



UNJSPF

United Nations Joint
Staff Pension Fund

INFORMATION FOR RETIREES/ BENEFICIARIES

Introduction

The United Nations Joint Staff Pension Fund - also known by its acronym UNJSPF in English and CCPPNU in French - was established in 1949 by the United Nations General Assembly to provide retirement, death, disability and related benefits for staff upon cessation of their service(s) with the United Nations and other organizations admitted to membership of the Fund.

The UNJSPF Regulations and Rules govern the conditions of participation and the determination of the entitlements arising therefrom. The rules are numerous and complex; the purpose of this booklet is to guide you, help your understanding of the rules and assist you with information on issues affecting your pension rights. Participants, retirees and beneficiaries facing circumstances not covered by this booklet are encouraged to consult the Fund Secretariat or the Secretary of the Staff Pension Committee (SPC) of the organization for which the participant works.

Disclaimer: This information is made available for the convenience of UNJSPF participants, retirees, and beneficiaries. If there is any ambiguity, inconsistency or conflict between the information provided in this booklet and the UNJSPF Regulations and Rules, the Regulations and Rules take precedence.

Please check the UNJSPF website for the most up to date Regulations and Rules.

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Certificate of Entitlement

Each year the Fund conducts an exercise to verify the continuing eligibility of retirees and beneficiaries to the benefits they are receiving. As part of this exercise, each person in receipt of a benefit from the Fund must submit a Certificate of Entitlement (CE) to the Fund every year.

There are four ways to complete the CE exercise:

1. Using the Digital Certificate of Entitlement application (DCE app), available for use on a mobile device, to provide 'proof of life' in biometric format inside the app. All retirees and beneficiaries can enroll in the DCE app. For more information about the DCE app and DCE submission please check the UNJSPF website.
2. Using the CE form (received by postal mail or printed from Member Self-Service (MSS)) and submitting it to the Fund electronically inside the MSS account. This is done by uploading a scanned copy of the dated and hand-signed barcoded CE form inside the Document Upload tab inside the MSS account. For details about how to register for MSS and how to upload a document please check the UNJSPF website.
3. Using the CE form (received by postal mail or printed from MSS) and mailing the physical CE form to the Fund. In this case, the Fund must receive the original dated and signed CE form with the retiree's or beneficiary's original ink signature on

it. For the Fund's mailing addresses please refer to our Contact Us page.

4. Using the CE form (received by postal mail or printed from MSS) and dropping it off in person in New York or Geneva. Retirees and beneficiaries can drop the duly dated and signed CE form with an original ink signature on the form at the Fund's New York and Geneva offices where dedicated UNJSPF mailboxes have been set up to receive CE forms and pension documents in general. For practical details about the modalities for in-person mail drop off, please refer to the New York and Geneva office tabs on our Contact Us page.

Please note that if you are paid under the two-track you will not be able to download and print the CE form from MSS, so if you opt for the paper version of the CE you will have to wait to receive it by postal mail.

When is the paper CE form normally sent to me?

Paper CEs are mailed out in June of each year. A second mailing to those persons who have not returned their CEs is undertaken in October of the same year. If you are not on the two-track, you can also download and print your paper CE inside your Member Self-Service account (it is made available at the end of June).

Can I fax or e-mail my CE back to the UNJSPF, or may I use an old form from a prior year?

No. The UNJSPF must receive an original CE from the current year's exercise for a benefit to continue in payment. No facsimiles, e-mails or old forms will be accepted. However, you can upload your CE

in your Member Self-Service account using the Document Upload feature.

What happens if I do not complete the CE exercise?

If your CE is not received by the Fund, your benefit will be suspended until you return your CE or provide the Fund with acceptable proof that you are still alive.

What should I do in case I have not received the CE form mailed by the Fund and cannot download it from MSS? (e.g., retirees/beneficiaries paid under the two-track)

Those who have not received their paper-based CE form by the end of November and who cannot download the CE form from MSS are strongly encouraged to mail/special courier/pouch a letter to the Fund with the subject line "20XX(year) CE Exercise", providing their full name, address, UNJSPF reference number (UID), as well as their original handwritten signature. The Fund will exceptionally accept such letter in lieu of the CE form. This letter may also be submitted electronically, via MSS Document Upload inside your MSS account.

Taxation of UNJSPF benefits

Am I liable for taxes on my monthly benefit?

Each country determines, based on its own relevant national tax legislation and policies, whether and to what extent UNJSPF pensions are subject to national taxation. The UNJSPF makes no tax reimbursements to its retirees and beneficiaries under any circumstances. Any reimbursement of national income taxes that may be payable on certain UNJSPF benefits is done by the former employing organization.

