



**UNITED NATIONS JOINT STAFF  
PENSION FUND**

ANNUAL LETTER

**2015**

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February 2015

Dear UNJSPF Participants, Retirees and Beneficiaries,

On behalf of the secretariat 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. In 2015, we are committed to continuing to service you in an efficient and proactive manner.

The Fund is in a good financial and operational situation. Of particular note is the reversal of the downward trend observed in the results of the actuarial valuations since 1999. The results of the latest actuarial valuation provide an important assurance of the Fund's ability to meet all of its pension obligations and commitments. In 2015, the Fund is also undertaking its third Asset-Liability Management Study, which will develop projections on the Fund's contribution requirements and financial situation over the long-term, taking into account its maturing status and unique plan design, and will provide technical advice on funding, strategic asset allocation of investments, and on important risk management metrics. The preliminary results of the study continue to provide assurance of the strong financial situation of the Fund.

One of the Fund's highest priorities this year is the implementation of its new Integrated Pension Administration System (IPAS). This new system will enable the Fund to continue to provide the highest levels of service to its active participants and the growing number of retirees and beneficiaries in an efficient and effective manner. During the year, we will keep you up-to-date on this important initiative.

This annual letter also highlights ways in which you can interact more efficiently with the Fund. Please take advantage of the Fund's website, which is our most efficient and effective way to provide you with important information, such as the periodic cost-of-living increases and quarterly changes in the exchange rate with the US dollar.

Thank you for your continued support to the Fund.

Yours sincerely  
Sergio B. Arvizú  
Chief Executive Officer



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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.

## 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 2013, with the results presented to the Pension Board in July 2014.

The results of the 31 December 2013 valuation revealed a third consecutive deficit amounting to -0.72 per cent of pensionable remuneration. The -0.72 per cent, expressed another way, means that the required contribution rate needed to achieve balance as of 31 December 2013 was 24.42 per cent of pensionable remuneration, compared to the actual contribution rate of 23.70 per cent. This is a decrease from the deficit reported with the last valuation which was -1.87 per cent of pensionable remuneration; this decrease is primarily attributable to the increase in normal and early retirement ages for new staff whose participation in the Fund commences, or re-commences, on or after 1 January 2014. The deficit remains within the 2% "safety margin" recommended by the Committee of Actuaries that accounts for the normal variations in actuarial valuation results due to financial market volatility and other gains or losses due to demographic changes. At its 2014 session, the Board noted that the pattern of increasing deficits since the 31 December 1999 actuarial valuation has been reversed as of this valuation. Another important result of the actuarial valuation which highlights the strong financial situation of the Fund is the estimate that the principal of the assets of the Fund will not be required to finance the payment of benefits in all of the period covered by the valuation.

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 2013, the Fund was found to be in a strong funded position, at 127 per cent (without considering the pension adjustments). An historical summary of funded ratios is provided below:

#### Funded ratios for valuations as of 31 December: 1997 - 2013

	1997	1999	2001	2003	2005	2007	2009	2011	2013
Without pension adjustments	141	180	161	145	140	147	140	130	127
With pension adjustments	88	113	106	95	92	95	91	86	91

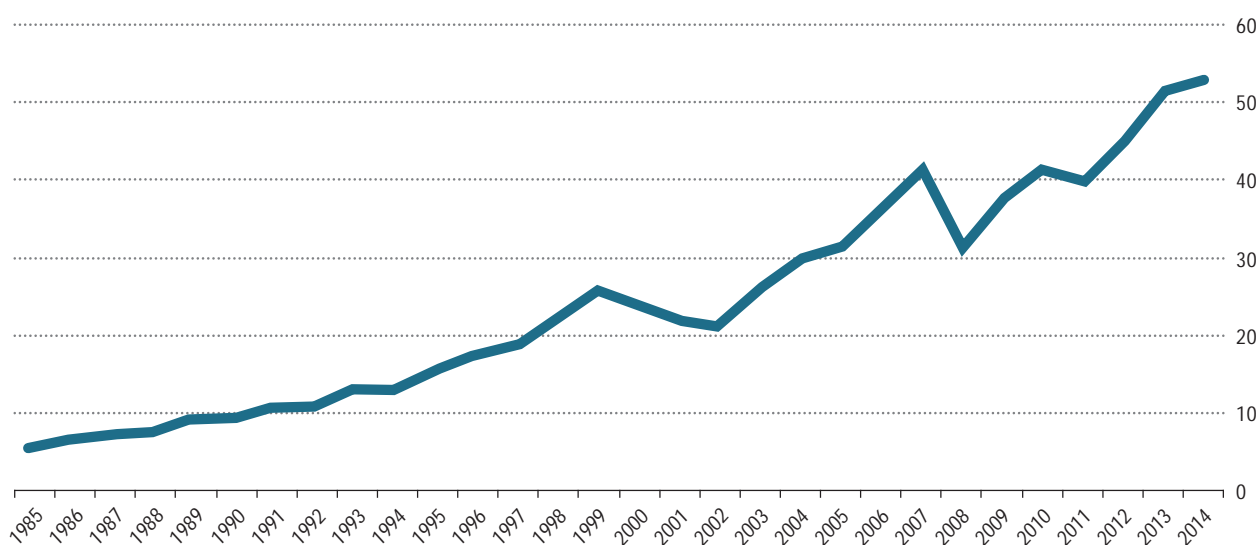
Factors that affect the funded status of the Fund, as well as the funding deficit or surplus, are investment returns, trends in the number of participants compared to the assumptions made, changes in benefit provisions, and changes in contributions to the Fund. Each of these factors is monitored closely by the Pension Board through the actuarial valuation and the advice of the Committee of Actuaries and the Consulting Actuary.

**(B) INVESTMENTS OF THE FUND: RESULTS FOR THE CALENDAR YEAR 2014**

The market value of the Fund's assets was USD 52,772 million on 31 December 2014 as reported independently by the Master Record Keeper. Numbers reported are preliminary and are based on best available information as of 22 January 2015. Compared to 31 December 2013, when the final market value was reported as USD 51,366 million, the Fund's assets represent an increase of USD 1,406 million. The Fund reported the preliminary nominal rate of return of 3.1 per cent and after adjusting for the United States Consumer Price Index (CPI), reported the real rate of return as 2.3 per cent.

**Market value of the UNJSPF from 31 December 1985 to 31 December 2015**

(Billions of US\$)



Through the active management, effective tactical allocation and re-balancing of the assets to maintain the Fund's long term investment objectives, the Fund out-performed the policy benchmark in three, seven and ten year periods. The management of the Fund's investments continues to focus on balancing the risk and reward expectations with broad global diversification.

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

	1 Year	2 Years	3 Years	4 Years	5 Years	10 Years	15 Years	20 Years	25 Years	50 Years
UN Nominal Return	3,1	9,1	10,3	6,6	7,3	6,2	5,3	7,8	7,7	8,3
US CPI	0,8	1,1	1,3	1,7	1,7	2,1	2,2	2,3	2,5	4,2
UN Real Return (Inf. Adj.)	2,3	7,9	8,9	4,7	5,5	4,0	2,9	5,4	5,1	3,9
Excess Return (3.5%)	(1,2)	4,4	5,4	1,2	2,0	0,5	(0,6)	1,9	1,6	0,4

Please note that the 31 December 2014 values are still preliminary. Inflation adjusted returns are calculated using geometric returns and numbers are rounded off to the single decimal point.

## 2. GOVERNANCE

### (A) THE PENSION BOARD AND GENERAL ASSEMBLY DECISIONS 2014

The Pension Board held its sixtieth session in Rome from 10-18 July 2014. The Board covered over 30 items on its agenda. Key items addressed by the Board included the results of the actuarial valuation as of 31 December 2013, the first report of the Assets and Liabilities Monitoring Committee, the Fund's Strategic Framework for the period 2016-2017 and revised Staff Pension Committees' terms of reference. The General Assembly supported the majority of the Pension Board's recommendations.

Of specific note:

The General Assembly approved the amendment to article 4 of the Fund's Regulations, in order to establish reference to the financial rules of the Fund. The General Assembly emphasized the importance of the Board promulgating financial rules that will govern the financial management of the Fund.

The General Assembly approved a number of technical changes in the Regulations of the Fund in accordance with past decisions and amendments adopted by the Board and the General Assembly, as well as the amendment to reflect a ten per cent adjustment to small pension threshold amounts for separations on or after 1 April 2016. The amended text of Articles 4, 21, 33, 46 and 50 of the Regulations is attached in Annex I to this letter.

The General Assembly also took note of the amendments to the Administrative Rules. The amended text can be found in Annex I.

