



UNJSPF
United Nations Joint
Staff Pension Fund

UNJSPF

PENSION TOWNHALL

Pension Essentials for Participants

17 January 2024

Client Services and Outreach, UNJSPF
Bangkok-Geneva-Nairobi-New York



Today's Presentation...

1. Overview of the UNJSPF and the UN Pension Scheme
2. Key pension definitions and factors: learning to 'speak pension'
3. Participation in the UNJSPF: all you need to know
4. Overview of the main UNJSPF pension benefits
5. Overview of other UNJSPF benefits, including for disability and survivors
6. Pension tools demo: UNJSPF website & Member Self-Service (MSS) and How to contact the Fund



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Disclaimer...

This presentation is made available for the convenient information of the UNJSPF participants, retirees and other beneficiaries.

Should there be any ambiguity or inconsistency between the information provided herein and the UNJSPF Regulations, Rules and Pension Adjustment System, any decisions will be based on the appropriate provisions contained therein.

Should this presentation be provided by staff other than the staff of the UNJSPF, any ambiguity or inconsistency should likewise be clarified either with the appropriate provisions, or through communications with the staff of the Fund.



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Part 1:

Overview of the UNJSPF and UN Pension Scheme



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**Welcome to your Pension Fund, the UNJSPF
(United Nations Joint Staff Pension Fund)**



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The UNJSPF – Your Pension Fund: Who we are and what we do



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**Videos:
“Welcome to the Fund” and
“How the Fund works”**

**[https://www.unjspf.org/resources/
all-videos/](https://www.unjspf.org/resources/all-videos/)**



UNJSPF
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UNJSPF Website

<https://www.unjspf.org/>

■ RETIREMENT

To provide participants with **vested** pension rights at retirement age with a pension representing **income replacement** proportionate to the participant's length of contributory service and salary earned during service.

Vesting is required, i.e., you must have contributed to the Fund for 5 years or more to be entitled to a form of life-long retirement benefit.

■ DISABILITY and DEATH

To **provide benefit coverage** and **income replacement** in case of (i) **disability** (for the participant) or (ii) **death** -in service or after retirement- (for entitled survivor/s).

Vesting is NOT required. You are covered for this risk of disability and death from the moment you qualify for UNJSPF participation, provided you were medically cleared at that time.

Who does the Fund serve? – 2022 numbers



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25
MEMBER
ORGANIZATIONS



24
TRANSFER
AGREEMENTS

A growing Fund

Member Organizations

As of 31 December 2022, the 25 member organizations of the Fund are the following:

Member Organizations		Number of Participants	Year of Admission
United Nations	UN	89,446	1949
Food and Agriculture Organization	FAO	15,990*	1950
World Health Organization	WHO	11,551	1949
International Organization for Migration	IOM	9,968	2007
International Labour Organization	ILO	4,406	1953
International Atomic Energy Agency	IAEA	2,687	1958
United Nations Educational, Scientific and Cultural Organization	UNESCO	2,601	1951
World Intellectual Property Organization	WIPO	1,200	1977
International Criminal Court	ICC	1,107	2004
International Telecommunication Union	ITU	781	1960
International Civil Aviation Organization	ICAO	725	1951
United Nations Industrial Development Organization	UNIDO	703	1986
International Fund for Agricultural Development	IFAD	665	1977
World Meteorological Organization	WMO	407	1952
International Maritime Organization	IMO	353	1959
Comprehensive Nuclear-Test-Ban Treaty Organization	CTBTO	343	2019
Special Tribunal for Lebanon	STL	186	2009
International Centre for Genetic Engineering and Biotechnology	ICGEB	174	1996
United Nations World Tourism Organization	UNWTO	97	1996
International Seabed Authority	ISA	54	1998
International Centre for the Study of the Preservation and Restoration of Cultural Property	ICCROM	50	1981
Inter-Parliamentary Union	IPU	44	2005
International Tribunal for the Law of the Sea	ITLOS	39	1997
European and Mediterranean Plant Protection Organization	EPPO	21	1983
Wassenaar Arrangement on Export Controls for Conventional Arms and Dual-Use Goods and Technologies	WA	14	2021

*Includes WFP's participants who are administered, for pension purposes, by the same staff pension committee as FAO's.

83,988
PERIODIC BENEFITS
+2% from 2021
with an annual value of
US\$3.13 billion



143,612
PARTICIPANTS
+4.6% from 2021

Total annual contributions
from employees and em-
ployers:
US\$3.12 billion



+122,000 **QUERIES HANDLED**

How does the Fund serve?



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Efficient pension delivery

93.3%*

of initial benefit entitlement cases were being processed within 15 business days



100%*

of periodic benefit payments issued on time

*In 2022.

A strongly funded Fund

MARKET VALUE OF ASSETS

US\$81.7 billion**



FUNDED RATIO

117%***

The funded ratio is obtained by dividing the actuarial value of assets by the actuarial value of the accrued benefits. A ratio exceeding 100% means that the Fund is in a strongly funded position.

**As at 31 March 2023. This number is not yet audited.

***As at 31 December 2021.

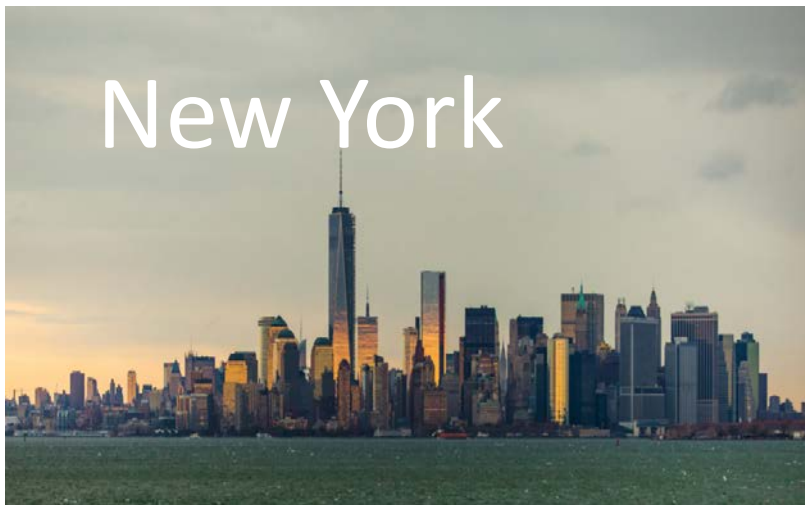
For more information about the Fund, visit the webpage <https://www.unjspf.org/about-us/about-the-fund/> where you can also access the brochure "The Fund in Brief (2023)" for a summary overview of key information about the Fund.

THE FUND'S GLOBAL PRESENCE



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New York



The Fund has around 400 staff working for the Fund's Pension Administration (PA), the Office of Investment Management (OIM) and the Fund Secretariat, in offices in New York and Geneva, as well as in 2 small Liaison Offices, in Nairobi and Bangkok.

Nairobi



Geneva



Bangkok





The UNJSPF is
A DEFINED BENEFIT
PENSION PLAN

What is a Defined Benefit Pension Plan?

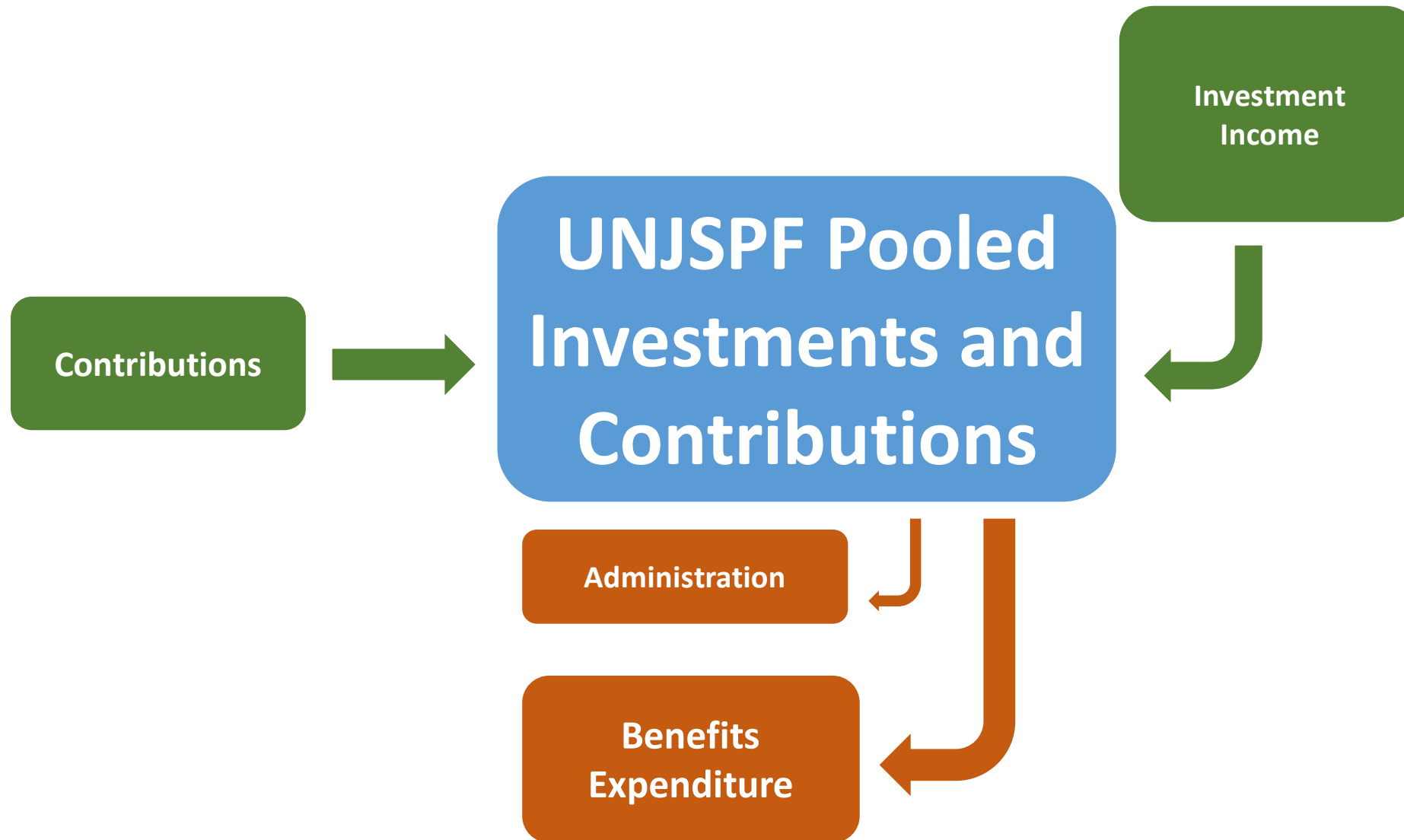
The UNJSPF is a **Defined Benefit Pension Plan** (as opposed to a Defined Contribution Plan):

- All contributions, assets and risks are pooled.
- **Periodic Benefits** (like retirement benefits) are determined based on established factors and formulas, that take into account the length of your contributory service, your final average income level and your age at the time of separation.
- **Retirement benefits are guaranteed FOR LIFE!**
- Investment returns **DO NOT** influence benefits, instead investment risk is assumed by the UNJSPF.

IN A DEFINED PENSION PLAN** the employer promises the employee on retirement a periodic benefit that is predetermined or "defined" by a formula which considers the employee's earnings history, years of service, and age, as opposed to directly refunding what the employee and employer contributed over the years and the investment returns on those contributions. **THE "RISK" LIES WITH THE FUND, NOT THE PARTICIPANT as the Participant will receive the same benefit regardless of the performance of investment markets.

NOTE: The UNJSPF Pension Scheme is US Dollar based. Contributions are reported to the Fund in USD and all UNJSPF benefits are initially calculated in USD.

How does it work?



FUNDING STATUS

- **Market Value of Assets:** USD 87.3 billion (as of 05/01/2024)
- **Contributions Received:** USD 3.12 billion per annum (as of 13/12/2022)
- **Benefit Payments:** USD 3.13 billion per annum (as of 31/12/2022)

The UNJSPF is fully funded and financially very healthy.

How is the Fund doing financially?

For details about the Fund’s investments and funding status, please visit the dedicated webpages on the Fund’s website: www.unjspf.org under the menu tab “INVESTMENTS and information linked below.

For more information on the assets and investments of the Fund, please visit:

<https://www.unjspf.org>

For a brief video on the history [Investments](#) of the Fund, please visit:

<https://www.youtube.com/watch?v=0k4a61ykhWA>

For a brief video on the how the Fund functions as a defined benefit plan, please visit:

<https://www.youtube.com/watch?v=3OIOOcSY3ms>



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Time for a pension quiz





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Part 2:

Key pension definitions & factors

- **Date of Entry (DOE):** The date on which you first become a participant in the UNJSPF. Your DOE determines your Normal Retirement Age for pension purposes (NRA), your Early retirement Age and other important factors.
- **Contributory Service (CS):** The period (in years, months & days) during which you pay contributions to the UNJSPF. One of the Key Factors in calculating a periodic pension benefit (meaning a benefit paid regularly every month for life, or for a duration in time, e.g., retirement benefits). The length of your CS will translate into your ROA (see below).
- **Rate of Accumulation (ROA):** The amount of pension benefit in percentage terms you earn for each year, month and day of your Contributory Service. It is one of the Key Factors in calculating a periodic pension benefit.

- Used in calculating Deferred, Early and Normal Retirement Benefits.
- The percentage of your Final Average Remuneration (FAR)
- The **maximum** ROA is **70%** of your FAR*.
- Your ROA is determined by your Date of Entry (DOE) into Participation. If your DOE is after 01 January 1983, your ROA are:
 - First 5 years of CS: 1.50% per year (7.50% max)
 - Next 5 years of CS: 1.75% per year (8.75% max)
 - Next 25 years of CS: 2.00% per year (50.00% max)
 - Excess of 35 years of CS: 1.00% per year (3.75% max = 3.75 years CS)*

***maximum accrual of 70% reached after 38.75 years of CS.** If you work longer than 38.75 years, you continue to be a participant, make contributions, earn interest, increase your FAR. Your contributions and interest increase, which will increase the lump sum you can take. The only difference is that your ROA remains at 70% and doesn't increase further.

- **Pensionable Remuneration (PR):** The scale used to calculate your monthly pension contributions **based on your Grade & Step.**
 - Looks like a salary scale, but is used **only** for pension purposes
 - **For Professional staff**, the PR scale is applicable to every duty station around the world. The same Grade and Step during the same months will have the same PR rate and, therefore, pay the same amount of pension contributions.
 - **For Local/General Service staff**, the PR scale is equal to your gross pensionable salary plus any pensionable allowances (such as language allowance); (*refer to Art. 51 of the UNJSPF Regulations and Rules*).
 - PR scales are determined by the International Civil Service Commission (ICSC).

For the latest applicable scales and further information, please visit:
<https://icsc.un.org/Home/PensionableRemuneration>

- **Final Average Remuneration (FAR):** One of the Key Factors in calculating a monthly pension benefit.
 - The *average* of the highest *36 months* (3 years) of PR rates during your last *60 months* (5 years) of contributory service prior to your separation from service. The FAR reflects your income level during the last years of your contributory service in the Fund.
- **Basic Pension Calculation for periodic pension benefits:** Uses the Key Factors explained:
 - *ROA multiplied by FAR*
 - *Note well!: The longer your Contributory Service, the higher your benefit due to the increased ROA*
 - For retirement benefits: the calculation also considers your **AGE** at the date of separation to determine whether a reduction factor must be applied to your benefit or not.
- **Vesting:** Acquiring periodic pension rights. Being vested in the UNJSPF implies that you have become eligible to elect a lifelong retirement benefit from the Fund. Vesting requires that you contribute to the UNJSPF for a minimum of 5 years.
 - You are *vested* for *disability* and *death (in-service or in disability/retirement)* benefits on your *first day* of Fund participation, provided you were medically cleared when you joined your organization.
 - You are *vested* for a lifelong retirement benefit once you have completed 5 years of Contributory Service.

- **Normal Retirement Age (NRA):** The age at which, upon separation from service and if you are vested, you are eligible to elect a full, monthly retirement benefit, payable for life, without any reductions.
 - Your NRA is an acquired right, based on your Date of Entry (DOE) into the Fund, and *will not* change while your Participation continues. NRA is a UNJSPF concept regulated by the UNJSPF Regulations and Rules and is independent of your organization's HR/Staff rules. Your NRA is based on your DOE. You can work beyond your NRA, if your organization allows, in which case your Fund participation will continue.
 - There are currently 3 Normal Retirement Ages (NRA) for pension purposes in effect; check which is your NRA based on your date of entry (DOE) into UNJSPF participation:

If your DOE is:

Before 1 January 1990

From 1 January 1990 to 31 December 2013

On or after 1 January 2014

Your NRA is:

Age 60

Age 62

Age 65

- Likewise, your DOE will determine when your Early Retirement Age:

If your DOE is:

Before 1 January 2014

On or after 1 January 2014

Your Early Retirement Age is:

Age 55

Age 58

Summary – Your date of entry (DOE) into the UNJSPF determines your Normal and Early Retirement Ages

Normal Retirement Age (NRA) (Vested - with CS = or > 5 yrs):

- 60 if entry into the Fund before 1 Jan 1990
- 62 if entry into the Fund on or after 1 Jan 1990
- 65 if entry into the Fund on or after 1 Jan 2014

Early Retirement Age (Vested - with CS = or > 5 yrs):

- 55 or older but less than 60/62 if entry into Fund before 1 Jan 2014
- 58 or older but less than 65 if entry into the Fund on or after 1 Jan 2014

Deferred Retirement Age (Vested - with CS = or > 5 yrs):

- At any age younger than NRA, even if younger than 55/58

- **Mandatory Age of Separation (MAS):** The age your **employing organization** (not the Fund!) sets as the date at which you must separate from service.
 - The MAS is *not* a UNJSPF concept, and the Fund does not consider it in any way when determining or calculating your pension entitlements.
 - Your MAS and NRA may not be the same; your MAS may be later than your NRA as it is independently determined by your organization.
 - You may continue to work past your NRA, the NRA is simply the *first date* as of which you are eligible to elect a *full pension benefit (i.e., “normal retirement” benefit under article 28)* without any reductions. You are NOT obliged to separate at your NRA; if your organization allows, you can continue to work beyond your NRA, in which case you will continue to pay pension contributions and, in most cases, continue to increase your future pension payouts.

- **Settlements: One-time payments that ‘settle’, or end, your relationship with the Fund - and all liabilities the Fund has with you.**
 - Withdrawal Settlement
 - Residual Settlement
- **Periodic “Benefits” or “Pensions”:** benefits paid to you by the Fund periodically, i.e., every month, for life (retirement benefits), as well as benefits payable to your entitled survivors either for life (surviving spouse/ex-spouse) or for a duration in time (child/ren till age 21). Retirement benefits are available as an option only if you have vested pension right. Disability Benefits are payable for the duration of the disability, i.e., in most cases for life. All periodic benefits are adjusted for cost of living over time.
 - Deferred Retirement Benefit
 - Early Retirement Benefit
 - Normal Retirement Benefit
 - Disability Benefit
 - Survivor’s Benefits [spouse(s)/ex-spouse(s)/child(ren) or secondary dependent]



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Time for a pension quiz





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Part 3:

Participation in the UNJSPF: all you need to know

UNJSPF Participation –When do I qualify and What does it mean?

Article 21 of the Fund's Regulations and Rules requires that two key conditions be fulfilled to qualify for Fund participation: you must be a **Staff Member** and you must have met the **6 months** contract requirement.

Staff members become participants in the UNJSPF when they...

- ...are appointed for **six months** or more,
or...
- ...complete **six months** of service on a series of appointments *without a break of more than 30 days*.

Once you are a Participant in the UNJSPF:

- Each month, both *you* and your *employing organization* contribute **a percentage of your pensionable remuneration** to the Fund. You will pay a 1/3rd contribution share, your organization will pay a 2/3rd contribution share.
- Presently this is **7.9% for you and 15.8% (double) for your organization (total of 23.70%)**.
This contribution rate has remained unchanged since January 1990, i.e., for the past 30+ years!

