

aafi-afics

Association
des Anciens Fonctionnaires
Internationaux

Association
of Former International
Civil Servants

Edition 2014

The Administrative
Preliminaries

Where to Live
after Retirement ?

Residence Permits
in Switzerland and France

Your Pension

Taxation

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Swiss Old
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AAFI-AFICS

Retirement Guide
Retirement Guide

A Guide to Retirement

June, 2014

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A special tribute must be paid to our friend Anders Tholle, honorary chairman, who passed away on 2 June. He devoted all his energy to the collection and collation of all the information provided in this Guide.

I.

FOREWORD

Leaving the world of work to embark on retirement is no light matter! Last week you were busy as a bee, with targets to achieve and sometimes many and varied responsibilities. The weekend is over and this Monday morning – poof! No more crack-of-dawn departure, no more evening traffic jam, no more files with pink slips sticking out of them angrily underlined URGENT. No more ... no more no more ... In short, nothing more to do but organize your time to suit your whim and temperament.

Welcome to the club! You've reached your sixties and – get this into your head – you are (or you soon will be) R-E-T-I-R-E-D! This doesn't mean, obviously, that you suddenly disappear from the land of the living. It means that, according to all the statistics – beginning with those of the UN – you are called to embark on a new life of at least twenty years, if not more. It is unthinkable that for the twenty good years you have ahead you should marginalize yourself and opt out from society. To the contrary, you have to make a new place for yourself, one where your *joie de vivre* must be one of your prime concerns. That sounds like a big job! How should you tackle it? And just where do you start?

Various obstacles lie in wait for you. We are not, of course, referring to the hedges and ditches of the administrative steeplechase you will face in the first weeks or even months. This brochure, and those who have drafted it with the greatest care, are here to help you to negotiate them with ease. How you should choose the place of your retirement and settle there; how you get your pension payments started; how you pay your taxes. On these and other matters we have the basic information to give you and some suggestions to propose. Read them carefully. They are the fruit of the experience we have gained and that we update every day especially for you, retirees of the United Nations family. You could also come and see us: we are **your** organization; our specialists will help you. No, the problem you will have to resolve as a priority is how to organize your daily life. No one can do this for you, not even your nearest and dearest. Is it easy? Not always. Can it be done? Definitely, yes.

There is no point in trying to shrug off the fact that we all feel a bit lost as we pass the 'Golden Gate' into retirement. You feel kind of dizzy. What to do with all these empty days that stretch before you? Keep your husband or wife company? After so many years of only meeting up each evening, your matrimonial peace risks being quickly shattered by gale-force winds. Watch television? Fine, but really, can you see yourself sitting in front of it all day long with the cat on your knee? Rock in the rocking chair you were given for your sixtieth birthday as you contemplate the fields of waving corn (or speeding cars) from your window? Come now!

No, you must entirely redesign your **daily** life from A to Z, to maintain your place in society in a different guise: **your full and rightful place**. So what if you are no longer 20 years old? You have all the experience (if not the wisdom) of three times

as many years. Explore the avenues that have often tempted you, when you didn't have the time to yield to that temptation. Here too, this little guide gives you some ideas to follow up in the chapter "Life in retirement". Consider them, or think up others yourself. Step by step, mould your new life to suit yourself. Be patient and, above all, keep at it. Have a great retirement!

Jean-Jacques Chevron
Honorary Chairman

II. THE ADMINISTRATIVE PRELIMINARIES

The transition from working to retired life can be as traumatic or as smooth as you wish to make it.

Ever since joining the organization that employed you, you have known exactly when you would reach retirement age. Therefore, most of you will already be mentally well prepared for retirement, having thought about the decisions and measures that you need to take.

Seven major UN system organizations, ILO, ITU, UNHCR, UNOG, WHO, WIPO and WMO, two other major organizations, non-members of the UN common system, IOM and WTO, and several autonomous programmes within the common system are based in Geneva. These institutions may differ in various ways, but they all have in common that their offices are located in Geneva, and that Switzerland is their host country. While the AAFI-AFICS Guide to Retirement is aimed at all retiring international civil servants, it does provide more detailed advice to those who intend to settle in or around Geneva or elsewhere in Switzerland or France. However, there are other UN retiree associations elsewhere in the world, and AAFI-AFICS can assist new retirees by providing information about contacts in other locations through its membership of the Federation of Associations of Former International Civil Servants (FAFICS).

Naturally, some administrative formalities are required on retirement; your Organization will arrange these with you. The information given below cannot replace the direct contact with the designated Human Resource Officer of your employing organization.

- ***Notification of retirement from service:***

The Human Resource Management Service of your Organization will normally notify staff members who are due for retirement some six months prior to their last day of service. Staff members entitled to home leave during their last year of service must have taken their final home leave not later than six months before retirement.

- **Checkout:**

During the final days of service, laissez-passers, library books and non-expendable material, which may have been on permanent loan to retiring staff members will need to be returned and any outstanding claims for education grant advances and travels must be cleared. Some administrations provide retiring staff with a checklist (also known as “quitus”), which the staff member will carry around to administrative servicing units, health and life insurances, Pension Fund officers, etc. This helps to ensure that all administrative details linked with the retirement process, be they minor or major, will be carefully checked by all concerned. It can have an effect on the payment of the last month of salary.

- **Separation payments:**

These include final salary, pay for accumulated leave (maximum 60 days) and repatriation grant (if payable, see also below regarding the new Relocation Grant);

- **Legitimation card (Carte de légitimation):**

This must be handed in (see also Chapter IV, Residence Permits in Switzerland and France). Most organizations issue courtesy badges with which former staff may visit the premises of their former Organization. However, due to security concerns, access to the United Nations Office at Geneva has become subject to new regulations, the details of which are explained in Chapter IX, “Access to your former employing Organization”.

- **Final medical examination:**

The final medical examination is no longer obligatory. You may, however, ask for a final check-up from your Organization’s medical service.

- **Repatriation travel and transport of household goods:**

If your Organization is paying for this and, subject to your having shown proof of relocating, make sure to arrange the formalities before leaving. Entitlement to repatriation grant shall cease if no claim, with evidence of relocation has been submitted within two years after the effective date of separation. If both husband and wife are employed by the Organization and the spouse who retired first is entitled to repatriation grant separates first, the claim for payment of the grant by that spouse shall be considered receivable if made within two years of the date of separation of the other spouse. Repatriation grant paid in respect of service rendered before 1 July 1979 shall not require submission of a claim to that effect.

- **Relocation Grant (RLG) paid as a lump sum:**

As from 2007, the United Nations introduced a lump sum payment for which an eligible staff member can opt as an alternative to his/her existing unaccompanied shipment entitlement. This grant can also be paid to staff members who separate from service upon retirement. It is an option to which the retiring staff member can apply and use at his/her discretion (e.g. through storage of personal effects, total or partial shipment, or disposal and replacement at the duty station, etc.). No proof

will be required from the former staff member on how the lump sum was spent. It does not apply to movements within countries (e.g. inside Switzerland). It obliges the retiring staff member to completely manage his/her own relocation without any assistance from the organization and accepting all the costs for shipment, insurance, customs fees etc. The RLG is set at two fixed global rates, single rate at US\$10,000 and family rate at US\$15,000 (as at 1 January 2007).

