



UNJSPF

United Nations Joint
Staff Pension Fund

**ANNUAL
LETTER**

2021



Table of Contents

Message from the Chief Executive of Pension Administration	2
1. Financial Situation of the Fund	4
2. Governance	7
3. Operations of the Fund	9
4. NEW: Upload your documents in Member Self-Service	10
5. Retirees and Beneficiaries	12
6. Participants	22
7. Other information you should know	27
8. Information Security	30
Annex	31

Message from the Chief Executive of Pension Administration

I am pleased to present the 2021 UNJSPF Annual Letter reporting on the developments of 2020 and the first few months of 2021.

For everyone, 2020 has been a challenging year marked by the rapid rise and significant impact of COVID-19 across the globe. COVID-19 has impacted our daily lives and changed the way we work. The lockdown decisions from local authorities in New York and Geneva and the guidance from the United Nations Secretariat required the Fund's staff to telecommute from March 2020. Despite the sudden change in working conditions and difficulties caused by the pandemic, the Fund quickly adapted to ensure seamless continuity of its core business and successfully achieved its performance targets.

Throughout the pandemic, our monthly pension payrolls were processed and distributed without delay or interruption and on time every month. We were also able to process over 90 per cent of new pension cases within 15 business days of receipt of all documents, and this trend has continued into 2021. The Fund also continued to provide client services without any interruption for mail and call services and while our walk-in services had to be suspended for the safety of our clients and the Fund's staff, we transitioned smoothly to providing one-on-one appointment services via video chat or phone call services.

On the investment side, our colleagues from the Office of Investment Management had a highly challenging year and delivered a stellar performance. Despite a significant market decline and huge fluctuations, the Fund delivered a tremendous increase in the value of its portfolio in 2020, reaching USD 81.5 billion as of 31 December 2020, compared to USD 72 billion at the end of 2019. The long-term annualized rate of return for the 15-year period was 4.84 per cent, well above the benchmark of 3.5 per cent rate required to fund the Fund's actuarial liabilities.

Beyond these outstanding processing and investment results in 2020, the Fund's Pension Administration started its modernization with the adoption of a new strategy for 2021-2023, which was endorsed by the Pension Board and the General Assembly of the United Nations. The new strategy is built and focuses on three core pillars:

Simplify Client Experience: Client service is our priority. This pillar focuses on clients and our service delivery to participants, retirees, and beneficiaries. We are moving the Fund to be a client and service delivery orientated organization.

Modernize Pension Services: Innovation and business transformation, including value stream mapping, new systems, and upscaling skills that form the backbone of modernizing the Fund.

Develop a Strong, Global Partnership Network: We aim at being a data-driven organization, building productive partnerships with staff, member organizations, and decision-makers/stakeholders while enhancing transparency and accountability to improve trust and confidence in the Fund.

Based on this strategy, the Fund launched new initiatives, including the move from paper to electronic transfer for separation files, the possibility to upload the Certificate of Entitlement (CE) directly into the Member Self-Service portal, and the introduction of the Digital CE (DCE) App, offering alternatives to decade-old paper and mailing processes. Up until August 2021, more than 11,000 enrolment requests in the DCE were received since the launch of the app in February 2021. That is more than 10 per cent of our retiree/beneficiary population, and it demonstrates the success of this new service. The introduction of these modernized services was all the more timely as it came at a time when COVID-19 caused disruptions to postal services worldwide, which made the need for secure alternative means of submitting time sensitive documentation to the Fund even more urgent.

In addition, a new pilot payment method via UN Treasury was introduced to lower the cost of banking fees for beneficiaries/retirees in Chile and Peru. We plan to expand this new payment method to other countries in the coming years so that more beneficiaries/retirees can benefit from lower fees.

Internally, we started our transformation in 2020 with projects to map key processes to remove redundancies in our processes. Thanks to the support of the Pension Board and the General Assembly, we created a Business Transformation Unit to ensure that improvements are undertaken on a continuous basis and a Data Analysis Unit to meet our objective of becoming a data-driven organization.

Looking to the future, the population of participants, retirees and beneficiaries will continue to grow by a projected increase of 16.6 per cent in ten years (2012-2022). The Fund is focused on responding to the expected increasing demand across its services, and improving and delivering timely, high-quality services.

I am committed to improving the Fund and meeting the many challenges, and I thank you on behalf of the Fund's staff for your continuous trust.



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 next actuarial valuation will be undertaken to reflect the position of the Fund at 31 December 2021.

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 cent

per annum; and (c) an assumed rate of inflation of 2.5 per cent per annum. It was also assumed that the growth in Professional staff for the next 10 years would be 0.5 per cent per annum, followed by zero growth thereafter; and zero growth in General Service staff.