The amendments to Regulations and Administrative Rules are in force as of 1 January 2015. The updated version of the UNJSPF Regulations, Administrative Rules and Pension Adjustment System is available on the Fund's website: [www.unjspf.org](http://www.unjspf.org).

The General Assembly concurred with the new transfer agreements of the Fund with the European Organization for the Exploitation of Meteorological Satellites, the European Union Satellite Centre and the European Union Institute for Security Studies, which will become effective 1 January 2015. The Assembly noted that the transfer agreement of the Fund with the African Development Bank has been withdrawn, because the Bank has not signed the approved agreement.

The Board's report on its 2014 session is available on the Fund's website.

The General Assembly also adopted a resolution on the United Nations common system, and decided to increase the mandatory age of separation to 65 for staff recruited before 1 January 2014, with the implementation date to be decided by the International Civil Service Commission (ICSC) no later than the Assembly's seventy-first session in 2016.

### (B) MAJOR ISSUES TO BE CONSIDERED BY THE PENSION BOARD IN 2015

As usual in the odd-numbered years, most of the Board's focus in 2015 will be on the budget proposal for the 2016-2017 biennium. Additional key items that will be addressed by the Board will include the selection of assumptions to use in the 31 December 2015 actuarial valuation, the results of the Fund's third Asset-Liability Management Study, 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 corresponding decisions taken by the Pension Board and General Assembly.

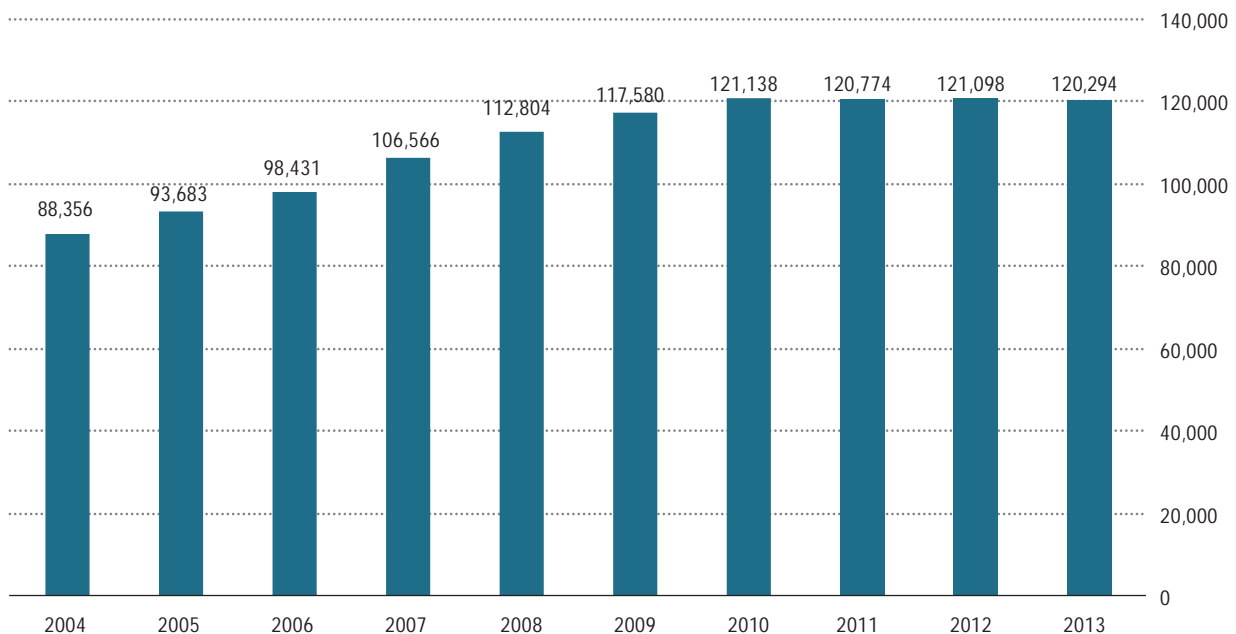


### 3. OPERATIONS OF THE FUND

As of 31 December 2013, there were 120,294 active participants contributing to the Fund<sup>1</sup> and 69,980 periodic benefits in payment. This represents a 41% growth over the past decade for active participants and a 33% increase for retirees and beneficiaries. You will note that during the past few years, the active participant growth rate has stabilized. However, the total number of retirees and beneficiaries has continued to grow. The total population served by the Fund (active participants, retirees and beneficiaries) has grown by 38% since 2003. For the end of 2014 figures concerning total active participant population and periodic benefits in award, please see the Fund's 2015 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.

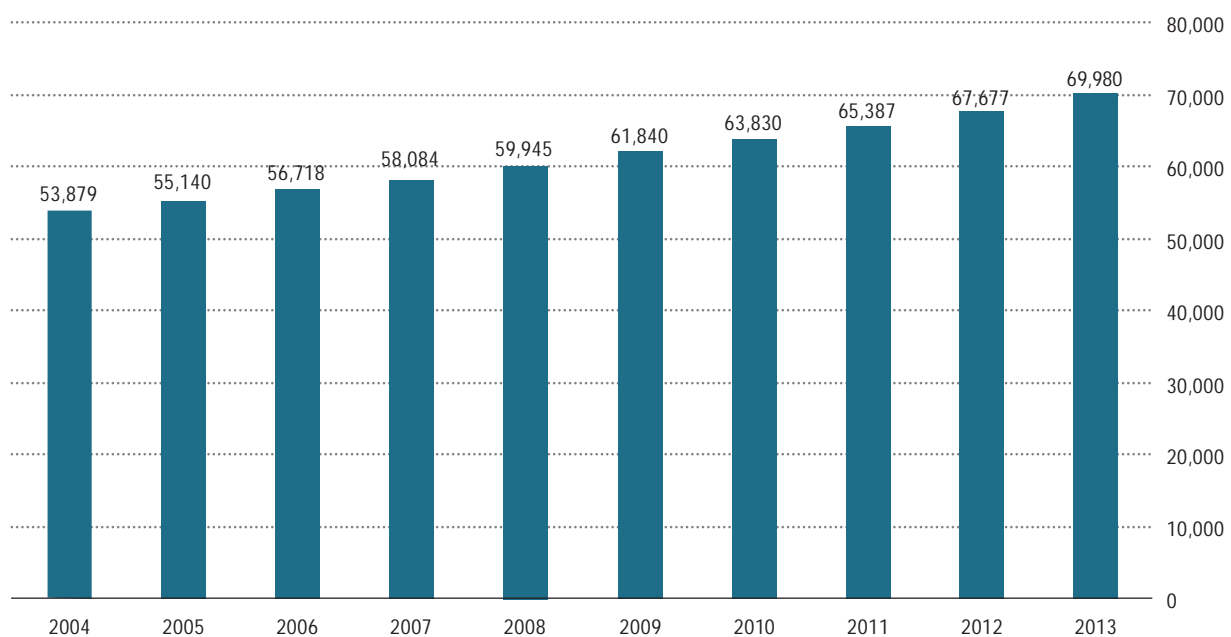
In 2014, the annual periodic benefit payments by the Fund amounted to more than \$2.0 billion, with payments made in 15 currencies in some 190 countries. The total payments made, including lump sum and final cash withdrawal settlements, exceeded \$2.4 billion.

#### Growth in Active Participants, 2004-2013



<sup>1</sup> The number of member organizations of the Fund currently is 23. Annex II contains a list of e-mail addresses for each staff pension committee of the 23 member organizations.

### Growth in Benefits in Payment, 2004-2013



## 4. RETIREES AND BENEFICIARIES

### (A) ADJUSTMENTS TO PENSION ENTITLEMENTS ON 1 APRIL 2015

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 2013 to December 2014 was less than the required 2% threshold, there will be no adjustment of the United States dollar pension entitlements on 1 April 2015. The increase in the US-CPI during the period will be carried over to the measurement which will cover the period December 2014 to December 2015.

For retirees and beneficiaries on the two-track pension adjustment system, the adjustment of the local-currency track amount on 1 April 2015 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.

For those who separated in 2014 or early 2015, the respective cost-of-living adjustments, 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.

As usual, the quarterly two-track statements and annual cost-of-living notifications will also be mailed out if there are changes in the payment due. We urge you, however, to use the website, if possible, due to the significant timing difference between electronic and mailed communications.

Retirees and beneficiaries will be advised of the changes in the amounts of their pensions, if any, with their April 2015 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

## (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 2014 CE mailing in late October 2014. Some 56,000 CEs were sent out, 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 2015. In February 2015, the Fund dispatched a second mailing of bar-coded 2014 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 2014 CE.

If the Fund does not receive your completed and duly signed CE by the end of May 2015, 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 2014 CE?** If you did not receive either of the CE mailings (October 2014 mailing or February 2015 follow-up mailing) by the end of March 2015, 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 2014 CE by the end of May 2015. However, to fulfill the Fund's audit requirements, the Fund still requires that you return the signed and completed bar-coded 2014 CE before the end of May 2015.

