



UNJSPF

United Nations Joint
Staff Pension Fund



SURVIVOR'S BENEFITS

Introduction

The United Nations Joint Staff Pension Fund (UNJSPF) Regulations and Rules govern the conditions of participation and the determination of entitlements derived from such participation.

The Regulations and Rules are numerous and complex, therefore the purpose of this booklet is to explain briefly the benefits payable to a participant's family upon his/her death in service or death after separation from service.

This booklet does not, however, attempt to deal with all aspects of any one benefit for it is impossible to foresee the circumstances of every individual case that may arise. Family members facing circumstances not covered by this booklet are therefore encouraged to consult the Fund Secretariat or the secretary of the Staff Pension Committee (SPC) of the organization for which the participant worked.

All the benefit amounts quoted in this booklet reflect their estimated value as of 1 April 2009 and are therefore subject to change. Furthermore, benefits are adjusted periodically for cost of living increases in accordance with the UNJSPF Pension Adjustment System (PAS). Information on the PAS can be found on the Fund's website (www.unjspf.org). Adjustments are normally undertaken once a year, in April, provided that the relevant consumer price index has moved at least 2% since the date of the last adjustment.

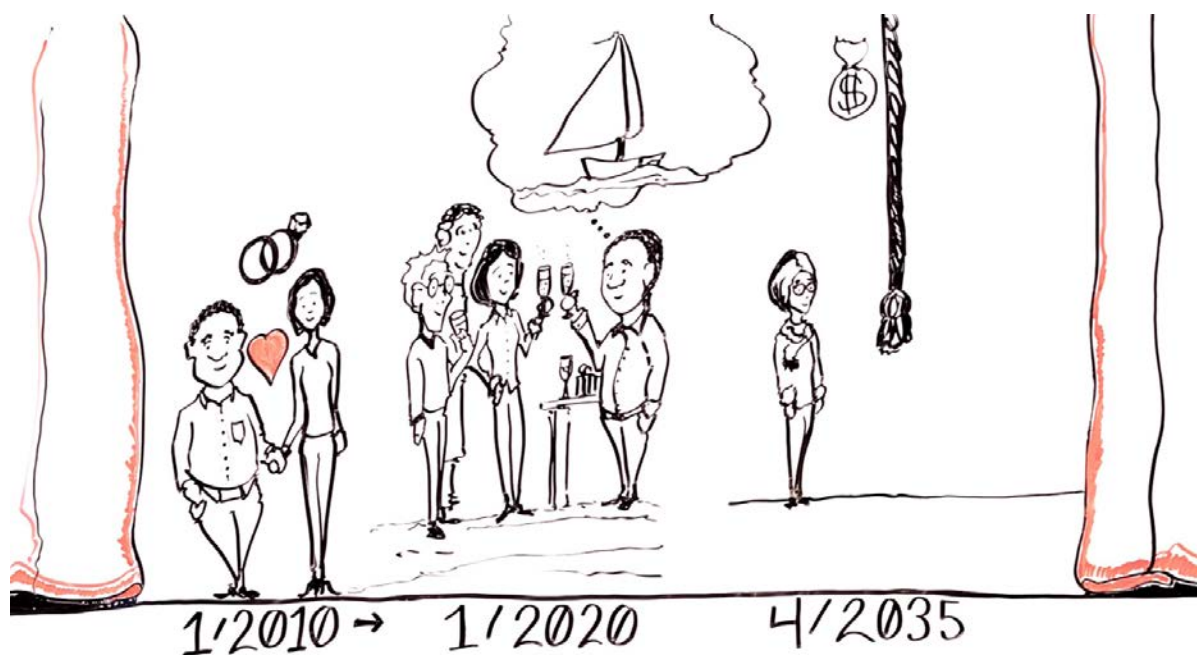
The information in this booklet is made available for the convenience of the UNJSPF beneficiaries. If there is an ambiguity, inconsistency or conflict between the information provided and the UNJSPF Regulations and Rules, any decisions will be based on the Regulations and Rules, and not on the information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

For information on non-traditional unions please visit the Fund's website (www.unjspf.org).