Another analysis that is carried out using the results of the actuarial valuation is the determination of a "funded ratio" for the Fund. This metric assists the Board in its assessment of the financial position of the Fund on a current, rather than, projected basis; it compares 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

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

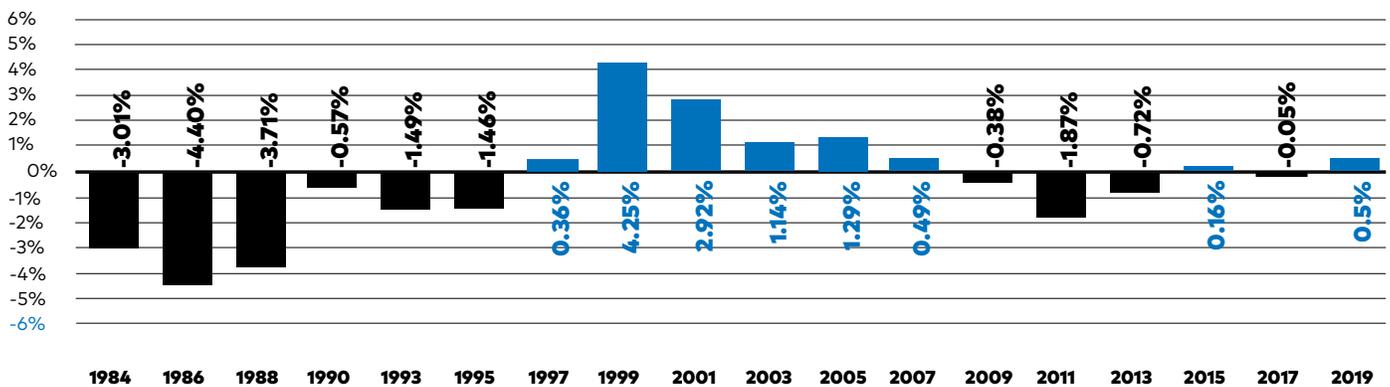
1999	2001	2003	2005	2007	2009	2011	2013	2015	2017	2019
113	106	95	92	95	91	86	91	101	103	107

been for the past two valuations (see table on page 4). The funded ratio at 31 December 2019 was 107.1 per cent, which was obtained by dividing the actuarial value of assets (i.e., US\$67,816 million) by the actuarial value of the accrued benefits (i.e., US\$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, the biennial experience analysis 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 per cent 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 objective of 3.5 per cent per annum real return is the most important factor in maintaining the Fund's healthy funded status.

Historical differences between required and actual contributions rate



(B) 2020 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 2020 are presented under the International Public Sector Financial Reporting Standards (IPSAS) and International Accounting Standard (IAS) 26. The pension benefits for the year ending 31 December 2020 were US\$2,789 million and did not exceed pension contributions (2020 contributions: \$2,847 million). The fair value of investments including cash and cash equivalents as at 31 December 2020 was US\$81.5 billion (2019: US\$72.0 billion) reflecting an increase of US\$9.4 billion or 13.2 per cent from 31 December 2019.

2. Governance

(A) 2020 GENERAL ASSEMBLY DECISIONS

In December 2020, the General Assembly adopted resolution 75/246 whereby it, inter alia, approved the Fund's budget for 2021.

The General Assembly approved the admission of the Wassenaar Arrangement on Export Controls for Conventional Arms and Dual-Use Goods and Technologies to membership in the Fund as the 25th member organization, and it is now included in Article 3 of the Fund's Regulations as a member organization of the Fund.

The General Assembly also approved amendments to provisions of the Fund's Regulations, Rules and Pension Adjustment System, in accordance with decisions of the General Assembly in its resolution 75/246. These were to reflect further the separation of the role of Secretary of the Board from that of the newly named role of Chief Executive of Pension Administration approved in 2019 by including in Article 4 that the Chief Executive of Pension Administration is part of the administration of the Fund, and in Article 8 that the Pension Administration shall serve as the secretariat of the United Nations Staff Pension Committee.

The Pension Board approved the "Regulations Governing the Status, Basic Rights and Duties of Officials other than Secretariat Officials and Experts on Mission (ST/SGB/2002/9)" as the code of the conduct for the Board and, in that regard, adopted a new Section G of the Rules of Procedure.

The full text of the amendments to the Regulations, Rules and Pension Adjustment System is in the Annex.

The Regulations and Rules in force as of 1 January 2021 are available on the [Fund's website](#).

(B) OUTCOME OF THE 69TH PENSION BOARD SESSION (2021)

The Pension Board held its 69th session virtually from 22-30 July 2021. The Fund's budget proposal for 2022 and governance issues were at the top of the Board's agenda. The Board approved the Fund's budget for 2022 for submission to the General Assembly. On governance, the Board adopted a series of proposals on attendance of Board members with and without voting rights, frequency of meetings and measures aimed at improving the effectiveness of its oversight and decision-making process, as well as an ethics policy that complements its code of conduct.

The Board also endorsed the assumptions for the next actuarial valuation as at 31 December 2021, and took note that the Fund's Solvency Monitoring Dashboard as of 31 December 2020 had no high risks requiring immediate action.

