



# UNJSPF

United Nations Joint  
Staff Pension Fund

**ANNUAL  
LETTER**

**2020**



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\*Please read the COVID-19 special arrangements.

# Message from the Chief Executive of Pension Administration

I am pleased to introduce the 2020 Annual Letter of the United Nations Joint Staff Pension Fund for the first time as I assumed my role as Chief Executive of Pension Administration on 1 January 2020.

Bringing to the position over 32 years of progressively responsible experience in pension administration and management, I am excited to apply my knowledge and expertise to continued modernization of the Pension Fund's operations.

Let me start with two important pieces of information about the Fund before introducing my priorities and providing an update on the COVID-19 situation. First, the Fund remains in very good financial health. The latest actuarial valuation as of 31 December 2019 revealed a small surplus of 0.5% of pensionable remuneration, well within the corridor of +/-2% of pensionable remuneration recommended by the Fund's Consulting Actuary, which shows that the Fund is very close to actuarial balance and is considered to be well funded.

Secondly, the Fund continues to improve its operational performance. At the end of 2019, over 90% of the new separation benefits where payments are due were processed within 15 business days of receipt of complete separation documents, thereby exceeding the Fund's benchmark of 75%. The average processing of initial separation benefits for 2019 was 88.3%, which is the best yearly average result since the implementation of the Integrated Pension Administration System in 2015.

Moving to my priorities, a new strategy for the Fund for 2021 – 2023 was high on my list and I am glad that its adoption has been widely supported, including by the Pension Board at its 67th session in July 2020. The new strategy aims to transform the way the Fund operates, increasing efficiency and establishing a more dexterous workplace.

At the center of the 2021-2023 Strategy is a vision of a service-oriented pension fund, which provides outstanding, high-quality services for our member organizations, participants, and beneficiaries, wherever they may be located. Supporting this vision, the Pension Administration has identified three strategic pillars: 1) Simplify the Client Experience, 2) Modernize Pension Services; and 3) Develop a Strong Global Partnership Network.

The response to the COVID-19 pandemic has quick-started the Fund's modernization process.

UNJSPF staff in New York and Geneva have been working remotely since 16 March 2020, following the United Nations guidance in the respective duty stations. Despite this challenge, staff have kept performance at a high level. Since March, pension payrolls have been completed remotely without any delay. This is particularly noteworthy for April since

it included the 2020 Cost of Living Adjustment (COLA), which added complexity. The Fund started accepting separation documents in digital format. The Fund has continued to provide outreach and direct client support, via its Call Centers and in writing, remotely and without interruption, within the Fund's benchmark.

The Fund has demonstrated a new agility and learning culture in implementing the structural and operational changes to ensure business continuity during this period. The response to COVID-19 has further highlighted the need for digitalized paperless processes, without compromising the integrity of our controls.

Another important change in 2020 has been the implementation of functional reporting across the Fund's offices. It has resulted in improved performance, in spite of the challenges brought on by the COVID-19 situation, ensuring consistent responsiveness and quality of services to all clients globally. Services to our Member Organizations have also improved through dedicated resources.

Progress has also been made with regard to IT initiatives and digitalization, including a successful testing of a digital certificate of entitlement (CE) launched with a number of WFP and FAO test users. The deployment of the digital CE is expected in 2021.

As we move forward, we are committed to operational excellence in line with the growth in the number of our participants, retirees and beneficiaries. As we embrace modernization in our communications and technology, fed by data analysis, we move towards a more responsive organisation, better equipped to fulfil our commitment to you.



**Rosemarie McClean**  
**Chief Executive of Pension Administration**

# 1. Financial Situation of the Fund

## (A) ACTUARIAL POSITION OF THE FUND (2019)

Actuarial valuations are undertaken every two years to determine whether the present and estimated future assets of the Fund will be sufficient to meet its present and estimated future liabilities, using various sets of assumptions as to future economic and demographic developments. The most recent valuation of the Fund was carried out as of 31 December 2019, with the results presented to the Pension Board at its 67th session in July 2020.

The valuation that was performed as of 31 December 2019 used the following three economic assumptions: (a) an assumed rate of increase in pensionable remuneration of 3.0% per annum; (b) an assumed rate of nominal investment return of 6.0% per annum; and (c) an assumed rate of inflation of 2.5% per annum. It was also assumed that

the growth in Professional staff for the next 10 years would be 0.5% per annum, followed by zero growth thereafter; and zero growth in General Service staff.

Another analysis that is carried out with the actuarial valuation is the determination of funding ratios. This analysis assists the Board in its assessment of the financial position of the Fund on a current, rather than, projected basis. The funding ratios are comparisons of the current assets of the Fund with the value of the accrued benefits (liabilities) on the given valuation date and are calculated on a "plan termination basis". As of 31 December 2019, the Fund was found to be in a strongly funded position, as it had been for the past two valuations (see table below). The current funded ratio is 107.1%, which was obtained by dividing the actuarial

### Funded ratios for valuations as of 31 December (1999 - 2019)

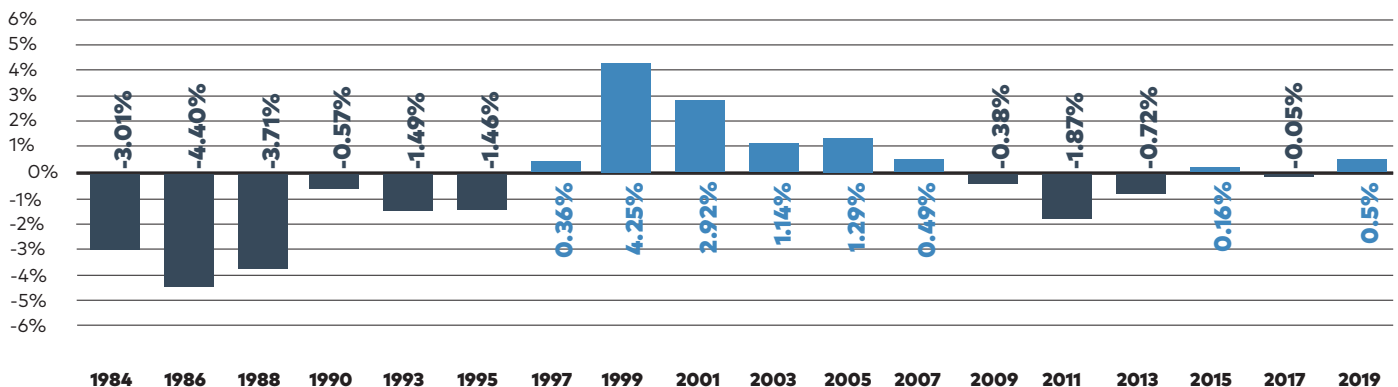
1999	2001	2003	2005	2007	2009	2011	2013	2015	2017	2019
113	106	95	92	95	91	86	91	101	103	107

value of assets (i.e. US\$67,816 million) by the actuarial value of the accrued benefits (i.e. U\$63,343 million).