What do I do if I need a certificate from the UNJSPF for the tax authorities in my country of residence?

You should submit a request via the Contact Us form on our website for a certificate of benefits paid for the tax year in question. Once you have requested the certificate, the Fund will automatically send you the required information each year, usually one month following the end of the relevant fiscal year.

How do I calculate the amount of my own contributions? And those of my former employing organization?

Information on your own contributions and those of your former employing organization (twice your contributions) is provided to you in the benefit entitlement letter that is sent to you as soon as your first benefit payment has been processed. It is important that you keep that letter and the information that it contains. If you should misplace the letter, you may request a copy of the letter

be sent to you. The letter is also available inside your Member Self-Service account.

Can the UNJSPF help me calculate my taxes?

The UNJSPF does not provide tax advice. For authoritative advice on tax issues, you should consult your local tax authority, an attorney or an accountant who specializes in such matters. A local association of the Federation of Associations of Former International Civil Servants (FAFICS) (www.fafics.org) may also be able to assist you, or help you find a specialist in local tax matters.

Change of mailing address

If I move to another address, how do I notify the UNJSPF?

Should you move permanently, you must notify the UNJSPF in writing of your new address. You may use the change of address form which can be downloaded from our website or inside your Member Self-Service account - Form PF.23M - or you may provide such information in a letter, which must be signed with your original signature. This form may be submitted electronically through the Member Self-Service document upload feature, mailed to the Fund or dropped-off at one of our locations (see the Contact Us page on our website for more details).

How much notice should I give the UNJSPF for a change in address?

Normally a change of address is processed within 15 days of receipt of your request, but at certain busy periods or over the year end it may take a little longer.

Do I notify the UNJSPF if my change of address is temporary?

The UNJSPF can only accommodate one official address in its database for each retiree/beneficiary. Should you be moving temporarily, for six months or less, it is not necessary to advise the UNJSPF but you should ensure that your mail is forwarded to you whilst you reside at the temporary address.

Change in payment instructions

How do I notify the UNJSPF of a change in my payment/banking instructions?

You should use the change in payment instructions form PF.23, which you can download from our website or from your Member Self-Service account. All requests for change must be signed by the retiree/beneficiary and be received with an original signature. Whenever submitting a new payment instruction please confirm the currency in which you wish to receive your benefit. This form may be submitted electronically through the Member Self-Service document upload feature, mailed to the Fund or dropped-off at one of our locations (see the Contact Us page on our website for more details).

May I provide the changes by fax or by e-mail?

No. The UNJSPF does not accept changes to payment instructions by fax or by e-mail.

How much time must I allow for a change in payment instructions to take effect?

Normally, a change of payment instructions is processed for the next month's benefit payment, reflecting the fact that the Fund's payroll is finalized by no later than the 9th or 10th of the prior month (e.g., by 10 September for benefit payment issued on 30 September). Please take these factors into consideration before

closing your "old" bank account and opening a "new" one for receipt of your monthly benefit.

May I change the currency in which I am paid?

Yes. The Fund can pay your benefit in any 18 different currencies. If you choose to receive your payment in a currency other than the US dollar, the Fund applies the UN monthly rate of exchange for the month prior to the quarter (i.e. for your benefit payment due on 1st April, 1st May and 1st June, the March exchange rate would be used).

If I am in receipt of more than one benefit, how many different payment instructions may I provide?

Those who are in receipt of more than one benefit from the Fund are requested to submit the same payment instructions for all benefits.

After service health insurance (ASHI)

Can I have my ASHI premium automatically deducted from my pension benefit?

Yes. To do so, you must fill out a form with your former employer's Insurance Section, which will advise the Fund of the monthly premium to be deducted from your pension benefit.

Who do I call if I have a question regarding my health insurance premium?

You should always call the Insurance Section of your former employing organization for queries on ASHI. The UNJSPF is only given the monthly amount to deduct, and does not have information on how it is calculated.

How does the UNJSPF know how much to deduct from my benefit each month for ASHI?

The Insurance Section of your former employing organization advises the UNJSPF as to the amount to be deducted from your monthly benefit for ASHI premium. That amount is then paid to your former employing organization. Please be aware that fluctuations in ASHI premiums affect the amount of the monthly benefit payable to you.

Child's benefit

If I have dependent children, are they eligible for benefits and, if so, for how long?

