

Bulletin

Information bulletin for members of the Association

June 2017

SEPS secretariat can be reached

by telephone: +32 (0)475 472 470

or by internet: info@sfpe-seps.be

Version française au verso

25.06.2017
NM/43/1719 EN

SEPS Administrative Board

President	Serge Crutzen
Vice-president	Brigitte Pretzenbacher (relations Commission – active staff)
Vice-president	Hendrik Smets (legal affairs)
Vice-president	Philippe Bioul (health)
Treasurer	Georges Distexhe
Members management	Marc Maes
Secretary	Nicole Caby
Members:	Pierre-Philippe Bacri ; Fabio Bolognese ; Monique Breton; Giustina Canu ; Patrizia De Palma; Gina Dricot; Helen James; Antonio Pinto Ferreira; Rosalyn Tanguy.

Bulletin editorial team

Nicole Caby; Serge Crutzen; Mitsou Entringer; Brigitte Pretzenbacher; Hendrik Smets;
Yasmin Soezen; Rosalyn Tanguy

*Most of the articles of the Bulletin were written in French. Translations are from
Yasmin Sözen*

SEPS Bank account for the annual subscriptions:

IBAN: **BE 37 3630 5079 7728**

BIC: **BBRUBEBB**

Please don't use the Post bank account any more

Changes of address

Many members forget to inform us of their change of postal address.
A telephone call to +32 (0)2 475 472 470, or e-mail or note to our secretariat
would avoid several weeks' gap in receiving news.

SEPS/SFPE, 175 rue de la Loi, bureau JL 02 40 CG39, BE-1048 Bruxelles
105, avenue des Nerviens, bureau N105 00/010, BE-1049 Bruxelles

Tel : **+32 (0)475 472470** ASBL N°: 806 839 565

Email : info@sfpe-seps.be Web : www.sfpe-seps.be

Information Meeting

*Location : Au Repos des Chasseurs***

Avenue Charle-Albert, 11 1170 Bruxelles (Boitsfort) +32(0)26604672

Thursday 12 October 2017 10:30 a.m. to 4:30 p.m.

According to the traditional pattern :

- Information about SEPS-SFPE
- What makes us human ? By Jean-Louis Lamboray
- Lunch
- Pension and JSIS information - Relations with the PMO
- Problems encountered by members
- Questions

Don't forget to contact the secretariat

- **To reserve your lunch (€35)**
- **To indicate the number of accompanying persons as well as their name**

SFPE – SEPS, office JL 02 40 CG39, 175, rue de la Loi, BE-1048 Brussels

E-mail info@sfpe-seps.be Tel : +32 (0) 475 472 470

Payment can be made in situ or to the SEPS-SFPE bank account:

IBAN: BE 37 3630 5079 7728

BIC: BBRUBEBB

On 12 October instead of 19 October!

Your Internet address

Please don't forget to let us know your e-mail address.

Many SEPS messages are sent by e-mail.

The address used is info@sfpe-seps.be

**The annual subscription has been increased to
minimum €30**

Decided at the GM of 13 December 2013 !

Contents

	Page
I. Letter from the Editor	4
II. General Assembly of 15 June 2017 – Summary	5
III. Complementary health insurances to JSIS – information and training	10
IV. JSIS – Discussions at the CGAM	11
V. Pensions will certainly be discussed in the near future! Synthesis of what we know	13
VI. Cumulation of a community pension with a national pension – reminder	18
VII. Important information	
1. Informatics training for seniors	18
2. Access to JSIS on-line and My IntraComm – reminder	19
3. Activities after retirement	21
4. PMO informs you	21
5. Belgium –The taxation of immovable properties abroad - Discrimination	
6. France – social contributions	22
7. Legal aid – reminder	24
VIII. Annexes	
Annex 1. Principles of our pension system	25
Annex 2. In Memoriam	26
Annex 3. Order form for documents	29
Annex 4. SEPS-SFPE Membership form	31

I. Letter from the Editor

“Our Stories”¹, an initiative launched by DG HR on 12 June 2017, was an inter-generational day of reflection on the future of Europe, as can be read in Commission en Directe. It brought together pensioners, active officials and stagiaires.

Colleagues from more than 20 DGs and Services took part in the event. Pensioners were represented by members of AIACE and of SEPS.

The importance of common values, of peace, of solidarity and international cooperation occupied an important part of the debates.

Speaking at the closure of the day’s event, Alexander Italianer, Secretary General, commended the spirit of enterprise of the Commission’s officials and stated that it is always

¹ MY INTRACOMM / NEW CEND / “OUR STORIES” / Talking 'bout my generation...TRAINEES, STAFF AND PENSIONERS DISCUSS THE FUTURE OF EUROPE.

the staff who undertake concrete actions towards European integration. He confirmed that the staffs' comments would be taken into account in the follow-up of the White Paper.

We all need to be interested in the future of the European Union. The EU is part of our past life and of our future; it has become a frame for our destiny. We all hope that this incredible undertaking of the 20th Century can be further developed.

It is however the citizens who need to develop their interest in this Union, which we would like to see solidified. It should therefore be our duty to inform our fellow citizens of the achievements of the European Union and the projects it could develop. Whoever among the pensioners can invest him/herself in informing at a local level and has the enthusiasm to convey the value of the projects undertaken at the European level has a moral duty to do so.

Whichever has been our individual the field of action, it is often possible to interest neighbours, friends, and acquaintances... in what the European institutions accomplish. Let's not forget the members of our own families. Subjects of current importance such as energy, environment, and security...cannot become initiatives undertaken at the European level unless citizens accept this or ask for it. So that this can be done, citizens need to be informed and become convinced.

Even at our modest level we can truly contribute to the promotion of the European Union and its community initiatives. But this implies a personal effort whenever an occasion presents itself.

A pensioner who could act in this fashion would be undertaking the most useful volunteer work we could hope to do for the present and future of Europe.

Serge Crutzen

II. General Assembly of 15 June 2017

Summary

1. Nomination of the new Administrative Board

Following the elections held in January 2017, the Assembly approved the new administrators for the period 2017-2019. The results of this election were published in the March 2017 Bulletin.

The composition of the neisBoard is given on page 2 of the present Bulletin.

