



UNJSPF

United Nations Joint
Staff Pension Fund

UNJSPF

PENSION TOWNHALL

Pre-Retirement Essentials

13 November 2024

Client Services and Outreach, UNJSPF

Bangkok-Geneva-Nairobi-New York



UNJSPF
United Nations Joint
Staff Pension Fund

Today's Presentation...

1. A reminder of key pension definitions and factors: learning to 'speak pension'
2. Separation from service: the process, requirements and how to prepare
3. Pension tools demo: UNJSPF website & Member Self-Service (MSS)
4. Overview of the main UNJSPF pension benefits
5. Overview of other UNJSPF benefits, including for disability and survivors
6. How to Contact the UNJSPF



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Staff Pension Fund

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:

A reminder of key pension definitions & factors

Important definitions used in pension discussions

- **Date of Entry (DOE):** The date on which you first become a participant in the UNJSPF.

UNITED NATIONS JOINT STAFF PENSION FUND ANNUAL PENSION STATEMENT AS OF 31 DECEMBER 2023

SEE [INTERACTIVE GUIDE](#) (hyperlink to web page below) ON OUR WEBSITE FOR ANNUAL PENSION 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
		N	DAY	MO	YR	Female	Married			General Service		65

B. CONTRIBUTORY SERVICE										D. OTHER CONTRIBUTIONS				
1. BEGINNING DATE			DAY	MO.	YR.	2. DATE OF ENTRY INTO PARTICIPATION			DAY	MO.	YR.	(IN US DOLLARS)	(PAYMENTS)	(INTEREST)
			01	02	22				01	08	22			
			CONTRIBUTORY SERVICE			L.W.O.P/BREAK-IN-PARTICIPATION								
				YEARS	MONTHS	DAYS		YEARS						
PRIOR YEAR TOTAL			3	0	11	0	7	0	0	0				
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 2023			6	1	11	0	10	0	0	0				
1. CURRENT YEAR PAYMENT														
2. ORIGINAL BALANCE														
3. AMOUNT PAID PRIOR TO 1 JANUARY														
4. CURRENT YEAR PAYMENTS														
5. AMORTIZATION INTEREST WRITE OFF														
6. REMAINING BALANCE														

VALIDATION

1. CURRENT YEAR
PAYMENT

RESTORATION

2. ORIGINAL BALANCE

3. AMOUNT PAID PRIOR
TO 1 JANUARY

4. CURRENT YEAR
PAYMENTS

5. AMORTIZATION
INTEREST WRITE OFF

6. REMAINING BALANCE AT

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

Important definitions used in pension discussions

- **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 monthly pension benefit. 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 (meaning a benefit paid regularly every month for life, or for a duration in time, e.g., retirement benefits). Maximum accumulation rate attainable = 70%

Rate of Accumulation (ROA)

	Entry BEFORE 01 January 1983	Entry ON or AFTER 01 January 1983
First 5 years of CS	2.00% per year => 60% max	1.50% per year => 7.5% max
Next 5 years of CS		1.75% per year => 8.75% max
Next 20 years of CS		2.00% per year => 40% max
Next 5 years of CS	1.00% per year => 5% max	2.00% per year => 10% max
CS in excess of 35 years	1.00% per year => 5% max	1.00% per year => 5% max
Maximum ROA	70%	70%
Corresponding CS years	40 years	38.75 years

Important definitions used in pension discussions – cont'd

- **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).
 - **Your PR is NOT what your future retirement income will be.**

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

Participation: Your monthly Contributions to the UNJSPF

Pensionable remuneration for staff in the Professional and higher categories

In US dollars - effective 1 February 2024

Level	STEPS												
	I	II	III	IV	V	VI	VII	VIII	IX	X	XI	XII	XIII
USG	392,445												
ASG	364,348												
D-2	298,491	304,681	310,872	317,068	323,267	329,460	335,648	341,847	348,037	354,228			
D-1	268,620	274,057	279,505	284,947	290,368	295,813	301,253	306,682	312,127	317,561	322,999	328,430	333,873
P-5	233,349	237,977	242,607	247,227	251,858	256,477	261,110	265,733	270,361	274,983	279,613	284,231	288,866
P-4	192,472	196,935	201,401	205,864	210,327	214,791	219,262	223,725	228,188	232,646	237,120	241,573	246,038
P-3	157,753	161,827	165,904	169,973	174,052	178,124	182,221	186,358	190,487	194,616	198,758	202,887	207,021
P-2	122,158	125,702	129,246	132,790	136,367	140,015	143,665	147,297	150,945	154,587	158,232	161,885	165,525
P-1	94,213	97,225	100,232	103,244	106,251	109,265	112,269	115,284	118,290	121,305	124,312	127,318	130,330