Factors that affect the funded status of the Fund, as well as the funding deficit or surplus, are investment returns, trends in the number of participants compared to the assumptions made, changes in benefit, provisions, and changes in contributions to the Fund. Each of these factors is monitored closely by the Pension Board through the actuarial valuation and the advice of the Committee of Actuaries and the Consulting Actuary. Regarding the Asset and Liability Management study conducted in 2019, it was concluded that the Fund is expected to continue to be

well funded throughout the 30-year projection using the strategic asset allocation selected by the Office of Investment Management (OIM). Further, using this investment strategy, there is a high probability that the current 23.7% contribution rate will be sufficient to meet the ongoing funding requirements over this period. In addition, due to the maturity of the plan, achieving OIM's investment return objective of 3.5% real is the most important variable in maintaining the Fund's healthy funded status.

### Historical differences between required and actual contributions rate



## **(B) 2019 FINANCIAL STATEMENTS**

The financial statements of the Fund are certified by the Chief Financial Officer, approved by the Chief Executive of Pension Administration and the Representative of the Secretary-General for the investment of the assets of the Fund, and audited by the United Nations Board of Auditors. The financial statements for the year ending 31 December 2019 are presented under the International Public Sector Financial Reporting Standards (IPSAS) and International Accounting Standard (IAS) 26. The pension benefit expenses for the year ending 31 December 2019 were approximately US\$2.7 billion and exceeded pension contributions by approximately US\$ 12 million (2019 contributions: \$2,688.9 million). The fair value of investments as at 31 December 2019 were US\$71,5 billion (2018: US\$60,3 billion) reflecting an increase of US\$11,2 billion or 18.6% from 31 December 2018.



# 2. Governance

## **(A) 2019 GENERAL ASSEMBLY DECISIONS**

In December 2019, the General Assembly adopted resolution 74/263 whereby it, inter alia, approved the Fund's budget for 2020, and asked the Fund to continue considering governance issues by engaging an independent external entity to conduct a comprehensive analysis, giving due regard to best practices of pension funds.

The General Assembly approved amendments to provisions of the Fund's Regulations, Rules and Pension Adjustment System, in accordance with decisions of the General Assembly in its resolutions 73/274 and 74/263. These were essentially to reflect the separation of the role of Secretary of the Board from that of the Chief Executive Officer of the Fund, which title was changed to the Chief Executive of Pension Administration. The full description of the amendments is in the Annex.

The amended [Regulations and Rules](#) in force as of 1 January 2020 are available on the Fund's website.

## **(B) OUTCOME OF THE 67TH PENSION BOARD SESSION (2020)**

The annual 67th session of the Pension Board took place in July 2020. The Board's report will be considered by the UN General Assembly at its 75th session.

The Board welcomed the efforts of Pension Administration in maintaining operations despite the challenges brought on by the COVID-19 situation.

The Pension Board reviewed, for the final approval of the General Assembly, the Fund's 2021 administrative budget, supporting the new 2021-2023 strategy of Pension Administration and the requirements of OIM.

In addition, the Board requested the Pension Administration to pause the centralization of the finance functions from Geneva to New York, which had been initiated to improve client serving and operational capacity in Geneva and requested further analysis to be provided at the Board's next session.

## A FULLY FUNDED PENSION FUND

The Board welcomed the modest surplus reported in the 2019 actuarial valuation and noted the importance of continuing to achieve the 3.5 per cent annual real rate of return on a long-term basis for the future solvency of the Fund (see page 4 for more details).

## INVESTMENT PERFORMANCE

2019 was an exceptional year in global financial markets, and the asset value of the Fund had increased from almost \$61 billion at the end of 2018 to around \$72 billion at end of 2019 (see the exact numbers on page 6 under "Financial Statements"). Despite the turbulent markets in the first months of 2020, the objective of a 3.5% real return rate in USD over long-term has been met, which was welcomed by the Pension Board.

## FINANCIAL STATEMENTS APPROVED

The Board approved the 2019 audited financial statements, after review of the report of the United Nations Board of Auditors (BoA). The BoA issued an unqualified (clean) opinion on the Fund's financial statements.

## GOVERNANCE MATTERS

The United Nations General Assembly, which is the highest legislative body governing the Fund, requested a review of the Fund's governance last year by an independent entity. The report was presented to the Pension Board, comparing UNJSPF governance against best practices and highlighting changes needed to align with best practices.

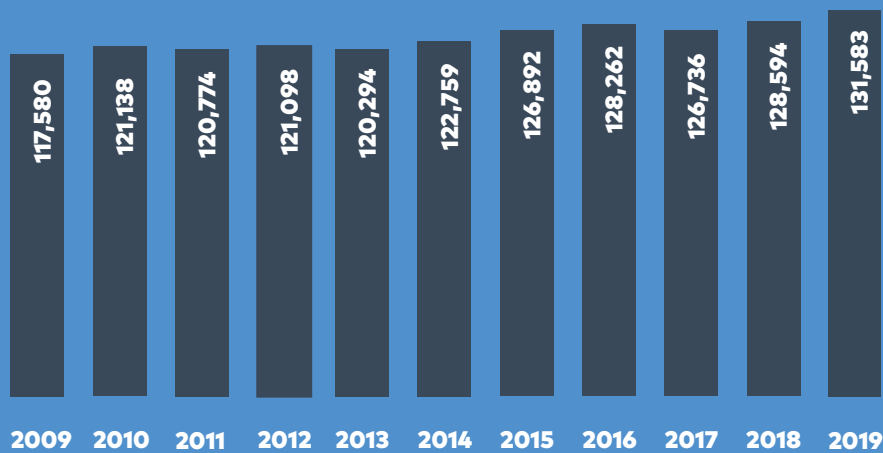
The Board requested its Governance Working Group to review the report's detailed proposals and consult with all constituent groups through the Staff Pension Committees of the Fund's member organizations. The Working Group will produce a progress report to a Special session of the Pension Board, planned to be convened in early 2021.

Finally, the Board recommended amendments to its Regulations, mainly on governance matters, for the approval of the General Assembly at its 75th session. Amendments to the Regulations approved by the General Assembly will be published on the Fund's website in January 2021. Under its authority to adopt its own Rules of Procedure, the Board approved a Code of Conduct for the members of the Board.

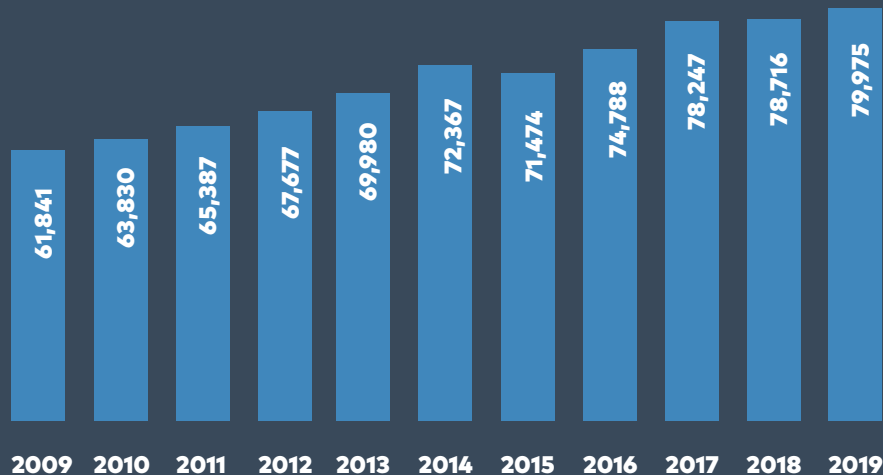
# 3. Operations of the Fund

As at 31 December 2019, there were 131,583 participants and 79,975 periodic benefits in payment. Over the last ten years (2009 to 2019) the number of participants increased by 14,000. The total population served by the Fund (participants, retirees and beneficiaries) continues to grow and now exceeds 210,000.

