

Bulletin

Information bulletin for members of the Association

March 2020

SEPS is at the disposal of all its members. The secretariat can be reached

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Version française au verso

03.04.2020 NM/54/1921 EN

SEPS Administrative Board 2020 - 2022*

President Serge Crutzen

Vice-president Hendrik Smets (legal affairs)

Treasurer and members management Marc Maes

General Secretary Luigia Dricot-Daniele

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Membership fee: 30 €

It is requested in January and no longer on the anniversary date of SEPS / SFPE membership

However, new members who register after 30 June 2020 by paying the membership fee, will not need to pay for the 2021 fee. The next payment will only be needed in January 2022.

Bank account: IBAN: BE 37 3630 5079 7728

BIC: BBRUBEBB

Changes of e-mail address

Many members forget to inform us of their change of e-mail address. SEPS sends out several messages by e-mail.

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^{*} Elected on 13.02.2020 but to be nominated by the General Assembly in early June

General Data Protection Regulations (GDPR).

Dear Member

We take the protection of personal data very seriously and we are committed to respect the General Regulation on the Protection of Data (GRPD).

Our contact information is used exclusively to ensure our responsibility towards you, as a member, for frank and transparent information on the activities of the Association and the decisions taken by the Administrative Board

The information you have trusted us with is used entirely for internal purposes. It is not made available to third parties (PMO, DG HR,) without your express permission.

The Association commits itself to protect this information against any form of dissemination and not to make it available to anyone, except where obliged to under the law or when undertaking an act at your request, within the limits of the social objectives of the Association.

Of course, you can access, rectify or delete this information at any time. You may object to the use of your information and have the right to withdraw your consent at any time by sending us an e-mail or a request by post.

> Serge Crutzen For the SEPS/SFPE Management

General Assembly and Information Meeting

Location: Au Repos des Chasseurs*

Avenue Charle-Albert, 11 1170 Bruxelles (Boitsfort) +32(0)26604672 Date to be fixed depending on the COVID 19 pandemic

On the basis of the traditional programme, from 10h30 to 16h30

- New Administrative Board 2020-2022
 - News about SEPS/SFPE
 - ✓ The Commission's Green Deal

 - ✓ Convivial Lunch
 - ✓ Multiannual Financial Framework (2021-27) and Pensions
 - ✓ Evolution of the JSIS GIPs
 - ✓ Problems encountered by members
 - ✓ Questions

Do not forget to contact the Secretariat:

- ✓ To make a reservation for lunch and choose your lunch
- ✓ To indicate the number of persons who are accompanying you

Financial contribution: €35 per person

Payment should ideally be made to the ING account of SEPS

IBAN: BE37 3630 5079 7728 BIC: BBRUBEBB

(Participants can also pay on the spot, well before 10h30 please)

SEPS-SFPE March 2020 EN₃

^{*}Those not taking part in the lunch do not have to pay anything

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I. Letter from the Editor

It is not possible to start our report for March 2020 without speaking about the Coronavirus! The current epidemic has disrupted all activity since the beginning of the month. The places which were accessible to pensioners have been closed since mid-March, and concern the PMO's MERO building, DG HR D's Senior's Space, the SEPS/SFPE offices, in addition to all other associations representing staff and pensioners. All meetings and seminars have been cancelled one after another until June 2020. The offices of the Institutions are overall closed and 30,000 active colleagues are now tele-working. As a result, access for pensioners to the websites of the Commission (JSIS on-line, Sysper Pensions, MyIntraComm) were suspended and subsequently re-opened with limitations to guarantee the daily functioning of the Institutions.

I hope that you and your families remain in good health and that you await the end of this nightmare with a minimum of optimism. Some among you are perhaps ill or have relatives who have contracted the virus. Rest assured of the sympathy of all the Board members of our Association.

Despite this, SEPS has been able to continue its support to members through its telephone number, available 24 hours a day, 7 days a week. This number is independent of the services of the Commission. Do not forget that we are here to help you within the means at our disposal.

Several activities have however been delayed and access to the postal service of the Commission is uncertain, which is understandable in such a crisis.

As promised at the time of the cancellation of our information meeting of 12 March at the Repos des Chasseurs in Brussels, the present Bulletin contains the essence of the information which would have been provided during that meeting, as demonstrated by the table of contents of this Bulletin.

Will the various chapters which affect our existence still be the same after the Coronavirus pandemic? Will the forecasted dramatic economic crisis still allow us to consider these different elements in the same way as we see them today? It is possible our acquired rights will be in greater danger than foreseen.

The Commission announced a new Multi-annual Financial Framework which takes account of this COVID-19 crisis and of its social, economic and financial consequences. What will happen to Chapter VII: Administration, Staff, Pensions, European schools...? Of course we will be there to defend the interests of our members, but we will need to refine our arguments as not only will we be obliged to defend the positions of a category at risk, the pensioners, but we will also need to ensure that the future of pensioners to come is not compromised. How much latitude will we have and by whom and how will we be heard?

More than ever, the newly elected members of the Administrative Board and the volunteers of this Association will be available to assist pensioners and defend their interests, whilst at the same time taking account of the international economic situation and the positions the Commission will be obliged to take.

However, the lack of coordination among the Member States at the start of this health crisis has shaken an already fragile trust. The EU will have to demonstrate its ability to restore confidence by protecting the health of all Europeans. The EU needs to demonstrate urgently its value added in strategic areas: essentially in health, but also in climate change, energy, food, defence..

II. The Luxemburg Oath

On 13 January 2020, in Luxemburg, the Commission President, Mrs von der Leyen, and all the members of the new Commission took their oath at the European Union's Court of Justice. This event went almost unnoticed by the press, which is a shame, because after the acrimony surrounding the nomination of the President and her College of Commissioners, it would have been important to remind the European public, and therefore tomorrow's electorate, that the entire College took an oach to be independent of national interests!

The principal elements, as selected by Jean-Guy Giraud (former Clerk of the Court) are given hereunder:

"As I was preparing our solemn oath to serve the European Union, over and over again came one image to my mind. We were not asked to place our hand on a constitution, as the leaders of other democracies do. But, as I read the words on the oath, I imagined to place my hand on the Treaties of the European Union and on the Charter of Fundamental Rights.