- 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

Contract Type	Spouse	Pay Date	Index No
Pension Remun	US-256,477	hild	Name
Cat-Grd-Step		Org	
		DutyStn	
	Current Month	Retroactive	Total in Base Currency (USD)
Earnings			
Gross Salary	USD		
Post Adjustment	USD		
			Total:
Deductions			
Staff Assessment	USD		
Staff Member's Pension Contribution	USD 1,688.47		
			Total:
Organization's Contribution			Net Pay:
Organization's Pension Contribution	USD 3,376.95		
			Total:



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[illegible]

Important definitions used in pension discussions

- **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 is a reflection of 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 takes into account 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.

Where can you check these factors for your own case?

YOUR ANNUAL PENSION STATEMENT inside your MSS

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 DAY MONTH YEAR			SEX	MARITAL STATUS		CATEGORY	PENSION NUMBER	INRA
				Y				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	55,696.00	5	12 01/03/2011	64,844.00	12								
3 01/06/2008	58,246.00	7	13 01/03/2012	68,380.00	12								
4 01/03/2009	60,162.00	5	14 01/03/2013	69,843.00	7								
5 01/04/2009	60,161.00	5	15 01/10/2013	75,306.00	5								
6 01/06/2009	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	76,416.00	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	46								

How to read your ANNUAL PENSION STATEMENT

<https://www.unjspf.org/for-clients/annual-pension-statement/>

How to read your Annual Pension Statement

Check if your personal information (name, date of birth, marital status) is correct. If you see any issues, please contact your HR office so they can take appropriate action.

A six-digit Pension Number is issued by the UNJSPF for every active participant; this number is also referred as the "Participant Account Code". Unlike the UID which remains unchanged throughout the pension life cycle of the UNJSPF member, a new Pension Number is issued and applies to each new period of pension participation a member may have.

A. PERSONAL DATA										ORG.	VESTED	DATE OF BIRTH			SEX	MARITAL STATUS			CATEGORY	PENSION NUMBER	NRA
												DAY	MONTH	YEAR							
SMITH, SARAH 123456789										1001	N	28	05	95	Female	Single			General Service	123456	65

This is your lifelong UNJSPF Unique Identification Number (UID). It should be included in all UNJSPF communications with or from the Fund.

Here you can check if you have vested pension rights or not. Being vested means you have at least 5 years of contributory service in the UNJSPF and, thus, earned the right to a form of lifelong periodic retirement benefit from the Fund upon separation. If you see a "Y" you are vested; if you see an "N", you are not vested.

This field indicates your "Normal Retirement Age" for pension purposes (NRA). It is based on the date at which you qualified to become a UNJSPF participant. Your NRA can be 60, 62 or 65.

This Section B. provides you with information about your period of participation from the date you joined the Fund until the year end date indicated in the Statement Header. It includes information about your Contributory Service period(s) during which you actively paid contributions to the Fund, and about periods during which you did NOT pay contributions to the Fund, e.g. during periods of Leave Without Pay without contributions to the Fund (L.W.O.P) or Break-In-Service/Participation.

B. CONTRIBUTORY SERVICE									
1. BEGINNING DATE	DAY	MO.	YR.	2. DATE OF ENTRY INTO PARTICIPATION	DAY	MO.	YR.		
	01	05	20		01	05	20		
CONTRIBUTORY SERVICE				L.W.O.P/BREAK-IN-PARTICIPATION					
	YEARS	MONTHS	DAYS		YEARS	MONTHS	DAYS		
PRIOR YEAR TOTAL	3	0	8	0	7	0	0	0	
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 2022	6	1	8	0	10	0	0	0	

In these columns you can see how many years, months and days you have actively paid contributions to the Fund and accrued contributory service. The length of your contributory service directly impacts the level of your future entitlements.