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Surviving Spouse's Benefit



ARTICLES 34 AND 35 OF THE REGULATIONS

This benefit is payable 1) to the surviving spouse of a retiree who was entitled to a retirement, early retirement, deferred retirement or disability benefit, if the surviving spouse was married to the retiree at the date of separation from service and remained married to him/her until the date of death, or 2) to the surviving spouse of a participant who died in service, if the surviving spouse was married to the participant at the date of death in service.

Under what circumstances is a surviving spouse's benefit not payable by the Fund upon the death of a retiree?

A surviving spouse's benefit is not payable if the retiree separated from service before 1 April 2001 and opted for a deferred monthly benefit together with a one-time lump sum payment in respect of that service. Or If the marriage took place after separation from service and no article 35 ter annuity was purchased (see more below).

Under what circumstances is a surviving spouse's benefit shared with another beneficiary?

If the Fund determines, on the basis of supporting documentation provided, that there are two or more surviving spouses entitled to a benefit, the survivor's benefit is divided equally between such spouses. However, if the article 34 benefit is to be shared with a divorced surviving spouse (refer to article 35 bis below) then the division is proportionate to the length of each marriage to the participant.

How much is the surviving spouse's benefit?

In general, the amount of the benefit is equivalent to half of the full retirement, early retirement or disability benefit payable to a participant or retiree. In the case of a full deferred retirement benefit that was not yet in payment, the surviving spouse's benefit is equivalent to half the (actuarial) value of the full deferred retirement benefit at the time of the retiree's death.

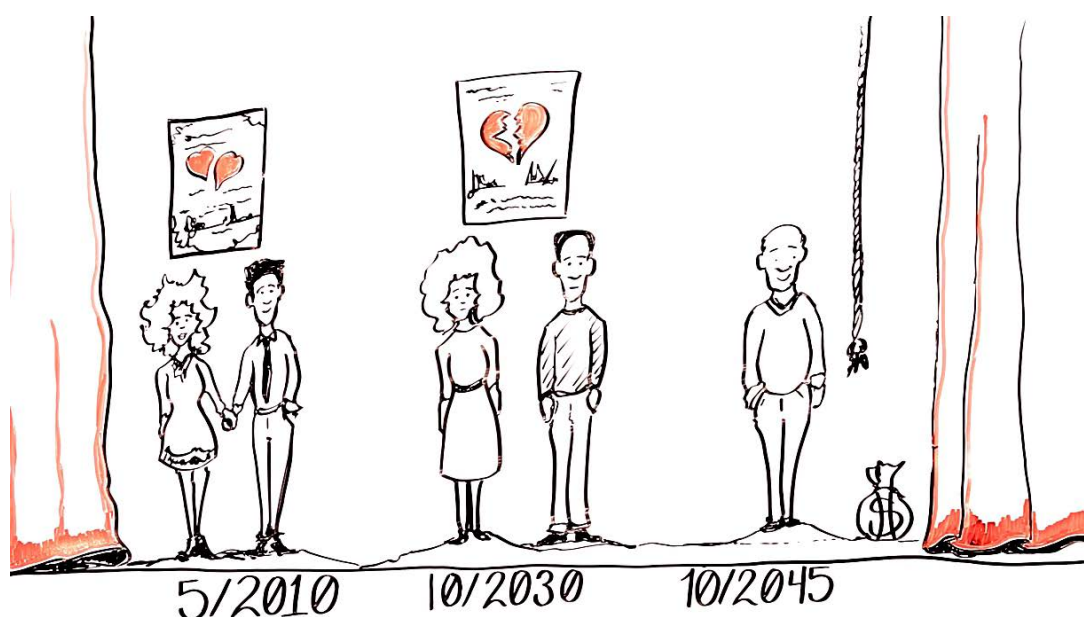
When does payment of a surviving spouse's benefit start?