It is a huge responsibility that we have just undertaken. We are guardians of the Treaties. And we have the responsibility to give life to the Treaties with our daily work and our daily action. Because the Treaties and the Charter that we swear to respect are more than a list of articles and commas. They embody everything we stand for as a Union. They tell the story of our European continent. The story of how we went from centuries of war to creating these unprecedented continental democracies. We must be proud of what is in the Treaties and the Charter: the individual right to life and to liberty; equality of women and men; the right to fair and just working conditions; the duty to fight for social justice; the duty to promote peace — inside and outside our borders

In the Treaties and the Charter, you will find ancient wisdom and incredible modernity. They are the essence of centuries of philosophy and of the mistakes of our past. Some of these rights are rooted in our tradition. Others were only conquered very recently after decades of struggle. In no other place in the world will you find such an amazing set of rights and freedoms – from gender equality to the protection of personal data.

Ladies and Gentlemen the Judges

Today we take our oaths in front of you, who represent the law and the rule of law. **Today** we swear to respect and protect our European values. Today we take the oath for all that we hold most dear. And we swear to work hard for every European citizen, whether he is a national of a large or small country, from the East, the West, the North or the South.

The words that we have just pronounced set very high standards for each and every one of us. We are determined to meet this challenge. This Commission will work to achieve a work ethic of an unprecedented standard. A standard destined to guarantee that we serve the general interest of Europeans. We want to be a more transparent and a more responsible Commission, in order to win, each day a little more, the confidence of the citizens of Europe. Because ultimately Europe belongs to them."

The two essential obligations of the Commission:

- Its **independence** from national governments and also from other institutions
- Guardian of the treaties, i.e. not only respect for the rules that they fix, but also the
 effective execution of their respective objectives

Ref: https://ec.europa.eu/commission/presscorner/detail/en/speech 20 33

III. Results of the SEPS Administrative Board 2020-2022 elections

Luigia Dricot-Daniele, Secretary General

A meeting to establish the Administrative Board for 2020-2022 was held on 13 February 2020 at the "Repos des Chasseurs" with the participation of two-thirds of the candidate members (10) and members of the Electoral Board.

This meeting began under the presidency of Nadine FORMENT, Chairperson of the Electoral Board, who wished to thank those who had participated in the organisation of these elections.

Nadine FROMENT gave an oral presentation of the results of the elections In line with the election regulations, the 15 candidates were elected, given that:

- The maximum number of members of the Administrative Board is 20;
- That all the candidates each obtained at least 10 votes.

In addition, she pointed out that 3 letters had arrived together with the respective voting envelopes of which two were "thank you's" and one contained remarks about the organisation of the elections and the failure to send out the electoral regulations¹.

Serge CRUTZEN offered his candidacy for the position of President with the hope that this function could be taken up by one of the elected candidates well before 2022; this was noted and accepted. Those elected who were present confirmed the following positions:

- Hendrik SMETS in his role as Vice-President Legal matters
- Marc MAES as Treasurer and guardian of the confidentiality of the Membership List
- Gina DRICOT as Secretary General and for the management of the SEPS office in N105 in particular
- Nicole CABY, secretary responsible for the management of the ASBL, for the correspondence and filing of all official SEPS communications at the Secretariat of the Council.

The proposed membership of the 2020 Administrative Board is therefore as follows:

Serge CRUTZEN	President
Hendrik SMETS	Vice-president
Marc MAES	Treasurer and management of members ²
Luigia DRICOT-DANIELE	Secretary General
Nicole CABY	Administrative secretary of the Association
Helen JAMES	Ambassadress PMO 3 (JSIS)
Monique BRETON	Administrator
Giuseppina CORDA	Administrator
Jean-Marie COUSIN	Administrator

¹ The essential articles of the electoral regulations were mentioned in the October 2019 Bulletin

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² In accordance with the rules of the RGPD.

Anna Angela D'AMICO	Administrator
Rosario DE SIMONE	Administrator
Patrizia DE PALMA	Administrator
Petrus KERSTENS	Administrator
Antonio PINTO FERREIRA	Administrator
Milvia VAN RIJ-BRIZZI	Administrator

The elected members, present or absent during the meeting of 13 February have all accepted their mandate.

Other vice-presidential positions will be decided in due course by offers among the administrators available to undertake increasingly important roles on the Administrative Board.

The elected candidates will continue to develop the organisation of the new Administrative Board and the activities to be undertaken during the next three months.

This new composition of the AB will be submitted to the General Assembly of 11 June, as long as the Coronavirus crisis has ended by then. If not, a request for approval from the GA will be undertaken by written procedure while waiting for a future meeting date.

Note: All files relating to the national authorities are kept at N105. In fact, in the event of a fiscal control, the N105 office is more easily accessible than the offices in the Council where the security regulations are becoming increasingly strict. In this context, it would be useful to retain the possibility for 2 or 3 administrators to have access to the offices of the Secretariat of the Council (currently: Nicole CABY, Serge CRUTZEN and Anna GIOVANELLI).

IV. Meeting of volunteers on 30 January 2020

Luigia Dricot-Daniele, Secretary General

On 30 January, the Secretary General assembled volunteers at a meeting of the various action groups organised by members of the AB and by volunteers:

- Assistance to members
- Legal support
- Understanding and defence of our pensions system
- o "European" insurance policies offered to staff of the Institutions
- SEPS duty stations in the Commission and in the Council
- Telephonic duty station 24/24
- Presentations at seminars
- Collaboration with Afiliatys
- Keeping up with, and presentation of, complementary health insurances to JSIS
- SEPS Vade Mecum
- Participation at joint committees and social dialogue
- o ...

On the basis of the conclusions of the meeting of 30 January, the Secretary General continued the discussions with the new Administrative Board, elected on 13 February 2020.

The organisation of the activities and the SEPS working groups will continue: nothing is set in stone, but a list of some 30 titles has been drawn up, one for each group or action, consisting of the line manager and a colleague, who is, or will be, nominated and the list of participants/contributors.

