

English

Les Livrets  
Thématiques

# Participation

United Nations  
Joint Staff Pension Fund

New York & Geneva  
April 2008



UNITED NATIONS



# Introduction

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

The rules are numerous and complex; the purpose of this booklet is to guide you, facilitate your understanding and assist you with information on pertinent issues affecting your pension rights.

**Disclaimer:** The information is made available for the convenient use of the UNJSPF participants. 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.

## General Information

- i) The objective of the United Nations Joint Staff Pension Fund (UNJSPF) is to provide retirement, death, disability and related benefits for the staff members of the United Nations and other member organizations of the UNJSPF. The Fund has been designed to provide its beneficiaries with an income replacement proportionate to salary earned in service.
- ii) As of 1 January 2004, twenty international organizations are members of the UNJSPF. A current list of the organizations may be obtained from the Fund's website at [www.unjspf.org](http://www.unjspf.org).
- iii) All forms and booklets mentioned below are available on the UNJSPF website at [www.unjspf.org](http://www.unjspf.org).

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## When do I become a participant in the United Nations Joint Staff Pension Fund (UNJSPF)?

As stipulated in article 21(a) of the UNJSPF Regulations, if you are a staff member of a UNJSPF member organization and are not expressly excluded from participation by the terms of your appointment, your participation commences upon your being granted an appointment for 6 months or more, OR upon completing 6 months of continuous service without an interruption of more than 30 days, whichever occurs first.

## Is participation in the Fund optional?

No, participation in the Fund is mandatory once you fulfill the requirements of article 21(a) of the UNJSPF Regulations.

## How do I enroll?

No action is required on your part.

If you are a staff member of a UN family organization, your employing organization informs the Fund of your contractual status and family composition by issuing a personnel action form (PA). The Fund then enrolls you as a participant by assigning a pension number, which is subsequently relayed, to you through your Administrative/ Executive Office.

On the other hand, if you are a staff member of a specialized agency, e.g. FAO, the Secretary of the Staff Pension Committee of that Agency handles your participation in the Fund. The relevant information is forwarded to the Central Secretariat of the Fund for recording in the Fund's Participants Data Base.

### **Note:**

Your pension number (identification number assigned by the Fund) is different from your index number (identification number assigned by your employing organization).

## Do I have access to the information contained in my pension record?

The Pension Fund prepares a report **annually** (Annual Statement) that contains your personal and financial data as reported by your employing organization for the prior year. Effective from May 2004, the Annual Statement is available to you only on the Fund's website. It is important for you to review the Annual Statement and to contact your employing organization and/or the Pension Fund should any of the data generated appear to be inaccurate. Please remember that the Annual Statement reflects the personal and financial data reported by your employing organization(s) for the previous year(s). Thus the annual statement issued in May 2004 will contain data through 31 December 2003 and any changes in your circumstances, during 2004, will be reflected in your next annual statement available in May 2005.



## How do I update the personal information in my Pension record, e.g. marital status?

You should inform your employing organization which will in turn report the new information to the Fund by issuing a personnel action form (UN Family) or status report (Specialized Agency). Your pension record will then be updated and the change reflected in your **next Annual Statement**.

Please remember that Annual Statements are issued only once a year!

## Would the Fund share information contained in my pension record with a third party?

The Fund would provide limited information to a third party, only upon receiving your written permission to do so.

## What coverage do I get under the UNJSPF Pension Scheme and how is it determined?

You are covered against death and disability from the beginning of your participation. (Please see question 1 above).

Upon separation from service, you will become entitled to a pension benefit based on your age and length of contributory service.

For retirement, death and disability benefits, additional factors such as an average pensionable remuneration (PR) rate and a rate of accumulation are also taken into account. The rate of accumulation is the rate at which your retirement benefit accumulates for each year of contributory service. The rates vary with the date of your participation. If your participation commenced before 1983 the rate of accumulation is 2 % of your average PR rate for the first 30 years of service and 1% thereafter. If your participation commenced on or after 1 January 1983 the rate of accumulation is 1.5% for the first five years, 1.75% for the next five years, 2% for the next twenty-five years and 1% thereafter. The maximum accumulation rate attainable is 70%. (See UNJSPF Separation Booklet for further information.)

