United Nations Joint Staff Pension Fund

2013 Annual Letter
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5 - **ACTIVE PARTICIPANTS** .............................................................................................................................................. 19

(a) Attention New Participants .............................................................................................................................................. 19
Please note that information in this letter is made available for the convenience of UNJSPF participants, retirees and beneficiaries. If there is an ambiguity, inconsistency or conflict between the information provided in this letter and the UNJSPF Regulations, Administrative Rules and the Pension Adjustment System, decisions will be based on the Regulations and Rules, and not on the information in this letter.
Dear UNJSPF Participants, Retirees and Beneficiaries,

It is my pleasure to introduce the 2013 UNJSPF annual letter. As the new CEO for the Fund, I wish to take this opportunity to note that it is a privilege to serve you in this new capacity. As the former Deputy CEO for the Fund, I helped develop the Fund’s Strategic Framework, which reaffirmed the Board’s strong commitment to a service-oriented Pension Fund. One of my highest priorities is to continue to strengthen the Fund’s operating model utilizing improved technological and processing advances through the Fund’s new operating system being implemented over the next two years. This new system and technological platform once implemented, will enable the Fund to continue to service the fast growing number of retirees and beneficiaries as well as the increasing transactional volume in an efficient and effective manner and in line with the highest standards of service.

Each year, the Fund’s annual letter provides you with information regarding developments within the Pension Fund and with ways in which to interact more efficiently with the Fund. I urge you to utilize the Fund’s website, which is our most efficient and effective way to provide you with information, such as the annual cost-of-living increases and quarterly changes in the exchange rate with the US dollar.

On behalf of the Fund, I wish you and your family best wishes for a healthy and happy New Year.

Yours sincerely,

Sergio B. Arvizú
Chief Executive Officer
1 - Financial Situation of the Fund

(a) 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 2011 and the results were presented to the Pension Board at its July 2012 session.

The results of the 31 December 2011 valuation revealed a second consecutive deficit amounting to -1.87 per cent of pensionable remuneration. The -1.87 per cent, expressed another way, means that the required contribution rate needed to achieve balance as of 31 December 2011 was 25.57 per cent of pensionable remuneration, compared to the actual contribution rate of 23.70 per cent. This is an increase of the deficit reported with the last valuation which was - 0.38 per cent of pensionable remuneration and is primarily attributable to investment performance, which was less than the anticipated 3.5% real rate of investment return expected each year. The deficit remains within a 2% “safety margin” recommended by the Committee of Actuaries that allows for financial market volatility as well as to anticipate other gains or losses due to demographic changes.

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 2011, the Fund was found to be in a strong funded position, at 130.0 per cent. An historical summary of funded ratios is below:

| Without pension adjustments | 132 | 141 | 180 | 161 | 145 | 140 | 147 | 140 | 130
|----------------------------|-----|-----|-----|-----|-----|-----|-----|-----|-----
| With pension adjustments | 81  | 88  | 113 | 106 | 95  | 92  | 95  | 91  | 86  |

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 that were used in the actuarial valuation carried out as at 31 December 2011.

Having considered the trend in recent actuarial valuations as well as the observations of the Committee of Actuaries, the Pension Board determined that it should address the actuarial situation of the Fund. The Board considered that addressing the Fund’s actuarial deficit must be done prudently and must consider the long-term income and expenditures of the Fund. The Board established a working group that, in
consultation with the Fund’s Consulting Actuary, the Committee of Actuaries, the Investments Committee, the Representative of the Secretary-General for investment of the assets of the Fund, and the Secretary/CEO, will consider possible measures to ensure the Fund’s long-term sustainability. The Board directed its working group not to focus on cost cutting measures but rather to focus on long-term sustainability, including governance, investment management, and asset-liability management. The Working Group began meeting in the Fall of 2012 and anticipates presenting its report to the Board at its 2013 session. Both the ACABQ and General Assembly welcomed the establishment of this Working Group.

Under the Governance Section of this letter, the Pension Board's and General Assembly's actions regarding increasing the normal retirement age to 65 is discussed. It is noted that should this change in normal retirement age ultimately be approved, there would be a reduction in the required contribution rate by approximately 1 per cent of pensionable remuneration. Further, as discussed in section (b) below, the investment performance for 2012 was well above the expected 3.5% real rate of return. Both of these items will contribute positively towards lowering the Fund’s deficit.