On basic questions such as pensions, health insurance, residence permits or taxes, this Guide can only set out the general framework and indicate where to seek authoritative and complete information.

Certain questions are more difficult because they depend on individual circumstances and preferences: where should you live?; how can you manage on a pension instead of a salary?; what occupations and leisure activities are open to you?; how can you continue to serve the ideals of international co-operation?; how can you maintain links with your Organization and former colleagues?

This Guide will limit itself to some considerations that are commonly overlooked. AAFI-AFICS also issues information notes on certain specific items such as taxation and the lump sum option.

Your Organization took care of many administrative matters for you while you were in service. As you embark on a new life as an ordinary resident of the Canton of Geneva (or elsewhere in Switzerland or France, as the case may be), you will need to know whom and what to contact for various services and information. We hope you will find this Guide useful.

III.

WHERE TO LIVE AFTER RETIREMENT?

Where you will choose to settle depends on a wide range of personal considerations, but there are usually four basic possibilities, each with its pros and cons:

1. Stay in or around Geneva;
2. Return to your home town or to your home country;
3. Go to a third country;
4. Divide your time between two or more countries.

Some factors are obviously important, for instance: whether you wish to be near family or friends; language and culture; facilities for your likely future activities. Some less obvious considerations that are sometimes overlooked:

- Your home country, home town and even friends and relations may not be as you remember them;

- Because of your international career, you may now have interests and attitudes that differ from those of your former circle who stayed at home;
- A third country may appeal for its scenery, climate, low taxes or way of life. But if you fell in love with it when on holiday, remember that living there permanently can be very different. The snags may take some time to appear;
- Dividing your time and efforts between different residences becomes more of a hassle with increasing age.

Bear in mind that, as you get older, you appreciate having a good public transport system and ready access to shopping and medical facilities.

IV. RESIDENCE PERMITS

Switzerland

Whilst you were in service your '*Carte de légitimation*' (also known among colleagues as the '*Carte de Berne*') gave you the right to live in Switzerland. If you are not a Swiss national but wish to continue to reside there after retirement, you must apply for an '*Autorisation d'établissement*' giving you the right to remain in Switzerland (a '*Permis B*' or a '*Permis C*' depending on your status and the decision by the issuing Swiss authority).

You should prepare an application for an '*Autorisation d'établissement*' not later than two or three months prior to your retirement date, and for long-term residency the earlier the better. If your application is approved, the request will be considered as soon as you have handed your Swiss '*Carte de légitimation*' to your Organization's Human Resource Management Service. For staff members who are retiring at the mandatory age of retirement it is possible to request a courtesy period of three months in order to keep hold of the '*Carte de légitimation*' if the application for a '*Permis C*' has not yet been prepared and deposited at the '*Office de la Population (Contrôle de l'habitant)*'. To receive that courtesy delay you will need to go to the office which administers the Swiss '*cartes de légitimation*' in your employing Organization

If you are applying for a shorter duration residency permit, for example in order to permit children to finish the school year or university studies, the Swiss authorities are automatically granting an initial extension of stay of two months. It is possible to apply for a courtesy delay another two months 'grace period' for the handover of a '*Carte de légitimation*' if you are already living in Switzerland. Such an extension and grace period can also be extended to members of your family. As mentioned above it is further possible to request a grace period of three months in order to keep hold of the '*Carte de légitimation*' while finalizing administrative matters and preparing the removal of personal effects from Switzerland.

Any further extension of a short stay will require a regular application for an '*Autorisation d'établissement*', which may, if approved by the Swiss authorities, result in a 'permis B'.

Applicants for long-term residency permit, renewable every three years, must surrender their '*Carte de légitimation*' once the application has been deposited with the Swiss authorities.

Your application must include the following:

1. A letter of intent, stating why you wish to settle in Switzerland (for example, you own property in the country, your offspring, family and friends are in Switzerland, you have grown to love the country);
2. Each applicant must submit a form UE2 (for nationals of member countries of the European Union or the European Free Trade Area), or a form M2 (for nationals of other countries), which you can download from the '*Office Cantonal de la Population*' on its site www.ge.ch/ocp/formulaires.html. Similar forms for residents in the Canton of Vaud can be downloaded from the Canton's website www.vd.ch. These documents may also be available from your Organization's Staff Counselor, or from the Office de la population in the respective cantons;
3. Two passport-size photos of each person to be covered (head of family, spouse, dependents);
4. A brief *curriculum vitae* for the head of the family for each applicant;
5. An employment certificate to be provided by your Organization's Human Resource Management Service;
6. A pension certificate, to include the amount of pension which you will receive, to be provided by the Geneva Office of the UN Joint Staff Pension Fund; staff members retiring with a disability pension benefit will also need to advise of their status and provide a pension certificate;
7. A certificate of health insurance coverage from the appropriate secretariat;
8. A photocopy of your '*Carte*' de légitimation, together with copies of 'cartes' issued to members of your family, if applicable;
9. A photocopy of the main page of the passport of each person to be covered by the application.

The complete dossier should be addressed to:

For the **Canton of Geneva**:
Monsieur le Directeur
Office Cantonal de la Population
Route de Chancy 88
1213 Onex

Case postale 2652
1211 Genève 2

For the **Canton of Vaud**, it is recommended that, in rural villages you call at the 'Mairie', and in major towns at the Office de la Population in the Municipality. For example, if you live in Nyon, contact:

Ville de Nyon
Contrôle des Habitants
Place du Château 3
Case postale 1112
1261 Nyon
Telephone 022 363 82 17
Fax 022 363 82 38
e-mail: controle.habitant@nyon.ch
Open Mondays 08.00-11.30 and 14.00-19.00,
Tuesday-Thursday 08.00-11.30 and 14.00-17.00
Fridays 08.00-11.30 and 14.00-16.30

France

If you are not a French citizen and wish to establish your main residence in France when you retire, you should, before doing so, find out about the conditions applicable to your case from the town hall ("*mairie*") of the commune where you envisage living.

The conditions for residence in France are different depending on whether the applicant is from:

- One of the 15 following European Union (EU) Member States: Austria, Belgium, Denmark, Finland, France, Germany, Greece, Ireland, Italy, Luxembourg, Netherlands, Portugal, Spain, Sweden and the United Kingdom;
- One of the EU's 12 "new Member States": Bulgaria, Cyprus, Estonia, Hungary, Latvia, Lithuania, Malta, Poland, Czech Republic, Romania, Slovenia, Slovakia, and as from 7 July 2013, Croatia;
- A country in the European Economic Area (EEA): European Union plus Iceland, Liechtenstein and Norway;
- Switzerland;
- Any other country.

