to contact?**

#### **Liechtensteinische AHV-IV-FAK**

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#### **Second pillar:**

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## Survivor's benefits

This chapter describes the support that survivors may receive. The following benefits are addressed:

- general survivor's insurance (1st pillar)
- company survivor's pension for employees (2nd pillar).

### **In what situation can I claim?**

Surviving spouses, registered partners, divorced spouses and biological children, adopted children and foster children of the deceased person are entitled to a survivor's pension from survivor's insurance from the 1st pillar, provided that the deceased person paid contributions for at least 1 full year.

In the event that the insured person dies before reaching the statutory pension age, pursuant to the Federal Old-Age and Survivors' Insurance Act, and if an old-age or invalidity pension has already been paid out, the registered partner, spouse and children are legally entitled to a pension. The pension schemes can also include other beneficiaries. Pension: The pension schemes can also include other beneficiaries. The surviving spouse may also be entitled to a pension (from both pillars) if he or she is paying to maintain a child or is older than 45 and was married to the deceased person for at least 5 years. If these conditions are not met, the surviving spouse is entitled to a one-off lump sum equal to 3 years' pension payments.

Children under the age of 18 are entitled to an orphan's pension; this is paid to children in education until the completion of their studies, though only until the age of 25.

### **What conditions do I need to meet?**

Survivor's pension (1st pillar): the deceased person must have paid contributions for at least 1 full year.

By law (2<sup>nd</sup> pillar) there must be a matrimonial or parental relationship, or a registered partnership. The pension schemes can also include other beneficiaries. Orphan's pension: the recipient must generally be under 18. Children in education are paid until the completion of their studies, though only until the age of 25.

### **What am I entitled to and how can I claim?**

#### **Survivors' insurance (1st pillar)**

The widow's or widower's pension is granted indefinitely or for a fixed period depending on various factors (existence of children, length of marriage, age). For persons already drawing their own old-age or invalidity pension, an increase in the pension (widow's or widower's supplement) is also considered on the death of the spouse.

The pension is 80% of the deceased person's hypothetical pension. In the event of a death before the age of 45, a 'career supplement' is paid when calculating the pension amount.

Orphans are entitled to an orphan's pension of 40 % of the hypothetical pension of the deceased parent. Full orphans receive two orphan's pensions, one for each parent.

#### **Occupational pensions (2nd pillar)**

In the event of the insured person's death before reaching the statutory pension age, in the 2<sup>nd</sup> pillar the minimum benefits of a life-long widow's or widower's pension of annually 18% and of orphan's pensions of annually 6% of the insured wage are insured.

In the event of the death of a person drawing an old-age or invalidity pension, the widow's or widower's pension is at least 60 % and the orphan's pension is at least 20 % of the last old-age and invalidity pension payment.

The surviving registered partner has the same rights as a widowed spouse.

The regulatory requirements can go further. The pension schemes can also include other beneficiaries in their regulations.

### **Application requirements**

Applications for survivor's benefits should be submitted to the relevant social security body. Applications for company pensions should be submitted to the company's pension fund.

#### **Jargon busters**

**Statutory pension age:** the normal pension age is 65.

### **Forms you may need to fill in**

- [Application to draw a survivor's pension \(for persons resident in Liechtenstein\)](#)

### **Know your rights**

The links below provide additional legal information; they do not link to European Commission websites and do not reflect its views.

- [Fact sheet on AHV benefits](#)

European Commission publications:

- [Benefits for survivors: your rights as an EU citizen abroad](#)

### **Who do you need to contact?**

#### **For the 1st pillar:**

Liechtensteinische AHV-IV-FAK  
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#### **For the 2nd pillar:**

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# **Social assistance**

## Minimum benefits

This chapter describes the benefits you may receive in the event of a particular difficulty. The following benefits are addressed:

- social assistance
- supplementary benefits to pensions
- blindness allowance (blindness assistance).

### In what situation can I claim?

**Social assistance:** individual persons and households resident in Liechtenstein in a particular difficulty are entitled to social assistance.

**Supplementary benefits:** persons drawing an old-age pension (even in the event of early retirement), survivors (widows, widowers, orphans), disabled persons (for a disability level of at least 50 %), recipients of invalidity insurance and helplessness allowance are all entitled to receive supplementary benefits.

**Supplementary benefits** are benefits dependent on place of residence, income and assets.

### What conditions do I need to meet?

**Social assistance:** persons able to work must be prepared to carry out reasonable work.

**Supplementary benefits:** the amount is calculated from the difference between creditable income and allowable expenses.

**Blindness allowance:** persons resident in Liechtenstein and at least 5 years old are entitled to a blindness allowance.

### What am I entitled to and how can I claim?

**Social assistance:** when calculating social assistance benefits, the person in need and any family members living with the person in one household are taken into account. The social assistance benefit is a variable amount which takes into account the household's established subsistence level and the personal income of individual members of the household in order to calculate the actual social assistance benefit to be paid.

**Supplementary benefits to pensions:** the amount of the supplementary benefits depends on the personal (family composition) and financial circumstances of the individual person.