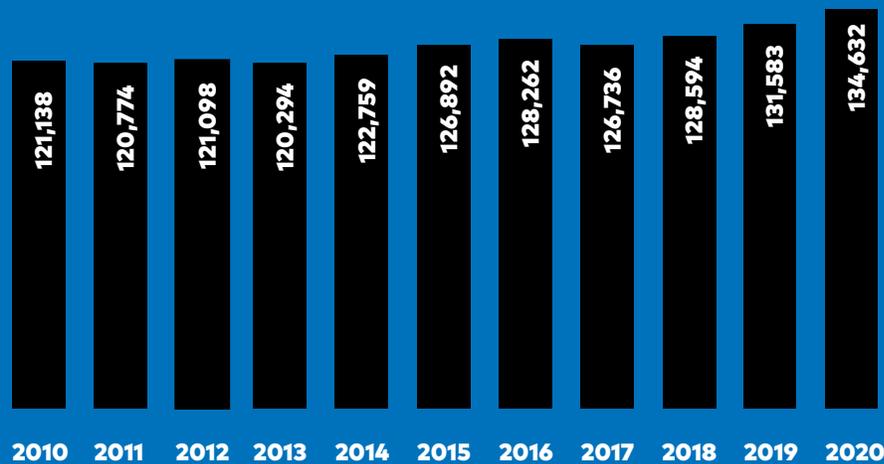
With regards to plan provisions, the Board approved measures to streamline the administration of disability cases, and a framework for addressing cases where a beneficiary of a disability benefit is engaged in paid activities while remaining incapacitated. The Board decided to grant additional discretionary authority to the Chief Executive to make advance payments in exceptional circumstances.

The General Assembly will make final decisions on pension matters in a resolution to be expected in December 2021.

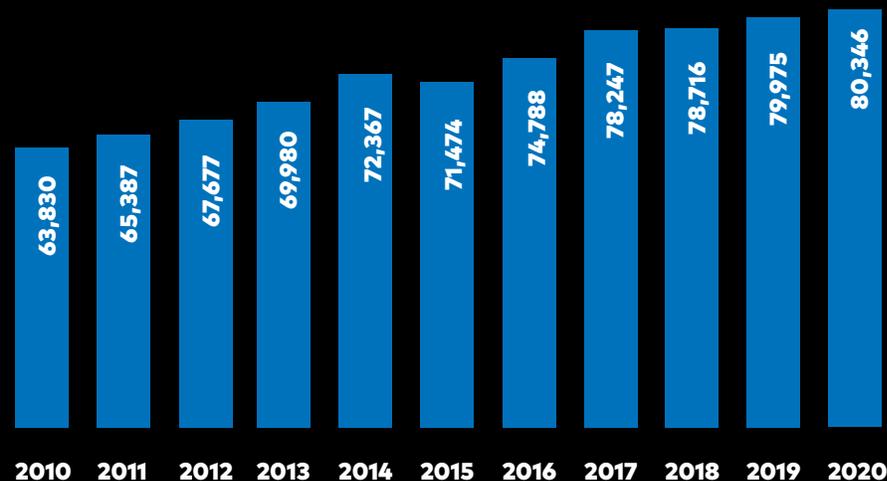
3. Operations of the Fund

As at 31 December 2020, there were 134,632 participants and 80,346 periodic benefits in award. This represents an 11 per cent growth over the past decade for active participants and a 26 per cent increase for retirees and beneficiaries. During the past few years, the active participant growth rate has stabilized. However, the total number of retirees and beneficiaries continues to grow. The total population serviced by the Fund (participants, retirees, and beneficiaries) has grown by 16 per cent since 2010 and is now close to 215,000.

UNJSPF Participants (2010 - 2020)



UNJSPF Periodic Benefits Award (2010 - 2020)



4. NEW: Upload your documents in Member Self-Service

It is now possible for most UNJSPF participants and all retirees and beneficiaries to submit their official documents to the Fund electronically, including Payment Instructions or the barcoded annual Certificate of Entitlement (CE), inside their [UNJSPF Member Self-Service \(MSS\)](#).

Recognizing the difficulties and stress caused by COVID-19 related disruptions to established mailing channels (i.e., postal mail, special courier, and pouch), especially to beneficiaries and retirees worldwide, the Fund has made every effort over the past few months to accelerate innovation and offer its clients a secure new channel of electronic document submission via MSS.

It should be noted that MSS users are still required to affix their handwritten signature on any of the official UNJSPF forms before converting them into PDF or JPG format and uploading them inside MSS for submission to the Fund (electronic signatures are not accepted).

MSS users can also upload supporting documents if and as required (e.g., valid ID document(s), birth certificate(s), marriage certificate, divorce documents, etc.) in PDF or JPG format.

All duly completed, dated, and signed UNJSPF forms received by the Fund via this new MSS Document Upload feature will be considered as 'originals' for the purpose of pension-related processing. In other words, once documents have been submitted to the Fund via this electronic channel, there is no need for participants and beneficiaries to send hardcopy originals to the Fund unless otherwise instructed by the Fund or their employing organization.

