



**UNJSPF**

United Nations Joint  
Staff Pension Fund



# **CHILD'S BENEFIT & SECONDARY DEPENDENT'S BENEFIT**

## Child's Benefit



### **Article 36 of Regulations & Rules**

This benefit is payable to each child of a participant who is entitled to a retirement, early retirement or disability benefit or who has died in service, while the child remains under 21. The child's benefit begins at the same time as your own benefit. For the recipient of an early retirement benefit, a child's benefit is payable as from the time a participant who separated on early retirement reaches his/her normal retirement age (60 or 62), unless the child is determined to be disabled, in which case payment of child's benefit commences at the same time as an early retirement benefit.

Once the child turns 21, a determination will be made by the Staff Pension Committee of your former employing organization as to

whether the child is incapacitated for substantial gainful employment. Once awarded, the child disability benefit is reviewed periodically to determine that the child continues to be eligible to receive the benefits.

A benefit is not payable for a child born after the date of your separation, unless the child was conceived before then. Nor is a child's benefit payable if you have taken a deferred retirement benefit or a withdrawal settlement. Also, please note that the UNJSPF does not provide a benefit for children who continue their higher education after reaching age 21.

### **Conditions for Child's Benefit**

Who is considered a child for UNJSPF pension benefit purposes?

A natural, legally adopted or step child of a participant who is under the age of 21 at the time of the participant's separation from service or of his/her death in service;

Any child of the participant over the age of 21 who is found to have been incapacitated by illness or injury for substantial gainful employment; and

A child born after the date of a participant's separation from service or of his/her death in service and conceived before the date of his/her separation from service or of his/her death in service (i.e., child "in utero"). It is important to underline that not more than one child's benefit shall be paid in respect of any one child.

Additionally, no child's benefit is payable if a participant opts for a withdrawal settlement or for a deferred retirement benefit.

If I have a child after separation from service is that child eligible for a benefit?

No, child means a child existing on the date of separation from service, or death in service or a participant, and who is unmarried and under age 21, and who was normally reported to the Pension Fund by the former employing organization during service. However, a child conceived before separation may also receive a child's benefit. The birth certificate must be sent to the Fund as soon as practicable in order for the child to be recognized as eligible for the benefit.

Would payment of a child's benefit be continued beyond the age of 21 if the child were in full-time attendance at an educational institution?

No, the UNJSPF does not provide a benefit for children who continue their education after reaching age 21.

If there is an entitlement to a child's benefit may I request the Fund to pay it directly to my child?

Yes you may, provided the child is over age 16 and is able to open a bank account. You should submit to the Fund the original of the completed Payment Instructions under Article 36 (Child's benefit) form PF.23B that can be obtained from here on our website or on MSS.

### **Child's Benefit Amount & Calculations**

How much is the child's benefit? Are there any limits on the amount payable as a child's benefit?



A child's benefit is derived from the benefit payable to the participant. The annual amount of the child's benefit is one-third of the participant's benefit, subject to a minimum amount estimated at US\$ 1,727.52 per year and to a maximum amount of US\$ 3,436.32 per year as of 1 April 2014. Additionally, irrespective of the number of children, article 36 (f) sets forth a maximum amount that the Fund can pay in total for

all the children of a participant, namely US\$ 10,349.64 as of 1 April 2014.

Under what circumstances is an increased child's benefit payable?

Subject to verification by the Fund and other applicable criteria, a higher child's benefit under article 36 (e) may be paid to the child of a deceased beneficiary (participant, widow/widower, divorced surviving spouse) should the child become an orphan, or, should be the child of parents who never married, which case no spousal benefit is payable.

When does a child's benefit commence?

Payment of the benefit generally starts at the time of a participant's separation from service or upon him/her reaching normal retirement age, whichever is later, or at the time of a participant's death in service.

How is the child's benefit paid and for how long is it payable?

The child's benefit is payable monthly and until the child reaches the age of 21, unless the child is found to be incapacitated for substantial gainful employment by the relevant SPC in which case the benefit continues in payment for as long as the child remains so disabled.

Can the child's benefit be paid to someone other than the UNJSPF retiree/beneficiary?

Yes. Payment can be made to the parent who has custody of the child, if that parent is not the retiree/beneficiary, or to the legal guardian of the child if both parents are deceased.

## Secondary Dependent's Benefit



### Article 37 of the Regulations & Rules

This benefit is payable to only one surviving secondary dependent of a participant who was entitled to a retirement, early retirement or disability benefit, or dies in service. The benefit is payable only if there is no surviving spouse, divorced surviving spouse or child eligible for a periodic benefit.

Who is considered a "secondary dependent" for UNJSPF pension benefit purposes?

A secondary dependent is a participant's/retiree's mother or father or unmarried sister or brother under the age of 21, who was the participant's/retiree's dependent during his/her service or from the date of separation from service until the participant's/retiree's death. "Dependent" means in receipt of financial support from the participant/retiree, in an

amount sufficient to meet the financial criteria established for the payment of a secondary dependents allowance under the Staff Regulations and Rules of the participant's/retiree's employing/former employing organization, whether or not such allowance was actually paid.

Under what circumstance is a secondary dependent's benefit not payable by the Fund?

A secondary dependent's benefit is not payable if a benefit is due to a child or surviving spouse/divorced surviving spouse. In the case of a brother or a sister a benefit would also not be payable if the participant had elected a deferred retirement benefit.

How many secondary dependents can benefit from this entitlement?

A secondary dependent's benefit is payable to only one surviving secondary dependent of a participant or a retiree. In the event there is more than one person eligible under article 37, the benefit will be payable to the person designated by the participant/retiree or, in the absence of such designation, to the person designated by the UNJSPB.

