

Meyrin, 20 April 2025

Minutes of the ORDINARY GENERAL MEETING of April 1, 2025

1. Welcome and appointment of the Chairperson

GAC-EPA President Enrico Chiaveri opens the Ordinary General Meeting, which is being held in CERN's main amphitheatre. He proposes to appoint Bernard Ducret as President of the session, which is adopted unanimously.

Bernard Ducret welcomes the participants and thanks them for trusting him again this year to lead the session. About 100 members are present in the Auditorium and 22 members have sent a proxy form.

As in the past, there is the possibility to follow the session by webcast and Bernard welcomes the members who are following us remotely.

Hommage

Enrico Chiaveri first asks for a minute's silence in memory of all the members who have left us in 2024 and whose list is as follows:

Edith Marie CREPIN - Ruth HAAS - Claude ARNAUD - Suzanne HERNANDEZ - Bernard JENNY
Jenny VAN HOVE - Lise-Marie DROULEZ - Paul GAUTHERON - Herbert LIPPS - Hans-Emil SCHUSTER
Françoise TSCHANZ - John PETT - Fernande BLANC - Suzy CAVALLI - Jean-Marie PERREAU
Jacqueline SANCHEZ - Daniel BOILEAU - Gundel JACOB - Fritz NITSCH - Karl-Heinz STEINBERG
Claudette KELLER - Joseph VANOLI - Julien BERBIERS - Christopher Gary BEETHAM - Roland SAUTIER
Fernande ARROT - Isabel DE JULIAN - Jeannine GALLAY - Barry WILLIAMS - Michel MAUGIS
Charles CURRAN - Ernst MURER - Maurice PRA - Lucien Jean POLLET - Marta Lina BLANC SCHNEEBELI
Marinette BLONDELLE - Michel COMTE - Helga FLOTOW - Rolf ROMYN - Louise FOURNIER
Francisque BORDET - Raymond WILHELM - Audrey MONTAGUE - Jean-François BARTHELEMY
Hubert KROPF - Jean-Charles ARMAND - Anthonia-Johanna ADAM-HOEKSTRA - Monique BONAUDI
Robert AYMAR - François Louis EMERY - Manuel ESTEBAN - Ginette TANNER
Anne-Marie DE PREUX GALIANA - Raymond WIENCEK - Jean-Pierre BINDI - Silvia FABIANI
Marie-Ange BINDI - Louise LOMBARD - Brian PINCOTT - Renate KOHL - Jean-Bernard BISCHOF
Liliane BOBAN - Michel GEOFFROY - Peter BIEREICHEL - Evelyne KAISER - Isidoro GELMINI
Jacqueline CAUBET - Simone DUBOIS - Antonio TUMBARELLO - Myrna GUARISCO - Paulette LUC
Adelheid BUDDE - Michèle GAIDON - Reiner SCHMIDT - Jean-Paul HUBER
Willy Maurice VAN CAUTER - Claude PERLEMOINE - Luciana BAGAGLIO COMAI - Hartmut KUGLER
Olav ULLALAND - Willi UNTERLECHNER - Britt SJOEBERG - Susan Lesley CAILLIAU - Liliane MELON
Jean DAGRON - Christian REYMERMIER - Bernard TRINCAT - Lucette JUILLARD
Jean-Loup DENBLYDEN - Sylvain BATTISTI - Alain BASTARD - Olivier Hervé MARTIN
Gerritje Jaapje 'T HART - Michel GABRIEL - Philippe POTDEVIN - Werner BEUSCH - Elisabeth GREGEL
Aliko XANTHOPOULOU - Hannelore GUEMARA - Günther LÖHR - Michel MAYOUD

Phillip BRYANT - Knud HENRICHSEN - Hella KOERNER - Barbara BUNACIU - Giuseppe FIDECARO
Arlette JACQUEMIN - David John WILLIAMS - Donata GERARD - Christiane SORIANO - Georges PIRON
Pierre FAVINI - Frank JAMES - Alec-Geoffrey HESTER - Marcelle BIENKOWSKI - Jacques BIRABEAU
Jean FEYT - Irène BRULHART - René Lucien PINIER - Gilbert BERTUOL - Gilles DOLIVET - Ingrid LEUTZ
Cerdic WARRILLOW - Edmond COUBETERGUES - Rosemary BILLINGE - Max DUVAL - Rita CAPRETTA
Michèle SILLANOLI - Jean BUON - Henriette CHAMDRU - Jan Hendrik Bertus MADSEN
Bona-Maria SACCOL - Yves BACONNIER - Lilla BARLOW - Johannes DE GROOT
Françoise DESROZIERS - Marcel CHAMOT - Madeleine KNECHT - Alfonso DONNINI
Marcello D'AURIA - Fernande METTAN

2. Approval of Agenda

Bernard Ducret presents the agenda, which is approved.