Members of the Association are invited to consider the possibility of their own contribution to these working and information groups

List of SEPS activities and working groups

THEMES – GROUPS *	Line Manager in 2020 (Member of AB)		
Secretary General	Gina Dricot		
Admin Secretary of the Association (Council offices)	Nicole Caby		
Group for the Daily management of the Association	Gina Dricot		
Treasurer and financial group	Marc Maes		
Management of membership	Marc Maes		
Legal affairs	Hendrik Smets		
National pensions and recuperation of rights conferred to EC	Hendrik Smets		
Staff Regulations and internal regulations	Hendrik Smets		
Editor Bulletin	Serge Crutzen		
Translation of documents into English (Insurance policies, documents, SEPS Bulletin)	Helen James / Yasmin Soezen		
Vade-mecum 3	Giovanna Bagnaresi		
Vade-mecum 2	Gina Dricot		
Vade-mecum 4	Anna D'Amico		
Presentation of SEPS at seminars for the preparation for retirement Group (FR- EN)	Serge Crutzen (→ to be decided)*		
Insurances Group: file and presentations to seminars for the prep for retirement and other conferences (FR- EN)	Serge Crutzen (→ to be decided)*		
EUR Pensions Group: presentations at conferences and defence of acquired rights (2020)	Serge Crutzen (→ to be decided)*		
Collaboration with Afiliatys Insurances	Serge Crutzen		
Collaboration with Afiliatys: social activities (e.g. St Nicolas)	Gina Dricot		
Collaboration with Afiliatys: covering telephone +3222985000	Gina Dricot		
Telephonic presence at N105	Gina Dricot		
Telephonic presence during seminars (from 11h30-18h00 nonstop)	Nadine Froment		
Website SEPS/SFPE	B. Walkiers / Gina Dricot		
IT support	Gina Dricot		
IT training	Anna Primo		
PMO: JSIS-PENSIONS (Presentations - Contact and answers to questions)	Helen James (Ambassador PMO)		

Participation in the CGAM Monique Breton			
Relations with DG HR D	Serge Crutzen (→ Gina Dricot)		
Recognition of SEPS	Milvia van Rij-Brizzi		
Relations with the staff unions – CCP of the Commission	Gina Dricot		
Relations with the SC, the Social services and the unions	Serge Crutzen		
of the Council			
Participation in COPAS	-		
Participation in CASS	Serge Crutzen (→ to be decided)*		
Participation in the GTR	Serge Crutzen (→ Petrus Kerstens)		
Participation in the Staff Regulations committee	Petrus Kerstens		
Follow up of the AGE network	Milvia van Rij Brizzi		
Business Tribunal, Clerk of Court, Moniteur belge	Serge Crutzen (→ Gina Dricot)		
The Green Deal (Pact vert) of the Commission	Serge Crutzen		

^{*}Serge Crutzen, as President, would like other administrators to take over these activities during the course of 2020.

V. Support for the fight against Coronavirus

The Administrative Board 2020-2022 has decided to offer a financial contribution of €1000 to the ERASMUS hospital in Brussels.

In this context, it is good to emphasize that SEPS / SFPE is an independent organization which does not receive subsidies and must carry out its actions on the basis of contributions only.

VI. <u>Multi-annual Financial Framework 2021-</u> 2027 (MFF) and the pensions scheme

Milvia van Rij-Brizzi, member of the Administrative Board

It is clear that this MFF will condition the future of the European Union. Discussions on this MFF are political in nature, in the same way as the compromise which will ensue will be.

Within the framework of the discussions to come on the MFF, the Finnish Presidency of the EU Council presented the delegations with a "Negotiation box" furnished with financial amounts³. The Presidency said it had been guided by the Council mandate, but also by a desire to simplify and clarify.

This Negotiation box does not commit any Member State. The negotiations continue on the basic principle that there is no agreement as long as there is no agreement on everything.

³ Council of the EU, Brussels 5 December 2019 (orig. EN) 14518/19 REV1 SEPS-SFPE March 2020

The President of the Council of the EU, Charles Michel, therefore considered a budget representing **1.074% of the GNP** for the initial discussions at the European Summit, while declaring that funds will be maintained to support integration and maintain the balance between integration/migration and the protection of borders.

The European Parliament, for its part, considers that in order to accomplish the various priority activities, it is necessary that the EU budget be equal to at least 1.3% of the GNP⁴ of the Union. The EP has expressed a strong and united position: the four large parties are united on the issue. The EP has also indicated that it did not want any institutional conflict. However, to finance the new political priorities (the digital economy, migration, management of borders, defence and climate policy) the financing of the CAP and the cohesion funds will probably have to be reduced, which the EP is not ready to endorse.

The European Commission proposed a MFF amounting to €1,134,583 million⁵ in commitments, in order words **1.11% of GNP** of the Union of <u>27</u>. At first sight, this corresponds to an increase relative to the 2014-2020 MFF, estimated at 1.02% of the GNP of the Union of <u>28</u>. However, the imminent departure of the United Kingdom from the European Union implies that the next MFF will be that of a Union of 27 countries. The GNP of 27 will be lower. Depending on your point of view, the Commission's current proposal can be seen either as an increase or as a reduction. It is however clear that the proposal is considerably lower than the 1.3% of GNP desired by the Parliament.

The President of the Commission has taken on far-reaching commitments in the fight against climate change: the Green Deal and the Climate Law approved on 3 March 2020. The objective is to achieve carbon neutrality (0 effect on greenhouse gas emissions) by 2050. The Commission wishes to propose a progressive elimination of the mechanisms to reduce the contributions from certain Member States and to relaunch the proposal of own resources.

If the European Parliament is in global agreement with the EC Proposals for supplementary funding in certain areas, for greater flexibility within the MFF, for the preservation of the rule of law, for the integration of the European Development Fund (EDF) in the Budget and for the reform of the system governing own resources of the Union, positions differ on the overall amount of the MFF and on the amounts allocated to cohesion policy and to the CAP.

It should also be noted that the Council has not yet expressed a common position relative to the future MFF and to own resources even if national governments have expressed diverse points of view.

If there is no agreement during 2020 on the MFF, the Institutions will have to function in 2021 on the basis of provisional 12ths!

SEPS-SFPE

⁴ GNP: Gross National Product of the Union either of 28 or of 27 Member States

⁵ €1 134 583 million, i.e. €1,134.6 billion

	MFF amount as % of GNP			MFF amount in billion €		
EC		EP	CEU	EC	EP	CEU
2021-2027 (27 MS)	1. 11	1.3	1.074	1,135.5	1,328.8	1,097.8
2014-2020 (28 MS)	1.03	-	-	1,136.1	-	-

To be noted is that Chapter VII constitutes 6.7% of the new MFF proposal. It covers administrative expenses (salaries included) of the European Institutions (+3%) as well as the European schools and retirement pensions (+21%).

The Commission said these increases should be considered in the context of the on-going MFF (2014-2020) for which the institutions have carried out an agreement dating from 2013 aimed at reducing overall staff levels by 5%. However we know that the Council is not satisfied with the way in which the Commission applied this reduction (which at the beginning, let us recall, was voluntary), because if it reduced the number of officials, the number of manpower has not decreased since these officials have been replaced by contract staff.

