



UNJSPF

United Nations Joint
Staff Pension Fund

PARTICIPATION

This series is intended to provide to all participants, retirees and beneficiaries information about their rights.

INTRODUCTION

The United Nations Joint Staff Pension Fund - also known by its acronym UNJSPF in English and CCPPNU in French - was established in 1949 by the United Nations General Assembly to provide retirement, death, disability and related benefits for staff upon cessation of their services with the United Nations and other organizations admitted to membership in the Fund.

The United Nations Joint Staff Pension Fund (UNJSPF) Regulations and Rules govern the conditions of participation and the determination of the deriving entitlements. The rules are numerous and complex; the purpose of this booklet is to guide you, facilitate your understanding and assist you with information on pertinent issues affecting your pension rights.

Disclaimer: The information is made available for the convenient use of the UNJSPF participants, retirees, and beneficiaries. If there is any ambiguity, inconsistency or conflict between the information provided and the UNJSPF Regulations and Rules, any decisions will be based on the Regulations and Rules, and not on the information contained in this booklet.

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When do I become a participant in the United Nations Joint Staff Pension Fund (UNJSPF)?

As stipulated in Article 21(a) of the UNJSPF Regulations, if you are a staff member of a UNJSPF member organization and are not expressly excluded from participation by the terms of your appointment, your participation commences upon your being granted an appointment for 6 months or more, OR upon completing 6 months of continuous service without an interruption of more than 30 days, whichever occurs first.

Is participation in the Fund optional?

No, participation in the Fund is mandatory once you fulfill the requirements of Article 21(a) of the UNJSPF Regulations.

How do I enroll?

No action is required on your part. If you are a staff member of a UN family organization, your employing organization informs the Fund of your contractual status and family composition by issuing a personnel action form (PA). The Fund then enrolls you as a participant by assigning a Unique Identification Number (UID), which is subsequently relayed to you through your Administrative/Executive Office. Each Pension Fund participant has only one UID.

On the other hand, if you are a staff member of a specialized agency, e.g. FAO, the Secretary of the Staff Pension Committee of that Agency handles your participation in the Fund. The relevant information is forwarded to the Central Secretariat of the Fund for recording in the Fund's Participants Data Base.

If you already participated in the UNJSPF Pension Fund in the past make sure to inform your employing organization and to provide the employing organization with your Unique Identification Number (UID).

Note: Your Unique Identification Number (number assigned by the Fund) is different from your index number (identification number assigned by your employing organization). The "Index Number" is issued by the employing organization of the participant, and not by the Pension Fund. In your communication with the Fund please use your Pension Fund reference number, not your index number.

Do I have access to the information contained in my pension record?

The Pension Fund prepares a report annually (Annual Statement) that contains your personal and financial data as reported by your employing organization for the prior year. Effective from May 2004, the Annual Statement is available to you only on the UNJSPF Member Self-

Service Portal. It is important for you to review the Annual Statement and to contact your employing organization and/or the Pension Fund should any of the data generated appear to be inaccurate. Please remember that the Annual Statement reflects the personal and financial data reported by your employing organization(s) for the previous year(s). Thus the annual statement issued in May 2018 will contain data through 31 December 2017 and any changes in your circumstances, during 2018, will be reflected in your next annual statement available in May 2019.

How do I update the personal information in my Pension record, e.g. marital status?

You should inform your employing organization which will, in turn, report the new information to the Fund by issuing a personnel action form (UN Family) or status report (Specialized Agency). Your pension record will then be updated and the change reflected in your next Annual Statement.

Please remember that Annual Statements are issued only once a year!

Would the Fund share information contained in my Pension record with a third party?

The Fund would provide limited information to a third party, only upon receiving your written permission to do so, except in response to a court order or a request from a judicial or civil authority in the context of divorce or family maintenance obligations.

What coverage do I get under the UNJSPF Pension Scheme and how is it determined?

You are covered against death and disability from the beginning of your participation. (Please see question 1 above).

Upon separation from service, you will become entitled to a pension benefit based on your age and length of contributory service.