3. Approval of the minutes of the 2024 Annual General Meeting

The minutes are unanimously approved.

4. Activity report for the year 2024

4.1 Introduction and general points

The President of the GAC-EPA, Enrico Chiaveri, begins by recalling the aims and means of our Association, which is recognised as a partner, representing pensioners, by the Member States, the CERN Management and the Staff Association.

Pensioners depend on the social protection of the Organisations: Pension Fund and Health Insurance (CHIS for CERN, EHIS for ESO). For the most part, pensioners have no other coverage, in particular no national protection. It is therefore essential to defend and maintain our systems.

He then recalls the composition of the Committee, which is the executive and representative body of the Association. In the autumn of 2024, 9 of the 10 members whose terms of office were due to expire at the end of 2024 stood for re-election, and two new members were elected, joining the 8 members elected in 2023. According to the Rules and since the number of candidates was less than the number of positions to be filled, the election took place in a tacit manner. **It is essential for the vitality of the Group that new candidates come forward regularly**, and Enrico Chiaveri encourages members of the audience to consider running.

Finally, Enrico Chiaveri details the organisation chart of the 2025 Committee and in particular the functions taken up by the two new members, Frédéric Hemmer and Yves Sillanoli.

4.2 Pension fund

Philippe Charpentier, GAC-EPA representative on the Pension Fund's Governing Board and member of the Fund's Actuarial and Technical Committee, first provides an update on the Fund's performance in 2024.

After the poor fund's performance in 2023 (-1.1%) mainly due to the fall in the real estate market (-18.7%, but partly due to a change in the method of estimating these holdings), 2024 saw an excellent

performance of +5.02% largely due to the very good performance of equities and hedge funds. When we compare the overall performance of the last 14 years with the objectives set in 2011, we see a performance above the objectives for a decade followed by a relative stagnation since the pandemic.

The Fund's funding ratio was 67.2% on 1 January 2024. The funding ratio on 1 January 2025 will be communicated in a few weeks, following the ongoing triennial actuarial review. This funding ratio should not be confused with the coverage ratio calculated in accordance with IPSAS standard, which uses a projection based on the (very low) Swiss bonds rate (+0.8% in 2024). Unfortunately, it is the latter that is used for the indexation of pensions for members who have not reached the 8% loss of purchasing power.

Philippe Charpentier then provides information on the current triennial actuarial review (PAR 2025). The work of the new actuary (AON) in 2024 mainly consisted of defining the parameters of this review: mortality tables, adjusted human resources parameters for CERN and ESO, inflation, and above all long-term return on assets. The result should be known in mid-April.

The CERN Council has requested that a working group be held to consider the definition of full funding of the Pension Fund. A comparison with other pension funds showed that this parameter is often unclear. The working group presented to the Council in December 2024 a definition that would consist of a coverage rate greater than or equal to 100% plus a reserve margin for three consecutive years. For the latter, which depends on the return and the accepted risk rate, a margin of 14% was proposed to the Council.

Philippe Charpentier then gives some other news:

- Two parameters of the Fund were changed in 2024 concerning the purchase of annuities and early retirement. Two parameters still need to be reviewed: the transfer value (return of the Fund for members who leave without taking deferred retirement) and the adjustment rate for spouses' pensions with a large age difference.
- In December 2024, the Council approved the amendments allowing (on a voluntary basis) the payment of the pension outside Switzerland. This was a long-awaited reform because some beneficiaries have difficulty opening or keeping an account in Switzerland. The beneficiaries of the Fund are informed of this gradually, starting with ESO pensioners and those living abroad. It should be noted that a change will also automatically apply to the reimbursement of medical expenses by the CHIS.
- At the end of 2024, each beneficiary received an individual letter to explain the indexation of their pension. Many beneficiaries have reached the limit of their Loss of Purchasing Power of 8% this year: their indexation will then be 0.6%, the inflation rate from August 2023 to August 2024 in Geneva. For the others, the indexation will generally be 0.26%, the product of inflation by the IPSAS coverage ratio, and the difference will be recorded in their Loss of Purchasing Power account.