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 2014 CE mailing, you will not receive a 2014 CE. You will start receiving CEs only as of the 2015 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. 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>

## (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.

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.

#### (D) 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 the spouse you married after you separated from service (Article 35 ter of the UNJSPF Regulations). 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 benefit, 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 a requirement. You can elect to utilize the two track feature at any time after you retire. Once the election has been made to receive the benefit under the two-track, reversion back 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](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 feature, 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 III) also provide special assistance. 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.

**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.**

**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.

## (H) DEDUCTION FOR AFTER-SERVICE HEALTH INSURANCE (ASHI)

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.

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 employing 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

Valuable information and assistance is provided by the Federation of Associations of Former International Civil Servants (FAFICS), established in 1975, and its member Associations of Former International Civil Servants (AFICS). FAFICS, with a secretariat in Geneva, is presently composed of 57 AFICS member associations which are located throughout the world and are made up of individual members, numbering close to 20,000 former international civil servants.

The main objective of FAFICS is to represent and protect the interests of its member AFICS associations, in particular on matters of pensions, health insurance and related questions such as tax laws, social security and other aspects of life in countries where former international civil servants reside. FAFICS is also ready to assist on any other issue affecting individuals and/or groups of former international civil servants living in countries where an AFICS association has not yet been established.

FAFICS is an important partner to the Pension Fund secretariat and to its member organizations. Through its member AFICS associations it advises current and future retirees on the practical application of the Regulations and Rules of the Fund and provides assistance in respect of the Fund's Certificate of Entitlement process. FAFICS appoints representatives who participate actively and effectively in the sessions of the Pension Board as well as its Standing Committee, the Audit Committee, the Assets and Liabilities Monitoring Committee, the Budget Working Group and in other Working Groups established by the Pension Board.

Given its beneficial role, I encourage all former international civil servants to join an AFICS association in their country of residence. Even if you are already retired, it is never too late to become an AFICS member. A wide representation of AFICS associations strengthens FAFICS and reinforces the level of support it is able to offer its members. If there is no AFICS member association in your country, one may be established by following the guidelines provided on the FAFICS website (see below). After working with FAFICS to initiate the process, resources permitting, the Fund has offered to expedite it by forwarding correspondence from the organizers of a new AFICS to retirees and beneficiaries in a specific country, inviting them to affiliate.

Contact information on retiree associations and focal points for future associations can be found in Annex III. 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) serving all of the UN organizations in Geneva, assistance continues to be provided by associations/sections formed by retirees from individual Geneva-based organizations at the ILO, ITC, ITU, GATT/WTO, WHO and WMO. Details of these associations/sections, along with their respective contact points, are also contained in the Annex.

Further information about FAFICS and its member associations can be found on its website at: <http://www.fafics.org>.

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

**(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\*:

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:

***UNJSPF Secure Login***

<div style="background-color: #e0e0e0; padding: 5px; text-align: center; font-weight: bold; margin-bottom: 10px;">New User?</div> <p style="font-size: large; color: #005580; margin: 0;"><b>Beneficiaries</b></p> <p style="color: #005580; margin: 0;"><a href="#">Click here to Register</a></p> <p style="text-align: center; font-size: small; margin-top: 10px;">Registration for those receiving a benefit from the Fund.</p>	<div style="background-color: #e0e0e0; padding: 5px; text-align: center; font-weight: bold; margin-bottom: 10px;">Enter Retirement Number and Password</div> <p>Retirement Number: R/ <input style="width: 80px;" type="text"/></p> <p>Password (or PIN) <input style="width: 80px;" type="text"/></p> <p style="text-align: center; margin-top: 10px;"><input type="button" value="Login"/></p> <p style="text-align: center; color: #005580; margin-top: 5px;"><a href="#">Forgot My Password</a></p>
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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.

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 the "Publications" section of our website.

### (B) REPORTING OF PERSONAL STATUS

As a Fund participant, the Fund maintains a record of your personal status, including your name, marital status and date of birth and as the case may be, the names and dates of birth of your spouse(s) and children under the age of 21 as reported to us by your employing organization (if you are a staff member of a UN Family Organization) or the Secretary of the Staff Pension Committee (SPC) of the Agency that handles your participation in the Fund (if you are a staff member of a specialized agency). Therefore, whilst an active participant, you must ensure that you provide correct information regarding your personal status to your employing organization or local SPC and also notify them of any changes which occur therein in order that they, in turn, can advise the Fund.

**It is important that the Pension Fund has accurate and up-to-date records of your personal status to ensure no ambiguity at the time of your separation or death. Please remember that NO CHANGE in the participant's records shall be accepted after the date of the participant's separation from service or death.**

### (C) SEPARATION FROM SERVICE

When you separate from service, in order for the Pension Fund to begin the processing of your pension entitlement for payment, the Fund must receive:

From your employing organization, the corresponding Separation Documentation as follows:

- From the UN and UN family organisations: (1) the Separation Personnel Action; and (2) the PF.4 (Separation Notification) or Finance Clearance form.
- From the Specialised Agencies: the form PENS.E/4 signed by the Secretary of the Staff Pension Committee.

From you:

- i. Your completed original payment instructions (Form PENS.E/6 or PENS.E/7), indicating the benefit election you have made (where options exist); the bank account into which you wish payment to be made, including the appropriate bank identifier as required by your bank for direct deposit; the currency of payment, and your mailing address. 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.
- ii. If you are electing a retirement benefit, you must also submit copies of birth certificate or equivalent document for self, spouse(s) and each child under age 21, your marriage certificate(s) and divorce decree(s), if applicable. The above listed documentation must still be furnished even though you may have already submitted the same at some point to your employing organization since the Fund has no access to those records.



**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 (see point (e) below). It is an easy-to-use 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 can help expedite the submission of the required separation documentation by your employing organization by ensuring that your personal records are in good order and that all outstanding amounts due to the organisation are promptly settled as well as completing and submitting your payment instructions form promptly.

#### **(D) ANNUAL STATEMENTS**

Your annual statements are available on the website. The annual statements for the year 2014 will be available after the Fund's year-end exercise, which should be completed by mid-May 2015. The 2013 statement is currently 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.

#### **(E) 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.

## **6. OTHER INFORMATION YOU SHOULD KNOW**

### **(A) SURVIVOR BENEFIT CHECKLIST**

The survivor benefit payable by 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 paper work as outlined below.

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 would be to ensure that the Pension Fund has, on file, 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 such as national passport or driver's license, wherein the name and date of birth are indicated and which bears the holder's signature.

Normally, the above documents have already been furnished at the time of separation. If not, then you must submit full copies of these documents for the completion of your pension file. In addition, make sure that the PENS.A/2 (Designation of Recipient of a Residual Settlement under Article 38) form that we have on file for you is current and that your personal status has been kept up to date.

Finally, it is important that a family member, friend or other representative informs the Fund of the death as soon as possible since late notification could lead to overpayments that will need to be recovered from the retiree's estate or from the benefits payable to the survivors.

Upon death, the remaining documents that need to be submitted in order for the Fund to process a survivor's benefit would be:

- An Original or Certified copy of the Official death certificate issued by a governmental authority
- A duly completed and signed payment instruction form PENS.E/2 from each beneficiary, as applicable

#### **(B) RECOGNITION OF PERSONAL STATUS FOR WIDOW/WIDOWER PENSION BENEFIT PURPOSES**

Entitlements to pension benefits, in particular with regard to 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 at the time of death of the UNJSPF participant.

Articles 34 and 35 of the UNJSPF Regulations refer exclusively to "marriage" as one of the requirements to be eligible for a UNJSPF spousal benefit from the Fund. The Pension Fund's practice – similar to several other international organizations – is to determine the eligibility for spousal benefits by reference to the law of the country of nationality of the UNJSPF participant. Given recent changes in national legislations and legal environment, as well as human resources policies of the UNJSPF member organizations, the Pension Board has extended the interpretation of marriage to unions/partnerships lawfully entered into and legally recognized by the authorities of the country of nationality of a participant as establishing a legal relationship of mutual dependence under the relevant national law and therefore having *similar legal effects as a marriage*.

The Fund's practice to determine eligibility for spousal benefits by reference to the law of the country of nationality of the UNJSPF participant ensures equal and consistent treatment of all UNJSPF participants. However, in view of different practices of determining personal status by some member organizations, 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 for the purposes of paying spousal benefits under the UNJSPF Regulations.

As the issue of eligibility for spousal benefits in the context of non-traditional unions has been an ongoing item on the agenda of the Pension Board, the Board established a Contact Group to discuss the issues of determination of personal status under articles 34 and 35 of the UNJSPF Regulations, as well as the requirements of documentation and verification of such status by the employing organizations. The Contact Group developed a framework that followed the Board guidance and addressed those issues.