## UNJSPF Participants (2009 - 2019)



## UNJSPF Periodic Benefits Award (2009 - 2019)



# 4. Retirees and Beneficiaries

## **(A) ADJUSTMENTS TO UNJSPF PERIODIC BENEFITS ON 1 APRIL 2020**

In accordance with the UNJSPF Pension Adjustment System, effective 1 April 2020, a 4.2% cost-of-living increase (COLA) was applied to the US dollar track of UNJSPF periodic benefits. Since the last adjustment date of 1 April 2018, the United States Consumer Price Index (US CPI) published in the United Nations Monthly Bulletin of Statistics has moved 4.2% over a two-year period from December 2017 to December 2019. Please note that there was no adjustment to the US dollar track in 2019 as the US CPI movement over the period from December 2017 to December 2018 was less than the 2% threshold for COLA adjustment.

## **(B) CERTIFICATES OF ENTITLEMENT (CE) FOR BENEFITS**

Each individual receiving a periodic benefit from the Fund must complete, sign and return to the Fund an original [Certificate of Entitlement \(CE\)](#) form every year. The Fund uses the CE to verify the continuing eligibility of retirees and other beneficiaries for the benefit they are receiving. Prompt completion of the form ensures there is no disruption of your benefit payments. The duly completed, dated and signed barcoded CE form may be returned to the Fund's New York or Geneva offices.

The standard timeline for the annual CE Exercise is as follows: the Fund sends out the first CE mailing at the end of May. Then, at the end of September of the same year, a second mailing of CE forms is dispatched to all those retirees and beneficiaries from whom the Fund has not received the original, dated and signed barcoded CE form sent in May. If neither the duly completed barcoded CE form sent in May or September has reached the Fund by 31 December of the given year, the subsequent benefit payment may be suspended. In that case, your benefit would be reinstated retroactively upon receipt by the Fund of the necessary duly completed form.

**2019 CE Exercise: Benefit suspension due to non-receipt by the Fund of your 2019 CE form:**

If, due to CE reasons, your regular monthly benefit payments have been stopped effective with the June 2020 payroll, please send an email to the following email address: [paymentstopped@unjspf.org](mailto:paymentstopped@unjspf.org) to alert the Fund to your issue. In that case, before writing to the Fund, please refer to the Fund's website and [URGENT ASSISTANCE page](#) for detailed guidance on the information that must be provided in the text of your email so that the Fund can most efficiently assist you with the reinstatement of your benefit payments.

## 2020 CE EXERCISE AND COVID-19

Due to COVID-19, the first 2020 CE mailing was slightly delayed. The Fund sent out the first mailing of the CEs for 2020 in June and will send out the second mailing at the end of October. If, due to COVID-19 and related interruptions, you cannot mail the duly dated and signed original CE form back to the Fund, we encourage you to inform the Fund of the applicable restrictions in writing via the online Contact Form which you can access on the Fund's website under the [CONTACT US tab](#). You can attach a duly completed, dated and signed advance copy of 2020 CE form to the Contact Form. Your submission will be tracked inside the Fund and included in your record. This will ensure that the Fund is aware of the reason for delays in receipt of your 2020 CE form and prevent a potential future benefit suspension. Please consult the dedicated CE webpage on the UNJSPF website regularly for updates and instructions regarding the annual CE exercise to ensure the continued payment of your pension benefit. For more information regarding special COVID-19 arrangements, please consult the [Covid-19 FAQ document](#).

### FAQ

**What action is required from you with regard to the annual CE Exercise?**

Each individual included in the annual CE Exercise, must complete their bar-coded CE form with the date and their original signature that must match their signature on file with the Fund. The Fund uses the original signature on file to verify the signature affixed on the CE form to confirm the continuing eligibility of retirees and beneficiaries for the benefit/s they are receiving. The duly completed CE with the retiree's/beneficiary's original signature/thumb-print must be returned to the Fund as soon as possible and no later than 31 December of the given CE year to avoid the risk of a benefit suspension. Please refer to the Fund's website and [dedicated CE webpage](#).

**Who will NOT receive an annual CE?**

Note that those retirees/beneficiaries whose new benefit was NOT, yet, in payment during the six months prior to 01 May of the given CE year (i.e. if payment of your regular monthly payments started AFTER 01 November of the

year prior to the CE Exercise) will not receive the annual CE. If this is your case, no action is required from you for the annual CE Exercise. You will start receiving CEs only as of the next upcoming CE exercise, which will begin at the very end of May of the following year.

### **Can retirees and beneficiaries access their CE online?**

Most retirees and beneficiaries can also access their annual CE online, in their UNJSPF [Member Self-Service \(MSS\)](#) account. All retirees and beneficiaries, whose benefit is NOT paid on the Two-Track, have the option to view and print their barcoded annual CE form in their Member Self-Service (MSS) account under the DOCUMENTS tab. This barcoded CE form is referred to as the "MSS CE" and is a valid CE form. To access or register for MSS, please follow the instructions provided on the MSS web page.

Should you choose to print the MSS CE form, please note that the printed form carrying your original signature and the signature date (preferably in blue ink) must be mailed back to the Fund as soon as possible and no later than by end of December 2020. If you choose to return the MSS CE to the Fund, there is no need to also return the CE form that the Fund mailed to you, as only one duly dated and signed barcoded annual CE form needs to be returned to the Fund to comply with the annual CE Exercise requirements.

If your benefit is paid on the Two-Track, you will not be able to view and download an online CE form from MSS. In line with audit requirements, the CE form for a retiree or beneficiary on the Two-Track must be addressed by postal mail only to their current official mailing address on file with the Fund; this process serves as a verification that the retiree/beneficiary continues to reside in the country of residence declared for Two-Track purposes.

### **What is the final deadline to submit the duly signed and completed annual CE?**

It is extremely important that retirees/beneficiaries sign and complete one of the barcoded CE (either the CE form received with the 1st or 2nd UNJSPF Mailing, or the one printed from MSS) and return it to the UNJSPF as soon as possible upon receipt of the CE form. If no duly completed barcoded annual CE has reached the Fund by 31 December of the given CE year, the subsequent benefit payment may be suspended. In that case, your benefit would be reinstated retroactively upon receipt by the Fund of the necessary and duly completed documentation. Please refer to page 11 for special COVID-19 arrangements.

### **Where should I send my duly completed, dated and signed original CE form?**

You can return your CE form to the UNJSPF address that best suits your geo-

graphical situation, i.e. either to the Fund's New York or Geneva office. Note that the applicable UNJSPF address will also depend on whether you return your CE form by postal mail, pouch or special courier. The Fund's addresses and related details are provided on its website under the [CONTACT US page](#) and at the end of this document.