For more information please visit:

<https://www.unjspf.org/for-clients/participating-in-the-fund/> and
<https://www.unjspf.org/resources/regulations-and-rules/>

Participation: Your monthly contributions to the UNJSPF

Pensionable remuneration for staff in the Professional and higher categories
In US dollars - effective 1 February 2020

Level	STEPS												
	I	II	III	IV	V	VI	VII	VIII	IX	X	XI	XII	XIII
USG	335,173												
ASG	311,176												
D-2	254,635	259,954	265,274	270,599	275,926	281,248	286,568	291,890	297,212	302,532			
D-1	228,966	233,640	238,317	242,994	247,656	252,322	257,008	261,674	266,354	271,024	275,697	280,366	285,040
P-5	198,653	202,628	206,608	210,578	214,558	218,528	222,511	226,484	230,459	234,434	238,411	242,381	246,361
P-4	163,779	167,562	171,345	175,129	178,912	182,695	186,546	190,382	194,216	198,050	201,895	205,721	209,560
P-3	134,149	137,586	141,089	144,587	148,090	151,591	155,091	158,599	162,097	165,597	169,105	172,603	176,109
P-2	104,076	107,124	110,170	113,215	116,265	119,316	122,366	125,407	128,457	131,501	134,547	137,632	140,760
P-1	80,487	82,974	85,458	87,945	90,427	92,996	95,581	98,169	100,754	103,342	105,927	108,509	111,097

Pensionable remuneration associated with pay points for staff beyond the maximum salaries on the unified salary scale
In US dollars - effective 1 February 2020

Level	PP1	PP2
P-4	213,399	217,237
P-3	179,606	183,124
P-2	143,894	
P-1	113,682	

- Note well!: The PR rate shown is *not* what your future pension will be! It is used solely to calculate your contributions to the Fund and to calculate your FAR in the future, if you become entitled to a periodic benefit from the Fund!
- The amount of your monthly contribution is the *PR rate X 7.9% divided by 12 months*.
- The amount of your organizations monthly contribution is your contribution X 2 (*double your amount*).

UNITED NATIONS SECRETARIAT
STATEMENT OF EARNINGS AND DEDUCTIONS



SECRETARIAT DES NATIONS UNIES
RELEVÉ DES EMOLUMENTS ET RETENUES

	Current Month	Retroactive	Total in Base Currency (USD)
Contract Type			
Pension Remun	USD 218,528.00		
Cat-Grd-Step	P-5-06		
Pay Date :25-Nov-2020			
Pay Period :01-Nov-2020 - 30-Nov-2020			
Org :UNJSPF			
Duty Stn :New York			
Earnings			
Gross Salary	USD		
Post Adjustment (70.30)	USD		
			Total:
Deductions			
Staff Member's Pension Contribution	USD	1,438.64	1,438.64
(Aetna)	USD		
UNHQ NY Staff Union	USD		
Dental Insurance Contribution (Cigna)	USD		
			Total:
			Net Pay:
Adjustments			
	USD		
			Total:
			Net Pay After Adjustments:
Organization's Contribution			
UN Dental Insurance Subsidy	USD		
Organization's Pension Contribution	USD	2,877.29	2,877.29
(Aetna)	USD		

Where can you check these factors for your own case?

YOUR ANNUAL PENSION STATEMENT inside your MSS ACCOUNT



UNITED NATIONS JOINT STAFF PENSION FUND ANNUAL STATEMENT AS OF 31 DECEMBER 2018

SEE [hyperlink to web page below](#)) ON OUR WEBSITE FOR ANNUAL STATEMENT EXPLANATION NOTES.

If the link above does not work copy to your favorite browser this address:
<https://www.unjspf.org/annual-statement-pension-statement/>

A. PERSONAL DATA	ORG.	VESTED	DATE OF BIRTH			SEX	MARITAL STATUS			CATEGORY	PENSION NUMBER	NRA
		Y	DAY	MONTH	YEAR	Female	Single			General Service		62

B. CONTRIBUTORY SERVICE								
1. BEGINNING DATE	DAY	MO.	YR.	2. DATE OF ENTRY INTO PARTICIPATION	DAY	MO.	YR.	
	13	07	03		13	07	03	
CONTRIBUTORY SERVICE				L.W.O.P/BREAK-IN-PARTICIPATION				
YEARS	MONTHS	DAYS	YEARS	MONTHS	DAYS			
PRIOR YEAR TOTAL	3	14	4	0	7	0	1	23
CURRENT YEAR	4	1	0	0	8	0	0	0
VALIDATION/ RESTORATION/ OTHER CREDIT	5	0	0	0	9	0	0	0
TOTAL AT 31 DECEMBER 2018	6	15	4	0	10	0	1	23

D. OTHER CONTRIBUTIONS		
(IN US DOLLARS)	(PAYMENTS)	(INTEREST)
VALIDATION		
1. CURRENT YEAR PAYMENT		
RESTORATION		
2. ORIGINAL BALANCE		
3. AMOUNT PAID PRIOR TO 1 JANUARY		
4. CURRENT YEAR PAYMENTS		
5. REMAINING BALANCE AT 31 DECEMBER 2018		0.00

C. CONTRIBUTIONS		
(IN US DOLLARS)	(AMOUNT)	(INTEREST)
1. PRIOR YEAR BALANCE	70,269.16	14,981.74
2. INTEREST ON PRIOR YEAR BALANCE		2,770.65
3. PRIOR YEAR ADJUSTMENTS REPORTED IN THE CURRENT YEAR		
4. CURRENT YEAR REGULAR CONTRIBUTIONS	6,194.88	
5. OTHER CONTRIBUTIONS CREDITED (TRANSFERRED FROM SECTION D UPON COMPLETION OF PAYMENTS)		
6. BALANCE AT 31 DECEMBER 2018	76,464.04	17,752.39

E. ANNUAL PENSIONABLE REMUNERATION					
EFFECTIVE DATE (DD/MM/YYYY)	AMOUNT (USD)	NO OF COMPLETE MONTHS	EFFECTIVE DATE (DD/MM/YYYY)	AMOUNT (USD)	NO OF COMPLETE MONTHS
1 01/11/2007	53,855.00	4	11 01/03/2010	62,077.00	12
2 01/03/2008	55,095.00	5	12 01/03/2011	64,844.00	12
3 01/08/2008	58,248.00	7	13 01/03/2012	68,380.00	12
4 01/03/2009	60,162.00	1	14 01/03/2013	69,843.00	7
5 01/04/2009	60,161.00	1	15 01/10/2013	75,306.00	5
6 01/05/2009	60,162.00	2	16 01/03/2014	76,059.00	1
7 01/07/2009	60,161.00	1	17 01/04/2014	75,306.00	6
8 01/08/2009	60,162.00	2	18 01/10/2014	78,416.00	1
9 01/10/2009	60,161.00	1	19 01/11/2014	77,640.00	2
10 01/11/2009	60,162.00	4	20 01/01/2015	78,416.00	48

Where can you check these factors for your case?

YOUR ANNUAL PENSION STATEMENT inside your MSS ACCOUNT



C. CONTRIBUTIONS			E. ANNUAL PENSIONABLE REMUNERATION							
(IN US DOLLARS)	(AMOUNT)	(INTEREST)	EFFECTIVE DATE (DD/MM/YYYY)	AMOUNT (USD)	NO OF COMPLETE MONTHS	EFFECTIVE DATE (DD/MM/YYYY)	AMOUNT (USD)	NO OF COMPLETE MONTHS		
1. PRIOR YEAR BALANCE	70,269.16	14,981.74	1	01/11/2007	53,855.00	4	11	01/03/2010	62,077.00	12
2. INTEREST ON PRIOR YEAR BALANCE		2,770.65	2	01/03/2008	55,696.00	5	12	01/03/2011	64,844.00	12
3. PRIOR YEAR ADJUSTMENTS REPORTED IN THE CURRENT YEAR			3	01/08/2008	58,248.00	7	13	01/03/2012	68,380.00	12
4. CURRENT YEAR REGULAR CONTRIBUTIONS	6,194.88		4	01/03/2009	60,162.00	1	14	01/03/2013	69,843.00	7
5. OTHER CONTRIBUTIONS CREDITED (TRANSFERRED FROM SECTION D UPON COMPLETION OF PAYMENTS)			5	01/04/2009	60,161.00	1	15	01/10/2013	75,306.00	5
6. BALANCE AT 31 DECEMBER 2018	76,464.04	17,752.39	6	01/05/2009	60,162.00	2	16	01/03/2014	76,059.00	1
			7	01/07/2009	60,161.00	1	17	01/04/2014	75,306.00	6
			8	01/08/2009	60,162.00	2	18	01/10/2014	78,416.00	1
			9	01/10/2009	60,161.00	1	19	01/11/2014	77,640.00	2
			10	01/11/2009	60,162.00	4	20	01/01/2015	78,416.00	48

The information the UNJSPF provides on the web site is made available for the convenient access of our participants. While the UNJSPF makes every attempt to ensure the information provided is reliable, human or mechanical error remains a possibility. Therefore, the UNJSPF does not guarantee the accuracy, completeness or timeliness of information, and will not be held responsible for any errors or omissions or the use of, or results obtained from the use of information. This applies to sites hyperlinked to and from the UNJSPF web site.

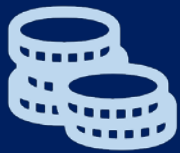
UNJSPF Participation – Principles to keep in mind



1. Participation in the Fund is mandatory, not optional. You are covered for the risk of disability and death from the date of joining the Fund (if medically cleared).



5. You earn compound interest on your contributions – it accrues at the rate of 3.25% per year while you remain an active participant and until your separation date.



2. Once you become a Fund participant, contributions are automatically deducted from your salary each month and reported to the Fund on your behalf, at every year end.



6. The Fund does NOT extend personal loans to participants, or advance payments, nor can a participant make withdrawals from his/her UNJSPF contributions BEFORE separation from service.



3. NO voluntary contributions can be made to the Fund for periods of Breaks in Service (BIS) or after separation.



7. The Fund does NOT make any payments to a third party. You can get paid into a joint account provided it includes your name.



4. Once you reached 5 years of contributory service (CS) in the UNJSPF you will have earned “vested pension rights”, i.e., the right to elect a form of periodic, lifelong retirement benefit from the Fund upon separation from service.



8. The Fund CANNOT release confidential beneficiary related information to a third party unless the beneficiary has provided a dated and signed original written authorization to the Fund authorizing it to do so.



UNJSPF

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Participation:

Benefits upon becoming a Participant

Disability Benefit...

- **Monthly benefit payable if, due to an illness or injury, you can no longer continue working and the illness or injury is likely to be permanent or of long duration.**
- **Either you or your organization must apply for the benefit to the UN Staff Pension Committee (SPC). Depending on the nature of the disability, the SPC will review the awarded benefit periodically.**
- **The benefit begins after you have exhausted all of your paid annual leave and sick leave. As long as the incapacity continues, you will be paid the monthly benefit. Once you reach Early Retirement Age (55 or 58), the disability benefit will be converted to a life-long benefit and no longer require review by the SPC.**
- **The benefit amount is roughly equivalent to what your full retirement benefit would be if you had continued to work until NRA at the same step and level. There is no lump sum option for this benefit, the full amount is payable at the end of each month.**

For more information please visit: <https://www.unjspf.org/for-clients/disability-benefit/>

Participation – Coverage as of Entry into the Fund Date

(Provided you were medically cleared when joining your employing organization)

Death-in-service...

- A monthly benefit is payable for life to your surviving spouse upon your death-in-service provided you were married at the time of your death.
- The **Surviving Spouse's Benefit** would be calculated based on the value of the full normal retirement benefit to which you would have been entitled, had you continued to contribute to the Fund until your NRA at the same step and level as prior to death in service. Basically, the surviving spouse's benefit would be 50% of what your normal retirement benefit would have been, had you survived. There is no lump sum option for this surviving spouse's benefit.
- Your children under age 21 are eligible to receive a **Surviving Child's Benefit** until age 21. Children recognized as disabled by the Fund are eligible to receive such benefit beyond age 21, for as long as their disability lasts.
- **Make sure to always keep your organization up to date on your family status, to ensure all dependents are on file with your organization so they can report them to the Fund.**
- These benefits and their amounts will be discussed in more details later in the presentation.

For more information please visit: <https://www.unjspf.org/for-clients/survivors-benefit/> and <https://www.unjspf.org/for-clients/survivor/>



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Final points on Participation

Once you are a Participant, it is important to keep in mind that....

- Your future pension entitlement will increase with increases in your **Contributory Service (CS)** period and your **Final Average Remuneration (FAR)** (i.e., your pensionable income level during the last 5 years of your CS).
- **How can you maximize your pension benefit?**
 - **Contributory Service (CS):** The longer your CS, the higher your rate of periodic benefit accumulation (ROA). Therefore, if possible...
 - Minimize breaks-in-service (BIS) and periods of Special Leave without Pay (SLWOP) without contribution payments to the Fund (see following slides)
 - Purchase CS when eligible (see following slides)
 - **Final Average Remuneration (FAR):** Your FAR is based on the highest 36 months of Pensionable Remuneration during the last 60 months of your contributory service. The higher your grade and step during these last five years of your CS, the higher your FAR.

Your Pension Journey... Understanding how your CS/ROA and your FAR impact your future retirement benefit

BENEFIT AMOUNT

FINAL AVERAGE
REMUNERATION

×

RATE OF ACCUMULATION

=

ANNUAL PENSION AMOUNT

(REDUCED FOR EARLY RETIREMENT)

CALCULATED IN USD

Ways to increase your Contributory Service....

- **At the beginning of your initial or new period of Participation you may have options to purchase additional CS which will help you reach vested pension rights faster and increase your future benefit entitlement. These options to purchase contributory service are:**
 - **Validation (Article 23)** (Option to make a prior period of employment during which you were a staff member but not yet eligible to participate in the Pension Fund, 'pensionable', i.e., part of your CS)
 - **Restoration (Articles 24 and 24bis)** (Option to "merge" a prior period of CS into another one by reimbursing a Withdrawal Settlement to the Fund or restoring a Deferred Retirement benefit; thus, you would make a prior period of CS again part of your total CS period)
 - **Transfer of Pension Rights (Article 13 and applicable Transfer Agreements)**
- **During periods of SLWOP: Periods of SLWOP can be CS if you make contributions during the period of SLWOP. Note: This is OPTIONAL and if you elect to do so, it's expensive!**

Your Pension Journey... considerations once you become a Participant :

Ways to increase your Contributory Service through CS Purchase...

Validation

Art. 23

- **Option** to make a prior period of employment during which you were a staff member but not yet eligible to participate in the Pension Fund, 'pensionable', i.e. part of your CS.
- **More detailed information is available on the Fund's website:** <https://www.unjspf.org/for-clients/validation/>
- **1-year deadline to apply (counting from date of entry into UNJSPF participation)**

Restoration

Art. 24 and 24bis

- **Option** to "merge" a prior period of CS into another one by reimbursing a Withdrawal Settlement to the Fund or restoring a Deferred Retirement benefit (not yet due in payment and elected since 01/04/2007); thus, you would make a prior period of CS again part of your total CS period.
- **More detailed information is available on the Fund's website:** <https://www.unjspf.org/for-clients/restoration/>
- **1-year deadline to apply (counting from date of entry into UNJSPF participation)**

Transfer Agreements

Art. 13

- **Option** to transfer IN accrued pension rights from an external pension plan; i.e., allows for portability of pension rights among the UNJSPF and numerous international organizations, provided a Transfer Agreement exists.
The UNJSPF has signed 23 Transfer Agreements with 'outside' International Organizations that are NOT members of the UNJSPF.
- **More detailed information, including the texts of all existing Transfer Agreements, is available on the Fund's website:** <https://www.unjspf.org/for-clients/transfer-agreements/>
- **Different deadlines apply as per applicable Transfer Agreement**

Your Pension Journey... considerations while you are a Participant :

Ways to increase your Contributory Service during SLWOP

Special Leave Without Pay (SLWOP)

- **Voluntary** contributions to the UNJSPF during a period of SLWOP are **possible**. This is entirely optional and at the discretion of the staff member.
- However, a staff member can very well decide NOT to pay contributions to the Fund during a period of SLWOP.
- The choice is up to the staff member.

SLWOP with contribution payment

- If a staff member opts to pay contributions for a period of SLWOP then that period is part of their **CONTRIBUTORY SERVICE** in the Fund.
- The staff member's ROA will increase accordingly.
- IF the staff member opts to make voluntary contributions during their SLWOP, they must pay UNJSPF contributions **concurrently** with the period of SLWOP, from day one of the SLWOP period.
- In that case, the staff member would have to pay their own + the organization's contribution shares ($1/3^{\text{rd}} + 2/3^{\text{rd}} = 3/3^{\text{rd}} \rightarrow 23.7\%$).
- Such arrangement would have to be made ahead of starting the SLWOP, between the staff member and their employing organization (Payroll Office), NOT with the UNJSPF.

SLWOP without contribution payment

- If a staff member opts to **NOT** pay contributions to the Fund while on SLWOP, then that period is considered **NON-CONTRIBUTORY SERVICE** inside their participation period.
- The staff member's ROA will not increase for this period.
- If SLWOP is granted for more than a total of **36 months** within one period of participation and the **staff member chose NOT to contribute** to the UNJSPF, s/he will be deemed to have separated from the Fund at the end of the 36 months of SLWOP.
- **Note:** a spouse married and/or a child born to a participant while s/he is on non-contributory SLWOP is not entitled to a survivor's benefits in case the participant dies during such SLWOP period.

For more information please visit:

<https://www.unjspf.org/for-clients/special-leave-without-pay/>

Your Pension Journey... considerations while a Participant :

Impact of periods of Part-Time work or Break in Service (BIS)...

Part-Time

- **If you worked periods of Part-Time, your CS is apportioned accordingly by the applicable part-time percentage.**
- To qualify for UNJSPF participation, your part-time must be at the minimum 50%.
- However, to reach vested pension rights, i.e. 5 years of CS, part-time periods are counted like full time periods.

BIS

- **Participation in the Fund is not allowed during a period of Break In Service (BIS) as the staff member does not have a contract with one of the UNJSPF member organizations.**
- **You can have periods of BIS inside your period of Participation, i.e., a BIS does not necessarily mean the end of your participation period.**
- **Periods of BIS cannot be made pensionable, i.e. you cannot opt to pay contributions during such period; a BIS will never be part of your Contributory Service (CS).**
- If your BIS does not exceed 30 days, then your participation continues as soon as you resume employment as a staff member.
- If your BIS exceeds 30 days but does not exceed 36 months AND you did not receive a benefit from the Fund, you will need to re-qualify for Participation as per Art. 21, however, once you do, you will continue your participation, adding to your already acquired pension rights. You will retain your NRA and related rights.
- If your BIS exceeds 36 months (3 years) OR you received a benefit from the Fund, you will need to re-qualify for Participation AND start a NEW period of participation upon rejoining the Fund. You will have a new DOE and a new NRA, Early Retirement Age, etc. You will earn separate entitlements for each period of participation.
- **More detailed information is available on the Fund's website:**
<https://www.unjspf.org/for-clients/break-in-service/>



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For detailed information about your participation in the UNJSPF, please visit the **Fund's website** www.unjspf.org and online resources available under the “For Clients” and “Resources” tabs:

<https://www.unjspf.org/for-clients/participating-in-the-fund/>

We also strongly encourage you to take the helpful **Pension eLearning modules** designed to guide you on pension matters, including for “**Participation Essentials**”:
<https://www.unjspf.org/unjspf-pension-elearning-modules/>



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Time for a pension quiz





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Next up: Part 4. Overview of all pension benefits

But first...



TIME FOR A BREAK



Please return in
10 minutes (sharp)



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Part 4:

Overview of the main UNJSPF pension benefits



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For detailed information about your benefit options upon separation from service, including for Withdrawal Settlement and Retirement benefits, please visit the **Fund's website** www.unjspf.org and online resources under the “For Clients” and “Resources” tabs:

<https://www.unjspf.org/for-clients/preparing-to-leave-the-fund/>

We also strongly encourage you to take the helpful **Pension eLearning modules** designed to guide you on pension matters, including for “**Benefits and Separation Essentials**”: <https://www.unjspf.org/unjspf-pension-elearning-modules/>



The Fund provides two different kinds of benefits:

Settlement payments

(e.g., Withdrawal Settlement) **or,**

Periodic benefits

(e.g., retirement benefits, disability benefit, survivor's benefits)

Different calculation factors are used for different kinds of UNJSPF benefits

Key Factors - WITHDRAWAL SETTLEMENT

1. The amount of your **OWN** contributions to the Fund + interest earned at the rate of 3.25% per year, compounded for the period of your contributory service in the UNJSPF.
2. The length of your contributory service (CS) in the UNJSPF, at the date of your separation, **IF your CS exceeds 5 years** (CS accrues to a participant in pay status from the date of commencement to the date of cessation of UNJSPF participation)

If your CS **exceeds 5 years**, you are entitled to an increase of your total OWN contributions plus interest earned at the rate of 10% for each year (and pro-rated months) that you contributed more than 5 year; however, the max. increase cannot exceed 100%.

...more details on the following pages

Key Factors - A PERIODIC RETIREMENT BENEFIT

(e.g., 'Normal', Early or Deferred Retirement benefits)

1. The **length of your contributory service (CS)** at the date of your separation determines:
-> whether you have **vested pension rights** and, therefore, the kind of benefit options you have
-> your rate of benefit accumulation (ROA)
2. The **rate of accumulation (ROA)** you have acquired at separation will be used as a multiplier when calculating your future benefit
3. Your **date of entry (DOE) to the Fund** determines at what age you are eligible for a normal or early retirement benefit.
4. Your **age at separation** matters to determine whether you have reached your normal retirement age for pension purposes (NRA) or, if younger, whether/what reduction factor may have to be applied to your early or deferred retirement benefit.
5. Your highest 36 months of pensionable remuneration scales (which are based on your pensionable grade and step levels) during the last 5 years of your contributory service determine your **final average remuneration (FAR)**.