1. Formalities upon installation in France as "non-active" nationals of the EU (27 Member States), a State party to the Agreement on the EEA and Switzerland

Citizens of these states wishing to live in France as non-active residents must have a valid identity card or passport issued by their country of origin. Within three months of their arrival, they must register at the town hall of their commune of

residence; otherwise they will be liable for a fine. Although they are not obliged to have residence permits, these are issued on request and, even if not compulsory, considerably facilitate any administrative steps that may have to be taken later.

Right of residence

(a) Conditions

To obtain the right of residence [*“droit au séjour”*] as “non-active” residents, those concerned should have sufficient resources for themselves and their family members not to become a burden to the French social service system and should have sickness-maternity insurance.

(b) Application for a residence card [*“carte de séjour”*]

“Non-active” residents (retirees and others without employment) may apply for a non-active EC residence card [*“carte de séjour CE - non actif”*]. The card’s period of validity depends on the sustainability of the resources mentioned. The following documents must accompany the application:

- A valid identity card or passport;
- A certificate of sickness-maternity insurance offering certain benefits;
- Documents proving sufficient resources for the applicant and, where appropriate, any family members.

(c) Submission of residence card application

Depending on the French department concerned, the application must be submitted to the ‘*Préfecture*’ of the place of residence, or even the ‘*Sous-Préfecture*’, or to the ‘*Commissariat de police*’. The local ‘*Mairie*’ will advise. In Ain, for example, the application file must be submitted to the ‘*Mairie*’ of the place of residence, which forwards them to the ‘*Préfecture*’. The card is issued free of charge.

2. Formalities for nationals of other countries

(a) Entry and residence in France of working non-EU/EEA/Swiss nationals

To enter France, all non-EU/EEA/Swiss nationals must have a valid passport with a long-stay visa issued by the French consular authorities. To reside there, they must apply for a residence card.

As from 1992, the ‘*Préfecture de l’Ain*’ has granted some flexibility for the staff of international organizations and has not systematically required a long-stay visa. Working international civil servants wishing to live in France must show a copy of their work contract when submitting their residence card applications.

(b) Installation in France as non-active, non-EU/EEA/Swiss nationals

Those international civil servants who are non-EU/EEA/Swiss nationals and, upon retirement, have been in possession of a French residence permit [*“titre de séjour en France”*] for several years will continue to receive a residence permit.

Common law applies to international civil servants who are non-EU/EEA/Swiss nationals who had *lived and worked in Switzerland* when active and wish to live in France during their retirement: they must apply for a French long-stay visa from the French Embassy or Consulate, then for a residence card from the ‘*Mairie*’ of the town where they wish to live. The latter then sends the application file on to the ‘*Préfecture*’.

The granting of a residence permit normally depends on conditions of resources and social security coverage, which, in most cases, are met by the retirement pension you receive from the United Nations Joint Staff Pension Fund and your affiliation with the sickness insurance scheme of your former Organization.

V. YOUR PENSION

The UNJSPF booklet *The United Nations Pension System* sets out all the information you are likely to need in general terms. The World Trade Organization has its own pension fund, so for information about that you should contact the competent section in WTO. The following notes concern only the United Nations Joint Staff Pension Fund (UNJSPF).

As to your own particular entitlement, you will want to consult your Organization's pension section (for UN staff this service is provided by the Geneva Office of the UNJSPF) to find out about your options, the formalities and the amount you can expect to receive (both the lump sum and the periodic benefit). You may also consult the Geneva office of the UNJSPF, by visiting it at its new address at:

**Du Pont de Nemours Building
Chemin du Pavillon 2
CH-1218 Grand Saconnex**

Note: to get the best personalized attention, it is recommended to telephone Client Servicing on +41 (0)22 928 88 00 to make an appointment in advance.

or you can e-mail the office at: jspfgva@unog.ch.

A wealth of materials, as well as required forms are available on the UNJSPF website: www.un.org/unjspf. Via this website you can also calculate an estimate of your pension by opening the on-line *Benefit Estimator*.

Please note that the Geneva office of the UNJSPF is holding ‘permanences’ twice a week at the AAFI-AFICS office in UNOG (office A-265) on Tuesdays and Fridays from 12.00 to 14.30 hrs. There is no need to make an appointment.

AAFI-AFICS is also ready to offer general advice.

If you have reached the normal retirement age and contributed to the Fund for at least five years, you will receive a monthly pension benefit for the rest of your life. Otherwise:

- If, at the time of separation from service, you have not contributed for the minimum five-year period, you will receive a lump sum called the **withdrawal settlement**.
- If you have contributed for five years or more but wish to leave before the normal retirement age, you could ask for a withdrawal settlement instead of a pension, but you can also ask for a **deferred retirement benefit** which will be paid from the date you reach retirement age.
- Finally, if you are aged at least 55 and have contributed for five or more years, you can seek an **early retirement benefit** to be paid forthwith, though at a reduced rate.

If you are entitled to a periodic benefit, you have the right to ask that up to one-third of the actuarial value of your pension be paid in a lump sum on retirement. AAFI-AFICS has produced a paper for its members setting out the 'pros' and 'cons' of opting for the **lump sum**.

Your initial basic pension entitlement is worked out in US dollars even if your salary scale and contributions were in another currency, e.g. Swiss francs. By the same token your lump sum, if you ask for one, is always in dollars. Your bank will change it into local currency at the going rate. If you wish to retain it in dollars, you must be sure first to open a US dollar account at your bank and quote that account number for payment of the lump sum.

You are allowed to defer a decision on the nature of your pension for up to three years.

If you were already married at the date of separation, your surviving spouse will be entitled to a widow's pension of half the amount you were receiving.

If you get married after retirement, it is possible to arrange with the Fund to buy, through a reduction in your own pension, the right to a surviving spouse's benefit if you die first. Be sure to apply within 180 days of marriage and note that the arrangement is fully applicable only one year after its subscription.

Under certain conditions a former spouse may claim a divorced surviving spouse's benefit. Details are available from the Fund Secretariat.

Pension adjustment

Before the end of the seventies, pensions were established solely in dollars and paid in dollars everywhere in the world, the retirees having themselves to change the dollar pension into the currency they needed. Pension benefits were adjusted

solely in accordance with the variations of the consumer price index for the United States.

When the Bretton Woods Agreements collapsed in 1971, it became necessary to take account of the exchange rate fluctuations and the diverging evolution of the cost-of-living in the different countries of residence of the retirees. In 1980 it was decided to establish a local currency pension. Since then, the retiree may choose to receive the statutory pension in dollars, adjusted to the US consumer price index, or the pension in local currency, adjusted by the consumer price index in the retiree's country of residence. The details of this system, known as the Pension Adjustment System, and the elements, which should be considered in making a choice, are described in an AAFI-AFICS publication, issued under the name "The dual track".

The dollar pension remains the statutory base pension and it is paid automatically, unless otherwise requested by the pensioner. If you want your pension benefit to be established in the local currency of your country of residence, you have to make a formal request to that effect and the choice of the currency is to be justified by an official certificate of residence. The option for the local currency pension is practically irrevocable, the possibility of reverting to the dollar pension is subject to very strict conditions.

