



UNJSPF

PRE-RETIREMENT

TOWNHALL

06 October 2020

Client Services and Outreach Section, UNJSPF

Today's Presentation...

- Intro) Summary Overview**
- I) Participation in the UNJSPF**
- II) Key Factors determining Pension Benefits**
- III) Pension Benefits**
- IV) Separation from Service**
- V) The UNJSPF Website, Member Self Service (MSS), Estimates, and the Payment Instruction Form (PI)**
- VI) Useful Information for Retirees**
- VII) How to contact the UNJSPF**
- VIII) Employment of Retirees**

DISCLAIMER:

This presentation is made available for the convenient information of the UNJSPF participants, retirees and other beneficiaries.

Should there be any ambiguity or inconsistency between the information provided herein and the UNJSPF Regulations, Rules and Pension Adjustment System, any decisions will be based on the appropriate provisions contained therein.

Should this presentation be provided by staff other than the staff of the UNJSPF, any ambiguity or inconsistency should likewise be clarified either with the appropriate provisions, or through communications with the staff of the Fund.





INTRO: Summary Overview

The UNJSPF in numbers:

- Established by UN General Assembly in 1949.
- Initially the Fund served UN staff; currently it serves 24 Member Organizations.
- Number of active participants by end of 2019: 131,583
- Periodic benefits in award by end of 2019: 79,975

The UNJSPF in numbers:

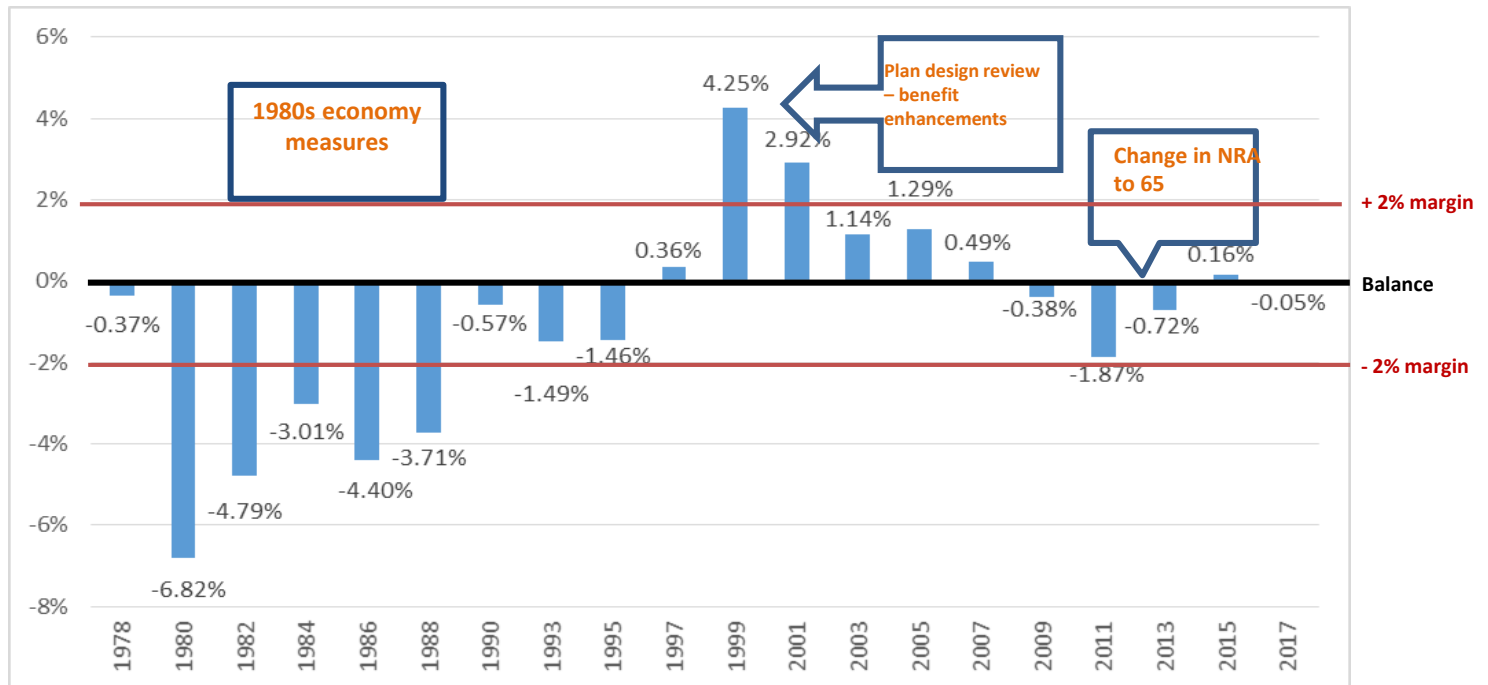
FUNDING STATUS

- Market Value of Assets: \$74.06 billion (as of 18 September 2020)
- Contributions Received: \$2.68 billion per annum (as of 31/12/2019)
- Benefit Payments: \$2.7 billion per annum (as of 31/12/2019)

For details on the Fund's investments, visit the website of the UNJSPF Office of Investment Management (OIM): <https://oim.unjspf.org/>

OVERVIEW

PLAN DESIGN: Actuarial Valuations - Historical differences between required and actual contribution rates



- As of 31 December 2017: small deficit of 0.05 per cent of pensionable remuneration
- Fund is financially sound.

TYPE OF PENSION SCHEME

The UNJSPF is a **Defined Benefit Pension Plan** (as opposed to a **Defined Contributions Plan**):

- Assets are pooled.
- Benefits are determined based on established factors and formulas.
- Benefits NOT directly determined by investment returns.
- Investment risk assumed by Employer.
- Benefits are NOT directly determined by the amount of contributions made over one's period of participation in the Fund...
- ...but are a function of time served, final salary and age.
 - Participant can work at the G5 level for 20 years but become a USG for the last 3 years of service; the pension amount would be determined as if the participant worked the entire career at the USG level (i.e. not on the basis of the total amount contributed.)
- Significant administrative responsibilities for the Fund.
- *IN A DEFINED PENSION PLAN the employer promises the employee on retirement a periodic benefit that is predetermined or "defined" by a formula which considers the employee's earnings history, years of service and age, rather than resulting from what the employee and employer contributed and the investment returns. **THE "RISK" LIES WITH THE FUND, NOT THE PARTICIPANT.***

NOTE: The UNJSPF Pension Scheme is US Dollar based ➡ **Contributions are reported to the Fund in USD and all UNJSPF benefits are initially calculated in USD.**

UNJSPF: DEFINED BENEFIT PLAN

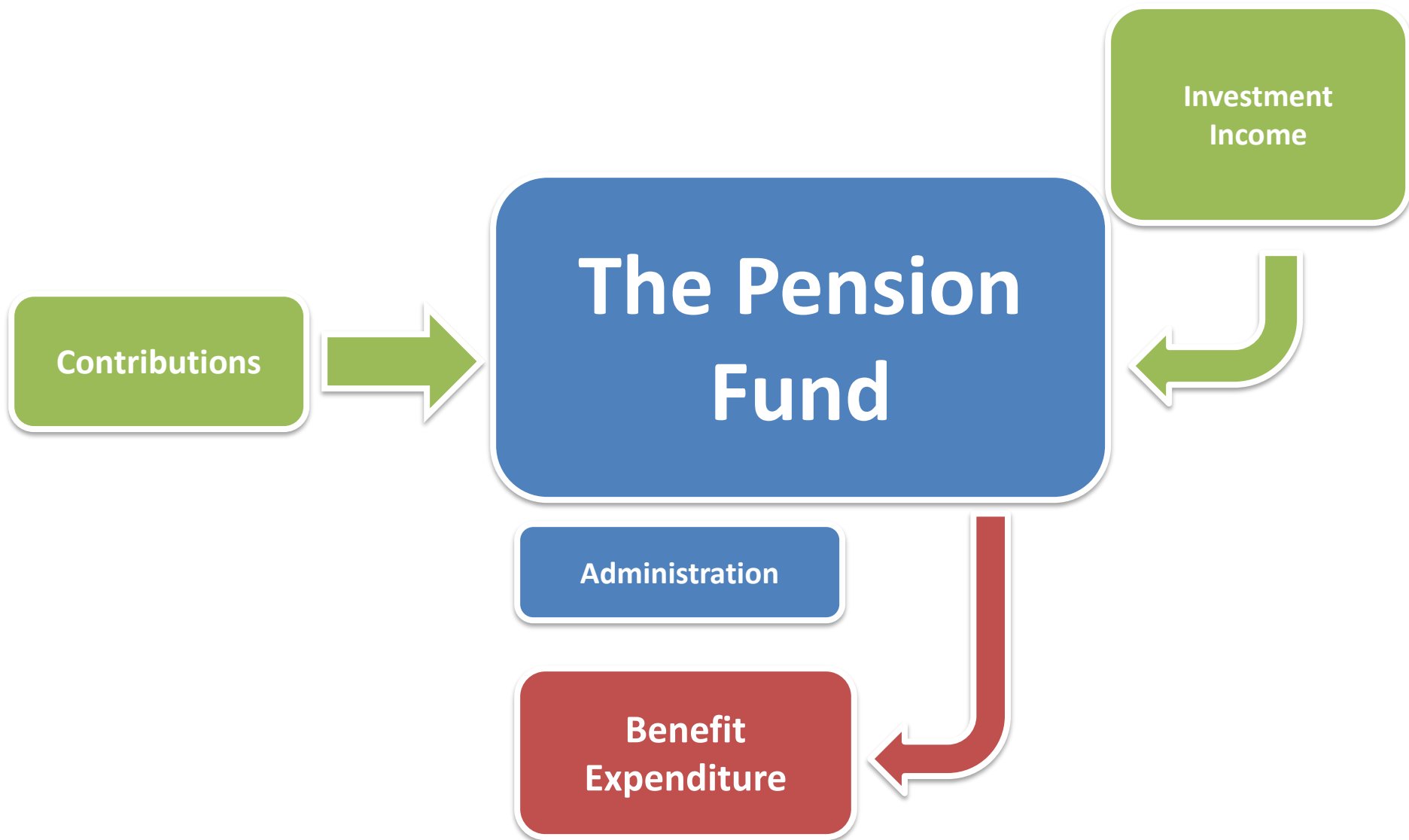
- **The pooling of risks averages potential gains (and losses).**
- **Some individuals will benefit more from the Fund than others.**
- **E.g., some will live longer than average life expectancy; others will not.**
 - Some participants may work and contribute to the Fund for one month, then become disabled; their disability benefit would be calculated as if s/he had contributed to the Fund up to normal retirement age (NRA).
 - Others may contribute to the Fund for 20 years and pass away before collecting any pension from the Fund.

TYPE OF PENSION SCHEME

The retirement benefit payable from the Fund depends on:

- **Number of years of contributory service (CS)** → you must have vested pension rights, i.e 5 years or more of CS.
- **Age at the time of separation** → your age at the date of separation will determine which kind of benefit options are open to you.
- **Rate of benefit accumulation (ROA)** per year (and pro-rated months) of your CS.
- **Final average remuneration (FAR)**: defined as the average of the highest 36 months of pensionable remuneration (PR) during the last five years of contributory service (CS).

UNJSPF: The System





I) PARTICIPATION IN THE UNJSPF

SCOPE AND PURPOSE OF THE FUND

■ RETIREMENT

To provide participants with vested pension rights at retirement age with a pension representing **income replacement** proportionate to the salary earned during service.

■ DISABILITY and DEATH

To provide **benefit coverage** in case of (i) disability (for the participant) or (ii) death -in service or after retirement- (for entitled survivor/s). No vesting required.

UNJSPF PARTICIPATION (ARTICLE 21)

Are participants in the Pension Fund...

- Staff members appointed for **six** months or more,
or...
- Staff members who complete **six** months of service on a series of consecutive appointments without a break of more than 30 days.

UNJSPF Contributions

- Both the participant and the employing organization contribute **a percentage of the participant's pensionable remuneration**, presently **7.9** and **15.8** per cent respectively (i.e. a **total of 23.70%**).
This contribution rate has remained unchanged since January 1990.

UNJSPF Participation – Pensionable Remuneration (PR)

- The worldwide pensionable scale of pensionable remuneration is used for determining contributions to the Fund and for calculating benefits and is applicable to all Professional staff (see table below for the rates applicable effective 01 February 2020).
- The pensionable remuneration of General Service staff members is equal to their gross salary plus any pensionable allowances (such as language allowance). The gross salary is established in local currency but pensionable remuneration and benefits are fixed in United States dollars.
- If you are interested to know the applicable PR rates for your case for a given period, Professional staff can visit the website of the International Civil Service Commission (ICSC), which is the UN mandated body that establishes and posts these PR rates for all UNJSPF participants: <https://icsc.un.org/Home/PensionableRemuneration>; or, for their most recent PR rate, P or G staff could check their most recent monthly salary statement.

Pensionable remuneration for staff in the Professional and higher categories
In US dollars - effective 1 February 2020

Level	STEPS												
	I	II	III	IV	V	VI	VII	VIII	IX	X	XI	XII	XIII
USG	335,173												
ASG	311,176												
D-2	254,635	259,954	265,274	270,599	275,926	281,248	286,568	291,890	297,212	302,532			
D-1	228,966	233,640	238,317	242,994	247,656	252,333	257,008	261,674	266,354	271,024	275,697	280,366	285,040
P-5	198,653	202,628	206,608	210,578	214,558	218,528	222,511	226,484	230,459	234,434	238,411	242,381	246,361
P-4	163,779	167,562	171,345	175,129	178,912	182,704	186,546	190,382	194,216	198,050	201,895	205,721	209,560
P-3	134,149	137,586	141,089	144,587	148,090	151,591	155,091	158,599	162,097	165,597	169,105	172,603	176,109
P-2	104,076	107,124	110,170	113,215	116,265	119,316	122,366	125,407	128,457	131,501	134,547	137,632	140,760
P-1	80,487	82,974	85,458	87,945	90,427	92,996	95,581	98,169	100,754	103,342	105,927	108,509	111,097

Pensionable remuneration associated with pay points for staff beyond the maximum salaries on the unified salary scale
In US dollars - effective 1 February 2020

Level	PP1	PP2
P-4	213,399	217,237
P-3	179,606	183,124
P-2	143,894	
P-1	113,682	

Common scale of staff assessment applicable to Professional and higher categories and General Service and related categories
Effective 1 January 2019

Total assessable payment (United States dollars)	Staff assessment rates used in conjunction with pensionable remuneration (percentage)
First 20,000	19
Next 20,000	23
Next 20,000	26
Next 20,000	28
Remaining assessable amount	29

UNJSPF Participation – Pensionable Remuneration (PR)

Pension Contributions: In your monthly salary slip you can track the amount of both your own and the organization’s monthly contribution payments to the UNJSPF. You pay 7.9% (= 1/3rd) and the organization pays 15.8% (= 2/3rd) of the contributions total of 23.7%.

Below is the salary slip of a Professional UN Staff member, providing the relevant amounts (i.e. Annual Pensionable Remuneration rate as applicable for the given month, the Staff Member’s own Pension contributions and the Organization’s Pension contributions, etc.).

STATEMENT OF EARNINGS AND DEDUCTIONS



RELEVÉ DES EMOLUMENTS ET RETENUES

Contract Type :		Spouse:	Pay Date :27-Nov-2019	Index No :
Pension Remun :USD 208,511.00			PayPeriod :01-Nov-2019 - 30-Nov-2019	Name :
Cat-Grd-Step :P-5-05			Org :	
			DutyStn :	

	<i>Current Month</i>	<i>Retroactive</i>	<i>Total in Base Currency (USD)</i>
Earnings			
Gross Salary	USD		
Post Adjustment (67.50)	USD		
Dependency Allowance (Spouse)	USD		
Deductions			
Staff Assessment	USD		2,214.08
Staff Member's Pension Contribution	USD	1,372.70	1,372.70
Medical Insurance Contribution (Aetna)	USD	1,348.36	1,348.36
UNHQ NY Staff Union	USD	16.00	16.00
Dental Insurance Contribution (Cigna)	USD	77.60	77.60
			Total: 5,028.74
			Net Pay:
Organization's Contribution			
UN Dental Insurance Subsidy (Cigna)	USD	52.36	52.36
Organization's Pension Contribution	USD	2,745.40	2,745.40
UN Medical Insurance Subsidy (Aetna)	USD	895.82	895.82
			Total: 3,693.58

UNJSPF PARTICIPATION

SOME PRINCIPLES TO KEEP IN MIND

1. Participation in the Fund is **mandatory**, not optional.
2. Once you become a Fund participant, **contributions are automatically deducted from your salary each month** and reported to the Fund on your behalf.
3. **NO voluntary contributions can be made to the Fund for periods of BIS or after separation.**
4. Once you reached **5 years of contributory service (CS) in the UNJSPF you will have earned “vested pension rights”,** i.e. the right to elect a form of periodic retirement benefit from the Fund upon separation from service.
5. You earn **compound interest on your contributions** – it accrues at the rate of **3.25% per year** while you remain an active participant and until your separation date.
6. The Fund does **NOT extend personal loans to participants, or advance payments, nor can a participant make withdrawals from his/her UNJSPF contributions.**
7. The Fund does **NOT make any payments to a third party.**
8. The Fund **CANNOT release confidential beneficiary related information to a third party unless the beneficiary has provided a dated and signed original written authorization to the Fund authorizing it to do so.**



II) KEY FACTORS DETERMINING PENSION BENEFITS

KEY FACTORS DETERMINING PENSION BENEFITS

FACTORS RELEVANT FOR THE CALCULATION OF A **WITHDRAWAL SETTLEMENT**:

1. The amount of your **OWN** contributions to the **Fund + Interest** earned at the rate of 3.25% per year, compounded for the period of your Contributory Service in the UNJSPF.
2. The length of your **Contributory Service (CS) in the UNJSPF if your CS exceeds 5 years** = CS accrues to a participant in pay status from the date of commencement to the date of cessation of UNJSPF participation.
If your CS exceeds 5 years, you are entitled to an additional 10% over your own contributions + interest amount for every year that you contributed more than 5 years, however, the max. additional amount cannot exceed 100%.

FAQ:

Why does my Withdrawal Settlement not include the organizational contribution share?

ANSWER:

Once YOUR contribution amount is allocated to your UNJSPF account, the remainder (i.e. the organizational share) belongs to a pool of UNJSPF funds to meet future pension liabilities of the UNJSPF participants. You will benefit from these funds as a future beneficiary of a form of periodic life long entitlement (normal, early, deferred retirement benefits, disability benefit, surviving spouse's benefit), **however, the funds are not segregated by each participant.**

The organizational share also serves to 'fund' the system and ensure that the Fund can serve Disability and monthly Survivor's benefits (following death in service) at a rate that is not based on the actual contribution amount received, but on an 'assumed' period of contributory service as if the participant had contributed to the Fund until their NRA.

SOME PENSION SPECIFIC CONCEPTS and how they relate to benefit calculations...

FACTORS RELEVANT FOR THE CALCULATION OF A **WITHDRAWAL SETTLEMENT**:

- 1. The amount of your OWN contributions to the Fund + Interest** earned at the rate of 3.25% per year, compounded for the period of your Contributory Service in the UNJSPF.
- 2. The length of your Contributory Service (CS) in the UNJSPF if your CS exceeds 5 years** = CS accrues to a participant in pay status from the date of commencement to the date of cessation of UNJSPF participation.
If your CS exceeds 5 years, you are entitled to an additional 10% over your own contributions + interest amount for every year that you contributed more than 5 years, however, the max. additional amount cannot exceed 100%.

FACTORS RELEVANT FOR THE CALCULATION OF A **PERIODIC RETIREMENT BENEFIT** (i.e. 'Normal', Early or Deferred Retirement benefits):

- 1. The length of your Contributory Service (CS) reached at the date of your separation from service**, to determine:
 - whether you have reached vested pension rights (5 or more years of CS), and
 - the rate of your benefit accumulation.
- 2. Your age at the date of separation from service**, to determine what benefit options are available to you at your separation date.
- 3. Your rate of accumulation (ROA)**
- 4. Your Final Average Remuneration (FAR)**

...more details on the following pages

FACTORS RELEVANT FOR THE CALCULATION OF A PERIODIC RETIREMENT BENEFIT (i.e. 'Normal', Early or Deferred Retirement benefits):

- 1. Age at the date of separation from service** = the retirement benefit options open to you at the date of separation from service depend on your age at that date.
- 2. The length of your Contributory Service (CS)** = CS accrues to a participant in pay status from the date of commencement to the date of cessation of UNJSPF participation.
CS may also accrue in respect of SLWOP if contributions were made for such period, and/or if a prior service was validated and/or restored and/or if pension rights were transferred in under a transfer agreement.
To be eligible to elect a form of retirement benefit from the Fund upon your separation from service, you must have earned 'vested pension rights', i.e. completed at least 5 years of CS in the UNJSPF.
- 3. Rate of accumulation (ROA)** = is the rate at which your retirement benefit accumulates for each year of CS. The rate is determined by your date of entry into the Fund: As of 01/01/1983 = 1.5% for years 1-5, 1.75% for years 6-10, 2% for years 11-35, 1% for every year thereafter. Max. accumulation rate attainable = 70%.
- 4. Pensionable Remuneration (PR)** = is the part of a participant's salary used to calculate contributions due to the Fund. PR rates for GS & P staff members are provided in the according salary scales adopted by the GA.
- 5. Final Average Remuneration (FAR)** = the 36 completed calendar months of highest pensionable remuneration (PR) within the last 5 years of a participant's contributory service (CS).

Note that for Disability and Survivors benefits (in case of death in service), these are calculated based on the value of the full retirement benefit the participant would have been entitled to had they contributed to the Fund until their Normal Retirement Age for pension purposes (NRA).