For retirement, death and disability benefits, additional factors such as an average pensionable remuneration (PR) rate and a rate of accumulation are also taken into account. The rate of accumulation is the rate at which your retirement benefit accumulates for each year of contributory service. The rates vary with the date of your participation. If your participation commenced before 1983, the rate of accumulation is 2% of your average PR rate for the first 30 years of service and 1% thereafter.

If your participation commenced on or after 1 January 1983 the rate of accumulation is 1.5% for the first five years, 1.75% for the next five years, 2% for the next twenty-five years and 1% thereafter. The maximum accumulation rate attainable is 70%. (See UNJSPF Separation Booklet for further information.)

What is Pensionable Remuneration Rate?

Your pensionable remuneration (PR) is that part of your salary, reported in US dollars, that is used to calculate contributions due to the Fund and the amount of the benefit you will ultimately receive.

For staff members in the General Service and other locally recruited categories whose salary is paid in a currency other than US dollars, the pensionable remuneration is the dollar equivalent of the gross pensionable salary (plus language allowance if applicable) converted to US dollars using the United Nations operational rate of exchange in effect each month; thus pensionable remuneration may vary from month to month.

For staff members in the professional and higher categories, there is a single worldwide scale of PR. The scale is adopted by the General Assembly and is updated periodically.

How are my contributions to the UNJSPF calculated?

Once you become a participant, contributions are automatically deducted from your salary each month and reported to the Fund on your behalf. The current deduction is 7.9% of your pensionable remuneration rate. Your employing organization's portion is twice your amount, i.e. 15.8% of your pensionable remuneration rate. Thus a total of 23.7% of your pensionable remuneration is contributed to the UNJSPF.

Do I earn interest on my contributions?

Yes. Interest accrues at the rate of 3.25% per year while you remain an active participant. Interest accrues only until your separation date.

Does the Fund extend personal loans to participants?

No. There are no provisions in the Fund's Regulations and Rules for making loans, or advance payments in anticipation of separation benefits, to participants. Furthermore, an active participant cannot receive any benefits and/or make any withdrawals from his/her pension contributions.

I understand that the UNJSPF is a defined benefit plan. What does that mean?

A defined benefit plan provides a participant with a percentage of final average remuneration at the time of retirement. For the UNJSPF, other factors such as length of contributory service, age and rate of accumulation are also taken into account.

There was a period prior to the commencement of my participation during which I did not contribute to the Fund; do I pay contributions for that prior period of non-contributory service upon becoming a participant?

If you had a contract of fewer than six months you would not have been contributing to the

UNJSPF. However, once your contract was extended and your period of service exceeded six months, you must contribute to the Fund. You may, however, validate the period when you were not contributing. This is optional. If you are interested in validating, you have to formally apply for it by completing and submitting the Notice of Election to Validate (form PENS.B/1) within one year of your entry into participation and prior to your separation from service, whichever is earlier. Send form PENS.B/1 to the Pension Fund if you are a United Nations staff member, or to the Secretary of the Staff Pension Committee of your employing organization if you are employed in one of the specialized agencies. For detailed information on Validation, the applicable Regulations, Rules, as well as conditions and requirements, please refer to the booklet on Validation. If you do not validate the period of non-contributory service, the effective date of your contributions will remain the same as the date you qualified for participation in accordance with Article 21(a)(ii) of the Regulations. (See Validation Booklet regarding conditions and restrictions).

If I separate from service and a benefit is paid to me, may I return the payment that I received if I am subsequently reemployed with a member organization and re-enter the Fund?

If you were a Fund participant in the past, separated, and received a Withdrawal Settlement payout from the Fund, and you have again entered the Fund with a new period of participation, you may elect to restore your most recent prior contributory service. Indeed, once you again qualify for Fund participation in line with the provisions of Article 21 of the Fund's Regulations, you have the option to restore the most recent prior period of contributory service under Article 24 of the Fund's Regulations, provided you submit your restoration request (form PENS.C/1) to the Fund within 12 months from your date of re-entry into Fund participation and prior to your separation from service, whichever is earlier. Form PENS.C/1 should be submitted to the Pension Fund if you are a United Nations staff member, or to the Secretary of the Staff Pension Committee of your employing organization if you are employed in one of the specialized agencies. There is no limit to the number of years that may have elapsed between your separation from service and re-entering the system, provided you are restoring your most recent period of contributory service. If found eligible, you would be asked to pay back the Withdrawal Settlement amount you had received plus compound interest. By restoring, you would re-activate such prior period of contributory service; when you again separate from service, such restored period would count towards your total contributory service. For detailed information on Restoration, the applicable Regulations and Rules, as well as conditions and requirements, please refer to the booklet on Restoration.