Chapter VII proposal by the Commission

	Million € % increase		
Administrative expenditure of the Institutions	58,547	3.2	
European schools and pensions	17,055	21.4	
Total	75,602	6.8	

In the Council proposal, Chapter VII is reduced by about €3 billion relative to the initial proposal.

It is however logical to see a substantial increase in pensions, given that in 2014 the notional pension fund stood at €47 billion and in 2020 it is more than €85 billion. To be noted as well is that the debt of the Member States towards pensions (Article 83 of the Staff Regulations) has practically doubled: if in 2014 there were 14,500 pensioners, in 2020 the population of pensioners numbered 26,000!

The situation is made all the more complicated by the position, in particular, of one staff union which has openly declared that the battle for the safeguarding of the salary and pension schemes is already lost and that there will be a reform which will not be to the advantage of the staff. This is a questionable and damaging approach to negotiation that cannot be accepted by retirees. We can only hope that other unions will be more incisive.

It is clear that it will be necessary to fight to safeguard the acquired rights and also to preserve the essential parameters of the system:

- ✓ A growth rate of 1.8% per annum
- √ 70% of the last salary and not the career average or the average the last 10 years.
- ✓ The non application to pensions of the solidarity levy
- ✓ The automatic adaptation of pensions in parallel with salaries
- ✓ Contributions to the pensions system and to the RCFAM at the level of 1/3 for Staff and 2/3 for Member States
- ✓ The taxation system, independent from national systems

It will be necessary for the representatives of pensioners, during the social dialogue meetings which will inevitably be organised during 2020 and 2021 (COVID-19 permitting!), be spokespersons for strong positions for the defence of our system and of our notional pension fund which on 31.12.2018 was estimated to be €80.479 Billion,

because, not only have we paid for our pensions,

but also, the pensions system has been declared to be "balanced" by the Member States. The Commission's five-yearly report, approved by the Council and the European Parliament stated the following:

...the application of Annex XII of the Staff Regulations has achieved its specific objective to guarantee the equilibrium of the pension scheme of the civil servants of the EU, since the contribution to the pension scheme transferred to the budget by the staff covers one third of the acquired rights each year.

STOP PRESS:

This Sunday, 29 March, we learned that the Commission will make a new MFF proposal to take into account the significant impact of the Coronavirus.

It is unlikely that this new proposal will be more favourable to Chapter VII and in particular staff, wages and pensions. Staff representatives will therefore have to be on guard to defend their acquired rights.

VII. <u>Serious illness and COVID-19 - What news</u> from the PMO and the CGAM?

On the basis of information provided by Monigue Breton, President of the CGAM.

The CGAM meeting, due to be held on 18/19 March, was cancelled. However, it is important to note the following information.

The PMO has been asked whether JSIS members who test positive for COVID-19 can be reimbursed at 100%. The Central Personnel Committee insists on this request. PMO has said that, for the moment, they will reimburse in accordance with the usual rules for direct billing and reimbursement, with the assurance that an estimate will not be required in case of emergency and that members will be helped by the application of lighter procedures.

Given that a revision of the GIP on the subject of serious illness, due to be adopted shortly by the Commission, foresees a broader application of the 100% rules in cases where death is likely, it is probable that JSIS members who need to be hospitalised in the case of COVID-19 will benefit from a reimbursement at 100%, even without having spent 3 days in intensive care.

The CODIV-19 pandemic has once more brought to light questions regarding telephone consultations: how will they be reimbursed? We need to broach the subject with PMO. For the moment, consultations and advice given by telephone, post or e-mail are reimbursed at 85% with a ceiling of €10 (Code 502 – JSIS GIP). The Luxembourg authorities have created a new tele-consultation code which is the same as a consultation with a general practitioner (which would have a ceiling of €35 if adopted by the JSIS).

The JSIS has a large financial reserve according to the end of February 2020 valuations. This reserve represents approximately 8 months of expenses. This is reassuring given that the Corona virus could lead to an increase in claims for reimbursement.

DG ECFIN has always managed this important reserve in the most careful way possible and its value has held up during the present financial crisis. All the options taken, the high ranking, the choice of currency, its length, the majority of investments in the form of government bonds, or guaranteed by the state, or securities issued by an international institution, contribute to a good resilience in the face of market turmoil.

The JSIS cannot allow a deficit. The Members States specified as much in the 2013 agreement establishing the 2014 reform of the Staff Regulations. The Commission therefore has to manage the JSIS with vigilance. The JSIS has not been in deficit since 2014⁶ (fig. 1).

⁶ The slight deficit in 2018 has been explained and is of no consequence. SEPS-SFPE March 2020

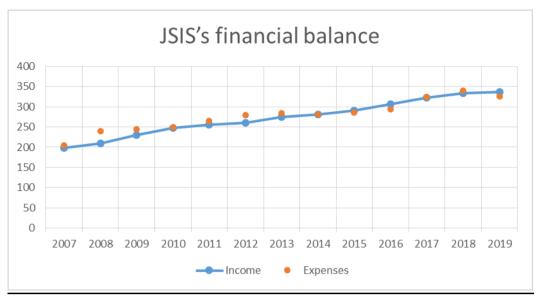


Figure 1. Evolution of the JSIS's financial balance

The figures from the Treasury statements of January and February show the continuation of a favourable evolution of the JSIS accounts.

It is interesting to note that the health screening expenses have decreased whereas the programmes have been improved, which demonstrates that the negotiations with the medical centres who carry out the screening tests have borne fruit.

We should however echo the mixed feelings expressed by colleagues who regret the more limited choice of medical centre and the limits of these new screening programmes.

VIII. The European Green Deal and the Climate Law

The EU will be climate neutral by 2050. To do this, it will carry out a series of initiatives that will protect the environment and boost the green economy. The European Climate Law will transform political promises into a binding legal obligations.

European Commission – Press release of 4 March 2020

The Commission presented a proposal to enshrine in legislation the EU's political commitment to be climate neutral by 2050, to protect the planet and our people.

The European Climate Law sets the 2050 target and the direction of travel for all EU policy, and gives predictability for public authorities, businesses and citizens.

At the same time, the Commission is launching a public consultation on the future European Climate Pact. Through this consultation the public will be involved in co-designing this instrument.

President Ursula von der Leyen said:

"We are acting today to make the EU the world's first climate neutral continent by 2050. The Climate Law is the legal translation of our political commitment, and sets us irreversibly on the path to a more sustainable future. It is the heart of the European Green Deal. It offers predictability and transparency for European industry and investors. And it gives direction to our green growth strategy and guarantees that the transition will be gradual and fair."