...more details on the following pages



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Your benefit options are
determined based on
your separation date



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What kind of pension benefit you can elect upon separation from service, depends on the length of your contributory service and your age at the date of separation



Your Pension benefits...

What kind of benefit can you elect?

Your benefit options will depend on the length of your contributory service and your age at the date of separation

Reminder... Your DOE determines your Normal and Early Retirement Ages

Normal Retirement Age (NRA) (Vested - with CS = or > 5 yrs):

- 60 if entry into the Fund before 1 Jan 1990
- 62 if entry into the Fund on or after 1 Jan 1990
- 65 if entry into the Fund on or after 1 Jan 2014

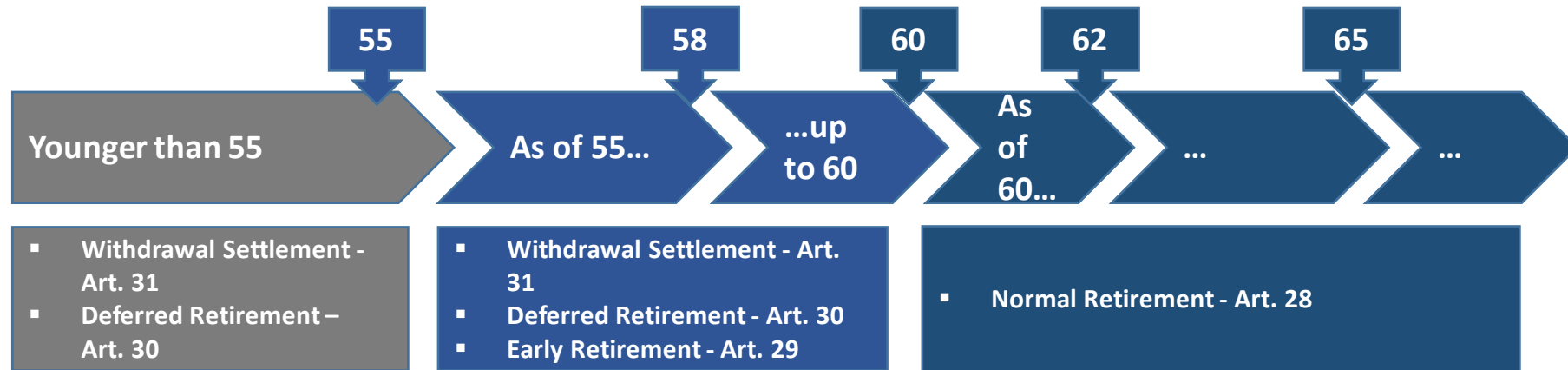
Early Retirement Age (Vested - with CS = or > 5 yrs):

- 55 or older but less than 60/62 if entry into Fund before 1 Jan 2014
- 58 or older but less than 65 if entry into the Fund on or after 1 Jan 2014

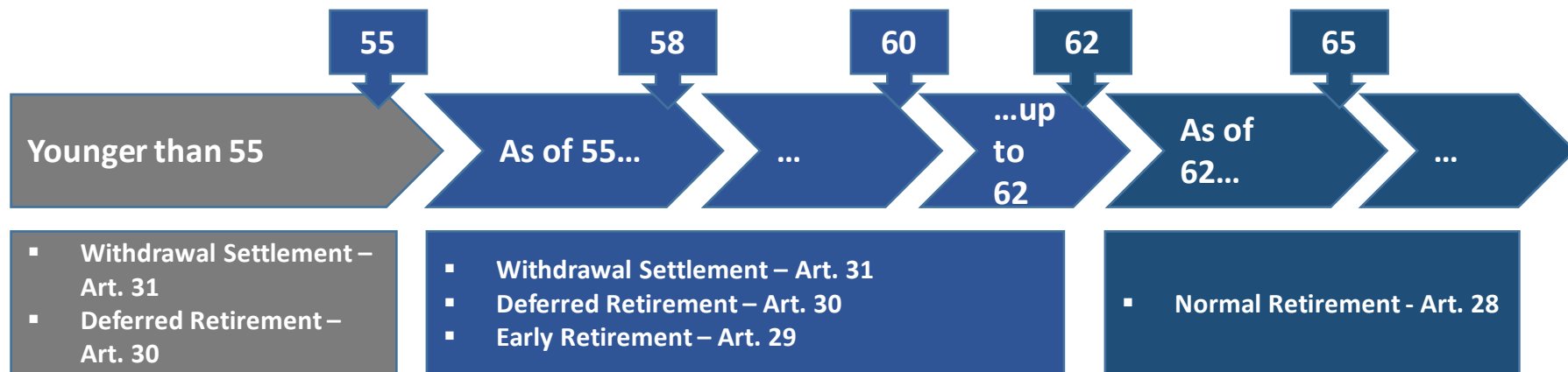
Deferred Retirement Age (Vested - with CS = or > 5 yrs):

- At any age younger than NRA, even if younger than 55/58

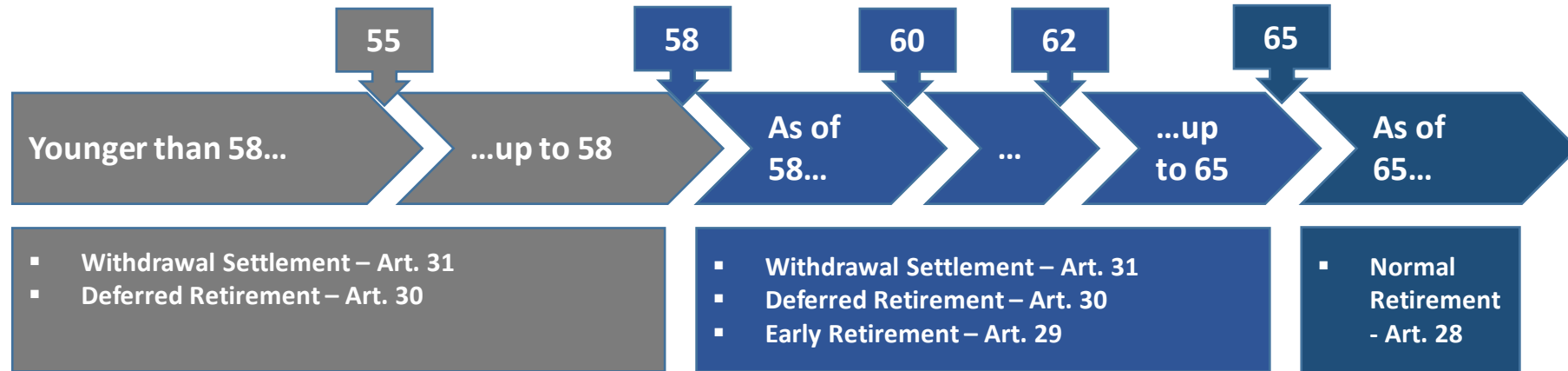
Scenario 1 - NRA 60 = Your entry/re-entry into the UNJSPF participation was before 01 January 1990 – Your benefit options based on your age and 5 years or more Contributory Service (CS) at the date of separation from service:



Scenario 2 - NRA 62 = Your entry/re-entry into the UNJSPF participation was between 01 January 1990 and 31 December 2013 - Your benefit options based on your age and 5 years or more CS at the date of separation from service:



Scenario 3 - NRA 65 = Your entry/re-entry into the UNJSPF participation was on or after 01 January 2014 - Your benefit options based on your age and 5 years or more CS at the date of separation from service:





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Your Pension benefits...

Summary overview

COMPARATIVE PENSION BENEFIT CHARTS

<https://www.unjspf.org/for-clients/benefit-options/>

Separation at different stages of your career – UNJSPF Benefit Charts

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

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

Follow the link to access the *Benefit Eligibility Chart* and the *Benefit Comparison Chart*:

<https://www.unjspf.org/for-clients/benefit-options/>

UNJSPF BENEFIT COMPARISON CHART

	Retirement Benefit Art. 28	Early Retirement Benefit Art. 29	Deferred Retirement Benefit – Art. 30	Withdrawal Settlement Art. 31
Who is eligible to elect?	If you have 5 or more years of contributory service (CS) with the Fund & you separated from service on or after reaching your normal retirement age for pension purposes (NRA) (age 60, 62 or 65, depending on your date of entry into UNJSPF participation). For further details, visit: https://www.unjspf.org/for-clients/benefit-options	If you have 5 or more years of contributory service (CS) with the Fund & you separated from service on or after reaching your early retirement age (age 55 or 58, depending on your date of entry into UNJSPF participation) and prior to reaching normal retirement age for pension purposes (NRA) (age 60, 62 or 65, depending on your date of entry into UNJSPF participation). For further details, visit: https://www.unjspf.org/for-clients/benefit-options	If you have 5 or more years of contributory service (CS) with the Fund & you separated from service prior to reaching your normal retirement age for pension purposes (NRA) (age 60, 62 or 65, depending on your date of entry into UNJSPF participation). For further details, visit: https://www.unjspf.org/for-clients/benefit-options	If you have any period of contributory service (CS) with the Fund; except, if you have 5 or more years of contributory (CS) and at the date of separation have reached your normal retirement age for pension purposes (NRA) (age 60, 62 or 65, depending on your date of entry into UNJSPF participation), you CANNOT elect a Withdrawal Settlement. For further details, visit: https://www.unjspf.org/for-clients/benefit-options
When does the benefit become payable?	Your eligibility date is the date following your separation date. Processing and setting up your benefit will take some time, but once implemented, you will receive the payments due to you retroactively.	Your eligibility date is the date following your separation date. Processing and setting up your Fund benefit will take some time, but once implemented, you will receive the payments due to you retroactively.	Normally, your eligibility date is the date after you reach your normal retirement age when payments for this benefit begin. However, at your request, payments may start to be made to you earlier, at any time between your early retirement age and your normal retirement age for pension purposes; in this case, a reduction rate would be applied to your benefits, for life, depending on the number of years of contributory service and the number of years/months that separate you from your normal retirement age for the purposes of pension. In any case, to request the start of payments, you must submit to the	Following separation from service at any age. Processing and setting up your benefit will take a little time, but once implemented, you will receive the entire payment.



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UNJSPF Benefits explained one by one



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Watch the Educational Video about **“Benefit Options”**

<https://www.youtube.com/watch?v=8YYe0CjwDqw>



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The Withdrawal Settlement

Article 31

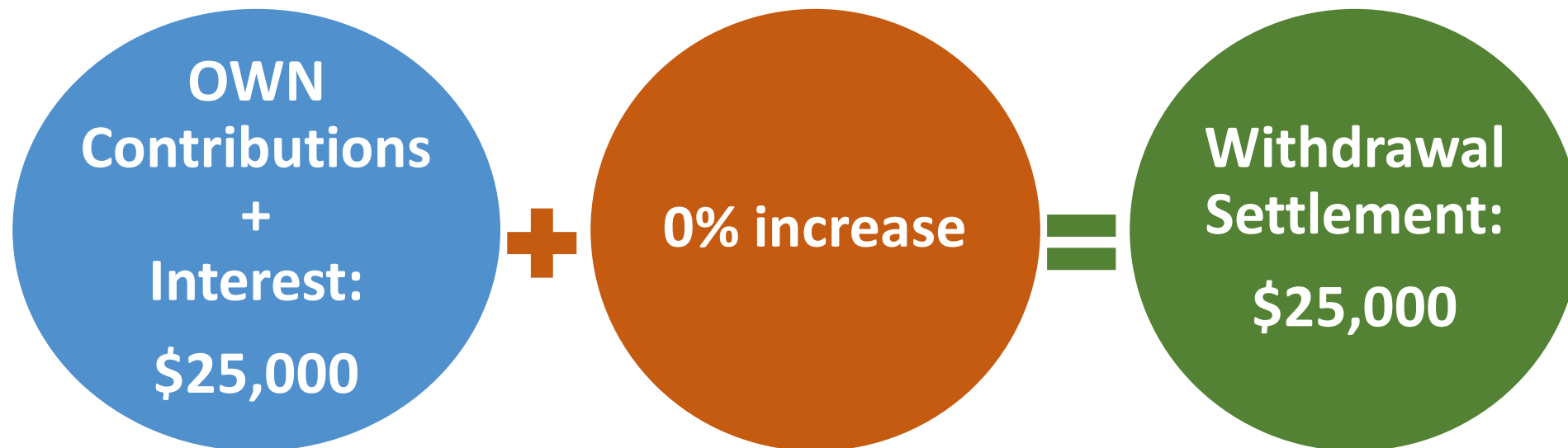
**(this is a one-time
final settlement payment)**

The Withdrawal Settlement

- ...is a one-time payment that “settles” all obligations of the Fund to you; you relinquish all rights in the UNSJPF and there is no further relationship between you and the Fund.
- ... is the sum of your own contributions plus compound interest (3.25%).
- ...for those who vested (5 years or more of CS), the amount of the Withdrawal Settlement is increased by a “bonus” amount based on the years/months of your CS after year 5 (up to a max. 100% increase).
- ... is eligible for Restoration should you re-join a UNJSPF member organization at a later date (strict deadlines apply!).
- Calculation basics:
 - Less than 5 years CS: one-time payment of your total OWN Contributions plus interest.
 - Between 5- and 15-years CS: one-time payment of your total OWN Contributions plus interest plus 10% increase for every year (and pro-rated month) of CS over 5 years (maximum 100%).
 - More than 15 years CS: one-time payment of your total OWN Contributions plus interest plus 100% increase.

Example - Withdrawal Settlement after 4 years CS:

- **\$20,000 own Contributions**
- **\$5,000 interest on Contributions**
- **Zero CS years over 5 years CS: no increase of your own contributions + interest amount.**



Let's calculate: Withdrawal Settlement – between 5 & 15 years CS

Example - Withdrawal Settlement after 7.5 years CS:

- **\$40,000 own Contributions**
- **\$10,000 interest on Contributions**
- **2.5 CS years over 5 years CS: $2.5 \times 10\% = 25\%$ increase of your own contributions + interest amount.**



Let's calculate: Withdrawal Settlement – 15 years CS

Example - Withdrawal Settlement after 15 years CS:

- **\$120,000 own Contributions**
- **\$60,000 interest on Contributions**
- **10 CS years over 5 years CS: $10 \times 10\% = 100\%$ (max) increase of your own contributions + interest amount.**



Let's calculate: Withdrawal Settlement – more than 15 years CS

Example - Withdrawal Settlement after 20 years CS:

- **15 CS years over 5 years CS: = 100% (max) increase of your own contributions + interest amount.**
- **\$150,000 own Contributions**
- **\$50,000 interest on Contributions**





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Retirement Benefits
(these are periodic benefits,
payable every month, for life,
adjusted for cost of living over time
with attached survivor's benefits)



“Normal” Retirement Benefit Article 28

(this is a periodic benefit, that always includes a **lifelong monthly payment and the option to convert part of this benefit into a lump sum)**)

What is the Normal Retirement Benefit?

- A monthly benefit that is payable for life and is calculated *without* any reduction factors.
- Allows for converting part of the benefit into a lump sum (one-time payment at the beginning of your benefit which reduces the monthly amount accordingly).
- Once in payment, monthly amount is adjusted for cost of living over time.
- A Child's Allowance is also payable during your lifetime for any children you may have that are still under the age of 21 or, if recognized as disabled by the Fund, beyond age 21.
- The benefit carries Survivors Benefits for eligible survivors [eligible spouse/s, ex-spouse/s, child/ren under 21 (or beyond 21 if recognized as disabled by the Fund), or secondary dependents].
- You are eligible for a Normal Retirement Benefit once you have reached your NRA. However, you can continue to work and contribute to the Fund beyond this date. In that case, you will continue to pay pension contributions and earn additional CS.
- Your entitlement starts as of the date following your separation date.

Vested Participants – Separation at or after NRA

Summary:


- At this point, if you separate, you have two choices:
 - Normal Retirement Benefit
 - Deferral of choice

- When you run an estimate with a separation date at this stage, the estimate will only show the benefit choice available, the full, Normal benefit.

- The estimate will indicate you full 100% pension and also the reduced pension with the indicated Lump Sum amount.

- If you separate at your NRA but think you may return to work, it is possible to defer your choice while you decide.

- In this example, the Participant is married, so a prospective Surviving Spouse's Benefit is displayed.



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UNITED NATIONS JOINT STAFF PENSION FUND
CAISSE COMMUNE DES PENSIONS DU PERSONNEL DES NATIONS UNIES

NEW YORK (Headquarters)
P.O. Box 5035, UNITED NATIONS, N.Y., N.Y. 10017
Tel: (212) 963 -6931; Fax: (212) 963-3146
Email: UNJSPF@UN.ORG
Cable: UNATIONS NEWYORK
Web: <http://www.unjspf.org>

OFFICE AT GENEVA
c/o PALAIS DES NATIONS
CH -1211, Geneva 10
Tel: +41 (0) 22 928 8800; Fax: +41 (0) 22 928 9099
E-mail: UNJSPF.GVA@UNJSPF.ORG
Web: <http://www.unjspf.org>

Ref: [REDACTED] 16 October 2019
PENSION [REDACTED]

PERSONAL AND CONFIDENTIAL

TO: [REDACTED]

IPAS SELF SERVICE ESTIMATE

SUBJECT: ESTIMATE OF YOUR PENSION ENTITLEMENT

The estimate you requested is provided below. Please note that it is unaudited based on information provided by your employing Organization. An accurate determination can be made only after your separation from service has actually taken place, at which time all data will be audited. For your convenience, you may obtain information on pension issues and forms in self-service <https://member.unjspf.org> and from our Website www.unjspf.org

DOB: 06/03/1971 (Normal Retirement Age: 62)

DATE OF SEPARATION 31 March 2033

RETIREMENT - ARTICLE 28

1. FULL PENSION PER YEAR	\$ 95,270.28
PROSPECTIVE SURVIVOR (ARTICLE 34/35). PER YEAR	\$ 47,635.20
OR	
2. REDUCED PENSION PER YEAR	\$ 52,836.96
TOGETHER WITH LUMP SUM (MAXIMUM)	\$ 546,174.83
PROSPECTIVE SURVIVOR (ARTICLE 34/35). PER YEAR	\$ 47,635.20

Separation Date

**Full Retirement Benefit &
Prospective Surviving Spouse's
Benefit w/o Lump Sum**

**Reduced Retirement Benefit &
Prospective Surviving Spouse's
Benefit together with Lump Sum**



Early Retirement Benefit

Article 29

(this is a periodic benefit, that always includes a **lifelong monthly payment and the option to convert part of this benefit into a lump sum**)

What is the Early Retirement Benefit?

- A monthly benefit that is payable for life.
- The amount of the Early benefit is calculated in the same manner as a Normal Retirement Benefit; however, it is then reduced, for life, in line with your age and the length of your CS at the time of separation.
- Allows for converting part of the benefit into a **lump sum** (one-time payment at the beginning of your benefit which reduces the monthly amount accordingly).
- Once in payment, monthly amount is adjusted for cost of living over time.
- A Child's Allowance is also payable during your lifetime once you have reached NRA for any children you may have that are still under the age of 21 or, if recognized as disabled by the Fund, beyond age 21.
- The benefit carries Survivors Benefits for eligible survivors [eligible spouse/s, ex-spouse/s, child/ren under 21 (or beyond 21 if recognized as disabled by the Fund), or secondary dependents].
- Your entitlement starts as of the date following your separation date.

What are the Reduction Factors for Early Retirement Benefits?

- The extent of the reductions applied to your Early Retirement Benefit depend on:
 - **Your Age at separation**, i.e., how many years and months you are younger than your Normal Retirement Age: to determine the multiplier applied to your reduction factor **and**
 - **The Length of your CS** at separation: to determine the applicable reduction factor

- If your Early Retirement Age is 55, then the following reduction factors apply based on the length of your CS:
 - ❖ **less than 25 years of CS: 6% per year**
 - ❖ **from 25 to 30 years of CS: 3% per year**
 - ❖ **more than 30 years of CS: 1% per year**


- If your Early Retirement Age is 58, then the following reduction factors apply based on the length of your CS:
 - ❖ **less than 25 years of CS: 6% per year**
 - ❖ **more than 25 years of CS: 4% per year**

- **Note Well!!** The smaller Reduction Factors of 1%, 3%, or 4% are applicable for a maximum of 5 years. After 5 years, the Reduction Factor reverts to 6%. *For example*, if separating at age 55 after 31 years of CS with a NRA of 62, you are separating **7 years “early”**. Therefore, the Reduction Factor applied to your full benefit is $1\% \times 5 \text{ years} = 5\%$ plus $6\% \times 2 \text{ years} = 12\%$, **total 17%**.