Am I allowed to:

(i) pay contributions for a break-in-service?

(ii) continue to contribute after I separate from service?

There are no provisions in the Fund's Regulations and Rules that would allow to make a period pensionable during which you were not a staff member of one of the Fund's member

organizations.

However, if you were employed or will be employed by an organization which signed a Transfer Agreement with the Fund, you may be allowed to transfer your pension rights into/from the Fund in accordance with the provisions of the relevant Transfer Agreement. For more detailed information please refer to the booklet on Transfer Agreements and to the booklet on Validation.

How does my part-time status affect my participation/pension entitlement?

You remain a participant in the Fund if you are on at least 50% employment status. The amount of the benefit resulting from part-time employment would be reduced by the ratio, which it bears to full employment, taking into account your final average remuneration, number of years of Contributory Service, age at the time of separation, etc.

What happens if I take a period of LWOP?

You have two options:

1. To pay contributions to the Pension Fund during the period of SLWOP:

In this case, the period of SLWOP would be considered contributory service. You would have to arrange this with the payroll office of your employing organization (not with the UNJSPF) BEFORE starting the period of SLWOP, and would be required to pay both your own as well as the organization's share of contributions payable to the UNJSPF. The contributions must be paid concurrently with such leave and arrangements for the remittance of these contributions must be made between you and the employing organization ahead of commencing such periods of SWLOP. You cannot elect retroactively to pay contributions to the Fund for a period of SLWOP, and no retroactive arrangements can be made to contribute for a period of SLWOP when such period has already started or has been completed. If contributions are indeed paid concurrently with a period of SLWOP, UNJSPF participation simply continues and you continue to accrue future pension rights for such period of contributory service. However, should you then separate from service and the Fund in the future and elect to receive a Withdrawal Settlement you would not recover the money you paid to the Fund on behalf of the organization.

2. Not to pay contributions to the pension fund during the period of SLWOP:

In this case, you would continue to be considered a participant in the Fund (continuous participation) but would NOT accrue pension rights for this period of non-contributory service. You will be deemed to have separated from the UNJSPF after having completed a period of 36 months of SLWOP without concurrent contributions having been paid to the Fund. Furthermore, spouses married and/or children born during such period of SLWOP without concurrent contribution payments to the Fund, would not be covered for potential survivor's benefits until you again become a contributing member of the UNJSPF.

May I remain on LWOP indefinitely?

No. For Pension Fund purposes, a participant is deemed to have separated from the Pension Fund when he/she has completed a consecutive period of three years of leave without pay without having paid concurrent contributions in accordance with Article 25(a) of the Regulations and Rules of the Fund. To re-enter the Fund, you would have to satisfy the requirements for participation once again.

What happens if I am seconded or loaned to another UNJSPF member organization?

If you are seconded or loaned to another UNJSPF member organization, the organizations concerned would forward the related documentation to the Fund and your pension record would be updated accordingly. Your participation would be continuous without any break in your service.

What happens if I separate from a UNJSPF member organization and

(i) join another organization?

(ii) rejoin the same organization?

If you join/rejoin the same or another UNJSPF member organization within 36 months of your separation without a benefit being paid, your participation is deemed to be continuing. It is very important that you inform your employing organization that you have already participated in the UNJSPF Pension Fund in the past and provide the employing organization with your Unique Identification Number (UID). No additional action on your part is required since the member organizations involved would report your separation and re-entry dates. However, if applicable, your records will show a break in service between contracts.

If you join/rejoin the same or another UNJSPF member organization after 36 months of your separation, upon re-entering the Fund a new pension account will be opened to you, and your contributions for the new period of participation in the Fund will be paid to that account. Your contributions for your new period of participation in the Fund cannot be added to your previous pension account with regards to the previous period(s) of participation in the Fund, and you will have two separate pension accounts with the Fund. Upon separation, you will be paid a benefit from each pension account separately.

