AAFI-AFICS

Pre-retirement Seminar

UNOG –BIT

21 October 2026

- Presenters:

Odette Foudral

AAFI-AFICS

- Why an association of retirees?
- Our areas of activity
- We can help you
- Why join?

AAFI-AFICS: The oldest retiree association…

1955: AAFI-AFICS comprises
the AMICALE of the ILO and
the ASSOCIATION of the League of Nations

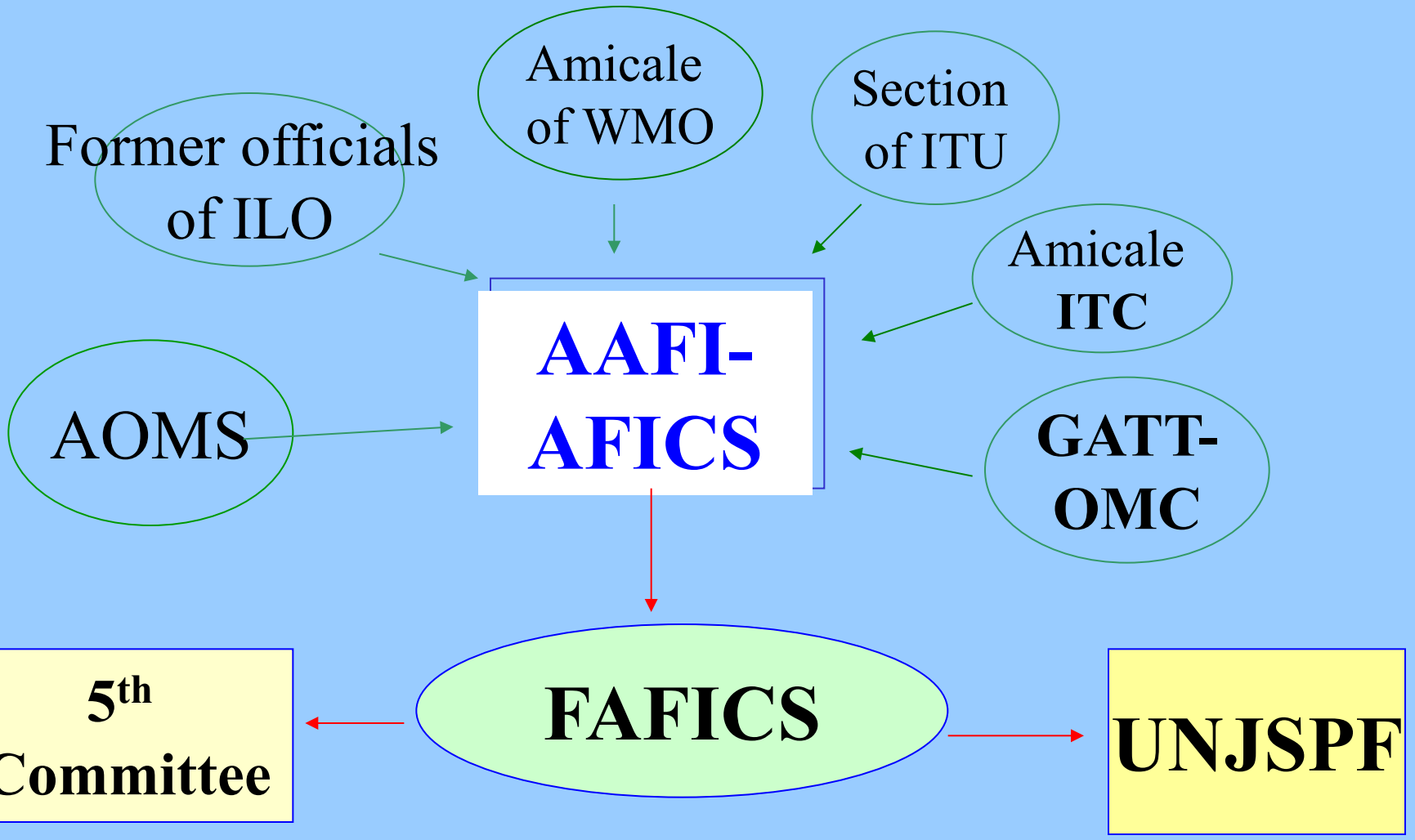
2026: 2800 members in 94 countries

Aims of AAFI-AFICS

"…Studying, proposing and taking measures to promote and protect the rights and interests of former international civil servants and their survivors."