A summary of the results of the 31 December 2011 actuarial valuation were included in the 2012 Annual Report, which can be accessed through the Fund’s website.

(b) Investments of the Fund: Results for the Calendar Year 2012

2012 was a constructive year for the markets, with policy makers, financial authorities and investors focused on ways that the US “Fiscal Cliff” and the Eurozone crisis might be resolved. Despite the uncertainty, which weighed on the global economy, positive sentiments prevailed and the Fund posted steady gains with an all time record Fund balance of $44.9 Billion. The Fund balance was $44.6 Billion as of 31 December 2012 compared to $39.7 Billion a year earlier as equity market volatility, and fixed income rates continued to be low. As of 31 December 2012, the preliminary investment return, which takes into account timing of cash flows for the same period was 12.6 per cent, which after adjustment for the United States consumer price index (CPI) represents a real (i.e., above inflation) rate of return of 10.7 per cent. Please note that the 31 December 2012 value is still preliminary.
In developed economies, injections of liquidity by central banks had a positive impact on financial stability and tail risks particularly those related to the Euro which had been reduced. Despite slower growth in major emerging economies, the MSCI Emerging Markets generated positive returns and outperformed the MSCI World index in relative terms. In anticipation of market volatility and to optimize the risk return profile of the Fund, the Investment Management Division (IMD) implemented the ‘Risk Control’ strategies of ‘Minimum Volatility’ and ‘Risk Parity.’

Through active management, the Fund continues to outperform the policy benchmark in long term periods due to effective stock selection and the re-balancing of assets. For the 7 year and the 10 year periods the Fund outperformed the 60/31 policy benchmark return. The seven year Fund return was 5.2 per cent outperforming the 60/31 policy benchmark return of 5.0 per cent and the 10 year Fund return was 8.1 per cent outperforming the 60/31 policy benchmark return of 7.8 per cent. The Fund maintained a cautious asset allocation, closing the year with lower cash levels (2.4 per cent) and a higher equity exposure (61.6 per cent) as of the final trading session. Exposures to financial institutions were maintained at below benchmark weights, with no direct exposures to debt issued by Greece, Portugal, Ireland, Italy or Spain.

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 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 2012 was 8.2 per cent. This represents an annual real rate of return of 3.8 per cent for the same period after adjustment by the United States CPI.

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

<table>
<thead>
<tr>
<th></th>
<th>1 Year</th>
<th>2 Years</th>
<th>3 Years</th>
<th>4 Years</th>
<th>5 Years</th>
<th>10 Years</th>
<th>15 Years</th>
<th>20 Years</th>
<th>25 Years</th>
<th>50 Years</th>
</tr>
</thead>
<tbody>
<tr>
<td>UN Nominal Return</td>
<td>12.6</td>
<td>4.0</td>
<td>6.1</td>
<td>9.5</td>
<td>1.5</td>
<td>8.1</td>
<td>6.5</td>
<td>7.8</td>
<td>7.9</td>
<td>8.2</td>
</tr>
<tr>
<td>US CPI</td>
<td>1.7</td>
<td>2.4</td>
<td>2.1</td>
<td>2.2</td>
<td>1.8</td>
<td>2.4</td>
<td>2.4</td>
<td>2.8</td>
<td>2.8</td>
<td>4.2</td>
</tr>
<tr>
<td>UN Real Return (Inf. Adj.)</td>
<td>10.7</td>
<td>1.6</td>
<td>3.9</td>
<td>7.1</td>
<td>(0.3)</td>
<td>5.5</td>
<td>4.0</td>
<td>5.3</td>
<td>4.9</td>
<td>3.8</td>
</tr>
<tr>
<td>Excess Return (3.5%)</td>
<td>7.2</td>
<td>(1.9)</td>
<td>0.4</td>
<td>3.6</td>
<td>(3.8)</td>
<td>2.0</td>
<td>0.5</td>
<td>1.8</td>
<td>1.4</td>
<td>0.3</td>
</tr>
</tbody>
</table>
2 - Governance

(a) The Pension Board held its fifty-ninth session in Paris from 11-15 July 2012

The Board considered more than 40 items on its agenda in 2012, covering the usual main topics of governance, investments, administration and benefit provisions, as well as the actuarial valuation results. Other key topics addressed were the Fund’s financial statements for the biennium 2010 – 2011, implementation of the new IPSAS accounting standards beginning 1 January 2012 and the Fund’s strategic framework for 2014 – 2015. The General Assembly supported all of the Pension Board’s decisions. Of specific note:

- In December 2012, the General Assembly authorized the Pension Board to increase the normal retirement age to 65 for new participants of the Fund, with effect not later than from 1 January 2014, unless the General Assembly did not decide on a corresponding increase in the mandatory age of separation. The Fifth Committee is taking up the matter of Mandatory Age of Separation in coordination with the ICSC’s report being considered at its resumed session in 2013. You will be informed on this matter via the website, once the General Assembly completes its review.

- The General Assembly noted with deep concern the results of the actuarial valuation funding deficit of 1.87 per cent of pensionable remuneration as at 31 December 2011 and emphasized the need to make every effort to address the actuarial situation of the Fund to ensure its long-term sustainability. Therefore, it welcomed the decision of the Board to establish the Working Group on Sustainability. The Assembly also emphasized the importance of the Fund meeting its target annual investment real rate of return of 3.5 per cent over the long term.

- The General Assembly concurred with the Pension Board’s recommendation that the Fund enter into new transfer agreements with the Organization for Prohibition of Chemical Weapons (OPCW) and the African Development Bank (AfDB), effective 1 January 2013.

- The General Assembly approved a new article 45 bis to the UNJSPF Regulations, which allows the Fund, in very specific circumstances, to pay a portion of a retiree’s benefit directly to a retiree’s former employing organization towards making restitution to the organization in cases where amounts had been embezzled by the staff member from the organization.

- The General Assembly also approved technical changes in the Regulations of the Fund and took note of the amendments to the Administrative Rules. Details of these changes can be found on the updated version of the UNJSPF Regulations, Administrative Rules and Pension Adjustment System on the Fund’s website: www.unjspf.org.

The Board’s full report on its 2012 session is available on the Fund’s website.

(b) Major issues to be considered by the Pension Board in 2013

As usual in the odd-numbered years, most of the Board’s focus in 2013 will be on the budget proposal for the 2014-2015 biennium. Additional key items that will be addressed by the Board will include recommendations of the Working Group on Sustainability, the selection of assumptions to use in the 31 December 2013 actuarial valuation, and presentation of the Fund’s first financial statements completed under International Public Sector Accounting Standards (IPSAS), as well as many other items covering governance, administration and benefit provision matters. You will be advised in the next annual letter on the development of these issues, as well as on the decisions taken by the Pension Board and General Assembly.
3 - Operations of the Fund

The number of member organizations of the Fund currently is 23. Annex I contains a list of e-mail addresses for each staff pension committee of the 23 member organizations.

As of 31 December 2011, there were 120,774 active participants contributing to the Fund and 65,387 periodic benefits in payment. This represents a 4.3% annual growth rate over the past decade for active participants and a 2.8% annual growth rate for retirees and beneficiaries. You will note that during the past few years, the active participant growth rate has stabilized. However, the total of retirees and beneficiaries has continued to grow. Total participants in the Fund (actives, retirees and beneficiaries) has grown 3.6% per year since 2007. For end of 2012 figures concerning total active participant population and periodic benefits in award, please see the Fund’s 2013 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 2012, the annual periodic benefit payments by the Fund amounted to more than $1.7 billion, with payments having been made in 15 currencies in some 190 countries. The total payments made, including lump sum and final cash withdrawal settlements, exceeded $2.2 billion.

Growth in Active Participants

Growth in Retirees and Beneficiaries
4 - Retirees and Beneficiaries

(a) Adjustments to Pension Entitlements on 1 April 2013

As usual at this time of year, the Fund announces the US cost-of-living adjustment for entitlements in US dollars. Since the movement of the United States Consumer Price Index (US-CPI) over the one year period from December 2011 to December 2012 was less than the required 2% threshold, there will not be an adjustment of the United States dollar pension entitlements on 1 April 2013. The increase in the US-CPI during the period will be carried over to the measurement which will cover the period December 2012 to December 2013.

For retirees and beneficiaries on the two-track pension adjustment system, the adjustment of the local-currency track amount on 1 April 2013 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. Once you enter the site and 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). For step by step instructions see section (j) of this chapter.