The Pension Board, at its 60th session approved the recommendation of the Contact Group to instruct the Fund's CEO to issue implementation guidelines with regard to the application of articles 34 and 35. The Guidelines have been posted on the Fund's website under 'Publications and Documents' [http://www.unjspf.org/UNJSPF\\_Web/page.jsp?page=Documents&role=info&lang=eng](http://www.unjspf.org/UNJSPF_Web/page.jsp?page=Documents&role=info&lang=eng). The Fund continues to provide assistance and guidance to employing organizations on individual cases, as well as keep and update a list of commonly accepted unions, which have already been recognized by the Fund for the purposes of eligibility for spousal benefits under the UNJSPF Regulations. **The final determination of the eligibility of a spouse or divorced surviving spouse for a survivor's benefit under Articles 34/35 can only be undertaken after the death of a participant or retiree. Any enquiries concerning eligibility for survivors' benefits should be directed to the Fund's Client Services Section by email to [unjspf@un.org](mailto:unjspf@un.org) and not to the CEO.**

### (C) INTEGRATED PENSION ADMINISTRATION SYSTEM (IPAS)

The Fund secretariat is currently in the midst of implementing a new Integrated Pension Administration System (IPAS) which will provide an integrated modern system environment that streamlines processing and provides increased capacity to accommodate future growth in the number of participants, retirees and beneficiaries, as well as strengthening the Fund's internal control, risk management and reporting environment. Furthermore, this change is needed because the useful life of the Fund's legacy systems based on COBOL is nearing an end, and the old platform is costly and difficult to maintain.

Good progress continues in all areas of the project including systems testing and implementation. During the process it became evident that migration from our legacy systems will require more testing than originally envisaged, particularly in relation to the legacy data accumulated over more than 50 years in different formats that we are carrying forward from our current systems. We are currently in the testing, training and deployment phase of the project and expect full payroll deployment in mid-2015 after our Year End contribution reconciliation is completed and providing enough time to ensure that all functionality is fully tested.

Among other benefits, the new system will provide our clients with greater access to self-service functionality which will be gradually deployed. You will likely enjoy the ability to enter the system for self-service, allowing you to get information that is important to you, faster. For those of you comfortable with using the Internet, this will be an advantage. Of course, the Fund will continue to be mindful of the needs of the many clients who do not have access to the Internet. With improved efficiencies it is expected that Client Services will improve for those who prefer other methods for contacting the Fund.

All the existing functionality of the Fund's current self-service will be available under the new self-service, in addition to new features that will be introduced gradually. Once the self-service is available, members will be automatically redirected to the new functionality through the Fund's existing website. You will then be asked to set up a number of security questions, which will enhance information security, privacy and confidentiality in the new system, and help you to retrieve your password if you happen to forget it.

With the commissioning of the IPAS solution, the Pension Fund will be introducing a new unique Identification Number (the UNJSPF ID) that will be assigned to all individuals in the Fund's database, namely active participants, retirees and other beneficiaries, including dependents. This number will be used throughout the pension lifecycle. In the long run, the UNJSPF ID will replace the two IDs (i.e., Pension Number and Retirement Number) currently in use. As IPAS is implemented, the new ID numbers will be communicated to all, and the old ID numbers can still be referenced during the transition. If you are not already using our current website, you will be able to sign up for the new self-service using your new ID number.

More details on the new self-service, the UNJSPF ID, and any other changes that may affect you will be communicated to you closer to IPAS deployment.

During the transition period, we are doing everything possible to maintain our usual service standards but ask for your patience should the processing times be temporarily affected. The initial months of operation of a new system are always challenging for the staff and clients alike, but with a little patience it will quickly lead to better services in the future. We are all working very hard to improve the services to the retirees, participants and member organizations.

## 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 our 190,000 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 have 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 who are staff members of the United Nations, its Funds and programmes, queries should be made directly to the UNJSPF, which 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 UNJSPF member organizations is provided in Annex II to this letter.

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	Geneva
By telephone: +1 212 963 6931	By telephone: +41 22 928 88 00
By fax: +1 212 963 3146	By fax: +41 22 928 90 99
By e-mail: UNJSPF@UN.ORG	By e-mail: UNJSPF.GVA@UNJSPF.ORG
In person*: 37th floor 1 Dag Hammarskjöld Plaza (DHP) Corner of 48th Street and 2nd Avenue	In person*: Du Pont de Nemours Building Chemin du Pavillon 2 1218 Grand Saconnex Switzerland
By letter: UNJSPF s/c United Nations P.O. Box 5036 New York, NY 10017 USA, 10163-5036	By letter: UNJSPF c/o Palais des Nations CH-1211 Geneva 10 Switzerland
* 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.	* 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](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.

Forms	Updated Regulations and Rules on the Website
On the website, under the tab "Forms", is a list of forms used by the Fund. <a href="http://www.unjspf.org/UNJSPF_Web/page.jsp?page=Forms">http://www.unjspf.org/UNJSPF_Web/page.jsp?page=Forms</a>	The Regulations and Rules have been updated. To access the current version go to: <a href="http://www.unjspf.org/UNJSPF_Web/page.jsp?page=Documents">http://www.unjspf.org/UNJSPF_Web/page.jsp?page=Documents</a>
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	<b>Retirees and beneficiaries accessing the website can:</b>  - 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).  <a href="http://www.unjspf.org/UNJSPF_Web/page.jsp?page=Beneficiary">http://www.unjspf.org/UNJSPF_Web/page.jsp?page=Beneficiary</a>

#### Frequently Asked Questions

[http://www.unjspf.org/UNJSPF\\_Web/page.jsp?role=part&page=FAQ](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](http://www.unjspf.org/UNJSPF_Web/page.jsp?role=part&page=ExchangeRates)

#### Booklet on Legal Guardianship and Estate - NEW

The booklet is available on the website, under Publications and Documents, through the following link:

[http://www.unjspf.org/UNJSPF\\_Web/page.jsp?page=Documents&role=info&lang=eng](http://www.unjspf.org/UNJSPF_Web/page.jsp?page=Documents&role=info&lang=eng)

A limited number of printed copies are available by request to the Fund's offices in Geneva and New York.

### (B) 2014 UNJSPF WEBSITE STATISTICS

Total recorded user sessions:	664,000 (+15.3%) (change from 2013)
Benefit estimates	281,000 (-3.1%)
Two-track estimates:	13,000 (+8.3%)
Annual statements viewed:	65,000 (-11.0%)

**(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](mailto: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:**

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

**9. MEETINGS****2015 IMPORTANT DATES****PENSION BOARD:**

20 - 24 July (Geneva)

**AUDIT COMMITTEE:**

19 - 20 March

4 - 5 June

November

**COMMITTEE OF ACTUARIES:**

2 - 3 February

10 - 12 June

**INVESTMENTS COMMITTEE:**

2 February

15 May

20 July

9 - 10 November

**ASSETS AND LIABILITIES MONITORING COMMITTEE:**

4 - 6 February

9 - 10 April

**JOINT SESSION BETWEEN THE COMMITTEE OF ACTUARIES AND INVESTMENTS COMMITTEE:**

3 February

**JOINT MEETING OF INVESTMENTS COMMITTEE AND THE PENSION BOARD:**

21 July

**SENIOR MANAGEMENT MEETINGS:**

20 January

21 April

23 June

20 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

**ARTICLES 4, 21, 33, 46, AND 50 OF THE UNJSPF  
REGULATIONS IN EFFECT AS FROM 1 JANUARY 2015**

## ARTICLE 4

**ADMINISTRATION OF THE FUND**

- (a) The Fund shall be administered by the United Nations Joint Staff Pension Board, a staff pension committee for each member organization, and a secretariat to the Board and to each such committee.
- (b) The administration of the Fund shall be in accordance with these Regulations and with Administrative Rules, including Financial Rules for the operation of the Fund, consistent therewith which shall be made by the Board and reported to the General Assembly and the member organizations.
- (c) The Board may appoint a Standing Committee which shall have the power to act on behalf of the Board when it is not in session and may, subject to article 7, delegate its powers under these Regulations to the staff pension committees of the member organizations.
- (d) The assets of the Fund shall be used solely for the purposes of, and in accordance with, these Regulations.

## ARTICLE 21

**PARTICIPATION**

- (a) Every full time member of the staff of each member organization shall become a participant in the Fund:
  - (i) Upon commencing employment under an appointment for six months or longer or upon accepting such an appointment while in employment; or,
  - (ii) Upon completing, in the same or more than one member organization, six months of service without an interruption of more than thirty days,

whichever is earlier, provided that participation is not expressly excluded by the terms of staff member's appointment.