### **What is Pensionable Remuneration Rate?**

Your pensionable remuneration (PR) is that part of your salary, reported in US dollars, that is used to calculate contributions due to the Fund and the amount of the benefit you will ultimately receive.

For staff members in the General Service and other locally recruited categories whose salary is paid in a currency other than US dollars, the pensionable remuneration is the dollar equivalent of the gross pensionable salary (plus language allowance if applicable) converted to US dollars using the United Nations operational rate of exchange in effect each month; thus pensionable remuneration may vary from month to month.

For staff members in the professional and higher categories, there is a single worldwide scale of PR. The scale is adopted by the General Assembly and, is updated periodically.

### **How are my contributions to the UNJSPF calculated?**

Once you become a participant, contributions are automatically deducted from your salary each month and reported to the Fund on your behalf. The current deduction is 7.9% of your pensionable remuneration rate. Your employing organization's portion is twice your amount, i.e. 15.8% of your pensionable remuneration rate. Thus a total of 23.7% of your pensionable remuneration is contributed to the UNJSPF.

### **Do I earn interest on my contributions?**

Yes. Interest accrues at the rate of 3.25% per year while you remain an active participant. Interest accrues only until your separation date.

### **Does the Fund extend personal loans to participants?**

No. There are no provisions in the Fund's Regulations and Rules for making loans, or advance payments in anticipation of separation benefits, to participants. Furthermore, an active participant cannot receive any benefits and/or make any withdrawals from his/her pension contributions.





**\*A2\***

Pension No.

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**UNITED NATIONS JOINT STAFF PENSION FUND**

**DESIGNATION OF RECIPIENT OF A RESIDUAL SETTLEMENT (UNDER ARTICLE 38 OF THE REGULATIONS)**

Please read the instructions carefully before completing the form

**INSTRUCTIONS**

1. It should be noted that the recipient of a benefit under articles 34, 35, 36 and 37 of the Regulations, is automatically the widow, widower, unmarried child under 21 or eligible secondary dependent respectively. However, when a benefit becomes payable under these articles, no benefit becomes payable under article 38 (residual settlement) except if, on the cessation of such payment, the total amount of the benefits paid to you and on your account is less than your own contributions. In that event, the difference will be paid to the person designated by you in this form. If no benefit has been paid to you or on your account, the total amount of your own contributions will be paid to the designated recipient.
2. If more than one recipient is designated, the recipients will share equally unless otherwise indicated. The share of a designated recipient who may predecease you will be distributed among surviving recipients in the ratio of their own shares. If no one is designated before your death or if no one designated survives you, the settlement will be paid to your estate.
3. Please complete this form using **BLOCK LETTERS** in type or print and return it duly signed to The Secretary of your local Staff Pension Committee.
4. Receipt of your completed form will be acknowledged by the return of a copy to you, duly stamped, which you should preserve carefully.
5. You may alter your designation of a recipient at any time by filing a new form which will supersede the previous one.

NAME OF PARTICIPANT: _____ PENSION NO.: _____	
(SURNAME/LAST NAME)	(FIRST) (MIDDLE)
<b>ORGANIZATION</b>	<b>DUTY STATION</b>
	<b>ROOM NUMBER</b>

I hereby designate the person shown hereunder as recipient of the residual settlement. I hereby cancel and revoke any previous designation.

RECIPIENT'S NAME IN FULL	ADDRESS	PROPORTIONATE SHARE

**APPLICABLE ONLY TO NEW ENTRANTS OR RE-ENTRANTS:**

I have read the Note to Participants and taken note of the possibility of validation and restoration of prior non-contributory and contributory service, if any. I hereby acknowledge receipt of the Regulations and Rules of the Fund, Notice of Election to Validate and Notice of Election to Restore.

(Date)	(Signature of Participant)

## **I understand that the UNJSPF is a defined benefit plan. What does that mean?**

A defined benefit plan provides a participant with a percentage of final average remuneration at the time of retirement. For the UNJSPF other factors such as length of contributory service, age and rate of accumulation are also taken into account.