2. 2016 Activity Report

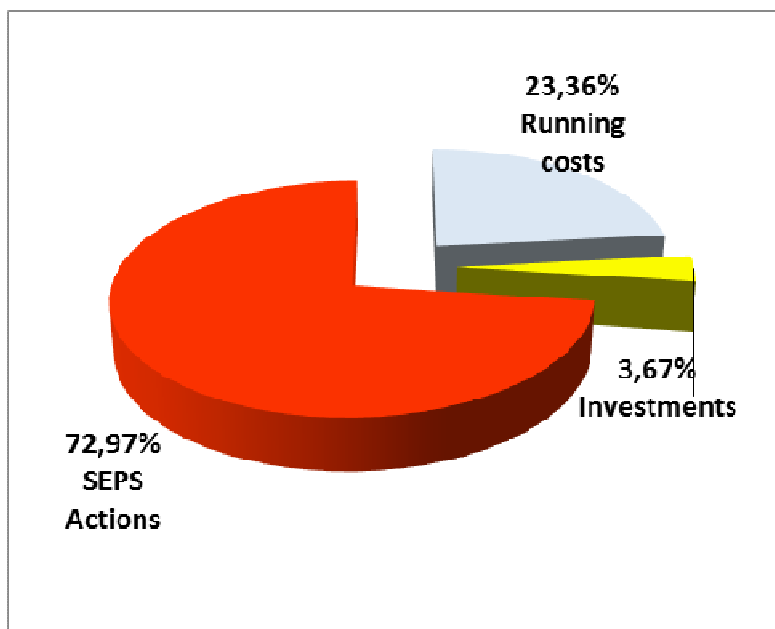
A report on the activities undertaken during 2016 was presented by the Chairman. The complete report is available on request from the Secretariat. The year 2016 was significant for the collaboration with Afiliatys. It is also during 2016 that SEPS/SFPE won its case against the Belgian federal office for pensions (formerly OPN) regarding the possibility of cumulating a national pension with a European pension².

² Cf June 2016 Bulletin, p. 10
SEPS/SFPE

3. 2016 Financial Report

The Treasurer presented the Financial Report for 2016. The complete document is available on request from the Secretariat. The balance for the year is positive and the “war chest” has increased a little. This reserve is necessary for funding potential court cases.

The pie chart for the 2016 accounts clearly shows the use made of the funds (membership fees) for the benefit of members.



4. The departing administrators' discharge was approved

5. The 2017 work programme

a. In defence of our acquired rights

The main objective remains the defence of the acquired rights of pensioners: the pension, the method for adapting remunerations to the cost of living, the health insurance scheme, allowances...

Priority is already given to participation in all activities which pertain to the defence of the interest of pensioners and that in close collaboration with the staff representatives, within the CSC, the CLS, SC and the staff unions within the common inter-institutional front.

The priority dossiers/events/meetings to be followed are:

- Probable discussions on the **pensions system** following the EUROSTAT report and the injunctions of COREPER, confirmed by the Council; not forgetting that “Generation 2004” is in conflict with all older civil servants and pensioners (cf article V.8 hereunder)
- **Adaptation of pensions** and correction coefficients: The Technical Group on Remunerations (TGR). Legal action against the Commission and the Council concerning the adaptation of remunerations for 2011 and 2012
- The Management group of the Health Insurance Scheme (CGAM): **evolution of the JSIS** since the deficits of 2007-2013 and the surpluses of 2014 and 2015. New proposals concerning dependency, preventive health care, ...

b. Communication

Other than the Bulletin and the information meetings, the requests for information or for documents are dealt with by the Daily Management group (DMG). Hendrik Smets, trained legal expert, is our legal adviser and it would be appropriate to thank him for the work he is doing.

As this has already happened in relation to pensions and insurances, other arguments can be suggested by members and become the subject of further study, comparison and publication.

The up-dating of the Vade-Mecum (in particular Part III) needs to be undertaken several times a year. Giustina Canu is in charge of this.

Given the changes made to certain forms of the JSIS, Part IV of the Vade-Mecum needs to be up-dated regularly.

Given the distribution of the Guide for the reimbursement of medical expenses by PMO, Part I of the Vade-Mecum has been substantially revised and the English version will become available in due course.

c. Assistance to Members

This particular activity group has become very busy:

Response to questions

The “simple response” to questions asked requires a real availability on the part of the secretariat, but it gives true meaning to the information meetings and the Bulletin’s chapter on “Questions from Members”. The use of the mobile telephone/GSM by the DMG often simplifies the process of answering questions, knowing that, whoever holds the telephone, is well informed of the problems usually raised by pensioners and the rules governing both the Staff Regulations and the JSIS.

“Info and help 7/7: +32 475 472 470”

This proposal is based on the experience the DMG has made with the use of a mobile phone number to call SEPS-SFPE 7 days a week, practically 24 hours a day³ to reply to pensioners who are unable to reach PMO, evenings, weekends...

This is not an attempt to substitute PMO nor is this a social service, but frequently colleagues need to know what to do, how urgently, which form to fill in, where it is to be found,...in the stress of a health problem or other outside of normal PMO working hours.

It is on the basis of seeing, after several years, the usefulness of the system, but also the discretion with which our members avoid disturbing us when it is not absolutely necessary, that we continue to provide this service to assist our members.

Following the 'Senior Info' bulletin of DG HRC1, the mobile telephone number is used for information concerning complementary health insurances. It is therefore no longer specifically "SOS Seniors", but of more general use.

Often SEPS asks questions from PMO in the name of one of its members (PMO Contact on-line or directly the Head of the Reimbursements Bureau, the Head of the Pensions Unit, the Head of Unit JSIS).

Legal assistance (see also VII.7.)

Certain requests by members lead the Administrative Board to seek the services of a solicitor.

Hendrik Smets, trained legal expert, is our legal adviser and it would be appropriate to thank him for the work he has accomplished in handling these questions and requests from members before possibly directing them to a solicitor.

The contribution of Hendrik Smets occasionally requires several hours of research or takes the form of sustained exchanges of communication, leading potentially to a court case (cf WOJCIECHOWSKI case, which gave rise to jurisprudence and was recently cited in the Lobkowicz case)

Remark

SEPS does not have the necessary means (nor the third party insurances) to develop a program of direct or home-based social assistance with the Social Services of the Institutions, as does AIACE. Consequently SEPS-SFPE, which considers the social action undertaken by AIACE (in support of the Social Services of the Institutions) as important for all pensioners,

and invites its own members, who would like to form part of a group of volunteers for direct social assistance to pensioners, to address themselves to the Social Services⁴ and/or to

³ If there is no response, it is important to leave a message. SEPS-SFPE will not call a number who calls but does not leave a message, as frequently it concerns a masked number or a publicity call.

⁴ By appointment: Rue Montoyer 34, office 01/40, 1040 Brussels (Monday-Friday, 09:00 to 12:00/14:00 to 17:00) Tel: +32(2)29 59098 (09:00 – 12:00/14:00-17:00), e-mail: admin-bxl-assistance-sociale-pensionnes@ec.europa.eu

AIACE⁵. A minimum amount of training is required, as also legal cover, to undertake such volunteer work. For such situations legal cover can only be provided by the Commission itself.

Training in informatics

SEPS is organising training for the use of simple informatics tools such as tablets and smart phones to stay in touch, keep up to date, overcome solitude, request the reimbursement of medical expenses on-line, see article VII.1 hereafter.

6. 2017 Budget

The GA approved, unanimously, the proposed budget for 2017, as presented by the Treasurer.

This budget is modest and for the moment does not foresee a special line for undertaking any legal actions, but this need could be identified during the year as a result of events.

The detailed budget is available from the Secretariat on request.