**What should you do in case you did not receive the annual May or September UN-JSPF mailing of the annual CE AND you cannot access your annual CE in MSS?**

Should you NOT have received the annual CE by the end of October of the given CE year, AND you cannot access your annual CE in the your Member Self-Service (MSS) account, then we suggest you send a letter to the Fund, stating your names, your official address, your Unique ID (UID) or/and retirement number(s), the date, and your ORIGINAL signature; it must also include the subject line: "Non-receipt of the annual CE for (YEAR)". Once received by the Fund, such letter will be scanned to your file to alert the Fund of the situation and to allow the Fund to take action to prevent a potential suspension in the future in case of non-receipt of your CE by the end of December of the given CE year.

**How can you check that your "barcoded" annual CE has been received by the Fund?**

Once you have returned the dated and signed barcoded annual CE to the Fund (either the one mailed to you OR the MSS CE, as only one duly dated and signed barcoded annual CE form needs to be returned to the Fund) you can track its receipt by the Fund online, under the "Proof Documents" tab in the MSS portal which provides for a CE tracking feature; this feature enables you to find out whether your barcoded CE form was received by the Fund and at which date it was scanned to your pension file.

## **(C) UNJSPF ANNUAL STATEMENT OF BENEFITS**

Annually, the Fund issues a "Statement of Benefits" for tax purposes for benefits paid during a calendar year. Statements issued by the Fund for tax purposes reflect the full actual pension benefits, i.e. before any After Service Health Insurance (ASHI) deductions. These statements are provided initially upon request (either by calling the Fund or submitting such request via the [online Contact Form](#)). It should be noted that, once you have made an initial request for an annual statement of benefits, you will receive the statement in each subsequent year on an automatic basis; you do not need to request the statement again in future years. For North America, the statements are normally transmitted within the first six weeks of each New Year. For Europe, Africa and Middle East the statements are normally dispatched within the first six weeks of each New Year

as well, with the exception of UK and countries with the same tax cycle, where statements are dispatched beginning of May.

Once the request has been made and the first statement has been issued, most retirees and beneficiaries will be able to also access their annual Statement of Benefits in their UNJSPF [Member Self-Service \(MSS\)](#) account.

National tax laws, especially those relating to pensions, are diverse and complex, and subject to frequent change. Consequently, the UNJSPF is not able to maintain up-to-date information or to give advice to individual retirees or their survivors. All recipients of UNJSPF benefits must, therefore, ascertain for themselves what their tax obligations may be.

## **(D) MARRIED, REMARRIED OR DIVORCED AFTER YOUR PENSION HAS STARTED?**

If you married or remarried after your pension started, you may elect to provide a lifetime periodic pension benefit after your death to the spouse you married after you separated from service (Article 35 ter of the UNJSPF Regulations). If you are considering the purchase of this annuity, please contact the Fund and provide us with the marriage certificate (including the date of marriage as well as your spouse's date of birth), so that the Fund can provide you with an estimated cost for the benefit.

You must make this election within one year of your marriage date. Your election will then become effective 18 months after your date of marriage and it may not be revoked after it becomes effective, except upon your explicit written request should you subsequently divorce your spouse in which case you must provide the Fund with a valid divorce decree, or in the event of the death of your spouse.

Your benefit will be actuarially reduced to provide this benefit to your spouse after your death, taking into account factors such as your age and the age of your spouse. The benefit payable to your surviving spouse cannot exceed the amount payable to you after the actuarial reduction.

Should you get divorced from a spouse to whom you were married at the time of your separation from service, it is important that you provide the Fund with a copy of the divorce decree so that we can update your file accordingly.

## **(E) TWO-TRACK FEATURE**

If you declare a country other than the United States as your country of residence, you can elect to utilize the Two-Track feature of the Pension Adjustment System. Provided



you submit acceptable proof of your residency, "a local track" benefit will be calculated in the currency of your residence. This benefit is then adjusted periodically by the official cost-of-living index published by the country where you reside (subject to the 2% threshold). Your monthly benefit, subject to certain maximum and minimum limits, is the greater of your US dollar benefit or the local track benefit, as compared quarterly. The local track benefit provides stability as it avoids fluctuation of your monthly pension in local currency terms. Please remember that the decision to go on the Two-Track system is an option, not a requirement. You can elect to utilize the Two-Track feature at any time after you retire. Once the election has been made to receive the benefit under the Two-Track, reversion back to the US dollar track is permitted only for compelling reasons on a case-by-case basis. You can find out more about the Two-Track feature through our website or by contacting the Fund for an estimate at the time of your retirement also through [our website](#).

Remember, if you have elected to receive your benefit under the Two-Track feature, all changes in country of residence must be reported promptly, i.e., no later than six months from the date of arrival in the new country of residence.

The Fund is pleased to announce that retirees can now run their own Two-Track estimates inside [Member Self-Service \(MSS\)](#), provided they retired on or after 03 August 2015.

## FAQ

### **What is the interest of running a Two-Track estimate?**

The new estimate feature available in MSS aims at providing you with a better understanding of whether it could be of interest to you to select this option. You would run the estimate providing your country of residence and the estimate would automatically contain the 36-month average exchange rate applicable to your pension case at your date of separation.

Obviously, this estimate will not prejudge on whether the benefits of selecting this option would remain the same in the long term. Inflation (and currencies) in given countries and the US can follow different paths while there are maximum and minimum levels of possible adjustments.

### **Who will be able to run Two-Track estimates in MSS?**

The vast majority of retirees and beneficiaries with a separation date on or after 03 August 2015 will be able to run Two-Track estimates with the exception of a few special cases.

### **Who will NOT be able to run Two-Track estimates in MSS?**

- All retirees and beneficiaries with a separation date before 3 August 2015;

- All retirees and beneficiaries who live in countries suspended from the two-track. ([Click here](#) to see the list of suspended countries);
- Participants who have not yet separated (since we do not have the 36 months average exchange rate at their anticipated separation date);
- Other special cases.

**What if I cannot run Two-Track estimates in MSS?**

No problem, we can run a Two-Track estimate for you, please submit your request together with the information of the country of residence for which you would like to obtain an estimation through our online contact form.

## **(F) EMERGENCY FUND ASSISTANCE**

The [Emergency Fund](#) was established to help retirees and other beneficiaries alleviate financial hardships due to illness, infirmities of old age, or similar causes including funeral arrangements which may arise for recipients of periodic benefits from the Fund in individual cases of proven emergency.

Please note that the Emergency Fund is not a source for supplementing pensions which the recipient considers inadequate, and it does not provide loans, nor does it serve as a substitute for medical insurance.

The procedure for requesting assistance under the Emergency Fund commences with a submission in writing to the secretary of the staff pension committee of your former employing organization. It should include information on the circumstances surrounding the financial hardship experienced by the retiree or other beneficiary. The processing of a request is facilitated if supporting documentation is provided substantiating both the need for assistance and the costs involved. Emergency Fund payments can be made only after the Fund has received proof of payment for the expenses relating to the request for financial aid. Requests relating to medical expenses must be accompanied by a statement from a medical doctor and paid receipts.