Pension Elements: **AGE**

The date at which you qualify for UNJSPF participation (i.e. Date of Entry) determines your **NORMAL** and **EARLY** Retirement Ages:

Normal Retirement Age (NRA) (with CS = or > 5 yrs):

- 60 if entry into the Fund before 1 Jan 1990
- 62 if entry into the Fund on or after 1 Jan 1990
- 65 if entry into the Fund on or after 1 Jan 2014

Early Retirement Age (with CS = or > 5 yrs):

- 55 or older but less than 60/62 if entry into Fund before 1 Jan 2014
- 58 or older but less than 65 if entry into the Fund on or after 1 Jan 2014

Deferred Retirement Age (with CS = or > 5 yrs):

- At any age younger than NRA, even if younger than 55/58

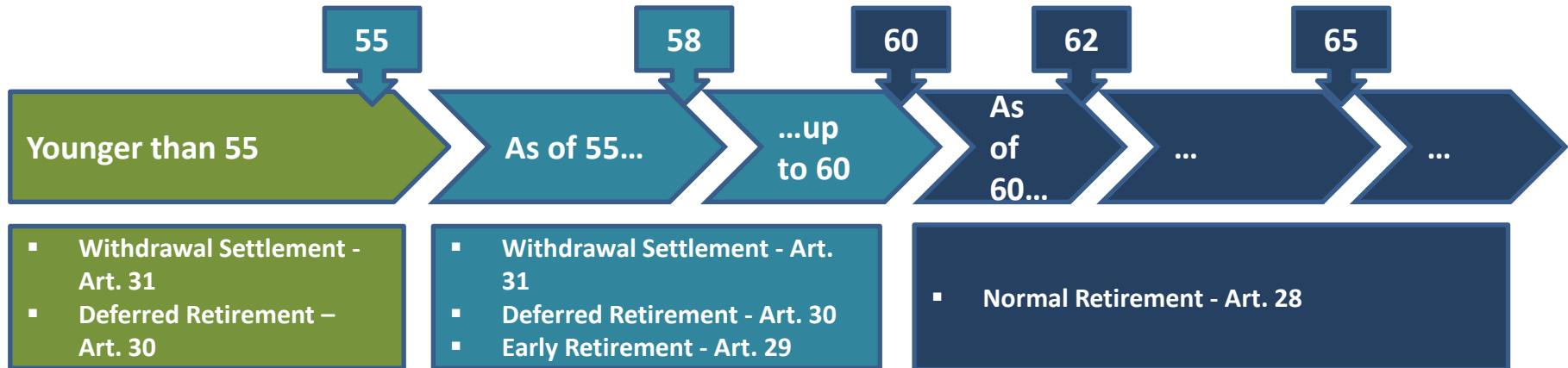
Explaining the difference between MANDATORY AGE OF SEPARATION and NORMAL RETIREMENT AGE

- **The Mandatory Age of Separation (MAS) is set by the Staff Regulations of the employing Organization...**
 - The MAS is the age at which a staff member must separate from the service of his/her employing organization as determined by the Staff Regulations and Rules of that organization.
 - ***Your employing organization, NOT the Pension Fund, regulates at what age you MUST separate from service. The Fund has no say in and no objection to your staying in active service after having reached NRA. You will simply accumulate additional CS, which will result in a higher rate of benefit accumulation (RoA).***
 - The UN introduced a change to the MAS in January 2018, based on which staff can now work till MAS 65. This change in MAS does NOT affect the staff member's NRA (see column to the right...).
- **The Normal Retirement Age for Pension purposes (NRA) is set by the UNJSPF Regulations and Rules...**
 - The normal age of retirement for pension purposes is the age at which a retiring participant would be entitled to a retirement benefit under Article 28, unreduced on account of age as determined by the UNJSPF Regulations and Rules.
 - A participant's NRA is based on the date at which the participant first qualified for UNJSPF participation. The NRA can be different from the staff member's MAS!
 - For the UNJSPF Normal Retirement Age is either age 60, 62 for participants who entered or re-entered the Fund on or after 01 January 1990 or 65 for those who entered or re-entered on or after 01 January 2014.
 - ***The Pension Fund regulates which pension benefit you are entitled to and at what rate at the time of separation from service; your benefit option/s and amount depend on your age at the time of separation.***

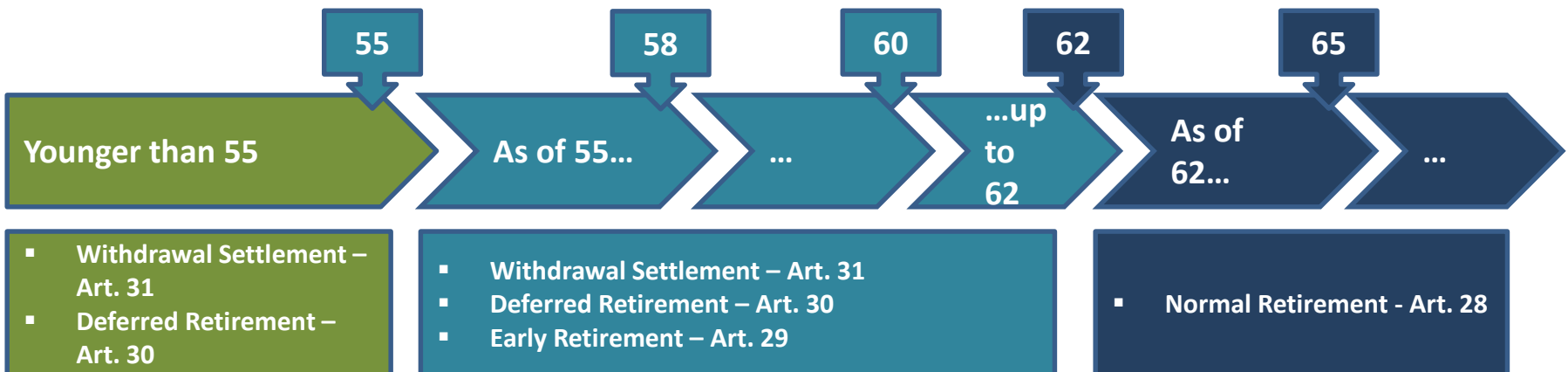
What would be the impact on my NRA and future pension entitlements if I decided to continue working beyond my NRA for pension purposes, e.g. till age 65?

- Your Normal Retirement Age for pension purposes (NRA) is based on the date at which you qualified for UNJSPF participation and the applicable UNJSPF Regulations and Rules and NRA at that time. Your NRA will not change.
- Therefore, even if you decided to continue working beyond your NRA (60 or 62), and change your “Mandatory Age of Separation” to 65, this will NOT change your NRA which is determined by the date at which you qualified for UNJSPF participation; the NRA will remain unchanged (60 or 62).
- For as long as you have reached at least your NRA (60 or 62) at the date of your separation from service and the Fund, and provided you contributed to the UNJSPF for 5 years or longer, you are entitled to a ‘normal’ retirement benefit under Article 28, meaning, to a benefit ‘unreduced on account of age’, regardless of whether you separate at your NRA or at any age thereafter.
- Hence, while you might change your “Mandatory Age of Separation” to 65, you would NOT changing your NRA for pension purposes, which will remain unchanged.
- If you decided to continue working beyond your NRA, you would continue contributing to the UNJSPF, thus increasing your contributory service (CS) period, which in turn would increase your accumulation rate and, thus, normally, your future retirement entitlements payable from the Fund.
- Only if you separated from service BEFORE reaching your NRA for pension purposes, i.e. at an age YOUNGER than 60 or 62, and elected an early retirement benefit under Article 29, would a reduction factor be applied to your benefit entitlement, based on the years of your contributory service and the years that you are younger than NRA (60 or 62) at the date of separation.

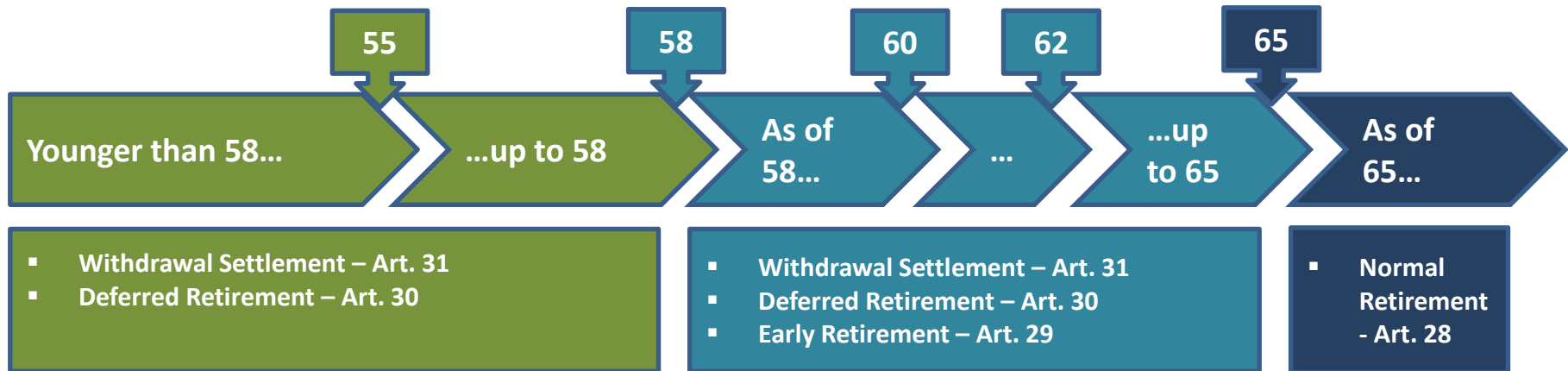
Benefit options based on your age and 5 years or more CS at the date of separation from service: Entry/re-entry into the UNJSPF participation was before 01 January 1990



Benefit options based on your age and 5 years or more CS at the date of separation from service: Entry/re-entry into the UNJSPF participation was between 01 January 1990 and 31 December 2013



Benefit options based on your age and 5 years or more CS at the date of separation from service: Entry/re-entry into the UNJSPF participation was on or after 01 January 2014



Pension Elements: CONTRIBUTORY SERVICE (CS)

Less than 5 years of Contributory Service	5 years or more of Contributory Service (= vested pension rights)
Withdrawal Settlement (WS) (can be elected with any number of years of CS, for as long as beneficiary is <u>younger than their normal retirement age</u> at the date of separation); <u>no vesting period is required for WS.</u>	“Normal” Retirement Benefit
	Early Retirement Benefit
	Deferred Retirement Benefit
Disability Benefit OR Survivor’s Benefit/s <i>(<u>No vesting period is required</u>, however, to qualify, the staff member must have been medically cleared before enrolment in the Fund.)</i>	

CONTRIBUTORY SERVICE: Options to purchase Contributory Service (CS)

Under certain conditions you may be eligible to elect one or several of the below **Contributory Service (CS) purchase options**; if exercised, such CS purchase would result in the increase of your total CS, i.e. **you would maximize your CS with the Fund**. Strict conditions for such CS purchase apply.

What is the benefit of purchasing Contributory Service (CS)?

Generally, the longer your Contributory Service in the UNJSPF, the higher your future entitlement from the Fund. Through CS purchase you would...

- (i) reach 5 years of CS and thus '*vested pension rights*' faster,
- (ii) the longer your total period of CS, the higher your rate of benefit accumulation (ROA) and, thus, the value of your future life-long retirement entitlement from the Fund, or
- (iii) you might increase the overall amount payable as your Withdrawal Settlement (Art. 31).

Which are these CS purchase options?

- **Validation** of prior non-contributory service (**Article 23**)
- **Restoration** of prior contributory service (**Article 24**)
- **Transfer 'IN' and 'OUT' of Pension Rights (Article 13)**
- Voluntary contributions for **Special Leave Without Pay (SLWOP)** are possible (**Art.39**).

Strict application deadlines apply – for details, refer to following slides and visit: www.unjspf.org

No other voluntary contributions are possible!

CONTRIBUTORY SERVICE (CS):

Option to maximize CS through CS purchase (if eligible)

Validation

Art. 23

- Option to make a prior period of employment during which you were a staff member but not yet eligible to participate in the Pension Fund, 'pensionable', i.e. part of your CS.
- More detailed information is available on the Fund's website: <https://www.unjspf.org/documents/validation/>
- 1-year deadline to apply (counting from date of entry into UNJSPF participation)

Restoration

Art. 24

- Option to "merge" a prior period of CS into another one by reimbursing a Withdrawal Settlement to the Fund; thus, you would make a prior period of CS again part of your total CS period.
- More detailed information is available on the Fund's website: <https://www.unjspf.org/documents/restoration/>
- 1-year deadline to apply (counting from date of entry into UNJSPF participation)

Transfer Agreements

Art. 13

- Option to transfer IN or OUT accrued pension rights; i.e. allows for portability of pension rights among numerous international organizations .
The UNJSPF has signed 23 Transfer Agreements with 'outside' International Organizations that are NOT members of the UNJSPF.
- More detailed information, including the texts of all existing Transfer Agreements, is available on the Fund's website: <https://www.unjspf.org/documents/transfer-agreements/>
- Different deadlines apply as per applicable Transfer Agreement

CONTRIBUTORY SERVICE (CS):

Option to maximize your CS during Special Leave Without Pay

Special Leave Without Pay (SLWOP)

- Voluntary contributions to the UNJSPF during a period of SLWOP are possible. This is entirely optional and at the discretion of the staff member.
- IF the staff member opts to make voluntary contributions during their SLWOP, they must pay UNJSPF contributions concurrently with the period of SLWOP, from day one of the SLWOP period.
- In that case, the staff member would have to pay their own + the organization's contribution shares ($1/3^{\text{rd}} + 2/3^{\text{rd}} = 3/3^{\text{rd}} \rightarrow 23.7\%$).
- Such arrangement would have to be made ahead of starting the SLWOP, between the staff member and their employing organization (Payroll Office), NOT with the UNJSPF.

SLWOP with contribution payment

- If a staff member opts to pay contributions for a period of SLWOP then that period is part of their CONTRIBUTORY SERVICE in the Fund.
- The staff member's ROA will increase accordingly.

SLWOP without contribution payment

- If a staff member opts to NOT pay contributions to the Fund while on SLWOP, then that period is considered NON-CONTRIBUTORY SERVICE inside their participation period.
- The staff member's ROA will not increase for this period.
- If SLWOP is granted for more than a total of 36 months within one period of participation and the staff member chose NOT to contribute to the UNJSPF, s/he will be deemed to have separated from the Fund at the end of the 36 months of SLWOP.
- **Note:** a spouse married and/or a child born to a participant while s/he is on non-contributory SLWOP is not entitled to a survivor's benefits in case the participant dies during such SLWOP period.

CONTRIBUTORY SERVICE (CS):

Impact of periods of **Part-Time work** or **Break in Service (BIS)**

Part-Time

- If you worked periods of Part-Time, your CS is apportioned accordingly by the applicable part-time percentage.
- To qualify for UNJSPF participation, your part-time must be at the minimum 50%.

BIS

- Participation in the Fund is not allowed during a period of Break In Service (BIS) as the staff member does not have a contract with one of the UNJSPF member organizations.
- Periods of BIS cannot be made pensionable and can never be part of your Contributory Service (CS).
- You can have periods of BIS inside your period of participation, for as long as your BIS period does not exceed a certain length.
- If your BIS is of less than 30 days, then your participation continues as soon as you resume employment as a staff member.

Pension Elements: **RATE OF ACCUMULATION (ROA)**

The ROA is based on the length of your Contributory Service (CS)

	Entry BEFORE 01 January 1983	Entry ON or AFTER 01 January 1983
First 5 years of CS	2.00% per year => 60% max	1.50% per year => 7.5% max
Next 5 years of CS		1.75% per year => 8.75% max
Next 20 years of CS		2.00% per year => 40% max
Next 5 years of CS	1.00% per year => 5% max	2.00% per year => 10% max
CS in excess of 35 years	1.00% per year => 5% max	1.00% per year => 5% max
Maximum ROA	70%	70%
Corresponding Career	40 years	38.75 years

Pension Elements:

FINAL AVERAGE REMUNERATION (FAR)

Your **Final Average Remuneration (FAR)** is =
the average of the highest 36 months
of pensionable remuneration (PR)
during the last five years (60 months) of
your contributory service (CS) prior to the
date of your separation from service.

YOUR ANNUAL PENSION STATEMENT ("Annual Statement")

UNITED NATIONS JOINT STAFF PENSION FUND ANNUAL STATEMENT AS OF 31 DECEMBER 2018

SEE [\(hyperlink to web page below\)](#) ON OUR WEBSITE FOR ANNUAL STATEMENT EXPLANATION NOTES.

If the link above does not work copy to your favorite browser this address:
<https://www.unjspf.org/annual-statement-pension-statement/>

A. PERSONAL DATA	ORG.	VESTED	DATE OF BIRTH			SEX	MARITAL STATUS	CATEGORY	PENSION NUMBER	NRA
			DAY	MONTH	YEAR					
		Y				Female	Single	General Service		62

B. CONTRIBUTORY SERVICE								
1. BEGINNING DATE	DAY	MO.	YR.	2. DATE OF ENTRY INTO PARTICIPATION	DAY	MO.	YR.	
	13	07	03		13	07	03	
	CONTRIBUTORY SERVICE				L.W.O.P/BREAK-IN-PARTICIPATION			
	YEARS	MONTHS	DAYS	YEARS	MONTHS	DAYS		
PRIOR YEAR TOTAL	3	14	4	0	7	0	1	23
CURRENT YEAR	4	1	0	0	8	0	0	0
VALIDATION/ RESTORATION/ OTHER CREDIT	5	0	0	0	9	0	0	0
TOTAL AT 31 DECEMBER 2018	6	15	4	0	10	0	1	23

D. OTHER CONTRIBUTIONS		
(IN US DOLLARS)	(PAYMENTS)	(INTEREST)
VALIDATION		
1. CURRENT YEAR PAYMENT		
RESTORATION		
2. ORIGINAL BALANCE		
3. AMOUNT PAID PRIOR TO 1 JANUARY		
4. CURRENT YEAR PAYMENTS		
5. REMAINING BALANCE AT 31 DECEMBER 2018		0.00

C. CONTRIBUTIONS		
(IN US DOLLARS)	(AMOUNT)	(INTEREST)
1. PRIOR YEAR BALANCE	70,269.16	14,981.74
2. INTEREST ON PRIOR YEAR BALANCE		2,770.65
3. PRIOR YEAR ADJUSTMENTS REPORTED IN THE CURRENT YEAR		
4. CURRENT YEAR REGULAR CONTRIBUTIONS	6,194.88	
5. OTHER CONTRIBUTIONS CREDITED (TRANSFERRED FROM SECTION D UPON COMPLETION OF PAYMENTS)		
6. BALANCE AT 31 DECEMBER 2018	76,464.04	17,752.39

E. ANNUAL PENSIONABLE REMUNERATION					
EFFECTIVE DATE (DD/MM/YYYY)	AMOUNT (USD)	NO OF COMPLETE MONTHS	EFFECTIVE DATE (DD/MM/YYYY)	AMOUNT (USD)	NO OF COMPLETE MONTHS
1 01/11/2007	53,855.00	4	11 01/03/2010	62,077.00	12
2 01/03/2008	55,696.00	5	12 01/03/2011	64,844.00	12
3 01/08/2008	58,248.00	7	13 01/03/2012	68,380.00	12
4 01/03/2009	60,162.00	1	14 01/03/2013	69,843.00	7
5 01/04/2009	60,161.00	1	15 01/10/2013	75,306.00	5
6 01/05/2009	60,162.00	2	16 01/03/2014	76,059.00	1
7 01/07/2009	60,161.00	1	17 01/04/2014	75,306.00	6
8 01/08/2009	60,162.00	2	18 01/10/2014	78,416.00	1
9 01/10/2009	60,161.00	1	19 01/11/2014	77,640.00	2
10 01/11/2009	60,162.00	4	20 01/01/2015	78,416.00	48

The information the UNJSPF provides on the web site is made available for the convenient access of our participants. While the UNJSPF makes every attempt to ensure the information provided is reliable, human or mechanical error remains a possibility. Therefore, the UNJSPF does not guarantee the accuracy, completeness or timeliness of information, and will not be held responsible for any errors or omissions or the use of, or results obtained from the use of information. This applies to sites hyperlinked to and from the UNJSPF web site.

- Your OWN contributions to the Fund and Interest earned +
- Your most recent Pensionable Remuneration Rates (PR)

C. CONTRIBUTIONS		
(IN US DOLLARS)	(AMOUNT)	(INTEREST)
1. PRIOR YEAR BALANCE	70,269.16	14,981.74
2. INTEREST ON PRIOR YEAR BALANCE		2,770.65
3. PRIOR YEAR ADJUSTMENTS REPORTED IN THE CURRENT YEAR		
4. CURRENT YEAR REGULAR CONTRIBUTIONS	6,194.88	
5. OTHER CONTRIBUTIONS CREDITED (TRANSFERRED FROM SECTION D UPON COMPLETION OF PAYMENTS)		
6. BALANCE AT 31 DECEMBER 2018	76,464.04	17,752.39

E. ANNUAL PENSIONABLE REMUNERATION					
EFFECTIVE DATE (DD/MM/YYYY)	AMOUNT (USD)	NO OF COMPLETE MONTHS	EFFECTIVE DATE (DD/MM/YYYY)	AMOUNT (USD)	NO OF COMPLETE MONTHS
1 01/11/2007	53,855.00	4	11 01/03/2010	62,077.00	12
2 01/03/2008	55,696.00	5	12 01/03/2011	64,844.00	12
3 01/08/2008	58,248.00	7	13 01/03/2012	68,380.00	12
4 01/03/2009	60,162.00	1	14 01/03/2013	69,843.00	7
5 01/04/2009	60,161.00	1	15 01/10/2013	75,306.00	5
6 01/05/2009	60,162.00	2	16 01/03/2014	76,009.00	1
7 01/07/2009	60,161.00	1	17 01/04/2014	75,306.00	6
8 01/08/2009	60,162.00	2	18 01/10/2014	78,416.00	1
9 01/10/2009	60,161.00	1	19 01/11/2014	77,640.00	2
10 01/11/2009	60,162.00	4	20 01/01/2015	78,416.00	48

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...Remember to check your PENSION STATEMENT (PS) every mid-year (PS is published for immediately prior calendar year)!



Let's CALCULATE





Scenario #1

G6/11



E. ANNUAL PENSIONABLE REMUNERATION

G6/11
Geneva

EFFECTIVE DATE (DD/MM/YYYY)		AMOUNT (USD)	NO OF COMPLETE MONTHS	EFFECTIVE DATE (DD/MM/YYYY)		AMOUNT (USD)	NO OF COMPLETE MONTHS
1	01/05/2017	141,563.00	1	11	01/03/2018	150,157.00	1
2	01/06/2017	144,761.00	1	12	01/04/2018	151,756.00	1
3	01/07/2017	147,025.00	1	13	01/05/2018	146,391.00	1
4	01/08/2017	146,567.00	1	14	01/06/2018	147,134.00	1
5	01/09/2017	149,045.00	1	15	01/07/2018	145,363.00	1
6	01/10/2017	145,059.00	1	16	01/08/2018	145,802.00	1
7	01/11/2017	141,138.00	1	17	01/09/2018	149,255.00	1
8	01/12/2017	143,290.00	1	18	01/10/2018	146,539.00	1
9	01/01/2018	144,169.00	1	19	01/11/2018	144,494.00	1
10	01/02/2018	151,122.00	1	20	01/12/2018	145,509.00	1

Normal Retirement Pension Calculation (Age at COB = NRA):

ELEMENTS RELEVANT FOR CALCULATION:

- Grade at COB: **G6/11**
- Duty station: **Geneva**
- Length of Contributory Service: **31 years 3 months (i.e. 31.25 years)**
- Rate of Accumulations (ROA):
 - 1.50% for first **5** years = **7.50%**
 - 1.75% for next **5** years = **8.75%**
 - 2.00% for next **21.25** years = **42.50%**

58.75%
- Final Average Remuneration (FAR) : **USD145,509.00**

CALCULATION:

1. Full Annual Pension (without any lump sum payment):

USD145,509.00 (FAR) x 58.75% (ROA) = USD85,486.56/year (->i.e. USD7,123.88/month)

2. Reduced Annual Pension (with max. 1/3rd lump sum):

(1/3 of USD85,486.54) x 12.6940 (estimated actuarial factor) =

USD361,685.83 (max. 1/3rd lump sum amount)

Reduced Pension (2/3 of USD85,486.54) = USD56,993.88 (USD4,749.49/month)



THIS G6/11 RETIREE HAS THE FOLLOWING OPTIONS:

1. To receive annually, for life, a “full” periodic retirement benefit of USD85,486.56 (without any lump sum payment);

OR

2. To receive annually, for life, a reduced periodic retirement benefit of USD56,993.88 together with a one-time lump sum payment of USD361,685.83.

-The retiree could of course opt to receive less than the max. lump sum, in which case his periodic, lifelong, benefit would be proportionately reduced.

-In some cases, the max. lump sum could be the value of the staff member’s own contributions plus interest if this amount turns out to be higher than the 1/3rd lump sum.



DATE OF SEPARATION

30 April 2033

RETIREMENT - ARTICLE 28

1. FULL PENSION PER YEAR \$ 85,486.56

PROSPECTIVE SURVIVOR \$ 42,743.28
(ARTICLE 34/35). . . . PER YEAR

OR

2. REDUCED PENSION PER YEAR \$ 48,829.92

TOGETHER WITH LUMP SUM (MAXIMUM) \$ 465,345.63

PROSPECTIVE SURVIVOR \$ 42,743.28
(ARTICLE 34/35). . . . PER YEAR

PLEASE NOTE:

The **maximum** Lump Sum can be the staff member's contributions + interest if higher than the 1/3rd Lump Sum!



