A lot of COVID-19 related questions have reached the Fund over the past weeks. To help you navigate pension issues during these difficult times, the Fund has created a COVD-19 FAQ document providing you with the kinds of questions we received, and our answers.

Please be assured that:

- The Fund continues to process pension benefits as normal and without any additional delays.
- COVID-19 is not affecting the funding stability of the UNJSPF and the current market performance has no bearing on the payment of established or new pension benefits.
- Retirees, beneficiaries and staff retiring this year or in the coming years have no reason to worry about the regular payment of their benefits.
- Recognizing the fact that due to the pandemic some participants and beneficiaries may not be able to submit their official UNJSPF forms to the Fund in the format
 usually required, the Fund has implemented arrangements that exceptionally allow for electronic submission of official forms and supporting documentation to ensure
 continued service to our clients worldwide.
- The Fund continues to receive, process and dispatch physical mail; therefore, if possible, please continue to submit your original forms to the Fund via mail.

If this set of COVID-19 FAQs and answers does not respond to your question/s, please contact us here [insert link to the contact us page].

For all other, non-COVID related pension questions, please note that detailed information about participation matters, pension entitlements, entitlement conditions, benefit options, benefit calculations, etc., is available on this website.

Following are some of the learning tools available on the Fund's website www.unjspf.org:

- Informational Booklets explaining popular pension topics in user friendly terms: <u>https://www.unjspf.org/informational-booklets/</u>
- Educational Videos, explaining popular pension topics in user friendly terms; these videos are only a few minutes long: <u>https://www.unjspf.org/whiteboard-videos/</u>
- Information for participants, which links to webpages with FAQs, information about Breaks in Service, Disability, Divorce, Separation, Benefit options, and many more: <u>https://www.unjspf.org/info-for-participants/</u>
- Information for beneficiaries, which links to webpages with FAQs, up to date information about the annual Certificate of Entitlement (CE) exercise, the Emergency Fund, Signature authentication requirements, and many more: <u>https://www.unjspf.org/info-for-retirees-beneficiaries/</u>
- Tutorials designed to walk you through the step-by-step processes for various benefit related topics, including on how to register for Member Self Service (MSS): <u>https://www.unjspf.org/help-tutorials/</u>
- Benefit Comparison Charts, providing a comparative overview of the various benefits served by the Fund, conditions of eligibility for each benefit type, and detailed explanations of each benefit: <u>https://www.unjspf.org/benefit-comparison-page/</u>

We strongly encourage all UNJSPF members to register for and make regular use of the <u>UNJSPF Member Self Service (MSS</u>). Please follow the link to the MSS webpage where you can register for, login and find useful information relating to MSS registration and support: <u>https://www.unjspf.org/member-self-service/</u>. Here a link to a tutorial guiding you through the MSS registration process: <u>https://www.unjspf.org/wp-content/uploads/2020/04/How-to-Register-in-Member-Self-Service.pdf</u>.

While the Fund's walk-in client services have been suspended for the time being, all other client services continue to function normally. You can contact the Fund either by reaching our Call Centers (note the Toll Free numbers available for many countries https://www.unjspf.org/toll-free-numbers/) or by submitting your query through the online Contact Form which is the correct way to submit your email queries to the Fund to ensure they are duly tracked, routed and responded to in a timely manner: https://www.unjspf.org/contact-us/.

GENERAL QUESTIONS - COVID-19 RELATED	UNJSPF ANSWERS	INFO MATERIAL ON UNJSPF WEBSITE
1. QUESTIONS ABOUT THE IMPACT OF COVID-19 ON THE UNJSPF IN THE SHORT/MEDIUM/LONG TERM AND HOW IT WILL IMPACT STAFF SEPARATING FROM SERVICE OR RETIRING THIS YEAR OR IN THE NEAR FUTURE		
 What is the future of our pension fund with the ongoing Covid 19? Will staff who will be retiring or separating during this year 2020 be able to access their benefits in spite of the COVID-19? Comment les pensions vont-elles être calculées pour les personnes qui vont partir à la retraite cette année ? // How will pension benefits for staff separating this year be calculated ? Je dois partir à la retraite en fin d'année. Le fonds de pension va-t-il faire en sorte que les retraites de cette année ne soient pas pénalisées ? // I will retire at the end of this year. Will the Fund make sure that I receive my retirement benefit without any penalty? Avez-vous prévu de faire en sorte que les personnes qui partent à la retraite cette année ne soient pas lésées par cette situation inédite ? // Have you planned and will you make sure that those retiring this year won't be negatively impacted by the situation ? What is the projected loss in 2020? Does the organization have plan to compensate the losses? If an employee is terminated, will this affect getting benefits? Please do everything to guarantee that every retiree will get their pension as they should. We worked hard for it, and many of us stayed for that. Please outline, in terms we might all understand, the security of, and potential threats to, our pensions for those who retire in the next one to five years What is the length of time surviving beneficiaries should have to wait for benefits to begin to be paid? Due to Covid-19 impact on global economy, is there a real threat that members may not get pension benefits as expected/planned earlier? I am having a fixed term appointment and I will separate soon. I need to receive my money the Fund deducted from my salary every month. Will this effect for me? I am retiring in November 2020 at 62 years old. Is there any risk that my benefits could be negatively impacted by the ongoing COVID 19 pandemic? I sth	COVID-19 is not affecting the stability of the Fund. Falls in the market value of investments are normal and do not affect the payment of pensions since the Fund has been fully funded. The Fund takes a long- term view. The UNJSPF is a fully funded defined benefit plan. Pensions are calculated based on established factors and formula defined under the plan. The current market performance has no bearing on your pension amount. Those retiring in the future can be assured that they will continue to receive their regular monthly benefit at the rate due to them in line with the Fund's Regulations. Retirees and beneficiaries can be assured that they will continue to receive their regular monthly benefit at the rate due to them in line with the Fund's Regulations. They have no reason to be concerned. With respect to its core operations, Fund staff working from home continue to process benefits of all kinds as normal as well as all other requests, like validation, restoration or transfer related requests, changes in payment instructions, changes of address, processes relating to the Certificate of Entitlement (CE), etc.	 UNJSPF website: https://www.unjspf.org/ Website of the Office of Investment Management: https://oim.unjspf.org/ Actuarial Matters: https://www.unjspf.org/actuarial-matters/ Statutory Bodies of the Fund: https://www.unjspf.org/statutory-bodies-of- the-fund/ Pension Board: https://www.unjspf.org/pension-board/ Regulations and Rules of the UNJSPF: https://www.unjspf.org/regulations-and-rules- of-the-unjspf/ Educational Videos; please refer particularly to videos #2 and #3 explaining How the Fund works and how the Fund is Managing Risk: https://www.unjspf.org/whiteboard-videos/
 I would like to know if UNJPSF has a business continuity plan to guarantee pension payments and process of new pensioners. 	Yes. The Fund's business continuity plan is currently in play. The teleworking arrangements did not hamper the Fund's operations. There was no break in the processing cases and pension payments. Calls into our call centers and emails are answered as usual. Only the	UNJSPF Contact details: <u>https://www.unjspf.org/contact-us/</u> (English) or <u>https://www.unjspf.org/fr/contactez-nous-2/</u> (French)

GENERAL QUESTIONS – COVID-19 RELATED	UNJSPF ANSWERS	INFO MATERIAL ON UNJSPF WEBSITE
	walk-in services were affected due to the lockdown and closure of the office premises.	UNJSPF Toll Free Numbers: <u>https://www.unjspf.org/toll-free-numbers/</u>