- (b) Participation shall cease when the organization by which the participant is employed ceases to be a member organization, or when he or she dies or separates from such member organization, except that participation shall not be deemed to have ceased where a participant resumes contributory service with a member organization within 36 months after separation without a benefit having been paid.
- (c) Notwithstanding the provisions of (b) above, a participant is deemed to have separated when he or she has completed (i) a consecutive period of three years on leave without pay without concurrent contributions having been paid in accordance with article 25(b). To re-enter the Fund, such former participant would have to satisfy the requirements for participation set out in (a) above.

## ARTICLE 33

**DISABILITY BENEFIT**

- (a) A disability benefit shall, subject to article 41, be payable to a participant who is found by the Board to be incapacitated for further service in a member organization reasonably compatible with his or her abilities, due to injury or illness constituting an impairment to health which is likely to be permanent or of long duration.
- (b) The benefit shall commence on separation or, if earlier, on the expiration of the paid leave due to the participant and shall continue for as long as the participant remains incapacitated, provided that incapacity shall be deemed to be permanent once the former participant reaches an age seven years less than that when he or she would have been entitled to receive a normal retirement benefit, except in cases where the normal retirement age is 60, in which case the period shall be five years less than the normal retirement age.

- (c) The benefit shall, if the age of the participant on entitlement is the normal retirement age or more, be payable at the standard or the minimum annual rate for a retirement benefit as the case may be; if the age of the participant is less than the normal retirement age, the benefit shall be payable at the rate of the retirement benefit which would have been payable had the participant remained in service until the normal retirement age and had the final average remuneration remained unchanged.
- (d) The annual rate of the benefit shall, notwithstanding (c) above, not be less, when no other benefit is payable on account of the participant under these Regulations, than the smaller of 500 dollars [increased to 2,655.96 dollars effective 1 April 2012 – subject to subsequent adjustments in accordance with the movement of the United States CPI under the Pension Adjustment System or the final average remuneration of the participant.
- (e) A benefit which is discontinued shall, if a participant who has been separated does not upon such discontinuance again become a participant, be converted at his or her option to a deferred retirement benefit or a withdrawal settlement, calculated as at the date of commencement of the disability benefit.
- (f) The Board may prescribe the extent to which and the circumstances in which a disability benefit may be reduced when the beneficiary, although remaining incapacitated within the meaning of this article, is nevertheless in paid employment.

#### ARTICLE 46

##### **FORFEITURE OF BENEFITS**

- (a) The right to a withdrawal settlement or residual settlement shall be forfeited if for two years after payment has been due the beneficiary has failed to submit payment instructions or has failed or refused to accept payment.
- (b) The right to a retirement, early retirement, deferred retirement or disability benefit, widow's or widower's benefit, divorced surviving spouse's benefit, child's benefit or secondary dependant's benefit shall be forfeited if, for five years after the first payment has been due, the beneficiary has failed to submit payment instructions or has failed or refused to accept payment.
- (c) The right to continued periodic payments of a retirement, early retirement, deferred retirement or disability benefit, widow's or widower's benefit, divorced surviving spouse's benefit, child's benefit or secondary dependant's benefit shall be forfeited if, for two years after a periodic payment has been due, the beneficiary has failed to submit payment instructions, or has failed or refused to accept payment, or has failed to submit the duly signed Certificate of Entitlement.
- (d) The right to a benefit shall nevertheless not be forfeited under (a), (b) or (c) above if its exercise has been prevented by circumstances beyond the control of the beneficiary.
- (e) The Board may, if in its opinion there are circumstances which so warrant, restore the right to any benefit which has been forfeited.

#### ARTICLE 50

##### **ENTRY INTO FORCE OF THE PROVISIONS OR THEIR AMENDMENT**

No provision shall be construed as applying retroactively to participants in the Fund prior to the date of its entry into effect, unless expressly stated therein or specifically amended to such effect by the General Assembly with due regard to the provisions of article 49.

ARTICLES 51 – 53 DELETED.

ARTICLE 54 TO BE RENUMBERED AS 51.



## AMENDMENTS TO THE ADMINISTRATIVE RULES IN EFFECT AS FROM 1 JANUARY 2015

### SECTION B PARTICIPATION B.4

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

has not acted in response to the court order or request, the Chief Executive Officer may supply the following information:

- (i) amount of benefits received and in payment for a beneficiary;
  - (ii) accrued entitlements for an active participant; and
  - (iii) address of the beneficiary.
- (b) The information in (a) above shall be provided by the Chief Executive Officer in a manner that clearly reflects that it is being provided on a voluntary basis and without waiver of the privileges and immunities of the organization with respect to any such order or request from the judicial or civil authorities.
- (c) Notwithstanding this confidentiality rule, the staff pension committees may, through the secretariat to such committees, provide the UNJSPF member organizations with relevant pension information of a participant or a beneficiary that is considered necessary in the administration of staff members and their entitlements in their employing organizations.

### SECTION H DETERMINATIONS OF INCAPACITY AND INABILITY TO ENGAGE IN GAINFUL EMPLOYMENT H.6

- (a) A determination that a participant is incapacitated within the meaning of article 33(a) shall, until the participant reaches age fifty five, be reviewed by the committee from time to time for the purpose of establishing the participant's continued eligibility for a disability benefit, in accordance with article 33(b) until the participant reaches an age seven years less than that when he or she would have been entitled to receive a normal retirement benefit, except in cases where the normal retirement age is 60 in which case the period shall be five years less than the normal retirement age.

### SECTION K REVIEW AND APPEAL K.7.

- (a) Where the outcome of the review turns in whole or in part on the medical conclusions on which the disputed decision was based, the staff pension committee, or the Standing Committee as the case may be, shall obtain the advice of a medical board or request a review by an independent medical practitioner on the correctness or otherwise of such conclusions before proceeding with the review.
- (b) The medical board shall consist of a medical practitioner selected by the participant or person requesting the review, the medical officer of the organization or a medical practitioner designated by him or her, and a third medical practitioner selected in agreement by the former two who shall not be the medical officer of a member organization; the board shall undertake such further examination of the medical conclusions at issue, and/or of the person who is the subject of the review, as it considers desirable, and shall report its conclusions in writing to the staff pension committee or the Standing Committee, as the case may be, which shall thereupon proceed with the review. Where the Committee determines that the review shall be undertaken by an independent medical practitioner, he or she shall be identified by the medical officer of the organization and agreed to by the participant or beneficiary.

- (c) If the decision resulting from the review varies the disputed decision, the medical fees and expenses of the medical board shall be borne by the Fund; if the disputed decision is confirmed, the medical fees and expenses of the practitioner selected by the participant or person requesting the review and half the medical fees and expenses of the third practitioner shall be borne by the applicant and the remainder by the Fund; indebtedness by a participant under this rule may be recovered in accordance with article 43 of the Regulations. In cases where the review is undertaken by the independent medical practitioner, the cost shall be borne by the Fund.

## AMENDMENT TO THE PENSION ADJUSTMENT SYSTEM

THE FOLLOWING HAS BEEN ADDED TO TO THE TABLE IN PARAGRAPH 7 OF SECTION E:

SEPARATIONS ON OR AFTER 1 APRIL 2016	
Annual amount of pension	Special adjustment (percentage)
\$7,150	0
6,875	3
6,600	7
6,325	12
6,050	17
5,775	22
5,500	28
5,225	34
4,950	40
4,675	52
4,400	60
4,125	68
3,850	76
3,575	85
3,300	94
3,025 or less	104

## ANNEXE II

## E-MAIL ADDRESSES OF STAFF PENSION COMMITTEE SECRETARIAT FOR EACH OF THE 23 MEMBER ORGANIZATIONS

United Nations	Ms. D. Mapondera (focal point)	unjspf@un.org
European and Mediterranean Plant Protection Organization (EPPO)	Mr. M. Ward	hq@eppo.int & madene@eppo.int
Food and Agriculture Organization of the United Nations and World Food Programme (FAO and WFP)	Ms. K. Guseynova	kamila.guseynova@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)	Mr. D. Myint	spc@icao.int
International Criminal Court (ICC)	Mr. E. Gouws	PensionSecretariat@icc-cpi.int
International Fund for Agricultural Development (IFAD)	Ms. L. Orebi	l.orebi@ifad.org
International Labour Organisation (ILO)	Ms. C. McGarry	pension@ilo.org
International Maritime Organization (IMO)	Mr. T. Bregliano	tbregliano@imo.org
International Organization for Migration (IOM)	Mr. A. Paredes	aparedes@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)	Ms. A. Lorber-Willis	alw@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)	Mr. R. Dotzauer	r.dotzauer@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)	Mr. M. Buch	mbuch@wmo.int
World Tourism Organization (UNWTO)	Mr. B. Slevin	bslevin@unwto.org