## **There was a period prior to the commencement of my participation during which I did not contribute to the Fund; do I pay contributions for that prior period of non-contributory service upon becoming a participant?**

If you had a contract of less than six months you would not have been contributing to the UNJSPF. However, once your contract was extended and your period of service exceeded six months, you must contribute to the Fund. You may, however, validate the period when you were not contributing. This is optional. To validate a period of non-contributory service you would begin by submitting to the UNJSPF or a specialized agency, an application on form Pens.B/1 within one year of your entry/reentry into participation. If you do not validate the period of non-contributory service, the effective date of your contributions will remain the same as the date you qualified for participation in accordance with article 21(a)(ii) of the Regulations. (See Validation Booklet regarding conditions and restrictions).

## **If I separate from service and a benefit is paid to me, may I return the payment that I received if I am subsequently reemployed with a member organization and re-enter the Fund?**

You may return the payment that was made to you, provided that the prior contributory service for which you were paid was less than 5 years and was the most recent prior to re-entry. The application on form Pens.C/1 must be made within one 1 year from your reentry into participation. On the other hand, if your prior contributory service had been more than 5 years, the option to restore would not be open to you. (See UNJSPF Restoration Booklet regarding conditions and restrictions).



## **Am I allowed to (i) pay contributions for a break-in-service? (ii) continue to contribute after I separate from service?**

No. Contributory service can accrue only in conformity with the UNJSPF Regulations & Rules. There are no provisions in the Regulations & Rules that would allow you to make pensionable any period when you were not a participating staff member of one of the Fund's member organizations.

## **How does my part-time status affect my participation/pension entitlement?**

You remain a participant in the Fund if you are on at least 50 per cent employment status. The amount of the benefit resulting from part-time employment would be reduced by the ratio, which it bears to full employment, taking into account your final average remuneration, number of years of Contributory Service, age at time of separation, etc.

## **What happens if I take a period of LWOP?**

Your participation in the Fund continues during a period of leave without pay. However, the period will not be counted as contributory service unless you pay full pension contributions (your own plus the organization's share, i.e. 23.7% of your pensionable remuneration) each month concurrently with your leave. You would have to make payment arrangements in advance with the Finance Office of your employing organization **before** you take leave. Entitlement to a benefit that becomes due while on leave without pay will be payable in accordance with Article 39 of the Regulations and Rules of the Fund regarding the limitation of entitlements during leave without pay.

## **May I remain on LWOP indefinitely?**

No. For Pension Fund purposes, a participant is deemed to have separated from the Pension Fund when he/she has completed a consecutive period of three years of leave without pay without having paid concurrent contributions in accordance with Article 25(a) of the Regulations and Rules of the Fund. To re-enter the Fund, you would have to satisfy the requirements for participation once again.

## **What happens if I am seconded or loaned to another UNJSPF member organization?**

If you are seconded or loaned to another UNJSPF member organization, the organizations concerned would forward the related documentation to the Fund and your pension record would be updated accordingly. Your participation would be continuous without any break in your service.

**What happens if I separate from a UNJSPF member organization and  
(i) join another organization?  
(ii) rejoin the same organization?**

If you join/rejoin another UNJSPF member organization within 36 months of your separation without a benefit being paid, your participation is deemed to be continuing. No action on your part is required since the member organizations involved would report your separation and re-entry dates. However, if applicable, your records will show a break in service between contracts.

**If my new/former employer is not a member organization of the Fund, am I allowed to transfer my pension rights into/from the Fund?**

It depends on the organization from which you are transferring. Transfer of pension rights into or from the UNJSPF is permitted only if a bilateral transfer agreement between the organization concerned and the UNJSPF is in effect. A listing of UNJSPF Transfer Agreements is available on the Fund's website at [www.unjspf.org](http://www.unjspf.org).

**If I am employed by a UNJSPF member organization under a Special Service Agreement, or as a consultant or individual contractor am I entitled to participation?**

No. Since service under Special Service Agreement (SSA), or employment as a consultant or individual contractor, does not confer staff member status, you are not entitled to participate. Furthermore, a staff member who subsequently becomes a participant in the Fund cannot validate previous service under SSA agreement or under contracts for consultants or individual contractors.