PARTICIPANT QUESTIONS – COVID-19 RELATED	UNJSPF ANSWERS	INFO MATERIAL ON UNJSPF WEBSITE
1. QUESTIONS ABOUT THE IMPACT OF COVID-19 ON THE UNJSPF IN THE SHORT/MEDIUM/LONG TERM AND HOW IT WILL IMPACT STAFF SEPARATING FROM SERVICE OR RETIRING THIS YEAR OR IN THE NEAR FUTURE		
 RETIRING THIS YEAR OR IN THE NEAR FUTURE What is the future of our pension fund with the ongoing Covid 19? Will staff who will be retiring or separating during this year 2020 be able to access their benefits in spite of the COVID-19? Comment les pensions vont-elles être calculées pour les personnes qui vont partir à la retraite cette année ? // How will pension benefits for staff separating this year be calculated ? Je dois partir à la retraite en fin d'année. Le fonds de pension va-t-il faire en sorte que les retraites de cette année ne soient pas pénalisées ? // I will retire at the end of this year. Will the Fund make sure that I receive my retirement benefit without any penalty? Avez-vous prévu de faire en sorte que les personnes qui partent à la retraite cette année ne soient pas lésées par cette situation inédite ? // Have you planned and will you make sure that those retiring this year won't be negatively impacted by the situation ? What is the projected loss in 2020? Does the organization have plan to compensate the losses? If an employee is terminated, will this affect getting benefits? Please do everything to guarantee that every retiree will get their pension as they should. We worked hard for it, and many of us stayed for that. Please outline, in terms we might all understand, the security of, and potential threats to, our pensions for those who retire in the next one to five years What is the length of time surviving beneficiaries should have to wait for benefits to begin to be paid? Due to Covid-19 impact on global economy, is there a real threat that members may not get pension benefits as expected/planned earlier? I am having a fixed term appointment and I will separate soon. I need to receive my money the Fund deducted from my salary every month. Will this effect for me? I am retiring in November 2020 at 62 years old. Is there any risk that my benefits could be negatively impacte	COVID-19 is not affecting the stability of the Fund. Falls in the market value of investments are normal and do not affect the payment of pensions since the Fund has been fully funded. The Fund takes a long- term view. With respect to its core operations, Fund staff working from home continue to process pensions as normal. The UNJSPF is a fully funded defined benefit plan. Your pension is calculated based on established factors and formula defined under the plan. The current market performance has no bearing on your pension amount. Hence, staff retiring this year and the following years have no reason to be concerned.	 UNJSPF website: https://www.unjspf.org/ Website of the Office of Investment Management: https://oim.unjspf.org/ Actuarial Matters: https://www.unjspf.org/actuarial-matters/ Statutory Bodies of the Fund: https://www.unjspf.org/statutory-bodies-of- the-fund/ Pension Board: https://www.unjspf.org/pension-board/ Regulations and Rules of the UNJSPF: https://www.unjspf.org/regulations-and-rule of-the-unjspf/ Educational Videos; please refer particular to videos #2 and #3 explaining How the Fun works and how the Fund is Managing Risk: https://www.unjspf.org/whiteboard-videos/

PARTICIPANT QUESTIONS - COVID-19 RELATED	UNJSPF ANSWERS	INFO MATERIAL ON UNJSPF WEBSITE
I would like to know if UNJPSF has a business continuity plan to guarantee pension payments and process of new pensioners.	Yes. The Fund's business continuity plan is currently in play. The teleworking arrangements did not hamper the Fund's operations. There was no break in the processing cases and pension payments. Calls into our call centers and emails are answered as usual. Only the walk-in services were affected due to the lockdown and closure of the office premises.	 UNJSPF Contact details: <u>https://www.unjspf.org/contact-us/</u> (English) or <u>https://www.unjspf.org/fr/contactez-nous-</u> (French) UNJSPF Toll Free Numbers: <u>https://www.unjspf.org/toll-free-numbers/</u>
Is it possible for the UNJSPF to pay off those staff who might have completed at least 10 years in the system on their request, and continue again? Does a partial or total withdraw of savings affect the employment relationship? How? Is there any penalty for a total or partial withdraw of the savings before the retirement age? Under what conditions can an employee withdraw his savings before the retirement age? Can an employee withdraw a partial amount of this savings after five years of contributions? Can an employee withdraw the total of this savings after five years of contributions, and then continue contributing until the retirement age? Will UNDP pension consider COVID related pension early withdrawals as hardship withdrawals similar to CARES USA act (ex. spouse lost jobs, medical expenses, etc.) From how many years of employment can he withdraw partially or totally his/her pension in case of end of contract?	There are no Regulations in the Fund that allow early or partial payment of a withdrawal settlement. One has to separate from service in order for the Fund to be able to pay any type of benefit (including a withdrawal settlement). Anyone interested in receiving a Withdrawal Settlement (i.e., one time final cash payment based on the amount of one's own contributions) upon separation from service, can opt for the payment of such benefit for as long as they are younger than their normal retirement age for pension purposes (60, 62 or 65) at the date of their separation from service; unlike for retirement benefit entitlement, there is NO requirement of minimum years of contributory service in the Fund to be entitled to a Withdrawal Settlement. Anyone who separates with at least 5 years of contributory service and has reached at least their early retirement age (55 or 58) at separation, if they elected an early or a normal retirement benefit (articles 29 or 28), could opt to receive a partial cash lump sum payment as part of their life long periodic retirement entitlement; the lump sum would be paid at the time of benefit implementation.	 Benefit Comparison charts: https://www.unjspf.org/benefit-comparison- page/ Information tab on the Fund's website: https://www.unjspf.org/information/ Regulations and Rules of the UNJSPF: https://www.unjspf.org/regulations-and-rules of-the-unjspf/
Does the Fund continue to accept physical mail, meaning, can I send my original Payment Instruction form and supporting documents to the Fund by post?	YES, the processing of physical mail is considered an essential service for the UNJSPF and a small team of UNJSPF staff continues to work on the Fund's premises, several days a week, to receive, process and dispatch physical mail. The Fund receives regular deliveries of pouch, postal and special courier mail (e.g. DHL, Fedex, UPS, etc.). Therefore, wherever possible, participants and beneficiaries are encouraged to submit their official forms in the usual manner, i.e., by post to the UNJSPF as they would have done usually. However, given that the mailing/postal services in many countries worldwide have been impacted by COVID-19 related restrictions or even suspensions, we strongly suggest that you check whether the postal services between your country and the destination country are functioning normally or not before sending out mail. The situation is constantly evolving.	 USPS (United States Postal Services) website and page providing updates on the status of International Mail Service Suspensions: https://about.usps.com/newsroom/service- alerts/international/welcome.htm

PARTICIPANT QUESTIONS - COVID-19 RELATED	UNJSPF ANSWERS	INFO MATERIAL ON UNJSPF WEBSITE
 Will the UNJSPF accept scanned copies of official forms and other required separation documents to process new benefits of recently separated staff members, given that many UN premises are closed, and international mailing services disrupted? 	Given the COVID-19 circumstances, the Fund is willing to accept electronic copies of the core separation documents: Payment Instructions (PI), Separation Personal Action (SEPPA) and Separation Notification (SEP or PF4), provided they are coursed through the employing organization of the separating staff member. It is therefore suggested that you liaise with your respective SPC (where applicable) or Pension Focal Points within your organizations who will then send the documents to the UNJSPF via approved and especially created channels of transmission. In case there is no Pension Focal Point inside your organization, please contact the Fund via the online Contact Form on our website, so that upon receipt of your query, the Fund can provide you with guidance on how to proceed.	 UNJSPF HR Resources webpage providing an overview of the Separation Process, a Checklist for Separation Documents Needed and the UNJSPF Processing Timeline for new benefits: <u>https://www.unjspf.org/human- resource-network/</u> UNJSPF Contact details: <u>https://www.unjspf.org/contact-us/</u> (English) or <u>https://www.unjspf.org/fr/contactez-nous-2/</u> (French) UNJSPF Toll Free Numbers: <u>https://www.unjspf.org/toll-free-numbers/</u>
 I understand that I may submit my separation documents electronically to the Fund, given COVID-19 restrictions. What are the documents I must submit electronically? And how do I route them to the UNJSPF? 	 You should route your separation related documentation through your employing organization SPC, Pension Focal Point or HR official (as applicable). The employing organization should receive from you your original or electronically signed Payment Instructions form (PI), as well as the required supporting documents for your case. Your organization will guide you on what supporting documents you must submit together with your PI. All submissions must also include COPIES of the following documentation: a valid government issued picture ID document (passport or other government issued ID document that carries the individual's full name, date of birth and scripted signature); a voided cheque; and/or a recently dated hard copy bank statement or screen capture of online bank statement. The organization then transmits the PI and other documents to the Fund, together with the SEPPA and SEP documents from HR and Payroll, via the established agreed channel and mailboxes. In cases where a former staff member sent an <u>electronic</u> copy of their PI to the organization, not the original, the former staff member MUST transmit to the organization the original hardcopy version of the PI as soon as that is again possible. In other words, the electronic PI is accepted only as an <u>interim solution and that submission of their original PI remains a requirement for the participant</u>. 	 UNJSPF HR Resources webpage providing an overview of the Separation Process, a Checklist for Separation Documents Needed and the UNJSPF Processing Timeline for new benefits: https://www.unjspf.org/human-resource- network/ UNJSPF Contact details: https://www.unjspf.org/contact-us/ (English) or https://www.unjspf.org/fr/contactez-nous-2/ (French) UNJSPF Toll Free Numbers: https://www.unjspf.org/toll-free-numbers/

