



2012 Annual Letter from the CEO

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It is my pleasure to introduce the 2012 annual letter. Each year the annual letter provides you with information regarding what is happening with the Pension Fund but, most importantly, we also try to provide you with ways in which to interact more efficiently with the Fund. For example, did you know that the quarterly information regarding cost-of-living and exchange rate changes can be accessed easily from our website instead of waiting to receive the quarterly notice in the mail? Please take advantage of this and the other useful suggestions provided throughout this letter.

I would also like to take this opportunity to inform you that I will be retiring at the end of 2012. It has been a pleasure serving you for the past 12 years. The Pension Board is in the process of selecting my successor who will be introduced to you via the 2013 annual letter.

On behalf of the Fund, I wish to pass along to all of you, and to your families, the Fund's best wishes for a healthy and happy New Year.

Yours sincerely,

A handwritten signature in black ink, appearing to read "Bernard Cochemé".

Bernard Cochemé
Chief Executive Officer

Retirees and Beneficiaries

Adjustments to Pension Entitlements on 1 April 2012

As usual at this time of year, the Fund announces the US cost-of-living adjustment for entitlements in US dollar. On 1 April 2012 there will be 4.5% adjustment of the US dollar entitlements, based on the movement of the United States Consumer Price Index (US-CPI) over the one-year period December 2010 to December 2011.

For retirees and beneficiaries on the two-track pension adjustment system, the adjustment of the local-currency track amount on 1 April 2012 will vary according to the CPI movements in their respective country of residence, provided that the 2 per cent threshold has been met. If the threshold is not met, CPI movements will be carried over to the next year. Also, please note that you can view your individual statements on the UNJSPF website, once you register. After you have selected to go to the beneficiary page, just follow the instructions (look on the left side of the page and click on the register button and then follow the instructions). For step by step instructions see page 4 of this letter.

As usual, the quarterly two-track statements and annual cost-of-living notifications will also be mailed out, but we urge you to try the website, if possible, due to the significant timing difference between electronic and mailed communications. We continue to assure you that the information that is mailed to you is processed as quickly as possible, but is dependent upon many processing factors beyond the control of the Pension Fund.

For those who separated in 2011 or early 2012 and elected to be on the two-track, the cost-of-living adjustment in their country of residence, if any, will be prorated. For those receiving the first adjustment since the award of their pensions, the increase will be reduced by a 0.5 percentage point. This reduction was set at 1.5 percentage points in the early 80's as part of economy measures; however, in the light of the improved actuarial situation, the Board decided to lessen the reduction.

Retirees and beneficiaries will be advised of the changes in the amounts of their pensions, if any, with their April 2012 benefit payment, due either on 1 April for those who retired before 31 December 1984 or 1 May for those who retired on or after 31 December 1984.

Detailed information on CPI adjustments for individual countries is available on the Fund's website (<http://www.unjspf.org>) under the tab: UN Rates of Exchange/CPI

UNJSPF Annual Statement of Benefits

Annually, the Fund issues a "Statement of Benefits" for tax purposes for benefits paid during a calendar year. Statements issued by the Fund for tax purposes reflect the full actual pension benefits, i.e. before any ASHI deductions.

These statements are provided initially upon request. [It should be noted that once you have made an initial request for an annual statement of benefits, you will receive a statement in each subsequent year on an automatic basis.](#) The statements are normally transmitted within the first six weeks of each new year.

Fiscal periods and national tax laws, especially those relating to pensions, are exceedingly diverse and complex, and subject to frequent changes. Consequently, the UNJSPF is not able to maintain up-to-date familiarity in this field or to give advice to individual retirees or their survivors. All recipients of UNJSPF benefits must therefore ascertain for themselves what their tax obligations may be.

If you are receiving periodic pension payments, it is very important that you monitor regularly the receipt by your bank of our monthly payments and inform us immediately of any missing payment.

Retirees and Beneficiaries

Certificates of Entitlement (CE) for Benefits

Each person who is receiving benefit(s) from the Fund must annually complete a CE. The Fund uses the CE to verify the continuing eligibility of retirees and beneficiaries for the benefit they are receiving. Prompt completion of the form ensures there is no disruption of your benefit(s) payment. The forms may be returned to either our New York or Geneva offices.

The Fund sent out the first 2011 CE mailing in late October 2011. Approximately 51,400 CEs were sent out, either via the US Postal Service or the UN Diplomatic Pouch Service. A large majority of retirees and beneficiaries returned their completed CE form by mid-January 2012. On 30 January 2012 the Fund dispatched a second mailing of bar-coded 2011 CE to all those retirees and beneficiaries from whom the Fund had not yet receive their signed CE. Approximately 9,000 CEs were dispatched with this second mailing. If you have not already done so, we encourage you to urgently complete and return to the Fund the 2011 CE.

If the Fund does not receive your signed and completed CE by the end of April 2012, your benefit may be suspended. Upon receipt by the Fund of the necessary and correctly completed documentation, your benefit will be reinstated retroactively.

You can check to see if your CE has been received by the Fund by going to our website <http://www.unjspf.org> and using the CE tracking feature. You must be registered on the website to use the feature. This is easy to do: just go to the website and follow the instructions, so that a Personal Identification Number (PIN) can be mailed to your home address for access to the CE tracking system. Please allow up to 4 weeks for confirmation of receipt to be shown by the Fund on the website.

We wish to take this opportunity to thank all of you who returned their CE form promptly. This saves the Fund employee time and money, as it avoids both sending out the second reminder and additional follow-ups.

What should you do in case you did not receive the 2011 CE? If you did not receive either of the CE mailings (October 2011 mailing or January 2012 reminder) by the end of February 2012, you may send a dated letter to the Fund, including your official address, your name(s), your retirement number(s) and your ORIGINAL signature (e.g. we cannot accept a facsimile). Such letter would be scanned to your file to alert the Fund to the situation and to allow the Fund to take action to prevent a possible future suspension in case of non-receipt of your 2011 CE by the end of April 2012. However, to fulfill the Fund's audit requirements, the Fund still requires that you return the signed and completed bar-coded 2011 CE before the end of April 2012.

Please note that if you are a new beneficiary in receipt of a benefit for less than six months at the time of the October 2011 CE mailing, you will not receive a 2011 CE. You will start receiving CEs only as of the 2012 CE exercise.