**Blindness allowance:** the amount of this benefit depends on the degree of visual impairment (fully blind, virtually blind, highly visually impaired).

All of these benefits are only granted to persons resident in Liechtenstein.

### Know your rights

The links below provide additional legal information; they do not link to European Commission websites and do not reflect its views.

- [Fact sheet on supplementary benefits to AHV and IV](#)
- [Fact sheet on blindness assistance](#)

European Commission publications:

- <http://ec.europa.eu/social/main.jsp?catId=849&langId=en>

### **Who do you need to contact?**

#### **Liechtensteinische AHV-IV-FAK**

Gerberweg 2  
Postfach 84  
9490 Vaduz  
LIECHTENSTEIN

Tel. +423 2381616

Fax +423 2381600

Email: [ahv@ahv.li](mailto:ahv@ahv.li)

#### **Amt für Soziale Dienste**

Postplatz 2  
Postfach 63  
9494 Schaan  
LIECHTENSTEIN

Tel. +423 2367272

Fax. +423 2367274

Email: [info@asd.llv.li](mailto:info@asd.llv.li)

# Unemployment

## Unemployment

This chapter describes the benefits you may receive in the event of unemployment. The following benefits are addressed:

- jobseeker's allowance (unemployment benefit or allowances)
- benefits in the case of partial unemployment
- short-time employee benefit
- insolvency benefit.

### **In what situation can I claim?**

The receipt of benefits is generally subject to the condition of unemployment or partial unemployment (short-time work) for which you are not to blame.

In the case of self-inflicted unemployment, payment of the daily allowance ceases for up to 60 days. However, after this period you are once again entitled to unemployment benefit.

### **What conditions do I need to meet?**

Insured persons are entitled to receive unemployment benefit if they:

- report to the Office of Economic Affairs in person for a review by no later than the first day on which they are applying for unemployment benefit and apply for the benefit and follow the legal control regulations from then on;
- are available for job placements (e.g. in a position and prepared to take up any reasonable kind of work);
- have a minimum insurance period of 12 months, i.e. in the last 2 years before unemployment began, they were in employment and therefore paid unemployment insurance contributions or were exempt from the contribution obligation due to illness or education;
- are not entitled to an old-age pension;
- are resident in Liechtenstein or are staying in Liechtenstein as part of a temporary activity (i.e. working in Liechtenstein as an employee for an employer with a registered office or branch in Liechtenstein);
- have suffered a creditable loss of work.

### **What am I entitled to and how can I claim?**

#### **Unemployment benefit (unemployment allowance)**

The unemployment allowance amount depends on the wage, age and child maintenance obligations of the insured person. It is 80 % of the gross wage of the unemployed person and reduces to 70 % for insured persons who have no maintenance obligations, who receive a full daily allowance and are not disabled. The maximum insured annual salary is CHF 126,000.00.

The duration for claiming the unemployment allowance depends on the person's age and contribution period among other factors. The person is entitled to claim within a period of 2 years: 260 daily allowances for a contribution period of 12 months, 400 daily allowances for a contribution period of 18 months and from the age of 50, 500 daily allowances for a contribution period of 22 months and claiming an invalidity pension for a disability level of at least 40 %, 130 daily allowances for persons exempt from contributions, 200 daily allowances for persons under 25 and without a child maintenance obligation.

In the event that obligations are breached (e.g. obligations to cooperate), no benefits are granted for a specific period. Days within this are referred to as 'suspension days'.

### **Benefits for partial unemployment (short-time work allowance)**

Employees in the following professions are entitled to weather-dependent short-time work allowance: bricklayers, carpenters, plasterers, quarry workers, road builders, roofers, pavers, stonemasons, tilers, landscape gardeners, plumbers, flushers, river and avalanche engineers, mudslide and landslide workers (rock fall workers) and foresters provided that the latter are not employed in an offshoot of a farm. Employees performing other work may be equated with those performing the jobs listed above if their partial unemployment is associated with one of the professions mentioned.

### **Other benefits**

In the event of the employer's insolvency (bankruptcy) or unsuccessful foreclosure (execution), the insured persons will receive an insolvency benefit from unemployment insurance for the months (time limit) in which the employee has worked and the employer no longer paid wages.

### **Jargon busters**

- **Short-time work:** short-time work is when working hours are reduced or there is a temporary suspension of the work for economic or weather-related reasons. In this case, a short-time work allowance is paid as a daily allowance.

### **Know your rights**

The links below provide additional legal information; they do not link to European Commission websites and do not reflect its views.

- [Unemployment guide](#)

European Commission publications:

- [Unemployment benefits: your rights as an EU citizen abroad](#)

### **Who do you need to contact?**

#### **Office of Economic Affairs**

Poststrasse 1  
Postfach 684  
9494 Schaan  
LIECHTENSTEIN

Tel. +423 2366871, +423 2366889

Email: [info@avw.llv.li](mailto:info@avw.llv.li)

# Moving abroad

## Living abroad in an EU country

This chapter describes the rights to social security that citizens of Liechtenstein have when they work or live in another country in the EU.