PARTICIPANT QUESTIONS - COVID-19 RELATED	UNJSPF ANSWERS	INFO MATERIAL ON UNJSPF WEBSITE
 My question is when the staff member checked out, then how long it can take to process the pension payments? Months or years? What is the exact period? Thank you. We are facing Covid-19 and some supervisors are threatening to dismiss some of their staff. How long will it take you to pay a staff in case he resigns? As previously stated by one of the colleagues stating that our contracts might be ended how long it take to pay us if we want to withdraw all our funds. What is the length of time surviving beneficiaries should have to wait for benefits to begin to be paid? 	The Fund's promise is to pay initial benefits within 15 business days of receipt of the complete and valid separation documents. Currently, over 90% of the initial benefits are processed by the Fund within 15 business days of receipt of the complete separation documents. It is the responsibility of your employing organization to get the documents to the Fund as soon as possible after you separate. You can track receipt of the required three separation documents by the Fund (i.e. your Payment Instructions form, the Separation PA from your HR (interfaced) and the Separation Notification/PF4 from your Payroll office) inside your Member Self Service, under the PROOF DOCUMENTS tab.	 UNJSPF HR Resources webpage providing an overview of the Separation Process, a Checklist for Separation Documents Needed and the UNJSPF Processing Timeline for new benefits: <u>https://www.unjspf.org/human- resource-network/</u> UNJSPF Member Self Service (MSS) webpage: <u>https://www.unjspf.org/member- self-service/</u>
5. QUESTIONS ABOUT PLAN DESIGN AND GOVERNANCE		
 It would be fair to consider radical revision of pension remunerations for those of us who are in receipt of insufficient benefits. To mitigate through COVID-19 hardships, UNJSPF should advance 3 installs of monthly pensions to beneficiaries for support and preparations. Can UNJSPF advance 3 installs of monthly pensions to beneficiaries for support and preparations as per our Government do to our government employee What about UNV who don't receive any kind of pension? We propose direct oversight by the participants through select representatives who are investment experts on the investment of the fund aside from investment com. Quelle possibilité de changer la façon actuelle de calculer en se basant sur les 36 meilleurs salaires des derniers 5 ans qui pénalise la tranche d'âge 60-65? En se basant sur une plus longue période de calcul, le personnel entre 60-65 ans qui a été obligé d'accepter un poste moins gradé/moins payé sera moins pénalisé. // Is there any possibility to change the retirement benefit calculation formula (FAR based on highest 36 months of PR within last 5 years of service) as it might negatively impact the calculation of the base pension amount for the age group 60-65 if they were obliged to accept a lower level post during their last 5 years of contributory service? What is the legal foundation of Article 26 (deficiency payments) of the Fund? Are country members tied to honor it? 	The plan design features, including the formula for benefit calculations, and governance are decided by the Pension Board and UN General Assembly. It is not in the hands of the management of the Fund. Changes normally take years. But nothing has been changed in relation to COVID-19.	 Benefit Comparison charts: https://www.unjspf.org/benefit-comparison- page/ Information tab on the Fund's website: https://www.unjspf.org/information/ Regulations and Rules of the UNJSPF: https://www.unjspf.org/regulations-and-rules- of-the-unjspf/
Will Covid-19 be considered 'in service' if a staff member dies?	A staff member who dies whilst employed will be treated by the Fund as a "Death-in-service". It should be noted that the reason of death has no impact on whether a benefit is payable following a death in service.	 Information_tab on the Fund's website: https://www.unjspf.org/information/ Regulations and Rules of the UNJSPF: https://www.unjspf.org/regulations-and-rules- of-the-unjspf/ Educational Videos; please refer particularly to videos #11, #15 and #16 about the Residual Benefit and Survivors benefits: https://www.unjspf.org/whiteboard-videos/

PARTICIPANT QUESTIONS - COVID-19 RELATED	UNJSPF ANSWERS	INFO MATERIAL ON UNJSPF WEBSITE
		 Educational Booklets; please refer particularly to booklet about Survivors benefits: <u>https://www.unjspf.org/informational-booklets/</u>
5. OTHER QUESTIONS		
 The UN is freezing hiring due to liquidity issue, which may persist. With current crisis (COVID-19/ economy), will the Fund be hiring additional staff? 	The Fund has no liquidity issue. There is no plan to suspend recruitments.	
 Communication issues! I requested some info on 27 Jan and received an automatic response that it would be 8 weeks. Still no answer to reminders, no reply! 	We are sorry to hear this. Could you please contact the Fund either at our call centers or by submitting a follow up request via the online Contact Form on our website? These are the correct ways to contact the Fund as all queries reaching us in these manners are duly tracked, recorded, routed to the appropriate party internally and responded to. Standard response time, in view of the large volume of queries we receive, is 15 business days. If a case requires additional review and action by other business units in the Fund, you would be informed accordingly. The Fund's contact details are available on our website under the CONTACT US tab, at the following link: https://www.unjspf.org/contact-us/.	 UNJSPF Contact details: https://www.unjspf.org/contact-us/ (English) or https://www.unjspf.org/fr/contactez-nous-2/ (French) UNJSPF Toll Free Numbers: https://www.unjspf.org/toll-free-numbers/
 I retired from the organization on 31 January 2020 and I have not received my pension till date i.e. three months lapsed. 	Kindly register for/check inside your Member Self Service (MSS), under the PROOF DOCUMENTS tab, whether the Fund has received the three required mandatory separation documents for your case, i.e. Separation Notification from your former Payroll Office, Separation Personal Action (SEPPA) from your HR office (via the interface) and your Payment Instructions (PI). Only once these three duly completed documents have reached the Fund can we start the review and processing of your benefit. If one or more of these documents are outstanding, please follow up with your former employing organization (HR or Payroll, as applicable) to inquire about the status of issuance/transmission to the Fund of the required documentation. Should your organization confirm that all documents were sent to the Fund more than 15 business days ago, please follow up directly with the Fund either by contacting our Call Center or by submitting your request for a case status update via the online Contact Form on our website. Note that normally processing time on the Fund's side is 15 business days from the date of receipt by the Fund of the complete set of the duly completed separation documentation.	 UNJSPF Member Self Service (MSS) webpage; please access your MSS and inside access the E-Forms page where you can access, download and print all of the Fund's official forms, pre-completed with your name and your UNJSPF Unique ID number (UID): https://www.unjspf.org/member-self-service/ Tutorial - How to register for Member Self Service (MSS): https://www.unjspf.org/wp- content/uploads/2020/04/How-to-Register-in- Member-Self-Service.pdf UNJSPF Contact details: https://www.unjspf.org/contact-us/ (English) or https://www.unjspf.org/fr/contactez-nous-2/ (French) UNJSPF Toll Free Numbers: https://www.unjspf.org/toll-free-numbers/
 Re "available via email and phone", in the past, it was nigh on impossible to contact UNJSPF. Has this changed, what is the waiting or response time? 	The Fund now has dedicated Call Centers. The NY Call Center functions every workday from 7AM to 7PM NY time and calls are answered by pension experts within less than a minute wait time; toll free numbers exist for many countries in the world. All email queries should be submitted via the online Contact Form on our website, to ensure they are duly tracked, recorded, routed to the appropriate party internally and responded to within the standard response time which in view of the large volume of queries we receive is 15 business days. The Fund's contact details are available on our website under the CONTACT US tab.	 UNJSPF Contact details: https://www.unjspf.org/contact-us/ (English) or https://www.unjspf.org/fr/contactez-nous-2/ (French) UNJSPF Toll Free Numbers: https://www.unjspf.org/toll-free-numbers/