Finally, Philippe Charpentier presents the governance and service of the Fund's benefits as of 1 January 2025.

4.3 Sustainability of social protection

Sylvain Weisz first presents the basic principle of social protection at CERN: CERN is responsible for the social protection of its employees as well as retirees, particularly with regard to pensions and health insurance. The right to a pension and health insurance after the end of active service are recognized as essential and fundamental conditions of employment.

He then recalls the history of the main decisions on this subject:

- In 1986, CERN undertook to guarantee pensions until the rights of the last beneficiary will expire.
- In 1996, the principle of setting up an international Foundation under Swiss law to run the Fund in the event of the dissolution of the Organization was established and a scheme was established to provide the actuarial balance of the Fund according to realistic parameters decided by the CERN Council before its transfer to the Foundation.
- In December 2022, the Council authorised the DG to introduce into the CHIS Rules an article on the guarantee of health insurance benefits based on Article I 3.03 of the Pension Fund Rules and Regulations.

Unfortunately, it turns out that the Swiss legal framework does not allow for the introduction of health insurance cover in the foundation intended to succeed the Pension Fund in the event of dissolution.

The preferred avenue at present, supported by the Federal Department of Foreign Affairs DFAE (Switzerland), is the creation, in the event of the dissolution of CERN, of an entity with international status which could retain the specificities and derogations that have been granted to CERN and would manage all the problems linked to this dissolution: not only the management of social insurance schemes (pensions and health insurance) but also the management of the dismantling and securing of facilities, repair or demolition of buildings, restoration of land and return to host States, etc. For example, a revision of the CERN Convention could be envisaged in the event of the transfer of scientific activities: this solution would have the advantage of keeping alive the existing legal framework as well as the various derogations from which the Organization benefits.

The objective of the working group, in which representatives of the GAC-EPA participate, will be to explore the problems associated with such a reshuffle to present to the CERN Council a coherent package to ensure the Organization's obligations with regard to the sustainability of social protection.

4.4 Health insurance (CHIS)

Claude Genier first recalls a few general points.

The CERN Health Insurance Scheme (CHIS) and the Third-Party Administrator (UNIQA) should not be confused:

- The CHIS is managed by the CERN Health Insurance Scheme Committee (CHIS Board) which meets monthly under the chairmanship of the Strategic Advisor to the DG for Health Insurance (Carmelo Saitta) and the CHIS Administrator (Sandrine Baudat). Morna Robillard and Claude Genier are the representatives of the GAC-EPA at the CHIS Board.
- UNIQA is responsible for the day-to-day operation. An extension of the UNIQA contract has been signed on 1 January 2025. It should be noted that a new version of the computer system for claiming reimbursement of medical expenses (MyUniqqa) was introduced in the summer of 2024: some imperfections were quickly corrected.

Claude reminds us of the importance of regularly consulting the CHIS website <https://chis.cern> where you can find the CHIS Rules (last version of 2023), the forms, the Benefits and Obligations, etc. The CHIS also regularly publishes a newsletter, the CHIS'Bull, sent to members by post.

He then gives statistics concerning the situation of the CHIS:

- The demography is stable, with 33% of retirees.
- There was an increase in healthcare expenditure in 2024 (+7.2%) which amounted to 101.7 MCHF. It should be noted that there has been a massive and increasing shift in care to Switzerland for the population living in France, due to the problem of access to care in France.
- Long-Term Care (LTC) benefits, 11 MCHF in 2024, have been on the rise for several years due to the increase in the oldest part of the population insured at the CHIS. In 2024, there were 467 LTC beneficiaries (+12%).
- The financial situation will be reviewed at a future CHIS Board. We already know that the situation is healthy thanks to the performance of the reserve fund, which has compensated for the increase in health costs.