As usual, the quarterly two-track statements and annual cost-of-living notifications will also be mailed out, but we urge you to use the website, if possible, due to the significant timing difference between electronic and mailed communications.

For those who separated in 2012 or early 2013 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.

Retirees and beneficiaries will be advised of the changes in the amounts of their pensions, if any, with their April 2013 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.

(b) Certificates of Entitlement (CE) for Benefits

Each person receiving a periodic benefit(s) from the Fund must complete, sign and return an original CE form every year. 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 2012 CE mailing in late October 2012. Nearly 53,000 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 forms by mid-January 2013. At the end of February 2013, the Fund dispatched a second mailing of bar-coded 2012 CE forms to all those retirees and beneficiaries from whom the Fund had not yet received their signed CE. If you have not already done so, we encourage you to urgently complete and return to the Fund the 2012 CE.
If the Fund does not receive your completed and duly signed CE by the end of May 2013, your benefit may be suspended. However, 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 at: 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. Please see section (j) of this chapter for detailed instructions.

We wish to take this opportunity to thank everyone who has already returned their CE form. 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 2012 CE?** If you did not receive either of the CE mailings (October 2012 mailing or February 2013 follow-up mailing) by the end of March 2013, it would be advisable to 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 a 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 2012 CE by the end of May 2013. However, to fulfill the Fund’s audit requirements, the Fund still requires that you return the signed and completed bar-coded 2012 CE before the end of May 2013.

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 2012 CE mailing, you will not receive a 2012 CE. You will start receiving CEs only as of the 2013 CE exercise.

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**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. If you elected to be paid in accordance with the two track feature, it is especially important to advise the Fund of any change in your permanent address within six months of such a change, as this may affect your benefit entitlement amount. You can download the form from the “Forms” page on the Fund’s official website http://www.unjspf.org

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**c) 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.
(d) Married, Remarried or Divorced after Your Pension has Started?

If you married or remarried after your pension started, you may elect to provide a lifetime periodic pension benefit after your death to the spouse you married after 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.

(e) Two Track Feature

If you declare a country other than the United States as your country of residence you can elect to utilize the Two Track feature of the Pension Adjustment System. Provided you submit acceptable proof of your residency, "a local track" benefit will be calculated in the currency of your residence. This benefit is then adjusted periodically by the official cost of living index published by the country where you reside (subject to the 2% threshold). Your monthly benefit, subject to certain maximum and minimum limits, is the greater of your US dollar benefit or the local track benefits, as compared quarterly. The local track benefit provides stability as it avoids fluctuation of your monthly pension in local currency terms. Please remember that the decision to go on the two-track system is an option, not an obligation. You can elect to utilize the two track feature at any time after you retire. Once an election has been made to receive the benefit under the two-track, reversion solely to the US dollar track is permitted only for compelling reasons on a case-by-case basis. You can find out more about the Two Track feature on our website at http://www.unjspf.org/UNJSPF_Web/pdf/brochure-two_track2010.pdf or by contacting the Fund office for an estimate at the time of your retirement.

Remember, if you have elected to receive your benefit under the two track system all changes in country of residence must be reported promptly, i.e., no later than six months from the date of arrival in the new country of residence.
(f) Quarterly Statements Available on the 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 in section (j) below.

A paper copy of the quarterly statement is also sent to each retiree or beneficiary whose benefit is going to change for the quarter. However, the fastest way to access this information is to go to our website.

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.

(g) 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 including funeral arrangements which may arise for recipients of periodic benefits from the Fund 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.

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 Fund 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 II (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 above-mentioned Section.
(h) 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.

(i) 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. FAFICS was established in 1975 and by the end of 2012 there were 52 members, with five or six more retiree associations expected to join in 2013.

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.

With this in mind, you may wish to consider joining one of the 52 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 II(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 may be able to assist (considering resource availability) 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 can be found in the annex. 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 II(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.

(j) 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:

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.
5 - Active Participants

(a) 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. Please note that in 2012 the General Assembly approved the Board’s decision to enter into new transfer agreements with the Organization for Prohibition of Chemical Weapons (OPCW) and the African Development Bank (AfDB), effective 1 January 2013.

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.

(b) 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.

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.

(c) Annual Statements

Your annual statements are available on the website. The annual statements for the year 2012 will be available after the Fund’s year-end exercise, which should be completed by mid-May 2013. The 2011 statement currently is shown. We urge you to review this information and contact the Pension Fund if there are any discrepancies in your employment history, which could have an impact on your future benefit entitlements from the Fund.