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PARTICIPANT QUESTIONS - COVID-19 RELATED	UNJSPF ANSWERS	INFO MATERIAL ON UNJSPF WEBSITE
 To whom shall we send the claims of a former colleague at UNHCR. He has been sending his claims via email to no avail and it is about to expire by May. 	If the claims you mention relate to UNJSPF Payment Instructions, then please contact the Fund's Client Services in Geneva at the contact details provided on our website under the Contact Us page, so they can review the case and assist. Please call the Geneva Call Center or submit a written request, if possible, attaching to the Contact Form a PDF of prior query submission, so the Fund can investigate whether the earlier queries reached us and if so, why no response was received by the beneficiary. Thank you.	 UNJSPF Contact details: <u>https://www.unjspf.org/contact-us/</u> (English) or <u>https://www.unjspf.org/fr/contactez-nous-2/</u> (French) UNJSPF Toll Free Numbers: <u>https://www.unjspf.org/toll-free-numbers/</u>
 What is the qualifying age for ASHI and what does a participant need to do to benefit from this? 	This is a question for ASHI (After Service Health Insurance).	UN Health Insurance website: <u>https://hr.un.org/page/health-insurance</u>
 I am US citizen and will have to pay tax on lump sum, is it taxed as ordinary income? 33% or less? How to calculate amount of lump sum that is not taxable 	This is a question for the US tax administration or a Financial/Tax Advisor; the Fund does not provide Tax advice. However, in case it was useful, the Fund has made a Taxation Guide available on its website, that provide general advice on taxation of UNJSPF benefits, with a special chapter dedicated to US Taxation. This guide was issued by the UN Tax Office and Office of Legal Affairs (OLA) which allowed us to post it on our website. Here the link: https://www.unjspf.org/general- principle-of-taxation-of-unjspf-benefits/.	 Taxation Guide issued by UN Tax Office and UNOLA, made available on the UNJSPF website: <u>https://www.unjspf.org/general-principle-of-</u> <u>taxation-of-unjspf-benefits/</u>

BENEFICIARY QUESTIONS – COVID-19 RELATED	UNJSPF ANSWERS	INFO MATERIAL ON UNJSPF WEBSITE
1. QUESTIONS ABOUT IMPLEMENTATION OF SURVIVORS BENEFITS: SUBMISSION OF THE DEATH CERTIFICATE, FORM PENS.E2 AND OTHER REQUIRED DOCUMENTATION – SIGNATURE AUTHENTICATION REQUIREMENTS		
 REPORTING A RETIREE'S/BENEFICIARY'S DEATH TO THE FUND DURING COVID-19: My spouse/parent/family member/friend/former colleague just died, and I need to inform the UNJSPF. What should I do? As a surviving spouse/child, what forms and documentation must I submit to the Fund to apply for my survivor's benefit following the death of my spouse/parent? I am the surviving spouse of a recently deceased UNJSPF retiree and wish to apply for my surviving spouse's benefit. What forms and documentation must I submit to the Fund? 	 Please follow the steps and advice below, so that the Fund's Entitlements Section (PES) and Financial Services (FSS) can take the required action to stop the payment of our beneficiary's monthly benefit and, if applicable, confirm eligibility to (a) survivor's benefit(s). Once confirmed, PES will contact you with detailed guidance on the documentation required to implement your benefit. If you need to inform the Fund about the death of a retiree or a beneficiary, kindly provide the following information when contacting the Fund: a) The deceased's full name; b) The deceased's full name; c) The date of death (day/month/year); d) The deceased's Pension Fund reference number (UNJSPF Unique ID or Retirement number), if known; e) The deceased's official mailing address. If possible, kindly also include the following information: g) Contact details for the surviving family; h) An original or a certified copy of the deceased's death certificate should be sent to the Fund as soon as possible; i) Any additional information that could be helpful. The quickest way to notify the Fund of the death of a retiree or beneficiary is by contacting the Fund via the online Contact Form (please refer to the contact details in the column to the right), OR by sending an e-mail to the following decicated mailbox reserved for this purpose: <u>deathrelated@unispf.org</u>. (Please note that ONLY those emails will be answered at the above email address that report the death of a retiree or beneficiary is by contacting the Fund via the online Contact form (please refer to the contact details in the column to the right), OR by sending an e-mail to the following decicated mailbox reserved for this purpose: <u>deathrelated@unispf.org</u>. (Please note that ONLY those emails will be answered at the above email address that report the death of a retiree or beneficiary of the UNJSPF.) 	 Information for Retirees/Beneficiaries tab on the Fund's website: https://www.unjspf.org/info-for-retirees- beneficiaries/ Educational Videos; please refer particularly to videos #11, #15 and #16 about the Residual Benefit and Survivors benefits: https://www.unjspf.org/whiteboard-videos/ Educational Booklets; please refer particularly to booklet about Survivors benefits, which includes the list of documents required to process survivors benefits: https://www.unjspf.org/informational- booklets/ FAQ for Beneficiaries: https://www.unjspf.org/help- tutorials/frequently-asked-questions-faqs/faq- beneficiaries/ Authentication of Signatures & Documents:
 DEATH CERTIFICATE SUBMISSION DURING COVID-19: My spouse just died, and I have been advised that I need to send to the Fund the original or a certified copy of the Death Certificate. However, due to COVID-19 I cannot obtain such official Death Certificate at this time. What document would you accept in lieu of the official Death Certificate? I have been advised that I need to send to the Fund the original or a certified copy of the Death Certificate of my late spouse/parent, however, due to COVID-19 related lockdown and suspended postal services in my country I cannot send the original Death Certificate at this time. Can I send an 	Normally the Fund requires a certified copy or an original official Death Certificate to record a retiree's/beneficiary's death and take all required related action. However, if due to COVID-19 circumstances no official Death Certificate can be issued, the Fund will accept submission of a hospital or doctor issued death notification together with a death notification from the Funeral Home. Once the official Death Certificate becomes available it should be sent to the Fund as soon as possible to complete the Fund's records. Given the COVID-19 circumstances, the Fund will accept an electronic copy of the official government issued Death Certificate.	 Urgent Assistance webpage for beneficiaries, with information on how to report <u>non-receipt of established regular</u> <u>monthly benefit payments</u> OR the <u>death of a</u> <u>beneficiary</u> to the Fund: <u>https://www.unjspf.org/emergency/</u> UNJSPF Contact details: <u>https://www.unjspf.org/contact-us/</u> (English) or <u>https://www.unjspf.org/fr/contactez-nous-</u> <u>2/</u> (French) UNJSPF Toll Free Numbers: <u>https://www.unjspf.org/toll-free-numbers/</u>