7. Call for more effective members

Effective members decide the overall direction of SEPS's work programme. They are the official electors for things concerning the regulatory and financial affairs of the association.

ARTICLE 7 – Category of membership

Effective members are the founding members, honorary members, members of the Administrative Board, and members nominated by the Administrative Board to become effective members by decision of the General Assembly.

Effective members commit themselves to taking part in general assemblies (or to provide signed proxy-forms) and in written procedures.

They declare that they have an interest in the management of the Association. ...

In order to better represent the diversity of our membership, it would be advisable to have a greater number of effective members. Currently there are only 37 effective members. Whoever can and is ready to devote a few hours a year to general assemblies is invited to manifest their interest to the Secretariat.

III. Complementary health insurances to JSIS – Information and Training

The presentation of complementary health insurances to JSIS during pre-retirement seminars or other occasions no longer forms part of the SEPS-SFPE activities: it is now proposed under the aegis of DG HR D1 (Active Senior).

However, for these presentations (and replies to questions) SEPS is organising training events at N105. The purpose is to allow some members to understand what the

⁵ By e-mail: www.AIACE-europa.eu ; Tel: +32 (2) 2/29 52960;
SEPS/SFPE

presentation of SEPS means on the one hand and what the presentation of the insurances in accord with the agreement with DG HR D1 means on the other. Volunteers are down for attending this presentation (FR and/or EN). Other members may be interested? Several calls will be made to this effect.

It is essential to present the insurances which are offered to us by various insurers in a correct fashion so as to highlight the strengths of certain policies and the weakness of others.

For example:

- Too often the following declaration appears:

“Retirement means losing the benefits of the accident insurance!”

Too many colleagues who are preparing themselves for retirement understand this to mean: we will no longer be covered for medical expenses in the event of an accident!

Wrong: JSIS and the majority of complementary insurance policies will reimburse medical expenses resulting from an accident, in the same way as they would cover those resulting from an illness.

- Too many colleagues think:

“I can take out an insurance “later”, when I need it!”

This is dangerous as hospitalisation may be required at any age and, importantly, an effective insurance cannot be subscribed to without a medical questionnaire⁶. This questionnaire can often be eliminatory for those with greying hair.

- There are insurances which reimburse up to 100%, others cover 20% or 15% of the bill when JSIS does not reimburse up to 80% or 85% due to ceilings.

IV. JSIS – Discussions at the CGAM⁷

This information is based on the reports provided by **Brigitte Pretzenbacher, Vice-President and Monique Breton, members of the CGAM** and on several communications from our members.

During the last meeting of the CGAM several essential issues were discussed but no decision was taken.

1. Action to guarantee the financial equilibrium of the JSIS

The president, Sybren Singelsma, offered a document for discussion on the measures that the CGAM could discuss in the framework of good operational and financial management in order to prepare JSIS for challenges in the future.

⁶ Except on the occasion of special offers

⁷ CGAM :Interinstitutional Joint Committee for the JSIS management
SEPS/SFPE

This document touches on many important issues and makes proposals of the kind given hereunder, which sound like a list of programmes for CGAM for the years to come!

- Clarify the legal situation of JSIS in order to guarantee better access to the national health systems of affiliates and to combat the over-charging practised in certain Member States.
- Conclude agreements, as has already been done with some regions in Spain.
- Request IT development in view of the tendency to suppress paper receipts in European countries
- Examine the possibility of applying excessiveness to hospital services that are not subject to ceilings, including day care and out-patient treatments
- Conclude more agreements with health care establishments
- Undertake information campaigns to render use of JSIS more rational, promoting greater awareness of costs, particularly there were affiliates can exercise free choice (choice of hospital, medication, etc.).
- Reinforce control over the services charged by hospitals, particularly in cases of direct payment and where agreements exist.
- Promote the use of generic medication and begin negotiations in view of concluding 'medication' agreements
- Examine the revised modalities for direct payment of dependency services, review its financing.
- Ensure a rapid response to telephone calls and to 'tickets' through PMO Contact
- Continue to improve the quality of information from JSIS to its affiliates (in particularly pensioners) and to care providers
- Strengthen affiliates' knowledge of the regulations governing JSIS through presentations in the various institutions, information notes, prospectuses, applications for smartphones, a help-desk for affiliates, a service dedicated to assist affiliates who have been over-charged or who are faced with excessive bills for fees, etc. and intensify assistance to affiliates with particular attention to pensioners who have difficulties accessing JSIS on-line.
- Promote the placement of contact persons between PMO and affiliates in every institution
- Re-evaluate the medical examinations foreseen in the framework of preventive medicine.
- Continue discussions on serious illnesses, orphan illnesses, the use of costly medication
- Evaluate the impact of recruitment policy for the various categories of staff affiliated to JSIS (AST/AD, contractual and AST/SC)
- Examine the question of demography: the negative impact of our ageing population on the finances of JSIS in the medium and long terms.

This document “Singelsma” was discussed, but not adopted, the financial health of JSIS being more than assured for the next 4 years to come. The document is considered to be evolving.

Dependency

As explained in the March 2017 Bulletin, unfortunately for JSIS, we have the hope of living longer, statistically speaking, than our forebears.

The question therefore arises for the effective creation of a system which allows dependency (long term care) to be covered, whose financial incidence on JSIS expenditure will increase even as revenues are decreasing. It is likely that JSIS will not be in a position, in current conditions, to also bear the cost for dependency services, but they need to be developed.

The CGAM is reflecting on possible solutions. Several solutions had already been envisaged in 2003, among which the creation of a separate chapter within JSIS with an additional contribution from affiliates.

In conclusion of the CGAM meeting of 17 and 18 May it can be said that the discussion is far from finished! The CGAM itself admits that serious thought is imperative in the not too distant future.

Preventive health care

The discussions on preventive medicine were lengthy. Dr Claes (President of the Medical Council) considered that the preventive health care programmes were more important than the annual medical visit, which is to the benefit of pensioners.

The CGAM would prefer the reverse: draw a maximum from the annual work medical visit and all the potential analyses, tests paid by the institutions and secondarily only draw on preventive health care. This would have negative consequences on pensioners who no longer undertake the annual medical visit! Dr Claes will come back to the CGAM in the near future with concrete suggestions for modifying the programmes.

Adaptations have been discussed

For dental expenses, PMO considers that the present ceilings are generous! It feels that “Dentists would adjust themselves immediately if there is an increase in the reimbursements and we are not going to line their pockets...”.

Equality coefficients for general practise and physiotherapy: the calculation has been reviewed. A small increase of reimbursements will take place, as the rules foresee this every two years anyway.

V. Pensions will certainly be discussed in the near future !

Synthesis of what we know

Our pension scheme periodically comes under attack. The criticisms which are made and the hasty attempts to modify it to reduce the cost, do not generally take account of the particular, yet essential, characteristics of this system. It is necessary to highlight these characteristics each time to bolster its defence.

It is therefore important, for us, pensioners, to understand the pension scheme well enough to be able to respond to questions or criticisms in an accurate fashion.