(d) 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.

<table>
<thead>
<tr>
<th>Change in personal status:</th>
</tr>
</thead>
<tbody>
<tr>
<td>It is important while you are still in active service to ensure that the Pension Fund has accurate and 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.</td>
</tr>
</tbody>
</table>
6 - Other Information You Should Know

(a) Survivor Benefit Checklist

The survivor benefit payable from the Fund is designed to assist your beneficiary(ies) financially after your death. Whether you are an active participant or a retiree, in order to help your beneficiary(ies) simplify the application process in the event of your death, you should make sure you have all of the necessary paperwork.

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 information concerning your personal status. It is also important that your family or beneficiaries notify the Fund upon your death, in order to avoid the benefit recovery process should your benefit payments continue after your death.

(b) Recognition of Personal Status for Widow/Widower

Pension Benefit Purposes

Entitlements to pension benefits, regarding in particular the widow/widower survivor benefits under articles 34 and 35 of the UNJSPF Regulations, are determined based on the personal status of a participant using the information reported to the Fund by the participant's employing organization, on the understanding that the final verification will be done by the UNJSPF.

The Pension Fund’s practice - similar to several other international organizations – is to determine the eligibility for spousal benefits under articles 34 and 35 by reference to the law of the country of nationality of the UNJSPF participant. There have been a few instances in which the status of spouse for purposes of paying dependency allowances (or other employment benefits under the Staff Rules and Regulations of the employing organization) differed from that determined by the Fund.

In the context of non-traditional unions of same-sex couples, the Pension Board has interpreted marriage to include unions/partnerships, lawfully entered into and recognized by a competent national authority, which provides the same legal standing as a marriage. Given recent changes in national legislations and legal environments, as well as current policies of the Pension Fund member organizations, this issue is constantly evolving and is, therefore, an ongoing item on the agenda of the Pension Board. Keeping this in mind, any inquiries or requests for predeterminations can only be done on the basis of submitting the supporting documentation on the status of the union and evidence of verification by the employing organization that the union is recognized as a marriage - or in the case of non-traditional unions of the same sex having the same legal effects as marriage - by a competent national authority under a relevant national law. In any event, final determination of the eligibility to a survivor’s benefit can only be made by the Fund at the time of death of the UNJSPF participant.
7 - 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 some 185,000 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.

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

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 Annex I to this letter.

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.

In some cases, 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 Säconnex  
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 potential for related delays and/or difficulties in reaching a Fund employee by telephone 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.
8 - What’s on the Website?

(a)  http://www.unjspf.org

The UNJSPF website provides you with all of the information you need to effectively manage your pension matters, whether you are a retiree, beneficiary or active participant. You can find the latest version of administrative forms, the Fund’s Regulations and Rules, informative booklets and summaries of provisions, the list of Board Members, the Fund’s annual letters and annual reports, 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.

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**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

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**Updated Regulations and Rules on the Website**

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

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

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**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

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**Frequently Asked Questions**

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

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**CPI/Exchange Rates**

WHAT’S ON THE WEBSITE?

(b) 2012 UNJSPF Website Statistics

Total recorded user sessions: 502,000 (+4%) (change from 2011)
Benefit estimates: 268,000 (+14%)
Two-track estimates: 12,000 (-8%)
Annual statements viewed: 75,000 (+19%)

(c) Beware of scams implying association with the UNJSPF

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 have received a fraudulent e-mail: Please forward it to unjspfinfosec@un.org so we can investigate it for you. You will 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.

(d) Investment Management Division (IMD) has a New Website

IMD introduced its own website in 2012. This new site includes much information on current investments, investment performance, policy and governance matters and information and background on IMD. You can access the site through the Fund’s website or at http://imd.unjspf.org/index.html.
9 - Meetings

2013 Important Dates

Pension Board:
15 - 19 July
(New York)

Audit Committee:
14 – 15 February
18 – 20 June
24 – 25 October

Joint Session between the Committee of Actuaries and Investment Committee:
7 May

Committee of Actuaries:
10 - 12 June
(Geneva)