(article 1 of the Statutes)

Our place in FAFICS
Political role of AAFI-AFICS



More members

The more united the retirees are the more their voice will be heard through FAFICS, which participates and is listened to in the Joint Staff Pension Board (this is the only way we exist: retirees are no longer active staff and have no part in decision-making).

This responsibility lies with you.

More members=more credibility: for ASHI

Since January 2015 a Working Group created on the recommendation of the General Assembly is examining the requirement of health insurance coverage for retirees and active staff.

FAFICS has 4 delegates to protect acquired rights and prevent decisions based solely on cost considerations.

ASHI

A final report was submitted in late 2018 and considered by the UN General Assembly. This temporarily ends the mandate of the Working Group.

Resolution (A/res/73/662) requests more information on national insurance.

A new report of the Secretary-General was considered at the 76th session (A/76/373). It should be noted that FAFICS has not participated since 2019 despite requests.

Pensions

Intervenant:

Odette Foudral

Retirees ask for help to AFICS

1. **They need informations**(on rules, procedures, taxation, etc).
2. **They need advice**(on the appropriate date of retirement, location, dual-track).
3. **They need help to join the UNJSPF**
4. **They have new ideas to be taken in account**)

How AFICS can help

1. Information on pensions

a) Finding reports or existing documents;

b) Finding references of official documents;

c) AFICS publishes information in newsletters and bulletins.

How AFICS can help

2. <u>On pensions</u>

- We share our own experience
- We help to join the appropriate contact in UNJSPF
- We look for people having missed to fill their Ce in order to avoid cut in pension

3. <u>Follow up with UNJSPF</u>

How AFICS can help

4.Share your ideas

a) Locally we have meetings with the Geneva branch;

b) Concerning details and rules of UNJSPF, we transfer your request to FAFICS and UNJSPF, such as small pensions

Exemples / 1

Information

Recently :

55th meeting of the FAFICS Council celebrating its 50th anniversary in Vienna (hybrid, July 2025);

In 2025, 3 meetings of the UNJSPF Board (One was hybrid in July);

The final report goes through the UN channel and is published in the end of year together with the results of discussions at the general assembly (especially budget).

Exemples / 2

Advice

Main questions:

a) Taxation of pensions,

b) As a consequence, the choice of the place to retire

Exemples / 3

Follow-up

The main questions:

a) Certificates of entitlement, especially through the DCE procedure

b) Administratives procedures after the death of a retiree

Exemples / 4

Questions

a) Locally : Access to the UNJSPF staff in Geneva. Problem for retirees not ex-UNOG to access the office.

b) At the upper level : the dual-track

How AAFI-AFICS Functions

Presenter: Odette Foudral





Retirees' Help Desk

Members of the Committee are all volunteers

Monday and Thursday
from 10.00 to 12.00 –
Only on appointment:
0041 22 917 33 30

Contacts

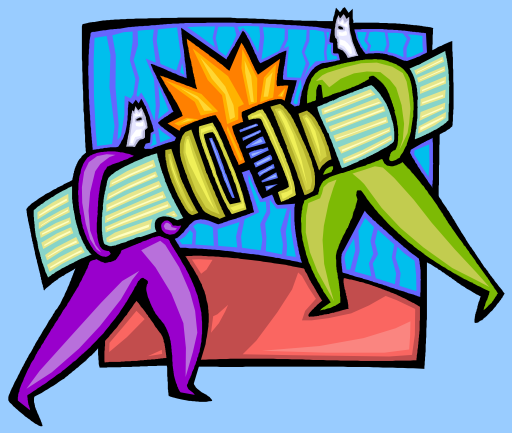
- Office: **A-569**,
  Gates 13-15 of the **Palais des Nations**
- Tel: **(41 22) 917 33 30**
- Email: **aafi-afics@un.org**
- Website: **www.unog.ch/afics/aafi.htm**

Staying in touch

Please let us have your

personal email address

so we don’t lose touch with you when you retire



SERVICES PROVIDED

- Timely and precise information on issues of insurance and pensions (Newsletter, emails, website and seminars)

- Permanent research and follow-up on subjects important to retirees in order to provide coherent and verifiable responses

Representation

- Health insurance

  1 co-opted member and an alternate in the management committee of the UNOG-HCR-WMO-ITU insurance
- Responding to pension questions,

  (taxes, choice of country of residence),
- Pension rules

  UNJSPB (FAFICS has 6 observers, but only 4 can participate in person in meetings),
  5th Committee of the UN General Assembly.