Exceptionally, the Fund's Chief Executive of Pension Administration may consider and approve payments from the Emergency Fund to retirees and other beneficiaries residing in countries and areas severely affected by natural disasters. The justification for such payments would be that anyone living in the affected country/area at the time the natural disaster occurred would have experienced particular hardship due to damage and/or loss of property. Whenever such exceptional payment is approved, the Fund will make an announcement on its website explaining the context and conditions that apply.

Should you believe you would be eligible for assistance from the UNJSPF Emergency

Fund, you are encouraged to follow up with the AFICS member association in your region, which also may be able to facilitate your submission of a claim. Or, you could submit your request directly to the Fund, in line with the conditions detailed in the Fund's informative booklet about the Emergency Fund.

More detailed information regarding assistance available from the UNJSPF Emergency Fund is provided in "Note A" of the Regulations of the Fund, which can be accessed through the [Fund's website](#). If you do not have access to the internet, the relevant information can be obtained from the Staff Pension Committee secretariat of your former employing organization or by calling the Fund's Call Center.

## **(G) DEDUCTION FOR AFTER-SERVICE HEALTH INSURANCE (ASHI)**

As a service to retirees and other beneficiaries, the Fund deducts from monthly benefit payments the premiums for [After Service Health Insurance \(ASHI\)](#). The Fund makes these deductions only after receiving written authorization from retirees or beneficiaries using the standard forms prepared by the insurance services section of their former employing organization that have elected to utilize the Fund's deduction service. ASHI premium deductions are not available for all member organizations. The scope of insurance coverage, amount of premiums and questions on claims cannot be addressed by the Pension Fund, as it is not the sponsoring organization for this insurance. All questions related to insurance should be addressed to the insurance service/section of your former employing organization and not to the Fund secretariat.

## **(H) RETIREE AND BENEFICIARY ASSOCIATIONS**

Valuable information and assistance is provided by FAFICS, established in 1975, and its member associations (AFICS). FAFICS is presently composed of 59 AFICS member associations located throughout the world and made up of individual members, numbering close to 20,000 former international civil servants. Several more associations are currently in the process of being formed. FAFICS has a secretariat in Geneva, where also the cross-organizational, FAFICS-Affiliated Association of Former International Civil Servants (AAFI-AFICS/Geneva) serving all of the UN organizations is also located along with associations/sections formed by retirees from individual organizations at the ILO, ITC, ITU, GATT/UNWTO, WHO and WMO.

Further information about FAFICS and its member associations can be found on [its website](#). This site contains a note on "What is FAFICS?", together with contact information for the Federation, its officers and member associations, as well as other useful information for pensioners and beneficiaries, including guidance on the creation of new associations of former international civil servants.

# 5. Participants

## **(A) ATTENTION NEW PARTICIPANTS**

Validation and Restoration of Service: You may be entitled to add to your total contributory service and, thus, to your future pension entitlement, by electing to use your rights under the Regulations of the Fund to validate prior non-contributory service under article 23 and/or to restore your most recent previous period of contributory service under article 24.

It is important to note that should you be eligible in either case, there is a strict requirement that you must make your election within one year of commencement or recommencement of participation, as the case may be.

Transfer Agreements: If you have worked for an intergovernmental organization or a Member State of a member organization that has implemented a transfer agreement between its retirement fund(s) and the UNJSPF, you may be entitled to add to your total contributory service and, thus, to your future pension entitlement by a transfer of monies from your prior pension plan(s) to the UNJSPF. If so, the provisions of the applicable transfer agreement will apply regarding the actual transfer process, the amount of the transfer and the amount of prior contributory service that may be granted under the UNJSPF.

It is important to note that, should you be interested, you must apply within a strict and specified period of time after joining the UNJSPF. For a list of current transfer agreements and the specific requirements for eligibility, please see the "INFORMATION" section of our website.

## **(B) REPORTING OF PERSONAL STATUS AND CHANGES WHILE IN SERVICE**

As a Fund participant, the Fund maintains a record of your personal status, including your name, marital status and date of birth and as the case may be, the names and dates of birth of your spouse(s) and children under the age of 21 as reported to us by your

employing organization. Therefore, whilst an active participant, you must ensure that you provide correct information regarding your personal status to your Human Resources Office (if you are a staff member of a UN Family Organization) or the Secretary of the Staff Pension Committee (SPC) of the Agency that handles your participation in the Fund (if you are a staff member of a specialized agency) and also notify them of any changes which occur therein in order that they, in turn, can advise the Fund.

It is important that the Pension Fund has accurate and up-to-date records of your personal status to ensure no ambiguity at the time of your separation or death. Please remember that NO CHANGE in the participant's records shall be accepted after the date of the participant's separation from service or death.

## **(C) SEPARATION FROM SERVICE**

When you separate from service, in order for the Pension Fund to begin the processing of your pension entitlement for payment, the Fund must receive:

**From your employing organization, the corresponding Separation Documentation as follows:**

From the UN and UN family organizations:

- (1) the Separation Personnel Action; and
- (2) the PF.4 (Separation Notification).

From the Specialized Agencies:

the form PENS.E/4 signed by the Secretary of the Staff Pension Committee.

**From you:**

→ Your completed original payment instructions (Form PENS.E/6 or PENS.E/7), indicating the benefit election you have made (where options exist); the bank account into which you wish payment to be made, including the appropriate bank identifier as required by your bank for direct deposit; the currency of payment; and your mailing address. If possible, please also provide a personal telephone number and email address where the Fund can reach you in case clarification is needed at the time of processing your benefit or at a later stage.

→ If you are electing a retirement benefit, you must also submit copies of birth certificate or equivalent document for self, spouse(s) and each child under age 21, your marriage certificate(s) and divorce decree(s), if applicable. The above listed documentation must still be furnished even though you may have already submitted the same at some point to your employing organization since the Fund has no access to those records.

# Special COVID-19 arrangements for submission of separation documentation:

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 recommended that you liaise with your respective SPC (where applicable) or Pension Focal Points within your organization who will then send the documents to the UNJSPF via approved and specially 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.

Wherever possible, 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
- recently dated hard copy bank statement or screen capture of online bank statement.
- If you are applying for a disability, retirement or survivor's benefit, your submission must also include copies of additional supporting documentation, specific to your case and family situation, e.g.: marriage certificate, copy of your spouse's valid government issued picture ID document, birth certificates for children under age 21, divorce documentation, etc.

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 electronic 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 interim solution and that submission of their original PI remains a requirement for the participant.

As you approach your date of retirement/separation you are urged to run an estimate in your [Member Self Service \(MSS\)](#), which you can access via the UNJSPF website, using the benefit estimate feature which will run an estimate for you based on the Fund's records. It is an easy-to-use application. Running an estimate will help you to better understand and assess your benefit options and make an informed decision. It should be noted that you can use the feature, at any time during your participation in the Fund, to calculate the overall level of your future benefit, including life-long monthly entitlements, lump sum amounts or Withdrawal Settlement amounts. If you are working for an organization that has a Staff Pension Committee (SPC), you can also request an estimate of your benefit options from your SPC within 6 months of your anticipated separation.