Annex 1 summarises this pension scheme⁸.

The April 2016 Bulletin has already alerted us to the possible revision of our pensions. In view of the discussions occurring behind the scenes at the European Parliament, on the basis of the demands made by COREPER of the Commission, **it is necessary once more to gather all the information available which has been communicated separately since 2015.**

1. Several Member States have already warned us since 2013

In 2013, during the negotiations for the new 2014 Staff Regulations, the pension scheme came under attack: The Member States would have liked to modify certain essential parameters ; the Commission had proposed to eliminate the parallelism between salaries and pensions. However, due to the presence of representatives of pensioners at all the negotiations⁹, the pension scheme came out of this intact and even better understood.

Still in 2013, during the signature of the new 2014 Staff Regulations by the Council and the Parliament, five Member States raised their discontent¹⁰ and declared that the “battle” was not over.

“Unfortunately, after almost two years of intensive work on the part of all the parties and despite overall agreement on the objectives, our delegations consider that the current compromise does not correspond to the serious reforms that several Member States have already introduced into their own national civil services.

In the next few years, we (the Member States) will continue to work constructively to ensure that the citizens of the EU have the European public service that they have a right to expect.

⁸ The characteristics of this system are each time detailed by Ludwig Schubert (Honorary President of AIACE International). He has again published an article in VOX (AIACE-VOX N° 102, March 2016, pages 11, 12, 13) sent to all pensioners by post: **Our pension system reviewed** (FR)

⁹ Ludwig Schubert (AIACE), Pierre Blanchard (AIACE), Serge Crutzen (SEPS)

¹⁰ Declaration of UK, NL, CZ, AT, DK (02.07.2013 and 10.10.2013)

a service which reflects the EU of the 21st Century and a service that the EU can allow itself to sustain.”

2. The Declarations of the Vice-President end 2015

The February 2016 Bulletin¹¹ mentioned the interview given by our then Vice-President Kristalina Georgieva to the newspaper “the Times”: the question of pensions had already been posed and more particularly their cost. The Vice-President explained that the reforms already undertaken and the creation of a new category of staff – contractual agent – in 2004 had made it possible to balance the costs and preserve our retirement scheme. Her cabinet insisted that the Vice-President did not express any intention to begin a new reform of the Staff Regulations. However, the Times reports¹² the following phrases:

“Her mission will be to cut the EU’s growing pension liabilities, which are expected to top €60 billion in the coming years”.

“The most important instrument of reform is to shrink the number of people for whom you have a commitment to pay a pension”.

“We will have a core of civil servants and then a flexible workforce”.

3. EUROSTAT’s Reports

a. At the request of the Netherlands, an evaluation was undertaken in 2010, on the effects of the 2004 reform on the pensions expenditure.

In summary: the Reform has given rise to a saving each year:

- In 2059 this will represent €1.047 Billion
- Over 50 years, the saving is expected to reach €24.785 Billion

b. A more precise report on the cumulative effects of the 2014 Reform was published by Eurostat in June 2016.

This evaluation takes better account of parameters concerning staff, which have become more complex with the use of contractual agents. It also evaluated the major tendencies of pension related expenditure during the period 2015 – 2064.

The report was presented to the “Article 83” Working Group in June 2016.

The savings made, on the basis of the new hypotheses applied are substantial: Over 30 years, they will reach about €15 Billion.

The annual expenditure for pensions will rise from €1.4 to €1.6 Billion in 2020 and to approximately 2.3 Billion in 2045 but fall thereafter.

9 February 2016 Bulletin, p 6 in both language versions, and Annex 1 in the English version

¹² Original EN: “Her mission will be to cut the EU’s growing pension liabilities, which are expected to top €60billion in the coming years... The most important instrument of reform is to shrink the number of people for whom you have a commitment to pay a pension.... We will have a core of civil servants and then a flexible workforce.”

The virtual fund of our pensions was estimated to be €63.18 Billion on 31 December 2015.

Although the savings are substantial, the figures of €1.4 to €2.3 Billion per year are those that alarm the Member States! It will inevitably be compared to the budget for the salaries of active staff!

4. Demands of CoRePer from the Commission in November 2016

The EUROSTAT report was presented to the Council Staff Regulations Group in September 2016. This report, (§3 above) highlights alarming figures for the members of this committee: €63 billion presented as a debt of the Member States, the €1.5 billion necessary for our pensions in the 2017 annual budget, rising to €1.7 billion in 2025, to €2 billion in 2030 and to €2.3 billion in 2045.

The Member States are not ready to accept such annual expenditure without the Commission proposing some measures to contain these expenses. CoRePer concluded as follows end November 2016 (Doc. 14834/16 – November 2016):

“COREPER tasks the Commission to track and regularly report back on the evolution of the cost of pensions and on the long term viability of the EU’s pension scheme, taking account notably of:

- *An evaluation of the age of retirement*
- *The general tendencies in the EU*
- *An evaluation of the rate of accumulation of pension rights and the rate of contributions of civil servants of which the present dues represent one third of the pension scheme, including active civil servants, respecting the general principles of law, and to propose appropriate policies, including transitional arrangements if necessary, in order to ensure the viability of the scheme”.*

This decision has been formalised by the Council.

5. The Importance of BREXIT

Our pension fund must be viewed like an accounting fund placed on the public debt side of the Member States’ balance sheet¹³. It must be seen as a “notional” or a “virtual” fund.

Article 83 of the Staff Regulations guarantees our pensions¹⁴.

Since the fund is part of the EU’s budget, its weight is shared by the 28 Member States, through their contribution to this budget. The virtual fund of our pensions was evaluated to be in excess of €63.18 billion on 31 December 2015.

We must, once more take note that the British press¹⁵ still persists in considering our pension system to be of the “pay as you go” type, which does not simplify discussions.

¹³ Reference article: Ludwig Schubert – Our pension scheme revisited – AIACE VOX N° 102, March 2016

¹⁴ Art 83: The payment of

¹⁵ Financial Times, 1 August 2016

Who will pay pensions after BREXIT?

Article 50 of the Treaty of Lisbon does not specify what will happen to this debt of the Member States in the event that one of them leaves the Union!

The United Kingdom, at the moment of BREXIT¹⁶, would logically be owing one portion of the €63 billion debt to the budget: the virtual pension fund. If one applies the percentage which Britain pays into the EU budget, approximately 12%¹⁷, the United Kingdom would have, at the time of leaving, to pay €7.5 billion! If such a sum is not forthcoming, the Union budget will be in difficulties and this difficulty will more than likely make itself felt on the pension's scheme.

Will the pension scheme once again be the subject of discussions?

As stated by the press, pensions are likely to constitute one of the most difficult aspects of the BREXIT negotiations. It must be recognised that the amounts indicated above are huge. In addition, the British press (including many others) consider that the European pensions are exaggerated.

6. Behind the scenes rumours at the European Parliament and at the Commission

In the corridors of the European Parliament one is speaking of revising pensions¹⁸ !