Whatever your country of residence and the nature of your pension, in dollars or in local currency, you may request the Pension Fund to pay your benefit in any currency and in any country.

Given a few days' notice, the Geneva Office of the UNJSPF will readily let you know how much your pension would be on either adjustment system to help you make your decision. Likewise, you may ask them the amount of your lump sum if you contemplate taking one (see address above). You may also ask for this information through the pension section of your employing Organization.

Finally, it is a good idea to:

- Prior to making a decision as to lump sum/monthly benefit, remember that it is important to draw up a budget, including an evaluation of income and other taxes which would be payable when you are retired (see an example for a household budget in Annex 1);
- Check the name of your survivor as registered with UNJSPF in your 'Designation of beneficiary';
- Make sure that your designated survivor knows the steps he or she must take in the event of your death (See the UNJSPF brochure 'Survivors' benefits available from the Fund's website.. AAFI-AFICS has also issued a special publication on this matter, see the list of publications starting on page 24).
- Remind yourself to inform the UNJSPF of any change of address or relevant bank account;

- Keep in mind the importance of signing and returning the Certificates of Entitlement (certifying that you are still alive and hence continue to be entitled) that you will receive each year from the UNJSPF, usually in October every year.

CERTIFICATE OF ENTITLEMENT / CERTIFICAT DE DROIT A PRESTATION / CERTIFICADO DE DERECHO A PRESTACIÓN

45994 -

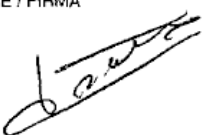
M

DATE 25 OCT 2012

I certify that I receive a benefit(s) under the Regulations of the United Nations Joint Staff Pension Fund and that, on the date of my signature as indicated below, I continue to be entitled to this (these) benefit(s). I note that falsification of signature will be considered fraud.

Je certifie que je perçois une (des) prestation(s) qui m'est (me sont) versée(s) en vertu des dispositions des statuts de la Caisse commune des pensions du personnel des Nations Unies et que je continue d'y avoir droit à la date à laquelle j'appose ma signature. J'ai pris bonne note que falsifier une signature est considéré comme une tentative de fraude.

Certifico que recibo una(s) prestación(es) en virtud de las disposiciones de los Estatutos de la Caja Común de Pensiones del Personal de las Naciones Unidas, a la(s) que continúo teniendo derecho en la fecha que firmo el presente certificado. Entiendo que la falsificación de la firma será considerado como fraude.


SIGNATURE / FIRMA	
	
<small>(See below if you are unable to sign) (Si vous n'êtes pas en mesure de signer, voir ci-dessous) (Si no le es posible firmar, vea a continuación)</small>	
DATE	7 Novembre 2012

JE DECLARE MON LIEU DE RESIDENCE ETRE TOUJOURS: **FRANCE**

PRESTATION(S)

RETRAITE

**IF YOU ARE UNABLE TO SIGN YOUR NAME, AFFIX YOUR THUMBPRINT HERE
SI VOUS N'ETIEZ PAS EN MESURE DE SIGNER CI-DESSUS, VEUILLEZ APOSER VOTRE EMPREINTE DIGITALE ICI
SI NO LE FUE POSIBLE FIRMAR, PONGA SU HUELLA DIGITAL AQUI**

Witness Name / Nom du témoin / Apellido del testigo	Witnessed or attested to by a UN system official, attending physician or local government authority. Validée par un fonctionnaire du système des Nations Unies, par le médecin traitant ou par les autorités locales. Validada por un funcionario del sistema de las Naciones Unidas, por el médico a cargo o por las autoridades locales.		
Witness Title / Titre du témoin / Cargo del testigo	SIGNATURE / FIRMA	OFFICIAL STAMP (SEAL) SCEAU OFFICIEL SELLO OFFICIAL	

VI. TAXATION

Taxation is a vexed and complicated business, especially for international civil servants who were used to direct deductions from their UN system salaries (by way of 'staff assessment') while in service.. Many retirees decide they need the assistance of a tax consultant. At any rate you may well require help in filling out your income tax forms, at least for the first time. Although no substitute for professional advice, AAFI-AFICS issues for the benefit of its members an information note entitled *Taxation of United Nations Pensions* which deals in particular with conditions in Switzerland and France. Our British sister association,

BAFUNCS, has issued a similar brochure for pensioners retiring in the United Kingdom. They are updated at intervals.

Which countries offer tax exemption on UN pensions?

As far as is known to AAFI-AFICS, the present situation is that UN pensions are not taxable in Austria, Hungary, India and Singapore. However, other income would likely be subject to tax. A few oil-rich countries or certain tax havens in the Caribbean do not need to resort to any income tax. Certain countries tax only part of the pension, for instance: Denmark, subject to applying to the Danish Tax Authority SKAT during the first year of settling down, and Germany. In Sweden, a so-called profits tax was instituted in 1997, which taxes the **accumulated** value of payments made by the employer to the UNJSPF after 1 January 1997 at the annual rate of 1.5%. In addition, a wealth (fortune) tax of 1.5% was instituted in 2002 for fortunes exceeding SEK 1.5 million for single persons and SEK 2 million for couples. This tax affects those UN pensions for which payments began to accumulate after 30 June 1995.

In other western European countries, as well as Australia, Canada and New Zealand, UN pensions are taxed in full. In the USA, they are taxed in full but you are credited with the total amount of your own contributions to the Fund. In Chile, retirees whose sole source of income is the UN pension are not required to file. Reliable information is lacking on conditions elsewhere.

Most countries do not impose tax on the lump sum from the UNJSPF *per se*, but thereafter any interest or dividends it produces would be taxed in full, and it would be counted among assets in your assessment for wealth tax (*impôt sur la fortune*), if there is one. However, the amount of lump sum is to be declared to the tax authorities when filling in your income tax return.

In addition to the previously mentioned AAFI-AFICS information note on Taxation of United Nations Pensions, AAFI-AFICS has also publications on taxation of UN pensions, such as the BAFUNCS brochure, as well as documents on income tax on UN pensions in Argentina, Canada, Denmark and Sweden. These documents are available upon request to members of AAFI-AFICS in electronic or hard-copy form. .

Taxation in Switzerland

You are advised to obtain the AAFI-AFICS information paper referred to above. In general, income tax is composed of three layers: the direct federal tax, the cantonal tax and the communal tax.

Only the direct federal tax element – which is relatively small and levied on income only – is uniform throughout the country. Tax conditions in the various cantons can differ substantially. The communal tax is normally a proportion of the cantonal tax, but can also vary substantially from one commune to another in the same canton. If you own real estate, you are also subject to property tax.

In Geneva and Vaud you have a form to return annually, which also serves for Federal tax. During the first year after retirement, it is advisable to fill in a “provisional tax return” and to make monthly payments based thereon, so as to avoid a huge tax bill one year later. In Vaud this is mandatory. Your world-wide income and assets must be declared, but there are agreements between Switzerland and many other countries whereby the individual can avoid having to pay tax in two different countries on the same assets. Inheritance tax or estate duties (*droits de succession*) apply in both cantons; the rate depends on the relationship between the deceased and the beneficiary.