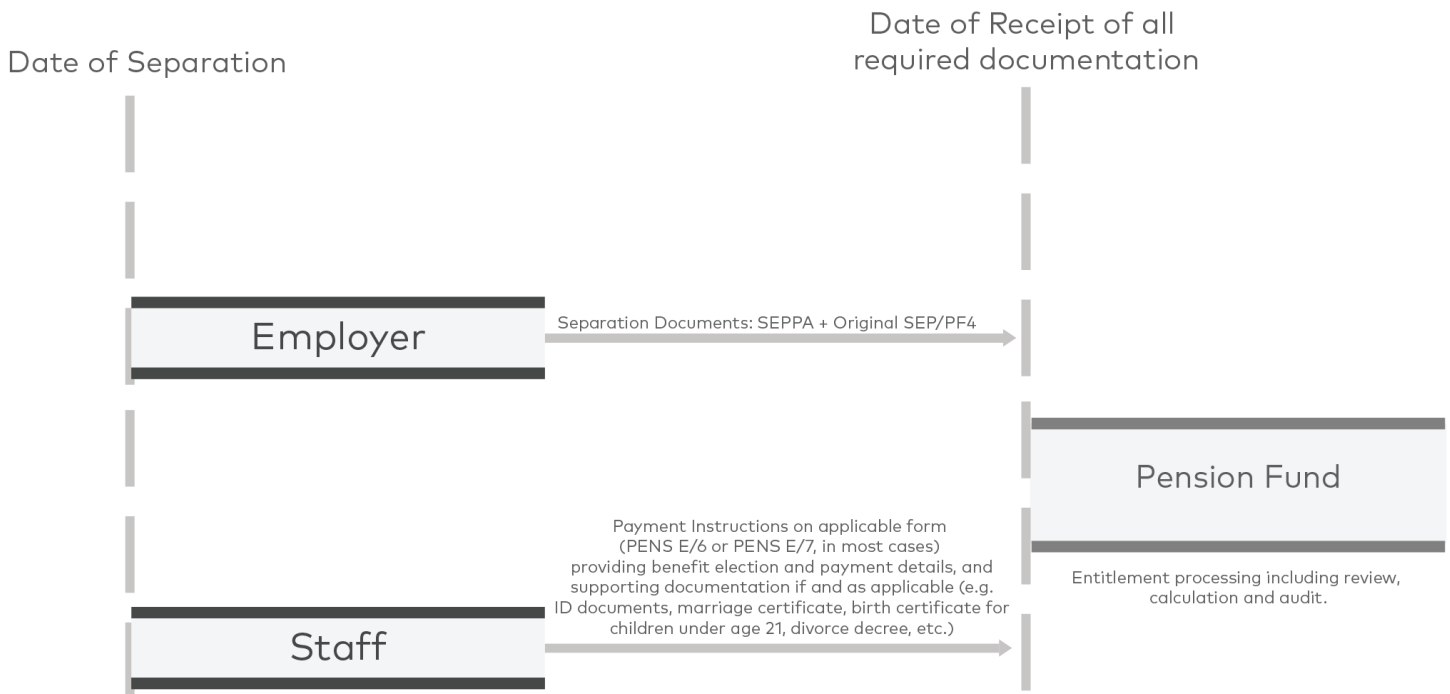
It is often assumed that immediately after the date of separation, all the required separation documents are automatically transmitted to the Fund. This is not the case, as there is a prior review process that must take place in the HR and payroll areas of the releasing organization. The Fund can only start the review and processing of a case once the complete set of duly completed separation documents have been submitted to the Fund in due format by both the former employing organization and/or the former participant. On average, the Fund receives the complete required separation documentation within two to three months from the staff member's separation date. The Fund will then review, calculate and implement the benefit into payment within on average 15 business days from the date of receipt by the Fund of the complete set of duly completed separation documentation.

Separating staff can monitor and follow-up in real time on the receipt by the Fund of the three required separation documents for their case (PI, SEPPA and SEP/PF4) by accessing their [Member Self Service \(MSS\)](#) and checking the status of the separation documentation under the PROOF DOCUMENTS tab. Under this tab, a table will be automatically populated upon receipt by the Fund of each of the required separation documents; it will provide the date of receipt as well as whether the document is acceptable for processing purposes. Depending on the status of their documentation, this information will allow separating staff to direct their related queries and follow-up either to their former employing organization or to the Fund. The Fund cannot start processing a benefit until it receives the complete set of accurate and duly completed separation documentation in the required format.

When long delays occur in the payment of the initial benefit, the main contributing factors usually are (a) late submission of the separation notification by the employing organization; (b) late submission of payment instructions; or (c) incomplete or inaccurate information on the participant, including date of birth discrepancies, marital status and the number and age(s) of children. You can help expedite the submission of the required

separation documentation by your employing organization by ensuring that your personal records are in good order and that all outstanding amounts due to the organization are promptly settled as well as completing and submitting your payment instructions form promptly.

Please submit all queries relating to the receipt by the Fund of your separation documentation either in writing via the online CONTACT FORM, or, contact the Fund's Call Center at the contact details provided on the Fund's website under the [CONTACT US page](#). This way, your queries are tracked, acknowledged and routed to the appropriate office in the Fund for review and a timely response. Please note that queries are responded to in the chronological order they have been received by the Fund.



## OVERALL PROCESS

It is important to acknowledge that the Fund cannot start processing a benefit until all of the separation documentation, including your payment instructions and supporting documentation, have been received by the Fund. The separation to entitlement process entails different roles and responsibilities from separating staff, employer and the Fund.



## **(D) ANNUAL PENSION STATEMENTS**

Each year in May the Fund publishes in [Member Self Service \(MSS\)](#), under the DOCUMENTS tab, your [Annual Pension Statement](#) which provides each active participant with a summary of their participation status at the most recent prior year end. The most recent Annual Statement published is that for 2019. The statement contains information regarding your personal status, date of birth, marital status, entry into UNJSPF participation date, your normal retirement age for pension purposes (NRA), based on the date reported to and recorded in the Fund's records. The Annual Pension Statement also provides participants with details of their contributory service length, their accumulated contributions and interest, and the Pensionable Remuneration rates used to determine their contributions and, in the future, if applicable, their final average pensionable remuneration (FAR). Additional details are provided for those participants who opted to validate a non-contributory service period or restore a prior contributory service period.

# 6. Other information you should know

## (A) SURVIVOR'S BENEFIT

The survivor's benefit payable by the Fund is designed to assist your beneficiary(ies) financially after your death. Whether you are an active participant or a retiree, in order to help your beneficiary(ies) simplify the application process in the event of your death, you should make sure you have all of the necessary paperwork as outlined below.

The Pension Fund provides survivor's benefits in many situations in line with the applicable Pension Regulations and Rules. For more detailed information, please refer to the [Survivor's Benefits booklet and videos](#) available on the Fund's website as it will help you understand under which conditions your survivors would be eligible to survivor's benefits from the UNJSPF upon your death. Useful and detailed information about the steps to take to inform the Fund of the death of a UNJSPF retiree or beneficiary, and the documentation required at that time is available in the [booklet about Survivor's Benefits](#), as well as on the Fund's [URGENT ASSISTANCE webpage](#).