One of the main reasons some retirees and beneficiaries do not receive their CEs is that they forget to inform the Fund of changes in their permanent address.

If you permanently change your official mailing address, you must complete and return to the Fund form PF.23/M, with your ORIGINAL signature.

You can download the form from the "Forms" page on the Fund's official website <http://www.unjspf.org>

Retirees and Beneficiaries

How to Register on the Website:

1. Go to website at <http://www.unjspf.org>
2. Click on Welcome, then Beneficiary
3. On the left side of the screen, click on the blue Register button and the following screen will appear:

Request for Beneficiary Password (PIN)

* Required Data

Retirement Number*: R/

First Name*:

Last Name*:

It is important that you enter a valid email address so that we may contact you if there is a problem with your request and to notify you of important information regarding the UNJSPF online systems.

eMail address*:

Submit Request

4. Complete the information and submit your request. Please note that your five digit retirement number is distinct from your six digit participant number. The retirement number can include a letter. Also, please ensure your name is typed exactly as the Fund's records indicate, even if it is not correct. You can correct name misspellings by contacting the Fund, in writing.
5. You will receive your PIN shortly by regular mail at your official home address
6. Once you receive the PIN, go to website at <http://www.unjspf.org>
7. Click on Welcome, then Beneficiary
8. On the left side of the screen, click on the blue Login button and the following screen will appear:

Retirees and Beneficiaries

UNJSPF Secure Login

New User?

Enter Retirement Number and Password

Retirement Number: R/

Password(or PIN)

Beneficiaries
[Click here to Register](#)

Registration for those receiving a benefit from the Fund.

[Forgot My Password](#)

9. Enter your retirement number and PIN and you will be able to access your specific information on your Certificate of Entitlement status, to complete two track estimates and to review the latest cost-of-living and exchange rates applicable to your benefit. Please note that two track estimates can only be completed once you have retired and begun receiving payments from the Fund.
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Married, Remarried or Divorced after Your Pension has Started?

Is your designation of beneficiary form (PENS.A/2) up to date?

Contact the Fund to confirm your current beneficiary election and/or send us a newly completed, signed and dated original form PENS.A/2

If you married or remarried after your pension started, you may elect to provide a lifetime periodic pension benefit after your death to a spouse you were not married to when you separated from service. If you are considering the purchase of this annuity, please contact the Fund and provide us with the marriage certificate (including the date of marriage as well as your spouse's date of birth) so that we can provide you with an estimated cost for the benefit. **You must make this election within one year of your marriage date.** Your election will then become effective 18 months after your date of marriage and it cannot be revoked unless you are subsequently divorced and provide the Fund with a valid divorce decree.

Your benefit will be actuarially reduced to provide this benefit to your spouse, taking into account factors such as your age and the age of your spouse. The benefit payable to your spouse can not exceed the amount payable to you after the actuarial reduction.

Also, should you get divorced from a spouse to whom you were married at the time of your separation from service, it is important that you provide the Fund with a copy of the divorce decree so that we can update your file accordingly.

Retirees and Beneficiaries

Quarterly Statements Available on Website for Retirees and Beneficiaries

You can go online to review your benefits. Statements are provided on a quarterly basis and can be accessed through the Fund's website. To do so, you must register, which is easy, just follow the instructions on the website or as outlined above.

A paper copy of the quarterly statement is also sent to each retiree or beneficiary whose benefit is going to change for the quarter. You may have noticed delays in receiving this statement during 2011 due to mailing and processing problems. The Fund has been assured that these issues are now resolved, so the statements should be received on a more timely basis in 2012. However, the fastest way to access this information is to go to our website, as noted above.

If you wish to reduce your bank charges, you may wish to discuss the matter with your bank directly, to determine whether there is an alternative method of routing that might be more advantageous to you.

Emergency Fund Assistance

Your attention is drawn to the fact that the Emergency Fund was established to help retirees and other beneficiaries alleviate financial hardships due to illness, infirmities of old age, or similar causes which may arise for recipients of small pensions, by providing aid in individual cases of proven emergency.

Please note that the Emergency Fund is not a source for supplementing pensions, which the recipient considers inadequate, and it does not provide loans nor does it serve as a substitute for medical insurance.

It also should be noted that the procedure for requesting assistance under the Emergency Fund commences with a submission in writing to the secretary of the staff pension committee of your former employing organization. It should include information on the circumstances surrounding the financial hardship experienced by the pensioner or beneficiary. The processing of a request is facilitated if supporting documentation is provided substantiating both the need for assistance and the costs involved. Emergency payments can be made only after the Fund has received proof of payment for the expenses relating to the request for financial aid. Requests relating to medical expenses must be accompanied by a statement from a medical doctor and paid receipts.

With further reference to emergency assistance, a number of member associations of FAFICS (as listed in annex I.A) also provide special assistance. **Should you believe you would be eligible for assistance, you are encouraged to follow up with the AFICS member association in your region, which also may be able to facilitate your submission of a claim.**

For example the Former FAO and Other UN Staff Association (FFOA) has established an "Emergency Fund" to assist its members; the Association of Former Staff Members of UNESCO (AAFU/AFUS) also assists those of its members who find themselves in a difficult financial situation, by means of interest-free loans or grants; and AFICS (NY) has a Charities Foundation that can assist retired international civil servants, their survivors and dependents.

AAFI-AFICS/Geneva has a Solidarity Fund, the aim of which is to provide financial help to former international civil servants who find themselves in difficult circumstances, irrespective of whether they are members of the Association and whether they reside in the Geneva region or elsewhere in the world. The Section of Former Officials of the ILO is also administering a Solidarity Fund, to which all former staff members of the ILO Office may apply for assistance, irrespective of whether they are members of the Section.

Retirees and Beneficiaries

More detailed information regarding assistance available from the Emergency Fund is provided in “Note A” of the Regulations of the Fund, as well as in the informative booklet (Livret thématique) on the “Emergency Fund” which can be accessed through the Fund’s website (<http://www.unjspf.org>)

If you do not have access to the internet, the relevant information can be obtained from the pension secretariat of your former employing organization.

Deduction for After-Service Health Insurance (ASHI)

As a service to retirees, the Fund deducts from monthly pensions the premiums for after-service health insurance (ASHI). The Fund makes these deductions only after receiving written instructions from retirees or beneficiaries using standard forms prepared by the insurance services section of their former member organizations that have elected to utilize the Fund’s deduction service. ASHI premium deductions are not available for all member organizations.