Taxation in France

Residents in France pay several types of tax based on an annual declaration. The main **national** ones are:

- Personal income tax (IRPP);
- Contribution sociale généralisée (CSG)*;
- Contribution pour le remboursement de la dette sociale (CRDS)*;
- Prélèvement social*
- Impôt de solidarité sur la fortune (ISF) (for incomes/assets in excess of 1.3 million euros)

*/ On income from sources other than UNJSPF pensions.

Local taxes are the ‘*Taxe d’habitation*’ and ‘*Taxe foncière*’ (property tax).

For income tax you are assessed on all income, including your UNJSPF pension. However, the CSG and the CRDS are not charged on pensions from the UNJSPF for those retirees who do not receive benefits from the French social security scheme. Income tax is payable in three parts (in February, May and September. In the year of retirement, however, the total amount of income tax is payable in a single payment for the period of the year after separation from service – this may constitute a substantial amount.

According to a recent decision by the French Government UNJSPF lump sum receipts are also taxable, which was not the case previously. AAFI-AICS recommends that it be paid under protest while awaiting further clarification on this question. French legislation on taxes may change from one year to the next. You are therefore advised to keep yourself informed on a regular basis.

VII.

HEALTH INSURANCE

Whereas there is a single pension fund for all officials of the UN family (with the exceptions of the WTO, the World Bank and IMF), there are several different health insurance schemes depending on which Organization employed you. For instance, the UN Office at Geneva (UNOG) has its own, covering also staff in UNHCR, UNICEF and WMO. ILO, WHO, WIPO, ITU and WTO, each have their own scheme.

Conditions vary between schemes; the following notes are believed to be typical:

Provided that the retiree has been covered by his or her Organization's health insurance for a minimum period of 10 years, it will normally be possible for a retiring staff member and his/her dependants to remain insured with it after separation, under the common UN system practice of After-Service Health Insurance (ASHI). To do so is certainly advantageous wherever your residence will be: contributions to the insurance will continue to be subsidized and the cover will remain universal.

It must be mentioned that a retiree cannot add any persons after his/her separation, and this means that if the retiree wishes to take his/her spouse or a child out of the insurance, it will not be possible to bring such persons back into the insurance. Under the UNSMIS scheme, any dependants should have been covered by the insurance for at least one year prior to the date of separation in order to qualify for continued affiliation with UNSMIS.

The benefit schemes of the insurance plans of Geneva-based organizations provide fairly comprehensive coverage; coverage for long-term care is, however, less uniform and AAFI-AFICS is actively advocating improvements in the coverage of the costs of long-term care in specialized nursing homes or in the home.

Your premium will be based on your full pension entitlement as if you had served for some minimum period and had not taken any lump sum. In the UN-Geneva plan (UNSMIS), the minimum period has been set at 20 years, and in the WHO insurance it is 30 years, even if you may have worked for a lesser period. In practically all cases your monthly premium is deducted from the pension payments upon specific request to the UNJSPF.

You may consider taking supplementary insurance (available commercially) against high hospitalization costs, depending on the coverage of your insurance scheme. This can also be obtained as an extension into retirement of the supplementary insurance of the voluntary health and life insurance group GPAFI, depending on the premium and your needs, new subscribers cannot be accepted after age 65. We therefore recommend that you seek some advice on this from your insurance plan, in advance of your retirement. The INTERFON insurance is accepted by all the UN system insurances (including CERN). It is possible to sign

up, even after retirement, with the company's complementary plans, but not beyond 65 years of age at the present time.

If you intend to settle in a country where health insurance is obligatory (for example Switzerland), you will need to show proof of being insured with one of the UN system health insurance plans. For example, without such coverage, you will be obliged to contract an expensive local insurance.

VIII. SWISS OLD AGE PENSION (AVS)

Historical background of AVS

AVS started in 1925, when the Swiss people voted to approve an article of the constitution aimed at creating an insurance scheme for old people and their survivors. The first benefits were paid started on 1 January 1948, when this scheme entered into effect.

Who is subject to the Swiss social security system?

As a general rule, anyone working or living in Switzerland. **The AVS is compulsory and gives access to benefits to any people living or working in Switzerland.**

Three pillars support the old-age, survivors' and invalidity pension scheme:

The first pillar - old age, survivors and invalidity insurance - is a general compulsory insurance for everyone. Its aim is to cover basic living costs;

The second pillar is the occupational benefit plan. Together with the first pillar, it aims to ensure that the insured persons maintain their previous standard of living in an appropriate way;

The third pillar consists of voluntary individual provident measures.

For the international civil servants going for retirement only the first pillar should be addressed and implies the affiliation to the Caisse de compensation of the Canton of residence.

Who pays AVS contributions?

Anyone insured under the AVS scheme.

Anyone who is insured under the AVS scheme, i.e. **anyone living or working in Switzerland**, must pay contributions. Persons who are not gainfully employed must also pay AVS contributions. However, they are exempt from this obligation if their gainfully employed spouse/civil partner pays at least double the minimum AVS contribution, which is 480 Swiss francs per year.

How are AVS contributions calculated?

In the case of individuals who are not in gainful employment, the AVS compensation fund office sets the contributions to be paid according to their assets and twenty times the income received in the form of pensions or benefits (social circumstances). For married individuals or civil partners, contributions are calculated on the basis of half of the assets and benefits of both spouses/partners. As a general rule, contributions are based on a tax assessment at cantonal level. The annual AVS contribution varies between 392 and 19 600 Swiss francs.

Insurance certificate and social security number

Each person receives a personal social security certificate upon joining the scheme (generally known as the “AVS card”). The personal social security number is marked on the card.

Old-age pensions

Individuals who reach retirement age are entitled to an old-age pension. **In Switzerland, retirement age for women is 64, while for men it is 65.** The monthly old-age pension ranges from a minimum of 1 170 Swiss francs to a maximum of 2 340 Swiss francs. The total old-age pensions paid to a married couple or both members of a civil partnership may not exceed 150 % of the total maximum old-age pension, namely 3 510 Swiss francs. **If a person has not contributed for a full period ((less than 44 years). he or she will receive a reduced pension: a reduction of 1/44 will be made for each missing year of contributions.**

An insured individual who decides to draw his or her pension 1 or 2 years before reaching statutory retirement age will see a 6.8 % reduction in their pension for each year of early retirement. On the other hand, anyone who postpones drawing their old-age pension (postponement of between 1 year and a maximum of 5 years) will receive a higher pension, depending on how long they have delayed retirement.

How can a person claim the benefits to which they are entitled?

By applying to the AVS compensation fund to which they most recently contributed.

Individuals who wish to claim AVS benefits must submit an application. Application forms can be obtained from the AVS compensation fund office (for a list of compensation fund offices see www.ahv-iv.info).