DG BUDG is certainly studying ways to make savings on pensions so that the Commission can respond to the injunctions of the Council. Other than a new revision of the system, as in 2014, with a reduction in the rate of growth, increase in the contribution, and variation of the age of retirement... one simple solution to reduce current pensions would be to suppress the parallelism between salaries and pensions or introduce a tax on pensions. As already explained in the past, the judicial precedents on remunerating international civil servants do not oppose this last option, if introduced for economic reasons, and if applied in a progressive and limited fashion. Such hypothetical modifications would require a legal procedure to modify the Staff Regulations.

7. Preparation for dialogue

We must consequently get ready to defend ourselves. We must profit of this period of calm before the storm to try and put in place an effective framework for an inter-institutional social dialogue, worthy of its name, before the negotiations begin.

The preceding reforms have shown us that a lack of preparation always has prejudicial consequences on the staff of the European Union's Institutions.

The Staff Regulations are susceptible to being modified in order to generate savings, as explained above.

¹⁶ 2 years after the activation of Article 50

¹⁷ 12% for UK, 20% for DE, 18% for FR, 14% for IT, 9% for ES, 4% for NL and 3% for BE...

¹⁸ CONT Budgetary Control Commission

We have witnessed the negative consequences for staff resulting from a lack of social dialogue during the last reform of the Staff Regulations in 2013, even though the representatives of pensioners (invited in several ways to the meetings) succeeded in maintaining the parallelism between salaries and pensions.

Reminder: the CoCo (Consultation Commission) is no longer adapted to its purpose since the introduction, through the Treaty of Lisbon, of the co-decision procedure for modifications to the Staff Regulations. In 2013 the Council administration proposed an adaptation of the procedure to take account of this, but the European Parliament refused. Given this Council-Parliament co-decision procedure, the main difficulty lies in establishing a real dialogue at the moment of negotiations between the Council and the Parliament.

What is therefore needed is a new format for this CoCo. Failing this, there needs to be an internal mechanism, as much in the Council as in the Parliament, which enables a direct dialogue between the negotiators and the representatives of active and retired staff¹⁹.

8. Internal difficulty: a split between staff

The attacks against our pension system usually come from the outside. Internally, it is now necessary to consider the positions of Generation 2004.

G 2004, mainly at the Commission, posts its proposals via its newsletters and since more than a year we have retransmitted them in the Bulletins of SEPS-SFPE.

- 'Generation 2004' has compared our pension scheme to the Titanic. However, our system is perfectly defined and is in financial balance from year to year.
- 'Generation 2004' proposes that the contributions of pre-2004 officials should be increased relative to the "post 2004" staff members
- 'Generation 2004' proposes the suppression of the system of bonus retirement benefits! It would consequently be difficult to obtain a full pension.
- 'Generation 2004' proposes that the virtual pension fund be transformed into a real pension fund! But, who will transfer these €63 billion into this real fund?

It looks like it will be very difficult to establish a common front among the staff unions and the associations to defend both our pensions' scheme and the level of our pensions.

¹⁹ Cf March 2017 SEPS-SFPE Bulletin, p 17, 18.

VI. Non transfer of pension rights: Cumulating a Community pension and a national pension

I would like to draw the attention of readers to my article on the same subject, which appeared in a previous edition of our Bulletin²⁰.

The European officials who have not transferred their pension rights to the Community system and who are entitled to a Community pension can now submit a request for a pension for the years worked for a national employer.

This is equally valid for those who have already submitted such a request and to whom such a pension was denied.

I am at their disposal for guiding them in their (new) submission.

Hendrik Smets
Vice-President in charge of Legal matters

VII. Important information

Generally this practical information can also be found in the Bulletin of DG HR- Info Senior and in the VOX magazine of AIACE but it is adapted by SEPS to the situation of its members, who often prefer to receive a document by post rather than having to go and find it on the internet.

This information may also repeat information already given in earlier SEPS Bulletins. It is essential to insist upon certain rules and to recall them regularly.

1. Training in informatics for pensioners

SEPS has organised an introductory conference for the use of simple informatics tools such as tablets and smartphones, to make it possible to remain in contact, be better informed, overcome solitude, have access to My IntraComm, request the reimbursement of medical expenses on-line, ...

The presentation of Mrs Edith GUETTA “Easy Seniors – digital at the service of seniors” took place on 4 May 2017 and was very well received. She followed up by creating several groups for further training as a function of the instrument being considered.

Hereafter is a message from Mrs Guetta:

²⁰ SEPS Bulletin of June 2016, p. 10
SEPS/SFPE

"Go Digital"

You wish to remain in contact with your nearest and dearest, be better informed, overcome solitude, create photo albums, ask for the reimbursement of medical expenses on-line, ...

Initiation courses for iPad, Android tablet, iPhone, smartphone or computers are being organised as from September 2017 by SEPS-SFPE.

7 training modules in small groups of 4-5 persons maximum, or training on an individual basis for those members who are interested, will satisfy your needs. .

Cost per group: €30 for 2 hours of training

Cost of individual training: €60 for 2 hours of training

Contact by telephone as from 30 August 2017: Edith Guetta, 0487 63 16 45 or by e-mail as from 1 June 2017: easy.seniors@gmail.com or edith.guetta@gmail.com

At the end of these training modules, demonstrations will be organised at the SEPS-SFPE offices on how to access My IntraComm and JSIS on-line.

Moreover, Mrs Guetta can also organise training in English as the vehicular language of informatics is English rather than French.

As for all other participants, so as to constituted groups, English speaking persons should contact Mrs Guetta and/or SEPS-SFPE and indicate what they would like to learn, their current level of knowledge and the informatics instrument they would like to learn about.

2. Access to JSIS on-line and to My IntraComm – reminder

Connection to My IntraComm will be through the same ECAS account (EU Login) as that used for the online sickness insurance scheme (JSIS online).

If you already have an ECAS account for JSIS online? There is nothing to do. This ECAS account now gives you access to My IntraComm and JSIS:

<https://My IntraComm.ec.europa.eu/retired/> <https://webgate.ec.europa.eu/RCAM/>

To use it, you must have a mobile phone and a private email address.

How to ask for an EU Login account:

Brussels: MERO (av. de Tervuren 41), 9-12 AM and 2-4 PM, tel. +32 2 2976888 or 89.

Luxembourg: Drosbach building, DRB B2/085 , tel. from Monday to Friday from 9:30 to 12:30.

Ispra: +39 0332 783030 from Monday to Friday from 9:30 to 12:30.

Important:

*SEPS members who prefer not to use the Internet and therefor do not use My IntraComm to get practical information on procedures to follow or to download forms,
ARE INVITED TO SEND THEIR REQUEST TO THE SEPS SECRETARIAT.
THEY WILL RECEIVE THE REQUESTED DOCUMENTS BY POST.*

3. Post retirement activities

There is a proposed new Commission decision relating to the external or professional activities of its officials and agents after retirement.

The staff unions of the Commission are in the process of discussing the draft regulation which has been submitted for social dialogue.