If you need to inform the Fund about the death of a retiree or a beneficiary, kindly provide the following information:

- a) The deceased's full name;
- b) The deceased's date of birth;
- 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:

- 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 above information will allow the Fund to record the UNJSPF retiree's/beneficiary's

death, take action to stop regular monthly pension payments to assess eligibility to any form of survivor's benefit.

If and when the Fund has confirmed such entitlement, they will reach out to the concerned family member/s and inform them of all additional information and documentation that may be required, as may be applicable:

- Copy of Death Certificate issued by national authorities of the place where death occurred;
- Original Payment Instructions form (PENS. E/2) duly completed, dated and signed by the beneficiary. Beneficiary's signature must be witnessed, verified and certified as authentic by an officer of the United Nations or of a Governmental Entity, who should indicate his/her official title, as well as sign and affix his/her official stamp;
- Copy of Marriage Certificates of spouse(s)/Copy of Domestic Partnership documents;
- Copy of ID of spouse(s)/ partner(s);
- Copy of birth certificate of spouse(s)/partner(s) if available;
- Copy of Full Divorce Decree(s);
- Copy of Adoption Decree issued by a Court for adopted children;
- Copy of Birth Certificate of children below age of 21;
- Copy of Birth Certificate of adopted children;
- Copy of Court Guardianship document for minor children under guardianship;
- Copy of ID or Passport of child(ren) if payment is to be made directly to child(ren);
- For payment of the pension on two-track: Original Form PENS. E/10, together with proof of residence issued by local/governmental authorities and dated less than 6 months.

The quickest way to notify the Fund of the death of a retiree or beneficiary is by sending an e-mail to the dedicated priority mailbox: [Deathrelated@unjspf.org](mailto:Deathrelated@unjspf.org). 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.

Alternatively, you may contact the Fund via the online [CONTACT FORM](#) or the Fund's Call Center. The Contact details are provided on the Fund's website.

## **(B) RECOGNITION OF PERSONAL STATUS FOR WIDOW/WIDOWER PENSION BENEFIT PURPOSES**

Entitlement to pension benefits, in particular with regard to the widow/widower survivor's benefits under articles 34 and 35 of the UNJSPF Regulations, are determined based on the personal status of a participant using the information reported to the Fund by the participant's employing organization as at the date of separation from service.

As the nature of a UNJSPF spousal benefit is that of a survivor's benefit, the final determination of eligibility can only be done at the time of death of the UNJSPF participant/retiree.

At its 62nd session in 2015, the Pension Board took note of the change in the United Nations policy with regard to determining the personal status of staff members for purposes of employment benefits under United Nations Staff Rules and Regulations. Under the revised policy, personal status is determined by reference to the law of the competent authority under which the personal status has been established (ST/SGB/2004/13/Rev.1). A similar policy has been adopted by the majority of UNJSPF member organizations and, therefore, the Pension Board, at its 63rd session in 2016, took account of the change and extended the interpretation of marriage to unions/registered partnerships lawfully entered into and legally recognized by the competent authority of the location where the status was established as long as the union confers similar legal effects as marriage, specifically including pension rights. Revised guidelines reflecting the change in the Fund's policy have been posted on its website under Regulations and Rules.

The Fund continues to provide assistance and guidance to employing organizations on individual cases, as well as to keep and update a list of commonly accepted unions, which have already been recognized by the Fund for the purposes of eligibility for spousal benefits under the UNJSPF Regulations. As noted above, the final determination of the eligibility of a spouse or divorced surviving spouse for a survivor's benefit under Articles 34/35 can only be undertaken after the death of a participant or retiree. Any enquiries concerning eligibility for survivors' benefits should be directed to the Fund's Client Services Section through the [Contact Us page](#) on the UNJSPF website.

# 7. Information Security

Information Security is one of the top priorities of the Fund. The Fund has a team of dedicated staff overseeing and maintaining the security of all information systems and data.

The Fund developed and implemented an Information Security Management System, which is governed by a Steering Committee composed of representatives of the Fund's functional areas. This information security system has been certified in accordance with the international standard ISO 27001 and is supported by a comprehensive risk assessment and corresponding policies, procedures and mitigating controls.

The information security team recommends to always pay attention to any request - sent either by email, text message and/or telephone - asking for personal information or instructing on how to receive "unclaimed" benefits. Although these communications might seem to be legitimate and originate from the United Nations, they do not. Remember, the Fund will never send or ask for personal data such as account numbers, personal identification numbers or passwords via e-mail, text messages and/or telephone.

Please do not click on any links included in emails unless you are sure that they are legitimate.

# Annex

## **Amendments to the Regulations, Rules and Pension Adjustment System of the United Nations Joint Staff Pension Fund approved by the General Assembly of the United Nations in 2019 effective as of 1 January 2020.**

### **REGULATIONS**

#### Article 1 - DEFINITIONS

In these Regulations, and in the Administrative Rules, unless the context otherwise requires:

(q) "Pension Administration" shall also mean the secretariat of the Fund.

#### Article 7 - PENSION ADMINISTRATION AND SECRETARIAT OF THE UNITED NATIONS JOINT STAFF PENSION BOARD

(a) The Chief Executive of Pension Administration and a Deputy Chief Executive of Pension Administration shall be appointed by the Secretary-General on the recommendation of the Board.

(b) The Chief Executive of Pension Administration shall perform that function under the authority of the Board and shall certify for payment all benefits properly payable under these Regulations. In the absence of the Chief Executive of Pension Administration, the Deputy Chief Executive of Pension Administration shall perform these functions.

(c) A Secretary of the Board shall be appointed with the concurrence of the Board.

(d) The Secretary-General shall appoint such further staff as may be required from time to time by the Board in order to give effect to these Regulations.

### **RULES OF PROCEDURE**

#### SECTION A - UNITED NATIONS JOINT STAFF PENSION BOARD

A.7 (b) The Chair, the two Vice-Chairs and the Rapporteur shall act as a Bureau during session and in between sessions of the Board.

A.9 Attendance at Board sessions shall be limited to:

(a) The members of the Board. Alternate members shall attend only when a member cannot attend, with the exception of the elected alternates of the United Nations General Assembly.

## SECTION B - STANDING COMMITTEE

B.9 Attendance at meetings of the Standing Committee shall be limited to:

(1) (a) The members of the Standing Committee. Alternate members shall attend only when a member of the Standing Committee cannot attend, except that three alternate members are eligible to attend on behalf of the two United Nations General Assembly members representing the United Nations Joint Staff Pension Committee.