Executive Vice-President for the European Green Deal Frans Timmermans added:

"We are turning words into action today, to show our European citizens that we are serious about reaching net-zero greenhouse gas emissions by 2050. The European Climate Law is also a message to our international partners that this is the year to raise global ambition together, in the pursuit of our shared Paris Agreement goals. The Climate Law will ensure we stay focused and disciplined, remain on the right track and are accountable for delivery."

With the European Climate Law the Commission proposes a legally binding target of net zero greenhouse gas emissions by 2050. The EU Institutions and the Member States are collectively bound to take the necessary measures at EU and national level to meet the target.

Several action plans are considered: circular economy, clean energy, sustainable industry, building and renovation, sustainable mobility, climate actions...

Two examples are considered here-under.

Circular economy action plan

https://ec.europa.eu/commission/presscorner/detail/en/fs_20_437

The new **Circular Economy Action Plan** presents new initiatives along the entire life cycle of products in order to modernize and transform our economy while protecting the environment. It is driven by the ambition to make sustainable products that last and to enable our citizens to take full part in the circular economy and benefit from the positive change that it brings about.

According to a recent Eurobarometer survey, the growing amount of waste is among the 3 top environmental concerns to citizens. Those interviewed considered that the most effective ways of tackling environmental problems are by **changing the way we consume and the way we produce**.

Some examples of suggested measures and how they are applied in different sectors:

Electrical equipment and IT

Electrical and electronic equipment is one of the fastest growing waste streams in the EU. Two in three Europeans would use their digital devices for longer provided performance is not significantly affected.

✓ Products placed on EU market will be designed to last longer, be easier to repair and upgrade, recycle and reuse.

✓ Providing incentives for **product-as-a-service**: companies will keep the ownership and responsibility for the product throughout its lifecycle

Textiles

Worldwide, a full truck of textiles is sent to incineration or landfilled every second. It is estimated that less than 1% of all textiles worldwide are recycled into new textiles.

Driving new business models will boost sorting, reuse and recycling of textiles, and allow consumers to choose sustainable textiles. Eco-design will apply to a broader range of products: clothes will be made to last longer.

Plastics

If there if no change, consumption of plastics is expected to double in the coming 20 years.

By 2050, plastics could account for 20% of oil consumption, 15% of greenhouse gas emissions, and there could be more plastics than fish in the ocean.

Single-use products will be phased out wherever possible and replaced by durable products for multiple use. Acting on micro plastics – restricting intentionally-added micro plastics, increasing the capture of micro plastics at all relevant stages of the product lifecycle.

Food and packaging

In 2017 packaging waste in Europe reached a record of 173 kg per inhabitant.

New legislative initiatives will be proposed aimed at substituting single-use packaging, tableware and cutlery with reusable products in food outlets, as well as targets for reducing packaging waste.

Waste

Each citizen produces nearly half a ton of municipal waste per year.

Measures will be introduced for waste prevention and reduction, increasing recycled content, minimising waste exports outside EU. An EU model for separate collection and labelling of products will be launched

Clean energy action plan

https://ec.europa.eu/info/energy-climate-change-environment_fr

Decarbonising the EU's energy system is critical to reach our climate objectives.

Key Principles:

- ✓ Prioritize energy efficiency and develop a power sector based largely on renewable sources. The production and use of energy account for more than 75% of the EU's greenhouse gas emissions but only 17.5% of the EU's gross final energy consumption came from renewable sources in 2017.
- ✓ Secure and affordable EU energy supply. Some countries, such as Belgium, are tempted to install minimum production capacity by accepting the possibility of black-out. This is not part of the principles of the EU.

✓ Fully integrated, interconnected and digitalized EU energy market. For several Member States, interconnection is the only solution in the event of intermittent green energy being unavailable (no wind - no sun). Counting on your neighbours is however only acceptable in the context of energy management at European level.

Considered or recommended actions

- ✓ Interconnect energy systems and better link/integrate renewable energy sources to the grid
- ✓ Promote innovative technologies and modern infrastructure
- ✓ Boost energy efficiency and eco-design of products
- ✓ Decarbonise the gas sector and promote smart integration across sectors
- ✓ Empower consumers and help Member States tackle energy poverty
- ✓ Increase cross-border and regional cooperation to better share clean energy sources
- ✓ Promote EU energy standards and technologies at global level
- ✓ Develop the full potential of Europe's **offshore wind** energy
- ✓ The emissions not eliminated by 2050 will be removed e.g. via natural carbon sinks such
 as forests and carbon capture and storage technologies

The European Commission will make proposals to increase the EU's climate ambition for 2030. Relevant energy legislation will be reviewed and where necessary revised by June 2021. EU Member States will then update their national energy and climate plans in 2023, to reflect the new climate ambitions.

IX. Information and reminders

Much of the information provided under this heading of the Bulletin does not concern everyone but may be of interest to some of you. This information results from the experience of members of SEPS/SFPE who man the permanent telephone line, or at the request of PMO.

Some of the information may also duplicate other information provided in "Info Seniors", the information bulletin of DG HR D1, or from earlier SEPS/SFPE bulletins. <u>It is essential to insist on some of the rules and to remind you about them: this is at the request of PMO.</u>

1. Access to online administrative programmes

It is becoming more and more useful to have a computer, an internet connection and to be able to access the management programmes offered by PMO online:

JSIS: personal data, requests for reimbursement and also certificates, requests for prior authorisation, reimbursement slips, requests for information,

Pensions: pension slip, personal data, changes of address, life certificates, extracts from the protocol for income tax declarations, ...

MyIntraComm: for general procedural issues, for information, for various JSIS forms and others, for legal documents, ...

Corporate Notification System (CNS): a corporate system which manages information by e-mail coming from various Commission departments. It provides you with information, and is supposed to do this in your language of choice. For example: "Pension slip available in Sysper Pensions".

To access these services, it is however necessary to have an EU-login. Once this procedure is installed, many formalities will become easier and faster for you.

You can and always will be able to use the traditional paper procedure.