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electronic copy to the Fund instead? If so, where should I send it?	Please send the Death Certificate to the Fund at the following mailbox deathrelated@unjspf.org.	
 POSTING <u>ORIGINAL</u> HARDCOPY FORM PENS.E2 AND RELATED DOCUMENTATION TO THE FUND DURING COVID-19: I am the surviving spouse/child of a recently deceased UNJSPF retiree and wish to apply for my surviving spouse's/child's benefit by submitting the required documentation. Does the Fund continue to accept physical mail, meaning, can I send my original Payment Instruction form PENS.E2 and related supporting documents to the Fund by postal, pouch or special courier services? Are the postal services in the United States impacted by COVID-19 and prevent mail delivery or can I still send my documents to you by post? I intend to send you my PENS.E2 form by special DHL courier but am not sure that you can receive it. Since this is expensive, I want to make sure delivery can be made to the Fund in New York. 	YES, the processing of physical mail is considered an essential service for the UNJSPF and a small team of UNJSPF staff continues to work on the Fund's premises, several days a week, to receive, process and dispatch physical mail. The Fund receives regular deliveries of pouch, postal and special courier mail (e.g. DHL, Fedex, UPS, etc.). Therefore, wherever possible, participants and beneficiaries are encouraged to submit their official forms in the usual manner, i.e., by posting it to the UNJSPF, as they would have done before COVID-19. Please note, however, that the mailing/postal services in many countries worldwide have been impacted by COVID-19 and we strongly suggest that you check with the postal services of your choice whether mail delivery between your country and the destination country are functioning normally before sending out mail. We have observed some delays, namely for the delivery of special courier mail, due to COVID-19. The situation is constantly evolving. If you are sending mail to the Fund in New York, check the situation via the USPS link provided in the column to the right.	USPS (United States Postal Services) website and page providing updates on the status of International Mail Service Suspensions: <u>https://about.usps.com/newsroom/service-alerts/international/welcome.htm</u>
 ELECTRONIC SUBMISSION OF FORM PENS.E2 AND RELATED DOCUMENTATION TO THE FUND DURING COVID-19: As an entitled surviving spouse, I have been requested by the Fund to submit form PENS.E2. What other documentation must I submit? I have to submit for PENS.E2 and it requires that my signature on it be certified/authenticated by a UN Official, or Government Official, or Notary Public. However, due to COVID-19 all UN and other offices providing such services are closed where I live, and I cannot have my signature authenticated. I am also elderly and part of the 'at risk' population for COVID-19, hence do not wish to leave my home at this time. What can I do? Will you accept my form without the signature authentication at this time? I need to receive my surviving spouse's income as soon as possible. Will the UNJSPF accept scanned copies of the official form and other required separation documents to process new benefits for survivors of UNJSPF retirees, given that many UN premises are closed, and international mailing services disrupted? I live in a country where a COVID-19 related lockdown is in place and government services, UN offices and other public services are closed. How can I submit the required documentation to the Fund so that my benefit can be implemented? As an elderly person I am considered part of the 'at risk' 	 Given the COVID-19 circumstances, the Fund is willing to exceptionally accept electronic copies of the core documentation, including the official UNJSPF form PENS.E2 for the implementation of Survivor's Benefits. Ideally, if that is possible, such documentation should be routed through the late UNJSPF retiree's former employing organization, the SPC or other UN offices. However, well aware that this is most often not possible, note that you can send the required documentation electronically to the Fund at the following mailbox deathrelated@unjspf.orq, (OR a mailbox specifically provided to you by the Fund's team in charge of processing your benefit -they would have given the information to you in an email addressed directly to you). If because of COVID-19 you are submitting the electronic PENS.E2 form to the Fund, the following documentation is required from you: Electronic copy of your late spouse's official Death Certificate; Electronic copy of your duly completed, dated and signed PENS.E2 form; the form can be downloaded from the UNJSPF website via the following link: https://www.unjspf.org/wp-content/uploads/2017/01/pens-e2e v2.pdf. Since you are sending the electronic version of this form, please ensure to send the ORIGINAL hardcopy version of the same form, duly completed and with your duly authenticated signature on it as required, to the Fund as soon as possible and within max. 3 months from sending the electronic version of the original form the mention "COVID-19 ORIGINAL", so that we can distinguish it from the electronic version. Electronic copy of your marriage certificate; 	 Information for Retirees/Beneficiaries tab on the Fund's website: https://www.unjspf.orq/info-for-retirees- beneficiaries/ Educational Videos; please refer particularly to videos #11, #15 and #16 about the Residual Benefit and Survivors benefits: https://www.unjspf.org/whiteboard-videos/ Educational Booklets; please refer particularly to booklet about Survivors benefits, which includes the list of documents required to process survivors' benefits: https://www.unjspf.org/informational- booklets/ FAQ for Beneficiaries: https://www.unjspf.org/help- tutorials/frequently-asked-questions-faqs/faq- beneficiaries/ Authentication of Signatures & Documents: https://www.unjspf.org/authentication-of- signatures-and-docs/ Tutorial - How to complete form PENS.E2: https://www.unjspf.org/pens-e-2-tutorial/ Urgent Assistance webpage for beneficiaries, with information on how to report non-receipt of established regular

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 house. How can I submit the required documentation to the Fund so that my benefit can be implemented? Does the Fund accept that I submit the documentation required to calculate and implement my surviving spouse's benefit electronically? 	 Electronic copy of your <u>valid government issued picture ID document</u> (passport or other government issued ID document that carries the individual's full name, date of birth and scripted signature); Electronic copy of a <u>voided cheque</u>; and/or Electronic copy of <u>a recently dated hard copy bank statement or screen</u> <u>capture of online bank statement</u> which provides your full name and matches the banking information your provided on form PENS.E2. Once the Fund has received the required documentation in acceptable format, it will start the review process. 	 <u>beneficiary</u> to the Fund: <u>https://www.unjspf.org/emergency/</u> UNJSPF Contact details: <u>https://www.unjspf.org/contact-us/</u> (English) UNJSPF Toll Free Numbers: <u>https://www.unjspf.org/toll-free-numbers/</u>
 SIGNATURE AUTHENTICATION DURING COVID-19: I have to submit form PENS.E2 and it requires that my signature on it be certified/authenticated by a UN Official, or Government Official, or Notary Public. However, due to COVID-19 all such offices are currently closed, and I cannot have my signature authenticated as required. What I can I do? 	Mindful of the special situation and COVID-19 imposed restrictions, the Fund will exceptionally accept the form <u>without</u> the normally required signature authentication. However, as soon as the offices re-open, you must visit such authenticating official and have your signature duly authenticated by such official before sending the duly completed, original hardcopy form to the Fund. In that case, you must affix on top of the form page the mention "COVID-19 ORIGINAL' so that the Fund can distinguish it from the electronic version of the form submitted previously.	 Authentication of Signatures & Documents: <u>https://www.unjspf.org/authentication-of-signatures-and-docs/</u> UNJSPF Contact details: <u>https://www.unjspf.org/contact-us/</u> (English) UNJSPF Toll Free Numbers: <u>https://www.unjspf.org/toll-free-numbers/</u>
 PROCESSING TIME OF SURVIVORS BENEFITS DURING COVID-19: What is the length of time surviving beneficiaries will have to wait for their benefits to begin to be paid? 	Fund staff continue to process benefits as usual while working from home due to COVID-19, i.e. once the required documentation has been received by the Fund, new benefits will be implemented within the standard time frame.	 Urgent Assistance webpage for beneficiaries, with information on how to report <u>non-receipt of established regular</u> monthly benefit payments OR the <u>death of a</u> <u>beneficiary</u> to the Fund: <u>https://www.unjspf.org/emergency/</u> UNJSPF Contact details: <u>https://www.unjspf.org/contact-us/</u> (English) UNJSPF Toll Free Numbers: <u>https://www.unjspf.org/toll-free-numbers/</u>
 REPORTING DEATH TO AFTER SERVICE HEALTH INSURANCE (ASHI): I am a surviving spouse and want to make sure that there is no interruption in my health insurance coverage through ASHI. What do I need to do? As a surviving spouse will my ASHI coverage continue? Will the Fund report my spouse's/family member's death to ASHI? Once my surviving spouse's benefit is in payment, can I have my ASHI contributions deducted from my surviving spouse's benefit? If so, what do I need to do to set this up? 	The UNJSPF does NOT handle the administration of health insurance through ASHI, which is entirely separate from pension administration. The UNJSPF does report death to ASHI. Please contact ASHI directly to report the death of your spouse/family member so that they can take all the necessary action and inform you of what is required from you to continue ASHI coverage following your spouse's death. Once the Fund has confirmed and implemented your entitlement to a surviving spouse's benefit, the UNJSPF will report this to ASHI. Provided you have instructed ASHI to do so, ASHI would then be able to set up your regular monthly ASHI premium deductions from your monthly surviving spouse's benefit. For all questions relating to ASHI, please contact them directly.	 After Service Health Insurance (ASHI) Contact details - c/o UN New York: E-mail: <u>ashi@un.org;</u> Website: <u>https://www.un.org/insurance/retirees-</u><u>survivors</u> After Service Health Insurance (ASHI) Contact details - c/o UN Geneva: E-mail: <u>ashi@un.org;</u> Website: <u>https://medical-insurance.unog.ch/</u> After Service Health Insurance (ASHI) Contact details - Other duty stations: Please contact the Human Resources Office of your late spouse's former employing organization.
3. QUESTIONS ABOUT SUBMISSION OF OFFICIAL UNJSPF F	ORMS AND OTHER REQUIRED DOCUMENTATION DURING COVID-19	
SUBMISSION OF OFFICIAL UNJSPF FORMS DURING COVID-19:	The processing of physical mail is considered an essential service for the UNJSPF and a small team of UNJSPF staff continues to work on the Fund's	 USPS (United States Postal Services) website and page providing updates on the