For staff separating from service, it should be noted that before submitting your payment instructions and any required supporting documents via UNJSPF MSS, you must first check with your HR Partner, Pension Focal point, or SPC, as applicable, for instructions on the correct process in your employing organization for the submission of pension-related separation documents. In some organizations, you may be required to sub-

mit these documents to your HR office for their onward submission to the Fund. Please strictly follow the instructions provided by your organization in this regard to ensure smooth processes leading to the implementation of your pension benefit.

Detailed, step-by-step guidelines explaining how this new upload feature works are provided inside the MSS Document Upload tab; we encourage you to log into your MSS portal to familiarize yourself with this new feature which will be useful whenever you have to submit official UNJSPF forms and/or supporting documents to the Fund.

You can also find a [step-by-step tutorial on the MSS page](#).

Please also note that the new feature may not work for the active staff of some UN Agencies, as it would not align with existing document submission processes inside their organization. In that case, the MSS Document Upload tab would NOT be visible inside their MSS account until after their retirement and implementation of their pension benefit. Once they are in receipt of their retirement benefit, if applicable, access to the MSS Document Upload feature will be available.

5. Retirees and Beneficiaries

(A) ADJUSTMENTS TO UNJSPF PERIODIC BENEFITS ON 1 APRIL 2021

In accordance with the UNJSPF Pension Adjustment system, there was no cost-of-living adjustment to the US dollar track of periodic benefits for this year. This is because the United States' consumer price index (US CPI) movement over a one-year period from December 2019 to December 2020 was less than the 2 per cent threshold for cost-of-living adjustment.

(B) CERTIFICATES OF ENTITLEMENT (CE) FOR BENEFITS

Each year the Fund conducts an exercise to verify the continuing eligibility of retirees and beneficiaries to the benefits they are receiving. As part of this exercise, each person in receipt of a benefit from the Fund must annually submit their proof of life in the form of a Certificate of Entitlement (CE) to the Fund. Retirees and beneficiaries can now fulfill the requirements of the CE exercise in one of the following manners:

1 – Submitting a digital CE using the new Digital CE (DCE) App: As of 2021, retirees and beneficiaries have the option to complete the CE exercise using the Digital CE App instead of submitting a barcoded paper-based CE to the Fund. If the retiree/beneficiary chooses to submit their annual proof of life with the Digital CE app, they must download the Digital CE App, complete the enrollment process (which is a once-off exercise involving a video appointment with a Fund representative to confirm their identity), and issue a Digital CE for that current CE year. Thereafter, beneficiaries can simply issue their Digital CE by accessing the DCE App and submitting their biometric ID without going through the enrollment process again.

Beneficiaries who complete the annual CE process in the Digital CE App do not need to also submit a paper-based CE form to the Fund.

2 – Submitting a CE through Member Self-Service (MSS): Retirees and beneficiaries who received a paper-based CE, including those on the two-track, may upload their dated, hand-signed, and scanned CE to the Fund inside their MSS account. Those who are not on the two-track and are able to download their CE from their MSS account under the DOCUMENTS tab may also, after downloading, printing, dating, and signing the CE with

"wet ink", create a PDF or JPEG file of the CE and then upload and submit it to the Fund via the MSS DOCUMENT UPLOAD tab. Once the signed CE is submitted through MSS, there is no need to send the original CE to the Fund. For more information and an illustrated step-by-step guide explaining how to submit documents to the Fund through MSS, please check the [MSS page on our website](#).

3 – Submitting a paper-based CE by mail: If the retiree/beneficiary prefers to simply return the original paper-based CE to the Fund like in the past, that is also still possible. The paper CE with the beneficiary's original signature/thumbprint must be returned to the Fund, via its offices in New York or Geneva, either by mail or in person, as soon as possible and no later than 31 December of the CE year to avoid the risk of a benefit suspension. While in-person visits remain suspended, document drop-off boxes have been set-up on site in our New York or Geneva offices for the purpose of receiving the paper CEs. For office location details, please refer to Fund's [contact details provided on our website](#).

2020 CE Exercise: Benefit suspension due to non-receipt by the Fund of your 2020 CE form

The payment of benefits of retirees and beneficiaries who did not submit their 2020 Certificate of Entitlement (CE) or another valid signature document to the Fund within the required time frame were suspended effective with the June 2021 payroll. Hence, if you have not received your benefit payment at the end of June 2021, it is most likely due to the non-receipt by the Fund of your 2020 CE form.

To reinstate your monthly benefit payments, the Fund must urgently receive a valid signature document from you. For information on how to submit such document to the Fund and reinstatement related guidance, please visit our website [here](#).

You can also send an email to the following email address: 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.

2021 CE EXERCISE

The 2021 paper-based Certificates of Entitlement (CEs), dated 25 June 2021, were dispatched to 62,202 retirees and beneficiaries worldwide during the last week of June 2021, that is, to those whose benefits were implemented before 23 June 2021 and, if they had not completed their Digital CE using the DCE App by 23 June 2021. Retirees and beneficiaries whose benefit is NOT paid under the two-track system may print their bar-coded 2021 CE form inside the DOCUMENTS tab of their [UNJSPF Member Self Service](#)

[\(MSS\) account](#) as of the last week of June.

