



Seniors of the European Public Service

Seniors de la Fonction Publique Européenne

Bulletin

Information Bulletin

Addressed to the members of the association

March 2022

SEPS is at the disposal of all its members.

The secretariat can be reached

by telephone: +32 475 472 470

Please leave a message in case of no answer

or by internet: info@sfpe-seps.be www.sfpe-seps.be

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SEPS Administrative Board 2020 – 2022*

President	Serge Crutzen
Vice-president	Hendrik Smets (legal affairs)
Treasurer and members management	Marc Maes
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Secretary admin of the ASBL	Nicole Caby
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* Elected on 13.02.2020 but to be confirmed by the General Meeting in early June

Bulletin editorial team (FR & EN) October 2020

Nicole Caby; Serge Crutzen; Anna D'Amico; Luigia Dricot;
Helen James; Hendrik Smets; Yasmin Sözen; Milvia van Rij Brizzi

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.

Let us have your views

Some of the subjects dealt with in this Bulletin are important for many pensioners. Regardless of the subjects evoked, members are invited to make comments and suggestions or ask questions

Comments, suggestions, questions and requests should be sent to the secretariat of SEPS-SFPE:

- Either by email: info@sfpe-seps.be
- Either by post : address hereunder.
- Either by telephone¹ : **+32 475 472 470** (7J/7 & 24h/24)

Call for volunteers

The “COVID” period dispersed the volunteers.

The Daily Management Group would like to reconstitute the action groups that respond to the demands of the members.

SEPS has identified around fifty action groups that must be active to fulfil the tasks of supporting members, defending members' interests, managing the association and complying with the rules imposed by our non-profit association status (ASBL).

A new appeal² is therefore launched to those who feel able to dedicate part of their time to colleagues. Whether they are in Brussels or elsewhere : SEPS operates by applying the rules of teleworking.

SEPS/SFPE, 175 rue de la Loi, bureau JL 02 CG39, BE-1048 Bruxelles
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Tel: +32 475 472470 ASBL N°: 806 839 565
Email: info@sfpe-seps.be Web: www.sfpe-seps.be

¹ You could call to ask for a call.

² See Page 11

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 meeting and Information Meeting

Au Repos des Chasseurs

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

Maybe³ on 23 June 2022

Following the traditional pattern, from 10:30 to 16:30

- Latest developments of SEPS/SFPE
- General Assembly
 - Activity report
 - Accounts 2021 and Budget 2022
 - Quidus to administrators
 - 2023-2025 Elections of the Board.
- Friendly lunch
- Commission report on the Staff Regulations and Pensions
- Evolution of JSIS and GIP
- Difficulties faced by members.
- Questions

³ As a function of the evolution of the COVID-19 pandemic – Decision on 10.06.2022

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I. Letter from the Editor

In these tragic and dramatic moments in the history of the European continent and in solidarity with our Ukrainian brothers, as editor of this Bulletin, I propose a minute of silence.

Serge Crutzen

II. Re-opening of the Staff Regulations ?

As explained in the December/January Bulletin⁴, the Commission report on the application of the 2014 reform to the Staff Regulations⁵, opens the door to discussions on our pensions system, and the method of adapting salaries and pensions.

The five-yearly reports produced by Eurostat⁶ on the pensions and the method have demonstrated that the rules have been and are being respected, that the actuarial evaluations correspond to expectations and that the national experts approve these reports.

It is, however, clear that since the adoption of the 2014 reform to the Staff Regulations, several Member States have been repeating their desire to establish a « civil service that the EU can allow itself to maintain ». They would like for the pensions budget to be less than it currently is, namely €1.6 billion, and that it not rise to €2.3 billion between 2040 and 2050, even if the reforms of 2004 and 2014 have permitted a global saving of €15 billion.

Will we be seeing a renewed tendency towards compromise, in line also with the functioning of the Institutions ?

III. CGAM – JSIS: the ceilings

The steering group on the revision of the DGE within the CGAM, is discussing a system for adapting the ceilings to the current reality of medical care costs. In 2007 the DGE established that the average effective reimbursement rate for capped medical expenses is currently around 64%. According to the CGAM, an effective reimbursement of 80 or 85% (or 100% in the event of a recognized serious illness), would result in exceeding the annual surplus.

In addition to this structural issue, there are more cyclical phenomena. Colleagues inform us that after the period of the pandemic, they have noted a form of catching up of medical tariffs by the various health care providers. In substance, medical tariffs have increased since 2021, as demonstrated by the Belgian health index, which went from 110.39 to 118.74 (base 2013) between February 2021 and February 2022.

Moreover, in 2022, inflation in several EU countries will reach 8% (annual trend). The international context is likely to continue to push prices upwards.

⁴ December 2021- January 2022 Bulletin, page 10.

⁵ COM(2021) 439 final

⁶ COM(2018) 829 on the application of Annex XII to the Staff Regulations
COM(2018) 830 on the application of Annex XI to the Staff Regulations

The steering group asked PMO to make projections as to the additional annual expenses that would be incurred, knowing that it would be necessary to tap into the reserves to reach these rates if compared to current consumption.

On the trade union side, U4U has formulated the following three measures to discuss with the other unions:

1. Amend the JSIS regulatory framework to allow the reimbursement limits to evolve as a result of the annual adjustment of salaries and pensions;
2. Pending the adoption of such a measure, U4U proposes an adaptation of the GIP ceilings by applying the cumulative results of the method adjusting remunerations between 2007 and 2021;
3. Finally, it would be useful to take into account the new health expenditure and, if necessary, revise the GIP.

The CGAM insists on the need to exploit all the possibilities offered by the national health systems, so that our scheme continues to reduce its real coverage.

It is essential to convey to active staff the message that they must retain a link with a national scheme to be able to keep additional coverage during retirement.

IV. Recovery of national pension rights needlessly transferred

Several members of the Association have shown their interest in this issue without fully understanding its constraints. We summarize it below.

According to an initial analysis of CJEU case law, our Association had concluded that it was possible to recover the national pension rights needlessly transferred.