In conclusion, Claude Genier gives some important information:

- The UNIQA Office in the Main Building will be relocated to Building 55 from 8 April 2025. At the end of October 2025, the UNIQA Help Desk will move back into a new space in the Main Building. The UNIQA mailbox in the Main Building will also be moved to building 55 for the duration of the work; The one located on the ground floor of building 33 remains available.
- Agreements with hospitals are regularly signed: you should consult the CHIS website, which is updated in the event of new agreements.
- The CHIS Regulations are currently being revised: Claude Genier represents the GAC-EPA in the working group, who will start with the aim of finalising a new version by the end of 2025.
- As mentioned above, the new Pension Fund rule that allows benefits paid into a foreign account will also apply to CHIS reimbursements.
- The CERN Medical Service regularly organises seminars on health topics. They are announced on the GAC-EPA website: "mental health and stroke" in July, "move more and eat better" in September, "mental health" in October.

4.5 ESO

In the absence of Erik Allaert, ESO representative on the GAC-EPA Committee, the 2024 activities are presented by Michel Baboulaz, Vice-President of the GAC-EPA.

The ISA (ESO International Staff Association) Rules approved in August 2022 integrate all ESO retirees into the ISA but do not recognise the role of the GAC-EPA or its representative, which has led to difficulties with ESO management and with the ISA on the issue of retiree representation. Erik is therefore working to obtain a written statement from the administration confirming that the GAC-EPA and its representative are indeed the legitimate representatives of retirees, especially in matters relating to the Fund.

After conducting a survey among the retirees to determine the most sought-after areas of interest, several meetings with ESO's HR and Communications Department were held. This has led to a

noticeable improvement in ESO's communication with its retired staff. However, we must continue to monitor this and ensure that interesting news is distributed regularly.

4.6 Collectif Security Sociale (C2S)

Jean-François Michaud recalls the long struggle to have the right of pensioners who receive a French pension (multiple pensioners) not to be subject to the Contribution Sociale Généralisée if they do not use the French Social Security.

The current situation is unfortunately very complicated...

To be exempted or to be reimbursed, the French fiscal administration requires a certificate that the multiple pensioner is “in no way dependent, in any capacity whatsoever, on the French health insurance scheme, within the meaning of the rules of French Social Security”.

The Social Security Court of Bourg-en-Bresse, seized in 2015, had ruled in favour of one of our members (supported with the help of the C2S group) on 7 December 2020. Unfortunately, the Caisse Primaire d'Assurance Maladie (CPAM) has decided that this judgment does not set a case law. The appeal filed with the Judicial Court of Bourg-en-Bresse, for confirmation of the case law of this judgment of December 7, 2020, could have been successfully resolved by confirming the judgment on April 24, 2023, but the CPAM appealed this decision, which puts the situation back as it existed before the judgment.

As a result, it is currently not possible to obtain the certificate of non-affiliation to the French Social Security for multiple pensioners (essential proof for the tax return).

The Group has asked our lawyer to continue this case and go to the Court of Appeal. We have been informed that we will be summoned to court, probably in November 2026.

In addition, there are practical questions about taxation in France. Among the most frequently asked questions:

- Is the CSG/CRDS on the CERN pension capped at the amount of the French pension?
- What exchange rate should I use for my CERN pension?
- Is the family allowance paid by CERN taxable?

To answer these questions, the GAC-EPA has invited a tax lawyer who has answered questions at the end of the meeting (see paragraph 11).

4.7 Information Sessions

Jean-François Michaud reminds us that the information sessions are private meetings, between people from the Committee and members of the GAC-EPA, where members can ask questions of any kind, in complete confidentiality.

The dates of the sessions, which take place from 1:30 p.m. to 4 p.m. in the SA Meeting Room (Building 61), are given on the GAC-EPA website <https://gac-epa.org/en/information-sessions/>.

4.8 Communication

Bulletin

Marcel Aymon, Editor-in-Chief of the GAC-EPA Bulletin, reminds us that the presentation of the Bulletin has changed since 2022. He asks members to contact him if they have any suggestions for improvement.

Communication is one of the key goals of the GAC-EPA. To this end, the Committee has two information vectors: the website and the Bulletin. These are complementary means. While the website reports more current news, the Bulletin, which is sent twice a year, allows one to go more in-depth, in particular regarding information that is important for our social protection system. The next edition, number 68, will be distributed at the beginning of June.

Marcel Aymon reminds us that the Bulletin in its printed form is sent to those who have opted for "paper" or "both" communications. An alert informs those who have only chosen to read it in electronic form, and it remains available to all on the GAC-EPA website.