The second mailing of 2021 CEs will be dispatched at the end of October 2021 to those beneficiaries whose CE was not received by the Fund by then.

F A Q

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

Each beneficiary whose benefit was implemented before 23 June 2021 must complete their CE exercise either using the DCE App or by submitting to the Fund the barcoded paper-based Certificate of Entitlement form (CE), with the date and their original "wet ink" signature.

Beneficiaries who wish to complete the CE exercise using the DCE app must issue their Digital CE by no later than 31 December 2021 to avoid the risk of a benefit suspension.

The same deadline applies to the beneficiaries who wish to complete the CE exercise by submitting to the Fund the barcoded paper CE. They must return their duly dated and signed paper-based CE form to the Fund no later than 31 December 2021 to avoid the risk of a benefit suspension. Their signature on the CE must match their signature on file with the Fund.

Should you receive multiple CEs for the same annual CE Exercise, please note that as long as ONE original, duly dated and signed CE was returned to the Fund for the given CE Exercise (either by mail or electronically through MSS) by the required deadline, and the signature on the paper-based CE form is acceptable to the Fund, all is in good order for the uninterrupted payment of your benefit. In addition, if you have completed the CE exercise using the Digital CE app, no CE form needs to be sent to the Fund.

Who will NOT receive a 2021 paper CE?

Beneficiaries and retirees whose benefit was implemented after 23 June 2021 will not receive a 2021 CE. Therefore, no action is required from you for the 2021 CE Exercise. However, you may already begin the enrollment process for the Digital CE app should you wish to do so for the 2022 CE exercise.

As mentioned above, beneficiaries that have completed their Digital CE using the DCE App by 23 June 2021 will not be receiving the paper CE, as they would have already complied with the annual CE exercise requirement for 2021.

What should you do in case you did not receive the June 2021 or October 2021 UNJSPF CE AND you cannot access your 2021 CE in MSS?

We suggest that you send a letter to the Fund, with your full name, 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 2021 CE". Once received by the Fund, the 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 future suspension of your benefit by the end of December 2021. You also have the option of completing your 2021 CE exercise by using the Digital CE app. Please go to the Digital CE section below for more information.

How can you check that your barcoded 2021 CE has been received by the Fund? – The MSS CE Tracking Tool:

Once you have returned the dated and signed barcoded 2021 CE to the Fund (either the one mailed to you OR the MSS CE), you can track its receipt by the Fund online, in the "Proof Documents" tab in the MSS portal. Please allow for at least four to six weeks before checking CE receipt in MSS, given the large volume of returned CEs and the work involved for the Fund. If your 2021 CE is not yet listed, check again a couple of weeks later, as the Fund updates its records regularly. Please be aware that only the original barcoded CEs of the first or second official mailings or printed from MSS can be tracked (NOT copies).

If you completed the CE exercise using the Digital CE app, you will not be able to track receipt of your Digital CE inside the MSS Proof Documents tab. These two systems are not connected at this time. To confirm whether your DCE was duly completed, please access the DCE App where successful issuance of the 2021 DCE would be indicated on a screen showing that your 2021 DCE is valid till 31 December 2021.

Most retirees and beneficiaries can also access their annual CE online, inside their UN-JSPF Member Self-Service (MSS) account:

All retirees and beneficiaries whose benefit is NOT paid on the two-track will have the option, as of the last week of June 2021, to view and print their barcoded 2021 CE form inside their Member Self-Service (MSS) 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 physical form carrying your original signature and the signature date in blue ink must be mailed back to the Fund or submitted electronically through MSS. 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 2021 CE form from MSS. This is in line with audit requirements since this process serves as a verification that you continue to reside in the country of residence declared

for two-track purposes.

However, beneficiaries that are paid under the two-track can complete their CE and submit it to the Fund electronically inside their MSS account OR they can provide their 'proof of life' in biometric format through the DCE App. If you are paid under the two-track and are submitting your Digital CE inside the app, you must ensure that you are physically in your declared country of residence when issuing the DCE or else the Fund will assume that you have moved to a different country and you will be asked to submit form PENS.E/11 (Change of Country of Residence) as well as corresponding proof of residence to the Fund, which may impact your benefit payment. A related communication would be sent to you by the Fund if such discrepancy is noted.

Finally, it is very important that YOUR OFFICIAL MAILING ADDRESS is always up to date in your UNJSPF records:

One of the main reasons some retirees and beneficiaries do not receive their annual CE is that they did not inform the Fund of changes in their official mailing address. It is important that your official mailing address is up to date in the Fund's records so that the Fund's mail can reach you. Please note that in case you change your official mailing address permanently, you can update your address online in your MSS account under the ADDRESS tab, provided that you are NOT paid on the two-track and that your former and/or new address/es is/are NOT an official pouch address.