Social activities

- Pre-retirement seminars
- Appropriate subjects for our General Assembly
- Coffee dates
- Receiving retirees
- Quarterly lunches

Social activities

Coffee corners, last Monday of each month
Ferney

Every Friday
La Vigne Blanche 148 chemin des Tuileries, Bellevue/GE

Coffee Morning, Greycells

Shakespeare Group

Carrefour International Geneva, Cité seniors GE
1st Wednesday of each month

Social activities 2026
Lunches in LES LAURIERS

PUBLICATIONS

A publication “Proches Aidants”,

related to the 2023 general assembly is in the pipeline

https://afics.unog.ch/2023-06-08;AAFI-AFICS;Pr%C3%A9sentation%20aidants;Proche%20aidant%20%20--%20%20du%20concept%20%C3%A0%20la%20r%C3%A9alit%C3%A9.pd

PUBLICATIONS

A publication “Thinking to the future”, related to the 30th September 2024 seminar

Why become a member?

- Remain in the international community while getting into the local community
- Stay informed
- Participate in activities

- **Support the action of AAFI-AFICS in its representation in the Pension Fund**

- Contribution: for life: CHF 400

  Contribution reduced to CHF 150 for sister organizations in Geneva

  Annual: CHF 40



Becoming a member

Of course you should also join your organisation's association to maintain contact with your close colleagues



Joining before you retire

- The Association advises you in the preparation of your retirement
- You are sure to stay in touch even if you move far from Geneva
- Life membership is easier to finance and less expensive (CHF 400 instead of CHF 600, the difference being to cover administrative costs)

Why join before you retire

Joining means preparing and protecting your future

To take advantage of being informed and to take the right decisions

Social Action



Ready to listen to your problems



Advice from a retiree





Place of residence

- Dream location or nightmare!!!
- You need to plan for the next 20 years…
- **The situation during COVID showed how important it is to think ahead carefully**



Plan ahead

- Planning for your retirement means getting involved in local life, creating or re-creating a circle of friends
- Learning the language, if not already done, and thereby having access to local facilities
- Putting your papers in order so as to make things easier for your family
- Getting used to being subject to taxation on our income

Plan ahead

- Take advantage of the internet to stay in touch and to learn
- Let us have your email address so as not to be isolated. Only 80% of members have given us an email address

Manage your time

- **Don’t be « eaten » up by family just because you have time!**
- **Available: yes, Overwhelmed: no!**
- Stick to a pattern that fits in with local life (don’t surf all night and sleep all day long)
- Become a volunteer (associations suffer from diminishing numbers of volunteers. Training is available)

Planning for the future

- Draw up a budget before deciding whether to take a lump sum
- Keep your close ones informed about medical insurance and pension (putting your papers in order does *not* invite problems)
- Stay informed about developments regarding pensions and health

Could we have foreseen?

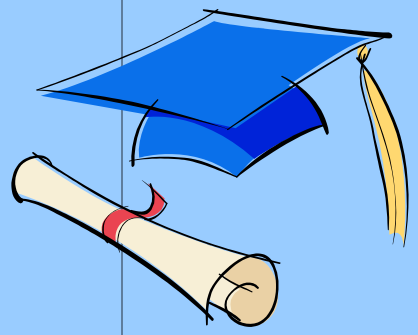
- The pandemic that hit us for over two years
- We strengthened our family ties and our circle of close friends
- Social activities suffered and some will never return
- **Only digital links allowed us to stay in touch, so we really need to be familiar with them…**

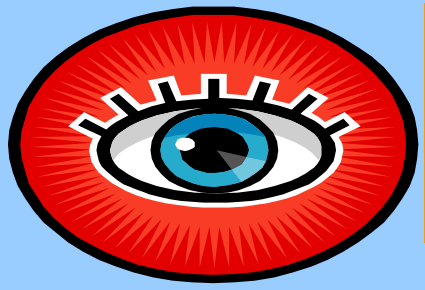
Common sense

- If you're buying a house think about age-related difficulties and receiving elderly parents
- Put aside money for living in an EMS
- Make sure you have access to medical practitioners

Take up studies again

- University of the 3rd Age https://www.unige.ch/uni3/
- “Be and remain mobile”





Use local services

- Take the time **right away** to find out about activities available near you

  For example:

  Cité-séniors in Geneva (rue de Lausanne)

  http://www.seniors-geneve.ch/guide_pratique.php

Retirees, Where to get information?