The Date of Entry into Participation is the date when you qualified to be a participant in the UNJSPF; this is the date that determines your NRA or Early Retirement Age, etc. The Beginning Date is the date as of which the Fund will started counting your contributory service. For most participants, these 2 dates are the same. However, the Beginning Date would be earlier than the Date of Entry into Participation if you availed of the option(s) to validate or/and restore or/and to transfer pension rights from an outside pension plan into the UNJSPF.

Important definitions used in pension discussions – NRA vs MAS

- **Normal Retirement Age (NRA):** The NRA is the age at which, upon separation from service 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. 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:

<u>If your DOE is:</u>	<u>Your NRA is:</u>
Before 1 January 1990	Age 60
Between 1 January 1990 and 31 December 2013	Age 62
On or after 1 January 2014	Age 65
 - Likewise, your DOE will determine your Early Retirement Age:

<u>If your DOE is:</u>	<u>Your Early Retirement Age is:</u>
Before 1 January 2014	Age 55
On or after 1 January 2014	Age 58

Important definitions used in pension discussions – MAS

- **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* at which you are eligible to elect a *full pension benefit* without any reductions. The Fund will not force you to separate at your NRA.
 - You may separate at any time between your NRA and MAS. You will continue to accrue pension benefits if you continue to work beyond your NRA.



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Part 2:

Separation from service

The separation process – who is involved?

Three (3) parties must work together to ensure a smooth separation process and implementation of a UNJSPF benefit.



Separation to payment process

Employer Organization

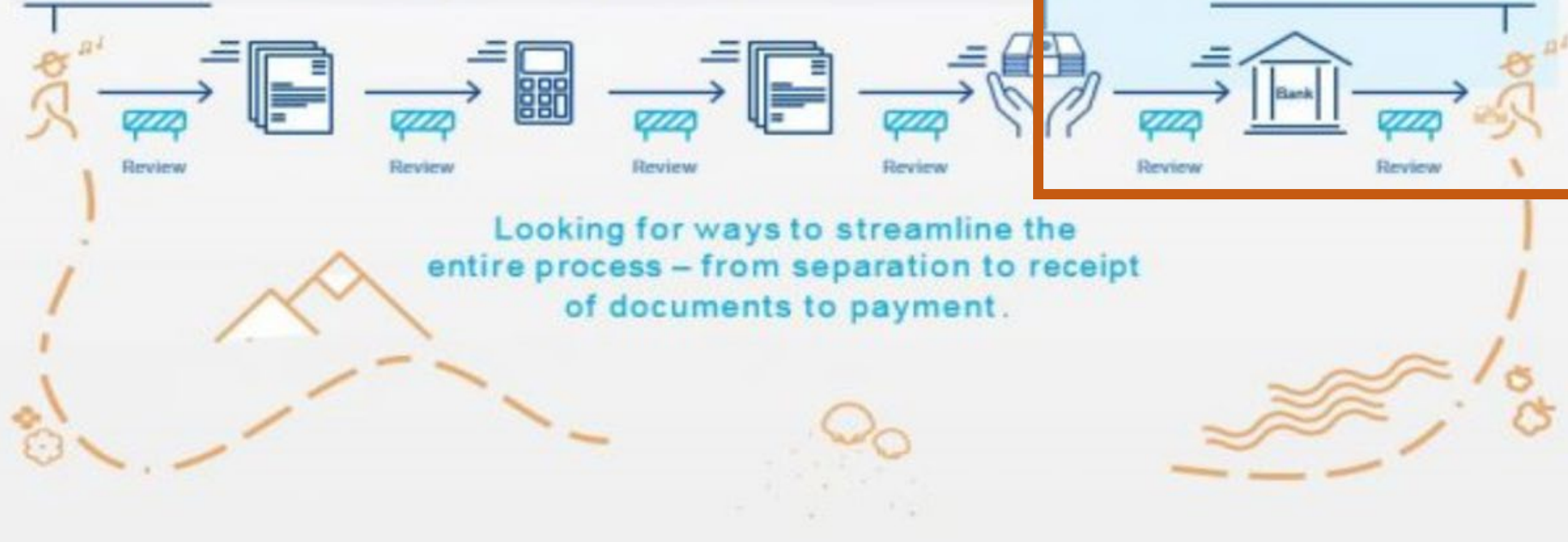
END of Employment Separation

Oversee and validate check out of staff member
Process final payments
Prepare separation documents for UNJSPF

