

THE PRE-RETIREMENT SEMINAR 2023



Association des Anciens
Fonctionnaires
Internationaux (AAFI)

23 November 2023

Q&A

www.slido.com

Event code: **#2687508**

AAFI-AFICS

Pre-retirement Seminar

UNOG and ILO 2023: 23 November

- Presenters:

Odette Foudral

Dev Ray

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

2022: 3100 members in 94 countries

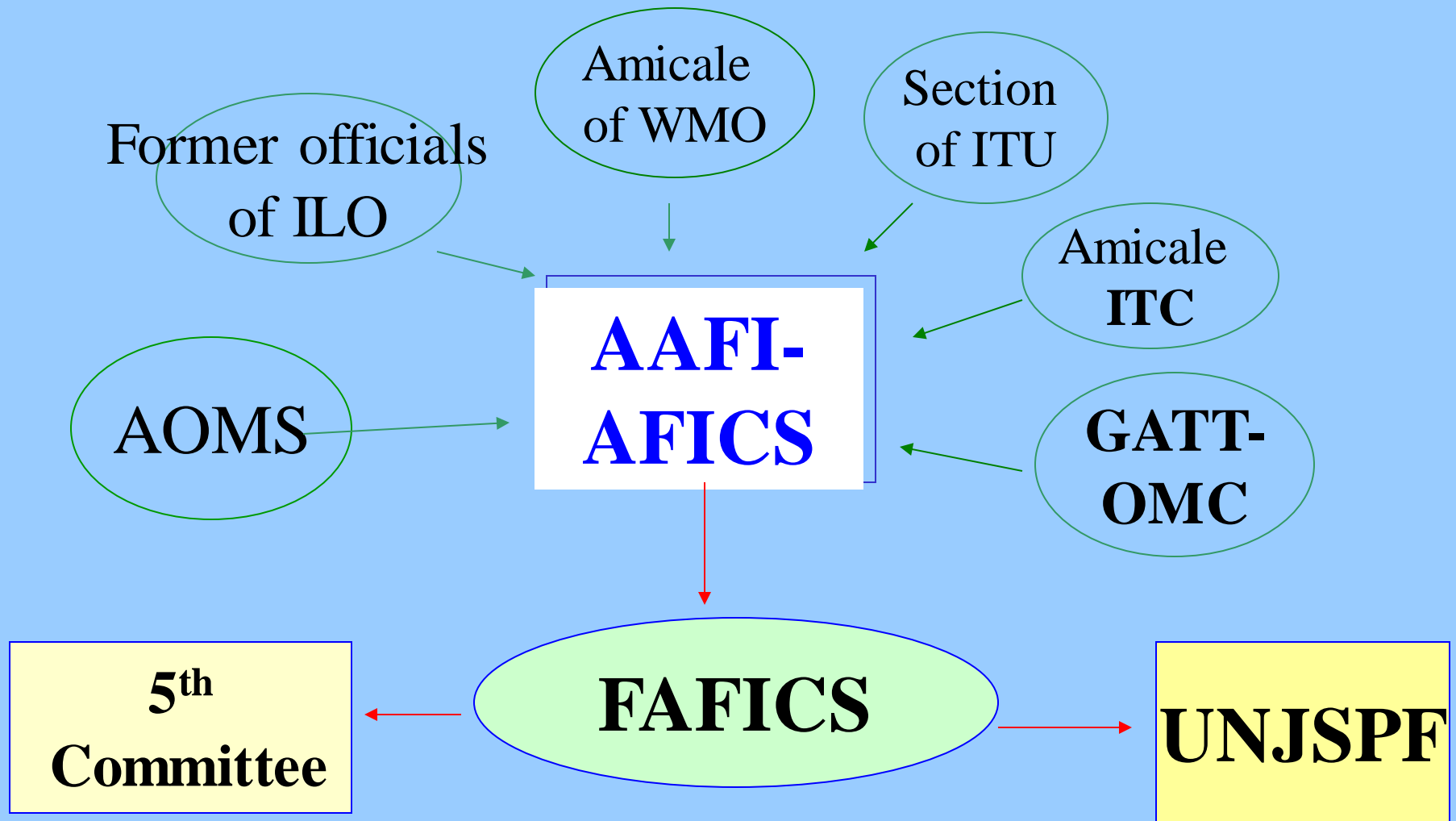
Aims of AAFI-AFICS

“...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which participates and is listened to in the Joint Staff Pension Board (this is the only way we exist: retirees are no longer active staff and have no part in decision-making).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:

Dev Ray

Concernant les problèmes de pensions, les retraités viennent à l'AAFI si:

1. **Ils ont besoin d'information** (sur les règles, les procédures, les événements la fiscalité, etc).
2. **Ils recherchent un avis** (sur la meilleure date pour prendre la retraite, le choix de la filière, le choix du lieu de residence).
3. **Ils ont besoin de suivi vis-à-vis de la Caisse**
4. **Ils voudraient que leur idées soient prises en compte** (sur les questions d'ordre local, par les instances du système des Nations Unies)

Comment l'AAFI-AFICS peut-elle aider

1. Information sur les pensions

- a) Références de rapports existants, des publications produites par l'AAFI-AFICS ou d'autres sources;
- b) Explications ou les rechercher auprès de sources officielles;
- c) Nous publions des publications, une newsletter et un Bulletin et nous organisons des séminaires d'information de temps à autre.