EU-Login account

This system of computer authentication allows you to access all the computer programmes mentioned above, on condition you have the following:

- ✓ Any kind of mobile phone (a mobile phone number)
- ✓ A computer or a tablet
- ✓ A personal e-mail address

You can create an EU-Login account with the help of a manual which you can access on the website: https://ec.europa.eu/pmo/guide/pensionner_eu-login-guide-en.pdf

You can obtain assistance from SEPS either by paying a visit or by phone:

Brussels: MERO building, Avenue de Tervueren 41, Monday to Friday, from 09h30 to 13h00. Tel: +32(0)2.29.76888 or +32(0)2.29.76889

Luxemburg: Drosbach building, office DRB B2/085, Monday to Friday, from 09h30 to 12h30. Tel: +352.4301.36100

Ispra: Club House Ispra – Sala delle Rose, Monday to Friday, from 09h30 to 12h30 Tel: +39.0332.783030

If you have an EU-Login account, the following are the website addresses of the programmes mentioned above

- ✓ JSIS on-line https://webgate.ec.europa.eu/RCAM/
- ✓ Pensions: Sysper pensions https://myremote.ec.europa/SYSPER2/
- ✓ My IntraComm, the Commission intranet site, "pensioners" portal https://mvintracomm.ec.europa.eu/retired/
- ✓ Corporate Notification System (CNS) https://webgate.ec.europa.eu/cns/

2. What's new in Sysper Pensions?

Messages from Anna-Maria Silvano, Head of Unit PMO 4 - Pensions

Since 25 November 2019 you can, via the Front Office of Sysper Pensions, make any changes to your personal information, such as your private address, your telephone number(s), the coordinates of your contact person. You can also consult the family composition and inform PMO of any events which might have an impact on your financial entitlements, such as a marriage, a birth, an adoption or a change in scolarity, including any other family allowances that you receive from another source, by filling in a declaration in Sysper. For your facility we SEPS-SFPE

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have published a tutorial directly accessible within each family declaration form. Sysper Pensions also allows you to request the reimbursement of your removal allowance after termination of your employment.

Another change worth noting: since last December, the life declaration has changed its appearance and now offers you links with corresponding modules within Sysper where you can introduce any changes to your personal data.

Since 3 February two new declarations have been added to Sysper: "Professional activity/income of my spouse/legal partner" and "Divorce".

We invite you to check in your own Sysper that your personal information, address, telephone number(s) and coordinates of your contact person are correct. The process of migration of your personal data from three different applications to Sysper was a difficult exercise and even if we have done our best to correct any errors, it is still possible that some information is not up to date.

For example, the coordinates of the contact person were saved only in paper format and as a consequence we had no means of importing this information into Sysper. This is why, if you were registered in Sysper whilst you were in active service, the coordinates of your contact person are those of when you were still in employment. You can update this yourself, as well as your address and telephone number(s).

How to access your dossier via Sysper?

You can access Sysper Pensions if you have an EU-Login account by connecting via the website: https://myremote.ec.europa.eu/Sysper2.

My Remote is the only point of entry to all the applications available to pensioners, namely Sysper Pensions, JSIS Online, My IntraComm and EU Login.

Once you are connected to Sysper, make sure you go to "MENU", then click on "Personal data" to check whether the information there about you is correct. If you discover an error, you can yourself make the correction in Sysper. For changes to names and nationality you must contact us by e-mail.

Contact possibilities

- ✓ <u>PMO-PENSIONS@ec.europa.eu</u> for old age and invalidity pensions
- ✓ PMO-SURVIE@ec.europa.eu for beneficiaries of a survivor's or an orphan's pension
- ✓ A new single telephone number (+32 (0)2 297 88 00) is accessible Monday to Friday from 09h30 to 12h30
- ✓ Postal address: PMO(3 or 4), MERO, B-1049 Brussels

3. Message from PMO 4 - Pensions

Mrs Anna-Maria Silvano, Head of Unit PMO4 (Pensions) has asked us to convey the following information:

Life declaration

"For your information, given the circumstances surrounding confinement, the need to submit a declaration of life is momentarily suspended.

Additionally, even if the deadline for submitting the declaration of life has passed, the payment of the pension will not be stopped.

A formal communication giving the same information was transmitted to all pensioners last Friday via the Newsroom.⁷"

The Declaration of life can be found in Annex 2 (EN and FR, recto/verso)

Pension slip

Due to the corona virus pandemic, the distribution of pension slips by post has been temporarily suspended.

In fact, due to the lockdown restrictions, not only is it impossible for the staff who usually print and send out the pension slips to do so, the post office is also unable to guarantee their delivery.

As soon as these restrictions have been lifted and "normal" working conditions have resumed, the slips will be printed and sent to you in the usual way.

As described in point 1 above, pensioners can access their pension slips online via Sysper Pensions.

4. Collaboration with Afiliatys

Collaboration with Afiliatys remains close.

a. Insurance policies

Serge Crutzen remains a member of the Afiliatys Administrative Board. Many questions are still being asked following the change of manager of the Hospi Safe policies. Unfortunately large-scale confusion has developed: the AIACE/CIGNA insurance policies **are not** involved, but too many colleagues have not understood this. See also point 6 below.

b. Social Activities:

SEPS/SFPE contributes to events (organisation by Gina Dricot) such as St. Nicolas, circus day for handicapped, ...

c. Answering the telephone:

In agreement with the president of Afiliatys, during the duty station hours of SEPS (N105) the Afiliatys telephone number (+32)0)2.229.85000) is diverted to the office number of SEPS. Often the calls concern the complementary health insurance policies following the transfer of management of Hospi Safe from Cigna to Allianz and SEPS is in a position to answer the questions or to pass them on.

7 https://europa.eu/newsroom/home_en SEPS-SFPE

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5. <u>Dates for SEPS meetings during 2020</u>

We have to review the draft calendar put forward in December 2019 as it is no longer realistic given the COVID 19 pandemic.

Type of meeting	Dates for meetings		
General Assembly & Info meetings	(11 June 2020)* 10 December 2020		
Information meeting	12 March 2020 (8 October 2020)**		
Board meeting	23 April 2020*** 19 November 2020		
Confirmation of AB 2020-2022	0-2022 13 February 2020		

^{*}Coronavirus permitting! Possible alternatives: 10 September or 8 October 2020

6. <u>Hospi Safe – complementary health insurance to</u> JSIS: Change of management still on-going

Affiliatys and SEPS have informed colleagues of the change of manager of the insurance Hospi Safe policies (now Allianz Care - formerly Cigna – formerly Ban Breda – BCVR 8672) following a call for tender, as required by the rules on competition.

This procedure gave rise without question to the attribution of the framework contract 2020-2029 to Allianz Care and no longer to Cigna. It should be noted that Allianz Care agreed to do away with the medical questionnaire (except for those close to retirement).