But before taking any action before the Court of Justice, the association had decided to seek the opinion of two lawyers.

The EU scheme is organised on the principle of solidarity (...), the pension cannot exceed 70 % of pension rights, i.e. 70 % of the last salary received corresponding to the last grade, acquired for at least one year prior to retirement. It is not conceived in the sense that the pension received (...) constitutes an exact counterpart to the contributions paid. Thus, the pensioner transferring his/her national pension rights into the EU system would be entitled to the reimbursement of that part of contributions which exceeds 70%.

This unnecessary transfer results in losing the right to a part or a whole national pension. In the event of a full career with an European Institution, there would be no additional benefit to the European pension, which would be at its maximum.

However, a legal or jurisprudential breach could be opened, to avoid in the future, the loss of capital corresponding to the values transferred unnecessarily.

The transfer of the rights must occur no later than 10 years (and 6 months) from entry into service.

Consideration could be given to raising a plea of illegality of the statutory period of 10 years [and 6 months for colleagues who arrived before 2004] in that it prevents the official from making an informed choice. The option to transfer national pension rights should be possible until retirement age, as it is only at that moment that the staff member will have all the factual and legal elements for an informed choice.

In the event that the transfer – not yet carried out - of pension rights to the common system would be useful in increasing the pension rights already acquired to 70%, members should request the transfer within three months of notification of the amount of the pension (or receipt of the first pension slip) in the form of an application (Article 90 § 1 of the Staff Regulations).

The application will be rejected, an exception of illegality to Article 11 §2 of Annex VIII of the Staff Regulations would then be raised in the context of a claim (Article 90 §2) followed by a subsequent judicial appeal, in the event of a new refusal.

This action before the European Court of Justice would be funded by SEPS-SFPE.

Hendrik Smets

Vice-President, responsible of legal questions

hendriksmets@yahoo.fr

V. The saga of pension adjustments – 2020 to 2023

1. Intermediate adaptation Summer 2022

a. Intermediate adaptation in Brussels – Luxembourg

The salary adjustment is made up of two parts:

- JBLI : joint Brussels and Luxembourg index
- GSI : evolution of salaries of national civil servants in 10 EU countries (global specific indicator)

At the end of December 2021, the JBLI was over 3%.

The Staff Regulations provides that an intermediate adjustment is decided if inflation exceeds 3%.

By the end of December 2021, the average change in the salaries of national civil servants in the ten sample countries (GIS) was negative.

The intermediate adaptation will therefore be made for Brussels and Luxembourg. Following the usual rules for combining inflation and the evolution of national wages, the intermediate adjustment will certainly be less than 3%, from January 2022.

The adaptation will be effective after the inter-service consultation, after approval by the College and the communication to the Council and to the EP: (June 2022 ?)

The adjustment with effect from 1 January 2022 will therefore be formalised in June or July 2022, for active staff and pensioners in Brussels and Luxembourg

b. Intermediate adaptation for staff active in member states

The intermediate adjustment in the various Member States (MS) other than BE and LUX with effect from 01.01.2022 occurs when the addition of the inflation in Brussels and Luxembourg (JBLI) and of the variation in local purchasing power (PPP) exceeds 3%.

Several MS will have an intermediate adaptation from January 2022 with regard to active staff. They will benefit from the adaptation but new correction coefficients will be applied (see below).

c. Intermediate adaptation for pensioners in the Member States.

Similarly, the intermediate adaptation with value from 01.01.2022 will take place for several MS (in addition to BE and LU) for pensioners. But new correction coefficients will be applied.

d. Adaptation for non-EU countries

When the monthly change in purchasing power parity exceeds the threshold provided for by the Staff Regulations ($\pm 5.0\%$), a new intermediate correction coefficient is applied to the nominal remuneration of EU officials in the places of assignment concerned.

e. New correction coefficients

The change in CC is obtained by comparing local consumer price inflation and price inflation in Brussels (JBLI) on 01.01.2022.

Given that this year there is an intermediate adjustment for salaries in Brussels and Luxembourg (basis of salaries for all) the correction coefficients will be applied when updating these salaries everywhere, whether there is an intermediate adjustment with effect from 01.01.2022 or not.

2. Adjustment of remuneration at the end of 2022

Previous Bulletins have explained what the prospects are for wage and pension adjustments in the next 3 years: 2021, 22, 23.

a. At the end of 2020,

The salary adjustment should have been 3.2% : 0.7% inflation (JBLI) and 2.5% salary parallelism (GSI). We only received 0.7% because of the application of the exception clause: fall in GDP of 5.9%. The 2.5% is postponed until GDP returns to its 2019 value.

b. In 2021,

For 2021, the cost of living for staff living in Brussels and Luxembourg during the period July 2020 to June 2021, increased by 2.1% on average. (JBLI)

Our salary adjustment on the reference date of 01.07.2021, with regard to inflation in Brussels and Luxembourg, should therefore have been 2.1%. As the 2021 GDP is positive, the effect of national wages (GSI) of - 0.2 % was considered and combined with the adjustment for inflation. The resulting salary adjustment for 2021 (effective 1 July 2021) was 1.9%

$$(99.8 \times 102.1)/100 - 100 = 1.896 = 1.9\%$$

In 2021, the GDP did not return to its 2019 value. Therefore, the 2.5% increase of 2020 remains postponed to 2022 !

c. In 2022, in addition to the intermediate adaptation of this summer

Hypothetical adaptation⁷ at the end of 2022: Eurostat extrapolations

Release of the 2.5% retained in 2020

ECFIN's forecast is that GDP would return to 2019 levels from March 2022. The 2.5% blocked in 2020 (GSI) would therefore be released in December 2022 with effect from July 1, 2022.

Logical (but uncertain) adaptation at the end of 2022 according to the method

GDP is not declining so far. There will therefore probably be no application of the exception clause in 2022.

GSI (parameter of parallelism with national salaries) from July 2021 to June 2022 is likely to be negative as shown by current trends. So, in total, for parallelism with national salaries, there will probably be a reduction from the 2.5% of 2020 to less than 2%.