In case you cannot update your address online in MSS, please download form PF23/M from your MSS, under the FORMS tab (where the form would be available pre-completed with your name and UID), or [from the Fund's website](#), and return the duly completed, dated and signed form to the Fund, so we can update your address on your behalf. You can return the form either in original format by mail or submit it electronically inside your MSS account. Or, in case you cannot download form PF23/M from the Fund's website, you must send us a letter with your full name, your Unique ID (UID) or/and retirement number(s), your new official address, as well as telephone number/s (in international format) and your email address if available, the date, and your official ORIGINAL signature. The Fund will implement a change in mailing address only upon receipt of the ORIGINAL form PF23/M (either sent by mail or uploaded into MSS) or letter; we will not make changes based on emails or faxes.

To ensure smooth communication between you and the Fund, it is also important that you inform the Fund of any change in your email address, telephone number, and/or emergency contact details. You can update your email address inside MSS under the ACCOUNT tab in the top right corner of the MSS homepage. To update your telephone number or emergency contact details in the Fund's records, kindly submit PF23/M or letter as per instructions above.

(C) UNJSPF ANNUAL STATEMENT OF BENEFITS

Each year, 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 the United Kingdom and countries with the same tax cycle, where statements are dispatched at the 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 under the DOCUMENTS tab.

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 can submit the required documentation to the Fund electronically by uploading it inside your [MSS account](#) under the MSS DOCUMENT UPLOAD tab.

If you chose to proceed with purchasing an annuity, 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 that 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 per cent 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.

Retirees who retired on or after 3 August 2015 can run their own Two-Track estimates inside their [Member Self-Service \(MSS\)](#) under the TWO TRACK ESTIMATE tab. If you retired earlier than August 2015 and needed a two-track estimate, please contact the Fund via the [online Contact Form](#) to request such estimate. In that case, please select the contact reason "Two Track/Local Track Estimate Request" and indicate in the text field the country for which you would like to receive the estimate.

FAQ

Why would you run a Two-Track estimate?

The MSS Two-Track Estimate feature provides you with information to help decide whether it could be of interest to you to select this option. You would run the estimate providing your current or intended 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 is able to run Two-Track estimates in MSS?

The vast majority of retirees and beneficiaries with a separation date on or after 3 August 2015 will be able to run Two-Track estimates; only very few special cases would not be able to use this feature.

Who is NOT 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?

If you cannot run a Two-Track estimate in MSS, the Fund 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 hardship 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 UNJSPF or, if applicable, 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 may be eligible for assistance from the UNJSPF Emergency Fund, you are encouraged to make a submission. You can also request support for such submission from the AFICS member association in your country of residence or region, which may also be able to facilitate your submission of a claim to the Fund. 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 are provided by FAFICS, established in 1975, and its member associations (AFICS). FAFICS is presently composed of 63 AFICS member associations located throughout the world and made up of individual members, numbering some 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.

6. 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 UNJSPF participation, as the case may be. Therefore, please make sure to check the conditions under which validation and/or restoration are possible and whether this option is available and of interest to you. Booklets explaining these contributory service purchase options are available on our website at the following links: <https://www.unjspf.org/documents/validation/> and <https://www.unjspf.org/documents/restoration/>.

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 you the actuarial equivalent of your acquired pension rights 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. Please refer to the [information provided on our website about transfer agreements](#) and the related conditions. This page also links to another page providing the list of all Transfer Agreements currently in place between the UNJSPF and other Pension Schemes.

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.

(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, date of birth, marital status 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. All data and any updates relating to your personal status must be reported to the Fund by your employing organization. It is important that such data is correctly recorded in the Fund's records, as it may impact your or your dependents' future entitlements from the Fund. 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 that you notify them of any changes which occur therein in order that your employing organization, 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 prevent any ambiguity at the time of your separation or death. Please remember that NO CHANGES in the participant's records shall be accepted by the Fund after the date of the participant's separation from service or death.

(C) 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 2020, providing a summary of your relationship with the UNJSPF for the period from your date of entry into UNJSPF participation until 31 December 2020. Based on the data reported to the Fund by your employing organization, the statement contains your personal information such as name, date of birth, marital status, your date of entry into UNJSPF participation (EOD), and, based on your EOD, your normal retirement age for pension purposes (NRA). The Annual Pension Statement also provides participants with details of the length of their contributory service, periods of non-contributory service due to break/s in service (BIS) and/or special leave without pay (SLWOP), the amount of the participant's accumulated contributions and interest, and the Pensionable Remuneration rates used to determine the participant's UNJSPF 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.

Should you notice any issue or discrepancies relating to your personal status under Section A in the statement, please inform your HR or SPC office so that they can verify the matter and, if required, contact the Fund to address it.

Should you notice any issue regarding your contributory service, period/s of BIS or SLWOP, or your contribution amount or any other item under Sections B through E, please submit your query via the [online Contact Form](#) by identifying yourself as a 'Participant' and selecting as contact reason "Pension Statement"; under the comment field please explain the issue you would like to address. Your query will then be routed to the appropriate pension team for response.

(D) 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.

