



UNJSPF

United Nations Joint
Staff Pension Fund

PARTICIPATION

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.

Content

- General information
- Contributions and calculations
- Re-entering service at the Fund

General information

Eligibility to participate in the United Nations Joint Staff Pension Fund (UNJSPF) commences upon entering the service of a UNJSPF member organization with an appointment of six months or longer OR, if earlier, upon completing six months of continuous service without an interruption of not more than 30 days, provided that participation in the Fund is not expressly excluded by the terms of the appointment. Contributions are automatically deducted from your salary each month and reported to the Fund. Your employing organization pays twice the amount of your contributions to the Fund.

Is participation in the Fund optional?

No, participation in the Fund is mandatory once you fulfill the requirements of article 21(a) of the UNJSPF Regulations.

How do I enroll?

No action is required on your part. If you are a staff member of a UN family organization, your employing organization informs the Fund of your contractual status and family composition by issuing a personnel action form (PA). The Fund then enrolls you as a participant by assigning a pension number, which is subsequently relayed to you through your Administrative/Executive Office.

If you are a staff member of another member organization, the Secretary of your organization's Staff Pension Committee handles

your participation in the Fund and will take the necessary action for your participation to be communicated to the Fund.

Note: Your Unique Identification number (identification number assigned by the Fund) is different from your index number (identification number assigned by your employing organization).

Do I have access to the information contained in my pension record?

The Fund prepares an Annual Pension Statement for each participant that contains the personal and financial data as reported by your employing organization for the prior year. You can access your Annual Pension Statement through your Member Self-Service account.

It is important that you review the Annual Pension Statement and contact your employing organization and/or the Fund should any of the data generated appear to be inaccurate. Please remember that the Annual Pension Statement reflects the personal and financial data reported by your employing organization(s) for the previous year(s). For example, the annual statement issued in May 2022 will contain data reported through to 31 December 2021. Any change in your circumstances in 2023 are reflected in the next annual statement available in May 2024.

Contributions and calculations

What coverage do I get under the UNJSPF and how is it determined?

You are covered against death and disability from the beginning of your participation. Upon separation from service, you may become entitled to a pension benefit based on your age and length of contributory service. For retirement, death and disability benefits, additional factors such as a final average remuneration (PR) and a rate of accumulation are also taken into account. The rate of accumulation is the rate at which your retirement benefit accumulates for each year of contributory service. The accumulation rates are set out in Article 28(b). The maximum accumulation rate attainable is 70%.

How are my contributions to the UNJSPF calculated?

Once you become a participant, contributions are automatically deducted from your salary and reported to the Fund on your behalf. The current deduction is 7.9% of your pensionable remuneration rate. Your employing organization's portion is twice your amount, i.e. 15.8% of the pensionable remuneration rate. Thus a total of 23.7% of your pensionable remuneration is contributed to the UNJSPF.

Do I earn interest on my contributions?

Yes. Interest accrues at the rate of 3.25% per year while you remain an active participant. Interest accrues only until your separation date and it does not accrue on current year contributions.

Does the Fund extend personal loans to participants?

No. There are no provisions in the Fund's Regulations and Rules for making loans, or advance payments in anticipation of separation benefits to participants. Furthermore, an active participant cannot receive any benefits and/or make any withdrawals from his/her pension contributions.

I understand that the UNJSPF is a defined benefit plan. What does that mean?

As a defined benefit plan, the UNJSPF provides guaranteed benefits based on specific formulae set out in the Fund's Regulations. Your pension depends on factors such as final average remuneration at the time of retirement, length of contributory service, age and rate of accumulation.

Re-entering service

There was a period prior to the commencement of my participation during which I did not contribute to the Fund; can I pay contributions for that prior period of non-contributory service upon becoming a participant?

Validation is an option which allows you to pay contributions retroactively for period(s) of employment, prior to the date on which your participation commenced, when you were not eligible to participate in the Fund. For more information, please check the Validation page on our website.

Also, please note that service under Special Service Agreement (SSA) or employment as a consultant or individual contractor does not confer staff member status, therefore it does not allow for UNJSPF participation. A former consultant who subsequently becomes a staff member and a participant in the Fund cannot validate previous service under SSA agreement or under contracts for consultants or individual contractors.

If I separate from service and a benefit is paid to me, may I return the payment that I received if I am subsequently reemployed with a member organization and re-enter the Fund?