Inflation will certainly remain significant and will add to the interim adjustment this summer. The residual JBLI (January 2022-June 2022 period) will not be negative.

The 2022 end-of-year adaptation could therefore be positive, in addition to the intermediate adaptation this summer. But the data is to be set in October 2022.

Correction coefficients

Logically, new correction coefficients will be defined at the end of 2022.

VI. Call for volunteers

Luigia DRICOT DANIELE Secretary-general

After these long months of COVID induced restrictions, which has left many colleagues destitute, SEPS will soon resume its volunteer activities.

Although the Association has continued to support its members by all the means available, it is comforting to finally be able to resume social activities.

Who among you is willing to dedicate some time and invest in helping colleagues?

SEPS must be able to count on enough volunteers to guarantee a presence at least either in the office or through the telephone helpline to support fellow pensioners with assistance and advice.

⁷ Uncertainty because the data must be confirmed in October and the international situation does not allow to speak of good probability

The association hopes that many of you will respond to this call for volunteers and asks you to communicate your preferences by filling out the table in Appendix 1 to this newsletter.

VII. SEPS-Afiliatys Group for health insurances to supplement JSIS

It is important to formalise the functioning of a group of volunteers from SEPS and Afiliatys. It will allow the broadening and improvement of the information provided to colleagues of the European Institutions on JSIS complementary health insurances. The volunteers provide support for the activities carried out whilst implementing the initial contract of Senior Active granted to Serge Crutzen (President of SEPS and administrator (insurance) at Afiliatys).by DG HR.D1

An "Insurance" group has therefore been set up with the intention to ensure the following activities in the European Institutions, Services and Agencies:

- Contacts with insurers
- Continuous update of the insurance files
- Presentation of the insurances and their scope at retirement preparation seminars, lunchtime conferences, and at induction courses.
- Training of new volunteers who are willing to present the various insurances.
- Response to numerous requests for information and questions from colleagues in the Institutions, Services and Agencies.

The various organisations concerned: SEPS, Afiliatys, AIACE, USB, SFP-Europa, U4U, R&D were invited to participate at the group's inaugural meeting whose primary purpose was information.

The terms of reference of the insurance group are set out in Annex 3.

VIII. Summary of the information meeting of 17 March 2022

Given the overall health situation and the risk of gathering 50 or more people safely in one place for one day, the Information meeting was not carried out in the usual format. It took place from 2 pm to 5 pm at the Albert Borschette conference centre in

the large room which allowed the 50 participants to keep the necessary sanitary distances. The topics below were considered.

News about the association

Since March 2020 we are "Teleworking" and physical presence at the "Bureau des Nerviens" is limited to Thursdays. At the Council we are present on Monday afternoons.

As indicated in earlier Bulletins, a provisional postal address was given in Sombreffe. Correspondence addressed to our Commission address was often received late.

Some SEPS and Afiliatys meetings were held face-to-face in Sombreffe or at the office or at the CCAB. Several meetings were held by teleconference (ZOOM), namely the 2021 GA and the Administrative Board. Written procedures allowed the Board to make decisions.

Joint committee meetings (CASS-CGAM-GTR) were organized by teleconference (WEBEX) and we could therefore participate.

Participants were reminded that a "SEPS-Italia" branch is now in operation, managed from Ispra (seps.italia@gmail.com).

DG HR Dir D has provided assistance in publicising our activities:

- Production of a flyer (leaflet FR & EN) describing the objectives of SEPS/SFPE and calling for participation;
- An annual email to all staff;
- A letter from DG HR D1 to all active colleagues who have decided to retire.
- Making our Bulletin (and flyer) available at the "welcome/departure office" (PLB 3)
- An article from SEPS/SFPE in every edition of the Senior Info.

The promotional activity will also be discussed with the General Secretariat of the Council and the Staff Committees of the EP and Court of Justice.

A move is planned for the various "services" for pensioners: DG HR D1 is now located at PLN 3 (rue Philippe le Bon, 3), the offices of AIACE, the Senior Space, the offices of the SEPS-SFPE and those of Afiliatys may also move. Our hope, however, is to stay at the Nerviens building.

Actions-Decisions of the Board

The Board has been operating by written procedure and video-conference.

The topics covered and the decisions taken in the last 12 months can be summarized as follows.

Important topics are reported in previous bulletins and in this Bulletin.

- Budget and audit
- Contributions requested in January of each year
- Update of all regulations according to the new Law on Companies. Approval of these amendments to the statutes and to the rules of procedure of the Administrative Board by the GA of June 2021.
- Proposal for a voluntary membership card;
- Closer collaboration with Afiliatys;
- Consultation with AIACE for actions in defence of the achievements and rights of pensioners;
- Support to the SEPS-Italia antenna;
- Three new administrators appointed in 2021;
- Return to work after disability: reinstatement procedure after disability and refusal to identify reasonable accommodation for the performance of duties (January 2022 Bulletin);
- Unjust enrichment of the Commission: failure to recover entitlements to a national pension "unnecessarily" paid to the Commission after 10 years of service when a full career has been assured. (see III above);
- List of working and activity groups (volunteers) (also see Annex 2);
- SEPS-Afiliatys Insurance Group (see VI below);
- Promotional actions supported by DG HR D (January bulletin);
- Proposal for a second ambassador to PMO: Giuseppina Corda
- VAT Desk – service provider for all administrative formalities requested by the Ministries of Economy and Finance; by the Enterprise Court and the Moniteur Belge; by ING Bank;
- Aid to flood victims (1000 €);

- Aid to refugees from Ukraine (1000 €)

Effective members of SEPS

Effective members are : founding members, honorary members, the members of the Administrative Board and members nominated to be effective members by the General Assembly, on proposal by the Administrative Board.

Effective members commit themselves to take part in General Assemblies and in written procedures.

They declare that they are interested in the running of the Association.

On 17 March 2022 SEPS consisted of 18 members of the AB and 26 effective members nominated by the General Assembly. A total of 44 effective members (present, since 2018, at least once at a GA)

Our statutes allow for at least 75 effective members.

The AB is therefore launching an appeal for volunteers !