Submit documents

UNJSPF

END of Process = Payment of Benefit



STAFF MEMBER: what you must do to prepare



STAFF MEMBER: WHAT YOU MUST DO TO PREPARE FOR SEPARATION (1/3)



1. Attend a Pension Townhall briefing, if possible, to understand:

- your benefit options upon separation from service,
- how and what to prepare for separation,
- the separation process,
- expected timeframe from separation date to receipt of your first benefit,
- where you can access useful self-service tools



2. You must check all personal data referring to your case was **CORRECTLY** reported to the Fund by your employing organization!

Discrepancies in the spelling of your family name, your date of birth, etc. ALL data reported to the Fund must be reported to the Fund by your organization and confirmed in an according Personal Action form. **For any issues you may note, please contact your SPC or HR Official so they can guide you on how to address this.**



3. You should run an estimate of your benefit options to understand what options you have and the estimated amounts you would be entitled to under each benefit option, **inside your UNJSPF Member Self Service (MSS) or request from your SPC.**



4. **If you have any questions about your future entitlements, the separation process, etc., please first contact your HR Office, of, for Agencies, your SPC Office.** Start preparing early, so that you can submit questions early and receive a timely response. **Follow the instructions of your SPC office for all pension related matters including for submission of separation documentation.**

STAFF MEMBER: WHAT YOU MUST DO TO PREPARE FOR SEPARATION (2/3)



5. You must complete, date and sign your PAYMENT INSTRUCTIONS (PI) on the correct form, so that the Fund knows which benefit you want to receive and where you would like it to be paid.

- **Staff with 5 years or more of UNJSPF contributory service (CS): you must complete form Pens.E/7.** You will indicate your benefit election, banking instructions and contact address.
- **Staff with less than 5 years of UNJSPF contributory service (CS): you must complete form Pens.E/6.** You will indicate your benefit election, banking instructions and contact address.



You must access your PI form inside your Member Self Service portal under the E-Forms tab: <https://www.unjspf.org/member-self-service/> - All MSS forms are pre-completed with your name and UNJSPF Unique ID (UID) number.

Once you have identified the PI form for your case inside your MSS you should:

- **DOWNLOAD** the PI
- **PRINT** the PI
- **COMPLETE, DATE and SIGN** the PI
- **ATTACH TO THE PI COPIES OF ALL APPLICABLE SUPPORTING DOCUMENTS** (see below and following page)



5.1. In addition to the PI Form, you must submit COPIES of the following supporting documents:

- **Copy of valid, government issued picture ID document including your full name, date of birth and signature**
- **Copy of a recent bank statement; your name and bank account number on this document must match your name and account number as provided on the PI form and on file with the Fund**

These documents serve to cross check your identity as well as banking details, to ensure that the Fund pays the entitled person the correct amount into the correct account.

STAFF MEMBER: WHAT YOU MUST DO TO PREPARE FOR SEPARATION (3/3)



5.2. If you are electing a form of retirement benefit, payable every month for the duration of your life, you must also provide COPIES of the following supporting documents, together with the PI:

Required:

- Copy of your valid government issued picture ID document (preferably passport) containing your name, date of birth and your scripted signature – for signature verification of the Payment Instructions
- Copy of valid government issued picture ID document of your spouse(s) (preferably passport) - at the time of the implementation of your benefit, the Fund will also set up potential surviving spouse's benefit(s) for the future
- Copy of Marriage Certificate(s) of current spouse(s) - for verification of marital status, date of marriage
- Copy of Birth Certificate of staff member - for verification of age
- Copy of Birth Certificate of spouse - for verification of age
- Copy of Birth Certificate of all children under age 21 (or recognized disabled), clearly indicating the names of both parents – for verification of parental relationship and child's date of birth