If you participated in the Fund in the past and upon separation were paid a withdrawal settlement from the Fund, and you again become a participant in the Fund, you can restore your most recent prior period of contributory service under Article 24 of the Fund's

Regulations, and make it contributory. Restoration on the same terms is also available if prior to 01 April 2007 you elected or were deemed to have elected a deferred retirement benefit, which was not yet in payment at the time of your election to restore. If you elected or were deemed to have elected a deferred retirement benefit on or after 01 April 2007, you may also elect to restore such contributory service as is determined to be equivalent to the actuarial value of the deferred retirement benefit under Article 24 bis of the Fund's Regulations. You must apply for restoration within 12 months from your date of re-entry into Fund participation. For more information, consult the Restoration page on our website.

Can a break in service be made pensionable?

A break in service cannot be made pensionable under any circumstance.

How does my part-time status affect my participation/pension entitlement?

You remain a participant in the Fund if you are on at least 50% employment status. The amount of the benefit resulting from part-time employment would be reduced by the ratio which it bears to full employment, taking into account your final average remuneration, number of years of contributory service, age at the time of separation, etc.

What happens if I take a period of special leave without pay (SLWOP)?

You have two options:

1. To pay contributions to the Fund during the period of SLWOP: In this case, the period of SLWOP would be considered contributory service. You would have to arrange this with the payroll office

of your employing organization (not with the UNJSPF) BEFORE starting the period of SLWOP and you would be required to pay both your own as well as the organization's share of contributions payable to the Fund. The contributions must be paid concurrently with such leave and arrangements for the remittance of these contributions must be made between you and the employing organization ahead of starting such periods of SLWOP. You cannot elect to retroactively pay contributions to the Fund for a period of SLWOP, and no retroactive arrangements can be made to contribute for a period of SLWOP when such period has already started or has been completed. If contributions are paid concurrently with a period of SLWOP, UNJSPF participation simply continues and you continue to accrue future pension rights for such period of contributory service. However, should you then separate from service and the Fund in the future and elect to receive a withdrawal settlement, you would NOT receive the money that you paid to the Fund as the organization's share of contributions.

2. Not to pay contributions to the Fund during the period of SLWOP: In this case, you would continue to be considered a participant in the Fund (continuous participation) for a maximum of 36 months, but would NOT accrue pension rights for this period of non-contributory service. You will be deemed to have separated from the UNJSPF after having completed a period of 36 months of SLWOP without concurrent contributions having been paid to the Fund. Furthermore, spouses married and/or children born during such period of SLWOP without concurrent contribution payments to the Fund would not be covered for potential survivor's benefits until you again become a contributing member of the UNJSPF.

May I remain on SLWOP indefinitely?

No. For Fund purposes, a participant is deemed to have separated from the Fund when he/she has completed a consecutive period of three years of special leave without pay without having paid concurrent contributions in accordance with Article 25(a) of the Fund's Regulations. To re-enter the Fund, you would have to satisfy the requirements for participation once again.

What happens if I am seconded or loaned to another UNJSPF member organization?

If you are seconded or loaned to another UNJSPF member organization, the organizations concerned would forward the related documentation to the Fund and your pension record would be updated accordingly. Your participation would be continuous without any break in your service.

What happens if I separate from a UNJSPF member organization and join another organization or rejoin the same organization?

If you join/rejoin the same or another UNJSPF member organization within 36 months of your separation without a benefit being paid, your participation is deemed to be continuing. It is important that you inform your employing organization that you have already participated in the UNJSPF in the past and provide the employing organization with your Unique Identification Number (UID). No additional action on your part is required since the member organizations involved would report your separation and re-entry dates. However, if applicable, your records will show a break in service between contracts.

If you join/rejoin the same or another UNJSPF member organization after 36 months of your separation, upon re-entering the Fund a new pension account will be opened for you, and your contributions for the new period of participation in the Fund will be paid to that account. Your contributions for your new period of participation in the Fund can't be added to your previous account with regards to the previous period(s) of participation in the Fund, and you will have two separate pension accounts with the Fund. Upon separation, a benefit from each pension account will be calculated separately.

If my new/former employer is not a member organization of the Fund, am I allowed to transfer my pension rights into/from the Fund?

It depends on the organization from which or to which you are transferring. Transfer of pension rights into or from the UNJSPF is permitted only if a transfer agreement between the organization concerned and the UNJSPF is in effect. A listing of UNJSPF Transfer Agreements is available on the Fund's website. For more information, please consult the Transfer Agreements page on our website.



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