## ANNEX III

**(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 as well as other UN bodies.

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**

<b>PRESIDENT</b>	
<b>Linda Saputelli</b> Room DC1-0580 United Nations New York 10017, USA	Tel.: +212 963 2943 saputelli@un.org
<b>SECRETARIAT</b>	
Room B.438 For mailing: Room A.265 Palais des Nations CH-1211 GENEVA 10, SWITZERLAND	Tel.: +41 22 917 22 25 fafics@unog.ch
<b>SECRETARY</b>	
<b>Jayaraman Sundaresan</b> Room A.265 Palais des Nations CH-1211 GENEVA 10, SWITZERLAND	Tel.: +41 22 917 22 25 Mobile: +41 79 718 62 58 jaysundaresan10@gmail.com
<b>TREASURER</b>	
<b>Wolfgang Milzow</b> Genolier, Switzerland	Tel.: +41 22 361 07 35 milzow@bluewin.ch
<b>VICE-PRESIDENTS</b>	
<b>Michael Atchia</b> Melrose, Mauritius	Tel.: +230 423 4500 mklatchia@intnet.mu
<b>Adriana Gomez</b> Santiago, Chile	Tel.: +56 99322 9488 Gomez67@yahoo.com
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<b>Pierre Adama Traore</b> Ouagadougou, Burkina Faso	Tel.: +226 50 43 16 33 adamapierrettraore@yahoo.fr

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**FAFICS STANDING COMMITTEE ON HEALTH INSURANCE  
AND LONG-TERM CARE**
**CHAIR**

<b>Georges Kutukdjian</b>	Tel.: +44 1926 40 8873 g.kutukdjian@afus.unesco.org
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**VICE-CHAIR**

<b>Katia Chestopalov</b>	Tel.: +33 450 418 372 Mobile: +33 622 204 2759 katia.chestopalov@wanadoo.fr
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**FAFICS STANDING COMMITTEE ON PENSION ISSUES****CHAIR**

<b>Gerhard Schramek</b>	Tel.: +43 1 802 87 12 g.schramek@aon.at
-------------------------	--

**VICE-CHAIR/RAPPORTEUR**

<b>Pauline Barrett-Reid</b>	Tel.: +44 208 365 2445 paulinebarrett Reid@yahoo.co.uk
-----------------------------	---

**FAFICS REPRESENTATIVES TO THE PENSION BOARD FOR THE YEAR 2015**

<b>Linda Saputelli</b> New York , USA	Tel.: +212 963 8150 saputelli@un.org
--	---

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<b>Warren Sach</b> New York , USA	Tel.: +1 212 810 9873 warren.sach@gmail.com
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<b>Gerhard Schramek</b> Vienna, Austria	Tel.: +43 1 802 87 12 g.schramek@aon.at
--	--

**ALTERNATE REPRESENTATIVES**

<b>Louis-Dominique Ouedraogo</b> Ouagadougou, Burkina Faso	Tel.: +226 76 69 02 25 / +226 7285 05 58 louedraogo@swissvon.ch
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<b>Marashetty Seenappa</b> Bangalore, India	mseenappa@yahoo.com Tel.: +91 80 2658 3299
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**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)

<b>ARGENTINA</b>		<b>AUSTRALIA</b>	
<b>Asociación de Ex-Funcionarios de las Naciones Unidas de Argentina (AFICS-Argentina)</b> 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 www.onu.org.ar/viewpage.aspx?25 Permanence Tuesdays 2-4 p.m.	<b>Australian Association of Former International Civil Servants (AAFICS-Australia)</b> c/o Mary C. Johnson 5/4 New McLean Street AU - EDGECLIFF, NSW 2027	Tel.: +61 02 9362 5212 mary1945@ozemail.com.au
<b>AUSTRIA</b>		<b>BANGLADESH</b>	
<b>Association of Retired International Civil Servants in Austria (ARICSA-Vienna)</b> Vienna International Centre Room A-0401 P.O. Box 100 AT- 1400 VIENNA	Tel.: +43 1 2600 26116 office@aricsa.org www.aricsa.org Office hours: Mo – Fri 2-5 pm	<b>Association of Former United Nations Staff of Bangladesh (AFUNSOB-Bangladesh)</b> 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 Mobile: +880 1711 566 689 ahmedhussainbd@gmail.com afunsob@gmail.com
<b>BENIN</b>		<b>BOLIVIA</b>	
<b>Assiciatuib des Anciens Fonctionnaires des Nations Unies au Benin (AAFNUB)</b> 01-BP 4773 Cotonou - Benin	Tel.: +229 21 33 95 30 aafnubf@yahoo.fr	<b>Asociación Boliviana de Ex Funcionarios de las Naciones Unidas (AFICS-Bolivia)</b> Casilla 9072 La Paz	Tel.: +591 2 279 7852 mampuero@enteinet.bo
<b>BRAZIL</b>		<b>BURKINA FASO</b>	
<b>Associação de Antigos Funcionários Internacionais no Brasil (AAFIB-Brazil)</b> Centro de Informações das ONU Palácio Itamarati Av. Marechal Floriano 196 Centro 20080-002 RIO DE JANEIRO RJ	Tel.: +55 21 2511 1964 Fax: +55 21 2428 6704 jcalexim@terra.com.br	<b>Association des Anciens Fonctionnaires des Nations Unies au Burkina Faso (AAFNU-BF)</b> c/o UNIC Ouagadougou 01 BP 135 OUAGADOUGOU 01	Tel.: +226 50 30 66 90 aafnubf@yahoo.fr
<b>CAMEROON</b>		<b>CANADA</b>	
<b>(Associate Member of FAFICS) Association of Retired International Civil Servants in Cameroon (ARICSCAM)</b> GRS-Bota, Indian Quarters P.O. Box 140 LIMBE, S. W. Province	Tel./fax: +237 3333 3161/2269 Mobile: +237 7750 2895/2896 aricsam2005@yahoo.com	<b>Canadian Association of Former International Civil Servants (CAFICS/ACAFI-Montreal)</b> c/o ICAO 999 University Street CA - MONTREAL, QC H3C 5H7	Tel.: +1 514 954 8219, ext.: 7064 (answering machine) Fax: +1 514 954 6404 acafi.cafics@icao.int www.icao.int/cafics office hours: Tue 1- 4:30 pm

CHILE		COLOMBIA	
<b>Asociación de Ex-Funcionarios de Naciones Unidas en Chile (AFICS-Santiago)</b> Edificio Naciones Unidas, Office 1S-1 Avenida Dag Hammarskjöld 3477 Casilla 179 D SANTIAGO DE CHILE	Tel.: +56 2 210 22 82 +56 2 471 22 82 Fax: +56 2 208 02 52 afics2@cepal.org afics@eclac.cl asociacion.jubilados@cepal.org	<b>Asociación de Pensionados de Naciones Unidas en Colombia (ASOPENUC-Colombia)</b> Apartado Aéreo 90423 Avenida 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		CONGO, DEMOCRATIC REPUBLIC	
<b>Association Congolaise des Anciens Fonctionnaires des Nations Unies (ACAFNU-Congo)</b> s/c du PNUD B.P. 465 CG-BRAZZAVILLE	Tel.: +242 81 03 88 or +242 81 16 79 Fax: +242 761 466 471 acafnu_president@yahoo.fr	<b>Association des Retraités des Nations Unies au Congo c/o PNUD (ARNUC-Congo-Kinshasa)</b> B.P. 7248 KINSHASA/GOMBE	Tel.: +243 99 99 49 134 arnuc@yahoo.fr
COSTA RICA		CUBA	
<b>Asociación de Pensionados y Pensionadas de Naciones Unidas en Costa Rica (APNU-CR)</b> c/o oficina PNUD Apartado postal 4540-1000 San José	Tel.: +506 22 82 82 24 Mobile: +506 88 23 26 15 Jorge.riverap@amnet.cr	<b>Asociación de Ex Funcionarios de las Naciones Unidas en Cuba (AEFNUC-Cuba)</b> c/o UNDP Grand Central Station P.O.Box 1608 New York , NY 10163-1608	Tel.: (via UNDP) +1 537 204 1512 or +1 537 204 1513 Fax: (via UNDP) +1 537 204 1516 registry.cu@undp.org aefnuc.cub@undp.org
CYPRUS		ECUADOR	
<b>AFICS – CYP</b> c/o UNFICYP Register P.O. Box 21642 CY – 1590 Nicosia, Cyprus	Tel.: +357 22 61 47 26 Afics-cyp@un.org www.afics-cyp.org	<b>Asociación Ecuatoriana de Ex Funcionarios del Sistema de Naciones Unidas (AEFSNU-AFICS-Ecuador)</b> Reina Victoria 1539 y Av. Colón Edificio Banco Guyaquil 10° piso, oficina 1004-B Quito	Tel.: +593 2 223 7118, or +593 2 256 0391, or +593 246 0081 ccea@impsat.net.ec
EGYPT		ETHIOPIA	
<b>Association of Former International Civil Servants (AFICS Egypt)</b> c/o ILO Office 9 Taha Hussein Street Zamalek CAIRO	Tel.: + 202 2399 9339 Fax: + 202 2736 0889 aficsegypt@yahoo.com aficsegypt.com Direct tel. daily between 10.00 am and 2.00 pm: + 202 2399 9329	<b>Association of Former International Civil Servants (AFICS-Addis Ababa)</b> c/o Economic Commission for Africa PO Box 3001 ADDIS ABABA	Tel.: + 251 11 544 3270 Fax: + 251 11 552 1640 tteshome@uneca.org afics-addis-ababa.fafics.org