Scenario #2

P4/13



Scale for P and above - ALL DUTY STATIONS

Pensionable remuneration for staff in the Professional and higher categories

In US dollars - effective 1 February 2020

P4/13
Geneva

Level	STEPS												
	I	II	III	IV	V	VI	VII	VIII	IX	X	XI	XII	XIII
USG	335,173												
ASG	311,176												
D-2	254,635	259,954	265,274	270,599	275,926	281,248	286,568	291,890	297,212	302,532			
D-1	228,966	233,640	238,317	242,994	247,656	252,333	257,008	261,674	266,354	271,024	275,697	280,366	285,040
P-5	198,653	202,628	206,608	210,578	214,558	218,528	222,511	226,484	230,459	234,434	238,411	242,381	246,361
P-4	163,779	167,562	171,345	175,129	178,912	182,704	186,546	190,382	194,216	198,050	201,895	205,721	209,560
P-3	134,149	137,586	141,089	144,587	148,090	151,591	155,091	158,599	162,097	165,597	169,105	172,603	176,109
P-2	104,076	107,124	110,170	113,215	116,265	119,316	122,366	125,407	128,457	131,501	134,547	137,632	140,760
P-1	80,487	82,974	85,458	87,945	90,427	92,996	95,581	98,169	100,754	103,342	105,927	108,509	111,097

Normal Retirement Pension Calculation (Age at COB = NRA):

ELEMENTS RELEVANT FOR CALCULATION:

- Grade at COB: **P4/top step**
- Duty station: **anywhere**
- Length of Contributory Service: **25 years**
- Rate of Accumulations (ROA):

1.50% for first 5 years =	7.50%	}	46.25%
1.75% for next 5 years =	8.75%		
2.00% for next 15 years =	30.00%		

- Final Average Remuneration (FAR) : **USD209,560.00**

CALCULATION:

-Full Annual Pension (without any lump sum payment):

USD209,560.00 (FAR) x 46.25% (ROA) = USD96,621.50/year (->i.e. USD8,076.79/month)

-Reduced Annual Pension (with max. 1/3rd lump sum):

(1/3 of USD96,621.50) x 11.697 (estimated actuarial factor) =

USD376,690.00 (max. 1/3rd lump sum amount)

Reduced Pension (2/3 of USD96,621.50) = USD64,417.55 (USD5,368.13/month)



THIS P4/13 RETIREE HAS THE FOLLOWING OPTIONS:

1. To receive annually, for life, a “full” periodic retirement benefit of USD96,621.50 (without any lump sum payment);

OR

2. To receive annually, for life, a reduced periodic retirement benefit of USD64,417.55 together with a one-time lump sum payment of USD 376,690.00.

-The retiree could of course opt to receive less than the max. lump sum, in which case his periodic, lifelong, benefit would be proportionately reduced.

-In some cases, the max. lump sum could be the value of the staff member’s own contributions plus interest if this amount turns out to be higher than the 1/3rd lump sum.

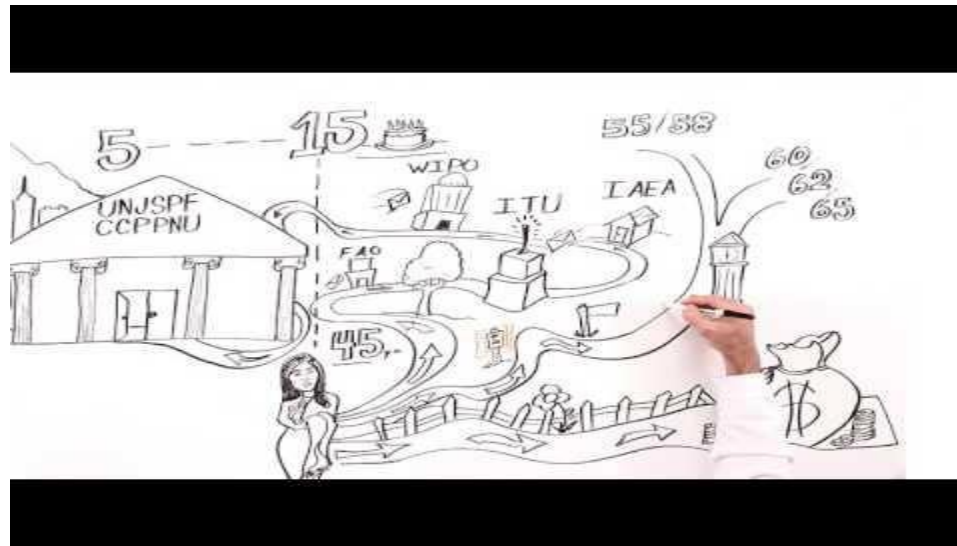




III) PENSION BENEFITS

Watch the online Whiteboard video for a summary of
Your benefit options when leaving the Fund
available on the UNJSPF Website under “Learning Tools”

- <https://www.youtube.com/watch?v=vGqswYnk1Ls>



Types of Benefits provided:

- **Withdrawal settlement**
- **Retirement benefit at age 60, 62 or 65** (age 62 for new staff whose participation commenced or recommenced on or after 01/01/1990, age 65 if participation commenced or recommenced on or after 01/01/2014)
- **Early retirement benefit** (as of age 55, or as of age 58 for new staff whose participation commenced or recommenced on or after 01/01/2014)
- **Deferred retirement benefit** (any age before NRA, even before age 55/58)
- **Disability benefit**
- **Child's benefit**
- **Surviving spouse's and Divorced spouse's benefit**
- **Secondary Dependant's Benefit**
- **Residual settlement**

NB: To be entitled to a retirement benefit highlighted in red font, you must have vested your pension rights!

The WITHDRAWAL SETTLEMENT (Article 31)

...is a **one-time payment** that relinquishes all rights to a periodic retirement benefit. No vesting period is required. You must be younger than your Normal Retirement Age to be eligible for this benefit.

- If you separate from service **before** having accumulated **5 years of CS**, this is the only benefit you are entitled to.
- You will receive:
 - **your OWN contributions**
 - **plus compound interest (3.25%).**
- If you separate from service with **5 years or more of CS** and opt for the payment of a WS, you will receive the above **increased by 10% for each year in excess of 5 up to a max. of 100%**.
- **The WS does NOT include contributions paid by your employing organization!**
- **The Withdrawal Settlement option is NOT available if you separate from service on or after your Normal Retirement Age unless you have less than 5 years of contributory service.**

The WITHDRAWAL SETTLEMENT (Article 31)

- **15 CS years => 10 CS years over 5**
- **10 CS years x 10% => 100% increase**



The 'Normal' RETIREMENT BENEFIT (Article 28)

...is a periodic benefit that is payable for life, monthly in arrears and unreduced on account of age. You must have vested pension rights.

- It carries prospective surviving spouse's rights as well as a surviving child's benefit for each child under age 21 at the date of the retiree's death.
- A child's benefit (i.e. child's allowance) is also payable during the retiree's life time, together with their regular monthly benefit, for each child under age 21; it is payable until the end of the child's 21st birthday month.
- Such benefit (child allowance OR surviving child's benefit) is also payable to any child OVER age 21 and found by the Fund's Staff Pension Committee (SPC) to be incapacitated by illness or injury for substantial gainful employment.
- There is no limitation on the number of child's benefits payable, however there is a limit on the total amount payable as child's benefits by the Fund.

- **You are entitled to a full Retirement Benefit if...**
 - You have vested your pension rights (**5 years or more of CS**);
 - You have reached at least your **Normal Retirement Age (NRA)**, i.e. 60, 62 or 65 (depending on your date of entry into the Fund);

- The Retirement Benefit allows for its partial commutation into a lump sum (known as the 1/3rd lump sum), payable as a one-time cash payment at the time of separation. The balance would be payable as a reduced monthly pension for life.

- **This benefit is payable effective the date following your separation from service date.**

The EARLY RETIREMENT BENEFIT (Article 29)

...is a periodic benefit that is payable for life, monthly in arrears, reduced on account of age. You must have vested pension rights.

- It is smaller than the Art. 28 benefit to reflect that it would commence into payment sooner than your NRA and that it is expected to be paid over a longer period.
- The extent of the reduction depends on your age at the time of separation and the length of CS.
- It carries prospective surviving spouse's rights as well as a child's benefit for each child under age 21 at the date of the retiree's death; it would be payable until the child reaches age 21.
- A child's benefit (i.e. child's "allowance") is also payable during the retiree's life time, together with their regular monthly benefit; this allowance would be payable as of the retiree's NRA for each child still under age 21 at the date the retiree reached their NRA; it is payable until the end of the child's 21st birthday month.
- Such benefit (child allowance OR surviving child's benefit) is also payable to any child OVER age 21 and found by the Fund's Staff Pension Committee (SPC) to be incapacitated by illness or injury for substantial gainful employment.
- There is no limitation on the number of child's benefits payable, however there is a limit on the total amount payable as child's benefits by the Fund.
- You are entitled to elect an Early Retirement Benefit if...
 - You have vested your pension rights (**5 years or more of CS**);
 - **You have reached at least your early retirement age 55 or 58** (depending on your date of entry into the Fund) on the date of separation from service **but not yet your NRA**.
- The Early Retirement Benefit allows for its partial commutation into a lump sum (known as the 1/3rd lump sum), payable as a one-time cash payment at the time of separation. The balance would be payable as a reduced monthly pension for life.
- **This benefit is payable effective the date following your separation from service date.**

The EARLY RETIREMENT BENEFIT (Article 29)

- The early retirement benefit would be smaller than the full retirement benefit since it would commence sooner and would be paid over a longer period.
- The extent of the reduction depends on:
 - **the age when the periodic benefit begins** to determine the number of years and months that the beneficiary is younger than their NRA; and
 - **the length of the participant's contributory service** to determine the applicable reduction factor;
- If date of entry before 01 January 2014 (ERA = 55) the following reduction factors apply based on the length of contributory service:

<u>< 25 years</u>	<u>25 to 30</u>	<u>> 30 years</u>
6% per year	3% per year*	1% per year*
- If date of entry on or after 01 January 2014 (ERA = 58) the following reduction factors apply based on the length of contributory service:

<u>< 25 years</u>	<u>>25 years</u>
6% per year	4% per year*

** Note that a 'reduced' reduction factor rate (of 4%, 3% or 1%), if applicable, shall not apply for more than max. 5 years; hence, if at the date of separation the participant was more than 5 years younger than their NRA, the reduced reduction factor would apply for max. 5 of the years that they are younger than their NRA and for every additional year (and month) the reduction factor would revert to 6%.*

Early Retirement Pension Calculation (Age at COB = 55):

ELEMENTS RELEVANT FOR CALCULATION:

- **Age at date of separation from service: 55 years** (instead of NRA 62)
- **Length of Contributory Service: 20 years**
- **Rate of Accumulations (ROA):**

1.50% for first 5 years =	7.50%	}	36.25%
1.75% for next 5 years =	8.75%		
2.00% for next 10 years =	20.00%		
- **Final Average Remuneration (FAR) :** USD209,560.00
- **Reduction factor: 6% per year** (and pro-rated months) before NRA
- **Years (+ months) younger than NRA 62: 62-55 = 7 years**

CALCULATION:

Full Annual Pension (without any lump sum payment):

USD209,560.00 (FAR) x 36.25% (ROA) = USD75,966/year (->i.e. USD6,330.50/month)

Application of Reduction Factor: 7 (years) x 6% = 42% =

Resulting annual Early Retirement benefit, payable as of age 55:

USD75,966 x 58% = USD44,060/year (->i.e. USD3,672/month), for life

The LUMP SUM OPTION APPLICABLE TO RETIREMENT BENEFITS under Articles 28 and 29

- As alternative to receiving full (or early) periodic benefit for life, participants may commute up to 1/3 of benefit into an actuarially equivalent lump sum with remaining portion to be paid monthly for life.
- Lump sum option is offered to participants as personal option to allow for flexible financial planning at retirement.
- Commutation factors are determined by (i) mortality rates and (ii) interest rates.
- The factor applicable to a participant depends on the specific age of the participant on their retirement date.
- Lump sum option is a personal choice that each retiree may decide based on individual circumstances.

The LUMP SUM OPTION – PROS and CONS

PROS:

- You receive a sizeable sum of money that may be useful towards a major expenditure such as buying a residence or paying off a debt;
- If you die, your surviving spouse will get half your full standard pension even though you took a lump sum; (i.e. there is no impact on surviving spouse benefit amount)
- In most countries the lump sum itself will be free of tax, though not the dividends and interest it produces;
- As your monthly pension payments will be smaller, so will your income tax liability on them;
- You can invest the lump sum money in a way that could yield a better return than by leaving it in the United Nations Joint Staff Pension Fund.

The LUMP SUM OPTION – PROS and CONS

CONS:

- You will have a smaller monthly pension to live on;
- You forego future cost-of-living adjustments on one-third of your pension;
- You take on risks and costs associated with investing your lump sum instead of leaving them with the Pension Fund;
- If on two-track and a cost-of-living differential (COLD) factor is applied to raise the initial local-currency track pension, it will only affect the periodic benefit, not the lump sum;
- If you want lump sum in local currency it will be converted at the current exchange rate, not at the more favorable rate that may be applied to periodic benefit under two track.

The DEFERRED RETIREMENT BENEFIT (Article 30)*

... is a periodic benefit that is payable for life, monthly in arrears, reduced on account of age if paid earlier than NRA. The extent of the reduction depends on your age at the time of separation and the length of CS. You must have vested pension rights.

- You are entitled to elect a Deferred Retirement Benefit once you have you have vested your pension rights (**5 years or more of CS**) at **any age under NRA** (even if younger than age 55 or 58).
- You must have reached at least 'early retirement age' 55 or 58 for the benefit to come into payment; i.e. choosing this benefit means you decided to leave your monies with the Fund until you reach NRA or at least age 55 or 58.
- The full deferred benefit would be payable only at NRA. Payment at any date between age 55/58 and NRA would be reduced in the same manner as an Early Retirement Benefit.
- **YOU decide at which date/age you want the benefit to come into payment, i.e. you can influence the applicable reduction factor** (the closer to your NRA payments of your benefit start, the lesser the applicable reduction factor).
- The Deferred Retirement Benefit carries prospective surviving spouse's rights, however...
- ... it NEVER carries an entitlement to a child's benefit !
- The Deferred Retirement Benefit does NOT allow for its partial commutation into a lump sum.

* *Do not confound this benefit with the option to 'defer your benefit election or payment' under Article 32 !*

COMMON MISCONCEPTION...

“I have heard that I must have 15, 25, or 30 years of service when I retire to be entitled to a pension benefit. Is this correct?”

NO. THIS IS NOT CORRECT!

Those “magic” figures relate to...

- The 15 year figure relates to the **increased Withdrawal Settlement** (10% increase each year of CS after 5 years, up to max. 15 years). Those who separate with at least 15 years of CS and elect a WS, would have reached the max. increase of 100% over the amount of their own total contributions plus interest earned.
- The 25 or 30 year figures relate to the **reduction factor** applicable for a benefit payable earlier than NRA, i.e. **for Early Retirement or possibly Deferred Retirement** (if the retiree elected payment to start before they reach their NRA). These figure have **NO RELEVANCE** in case of retirement at the normal age of retirement for pension purposes (NRA) (or if payment of the Deferred Retirement benefit starts at NRA).

DEFERMENT OF CHOICE/PAYMENT

(Article 32)

Keep in mind that this option open to you under **Article 32**, if you believe it might be beneficial in your case; this is not a benefit option, but an option to “**FREEZE**” your holdings in the Fund for a limited period in time:

- If you expect to re-enter the UNJSPF within 36 months from the date of separation, you may wish to defer the benefit election or payment of your benefit for a period of up to max. 36 months under Article 32 of the UNJSPF Regulations.
- Should you re-enter into participation within the 36 months, your participation is considered continuous, with a period of break in service (BIS).
- You do not earn interest on your contributions during such period of deferment under Article 32.
- Be mindful to be informed about the related benefit forfeiture conditions under Article 46!
- If you elect this option, only page 1 of form PENS.E7 or PENS.E6 must be submitted at the time of separation. The following page(s) of the payment instruction form must NOT be submitted, else the form is invalid.
- You can request payment of your benefit/make a benefit election at any time during the 36 months deferment period.
- For those who elected Art. 32 and separated with 5 or more years of Contributory Service (CS), i.e. with vested pension rights, should you NOT re-enter the Fund within the 36 months deferment period, make sure to submit your benefit election on form Pens.E7 (pages 2 and 3) to the Fund before the 36 months have expired; else, the Fund will deem you to have elected a deferred retirement benefit under Article 30.

COMPARISON CHART - SUMMARY OF BENEFIT OPTIONS depending on years of CS and age at separation

BENEFITS Length of contributory service (CS) & Age at date of separation	Less than 5 years of CS & separation at any age	5 or more years of CS & separation prior to reaching your early or normal retirement age	5 or more years of CS & separation at your early retirement age or after but prior to reaching normal retirement age	5 or more years of CS & separation at your normal retirement age or later
Withdrawal Settlement – Art. 31	Yes	Yes	Yes	No
Deferred retirement benefit – Art. 30	No	Yes	Yes	No
Early retirement benefit – Art. 29	No	No	Yes	No
Full retirement benefit – Art. 28	No	No	No	Yes
Deferment of choice/payment option – i.e. delaying payment or choice of benefit for a period of max. 36 months from the date of separation – Art. 32	Yes <ul style="list-style-type: none"> • Should you re-join the Fund within the 36-month deferment period, your participation will be deemed to have been continuous (provided that no benefit has been paid to you). • Should you not re-join the Fund within the 36 months deferment period, remember to submit your payment instructions to the Fund before the 36 months have expired; if after a total of 5 years from your date of separation no payment instructions have been received by the Fund, your right to a benefit shall be forfeited under Article 46. 	Yes <ul style="list-style-type: none"> • Should you re-join the Fund within the 36-month deferment period, your participation will be deemed to have been continuous (provided that no benefit has been paid to you). • Should you not re-join the Fund within the 36 months deferment period, remember to submit your payment instructions to the Fund before the 36 months have expired; should you fail to submit your benefit election and payment instructions to the Fund within the 36-month deferment period, the Fund will automatically deem you to have elected a deferred retirement benefit under Art. 30. • However, if after a total of 5 years after your benefit was due no payment instructions have been received by the Fund, your right to a benefit shall be forfeited under Article 46. 	Yes <ul style="list-style-type: none"> • Should you re-join the Fund within the 36-month deferment period, your participation will be deemed to have been continuous (provided that no benefit has been paid to you). • Should you not re-join the Fund within the 36 months deferment period, remember to submit your payment instructions to the Fund before the 36 months have expired; should you fail to submit your benefit election and payment instructions to the Fund within the 36-month deferment period, the Fund will automatically deem you to have elected a deferred retirement benefit under Art. 30. • However, if after a total of 5 years after your benefit was due no payment instructions have been received by the Fund, your right to a benefit shall be forfeited under Article 46. 	Yes <ul style="list-style-type: none"> • If you fail to submit your benefit election and payment instructions to the Fund within the 36-month deferment period, the Fund preserves your entitlement to a retirement benefit under Article 28. • However, if after a total of 5 years after your benefit was due no payment instructions have been received by the Fund, your right to a benefit shall be forfeited under Article 46.

BENEFITS COMPARISON CHART

Conditions, options, attached entitlements, etc.

	Retirement Benefit Art. 28	Early Retirement Benefit Art. 29	Deferred Retirement Benefit – Art. 30	Withdrawal Settlement Art. 31
Who is eligible to elect?	If you have 5 or more years of contributory service (CS) with the Fund & you separated from service on or after reaching your normal retirement age for pension purposes (NRA).	If you have 5 or more years of contributory service (CS) with the Fund & you separated from service on or after reaching your early retirement age and prior to reaching normal retirement age for pension purposes (NRA).	If you have 5 or more years of contributory service (CS) with the Fund & you separated from service prior to reaching your normal retirement age for pension purposes (NRA).	If you have any period of contributory service (CS) with the Fund; except, if you have 5 or more years of contributory (CS) and at the date of separation have reached your normal retirement age for pension purposes (NRA), you CANNOT elect a Withdrawal Settlement.
When does the benefit become payable?	Following your separation from service at normal retirement age or later. Your entitlement date is the date following the date of your separation from service.	Following your separation from service at early retirement age or later but prior to reaching normal retirement age. Your entitlement date is the date following the date of your separation from service.	Upon reaching your normal retirement age or, <u>at your request</u> , any date between your early retirement age and normal retirement age. Normally, your entitlement date is the date following the date at which you reach your normal retirement age; however, at your request, your benefit could come into payment at any date between your early and normal retirement age in which case a reduction factor would be applied to your entitlement, for life, based on your years of contributory service and the number of years (and pro-rated months) that separate you from NRA.	Following separation from service at any age.
Until when is the benefit payable?	For life	For life	For life	This is a one-time lump sum cash payment; once paid, you have relinquished all rights to any other form of benefit from the Fund.