Investments Committee:
4 February
6 May
15 July
4 November

Senior Management Meetings:
15 January
23 April
25 June
8 October

Please note that information in this letter is made available for the convenience of UNJSPF participants, retirees and beneficiaries. If there is an ambiguity, inconsistency or conflict between the information provided in this letter and the UNJSPF Regulations, Administrative Rules and the Pension Adjustment System, decisions will be based on the Regulations and Rules, and not on the information in this letter.
## Annex I

### E-mail Addresses of Staff Pension Committee Secretariat for Each of the 23 Member Organizations

<table>
<thead>
<tr>
<th>Organization</th>
<th>Contact Person</th>
<th>Email Address</th>
</tr>
</thead>
<tbody>
<tr>
<td>United Nations</td>
<td>Ms. D. Mapondera (focal point)</td>
<td><a href="mailto:unjspf@un.org">unjspf@un.org</a></td>
</tr>
<tr>
<td>European and Mediterranean Plant Protection Organization (EPPO)</td>
<td>Mr. R. Arnitis</td>
<td><a href="mailto:hq@eppo.int">hq@eppo.int</a> &amp; <a href="mailto:madene@eppo.int">madene@eppo.int</a></td>
</tr>
<tr>
<td>Food and Agriculture Organization of the United Nations and World Food Programme (International and HQ Participant Staff)</td>
<td>Ms. K. Guseynova</td>
<td><a href="mailto:kamila.guseynova@fao.org">kamila.guseynova@fao.org</a></td>
</tr>
<tr>
<td>International Atomic Energy Agency (IAEA)</td>
<td>Ms. R. Sabat</td>
<td><a href="mailto:r.sabat@iaea.org">r.sabat@iaea.org</a></td>
</tr>
<tr>
<td>International Centre for Genetic Engineering and Biotechnology (ICGEB)</td>
<td>Ms. F. Misiti</td>
<td><a href="mailto:misiti@icgeb.org">misiti@icgeb.org</a></td>
</tr>
<tr>
<td>International Centre for the Study of the Preservation and the Restoration of Cultural Property (ICCROM)</td>
<td>Mr. B. Pisani</td>
<td><a href="mailto:bp@iccrom.org">bp@iccrom.org</a></td>
</tr>
<tr>
<td>International Civil Aviation Organization (ICAO)</td>
<td>Ms. K. Balram &amp; Mr. D. Myint</td>
<td><a href="mailto:kbalram@icao.int">kbalram@icao.int</a> &amp; <a href="mailto:dmyint@icao.int">dmyint@icao.int</a></td>
</tr>
<tr>
<td>International Criminal Court (ICC)</td>
<td>Mr. E. Gouws</td>
<td><a href="mailto:PensionSecretariat@icc-cpi.int">PensionSecretariat@icc-cpi.int</a></td>
</tr>
<tr>
<td>International Fund for Agricultural Development (IFAD)</td>
<td>Ms. L. Orebi</td>
<td><a href="mailto:l.orebi@ifad.org">l.orebi@ifad.org</a></td>
</tr>
<tr>
<td>International Labour Organisation (ILO)</td>
<td>Ms. C. McGarry</td>
<td><a href="mailto:pension@ilo.org">pension@ilo.org</a></td>
</tr>
<tr>
<td>International Maritime Organization (IMO)</td>
<td>Mr. A. Nathoo</td>
<td><a href="mailto:anathoo@imo.org">anathoo@imo.org</a></td>
</tr>
<tr>
<td>International Organization for Migration (IOM)</td>
<td>Ms. Y. Mortlock</td>
<td><a href="mailto:YMortlock@iom.int">YMortlock@iom.int</a></td>
</tr>
<tr>
<td>International Seabed Authority (ISA)</td>
<td>Ms. N. Onyedim</td>
<td><a href="mailto:nonyedim@isa.org.jm">nonyedim@isa.org.jm</a></td>
</tr>
<tr>
<td>International Telecommunication Union (ITU)</td>
<td>Ms. M. Wilson</td>
<td><a href="mailto:marianne.wilson@itu.int">marianne.wilson@itu.int</a></td>
</tr>
<tr>
<td>International Tribunal for the Law of the Sea (ITLOS)</td>
<td>Mr. K.K. Gaba</td>
<td><a href="mailto:gaba@itlos.org">gaba@itlos.org</a></td>
</tr>
<tr>
<td>Inter-Parliamentary Union (IPU)</td>
<td>Ms. A. Lorber-Willis</td>
<td><a href="mailto:alw@ipu.org">alw@ipu.org</a></td>
</tr>
<tr>
<td>Special Tribunal for Lebanon (STL)</td>
<td>Ms. M. Kashou</td>
<td><a href="mailto:stl-pension-secretariat@un.org">stl-pension-secretariat@un.org</a></td>
</tr>
<tr>
<td>United Nations Educational, Scientific and Cultural Organization (UNESCO)</td>
<td>Mr. M. Ghelaw</td>
<td><a href="mailto:m.ghelaw@unesco.org">m.ghelaw@unesco.org</a></td>
</tr>
<tr>
<td>United Nations Industrial Development Organization (UNIDO)</td>
<td>Mr. R. Dotzauer</td>
<td><a href="mailto:r.dotzauer@unido.org">r.dotzauer@unido.org</a></td>
</tr>
<tr>
<td>World Health Organization (WHO)</td>
<td>Ms. B. Sperandio de Llull</td>
<td><a href="mailto:sperandiob@who.int">sperandiob@who.int</a></td>
</tr>
<tr>
<td>World Intellectual Property Organization (WIPO)</td>
<td>Ms. T. Dayer</td>
<td><a href="mailto:therese.dayer@wipo.int">therese.dayer@wipo.int</a></td>
</tr>
<tr>
<td>World Meteorological Organization (WMO)</td>
<td>Ms. P. Geddes</td>
<td><a href="mailto:pgeddes@wmo.int">pgeddes@wmo.int</a></td>
</tr>
<tr>
<td>World Tourism Organization (UNWTO)</td>
<td>Ms. C. Molina</td>
<td><a href="mailto:cmolina@unwto.org">cmolina@unwto.org</a></td>
</tr>
</tbody>
</table>
Annex II