Caisse cantonale genevoise de compensation

Rue des Gares 12
Case postale 2595
1211 Genève 2
Tel. 022 327 27 27
Fax 022 327 27 00

E-mail direction@ccgc.ch

Web Site www.ocas.ch/

Caisse cantonale vaudoise de compensation AVS

Agence communale de Lausanne

Place Chauderon 7

Case postale 5032

1002 Lausanne

Tel. 021 315 11 11

Fax 021 315 70 02

E-mail sas@lausanne.ch

or

Rue du Lac 37

1815 Clarens

Tel. 021 964 12 11

Fax 021 964 15 38

E-mail avs.vaud@avs22.vd.ch

Web Site www.caisseavsvaud.ch

Survivors' benefits

The AVS is the main pillar of social insurance in Switzerland. Its aim is to replace, at least partly, the reduction in or loss of income due to retirement or death. **Only women and men in charge of a child are entitled to a survivor's benefit.**

The AVS compensation fund offices are responsible for collecting contributions and paying out old-age and survivors' insurance benefits.

Auxiliary means provided through the AVS

Beneficiaries have the right to obtain auxiliary means.

The « *memento 3.02 Moyens auxiliaires de l'AVS* » provides for more information.

Additional information can be found on the website dealing with both old-age and survivors' insurance and invalidity insurance: www.ahv-iv.info.

IX.

ACCESS TO YOUR FORMER EMPLOYING ORGANIZATION

To many former international civil servants, the employing Organization was not only a workplace; it had also become a community venue, to which they became attached, and where they had joined clubs, staff unions, found friends, taken out health and life insurances, kept their bank account and bought holiday travels at the in-house branch of a travel agency. In retirement you may want to maintain some of these contacts and services, or you may simply wish to call on former colleagues, perhaps to take lunch with them in the organization's restaurant or cafeteria. If you join a retiree association, such as AAFI-AFICS you may also want to attend its annual general meetings, participate in organized lunches, or perhaps become a member of the association's bureau. Most of such activities take place on the premises of the international organizations.

Recognizing these needs, UN system organizations have developed special ID-cards for their former employees, generally known as courtesy badges in Europe and retiree passes at UN Headquarters in New York. They are normally issued by the organization's security service upon request. These badges show the former employee's name and photograph, and sometimes also the office or service in which the employee had worked. They need to be renewed at regular intervals, in most organizations every two years by the Safety and Security services of the different international organizations (in the case of the World Meteorological Organization, the Common Services (COS),

Some organizations are also authorizing former staff members to enter the organization's premises by car, but in one Office, the United Nations Office at Geneva, access by car to the Palais des Nations has become severely restricted and regulated (for details, see the following text under 4, Access by car).

UNITED NATIONS

As a result of the terrorist bombing of its Headquarters in Baghdad, attacks on offices in Algiers, Nigeria and Somalia, and continued threats to other of the organization's offices, the United Nations has reinforced the security of the organization's premises throughout the world. The UN Office at Geneva (UNOG) is no exception. The main entrance to the Palais des Nations has been relocated from the Place des Nations to Pregny Gate across from the International Committee of the Red Cross (ICRC), where a building has been constructed through which all foreign traffic to the Palais des Nations must pass. It contains security equipment similar to that which travellers must pass through at airports, and it accommodates UN security staff responsible for the Security and Safety of UNOG.

Courtesy Badges at UNOG

Retired UNOG staff members, who are living in the Geneva region and who are receiving a pension from the UNJSPF, may request a courtesy badge from the UNOG Security Identification Unit (hereinafter mentioned as the ID Unit), located at the Pregny Gate. This can be obtained upon presentation of one of the following items, together with a valid national identification card or passport:

- An 'attestation' from the Pension Fund, or
- The last statement of payment of your pension from the UNJSPF.

An application form will need to be completed, whereupon a blue courtesy badge, valid for two years, will be issued. It will be necessary to return to the ID Unit for renewal of the badge when the two-year period lapses. Retired staff from other UN system organizations (WHO, ILO, ITU, WIPO, WMO), IOM and the World Trade Organization shall apply for retirement badges in the appropriate office in their own organization.

The following procedures for access to the Palais des Nations apply to retired staff:

1. Access on foot for holders of valid courtesy badges

Pedestrians in possession of badges issued by UNOG can enter the grounds of the Palais des Nations at the Place des Nations or Pregny Gate, except if a heightened security phase has been declared, at which time access will only be allowed through Pregny Gate. Former staff from other UN system organizations, who are not in possession of a courtesy badge from their former organisation, will need to obtain a special temporary badge from the Security and Safety Section's ID Unit at Pregny. This will require confirmation of their having an appointment at the Palais des Nations. The SAFI card is no longer accepted as an identity card for access to the Palais des Nations.

2. Access on foot for non-holders of courtesy badges

Spouses of retirees, who visit the Palais des Nations for different administrative formalities on behalf of the couple or the badge holder, should show the badge of the retiree and their own personal identity document i.e.: passport or national identification card, following which they will receive a day pass to access the Palais des Nations.

Persons, who do not have a valid badge, should contact the relevant administrative office to be visited (La Mutuelle/MEC, Health Insurance, Medical Service, the Library etc.) and ask that office to forward their names to Pregny Gate, so as to allow security to issue a daily pass. A valid identification document (national passport or identify card) must be produced to receive the daily pass.

3. Access to the Palais des Nations for former staff of other UN system organizations and the WTO

Geneva-based Specialized Agencies, UN Offices, Programmes and Funds, whose staff are participants in the UNJSPF, have adopted the use of new security retiree badges printed with a recent photograph, showing the card's expiration date, family name and first name of the bearer and the name of his/her former organization. As a result thereof retiree courtesy badges (in the above-mentioned format) from any of the Geneva based international organizations, are currently accepted for access to the Palais des Nations on foot, through the Pregny Gate, when there is no heightened security phase in place. Retirees not in possession of a badge issued by one of the international organizations will need to follow the procedures mentioned under 2, "Access on foot for non-holders of courtesy badges".

4. Access by car

United Nations Office at Geneva (UNOG), Palais des Nations

Former UNOG staff, who have applied for and received a parking sticker, known as the T2-sticker, may enter with their vehicle, subject to the availability of parking space and the security phase, which may be in place. **This will sometimes not be possible, if there is a major meeting going on at the Palais des Nations.** Experience has shown that there is less pressure on parking space early in the morning, during lunch time and late in the afternoon, so if holders of T2-stickers have an absolute need to park in the Ariana Park, it is recommended that they arrive, say before 09.00 hrs or between 12:30 and 13:30 hrs and after 16.30 hrs

The UNOG management is looking into a new vehicle authorisation procedure, that will cut the available parking space in the Palais des Nations, due to ongoing work, and the security situation, As soon as more information is available, a circular explaining the new procedures will be produced.

Former staff members from the other Geneva-based Organisations, unfortunately, can no longer have access to the Palais des Nations with their vehicles. Only persons in possession of UNOG badges may invite visitors, and such visitors will need to follow the procedures described under 2, "Access on foot for non-holders of courtesy badges" or 3, "Access to the Palais des Nations for former staff of other UN system organizations and the WTO", as appropriate to their status.