The scope of insurance coverage, amount of premiums and questions on claims cannot be addressed by the Pension Fund, as it is not the sponsoring organization for this insurance.

All questions related to insurance, including the authorization forms and ASHI premium amounts should be addressed to the insurance service/section of your former employing organization and not to the Fund secretariat.

Retiree and Beneficiary Associations

Retirees and beneficiaries should be aware of the valuable information and assistance that can be obtained from the Federation of Associations of Former International Civil Servants (FAFICS) and its member associations. Established in 1975 by the then existing three retiree associations in Geneva, Rome, and New York, the membership of FAFICS reached 49 retiree associations in 2010.

FAFICS’ main objective is to represent and protect the interests of its member associations, particularly on matters of pensions, health insurance and related questions. At the same time, FAFICS remains ready to intervene on any other issue affecting individual and/or groups of pensioners and beneficiaries, and to also assist non-member associations, particularly on matters of pensions, health insurance and related questions.

Through the experiences of their respective members, FAFICS member associations serve as knowledgeable sources of information and advice, not only on pension-related matters but also on the laws and other aspects of life in countries around the world.

FAFICS members continue to act as important partners to the Pension Fund secretariat and to the member organizations, through their support and assistance. More specifically, FAFICS and its member associations provide invaluable assistance to retirees and beneficiaries in resolving problems; FAFICS also furnishes general and individual information and advice to current and future retirees on the practical application of the Regulations and Rules of the Fund. Furthermore, particular assistance is provided by FAFICS in respect of the Fund’s important Certificate of Entitlement process. FAFICS representatives participate actively and effectively in the sessions of the Pension Board and its Standing Committee, the Audit Committee and in all Working Groups established by the Pension Board.

Retirees and Beneficiaries

With this in mind, you may wish to consider joining one of the 50 FAFICS member associations in your country of residence. All retirees and other beneficiaries of the UN System Organizations are encouraged to join any member Association of their choice, as they are open to all for their benefit. A list of FAFICS officers and all of its member associations can be found in annex I.A. However, If there is no FAFICS member Association in your country of residence, you may wish to consider fostering a new AFICS organization following guidelines already developed by FAFICS. After working with FAFICS to begin this process, the Fund would be able to assist by forwarding correspondence from the organizers of a new AFICS to retirees and beneficiaries in that specific country, informing them of its existence and inviting them to affiliate.

Contact information on retiree associations and focal points for future associations or retiree groups which have not yet become members of FAFICS can be found in Annex I.B. Established by FAFICS, this list provides information on contacts in the following countries: Afghanistan, Belarus, Benin, Cyprus, Fiji Islands and other Pacific Islands, Ghana, Nicaragua, Portugal, Senegal, Spain and Zambia.

Please note the contact information, which is provided in respect of one new member association of FAFICS: the Association of Former United Nations Civil Servants Nigeria (AFUNCS).

In the Geneva area, I should note that, in addition to the cross-organizational, FAFICS-affiliated Association of Former International Civil Servants (AAFI-AFICS/Geneva), assistance continues to be provided by associations and sections formed by retirees from individual Geneva-based organizations, at the ILO, ITC, ITU, GATT/WTO, WHO and WMO. A list of these associations/sections, along with their respective contact points, is contained in Annex I.C.

Further information about FAFICS and its member associations can be found on its website at:

<http://www.FAFICS.ORG>

This site contains a document with the title "What is FAFICS?", together with contact information on the Federation, its officers and member associations, as well as other useful information for pensioners and beneficiaries, including guidance on the creation of new pensioner associations.

Retirees and Beneficiaries

Contacting the Fund if You Have Questions

Depending on where you reside, it might be more convenient to contact the New York or the Geneva office, recalling that the complete transparency of the Fund's systems and operations ensures that action will be taken by the appropriate personnel, irrespective of the office you contact.



New York

By telephone: 1 (212) 963-6931
By fax: 1(212) 963-3146
By e-mail: UNJSPF@UN.ORG
In person*: 37th floor
1 Dag Hammarskjöld
Plaza (DHP)
Corner of 48th Street and
2nd Avenue
By letter:
UNJSPF
c/o United Nations
P.O. Box 5036
New York, NY 10017
USA

*For in person visits, please note the Fund's New York office hours for walk-in clients: 9 a.m. to 5 p.m., Monday through Friday. No appointment is needed.

Geneva

By telephone: 41 (0) (22) 928 88 00
By fax: 41 (0) (22) 928 90 99
By e-mail: UNJSPF.GVA@UNJSPF.ORG
In person*: Du Pont de Nemours Building
Chemin du Pavillon 2
1218 Grand Saconnex
Switzerland
By letter:
UNJSPF
c/o Palais des Nations
CH-1211 Geneva 10
Switzerland

*In person visits daily (except Thursdays) from 08.30 hrs until 17.00 hrs.
You may wish to call + 41 22 928 88 00 or send an e-mail to schedule an appointment.

Given the high and growing incoming call volume and the related delays and/or difficulties in reaching a Fund employee and considering the increasing volume of in-person visits to the Fund offices, the Fund strongly urges you to submit your inquiry via one of the email addresses shown above. Each email is not only recorded into our system but also responded to in a timely and efficient manner.

Active Participants



Attention New Participants:

Validation and Restoration of Service: You may be entitled to add to your total contributory service and, thus, to your future pension entitlement, by electing to use your rights under the Regulations of the Fund to validate prior non-contributory service under article 23 and/or to restore your most recent previous period of contributory service under article 24.

It is important to note that should you be eligible in either case, there is a strict requirement that you must make your election within one year of commencement or recommencement of participation, as the case may be.

Transfer Agreements: If you worked for an intergovernmental organization or a Member State of a member organization that has implemented a transfer agreement between its retirement fund(s) and the UNJSPF, you may be entitled to add to your total contributory service and, thus, to your future pension entitlement by a transfer of monies from your prior plan(s) to the UNJSPF. If so, the provisions of the applicable transfer agreement will apply regarding the actual transfer process, the amount of the transfer and the amount of prior contributory service that may be granted under the UNJSPF.

It is important to note that, should you be interested, you must apply within a strict and specified period of time after joining the UNJSPF. For a list of current transfer agreements and the specific requirements for eligibility, please see our website.