(a) 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.

FEDERATION OFFICERS

President
Roger Eggleston
Warwick, UK
Office Tel. +4122 917 2225
roger.eggleston@gmail.com
Home tel. +44 1926 40 8873

Secretariat
Room B.438
For mailing: Room A.265
Palais des Nations
CH-1211 GENEVA 10
SWITZERLAND
Secretariat
Tel. +41 22 917 22 25
Fax +41 22 917 06 81
fafics@unog.ch

Secretary
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CH-1211 GENEVA 10
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Assistant Secretary
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Treasurer
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Mob. +573 118 850880  

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Linda Saputelli  
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Tel. +1 212 963 8150  

Josiane Taillefer  
Paris, France  
Tel: +33 (0) 1 39 73 84 16  

Pierre Adama Traore  
Ouagadougou, Burkina Faso  
Tel : +226 50 43 16 33

Ahmed Hussain
ahmed.hussainbd@gmail.com

FAFICS Standing Committee on Health Insurance and Long-term Care
Chair: roger.eggleston@gmail.com
Roger Eggleston
Tel. +44 1926 40 8873

Vice-chair/Rapporteur
saputelli@un.org
Linda Saputelli
Tel : +212 963 8150

FAFICS Standing Committee on Pension Issues
Chair: g.schramek@aon.at
Gerhard Schramek
Tel: +43 1 802 87 12

Vice-chair/Rapporteur:
paulinebarrettreid@yahoo.co.uk
Pauline Barrett-Reid
+44 208 365 2445

FAFICS Representatives to the Pension Board for the year 2013
Roger Eggleston
roger.eggleston@gmail.com
Tel: +441926 40 8873

Mary Johnston
mary1945@ozemail.com.au
Tel: +61 02 9362 5212

Gerhard Schramek
g.schramek@aon.at
Tel: +43 1 802 87 12

Tedla Teshome
yifat123@yahoo.com
Tel: +251 11 465 5708
Mob. +251 911 204 236

Alternate Representatives
Katia Chestopalov
katia.chestopalov@wanadoo.fr
Tel. +33 450 418 372
Mob. +33 622 204 2759

M. Seenappa
mseenappa@yahoo.com
Tel. +91 80 2658 3299
LIST OF FAFICS MEMBER AND ASSOCIATE MEMBER ASSOCIATIONS

SHOWN BY LOCATION

(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)

ARGENTINA
Asociación de Ex-Funcionarios de las Naciones Unidas de Argentina (AFICS-Argentina)
c/o OPS/OMS
M.T. de Alvear 684, 3e Piso
AR - C1058AAH
BUENOS AIRES
Tel: [54](11) 4319 4200
Fax: [54](11) 4319 4201
afics.argentina@gmail.com
Permanence Tuesdays 2-4 p.m.