If my new/former employer is not a member organization of the Fund, am I allowed to transfer my pension rights into/from the Fund?

It depends on the organization from which or to which you are transferring. Transfer of pension rights into or from the UNJSPF is permitted only if a bilateral transfer agreement between the organization concerned and the UNJSPF is in effect. A listing of UNJSPF Transfer Agreements is available on the Fund's website at www.unjspf.org. For more information, please refer to the UNJSPF booklet on Transfer Agreements.

If I am employed by a UNJSPF member organization under a Special Service Agreement, or as a consultant or individual contractor am I entitled to participation?

No. Since service under Special Service Agreement (SSA), or employment as a consultant or individual contractor, does not confer staff member status, you are not entitled to participate. Furthermore, a staff member who subsequently becomes a participant in the Fund cannot validate the previous service under SSA agreement or under contracts for consultants or individual contractors.

If I obtain a legal separation/divorce from my spouse would he/she still be entitled to a portion of my pension?

Please note that for Pension Fund purposes a legal separation is not considered to be a divorce, therefore, a participant who is legally separated from his/her spouse would continue to have the status of "married" in his/her pension record.

You should note that under Article 45 of the UNJSPF Regulations, a retiree can authorize the UNJSPF, to pay a portion of his/her pension benefit to his/her then-former spouse or an estranged current spouse to fulfill a legal obligation (e.g. an alimony payment) arising from a marital relationship and evidenced by a court order.

However, a spouse's entitlement to a widow's or widower's benefit, under Articles 34 and 35 of the Fund's Regulations, is payable only upon the participant's death, at which time the Regulations that are then in effect would be applied to determine the eligibility of any claimant (including former spouse) to a benefit.

What happens to my contributions in the event of my death in service whilst I am an active participant in the Fund?

In the event of your death in service, a monthly benefit would become payable to your eligible dependant(s) (eligible spouse, children under age 21, disabled children or possibly to an eligible secondary dependant if there are no spouses or children who are eligible). However, should you not have an eligible dependant, then the person(s) designated on form Pens.A/2 would receive payment of a residual settlement in accordance with Article 38 of the Fund's Regulations. Please see the question and answer below as regards information on Residual Settlements. For more information, please refer to the UNJSPF booklet on Survivor's Benefits.

What is a Residual Settlement? How would eligibility for such a settlement be determined?

A residual settlement consists of the participant's own contributions to the Fund during his/her participatory period in the Fund. This would be a one-time lump sum payment.

As indicated above, a residual settlement would be payable to the person designated on form Pens.A/2 if you die in service and have no eligible dependants. You may update the information

on form Pens.A/2 at any time by submitting a new form to the Fund. The latest designation will be used by the Fund. Please note that this is a separate and different document from the form you may have already filled for your employing organization (often also called Designation of Beneficiary). You can download form Pens.A/2 – Designation of Recipient of Residual Settlement under Article 38 of the Regulations, from the website www.unjspf.org.

Is my employing Organization's share of my contributions paid to me when I separate from Service with a withdrawal settlement?

No. A withdrawal settlement entitles you only to your contributions plus interest in accordance with Article 31 of the UNJSPF Regulations and Rules.

I am about to separate from service. How do I find out the amount of my pension benefit?

You can run your estimates using the Benefit Estimate tool through the Fund's Member Self Service Portal. To find out how to run an estimate of your pension benefit in Member Self Service, please refer to the Fund's step-by-step YouTube video on the Fund's website at www.unjspf.org.

When I separate from service what actions must I take to get a pension benefit?

To process your benefit the Fund must receive the following three (3) mandatory separation documents, in the required format, duly completed, dated and signed:

- the original and duly completed, dated and signed Separation Notification form (financial clearance) issued and submitted to the Fund by the Payroll Office of your employing organization and signed by an authorized payroll or finance officer (UN Family: PF4, or for Agencies: PENS.E/4);
- the Separation Personal Action form (SEPPA) issued and submitted to the Fund by your employing organization (UN Family: SEPPA; For Agency staff this Form is not required).
- your original Payment Instructions (PI) on the correct form (Pens.E6 or Pens.E7, depending on your years of contributory service), duly completed, dated and signed with your original ink signature;

You have the option of deferring your choice/payment of your benefit for up to thirty-six months by submitting page 1 only of either form Pens.E/6 or Pens.E/7, whichever is applicable. When you are ready to receive payment, the remaining page(s) of the form containing your benefit election and banking instructions must be sent to the Fund by mail.