Vested Participants – Separation between ERA and NRA

Summary:

- At this point, if you separate, you have four options:
 - Withdrawal Settlement
 - Early Retirement Benefit
 - Deferred Retirement Benefit
 - Deferment of choice
- An estimate run with a separation during this period will only show the benefit choices available calculated based on the separation date you entered.
- Both the Early and the Deferred Retirement benefits are shown>
 - The Early Retirement calculation already includes the reduction factor as applicable to your case.
 - The Deferred Retirement calculation shows the **FULL** amount payable if you defer payment till your NRA.
- In this example, the Participant is married, and that data is on file with the Fund, so a prospective Surviving Spouse's Benefit is displayed.
- The Withdrawal Settlement calculation already includes your 10%+ increase for 5-15 years of CS.

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UNITED NATIONS JOINT STAFF PENSION FUND
CAISSE COMMUNE DES PENSIONS DU PERSONNEL DES NATIONS UNIES

NEW YORK (Headquarters)
P.O. Box 5036, UNITED NATIONS, N.Y., N.Y. 10017
Tel: (212) 963-6931; Fax: (212) 963-3146
Email: UNJSPF@UN.ORG
Cable: UNATIONS NEWYORK
Web: <http://www.unjspf.org>

OFFICE AT GENEVA
c/o PALAIS DES NATIONS
CH-1211, Geneva 10
Tel: +41 (0) 22 928 8800; Fax: +41 (0) 22 928 9099
E-mail: UNJSPF.GVA@UN.ORG
Web: <http://www.unjspf.org>

Ref: [REDACTED]
PENSION [REDACTED] 26 April 2018

PERSONAL AND CONFIDENTIAL

TO: [REDACTED]

IPAS SELF SERVICE ESTIMATE

SUBJECT: ESTIMATE OF YOUR PENSION ENTITLEMENT

The estimate you requested is provided below. Please note that it is unaudited based on information provided by your employing Organization. An accurate determination can be made only after your separation from service has actually taken place, at which time all data will be audited. For your convenience, you may obtain information on pension issues and forms in self-service <https://member.unjspf.org> and from our website www.unjspf.org

DOB: 06/03/1971 (Normal Retirement Age: 62)	
DATE OF SEPARATION	31 March 2026
EARLY RETIREMENT - ARTICLE 29	
1. FULL PENSION PER YEAR	\$ 38,345.64
PROSPECTIVE SURVIVOR (ARTICLE 34/35) PER YEAR	\$ 19,172.88
OR	
2. REDUCED PENSION PER YEAR	\$ 14,628.96
TOGETHER WITH LUMP SUM (MAXIMUM)	\$ 330,944.19
PROSPECTIVE SURVIVOR (ARTICLE 34/35) PER YEAR	\$ 19,172.88
FULL DEFERRED RETIREMENT - ARTICLE 30 AT AGE 62 PER YEAR	\$ 65,548.20
<hr/>	
PROSPECTIVE SURVIVOR (ARTICLE 34/35) PER YEAR	\$ 32,774.16
WITHDRAWAL SETTLEMENT - ARTICLE 31	\$ 661,888.38

Separation Date

Early Retirement Benefit & Prospective Surviving Spouse's Benefit, w/o Lump Sum

Early Retirement Benefit & Prospective Surviving Spouse's Benefit, with maximum Lump Sum

Deferred Retirement Benefit & Prospective Surviving Spouse's Benefit as of NRA

Withdrawal Settlement including increases



Deferred Retirement Benefit Article 30

(this is a periodic benefit offering
**lifelong monthly payments,
adjusted for cost of living over time,
with attached surviving spouse's
benefit)**


The Deferred Retirement Benefit – Article 30

- **NOT** to be confused with the Deferment of Choice or Payment option (Art. 32) previously discussed. When you choose a Deferred Retirement Benefit, you are choosing a monthly benefit for life that will start into payment at a point in time of your choosing between your Early Retirement and Normal Retirement ages.
- You are in effect choosing an Early Retirement or Normal Retirement Benefit *to be payable in the future*.
- You determine when the benefit shall start into payment by submitting payment instructions to the Fund at any time after you reach your Early Retirement Age up to your NRA. Once you reach NRA, the benefit is automatically payable.
- If you elect to commence your benefit before your NRA, a reduction factor like for Early Retirement will be calculated and applied to your entitlement as of the start payment date.
- **Note well!!** If you elect a Deferred Retirement Benefit:
 - There is **no option** to receive a lump sum payment in addition to the monthly benefit,
 - It does **not** provide for any kind of child's benefit,
 - There **is** a Surviving Spouse's benefit payable where applicable.
- ... **is eligible for Restoration under Article 24 bis**, should you re-join a UNJSPF member organization more than 36 months after you last separated and you (were deemed to have) elected the benefit on or after 01 April 2007, provided the benefit is not, yet, due in payment. **(Strict deadlines apply!)**

Vested Participants – Separation between ERA and NRA

Summary:

- At this point, if you separate, you have four choices (2 benefit options and the *Deferment of choice*):
 - Withdrawal Settlement – Art. 31
 - Early Retirement Benefit – Art. 29
 - Deferred Retirement Benefit – Art. 30
 - Deferment of choice* – Art. 32
- An estimate run with a separation during this period will only show the benefit options available calculated based on the separation date you entered.
- Both the Early and the Deferred Retirement benefits are shown>
 - The Early Retirement calculation already includes the reduction factor as applicable to your case.
 - The Deferred Retirement calculation shows the **FULL** amount payable if you defer the commencement of payment till your NRA.
- In this example, the Participant is married, and that data is on file with the Fund, so a prospective Surviving Spouse's Benefit is displayed.
- The Withdrawal Settlement calculation already includes your 10%+ increase for 5-15 years of CS.



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CH-1211, Geneva 10
Tel: +41 (0) 22 928 8800; Fax: +41 (0) 22 928 9099
E-mail: UNJSPF.GVA@UN.ORG
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Ref: [REDACTED]
PENSION [REDACTED] 26 April 2018

PERSONAL AND CONFIDENTIAL

TO: [REDACTED]

IPAS SELF SERVICE ESTIMATE

SUBJECT: ESTIMATE OF YOUR PENSION ENTITLEMENT

The estimate you requested is provided below. Please note that it is unaudited based on information provided by your employing Organization. An accurate determination can be made only after your separation from service has actually taken place, at which time all data will be audited. For your convenience, you may obtain information on pension issues and forms in self-service <https://member.unjspf.org> and from our website www.unjspf.org

DOB: 06/03/1971 (Normal Retirement Age: 62)

DATE OF SEPARATION	31 March 2026
EARLY RETIREMENT - ARTICLE 29	
1. FULL PENSION PER YEAR	\$ 38,345.64
PROSPECTIVE SURVIVOR (ARTICLE 34/35) PER YEAR	\$ 19,172.88
OR	
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TOGETHER WITH LUMP SUM (MAXIMUM)	\$ 330,944.19
PROSPECTIVE SURVIVOR (ARTICLE 34/35) PER YEAR	\$ 19,172.88
FULL DEFERRED RETIREMENT - ARTICLE 30	
AT AGE 62 PER YEAR	\$ 65,548.20

PROSPECTIVE SURVIVOR (ARTICLE 34/35) PER YEAR	\$ 32,774.16
WITHDRAWAL SETTLEMENT - ARTICLE 31	\$ 661,888.38

Separation Date

Early Retirement Benefit & Prospective Surviving Spouse's Benefit, w/o Lump Sum

Early Retirement Benefit & Prospective Surviving Spouse's Benefit, with maximum Lump Sum

Deferred Retirement Benefit & Prospective Surviving Spouse's Benefit as of NRA

Withdrawal Settlement including increases



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Finally, there is one other choice you have when separating from service:

The “Freeze” or Deferment of Choice option Article 32

(This is NOT a benefit option but an arrangement you can enter with the Fund, allowing you to NOT make a benefit election or request a payout when you separate from service but to defer that choice/payout for up to 36 months from your separation date...)

The “Freeze” or Deferment of choice option – Article 32

- **NOT** to be confused with Deferred Retirement Benefit (Art. 30) previously discussed.
- Indeed, when you choose the Deferment of Choice under Art. 32 you choose to NOT make a benefit election and to NOT request the payment of your benefit for the time being. This is not a benefit option, but an option to “FREEZE” your holdings in the Fund for a limited period of up to max. 36 months from your separation date.
 - If you expect to re-enter the UNJSPF within 36 months from the date of separation, you may wish to defer the benefit election or payment of your benefit for a period of up to max. 36 months under Article 32 of the UNJSPF Regulations.
 - Should you re-enter into participation within the 36 months, your participation is considered continuous, with a period of break in service (BIS).
 - You do not earn interest on your contributions during such period of deferment under Article 32.
 - Be mindful to be informed about the related benefit forfeiture conditions under Article 46!
 - If you elect this option, only page 1 of payment instructions forms PENS.E7 or PENS.E6 must be submitted at the time of separation. The following page(s) of the payment instruction form must NOT be submitted, else the form is invalid.
 - You can request payment of your benefit/make a benefit election at any time during the 36 months deferment period.
 - For those who elected Art. 32 and separated with 5 or more years of Contributory Service (CS), i.e. with vested pension rights, should you NOT re-enter the Fund within the 36 months deferment period, make sure to submit your benefit election on form Pens.E7 (pages 2 and 3) to the Fund before the 36 months have expired; else, the Fund will deem you to have elected a deferred retirement benefit under Article 30.



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Time for a pension quiz





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Part 5:

Overview of other UNJSPF benefits, including for disability and survivors



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Disability benefit

Article 33

(this is a monthly benefit payable upon application and only if the Fund's Disability Committee has found that a UNJSPF participant qualifies for reasons of health)

...is a periodic benefit payable on a monthly basis if, due to an illness or injury, a participant can no longer continue working and if the illness or injury is likely to be permanent or of long duration. It is adjusted for cost of living over time. No vesting period required. It does not matter to the Fund whether the disability is service incurred or other. The Fund does not distinguish between full or partial disability.

- The Disability benefit payment starts after separation from service or after all paid sick and annual leave has been exhausted. It will be paid for as long as the incapacity continues and once you reach early retirement age 55 or 58 it is payable for life.
- Either the participant or his/her organization must apply for such benefit to the UN Staff Pension Committee (SPC).

How much is a disability benefit ?

- The benefit is roughly equivalent to the retirement benefit one would receive if s/he was to continue working until NRA at the same level and step as when the disability benefit is granted.

There is NO lump sum option under this benefit; it is a periodic benefit payable monthly in arrears.

Learning Material on UNJSPF website:

<https://www.unjspf.org/for-clients/disability-benefit/>



Child's benefit

Article 36

(this is a monthly benefit payable together with a disability, normal or early retirement benefit, OR to a surviving child, normally, until the end of the month the child turns 21)

Child's Benefit (allowance) for a disabled child...

- If it is determined by the Fund's SPC Disability Committee that due to an illness or injury, a child is incapacitated, then the Fund would pay the monthly Child's benefit/allowance beyond the child reaching age 21, should the child's disability continue beyond that age.
- You, as the Fund's beneficiary of a Disability benefit or of an Early or Normal Retirement benefit, must apply to the UN Staff Pension Committee (SPC) in the Fund for award of such disability status for your child. You must do so as soon as you separate on disability or retirement or, if the disability status commences while you are already in receipt of your benefit and your child is still under age 21 at that time, you must apply immediately at that time.
- If awarded, depending on the nature of the child's disability, the SPC may require periodic review of the child's medical status to confirm whether the Disabled Child's benefit/allowance can continue in payment. You would be informed of such requirement.
- The benefit may continue beyond age 21 and for as long as the child is found to remain incapacitated.
- The amount of the benefit is set out in Article 36 of the Fund's regulations.

For more information: <https://www.unjspf.org/for-clients/childs-benefits/> and <https://www.unjspf.org/for-clients/disability-benefit/>

Child’s Benefit (allowance)...

- **Monthly benefit payable to each entitled child of a beneficiary in receipt of an Early or Normal Retirement Benefit or a Disability Benefit. It is payable during your lifetime together with your retirement/disability entitlement.**
 - Early or Normal Retirement benefit: Child allowance is payable as of the date the retiree reaches NRA
 - Disability benefit: Child allowance is payable as of commencement of the Disability Benefit.
 - **Note:** A Child’s Allowance is not payable in the case you elected a Deferred Retirement Benefit (Art. 30).
- **The allowance is payable for as many children as you have, there is no limit. However, there is a limit on the total child allowance amount payable by the Fund.**
 - **Be sure** to submit birth certificates for all your children to your HR even if you are not eligible to receive a child’s allowance from your employing organization *while in employment*. All children must be reported to the Fund through your employing organization at the latest by the time of your separation from service; else they will not qualify for a child’s benefit.
 - The allowance will be paid in equal shares for all entitled children. When one child is no longer eligible for the allowance, the Fund will recalculate, and the total allowance amount will then be divided among and paid in equal shares among to the remaining entitled children.
- **The allowance is payable until the child is age 21 (or beyond age 21 for children recognized as disabled by the Fund).**
- **The amount of the benefit is set out in Article 36 of the Fund’s Regulations.**

For more information visit the Child’s Benefit webpage: <https://www.unjspf.org/for-clients/childs-benefits/>



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Overview of survivor's benefits



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**Watch the Educational Video about
“Survivor’s Benefits”**

https://www.youtube.com/watch?v=Vo_1OTDFRIk

- **Payable to your recognized spouse if:**
 - You die in-service and you were married at the time of your death; **or**
 - You die while in receipt of a monthly disability/retirement benefit provided you were **married at the time of your separation *and* remained married till the date of your death.**

- **Who is a recognized spouse?**
 - Unions that legally convey the rights and benefits of marriage in the jurisdiction where the union took place are recognized by the Fund for the purpose of survivor's benefits.
 - These unions may include same-sex and non-traditional marriages (for more details, please visit our website <https://www.unjspf.org/for-clients/survivors-benefit/> and https://www.unjspf.org/wp-content/uploads/2017/10/RevGuidelines_1sep2016.pdf and https://www.unjspf.org/wp-content/uploads/2022/07/Annex-Revised-Guidelines-_effective-1-July-2022.pdf

- **What is the benefit?**
 - The surviving spouse benefit is a monthly benefit payable for life to the entitled surviving spouse and is adjusted for cost-of-living over time.
 - There is *no* lump sum option for surviving spouse benefit
 - If the benefit is payable upon death in service:
 - The amount of the benefit is $\frac{1}{2}$ the Full Normal Retirement Benefit calculated as if the Participant had worked until NRA.
 - If the benefit is payable upon death in disability/retirement:
 - The amount of the benefit is $\frac{1}{2}$ the Full Normal Retirement Benefit of the retiree, (i.e., regardless of whether the retiree opted for a lump sum and, therefore, received an accordingly reduced monthly pension).

For more information on Survivor's benefits, please visit the Survivor's Benefits webpage and its contents (booklet, videos, etc.):

<https://www.unjspf.org/for-clients/survivors-benefit/>

For information on recognized same-sex and non-traditional unions, please the guidelines and Annex: https://www.unjspf.org/wp-content/uploads/2017/10/RevGuidelines_1sep2016.pdf and https://www.unjspf.org/wp-content/uploads/2022/07/Annex-Revised-Guidelines_effective-1-July-2022.pdf

What happens if I divorce the spouse that I was married to while I was a Fund Participant?

- **Divorced Surviving Spouse's Benefit:**
 - Payable for life to an entitled divorced surviving spouse if they meet the following criteria:
 - You were married for at least 10 years while you were a contributing Fund Participant; *and*
 - Your divorce settlement agreement does not expressly state that your former spouse renounced UNJSPF pension entitlements; *and*
 - Your death occurs within 15 years of the date the divorce became final – (if more than 15 years have passed, your ex-spouse would not be entitled unless at the time of your death you were under a legal obligation to pay maintenance to the former spouse); *and*
 - The former spouse has reached the age of 40 – otherwise payment will commence upon the former spouse's 40th birthday.
- **The benefit...**
 - ...is equal to Surviving Spouse's Benefit (½ the Full Normal Retirement Benefit).
 - ...if there is more than one entitled surviving spouse/ex-spouse, the benefit is payable to each in proportion to the duration of their marriage to the late former Participant (total amount payable is still ½ the full benefit but is split).

For more information on divorce, please visit the Divorce webpage and its contents (booklet, video, etc.):
<https://www.unjspf.org/for-clients/divorce/>

What if I was married after Separation, while in receipt of a disability or retirement benefit - is my new spouse entitled to a Survivor's Benefit?

- Your new spouse is *not* automatically entitled survivor if you get married while you are not an active Participant making contributions to the Fund.
- If you wish to convey survivor's rights to your new spouse, you may purchase an annuity from the Fund:
 - You must make the election within *one year* of the date of the marriage;
 - The election becomes effective *18 months* after the date of the marriage;
 - Available in varying amounts. The annuity is paid for by a *reduction in the amount of your monthly benefit*;
 - The election can only be *revoked* by an explicit request in writing in the *case of divorce or death* of the spouse;
 - *No annuity payments will be refunded* after revocation and a divorced spouse will *no longer have a benefit entitlement* from the UNJSPF.

For more information, please visit the Survivor's webpage and its contents (booklet, video, etc.):
<https://www.unjspf.org/for-clients/survivors-benefit/>

Surviving Child's Benefit:

- **Payable to or on behalf of your child who is under 21 upon your death:**
 - If you die in service **or**
 - You die while in receipt of a disability or retirement benefit **AND** you did **NOT** choose a Deferred Retirement Benefit.
 - The benefit continues to be payable even if there is no surviving spouse until the child or children reach age 21, or beyond age 21 if the child is recognized as disabled by the Fund.
 - **Be sure to submit** birth certificates for all of your children to your HR office (even if you are not eligible to receive a child's dependency allowance from your employing organization) **while in employment**. All children must be made known to the Fund through your organization.
- **What is the benefit?**
 - The amount of the benefit is set out in Article 36 of the Fund's Regulations.

For more information, please visit the Survivor's webpage and its contents (booklet, video, etc.):
<https://www.unjspf.org/for-clients/survivors-benefit/>

Surviving Child’s benefit for a disabled child...

- If it is determined by the Fund’s SPC Disability Committee that due to an illness or injury, a child is incapacitated, then the Fund would pay the monthly Disabled Surviving Child’s benefit beyond the child reaching age 21, should the child’s disability continue beyond that age.
- You, as the Fund’s beneficiary of a Disability benefit or of an Early or Normal Retirement benefit, must apply to the UN Staff Pension Committee (SPC) in the Fund for award of such disability status for your child. You must do so as soon as you separate on disability or retirement or, if the child’s disability status commences while you are already in receipt of your benefit and your child is still under age 21 at that time, you must apply immediately at that time. Or, a third party could apply on behalf of your disabled child, should you be deceased.
- If awarded, depending on the nature of the child’s disability, the SPC may require periodic review of the child’s medical status to confirm whether the Disabled Surviving Child’s benefit can continue in payment. You would be informed of such requirement.
- The benefit may continue beyond age 21 and for as long as the child is found to remain incapacitated.
- The amount of the benefit is set out in Article 36 of the Fund’s regulations.

For more information: <https://www.unjspf.org/for-clients/survivors-benefit/> and <https://www.unjspf.org/for-clients/disability-benefit/>

When several entitled primary survivors co-exist, the Fund will pay each benefit due. E.g., the Fund may pay in parallel:

- **A Surviving spouse**
- **A Surviving ex-spouse and**
- **Surviving child/ren**

When there is no primary entitled survivor's benefit payable, i.e., there are no Surviving Spouse/Ex-spouse and/or Child/ren entitled to a regular monthly payment from the Fund:

- **A Surviving Secondary Dependent's Benefit may be payable:**
 - To ONE of your mother, father, brother, or sister;
 - The Secondary Dependent must have been recognized by your employing organization while you were in service and making monthly pension contributions;

- **What is the benefit?**
 - If the Secondary Dependent is a mother or father → equal to a Surviving Spouse's Benefit.
 - If the Secondary Dependent is a sister or brother → equal to a Surviving Child's Benefit.
 - **Note:** a Secondary Dependent's Benefit is not payable to a sister or brother in case you elected a Deferred Retirement Benefit.



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The Residual Settlement

Article 38

(this is a final settlement payable to designated individual/s only if/when NO periodic survivor's benefit is payable to remain unpaid)



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Watch the Educational Video about “Residual Settlement”

<https://www.youtube.com/watch?v=nsm6QlqjMsg>

- **What is the Residual Settlement?**
 - It is payable when following your death there are no more living primary or secondary survivor/s entitled to a benefit from the Fund [your spouse, ex-spouse, your child/ren under 21 (or over 21 if recognized disabled), or a Secondary Dependent].
 - The Residual Settlement is *only* payable once there are no more living primary or secondary survivors entitled to a regular monthly payment from the Fund AND provided at that time, the Fund has not yet paid out to you and/or your entitled survivors the equivalent of *your own total Contributions to the Fund plus interest* (i.e. a ‘residual’ amount remains).
 - Like the Withdrawal Settlement, the Residual Settlement is a **one-time payment** that “settles” all obligations of the Fund to you and your entitled survivors; there is no further relationship between your estate and the Fund after a Residual Settlement is paid out.