The Bulletin is a collective achievement of the Committee. Marcel Aymon also thanks Bernard Pirolet for the drawings that embellished the articles and Bernard Ducret, in charge of printing and shipping.

Website

Catherine Laverrière reminds us that the new website, operational since May 2023, strives to provide members with up-to-date information, for example on upcoming events (presentation of the Pension Fund's annual report, events organised by the Staff Association, conferences for the public at CERN, health campaigns, etc.).

At the top of the homepage (<https://gac-epa.org/en/>) you will find the 5 most recent articles. Among the other most frequently read sections are the list of deceased, tributes, and access to the Bulletin mentioned above. There are also pages detailing the activities of GAC-EPA.

Catherine Laverrière reminds us that it is very important that members keep their mailing and/or email addresses up to date to receive information. The home page of the website points (on the top right) to an update form. The Committee recommends the preferential use of e-mail for communication, to reduce the costs associated with mailings.

The Committee thanks Reinoud Martens who provides essential support for the GAC-EPA's IT tools (website, database, emails, etc.)

4.9 Other activities

In conclusion of this report on the Committee's activities in 2024, Catherine Laverrière recalls some other activities in which it participates.

Mutual Aid Fund: The role of the Mutual Aid Fund is to aid in the event of temporary financial difficulty. Pension Fund beneficiaries and their dependent family members are eligible for this assistance.

This Fund, funded by contributions from the CERN Management and from the CERN Staff Association, is managed by an autonomous and independent Commission that treats cases confidentially.

More information can be found on the GAC-EPA website. <https://gac-epa.org/en/mutual-help-fund/>

Pensioners' access to information or facilities concerning them at CERN (for example: Operational Circulars, WIFI on the site, phonebook, ...). An "eligibility scheme" that defines these accesses for all categories of personnel and visitors is being drafted. The Committee is interacting with the people in charge of setting it up (in 2025, to be confirmed) to obtain the desired access for pensioners.

5. Approval of the Committee's management in 2024.

At the conclusion of the presentations described above, Bernard Ducret asks the audience to vote on the approval of the management of the Committee in 2024.

There is no opposition or abstention. This report is therefore approved unanimously.

This approval gives the Committee a discharge for its action in 2024.

6. Treasurer's Report

Monique Häusermann presents the 2024 accounts. The tables are reproduced below.

The year 2024 ended with a surplus of CHF 1470.82. Monique reminds us that the fees of Experts and Consultants were debited from the account of the "Legal Reserve", decreasing the latter to approximately 23 KCHF.

In the end, the finances are healthy with assets of CHF 109588.86.

There are no objections to the figures presented.

	2023	2024	BUDGET 2025
DEPENSES			
Association du Personnel	20 000.00	20 000.00	18 000.00
Frais bancaires	96.00	93.40	100.00
Frais postaux	100.04	102.08	120.00
Activités sociales	8 647.57	10 328.33	12 000.00
Etrennes	103.74	109.33	110.00
Dons			
Frais administratifs		150.00	150.00
Frais informatiques	581.61	534.99	600.00
Bulletin Graphiste	3 031.46	2 650.37	3 000.00
Bulletin Impression	2 172.46	2 260.40	2 300.00
Bulletin Expédition	3 372.66	3 120.92	3 400.00
CERN Impression, Expédition	1 894.50	1 463.43	1 500.00
Divers			
Total des dépenses	40 000.04	40 813.25	41 280.00
Excédent de recettes	3 183.18	1 470.82	-
TOTAL	43 183.22	42 284.07	41 280.00
RECETTES			
Cotisations des membres	42 951.97	42 006.72	41 000.00
Dons	30.00		
Intérêts bancaires	201.25	277.35	280.00
Intérêts postaux			
Total des recettes	43 183.22	42 284.07	41 280.00
Excédent de dépenses			-
TOTAL	43 183.22	42 284.07	41 280.00

Table 1 : Pertes et profits 2023, 2024 et budget 2025

Actifs				Passifs			
N°	Nom	Solde Devise	Solde Base	N°	Nom	Solde Devise	Solde Base
1010	Compte postal		15'331.78	2140	Provision juridique		20'537.62
1020	Compte courant UBS		12'386.08	2800	Capital		86'882.07
1021	Compte épargne UBS		81'871.00	2990	Résultat exercice 2024		1'470.82
				2991	Passif transitoire		698.35
Total			109'588.86	Total			109'588.86

Table 2 : Bilan au 31-12-2024

7. Report of the auditors

Bernard Ducret presents the report of the auditors on his behalf and that of his colleague Françoise Thévenet. They found a perfect agreement between the justifications at their disposal and the written accounting indicated in the books. They recommend to the Assembly to give approval of the accounts to our Treasurer and congratulate Monique for the management, clarity and perfect presentation of the accounts.