Change in personal status:

It is important while you are still in service to ensure that the Pension Fund has up to date records of your marital status and any children with respect to survivor's benefits that may be payable by the Fund in the event of your death. Please report any changes to your employing organization, which is responsible for updating your records with the Fund.

Separation from Service

When you separate from service, in order for the Pension Fund to begin the processing of your pension entitlement for payment, we must receive: (a) from your employing organization, the original separation notification(s) indicating the official date of your separation, your pensionable remuneration and contributions since the end of the previous year, and (b) from you: 1) completed original payment instructions (Form PENS.E/6 or PENS.E/7), indicating the benefit election you have made (where options exist), 2) the bank account into which you wish payment to be made, 3) the currency of payment, 4) your mailing address, 5) your birth certificate and the birth certificate of your spouse(s) and each child under age 21, 6) marriage certificate(s), and 7) divorce decree(s), if applicable. Please note that you must provide this information, even if you have submitted copies of this information at some point to your employing organization. If possible, please also provide a personal telephone number and email address where the Fund can reach you in case clarification is needed at the time of processing your benefit or at a later stage.

As you approach your date of retirement/separation you are urged to run an estimate from the UNJSPF web-site, using the benefit estimate feature which will run an estimate for you based on the Fund's records. It is an easy to use and user friendly application. Running an estimate will help you to better understand and assess your options. It should be noted that you can use the feature, at any time during your participation in the Fund, to calculate the overall level of benefit according to different parameters regarding potential "lump-sum" amounts and pensionable remuneration.

Active Participants

An estimate of your benefit options within 6 months of your anticipated separation also may be requested from your staff pension committee secretariat.

When long delays occur in the payment of the initial benefit, the main contributing factors usually are (a) late submission of the separation notification by the employing organization; (b) late submission of payment instructions; or (c) incomplete or inaccurate information on the participant, including marital status and the number and age(s) of any children. You should do everything you can to help expedite the submission of the required separation documentation by your employing organization, as well as to complete and submit your payment instructions form promptly.

Annual Statements

Your annual statements are available on the website. The annual statements for the year 2011 will be available after the Fund's year-end exercise, which should be completed by mid-May 2012. The 2010 statement currently is shown. We encourage you to review this information and contact the Pension Fund if there are any discrepancies in your employment history.

On-Line Estimates

You can also complete your own estimate of your projected pension on the website. Before you complete any estimates, please verify that all personal data recorded by the Fund is correct. Click here for instructions on how to register on the website for your personal statements and estimates:

http://www.unjspf.org/UNJSPF_Web/pdf/AnnualStatementInstruct_v2.pdf

What's on the Website?

<http://www.unjspf.org>

The UNJSPF website provides you with all of the information you need to effectively manage your pension benefit, whether you are a retiree, beneficiary or active participant. You can find the latest version of administrative forms, the Fund's Rules and Regulations, informative booklets and summaries of provisions, the list of Board Members, the Fund's annual letter and annual report, updates on the yearly CE Exercise, etc. You can view your annual statement and complete benefit estimates on your own. You can see up to date cost-of-living and exchange rates. We encourage you to use the website as your first resource for your pension related questions.

Forms

On the website, under the tab "Forms", is a list of forms used by the Fund.

http://www.unjspf.org/UNJSPF_Web/page.jsp?page=Forms

Some of the more frequently used forms are indicated below:

PF.23M: Change of Mailing Address

PENS.A/2: Designation of Recipient of Residual Settlement

PENS.E/2, E/6 E/7, E/8: Instructions for Payment of benefits

PENS.E/10: Declaration of Country of Residence (to request for Two-Track)

PENS.E/11: Change of Country of Residence

Updated Rules and Regulations on the Website

The Rules and Regulations have been updated to include all Board decisions. To access the current version go to:

http://www.unjspf.org/UNJSPF_Web/page.jsp?page=Documents

Retirees and beneficiaries accessing the website can:

- generate local track estimates under the two-track system of adjustment, and

- may also check to ensure that the Fund has received their Certificates of Entitlement (CE).

http://www.unjspf.org/UNJSPF_Web/page.jsp?page=Beneficiary

Investments

http://www.unjspf.org/UNJSPF_Web/page.jsp?role=part&page=Invest

Frequently Asked Questions

http://www.unjspf.org/UNJSPF_Web/page.jsp?role=part&page=FAQ

CPI/Exchange Rates

http://www.unjspf.org/UNJSPF_Web/page.jsp?role=part&page=ExchangeRates

What's on the WEBSITE?

2011 UNJSPF Website Statistics (change from 2010)

Total recorded user sessions: 481,000 (+18%)

Benefit estimates: 234,000 (+4%)

Two-track estimates: 13,000 (+43%)

Annual statements viewed: 63,000 (-6%)

Asset Liability Management Study

The Fund's second asset liability study was completed during 2011. Please access the website for the detailed report on the results of this study at: http://www.unjspf.org/UNJSPF_Web/pdf/ALM/ALM2011.pdf

CEO's Statement on the Funded Status of the Fund

The CEO has prepared an important article regarding the current funded status of the Fund. You can access this article at: http://www.unjspf.org/UNJSPF_Web/pdf/UNJSPFCEO_ALM2011.pdf

Guidelines for Efficient Communication with the Fund

When you cannot find what you need on the website or need to contact the Fund, we have systems in place designed to deal with the heavy volume of correspondence received from the almost 180,000 active participants, retirees and beneficiaries, working and/or residing in some 190 countries worldwide. These systems include a quality review mechanism to ensure a reasonable turnaround in response time, as well as expeditious handling of cases for which follow-up inquiries had to be made.

In this connection, please note that due to the United Nations security policy, incoming paper mail may be required to go through an external screening process, which could result in delays in turnaround time. **All incoming correspondence should include full, precise name and pension number (active or retiree). It is also advisable that this information be provided in the subject line of any e-mail that is transmitted to the Fund.** This will make sure that inquiries and the related documentation are not misrouted within the Fund secretariat.

In order to ensure appropriate recording, routing and expeditious handling of your requests, it would be both advisable and appreciated if you could use the above guidelines.

