

# Early Retirement Ask the Experts

Organized by FICSA  
Experts from FICSA, UNJSPF, and FAFICS

6 November 2025  
14:00 – 15:30 Central European Time



# What is FAFICS?

Federation of Associations of Former  
International Civil Servants

World-wide Associations  
Supporting UN principles and  
programmes

Advocacy for your benefits

Information and local support

[www.fafics.org](http://www.fafics.org)

for Association contacts

FICSA is for staff,

FAFICS is for former staff



# Early Retirement Issues

Rule 1: You become a normal citizen/resident. NO SPECIAL PRIVILEGES!

Rule 2: Bureaucracy doesn't go away – it gets worse. PREPARE NOW!

Residency choices

Health Insurance

Pension?

Rule 3: Enjoy while you can, work if you want. FIND WAYS TO CARE!

Work Permission / UN or not UN

Tax Issues

Advocacy / Support

Rule 4: Stay / Become Social: BUILD COMMUNITY!

Supporting Others



# Early Retirement Issues

## Planning for Retirement

- Community
- Physical Health
- Mental Activity
- Finances & Taxes

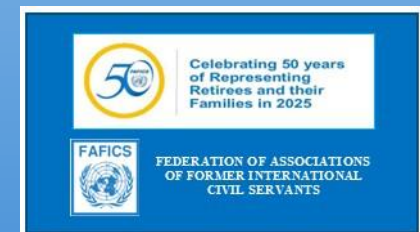
- Your passport country might not be 'home' anymore
- Physical health needs attention / effort
- Mental challenges help prolong life

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# Your Questions in Chat

*p.s. We don't have all the answers*

- Residency
  - How long can you stay in the host country?
  - How to obtain long-term residency?
  - Options in various countries?
- Taxation of Pensions
  - Tax free countries?
  - Taxation of lump sum?



# Contacts

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# Thank you

- Jerry Barton, FAFICS
- Marashetty Seenappa, FAFICS
- Denise Gustin-Gardella, UNJSPF
- Sotirios Markopoulos, FICSA