Monique Häusermann thanks Françoise Thévenet and Bernard Ducret.

8. 2025 budget and 2026 membership fee

Monique Häusermann presents the provisional budget for 2025 (see the right-hand column of Table 1 highlighted in red). She proposes to maintain the 2026 annual membership fee at CHF 30.

She reminds us that more than 10% of members continue to pay 25 CHF, while the new amount of 30 CHF was decided in 2014! She therefore asks these members to change, if necessary, the banking instructions in this sense.

Global Account Approval

Bernard Ducret therefore proposes that the Assembly approve simultaneously the 3 previous reports (2024 balance sheet, auditors report, 2025 budget and 2026 membership fee).

There is no opposition or abstention. These reports are therefore approved unanimously.

This approval gives the treasurer a discharge.

9. Approval of the list of scrutineers for the 4th quarter 2025 elections (Art. 20 of the Rules)

Catherine Laverrière presents this agenda item.

The list of 9 scrutineers is unanimously approved. These scrutineers will participate in the counting of votes for the elections in the autumn if the number of candidates exceeds the number of positions to be filled.

10. Activities for the next 12 months

Catherine Laverrière presents a summary of the activities for the coming months. These activities are a continuation of the work carried out in 2024 and have for the most part been mentioned in point 4. The main ones are recalled below:

- **Pension fund:** Analyse the impact of the 2025 triennial actuarial review.
- **Sustainability of social protection** until the death of the last beneficiary: present to the Council a coherent package to ensure the sustainability of social protection.
- **ESO:** Establishment of a circular clarifying the role of the GAC-EPA representative as a representative of retirees.
- **CHIS:** monitoring of the revision of the CHIS Regulations.
- **Information Sessions and C2S:** continue to follow (with the help of our lawyers) the saga with the CPAM and inform the members concerned.
- **Communication:** Continue the Bulletin and other forms of communication.

The Committee will of course continue to participate actively in all the commissions to represent pensioners.

11. Miscellaneous

The session is devoted to a presentation and an answer to questions by Mr. Michel Brocard, tax lawyer, who helps the C2S Collective of the GAC-EPA to inform taxpayer members in France on these issues. The discussion focuses on the three points mentioned in paragraph 4.6.

1. *Is the family allowance paid by CERN taxable in France?*

Mr. Brocard confirms that this allowance is not considered a family allowance within the meaning of French tax law. It must therefore be reported as income.

2 *What CHF/Euro exchange rate to use for your CERN pension in the 2024 income tax return in France?*

Two methods are available to the taxpayer, in accordance with Article 20 of the BOI-IR-BASE code 10-10-10-10 of the French Tax Code.

- Either use the exchange rate determined by the tax authorities set at 1.07 for 2024 income. It is based on an average between the exchange rate as of December 31, 2023 and the exchange rate as of December 31, 2024.
- Or use the exchange rate of the **day on the date of receipt of the pension** and repeat the operation for all the payments in order to obtain the total taxable amount. The Banque de France's daily exchange rates can be found on the page <https://webstat.banque-france.fr/export/csv-columns/fr/selection/5385698>

3 For multiple pensioners, is the CSG/CRDS on the CERN pension capped at the amount of the French pension in taxation in France?

In 2024, (on the taxation of 2023 income) a cap has been applied to taxpayers with multiple pensions (= receiving both a French pension and a CERN pension). The total CSG-CRDS contribution could not exceed the amount of the French pension.

In a judgment of 25 October 2024, the Conseil d'État considered that this cap was contrary on the one hand to agreements ratified by the European Parliament and the Council of Europe in 2004 and 2009, and on the other hand to the agreement between the European Community and the Swiss Confederation on the free movement of persons.

The cap will therefore be removed for the taxation of 2024 income.

Several lawyers are working on this issue, in the search for solutions other than a renunciation of the entire French pension - which obviously involves a risk.

The meeting rose at 5:00 p.m.