For participants of the United Nations, its Funds and programmes, queries should be made directly to the UNJSPF, who acts as the Secretariat to the UN Staff Pension Committee. Active participants from other organizations should address their queries directly to the secretary of their organization's staff pension committee. A list of the member organizations is provided in article 3 of the Regulations of the Fund.

Annex II contains a list of e-mail addresses for each staff pension committee of the 23 member organizations.

Useful Tip! In all your communications to the Fund, you are kindly requested to include your full name and your pension or retirement number.

What's on the WEBSITE?



Beware of scams implying association with the United Nations Joint Staff Pension Fund

The security of your personal information is always a priority at UNJSPF. We work hard to help ensure the confidentiality of your personal information.

Please be aware of e-mails asking for personal information or e-mails containing instructions on how to receive unclaimed benefits. Although these e-mails might seem to be legitimate and originate from the United Nations, they are not and should not be replied to.

If you think you've received a fraudulent e-mail: Please forward it to unjspfinfosec@un.org so we can investigate it for you. You'll receive an automated response to let you know we received the e-mail.

Reminder: UNJPSF will never send or ask for personal information such as account numbers, PIN or passwords via e-mail or text message.

Other information you should KNOW

Survivor Benefit Checklist

Whether you are an active participant or a retiree, you should make sure you have all of the paper work available in the event of your death, as the Pension Fund provides survivor benefits in many situations. First, you should read the " Survivor's Benefits " booklet on the website and determine whether your survivors would be eligible for benefits from the UNJSPF upon your death. If so, the next step is to submit full copies of the following documents:

Marriage certificate(s)

Divorce decree(s) (if applicable)

Birth certificates for you and your survivors/beneficiaries

Official identification documents for you and your survivors/beneficiaries

You should review the Survivor's Benefits booklet regarding all of the information that is needed by the Fund, in order to help facilitate the timely processing of the benefit. At separation, you must supply this information to the Fund. In addition, you should make sure that your beneficiary elections on form A2 are always up to date, as well as your marital status.

Operations of the Fund: Continued growth

The number of member organizations of the Fund currently is 23.

For end of 2011 figures concerning total active participant population and periodic benefits in award (including children's benefits), please see the Fund annual report, which will be issued and posted on the website later in the year after the Fund's member organizations data have been received and reconciled.

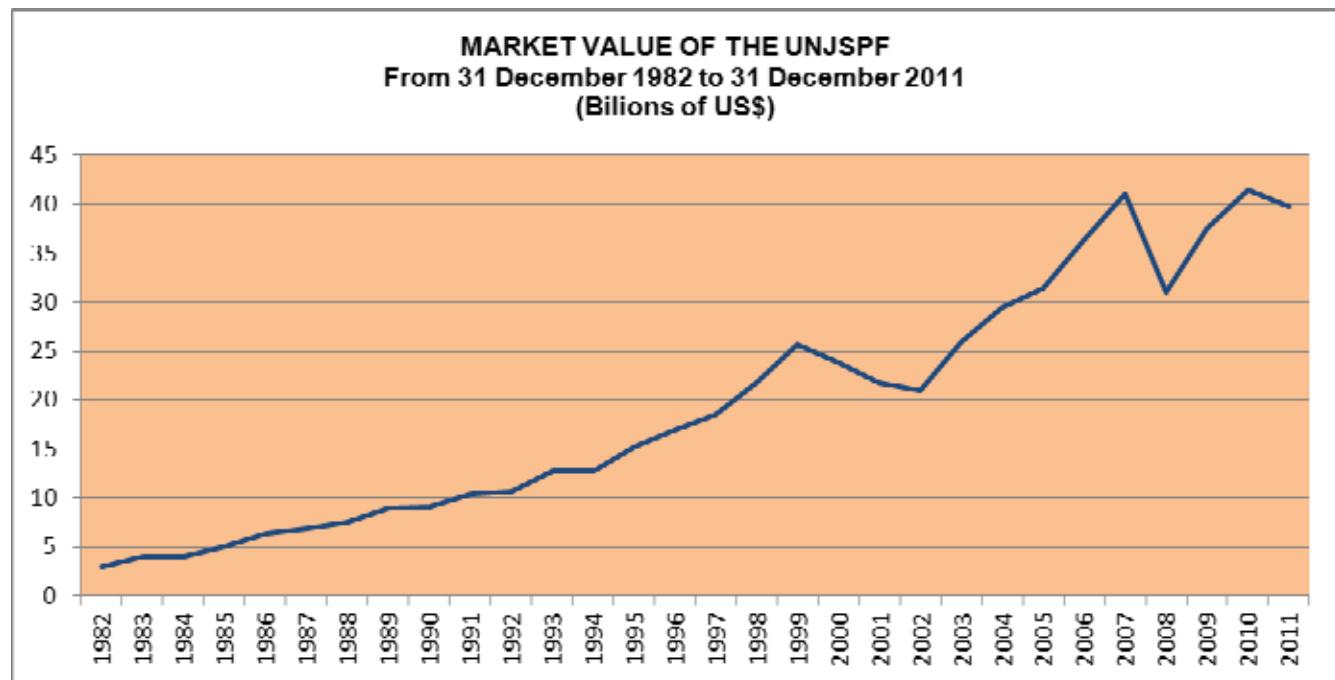
In 2011, the annual periodic benefit payments by the Fund amounted to \$1.6 billion, with payments having been made in 15 currencies in some 190 countries.

Investments of the FUND

Investments of the Fund: Results for the Calendar Year 2011

2011 was a tumultuous year in the financial markets, with financial authorities and investors focused on resolving the Eurozone crisis. An all-time record Fund balance of over \$44 Billion was reached in April 2011, but as markets reacted negatively to the Eurozone debt crisis, this value declined in following months. The Fund balance was \$39.7 Billion as of 31 December 2011 compared to \$41.4 billion a year earlier: a decrease of 4.1 per cent. As of 31 December 2011, the total investment return, which takes into account timing of cash flow for the same period, was -3.9 per cent. After adjustment for the United States Consumer Price Index (CPI) for 2011, the Fund experienced a real (i.e., above inflation) rate of return of -7.0 per cent for the year.