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 I need to change my payment options/ banking instructions, how can I send the related form and documentation to the Fund? I need to change my address, how can I send the related form and documentation to the Fund? I want to apply for the local track/two track in my country of residence, how can I send the related form and documentation to the Fund? I am paid under the local track/two track and am moving to another country. How can I send the related form and documentation to the Fund? I am paid under the local track/two track and am moving to another country. How can I send the related form and documentation to the Fund to let you know about my change in country of residence and address? I need to send an official form to the Fund. I know that many countries have restricted their postal and mailing services. Does the Fund still accept postal mail during COVID-19? I want to send the original form and documentation required as part of my request to the Fund, however, because of COVID-19 the postal mail does not work in my country and the UN offices are closed. I am not allowed/comfortable leaving my house given that in view of my age I am part of the 'at risk' population for COVID-19. How can I send the required documentation to the Fund? Does the Fund accept an electronic copy of the form and related documentation if I send it to the Fund by email? 	 premises, several days a week, to receive, process and dispatch physical mail. The Fund receives regular deliveries of pouch, postal and special courier mail (e.g. DHL, Fedex, UPS, etc.). Therefore, wherever possible, participants and beneficiaries are encouraged to submit their official forms in the usual manner, i.e., by posting it to the UNJSPF, as they would have done before COVID-19. Please note, however, that the mailing/postal services in many countries worldwide have been impacted by COVID-19 and we strongly suggest that you check with the postal services of your choice whether mail delivery between your country and the destination country are functioning normally before sending out mail. We have observed some delays, also for the delivery of special courier mail, due to COVID-19. The situation is constantly evolving. If you are sending mail to the Fund in New York, check the situation via the USPS link provided in the column to the right. Given the COVID-19 circumstances, the Fund is willing to exceptionally accept electronic copies of the core documentation, including the official UNJSPF forms required for the processing of requests relating to benefit payments, address changes and the Certificate of Entitlement. Ideally, if that is possible, such documentation should be routed through the late UNJSPF retiree's former employing organization, the SPC or other UN offices. However, well aware that this is most often not possible, note that you can send the required documentation leectronically to the Fund, attached to the online Contact Form accessible via this link: https://www.unispf.org/contact-us/. (OR, if you are already in touch with the Fund's Client Services team or the team in charge of processing your request - they would have given the information to you in an email addressed directly to you). Please note that in order for your electronic submission of the required form and documentation to be receivable and actionab	 status of International Mail Service Suspensions: https://about.usps.com/newsroom/service- alerts/international/welcome.htm UNJSPF Member Self Service (MSS) webpage; please access your MSS and inside access the E-Forms page where you can access, download and print all of the Fund's official forms, pre-completed with your name and your UNJSPF Unique ID number (UID): https://www.unjspf.org/member-self- service/ Tutorial - How to register for Member Self Service (MSS): https://www.unjspf.org/wp- content/uploads/2020/04/How-to-Register- in-Member-Self-Service.pdf UNJSPF Contact details: https://www.unjspf.org/contact-us/ (English) UNJSPF Toll Free Numbers: https://www.unjspf.org/toll-free-numbers/
 SIGNATURE AUTHENTICATION DURING COVID-19: I have to submit an official UNJSPF form and it requires that my signature on it be certified/authenticated by a UN Official, or Government Official, or Notary Public. However, due to COVID-19 all such offices are currently closed, and I 	Mindful of the special situation and COVID-19 imposed restrictions, the Fund will exceptionally accept the form <u>without</u> the normally required signature authentication. However, as soon as the offices re-open, you must visit such authenticating official and have your signature duly authenticated by such official before sending the duly completed, original hardcopy form to the Fund.	 Authentication of Signatures & Documents: <u>https://www.unjspf.org/authentication-of-signatures-and-docs/</u>

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cannot have my signature authenticated as required. What I can I do?	In that case, you must affix on top of the form page the mention "COVID-19 ORIGINAL' so that the Fund can distinguish it from the electronic version of the form submitted previously.	 UNJSPF Contact details: <u>https://www.unjspf.org/contact-us/</u> (English) UNJSPF Toll Free Numbers: <u>https://www.unjspf.org/toll-free-numbers/</u>
 PF23 - CHANGE IN BANKING INSTRUCTIONS DURING COVID-19: I need to change my banking instructions, what do I need to do? I have changed bank account. Please tell me what to do so I receive my monthly pension payments into my new account. I am receiving my monthly benefit payments by check. However, due to COVID-19 restrictions and UN offices being closed, I can no longer receive my check payments. What can I do to receive my checks? I received a letter from the Fund explaining that due to COVID-19 there might be issues with my monthly pension check payments. The Fund advised that I should change my banking instructions from check payment to wire transfer into a bank account. I want to do that. Can you confirm what documentation you need from me? I need to urgently change my banking instructions but cannot send the required original form PF23 to the Fund, due to COVID-19 related mailing issues and restrictions. What can I do? Does the Fund accept an electronic copy of the form if I send it to you by email? Can I change my banking instructions/payment options inside my Member Self Services portal (MSS)? 	 If you want to change your banking instructions/payment options for your monthly pension payments, you must inform the Fund in writing by submitting the duly completed, dated and signed form PF23. You can access this form inside your MSS under the E-Forms tab, or on our website via the following link: https://www.unjspf.org/documents/change-of-payment-options/ Such changes CANNOT be requested or made inside your Member Self Service (MSS) portal. If because of COVID-19 you are submitting your PF23 in <u>electronic</u> format to the Fund, please note that the following documentation is required from you: Electronic copy of your <u>duly completed, dated and signed PF23 form</u>; ideally, you should download the form from the E-Forms tab inside your Member Self Service (MSS) portal; or, if that is not possible, you can download form PF23 from the UNJSPF website via the following link: https://www.unjspf.org/documents/change-of-payment-options/. Since you are sending the electronic version of the same form, duly completed and with your duly authenticated signature on it as required, to the Fund as soon as possible and within max. 3 months from sending the electronic version of the form. When sending the original PF23, please write on the top of the original form the mention "COVID-19 ORIGINAL", so that we can distinguish it from the electronic copy of your <u>valid government issued picture ID document</u> (passport or other government issued ID document that carries the individual's full name, date of birth and scripted signature); Electronic copy of a recently dated hard copy bank statement or screen capture of online bank statement which provides your full name and matches the banking information your provided on form PF23. 	 UNJSPF Member Self Service (MSS) webpage; please access your MSS and inside access the E-Forms page where you can access, download and print all of the Fund's official forms, pre-completed with your name and your UNJSPF Unique ID number (UID): https://www.unjspf.org/member-self- service/ Tutorial - How to register for Member Self Service (MSS): https://www.unjspf.org/wp- content/uploads/2020/04/How-to-Register- in-Member-Self-Service.pdf UNJSPF Contact details: https://www.unjspf.org/contact-us/ (English) UNJSPF Toll Free Numbers: https://www.unjspf.org/toll-free-numbers/
 PF23M - CHANGE OF ADDRESS DURING COVID-19: I have changed address. Does the UNJSPF need to know this? I will move and change address, what do I need to do so that the Fund has my up to date address on file? Can I change my address inside my Member Self Service portal (MSS)? I understand I must inform the Fund of my change of address. Can I just send you an email with the new information? 	It is important that the UNJSPF is informed of your change of address, so that we can ensure that all official UNJSPF mail reaches you in the future, namely, the annual Certificate of Entitlement (CE). Most of the Fund's retirees and beneficiaries can change their address inside their Member Self Service (MSS), under the ADDRESS tab. Only beneficiaries whose benefit is paid under the local track/two-track do not have this option and must inform the Fund in writing of such change of address. If you cannot change your address inside your MSS portal, please send "Change of Address" form PF23M to the Fund. You can access this form inside	 UNJSPF Member Self Service (MSS) webpage; please access your MSS and inside access the E-Forms page where you can access, download and print all of the Fund's official forms, pre-completed with your name and your UNJSPF Unique ID number (UID): https://www.unjspf.org/member-self- service/ Tutorial - How to register for Member Self Service (MSS): https://www.unjspf.org/wp-