Recommended:

- Marriage and Divorce decree(s) of former spouse(s) if applicable
- Updated A/2 Form

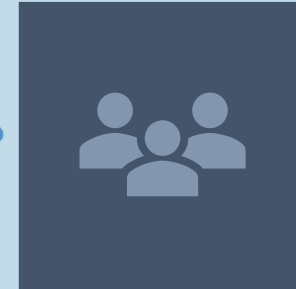
All of these documents serve to cross check all essential details relating to your dependents and potential entitlements for them. The Fund has a duty to check these details at the time of setting up your own retirement benefit.

NB: If you do not have a bank account and cannot open one, payment in the form of a cheque may be issued and sent in care of a UN Office; in that case provide the address of the organization care of which you wish to be paid.

STAFF MEMBER: HOW TO SUBMIT YOUR SEPARATION DOCUMENTS TO THE UNJSPF: You have different options, as explained under 1, 2 or 3 below...



1. YOU -> YOUR EMPLOYING ORGANIZATION:
Via your employing organization



2. YOU -> UNJSPF:
Electronically, via your MSS portal

Please note, access to the MSS Document Upload tab may be restricted in some cases:

-If you are a participant, some UNJSPF member organizations have restricted access to the MSS Document Upload tab; in that case, staff of such organizations would not see the MSS Document Upload tab as part of their MSS menu options.

In any case, all participants should always first check with their employing organization about the correct process for submitting documents to the Fund.

-All retirees or a beneficiaries (recipient of a survivor's benefit from the Fund), will have access to the MSS Document Upload tab and can upload any document via your MSS portal to the Fund.



3. YOU -> UNJSPF:
By postal mail, special courier or UN Pouch





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If you have not made a choice when separating from service, you can take up to 36 months to make your decision:

The Deferment of choice option (Article 32)

This is NOT a benefit option but the choice you have to NOT make a benefit election or request a payout when you separate from service but defer that choice/payout for up to 36 months.

In this case, complete ONLY page 1 of Payment Instructions Pens E/6 or Pens E/7.

Have you made a choice when separating from service?

If yes, you should complete:

- **Page 2 on Pens E/6 (less than 5 years of CS)**
- **Pages 2-3 on Pens E/7 (5 or more years of CS)**

In this case, DO NOT fill out page 1 of Payment Instructions Pens E/6 or Pens E/7



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Visit the webpage
"Overview of the separation process"

<https://www.unjspf.org/for-clients/overview-of-the-separation-process/>



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Watch the educational video about **"Retiring or Separating: How to Prepare"**



CAUTION

**Once your benefit has been
processed and implemented into
payment you CANNOT
change your Benefit Election!**



EMPLOYING ORGANIZATION: what they must do in the separation process



EMPLOYING ORGANIZATION: WHAT THEY MUST DO



Your (FORMER) EMPLOYING ORGANIZATION must submit two mandatory separation documents to the UNJSPF:

- **(1) Your Separation Personnel Action (SEPPA)** – this document is issued by your HR office.
- **(2) Your Separation Notification (referred to as SEP or PF4)** – this is the finance clearance for your case, which is issued by the Payroll Office (or Regional Service Centre) of your organization and must be signed by an authorized Finance Officer to be accepted by the Fund. This form PF4 can only be issued once you have effectively separated from your organization and only provided you have complied with your organization's clearance process. Note that if you owe money to your organization this will delay issuance of this document!

Please ask your former employing organization about the transmission timeline to the UNJSPF, as this is entirely beyond the Fund's control.

All the required Separation Documents from you (PI and supporting documents) and the organization (SEPPA and PF4/SEP) are compiled by your HR and transmitted via official channels from your organization to the UNJSPF.



It usually takes a few weeks (6-8) from the date of your separation from service, before the SEPPA and PF4 are issued and the complete set of document is sent on to the UNJSPF.