An entitlement to a surviving spouse's benefit is effective as of the first day of the month following the date of the retiree's death. However, in the case of a participant's death in service, it is due as of the day after the death.

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

The surviving spouse's benefit is paid monthly to the bank account specified in the original signed payment instructions submitted to the Fund, and for as long as the surviving spouse is alive. Divorced surviving spouse's benefit. (Article 35 bis of the Regulations). This benefit is payable to the divorced surviving spouse of a participant or retiree who meets the requirements set forth in Article 35 bis (b) of the Regulations.

Divorced Surviving Spouse's Benefit



Who can apply for a divorced surviving spouse's benefit?

The former spouse of a participant or of a retiree who survives said participant or retiree can request a divorced surviving spouse's benefit.

What conditions have to be met for the payment of a divorced surviving spouse's benefit?

There are four conditions that have to be met. These are outlined in art. 35 bis (b) of the UNJSPF Regulations.

How much is the divorced surviving spouse's benefit?

If the participant or retiree separated from the service of the Organization before 1 April 1999, the divorced surviving spouse's benefit is a fixed amount. As of 1 April 2009 this amount is estimated at US\$ 9,337.00 per year (US\$ 778.00 per month).

However, the amount payable cannot exceed the amount payable to a surviving spouse. If the participant or retiree separated from the service of the Organization on or after 1 April 1999 and there is one or more surviving spouse(s) entitled to a widow's/widower's benefit, the survivor's benefit is divided between the surviving spouse(s) and the former spouse(s) in proportion to the duration of

their marriages to the participant/retiree (please see logical diagram at the end of this Booklet).

If the participant or retiree separated from the service of the Organization on or after 1 April 1999, and there is no widow/widower entitled to a survivor's benefit, the divorced surviving spouse's benefit is equivalent to half of the full benefit payable to the participant or to the retiree.

When does payment of a divorced surviving spouse's benefit start?

If the participant or retiree separated from the service of the Organization before 1 April 1999, payment of the divorced surviving spouse's benefit is due as of the first day of the month following the date of the participant's/retiree's death or as of 1 April 1999 whichever is later.

If the participant or retiree separated from the service of the Organization on or after 1 April 1999, payment of the divorced surviving spouse's benefit is due as of the first day of the month following the date of the UNJSPF Chief Executive Officer's decision authorizing the entitlement to the benefit.

How is the divorced surviving spouse's benefit paid and for how long is it payable?

This benefit is paid monthly to the bank account specified by the divorced surviving spouse in the original signed payment instructions submitted to the Fund, and for as long as he/she is alive, in accordance with article 35 bis of the Regulations of the Fund. Spouses married after separation (Article 35 ter of the Regulations) This benefit is payable in cases where a retiree enters into a marriage after separation from service and purchases an annuity for his/her new spouse.

Spouse Married After Separation



Who is considered a "spouse married after separation" for UNJSPF pension benefit purposes?

A person entering into a marriage with a retiree after the date of the retiree's separation from the service of his/her employing organization.

Who can purchase an annuity?

A retiree receiving a periodic benefit may elect to purchase an annuity for a spouse married after separation.

What process must a retiree follow to purchase an annuity for a spouse married after separation?

The retiree should submit a request for the purchase of an annuity within one year of the date of the marriage (or within 180 days after the date of marriage if the marriage took place before 1 January 2009) and ask for an estimate.

If upon receiving the estimate, the retiree decides to purchase the annuity, payment for the annuity will be made via a monthly deduction from his/her benefit,

thus reducing the monthly benefit paid to him/her by the Fund.

Does the entitlement become effective immediately upon electing to purchase the annuity?

No. The entitlement to a benefit becomes effective 18 months after the date of marriage (or after one year if the marriage took place before 1 January 2009).

