

UNJSPF BENEFIT ELIGIBILITY CHART - BASED ON YEARS OF CONTRIBUTORY SERVICE (CS) AND AGE AT THE DATE OF SEPARATION FROM SERVICE

BENEFITS Length of contributory service (CS) & Age at date of separation	Less than 5 years of CS & separation at any age	5 or more years of CS & separation prior to reaching your early retirement age (55 or 58, depending on your date of entry into UNJSPF participation)	5 or more years of CS & separation at your early retirement age or after but prior to reaching your normal retirement age for pension purposes (NRA) (60, 62 or 65, depending on your date of entry into UNJSPF participation)	5 or more years of CS & separation at your normal retirement age (NRA) or later
Withdrawal Settlement – Article 31	Yes	Yes	Yes	No
Deferred retirement benefit – Article 30	No	Yes	Yes	No
Early retirement benefit – Article 29	No	No	Yes	No
Full retirement benefit – Article 28	No	No	No	Yes
Deferment of choice/payment option – i.e. delaying payment or choice of benefit for a period of max. 36 months from the date of separation – Article 32	Yes <ul style="list-style-type: none"> • Should you re-join the Fund within the 36-month deferment period, your participation will be deemed to have been continuous (provided that no benefit has been paid to you). • Should you not re-join the Fund within the 36 months deferment period, remember to submit your payment instructions to the Fund before the 36 months have expired; if after a total of 5 years from your date of separation no payment instructions have been received by the Fund, your right to a benefit shall be forfeited under Article 46. 	Yes <ul style="list-style-type: none"> • Should you re-join the Fund within the 36-month deferment period, your participation will be deemed to have been continuous (provided that no benefit has been paid to you). • Should you not re-join the Fund within the 36 months deferment period, remember to submit your payment instructions to the Fund before the 36 months have expired; should you fail to submit your benefit election and payment instructions to the Fund within the 36-month deferment period, the Fund will automatically deem you to have elected a deferred retirement benefit under Art. 30. • However, if after a total of 5 years after your benefit was due no payment instructions have been received by the Fund, your right to a benefit shall be forfeited under Article 46. 	Yes <ul style="list-style-type: none"> • Should you re-join the Fund within the 36-month deferment period, your participation will be deemed to have been continuous (provided that no benefit has been paid to you). • Should you not re-join the Fund within the 36 months deferment period, remember to submit your payment instructions to the Fund before the 36 months have expired; should you fail to submit your benefit election and payment instructions to the Fund within the 36-month deferment period, the Fund will automatically deem you to have elected a deferred retirement benefit under Art. 30. • However, if after a total of 5 years after your benefit was due no payment instructions have been received by the Fund, your right to a benefit shall be forfeited under Article 46. 	Yes <ul style="list-style-type: none"> • If you fail to submit your benefit election and payment instructions to the Fund within the 36-month deferment period, the Fund preserves your entitlement to a retirement benefit under Article 28. • However, if after a total of 5 years after your benefit was due no payment instructions have been received by the Fund, your right to a benefit shall be forfeited under Article 46.