A child's benefit is payable to each child of a beneficiary in receipt of a retirement, early retirement or disability benefit, while the child remains unmarried and under the age of 21. For those in receipt of an early retirement benefit, the child's benefit starts only when the beneficiary dies or reaches the normal age of retirement, except that, for a child recognized as disabled, the child's benefit is payable immediately upon the staff member's separation from service. A child's benefit is never payable if a beneficiary has elected to take a deferred retirement benefit or a withdrawal settlement.

If I have a child after separation from service, is that child eligible for a benefit?

For the Fund, a child means a child existing on the date of a participant's separation from service or death in service, and includes the step-child or adopted child of a participant. It also includes a child conceived prior to the participant's separation from service. The child must have been reported to the Fund by the former employing organization during service. A birth certificate must be sent to the Fund for processing of the child's benefit.

Would payment of a child's benefit be continued beyond the age of 21 if the child were in full-time attendance at an educational institution?

No, the UNJSPF does not provide a benefit for children who continue their education after reaching age 21.

What if my child is disabled - will he/she be eligible for a benefit for life?

Provided that the child has been formally recognized by the Fund as disabled, a child's benefit is payable beyond age 21 for as long as the child remains disabled within the meaning of the UNJSPF Regulations. Further information may be found on the Disability page on our website.

If there is an entitlement to a child's benefit, may I request the Fund to pay it directly to my child?

Yes, you may, provided the child is over age 16 and has his or her own bank account. You should submit to the Fund the original of the completed Payment Instructions form under Article 36 (Child's benefit) form PF.23B that can be obtained from our website or from your Member Self-Service account.

Cost-of-living adjustments

Is my benefit adjusted for cost-of-living increases?

Your initial benefit is adjusted over time for movements of the consumer price index in the United States. New periodic benefits qualify for the full amount of adjustment only if they were first awarded at least 12 months before the normal adjustment date of 1st April. In the case of a benefit awarded less than one year earlier, the adjustment is reduced pro rata. All beneficiaries are subject to a 0.5 percentage point reduction in their initial cost of living adjustments. In most cases, no adjustments are made to a deferred retirement benefit before the retiree has reached the age of 55.

How often will my benefit be adjusted?

Normally benefits are adjusted once a year, provided that the relevant consumer price index has moved by at least 2% since the date of the last adjustment. Such adjustments are normally undertaken in April of the following year. However, in a high-inflation situation, i.e., where the consumer price index has moved by 10% or more since the date of the last adjustment, benefits are adjusted semi-annually - on 1st April and 1st October.

Will my benefit be adjusted for changes in the cost-of-living in my country of residence?

It depends: If your benefit is on the dollar track, your benefit will be adjusted periodically in accordance with the movement of the United States Consumer Price Index (CPI). If you have opted for

the two-track system and submitted a proof of residence for a country other than the USA, your local track pension amount will also take into account the movement of the Consumer Price Index of your country of residence. Please see the two-track system page on our website and/or the Pension Adjustment System annexed to the Regulations and Rules of the UNJSPF for a more detailed explanation.

Will I be sure to have an adjustment each year?

Adjustments are only made if the consumer price index has moved by 2% or more since the prior adjustment.

Will I be notified if there is a change in the amount of my benefit?

Yes, the Fund will inform you whenever there is a change in the amount of your periodic benefit, such as cost-of-living adjustments, application of the Fund's pension adjustment system, change of exchange rate, discontinuation of a child's benefit. Please also note that, should there be a change in your ASHI premium, this will change the amount paid.

Two-track system

Where can I find information on the two-track system so that I can understand what it is?

You can find more information about the two-track system on the two-track page of our website or you may review Annex IV of the UNJSPF Regulations and Rules, which describes the Pension Adjustment System.

If I am on the two-track system, can I change to the dollar track whenever I wish?

Once you have elected the two-track system you will remain on that system and you cannot revert to the dollar track except under certain very stringent conditions. Additional information can be found in the two-track page of our website.

If I am on the dollar track, can I change to the two-track system at any time?

Yes, you may decide at any time to move from the dollar to the two-track system, but, in so doing, you must remember that you cannot then revert to the dollar track (see above).

Re-employment in the common system

If I am re-employed by a member organization of the UNJSPF, am I still eligible for a monthly benefit?

If you are re-employed on a contract of six months or longer by a member organization of the Fund, or after being employed for a total of six months of service without an interruption of more than thirty days, you will normally become a participant of the UNJSPF again and payment of your benefit will be suspended. When you separate from this re-employment, payment of your benefit resumes, but you will not receive any payment for the period during which your benefit was suspended. At the end of this period of participation you may either opt for a withdrawal settlement or a second periodic benefit (even if the period of additional participation was for less than five years).

How does my benefit get reinstated if it is suspended?