In anticipation of the next General Assembly foreseen on 23 June 2022 .

Commission report on the implementation of the Staff Regulations

A summary of this report was presented in the October 2021 Bulletin⁸. The report indicates that :

The Commission will, if need be, present a legislative proposal with a view to modifying the Staff Regulations provisions concerning the execution of the Pensions system.

The Commission will, if necessary, present a legislative proposal with a view to modifying the Staff Regulations provisions concerning the method for the adaptation of salaries.

The staff unions and SEPS are opposed to any new reform, which carries a high risk of becoming negative and reductive of the rights of officials and agents, of increasing the disparities, injustices and precarities.

⁸ October Bulletin – page 11

The reforms of 2004 and 2014 have brought about a significant reduction in both direct and indirect salaries, in addition to savings on pensions.

The 2019 report of the Court of Auditors highlighted the negative effects on the attractiveness of the European civil service subsequent to the two reforms to the Staff Regulations, and stressed the increasing recruitment difficulty the Institutions are facing, especially for certain profiles and certain nationalities.

The AB of 5 December 2021 approved the creation of a group to defend our acquired rights. Coordination will be organised with AIACE.

Evolution of the rules of the JSIS

During the meeting on activities of the CGAM (Comité paritaire de Gestion de l'Assurance Maladie) the following was raised, as summarised :

- Preventive health care : new procedures
- The procedures for the recognition of serious illness : the combination of the 4 criteria
- Specific considerations relative to handicap
- Adjustment of the ceilings : ready to be proposed but insufficient, according to leaked information.
- A stricter application of certain regulations by the new Director of PMO
- « Health Insurance card » and negotiations with national health systems
 - The Netherlands: agreement with CZ ; le PMO reimburses CZ and asks for the 15 or 20% from the affiliate.
 - Luxemburg : difficult situation ; excessive billing rates
 - Italy: negotiations – health card « asterisked ». The bill is sent to PMO, who asks for the reimbursement of the 15 or 20%. However, what about the ceiling limits that are exceeded and the heavy administration. Free access to the national system, as available to all Italian citizens, will no longer be possible for dependents from the institutions, active or retired, Italian or foreign.
 - BE : being considered
- Should a special system be set up for assisted living (dependency)?

- A special branch for assisted living insurance with contributions from all affiliates ?
- A means test for the beneficiary when calculating the level of assistance ?
- A single counter for all medical and non-medical assistance ?

Elections for the Administration Board 2023-2025

According to our Statutes, the elections for the next Administrative Board will take place end December 2022 until 31 January 2023. The timetable for the creation of the new AB is as follows :

- Submission of candidacy □ 07.12.2022
- Distribution of the voting envelopes to all fully paid-up members as from end December 2022.
- End of voting 31.01.2023
- Reception of envelopes until 13.02.2023
- Examination of envelopes received at N105 : Monday 13.02.2023 (?)
- Constitution of the AB: 16.02.2023
- Officialisation during the GA of spring 2023

This timetable will be formalised by the General Assembly of 23 June 2022. The administrators who are willing to renew their mandate and new candidates are invited to submit their formal application by 7 December 2022.

IX. Information and reminders

Much of the information offered to you under this chapter of the Bulletin does not concern all members but may interest a good number of them. It is being sent to you on the basis of experiences made by members of SEPS who man the permanent telephone line or at the request of PMO.

Some of this information may also duplicate information provided in the form of the information bulletin of DG HR D1 "Info Senior" and earlier SEPS-SFPE Bulletins. However, it is essential to insist on certain rules and repeat them: the PMO services ask us to do so.

1. A New portal for pensionner

A new portal for pensioners has been created by DG HR D1 with the intention of providing us with information that we cannot receive if we do not have access to My IntraComm for active staff..

<https://myintracomm.acceptance.ec.europa.eu/retired/en/Pages/index.aspx>

2. Call for support to EPSO

DG HR is seeking to ensure a sufficient pool of experts in diverse fields who may be called upon to act in various capacities: as source persons for competition questions and test content, markers, assessors and, in some cases, sit in Selection Boards. Their role will be crucial for a timely conclusion to the various selections and competitions that are ongoing or are currently planned.

A considerable number of retired staff has a keen interest in remaining active for the benefit of the Institutions and their rich and varied experience would be extremely useful to conduct this work.

DG HR B hopes to receive the expressions of interest of retired staff who would like to take part in such activities.

Milvia van Rij-Brizzi, member of our Administrative Board, will collect your declarations of interest : mvanrijbrizzi@gmail.com

3. Article 72§3 of the Staff Regulations

Special reimbursement reminder for all

You have already received a normal reimbursement for your medical expenses, but the costs that remain for you to bear (generally 15% or 20%) cumulated over 12 months, exceed the half of your monthly average basic salary or pension. In this case, Article 72§3 of the Staff Regulations allows for the possibility of a special reimbursement.

The special reimbursement covers that part of the costs for you to bear, which cumulated over 12 months, exceed the half of your basic average monthly pension for the same period. :

- Up to 90% if you are an affiliate without dependents (for example, if you single, without children)
- Up to 100% if you have at least one other person who is insured through your affiliation (for example, your spouse).

It is however necessary to ask PMO specifically for this rule to be applied. A specific request form exists. PMO will undertake the verification of the validity of the request and effect the special reimbursement if it is clearly justified. .

Non reimbursable expenses

The special reimbursement does, of course, not cover those costs that are not reimbursable, and which therefore remain at your expense. These include such as television in the room, travel costs, etc. These costs would automatically be excluded from the calculation.

If you have benefitted from an advance, or direct billing for which you remain liable, the balance which remains to be paid will automatically be deducted from the special reimbursement. Any costs submitted after a special reimbursement has been paid will also be excluded from any supplementary special reimbursement.

To avoid any abuse, the costs which exceed the limit of excessiveness (fixed by the regulations) are excluded from the special reimbursement and remain at your expense.

4. Screening Centres

PMO continues to negotiate with medical centres in order to increase the number of approved screening centres.

