

# Programme de préparation à la retraite

## La Mutuelle

Le 13 Octobre 2022

**Q&A**

[www.slido.com](https://www.slido.com)

**Event Code: #3917843**



**UNOG Pre-retirement Seminar  
13 October 2022**

**Mrs. Marie-Pierre Fleury  
Executive Secretary**

*For questions go to [Slido.com](https://www.slido.com) and enter  
code #3917843*





# Agenda

- ☐ Introduction
- ☐ Membership
- ☐ Loans for retirees
- ☐ Deposits
- ☐ Public transportation
- ☐ How to process upon retirement?

# Introduction

- ❑ The International Civil Servants' Mutual Associations of the United Nations Office at Geneva and Specialized Agencies (ICSMA) is placed under the patronage of the Director-General of the United Nations Office at Geneva;
- ❑ The objective of ICSMA is the promotion of mutual assistance among staff members working for organizations of the United Nations Common System whose headquarters are, in principle, in Geneva;
- ❑ ICSMA is comprised of two entities :



La Mutuelle: [loans – deposits - reduced fares for public transportation](#)



GPAFI (Provident and Insurance Group of International Officials): [insurances](#)



# Membership

- ☐ All staff of a member organization, stationed in Geneva, plus all internationally recruited staff of member organizations are eligible.
- ☐ Staff members from UNEP and UNICEF are eligible only if duty stationed in Geneva since their Headquarters are not in Geneva.
- ☐ Staff holding a short-term contract might not be eligible for all services.
- ☐ To apply for membership with La Mutuelle : send an email to [lamutuelle@un.org](mailto:lamutuelle@un.org)
- ☐ To apply for membership with GPAFI : send an email to [gpafi@un.org](mailto:gpafi@un.org)

# Loans for retirees

- ❑ La Mutuelle grants retired members two types of loans, the ordinary loan and the housing loan, if the granted amount and the interest to be paid until maturity are blocked as a guarantee in the CHF current and/or deposit account, or USD account (65% of total USD account considered):
  - A. The housing loan: for the purchase, enlargement or renovation of real estate or land in Switzerland or abroad. These include for example, reimbursement of a mortgage, construction and renovations;
  - B. The ordinary loan: for unforeseen expenses, to pay back an external personal loan, an outstanding credit card debt with high interest, debt collection in force, change a car, pay education fees, etc.



## The housing loan

- ☐ Maximum amount: depends on the member' assets and request;
- ☐ Duration : minimum 24 months maximum 144 months;
- ☐ The monthly repayment cannot exceed 35% of the monthly pension;
- ☐ Interest rate: 0.29% per month or 3.50% per year.





## The ordinary loan

- ☐ Maximum amount: depends on the member' assets and request;
- ☐ Duration : minimum 3 months maximum 72 months;
- ☐ The monthly repayment cannot exceed 30% of the monthly pension;
- ☐ Interest rate: 0.48% per month or 5.90% per year.





# Deposits

- ☐ La Mutuelle proposes 3 types of account:
  - ✓ The CHF current account;
  - ✓ The CHF deposit account;
  - ✓ The USD account.



## The CHF current account

- ☐ Deposits are currently not possible;
- ☐ Withdrawals by cash: maximum CHF 10,000 per year, all CHF accounts included;
- ☐ Withdrawals by wire transfer: unlimited;
- ☐ Withdrawal notice: 1 working day through website and if initiated manually, 3 working days by cash (maximum CHF 5,000 per withdrawal);
- ☐ Interest rate: 0%.



## The CHF deposit account

- ☐ Maximum deposit: CHF 2,000 per month and by means of bank transfer only;
- ☐ Withdrawals by cash: maximum CHF 10,000 per year, all CHF accounts included (maximum CHF 5,000 per withdrawal);
- ☐ Withdrawals by wire transfer: unlimited;
- ☐ Withdrawal notice: between 1 and 3 working days but could be longer if there is a waiting list for cash withdrawals;
- ☐ Interest rate: depends on the result of the financial year. 2021 interest: 0.10% plus a bonus of 1.25%.



## The USD account

- ☐ Maximum deposit: USD 30,000 per year and by means of bank transfer only;
- ☐ Withdrawals: unlimited;
- ☐ Withdrawal notice: between 1 and 3 working days;
- ☐ Interest rate: currently 0.40%.



# Public Transportation

Up to 20% discount





# How to process upon retirement?

- ☐ Contact La Mutuelle before separation;
- ☐ Update your file with La Mutuelle. Once done you can continue to use the services.
- ☐ Ensure how to process should you wish to retrieve funds in the future;
- ☐ Within a year from the retirement date provide the proof of tax compliance;
- ☐ Check your account online at least once a year.



# Contact – La Mutuelle

- ✓ By phone at +4122 917 99 99 – press 8
- ✓ By email at [lamutuelle@un.org](mailto:lamutuelle@un.org)



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