If you have elected and are entitled to receive a periodic pension benefit from the Fund, the Fund must also receive the following supporting documents (if and as applicable to your case) at the latest at the time of separation, in order for the Fund to set up all entitlements correctly:

- a copy of your Birth Certificate or valid passport;

- a copy of your valid photo ID document (e.g. Passport or other valid official, government-issued photo ID, carrying your names, date of birth and signature – the “UN Laisser Passer” is NOT a valid ID document);
- a copy of your marriage certificate/s;
- a copy of your divorce decree/s;
- a copy of the birth certificate/s or valid passport of your current and/or former spouse/s (or copy of his/her valid passport or other official, government-issued photo ID);
- a copy of the spouse’s official, government-issued photo ID;
- a copy of the birth certificate(s) of your dependant child(ren) under 21 years of age;
- a copy of death certificate(s) for spouse(s), ex-spouse(s), child(ren), if applicable; and
- ORIGINAL Designation of Beneficiary form Pens.A/2 (a bar-coded version of this form can be downloaded and printed in your Member Self Service on the UNJSPF website under the subtitle “Forms”). Please note that the PENS.A/2 Form specifically relates to potential payouts under Article 38 of the Fund’s Regulations and Rules; it is the Pension Fund’s form, and is a different and separate form from any other designation of beneficiary form which staff members may have been requested to fill out for the purposes of their employing organizations.

For more detailed information on the actions required by yourself and your employing organization, please refer to the UNJSPF Separation booklet.

How do I obtain more detailed information on the Pension Fund, its Regulations, etc.?

Each year the Fund issues a letter (Annual Letter) to participants and beneficiaries informing of any changes in the Regulations and Rules. The letter and other information, including the full texts of the UNJSPF Regulations and Rules, may be obtained on the Fund’s website www.unjspf.org. You may also visit the UNJSPF at its New York or Geneva Offices. Details of the office visiting hours are to be found on the Fund’s website www.unjspf.org under “Contact Us.”

What is Member Self-Service and how do I register?

Member Self-Service provides annually up-to-date information about members’ accounts with access to Annual Statements (since 2004), estimation tools, official Pension Fund forms, and much more.

To create a Member Self-Service account you need to have your UID, your last name as it is written in official documents and is registered at the UNJSPF, your date of birth, and an e-mail account. For step by step instructions check out our video “Set up your Member Self Service Account” on the Fund’s website at www.unjspf.org (under the tab LOGIN).

Excerpts from the Regulations and Administrative Rules

Article 21. Participation

(a) Every full-time member of the staff of each member organization shall become a participant in the Fund:

(i) Upon commencing employment under an appointment for six months or longer or upon accepting such an appointment while in employment; or,

(ii) Upon completing, in the same or more than one member organization, six months of service without an interruption of more than thirty days, whichever is earlier, provided that participation is not expressly excluded by the terms of staff member's appointment.

(b) Participation shall cease when the organization by which the participant is employed ceases to be a member organization, or when he or she dies or separates from such member organization, except that participation shall not be deemed to have ceased where a participant resumes contributory service with a member organization within 36 months after separation without a benefit having been paid.

(c) Notwithstanding the provisions of (b) above, a participant is deemed to have separated when he or she has completed (i) a consecutive period of three years on leave without pay without concurrent contributions having been paid in accordance with article 25(b). To re-enter the Fund, such former participant would have to satisfy the requirements for participation set out in (a) above.

Article 22. Contributory Service

(a) Contributory service shall accrue to a participant in pay status from the date of commencement to the date of cessation of participation. For the purposes of articles 28(b) and (c) and 29(b), separate periods of contributory service shall be aggregated except that in such aggregation no account shall be taken of periods of service in respect of which a withdrawal settlement was paid and which were not subsequently restored.

(b) Contributory service may accrue in respect of leave without pay if contributions are received by the Fund in accordance with article 25(b).