UNJSPF BENEFIT COMPARISON CHART

	Retirement Benefit Art. 28	Early Retirement Benefit Art. 29	Deferred Retirement Benefit – Art. 30	Withdrawal Settlement Art. 31
Is it adjusted for cost of living over time?	YES , based on the Consumer Price Index (CPI) for the USA or your country of residence if you so elected.	YES , based on the Consumer Price Index (CPI) for the USA or your country of residence if you so elected.	YES , based on the Consumer Price Index (CPI) for the USA or your country of residence if you so elected. Cost of living adjustments (COLA) would be applied starting your early retirement age, regardless of the date you choose for this benefit to come into payment.	NO
How is the benefit calculated?	<p>Full retirement benefit, which is calculated on the basis of your number of years of contributory service and your final average remuneration (FAR) (i.e. the 36 completed calendar months of your highest pensionable remuneration within the last 5 years of your contributory service). You have the option to commute up to max. 1/3 of your full entitlements into a one-time lump sum cash payout payable at the date of benefit implementation; your periodic entitlement payable for life would be proportionately reduced for life.</p> <p>For further details, please see Article 28 of the Fund's Regulations.</p>	<p>Early retirement benefit is calculated on the basis of your number of years of contributory service and your final average remuneration (FAR) (i.e. the 36 completed calendar months of your highest pensionable remuneration within the last 5 years of your contributory service). Because this benefit is payable earlier than your normal retirement age, a reduction factors will be applied to your entitlement, for life. The extent of the reduction depends on your age at the time of separation, i.e. the year(s) and month(s) that separate you from your normal retirement age, and the length of your contributory service. You have the option to commute up to max. 1/3 of</p>	<ul style="list-style-type: none"> • Benefit adjusted for cost of living increases from age 55 onward for those who separated from service on or after 31 December 1989 • If you elect to be paid at any date after your early retirement age and <u>prior</u> to reaching your normal retirement age, your benefit would be reduced for life in the same manner as an early retirement benefit. <p>For further details, please see Article 30 of the Fund's Regulations & Article 27 of the Pension Adjustment System.</p>	<ul style="list-style-type: none"> • It is a one-time payment representing the reimbursement of your own contributions plus interest. • If your contributory service was for less than 5 years, the interest earned will be at the rate of 3.25%. • If your contributory service was for 5 or more years, the payment would consist of the reimbursement of your own contributions plus the interest earned, increased by 10 per cent for each year in excess of five up to a maximum of 100 per cent over your own contributions amount. <p>For further details, please see Articles 11 & 31 of the Fund's Regulations.</p>

UNJSPF BENEFIT COMPARISON CHART

	Retirement Benefit Art. 28	Early Retirement Benefit Art. 29	Deferred Retirement Benefit – Art. 30	Withdrawal Settlement Art. 31
		<p>your full entitlements into a one-time lump sum cash payout payable at the date of benefit implementation; your periodic entitlement payable for life would be proportionately reduced for life.</p> <p>For further details, please see Article 29 of the Fund's Regulations.</p>		
Is it possible to commute part of the benefit into a lump sum?	YES , it is possible to commute up to max. one third of the benefit into a onetime cash lump sum. You could elect any lump sum amount for as long as it does not exceed the max. 1/3 rd . The balance would be payable for life as a reduced monthly pension benefit. The higher the lump sum, the lower your monthly benefit payable for life.	YES , it is possible to commute up to max. one third of the benefit into a onetime cash lump sum. You could elect any lump sum amount for as long as it does not exceed the max. 1/3 rd . The balance would be payable for life as a reduced monthly pension benefit. The higher the lump sum, the lower your monthly benefit payable for life.	<ul style="list-style-type: none"> • In general NO. • Should you have elected or were deemed to have elected a Deferred retirement benefit, IF the benefit was not yet due in payment, you are allowed to change your entitlement to a Withdrawal Settlement under Article 31. However, in that case, you would not be entitled to restore such Withdrawal Settlement at a later stage, should you again become a UNJSPF participant. 	A Withdrawal Settlement is a one-time cash payment.
Does the benefit carry prospective surviving spouse's benefit?	YES The value of this surviving spouse's benefit would be 50% of your full entitlement (prior to commutation of part of your benefit into a lump sum if such was the case); such surviving spouse's benefit would be payable for life and subject to cost of living adjustments.	YES The value of this surviving spouse's benefit would be 50% of your full entitlement (prior to commutation of part of your benefit into a lump sum if such was the case); such surviving spouse's benefit would be payable for life and subject to cost of living adjustments.	YES (unless commuted into a lump sum). The value of this surviving spouse's benefit would be 50% of your entitlement; such surviving spouse's benefit would be payable for life and subject to cost of living adjustments.	NO

UNJSPF BENEFIT COMPARISON CHART

	Retirement Benefit Art. 28	Early Retirement Benefit Art. 29	Deferred Retirement Benefit – Art. 30	Withdrawal Settlement Art. 31
Does the benefit carry child benefit for each child under the age of 21?	YES , for children younger than age 21, payable until the end of the month during which they reach age 21, or beyond age 21 for children recognized by the Fund as disabled children, in which case the benefit is payable for as long as the disability lasts.	YES . However, child benefit(s) will become payable ONLY upon your reaching normal retirement age and only for those children who will still be under age 21 at that time, payable until the end of the month during which they reach age 21, or beyond age 21 for children recognized by the Fund as disabled children, in which case the benefit is payable for as long as the disability lasts.	NO	NO
What will happen if you re-join the Pension Fund?	<ul style="list-style-type: none"> • If you re-join the Fund after a periodic pension benefit was put into payment, you will start a new period of contributory service in the Fund; in that case payment of your periodic benefit will be suspended and no benefit is payable until you again separate from service. You will earn a new benefit entitlement for this new period of Fund participation and upon your separation from service you will be entitled to elect another benefit from the Fund. Your existing retirement benefit will be re-instated effective the date following your most recent separation date. • Because you already earned a first retirement entitlement 	<ul style="list-style-type: none"> • If you re-join the Fund after a periodic pension benefit was put into payment, you will start a new period of contributory service in the Fund; in that case payment of your periodic benefit will be suspended and no benefit is payable until you again separate from service. You will earn a new benefit entitlement for this new period of Fund participation and upon your separation from service you will be entitled to elect another benefit from the Fund. Your existing retirement benefit will be re-instated effective the date following your most recent separation date. • Because you already earned a first retirement entitlement 	<ul style="list-style-type: none"> • If your deferred retirement benefit is NOT yet in payment, and you re-join the Fund after a period of break in service of more than 36 months, even before payment of your deferred retirement benefit commenced, you will start a new period of Fund participation, for which you will earn a new benefit from the Fund. Note that you will not be entitled to restore your prior period of contributory service for which you earned the deferred retirement benefit. • Because you already earned a first retirement entitlement from the Fund, you have acquired vested pension rights, meaning you do not 	<ul style="list-style-type: none"> • If a Withdrawal Settlement was paid to you and you re-join the Fund, you may elect to restore your most recent prior contributory service by informing the UNJSPF in writing of your intent within 12 months from the date you re-entered into Pension Fund participation. • If NO Withdrawal Settlement was paid to you and you return to service and re-join the Fund within 36 months from the date of your separation, your UNJSPF participation will be deemed to have been continuous. The period between your date of separation and date of rejoining the Fund would be considered a Break in Service

UNJSPF BENEFIT COMPARISON CHART

	Retirement Benefit Art. 28	Early Retirement Benefit Art. 29	Deferred Retirement Benefit – Art. 30	Withdrawal Settlement Art. 31
	<p>from the Fund, you have acquired vested pension rights, meaning you do not need to again fulfill the 5 year contributory service requirement to become entitled to a pension benefit from the Fund.</p>	<p>from the Fund, you have acquired vested pension rights, meaning you do not need to again fulfill the 5 year contributory service requirement to become entitled to a pension benefit from the Fund.</p>	<p>need to again fulfill the 5 year contributory service requirement to become entitled to a pension benefit from the Fund.</p> <ul style="list-style-type: none"> • However, if your deferred retirement benefit is NOT yet in payment and you return to service and re-enter the Fund <u>within</u> 36 months from the date of your separation, your pension participation will be deemed to have been continuous. • If you re-join the Fund AFTER a periodic pension benefit was put into payment, you will start a new period of contributory service in the Fund; in that case payment of your periodic benefit will be suspended and no benefit is payable until you again separate from service. You will earn a new benefit entitlement for this new period of Fund participation and upon your separation from service you will be entitled to elect another benefit from the Fund. Your existing retirement benefit will be re-instated effective the date following your most recent separation date. <p>NB: If you were deemed to have elected a Deferred</p>	<p>(BIS) which cannot be made pensionable at any time.</p>
			<p>Retirement benefit and wish to change this entitlement to a Withdrawal Settlement, this is possible under Administrative Rule J.2, provided the benefit was not yet in payment and upon written request from you to make such change; however, in that case, you would <u>not</u> be entitled to later restore the period of contributory service for which the Withdrawal Settlement was paid if you rejoined the Fund at a later stage.</p>	

The DISABILITY BENEFIT (Article 33)

...is a periodic benefit payable on a monthly basis if, due to an illness or injury, a participant can no longer continue working and if the illness or injury is likely to be permanent or of long duration. It is adjusted for cost of living over time. No vesting period required.

- The Disability benefit payment starts after separation from service or after all paid sick and annual leave has been exhausted. It will be paid for as long as the incapacity continues and once you reach early retirement age 55 or 58 it is payable for life.
- Either the participant or his/her organization must apply for such benefit to the UN Staff Pension Committee (SPC).

How much is a disability benefit ?

- The benefit is roughly equivalent to the retirement benefit one would receive if s/he was to continue working until NRA at the same level and step as when the disability benefit is granted.

Learning Material on UNJSPF website:

Information booklet: <https://www.unjspf.org/wp-content/uploads/2019/11/Disability-Benefit.pdf>

The SURIVING SPOUSE'S BENEFIT

(Articles 34 & 35)

...is a periodic benefit payable to your surviving spouse for life. It is adjusted for cost of living over time. No vesting period is required.

This benefit is payable if:

- You died while still in service provided your spouse was married to you at the date of your death; or
- You died after separation from service and while receiving a periodic retirement benefit from the Fund provided your spouse was married to you at the date of your separation and remained married to you until your death.
- Such benefit is payable for life to the entitled surviving spouse, even in the event that the widow/er got remarried.

How much is a surviving spouse's benefit ?

- The entitled surviving spouse is 'automatically' entitled to a lifelong, montly benefit equal to ½ of the late retiree's FULL retirement entitlement.
- The amount of this benefit is NOT affected by the late retiree's choice of receiving a lump sum as part of their retirement benefit.
- If such benefit is payable following the death of a retiree, it will be half the full benefit to which the retiree was entitled regardless of whether or not the retiree opted to commute part of the benefit into a lump sum. It would then be half of the full benefit to which the deceased participant would have been entitled to at their NRA.
- If such benefit is payable following the death in service of a participant, it is calculated based on the value of the full retirement benefit that the participant would have been entitled to had they contributed to the Fund until their Normal Retirement Age for pension purposes (NRA).

Learning Material on UNJSPF website:

Whiteboard videos: <https://www.unjspf.org/whiteboard-videos/>

Information booklet: <https://www.unjspf.org/wp-content/uploads/2017/02/Survivors-Benefits-1.pdf>

Additional guidelines: https://www.unjspf.org/wp-content/uploads/2018/10/Annex_R_Guidelines011018.pdf

The DIVORCED SURVIVING SPOUSE'S BENEFIT

(Article 35bis)

... is a periodic benefit payable to your divorced surviving spouse for life if s/he meets the requirements set forth in Article 35bis(b):

- You were married to your former spouse for a continuous period of at least 10 years during which contributions were paid in your respect to the UNJSPF;
- The Divorce Settlement Agreement/Judgment does NOT expressly state that the former spouse renounced UNJSPF pension entitlements.
- Your death must have occurred within 15 years of the date when divorce became final UNLESS at the time of death you were under a legal obligation to pay maintenance to your former spouse;
- The former spouse must have reached age 40 – otherwise payment will commence upon ex-spouse's 40th birthday;

How much is a divorced surviving spouse's benefit ?

If there is one (or more) surviving spouse(s) entitled to a widow/er's benefit, the survivor's benefit is divided between the surviving spouse(s) and the former spouse(s) in proportion to the duration of their marriages to the participant/retiree.

If there is no widow/er entitled to a survivor's benefit, the ex-spouse's benefit is equivalent to 1/2 of the full benefit payable to you during your lifetime.

Learning Material on UNJSPF website:

Whiteboard video: <https://www.unjspf.org/whiteboard-videos/>

Information booklet: https://www.unjspf.org/wp-content/uploads/2017/01/Divorce_eng.pdf

Additional guidelines: https://www.unjspf.org/wp-content/uploads/2018/10/Annex_R_Guidelines011018.pdf

The SPOUSE MARRIED AFTER SEPARATION (Article 35ter)

As from 1 April 1999, a former participant receiving a pension may elect to purchase a spouse's annuity, through a reduction of his/her periodic benefit, subject to certain limitations to protect both the Fund and the participant.

- Such election must be made within **one year** from the date of marriage;
- The election shall become effective **18 months** after the date of marriage;
- The election, once effected, may NOT be revoked except by an **explicit request in writing** by the UNJSPF retiree in case of **divorce or by death of the spouse**. A final divorce decree issued by competent national court must be provided. No payments will be refunded; such payments will not convey to the divorced spouse a benefit entitlement from UNJSPF either.

Learning Material on UNJSPF website:

Whiteboard videos: <https://www.unjspf.org/whiteboard-videos/>

Information booklet: <https://www.unjspf.org/wp-content/uploads/2017/02/Survivors-Benefits-1.pdf>

Additional guidelines: https://www.unjspf.org/wp-content/uploads/2018/10/Annex_R_Guidelines011018.pdf

The SURVIVING CHILD'S BENEFIT (and the "Child's Allowance") (Article 36)

... is payable to each child of a participant who died in service or of a beneficiary (during his/her life time) entitled to a retirement, early retirement or disability benefit who died while the child remains UNDER AGE 21.

- A child's benefit (i.e. child's allowance) is also payable during the retiree's life time, together with their regular monthly benefit, for each child under age 21; it is payable until the end of the child's 21st birthday month.
- Such benefit (child allowance OR surviving child's benefit) is also payable to any child OVER age 21 and found by the Fund's Staff Pension Committee (SPC) to be incapacitated by illness or injury for substantial gainful employment.
- There is no limitation on the number of child's benefits payable, however there is a limit on the total amount payable as child's benefits by the Fund.

How much is a Surviving Child's benefit ?

- The benefit is derived from the benefit payable to the beneficiary. The annual amount is 1/3 of the beneficiary's benefit , subject to a minimum amount of approx. USD 1,673 per year and to a maximum amount of approx. USD 3,329 per year (as of April 2012).
- The "Child Allowance" would be equivalent to the allowance paid as such by the former employing organization.

Learning Material on UNJSPF website:

Whiteboard videos: <https://www.unjspf.org/whiteboard-videos/>

Information booklet: <https://www.unjspf.org/wp-content/uploads/2017/02/Survivors-Benefits-1.pdf>

The SECONDARY DEPENDANT's BENEFIT (Article 37)

A secondary dependant = mother or father or brother or sister.

ONLY one of them!

- If father or mother → benefit level = widow(er)'s benefit
- If brother or sister → benefit level = surviving child's benefit

Subject to the following conditions:

- no surviving spouse's or child's benefit is/was payable.
- in the case of a brother or a sister, no deferred retirement benefit was payable.

Learning Material on UNJSPF website:

Whiteboard videos: <https://www.unjspf.org/whiteboard-videos/>

Information booklet: <https://www.unjspf.org/wp-content/uploads/2017/02/Survivors-Benefits-1.pdf>

The Residual Settlement (Article 38)

Watch the online Whiteboard video for summary information on the **Residual Settlement and the A2 form explained** available on the UNJSPF Website under “Learning Tools”

<https://www.youtube.com/watch?v=ViGxk3y1xXU>



The Residual Settlement (Article 38)

- **When is a residual benefit payable?**
 - If you die in service or while receiving a benefit from the Fund, provided there is NO monthly survivor's benefit payable by the Fund (i.e. no Surviving Spouse's benefit under Art 34/35, no Surviving Child's benefit under Art 36, no other kind of regular monthly survivor's benefit).
 - A Residual Settlement is only payable, if the Fund has not, yet, disbursed the equivalent of your OWN contributions you paid to the Fund during your participation in the UNJSPF, and the interest earned, in the form of a benefit to either you, or to a survivor entitled to a regular monthly benefit from the Fund.
 - It is a one time payment made only if the total amount of benefits already paid to you and/or to your survivors was less than your own contributions.
- **How much is a Residual Settlement?**
 - A Residual Settlement is the amount of your own contributions, with interest, minus any payments which have been made to you and/or your survivors.
- **To whom is the residual benefit payable?**
 - The Residual Settlement will be paid to any person(s) or institution(s) designated by you on the Fund's "Designation of Recipient of a Residual Settlement" form PENS.A/2 in accordance with % (if any) set by you.
 - If no original and duly completed residual settlement form is available, the Residual Settlement becomes payable to the estate.
- You can download form A2 from your Member Self Service (MSS).

Learning Material on UNJSPF website:

Whiteboard videos: <https://www.youtube.com/watch?v=ViGxk3y1xXU>

Information booklet: <https://www.unjspf.org/wp-content/uploads/2017/02/Survivors-Benefits-1.pdf>



Designation of Beneficiary (form A/2)

UNITED NATIONS JOINT STAFF PENSION FUND

DESIGNATION OF RECIPIENT OF A RESIDUAL SETTLEMENT UNDER ARTICLE 38 OF THE REGULATIONS

Pension Number

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INSTRUCTIONS: Please read the instructions below before filling out this form

1. A residual settlement (equal to your own contributions with compound interest) becomes due to the designated recipient(s) should you die in service and there are no survivors entitled to a benefit under articles 34, 35, 36 or 37 of the Regulations of the United Nations Joint Staff Pension Fund.

Note: A residual settlement may become payable after a former participant in receipt of a monthly benefit dies, provided that (i) there are no survivors entitled to a benefit under articles 34, 35, 36 or 37, **AND** (ii) the total amount of the benefits previously paid to him/her was less than his/her own contributions with compound interest. The difference would be paid to the designated recipient(s).

2. If more than one recipient is designated, the recipients will share equally unless otherwise indicated. The share of a designated recipient who may predecease you will be distributed among surviving recipients in the ratio of their own shares. If no one is designated before your death or if no one designated survives you, the settlement will be paid to your estate.

3. Please complete this form using **BLOCK LETTERS** in type or print and return it duly signed to the Secretary of your Staff Pension Committee, or to the UNJSPF if you are a staff member of the UN, e.g., UNICEF, UNHCR, UNFPA, UNDP, etc. It is suggested that you keep a copy of the completed form with your other important documents.

4. You may alter your designation of a recipient at any time by submitting a new form which will supersede the previous one.

I, _____ (Last name) (First) (Middle)	ORGANIZATION	DUTY STATION
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hereby designate the person(s)/entity(ies) shown hereunder as recipient(s) of the residual settlement. I hereby cancel and revoke any previous designation.

RECIPIENT'S NAME IN FULL	RECIPIENT'S Date of Birth (DD/MM/YY)	Sex	RECIPIENT'S ADDRESS Phone and E-mail	RECIPIENT'S RELATIONSHIP TO YOU (If any)	SHARE TO BE PAID (%)
<i>(Total must add up to 100%)</i>					

Date: ____/____/____
(day) (month) (year)

*(Signature of Participant)

***NOTE:** The completed form must bear your **ORIGINAL SIGNATURE**, no faxes or e-mails will be accepted.

APPLICABLE ONLY TO NEW ENTRANTS OR RE-ENTRANTS:

It may be possible to validate prior non-contributory service and/or restore prior contributory service, if any, under articles 23 & 24 of the Regulations, provided that you apply within one year of your entry/re-entry date to the Fund, but before separation should you separate from service earlier. For more information, please visit the UNJSPF website (www.unjspf.org).

PARTICIPANTS, KEEP IN MIND THAT...

...All UNJSPF Reference Documents and useful Learning Tools are available on the Fund's website at <http://www.unjssf.org>:

- The **CEO's Annual letter**: provides information about recent developments and changes in the Fund's Regulations; normally published on the Fund's website in the first quarter of the year for the previous year.
- **UNJSPF Regulations and Rules**
- **Information and Learning Tools**: <https://www.unjssf.org/information/>
The Fund has created numerous tools to help you navigate and understand pension related topics. These documents have been created based on the most frequently expressed concerns and questions asked by the Fund's clients and drafted, as much as possible, in user friendly terms. These tools include the following:
 - Whiteboard videos: <https://www.unjssf.org/whiteboard-videos/>
 - Tutorials: <https://www.unjssf.org/help-tutorials/>
 - Informational Booklets: <https://www.unjssf.org/informational-booklets/>
 - FAQs: <https://www.unjssf.org/help-tutorials/frequently-asked-questions-faqs/faq-participants/>
 - Special Covid-19 FAQs**: <https://www.unjssf.org/covid-19-and-the-unjssf-your-frequently-asked-questions-answered/>
 - UNJSPF Benefit Comparison Charts: <https://www.unjssf.org/benefit-comparison-page/>
 - Separation Process Overview: <https://www.unjssf.org/human-resource-network/>

...To register for **MEMBER SELF SERVICE (MSS)** to have access to your personal UNJSPF portal and important functionalities, information and documents available in MSS: <https://www.unjssf.org/member-self-service/>. E.g., you can access:

- **Your Annual Pension Statements under the DOCUMENTS tab**: an annual update on your participation status and contributions. Please check your Annual Pension Statement every year to ensure all information in it is correct! If you note discrepancies, please report them to your EO who will review and, if applicable, submit corrective PAs to the UNJSPF. Normally the AS is published on the Fund's website at mid-year for the immediately prior calendar year. E.g. the 2019 Pension Statement was published in MSS at the end of May 2020.
- **The Estimate tool under the ESTIMATE tab**: you can run your own estimate in MSS for any potential future separation date... The estimates are based on the data in your file with the Fund as reported to us by your employing organization/s. Note that estimates you have generated in MSS will be published inside MSS under the DOCUMENTS tab.
- **All official UNJSPF forms**, pre-completed with your name and UID number under the **FORMS tab**.
- **A DISBURSEMENT tab** tracking all payments made to you by the UNJSPF.

...You must remember to:

- Inform your employer of any change in family status and/or name as well as any errors you may note in this respect in the Fund's Annual Statements.
- Submit to the Fund a duly completed, date and signed ORIGINAL "Designation of Beneficiary" form PENS.A/2. You may change your designation of beneficiary and submit a revised original form whenever you wish.



IV) SEPARATION FROM SERVICE

STAFF MEMBER: what you need to do and provide (1/2)

THE UNJSPF NEEDS THE FOLLOWING FROM YOU, THE PARTICIPANT:

- **You must be informed of your benefit options** -> you must run your own estimate inside your UNJSPF Member Self Service (MSS);
- **You must make sure all personal data referring to your case was CORRECTLY reported to the Fund by your employing organization!**
Discrepancies in the spelling of your family name, your date of birth, etc. if informed only at the date of your separation from service will result in processing delays and may not be accepted by the Fund.
ALL data reported to the Fund must be reported to the Fund by your organization and confirmed in an according Personal Action form.

- **You must submit original, signed PAYMENT INSTRUCTIONS (PI) on the correct form applicable to your case, to your SPC, or HR Pension Focal Point in your organization:**
 - Form Pens.E/7 for those with 5 years or more of contributory service (CS);
 - Form Pens.E/6 for those with less than 5 years of CS;
- ✓ All official UNJSPF forms are available for download and printing in Member Self Service (MSS) under the FORMS tab; MSS forms are pre-completed with your name and UID number;
- ✓ You must complete the correct form that applies to your case, else the form will be rejected!
- ✓ You must submit the correct page/s of the form.
- ✓ If you have 5 years or more of CS, on page 2 of form E7 you must select and check mark only the ONE box next to your selected benefit type; if several boxes are checked on page 2, your form will be rejected.
- ✓ Normally, the Fund must receive your ORIGINAL UNJSPF form, with your original signature! (COVID-19 exceptions may apply, please check with your SPC or HR and refer to the UNJSPF COVID-19 FAQ: <https://www.unjspf.org/covid-19-and-the-unjspf-your-frequently-asked-questions-answered/>)
- ✓ Remember to provide complete banking instructions including bank identifier in the box provided
- ✓ **Include a recent bank statement or voided check with your PI, confirming your name and bank account # as provided on the PI.**
- ✓ If you do not have a bank account and cannot open one, payment in the form of a cheque may be issued and sent in care of a UN Office; in that case provide the address of the organization care of which you wish to be paid.
- ✓ Payment cannot be remitted to a mailing address nor can it be issued to a third party.

STAFF MEMBER: what you need to do and provide

THE UNJSPF NEEDS THE FOLLOWING FROM YOU, THE PARTICIPANT: If you elect a form of retirement benefit, you must submit COPIES of the following required supporting documents, as applicable to your case...

Required:

- Copy of valid government issued picture ID document of staff member (preferably passport) containing your name, date of birth and your scripted signature - for signature verification of the Payment Instructions)
- Copy of valid government issued picture ID document of spouse (preferably passport) - at the time of the implementation of your benefit, the Fund will also set up potential surviving spouse's benefit for the future
- Copy of Birth Certificate of staff member - for verification of age
- Copy of Birth Certificate of spouse - for verification of age
- Copy of Birth Certificate of all children under age 21, showing clearly the parents names – for verification of parental lien
- Copy of Birth and Marriage Certificates and Picture ID of current spouse - for verification of marital status, date of marriage
- Copy of Bank Document (recent bank statement OR voided check) showing full account number and name on the account, and routing instructions for cross-border payments – for cross verification that the the name and account number on this document and on the PI match

Recommended:

- Marriage and Divorce decree(s) of former spouse(s) if necessary
- Updated A/2 Form



CAUTION



Once your benefit is processed and implemented into payment . . .