Many colleagues have confused the different insurance policies. In addition, Cigna has introduced a new policy independently of Afiliatys. The information given by Allianz Care, initially sent by internet, did not reach all those who might be interested. A lot of confusion has resulted from this.

It is important to repeat the message sent to Afiliatys members:

HOSPI SAFE remains HOSPI SAFE. Treatments are reimbursed as a top up to those reimbursed by JSIS, under the same conditions, in the same way as it has always been done. Any differences would be the result of an error of interpretation. We confirm to you that your cover and your medical history have been transferred intact and that the moratoria interval applies only to new contracts – not to those transferred.

These last weeks have demonstrated that, for some of us, digital communication has its limits. Be aware that you can find this information and the procedures to be followed on www.Hospi-Safe.eu, a website created by Afiliatys.

Some addresses to be noted:

- Call centre for Allianz Care: igo.assistance@allianzworldwidecare.com
- Telephone for those in Belgium 0800 70 528
- Address in Brussels: 1 place du Samedi, 1000 Brussels

^{**} To be replaced by the GA of June if the latter is postponed to October.

^{***}Almost certain to be replaced by a written procedure

The deadline for finalising your dossier (confirmation of your data and transmission of payment information) has been postponed to April 2020 on the understanding that your cover is automatically extended in its entirety, unless you have yourself decided otherwise and have informed Allianz Care accordingly.

7. Legal advice - Assistance from a lawyer - Reminder

If you need legal advice for a problem concerning your relations with the services of the Commission (in application of the Staff Regulations) or in your private life (inheritance or fiscal issues) Hendrik Smets, a licenced notary, Vice-president of SEPS in charge of legal matters, is at your disposal to give you a totally confidential opinion and respecting his probity as a former European civil servant.

You can contact Hendrik Smets by e-mail: hendriksmets@yahoo.fr or by telephone: +33.563.67.88.83

Hendrik will make an initial assessment of your question and propose either a solution, or a consultation with a lawyer. This is free of charge for members who are up-to-date with their membership fees. This consultation is limited to 30 minutes; any overrun will be billed to the plaintiff.

8. Non transfer of pension rights - Reminder

I would like to draw the attention of readers to my article dealing with this subject, which appeared in earlier versions of the SEPS Bulletin.

European civil servants who have not transferred their national pension rights to the Community system and who benefit from a Community pension can now introduce a request for the payment of a pension for the years they worked for a national employer.

This is equally true for those who have already introduced such a request and who have been denied such a pension.

I remain at their disposal to guide them through their (new) request.

Hendrik SMETS
Vice President in charge of legal matters

X. Annexes

Annex 1

In memoriam

Name	Date of	Date of death	Institution
SPEZZA Romain	28-09-32	07-05-19	COM
JACQUET Paule	22-09-22	09-05-19	COM
VAN DE VELDE Micheline	18-01-43	01-12-19	COM
MAGNE Claudette	19-03-31	09-12-19	COM
TAYLOR-BOYER DE LA GIRODAY Anne	01-11-50	14-12-19	COM

NIESSEN Hermann	DE LA MORVONNAIS Cecile	22-08-21	15-12-19	PE
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	KOWALSKI Leo	07-10-34	21-01-20	COM
TRIACCA Luc 16-11-56 23-01-20 PE	VANDAMME Jacques	08-11-23	21-01-20	COM
	TRIACCA Luc	16-11-56	23-01-20	PE

LEBRUN CROIBIER Monique	23-09-41	24-01-20	СОМ
NOSCHESE Domenico	05-08-58	24-01-20	CM
HAUPT Hannelore	30-01-22	08-05-19	COM
CANAL-BERTHOUMEYRIE Emilie	03-02-28	05-07-19	COM
FILEE Kees	04-02-41	05-12-19	COM
MIRASOLA Angela	11-10-46	15-12-19	COM
HEDEMAN Jan	25-11-32	24-12-19	CM
GORDON Léon	06-09-32	11-01-20	COM
DUPERRON Marcel	03-01-17	17-01-20	COM
CAZE Odette	19-03-28	25-01-20	COM
BRUEL Jérôme	13-03-51	25-01-20	SAS
ISNARD Helene	21-11-25	28-01-20	COM
RIBEIRO RESENDE Manuel	09-03-48	29-01-20	CM
AGNEESSENS Augusta	28-06-32	31-01-20	COM
HALBERSTADT Klaus	01-11-33	31-01-20	COM
VERHAEGEN Gisèle	05-03-56	31-01-20	COM
	20-05-31	01-02-20	PE
BAGANUS Marcelle			
ALEXIS Albert SAMPAIO Judith	01-01-41 12-10-56	01-02-20 02-02-20	COM CM
YERKESS Arnold	11-09-37	02-02-20	COM
TRAAS Laurus	30-12-32	03-02-20	COM
BROICHHAGEN Franz	29-01-35	04-02-20	COM
BESTARD Pierre	21-12-38	04-02-20	COM
HAMMER Raymond	12-06-27	06-02-20	COM
PIL Victoire	20-07-29	06-02-20	COM
EDMUNDS Clive	04-07-57	08-02-20	COM
GAY Johann	24-01-28	09-02-20	COM
LAMBEIN Monique	10-05-31	09-02-20	COM
SCHROEDER Wolfgang	12-10-35	10-02-20	PE
BORTHWICK William	28-05-52	12-02-20	COM
KOENIG Karl	18-01-32	14-02-20	COM
SCHMIDT Madeleine	19-03-29	15-02-20	PE
CALCAGNO Salvatore	05-12-43	15-02-20	COM
TUSEI Attilio	31-12-48	16-02-20	COM
DE HOE Jacques	28-11-33	17-02-20	COM
VANETTI Guido	08-04-34	18-02-20	COM
BRUNO Giordano	04-05-50	19-02-20	COM
ORTHMANN Eleonore	15-07-39	20-02-20	COM
GARCIA-RODRIGUEZ Y ALVAREZ Jaime	08-02-44	20-02-20	COM
DUPUIS Fabienne	10-10-57	20-02-20	COM
PERRI Patrizia	08-10-60	20-02-20	COM
WEISZ Irene Caroline	26-07-56	23-02-20	COM
BAMBYNEK Walter	09-10-27	24-02-20	COM
NIEDERCORN Pierre	25-03-25	24-02-20	COM
DECHAMPS Gonzalo	15-12-34	25-02-20	COM
SEYS Lucien	31-10-38	25-02-20	COM
VAN BILZEN Gerard	30-09-51	25-02-20	COM
PUIG JULIAN Maria Isabel	19-06-54	26-11-17	COM
BENARD Ange	24-12-34	20-10-19	COM
PENNE Livia	19-09-28	10-02-20	COM
TONDI Fausto	18-05-51	14-02-20	COM
RICOLLEAU Maurice	31-12-36	17-02-20	PE
TARONI Adolfo	26-12-39	20-02-20	COM
BAKKER Jacobus	11-01-39	21-02-20	COM
NONON Jacqueline	11-08-27	21-02-20	COM