This draft provides rules to follow relative to the Staff Regulations of 2014.

It also concerns rules concerning pensioners or staff members who leave the institution with the intention of taking up new professional type activities.

Generally speaking, a pensioner must ask for authorisation to undertake any activities during the two years immediately following his/her retirement from the Commission. This period is for 3 years if the envisaged activity is connected to responsibilities held within the Commission prior to retirement.

However, if the former official or agent of the Commission is intending to work in another of the EU institutions or bodies, this activity is not subject to prior authorisation. Similarly for the following activities: charitable work, humanitarian assistance, sports related activities, activities relating to religion, politics or unions, stock market speculation, membership of an order or a professional association, unless the code of conduct of the latter conflicts with the Staff Regulations.

A pensioner who undertakes a paid activity is not obliged to inform the Commission of the income generated by this activity.

The draft text defines the rules for colleagues who receive an indemnity or an invalidity pension: In this case, there is a limit to the benefits the individual concerned can accept: the difference between his/her invalidity pension and his/her last salary.

In case of doubt, to be sure to be covered, it would be prudent to introduce a request for authorisation of the envisaged external activity.

4. PMO info

Information hereunder can interest retired staff.

They are proposed by the second edition of 'PMO info': information bulletin on matters managed by the PMO: health insurance, pension, salaries, missions, ...

a. The payment of the annual travel allowance for children of couples working in the Institutions – To which parent should this be paid?

As a general rule, family allowances are paid to the parent with the highest grade. If you or the other parent are entitled to the annual travel allowance, your dependent children also qualify for it on the basis of your place of origin (or, if your place of origin is outside the EU, the capital of the Member State of which you are a national). If the place of origin of the parent with the lower grade is the further away, it is possible to request that the annual travel allowance for the children be paid to that parent. This transfer is made on the basis of a joint request from both parents (form available on [the following MyIntraComm page](#)).

b. JSIS: Clarifications regarding direct billing

Direct billing is a form of advance payment and does not mean that your expenses will be reimbursed at 100%. Only JSIS members with primary cover will be granted direct billing.

In the event of direct billing, the percentage of expenses reimbursed by JSIS is 80%, 85% or 100% and takes any ceilings into account. This follows the same rules that apply in the case of standard reimbursement. These rules are laid down in the JSIS Joint Rules and the General implementing provisions (GIP).

5. Belgium - The taxation of immovable properties abroad results in a double discrimination!

The Commission decided in June 2015 to refer Belgium to the Court of justice “because of its tax legislation which provides for different methods of assessing income from property. As a result of this, the income which a Belgian resident earns from property located abroad is assessed at a higher value than that from comparable property in Belgium. Belgian law thus favours investments in certain properties located in Belgium and penalises taxpayers who choose to invest in similar property in other Member States of the EU or the European Economic Area (EEA)”²¹.

The application initiating the proceedings was lodged on 03/03/2017. The case is registered under the reference C-110/17.

In the meantime, the European Court of Justice has already ruled against the discrimination maintained by the Belgian authorities in the following terms: “Article 63 TFEU must be

interpreted as precluding legislation of a Member State [Belgium], such as that at issue in the main proceedings, in so far as it is liable to lead, when a progressivity clause contained in a convention for the prevention of double taxation is applied, to a higher rate of tax on

²¹ Commission press release 18/06/2015 [IP/15/5201]

income merely because the method for determining income from immovable property results in income deriving from immovable property that is not rented out situated in another Member State being assessed at a higher amount than income from such property situated in the first Member State [Belgium]”²².

What is contrary to EU law, is the use of a different method of assessment which results in a higher value being attributed to rental value or income earned from properties located abroad.

The Belgian authorities have received lists of their residents holding properties in other Member states as a result of the automatic and mandatory exchange of information between Member States, including on ownership of and income from immovable properties²³. Using this information, Belgium persists in continuing to apply its legislation in a way that is incompatible with EU law. Many EU civil servants or retired civil servants have recently received either requests for information (“*Demande de renseignement/vraag om inlichtingen*”) in relation to their properties abroad, either notices correcting their tax return attributing an arbitrary rental value to their property abroad (“*avis de rectification/bericht van wijziging van aangiften*”).

These practices should be disputed and referred to the Commission. More information and templates of reasoned answers to the Belgian authorities or complaints against unlawful tax enrolment can be obtained at the service “legal advisers/avocats-conseils” of the Welcome Office of HR D1 at MONT 34 building. (HR-BXL-LEGAL-ADVISER@ec.europa.eu).

Jacques BUEKENHOUDT
Avocat-conseil

6. France – Social Contributions

European officials who are not subject to the French social security system do not have to make social contributions.

In its Lobkowicz ruling – C 690-15 – the Court of Justice decided this on 10 May 2017. The Court had been solicited by the Court of Appeals of Douai to rule on a prejudicial question relating to such contributions.

The Court started from the De Ruyter ruling to determine whether the legislation governing European officials and pensioners also contained the principle of unicity, i.e. being subject to one single social legislation.

²² Judgment of 11/09/2014, *Verest and Gerards*, C-489/13

²³ See Council Directive 2014/107/EU of 9 December 2014 amending Directive 2011/16/EU as regards mandatory automatic exchange of information in the field of taxation

The ruling determined that this same principle was evident in Article 14 of the PPI (Protocol on Privileges and Immunities), combined with the Staff Regulations of European officials, which “fulfils a function similar to that of Article 13 of Regulation 1408/71 and of Article 11 of Regulation 883/2004” (point 45) and concluded that “these dispositions oppose any national legislation which foresees that revenue accruing from real estate in a Member State owned by a European official, whose fiscal domicile is in that Member State, is subject to contributions and social levies to be paid into that Member State’s social security system.”

This ruling has not considered the possibility that a European official submits a claim to JSIS and at the same time one to the social security system of a Member State, should this official be a beneficiary of both systems; for instance if he receives both a Community pension and a pension from a Member State, which gives him the possibility of using the national health care system. This question is answered in Article 22 of the common regulations which states that in this case “members of the JSIS may choose the scheme to which they will apply for the reimbursement of the costs of the medical care they have received, intervenes as a supplementary scheme for cases where it does not operate as a primary scheme”.

In other words, the judgment will not apply to pensioners who, for example, have retained a pension from French sources and are subject to the French social security system in addition to JSIS. And if ever the person has real estate related income in France, she will have to expect to pay social contributions (CSG, CRDS and additional contributions) on all her income from French sources.

The ruling only speaks about revenue derived from real estate, but it is clear that it also applies to other investment earnings.

Those members who have introduced a claim to the French tax authorities and/or to the administrative tribunals and whose cases have either been dismissed or have not received a reply, should now re-introduce a new claim to the tax authority and invoke a new element: that they are not subject to social contributions as decided by the European Union Court of Justice in its Lobkowicz ruling.

These applications may relate to the years 2013 to 2016 because, contrary to the rumors that ran, the French government did not change the denomination or the allocation of social contributions for 2016.