**it is NOT possible to change your
Benefit Election!**

ORGANIZATION: what the organization needs to do and provide

Your (FORMER) EMPLOYING ORGANIZATION must submit the following two mandatory separation documents to the UNJSPF:

- **Your Separation Personnel Action (SEPPA), and**
- **The original Separation Notification form PF4 (or finance clearance) for your case, which is issued by the Payroll office of your organization and must be signed by an authorized Finance Officer to be accepted by the Fund.** This form PF4 can only be issued once you have effectively separated from your organization and provided you have complied with your organization's clearance process; it usually takes a few weeks from the date of your separation from service, before the PF4 is issued and sent on to the UNJSPF (via the UNDP Pension Services). **Please ask your former employing organization about the transmission timeline to the UNJSPF, as this is entirely beyond the Fund's control.**
- **You can check receipt of your documents by the Fund in the online UNJSPF tracking tool in Member Self Service (MSS), under the PROOF DOCUMENTS tab.** However, please keep in mind the several step process of transmission of the documents to the Fund and the time it will take for the documents to reach the UNJSPF in New York.
- **The complete package of required Separation documents (PF4, SEPPA and PI as well as supporting documents if applicable), in their correct format, is sent from your organization's Payroll Office to the UNJSPF New York office. Upon receipt the Fund will take over to scan and index the documents to your case file and route your case for review and processing to the Fund's Entitlements Section (PES) for processing and, if all is in good order, implementation of your benefit.**

UNJSPF – Processing Timeline:

The UNJSPF's current processing timeline is 15 business days (i.e. 3 weeks) from the date of receipt of ALL required and duly completed mandatory separation documents in the correct format and (if applicable) of the supporting documentation (copies of Birth Cert, ID, Marriage Cert, etc.), provided NO DISCREPANCIES are noted during case review and processing by the Fund.

If there are delays, this is usually because...

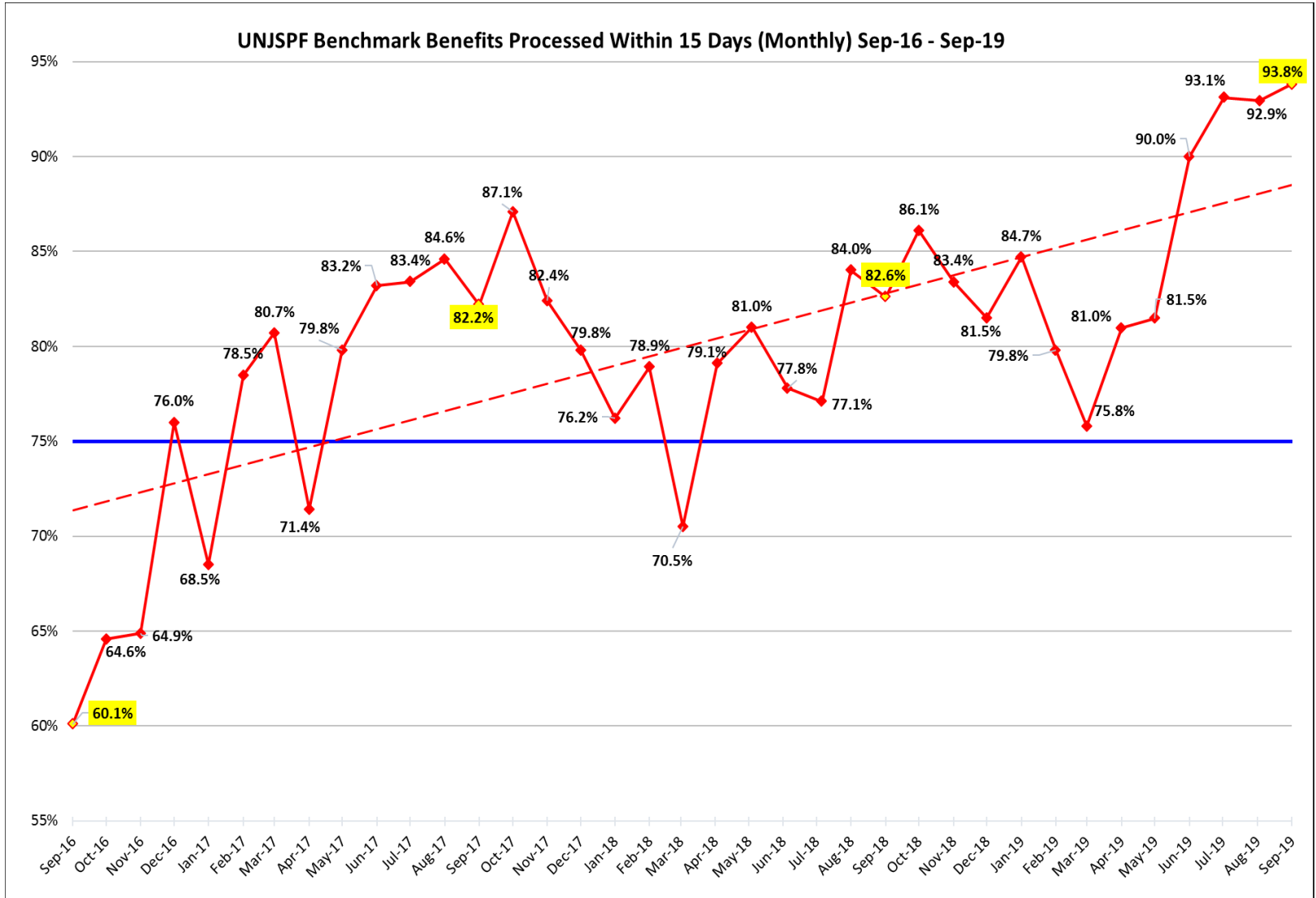
- The Separation Notification (PF4) has not yet reached the Fund. This is out of the Fund's control.
- No Payment Instructions were received or Payment Instructions submitted are incomplete or unacceptable. Fund will have to follow up.
- The UNJSPF does not have complete and accurate personal data on the participant or his/her dependents such as date of birth, marital status, number of dependent children, etc. In that case, the Fund will have to follow up to clarify/obtain the required information/document/s.
- Contribution discrepancies are noted during the review process in the Fund which then require verification and clarification with the former employing organization before processing can continue. The Fund must await satisfactory feedback from the organization.

STAFF → UN Organization/Fund/Program/Agency → UNJSPF:

WE MUST WORK TOGETHER TO ENSURE THAT THE COMPLETE SET OF REQUIRED FORMS + DOCUMENTATION REACHES THE FUND IN THE CORRECT FORMAT AND DULY COMPLETED AS SOON AS POSSIBLE AFTER THE SEPARATION DATE SO THE FUND CAN PROCESS AND IMPLEMENT THE BENEFIT SOONEST.



UNJSPF – Processing Timeline:





SEPARATION DOCUMENTATION TRACKING TOOL

- How to track receipt by the Fund of the separation documentation for your case in MSS**
- MSS Proof Documents tab = Tracking Tool**

TRACKING RECEIPT OF YOUR SEPARATION DOCUMENTS BY THE FUND

IN MEMBER SELF SERVICE (MSS), INSIDE THE PROOF DOCUMENTS TAB YOU CAN TRACK RECEIPT BY THE FUND OF THE REQUIRED THREE SEPARATION DOCUMENTS (SEPPA, PF4/SEP and PI) - How to read the Proof Documents tab:

UNJSPF EPO FAO IAEA ICGB ICCROM ICAO ICC IFAD ILO IMO IOM IPU ISA ITU ITLOS STL UN UNESCO UNIDO WHO WIPO WMO WTO

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Welcome Edwin Njila Ngange 26/05/2017

Home

Using this website will enable you to view and update certain information in your UNJSPF records. Should you find any errors in the information please follow the instructions below:
If you are an employee of the following organizations: EPO, FAO, IAEA, ICCROM, ICGB, ICAO, ICC, IFAD, ILO, IMO, IOM, IPU, ISA, ITU, ITLOS, STL, UNESCO, UNIDO, WHO, WIPO, WMO, UNWTO, please contact your Staff Pension Committee (SPC) Secretary.
If you are a participant of the United Nations family Organization, please contact your Executive Office or your human resource office immediately.
If you are a retiree or a beneficiary, please contact the Fund's Client Services: unjspf@un.org
If you have a technical problem accessing your account or this website please contact the Fund's web master at MSSsupport@unjspf.org
For additional information relating to the various tabs, please click on the HELP tab in the Menu on the left.

Thank you.

News

- Welcome to Member Self-Service. This is your personal United Nations Pension Fund information site containing data about your participation and your history with the Fund. Please take a few minutes to explore all of the tabs in the menu.
- Beneficiaries, please note that you can check receipt of your 2016 Certificate of Entitlement (CE) through the "Proof Documents" tab. If your 2016 CE is not yet listed, check again in a couple of weeks, as the Fund continuously records returned CEs.
- Participants, your 2015 Annual Statement, now called your 2015 Pension Statement, is available

Alerts

UNJSPF EPO FAO IAEA ICGB ICCROM ICAO ICC IFAD ILO IMO IOM IPU ISA ITU ITLOS STL UN UNESCO UNIDO WHO WIPO WMO WTO

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Welcome Edwin Njila Ngange 26/05/2017

Proof Documents

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E-Forms
Proof Documents
Personal Information
Validation Request (Article 23)
Emergency Fund
Restoration (Article 24)
Transfer-In Request
Estimate
Help

Records Export

Document Name	Received Date	Accepted Date	Additional Info	Rejection Date	Reason For Rejection
---------------	---------------	---------------	-----------------	----------------	----------------------

No Separation documents received by the Fund, yet, hence no information available on this page, yet. Page will be populated once the first of the required separation documents has been received by the Fund.

TRACKING RECEIPT OF YOUR SEPARATION DOCUMENTS BY THE FUND

How to read the Proof Documents tab:

Proof Documents

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- Proof Documents**
- Personal Information
- Validation Request (Article 23)
- Emergency Fund
- Restoration (Article 24)
- Transfer-In Request
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- Help

ONLY THOSE PARTICIPANTS WHOSE SEPARATION DATE IS ON OR AFTER 01 MARCH 2017 WILL BE ABLE TO TRACK RECEIPT OF THEIR SEPARATION DOCUMENTS.

This tracking table provides you with the status of receipt of the separation documents required by the UNJSPF to commence processing your separation benefit. The **'Received'** date is automatically updated as soon as a separation document has reached the UNJSPF and has been incorporated (or 'indexed') to your personal UNJSPF case file.

The review process for a separation case commences only upon receipt by the Fund of the complete set of the **required and duly completed separation documents** (or 'Proof Documents') for a separation case.

These required separation documents are:

- (1) Your original **Payment Instructions (PI)** on UNJSPF Forms: E6, E7, E8 or E2 (as applicable for your case).
- (2) Duly completed, original **Separation Notification PF/4 for UN Family organisations or PENS.E/4 for Specialised Agencies**
- (3) Copy of the **Separation Personnel Action SEPPA or P35** (for UN Family organisations only)

Moreover, **for those requesting retirement and disability benefits**, additional supporting documentation, i.e., copies of your birth certificate and the birth certificates of your eligible dependants, your marriage and/or divorce certificate are required. Therefore, you should submit these additional documents as applicable together with your Payment Instructions form to avoid delays in the processing of your benefit.

These Proof documents undergo a full review in the UNJSPF and the reviewer will update each relevant item in the table with either (1) an **'Accepted'** date, if the document received is acceptable, OR (2) a **'Rejection'** date and **'Rejection reason'** if the document is not acceptable. In case of a rejection, the Fund will follow up directly with you or the organisation to request what is needed. Case processing would be pending until receipt of acceptable document/s.

When all documents pass the Fund's quality control, i.e., are confirmed acceptable by the Fund, the calculation of your benefit will begin.

For more detailed information about the required separation documentation, the separation process and the benefit processing time frame please refer to the MSS HELP tab and follow the 'proof documents' link.

Document Name	Received Date	Accepted Date	Additional Info	Rejection Date	Reason For Rejection
Separation - PF4 or E4 - Separation Notification	21/02/2017				
Separation - PI - Payment Instruction					
Separation - SEPPA - Personal Action					

One or several of the required three separation documents were received by the Fund; Received date populated for document received; once the Fund reviewed the documents and confirmed they are acceptable, the Accepted date is populated for each document approved.

Proof Documents

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- Proof Documents**
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- Validation Request (Article 23)
- Emergency Fund
- Restoration (Article 24)
- Transfer-In Request
- Estimate
- Help

ONLY THOSE PARTICIPANTS WHOSE SEPARATION DATE IS ON OR AFTER 01 MARCH 2017 WILL BE ABLE TO TRACK RECEIPT OF THEIR SEPARATION DOCUMENTS.

This tracking table provides you with the status of receipt of the separation documents required by the UNJSPF to commence processing your separation benefit. The **'Received'** date is automatically updated as soon as a separation document has reached the UNJSPF and has been incorporated (or 'indexed') to your personal UNJSPF case file.

The review process for a separation case commences only upon receipt by the Fund of the complete set of the **required and duly completed separation documents** (or 'Proof Documents') for a separation case.

These required separation documents are:

- (1) Your original **Payment Instructions (PI)** on UNJSPF Forms: E6, E7, E8 or E2 (as applicable for your case).
- (2) Duly completed, original **Separation Notification PF/4 for UN Family organisations or PENS.E/4 for Specialised Agencies**
- (3) Copy of the **Separation Personnel Action SEPPA or P35** (for UN Family organisations only)

Moreover, **for those requesting retirement and disability benefits**, additional supporting documentation, i.e., copies of your birth certificate and the birth certificates of your eligible dependants, your marriage and/or divorce certificate are required. Therefore, you should submit these additional documents as applicable together with your Payment Instructions form to avoid delays in the processing of your benefit.

These Proof documents undergo a full review in the UNJSPF and the reviewer will update each relevant item in the table with either (1) an **'Accepted'** date, if the document received is acceptable, OR (2) a **'Rejection'** date and **'Rejection reason'** if the document is not acceptable. In case of a rejection, the Fund will follow up directly with you or the organisation to request what is needed. Case processing would be pending until receipt of acceptable document/s.

When all documents pass the Fund's quality control, i.e., are confirmed acceptable by the Fund, the calculation of your benefit will begin.

For more detailed information about the required separation documentation, the separation process and the benefit processing time frame please refer to the MSS HELP tab and follow the 'proof documents' link.

Document Name	Received Date	Accepted Date	Additional Info	Rejection Date	Reason For Rejection
Separation - PF4 or E4 - Separation Notification	08/05/2017	20/06/2017			
Separation - PI - Payment Instruction	14/06/2017	20/06/2017			
Separation - SEPPA - Personal Action	12/04/2017	20/06/2017			

TRACKING RECEIPT OF YOUR SEPARATION DOCUMENTS BY THE FUND

DOCUMENT TRACKING PROCESS STEP BY STEP:

- You can check in **Member Self Service (MSS)** on the Fund's website (www.unjspf.org) whether the mandatory three separation documents required by the Fund to start processing of your case **were received by the Fund and if they are acceptable** for processing;

The three required documents are:

- (1) Your **Payment Instructions (PI)** on UNJSPF Forms: E6, E7, E8 or E2 (as applicable for your case). In order to accept we require a duly completed and dated form that carries your original ink signature. A copy is not acceptable!
 - (2) The original **Separation Notification PF4/SEP** from your former employing organization's Payroll Office (UN Family: PF4, or for Agencies: PENS.E/4).
 - (3) The **Separation Personal Action** (UN Family: **SEPPA** or P35; for Agency staff this form is not required). In most cases this information is currently electronically updated by the Member Organization.
- Remember, if you are entitled to and electing a form of retirement benefit, you must also submit **copies of supporting documents**, as applicable in your case (Birth Certificate(s), Marriage Cert, etc.)!
 - **Register for MSS** (you need your nine-digit Unique ID number (UID), your name as spelled in the Fund's records and your date of birth as reported to the Fund by your employing organization);
 - **Inside MSS, go to the PROOF DOCUMENTS tab;**
 - Upon receipt of the first of the three documents, a table will appear in this tab, providing individual lines for each of the three documents.
 - **Once ALL 3 documents have been received and each of them has a 'Received' date populated next to its name and all three documents are checked off as 'Accepted', you can expect processing of your case to commence** in the Fund; should a document be found not acceptable by the Fund; no 'Accepted' date will appear and the 'Rejection' date and 'Rejection Reason' fields will be populated instead - in that case the Fund will follow up directly with you or the organization to request what is needed. Case processing would be pending until receipt of acceptable document/s.
 - If NO discrepancies are noted during case review and processing, you can expect your benefit to be implemented and paid within 6 to max. 8 weeks from the date of receipt of the last of the three documents listed.
 - If more than 2 months go by from the date of your separation from service and you note from the Proof Documents Tracking Table that the complete set of separation documents has NOT reached the Fund, as a **first step**, contact your former employing organization to inquire about the status of issuance of your separation documents; the Fund would NOT be able to advise in this regard. The Fund can provide updates only once the documents have reached the Fund.

UNJSPF PROCESSING TIMELINE (Reminder)

The UNJSPF's current standard processing timeline is **15 business days from the date of receipt by the Fund of ALL required and duly completed mandatory separation documents and (if applicable) supporting documentation, (provided no discrepancies are noted during case processing and audit).**

If there are delays, this is usually because:

- The Separation Notification (PF4) is delayed, or the PF4 was not signed by an authorized Finance Officer in your former employing organization, or the PF4 sent to the Fund is a copy (not an original). All these issues are out of the Fund's control. The UNJSPF would have to follow up.
- No Payment Instructions were received or Payment Instructions submitted are copies (not originals), incomplete or unacceptable. The UNJSPF would have to follow up.
- The UNJSPF does not have complete and accurate personal data on the participant or his/her dependents such as date of birth, marital status, number of dependent children, etc. In that case, the Fund will have to follow up to clarify/obtain the required information/document/s.
- Contribution discrepancies are noted during the review process in the Fund which then require verification and clarification with the former employing organization before processing can continue. The Fund must await satisfactory feedback from the organization.



After you have separated and your benefit has been implemented...

IN RETIREMENT: once your benefit has been implemented...

...this is what you should know:

- Once the Fund has implemented your retirement benefit, you will receive an **Official Benefit Letter**. This letter will provide you with the relevant details relating to your benefit. This letter may be useful in the future as proof of your entitlement to a UNJSPF benefit for submission to outside parties.
- If you instructed **After Service Health Insurance (ASHI)** to deduct your monthly ASHI premium payments directly from your monthly pension payment, these deductions will commence generally within a couple of months from the time your retirement benefit started into payment. The UNJSPF does NOT administer AHI and all related queries should please be submitted to ASHI or your organization, so they can provide detailed information.
- **You can track all payments made to you by the UNJSPF inside your Member Self Service (MSS)**, under the “Disbursement” tab. You can access MSS via this link: <https://www.unjspf.org/member-self-service/>.
- **Every year, you will receive and be required to date, sign and return to the Fund the annual Certificate of Entitlement (CE) form**, to confirm that you are alive and your continued entitlement to your benefit. Detailed information about the CE process is provided on the Fund’s website: <https://www.unjspf.org/certificate-of-entitlement/>.
- You may receive quarterly statements/notifications regarding Cost of Living Adjustments; these will be published inside your MSS, under the “Documents” tab.
- You can request an **annual Statement of Benefits (former referred to as “Tax Statement”) from the Fund**; numerous retirees request this statement for tax declaration purposes in their country of residence. The statement will provide your UNJSPF earnings for a specified period. You would have to make a first time request in writing (via the online Contact Form: <https://www.unjspf.org/contact-us/>), thereafter, these statements will be issued automatically each year and posted to your MSS account, where you can download and print it.
- **You can change your payment instructions in the future, to update your bank account**; in that case, please download form PF23 from your MSS account, under the “E-Forms” tab, complete, date and sign the form and return it to the Fund, together with copy of your valid ID document and copy of a recent bank statement for the new account.
- **Retiree Associations of former UN Org staff exist in many countries worldwide**, they are often called ‘AFICS’ (Association of Former International Civil Servants) and you can find the complete list of these Associations on the Fund’s website via the FAFICS webpage: <http://www.fafics.org/> and http://www.fafics.org/FAFICS_Member_Associations_E.htm.
- Please keep yourself informed via the **UNJSPF website**, which is regularly updated with current and useful information and tools: www.unjspf.org
- **To contact the UNJSPF in writing, please always use the online Contact Form** linked here: <https://www.unjspf.org/contact-us/>.



**V) THE UNJSPF WEBSITE – ACCESSING UNJSPF
MEMBER SELF-SERVICE (MSS) – RUNNING
AND READING ESTIMATES – HOW TO
COMPLETE PAYMENT INSTRUCTIONS FORMS
(PI) – CONTACTING THE UNJSPF**

The UNJSPF Website

www.unjspf.org



BANDWIDTH LO HI

PEOPLE SERVED: 205,000

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New information booklets about pension rights available!

DOWNLOAD BOOKLETS

LOGIN SETTINGS

Select a Portal ▾

★ MOST REQUESTED

- RUNNING AN ESTIMATE
- HOW CAN WE HELP YOU?
- ANNUAL PENSION STATEMENT
- FAFICS
- EMERGENCY FUND

🔗 QUICK LINKS BY USER TYPE

CERTIFICATE OF ENTITLEMENT

🌐 URGENT ASSISTANCE

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- Urgent Assistance
- Assistance immédiate
- СРОЧНАЯ ОБРАБОТКА ЗАПРОСОВ
- Asistencia Urgente

The UNJSPF Website

www.unjspf.org

News & Announcements



联合国养恤基金中文版信息手册现已发布! / The new brochure in Chinese has just been released!
October 30, 2019



UNJSPF IT systems undergo cyberattack
October 28, 2019



Mission to Jordan and Lebanon: The Fund reaches out to participants, retirees and HR specialists
October 24, 2019

[MORE NEWS](#)



CURRENTLY WORKING



STOPPING WORK OR SEPARATING



RETIRING



RETIREMENT



DEATH



OTHER GROUPS

[See More At Stopping Work or Separating](#)

Overview

1. Special Leave Without Pay (SLWOP)
2. Separation after less than 5 years
3. Separation after five (5) or more years and prior to reaching early retirement age

Need More Help?

Find What You're Looking For...

Select an option

The UNJSPF Website – Learning Tools



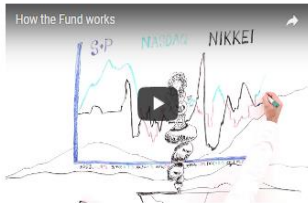
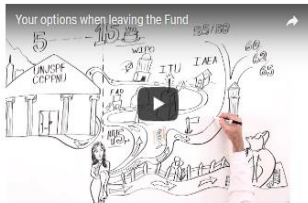
BANDWIDTH PEOPLE SERVED: 203,050

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Whiteboard Videos

Check out our informational series of Whiteboard videos!

[GO TO OUR CHANNEL](#)



Booklets and Brochures



Disability Benefit

If you are a Fund participant as a staff member employed by a member organization of the Fund, a disability benefit may be payable to you on a monthly basis.

February 6, 2017

[READ MORE](#)

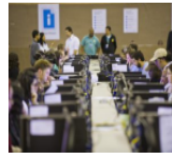


Divorce

Some national legislations and courts treat retirement benefits as marital assets that are subject to equitable distribution in the event of a participant or retiree's divorce.

February 6, 2017

[READ MORE](#)



Emergency Fund

The Emergency Fund, which is not an integral part of the UNJSPF pension benefit system, is financed from the assets of the UNJSPF and voluntary contributions by an appropriation of US\$200,000 each biennium (US\$100,000 per annum).

February 6, 2017

[READ MORE](#)



Information for Beneficiaries

The purpose of this page is to guide you, facilitate your understanding, and assist you with information on pertinent issues affecting your benefit.