### In what situation can I claim?

If you travel to an EU country to work, you are generally no longer covered by Liechtenstein's social security system. In principle, the regulations of the country in which you are working apply. However, there is an exception for posted employees.

If you have lived, worked or paid social security contributions in an EU country, your stay in this country, the work completed there or the contributions paid there may be counted when claiming entitlement to specific benefits in Liechtenstein (crediting of insurance periods).

The regulations agreed between the EU and Liechtenstein safeguard your rights to social security when living abroad in Europe. They apply to citizens of not only the EU but also Iceland, Norway, Liechtenstein and the UK\*.

*\* Each case needs to be assessed individually to determine whether a person falls within the scope of Art 30 of the Withdrawal Agreement, and so the EU Coordination Regulations apply, or whether they fall within the scope of domestic legislation. The personal scope of the Withdrawal Agreement only applies to persons living or working since before 1 January 2021.*

### What conditions do I need to meet?

The regulations for coordination of social security systems in the European Union apply to the following benefits:

- sick pay, maternity and paternity benefits
- old-age pensions
- invalidity pensions
- survivors' benefits
- benefits for unemployed people
- family benefits
- accidents at work and occupational diseases.

The rules on coordination apply directly to these benefits in all of the countries concerned. They must therefore be observed by the authorities, administrations, social security organisations and national courts.

In certain cases, it is difficult to decide whether a specific benefit is subject to the rules on coordination or not. If you have any doubts, please contact the institution responsible for this benefit.

#### Jargon busters

**Habitual residence:** the habitual residence is defined by the European Union: [guide on determining the habitual residence](#). In practice, it is the country in which you usually live and where your most important areas of interest are found. The European Commission has set a number of criteria which are used to determine the habitual residence (see the chapter on habitual residence).

### Know your rights

European Commission publications:

- <http://ec.europa.eu/social/main.jsp?catId=849&langId=en>

**Who do you need to contact?**

**Liechtensteinische AHV-IV-FAK**

Gerberweg 2  
Postfach 84  
9490 Vaduz  
LIECHTENSTEIN

Tel. +423 2381616

Fax +423 2381600

Email: [ahv@ahv.li](mailto:ahv@ahv.li)

# Main residence

## Habitual residence

This chapter describes how 'habitual residence' is defined in European Union Member States.

### In what situation can I claim?

The habitual residence is the country in which you usually live and where your life is centred.

The European Commission specifies a number of criteria which can be used by social security institutions to determine which country is considered a person's 'habitual residence'.

The following are taken into account in particular:

- family status and family ties;
- duration and continuity of presence in the Member State concerned;
- employment situation (in particular the place where such activity is habitually pursued, the stability of the activity and the duration of the work contract);
- exercise of a non-remunerated activity;
- in the case of students, the source of their income;
- how permanent a person's housing situation is;
- the Member State where the person pays taxes;
- reasons for the move;
- the person's intentions based on all the circumstances and supported by factual evidence.

Other facts may also be taken into account if relevant. More information

- can be found in the [guide on determining habitual residence](#)

### Jargon busters

**Habitual residence:** the habitual residence is defined by the European Union: [guide on determining the habitual residence](#). In practice, it is the country in which you usually live and where your most important areas of interest are found. The European Commission has set a number of criteria which are used to determine the habitual residence.

### Know your rights

European Commission publications:

- <http://ec.europa.eu/social/main.jsp?catId=849&langId=en>

## **Getting in touch with the EU**

### **In person**

All over the European Union there are hundreds of Europe Direct information centres. You can find the address of the centre nearest you at: [europa.eu/european-union/contact\\_en](https://europa.eu/european-union/contact_en)

### **On the phone or by email**

Europe Direct is a service that answers your questions about the European Union. You can contact this service:

- by freephone: 00 800 6 7 8 9 10 11 (certain operators may charge for these calls),
- at the following standard number: +32 22999696 or
- by email via: [europa.eu/european-union/contact\\_en](https://europa.eu/european-union/contact_en)

## **Finding information about the EU**

### **Online**

Information about the European Union in all the official languages of the EU is available on the Europa website at: [europa.eu/european-union/index\\_en](https://europa.eu/european-union/index_en)

### **EU publications**

You can download or order free and priced EU publications at: [publications.europa.eu/en/publications](https://publications.europa.eu/en/publications). Multiple copies of free publications may be obtained by contacting Europe Direct or your local information centre (see [europa.eu/european-union/contact\\_en](https://europa.eu/european-union/contact_en)).

### **EU law and related documents**

For access to legal information from the EU, including all EU law since 1952 in all the official language versions, go to EUR-Lex at: [eur-lex.europa.eu](https://eur-lex.europa.eu)

### **Open data from the EU**

The EU Open Data Portal ([data.europa.eu/euodp/en](https://data.europa.eu/euodp/en)) provides access to datasets from the EU.

Data can be downloaded and reused for free, both for commercial and non-commercial purposes.