Germany (one centre only), Austria, Belgium, Spain, Finland, France (currently very limited), Greece, Portugal and Italy (but not the entire country) offer one or several approved centres. Discussions with other centres and centres in other countries have been suspended during confinement, but have resumed since end 2021.

It is still possible to be examined at a health establishment of your choice, and to be reimbursed subsequently, but there are ceilings.

The list of approved centres (and the ceilings) is available on My IntraComm or on request from the secretariat of SEPS.

5. Beware of scams (Message from PMO)

PMO will never ask you to provide personal or financial information by telephone !

We would like to draw your attention to telephone scams targeting pensioners of the European institutions. The scammers present themselves as employees of PMO and pretend to be responsible for formalities relating to allowances. Through this falsehood, they attempt to obtain banking details and PIN codes.

PMO (or for that matter any other Commission service) will NEVER ask you to

- Communicate personal data or information relating to your bank account by phone
- To share PIN codes or passwords
- To undertake a banking transaction

Be aware, never communicate your passwords, PIN codes or any other sensitive personal information!

6. Opening of the offices of SEPS and of Afiliatys

Meetings between members and those responsible for the Association remain possible by appointment, either at Avenue des Nerviens 105 (N105 00/010) in Brussels on Thursday mornings, or at the EU Council (JL 02 CG39 for those who are authorised).

It is again possible to meet the experts of Allianz Care for the complementary health insurances to JSIS offered by Afiliatys. However these meetings need to be organised in advance and a formal appointment is necessary (info@sfpe-seps.be or Jeremy Vedel Allianz Care: Jeremy.vedel@allianz.com). These meetings take place at 105 avenue des Nerviens, 1040 Brussels.

Despite the COVID 19 crisis, the telephone line of SEPS (+32 475 472 470) is open and has responded⁹ to requests, 7/7, 24h/24. There have been numerous members who have asked for assistance by e-mail : info@sfpe-seps.be.

7. Welcome offices of JSIS (Brussels, Luxemburg & Ispra) are open again.

Reminder¹⁰

The colleagues of PMO are again at your disposal in the offices of JSIS to respond to all your questions concerning the health and accident insurances. They will receive you in Brussels, Luxemburg and Ispra to give you explanations and whatever advice you need.

However:

For the security of all, these meetings will take place only by appointment

To fix an appointment with your JSIS office, please send an e-mail or give them a call:

For Brussels: PMO-JSIS-BRU-RDV@ec.europa.eu +32 2 299 7777

For Luxemburg: PMO-JSIS-LUX-RDV@ec.europa.eu +352 4301 36100

For Ispra: PMO6-JRC-HD@ec.europa.eu +39 0332 78 57 57

⁹ If no answer, please leave a message, SEPS will call you back.

¹⁰ Reminder of what was said in the October 2021 Bulletin and in the letter of Christian Roques of 10.12.2021, Director DG HR.D – Health & Well-being – working conditions

To prepare these meetings, please communicate the following information either by email or phone:

- 1) your personnel or pensioner number
- 2) the reason for your appointment in a few words (no medical details) and indicate who is the beneficiary
- 3) the number of the account or of the dossier, if applicable
- 4) a telephone number at which an administrator can reach you if necessary to better prepare a meeting or to inform you of a potential last-minute cancellation.

NB: By requesting an appointment you accept that the personal details mentioned above will be handled to organise your meeting.

The addresses of the welcome offices are as follows.

- Brussels: MERO – Avenue de Tervuren 41 – 1049 Brussels
- Luxembourg: DRB B2/085 – Rue Guillaume Kroll 12 – 1882 Luxembourg
- Ispra: at the liquidator's office of PMO6 – Building 73, Via Enrico Fermi 2749, 21027 Ispra. For pensioners: at the Clubhouse – Via Esperia 329, 21027 Ispra

For pensioners who do not yet possess an EU Login account: This can be created on the spot by the PMO teams, thus giving access to a number of on-line facilities which can save time and reduce the administrative workload. You will need an e-mail address and the telephone number of a mobile phone in order to access your account.

If you are not able to travel and you would like to obtain an EU login account, we invite you to contact the EU LOGIN team of PMO:

- Brussels and Luxembourg via the functional mailbox PMO-EULOGIN@ec.europa.eu or by telephone +32 (0) 2 297 6888 from 09:30 to 12:30
- Ispra by telephone at +39 0332 78 30 30 from 9:30 to 12:30

If you still need information, do not hesitate to contact the Social Support and Relations with Pensioners team at PMO at +32 (0) 2 295 9098 from 9:00 to 12:30 and from 13:30 to 17:00 Monday to Friday. You can also send them an e-mail via HR-BXL-AIDE-PENSIONNES@ec.europa.eu

Please note the new address of their offices: Rue Philippe le Bon 3, office 01/P165, 1000 Brussels.

If you feel the need to speak with someone because you feel alone and/or isolated, you can always call one of our colleagues on our help line HR-TELE-CARE +32 (0) 2 295 4000 open Monday to Friday from 9:00 to 17:00. Those who would like this can also be put in contact with a “Buddy” – a volunteer colleague from the European

Commission – with whom you can exchange and receive calls on a more regular basis.

8. Legal advice – Assistance of a lawyer –

Reminder

If you need legal advice for problems with regard to your relations with the Commission services (application of the Staff Regulations) or in connection with your private affairs (inheritance or fiscal problems) Hendrik Smets, Doctor in Law and licensed notary, Vice-President of SEPS/SFPE in charge of legal matters, is at your disposal, to give you an opinion in all discretion 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 Smets will make an initial analysis of your question and will propose either a solution or a consultation with a lawyer, free of charge for all members who have paid their membership fees.

9. Accumulation of a Community pension with a national pension – Reminder

Hendrik Smets would like to draw the attention of members to his article on this subject, which appeared in earlier editions of our 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 a pension for the years of service with a national employer.

This is also valid for those who have already introduced such a request and have had it rejected.

Hendrik Smets is at their disposal to guide them through their (new) request.