I remain available to these members to assist them in their procedure.

Hendrik Smets
Vice-President of SEPS/SFPE

7. Legal advisory service – Reminder

Many members ask us where to go for advice on taxation and estates. It seems useful to recall that legal support is proposed by the DG HR of the Commission and by SEPS / SFPE

a. Legal advisory service at the Commission (source: My IntraComm)

Legal advisory service in Brussels_(HR D1 Unit)

We have three Belgian lawyers who give free legal advice on all subjects relating to your private and personal life. This service is available to all staff and their families. It is also available to retired staff.

Belgian lawyers are available to give you free advice on any problems relating to **your private life in Belgium**. This service is available to members of the personnel, their families and to pensioners of the Commission, Council, Comity of Regions, Economic and Social Comity.

How to make an appointment?

Appointments (**bur. MO-34 ME**) can only be made by calling the Welcome Bureau, Tel +32 2 29.66600 (Fax : +32 2 2960906). It is not possible to contact the lawyers without prior appointment.

You will be allotted an appointment of 20 minutes, in the morning (9h00-12h40), and you may have up to 4 consultations per year. Telephone appointments are also possible, where the lawyer will call you at the appointed time.

You can also consult by email at the following address: HR-BXL-LEGAL-ADVISER@ec.europa.eu

Emails will be treated strictly by order of arrival.

Our lawyers are:

- Me Jacques Buekenhoudt
- Me Emmanuelle Cugnon
- Me Alessandra Franchi

Please note that:

- These lawyers cannot, however, help you with your personal problems concerning the Commission; neither can they represent you legally.
- The **waiting list** to get an appointment is approximately of 10 days.
- It is not possible to contact our lawyers without prior appointment.

The **pensioners of the European Parliament** in Brussels can consult the lawyer of the E.P. by calling the Staff Info Desk : Tel +32 2 28.41600.

E-mail : staff-info-bru@ep.europa.eu

Legal advisory service in Luxembourg:

The legal advice services in Luxembourg are now available for statutory staff members and pensioners of the European Institutions in the Grand-Duchy.

The consultations take place on Monday mornings between 09.00 and 13.00, ONLY UPON PRIOR APPOINTMENT

CONTACT:

European Commission

Secretariat of the Legal Advisory

Drosbach Building, DRB A0/001

12, rue Guillaume J. Kroll

L-1882 Luxembourg

Tel +352 4301.31924 only mornings, on Tuesday, Wednesday, Thursday.

E-mail : HR-B1-LUX-SECRETARIAT-CONSEIL-JUR@ec.europa.eu

b. Legal advisory service by SEPS/SFPE.

If you need legal advice for problems relating to your relationship with the services of the Commission (application of the Staff Regulations) or for your private life (inheritance or fiscal problems) Hendrik Smets, Dr in law and licensed notary, Vice-President of SEPS in charge of legal affairs, is at your disposal to provide you with confidential advice and with the integrity and respect of 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 undertake a first analysis of your question and either propose a solution or suggest a consultation with a lawyer, free for members who are up-to-date with their yearly subscriptions. This consultation is limited to 30 minutes maximum: any additional time will be charged to the seeker of advice.

VIII. Annexes

Annex 1

Principles of our pension system (Original FR)²⁴

To facilitate the memorization of the essential elements of our pension system, a summary is proposed hereunder.

The Protocol of Privileges and Immunities (PPI) establishes our social security: *Article 14: European law establishes the system of social benefits applicable to officials and other servants of the Union.*

²⁴ The characteristics of this system are each time detailed by Ludwig Schubert (Honorary President of AIACE International). He has again published an article in VOX (AIACE-VOX N° 102, March 2016, pages 11, 12, 13) sent to all pensioners by post: **Our pension system reviewed** (FR)

It was at the creation of the CECA (1952) that the system was established on the basis of a real pension fund placed on the financial markets. This fund was financed by staff (1/3) and Member States (2/3)

In 1962, the Staff Regulations of European Communities (EEC and Euratom) Civil Servants was established by taking over the CECA pension system but by 'transferring' contributions to the pension in the European Institutions' budget, knowing that these European Communities were assembled for an indefinite period. But the notion of pension funds is maintained, even if the fund becomes "virtual".

So our system is not a pay and go system.

But it is a system of capitalization.

Our pension is a deferred salary.

The most important thing to remember is that we paid for our pensions and that active colleagues pay for their pension

Annex XII to the Staff Regulations defines the methods of calculation for its updating from year to year and therefore the level of contribution from each of them (eg 9,8% of the gross salary).

Our system is continuously maintained in financial equilibrium.

The pension fund is shown in the accounts as a liability on the annual balance sheet of the European Union. (63,18 Billion € at the end of 2016).

The Member States guarantee the payment of our pensions on their due date!

In fact, the change in the international accounting rules has made it possible to no longer put this debt on the assets of the balance sheet nor its annual variations !!! (So as not to frighten the Member States!). But Article 83 of the Staff Regulations guarantees pensions (let us be optimistic !).

Annex 2

In memoriam

<i>Nome</i>	<i>Born on</i>	<i>Death</i>	<i>Institut.</i>
GERRITSEN Mechthild	10-01-31	28-01-17	COM
BAKER Stuart	14-12-42	07-02-17	COM
STEWART Alistair	06-03-46	09-02-17	COM
TOURNAY Chantal	20-08-46	15-02-17	COM
DE JONG Wiebe	05-07-28	17-02-17	DUB
VIEILLARD Edith	27-09-34	24-02-17	PE
CHARLIER Guy	27-09-41	26-02-17	COM
BIEVER Mary	23-07-37	27-02-17	COM
PORET Catherine	12-06-74	27-02-17	CDR
GLAUDE	30-08-36	27-02-17	COM
IJDENBERG Marina	07-12-26	01-03-17	COM
COOK Patricia	05-12-32	01-03-17	COM

EVANS Lisbeth	24-09-49	01-03-17	COM
BEGA Enzo	16-03-46	02-03-17	PE
JENSEN Carsten	28-03-47	04-03-17	COM
HESS Ernst	23-10-30	05-03-17	COM
PEREZ-LANZAC Juan	21-06-47	05-03-17	COM
RENCKI Georges	04-07-26	06-03-17	COM
VERDE Salvatore	16-03-35	06-03-17	COM
GRASSI Daniele	02-04-25	07-03-17	CM
BARON Suzanne	03-05-15	08-03-17	CM
KONRAD Joseph	21-11-40	09-03-17	COM
CHOLLET José	30-10-29	10-03-17	COM
ALESCH Armand	27-09-28	10-03-17	PE
HEGARTY Gérald	12-04-34	11-03-17	COM
HEN Patrick	11-02-47	14-03-17	COM
GONNER Marcel	30-04-34	16-03-17	COM
DAHLERUP Jens	09-05-22	17-03-17	CC
TYTGAT Jacques	05-01-31	18-03-17	COM
MORIS Leon	12-01-27	18-03-17	COM
SMITH Joke	06-04-51	18-03-17	COM
ZITO Ubaldo	22-07-39	19-03-17	COM
TESTA Gaetano	01-01-41	19-03-17	CM
DRIANNE Monique	16-12-24	20-03-17	CM
QUILES OSTALES Francisco	30-07-42	20-03-17	COM
MACKAY Angus	24-07-38	21-03-17	CJ
GOODWIN Anthony	28-10-42	27-03-17	COM