5. Access by car for persons with reduced mobility

Retired staff with courtesy badges from UNOG or from other Geneva-based UN system organizations and the IOM and WTO, with reduced mobility and in possession of an official government issued disabled sticker/authorisation, may come to the ID Unit to receive "Disabled " parking authorisations for their vehicles.

Badges must be worn at all times during the visit and the parking sticker must be placed clearly visible under the car's windscreen. It should also be stated that all

persons entering or inside the Palais des Nations MUST comply with requests made by members of the security services.

Procedures for access to other UN system organizations located in Geneva

Retirees already in possession of a courtesy badge from their former employing organization can access the premises of that organization by showing their badge. Retirees from other organizations will normally be required to deposit the badge issued by their own former organization with the guards at the entrance to the organization they are visiting. They will be given a visitor's pass instead. Parking of cars will often be difficult and we recommend inquiring by telephone with the organization's security staff if it is possible to enter the grounds by car.

Retired officials of other Geneva-based UN system organizations and the World Trade Organization can apply for ID-Badges permitting them to visit their former employing organization by contacting the following offices at the seat of the organization:

World Health Organization (WHO):

(spouses may also receive badges provided they have an ID with the same name. Children are not eligible)

The Guards' Office

World Health Organization (WHO)

20 Avenue Appia

CH-1211 Geneva 27

Telephone: 022 791 3164

e-mail: security@who.int

International Labour Office (ILO/BIT):

ILO/BIT - SERVSEC – Room: R2-019

International Labour Office

4, Route des Morillons

CH-1211 Geneva 22

Telephone: 022 799 74 60

International Telecommunication Union (ITU):

Security Service

Room: Room V.05

International Telecommunication Union

Place des Nations

CH-1211 Geneva 20

Telephone : 022 730 58 79.

e-mail : philippe.timboni@itu.int

World Meteorological Organization (WMO):

Common Services (COS)
World Meteorological Organization
7bis Avenue de la Paix
CH-1211 1211 Geneva 2
Telephone: 022 730 85 99
e-mail: cos-mail@wmo.int

World Intellectual Property Organization (WIPO):

Mr. Pascal Rcaud
Building GB II, floor 0, office no. 4
World Intellectual Property Organization
34 Chemin des Colombettes
CH-1211 Geneva 20
Telephone: 022 338 82 73
e-mail: pascal.rcaud@wipo.int

World Trade Organization (WTO):

Catherine Roch
Security Unit, Welcome Pavilion
World Trade Organization
Centre William Rappard
154 Rue de Lausanne
CH-1211 Geneva 21
Telephone: 022 739 5958/022 739 6604
e-mail: BureauControleIdentification@wto.org

X.

LIFE IN RETIREMENT – THE INTERNATIONAL COMMUNITY

General

Adapting to a new pattern of life at home can prove to be one of the most difficult things about retirement for you and your partner.

If your spouse or partner was used to being alone in the house most of the day, he/she needs time and effort to share harmoniously the available living accommodation. It is useful, nay essential for each partner to have his or her own space, physiologically and psychologically speaking. Sometimes just separate telephones can be a boon.

Most staff still in service imagine that they are going to have oceans of time on their hands after retirement, and some worry about incoming boredom. Usually this fear quickly proves unfounded. However, your daily routine is no longer imposed office hours. You have to plan your own schedule more consciously than before. It is important to keep some sort of time-table, be it a more relaxed one. Otherwise your life risks becoming disorganized, which is irritating, particularly for others.

Think about what you could do and want to do. Paid work? Voluntary work? Pursue hobbies? Study? Travel? Write? Paint? There are endless possibilities, and none are mutually exclusive. Normally you will find that, helped by your own inclinations and efforts, a pattern of living and leisure evolves that fits your means, your needs and your desires.

Perhaps your former Organization has sporting, cultural or social clubs and activities; it is unlikely that retired staff are excluded. In Geneva a host of associations cater for just about every interest: archeology, history, art, nature, sport, to name only a few. This can be a starting point for further studies: languages, computer sciences, cooking.

Switzerland

The 'Université du troisième âge' offers outstanding lectures on a wide range of disciplines, and it is also possible to attend several regular courses at the University of Geneva.

Travel is easy from Geneva to most part of the world. The Swiss Federal Railways offer numerous excursions, and for seniors (currently from age 64 for women and 65 for men) there are reduced rates for the annual pass (abonnement general) giving free travel on most railway, board and bus services (including urban networks). A half-rate subscription to the Swiss Railways (abonnement demi-tarif) costing CHF 150.00 for one year or CHF 350 for three years, reduces the cost of all train travels by half, and will also save money on local transport with the public transport system in Geneva.

Retired persons who are 64 (for women) and 65 (for men) can benefit from significant reductions, as they qualify for 'senior' rates, both for public transport within Geneva, Switzerland at large and France. tpg.ch/

France

If you travel frequently in France, the French railways (SNCF) accord those over 60 years of age, irrespective of nationality or place of residence, the possibility of buying an annual 'seniors' card, entitling you to a 50% reduction on French railways. If you are over 60 years of age and travel into France on a French train departing from another country you will also be entitled to the SNCF's senior rates, without having to buy a 'senior' card beforehand.

The International Community

You will find it helpful to discuss your preoccupations with former colleagues who have already made the transition into retirement. They made the decisions you now have to make, and they can tell you whether, with the benefit of hindsight, they would still choose the same solution.

Besides, you will want to keep in touch with your Organization and its present and former staff.

So it is that former international civil servants in certain localities have banded together to form an association, and consequently no less than six associations of former staff specific to their respective Organizations have come into being: ILO, ITC, ITU, WHO, WMO and WTO.

Greater Geneva area

AAFI-AFICS and its sister retiree associations (ILO, ITC, ITU, WHO-AFSM, WMO Amicale and GATT-WTO) are often looking for volunteers to assist with office duties, translations, text-processing or visiting lonely and elderly pensioners. Finally, there are a large number of non-governmental institutions in Geneva and they are often grateful for voluntary help.

The address and contact telephone numbers of AAFI-AFICS and the other Organization-linked associations are listed on page 27.

Elsewhere

If you intend to leave the Geneva area upon retirement, we suggest that, before separating from service, you find out from AAFI-AFICS whether there is a retiree association or branch in the country where you have decided to reside.

At this time there are 52 associations of former international civil servants. Annex II to this Guide shows the list of these associations and their contact details. This information can also be found on the site of the Federation of Associations of Former International Civil Servants (FAFICS): www.fafics.org and on the site of the United Nations Joint Staff Pension Fund: www.unjspf.org.

XI. INFORMATION ABOUT AAFI-AFICS

The 'Association des anciens fonctionnaires internationaux' – Association of Former international Civil Servants (AAFI-AFICS-Geneva) welcomes **all** active and former international civil servants as members, irrespective of which Organization they have worked for, and irrespective of which country they are living in. It is the largest association of former UN system staff. It is a founding member of the world-wide *Federation of Former International Civil Servants (FAFICS)* – to which some 40 other UN system retiree associations are affiliated. FAFICS represents all pensioners at the United Nations Joint Staff Pension Board and enjoys consultative status with ECOSOC.