February 6, 2017

[READ MORE](#)



Legal Guardianship and Estate

The purpose of this page is to provide information to retirees, beneficiaries and their families on the Funds policies and procedures with regard to retirees and adult beneficiaries, who are less autonomous or can no longer manage their pension affairs.

February 6, 2017

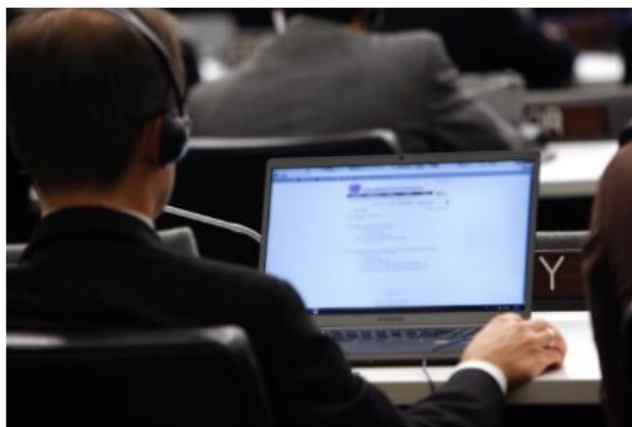
[READ MORE](#)



UNJSPF MEMBER SELF-SERVICE (MSS):
- How to register for MSS
- MSS Support

Member Self Service (MSS): Your personalized portal on the UNJSPF Website

Member Self-Service (MSS)



Welcome to UNJSPF Member Self-Service (MSS)

[LOGIN TO MEMBER SELF-SERVICE](#)

IF YOU REQUIRE ASSISTANCE IN LOGGING WITH OUR MSS, CONTACT OUR CALL CENTER AT:

- By Phone (hours M- F: 07:00 – 19:00):
NEW YORK (EST): +1 – 212-963-6931.
- By Email: msssupport@unjspf.org

This page is your guide to the UNJSPF Member Self-Service or MSS. Member Self-

LOGIN

- Employer Self-Service
- Member Self-Service (MSS)**
- Pension Board

PAGE II

- Standing Committee
- Overview
- United Nations Staff Pension Committee
- Unique Identifi (UID).
- Committee of Actuaries
- Register & Logi
- Audit Committee
- MSS for Retir
- ALM Committee
- MSS for Part
- Federation of Associations of Farmer International Civil Servants (FAFICS)
- MSS Menu
- Reading your Pension Statement
- Running Estimates.
- Known Issues
- More Help.

★ QUICK LINKS

- [Register](#)
- [Login](#)
- [FAQ](#)

You need your UNJSPF UNIQUE ID NUMBER (UID) – to register for Member Self Service (MSS) :

- The Fund recently introduced a new numbering system; the new **nine-digit UNJSPF Unique ID (UID) number** will serve as life-time reference numbers for all Fund members (from entry into the Fund till death).
- The UID is required for registration for Member Self Service (MSS) on the Fund's official website. All nine digits must be entered for registration, every zero counts!
- Please refer to your HR/EO offices to obtain your new UID and use it in all your future communications with the Fund, as it will help duly track and assign them to your case file.
- You can also obtain your UID by sending an email from your official UN email address to: RequestUIDonly@unjspf.org. You will receive a response within 1 to max. 3 business days.
- When asked to create your USERNAME as part of the registration process, please do NOT use special characters and do not include any spaces. Only use letters and numbers.
- Should you have issues with MSS once you registered, please contact the MSS Support team at MSSSupport@unjspf.org. They will respond within 2 to max. 5 business days.

Member Self Service (MSS): REGISTER

Terms of Service

The information the UNJSPF provides on the web site is made available for the convenient access of our participants and beneficiaries. While the UNJSPF makes every attempt to ensure the information provided is reliable, human or mechanical error remains a possibility. Therefore, the UNJSPF does not guarantee the accuracy, completeness or timeliness of information, and will not be held responsible for any errors or omissions, or for the use of, or results obtained from the use of information. This applies to sites hyperlinked to and from the UNJSPF web site.

Decline

Accept

Member Self Service (MSS): REGISTER

Verify Identity

To verify your identity, please enter your Unique ID, last name, and your date of birth. Your information is secured during transmission.

Unique ID:

Last Name:

Date Of Birth:



Member Self Service (MSS): REGISTER

Account Setup

Account

All fields are required. The password is case sensitive.

Person: BACAR SAID, ALIAMANE

Username:

Enter New Password:

Confirm New Password:

Username Restrictions:

- Username should have a minimum of 8 characters
- Username should have a minimum of 2 alpha characters
- Username should have a minimum of 2 numeric character

Password Restrictions:

- Password must have a minimum of 8 characters
- Password must have a minimum of 1 numeric characters
- Password must have a minimum of 1 capital letters
- Password must have a minimum of 1 lower case letters
- Password cannot be set to any of the previous 2 passwords

Security Questions

Security questions are used in-case you ever need to recover your password.

Select First Security Question:

Enter Answer to First Question:

Select Second Security Question:

Enter Answer to Second Question:

Select Third Security Question:

Enter Answer to Third Question:

Email Address

Your email address is used for all communications from the fund office. It will remain private and it will not be shared with outside companies.

Enter Email Address:


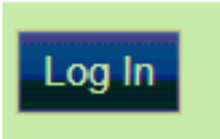
Re-enter Email Address:

Member Self Service (MSS): LOGIN

UNJSPF Secure Login

User Name

Password

[Register](#) | [Forgot User Name](#) | [Forgot Password](#)

Member Self Service (MSS): **INSIDE MSS**

Last Logon 19/10/2016 | Account | Logou



UNJSPF

EPPO FAO IAEA ICGEB ICCROM ICAO ICC IFAD ILO IMO IOM IPU
ISA ITU ITLOS STL UN UNESCO UNIDO WHO WIPO WMO WTO

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Help

Using this website will enable you to view and update certain information in your UNJSPF records. Should you find any errors in the information please follow the instructions below:

If you are an employee of the following organizations, EPPO, FAO, IAEA, ICCROM, ICGEB, ICAO, ICC, IFAD, ILO, IMO, IOM, IPU, ISA, ITU, ITLOS, STL, UNESCO, UNIDO, WHO, WIPO, WMO, UNWTO, please contact your Staff Pension Committee (SPC) Secretary.

If you are a participant of the United Nations family Organization, please contact your Executive Office or your HR office immediately.

If you are a retiree or a beneficiary, please contact the Fund's web master at pfwebmaster@un.org

For additional information relating to the various tabs, please click on the HELP tab below.

News

- Welcome to Member Self-Service. This is your personal United Nations Pension Fund information site containing data about your participation and your history with the Fund. Please take a few minutes to explore all of the tabs in the menu.
- Beneficiaries, please note that you can check receipt of your 2016 Certificate of Entitlement (CE) through the "Proof Documents" tab. If your 2016 CE is not yet listed, check again in a couple of weeks, as the Fund continuously records returned CEs.

Alerts

Member Self Service (MSS): **INSIDE MSS**

[Last Logon](#) | [Account](#) | [Logou](#)



Welcome [REDACTED] 06/09/2016

Account Settings

You can update your password, email as well as a variety of other settings that affect your user account.

Reset Password

Please remember to frequently update your password.

Update Email Address

Your email address is our primary means of communicating with you. Please make sure that you keep it up to date.

Update Security Questions

Your security questions are used when you forget your password.

Update Document Communication Preferences

Please remember to set your document communication preferences.

[Home](#)

Member Self Service (MSS): **INSIDE MSS**

Last Logon 03/05/2018 | Account | Logout



Welcome **Confidential** 04/07/2018

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Personal/Dependent Information

This page displays detailed personal information. If any of the information is incorrect, please contact the fund office.

First Name:	Verify spelling	DOB:	10-Apr-1971	Verify
Middle Name:		Age:	47	
Last Name:	Verify spelling	Gender:	Male	
Suffix:		Marital Status:	Married	
Unique ID:	Confidential	Participation Status:	Active Participant	
Current Nationality:	COMOROS	Language:	English	

Additional Information

Disabled:	<input type="checkbox"/>	Date Disability Awarded or Certified:	
Date of Next Review:		Medical Clearance Indicator:	<input type="checkbox"/>
Short Term Disabled Start Date:		Short Term Disabled End Date:	
Most Recent BCS Date:	05-Feb-2001 Verify	Most Recent Entry Date:	05-Feb-2001 Verify

Person Alias

First Name	Middle Name	Last Name	Preferred Name Flag
------------	-------------	-----------	---------------------

Member Self Service (MSS): **INSIDE MSS**

Useful tabs for Participants

- **Account:** (this tab can be accessed in the top left corner of all MSS pages) - here you can change your Email, Username, Password or Security Questions
- **Home page:** the Fund uses this page to provide updates and alerts relating to MSS – we encourage you to regularly log into MSS to check for such updates/alerts
- **Personal Information:** Here you can verify the personal information the Fund has on file for you – any discrepancies you may notice should be reported to your HR office so they can take action to rectify and inform the Fund.
- **Estimate:** Here you can run your estimates of future entitlement options and amounts – you should definitely run an estimate ahead of your separation so that you can make an informed benefit election.
- **Documents:** Here you can access, download and print your Annual Pension Statement, Estimates that you have generated in the Estimate tab, and, once your benefit is in payment, other important documents
- **E-Forms:** Here you can access all official UNJSPF forms pre-completed with your UID and name (e.g. Payment Instructions form Pens.E6 or E7, form A2, etc.) – please always use these MSS forms, as applicable, as they are barcoded and the latest version of these forms.
- **Proof Documents:** Here you can track receipt by the Fund of the key separation documents for your case (SEPPA, Separation Notification PF4 and PI) – this tab gives you visibility into whether the Fund has received the documents required to allow to start the review and processing of your UNJSPF benefit.

Note that some of the MSS tabs/functionality you can access as a participant are different from those you will be able to access once you are a retiree/beneficiary.





UNJSPF MEMBER SELF-SERVICE (MSS):

- How to run an estimate**
- Estimates explained**

Running your estimate in MSS

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Welcome CHRISTINE CARTNER 10/04/2018

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Disclaimer / Clause de non-responsabilité:

English

It can be useful to run an estimate of your benefit options for planning purposes or before making a final benefit election. To run your estimate, enter your proposed separation date in the designated box below. For detailed guidance on how to run and read estimates, refer to the Learning Tools page and 'Tutorials' on the Fund's website: <https://www.unjspf.org/help-tutorials/>. Once you have submitted your estimate request and the calculation is complete, you can view the estimate as a PDF file under the DOCUMENTS tab in MSS. Please take into consideration that the figures in the estimate are based on unaudited data, available to the Fund at the time of its running, as reported to us by you or your employing organization. In most cases, it will be a good estimate as long as there are no peculiar circumstances. Bear in mind that a full audit of your pension record will be conducted at the time of your actual separation from service, in the course of processing and establishing your final pension entitlement. If you need more advice on your estimate you may contact our Client Services via the online Contact Form: <https://www.unjspf.org/contact-us/>. Presently, there are some 'known issues' with the accuracy of this estimate calculator for very specific cases (e.g. cases where participants had periods of Special Leave without Pay, or transferred pension rights from an outside organization to the Fund, etc.); you can find a list of all 'known issues' here <https://www.unjspf.org/member-self-service/mss-known-issues-and-faq/>. If your separation date is within the next six months and you noted an issue with your estimate, please contact the Fund through the online Contact Form for assistance.

Français

Il peut être utile de faire une estimation de vos options de prestations à des fins de planification ou avant de procéder à un choix final. Pour générer votre estimation, entrez votre date de départ proposée dans la case prévue ci-dessous. Pour obtenir des conseils détaillés sur la façon de générer et de lire «Tutoriels» sur le site Web de la Caisse: <https://www.unjspf.org/help-tutorials/>. Une fois que vous avez soumis votre demande d'estimation et que le calcul est terminé, l'estimation sera disponible en tant que fichier PDF sous l'onglet DOCUMENTS dans MSS. Veuillez prendre en compte le fait que les chiffres de l'estimation sont basés sur des données non vérifiées disponibles à la Caisse au moment de son exécution, telles qu'elles sont rapportées par vous ou votre employeur. Dans la plupart des cas, il s'agit d'une bonne estimation tant qu'il n'y a pas de circonstances particulières. Gardez à l'esprit qu'un audit complet de votre dossier de pension sera effectué au moment de votre séparation effective, dans le cadre du traitement et de l'établissement de votre prestation. Si vous avez besoin de plus de conseils sur votre estimation, vous pouvez contacter nos Services à la Clientèle via le formulaire de contact en ligne: <https://www.unjspf.org/contact-us/>. Actuellement, il y a certains «problèmes connus» concernant l'exactitude de ce calculateur d'estimation pour des cas très spécifiques (par exemple, pour des cas où les participants avaient des périodes de congé sans paye, ou des droits de pension transférés d'une organisation externe à la Caisse, etc.); vous pouvez trouver une liste de tous les «problèmes connus» ici: <https://www.unjspf.org/member-self-service/mss-known-issues-and-faq/>. Si votre date de séparation est dans les prochains mois et que vous avez noté un problème avec votre estimation, veuillez contacter la Caisse à travers le formulaire de contact en ligne pour obtenir de l'aide.

Enter your future separation date here (dd/mm/yyyy). The field might be pre-populated with a date, however you can change that date to any future separation date of your choice. Then hit "Submit Request" – don't leave this page until the 'wheel' has stopped turning and you are advised that your estimate can now be viewed as a PDF under the DOCUMENTS tab in MSS.

Pension Estimate

Estimate of your Pension Entitlement

Proposed Separation Date:

Fixed Lump Sum Amount (In US Dollars):

Running your estimate in MSS

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Do NOT leave this ESTIMATE page while the wheel is turning which implies that your estimate is being generated in the background. Only once an alert pops up to advise the estimate calculation is complete, can you leave this page and view/print your estimate in PDF format under the DOCUMENTS tab.

Welcome CHRISTINE CARTNER 26/04/2018

Estimate calculation is completed. The Estimate document will be available for review in the Documents tab shortly.

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Disclaimer / Clause de non-responsabilité:

English

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Running your estimate in MSS

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UNJSPF

EPPO FAO IAEA ICGEB ICCROM ICAO ICC IFAD ILO IMO IOM IPU
ISA ITU ITLOS STL UN UNESCO UNIDO WHO WIPO WMO WTO

Welcome 04/07/2018

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Date	Document	Recipient	Action
04-Jul-2018	Estimate SS	#DA4D4 Benefit Type: Effective Date: 05/01/2026	Details
26-May-2018	Pension Statement	BACAR SAID, ALIAMANE Unique ID: 000199137	Details
15-Mar-2018	Estimate SS	#DA4D4 Benefit Type: Effective Date: 05/01/2026	Details
08-Feb-2018	Estimate SS	#DA4D4 Benefit Type: Effective Date: 05/01/2026	Details
08-Dec-2017	Estimate SS	#DA4D4 Benefit Type: Effective Date: 05/01/2032	Details
06-Dec-2017	Estimate SS	#DA4D4 Benefit Type: Effective Date: 05/01/2027	Details
05-Dec-2017	Estimate SS	#DA4D4 Benefit Type: Effective Date: 05/01/2026	Details
23-Nov-2017	Estimate SS	#DA4D4 Benefit Type: Effective Date: 05/01/2026	Details

UNITED NATIONS



NATIONS UNIES

UNITED NATIONS JOINT STAFF PENSION FUND
CAISSE COMMUNE DES PENSIONS DU PERSONNEL DES NATIONS UNIES

NEW YORK (Headquarters)
P.O. Box 5036, UNITED NATIONS, N.Y., N.Y. 10017
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E-mail: UNJSPFGVA@UNJSPF.ORG
Web: <http://www.unjspf.org>

Ref: [redacted]
PENSION NO [redacted]

27 April 2018

PERSONAL AND CONFIDENTIAL

TO: [redacted]

IPAS SELF SERVICE ESTIMATE

SUBJECT: ESTIMATE OF YOUR PENSION ENTITLEMENT

The estimate you requested is provided below. Please note that it is unaudited based on information provided by your employing Organization. An accurate determination can be made only after your separation from service has actually taken place, at which time all data will be audited. For your convenience, you may obtain information on pension issues and forms in self-service <https://member.unjspf.org> and from our Website www.unjspf.org

DOB: 06/03/1971 (Normal Retirement Age: 62)

DATE OF SEPARATION

30 June 2018

FULL DEFERRED RETIREMENT - ARTICLE 30

AT AGE 62PER YEAR

\$ 34,837.08

PROSPECTIVE SURVIVOR
(ARTICLE 34/35).PER YEAR

\$ 17,418.60

WITHDRAWAL SETTLEMENT - ARTICLE 31

\$ 258,017.24


Separation Date

Art. 30
Deferred Retirement
Benefit payable for life
as of NRA

Art. 31
Withdrawal
Settlement

Art. 34/35
Prospective Surviving
Spouse's Benefit
(applicable in this case)

Example of a **BENEFIT ESTIMATE** where beneficiary **REACHED Early Retirement Age** but is **YOUNGER than Normal Retirement Age (NRA)**
 [with prospective surviving spouse's benefit (Art. 34)]

UNITED NATIONS  **NATIONS UNIES**
UNITED NATIONS JOINT STAFF PENSION FUND
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 Web: <http://www.unjspf.org>

Ref: [REDACTED]
 PENSION NO: [REDACTED] 26 April 2018
 PERSONAL AND CONFIDENTIAL
 TO: [REDACTED]

IPAS SELF SERVICE ESTIMATE

SUBJECT: ESTIMATE OF YOUR PENSION ENTITLEMENT

The estimate you requested is provided below. Please note that it is unaudited based on information provided by your employing Organization. An accurate determination can be made only after your separation from service has actually taken place, at which time all data will be audited. For your convenience, you may obtain information on pension issues and forms in self-service <https://member.unjspf.org> and from our website www.unjspf.org

DOB: 06/03/1971 (Normal Retirement Age: 62)
DATE OF SEPARATION: 31 March 2026

EARLY RETIREMENT - ARTICLE 29	
1. FULL PENSION PER YEAR	\$ 38,345.64
PROSPECTIVE SURVIVOR (ARTICLE 34/35) PER YEAR	\$ 19,172.88
OR	
2. REDUCED PENSION PER YEAR	\$ 14,628.96
TOGETHER WITH LUMP SUM (MAXIMUM)	\$ 330,944.19
PROSPECTIVE SURVIVOR (ARTICLE 34/35) PER YEAR	\$ 19,172.88
FULL DEFERRED RETIREMENT - ARTICLE 30	
AT AGE 62 PER YEAR	\$ 65,548.20

PROSPECTIVE SURVIVOR (ARTICLE 34/35) PER YEAR	\$ 32,774.16
WITHDRAWAL SETTLEMENT - ARTICLE 31	\$ 661,888.38

Art. 29
 Full
 Early Retirement
 Benefit payable for
 life, **WITHOUT**
Lump Sum

Art. 29
 Reduced
 Early Retirement
 Benefit payable for
 life, together
WITH
MAX. Lump Sum

Art. 30
 Deferred Retirement
 Benefit payable for
 life **as of NRA**

Art. 31
 Withdrawal
 Settlement

Separation Date

Art. 34/35
 Prospective
 Surviving Spouse's
 Benefit (applicable in
 this case)

HOW TO READ AN ESTIMATE?

Example of a **BENEFIT ESTIMATE** where beneficiary **REACHED Normal Retirement Age (NRA)**
[with prospective surviving spouse's benefit (Art. 34) and under 2. max 1/3rd lump sum option]

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Web: <http://www.unjspf.org>

Ref: [REDACTED]
PENSION NO: [REDACTED]
PERSONAL AND CONFIDENTIAL
TO: [REDACTED]

16 October 2019

IPAS SELF SERVICE ESTIMATE

SUBJECT: ESTIMATE OF YOUR PENSION ENTITLEMENT

The estimate you requested is provided below. Please note that it is unaudited based on information provided by your employing Organization. An accurate determination can be made only after your separation from service has actually taken place, at which time all data will be audited. For your convenience you may obtain information on pension issues and forms in self-service <https://member.unjspf.org> and from our website www.unjspf.org

DOB: 06/03/1971 (Normal Retirement Age: 62)

DATE OF SEPARATION

31 March 2033

RETIREMENT - ARTICLE 28

1. FULL PENSION PER YEAR \$ 95,270.28

PROSPECTIVE SURVIVOR
(ARTICLE 34/35). PER YEAR \$ 47,635.20

OR

2. REDUCED PENSION PER YEAR \$ 52,836.96

TOGETHER WITH LUMP SUM (MAXIMUM) \$ 546,174.83

PROSPECTIVE SURVIVOR
(ARTICLE 34/35). PER YEAR \$ 47,635.20

Separation Date

Art. 28
Full
Retirement Benefit
payable for life,
**WITHOUT
Lump Sum**

Art. 34/35
Prospective
Survivor's Benefit
(applicable in this case)

Art. 28
Reduced Retirement
Benefit payable for
life together
**WITH
MAX. 1/3rd
Lump Sum**
(default LS amount
provided)

HOW TO READ AN ESTIMATE?

Example of a **BENEFIT ESTIMATE** where beneficiary **REACHED Normal Retirement Age (NRA)**
[with prospective surviving spouse's benefit (Art. 34) and under 2. fix lump sum amount as elected by beneficiary]

UNITED NATIONS



NATIONS UNIES

UNITED NATIONS JOINT STAFF PENSION FUND
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Web: <http://www.unjspf.org>

Ref: [REDACTED]
PENSION NO: [REDACTED]
PERSONAL AND CONFIDENTIAL
TO: [REDACTED]

16 October 2019

IPAS SELF SERVICE ESTIMATE

SUBJECT: ESTIMATE OF YOUR PENSION ENTITLEMENT

The estimate you requested is provided below. Please note that it is unaudited based on information provided by your employing Organization. An accurate determination can be made only after your separation from service has actually taken place, at which time all data will be audited. For your convenience you may obtain information on pension issues and forms in self-service <https://member.unjspf.org> and from our Website www.unjspf.org

DOB: 06/03/1971 (Normal Retirement Age: 62)

DATE OF SEPARATION 31 March 2033

RETIREMENT - ARTICLE 28

1. FULL PENSION PER YEAR	\$ 95,270.28
PROSPECTIVE SURVIVOR (ARTICLE 34/35). PER YEAR	\$ 47,635.20
OR	
2. REDUCED PENSION PER YEAR	\$ 87,496.20
TOGETHER WITH LUMP SUM (MAXIMUM)	\$ 100,000.00
PROSPECTIVE SURVIVOR (ARTICLE 34/35). PER YEAR	\$ 47,635.20

Separation Date

Art. 28
Full
Retirement Benefit
payable for life,
**WITHOUT
Lump Sum**

Art. 34/35
Prospective
Survivor's Benefit
(applicable in this case)

Art. 28
Reduced Retirement
Benefit payable for
life together
**WITH
FIX Lump Sum of
100,000USD
(as elected by
beneficiary)**

You have provided the following lump sum choice for the calculation of your future benefit:

LUMP SUM %: or **FIXED LUMP SUM AMOUNT: 100000.00**



PAYMENT INSTRUCTIONS FORMS (PI):

- PENS.E6 (for those who separate with less than 5 years of CS)**
- PENS.E7 (for those who separate with 5 or more years of CS)**
 - How to complete your PI correctly**

HOW TO COMPLETE THE PAYMENT INSTRUCTIONS FORM (PI):

Make sure to complete, date and affix your ink signature on the correct page/s of the correct PI form, as applicable to your case, i.e.:

- Participants with **LESS than 5 years of CS** at the date of separation from service = Form PENS.E/6;
- Participants with **5 years or more of CS** at the date of separation from service = Form PENS.E/7;

You can download and print the PI and all official UNJSPF forms in Member Self Service (MSS) under the tab FORMS: <https://www.unjspf.org/member-self-service/>;
 For form PENS.E/6: watch our 'How-To Video' for help with completing the forms: <https://www.unjspf.org/documents/instructions-for-payment-of-benefits-less-than-5-years-of-service/>.