THE PENSION FUND: what the Fund must do



THE PENSION FUND: WHAT THE FUND MUST DO



- **Upon receipt by the Fund of the complete set of duly completed separation documents for your case**, the Fund will take over to scan and index the documents to your UNJSPF case file and then route your case for review and processing to the Fund's Entitlements Section (PES).
- **PES will review the entire history of your participation period in the Fund**, verify that all contributions were correctly reported, and, if all is in good order, calculate, audit and implement your benefit.
- **If PES notes any discrepancies during the processing of your benefit**, the Fund will reach out to your former employing organization OR to you, as the case may be, to request the necessary input that will allow for the processing of your benefit. **It is, therefore, very important that you provide the Fund with a valid email address** where you can be reached in case it was needed.
 - > You should include your personal email address and your telephone number on your PI.
 - > Also make sure to update your email in your MSS Portal so it is up to date (personal email address!)

- **Standard processing time for initial benefits by the Fund is 15 business days from the date of receipt of the complete set of duly completed separation documents for your case. This timeline applies provided NO DISCREPANCIES ARE NOTED during the review and audit of your case.**

If there are processing delays, this is usually because...

- The Separation Notification (PF4) has not yet reached the Fund. This is out of the Fund's control.
- No PI was received, or PI submitted was incomplete or unacceptable. Fund will have to follow up.
- The UNJSPF does not have complete and accurate personal data on the participant or his/her dependents such as date of birth, marital status, number of dependent children, etc. In that case, the Fund will have to follow up to clarify/obtain the required information/document/s.
- Contribution discrepancies are noted during the review process in the Fund which then require verification and clarification with the former employing organization before processing can continue. The Fund must await satisfactory feedback from the organization.



UNJSPF
United Nations Joint
Staff Pension Fund

Separation Documentation Tracking Tool inside your Member Self- Service (MSS)

HOW TO KNOW THE STATUS OF YOUR CASE WITH THE FUND



You can check receipt of your 3 key separation documents (PI, SEPPA and SEP) by the Fund inside your MSS Portal:

- Log into your MSS Portal: <https://www.unjspf.org/member-self-service/>
- Go to the **PROOF DOCUMENTS** tab
- Check the table at the bottom of this page to confirm whether the PI, the SEPPA and the SEP have been received, and if so at what date they were 'accepted' by the Fund.
- Determine 'Acceptance Date' + 15 business days = expected payment release date
- At that date (+15 business days) log back into MSS, go to the DISBURSEMENT tab and check whether payments have been posted under this tab.

Please keep in mind the several step process of transmission of the documents to the Fund and the time it will take for the documents to reach the UNJSPF in New York.



- If you have any questions about the status of your benefit, please first contact your former HR (or SPC office if applicable for your organization); if they cannot assist, please contact the Fund via the online Contact Form with your question/s: <https://www.unjspf.org/contact-us/>. Only queries received via this channel will be addressed in a timely manner (15 business days from date of receipt of your query by the Fund).