(c) Additional contributory service may accrue to a participant if prior service is validated or restored in accordance with article 23 or 24, or if service in a member organization prior to its admission to membership has been recognized as contributory.

Administrative Rules

Section B - PARTICIPATION

B.1. Each member organization shall, upon fulfillment by a member of its staff or by one of

its officials of the conditions of article 21 of the Regulations, register that person's admission to the Fund as a participant by furnishing to the secretary of the staff pension committee of the organization such information with respect to that person as the secretary may require, including the terms of appointment; the organization shall thereafter notify the secretary of any changes which occur therein.

B.2. The information shall normally include the name of the participant and the date of commencement of participation, date of birth, sex and marital status, and, as the case may be, the names and dates of birth of the participant's spouse, children under the age of 21, and secondary dependants; the organization shall verify, to the extent possible, the accuracy of the information furnished.

B.3

(a) The participant shall be responsible for providing the information in rule B.2 above and for notifying the organization of any changes which occur therein; the participant may be required to submit documentary or other proof of such information to the organization or the secretary of the committee. No change shall be accepted after the date of the participant's separation in respect of records pertaining to the following: a) the date of birth of a participant or that of each of his or her prospective beneficiaries; or b) the report of his or her prospective beneficiaries.

(b) In accordance with article 25 (e), failure by a member organization to correctly report the personal status of a participant of the Pension Fund prior to his or her separation or death in service that is attributable to the member organization, shall result in additional actuarial costs to the member organization in an amount sufficient to meet the additional obligations to be borne by the Fund arising from such an omission or mistake. In all cases, where there is a retroactive correction to the personal status of a participant after his or her separation from service, the actuarial value of a child's benefit payable and/or surviving spouse's benefit will be calculated and the member organization shall be fully liable to compensate the Fund for all of the additional actuarial costs for the Pension Fund benefit that shall be paid to the applicable beneficiary or beneficiaries.

B.4

(a) Information provided by or in respect of a participant or beneficiary under the Regulations or these Rules shall not be disclosed without written consent or authorization by the participant or beneficiary concerned, except in response to a court order or a request from a judicial or civil authority in the context of divorce or family maintenance obligations. In such case the Chief Executive Officer shall immediately notify the participant or beneficiary of the order or request. If after 30 days the participant or beneficiary has not acted in response to the court order or request, the Chief Executive Officer may supply the following information:

- (i)** amount of benefits received and in payment for a beneficiary;
- (ii)** accrued entitlements for an active participant; and
- (iii)** address of the beneficiary.

(b) The information in (a) above shall be provided by the Chief Executive Officer in a manner

that clearly reflects that it is being provided on a voluntary basis and without waiver of the privileges and immunities of the organization with respect to any such order or request from the judicial or civil authorities.

(c) Notwithstanding this confidentiality rule, the staff pension committees may, through the secretariat to such committees, provide the UNJSPF member organizations with relevant pension information of a participant or beneficiary that is considered necessary in the administration of staff members and their entitlements in their employing organizations.

B.5 The participant shall, as soon as practicable after the commencement of participation, specify in writing, on a form provided for the purpose by the secretary of the committee, the person whom he or she designates as the beneficiary in the event of a benefit becoming payable under article 38 of the Regulations by reason of the participant's death in service without a surviving spouse, including a divorced spouse, child, or secondary dependant, entitled to a benefit; any changes thereafter in such designation shall similarly be specified by the participant in writing. A new designation must be completed for each new participation in the Fund.

B.6

(a) A participant who is separated from the service of one member organization and enters the service of another without an interruption in the continuity of employment shall, subject to article 21 of the Regulations, remain a participant in the Fund; where such continuity has been interrupted, participation shall be in accordance with article 21 of the Regulations.

(b) A participant who is separated from the service of a member organization and who again becomes a participant in the Fund in accordance with article 21(a) of the Regulations within 36 months after such separation and without a benefit having been paid shall continue in participation in accordance with article 21(b). In calculating the period between the dates of separation and re-entry into participation under article 21(a) no recognition shall be given to any intervening non-contributory service even if subsequently validated under article 23."

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, _____ <div style="display: flex; justify-content: space-around; font-size: small;"> (Last name) (First) (Middle) </div>	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).

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