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	 your MSS under the E-Forms tab, or on our website via the following link: https://www.unjspf.org/documents/change-of-mailing-address-only/ <u>If you are submitting form PF23M</u>: If because of COVID-19 you are submitting your PF23M in <u>electronic</u> format to the Fund, please note that the following documentation is required from you: Electronic copy of your <u>duly completed</u>, <u>dated and signed PF23M form</u>; ideally, you should download the form from the E-Forms tab inside your Member Self Service (MSS) portal; or, if that is not possible, you can download form PF23M from the UNJSPF website via the following link: <u>https://www.unispf.org/documents/change-of-mailing-address-only/</u> Since you are sending the electronic version of this form, please ensure to send the ORIGINAL hardcopy version of the same form, duly completed and with your duly authenticated signature on it as required, to the Fund as soon as possible and within max. 3 months from sending the electronic version of the original form the mention "COVID-19 ORIGINAL", so that we can distinguish it from the electronic version. Electronic copy of your <u>valid government issued picture ID document</u> (passport or other government issued ID document that carries the individual's full name, date of birth and scripted signature); Once received in the acceptable format, the Fund will process your request within 15 business days. 	 content/uploads/2020/04/How-to-Register- in-Member-Self-Service.pdf UNJSPF Contact details: https://www.unjspf.org/contact-us/ (English) UNJSPF Toll Free Numbers: https://www.unjspf.org/toll-free-numbers/
 PENS.E10 / PENS.E11 - TWO-TRACK/LOCAL TRACK - DECLARATION OF COUNTRY OF RESIDENCE or DECLARATION IN CHANGE OF COUNTRY OF RESIDENCE DURING COVID-19: I want to apply for the Two-Track. How can I do that, what documentation do you need from me? My benefit is being paid under the Two-Track. I am about to move to a new country of residence. I understand I must inform the Fund of this change of address and country of residence. What do you need from me? Can I inform the Fund of my change of address inside my Member Self Service portal (MSS)? Since I am paid under the Two-Track, I understand I have an obligation to inform the Fund of my change of address/country of residence. Can I just send you an email with the new information? 	 For detailed information regarding the Two Track and related application requirements, please refer to the Fund's website and information material on it (namely, the Two Track booklet and video, linked in the column to the right). Initial application for the Two-Track: If you want to apply to have your benefit paid under the Two-Track system, you must 'declare' your country of residence to the Fund and provide proof of your residence. The Fund must receive your written request and application for the Two-Track on form PENS.E10 together with a government issued original Proof of Residence document. You CANNOT apply for the Two-Track or submit the required documentation inside your Member Self Service (MSS) portal. <u>Submitting form PENS.E10 and Proof of Residence</u>: If because of COVID-19 you are submitting your PENS.E10 form in <u>electronic</u> format to the Fund, please note that the following documentation is required from you: Electronic copy of your <u>dulv completed, dated and signed PENS.E10 form;</u> ideally, you should download the form from the E-Forms tab inside your Member Self Service (MSS) portal; or, if that is not possible, you can download the form from the UNJSPF website via the following link: 	

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	 form the mention "COVID-19 ORIGINAL", so that we can distinguish it from the electronic version. Electronic copy of your <u>valid government issued Proof of Residence</u> <u>Document</u> (for more detailed information refer to form PENS.E10). Since you are sending the electronic version of this document, please ensure to send the ORIGINAL hardcopy version of the same document, duly completed and with your duly authenticated signature on it as required, to the Fund as soon as possible and within max. 3 months from sending the electronic version of the form. When sending the original Proof of Residence document, please write on the top of the original form the mention "COVID-19 ORIGINAL", so that we can distinguish it from the electronic version. Electronic copy of your <u>valid government issued picture ID document</u> (passport or other government issued ID document that carries the individual's full name, date of birth and scripted signature); Once received in the acceptable format, the Fund will start the review and processing of your request. 	
	If you are already paid under the Two-Track system and are now changing address and country of residence: If your benefit is already being paid under the Two-Track, it is important that the UNJSPF is informed of your change of address. You must now 'declare' and provide proof of your arrival date and residence in the NEW country of residence. The Fund must receive your written declaration of "Change of Country of Residence" on form PENS.E11 together with a new government issued original Proof of Residence document. You CANNOT submit the required documentation inside your Member Self Service (MSS) portal.	
	 <u>Submitting form PENS.E11 and new Proof of Residence</u>: If because of COVID-19 you are submitting your PENS.E11 form in <u>electronic</u> format to the Fund, please note that the following documentation is required from you: Electronic copy of your <u>duly completed</u>, <u>dated and signed PENS.E11 form</u>; ideally, you should download the form from the E-Forms tab inside your Member Self Service (MSS) portal; or, if that is not possible, you can download the form from the UNJSPF website via the following link: <u>https://www.unispf.org/documents/change-of-country-of-residence/</u> Since you are sending the electronic version of this form, please ensure to send the ORIGINAL hardcopy version of the same form, duly completed and with your duly authenticated signature on it 	
	 as required, to the Fund as soon as possible and within max. 3 months from sending the electronic version of the form. When sending the original PENS.E11, please write on the top of the original form the mention "COVID-19 ORIGINAL", so that we can distinguish it from the electronic version. Electronic copy of your valid government issued Proof of Residence Document (for more detailed information refer to form PENS.E11). Since you are sending the electronic version of this document, please ensure to send the ORIGINAL hardcopy version of the same document, duly completed and with your duly authenticated signature on it as required, to the Fund as soon as possible and within max. 3 months from sending the electronic version of the form. When sending the original Proof of Residence document, please 	

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	 write on the top of the original form the mention "COVID-19 ORIGINAL", so that we can distinguish it from the electronic version. Electronic copy of your valid government issued picture ID document (passport or other government issued ID document that carries the individual's full name, date of birth and scripted signature); Once received in the acceptable format, the Fund will start the review and processing of your request. 	
4. QUESTIONS ABOUT THE CERTIFICATE OF ENTITLEMENT	(CE) EXERCISE DURING COVID-19	
 REQUST FOR REINSTATEMENT OF BENEFIT DURING COVID-19: The payment of my regular monthly benefit stopped because I forgot to send my CE to the Fund. What should I do so that you can reinstate my benefit as soon as possible? My benefit was suspended because I did not contact the Fund in over one year. What documentation should I send so that you can reinstate the payment of my benefit. Will I be paid retroactively? My benefit was suspended, and I was informed by the Fund that I must submit a valid signature document, a Change of Address form PF23M and a copy of my valid picture ID document. Where should I send these documents? Do you still accept postal mail, pouch mail or special courier delivery? Can I submit my CE or other official form electronically? How about signature authentication? I live in a country in lock down due to COVID-19 and we cannot send any mail and all official services have been suspended. Would you accept my form without signature authentication? 	If the payment of your regular monthly pension benefit was suspended due to non-receipt by the Fund of the duly completed and signed annual CE form or another valid signature document from you, within the required time frame, and you are now requesting the reinstatement of your benefit, please submit your written request to the Fund at the online Contact Form (linked to the left) or at the following dedicated mailbox: <u>PaymentStopped@unjspf.org</u> . Please note that such request for reinstatement CANNOT be requested or made inside your Member Self Service (MSS) portal. If because of COVID-19 you are submitting your request in <u>electronic</u> format to the Fund, please note that the following documentation is required from you: • Electronic copy of your <u>duly completed</u> , <u>dated and signed PF23 form</u> ; ideally, you should download the form from the E-Forms tab inside your Member Self Service (MSS) portal; or, if that is not possible, you can download form PF23 from the UNJSPF website via the following link: https://www.unispf.org/documents/change-of-payment-options/. Since you are sending the electronic version of this form, please ensure to send the ORIGINAL hardcopy version of the same form, duly completed and with your duly authenticated signature on it as required, to the Fund as soon as possible and within max. 3 months from sending the electronic version of the form. When sending the original PF23, please write on the top of the original form the mention "COVID-19 ORIGINAL", so that we can distinguish it from the electronic version. • Electronic copy of a vided cheque; and/or • Electronic copy of a zeently dated hard copy bank statement or screen capture of online bank statement which provides your full name and matches the banking information your provided on form PF23. Please note that in order for your e-mail with attached documentation to be receivable and actionable, you must send it to the Fund's MSS, OR • your personal email registered in the Fund's MSS, OR • your personal email registered in the Fund's	 UNJSPF Member Self Service (MSS) webpage; please access your MSS and inside access the E-Forms page where you can access, download and print all of the Fund's official forms, pre-completed with your name and your UNJSPF Unique ID number (UID): https://www.unjspf.org/member-self- service/ Tutorial - How to register for Member Self Service (MSS): https://www.unjspf.org/wp- content/uploads/2020/04/How-to-Register- in-Member-Self-Service.pdf The Certificate of Entitlement (CE) Exercise: https://www.unjspf.org/certificate-of- entitlement/ Authentication of Signatures & Documents: https://www.unjspf.org/authentication-of- signatures-and-docs/ UNJSPF Contact details: https://www.unjspf.org/contact-us/ (English) UNJSPF Toll Free Numbers: https://www.unjspf.org/toll-free-numbers/