AUSTRALIA
Australian Association of Former International Civil Servants (AAFICS-Australia)
c/o Mary C. Johnson
5/4 New McLean Street
AU - EDGECLIFF, NSW 2027
Tel: [61] (02) 9362 5212
mary1945@ozemail.com.au

AUSTRIA
Association of Retired International Civil Servants in Austria (ARICSA-Vienna)
Vienna International Centre
Room A-0401
P.O. Box 100
AT- 1400 VIENNA
Tel: [43] (1) 2600 26116
office@aricsa.org

BANGLADESH
Association of Former United Nations Staff of Bangladesh (AFUNSOB-Bangladesh)
c/o. UNDP
IDB Bhaban, 7th Floor,
E/8-A, Rokeya Sharani,
Sher-e-Bangla Nagar,
Agargaon, Dhaka-1207, Bangladesh
Tel: +880 2 882 8598
Cell : + 880 1711 566 689
ahmedhusainbd@gmail.com
afunsob@gmail.com

BOLIVIA
Asociación Boliviana de Ex Funcionarios de las Naciones Unidas (AFICS-Bolivia)
Casilla 9072
La Paz
Tel: [591-2] 279 7852
mampuero@enteinet.bo

BRAZIL
Associação de Antigos Funcionários Internacionais no Brasil (AAFIB-Brazil)
Centro de Informações da ONU
Palácio Itamaraty
Av. Marechal Floriano 196
Centro 20080-002
RIO DE JANEIRO RJ
Tel : [55] (21) 2511 1964
Fax: [55] (21) 2558-5030
jcalexim@terra.com.br

BURKINA FASO
Association des Anciens Fonctionnaires des Nations Unies au Burkina Faso (AAFNU-BF)
c/o UNIC Ouagadougou
01 BP 135
OUAGADOUGOU 01
Tel: [226] 50 30 66 90
aafnubf@yahoo.fr

CAMEROON
(Associate Member of FAFICS)
Association of Retired Civil Servants in Cameroon (ARICSCAM)
GRA-Bota, P.O. Box 140
LIMBE, S. W. Province
Tel fax: +237 3333 3161/2269
Mob : +237 7750 2895/2896
aricscam@yahoo.com

CANADA
Canadian Association of Former International Civil Servants (CAFICS/ACAFI-Montreal)
c/o ICAO
999 University Street
CA - MONTREAL, QC H3C 5H7
Tel: [1] (514) 954-8219, ext.7064
acafi.cafics@icao.int

CHILE
Asociación de Ex-Funcionarios de Naciones Unidas en Chile (AFICS-Santiago)
Edificio Naciones Unidas,
Office 1S-1
Avenida Dag Hammarskjold 3477
Casilla 179 D
SANTIAGO DE CHILE
Tel: [56] (2) 210 22 82
Fax: [56] (2) 471 22 82
afics2@cepal.org
afics@eclac.cl
asociacion.jubilados@cepal.org
COLOMBIA
Asociación de Pensionados de Naciones Unidas en Colombia (ASOPENUC-Colombia)
Apartado Aéreo 90423
Avenid 82 No. 10-62,
Tercer Piso,
c/o Oficina Coordinador
Residente de las NN.UU.-UNDP
BOGOTA, D.C.
Tel: [57] (1) 695 4189
Fax: [57] (1) 624 1543
asopenuc@hotmail.com

CONGO
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Direct tel. daily between 10.00 am and 2.00 pm:
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PO Box 3001
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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.

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**CYPRUS**
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info@gafics.org
cc: abakah@unfpa.org

**NEPAL**
Retired United Nations Staff association – Nepal (RUNSAN)
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Association portugaise d’anciens fonctionnaires internationaux (APAFI)
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LISBOA

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SENÉGAL
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(ATAFONU)
President : Yao P Agbodzie
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(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)
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c/o International Trade Centre (ITC)
Palais des Nations
CH-1211 Geneva 10
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Association of Former WMO Staff (Amicale)
Association
Bureau 1J95
World Meteorological Organization
Case postale 2300
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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
WHO South-East Asia
Indraprastha Estate
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Fax: (91 11) 23379395
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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