### APPENDIX 1 - COMPOSITION OF THE BOARD

GROUP	NO. OF MEMBERS	COMPOSITION
I. UNITED NATIONS	12	UNITED NATIONS STAFF PENSION COMMITTEE 4 FROM MEMBERS ELECTED BY THE GENERAL ASSEMBLY 4 FROM MEMBERS APPOINTED BY THE SECRETARY-GENERAL 4 FROM MEMBERS ELECTED BY THE PARTICIPANTS
II. FAO	3	FAO STAFF PENSION COMMITTEE 1 FROM MEMBERS ELECTED BY THE GOVERNING BODY 1 FROM MEMBERS APPOINTED BY THE DIRECTOR-GENERAL 1 FROM MEMBERS ELECTED BY THE PARTICIPANTS
WHO	3	WHO STAFF PENSION COMMITTEE 1 FROM MEMBERS ELECTED BY THE GOVERNING BODY 1 FROM MEMBERS APPOINTED BY THE DIRECTOR-GENERAL 1 FROM MEMBERS ELECTED BY THE PARTICIPANTS
III. UNESCO ILO IAEA	2 2 2	STAFF PENSION COMMITTEES IN GROUPS III, IV AND V 5 FROM MEMBERS ELECTED BY THE GOVERNING BODIES
IV. UNIDO WIPO ICAO ITU	1 1.5 1.5 1	5 FROM MEMBERS APPOINTED BY THE CHIEF EXECUTIVE OFFICERS
V. WMO IMO IFAD IOM	1 1 1 1	5 FROM MEMBERS ELECTED BY THE PARTICIPANTS

## **APPENDIX 8 - RESPONSIBILITIES OF MEMBERS OF THE UNITED NATIONS JOINT STAFF PENSION BOARD**

Pension Board Members shall, in this capacity, inter alia:

- a) Contribute to the work of the Board in the interest of ensuring proper governance of the Fund, and abide by Board decisions;
- b) Act in the best interest of the Fund and its sustainability;
- c) Not seek to personally benefit from the Fund;
- d) Acquaint themselves with the Regulations and Rules governing the Pension Fund and the broader legislative framework;
- e) Acquaint themselves with the financial principles related to the Fund and the investment of its assets;
- f) Contribute to the administration of the Fund in accordance with the Regulations, and with the Administrative Rules, including the Financial Rules for the operation of the Fund in accordance with article 4 (b) of the Fund's Regulations, and in an impartial, prudent, responsible and honest manner;
- g) Observe the highest ethical standards and act to prevent any potential or actual conflict of interest;
- h) Not seek employment in the secretariat of the Fund or the Office of Investment Management within a period of one year after the end of their term on the Board or upon resignation from the Board;
- i) Respect diversity and act in a spirit of dialogue.

## **APPENDIX 9 - TERMS OF REFERENCE FOR THE CHAIR OF THE UNITED NATIONS JOINT STAFF PENSION BOARD**

In addition to exercising the powers conferred upon him or her under these Regulations and Rules, the Chair shall have the following powers:

- a) During the Board session, the Chair shall inter alia:
  - (i) Declare the opening and closing of the session;
  - (ii) Direct the discussion;
  - (iii) Whenever necessary, take such steps as may be required to facilitate reaching consensus among Board Members, especially on important or controversial issues;
  - (iv) Ensure the observance of the Pension Fund Regulations and Rules;
  - (v) Accord the right to speak, rule on points of order, put questions to the vote;
  - (vi) Announce decisions of the Board.
- b) In between Board sessions, in coordination with the members of the Bureau, the Chair shall inter alia:
  - (i) Present the report of the Board to the Advisory Committee on Administrative and Budgetary Questions and the Fifth Committee;
  - (ii) Liaise with the Chairs of the committees and the working groups of the Board re-



garding the status of their work programmes;

(iii) Liaise and consult regularly with the Secretary of the Board on issues of an administrative and organizational nature for the preparation and conduct of Board sessions;

(iv) Liaise with the Chief Executive of Pension Administration; (v) Keep the Board members informed of their activities and any developments.

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In addition to the above provisions, the following provisions in the Regulations, Rules and appendices to the Regulations were amended to reflect the change in title from Chief Executive Officer to Chief Executive of Pension Administration and Deputy Chief Executive Officer to Deputy Chief of Pension Administration as applicable:

a) Articles 35 bis, 35 ter, 45 and 45 bis;

b) Administrative Rules: Sections A.1; B.4; D.1; F.2; H.2; I.3; J.2; J.8; J.9; and K.2;

c) Financial Rules: A.2; A.3; A.4; A7(d); A.7(k); C.4; C.5; C.7; C.9; C.10; C.11; C.12; C.14; C.15; D.1; D.2; D.6; D.7; D.8; D.9; E.1; E.2; E.3; E.5; E.7; F.1; G.1; G.4; G.7; G.8; H.1; H.2; and H.8;

d) Rules of Procedure: Sections A.9; C.9; and F.1;

e) Terms of Reference of the Audit Committee: Sections 3.4; 5.1; 5.2; 5.8; and 9;

f) Terms of Reference for the Fund Solvency and Assets and Liabilities Monitoring Committee: Section 4;

g) Terms of Reference for the Committee of Actuaries: Sections 2.3; and 4.1;

h) Terms of Reference of the Staff Pension Committees and their Secretaries: Paragraphs 11; 16; 21; 22 and 26;

i) Pension Adjustment System: Paragraph 26.

# CONTACTING THE FUND

The correct channels of communication with the UNJSPF are the ones advertised on our website under the CONTACT US tab, which you can reach via [this link](#). All email communications from individual UNJSPF members should always be submitted via the online Contact Form, as this channel will ensure proper tracking, routing inside the UNJSPF, appropriate action and a timely response from the Fund. The form allows to attach documents and to include free format text to explain your request. All queries reaching the Fund are handled in the chronological order in which they have been received to ensure fair treatment of all UNJSPF members.

## ■ New York Office

### **Call Center\***

1 (212) 963-693

Fax: 1 (212) 963-3146

### **Visit\*\* (CURRENTLY SUSPENDED DUE TO COVID-19 OUTBREAK)**

1 Dag Hammarskjold Plaza

4th Floor

Corner of 48th Street and

2nd Avenue

10017 New York, NY

USA

### **If documents are sent by regular postal mail:**

United Nations Joint Staff Pension Fund

c/o United Nations

P.O. Box 5036

New York, NY 10163-5036

USA

### **If documents are sent by express courier (DHL,etc.) or registered mail:**

United Nations Joint Staff Pension Fund

37th floor, 1 DHP

885 Second Avenue

New York, NY 10017

USA

\*Please note that Toll Free numbers exist for many countries and have been published on the Fund's website.

\*\* In person visits, daily (except Thursdays) from 9 a.m. to 5 p.m. Visits are limited to maximum 30 min. No appointment is needed. Walk-in, register and a Client Service staff member will assist you.

## ■ Geneva Office

### **Call Center\***

41 (0) (22) 928 88 00

Fax: 41 (0) (22) 928 90 99

### **Visit\*\* (CURRENTLY SUSPENDED DUE TO COVID-19 OUTBREAK)**

Du Pont de Nemours Building

Chemin du Pavillon 2

1218 Grand Saconnex

Switzerland

### **By postal or special courier mail:**

UNJSPF

c/o Palais des Nations

CH-1211 Geneva 10

Switzerland

\*Please note that Toll Free numbers exist for many countries and have been published on the Fund's website.

\*\*In person visits daily (except Thursdays) from 08.30 hrs till 17.00 hrs. Visits are limited to maximum 30 minutes. Please call + 41 22 928 88 00 or send an email to schedule an appointment.

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

You can also follow us on LinkedIn and sign up for our newsletter to be updated regularly.