How is the entitlement for a spouse married after separation calculated?

The amount of the benefit payable to a spouse married after separation depends on the percentage elected by the UNJSPF retiree. In any case, the monthly benefit payable to the spouse shall not be larger than the amount of the reduced monthly benefit which was payable to the retiree.

When does payment of the benefit begin?

Upon becoming effective, the benefit for a spouse married after separation is payable as of the first day of the month following the date of the retiree's death.

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

The benefit is paid monthly to the bank account specified by the spouse married after separation in the original signed payment instructions submitted to the Fund, and for as long as the spouse is alive.

Can the participant "opt out" of purchasing the annuity once the election has been made?

The participant may opt out of purchasing the annuity at any time prior to the date that the election takes effect, i.e., one year or 18 months after the date of marriage as the case may be. Once the election is in effect it cannot be revoked except by divorce or death of the spouse married after separation.

Regulations & Rules



Article 34. WIDOW'S BENEFIT

(a) A widow's benefit shall, subject to article 41 and to (b) below, be payable to

the surviving female spouse of a participant who was entitled to a retirement, early retirement, deferred retirement or disability benefit at the date of his death, or who died in service, if she was married to him at the date of his death in service or, if he was separated prior to his death, she was married to him at the date of separation and remained married to him until his death.

(b) A benefit shall nevertheless not be payable if the participant had commuted his widow's prospective benefit under article 28 or 29.

(c) The benefit shall, if the participant died in service or during entitlement to a retirement, early retirement or disability benefit, be payable at the standard annual rate of half the retirement or the disability benefit that would have been payable to the participant had he become entitled thereto at the date of his death, or half of his retirement, early retirement or disability benefit including such part thereof as may have been commuted, as the case may be, provided that the rate shall not be less than the smaller of the following:

(i) 750.00 dollars [increased to 3,891.48 dollars under the UNJSPF Pension Adjustment System, effective 1 April 2009] or

(ii) Twice the standard annual rate above.

(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 the Regulations, than the smaller of 500 dollars [increased to 2,472.24 dollars under the UNJSPF Pension Adjustment System, effective 1 April 2009] or the final average remuneration of the participant.

(e) The benefit shall, if the participant died after the commencement of a deferred retirement benefit which had not been commuted under article 30(c), be payable at half the annual rate of such benefit and, if he died before its commencement, at the rate of half the actuarial equivalent at the date of death of the annual rate of the benefit at the normal retirement age.

(f) The benefit shall be payable at periodic intervals for life, provided that a benefit payable at an annual rate of less than 600 dollars may be commuted by the widow into a lump sum which is the actuarial equivalent of the benefit at the standard annual rate under (c) above, or the annual rate under (e) above, as the case may be.

(g) The benefit shall, where there is more than one surviving spouse, be divided equally between the spouses, and upon the death of each such spouse shall be equally divided among the remainder.

(h) Notwithstanding the provisions of (a) and (f) above, with respect to a surviving spouse who had remarried prior to 1 April 1999 the benefit under (a) above shall be payable as from 1 January 2001, subject to recovery (with interest) of the lump sum payment that had been made to that surviving spouse upon remarriage, as provided in the Regulations then in effect.

Article 35 WIDOWER'S BENEFIT

A widower's benefit, at the rates and under the conditions applicable in article 34 to a widow's benefit, shall be payable to the surviving male spouse of a participant.

Article 35 bis DIVORCED SURVIVING SPOUSE'S BENEFIT HIDE ANSWER

(a) Any divorced spouse of a participant or former participant, separated on or after 1 April 1999, who was entitled to a retirement, early retirement, deferred retirement or disability benefit, or of a participant who died in service on or after that date, may, subject to the provisions of article 34(b) (applicable also to widowers), request a former spouse's benefit, if the conditions specified in paragraph (b) below are fulfilled.