If your benefit has been suspended upon re-employment, you should advise the UNJSPF as soon as your contract has expired and provide the Fund with a copy of your separating personnel action. You should also advise the UNJSPF as to the election of your second entitlement on form PENS.E/8 if this participation was for less than 5 years, or on form PENS. E/7 if this participation was for 5 or more years of contributory service. These forms are available on our website. The form may be submitted electronically through the MSS document upload feature, mailed to the Fund or dropped off at one of our locations (see the Contact Us page for more details).

Emergency Fund

Can I ask for financial assistance if I am temporarily unable to meet my basic expenses due to an emergency situation such as medical expenses of an exceptional nature?

Yes, you may seek assistance from the UNJSPF Emergency Fund, which was set up to provide financial assistance in case of hardship to retirees and beneficiaries who are receiving a periodic benefit from the Fund. For more information, please see the Emergency Fund page on our website.

Death of spouse/child or retiree

What do I do if my spouse or my dependent child dies?

You must notify the UNJSPF as soon as possible and provide a death certificate so that your family situation can be updated in your Fund records and appropriate action can be taken.

What happens if I, as the main beneficiary, die? What information does the UNJSPF require?

A family member or friend should notify the UNJSPF as soon as possible and should provide the UNJSPF with a death certificate. The UNJSPF will then review your file to determine whether there are further benefits payable. Should the notification of death not be made in a timely manner, there will be a need to recall payments made.

What benefit would my spouse obtain in the event of my death?

If you were married to your spouse at the time you separated from service and remained married until your death, your spouse would be eligible for a survivor's benefit from the UNJSPF. The benefit would normally be payable at the standard annual rate of half the retirement, early retirement or disability benefit including such part that may have been commuted into a lump sum. If you die before payment of a deferred retirement benefit starts, your surviving spouse's benefit will begin immediately and will be half the value of your benefit at the time of your death.

In certain cases, a divorced surviving spouse may become entitled to a benefit after your death.

Note that in cases where there are multiple surviving spouses, including divorced surviving spouse(s), the total amount of the benefit will be apportioned between them in accordance with the Fund's Regulations.

If you marry/remarry after your separation from service, a benefit would only be payable to your spouse if you had purchased an annuity from the UNJSPF.

Please check the UNJSPF website for more information about survivor's benefits.

In the event of my death how long would it take for my spouse to obtain a benefit?

The UNJSPF ensures that on the death of a retiree the review of the file is undertaken as a priority to determine what survivor's benefits, if any, are applicable. It is very important for the UNJSPF to obtain a certified copy of the death certificate and your spouse's payment instructions on form PENS.E/2. Additionally, if a survivor's benefit is due, the UNJSPF must ensure that it has copies of the marriage certificate, the birth certificate, and a verified signature of the spouse.

We recommend that you submit these documents as well as the birth certificates of your children under the age of 21 at the time of separation so that the survivor's benefit can be expedited at the time of your death.

What happens to my benefit if I become very ill and I am unable to manage my own affairs or sign my Certificate of Entitlement? What do my family members/friends have to do?

If you are unable to sign your Certificate of Entitlement due to ill health, the UNJSPF would need a medical certificate or statement on official stationery from your treating physician to that effect, indicating the nature of your medical condition.

If you are no longer able to take care of your financial affairs, the UNJSPF will require the appointment of a legal guardian to act on your behalf. Please note that the Fund does not recognize a "power of attorney." You can find more information in relation to legal guardianship on the Fund's website.

Would my family members be eligible for a residual settlement in the event of my death?

A residual settlement is only payable if, upon your death and the death of any survivors entitled to periodic benefits from the Fund, the total amount of benefits paid to you and your survivors (if there were any) is less than the amount of your own contributions to the Fund. In that event, the difference would be paid to the person(s) designated by you on form PENS.A/2. If no one is designated before your death or should the person(s) designated die first, the settlement would be paid to your estate.

General questions

May I obtain a statement from the UNJSPF confirming that I am receiving a periodic benefit?

Yes, the UNJSPF will issue such a statement upon receipt of your written request submitted via the Contact Us page on our website.

Can I borrow against my pension?

No, there is no provision in the Fund's Regulations that would permit you to borrow against your pension.

Can I get an identity card from the UNJSPF?

The Fund does not issue identity cards to its retirees and beneficiaries. However, your former employer, generally through their Security and Safety Service, may provide you with a retiree identification card.

Will information on my pension status be released to a third party?

Under the Fund's Administrative Rules, no information as to a retiree or beneficiary may be given to a third party without prior written consent, except in response to a court order or a request from a judicial or civil authority in the context of divorce or family maintenance obligations.



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