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 2019 CE EXERCISE - SUSPENSIONS: I received an email/letter/phone call from the Fund advising that to date, the Fund has not, yet, received my duly completed and signed 2019 CE or any other form of communication. I understand that, therefore, my benefit will be suspended. I misplaced my 2019 CE form and due to COVID-19 cannot send you anything by postal mail. Will you accept an email to confirm I am alive so that you will not suspend my benefit? If so, where should I send such email? When will the 2019 CE related suspensions take effect? I received a letter from the Fund advising that you received my 2019 CE form but that my signature on it is not valid because it differs from the signatures you have on file for me. What should I do? Will my benefit be suspended? I received a letter from the Fund advising that you received my 2019 CE form but that my signature on it is not valid because it is a thumbprint which is not authenticated on the CE form. What should I do? Will my benefit be suspended? I received a letter from the Fund advising that you received my 2019 CE form but that my signature on it is not valid because I did not submit a medical statement together with the CE form. What should I do? Will my benefit be suspended? How can I prevent the suspension of my benefit? When will the 2019 CE related benefit suspensions take effect? Can I submit my CE or other official form electronically? How about signature authentication? I live in a country in lock down due to COVID-19 and we cannot send any mail 	 would also be considered 'verified' by the Fund. Once the required documentation has been received in the acceptable format, the Fund will process your request within 15 business days. As a general remark, please note that most of the Fund's retirees and beneficiaries can access their annual CE form online, inside their Member Self Service (MSS) portal, under the DOCUMENTS tab. The link to MSS is provided in the column to the left. Only retirees and beneficiaries paid under the Two-Track cannot, at this time, access their annual CE form inside their MSS. >If you were contacted by the Fund regarding your submission of a CE form on which the signature you provided was not acceptable for the Fund as is, please follow the instructions provided to you in the letter from the Fund and submit the required documentation. For any questions you may have in this regard, please contact the Fund at the Contact details provided in the column to the left. Please note that if you were contacted for a 'signature issue' on your CE, all we require at this stage is a valid signature. Your benefit is NOT currently slated for suspension. >If you were contacted by the Fund (or were otherwise informed) that in view of the non-receipt by the Fund of your 2019 CE (or other valid signature document or communication) your benefit is slated for suspension effective with the June 2010 payroll, please contact the Fund as soon as possible and by 18 May 2020 at the very latest at the following mailbox: UNJSPF-CEPre-Suspension@unispf.org or giving the Fund a call at the Call Center numbers provided under the pages linked in the column to the left. Electronic submission of CE related documentation: If you intend to submit to the Fund your 2019 CE form or other signature document, if possible, please send the document by postal mail to the Fund at at the column to the 	 INFO MATERIAL ON UNJSPF WEBSITE UNJSPF Member Self Service (MSS) webpage; please access your MSS and inside access the E-Forms page where you can access, download and print all of the Fund's official forms, pre-completed with your name and your UNJSPF Unique ID number (UID): https://www.unjspf.org/member-self- service/ Tutorial - How to register for Member Self Service (MSS): https://www.unjspf.org/wp- content/uploads/2020/04/How-to-Register- in-Member-Self-Service.pdf The Certificate of Entitlement (CE) Exercise: https://www.unjspf.org/certificate-of- entitlement/ Authentication of Signatures & Documents: https://www.unjspf.org/authentication-of- signatures-and-docs/ UNJSPF Contact details: https://www.unjspf.org/contact-us/ (English) UNJSPF Toll Free Numbers: https://www.unjspf.org/toll-free-numbers/
 How can I prevent the suspension of my benefit? When will the 2019 CE related benefit suspensions take effect? Can I submit my CE or other official form electronically? How about signature authentication? I live in a country in 	the Call Center numbers provided under the pages linked in the column to the left. Electronic submission of CE related documentation: If you intend to submit to the Fund your 2019 CE form or other signature	 <u>https://www.unispf.org/contact-us/</u> (English UNJSPF Toll Free Numbers:
	E-Forms tab, inside your Member Self Service (MSS) portal; if that is not possible, you can download form PF23 from the UNJSPF website via the following link: <u>https://www.unjspf.org/documents/change-of-payment- options/</u> . Since you are sending the electronic version of the form, please ensure to send the ORIGINAL hardcopy version of the same form, duly completed and with your duly authenticated signature on it as required, to the Fund as soon as possible and within max. 3 months from sending the electronic version of the form. When sending the original form to the Fund, please write on the top of the original form the mention "COVID-19 ORIGINAL", so that we can distinguish it from the electronic version.	

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	 Electronic copy of your <u>valid government issued picture ID document</u> (passport or other government issued ID document that carries the individual's full name, date of birth and scripted signature); Please note that in order for your e-mail with attached documentation to be receivable and actionable, you must send it to the Fund from an acceptable email address, i.e. one of the following: your official professional UN email (if still functioning), OR your personal email registered in the Fund's MSS, OR your personal email recorded in the Fund's records (IPAS) based on a previously submitted original signature document or provided in person during a visit to the Fund; in that case, this email address would also be considered 'verified' by the Fund. Once the required documentation has been received in the acceptable format, the Fund will be able to take cation for your case. 	
 SIGNATURE AUTHENTICATION DURING COVID-19: I have to submit form PENS.E2 and it requires that my signature on it be certified/authenticated by a UN Official, or Government Official, or Notary Public. However, due to COVID-19 all such offices are currently closed, and I cannot have my signature authenticated as required. What I can I do? 	Mindful of the special situation and COVID-19 imposed restrictions, the Fund will exceptionally accept the form <u>without</u> the normally required signature authentication. However, as soon as the offices re-open, you must visit such authenticating official and have your signature duly authenticated by such official before sending the duly completed, original hardcopy form to the Fund. In that case, you must affix on top of the form page the mention "COVID-19 ORIGINAL' so that the Fund can distinguish it from the electronic version of the form submitted previously.	 Authentication of Signatures & Documents: https://www.unjspf.org/authentication-of- signatures-and-docs/ UNJSPF Contact details: https://www.unjspf.org/contact-us/ (English) UNJSPF Toll Free Numbers: https://www.unjspf.org/toll-free-numbers/
 2020 CE EXERCISE - HOW TO OBTAIN AND RETURN THE CE FORM: Given the issues with mail delivery worldwide, due to COVID-19, will the 2020 CE Exercise be delayed or even cancelled? What if due to defunct postal services I do not receive the 2020 CE? What should I do? Do you accept that I return my 2020 CE electronically by email? If so, where should I send it? 	Due to COVID-19 related restrictions for the functioning of postal mailing services worldwide, the Fund has decided to adjust the mailing schedule for the 2020 CE Exercise. Accordingly, the 2020 CE Exercise will not start at the end of May, as per usual schedule, but the 1 st mailing of the 2020 CEs will be delayed until end of June 2020, provided the majority of countries concerned have resumed their normal postal services by then. The Fund will post regular update on its dedicated CE webpage. Please watch that space. If due to COVID-19 and related restrictions you cannot, immediately upon receipt of the CE form, mail the original CE form back to the Fund, we would encourage you to inform the Fund of the applicable restrictions in an email and attach to the email an advance copy of your duly completed, dated and signed 2020 CE form. This will ensure that the Fund is possible, you must send the original and duly completed 2020 CE form to the Fund. Please consult the dedicated CE webpage regularly for updates and instructions regarding the annual CE exercise, to ensure the continued payment of your pension benefit. Please note that most of the Fund's retirees and beneficiaries can access their bar-coded annual CE form online, inside their Member Self Service (MSS) portal, under the DOCUMENTS tab. The link to MSS is provided in the column to the left. The MSS CE form is published at the same time as the 1 st annual CE mailing is dispatched by the Fund and remains permanently available inside MSS for downloading and printing.	 UNJSPF Member Self Service (MSS) webpage; please access your MSS and inside access the E-Forms page where you can access, download and print all of the Fund's official forms, pre-completed with your name and your UNJSPF Unique ID number (UID): https://www.unjspf.orq/member-self- service/ Tutorial - How to register for Member Self Service (MSS): https://www.unjspf.orq/wp- content/uploads/2020/04/How-to-Register- in-Member-Self-Service.pdf The Certificate of Entitlement (CE) Exercise: https://www.unjspf.org/certificate-of- entitlement/ Authentication of Signatures & Documents: https://www.unjspf.org/authentication-of- signatures-and-docs/ UNJSPF Contact details: https://www.unjspf.org/contact-us/ (English)

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	We strongly encourage all of our retirees and beneficiaries to register for and make regular use of MSS and the functionalities available, namely, the online CE form. That way, beneficiaries need not rely on postal mailing services for the receipt of their CE form but can access their personalized form as soon as it is published inside MSS. All they need to do is print the MSS CE form, complete it and return the duly completed original form to the Fund either by pouch, postal mail or special courier service. Only retirees and beneficiaries paid under the Two-Track cannot, at this time, access their annual CE form inside their MSS.	UNJSPF Toll Free Numbers: <u>https://www.unjspf.org/toll-free-numbers/</u>