Form PENS.E6 (page 2 of 2)

UNITED NATIONS JOINT STAFF PENSION FUND
INSTRUCTIONS FOR PAYMENT OF BENEFITS

(For participants with less than 5 years of Contributory Service)

Pension Number

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PLEASE PRINT or TYPE – **DO NOT USE ABBREVIATIONS**

I, _____, hereby submit
(Surname) (First) (Middle)
 payment instructions for the benefit payable to me.

NOTE: Payment will have to be made in your name to your account only. If you do not have a bank account and are unable to open one, then payment may be sent in care of a United Nations office. Payment cannot be remitted to a mailing address, nor can it be made to a third party.

A. Payment Instructions:

By remittance to my account as follows:

NAME OF FINANCIAL INSTITUTION	BANK ACCOUNT NUMBER
(NAME OF BRANCH, IF APPLICABLE)	
(ADDRESS)	Indicate your SWIFT, ABA, Routing, BLZ, ABI, CAB or sorting code, etc. as required by your bank for direct deposit.
(CITY, STATE, POSTAL CODE, COUNTRY)	

NOTE: Benefits may be payable in any currency selected by the recipient. Unless indicated otherwise, payment of your benefit will be made in U.S. dollars. If any currency other than US dollars is selected, the conversion from U.S. dollars will be done by the bank without Pension Fund involvement.*

Currency of Payment:

U.S. Dollars or Other Currency _____
(Please Specify)

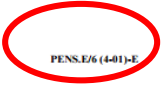
B. Mailing Address (to be completed in all cases):

(Number and Street) (City)

(State or Province) (Postal Code) (Country)

Date: _____ Signature: _____

*The only exception is the rare case where administrative rule J.2(c) is applicable.



Form PENS.E7 (page 2 of 3)

UNITED NATIONS JOINT STAFF PENSION FUND
INSTRUCTIONS FOR PAYMENT OF BENEFITS

(For participants with 5 or more years of Contributory Service)

Pension Number

--	--	--	--	--	--

Part I - ELECTION OF BENEFIT (Please mark the applicable box below and sign at the bottom of the page.)

(Surname) (First) (Middle)

A. RETIREMENT BENEFIT FOR PARTICIPANTS WHO HAVE REACHED THE NORMAL RETIREMENT AGE (Article 28) (See note 4)

- Full pension.....
- One-third lump sum, OR \$ _____ if less than one third, OR your contributions with interest if greater, AND the balance as a pension. This means renouncing all rights to a minimum pension.....

B. EARLY RETIREMENT BENEFIT FOR PARTICIPANTS WHO HAVE REACHED AGE 55, BUT HAVE NOT REACHED THE NORMAL RETIREMENT AGE (Article 29) (See note 4)

- Full early retirement pension
- One-third lump sum, OR \$ _____ if less than one third, OR your contributions with interest if greater, AND the balance as an early retirement benefit.....

NOTE 1. Immediate pension at a reduced rate, with survivor's benefits. Child's benefit to commence only from the normal retirement age or at death, if earlier.

C. DEFERRED RETIREMENT BENEFIT FOR PARTICIPANTS AT ANY AGE UNDER THE NORMAL RETIREMENT AGE (ARTICLE 30) (See notes 2, 3 and 4)

Full deferred pension, with survivor's benefits, payable at the normal retirement age.....

NOTE 2. Deferred benefits may be paid, at a reduced rate, on or after age 55. Kindly notify the Fund approximately one month prior to the age at which you wish your deferred benefit to begin.

NOTE 3. No child's benefit is payable under any form of deferred pension.

NOTE 4. The normal retirement age is 62 for those whose participation commenced or recommenced on or after 1 January 1990. (It is age 60 for those whose continuous participation had commenced before 1990.)

D. WITHDRAWAL SETTLEMENT AT ANY AGE UNDER THE NORMAL RETIREMENT AGE (Article 31)

A final cash withdrawal settlement which will extinguish all other entitlements.....

Date: _____ Signature: _____



You would only complete and submit this page 1 of your PI if you DO NOT WANT to be paid a benefit as soon as possible following your separation date. This page 1 must only to be completed if you elect the **Deferment of your choice/payment of benefit under Art. 32**. In that case, **ONLY page 1 must be completed (NOT the following page/s of your PI)**. Do NOT complete this page if you want to be paid as soon as possible after separation from service.

UNITED NATIONS JOINT STAFF PENSION FUND
INSTRUCTIONS FOR PAYMENT OF BENEFITS

(For participants with 5 or more years of Contributory Service)

Pension Number

--	--	--	--	--	--	--	--

As a participant in the Pension Fund you will, upon separation, become entitled to one of the benefits indicated on page 2. To assist you in filling out this form, you should read the instructions below since all parts of the form do not necessarily apply to your situation.

If you believe you are entitled to a disability benefit you should not complete this form, but should refer to Administrative Rule H.6.

1. If you wish to elect deferment of payment or choice of benefit (under the terms of Article 32 of the Regulations), the ONLY action required by you is to enter your mailing address and sign the statement below. Please note the important provision of Article 32, which applies if you defer election, but make no final choice within 36 months. However, in accordance with Article 44 the Fund shall not be liable for interest on any due but unpaid benefits.
2. If you wish to submit payment instructions at this time, please complete this form as follows:
 - a) You should complete Parts I and II, and sign the form on pages 2 and 3.
 - b) If you have less than 5 years of contributory service, you should NOT complete this form, but should get in touch with the Secretary of your Staff Pension Committee.

(Please read carefully the notes which are intended as a guide to the benefit to which you may be entitled.)

3. Completed form should be sent to the Secretary of your Staff Pension Committee.
4. Additional points to be noted:
 - a) A participant is not deemed to have reached the age of 55, 60, or 62, until the end of the day of his/her 55th, 60th, or 62nd birthday, respectively.
 - b) Entitlement to a benefit does not exist until a participant separates from service.
 - c) No benefit can be paid until documentation is processed and payment is certified by the CEO of the Pension Fund.
 - d) Monthly pension benefits may be subject to cost-of-living adjustments.
5. Articles 34, 35, 35 bis, 36 and 37 of the Regulations automatically provide for certain benefits in respect of eligible widows, widowers, divorced surviving spouses, children or secondary dependants.
6. Full commutation may be possible where the amount of a periodic benefit would be below US\$300 per year.
7. You should have on file a 'Designation of Recipient of Residual Settlement form. Any desired change in such designations should be submitted on form PENS.A/2.
8. Please refer to Article 46 of the Regulations regarding forfeiture of benefits.

NOTE: The following portion is to be completed **ONLY** if you elect deferment of payment under Article 32 of the Regulations; please note that your account accrues interests only until your separation date. If you elect to such deferment, please return this page to the Secretary of your Staff Pension Committee and **RETAIN** pages 2 and 3, to be used when notifying your final decision.

I, _____, wish to defer payment or choice of benefit for a period of up to 36 months from the date of my separation, as provided for in Article 32 of the Regulations.

My future mailing address is:

(Number and Street)	(City)
(State or Province)	(Country)

Date _____ Signature: _____

- If you elect to **defer your benefit election/payout under Art.32**, you should complete, sign, date and return **ONLY page 1** of form Pens.E7 to the Fund! Keep pages 2 and 3 to submit at a later stage.
- Ensure you affix your **Unique ID# (UID) or Pension Fund participant number** in the designated box on **ALL** pages of the form;
- Clearly indicate your **full first and family names** in the designated areas on each page of the form; their spelling must match that in UN official records - discrepancies must be explained.
- You must provide your **permanent mailing address, personal telephone number and email address** .
- You must **DATE and SIGN every page** of the form; the **ORIGINAL** form must be returned and submitted to the UNJSPE. **The Fund accepts ONLY ORIGINALS.**

HOW TO COMPLETE THE PAYMENT INSTRUCTIONS FORM (PI)?

For those with 5 Years of more of CS = Form **PENS.E/7** - Page 2

(If you wish to be paid as soon as possible after separation, complete and submit only pages 2 and 3 of form E7. On this page 2 you must elect your benefit; only ONE SINGLE benefit election box must be check marked, else the form is invalid.)

UNITED NATIONS JOINT STAFF PENSION FUND INSTRUCTIONS FOR PAYMENT OF BENEFITS

(For participants with 5 or more years of Contributory Service)

Pension Number

--	--	--	--	--	--	--	--	--	--

Part I - ELECTION OF BENEFIT (Please mark the applicable box below and sign at the bottom of the page.)

(Surname)

(First)

(Middle)

A. RETIREMENT BENEFIT FOR PARTICIPANTS WHO HAVE REACHED THE NORMAL RETIREMENT AGE (Article 28) (See note 4)

1. Full pension.....
2. One-third lump sum, OR \$ _____ if less than one third, OR your contributions with interest if greater, AND the balance as a pension. This means renouncing all rights to a minimum pension.....

B. EARLY RETIREMENT BENEFIT FOR PARTICIPANTS WHO HAVE REACHED AGE 55, BUT HAVE NOT REACHED THE NORMAL RETIREMENT AGE (Article 29) (See note 4)

1. Full early retirement pension
2. One-third lump sum, OR \$ _____ if less than one third, OR your contributions with interest if greater, AND the balance as an early retirement benefit.....

NOTE 1. Immediate pension at a reduced rate, with survivor's benefits. Child's benefit to commence only from the normal retirement age or at death, if earlier.

C. DEFERRED RETIREMENT BENEFIT FOR PARTICIPANTS AT ANY AGE UNDER THE NORMAL RETIREMENT AGE (ARTICLE 30) (See notes 2, 3 and 4)

Full deferred pension, with survivor's benefits, payable at the normal retirement age.....

NOTE 2. Deferred benefits may be paid, at a reduced rate, on or after age 55. Kindly notify the Fund approximately one month prior to the age at which you wish your deferred benefit to begin.

NOTE 3. No child's benefit is payable under any form of deferred pension.

NOTE 4. The normal retirement age is 62 for those whose participation commenced or recommenced on or after 1 January 1990. (It is age 60 for those whose continuous participation had commenced before 1990.)

D. WITHDRAWAL SETTLEMENT AT ANY AGE UNDER THE NORMAL RETIREMENT AGE (Article 31)

A final cash withdrawal settlement which will extinguish all other entitlements.....

Date: _____

Signature: _____

Ensure you affix your **UID# or Pension Fund participant number** in the designated box on **ALL pages** of the form;

Clearly indicate your full **first and family names** in the designated areas on each page of the form; their spelling must match that in UNMIT official records - discrepancies must be explained.

Clearly mark the **ONE** box on this page that corresponds to your benefit election.

Mark this box if you want to receive the full periodic benefit and NO lump sum payment.

Mark this box if you want to receive a LUMP SUM payment. If you want a LS of less than the max. 1/3 allowed, please indicate the USD amount you would like to receive. Else we will pay you the default 1/3 LS.

Mark this box if you elect a Deferred Retirement benefit under Art.30.

Mark this box if you elect a Withdrawal Settlement under Art.31.

Remember to date and sign this page!

Now go to page 3 of the form which must be submitted together with page 2; both pages must be **dated the same day**.

HOW TO COMPLETE THE PAYMENT INSTRUCTIONS FORM (PI)?

For those with 5 Years of more of CS = **Form PENS.E/7 - Page 3**

(On this page 3 you must clearly indicate your banking details, currency choice, mailing address, etc.)

UNITED NATIONS JOINT STAFF PENSION FUND INSTRUCTIONS FOR PAYMENT OF BENEFITS

Pension Number

--	--	--	--	--	--	--	--	--	--

PART II - PAYMENT INSTRUCTIONS (PLEASE PRINT or TYPE - DO NOT USE ABBREVIATIONS)

I, _____ hereby submit
(Surname) (First) (Middle)

payment instructions for the benefit payable to me as elected in Part 1 (see page 2).
NOTE: Payment will have to be made in your name to your account only. If you do not have a bank account and are unable to open one, then payment may be sent in care of a United Nations office. Payment cannot be remitted to a mailing address, nor can it be made to a third party.

A. Payment Instructions (If payment instructions are not completed in full, this form will be returned, causing delay in payment of benefit.)

1. MONTHLY BENEFIT

By remittance to my account as follows:

NAME OF FINANCIAL INSTITUTION	BANK ACCOUNT NUMBER
(NAME OF BRANCH, IF APPLICABLE)	
(ADDRESS)	Indicate your SWIFT, ABA, Routing, BLZ, ABI, CAB or sorting code, etc. as required by your bank for direct deposit.
(CITY, STATE, POSTAL CODE, COUNTRY)	

NOTE: Please provide a document from your bank indicating bank codes and preferred routing for international payments.

2. LUMP SUM (Complete only if different from above.)

By remittance to my account as follows:

NAME OF FINANCIAL INSTITUTION	BANK ACCOUNT NUMBER
(NAME OF BRANCH, IF APPLICABLE)	
(ADDRESS)	Indicate your SWIFT, ABA, Routing, BLZ, ABI, CAB or sorting code, etc. as required by your bank for direct deposit.
(CITY, STATE, POSTAL CODE, COUNTRY)	

B. Currency of Payment: Lump Sum _____ Monthly Benefit _____
(Please Specify) (Please Specify)

NOTE: Benefits may be payable in any currency selected by the recipient. Unless indicated otherwise, payment of your benefit will be made in U.S. dollars. With respect to the lump sum, if any currency other than US dollars is selected, the conversion from U.S. dollars will be done by the bank without Pension Fund involvement.

C. Mailing address (to be completed in all cases):

(Number and Street) (City)

(State or Province) (Postal Code) (Country)

Date: _____

Signature: _____

If you wish to receive your benefit payments as soon as possible, please submit only the duly completed, dated and signed pages 2 and 3 of this form.

Clearly indicate your full first and family names as well as your UID# or Pension Fund participant number.

If you elect payment to be made to a bank account clearly indicate in these boxes exact and complete banking instructions including ALL RELEVANT DETAILS (ABA, IBAN, SWIFT codes, etc.). The bank account must be open in your own name (or at least include your name if it is a joint account). The account can be open in a bank located in another country than you country of residence.

If you elect a WS, only complete the LS box. If you elect a pension benefit, complete box A.1.; in that case, complete box A.2. ONLY if you want the LS to be paid to an account other than the one you indicated for your periodic benefit.

Clearly indicate the currency in which you would like the Fund to pay you pension benefit. Here, also provide currency instructions for both the periodic pension benefit AND the LS amount, if and as applicable.

You must provide your permanent mailing address; also please provide a personal telephone number and email address.

If you would like to be paid by check c/o a UN/UNDP office, clearly indicate this instruction in each of the boxes under A.1 and 2. as applicable AND provide in the address section the UN/UNDP office's address. In that case, also please provide a personal email address and telephone number for yourself.

Remember to date and sign this page!



VI) USEFUL INFORMATION FOR RETIREES



- **The UNJSPF WEBSITE:** useful tabs for retirees
- **Member Self Service (MSS):** useful content for retirees
- **The Annual Certificate of Entitlement (CE) Exercise:** a requirement for retirees
- **The UNJSPF Emergency Fund:** one-time financial assistance in hardship cases



UNJSPF

The UNJSPF WEBSITE

www.unjspf.org – UNJSPF WEBSITE TABS useful for RETIREES...

- **Access to Member Self Service (MSS)** – On the MSS web-page you can register for or log into your personalized MSS portal. (*For more details about MSS see next slide.*): <https://www.unjspf.org/urgent-assistance-arabic/>
- **Contact Us:** links to the online UNJSPF Contact Form to submit all written e-mail queries to the Fund. This page also provides the contact details for the Fund's Call Center and postal mailing address in the Geneva: <https://www.unjspf.org/contact-us/>
- **Urgent Assistance:** Special web-page explaining how to best contact the Fund and the immediate information required for death related queries OR if a monthly benefit payment stopped: these queries are treated as absolute PRIORITY by the Fund! This page exists in Arabic (and the other 5 official UN languages): <https://www.unjspf.org/urgent-assistance-arabic/>
- **Information:** links to a page listing and linking to various useful pages particularly relevant for retirees/beneficiaries, e.g.: FAQs (including Special Covid-19 FAQ), Informational Booklets, Educational Videos, Certificate of Entitlement (CE) info, Emergency Fund, etc.: <https://www.unjspf.org/info-for-retirees-beneficiaries/>
- **Forms:** All official UNJSPF forms are available here in blank format, e.g. the Change in Payment Instructions (PI) form, or Change in Address form. However, it is best if you print official UNJSPF forms inside your personalized Member Self Service (MSS), as they are pre-completed with your name and Unique UNJSPF ID number (UID).
- **Publications:** UNJSPF Annual Letter/Report, News Alerts, etc.: <https://www.unjspf.org/publications/>
- **Investments:** links to the webpages of the Office of Investment Management (OIM) and provides detailed information about the funding status of the Fund, investments etc.: <https://oim.unjspf.org/>.

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The UNJSPF WEBSITE

www.unjspf.org

WEB-PAGES, INFORMATIONAL BOOKLETS and VIDEOS of special relevance for retirees and beneficiaries...

- **Certificate of Entitlement (CE):** this page provides up to date information about the annual Certificate of Entitlement Exercise and related matters, e.g. the deadline for return of the annual CE to the Fund, what to do in case of non-receipt of the annual CE, how to access your online CE, under which circumstances signature/thumbprint authentication is required, etc.: <https://www.unjspf.org/certificate-of-entitlement/>
-CE Booklet: <https://www.unjspf.org/wp-content/uploads/2019/03/Certificate-of-entitlement.pdf>
-CE Whiteboard Video: https://www.youtube.com/watch?time_continue=1&v=N5qoL7POTQg&feature=emb_logo
- **Authentication of Signatures & Documents:** this page provides detailed information about the conditions under which signature authentication is required, which authorities the Fund accepts as authenticating officials, etc.: <https://www.unjspf.org/authentication-of-signatures-and-docs/>
- **Emergency Fund:** this page explains the existence of the UNJSPF Emergency Fund (EF), its purpose, general conditions of EF assistance award, requirements for submission of EF assistance requests, etc. <https://www.unjspf.org/documents/emergency-fund/>
-Emergency Fund booklet in Arabic: <https://www.unjspf.org/wp-content/uploads/2017/10/Brochure-Emergency-Ar.pdf>
-Emergency Fund Whiteboard Video: https://www.youtube.com/watch?v=gKw9NBXSRGg&feature=emb_logo

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The UNJSPF WEBSITE

www.unjspf.org

WEB-PAGES, INFORMATIONAL BOOKLETS and VIDEOS of special relevance for retirees and beneficiaries...

- **Survivors:** this page provides some basic information relevant for survivors of a retiree or beneficiary and links to related relevant pages, including required official forms, checklist, booklet, video, etc.:
<https://www.unjspf.org/survivors/>
-**Survivors Booklet** with detailed information about conditions of entitlement to survivors benefits and required documentation: <https://www.unjspf.org/wp-content/uploads/2017/02/Survivors-Benefits-1.pdf>
-**Survivors Whiteboard Videos:**
#15 Survivors to the retiree: <https://www.youtube.com/watch?v=Jqh4voWbqG8>
#16 Survivors to the survivor: https://www.youtube.com/watch?v=2I_e4jkaVTw
(#11 Residual Settlement and A2 form: <https://www.youtube.com/watch?v=ViGxk3y1xXU>)
- **Legal Guardianship and Estate:** the following link takes you to the informational booklet explaining under which conditions the Court appointment of a legal guardian may be required by the Fund to allow a third party to handle the pension affairs of a retiree/beneficiary: <https://www.unjspf.org/wp-content/uploads/2017/02/LegalGuardEstate.pdf>

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Member Self Service (MSS): INSIDE MSS

Useful MSS tabs for RETIREES/BENEFICIARIES

- **Account:** (this tab can be accessed in the top left corner of all MSS pages) - **here you can change your Email, Username, Password or Security Questions**
- **Home page:** the Fund uses this page to provide updates and alerts relating to MSS – we encourage you to regularly log into MSS to check for such updates/alerts
- **Address:** **all those on the US Dollar track can change their address online and provide an emergency contact.** – *If you are paid under the two-track, you must submit form PF23/M to request the Fund to change your address.*
- **Disbursements:** track all payments from the Fund and ASHI deductions (if applicable).
- **Documents:** you can access, download and print your Official Benefit letter, Quarterly COLA Statements, Statement of Benefits (if requested), Estimates that you have generated in the Estimate tab, and, other important documents. **For all those on the US Dollar Track: you can access your annual Certificate of Entitlement (“MSS” CE) here.**
- **E-Forms:** you can access all official UNJSPF forms pre-completed with your UID and name (e.g. Change in Payment Instructions form PF.23, forms E.10 and E.11, etc.) – *please always use these MSS forms, as applicable, as they are barcoded and the latest version of these forms.*
- **Proof Documents:** you can track receipt by the Fund of your returned, barcoded annual CE form – *this tab gives you visibility into whether the Fund has received your returned CE form and at which date it was indexed to your file.*
- **Emergency Fund:** in case of severe financial hardship, submit an initial EF request online.
- **Two-Track Estimate:** you can run your estimates of your entitlement if paid under the local track of your country of residence – *you should definitely run a two-track estimate before applying to the Fund to be paid under the local track.*

Note that some of the MSS tabs/functionalities you can access as a retiree/beneficiary are different from those you were able to access as a participant.



INSIDE MSS: CHANGING YOUR ADDRESS

Last Logon 03/07/2018 | Account | Logout | Return To LOB



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Welcome **confidential** 04/07/2018

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Restoration (Article 24)

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Address

Official Mailing Address ▼

PO **confidential**
LUSAKA, ZM

Phone:

Home: +260 **confidential** ZAMBIA

Email:

Registered: **confidential**@yahoo.com

Update address

change accepted only for Official Mailing Address. Pouch Address can't be changed online

Click on the *Update address* button to edit the "Official Mailing Address"
Cliquez sur le bouton *Update address* pour changer l'adresse postale officielle

INSIDE MSS: TRACKING YOUR PAYMENTS

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Disbursements

Below is historical record of your disbursements

Issued Disbursements

Disbursements that have already been sent to you.

Payee: **All** Benefit Account: **All** Year: **All**

Records Export

Value Date	Payment Currency	COP Gross	ASHI	COP Deductions	COP Net	Status	Reason Code	Check EFT No	Disbursement	Unique Id	Payee Name	Overpayment Flag
30/06/2018	USD - US Dollar	4,746.85	469.09	0.00	4,277.76	Reconciled		1426860	EFT			<input type="checkbox"/>
31/05/2018	USD - US Dollar	4,746.85	469.09	0.00	4,277.76	Reconciled		1389668	EFT			<input type="checkbox"/>
30/04/2018	USD - US Dollar	4,746.85	453.84	0.00	4,293.01	Reconciled		1352607	EFT			<input type="checkbox"/>
31/03/2018	USD - US Dollar	4,644.66	453.84	0.00	4,190.82	Reconciled		1315484	EFT			<input type="checkbox"/>
28/02/2018	USD - US Dollar	4,644.66	453.84	0.00	4,190.82	Reconciled		1278716	EFT			<input type="checkbox"/>
31/01/2018	USD - US Dollar	4,644.66	462.01	0.00	4,182.65	Reconciled		1241976	EFT			<input type="checkbox"/>
31/12/2017	USD - US Dollar	4,644.66	462.01	0.00	4,182.65	Reconciled		1205554	EFT			<input type="checkbox"/>
30/11/2017	USD - US Dollar	4,644.66	462.01	0.00	4,182.65	Reconciled		1168625	EFT			<input type="checkbox"/>

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INSIDE MSS: ACCESSING IMPORTANT DOCUMENTS (CE, STATEMENTS, LETTERS, etc.)