(b) Subject to paragraph (d) below, the divorced spouse is entitled to the benefit set out in paragraph (c) below, payable prospectively following receipt of the request for a divorced surviving spouse's benefit, if, in the opinion of the Chief Executive Officer of the Fund, all of the following conditions are fulfilled:

(i) The participant had been married to the former spouse for a continuous period of at least 10 years, during which contributions were paid to UNJSPF on account of the participant or the participant was awarded a disability benefit under article 33 of the Regulations of UNJSPF;

(ii) The participant's death occurred within 15 years of the date when the divorce became final, unless the former spouse proves that at the time of death the participant was under a legal obligation to pay maintenance to the former spouse;

(iii) The former spouse has reached the age of 40. Otherwise the benefit entitlement shall commence on the day immediately following the day that age is reached; and

(iv) Evidence is provided that a divorce settlement does not have an express renunciation of UNJSPF pension benefit entitlements.

(c) A former spouse who, in the opinion of the Chief Executive Officer, has met the conditions set out in paragraph (b) above shall be entitled to the widow's or widower's benefit under article 34 or 35 as the case may be; however, if the participant is survived by both one or more such former spouses and/or by a spouse entitled to a benefit under article 34 or 35, the benefit payable under article 34 or 35 shall be divided between the spouse and former spouse(s) in proportion to the duration of their marriages to the participant. (d) Article 34 (f) and (g) shall apply mutatis mutandis.

(e) The divorced spouse of a former participant who separated before 1 April 1999 and, in the opinion of the Chief Executive Officer, met all the other eligibility conditions in paragraphs (a) and (b) above shall be entitled as from 1 April 1999 to a benefit equal to twice the minimum surviving spouse's benefit under article 34 (c), payable from the first day of the month succeeding the death of the former participant, subject to the proviso that the amount of such benefit cannot exceed the amount payable to a surviving spouse of the former participant.

Article 35 ter. SPOUSES MARRIED AFTER SEPARATION HIDE ANSWER

(a) A former participant receiving a periodic benefit may elect to provide a periodic benefit for life in a specified amount (subject to paragraph (b) below) to a spouse who was not married to him or her at the date of separation. Such election shall be made within one year of the date of marriage or of the entry into force of this provision, if later, and shall become effective 18 months after the date of marriage. The benefit shall be payable as of the first day of the month

following the death of the former participant.

When the election becomes effective, the benefit payable to the former participant shall be reduced in accordance with actuarial factors to be determined by the Fund's Consulting Actuary. An election under this subsection may not be revoked after it becomes effective, except by an explicit request in writing by the former UNJSPF retiree who has divorced the new spouse or by the death of the spouse, in which case it will be considered terminated as from that date.

The UNJSPF retiree may rescind his or her decision to provide a periodic benefit for life to a spouse married after separation by providing the Fund with a final divorce decree issued by a competent national court. Payments made for the annuity before such a cancellation will not be refunded to a UNJSPF retiree, neither do such payments convey to the divorced spouse a benefit entitlement from the Fund

(b) Any election made under paragraph (a) shall be subject to the following:

- (i) The amount of the periodic benefit payable to the former participant, after reduction owing to elections made pursuant to paragraph (a) above, shall be at least one half of the benefit that would have been payable without any such elections; and
- (ii) The amount of the benefit payable to the spouse shall not be larger than the amount of the benefit payable to the retired participant after reduction for the elections.

Article 38 RESIDUAL SETTLEMENT

(a) A residual settlement shall be payable if, upon the death of a participant and the exhaustion, as the case may be, of any entitlements due under these Regulations to his or her survivors, the total amount of the benefits paid to and on account of the participant is less than the participant's own contributions.

(b) The settlement shall be payable to a beneficiary designated by the participant and alive when the payment is due; failing such beneficiary, the settlement shall be paid to the estate of the participant.

(c) The settlement shall consist of the participant's own contributions at the date of his or her separation or death in service, reduced by the total amount of the benefits paid to and on account of the participant.

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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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