**If I obtain a legal separation/divorce from my spouse would he/she still be entitled to a portion of my pension?**

Please note that for Pension Fund purposes a legal separation is not considered to be a divorce, therefore, a participant who is legally separated from his/her spouse would continue to have the status of "married" in his/her pension record.

You should note that under Article 45 of the UNJSPF Regulations, a retiree can authorize the UNJSPF, to pay a portion of his/her pension benefit to his/her then former spouse or an estranged current spouse to fulfill a legal obligation (e.g. an alimony payment) arising from a marital relationship and evidenced by a court order.

However, a spouse's entitlement to a widow's or widower's benefit, under articles 34 and 35 of the Fund's Regulations, is payable only upon the participant's death, at which time the Regulations that are then in effect would be applied to determine the eligibility of any claimant (including former spouse) to a benefit.

## **Am I allowed to elect a benefit other than a retirement benefit when I separate from service?**

Yes. If you have not yet reached the normal retirement age (i.e., 60 or 62) and you separate from service after contributing to the Fund for five years or more, you may elect a withdrawal settlement. You will then receive your contributions (currently 7.9% of pensionable remuneration) plus 3.25% accrued interest and another 10% of the total for each year over five years, up to a maximum of 100%. Thus, if your contributory service was 15 years or longer, you would receive double your contributions and interest.

If you separate from service after contributing to the Fund for less than five years, regardless of your age, you are only eligible to elect a withdrawal settlement, which consists of your contributions plus the 3.25% annual interest earned up to the date of separation. (See Separation Booklet for further information).

If you rejoin the Fund while already receiving a retirement benefit, it may be possible when you again separate from service to choose between an add-on retirement benefit or a withdrawal settlement.

## **What happens to my contributions in the event of my death in service whilst I am an active participant in the Fund?**

In the event of your death in service, a monthly benefit would automatically become payable to your eligible dependant(s) (eligible spouse, unmarried children under age 21 or possibly to an eligible secondary dependent if there are no spouses or children who are eligible). However, should you not have an eligible dependant, then the person(s) designated on form **Pens.A/2** would receive payment of a residual settlement in accordance with Article 38 of the Fund's Regulations. Please see the question and answer below as regards information on Residual Settlements.

## **What is a Residual Settlement? How would eligibility for such a settlement be determined?**

A residual settlement consists of the participant's own contributions to the Fund during his/her participatory period in the Fund. This would be a one-time lump sum payment.



As indicated above, a residual settlement would be payable to the person designated on **form Pens.A/2** if you die in service and have no eligible dependents. You may update the information on form **Pens.A/2** at any time by submitting a new form to the Fund. The latest designation will be used by the Fund. Please note that this is a separate and different document from the form you may have already filled for your employing organization (often also called Designation of Beneficiary).

### **Is my employing Organization's share of my contributions paid to me when I separate from Service with a withdrawal settlement?**

No. A withdrawal settlement entitles you only to your contributions plus interest in accordance with Article 31 of the UNJSPF Rules and Regulations.

### **I am about to separate from service. How do I find out the amount of my pension benefit?**

You may calculate an estimate of your pension entitlements on the Fund's website at [www.unjspf.org](http://www.unjspf.org).

### **When I separate from service what actions must I take to get a pension benefit?**

To process your benefit, the Pension Fund must receive separation documents from your former employing organization and payment instructions from you. You have the option under article 32 of deferring the choice/payment of your benefit for up to thirty-six months by submitting page 1 only of either form Pens.E/6 or Pens.E/7, whichever is applicable. When you are ready to receive payment the remaining page(s) of the form containing your benefit election and banking instructions must be sent to the Fund, by mail. Please refer to the Separation Booklet for detailed information on the actions required by yourself and your employing organization.

### **How do I obtain more detailed information on the Pension Fund, its Regulations etc?**

Each year the Fund issues a letter (Annual Letter) to participants and beneficiaries informing of any changes in the Regulations and Rules. The letter and other information, including the full texts of the UNJSPF Regulations and Rules, may be obtained on the Fund's website [www.unjspf.org](http://www.unjspf.org). You may also visit the UNJSPF at its New York or Geneva Offices. Details of the office visiting hours are to be found on the Fund's website [www.unjspf.org](http://www.unjspf.org) under "Contacting Us".



