

Pre-Retirement Planning



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Key considerations for retirement

Life after retirement

- Life expectancy → 20-30 more years
- More leisure time → hobbies, travel...
- Higher expenses?
- Increased need for budgeting and planning



Pension distribution decisions

- Monthly pension payment only?
- Lump sum distribution?
- Combination monthly pension and lump sum?

Where to retire? Some key factors...

- Medical facilities
- Cost of living
 - Housing, transportation, everyday life..
- Local taxes and inflation
- Choices: Culture, entertainment, nature, travel?
- Proximity to family

Healthcare and insurance needs

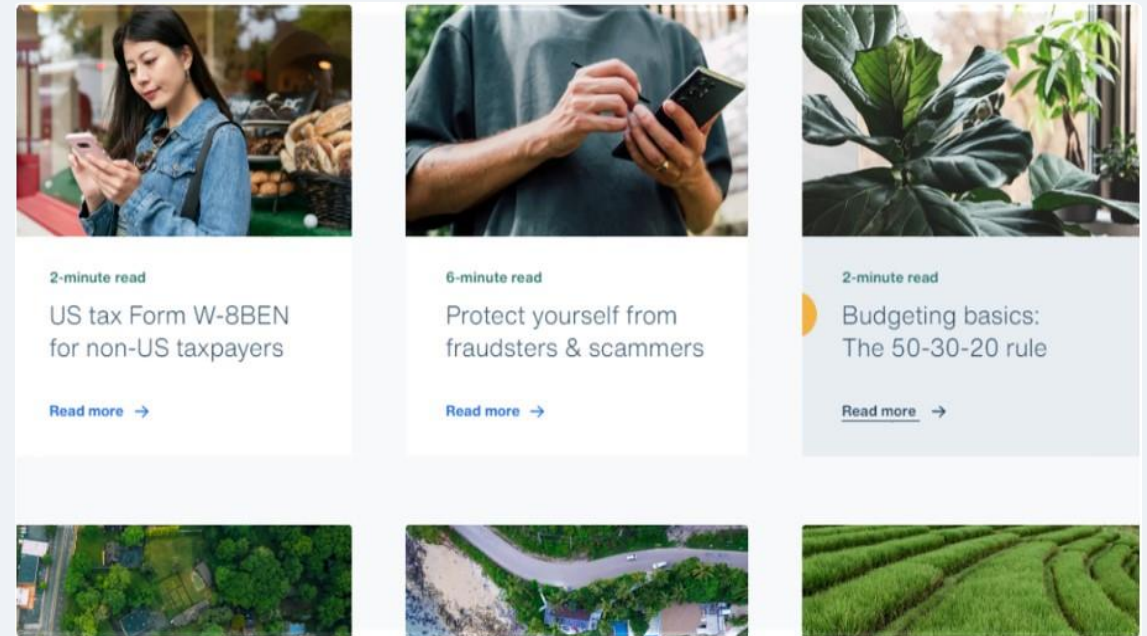
- Unforeseen health issues
- Increased healthcare needs:
 - Long-term care facilities, medication, assisted living...
- Health and other insurances → Premium adjustments

Other considerations

- Different income sources and assets
- Income taxation issues: consult an international tax advisor
- Financial support for family:
 - “Sandwich Generation” → kids / you / parents

Financial Wellness

Explore unfcu.org/financial-wellness/ for educational articles, videos, and webinars on financial wellbeing, security, and managing your money effectively.



How can UNFCU benefit you in your retirement

Who we are



3✓

- ✓ Non-profit
- ✓ Owned by members
- ✓ Exclusive to the UN



1947

Founded by United Nations employees



255K

members from the United Nations family



200

nations and territories

12 locations

Global:

- Geneva, Switzerland
- Rome, Italy
- Vienna, Austria
- Nairobi, Kenya
- Kampala and Entebbe, Uganda
- Dakar, Senegal

United States:

- Headquarters, LIC
- UN Plaza Branch, NY
- UN General Assembly Branch, NY
- Washington, DC
- Tysons Corner, VA

Peace of mind

- Set up beneficiaries
- Deposits insured to at least \$250,000
- Easy deposit options through pension monthly payments
- Member Loyalty Rewards
- Competitive rates on fixed term deposits



Saving your money

High-Yield Savings

Secure account to grow your savings at [tiered rates](#) and access your money at any time.

Share certificates

Save over a fixed term and earn a guaranteed [rate](#).

Using your money

Checking accounts

Secure and cost-effective option for your everyday spending.

Debit cards

Secure purchases and worldwide ATM cash withdrawals with a UNFCU Visa[®] debit card.

UNFCU loan* programs

Consumer loans

- Secured and unsecured options
- Available to UN retirees
- No pre-payment penalties
- International home loans and home build loans

Mortgages

- Available in the USA, Kenya, and Uganda
- Competitive rates
- On-site personalized approach

- Available to retirees with UNFCU pension deposits and employees with payroll deposits.
- All programs subject to individual qualification.

*Restrictions may apply. For more detail on loan eligibility please visit <https://www.unfcu.org/loans/eligibility/>

Choose the credit card that's right for you



Visa® Azure credit card

No annual fee and earning points that can be redeemed for cash.



Visa® Elite credit card

\$0 foreign transaction fees and access to airport lounges around the world. \$50 annual fee.

Resources and tips

Separating from the UN?

Update contact details

If your personal details or ID change, please update them in your Digital Banking profile

Manage your loans

Please [contact us](#) as soon as possible to discuss your plans. If you receive final entitlements, we may use them to cover any outstanding loans. We'll review your options together.

Keep account active

After 2 years of inactivity, your UNFCU account becomes dormant and incurs a \$5 monthly fee. After 3 years, funds must be transferred to a US state institution by law.

Credit and debit card tips

- Make sure you have enough funds in the relevant account
- Pay off your balance every month, or at least reduce the balance
- Have cards from at least two different institutions in your wallet
- Always choose the local currency when asked
- Monitor your transactions through Digital Banking
- Take advantage of your cards' rewards and points programs

Using your UNFCU account when travelling

- Set up Digital Banking and Mobile App
- Google Authenticator™
- Travel notes
- Priority Pass for Visa® Elite holders
- Digital Wallet

Five loan application tips

- Build and maintain good credit
- Shop around
- Understand your options
 - Secured with deposit loans
 - Prepayment options
- Review your expenditures
 - Consider how loan payments may affect your budget
 - Prepare for the unexpected
- Have your documents ready
 - Helps avoid delays

Digital Banking



ONLINE BANKING

Securely access your UNFCU accounts from anywhere



MOBILE BANKING

Manage your finances on your UNFCU mobile app

Contact us



In person

Visit us in person at our locations in Europe, Africa, and the USA



By phone

See toll-free numbers by country at:
<https://www.unfcu.org/contact/#modal-toll-free>



Virtually

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Appendix

Some important resources

- [How to protect yourself against fraud](#)
- [The importance of beneficiaries](#)
- [Take advantage of the UNFCU Member Loyalty Rewards Program](#)
- [The importance of life insurance](#)
- [Creating a personal budget](#)



UNFCU[®]