Below shows an historical summary of the market value of assets since 1982. Please note that the 31 December 2011 value is still preliminary



As of 31 March 2011 - the previous reporting date used in the reports of the Representative of the Secretary-General to the Pension Board - the market value of the assets of the Fund stood at \$42.8 billion compared to \$38.3 billion a year earlier: an increase of 11.8 per cent. Under the risk-averse conditions of 2011, despite the credit downgrade, US 10-year Bonds returned 16.7 per cent since 31 December 2010. At the negative end of the spectrum, MSCI Emerging Markets equities returned a negative 18.3 per cent. The Fund does not invest in tobacco which was the best performing sector in 2011. However, through active management, the Fund continued to outperform the policy benchmark in long term periods due to effective stock selection and the rebalancing of assets. For the 5 year and the 10 year periods, the Fund continued to outperform the 60/31 investment policy benchmark return. The 5 year fund return was 1.7 per cent outperforming the 60/31 policy benchmark return of 1.6 per cent and the 10 year fund return was 6.5 per cent outperforming the 60/31 policy benchmark return of 5.9 per cent. The Fund maintained a cautious asset allocation during 2011, closing the year with higher cash levels (4.6 per cent) and a lower equity exposure (59.1 per cent). Exposures to financial institutions were maintained at below benchmark weights, with no direct exposures to debt issued by Greece, Portugal, Ireland, Italy or Spain.

Investments of the FUND

It must be recalled that variations in the market value of the assets of the Fund are an inevitable result of fluctuations in the financial markets and in the value of the US dollar in relation to other currencies in which the Fund is invested. Since the retirement and other related benefits of the UN pension system are secured through the assets of the Fund, the long-term investment objective of the Fund is to obtain an optimal investment return over the long-term while applying the criteria of safety, profitability, liquidity and convertibility. In this connection, we are pleased to note that the cumulative annualized rate of return for the 50-year period ending 31 December 2011 was 8.0 per cent. This represents an annual real rate of return of 3.7 per cent for the same period, after adjustment by the United States Consumer Price Index.

The following table provides longer-term perspectives of the investment returns:

	1 Year	2 Years	3 Years	4 Years	5 Years	6 Years	7 Years	8 Years	9 Years	10 Years	15 Years	20 Years	25 Years	50 Years
UN Nominal Return	(3.9)	2.9	8.4	(1.1)	1.7	4	4.5	5.6	7.6	6.5	6.3	7.3	7.7	8
US CPI	3.2	2.4	2.5	1.9	2.3	2.3	2.5	2.6	2.5	2.5	2.4	2.5	2.9	4.2
UN Real Return (Inf. Adj.)	(7)	0.6	5.8	(2.9)	(0.6)	1.6	1.9	2.9	4.9	3.9	3.8	4.7	4.6	3.7
Arithmetic Excess Return (3.5%)	(10.5)	(2.9)	2.3	(6.4)	(4.1)	(1.9)	(1.6)	(0.6)	1.4	0.4	0.3	1.2	1.1	0.2

Actuarial position

Actuarial Position of the Fund

Actuarial valuations are undertaken every two years to determine whether the present and estimated future assets of the Fund will be sufficient to meet its present and estimated future liabilities, using various sets of assumptions as to future economic and demographic developments. The most recent valuation of the Fund was carried out as of 31 December 2009. The next valuation will be completed using data as of 31 December 2011 with the results first being presented to the Pension Board at its July 2012 session.

The results of the 31 December 2009 valuation revealed the first deficit in 12 years of minus - 0.38 per cent of pensionable remuneration. However, the Committee of Actuaries and the Consulting Actuary were of the opinion that the present contribution rate of 23.70 per cent is still sufficient to meet the benefit requirements under the Fund Regulations. The Committee of Actuaries and the Consulting Actuary, as well as the Pension Board, will monitor this very closely.

Another analysis that is carried out with the actuarial valuation is the determination of funding ratios. This analysis assists the Board in its assessment of the financial position of the Fund on a current, rather than, projected basis. The funding ratios are comparisons of the current assets of the Fund with the value of the accrued benefits (liabilities) on the given valuation date and are calculated on a "plan termination basis." With respect to its liabilities on 31 December 2009, the Fund was found to be in a strong funded position, at 139.6 per cent. An historical summary of funded ratios is below:

FUNDED RATIOS FOR VALUATIONS AS OF 31 DECEMBER								
	1995 – 2009							
	1995	1997	1999	2001	2003	2005	2007	2009
<u>Without</u> pension adjustments	132	141	180	161	145	140	147	140
<u>With</u> pension adjustments	81	88	113	106	95	92	95	91

Factors that affect the funded status of the Fund, as well as the funding deficit or surplus, are investment returns, trends in the number of participants compared to the assumptions made, changes in benefit provisions, and changes in contributions to the Fund. Each of these factors is monitored closely by the Pension Board through the actuarial valuation and the advice of the Committee of Actuaries and the Consulting Actuary. As part of the normal actuarial valuation cycle, during 2011, the Pension Board reviewed an analysis of the actuarial assumptions and methods to be used for the next actuarial valuation.

In addition, during 2011, an asset liability management study was completed. This study provided a sophisticated statistical analysis of projected plan liabilities compared to plan assets over the next 60 years. As was done in 2007, this new study reviewed available asset classes and alternatives to help the Secretary-General develop a strategic investment policy that will assist the Fund in earning the best investment return possible, taking into account the expected future benefits to be paid from the Fund and the Fund's risk tolerance. The results of this special study are posted on the Fund's website.

A summary of the results of the 31 December 2011 actuarial valuation will be included in the 2012 Annual Report.

Meetings



The Pension Board held its fifty-eighth session in Geneva from 11-15 July 2011

As usual in the odd-numbered years, most of the Board's focus in 2011 was on the budget proposal for the 2012-2013 biennium. Additional items addressed by the Board last year focused on governance and financial matters. The General Assembly approved all of the Pension Board's decisions on the budget for 2012 – 2013, with the exception of a UN-wide change in the budgeting process of the recasting of posts.

Major issues to be considered by the Pension Board in 2012

2012 Important Dates

Pension Board:
3 - 11 July (Paris)

The Board has a very full agenda for 2012, covering over 40 items, including the next actuarial valuation of the Fund, Fund investments, governance matters, and administrative and benefit issues.

Audit Committee:

8-9 March
June
November

Committee of Actuaries
13 - 15 June
(New York)

Investments Committee:
6-7 February
7 May
2 July
5 November

Senior Management Meetings:
17 January
17 April
19 June
2 October

As in the past, you will be advised in the next annual letter of developments on these issues, of additional matters that may be considered by the Board and of the relevant decisions taken by the General Assembly in 2012.