- Centre Local d'Information et de Coordination, C.L.I.C. Pays de Gex
  - Welcome,
  - information
  - and orientation

04 50 41 04 04

167 Rue de Genève
01170 GEX

clic@paysdegexagglo.fr

  - Centre Communal d'Action Sociale, C.C.A.S (Mairie)

Local services

- Haute-Savoie, 5 centres for age-related issues
  - Annecy-ouest 0450 65 56 40
  - Annecy-est 0450 08 35 73
  - Vallée de l'Arve 0450 96 84 85
  - Genevois 0450 84 40 06
  - Chablais 0450 81 89 34
- www.ageplus74.fr

EXIST



- You are perhaps unknown to local French administrations
- You must register with the local Mairie if you want to be informed about activities and participate

Medical insurance: some traps to avoid

- Your premium is calculated on the basis of your complete pension even if you take a lump sum

- Think carefully before giving up your complementary insurance as well as your organisation scheme. You cannot come back.



AVS

- If you live in Switzerland,

You must pay into the AVS until you reach the legal age of retirement (65 years).

It won't give you much income, but certain medical expenses may be covered.

Info at **www.avs-ai.info**

Taxes in Switzerland

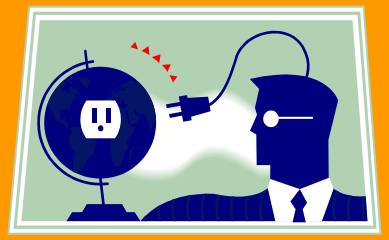
Consult a tax accountant (fiduciaire), at least the first year.

Info Geneva getax.ch

Info Vaud
vd.ch/fr/themes/etat-droit-finances/impots/vaudtax



Taxes in France



Note that the first year you will pay in one go in September, which can represent a large amount.

In 2019 the withholding tax will be applied in a monthly withdrawal from your bank account on the basis of the previous year's tax.

You can do a simulation at the following address:

www.impots.gouv.fr/

Taxes in France

Taxes applied to the lump sum:

The French Government was contacted in 2012 by the UN legal service but never responded

The Pension Fund also followed up but without success to this day.

The application of tax has therefore become a fait accompli

In France: “LA SECU”

- If you worked three months in France you are covered by social security (in France only).

NOTE : as of 2011 this implies paying CSG on your UNJSPF pension (7.5%) unless you are not covered by the health insurance (steps to be taken!!). Otherwise you will not pay more than the amount of your French pension

In France:
LA SECU

- This can become your basic insurance and make your organization's health coverage your complementary insurance but means to pay the CSG on your pension.

In France:
LA SECU

- Note: if you take up a paid activity in France, this implies joining the SECU and gives rise to charges that will exceed your income (calculation of contributions on the family income!!!) and payment of CSG on the UN pension.

You're not seniors

You're entering the leisure age

Life expectancy is:

88.5 years for women

84,5 years for men

For people at 65 years old

It's how old you feel that will determine consumption patterns, since this governs desires, needs and choices.

Remember

An active person does not have a minute

A retiree does not have a second

And above all

You have knowledge to transmit…

Seniors have rights

This is recent

2012

New constitution in Geneva

2014

Panel des seniors Geneva 2024

MONALISA report in France

Resolution by the Human Right Council

On 3rd April 2025 for a convention

Seniors are beginning to be noticed in the UN

UN Social Forum in the framework of the Human Rights Council

An independent expert on the rights of older people has been named by the Secretary-General of the UN

There are several groups at work, in particular:

The NGO on ageing in Geneva

The ECE

The Economic and Social Council

And the Platform of seniors' associations in Geneva

AI as a positive tool

Today, AI everywhere is essential. Learn how to make the best of it. Stay critical, never believe anything without controlling