Hendrik Smets,
Vice-President in charge of legal matters

X. Annexes

Annex 1

Appeal for volunteers

Dear colleagues,

It is with undisguised pleasure that I can confirm that the voluntary activities will recommence very soon, after months of Covid related restrictions, which have left many of our colleagues destitute.

Although SEPS has stood by your side, in one fashion or another, throughout this period, it is comforting to be able to resume our social activities.

Voluntary activities will resume and for that we need to know who among you is ready to devote some of your time to assist these colleagues.

I would like to be able to count on a sufficient number of you so that we can guarantee a presence or telephonic assistance, or any other form, and in this way allow retired colleagues to obtain a service or advice.

I would be grateful if you would fill in the following table :

Surname, first name	
Desired task or function	
Physical presence at office N105 ?	
From your home PC or telephone	
Day(s) of the week	
Time of day	

I dare hope that you will be numerous in responding to this appeal, which is necessary for all, and I thank you in advance for letting us know your preferences.

by mail : info@sfpe-seps.be or ginadaniele2@gmail.com

by post : SEPS – N105 – Bureau 0/10
200 rue de la Loi – 1049 Bruxelles

Luigia DRICOT DANIELE, Secretary General

Annex 2

CALL FOR VOLUNTEERS

The association SEPS/SFPE is looking for an official or a contractual agent, close to retirement, who:

- 1. Will not reach the 70% of pension rights needed to obtain a full pension,**
- 2. Has NOT transferred his/her national pension rights,**

This official or contractual agent will need to ask PMO2, by a request based on Article 90§1 of the Staff Regulations, to transfer his/her national pension rights to the EU common pensions system.

This request will likely be refused.

The official/contractual agent will then need to introduce a complaint based on Article 90§2, drafted by SEPS/SFPE. This complaint will invoke an objection of unlawfulness regarding the statutory deadline of 10 years (and 6 months), in that it is of a nature to prevent an official from making an advised choice and that the decision to transfer national pension rights should be possible until the age of retirement, the only point in time when an official will possess all the factual and legal elements to make an informed choice.

This complaint, should it be rejected, will open the right to refer the case, with additional legal arguments, to the European Union Court of Justice

The appeal to the EUCJ will be financed by SEPS/SFPE.

Potential candidates (including non-members of SEPS) can get in touch with the secretariat of the Association (info@sfpe-seps.be) or directly with its Vice-President (hendriksmets@yahoo.fr)

Annex 3

Activity or Working Groups

See annex 3 of the FR version

Annex 4

SEPS-Afiliatys Group for complementary insurances to JSIS

Terms of reference

1. This insurance group encompasses the mandate initially given to Serge Crutzen (Active Senior contract for DG HR, Dir D, Unit D1) to inform Commission colleagues about complementary health insurances to JSIS. This role has also been officialised by the Council (Collaboration agreement with the Secretariat-General, Unit Medico-social). Other institutions (EP, CURIA, AEM, AER, ...) also invite us.

These insurances have been specifically designed to be complementary to JSIS and valid world wide, for all affiliates working for the European Institutions, wherever domiciled, whether within the EU or elsewhere in the world.

Information about these insurances is dispensed principally during the seminars for « preparation for retirement » (FR and EN) and during the « Conférences de midi » at the request of the institutions or agencies in question. By way of corollary, the replies to questions from colleagues, either during the presentations or at any time by e-mail, is provided by the Group. Files are kept and updated by regular contact with the assurers, on the various insurances and their specific offers and coverages.

2. Within the context of the close collaboration between Afiliatys and SEPS-SFPE, the Group focuses more particularly on providing information on the insurances specifically offered by Afiliatys (and by UPFE). This Group replies to the questions asked by colleagues and plays a role in the exchanges between Afiliatys and the assurers concerned.

Several staff unions have opted for the Afiliatys-offered insurance Hospi Safe and have signed an agreement in this sense. Other staff unions have proposed their own complementary to JSIS health insurances, which have been included in the documents and presentations of the Group.

3. The seminars for the preparation for retirement, organised by the Commission's DG HR and the Secretariat General of the Council, are held 12 times a year (6 FR and 6 EN). The time granted for the presentation of these insurances is about one hour if the seminar is held in active presence (until February 2020) and 25 minutes since the « ZOOM » option has been applied. Two complete Power-Points comprising 40 slides (EN & FR – continuously up-dated) are available for physical presence presentations. For « Zoom » presentations 2 power points reduced to 26 slides are available in FR and EN. .

4. The «conférences de midi » are organised by the Commission, the Council, the EP, the Court of Justice and the agencies. They use the power points for the seminars, supplemented by a few slides on the JSIS and the reasons for the complementary health insurances. These usually take about 90 minutes (12h30-14h00). These conferences have not been organised via Zoom.

5.. The training seminars for joining the service are unfortunately not vehicles for informing about these insurances. It would be a good idea to encourage colleagues to subscribe to the insurance « major risks » before it becomes a necessity, without waiting for the seminar on preparation for retirement ! A summary of 4 pages is distributed, which sometimes generates a few questions by e-mail.

6. The Group prepares a file (EN and FR) for each and every one of the complementary health insurances to JSIS (including references to accident insurances, life-invalidity and travel insurances). These files include the specificities and the criteria to be taken into account when subscribing to a complementary health insurance to JSIS and /or for an accident insurance for retirees. The files are updated several times each year, which implies frequent contacts with the various insurance companies and the associations which offer these insurances : Allianz, Cigna, Santalia, Expat & Co, Afiliatys, AIACE, the staff unions.

7. Given the on-going contacts between the Insurance Group, interested colleagues and the Insurance companies, the members of the Group takes part in proposals to improve or provide the insurances that best fit the requirements of the affiliates. New insurances are foreseen under the aegis of Afiliatys.

8. The Group is divided into three sub-groups

- The members in contact with the insurance providers (Serge Crutzen and Daniel Germain)
- The members in charge of updating the files and the presentations
- The members tasked with the presentations (FR – EN – IT) and the replies to questions.

Proposal for a Membership card

Several members of our association have requested membership cards.

In order to satisfy this request, we have elaborated a card which was approved by our Administrative Board by a majority of votes obtained by the deadline of 23 April 2021.