- **Are Residual Settlements often paid out? No, it is rare that a residual is payable...**
 - Residual Settlements are only paid out when your own contributions plus interest have not, yet, been fully paid out to you and/or your entitled survivors and there are no more entitled survivor's.
 - If you take a Withdrawal Settlement, there will never be a Residual Settlement because your total own contributions plus interest are paid out with the Withdrawal Settlement.
 - If you take the max. lump sum with your normal or early retirement benefit, there also will be no Residual Settlement as the maximum lump sum is already the equivalent of your own contributions plus interest.
 - If you and/or your survivors have received a monthly benefit for a period of years, these payouts may also have already exceeded the amount of your own contributions plus interest, and, therefore, no Residual Settlement would be payable.






- **Who will receive the Residual Settlement?**
 - **The Residual Settlement is payable to a beneficiary or beneficiaries designated by you on the designated UNJSPF form, while you are still alive.**
 - You can download form A2 from your Member Self-Service portal under the E-Forms tab; make sure to duly completed, date and hand-sign it before submitting it to the Fund in the manner instructed by your employing organization.
 - You can submit a new duly completed form A2 to the Fund at any time, which will then supersede any previously submitted A2 form on file in the Fund.
 - **A beneficiary can be anyone (family member, partner, friend, third party, etc.) or even an entity (for example, a charity) that you designate. If entity, make sure to clearly designate such entity and provide very clear and complete contact details on the form.**
 - **If you do not designate a beneficiary or the designated beneficiary is no longer alive, the Residual Settlement is payable to your Estate.**

The Residual Settlement

- **How do I designate my beneficiary?**
 - You use Form A2 to designate the beneficiary of a potential Residual Settlement.
 - The completed form can be submitted through your HR or by uploading it in Member Self Service on the Fund’s website (make sure to check with your SPC or HR about correct way of submission to the Fund).
 - Who should I designate as my beneficiary?
 - You can designate one or more beneficiaries; it is a *personal choice*;
 - *Anyone* can be a beneficiary, even an ‘entity’;
 - It is recommended not to designate any automatic beneficiaries, such as your spouse, as he/she/they will already qualify for a benefit while alive.
 - You *can* put children under 21 if you wish as once they reach age 21 and are no longer entitled to a monthly benefit, there may be a Residual Settlement left for them to receive.

Add the beneficiary(ies) you want to designate, hand-sign & date!

UNITED NATIONS JOINT STAFF PENSION FUND

DESIGNATION OF RECIPIENT OF A RESIDUAL SETTLEMENT UNDER ARTICLE 38 OF THE REGULATIONS

UNJSPF ID: PLEASE ENTER YOUR PENSION NUMBER:

INSTRUCTIONS: Please read the instructions below before filling out this form

1. A residual settlement (equal to your own contributions with compound interest) becomes due to the designated recipient(s) *should you die in service and there are no survivors entitled to a benefit under articles 34, 35, 36 or 37 of the Regulations of the United Nations Joint Staff Pension Fund.*

A residual settlement may become payable after a former participant in receipt of a monthly benefit dies, provided that (i) there are no survivors entitled to a benefit under articles 34, 35, 36 or 37, **AND** (ii) the total amount of the benefits previously paid to him/her does not exceed his/her own contributions with compound interest. The difference would be paid to the designated recipient(s).

If more than one recipient is designated, the recipients will share equally unless otherwise indicated. The share of a designated recipient who may predecease you will be distributed among surviving recipients in the ratio of their own shares. If no one is designated before your death or if no one designated survives you, the settlement will be paid to your estate.

Please complete this form using BLOCK LETTERS in type or print and return it duly signed to the Secretary of your Staff Pension Committee, or to the UNJSPF if you are a staff member of the UN, e.g., UNICEF, UNHCR, UNFPA, UNDP, etc. *It is suggested that you keep a copy of the completed form with your other important documents.*

You may alter your designation of a recipient at any time by submitting a new form which will supersede the previous one.

Casatelli	Brian	Peter	ORGANIZATION United Nations	DUTY STATION Thailand - BANGKOK
(Last name)	(First)	(Middle)		

I hereby designate the person(s)/entity(ies) shown hereunder as recipient(s) of the residual settlement. I hereby cancel and revoke any previous designation.

RECIPIENT'S NAME IN FULL	RECIPIENT'S Date of Birth (DD/MM/YYYY)	Sex	RECIPIENT'S ADDRESS Phone and E-mail	RECIPIENT'S RELATIONSHIP TO YOU (if any)	SHARE TO BE PAID (%)
<i>(Total must add up to 100%)</i>					

Date: (day) (month) (year)

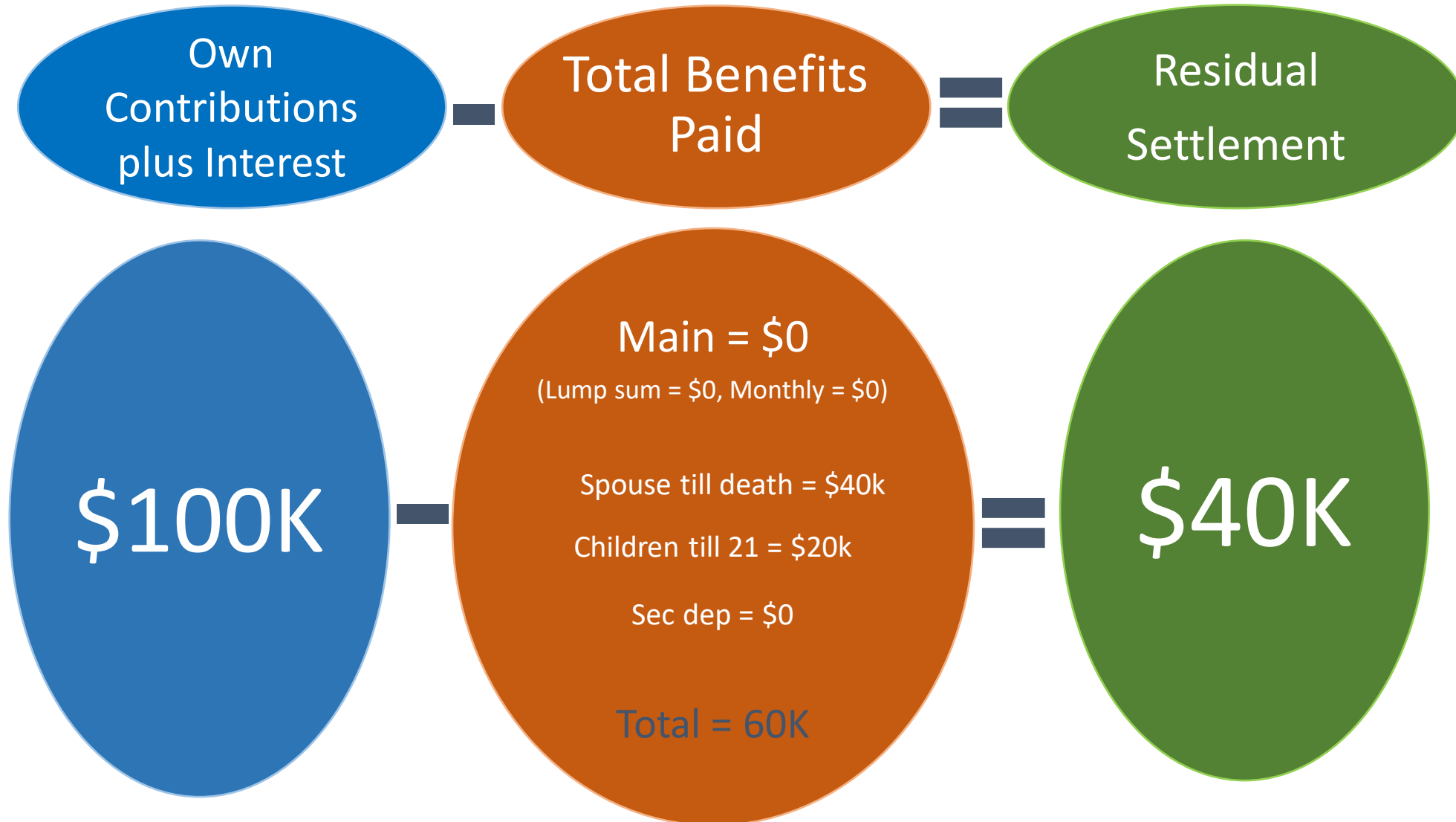
*(Signature of Participant)

***NOTE:** The completed form must bear your ORIGINAL SIGNATURE, no faxes or e-mails will be accepted.

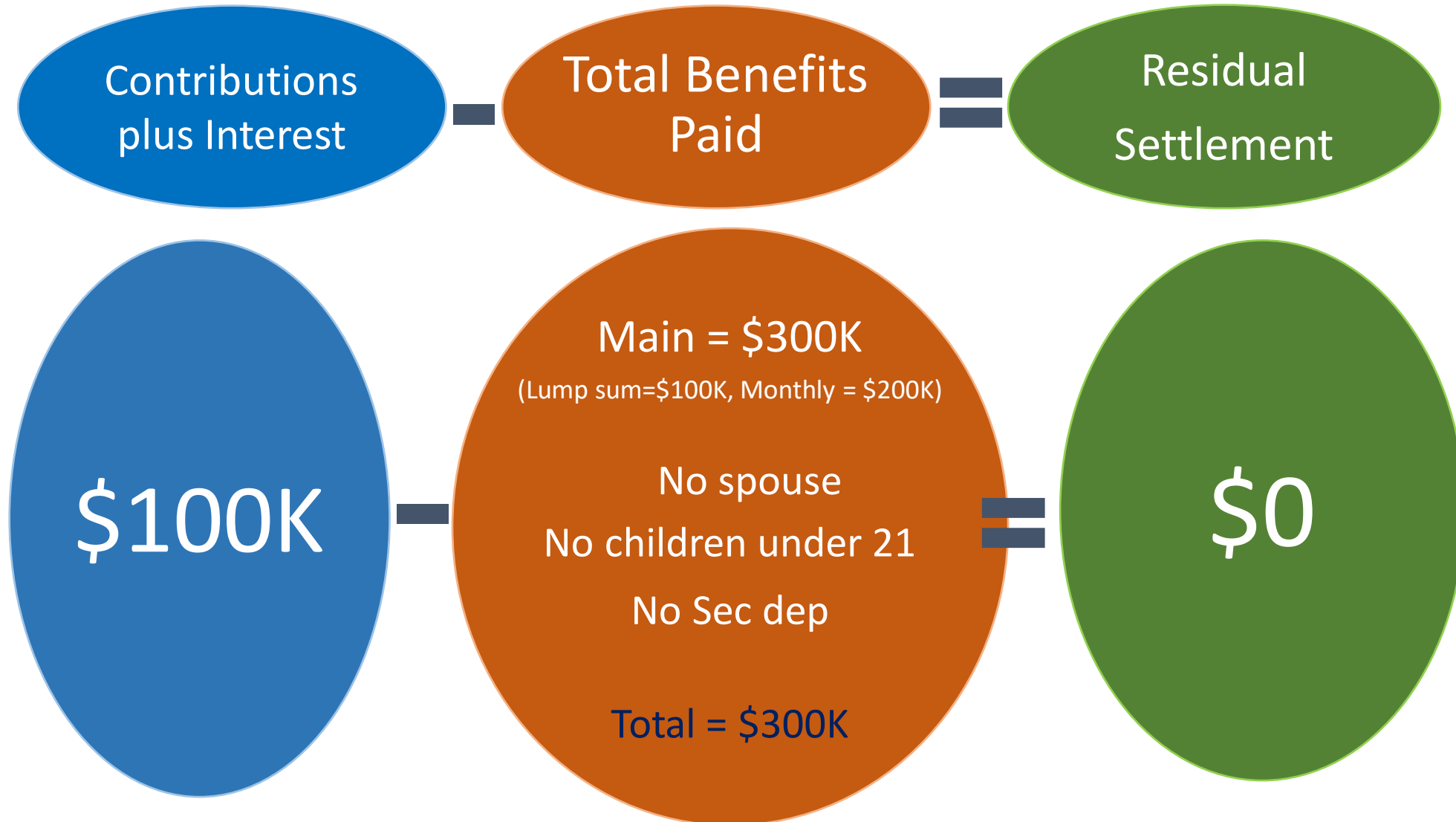
APPLICABLE ONLY TO NEW ENTRANTS OR RE-ENTRANTS:
It may be possible to validate prior non-contributory service and/or restore prior contributory service, if any, under articles 23 & 24 of the Regulations, provided that you apply within one year of your entry/re-entry date to the Fund, but before separation should you separate from service earlier. For more information, please visit the UNJSPF website (www.unjspf.org).

For more information on the Residual Settlement, please visit the Survivor’s Benefits webpage:
<https://www.unjspf.org/documents/survivors-benefits/>
 For an educational video on the Residual Settlement, please visit:
<https://www.youtube.com/watch?v=nsm6QlqjMsg>

The Residual Settlement – Let's calculate – Participant died in Service



The Residual Settlement – Let's calculate – Participant died in retirement





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Time for a pension quiz





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Part 6:

Pension tools demo: UNJSPF Website, Member Self-Service (MSS) and How to contact the Fund

Your Pension Toolkit: What tools? What for? Where do I find them?



UNJSPF
United Nations Joint
Staff Pension Fund

- The UNJSPF website: <https://www.unjspf.org/>

An **intuitive, user-friendly** source of **up-to-date** pension related information, news, pension tools and learning material (booklets, videos, tutorials, etc.), investment information and access to your Member Self-Service (MSS), designed to help you **find the information you need when you need it!**
All information on the website exists in English and in French.

- The new Pension eLearning modules: <https://www.unjspf.org/unjspf-pension-elearning-modules/>

Essential and interactive pension courses. Information about your pension plan, pension rights, options and obligations. Freedom to follow the courses at your own pace.
Currently, the modules exist in English language only, but the Fund is working on launching the French version soon.

- UNJSPF Member Self-Service (MSS): <https://www.unjspf.org/resources/about-member-self-service/>

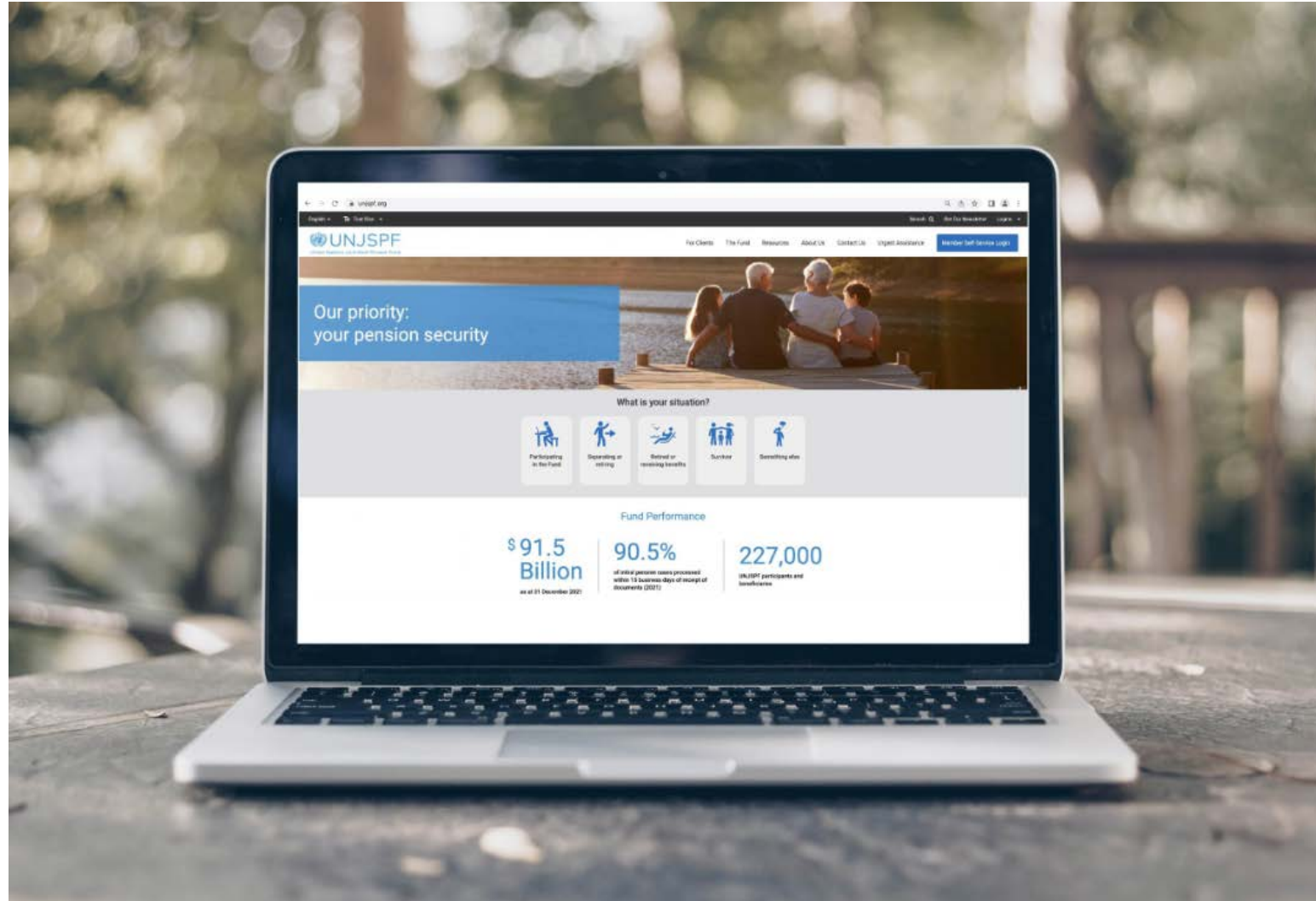
Your **secure, personalized** pension portal where you can access important information about your status with the Pension Fund, useful tools (estimator, separation document tracking tool, etc.), all pension forms personalized with your name and UID number, etc. **Your MSS portal will serve you during your participation in the Fund and in retirement!** Currently, the MSS portal is in English language only, the Fund will launch the French version soon.