Useful :

- To get information
- To get an overview on interesting topics

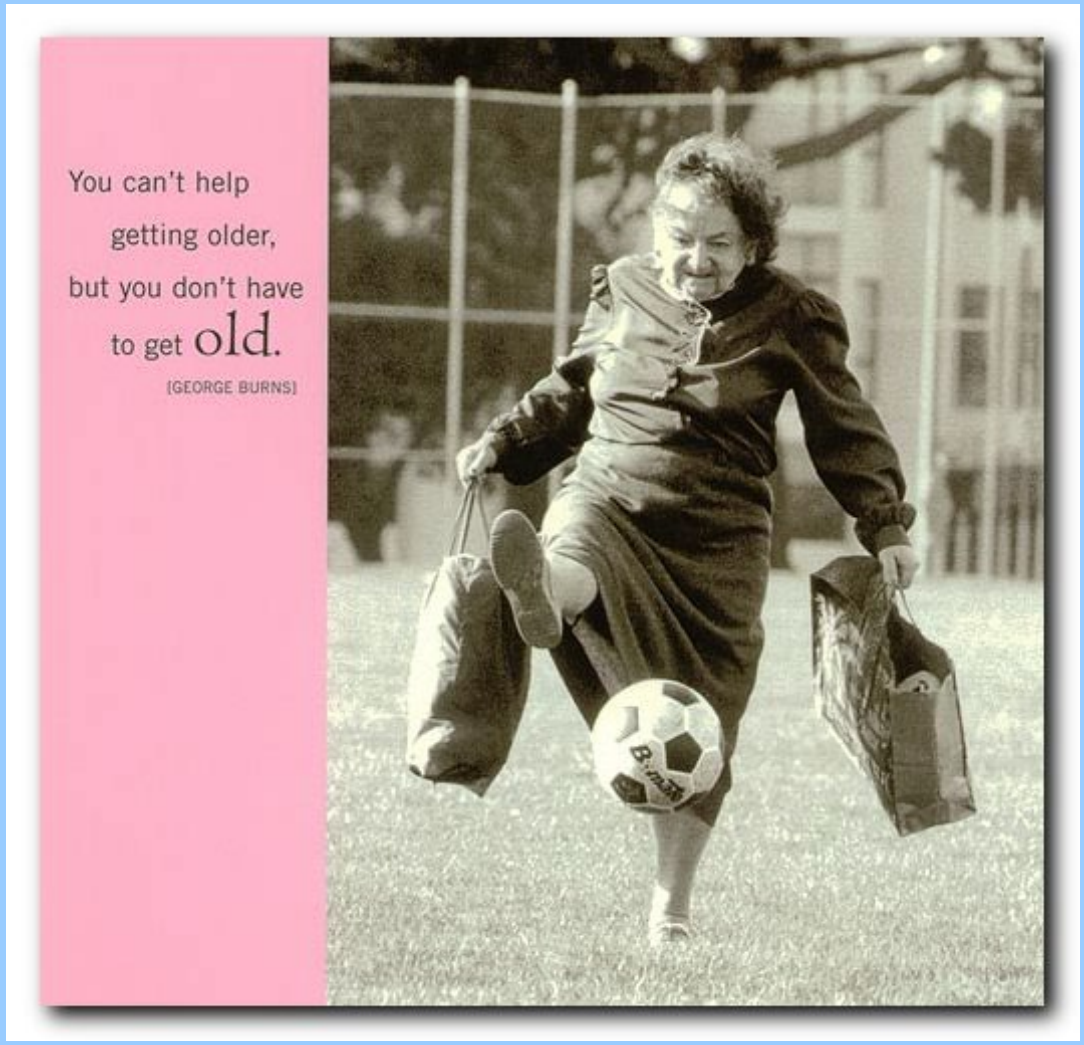
But careful

You will be a target for people trying to sell you something

Be Vigilant

Don’t give out information about your accounts or access codes

The future is for you to build



AAFI-AFICS

Reminds you that the pandemic has made us vulnerable and isolated.

Belonging to a group means being better informed and feeling less alone.

AAFI-AFICS

Wishes you a retirement rich in activities where you can also remain useful “ambassadors” of the United Nations family