As you approach your date of retirement/separation you are urged to run an estimate in your Member Self Service (MSS) account, 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.

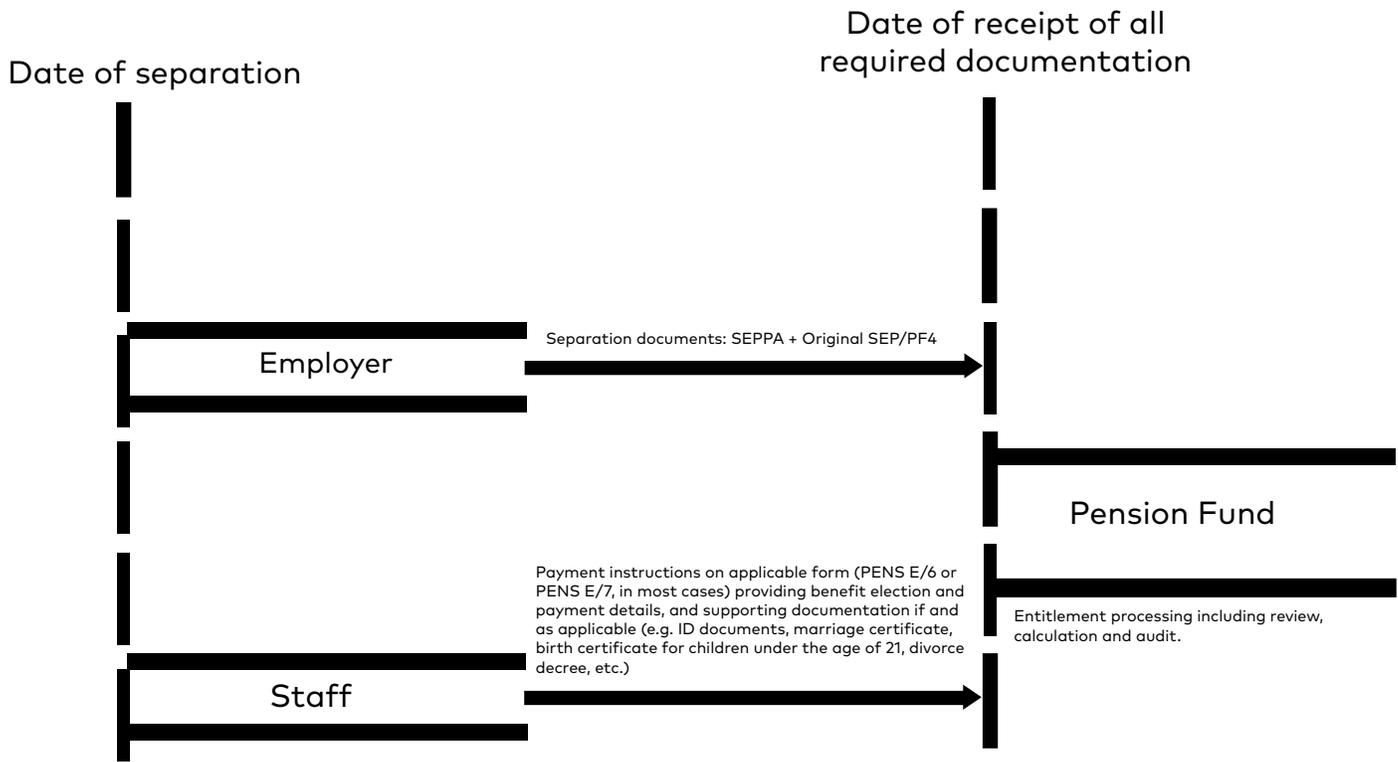
It is often assumed that immediately after the date of separation, all the required separation documents are automatically transmitted to the Fund. However, this is not the case, because there is a prior review process that must take place in the HR and payroll areas of the employing organization. The 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) account 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 with their former employing organization or with 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.

7. Other information you should know

(A) SURVIVOR'S BENEFIT

The survivor's benefit(s) payable by the Fund is/are 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 contact with the Fund and the application process for applicable survivor's benefit(s) in the event of your death, you should make sure you have all the necessary paperwork prepared as outlined below.

The Pension Fund provides survivor's benefits in various circumstances in line with the applicable UNJSPF 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 the Fund needs to be informed about the death of a retiree or a beneficiary, the following information should be provided, ideally via the [online Contact Form](#):

- 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, also:

- 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 where applicable, and 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 the death occurred;
- Original Payment Instructions form (PENS. E/2) duly completed, dated, and signed by the entitled survivor (i.e., the 'beneficiary'). The beneficiary's signature must be witnessed, verified, and certified as authentic by an officer of the United Nations, a Government Official, or a Notary Public, who should indicate their 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. 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](#), including toll free number for numerous countries.

(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.

8. Information Security

Information Security continues to be one of the top priorities of the Fund, especially given the increase of cyber-attacks that organizations across the globe are facing. The Fund has a team of dedicated staff overseeing and maintaining the security of all information systems and data. In addition, the Fund acquired the services of a Security Operations Center to strengthen the protection of its information systems.