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Staff Pension Fund

I - The UNJSPF Website
<https://www.unjspf.org/>

A NEW UNJSPF WEBSITE



UNJSPF Website – more user friendly, intuitive, informative

NEW UNJSPF WEBSITE



UNJSPF.ORG

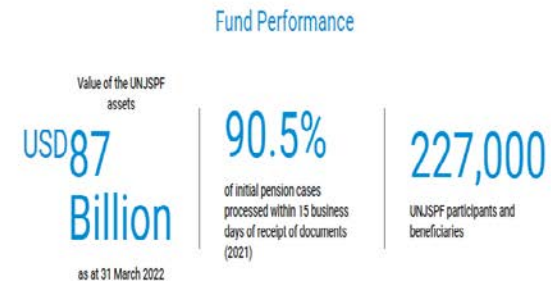
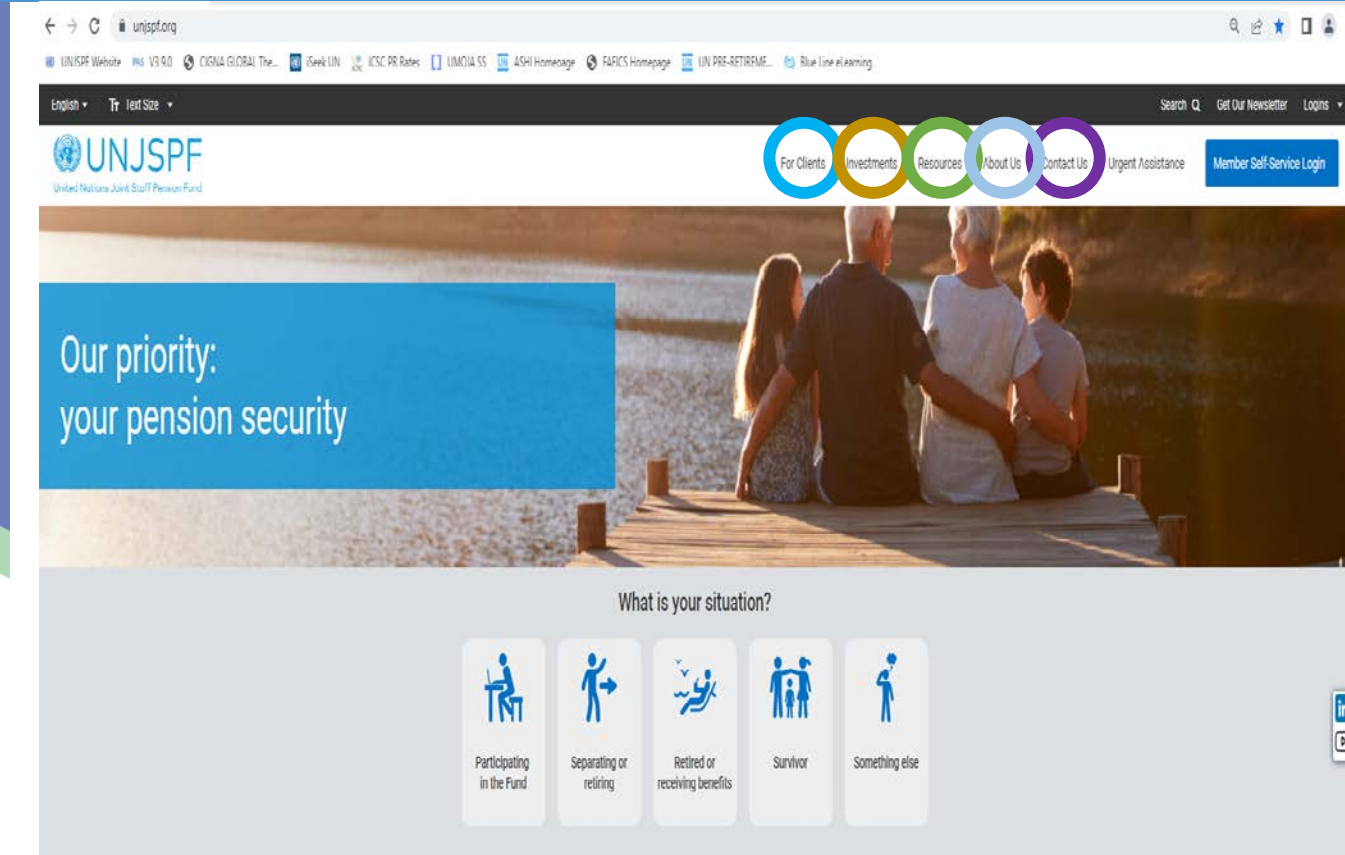


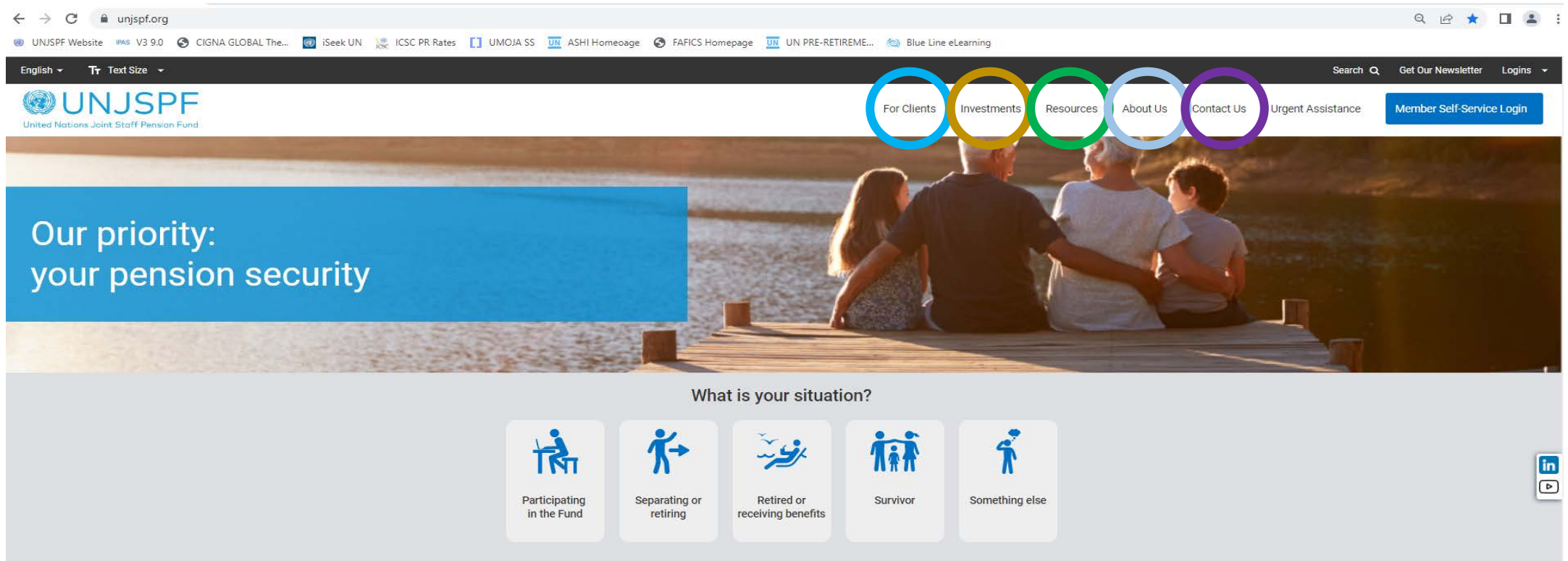
WHAT YOU CAN FIND:

- pension-related topics pages tailored to your situation
- all relevant resources on each topic page
- information about the Fund's investments and performance
- the Fund's Regulations and Rules
- news and announcements
- publications, reports, booklets and videos
- access to the Member Self-Service
- all the information you need to contact or visit the Fund

WHAT IT OFFERS:

- a new site menu with easy access to all the key topics and resources for participants, retirees and beneficiaries
- a visually appealing web design that is fully responsive and accessible
- an updated content structure that reduces the time to find the information you need
- a one stop-shop to meet all your pension-related information needs





The screenshot shows the UNJSPF website homepage. At the top, there is a navigation bar with the UNJSPF logo on the left and a search bar, newsletter sign-up, and login options on the right. Below the navigation bar is a large banner image of a family sitting on a pier by the water. A blue text box on the left of the banner reads "Our priority: your pension security". Below the banner is a section titled "What is your situation?" with five icons representing different scenarios: "Participating in the Fund", "Separating or retiring", "Retired or receiving benefits", "Survivor", and "Something else".

Fund Performance

Value of the UNJSPF assets

USD 87 Billion

as at 31 March 2022

90.5%

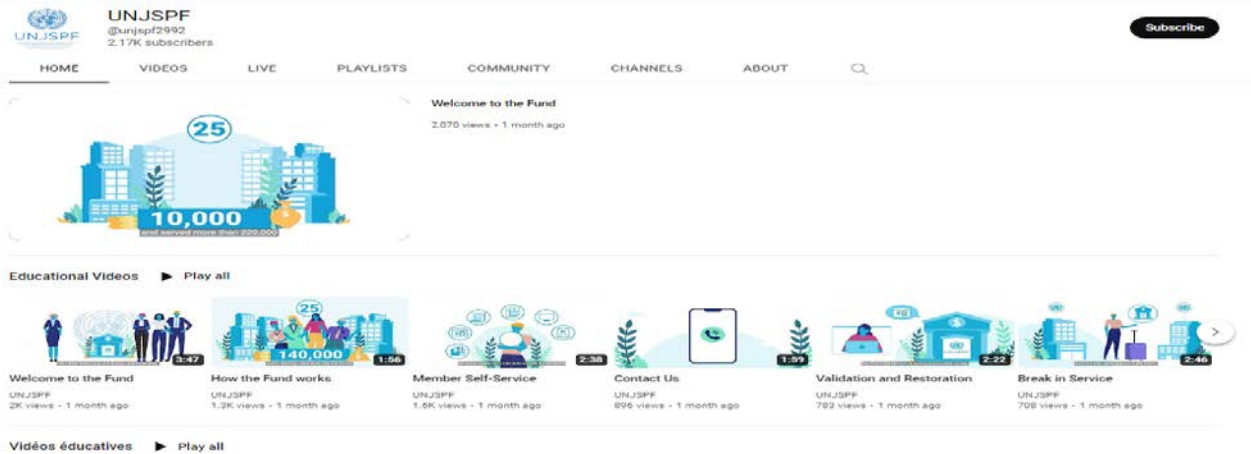
of initial pension cases processed within 15 business days of receipt of documents (2021)

227,000

UNJSPF participants and beneficiaries

The UNJSPF Videos

Access all videos on YouTube:
<https://www.youtube.com/channel/UCIYus2IXTS2fv-wnDjOnbaQ>




All videos exist in English,
French and Spanish

Or, access all videos on the UNJSPF website:
<https://www.unjspf.org/resources/all-videos/>



<https://www.unjspf.org/all-booklets/>

Booklets on many of the key pension topics (more than shown here!). All booklets exist in English and French, some also in Spanish



All Booklets

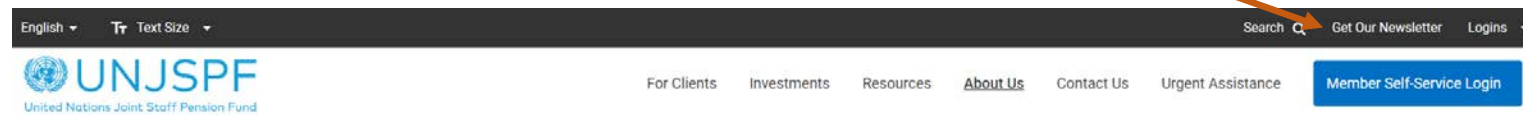
The links below will take you to the topics pages. On the right column under Resources, you will find the booklets in all available languages among other related resources.

Disability Benefit	→
Divorce	→
Emergency Fund	→
Information for Beneficiaries	→
Legal Guardianship and Estate	→
Participation	→
Restoration	→
Separation	→
Survivor's Benefit	→
Two-Track	→
Transfer Agreements	→
Validation	→







The UNJSPF website – Regular Newsletters and Articles

The Fund regularly publishes articles and newsletters to provide its members with current and relevant updates: <https://www.unjspf.org/about-us/newsroom/>

To sign up for the Fund’s monthly newsletter, please send a request by email to: unjspf-communication@un.org or, sign up on our website (top right corner)



Newsroom

 <p>Check out our 2021 Annual Report</p> <p>16 September 2022</p>	 <p>The United Nations Joint Staff Pension Fund recognized as a leader for responsible investment</p> <p>19 August 2022</p>	 <p>The 2021 UNJSPF audited financial statements are now available</p> <p>5 August 2022</p>
 <p>The 72nd session of the Pension Board concludes</p> <p>31 July 2022</p>	 <p>Retirees and Beneficiaries: mailing of the 2022 Certificates of Entitlement</p> <p>5 July 2022</p>	 <p>Retirees and beneficiaries: if your regular monthly benefit was not paid at the end of June 2022, this is what you need to do</p> <p>1 July 2022</p>





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Staff Pension Fund

II - The Pension eLearning Modules

<https://www.unjspf.org/unjspf-pension-elearning-modules/>



UNJSPF Website - The new Pension eLearning modules



PENSION ELEARNING MODULES



[UNJSPF.ORG/UNJSPF-PENSION-ELEARNING-MODULES/](https://www.unjspf.org/unjspf-pension-elearning-modules/)



WHAT YOU CAN LEARN:

- Module 1: Participation Essentials
- Module 2: Benefits and Separation Essentials
- Module 3: Essentials for Retirees and Beneficiaries
- Module 11: The Two-Track (an option offered to adjust your pension)

WHAT YOU WILL GET:

- essential information about your pension plan
- freedom to follow the course at your own pace
- free modules to help you better understand your pension rights, options and obligations

HOW TO REGISTER:

The modules are available on the UN Blue Line platform. For instructions on how to register, please go to [unjspf.org/unjspf-pension-elearning-modules/](https://www.unjspf.org/unjspf-pension-elearning-modules/).

- **Module 1: Participation Essentials** (all new participants in the Fund should take this module)
- **Module 2: Benefits and Separation Essentials** (participants preparing for separation, including on retirement, should take this module)
- **Module 3: Essentials for Retirees and Beneficiaries** (this module contains information that is useful in retirement, including about the annual Certificate of Entitlement (CE) process)
- **Module 11: The Two-Track** (this module provides guidance on how the Pension Adjustment System and the Two-Track system work)

For detailed information and guidance on how to access the Pension eLearning modules, visit:

<https://www.unjspf.org/unjspf-pension-elearning-modules/>



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III - UNJSPF Member Self-Service (MSS)

<https://www.unjspf.org/resources/about-member-self-service/>



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Watch the Educational Video about “Member Self-Service”

<https://www.youtube.com/watch?v=JMMKg-w4WnU>

Your Pension Toolkit: UNJSPF Member Self-Service (MSS)

 **UNJSPF**
United Nations Joint
Staff Pension Fund



PARTICIPANTS:

REGISTER FOR
MEMBER SELF-SERVICE
(MSS) TODAY!

MEMBER.UNJSPF.ORG



WHAT YOU NEED TO REGISTER:

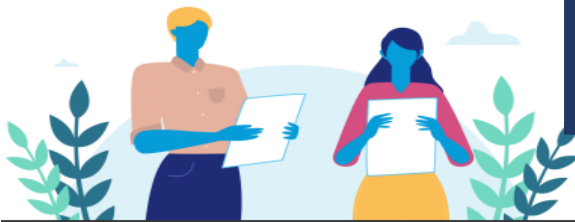
- your nine-digit UNJSPF Unique Identification Number (UID). If you don't know your UID, email requestUIDonly@unjspf.org
- your last name on file with the Fund
- your date of birth
- a valid long-term email address

WHAT YOU CAN DO INSIDE MSS:

- check your contribution amount and the length of your contributory service (in your Annual Pension Statement)
- run estimates to know your pension options when you retire or leave the Fund
- upload and submit documents to the Fund
- track receipt by the Fund of your pension-related separation documents

...and so much more!

Visit <https://www.unjspf.org/resources/about-member-self-service/> for more information.



 **UNJSPF**
United Nations Joint
Staff Pension Fund



RETIREES/BENEFICIARIES:

REGISTER FOR
MEMBER SELF-SERVICE
(MSS) TODAY!

MEMBER.UNJSPF.ORG



WHAT YOU NEED TO REGISTER:

- your nine-digit UNJSPF Unique Identification Number (UID). If you don't know your UID, email requestUIDonly@unjspf.org
- your last name on file with the Fund
- your date of birth
- a valid long-term personal email address

WHAT YOU CAN DO INSIDE MSS:

- track all your payments from the Fund
- access and print the PDF of the annual Certificate of Entitlement (CE) form, unless you are paid under the two-track system
- upload and submit to the Fund copies of your CE form, other pension forms and supporting documents
- track whether your returned barcoded CE form was received by the Fund

...and so much more!

Visit <https://www.unjspf.org/resources/about-member-self-service/> for more information.

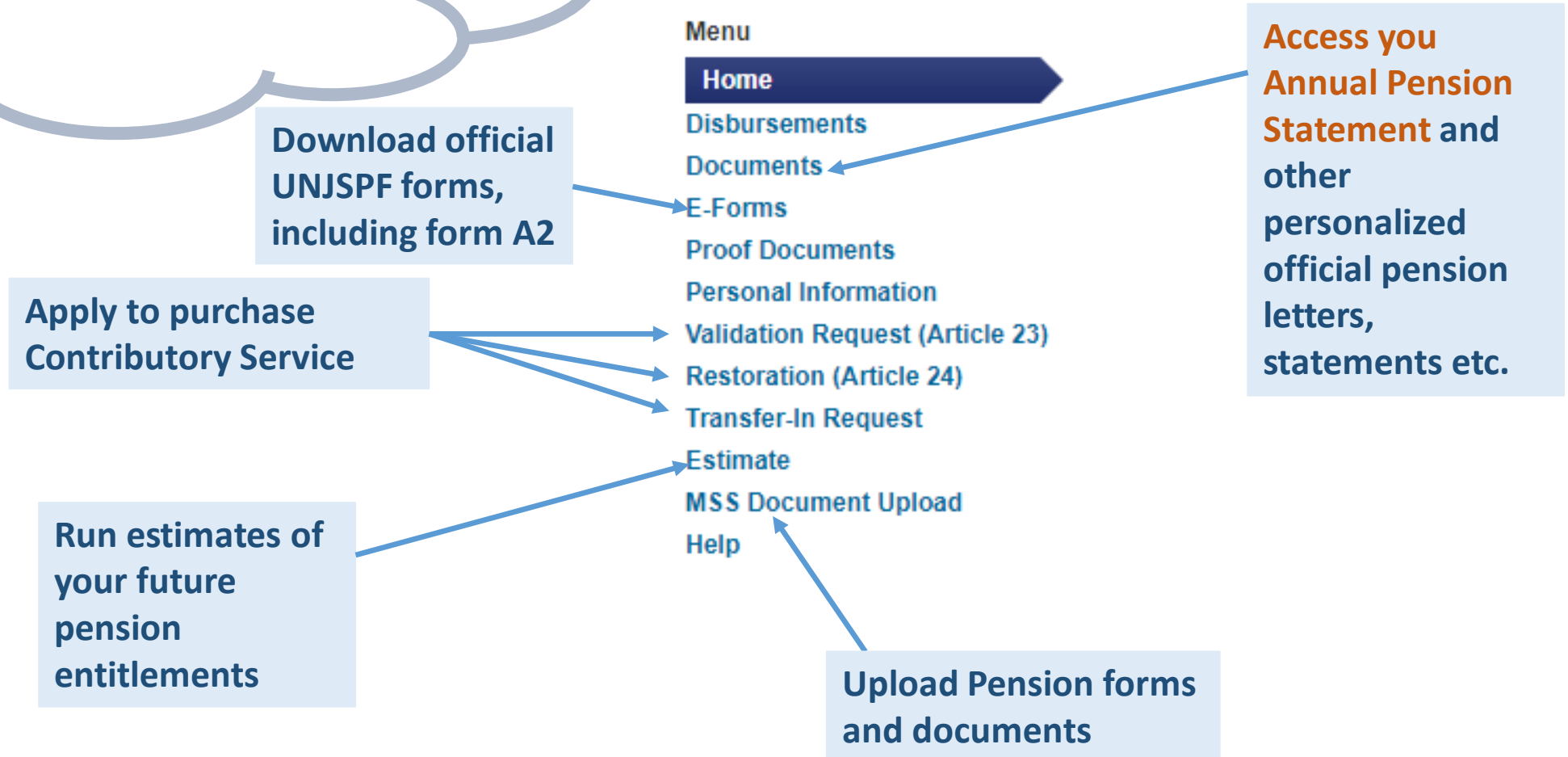


The UNJSPF website – UNJSPF Member Self Service (MSS)

- **MSS is a web portal on the UNJSPF website that you can log into to access real-time information about your UNJSPF pension account.**
- **You can verify your personal information as recorded by the Fund**
- **You can print official pension forms and then upload hand-signed copies and other documents directly to the Fund.**
- **You can run estimates on your future entitlements from the Fund.**
- **When separating, you can track the progress of your separation documentation submissions to the Fund.**
- **Once you are a beneficiary, you can track payments made to you by the Fund and perform your yearly “Proof of Life = Certificate of Entitlement” exercise.**
- **And much more! MSS is constantly being improved and expanded, so check back often!**

Member Self Service (MSS) – Key functionalities for participants

“What can I can do in MSS?”





UNJSPF

CTBTO EPPO FAO IAEA ICBEB ICCROM ICAO ICC IFAD ILO IMO IOM
IPU ISA ITU ITLOS STL UN UNESCO UNIDO UNWTO WHO WIPO WMO

Welcome Christine Cartner 18/10/2021

Menu

Home

Disbursements

Documents

E-Forms

Proof Documents

Personal Information

Validation Request (Article 23)

Restoration (Article 24)

Transfer-In Request

Estimate

MSS Document Upload

Help

Home

English: The Terms of Service for use of the UNJSPF MSS portal have been updated. Please read them in full here. Your continued use of the MSS portal constitutes your agreement to follow and be bound by the updated Terms of Service.

Français: Les conditions d'utilisation de l'Espace Client CCPNU ont été mises à jour. Veuillez les lire dans leur intégralité ici. En continuant à naviguer et utiliser cet Espace Client vous nous signifiez votre accord avec les conditions d'utilisation mises à jour sans limite ni réserve.

ENGLISH:

MSS will allow you to view and update information in your UNJSPF records. To update your email address, please go to the Account tab at the top right of this page; select "Update Email Address".

To correct any information, please follow these instructions. If you are an employee of: CTBTO, EPPO, FAO, IAEA, ICCROM, ICGEB, ICAO, ICC, IFAD, ILO, IMO, IOM, IPU, ISA, ITU, ITLOS, STL, UNESCO, UNIDO, WHO, WIPO, WMO, UNWTO, contact your Staff Pension Committee (SPC) Secretary.

If you are an employee of the UN family, contact your Executive Office or your HR Office immediately.

If you are a retiree or a beneficiary, please contact the Fund at <https://www.unjspf.org/contact-us/>.

For technical problems accessing your account please contact the Fund at MSSsupport@UNJSPF.org.

For information on MSS please see <https://www.unjspf.org/member-self-service/>.