Comment l'AAFI-AFICS peut-elle aider

2. Conseils sur les pensions

- Nous partageons notre experience
- Trouver le bon interlocuteur de la CCPNU

3. Suivi avec la CCPNU

- Faciliter et accélérer les communications
- Suivi avec la CCPNU

Comment l'AAFI-AFICS peut-elle aider

4. Faire que vos idées soient entendues

- a) Localement, nous partageons vos idées et problèmes avec Bureau de Genève de la Caisse, et en discutons lors des réunions avec le personnel adéquat;
- b) Au niveau du systems des NU, nous transférons vos idées et inquiétudes aux instances de la FAFICS et de la CCPNU, such as small pensions

Exemples / 1

Information

Récemment :

52ème Conseil de la FAAFI (session hybride, juillet 2022); 51^{ème} Conseil de la FAAFI (session virtuelle, février 2022);

En 2022, 3 sessions du Comité Mixte (dont une session hybride, 25-29 juillet);

Les trois sessions de 2022 feront l'objet d'un rapport à l'Assemblée générale. Les rapports ne seront accessibles qu'à cette date.

Examples / 2

Advice

Main questions:

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

Examples / 3

Follow-up

The main questions:

- a) Certificates of entitlement, especially through the DCE procedure
- b) Administrative procedures after the death of a retiree

Examples / 4

Questions

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

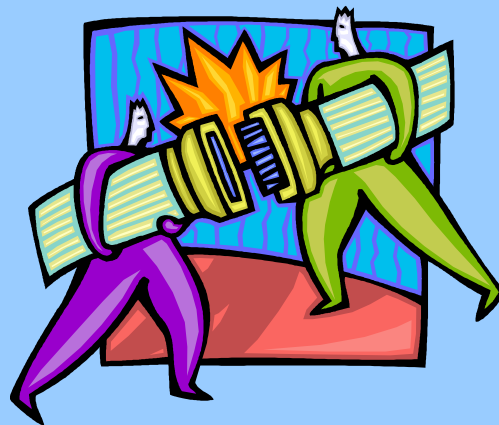
Contacts

- Office: **E-2078**,
Gate 41 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

Nyon

Ferney

Carrefour International Geneva

Social activities 2023
Lunch in LES LAURIERS
Musical entertainment for the
general assembly

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.pdf>

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
- 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 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 75% 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 then go AWOL)
- 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?

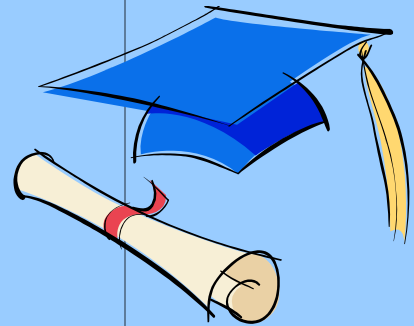
- The pandemic that hit us for over two years
- We strengthened our family ties and our circle of close friends
- Social activities suffered and some will never return, alas
- **Only digital links allowed us to stay in touch, so we really need to be familiar with them...**

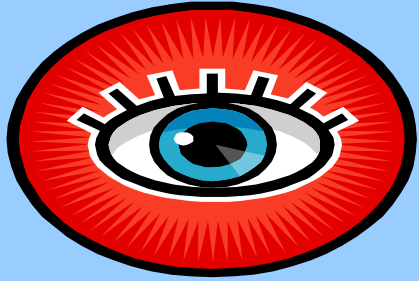
Common sense

- 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/>
- Not before the autumn...
unfortunately
- “Be and remain mobile”
- Courses begin again!





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, **04 50 41 04 04**
 - information 167 Rue de Genève
01170 GEX
 - and orientation **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

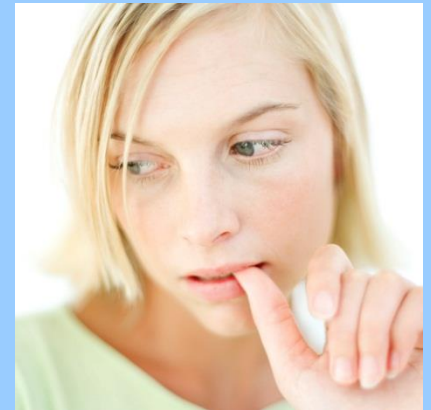
EXIST



- 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



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.**

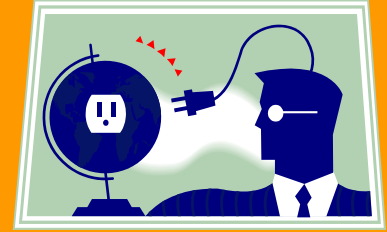
Info Geneva getax.ch

Info Vaud

**[vd.ch/fr/themes/etat-
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finances/impots/vaudt
ax](https://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.

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

MONALISA report in France

**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 Open-ended group on ageing in
NY**

The ECE

The Economic and Social Council

**And the Platform of seniors'
associations in Geneva**

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

You can't help
getting older,
but you don't have
to get **old.**

(GEORGE BURNS)



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**