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 be cautious about any suspicious request - sent either by email, text message and/or telephone - asking for personal information or instructing users of the Fund's systems on how to receive "unclaimed" benefits. Although these communications might appear 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. Additional supporting information can be found on the [Fund's website](#).

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 Resolution 75/246 effective as of 1 January 2021.

REGULATIONS

Article 3 - MEMBERSHIP

(a) The member organizations of the Fund, on the date of entry into effect of these Regulations, are the United Nations and the following:

European and Mediterranean Plant Protection Organization

Food and Agriculture Organization of the United Nations

International Atomic Energy Agency

International Centre for Genetic Engineering and Biotechnology

International Centre for the Study of the Preservation and the Restoration of Cultural Property

International Civil Aviation Organization

International Criminal Court

International Fund for Agricultural Development

International Labor Organization

International Maritime Organization

International Organization for Migration

Inter-Parliamentary Union

International Seabed Authority

International Telecommunication Union

International Tribunal for the Law of the Sea

Preparatory Commission for the Comprehensive Nuclear-Test-Ban Treaty Organization

Special Tribunal for Lebanon

United Nations Educational, Scientific and Cultural Organization

United Nations Industrial Development Organization

Wassenaar Arrangement on Export Controls for Conventional Arms and Dual-Use Goods and Technologies

World Health Organization

World Intellectual Property Organization

World Meteorological Organization

World Tourism Organization

(b) Membership in the Fund shall be open to the specialized agencies referred to in Article 57, paragraph 2, of the Charter of the United Nations and to any other international, intergovernmental organization which participates in the common system of salaries, allowances, and other conditions of service of the United Nations and the specialized agencies.

(c) Admission to membership in the Fund shall be by decision of the General Assembly, upon the affirmative recommendation of the Board, after acceptance by the organization concerned of these Regulations and agreement reached with the Board as to the conditions which shall govern its admission.

Article 4 - ADMINISTRATION OF THE FUND

(a) The Fund shall be administered by the United Nations Joint Staff Pension Board, the Chief Executive of Pension Administration, a staff pension committee for each member organization, and a secretariat to each such committee.

(b) The administration of the Fund shall be in accordance with these Regulations and with Administrative Rules, including Financial Rules for the operation of the Fund, consistent therewith which shall be made by the Board and reported to the General Assembly and the member organizations.

(c) Subject to the provisions of these Regulations, the Board shall adopt its own Rules of Procedure, which shall be reported to the General Assembly and to the member organizations.

(d) The Board may appoint a Standing Committee which shall have the power to act on behalf of the Board when it is not in session and may, subject to article 7, delegate its powers under these Regulations to the staff pension committees of the member organizations.

(e) The assets of the Fund shall be used solely for the purposes of, and in accordance with, these Regulations.

Article 8 - SECRETARIATS OF STAFF PENSION COMMITTEES

(a) Pension Administration shall serve as the secretariat of the United Nations Staff Pension Committee.

(b) A secretary to the staff pension committee shall be appointed by the chief administrative officer of each other member organization on the recommendation of the committee.

RULES OF PROCEDURE

SECTION G. CODE OF CONDUCT FOR THE UNITED NATIONS JOINT STAFF PENSION BOARD

G.1 The conduct of members and alternate members of the Board, representatives, members of the Investments Committee, Committee of Actuaries and subcommittees of the Board, and observers at Board sessions in undertaking their duties and responsibilities in respect of the Fund, shall be governed by the Regulations Governing the Status, Basic Rights and Duties of Officials other than Secretariat Officials and Experts on Mission (ST/SGB/2002/9), which shall be recognized, *mutatis mutandis*, as the Board's Code of Conduct without prejudice to the legal status, privileges and immunities of those attending sessions of the Board or any of its committees or working groups. Members of the Board and its subcommittees, alternate members, representatives, and observers who are still employed by a member organization of the Fund shall also be subject to their respective member organization's staff rules and regulations governing conduct., New text adopting a code of conduct for the Board.

G.2 The Board shall adopt any other measures, including enforcement measures, as it deems necessary for regulating the conduct of Board members and alternate members, representatives and observers attending its sessions.

G.3 The Board shall adopt and review from time to time a declaration to be signed by all members and alternate members of the Board and its subcommittees. The signed document shall be deposited with the Secretary of the Board or the staff pension committee secretary of the member organization that the individual represents. All those attending sessions of the Board under A.9 (a)–(e) above shall sign the declaration at each Board session. Access to Board documents and attendance at a Board session shall be subject to signing the declaration.

CONTACTING THE FUND

The correct channels of communication with the UNJSPF are the ones advertised on our website under the [CONTACT US tab](#). 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.

■ 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)**

Palais des Nations
Client Support Centre
Building H, 1st Floor
CH 12-11 Geneva 10
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.

**A mailbox is available at the entrance of the UNOG Client Support Center for dropping off Certificates of Entitlement and other documents/mails for the Fund.

www.unjspf.org

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