FRANÇAIS:

MSS vous permettra d'afficher et de mettre à jour certaines informations dans vos dossiers CCPNU. Pour corriger vos informations, veuillez suivre les instructions ci-dessous. Pour changer l'adresse électronique appuyer sur l'onglet "ACCOUNT" situé dans le coin supérieur droit de cette page, puis, appuyer sur l'onglet "Update Email Address".

Si vous êtes employé par: OTICE, OEPP, FAO, AIEA, ICCROM, ICGEB, OACI, CPI, FIDA, OIT, OMI, OIM, UIP, ISA, UIT, ITLOS, TSL, UNESCO, ONUDI, OMS, OMPI, OMM, OMT, veuillez contacter votre Secrétaire du Comité des pensions du personnel.

Si vous êtes employé par des Nations Unies, veuillez contacter votre bureau exécutif ou votre bureau des ressources humaines immédiatement.

Si vous êtes un retraité ou un bénéficiaire, veuillez contacter la Caisse via <https://www.unjspf.org/fr/contactez-nous/>.

Pour tout problème technique avec le service en ligne, veuillez contacter la Caisse à MSSsupport@UNJSPF.org.

Pour plus d'informations sur MSS <https://www.unjspf.org/fr/member-self-service/>.

News

Alerts

Member Self Service (MSS) – All the tabs...

- **Account:** (this tab can be accessed in the top left corner of all MSS pages) - **here you can change your Email, Password and/or Security Questions.**
- **Home:** the Fund uses this page to provide news, updates and alerts relating to MSS – we encourage you to regularly log into MSS to check for such updates/alerts.
- **Disbursements:** **this page is relevant only once you have separated and a payment from the Fund has been made to you.** Once you are in receipt of UNJSPF payment/s you can track all one-time or monthly payments here.
- **Documents:** **Here you can access, download and print your Annual Pension Statement, Estimates that you have generated in the Estimate tab, and, once your benefit is in payment, other important documents**
- **E-Forms:** **Here you can access all official UNJSPF forms pre-completed with your UID and name (e.g. Payment Instructions form Pens.E6 or E7, form A2, etc.) – please always use these MSS forms, as applicable, as they are barcoded and the latest version of these forms.**
- **Proof Documents:** **Here you can track receipt by the Fund of the key separation documents for your case (SEPPA, Separation Notification PF4 and PI) – this tab gives you visibility into whether the Fund has received the documents required to allow to start the review and processing of your UNJSPF benefit.**
- **Personal Information:** **Here you can verify the personal information the Fund has on file for you – any discrepancies you may notice should be reported to your HR office so they can take action to rectify and inform the Fund.**
- **Validation:** **if you are eligible to apply for validation, you can submit your request here (within max. one year from your date of entry into UNJSPF participation).** In that case, remember to also submit your duly completed, dated and signed form B1 to your SPC Secretary!
- **Restoration:** **if you are eligible to apply for restoration, you can submit your request here (within max. one year from your date of entry into UNJSPF participation).** In that case, remember to also submit your duly completed, dated and signed form C1 to your SPC Secretary!
- **Transfer-In Request:** **if you are eligible to apply for transfer of pension rights to the UNJSPF, you can submit your request here (within the time frame indicated in the applicable Transfer Agreement between the releasing org and the UNJSPF. Make sure to also consult and inform your SPC of this submission.**
- **Estimate:** **Here you can enter a future separation date and run estimates providing you with your future entitlement options and amounts; you can run as many estimates for as many possible separation dates as you wish. Estimates are published under the ‘Document’ tab in MSS. You should run an estimate ahead of your separation so that you can make an informed benefit election.**
- **MSS Document Upload:** **This feature will be available to ILO participants in the near future!** Here you can upload and submit to the Fund official UNJSPF form/s and supporting documents as required for your case (e.g., PI, A2, PF23A, ID docs, Birth Cert./s, Marriage Cert., etc.) – *this tab allows you to submit forms and required documents to the Fund electronically. This tab is not currently available for the staff of some SPC organizations. However, it will be visible and can be used by all retirees and their beneficiaries once their benefits are in payment, as of that time, they will gain access to their ‘Retiree/Beneficiary’ version of the MSS portal which includes this tab.*
- **Help:** **this feature will be available shortly to provide you with links to useful information relating to MSS functionalities.**



Note that the MSS tabs/functionalities you can access as a participant are different from those you will be able to access once you are a retiree/beneficiary in receipt of your pension payments.

Member Self Service (MSS) – Useful tools for MSS

Useful tools to help you navigate UNJSPF MSS

- To use MSS you need to first register:
<https://member.unjspf.org/v3prod/app?service=external/MemberPages:RegistrationTermsOfService>
- For help with MSS registration, check this tutorial:
<https://www.unjspf.org/wp-content/uploads/2020/04/How-to-Register-in-Member-Self-Service.pdf>
- To register, you will need your nine-digit UNJSPF Unique Identification Number (UID), your surname and date of birth as reported to and recorded in the Fund's records, and an email address to get started.
>If you don't know your UID, please follow these instructions to request it from the Fund:
<https://www.unjspf.org/for-clients/unique-identification-number/>
>For technical issues with MSS, write to:
msssupport@unjspf.org
- It is recommended to use a personal email address for MSS registration that will remain valid even after you separate/retire!

About Member Self-Service (MSS)

MSS provides you with access to your pension account and allows you to submit forms and documents to the Fund.

Login

or

Register

If you require assistance logging into your MSS account, contact us:

- **BY PHONE**
Hours (M-F): 07:00-19:00 (New York time) or 08:00-17:00 (Geneva time)
Telephone numbers: 1-212-963-6931 (New York, U.S.A.) or 41-(0)22-928-8800 (Geneva, Switzerland)
Toll Free numbers (for 68 countries)
- **BY EMAIL**
msssupport@unjspf.org or via the Contact Us webpage: [contact-us](#).

Most UNJSPF participants can:

- check their personal information and update their email address;
- run estimates of future pension benefits and options;
- access their Annual Pension Statement;
- access UNJSPF forms pre-completed with their name and Unique Identification Number;
- electronically submit required pension forms to the Fund (please see the MSS Document Upload section below under MSS Features for more information);
- fill online requests to validate, restore, or transfer your pension rights.

Most UNJSPF retirees and beneficiaries can:

- track all payments from the Fund as well as After Service Health Insurance premium deductions;
- access important pension documents;
- access the PDF of the annual Certificate of Entitlement or CE form, unless they are paid under the two-track system;
- track whether their returned CE was received by the Fund;
- access all official UNJSPF forms pre-completed with their name and UID;
- upload and submit completed, dated, and signed pension forms and supporting documents;
- update their email address and mailing address on file with the Fund and provide an emergency contact;
- submit an initial Emergency Fund request in case of severe financial hardship;
- run an estimate of their entitlement under the two-track option, if they retired after 02 August 2015.

Resources

Videos



Member Self-Service



Set up your MSS account



Recover Your Password



Beneficiary Services



Participant Services

Tutorials



How to register (English)



Comment s'inscrire (Français)



Cómo registrarse (Español)



How to upload documents (English)



Comment télécharger des documents (Français)



Cómo subir documentos (Español)

Forms

Log in to Member Self-Service



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**Let's have a look at some of the key MSS
tools for participants...**



UNJSPF
United Nations Joint
Staff Pension Fund

**ACCOUNTS tab (top right corner in MSS):
Change your MSS password, email and
security questions**



Welcome

Account Settings

You can update your password, email as well as a variety of other settings that affect your user account.

Reset Password

Please remember to frequently update your password.

Update Email Address

Your email address is our primary means of communicating with you. Please make sure that you keep it up to date.

Update Security Questions

Your security questions are used when you forget your password.

Update Document Communication Preferences

Please remember to set your document communication preferences.

[Home](#)



UNJSPF
United Nations Joint
Staff Pension Fund

**DOCUMENTS tab:
Check your annual Pension Statement**



UNJSPF

CTBTO EPPO FAO IAEA ICBBB ICCROM ICAO ICC IFAD ILO IMO IOM
IPU ISA ITU ITLOS STL UN UNESCO UNIDO UNWTO WHO WIPO WMO

Welcome Christine Cartner 18/10/2021

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






Estimate

MSS Document Upload

Help

Documents

Records Export

Date		Recipient	Action
22-May-2021	 Pension Statement - 2020		Details
23-May-2020	 Pension Statement - 2019		Details
16-Oct-2019		CARTNER, CHRISTINE LUISE Unique ID: 000303732	Details
16-Oct-2019	 Estimate SS	CARTNER, CHRISTINE LUISE Unique ID: 000303732	Details
04-Jun-2019	 Pension Statement - 2018	CARTNER, CHRISTINE LUISE Unique ID: 000303732	Details
26-May-2018	 Pension Statement - 2017	CARTNER, CHRISTINE LUISE Unique ID: 000303732	Details
27-Apr-2018	 Estimate SS	#D9T8E Benefit Type: Effective Date: 07/01/2018	Details
26-Apr-2018	 Estimate SS	#D9T8E Benefit Type: Effective Date: 04/01/2026	Details
31-Jan-2018	 Estimate SS	#D9T8E Benefit Type: Effective Date: 06/01/2030	Details
24-Jun-2017	 Pension Statement - 2016	HOEFER, CHRISTINE LUISE Unique ID: 000303732	Details
22-Nov-2016	 Estimate SS	#D9T8E Benefit Type: Effective Date: 04/01/2033	Details
01-Sep-2016	 Estimate SS	#D9T8E Benefit Type: Effective Date: 01/04/2036	Details
31-Aug-2016	 Estimate SS	#D9T8E Benefit Type: Effective Date: 01/04/2036	Details
30-Aug-2016	 Pension Statement - 2015	HOEFER, CHRISTINE LUISE Unique ID: 000303732	Details
27-Aug-2015	 Estimate SS	#D9T8E Benefit Type: Effective Date: 04/01/2036	Details
31-Dec-2013	 Pension Statement	HOEFER, CHRISTINE Unique ID: 000303732	Details
31-Dec-2013	 Pension Statement	HOEFER, CHRISTINE Unique ID: 000303732	Details
31-Dec-2013	Pension Statement	HOEFER, CHRISTINE Unique ID: 000303732	Details

Annual Pension Statement – What is it and why is it important that I check it each year?



- The Annual Statement (also called Pension Statement) is made available each year in late May and provides you with all the key information about your UNJSPF participation from the date you joined the Fund as a participant till most recent prior year end.
- The statement informs you of all your important personal pension information, including biographical info, Contributory Service period (CS), your OWN contributions paid to the Fund, the history of your pensionable remuneration (PR) rates, etc.
- The statement provides you with key information for your period of UNJSPF participation from your entry into the Fund date(DOE) through to the end of the Annual Statement year.
- The Annual Statement can be found in Member Self Service on the UNJSPF website, under the DOCUMENT tab.
- You should access and review your Annual Statement every year and note any errors in personal data to your SPC, HR office OR the UNJSPF, as applicable <https://contact.unjspf.org/>
- The Annual Statement is published in MSS each year by end of May; the most recent statement available is for the period till year end 2021.
- For more information about the Annual Statement, please visit: <https://www.unjspf.org/for-clients/annual-pension-statement/>

**UNITED NATIONS JOINT STAFF PENSION FUND
ANNUAL STATEMENT AS OF 31 DECEMBER 2018**

SEE [hyperlink to web page](#) below) ON OUR WEBSITE FOR ANNUAL STATEMENT EXPLANATION NOTES.
If the link above does not work copy to your favorite browser this address:
<https://www.unjspf.org/annual-statement-pension-statement/>

A. PERSONAL DATA										
ORIG.	VESTED	DATE OF BIRTH			SEX	MARITAL STATUS		CATEGORY	PENSION NUMBER	NRA
	Y	DAY	MONTH	YEAR	Female	Single		General Service		62

B. CONTRIBUTORY SERVICE										
1. BEGINNING DATE	DAY	MO.	YR.	2. DATE OF ENTRY INTO PARTICIPATION	DAY	MO.	YR.	L.W.O.P/BREAK-IN PARTICIPATION		
	13	07	03		13	07	03	YEARS	MONTHS	DAYS
CONTRIBUTORY SERVICE										
PRIOR YEAR TOTAL	3	14	4	0	7	0	1	23		
CURRENT YEAR	4	1	0	0	8	0	0	0		
VALIDATION/ RESTORATION/ OTHER CREDIT	5	0	0	0	9	0	0	0		
TOTAL AT 31 DECEMBER 2018	6	15	4	0	10	0	1	23		

D. OTHER CONTRIBUTIONS		
(IN US DOLLARS)	(PAYMENTS)	(INTEREST)
VALIDATION		
1. CURRENT YEAR PAYMENT		
RESTORATION		
2. ORIGINAL BALANCE		
3. AMOUNT PAID PRIOR TO 1 JANUARY		
4. CURRENT YEAR PAYMENTS		
5. REMAINING BALANCE AT 31 DECEMBER 2018		0.00

C. CONTRIBUTIONS		
(IN US DOLLARS)	(AMOUNT)	(INTEREST)
1. PRIOR YEAR BALANCE	70,269.16	14,981.74
2. INTEREST ON PRIOR YEAR BALANCE		2,770.65
3. PRIOR YEAR ADJUSTMENTS REPORTED IN THE CURRENT YEAR		
4. CURRENT YEAR REGULAR CONTRIBUTIONS	6,194.88	
5. OTHER CONTRIBUTIONS CREDITED (TRANSFERRED FROM SECTION D UPON COMPLETION OF PAYMENTS)		
6. BALANCE AT 31 DECEMBER 2018	76,464.04	17,752.39

E. ANNUAL PENSIONABLE REMUNERATION					
EFFECTIVE DATE (DDMM/YYYY)	AMOUNT (USD)	NO OF COMPLETE MONTHS	EFFECTIVE DATE (DDMM/YYYY)	AMOUNT (USD)	NO OF COMPLETE MONTHS
1 01/11/2007	53,855.00	4	11 01/03/2010	62,077.00	12
2 01/03/2008	55,695.00	5	12 01/03/2011	64,844.00	12
3 01/06/2008	58,248.00	7	13 01/03/2012	68,380.00	12
4 01/03/2009	60,162.00	1	14 01/03/2013	69,843.00	7
5 01/04/2009	60,161.00	1	15 01/10/2013	73,306.00	5
6 01/05/2009	60,162.00	2	16 01/03/2014	76,059.00	1
7 01/07/2009	60,161.00	1	17 01/04/2014	75,306.00	6
8 01/08/2009	60,162.00	2	18 01/10/2014	78,416.00	1
9 01/10/2009	60,161.00	1	19 01/11/2014	77,640.00	2
10 01/11/2009	60,162.00	4	20 01/01/2015	78,416.00	48

The information the UNJSPF provides on the web site is made available for the convenient access of our participants. While the UNJSPF makes every attempt to ensure the information provided is reliable, human or mechanical error remains a possibility. Therefore, the UNJSPF does not guarantee the accuracy, completeness or timeliness of information, and will not be held responsible for any errors or omissions or the use of, or results obtained from the use of information. This applies to sites hyperlinked to and from the UNJSPF web site.



UNJSPF
United Nations Joint
Staff Pension Fund

ESTIMATE tab: Run your own pension estimates in MSS

How to run an estimate in MSS



The UNJSPF website – Member Self Service: Estimates

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Disclaimer / Clause de non-responsabilité:

English

It can be useful to run an estimate of your benefit options for planning purposes or before making a final benefit election. To run your estimate, enter your proposed separation date in the designated box below. For detailed guidance on how to run and read estimates, refer to the Learning Tools page and 'Tutorials' on the Fund's website: <https://www.unjspf.org/help-tutorials/>. Once you have submitted your estimate request and the calculation is complete, you can view the estimate as a PDF file under the DOCUMENTS tab in MSS. Please take into consideration that the figures in the estimate are based on unaudited data, available to the Fund at the time of its running, as reported to us by you or your employing organization. In most cases, it will be a good estimate as long as there are no peculiar circumstances. Bear in mind that a full audit of your pension record will be conducted at the time of your actual separation from service, in the course of processing and establishing your final pension entitlement. If you need more advice on your estimate, please contact the Fund through the contact-us page: <https://www.unjspf.org/contact-us/>. Presently, there are some specific cases (e.g. cases where participants have worked for an outside organization to the Fund, etc.); you can find more information on these cases under the 'Known Issues' page: <https://www.unjspf.org/mss-known-issues-and-faq/>. If your separation date is more than six months away, please contact the Fund through the contact-us page: <https://www.unjspf.org/contact-us/>.

Français

Il peut être utile de faire une estimation de vos options de prestations pour des fins de planification ou avant de faire un choix final. Pour générer votre estimation, entrez la date de votre séparation proposée dans la boîte désignée ci-dessous. Pour des conseils détaillés sur la façon de générer et de lire des estimations, consultez la page des Outils d'apprentissage et les « Tutoriels » sur le site Web de la Caisse: <https://www.unjspf.org/help-tutorials/>. Une fois que vous aurez soumis votre demande d'estimation et que le calcul est terminé, l'estimation sera disponible en tant que fichier PDF sous l'onglet DOCUMENTS dans MSS. Veuillez prendre en compte le fait que les chiffres de l'estimation sont basés sur des données non vérifiées disponibles à la Caisse au moment de son exécution, telles que rapportées par vous ou votre organisation employeuse. Dans la plupart des cas, il s'agit d'une bonne estimation tant qu'il n'y a pas de circonstances particulières. Gardez à l'esprit qu'un audit complet de votre dossier de pension sera effectué au moment de votre cessation d'emploi, au cours du traitement et de l'établissement de votre prestation. Si vous avez besoin de plus de conseils sur votre estimation vous pouvez contacter le service clientèle de la Caisse via le formulaire de contact en ligne: <https://www.unjspf.org/fr/contactez-nous/>. À l'heure actuelle, il existe des « problèmes connus » concernant l'exactitude de ce calculateur d'estimation pour certains cas très précis (par exemple, pour des cas où les participants avaient des périodes de congé spécial sans solde ou des droits de retraite transférés d'une organisation externe à la Caisse, etc.); vous pouvez trouver une liste de tous les « problèmes connus » ici: <https://www.unjspf.org/member-self-service/mss-known-issues-and-faq/>. Si la date de votre séparation de service est dans les six prochains mois et que vous avez noté un problème avec votre estimation, vous pouvez contacter la Caisse via le formulaire de contact en ligne pour obtenir de l'aide.

Each time you run an estimate for a new separation date, it is recommended that you leave the 'Fixed Lump Sum Amount' box blank.

This will give you an estimate with the maximum lump sum you are entitled to. Once you have the maximum, you can go back and run more estimates with smaller lump sum amounts to see how your benefits change.

Enter your future separation date here (dd/mm/yyyy).

The field might be pre-populated with a date, however you can change that date to any future separation date of your choice.

Then hit "Submit Request" – don't leave this page until the 'wheel' has stopped turning and you are advised that your estimate can now be viewed as a PDF under the DOCUMENTS tab in MSS.

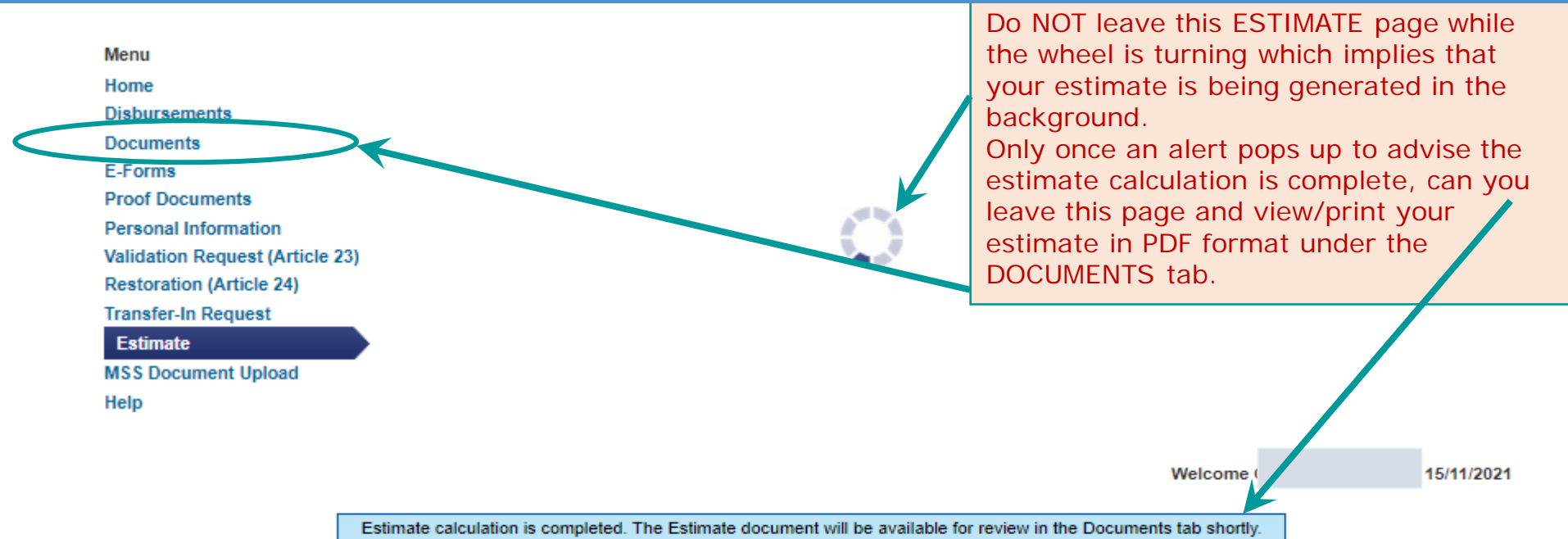
Pension Estimate

Estimate of your Pension Entitlement

Proposed Separation Date:

Fixed Lump Sum Amount (In US Dollars):

Member Self Service (MSS) – How to run your own estimates



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Do NOT leave this ESTIMATE page while the wheel is turning which implies that your estimate is being generated in the background. Only once an alert pops up to advise the estimate calculation is complete, can you leave this page and view/print your estimate in PDF format under the DOCUMENTS tab.