We are now in a position to offer this membership card and would like to insist that **this is not in any fashion an insurance card**. Its usefulness resides above all in the useful information it contains in case of need. It can be drawn up in EN, FR or DE according to request.

As you can see it will take the format of a credit card and will contain:

√ On the face:

Other than the information relative to SEPS/SFPE, your name and surname, **the personal details that you like or not to communicate to us:**

- Your photo, to be sent to us if you wish
- Your pension number, if you wish

√ On the reverse:

Some essential information concerning JSIS, PMO 4 and Assistance to pensioners (Unit D1)

√ Procedure to be followed to receive this card:

To receive this membership card with the requested options, just place a X in the appropriate box and send us the document:

- Preferably to our e-mail address: info@sfpe-seps.be
- Or by letter to our current address (given the current impossibility to access our offices): SEPS/SFPE, 2A rue Emile Pirson – 5140 Sombrefe, BE

Photo

I would like to have my photo, annexed hereto / which I will send you by post, on the card

YES

NO

Pensioner number

I would like to see my pension number indicated on the card, which I give you herewith or will send to you

YES

NO

(Illustration of the card : see French version overleaf)

Annex 6

In memoriam – up to March 2022

Name	Birth	Death	Institution
OVERLOOP HANSENS Marie-Jeanne	28-03-36	28-09-21	COM
TSOULADZE-VERDEAUX Madeleine	06-03-22	16-10-21	PE
NAHLER-ZANOS Elisabeth	18-11-44	13-11-21	PE
HENNINGSEN Jorgen	07-06-41	22-11-21	COM
FONDERIE Josine	16-06-56	28-11-21	CM
BRAUN Astrid	16-10-31	11-12-21	COM
RYBA Barbara	10-01-44	14-12-21	CM
FLAMEN Paulette	18-07-33	20-12-21	COM
BUCCARI Giorgio	10-03-32	21-12-21	COM
MOLSEN Wiebke	17-01-35	22-12-21	PE
SCHMIDT Horst	09-05-25	22-12-21	COM
THOMAS Erwin	13-06-56	22-12-21	COM
SCHEFFLER Micheline	07-11-34	23-12-21	COM
BOCK Adele	27-12-26	24-12-21	PE
MAST Johannes	04-05-45	24-12-21	PE
DEIGNER Susanne	09-07-43	25-12-21	COM
MONFORTE Arturo	04-03-39	26-12-21	COM
RAVARANI Norbert	20-10-52	26-12-21	COM
BYRNE Francis	26-11-45	27-12-21	COM
SEGUSO Marion	15-12-29	28-12-21	COM
SIKSTROEM Matti	28-11-47	28-12-21	COM
VAN HERPE-MIGNON Claire	21-01-34	30-12-21	COM
KNAPPIK Peter	22-12-37	01-01-22	COM
SCHUSTER Kurt	23-08-39	01-01-22	COM
LUEDERITZ Magdalene	30-01-36	02-01-22	COM
BALZ Werner	23-12-31	03-01-22	COM
REIJNERS Jozef	22-01-37	03-01-22	CC
LEONARD Jean-Paul	12-08-47	04-01-22	PE
EGGERS Hellmut	17-07-28	05-01-22	COM
GARRET Francois	18-02-27	05-01-22	COM
BELLOUTI Ali	29-10-42	06-01-22	ETF
KATSARAS Olga	17-01-57	06-01-22	COM
TEKELBURG ARIS	05-09-68	07-01-22	CM
TER MEER Paul	11-02-35	07-01-22	COM
FAMEREE-LAURENCIN Nelly	05-12-26	08-01-22	CC
GOMMERS Peter	06-06-31	08-01-22	COM
HARDY Michael	30-01-33	08-01-22	COM
OUAERT Joseph Aime	27-12-44	10-01-22	COM
DELVAUX Anne-Marie	21-04-40	12-01-22	COM
COLON MORALES JOSE	19-03-58	15-01-22	PE
ROMANAZZI Giuseppe	06-08-40	15-01-22	PE
WINTER Rudolf	13-04-39	15-01-22	COM
OOSTHUIZEN Lieselotte	07-03-39	16-01-22	COM
ALIMONAKI Helene	26-08-43	18-01-22	PE
MANCINELLI Bruno	12-08-42	19-01-22	COM
KRALA Lucja	14-04-47	20-01-22	COM
KARPIOLA Paivi	19-06-56	22-01-22	CM
CAMPI Alessandro	05-06-25	22-01-22	COM
GRIGG William	26-09-44	23-01-22	COM
MONTGOMERY Carole	01-07-08	23-01-22	COM
LAGGIS Andreas	26-01-50	25-01-22	COM