Annex I

Federation of Associations of Former International Civil Servants (FAFICS)

FAFICS represents and protects the interests of retirees and their beneficiaries at the United Nations Joint Staff Pension Board and at its Standing Committee.

Retirees and beneficiaries, who have questions about various pension matters and need to seek advice, are welcome to consult the Federation, its Officers or any of its Member Associations, as listed below. Those residing in a country or region, where there is no association of former international civil servants, are also welcome to consult the FAFICS Secretariat for information on alternative membership possibilities, including guidance on procedures to create a retiree association in their country of residence.

Detailed information on how to contact the Federation and its Member Associations can be found on the FAFICS website at <http://www.FAFICS.ORG>.

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**LIST OF FAFICS MEMBER AND ASSOCIATE MEMBER ASSOCIATIONS
SHOWN BY LOCATION
(as at 16 January 2012)**

(In the attached list of member and alternate member associations, please note that where times are given these are local and account should be taken of international time zone differences)

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BANGKOK 10200

Tel: [66] (2) 2881890
Mobile: [66] (81) 3710241
Fax: [66] (2) 2881088
escap_un_retirees.unescap@un.org

UKRAINE

Association of Former International Civil Servants (AFICS-Kiev)
36B, Schersa Street, Apartment 127 KIEV 01133

Tel. +38 (0)44 569 1726
slava_1931@km.ru

UNITED KINGDOM

British Association of Former United Nations Civil Servants (BAFUNCS)
Meadowcroft, Field Road
Kingham
OX7 6YR

fafics@bafuncs.org

Chairman :
Tel: [44] 0 1608 65 91 42

UNITED STATES OF AMERICA

Association of Former International Civil Servants (New York)
(AFICS (NY))
Room DC1-0580
United Nations
NEW YORK, NY 10017

Tel: [1] (212) 963 2943
Fax: [1] (212) 963 5702
afics@un.org
www.un.org/other/afics

URUGUAY

Asociación de Ex-Funcionarios de las Naciones Unidas en Uruguay (AFICS Uruguay)
c/o UNDP
Javier Barrios Amorín 870 P.3
Casilla de Correo 1207 - Correo Central
11200 MONTEVIDEO

Tel: [598] (2) 412 3357 or
[598] (2) 412 3359
Fax: [598] (2) 412 3360
aficsuruguay.crocibrea2@gmail.com
encb1204@gmail.com

The BAFUNCS Benevolent Fund is accessible to all UN and UN Agency ex-employees (or their spouses, widows/widowers, or other dependants) who are now resident in the UK. They do not have to be in receipt of a UN pension nor do they need to be members of BAFUNCS. The Trustees of the Fund will consider any case of temporary financial embarrassment, unexpected expense of specific hardship and may offer a non-refundable cash grant or a short-term interest free loan. This Fund cannot be used to pay BAFUNCS membership fees. The Trustees must be able to verify the validity of an application and the claimant may be put in touch with a nearby member of BAFUNCS especially charged with this responsibility. All information is treated with complete confidentiality. Applications for assistance or requests for further information should be addressed to:

The Clerk/Treasurer
BAFUNCS Benevolent Fund
41 Riverine, Grosvenor Drive
Maidenhead, Berks SL6 8PF
United Kingdom

B. Other Associations not affiliated with FAFICS

All other associations and groups not yet affiliated with FAFICS may count on the full support of FAFICS to raise any individual or collective problems that their members may encounter irrespective of the fact that they are not yet part of the Federation. In that respect, FAFICS would welcome a detailed submission of the issues involved, in order to assist in finding a solution.

All non-member associations are encouraged to apply for membership in the Federation.

AFGHANISTAN

Focal point for a future AFICS in Afghanistan
Mr Sham L. Bathija
c/o SEAP
34d floor, Marmarin Palace (Sadarat)
KABUL

Tel: +93 202 105 023
sbseap@yahoo.com
bathijas@yahoo.com

BELARUS

United Nations Assistance Association of Belarus (UNAAB-Minsk)
President Vladimir E. Sobolev
69152 Kolasa Street
MINSK CITY 110113

Tel: +375 172 03 26 90
sobolev@cci.by

BENIN

Focal point for a future AFICS in Benin:
Mme Jeanne Azalin
c/o PNUD
01 BP 506
COTONOU

Tel: +229 90 92 19 57 and
+229 97 58 37 59
jazanlin@yahoo.fr

CYPRUS

Interim Focal Point for a future AFICS in Cyprus
Anders Tholle
PO Box 54886
CY - 3728 Lymassol

anderstholle@hotmail.com
Tel: +41219619702

FIJI ISLANDS AND OTHER PACIFIC ISLANDS

Focal point for a future AFICS in the Fiji Islands and other Pacific Islands
Robert Kruger
PO Box 440, Denarau
NADI, FIJI ISLANDS

Tel. +679 675 07 75
afics.pac@gmail.com

GHANA

Ghana Association of Former International Civil Servants (GAFICS)
President: Mr Emmanuel Bentil-Owusu
c/o UNDP
P.O.Box 1423
ACCRA

Tel: +233 244 28 00 12
Mobile: +233 21 77 68 92
mggbowusu@hotmail.com
info@gafics.org
cc: abakah@unfpa.org

NICARAGUA

President: Teresa Díaz Lacayo
c/o PNUD
Apartado Postal 3260
Tel: (505) 22668466
MANAGUA

ttdila@hotmail.com
conypuhiera@gmail.com
Tel: (505) 22668466
(505) 22783078

PORUGAL

Association portugaise d'anciens fonctionnaires internationaux (APAFI)

Focal points: Ms Joana Gomes/Mr Castro de Almeida

c/o Escritório de OIT em Portugal

Rua Viriato, no 7, 7^{ème}

LISBOA

Tel: via ILO Lisbon

+351 21 317 34 40

gomes@ilo.org

ccastroalmeida@netcabo.pt

SENEGAL

Association Sénégalaise des Anciens Fonctionnaires Internationaux (ASAFI)

Président : M. Alioune Mbodji Dione

c/o PNUD, Immeuble Fayçal,

19, rue Parchappe à Dakar

DAKAR

Tél : +221 33 88 824 74 83

cheikh166@hotmail.com

msock@sentoocn

SPAIN

Focal point:

Mr Armando Duque González

Tel: +34 639 104 977

aduqueg@hotmail.com

ZAMBIA

Zambian Association of UN Former International Civil Servants (ZAUNFICS)

Focal point: Mr Pharaoh H. Kalapa

c/o UNDP

P.O. Box 31966

LUSAKA 10101

Tel: +260 9 77 79 43 18

pharaohhkalapa@yahoo.com

C. Other Sources of Assistance for Retirees

There are other sources of assistance that are not affiliated with FAFICS but which may be more conveniently located and which may also provide special assistance to retirees of certain organizations (or their spouses, widows/widowers, or other dependents). In this connection, you may wish to contact FAFICS and/or your former employing organization, which may be able to refer you to such sources. In light of the growing number of beneficiaries residing in the Geneva area, it should be noted that in addition to the cross-organizational, FAFICS affiliated Association of Former International Civil Servants (AAFI-AFICS), assistance is provided by separate associations formed by retirees from other Geneva-based organizations at the ILO, ITC, ITU, GATT/WTO, WMO and WHO, as listed below:

Association of Former Staff Members (AFSM-WHO)

Room 4141
WHO Headquarters
Avenue Appia 20
CH-1211 Geneva 27

Tel: +41 (0)22 791 31 03/31 92
Fax: +41 (0)22 791 31 11 (attention AFSM)
aoms@who.int

Former Officials' Section of the Staff Union of the ILO

Room 6-8
Route des Morillons 4
CH-1211 Geneva 22

Tel: +41 (0)22 799 64 23
Fax: +41 (0)22 798 86 85
anciens@ilo.org

Association of Former ITU Staff Members

Room V-23
International Telecommunications Union (ITU)
Place des Nations – case postale
CH-1211 Geneva 20

Tel: +41 (0)22 730 55 84
retraites@itu.int

Association of Retired GATT/WTO Staff Members

c/o Ian Bates, Room CDM-132
World Trade Organization
Centre William Rappard
Rue de Lausanne 154
CH-1211 Geneva 21

Tel: +41 (0)22 739 51 11

Association of Former ITC Staff (AFIS-AAFC)

c/o International Trade Centre (ITC)
Palais des Nations
CH-1211 Geneva 10

Tel & Fax: Chairman +41 (0)21 824 30 34 and
mobile +41 (0)78 752 90 02
olof.karsegard@bluewin.ch

Association of Former WMO Staff (Amicale)

Bureau 1J95
World Meteorological Organization
Case postale 2300
CH-1211 Geneva 2

Tel: +41 (0)22 730 80 56 (via Staff Association)
amicale@wmo.int

In addition, the Association of Former WHO Staff Members in South-East Asia was established to further the interests of its members and to keep them abreast of related developments occurring globally. Its membership extends to all former WHO staff members and surviving spouses of former WHO staff settled in the WHO South-East Asia Region. It currently covers eleven countries: Bangladesh, Bhutan, DPR Korea, India, Indonesia, Maldives, Myanmar, Nepal, Sri Lanka, Thailand and Timor Leste. Their contact points are as follows:

Association of Former WHO
Staff in South-East Asia

Region	Tel: (91 11) 23370804
WHO South-East Asia	Fax: (91 11) 23379395
Regional Office	exstaffwho@yahoo.com
Indraprastha Estate	afsm@searo.who.int
New Delhi-110002	
India	

Additional assistance may also be provided by the Special Payments Fund, which was created by the ILO Governing Body. Such assistance does not entail any contractual obligation on the part of the ILO Office. Former ILO officials, or their surviving spouses, may contact the following office for additional information:

ILO Pension Section
(Human Resources
Division) Telephone: (41 22) 799 74
93 Facsimile: (41 22)
799 85 71 E-mail: pension@ilo.org

Annex II

E-mail addresses of Staff Pension Committee secretariat for each of the 23 member organizations

United Nations	Mr. B. Cochemé	unjspf@un.org
European and Mediterranean Plant Protection Organization (EPPO)	Mr. R. Arnitis	hq@eppo.fr OR madene@eppo.fr
Food and Agriculture Organization of the United Nations and World Food Programme (International and HQ Participant Staff)	Ms. K. Guseynova	Staff-Pension-Committee@fao.org
International Atomic Energy Agency (IAEA)	Ms. R. Sabat	r.sabat@iaea.org
International Centre for Genetic Engineering and Biotechnology (ICGEB)	Ms. F. Misiti	misiti@icgeb.org
International Centre for the Study of the Preservation and the Restoration of Cultural Property (ICCROM)	Mr. B. Pisani	bp@iccrom.org
International Civil Aviation Organization (ICAO)	Ms. I. Rusedski	irusedski@icao.int
International Criminal Court (ICC)	Mr. E. Gouws	etienne.gouws@icc-cpi.int
International Fund for Agricultural Development (IFAD)	Ms. L Orebí	l.orebi@ifad.org
International Labour Organisation (ILO)	Ms. C. McGarry	pension@ilo.org
International Maritime Organization (IMO)	Mr. A. Nathoo	anathoo@imo.org
International Organization for Migration (IOM)	Ms. Y. Mortlock	YMortlock@iom.int
International Seabed Authority (ISA)	Ms. N. Onyedim	nonyedim@isa.org.jm
International Telecommunication Union (ITU)	Ms. M. Wilson	marianne.wilson@itu.int
International Tribunal for the Law of the Sea (ITLOS)	Mr. K.k. Gaba	gaba@itlos.org
Inter-Parliamentary Union (IPU)	Mr. J. Piper	vb@mail.ipu.org
Special Tribunal for Lebanon (STL)	Ms. M. Kashou	stl-pension-secretariat@un.org
United Nations Educational, Scientific and Cultural Organization (UNESCO)	Mr. M. Ghelaw	m.ghelaw@unesco.org
United Nations Industrial Development Organization (UNIDO)	Ms. P. Nenonen	p.nenonen@unido.org
World Health Organization (WHO)	Ms. B. Sperandio de Llull	sperandiob@who.int
World Intellectual Property Organization (WIPO)	Ms. T. Dayer	therese.dayer@wipo.int
World Meteorological Organization (WMO)	Ms. P. Geddes	pgeddes@wmo.int
World Tourism Organization (UNWTO)	Ms. C. Molina	cmolina@unwto.org