Welcome () 15/11/2021

Estimate calculation is completed. The Estimate document will be available for review in the Documents tab shortly.

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Disclaimer / Clause de non-responsabilité:

English

It can be useful to run an estimate of your benefit options for planning purposes or before making a final benefit election. To run your estimate, enter your proposed separation date in the designated box below. For detailed guidance on how to run and read estimates, refer to the Learning Tools page and 'Tutorials' on the Fund's website: <https://www.unjspf.org/help-tutorials/>. Once you have submitted your estimate request and the calculation is complete, you can view the estimate as a PDF file under the DOCUMENTS tab in MSS. Please take into consideration that the figures in the estimate are based on unaudited data, available to the Fund at the time of its running, as reported to us by you or your employing organization. In most cases, it will be a good estimate as long as there are no peculiar circumstances. Bear in mind that a full audit of your pension record will be conducted at the time of your actual separation from service, in the course of processing and establishing your final pension entitlement. If you need more advice on your estimate you may contact our Client Services via the online Contact Form: <https://www.unjspf.org/contact-us/>. Presently, there are some 'known issues' with the accuracy of this estimate calculator for very specific cases (e.g. cases where participants had periods of Special Leave without Pay, or transferred pension rights from an outside organization to the Fund, etc.); you can find a list of all 'known issues' here <https://www.unjspf.org/member-self-service/>. If your separation date is within the next six months and you noted an issue with your estimate, please contact the Fund through the online Contact Form for assistance.

Member Self Service (MSS) – Where to view your MSS estimates



Welcome [redacted] 15/11/2021

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

[Estimate](#)

[MSS Document Upload](#)

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Documents

Records Export

Date	Document	Recipient	Action
15-Nov-2021	 Estimate SS	[redacted]	Details
15-Nov-2021	 Estimate SS	[redacted]	Details
15-Nov-2021	 Estimate SS	[redacted]	Details
15-Nov-2021	 Estimate SS	[redacted]	Details
22-May-2021	 Pension Statement - 2020	[redacted]	Details
23-May-2020	 Pension Statement - 2019	[redacted]	Details
16-Oct-2019	 Estimate SS	[redacted]	Details

How to read your pension estimate




UNITED NATIONS **NATIONS UNIES**
UNITED NATIONS JOINT STAFF PENSION FUND
CAISSE COMMUNE DES PENSIONS DU PERSONNEL DES NATIONS UNIES
 NEW YORK (Headquarters)
 P.O. Box 5036, UNITED NATIONS, N.Y., N.Y. 10017
 Tel: (212) 963 -6931; Fax: (212) 963 -3146
 Email: UNJSPF@UN.ORG
 Cable: UNATIONS NEWYORK
 Web: <http://www.unjspf.org>
 OFFICE AT GENEVA
 c/o PALAIS DES NATIONS
 CH 1211, Geneva 10
 Tel: +41 (0) 22 928 8800; Fax: +41 (0) 22 928 9099
 E-mail: UNJSPEGVA@UNJSPEORG
 Web: <http://www.unjspf.org>

Ref: [REDACTED]
 PENSION NO [REDACTED] 27 April 2018
 PERSONAL AND CONFIDENTIAL
 TO: [REDACTED]

IPAS SELF SERVICE ESTIMATE

SUBJECT: ESTIMATE OF YOUR PENSION ENTITLEMENT

The estimate you requested is provided below. Please note that it is unaudited based on information provided by your employing Organization. An accurate determination can be made only after your separation from service has actually taken place, at which time all data will be audited. For your convenience, you may obtain information on pension issues and forms in self-service <https://member.unjspf.org> and from our Website www.unjspf.org

Separation Date

DOB: 06/03/1971 (Normal Retirement Age: 62)

DATE OF SEPARATION 30 June 2018

Art. 30
Deferred Retirement
Benefit payable for life
as of NRA


FULL DEFERRED RETIREMENT - ARTICLE 30
 AT AGE 62PER YEAR \$ 34,837.08

Art. 34/35
Prospective Surviving
Spouse’s Benefit
(applicable in this case)

PROSPECTIVE SURVIVOR
 (ARTICLE 34/35). . . . PER YEAR \$ 17,418.60

Art. 31
Withdrawal
Settlement

WITHDRAWAL SETTLEMENT - ARTICLE 31 \$ 258,017.24

UNITED NATIONS  **NATIONS UNIES**
UNITED NATIONS JOINT STAFF PENSION FUND
CAISSE COMMUNE DES PENSIONS DU PERSONNEL DES NATIONS UNIES

NEW YORK (Headquarters)
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 Tel: (212) 963-6931; Fax: (212) 963-3146
 Email: UNJSPF@UN.ORG
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OFFICE AT GENEVA
 c/o PALAIS DES NATIONS
 CH 1211, Geneva 10
 Tel: +41 (0) 22 928 8800; Fax: +41 (0) 22 928 9099
 E-mail: UNJSPF.GVA@UNJSPF.ORG
 Web: <http://www.unjspf.org>

Ref: [REDACTED]
 PENSION NO: [REDACTED] 26 April 2018

PERSONAL AND CONFIDENTIAL
 TO: [REDACTED]

IPAS SELF SERVICE ESTIMATE

SUBJECT: ESTIMATE OF YOUR PENSION ENTITLEMENT

The estimate you requested is provided below. Please note that it is unaudited based on information provided by your employing Organization. An accurate determination can be made only after your separation from service has actually taken place, at which time all data will be audited. For your convenience, you may obtain information on pension issues and forms in self-service <https://member.unjspf.org> and from our website www.unjspf.org

DOB: 06/03/1971 (Normal Retirement Age: 62)

DATE OF SEPARATION: 31 March 2026

EARLY RETIREMENT - ARTICLE 29

1. FULL PENSION PER YEAR	\$ 38,345.64
PROSPECTIVE SURVIVOR (ARTICLE 34/35) PER YEAR	\$ 19,172.88
OR	
2. REDUCED PENSION PER YEAR	\$ 14,628.96
TOGETHER WITH LUMP SUM (MAXIMUM)	\$ 330,944.19
PROSPECTIVE SURVIVOR (ARTICLE 34/35) PER YEAR	\$ 19,172.88

FULL DEFERRED RETIREMENT - ARTICLE 30

AT AGE 62 PER YEAR	\$ 65,548.20
------------------------------	--------------

PROSPECTIVE SURVIVOR (ARTICLE 34/35) PER YEAR	\$ 32,774.16
---	--------------

WITHDRAWAL SETTLEMENT - ARTICLE 31 \$ 661,888.38

Separation Date

Art. 34/35
Prospective
Surviving Spouse's
Benefit (applicable in
this case)

Art. 29
Full
Early Retirement
Benefit payable for
life, **WITHOUT**
Lump Sum

Art. 29
Reduced
Early Retirement
Benefit payable for
life, together
WITH
MAX. Lump Sum

Art. 30
Deferred Retirement
Benefit payable for
life **as of NRA**

Art. 31
Withdrawal
Settlement

UNITED NATIONS **NATIONS UNIES**
UNITED NATIONS JOINT STAFF PENSION FUND
CAISSE COMMUNE DES PENSIONS DU PERSONNEL DES NATIONS UNIES
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 E-mail: UNJSPFGVA@UNJSPF.ORG
 Web: <http://www.unjspf.org>

Ref: [REDACTED]
 PENSION NO: [REDACTED] 16 October 2019
 PERSONAL AND CONFIDENTIAL
 TO: [REDACTED]

IPAS SELF SERVICE ESTIMATE

SUBJECT: ESTIMATE OF YOUR PENSION ENTITLEMENT

The estimate you requested is provided below. Please note that it is unaudited based on information provided by your employing Organization. An accurate determination can be made only after your separation from service has actually taken place, at which time all data will be audited. For your convenience you may obtain information on pension issues and forms in self-service <https://member.unjspf.org> and from our website www.unjspf.org

DOB: 06/03/1971 (Normal Retirement Age: 62)

DATE OF SEPARATION 31 March 2033

RETIREMENT - ARTICLE 28

1. FULL PENSION PER YEAR	\$ 95,270.28
PROSPECTIVE SURVIVOR (ARTICLE 34/35). PER YEAR	\$ 47,635.20
OR	
2. REDUCED PENSION PER YEAR	\$ 52,836.96
TOGETHER WITH LUMP SUM (MAXIMUM)	\$ 546,174.83
PROSPECTIVE SURVIVOR (ARTICLE 34/35). PER YEAR	\$ 47,635.20

Separation Date

Art. 34/35
Prospective
Survivor's Benefit
(applicable in this case)

Art. 28
Full
Retirement Benefit
payable for life,
**WITHOUT
Lump Sum**

Art. 28
Reduced Retirement
Benefit payable for
life together
**WITH
MAX. 1/3rd
Lump Sum**
(default LS amount
provided)

UNITED NATIONS  NATIONS UNIES

UNITED NATIONS JOINT STAFF PENSION FUND
CAISSE COMMUNE DES PENSIONS DU PERSONNEL DES NATIONS UNIES
NEW YORK (Headquarters)
P.O. Box 5036, UNITED NATIONS, N.Y., N.Y. 10017
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CH-1211, Geneva 10
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E-mail: UNJSPF.GVA@UNJSPF.ORG
Web: <http://www.unjspf.org>

Ref: [REDACTED]
PENSION NO: [REDACTED] 16 October 2019

PERSONAL AND CONFIDENTIAL

TO: [REDACTED]

IPAS SELF SERVICE ESTIMATE

SUBJECT: ESTIMATE OF YOUR PENSION ENTITLEMENT

The estimate you requested is provided below. Please note that it is unaudited based on information provided by your employing Organization. An accurate determination can be made only after your separation from service has actually taken place, at which time all data will be audited. For your convenience you may obtain information on pension issues and forms in self-service <https://member.unjspf.org> and from our Website www.unjspf.org

DOB: 06/03/1971 (Normal Retirement Age: 62)

DATE OF SEPARATION 31 March 2033

RETIREMENT - ARTICLE 28

1. FULL PENSION PER YEAR	\$ 95,270.28
PROSPECTIVE SURVIVOR (ARTICLE 34/35) PER YEAR	\$ 47,635.20
OR	
2. REDUCED PENSION PER YEAR	\$ 87,496.20
TOGETHER WITH LUMP SUM (MAXIMUM)	\$ 100,000.00
PROSPECTIVE SURVIVOR (ARTICLE 34/35) PER YEAR	\$ 47,635.20

Separation Date

Art. 34/35
Prospective
Survivor's Benefit
(applicable in this case)

Art. 28
Full
Retirement Benefit
payable for life,
**WITHOUT
Lump Sum**

Art. 28
Reduced Retirement
Benefit payable for
life together
**WITH
FIX Lump Sum of
100,000USD
(as elected by
beneficiary)**

You have provided the following lump sum choice for the calculation of your future benefit:

LUMP SUM %: or **FIXED LUMP SUM AMOUNT: 100000.00**

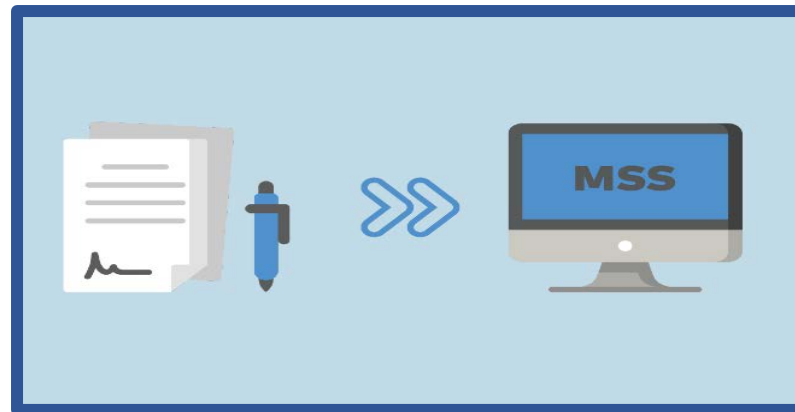


UNJSPF

United Nations Joint
Staff Pension Fund

MSS DOCUMENT UPLOAD tab: Uploading and submitting your documents to the UNJSPF inside MSS

- Participants of most UNJSPF member organizations can upload and submit their duly completed, dated and hand-signed pension documents in PDF, JPEG or JPG format to the Fund inside the MSS Document Upload tab.
- For detailed guidelines about this process, refer to the tutorial “How to upload documents” on the Fund’s MSS website:
<https://www.unjspf.org/resources/about-member-self-service/>





UNJSPF
United Nations Joint
Staff Pension Fund

IV: How to contact the Fund

- **ACTIVE PARTICIPANTS of UN Agencies** (listed below) **must** contact their **SPC Secretariat** for all pension related queries:

CTBTO EPPO FAO IAEA ICGEB
ICCROM ICAO ICC IFAD
ILO IMO IOM IPU ISA ITU
ITLOS STL UNESCO UNIDO
UNWTO WHO WIPO WMO

- **ACTIVE PARTICIPANTS of all other UNJSPF member organizations (including the UN Secretariat)** should contact the Fund directly with their queries.
- **ALL RETIREES and BENEFICIARIES** can contact the Fund directly with their queries.

Contacting the UNJSPF – All UNJSPF contact details on the website

- **All UNJSPF contact details are provided on the Fund’s online “Contact Us” webpage.** All queries to the Fund should be submitted via these official contact channels.
- You can directly access the UNJSPF Contact Us webpage here: <https://contact.unjspf.org/>
- **Please always use these official contact channels,** as they will ensure that your queries are duly received, acknowledged, tracked, routed internally for review and responded to in a timely manner.



Send us a message

Please note that all fields with an asterisk (*) are required.

Are you? *

Select an option

Unique Identification Number UID *

UIDs are 9 digits. [Don't know my UID](#)

Your title

Select an option

Your name *

First

Middle

Last

Please ensure that your name is spelled exactly as it appears in the Fund's records.

Your email *

Enter Email

Confirm Email

New York Office

+1 (212) 963-6031

Call center hours: Monday-Friday / 7:00-19:00 (US EST)

[More Info](#)

Geneva Office

+41 (0) (22) 928 88 00

Call center hours: Monday-Friday / 8:00-17:00 (CET)

[More Info](#)

Toll Free Numbers

Toll-Free numbers now available for 68 countries

[More Info](#)

Contacting the UNJSPF – Contacting the Fund by MAIL

- It is strongly encouraged to contact the Fund via the online Contact Form, but you can also contact us by mail (e.g., pouch, postal mail, special courier).
- The mailing addresses for the Fund’s Geneva and New York offices are also provided on the “Contact Us” webpage.
- Note that when sending postal mail to the Fund’s New York office, the address to use will depend on how you send your mail (postal service vs. special courier vs. pouch).
- Always make sure to include the letter date, your full name, your UNJSPF reference number and your contact details (address, phone, email address) in all communications with the UNJSPF. All official forms submitted by mail must be hand signed in ink to be acceptable.

UNJSPF NEW YORK

New York Office

+1 (212) 963-6931

Call center hours: Monday-Friday / 7:00-19:00 (US EST)

By Fax

+1 (212) 963-3146

Office Location

4th floor
1 Dag Hammarskjöld
Plaza (DHP)
Corner of 48th Street and
2nd Avenue

UNJSPF Client Services New York

FOR VIRTUAL APPOINTMENTS:

Please contact us by phone or in writing via the online Contact Form on this page, to schedule a virtual appointment with a UNJSPF pension expert at a specific date and time during regular UNJSPF office hours.

FOR WALK-IN SERVICES:

The UNJSPF New York Client Services are located on the 4th floor at 1 Dag Hammarskjöld Plaza (the visitor entrance is on 48th Street at the corner with 2nd Avenue), where we welcome walk-in clients on Tuesday and Thursday afternoons, from 12:00 to 16:00. Clients will be seen on a first come first serve basis. Please have your UNJSPF Unique ID (UID) or Retirement number handy as you will need it to register with the UNJSPF Client Services. When visiting the building, you must first register at the building welcome desk where you will have to present a valid picture ID before you can access the 4th floor.

MAIL DROP-OFF ONLY:

The UNJSPF has a dedicated drop-off mailbox available on the ground floor at the building; you can drop off physical documents (with original signatures where required) during standard building opening hours (Monday to Friday, 08:00 to 18:00). Please inquire about the exact location of the UNJSPF drop-off mailbox at the building welcome desk.

Postal Mailing Address

United Nations Joint Staff Pension Fund
c/o United Nations
P.O. Box 5036
New York, NY 10163-5036 USA

Courier and Registered Mailing Address

United Nations Joint Staff Pension Fund
37th floor, 1 DHP
885 Second Avenue
New York, NY 10017
USA

[Less Info](#)

UNJSPF GENEVA

Geneva Office

+41 (0) (22) 928 88 00

Call center hours: Monday-Friday / 8:00-17:00 (CET)

By Fax

+41 (0) (22) 928 90 99

UNJSPF Client Service Geneva

FOR VIRTUAL APPOINTMENTS:

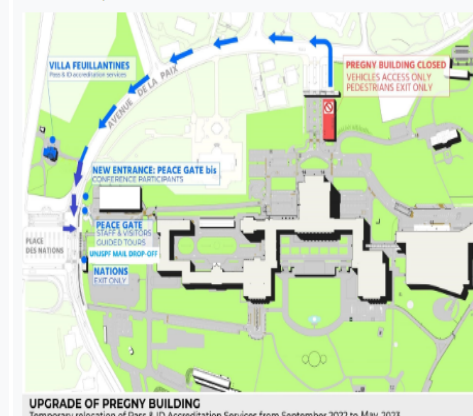
Please contact us by phone or in writing via the online Contact Form on this page, to schedule a virtual appointment with a UNJSPF pension expert at a specific date and time during regular UNJSPF office hours.

FOR WALK-IN SERVICES:

The UNJSPF Geneva Client Services are now located on the 1st floor at the UNOG Client Support Centre in Building H, where we welcome walk-in clients on Tuesday and Thursday afternoons, from 13:00 to 16:00. Clients will be seen on a first come first serve basis. Please also have your UNJSPF Unique ID (UID) or Retirement number handy, as you will need it to register with the UNJSPF Client Services.

MAIL DROP-OFF ONLY:

The UNJSPF has dedicated drop-off mailboxes available at two locations on UNOG premises; you can drop off physical documents (with original signatures where required) at the Peace gate building (see below) and at the entrance of the UNOG Client Support Centre during standard UNOG opening hours (Monday to Friday, 08:00 to 18:00).
Peace Gate Drop-Off



Postal Mailing Address

UNJSPF
c/o Palais des Nations
CH-1211 Geneva 10
Switzerland

[Less Info](#)

Contacting the UNJSPF – Contacting the Fund by PHONE

- You can also call the Fund and speak to a pension expert at our Call Centre who will help you with your issue or escalate it to the appropriate section in the Fund that can resolve the problem.
- The phone numbers for the Call Centre are provided on the “Contact Us” webpage <https://contact.unjspf.org/>.
- The Call Centre operates from opening of business hours in Geneva, Switzerland, to end of business hours in New York, USA. Soon the Call Centre will function 24/5. All details are provided here <https://contact.unjspf.org/>.
- The Call Centre also operates toll-free and local numbers in over 65 countries during these same hours.

Toll Free Numbers

Toll-Free numbers now available for 68 countries

Afghanistan	079 991 6666
	073 071 6666
Argentina	08006661985
Australia	1800986631
Austria	1800986631
Bangladesh	08001112230
Belgium	080058539
Benin	(229)61509856
Bosnia and Herzegovina	(387)70311081
Brazil	08007248292
Bulgaria	080011044
Burkina Faso	(226)25300984
Cameroon	(237)697777888
Canada	(1)8338175824



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Time for a pension quiz





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**That concludes
today's briefing.
Thank you for your
participation**