## 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.

### Article 22

#### CONTRIBUTORY SERVICE

(a) Contributory service shall accrue to a participant in pay status from the date of commencement to the date of cessation of participation. For the purposes of articles 28(b) and (c) and 29(b), separate periods of contributory service shall be aggregated except that in such aggregation no account shall be taken of periods of service in respect of which a withdrawal settlement was paid and which were not subsequently restored.

(b) Contributory service may accrue in respect of leave without pay if contributions are received by the Fund in accordance with article 25(b).

(c) Additional contributory service may accrue to a participant if prior service is validated or restored in accordance with article 23 or 24, or if service in a member organization prior to its admission to membership has been recognized as contributory.

## Administrative Rules

### Section B

#### PARTICIPATION

**B.1** Each member organization shall, upon fulfillment by a member of its staff or by one of its officials of the conditions of article 21 of the Regulations, register that person's admission to the Fund as a participant by furnishing to the secretary of the staff pension committee of the organization such information with respect to that person as the secretary may require, including the terms of appointment; the organization shall thereafter notify the secretary of any changes which occur therein.

**Article 21**  
Participation

**Article 22**  
Contribution Service

**Section B**  
participation

**B.2** The information shall normally include the name of the participant and the date of commencement of participation, date of birth, sex and marital status, and, as the case may be, the names and dates of birth of the participant's spouse, children under the age of 21, and secondary dependants; the organization shall verify, to the extent possible, the accuracy of the information furnished.

**B.3** The participant shall be responsible for providing the information in rule B.2 above and for notifying the organization of any changes which occur therein; the participant may be required to submit documentary or other proof of such information to the organization or the secretary of the committee. No change in the records relating to the date of birth of a participant or his or her prospective beneficiaries shall be accepted after the date of the participant's separation.

**B.4** 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.

The information 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.

**B.5** The participant shall, as soon as practicable after the commencement of participation, specify in writing, on a form provided for the purpose by the secretary of the committee, the secondary dependant, if any, or other person whom he or she designates as the beneficiary in the event of a benefit becoming payable under article 37 or 38 of the Regulations by reason of the participant's death in service without a surviving spouse or child entitled to a benefit; any changes thereafter in such designation shall similarly be specified by the participant in writing.

**B.6 (a)** A participant who is separated from the service of one member organization and enters the service of another without an interruption in the continuity of employment shall, subject to article 21 of the Regulations, remain a participant in the Fund; where such continuity has been interrupted, participation shall be in accordance with article 21 of the Regulations.

(b) A participant who is separated from the service of a member organization and who again becomes a participant in the Fund in accordance with article 21(a) of the Regulations within 12 months after such separation and without a benefit having been paid shall continue in participation in accordance with article 21(b). In calculating the period between the dates of separation and re-entry into participation under article 21(a) no recognition shall be given to any intervening non-contributory service even if subsequently validated under article 23.

# Contacting the UN Pension FUND

## **New York**

**By telephone:** 1 (212) 963-6931

**By fax:** 1(212) 963-3146

**By e-mail:** [unjspf@un.org](mailto:unjspf@un.org)

**In person:** \*37<sup>th</sup> floor, 1DHP

**By letter:** UNJSPF  
c/o United Nations  
P.O. Box 5036  
New York, NY 10017  
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\*For in person visits, please note the Fund's New York office is located at 1 Dag Hammarskjold Plaza (DHP), at the corner of 48th Street and Second Avenue.

## **Geneva**

**By telephone:** 41 (0) (22) 928 88 00

**By fax:** 41 (0) (22) 928 90 99

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**In person:** \*Du Pont de Nemours

**Building**  
**Chemin du Pavillon 2**  
**1218 Grand Saconnex**  
**Switzerland**

**By letter:** UNJSPF  
c/o Palais des Nations  
CH-1211 Geneva 10

\* In person visits daily (except Thursdays) from 08.30 hrs till 17.00 hrs (30 minutes per appointment).  
Please call + 41 22 928 88 00 or send an email for appointment.

**Obtain more information on the Pension Fund Web Site**  
**[www.unjspf.org](http://www.unjspf.org)**

**The secretariat of the  
Staff Pension Committee will assist participants from member  
organisations.**