The Association provides the following services to its members:

- Rapid and clear information on pension rights, health insurance and many other matters of concern to former international civil servants. This information is published in the AAFI-AFICS Bulletin and in special brochures that are updated regularly;
- Advisory services on all aspects concerning pensions (adjustment system, lump sum, etc.), taxation, choice of country of residence etc. Seminars are organized on subjects of special interest to former staff members;
- Assistance to those in temporary need through the Association's *Social Welfare Officer*, who advises former staff members on such matters as the choice of a retirement home, help and care at home, contacts with administrations, etc. Through its *Solidarity Fund*, AAFI-AFICS can also provide urgent financial assistance;
- Representation by qualified and experienced colleagues to promote and protect the rights of former staff members concerning their pensions, health insurance and other matters vis-à-vis international, national and local authorities;
- Social activities with three lunches in Geneva during the year.

AAFI-AFICS collects, writes, issues and updates information notes on specific and general subjects of interest to international civil service pensioners. The following is a list of publications currently in stock and available to the members of AAFI-AFICS

AAFI-AFICS Publications:

	Language	Date of Issue
<u>Source: AAFI-AFICS</u>		
Statutes of AAFI-AFICS	(E/F)	2011
A Guide to Retirement	(E/F)	2014
The Swiss AVS/AI	(E/F)	2014
Taxation of United Nations Pensions, General Information on taxation in different countries, with special emphasis on the Geneva area	(E/F)	2014 (being updated)
Taxation of UN Pensions, Denmark	(E)	2004
Assessment Guidelines for UN pensions and surviving spouse benefit, Denmark	(E/Danish)	2008
Taxation of UN Pensions, Sweden	(E)	2002
Checklist of Items of Information needed by Survivors in the event of a Pensioner's death	(E/F)	2013
What to do on the Death of a Pensioner	(E/F)	1999
Deciphering your Quarterly Statement from the Pension Fund	(E/F)	2001
The Dual Track: How to make the best use of it?	(E/F)	2007
The Lump Sum	(E/F)	2013
Wills and Successions	(E/F)	2010
AAFI-AFICS Information Note on Long-term Care services in Geneva	(E/F)	2008
<u>Source: the British Association of Former UN Civil Servants (BAFUNCS)</u>		
Planning Retirement in the United Kingdom	E	2007
Taxation in the United Kingdom	E	2007
Accommodation for Older People in the United Kingdom	E	2007

**Source: the Canadian Association of Former
International Civil Servants
(CAFICS/ACAFI)**

Taxation in Canada E 2006

**Source: Asociación de Ex-Funcionarios de
las Naciones Unidas de Argentina (AFICS-
Argentina)**

Taxation in Argentina E 2006

**Source: United Nations Joint Staff Pension
Fund (UNJSPF)**

(Note that these documents can also be obtained from the Geneva Office of the UNJSPF, the address of which can be found in Chapter V. Pensions of this Guide).

Thematic documents

The Two-Track System (E/F/S) 2010

Information for Beneficiaries (E/F/S) 2008

Divorce (E/F) 2010

Emergency Fund (E/F/Esp) 2008

Survivor's benefits (E/F/Esp) 2009

Other UNJSPF documents (also available from the website)

Taxation Guide (with specific reference to US taxes) (E) 2010

Annual Letter from the CEO (E/F/S) (Issued each year)

UNJSPF Regulations and Rules (1 January 2014) (E/F/S)

AAFI-AFICS hopes that you have found the information contained in this publication useful. Your comments on its contents and proposals for additional information will be welcome.

To join AAFI/AFICS, you may apply on-line on the AAFI-AFICS site:

afics.unog.ch/afics.htm

or cut out the application form on the following page, complete it and send it to:

AAFI-AFICS

Room A-265

Palais des Nations

CH-1211 Geneva 10

Our telephone number is +41 (0)22 917 3330

Fax: +41 (0)22 917 0075

E-mail: aafi-afics@unog.ch

Website: afics.unog.ch/afics.htm

Annual membership costs CHF 40.00 / Life membership is CHF 400.00 .

New members, who are already life members of one of the sister Associations shown below, will have their life membership of AAFI-AFICS reduced by 100.00 francs to CHF 300.00.

If you have retired from one of the following organizations, it will be in your interest also to join the Association/Section of its retirees:

GATT-WTO Room 3065,	tel. +41 (0)22 739 50 73
ILO Room 6-8,	tel. +41 (0)22 799 64 23
ITC (Chairman's home),	tel. +41 (0)21 824 30 34
ITU Room V-23,	tel. +41 (0)22 730 55 84
WHO Room 4141,	tel. +41 (0)22 791 31 03
WMO Bureau J195,	tel. -41 (0)22 730 80 56
(c/o WMO Staff Association)	

AAFI-AFICS
ASSOCIATION DES ANCIENS FONCTIONNAIRES INTERNATIONAUX - GENÈVE
ASSOCIATION OF FORMER INTERNATIONAL CIVIL SERVANTS – GENEVA

APPLICATION FOR MEMBERSHIP

(please print)

NAME (Mr/Mrs/Ms)

FIRST NAME(S)

NAME OF SPOUSE (optional)

ADDRESS

.....

.....

TELEPHONE MOBILE

E-MAIL

DATE OF BIRTH DATE OF RETIREMENT

PREFERRED LANGUAGE ENGLISH * / FRENCH *

I AM AN OFFICIAL*/FORMER OFFICIAL*/SURVIVING SPOUSE OF AN OFFICIAL*/ FORMER OFFICIAL* OF

.....

I WISH TO JOIN AAFI/AFICS as a **Life member (400 Swiss francs)***
Annual member (40 Swiss francs)*
Life member at special rate* (see below)
 (* please delete words that do not apply)

Special rate

If you are **already a life member of one of the Associations listed here, the AAFI/AFICS life membership fee is reduced from CHF 400 to CHF 300.** (there is no reduction for annual members of another association)

To be eligible for this special rate, you declare on your honour by signing this application form that you are a life member of the Association of former officials of

Associations of former officials of:

GATT/WMO	office 3065	+41(0)22 739 5073
ILO	office 6-8	+41(0)22 799 6423
ITC	(President home)	+41(0)21 824 3034
ITU	office V-23	+41(0)22 730 5584
WHO	office 4141	+41(0)22 791 3103
WMO	office 195	+41(0)22 730 8056

DATE SIGNATURE

Please return this form to:
AAFI-AFICS – Office A.265 – Palais des Nations – CH-1211 Geneva 10

And pay your membership fee into one of the AAFI-AFICS accounts :
Post Office Account N° 12-7881-5
BANK: UBS SA – C.P. 2600 – CH-1211 Genève 2
Account N° 240 128.594. LUT – AFICS Palais des Nations

For international transfers, please specify;
 IBAN: CH66 0024 0240 1285 94LUT
 Swift/BIC: UBSWCHZH80A