TSALLAS Eleni	30-07-53	15-12-16	PE
CURTIS Kathleen	26-06-44	02-02-17	PE
BENSCH Victoria	10-07-50	14-03-17	COM
RONCOLATO Lino	12-09-22	17-03-17	COM
BERNUNZIO Diego	16-11-51	23-03-17	COM
BIZZOTTO Gabriello	29-07-31	24-03-17	COM
MASCARENHAS Manuela	21-05-54	24-03-17	COM
VANTHOURNOUT Jean-Pierre	18-10-43	30-03-17	CM
HASLAUER Françoise	06-04-50	30-03-17	CJ
CARPENTIER Yvette	28-02-22	30-03-17	COM
SCHAUMANS Gaston	09-09-31	31-03-17	COM
BRAVI Claudio	12-04-28	31-03-17	COM
EPPE Franz	07-06-36	01-04-17	COM
BARATTI Giulio	24-01-40	01-04-17	COM
MIRA Italo	22-04-41	04-04-17	COM
DUPONT Marie-Antoinette	17-01-27	07-04-17	COM
BINDA Dante	25-04-36	07-04-17	COM
MEDERNACH Marc	25-07-50	07-04-17	COM
ORIE Johannes	08-06-19	08-04-17	COM
FIORI Serena	14-06-39	10-04-17	COM

FRIZ Gerhard	12-11-27	11-04-17	COM
DEGIMBE Jean	24-10-27	12-04-17	COM
NASS Klaus	19-03-31	14-04-17	COM
GULDBERG Ole	17-08-43	15-04-17	COM
VAN MELKEBEKE Willy	06-03-48	17-04-17	COM
KOCH Herbert	03-01-33	17-04-17	COM
LANDINI Eugenio	03-04-48	17-04-17	COM
POLLI Quinto	14-05-41	22-04-17	COM
PRIESTLEY Julian	26-05-50	22-04-17	PE

COGLAN Noel	19-12-38	20-04-17	COM
DE BOER Wubbo	27-05-48	20-04-17	MIN
LEPAPE Brice	24-09-43	20-04-17	COM
LESORT Gonzague	18-11-21	23-04-17	CM
DE PAUW Gilbert	01-02-26	24-04-17	COM
SCHOBESBERGER Dagmar	23-10-53	25-04-17	COM
BREITING Brigitte	16-01-23	29-04-17	COM
BUZZI Umberto	31-05-27	29-04-17	COM
CONRUYT Alfred	07-05-34	29-04-17	COM
SERRINI Giorgio	05-06-32	01-05-17	COM
ZERWES Heinz	13-06-32	02-05-17	CES
PUTTEMANS Roger	18-07-19	02-05-17	COM
FORCAT ICARDO Miguel	29-04-44	03-05-17	COM
BORASCHI Mario	01-09-28	04-05-17	COM
REITER Friedrich	09-05-28	04-05-17	COM
ILES-KEHOE Teresa	13-08-35	05-05-17	COM
JAEDTKE Eckhard	09-12-38	05-05-17	COM
SANDINI Sergio	13-02-44	07-05-17	CJ
GOMEZ Y PATINO Jose Luis	22-02-58	08-05-17	PE
BIDAULT Georges	31-10-14	09-05-17	COM
SCHMIDT Dieter Walter	14-01-35	09-05-17	COM
NASSOGNE Armand	01-06-33	10-05-17	COM
GILCHRIST Joseph	14-11-32	11-05-17	COM
BRAUN Herbert	06-12-36	12-05-17	COM
TAGLIAFERRI Lodovico	28-02-35	14-05-17	CM
VANDENDAEL Chantal	17-09-55	15-05-17	COM
HOMAN Robert	27-02-50	15-05-17	COM
KERSTEN Ingrid	23-12-39	17-05-17	COM
VAN DER POORTEN-HENNINCK Myriam	16-07-54	18-05-17	COM
WUEST Christiaan	27-03-26	19-05-17	COM
BLONDIN Marie-France	06-01-48	20-05-17	COM
HEIERS Wilhelm	10-08-34	22-05-17	COM
RIJSSENBECK Gérard	13-07-42	27-05-17	COM

**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
by Post / by Email

SEPS Vade-mecum

- Part 1 (Procedures – edition august 2015 FR only) /
- Part 2 (forms /pers. data) /
- Part 3 (addresses PMO – ADMIN. ...)** Ed. June 2017 /
- Part 4 (reimbursement forms – RCAM/JSIS) (April 2015) /

Supplementary health insurances Edition May 2017 /

Invlidity allowance and survival pension (Hendrik Smets) /

Orphan survivor’s pensions (Hendrik Smets) /

EU Officials and taxation (Me. J Buekenhoudt) /

Inheritance (Me. J Buekenhoudt) (April 2016) /

JSIS Guide (was sent by poste to all pensioners) /

Please send these documents (by Post or by Email) to :

Surname.....

First name

Address :
.....
.....

Email address:

Date : Signature :

To be sent to

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

Fax: +32(0)2 2818378

GSM: +32 (0)475 472470

Email:

info@sfpe-seps.be

APPLICATION FORM

I, THE UNDERSIGNED:

HOME ADDRESS:

HOME Tel: GSM:Email:

FORMER OFFICIAL OF (Institution + DG or Dep.):

IF still active: date of birth and number of years of service:

HEREBY APPLY FOR MEMBERSHIP OF THE "ASSOCIATION OF SENIORS OF THE EUROPEAN PUBLIC SERVICE " (S.E.P.S).

NATIONALITY:DATE:..... SIGNATURE:

The annual subscription is €30, payable every year on the date of joining.

Bank account No. of SEPS: **363-0507977-28** **ING bank** Brussels
IBAN BE37 3630 5079 7728 **BIC BBRUBEBB**
Communication: **Annual subscription + 1st and 2nd names**

Please return this application form to: SEPS - SFPE
Office 02 40 CG39
175, rue de la Loi,
B-1048 BRUSSELS

If you choose to pay by standing order (see below), please send the slip YOURSELF direct to your bank.

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, by

debit of account N° the sum of : € **30** to:

**SEPS – SFPE JL Office 0240CG39,
rue de la Loi 175
B 1048 Brussels**

Account N° **363-0507977-28** **ING Bank** Brussels
IBAN BE37 3630 5079 7728 **BIC BBRUBEBB**
Reference : Annual subscription (+ first name and surname)

DATE : SIGNATURE :

To be sent to

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

Fax: +32(0)2 2818378

GSM: +32 (0)475 472470

Email: info@sfpe-seps.be