Name	Birth	Death	Institution
WALLET Claude	30-08-32	16-09-21	COM
LANGE Julien	19-12-31	01-01-22	COM
TEKELENBURG Aris	05-09-68	07-01-22	CM
BUCQUE Arthur	12-05-25	23-01-22	COM
FONRYN Frank	23-04-72	24-01-22	TRA
DIAMANTOPOULOS Alkis	25-03-62	27-01-22	EEAS
RATHMANN-RAMLOW Hans-Thomas	09-03-55	27-01-22	EASA
SEDDON Christina	13-06-53	27-01-22	COM
MOLITOR Romain	22-01-54	28-01-22	COM
RONCHAIL Tino	07-03-33	28-01-22	PE
VAN ONCKELEN Louis	21-09-38	28-01-22	PE
POLVANI Riccardo	26-02-33	29-01-22	COM
CARRAZ Louis-Claude	16-01-44	30-01-22	COM
COMYN Gerard	01-01-46	31-01-22	COM
JOHANSEN Mogens	14-10-45	02-02-22	CM
MC AULEY Hans	11-05-47	02-02-22	CM
MUNCH Annette	26-05-28	03-02-22	CJ
VAN KERCKHOVEN Michel	07-02-68	03-02-22	COM
PERAZZOLO Leone	22-04-30	04-02-22	COM
CARDOSO Fernando	17-02-55	06-02-22	COM
DE KERCHOVE D'OUSSELGHEM Anne Isabelle	16-04-62	06-02-22	COM
MALIKIOSSI Irene	20-02-43	06-02-22	PE
LIPMAN David	19-05-49	07-02-22	EEAS
CERRINI Piergiorgio	08-08-31	09-02-22	COM
GUINEE Willem	11-10-30	09-02-22	COM
KAGEL Michael	09-12-49	09-02-22	COM
SABBATINI Franca	18-03-46	09-02-22	CJ
SANTANGELO Maria	09-11-29	09-02-22	COM
LENHARD Claus	14-06-49	10-02-22	CJ
SERVAIS-HOUCHARD Anne	27-10-54	10-02-22	COM
AYMOND Monique	02-06-35	11-02-22	COM
KRUSE Waltraut	23-04-38	12-02-22	COM
PRINS Herman	11-08-38	12-02-22	COM
CARPENTIER Michel	23-10-30	13-02-22	COM
CANEPA Maria Cristina	22-07-56	14-02-22	COM
MARDAGA Jean	01-06-28	14-02-22	PE
POULLET Pierre	04-07-51	15-02-22	PE
COENJAARTS Giel	17-12-38	16-02-22	COM
OLENBORG Bjorn	22-09-66	17-02-22	COM
DUMONT Marquerite	03-10-35	17-02-22	CC
SPERLING Christiane	06-06-44	17-02-22	COM
D'ALIMONTE Panfilo	05-04-26	20-02-22	COM
WIEKEN Albertha	24-02-51	20-02-22	PE
ENTRINGER Henri	01-01-30	24-02-22	COM
GRADELLA Renato	18-03-42	10-04-21	COM
GILLIS Alain	18-03-44	06-02-22	COM
SANDBERG Eva	20-05-47	07-02-22	ECHA
BREES Paul	23-08-43	08-02-22	PE
TORNER CARMEN Maria-Concepcion	08-03-44	10-02-22	COM
MANCINI Luciana	09-03-41	20-02-22	COM
VANAVERBEKE Nicole	22-12-37	20-02-22	CJ
GALLEZ Daniel	27-06-48	22-02-22	COM
FABRE Francis	01-06-31	24-02-22	COM
VAN WYMEERSCH Diane	21-03-29	25-02-22	COM
GARCIA-ARROYO Arturo	31-08-37	26-02-22	COM
MALZAHN Guenter	13-01-36	26-02-22	COM

Name	Birth	Death	Institution
MONDO Tito	22-06-29	26-02-22	COM
VERDIANI Daniele	14-02-31	28-02-22	COM
BASILE Fedele	18-02-48	01-03-22	COM
QUIRINO Isabella	20-11-38	01-03-22	COM
BONNEFOY-VACCARO Vincenza	16-11-55	02-03-22	COM
SIMONS Titanne	17-12-55	03-03-22	COM
HENTEL Ingeborg	12-09-29	04-03-22	COM
LARSEN Anne-Marie	17-03-49	04-03-22	TRA
RIVIERE Jacqueline	06-05-36	04-03-22	COM
AMAR Jacqueline	26-04-40	05-03-22	COM
DE RYCK Freddy	16-04-46	05-03-22	CM
VIESTI Anna	25-07-51	06-03-22	PE
MOLLER Otto	20-02-43	08-03-22	COM
BRIZEE Johanna	27-05-25	09-03-22	COM
CANAS Jose	16-01-53	09-03-22	EEAS
VAN REENEN Gijsbertus	10-11-27	09-03-22	COM
BLAESSER Gerd	25-03-33	10-03-22	COM
DEL GRANDE Angelo	24-09-33	10-03-22	COM
AUBREE Maurice	04-08-27	11-03-22	COM
KIEWIET Auko	05-02-51	11-03-22	COM
VAN CAUTER Carine	11-02-58	11-03-22	COM
WAROQUIER-HICK Nelly	01-12-43	11-03-22	PE
LOMBA Jeanne	03-08-33	13-03-22	COM
PICART Lisiane	06-05-47	13-03-22	PE
RUNDEGREN Hans	02-11-48	13-03-22	COM
VAN GOOL Juliette	16-04-26	14-03-22	COM
HOOPS Hannelore	15-09-31	15-03-22	COM
ROSSI Valerio	09-02-40	15-03-22	PE
JOHNSON-RANDHOFER Eleonor	17-06-47	17-03-22	COM
BURBAN HOFMANN EVELYN	19-03-40	18-03-22	CC
HENSSLER Herbert	21-05-35	19-03-22	COM
MATTHES Heinrich	17-03-34	22-03-22	COM
BEITEN Astrid	04-06-43	22-03-22	COM
DOURDIL-DINIZ Alison	09-05-45	22-03-22	CJ
MORTIER Gaston	25-04-39	23-03-22	COM
HEGER Maisy	08-10-44	23-03-22	PE
GRITTI Renato	06-08-31	24-03-22	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 Email

SEPS Vade-mecum

Part 2 (forms /pers. data) O / O

Part 3 (addresses PMO – ADMIN. ...) Ed. October 2021 O / O

Part 4 (reimbursement forms – RCAM/JSIS) (June 2020) O

Supplementary health insurances Edition (November 2021) O / O

Invalidity allowance and survival pension (Hendrik Smets) O / O

Orphan survivor's pensions(Hendrik Smets) O / O

EU Officials and taxation (Me. J Buekenhoudt) O / O

Inheritance (Me. J Buekenhoudt) (May 2020) O / O

JSIS Guide (was sent by post to all pensioners) O / O

(Replacing part 1 of the Vade-mecum)

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

Surname.....

First name

Address:

.....///.....

Emailaddress:

Date: Signature:

To be sent to

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

NATIONALITY:Language desired for documents (2): FR/EN

HOME ADDRESS (1)

.....

.....

HOME Tel: GSM*:

E-mail:

FORMER STAFF MEMBER OF (Institution + DG or Dept.):

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 of January following their enrolment.

SEPS ING Bank account: **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

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 the sum of € 30 and on 15 January each year, until further notice,
the same 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