FRANCE		GREECE	
<b>Association des anciens fonctionnaires de l'UNESCO (AAFU/AFUS-Paris)</b> UNESCO, Bureau 7B3.07 1 rue Miollis FR-75732 PARIS Cedex 15	Tel.: +33 145 68 46 55 or +33 145 68 46 53 or +33 145 68 46 50 Fax: +33 145 68 57 79 afus@unesco.org www.afus-unesco.org Daily permanence 10 am - 12:30 3 pm – 5 pm	<b>Association of Personnel of the United Nations (APUNG-Greece)</b> Solomou 25 ATHENS 10682 Preferred address: President: Ms. Helen Argalias 5, Kastrissianaki St. Athens GR-11524	Tel.: +30 210 692 7658 Fax: +30 211 220 4121 helenargalias@netone.gr
INDIA - (BANGALORE)		INDIA - (NEW DELHI)	
<b>Association of Former United Nations Personnel in and of India (AFUNPI-Bangalore)</b> P.O.Box 5569, Malleswaram West 77/6 (ground floor) Nandi Durg Road Benson Town BANGALORE 560 046	Tel.: +91 80 2354 7755 Fax: +91 80 2331 7748 afunpi@hotmail.com dvnarasimhan@yahoo.co.in	<b>United Nations Pensioners' Association (UNPA-New Delhi)</b> c/o Mr. Jagdish Aggarwal D-96, Naraina Vihar NEW DELHI 110 028	Tel.: +91 11 2579 8357 or +91 11 4141 5446 Mobile: +91 99 9986 6107 jpndh@yahoo.com
INDONESIA		ISRAEL	
<b>Association of Former United Nations Personnel and Retirees (AFUNPR-Indonesia)</b> c/o UNDP Office Menara Thamrin, 7th Floor Jalan MH Thamrin Kav.3 P.O. Box 2338 JAKARTA PUSAT 10250	Tel.: +62 21 314 1308 ext.: 720 Fax: +62 (21) 314-5251 un.pension.id@undp.org Office hours : Mo-Thu	<b>Israeli Association of Former International Civil Servants (IAFICS-Israel)</b> c/o Mr. Michael Suess PO Box 7572 I-52175 RAMAT GAN	Tel./Fax: +972 3 674 7632 iafics@gmail.com
ITALY - (ROME)		ITALY - (TORINO)	
<b>Former FAO and other UN Staff Association (FFOA-Rome)</b> c/o FAO Viale delle Terme de Caracalla IT - 00100 ROMA	Tel.: +39 06 5705 4862 or +39 06 5705 5916 ffoa@fao.org Office hours: Mo-Fr 9:30 am -1 pm Wed 2:30 – 4:30 pm	<b>Former Officials Association (FOA-Turin)</b> International Training Centre of the ILO Viale Maestri del Lavoro 10 IT - 10127 TORINO	Tel.: +39 11 693 6298 ffoa@itcilo.org
JAPAN – (TOKYO)		KENYA	
<b>Association of Former International Civil Servants (AFICS-Japan)</b>	Tel.: +81 3 5443 0199 momoyo@ar.wakwak.com	<b>Association of Former International Civil Servants (AFICS-Kenya)</b> PO Box 47074 Nairobi 00200 Kenya	Tel.: +254 20 762 12 34 +254 721 768 855 anastasia.gianopulos@unon.org, teddy@gianopulos.home.co.ke with a copy to the Chairman at Petersimkin@gmail.com



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<b>Association of Former International Civil Servants (AFICS-Lebanon)</b> c/o UNDP, UN House Riad El Solh Square P.O. Box 11-8575 LB – BEIRUT	Tel.: +961 1 978 057 Fax: +961 1 981 510 aficsa@un.org	<b>Association of Former International Civil Servants (AFICS-MSB)</b> c/o Wisma U.N. Block C Damansara Office Complex Jalan Dungun 50490 KUALA LUMPUR	Hywong2005@gmail.com kongmei2@gmail.com Tel.: +60 12 212 5402
<b>MALI</b>		<b>MAURITIUS</b>	
<b>Association malienne des Anciens Fonctionnaires internationaux des Nations Unies (AMAFINU-Mali)</b> c/o PNUD B.P. 120 – Quartier du fleuve BAMAKO	Tel.: +223 20 21 04 82 amafinu@gmail.com mdkonare@yahoo.com	<b>Association of Former International Civil Servants in Mauritius (AFICS-M)</b> Botanical Garden, Royal Road MELROSE	Tel.: +230 423 4500 mklatchia@intnet.mu
<b>MEXICO</b>		<b>MYANMAR</b>	
<b>Asociación de Ex Funcionarios de las Naciones Unidas en México (AFPNU-México)</b> Miguel de Cervantes Saavedra 193, 14th floor MEXICO D.F. 11570	Tel.: +52 55 5263 9641 office hours: Tuesday 11.30 am -1:30 pm Fax: +52 55 5531 1151 afpnu.mexico@cepal.org	<b>Association of Former International Civil Servants (AFICS-Myanmar)</b> c/o UNDP, No. 6, Natmauk Road, Tamwe Township YANGON 11211, Union of Myanmar	Tel. UNDP: +95 1 542 911 Fax UNDP: +95 1 545 634 registry.mm@undp.org with a message to forward to U Hla Min. Khin.san.aye@undp.org
<b>NEPAL</b>		<b>NETHERLANDS</b>	
<b>Retired United Nations Staff association – Nepal (RUNSAN)</b> President: Mr. Iswar Man Shreshta c/o UN House Pulchowk, P.O.Box 107 Kathmandu, Nepal	Runsan12@gmail.com iswarmans@yahoo.com	<b>Association of Former International Civil Servants (AFICS-Netherlands)</b> Secretary: Mr. Eddy van Dijk Putenburgerlaan 81H NL-3812CC AMERSFORT	*Correspondence with AFICS-NL may either e-mail to the Secretariat or one of the listed addresses: information@afics.nl Tel.: +31 0 33 888 57 97 anton.kruiderink@hotmail.com afics.secretaris@gmail.com
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<b>N.Z. Association of Former U.N. Officials (AFUNO-New Zealand)</b> c/o Dr. Rex Billington 162 Cliff View Drive Green Bay AUCKLAND	Tel.: +64 9 826 3489 rex.billington@clear.net.nz leeryan2001@hotmail.com	<b>Asociacion de Ex-Funcionarios de Naciones Unidas en Nicaragua (AFUNIC) (Associate member of FAFICS)</b> c/o UNDP Apartado Postal 3260 Managua, Nicaragua	angaray53@hotmail.com ttdila@hotmail.com
<b>NIGER</b>		<b>NIGERIA</b>	
<b>(AAFNU-Niger)</b> 517, Avenue des Sultans (IB) BP: 10.167 Niamey - NIGER	Tel.: +227 20 34 05 00 or +227 96 61 20 82 aritoub01er@hotmail.com	<b>Association of Former United Nations Civil Servants NIGERIA (AFUNCN)</b> c/o Ms. Adesola A. Oluwatomi UNICEF B-Field Office 14B Lugard Avenue, Ikoyi, Lagos, Nigeria	Tel.: +234 1 2690727 or +234 1 774064 or +234 1 4615644-5 Fax: +234 1 4614298 aoluwatomi@unicef.org