WINDLE Terence	15-01-26	22-02-20	COM
MARTIN Henri	05-09-43	22-02-20	COM
WEDELL George	04-04-27	23-02-20	COM
DOMBROSKIE David	17-04-44	24-02-20	COM
SALVINI Roger	13-07-33	25-02-20	COM
EBERHARD Robert	08-08-36	26-02-20	COM
REILLY Henry	04-12-40	26-02-20	COM
DE GROOT Hendricus	26-04-51	26-02-20	COM
LEVEQUE Pierre	21-02-47	28-02-20	CES
VAN DER BILT Robert	08-03-36	29-02-20	COM
ANTONINI Godelieve	22-04-37	29-02-20	COM
WATSON John	04-11-29	01-03-20	COM
VAN OEVEREN Cornelis	21-12-27	02-03-20	COM
JUGE Jacqueline	06-01-32	02-03-20	COM
DITON Giuliano	19-06-41	02-03-20	COM
COTTONE Giuseppe	19-12-35	02-03-20	COM
ERNST Henri	29-11-33	06-03-20	COM
THEOLOGHITIS Panayotis	26-09-37	06-03-20	COM
CHIQUE Cécile	28-12-51	06-03-20	CES
FERRATON Hubert	20-03-33	07-03-20	COM
JAEGER Fernand	24-11-56	09-03-20	COM
LAMINNE Jonny	30-06-37	10-03-20	COM
VERSTRAETE Jan	30-12-46	11-03-20	COM
CARBOGNANI Maria Grazia	03-10-42	12-03-20	COM
GIRO Gianfranco	27-09-26	14-03-20	COM
HERRMANN Marcel	16-04-29	15-03-20	COM
D'ADAMO Arnaldo	05-11-33	16-03-20	COM
SIZARET Louis	28-07-27	17-03-20	CJ
VENTURA Sergio	01-01-35	17-03-20	COM
PINI Wolfgang	22-01-30	18-03-20	CM
GOETHALS Monique	18-12-25	18-03-20	COM
GRISOTTO Giorgio	09-05-40	19-03-20	COM
DALLEMAND Jean-Francois	23-12-54	20-03-20	COM
JULLIEN Nadia	01-02-32	22-03-20	COM
PESEHONOVS Anatolijs	26-02-47	23-03-20	PE
MARTIN Henry	25-05-37	23-03-20	COM

Annex 2

Life certificate to produce every 2 years Recto-Verso FR - EN

See French version of the Bulletin

Annex 3

Files and documents available. Order form

Please send this reply slip to the secretariat

I should like to receive the English edition of the following documents

SEPS Vade-mecum	y FUSI / Liliali
Part 2 (forms /pers. data) Part 3 (addresses PMO – ADMIN) Ed. April 2020	0/0
Part 4 (reimbursement forms – RCAM/JSIS) (April 2020)	0/0
Supplementary health insurances Edition February 2020	0/0
Invalidity allowance and survival pension (Hendrik Smets	s) O/O
Orphan survivor's pensions (Hendrik Smets	0/0
EU Officials and taxation (Me. J Buekenhoudt)	0/0
Inheritance (Me. J Buekenhoudt) (May 2018)	0/0
JSIS Guide (was sent by post to all pensioners)	0/0
Please send these documents (by Post or by Em	ail) to:
Surname	
First name	
Address:	
///	
Email address:	
Date: Signature:	

To be sent to

SFPE – SEPS 105, Avenue des Nerviens Bureau N105 00 010 BE-1049 Bruxelles

Or

By Email:

info@sfpe-seps.be

APPLICATION FORM

I, THE UNDERSIGNED (1)
Maiden name for married women (1)
PERSONNEL / PENSION N°:DATE OF BIRTH (dd/mm/yy):
NATIONALITY: Language desired for documents (2): FR/EN
HOME ADDRESS (1)
HOME Tel: GSM*:
E-mail:
FORMER STAFF MEMBER OF (Institution + DG or Dept.):
If still active: number of years' service:
HEREBY DECLARE MEMBERSHIP OF THE "ASSOCIATION OF SENIORS OF THE EUROPEAN PUBLIC SERVICE» (SEPS), by sending this completed form to SEPS and paying the membership fee
HEREBY DECLARE THAT I AGREE TO SEPS REGISTERING AND STORING MY ABOVE PERSONAL DATA and to it being kept for the length of my membership. The Association undertakes to protect your data and will prevent it being distributed, apart from when obliged to by law or in response to a request to do so by you, within the limits of the social purpose of the Association.
DONE AT:
DATE: SIGNATURE:
The annual subscription of €30 is payable on 1 January. New members joining after 30 June will not be required to pay their second subscription until the second January following their enrolment.
SEPS Bank account N°: ING bank, Brussels IBAN BE37 3630 5079 7728 BIC: BBRUBEBB Communication: Annual subscription + names and pension Nr.
Please return this application form to:
SEPS/SFPE Office 02 40 CG39 175, rue de la Loi, B-1048 BRUSSELS Or info@sfpe-seps.be
(1) Capital letters please (2) Please cross out where appropriate (*) optional
If you choose to pay by standing order (see below), please send the slip YOURSELF direct to your bank.

To be sent to

SFPE-SEPS

175, rue de la Loi Bureau JL 02 40 CG39, BE-1048 Bruxelles

Or

Email: info@sfpe-seps.be

STANDING ORDER

(Please send direct to your bank)

I, the undersigned,
HEREBY INSTRUCT(Name of bank)
to pay on(date) and on the same date each year, until further notice, the sum of: € 30
by debit of account N°
to: SEPS - SFPE JL Office 02 40 CG39 175 rue de la Loi 175 B 1048 Brussels
Account N° IBAN BE37 3630 5079 7728 BIC BBRUBEBB ING Bank Brussels Reference: Annual subscription + Names and personnel/pension number
DATE: SIGNATURE:

To be sent to your bank