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No need to wait for the CE to arrive by mail, print the online CE, sign it and return it in Original by mail or pouch to NY or GVA Office

Plus besoin d'attendre l'arrivée du CE par courrier, imprimez-le en ligne, signez et retournez l'Original au bureau de NY ou GVE par courrier ou valise diplomatique

Welcome Retiree's Name 04/07/2018

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Date	Document	Recipient	Action
29-May-2018	CE 002 - Certificate of Entitlement - Mem	Retiree's Personal Information. Blocked for Confidentiality	Details
13-Apr-2018	CO 001 - COLA Letter English		Details
21-Jun-2017	MSS Registration Success		Details
28-May-2017	CE 002 - Certificate of Entitlement - Mem		Details
19-Apr-2017	CO 001 - COLA Letter English		Details

INSIDE MSS: TRACKING RECEIPT OF YOUR CE BY THE FUND

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Proof Documents

Records Export

Document Name	Received Date	Accepted Date	Rejection Date	Reason For Rejection	Additional Info
Certificate of Entitlement	14/07/2017				2017

INSIDE MSS: REQUESTING EMERGENCY FUND ASSISTANCE

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Request for Emergency Funds

The Emergency Fund is utilized to provide financial assistance to beneficiaries who are currently receiving a periodic benefit from the Fund. It is intended to provide relief in individual cases of proven hardship owing to illness, infirmity or similar cases, including funeral arrangements. It is not intended to supplement pensions that may be considered insufficient, whether due to general or local economic situations or limited contributory service.

Please answer the following questions in order to determine if you meet the minimum requirements of applying for Emergency Fund assistance.

a) Are you currently receiving a periodic benefit from the UNJSPF? Yes/No

b) Your request is not due to educational expenses or loans. Yes/No

If the answer to either of the above questions is "NO" you are not eligible for Emergency Fund assistance.

Disclaimer: Upon hitting the submit button, please note that this request will be sent to the UNJSPF Client Services and cannot be modified. You will have thirty calendar days from the date of this request to submit all required documentation as provided in the Emergency Fund Letter located in the "Documents" section of your Member Self-Service account.



Create Request - (click Edit to create)

Emergency Fund Request Category:

Click on the *Edit* Button, Select the *Emergency Fund Request Category*, Check the *Disclaimer* button and Click on the *Submit Emergency Fund Request* Button
Cliquez sur le bouton *Edit*, choisissez la catégorie, cochez le bouton *Disclaimer* et cliquez sur le bouton *Submit Emergency*

Submitted Request

Records Export



General information about the Fund's annual CE Exercise:

- **The dedicated CE webpage** is updated for each annual CE Exercise and mailing with up to date information and guidance <https://www.unjspf.org/certificate-of-entitlement/>; general CE related info.
- **The "CE" Whiteboard video:** https://www.youtube.com/watch?time_continue=4&v=IEC1GSXWP3A
- **ALL retirees and beneficiaries will ALWAYS receive the barcoded and personalized annual CE by mail at their official mailing address on file with the Fund.**
- If a benefit is paid on the US Dollar Track (i.e. NOT paid on the Two-Track), **the beneficiary can also download and print the barcoded annual CE from MSS, under the DOCUMENTS tab.** The MSS CE is generated and will be available in MSS at the same time the hardcopy CE is created and sent out by the Fund, i.e. usually very late May every year.
- **Beneficiaries can track receipt by the Fund of their returned barcoded CE in MSS under the PROOF DOCUMENTS tab** – allow for 2 weeks for CE to be uploaded and MSS tracker updated.
- **It is key that the Fund has on file the beneficiary's UP TO DATE Mailing Address** to ensure the annual CE is mailed to the correct address (especially if benefit is paid on the Two-Track!).
- **OFFICIAL MAILING ADDRESSES can now be updated online in MSS**, provided the beneficiary is paid under the US Dollar track (i.e. NOT paid on the Two-Track) and their old or new address does NOT involve a Pouch Address; else an original and duly completed, dated and signed form PF23/M must be submitted to the Fund.
- **Authentication of signature is required ONLY if it changed** or if the beneficiary uses a thumbprint instead of a scripted signature; detailed guidance on signature authentication requirements is provided on the website: <https://www.unjspf.org/authentication-of-signatures-and-docs/>.



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THE EMERGENCY FUND

- **Watch the Whiteboard video on the “EMERGENCY FUND” on the Fund’s website:**
<https://www.youtube.com/watch?v=FZoDnPqJ5M4>
- **Read the informative booklet on the “EMERGENCY FUND” which you can access and download here:**
<https://www.unjspf.org/wp-content/uploads/2017/02/Brochure-Emergency.pdf>
- **It is important that all requests for Emergency Fund (EF) financial assistance are submitted in writing accompanied by all required supporting documentation (e.g. medical reports, receipts for payment made, etc., if and as applicable).**
- **Monitor the Fund’s website www.unjspf.org for announcements for Special Emergency Fund assistance in the context of a Natural Disaster.**

For EF assistance in the context of a Natural Disaster, the Fund would publish an according announcement on its website and where possible reach out to local AFICS chapters and/or UN organizations, to raise awareness of such Special EF Payment.



VII) HOW TO CONTACT THE UNJSPF:

- How to contact the UNJSPF**
- Contact details for the Fund's GENEVA or NEW YORK offices**

HOW TO CONTACT THE UNJSPF

-> **ACTIVE PARTICIPANTS** of UN Agencies (listed below) must contact their **SPC Secretariat** for all pension related queries; here the list of UN Agencies:

CTBTO EPPO FAO IAEA ICGEB
ICCROM ICAO ICC IFAD
ILO IMO IOM IPU ISA ITU
ITLOS STL UNESCO UNIDO
UNWTO WHO WIPO WMO

-> **ACTIVE PARTICIPANTS** of all other UNJSPF member organizations can contact the Fund directly with their queries.

-> **RETIREES** and **BENEFICIARIES** can contact the Fund directly with their queries.

HOW TO CONTACT THE UNJSPF: Contact Form

- To ensure proper tracking, routing and a timely response by the UNJSPF, **ALL** written queries must be submitted through the online **CONTACT FORM**.
- To submit a written query to the Fund, please visit the **CONTACT US** page on the Fund's website: <https://www.unjspf.org/contact-us/>



The screenshot displays the UNJSPF website header and navigation menu. The UNJSPF logo and name are at the top left. The navigation menu includes links for HOME, ABOUT THE FUND, INVESTMENTS, INFORMATION, REFERENCE MATERIAL, FORMS, PUBLICATIONS, CONTACT US (highlighted with a red circle), URGENT ASSISTANCE, and LOGIN. Below the navigation menu, there is a blue banner with text about Covid-19 related arrangements. The main content area features a large infographic titled 'SUSTAINABLE INVESTING AT OIM IN 2019' with various statistics and icons. On the right side, there is a sidebar with a LOGIN button, a SETTINGS button, a dropdown menu for 'Select a Portal', and sections for 'MOST REQUESTED' (RUNNING AN ESTIMATE, HOW CAN WE HELP YOU?, ANNUAL PENSION STATEMENT, FAFICS, EMERGENCY FUND) and 'QUICK LINKS BY USER TYPE' (CERTIFICATE OF ENTITLEMENT). Below these, there is a section for 'URGENT ASSISTANCE' with links in multiple languages: 紧急协助须知, Urgent Assistance, Assistance immédiate, СРОЧНАЯ ОБРАБОТКА ЗАПРОСОВ, and Asistencia Urgente.

HOW TO CONTACT THE UNJSPF: Contact Form

- Please complete the online CONTACT FORM with all the required details relating to your query. Fields marked with a * are required!
- Identify yourself as a 'Participant', if you are not, yet, in receipt of a benefit payment, or as a 'Retiree/Beneficiary' if you are in receipt of a regular monthly benefit from the Fund.
- Select the topic for which you are contacting the Fund from the drop-down menu.
- Make sure to provide a valid email address.

Contact Us

TOLL-FREE NUMBERS TO 68 COUNTRIES

The Fund is based in New York (United States) and also has an office in Geneva (Switzerland); it is in the process of starting small satellite offices in other parts of the world. The Fund serves more than 200,000 people. The Fund's Secretariat employs 191 staff members, including the staff in Geneva, to take care of all pension-related matters. Work between the NY and Geneva offices is divided based on the case profile, i.e. by employing organization for participants and by official country of residence for retirees and beneficiaries.

We very much hope that you can find the information you need on this website. In case you do need to contact us, we invite you to use this form to select the topic of your concern and submit any questions or inquiries you may have to the UNJSPF. You will receive a confirmation email after submitting the form, providing some topic-specific information that might be useful. Your submitted query will then be routed to the appropriate office in the UNJSPF for processing. Thank you.

Please note that the following form is secure.

If you have a comment or suggestion about the new website, please let us know [through our survey](#).

NEW YORK GENEVA TOLL-FREE NUMBERS

By telephone
Toll-Free numbers available now for 68 countries, click here.

1 (212) 963 – 6931

By fax
1 (212) 963 – 3146

In person*
UNJSPF WALK-SERVICES ARE CURRENTLY SUSPENDED DUE TO COVID-19 OUTBREAK. PLEASE CONTACT US BY PHONE OR IN WRITING VIA THE CONTACT FORM ON THIS PAGE.

4th floor
1 Dag Hammarskjöld Plaza (DHP)
Corner of 48th Street and 2nd Avenue

*In person visits, daily (except Thursdays) from 9 a.m. to 5 p.m. Monday through Friday. No appointment is needed. Walk-in, register, and a Client Service staff member will be with you.

IF DOCUMENTS ARE SENT BY REGULAR POSTAL MAIL:
United Nations Joint Staff Pension Fund
c/o United Nations
P.O. Box 5036
New York, NY 10163-5036
USA

IF DOCUMENTS ARE SENT BY EXPRESS COURIER (DHL, ETC.) OR REGISTERED MAIL:
United Nations Joint Staff Pension Fund
37th floor, 1 DHP
885 Second Avenue
New York, NY 10017
USA

[View larger map](#)

Send us a Message

Please note that all fields with an asterisk (*) are required.

Are you? *

Participant

Anyone who pays or paid contributions to the Fund and has not yet received a payout from the Fund (Withdrawal Settlement or form of retirement or other monthly benefit)

How can we assist you? Participant *

Separation from service/UNJSPF Benefit op...

Unique Identification Number UID *

123456789

UIDs are 9 digits. Don't know my UID

Your title

Ms.

Your name *

Christine Luise Cartner
First Middle Last

Please ensure that your the name is spelled exactly as it appears in the Fund's records.

Your email *

cartner@gmail.com cartner@gmail.com
Enter Email Confirm Email

Phone

1234567890

HOW TO CONTACT THE UNJSPF: Contact Form

- **Participants:** please select the name of your employing organization from the drop down menu (no need to provide your country of residence).
- **Retirees/Beneficiaries:** please select the name of your country of residence from the drop down menu (no need to provide the name of your former employing organization).
- You can **describe your query** in more detail in the free text field.
- You can **attach uploaded documents** to your query, if deemed useful.
- Once all required fields are completed, hit 'Submit'.
- Upon submission of your Contact Form, you will receive an initial automated response from the Fund, acknowledging your submission, tracking number and providing also information relevant to the topic of your query.
- Once a UNJSPF pension expert has reviewed your query and case file in depth, you will receive a **detailed, case specific response to your question.**
- In view of large number of queries reaching the Fund, which are responded to in chronological order of receipt, standard response time is currently 15 business days.



Phone

1234567890

Please use the international format. ie + 41 22 928 88 00

Country of Residence of UNJSPF Participant

Select an option

Your Employing Organization Participant*

UNOG

Description of Query*

Hello UNJSPF,
I am currently a staff of UNOG and I am considering retiring at age 57. Will there be any penalties? What process should I follow, what documents do you need from me?
Thank you.

197 of 2000 max characters

Optional File Attachment 1

Choose File No file chosen

Please note a 4MB limit

More attachments

I need to upload more attachments

CAPTCHA



SUBMIT SECURE REQUEST

HOW TO CONTACT THE UNJSPF: TELEPHONE

- You can contact the UNJSPF by phone via our CALL CENTER, operating during standard UNJSPF office hours in Geneva and New York. More details on our Contact Us page: <https://www.unjspf.org/contact-us/>.
- The Fund's CALL CENTER NUMBERS are:
Geneva: +41 (0) (22) 928 88 00
New York: +1-212-963-6931
- The Fund has Toll-Free and Local numbers to 68 countries <https://www.unjspf.org/toll-free-numbers/>. The Fund is adding new numbers regularly.









Toll-Free and Local Numbers

2 April 2020



Call-Center Team in New York

The Fund is pleased to announce the launch of an initiative to establish Toll-Free and Local Numbers to directly connect callers to its Call Center. These numbers are now available in the following countries from 7am to 7pm (NY Time):

	ARGENTINA	08006661985	Toll-Free
	AUSTRALIA	1800986631	Toll-Free
	AUSTRIA	0800100485	Toll-Free
	BANGLADESH	8809610998424	Toll-Free
	BELGIUM	080058539	Toll-Free
	BENIN	22961509856	Local Number
	BOSNIA AND HERZEGOVINA	38770311081	Local Number
	BRAZIL	0800-724-8292	Toll-Free

IF YOU NEED ASSISTANCE

UNJSPF – GENEVA OFFICE

Du Pont de Nemours Building,
Chemin du Pavillon 2
1218 Grand Saconnex
Switzerland

Tel: +41 (0) (22) 928 88 00

Fax: +41 (0) (22) 928 90 99



E-mail: to submit your query, visit the Fund's website and on it the Contact Us page to submit a Contact Form: <https://www.unjspf.org/contact-us/>

Website: <http://www.unjspf.org>

- Call Center hours are 8:30AM – 17:00PM every business day of the week.
- SUSPENDED DUE TO COVID-19 - Visiting hours are by appointment, 08:30 – 17:00 every business day of the week, except Thursdays, when the Fund's Client Service is closed to visitors.

IF YOU NEED ASSISTANCE

UNJSPF - NEW YORK OFFICE

1 Dag Hammarskjöld Plaza,
885 Second Avenue,
4th Floor

Tel: 1-212-963-6931 (Call Center)

Fax: 1-212-963-3146



E-mail: to submit your query, visit the Fund's website and on it the Contact Us page to submit a Contact Form: <https://www.unjspf.org/contact-us/>

Website: <http://www.unjspf.org>

- Call Center hours are 7:00AM – 7:00PM every business day of the week.
- SUSPENDED DUE TO COVID-19 - Visiting hours are ~~09:00AM – 05:00PM every business day of the week, except Thursdays, when the Fund's Client Service is closed to visitors; no appointment is needed.~~

IF YOU NEED ASSISTANCE

UNJSPF – NAIROBI LIAISON OFFICE

In April 2017 the Fund established a pilot Liaison Office in Nairobi consisting of one UNJSPF Benefits Officer. The Liaison Officer works in close collaboration with the Fund's New York and Geneva offices and provides technical advice and support to participants and beneficiaries of the Fund as well as to UNON and Nairobi based organizations.

If you are located in Nairobi, you can make an appointment for an in-person consultation by contacting: Pension.Nairobi@UNON.org

Please note that due to COVID-19 all in person consultations are currently suspended.

Location of the UNJSPF Nairobi Liaison Office:

c/o UNON

Human Resources Management Service,
Block V - Ground Floor/Lobby Room 130

Note that all phone calls or written queries should always be addressed to the Client Services teams in the Fund's New York and Geneva offices. Contact details are provided below and in the two prior slides.

E-mail: to submit your query, visit the Fund's website and CONTACT US webpage to submit your query via the online Contact Form: <https://www.unjspf.org/contact-us/>

The Fund's Call Center numbers are provided on the same webpage.

UNJSPF Website: <http://www.unjspf.org>

QUESTIONS AND ANSWERS





VIII) EMPLOYMENT OF UNJSPF RETIREES

EMPLOYMENT AFTER RETIREMENT

As a UNJSPF retiree, you may again seek employment.

- If working outside of the UN System, such employment will have no bearing on your UNJSPF pension income. The Fund will simply continue paying your pension.
- If working for one of the UNJSPF member organizations, it will depend on the status/quality of your contract and its duration, whether or not you will again qualify for UNJSPF participation.
 - If you DO qualify for UNJSPF participation, you will have to again contribute and your pension will be suspended for the duration of your UNJSPF participation.
 - If you DO NOT qualify for UNJSPF participation, the Fund will continue to pay your pension, regardless of how much you will earn under your new employment.

HIRING OF RETIREES BY A UNJSPF MEMBER ORGANIZATION

UNJSPF participation requirements - Articles 21 (and 40) of the UNJSPF Regulations and Rules

As a principle, the Fund, when considering whether or not a retiree re-employed by one of its member organizations again qualifies for Pension Fund participation, checks the following key criteria:

- i. The retiree's new **contract quality/type** - i.e. is it a **full time staff member contract or not?** If the answer is 'YES', we check the following element under (ii)... **(NOTE: Consultants cannot become UNJSPF participants, regardless of duration of their services or level of their compensation.)**
- ii. The **contract duration** - i.e. is the contract for a **duration of 6 months or more, or does the retirees have several consecutive contracts of less than six months interrupted by less than 30 days that add up to more than 6 months of contract duration?** If the answer is 'YES', the retiree again qualifies for UNJSPF participation and, therefore, the Fund will have to suspend the payment of pension benefits for the duration of his/her employment (Article 21 of the Fund's R+Rs)...
- iii. **...Except**, the Fund would NOT enroll this retiree in the Fund if the terms of his/her contract expressly excluded him/her from UNJSPF participation for valid reasons like a 1 USD contract arrangement. In that case, the retiree would not be enrolled in the UNJSPF and would continue to receive his/her monthly pension benefits normally.

UNJSPF participation requirements - Article 21

- The provisions of **Article 21** determine whether a staff member qualifies for Fund participation or not.
- A regular **staff member** of a UNJSPF member organization **who fulfills the conditions of Article 21** of the Fund's Regulations and Rules **MUST participate** in the Fund. If the staff member indeed qualifies, he or she **MUST pay contributions to the Fund**.
- **No participant can receive at the same time a pension benefit from the Fund and contribute to the Fund.**
- Hence, the Fund will **suspend** the benefit payable to a retiree **who again qualifies to contribute to the Fund** in line with the conditions under Article 21.

The UN Rule on limitation on earnings (USD 22,000 Rule)

Another element to consider when hiring a UNJSPF retiree as a staff member of a UNJSPF member organization is the USD 22,000 max. earning rule and how it ties in with such re-employment...

- The annual US\$ 22,000 ceiling on earnings by UNJSPF retirees is derived from a **UN General Assembly resolution** and is applicable to UNJSPF retirees who are employed by the UN in any capacity, whether as staff members or as consultants; **the earnings limit does not vary or depend in any way on the amount of the UNJSPF retiree's monthly pension.** The US\$ 22,000 ceiling limits the ability of the UN (and UN-family entities) to engage the services of UNJSPF retirees.
- **The annual earnings limit of \$22,000 is a UN rule**, based on policy set by the UN General Assembly, and **NOT a Pension Fund rule.** The UNJSPF pays benefits in accordance with its own Regulations and Rules, which do not incorporate in any way the US\$ 22,000 earnings limit. **The UNJSPF would stop the payment of a UNJSPF retirement benefit only if the retiree concerned re-entered the UNJSPF as a participant** (through re-employment as a staff member in a UNJSPF member organization, under contractual arrangements covered by Article 21(a) of the Fund's Regulations).
- ***NOTE: The responsibility for monitoring of the monetary limits on earnings by UNJSPF retirees from UN sources rests with the employing organization.***

UN ST/AI/2003/8 and Amend.1:

- Set out restrictions on re-employment of retirees in receipt of a UNJSPF benefit.
- **Note:** These restrictions apply to all persons in receipt of a UNJSPF benefit irrespective of former employer, i.e. any one of the 23 member organization of the UNJSPF.

UN ST/AI/2003/8 and Amend.1: Summary of Restrictions

- Retiree cannot earn more than \$22,000 per calendar year (gross salary less staff assessment)...

EXCEPT

- Language services staff, who may not be paid more than the monetary equivalent of 125 days per calendar year; monetary limit approximately \$55,000.
- The above applies also to retirees who are employed as consultants or on SSA's, WAEs, etc.

When considering employment with a UNJSPF member organization while in receipt of a pension benefit, please keep in mind the following...

If you are being offered a staff appointment of 6 months or longer or after completing six months of service under shorter appointments, without BIS of more than 30 days...

- **Your UNJSPF benefit will be suspended** and you will become a participant in the Fund again with option to take a withdrawal settlement or a second benefit at the expiration of the contract.
- **You must contact the Insurance Section** of your former employing organization to advise that your benefit will be suspended and you will again contribute as a participant in the Insurance Plan. ASHI will be resumed as soon as your benefit is reinstated after your new separation in the future.

Retirees must be aware of and financially prepare for the possibility of time lag prior to suspension of benefits and reinstatement of the same as the UNJSPF is not always notified of re-hiring on a timely basis and the related administrative procedures in the Fund easily take up to one month from registration of notification.

All overpayments will be recovered and, of course, retroactive amounts due will be paid.

CLARIFICATIONS to prevent common errors and issues when hiring retirees:

PLEASE NOTE THAT...

- The Fund cannot temporarily suspend a pension payment other than under the provisions explained, i.e. if a retiree of the Fund again became a participant in the Fund in line with the conditions under Articles 40 and 21.
- The Fund cannot, at the request of a beneficiary or a member organization, simply suspend pension payments for a limited duration, and then reinstate such benefit to comply with the UN limitation on earnings Rule, **even for cases where retirees do NOT meet the conditions of Article 21 (i.e. are re-employed, earn over 22,000USD but have a contract quality or duration that does not qualify them to again participate in the Fund).**
- **For example:**
 - *The Fund cannot suspend pension payments in cases where a retiree is re-employed as a full time staff but under a contract (or consecutive contracts) for a duration shorter than 6 months EVEN if his/her earnings for such employment period exceeded USD22,000.*
 - *Similarly, and regardless of the contract duration, the Fund cannot suspend pension payments in cases where the retiree is re-employed on a contract type that does not qualify for UNJSPF participation (i.e. in a capacity other than a full time staff member, e.g. a consultant contract), EVEN if his/her earnings exceeded USD22,000.*

Entitlements – Article 40

Based on the new participation, at the time of separation the following entitlement options exist under Article 40...

- If new participation is for less than 5 years of contributory service, the options are:
 - **Withdrawal Settlement, OR**
 - **A new 'add on' Retirement Benefit, WITHOUT lump sum option.**
- If new participation is for 5 years or more of contributory service, the options are:
 - **Withdrawal Settlement, OR**
 - **A new 'add on' Retirement Benefit, WITH lump sum option.**
- **The date of entry into the new UNJSPF participation will determine the participant's (retiree's) EARLY and NORMAL Retirement Ages (which may differ from their Early and NRA under the former participation).**
- The entitlement under their suspended retirement benefit would be separate from the new entitlement and NOT affected by potentially new Early and Normal Retirement Ages.
- **For the Fund to reinstate the suspended retirement benefit and implement the new benefit, upon the participant's (retiree's) 'new' separation from service, it must again receive the usual required complete and duly completed set of three separation documents (SEPPA, PF4 and PI).**
- The retiree entitled to a new benefit under Art. 40 must submit new Payment Instructions, this time, on form PENS.E8.

QUESTIONS AND ANSWERS