### Secondary Dependent's Benefit Amount & Calculations

How much is the secondary dependent's benefit?

If the benefit is payable to a surviving parent, it would be equivalent to the rate of the benefit payable in respect of a surviving spouse. If it is payable to a surviving sister or brother under the age of 21, it would be equivalent to the rate of the benefit payable in respect of a child.

How is the secondary dependent's benefit paid and for how long is it payable? Whether the benefit is payable to a surviving parent or to an unmarried sister or brother under the age of 21, the payment is effected monthly in accordance with the original signed payment instructions submitted to the Fund. If the benefit is payable to a surviving parent, payment normally continues for the rest of the surviving parent's life, whereas the benefit for a surviving unmarried sister or brother normally stops when he or she turns 21. It may, however, be paid beyond the age of 21 if the surviving sister or brother is found by the relevant SPC to be incapacitated by injury or illness for substantial gainful employment.

## Regulations & Rules



### Article 36: CHILD'S BENEFIT

(a) A child's benefit shall, subject to (b) and (c) below, be payable for each child of a participant who is entitled to a retirement, early retirement or disability benefit or who has died in service, while the child remains under the age of 21.

(b) A benefit shall be payable for a child who is over the age of 21 if the child is found by the Board to have been incapacitated by illness or injury for substantial gainful employment:

(i) On reaching the age of 21, if immediately prior thereto a child's benefit was payable; or

(ii) At the time of the death in service or entitlement to a benefit of the participant.

A benefit payable as above shall continue for as long as the child remains incapacitated.

(c) A child's benefit shall, notwithstanding (a) above, not become payable, if the participant has chosen an early retirement benefit, until the participant dies or reaches the normal retirement age, except to a child under the age of 21 found by the Board to be disabled.

(d) The benefit shall, during the continuance of any periodic benefit resulting from retirement, early retirement, disability or death in service, but subject to (e) and (f) below, be payable at the annual rate of one third of the benefit payable to the participant or, if the participant died in service, one third of the retirement or disability benefit which would have been payable if the participant had become entitled thereto at the date of death, subject to a minimum of 300 dollars per annum [increased to 1,727.52 dollars under the UNJSPF Pension Adjustment System, effective 1 April 2014] subject to subsequent adjustments in accordance with the movement of the United States CPI under the Pension Adjustment System and a maximum of 600 dollars [increased to 3,436.32 dollars under the UNJSPF Pension Adjustment System, effective 1 April 2014] subject to subsequent adjustments in accordance with the movement of the United States CPI under the Pension Adjustment System.

(e) The benefit, if no other periodic benefit is payable and there is no surviving parent able, in the opinion of the Board, to support the child, or if the other periodic benefit payable is to a surviving spouse who is not a natural or adoptive parent and does not have custody of the child, and further subject to (f) below, shall be payable at the rate in (d) above increased by the greater of:

(i) 300 dollars [increased to 1,727.52 dollars under the UNJSPF Pension Adjustment System, effective 1 April 2014] subject to subsequent adjustments in accordance with the movement of the United States CPI under the Pension Adjustment System or one quarter of the retirement, early retirement or disability benefit from which it is derived, if one child's benefit is payable; and

(ii) 600 dollars [increased to 3,436.32 dollars under the UNJSPF Pension Adjustment System, effective 1 April 2014] subject to subsequent adjustments in accordance with the movement of the United States CPI under the Pension Adjustment System or half the retirement, early retirement or disability benefit from which it is derived, and divided by the number of eligible children, if more than one such benefit is payable.

(f) The total benefits payable under (d) above shall nevertheless not exceed an annual rate of 1,800 dollars [increased to 10,349.64 dollars under the UNJSPF Pension Adjustment System, effective 1 April 2014] subject to subsequent adjustments in accordance with the movement of the United States CPI under the Pension Adjustment System nor shall the total benefits under (d) or

(e) above, added to any retirement benefit payable under article 28(b), (c), (d) or (e), early retirement benefit under article 29(b), disability, widow's or widower's benefit exceed the final average remuneration of the participant added to the total annual children's allowances that were payable by the member organization at the time the participant was separated.

(g) Benefits payable under this article shall be recalculated as may be required to achieve the purposes of (e) and (f) above.

### **Article 37: SECONDARY DEPENDANT'S BENEFIT**

(a) A secondary dependant's benefit shall, subject to article 41 and to (b) below, be payable to not more than one surviving secondary dependant of a participant who was entitled to a retirement, early retirement, deferred retirement or disability benefit at the date of death, or who died in service.

(b) A secondary dependant's benefit shall nevertheless not be payable:

(i) Where a benefit is or was payable to a child or to the surviving spouse, including to a divorced spouse, of the participant; and

(ii) In the case of a brother or sister, where the benefit payable to the participant was a deferred retirement benefit.

(c) The benefit shall be payable at the following rates:

(i) In the case of a mother or father, at the rates and under the conditions applicable in article 34(b), (c), (d), (f) and (h) to a widow's or widower's benefit;

(ii) In the case of a brother or sister, at the rate applicable in article 36(d) to a child's benefit and shall be payable or shall continue to be payable beyond the age of 21 under the conditions of article 36(b).

(d) In the event that more than one person is eligible under this article, the benefit shall be payable to the person designated by the Board.

# Contacting the Fund

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[www.unjspf.org](http://www.unjspf.org)

You can contact the Fund through the website – go to **CONTACT US** and fill out the form. The secretariat of the Staff Pension Committee will assist participants from member organisations.



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