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<b>Pakistan Association of Former International Civil Servants (PAFICS-Pakistan)</b> c/o UNDP, H. No.124, St. No.11 Sector E-7 PK-ISLAMABAD	Tel. Office: +92 51 2111167-68 Pres.: +92 51 300 854 6948 Gen. Sectry: +92 3335602350 Fax: +92 51 2652536 shams1947@yahoo.com	<b>Asociación Paraguaya de Ex Funcionarios de Organismos de Naciones Unidas (APEFONU/AFICS-Paraguay)</b> UN Building Basement Naciones Unidas Saravi esq. Av. Mariscal López Edificio ASUNCIÓN	Tel.: +595 21 611 980 Ext.: 141 Fax: +595 21 611 981 afics.py@undp.org
PERU		PHILIPPINES	
<b>Asociación de Ex Funcionarios de las Naciones Unidas en el Peru (AEFNUP)</b> c/o Fernando Quevedo Complejo Pérez de Cuéllar Av. Del Ejército 750 Magdalena	Tel.: +51 1 2426532 fgquevedog@gmail.com zuniganora@hotmail.com	<b>Association of Former International Civil Servants (AFICS-Philippines)</b> c/o UNDP, 30th Floor, RCBC Plaza, Sen. Gil Puyat Cor. Ayala Avenue MAKATA CITY	Mobile: +63 91781/97106 Fax: +63 2 576 1190 AFICS.Philippines@yahoo.com
RUSSIAN FEDERATION		SOMALIA	
<b>Association of Former International Civil Servants (AFICS-Moscow)</b> c/o UNDP- Moscow (for AFICS-Moscow) 9, Leontyevsky Lane RU-125009 MOSCOW	Tel.: +7 495 787 2186 Fax: +7 495 787 2101- "for AFICS" aficsmoscow@undp.org	<b>UN Pensioners Association in Somalia (UNPAS-Somalia)</b> c/o UNDP-Somalia P.O. Box 28832 Nairobi, Kenya	Tel.: +254 716 635 209 is4rogte@gmail.com
SRI LANKA		SWITZERLAND	
<b>Association of Former International Civil Servants (AFICS – Sri Lanka)</b> c/o Mr. R.S. Seneviratne 8/1, Charles Drive COLOMBO 3	President Tel.: +94 11 258 2748 +94 77 303 4746 pandu_wij@yahoo.com Tel.: +94 11 257 3181 rssenev@gmail.com	<b>Association des anciens fonctionnaires internationaux Association of Former International Civil Servants (AAFI-AFICS-Geneva)</b> Room A.265 Palais des Nations 1211 GENEVE 10	Tel.: +41 22 917 33 30 Chairman: +41 22 917 26 26 Fax: +41 22 917 00 75 aafi-afics@unog.ch <a href="http://afics.unog.ch/afics/afics.htm">http://afics.unog.ch/afics/afics.htm</a>
TANZANIA		THAILAND	
<b>United Nations Pensioners' Association of Tanzania (UNAPATA-Tanzania)</b> P.O. Box 9182 DAR ES SALAAM	Tel.: +255 22 266 8000 Mobile: +255 65 814 4149 UNDP Fax: +255 22 266 87 49 Chairperson: athman.kakiva@hotmail.com	<b>Association of Former International Civil Servants (AFICS-Thailand)</b> Ground Floor UNCC United Nations Building BANGKOK 10200	Tel.: +66 2 2881890 Mobile: +66 81 3710241 Fax: +66 2 2881088 escap_un_retirees. unescap@un.org Chairman: tbkvt_bkk@hotmail.com

TOGO		UKRAINE	
<b>Association des Anciens Fonctionnaires du Systeme des Nations Unies au TOGO (ATAFONU)</b> President : Yao P Agbodzie c/o PNUD 40, Avenue des Nations Unies B.P. 911 LOME	Tel.: +228 99 48 46 70 pascagbo@yahoo.fr	<b>Association of Former International Civil Servants (AFICS-Kiev)</b> 36B, Schersa Street, Apartment 127 KIEV 01133	Tel.: +38 0 44 569 1726 slava_1931@km.ru
UNITED KINGDOM		UNITED STATES OF AMERICA	
<b>British Association of Former United Nations Civil Servants (BAFUNCS)</b> c/o International Maritime Organization 4 Albert Embarkment LONDON SE1 7SR	fafics@bafunco.org mikedvd@hotmail.com www.bafunco.org Chairman : Tel.: +44 0 1608 65 91 42	<b>Association of Former International Civil Servants (New York) (AFICS (NY))</b> 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			
<b>Asociación de Ex-Funcionarios de las Naciones Unidas en Uruguay (AFICS Uruguay)</b> 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  
 4 Roebuck Rise  
 Reading  
 Berks, RG31 6TP  
 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.

<b>BELARUS</b>	
<b>United Nations Assistance Association of Belarus (UNAAB-Minsk)</b> <b>President Vladimir E. Sobolev</b> 69152 Kolasa Street MINSK CITY 110113	Tel.: +375 172 03 26 90 sobolev@cci.by
<b>FIJI ISLANDS AND OTHER PACIFIC ISLANDS</b>	
<b>Focal point for a future AFICS in the Fiji Islands and other Pacific Islands</b> <b>Robert Kruger</b> PO Box 440, Denarau NADI, FIJI ISLANDS	Tel.: +679 675 07 75 afics.pac@gmail.com
<b>GHANA</b>	
<b>Ghana Association of Former International Civil Servants (GAFICS)</b> <b>President:</b> <b>Mr Emmanuel Bentil-Owusu</b> c/o UNDP P.O.Box 1423 ACCRA	Tel.: +233 244 28 00 12 Mobile: +233 21 77 68 92 mgbowusu@hotmail.com info@gafics.org cc: abakah@unfpa.org
<b>PORTUGAL</b>	
<b>Association portugaise d'anciens fonctionnaires internationaux (APAFI)</b> <b>Focal points: Ms Joana Gomes/ Mr Castro de Almeida</b> c/o Escritório de OIT em Portugal Rua Viriato, no 7, 7eme LISBOA	Tel. via ILO Lisbon: +351 21 317 34 40 gomes@ilo.org ccastroalmeida@netcabo.pt
<b>SENEGAL</b>	
<b>Association Sénégalaise des Anciens Fonctionnaires Internationaux (ASAFI)</b> <b>Président : M. Alioune Mbodji Dione</b> c/o PNUD, Immeuble Fayçal 19, rue Parchappe à Dakar DAKAR	Tél.: +221 33 88 824 74 83 cheikh166@hotmail.com msock@sentoo.cn

SPAIN	
Focal point: Mr Armando Duque González	Tel.: +34 639 104 977 aduqueg@hotmail.com
ZAMBIA	
<b>Zambian Association of UN Former International Civil Servants (ZAUNFICS)</b> Focal point: Mr Pharaoh H. Kalapa c/oUNDP P.O. Box 31966 LUSAKA 10101	Tel.: +260 9 77 79 43 18 pharaohkalapa@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:

<b>ASSOCIATION OF FORMER STAFF MEMBERS (AFSM-WHO)</b>	
Room 4141 WHO Headquarters Avenue Appia 20 CH-1211 Geneva 27	Tel.: +41 22 791 31 03/31 92 Fax: +41 22 791 31 11 (attention AFSM) aoms@who.int
<b>FORMER OFFICIALS' SECTION OF THE STAFF UNION OF THE ILO</b>	
Room 6-8 Route des Morillons 4 CH-1211 Geneva 22	Tel.: +41 22 799 64 23 Fax: +41 22 798 86 85 anciens@ilo.org
<b>ASSOCIATION OF FORMER ITU STAFF MEMBERS</b>	
Room V-23 International Telecommunications Union (ITU) Place des Nations – case postale CH-1211 Geneva 20	Tel.: +41 22 730 55 84 retraites@itu.int
<b>ASSOCIATION OF RETIRED GATT/WTO STAFF MEMBERS</b>	
c/o Ian Bates, Room CDM-132 World Trade Organization Centre William Rappard Rue de Lausanne 154 CH-1211 Geneva 21	Tel.: +41 22 739 51 11
<b>ASSOCIATION OF FORMER ITC STAFF (AFIS-AAFC)</b>	
and c/o International Trade Centre (ITC) Palais des Nations CH-1211 Geneva 10	Tel. & Fax Chairman: +41 21 824 30 34 and mobile: +41 78 752 90 02 olof.karsegard@bluewin.ch
<b>ASSOCIATION OF FORMER WMO STAFF (AMICALE)</b>	
Bureau 1J95 World Meteorological Organization Case postale 2300 CH-1211 Geneva 2	Tel.: +41 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:

<b>ASSOCIATION OF FORMER WHO STAFF IN SOUTH-EAST ASIA REGION</b>	
WHO South-East Asia Regional Office Indraprastha Estate New Delhi-110002 India	Tel.: +91 11 23370804 Fax: +91 11 23379395 exstaffwho@yahoo.com afsm@searo.who.int

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:

<b>ILO PENSION SECTION</b>	
(Human Resources Division)	Tel.: +41 22 799 74 93 Fax: +41 22 799 85 71 pension@ilo.org