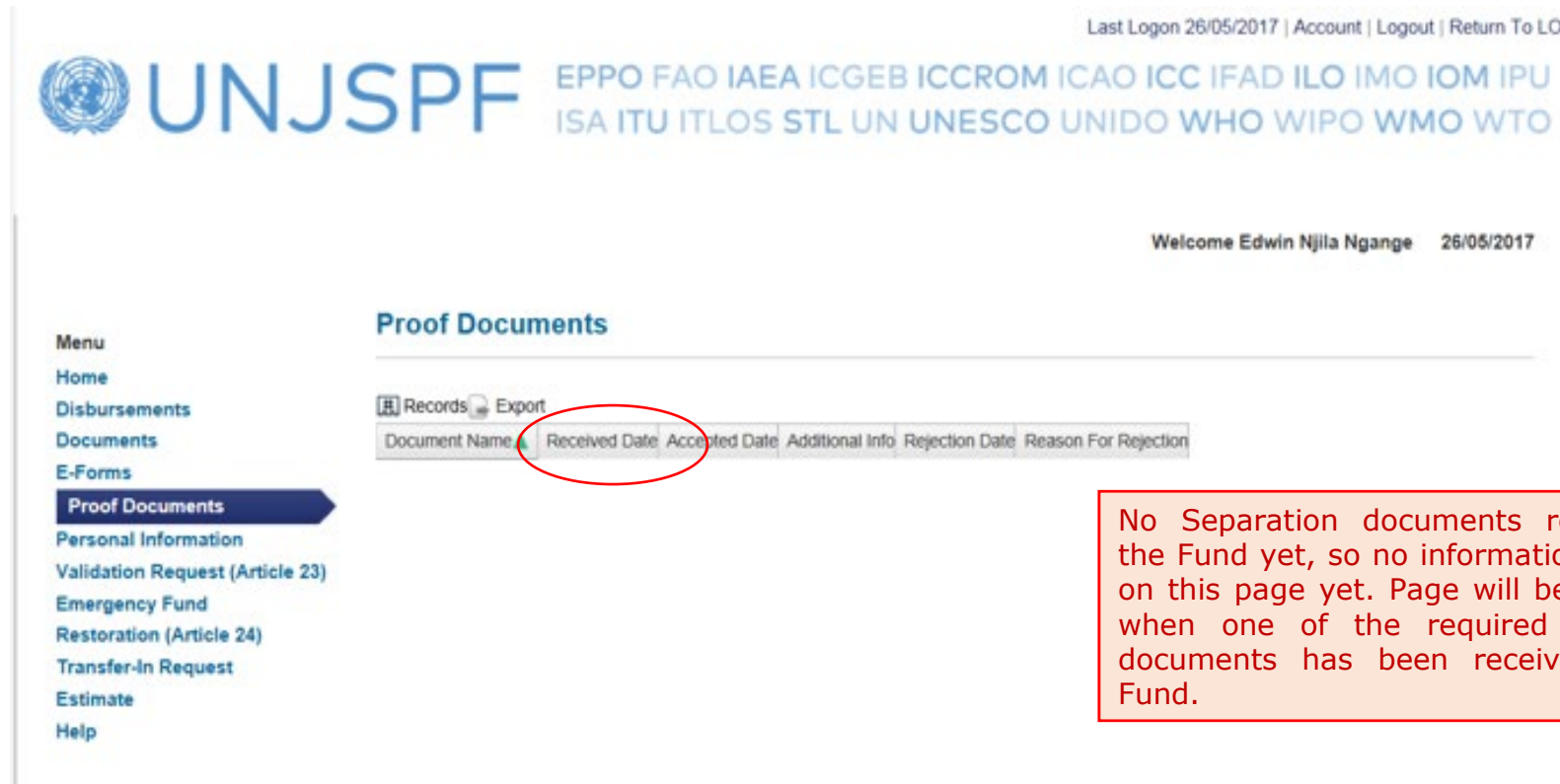


STAFF → UN Organization/Fund/Program/Agency → UNJSPF:

We must work together to ensure that the COMPLETE set of required forms and supporting documents reaches the Fund IN THE CORRECT FORMAT and DULY COMPLETED as soon as possible after the separation dates, so the Fund can review, process and implement your benefit soonest.

Each party has an important role to play to ensure a smooth process.

IN MEMBER SELF SERVICE (MSS), INSIDE THE PROOF DOCUMENTS TAB YOU CAN TRACK RECEIPT BY THE FUND OF THE REQUIRED THREE SEPARATION DOCUMENTS (SEPPA, PF4/SEP and PI) - How to read the Proof Documents tab:



Last Logon 26/05/2017 | Account | Logout | Return To LOB

UNJSPF EPPO FAO IAEA ICGB ICCROM ICAO ICC IFAD ILO IMO IOM IPU
ISA ITU ITLOS STL UN UNESCO UNIDO WHO WIPO WMO WTO

Welcome Edwin Njila Ngange 26/05/2017

Proof Documents

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Document Name	Received Date	Accepted Date	Additional Info	Rejection Date	Reason For Rejection
---------------	---------------	---------------	-----------------	----------------	----------------------

No Separation documents received by the Fund yet, so no information available on this page yet. Page will be populated when one of the required separation documents has been received by the Fund.

TRACKING THE FUND'S RECEIPT OF YOUR SEPARATION DOCUMENTS

How to read the Proof Documents tab:

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Proof Documents

ONLY THOSE PARTICIPANTS WHOSE SEPARATION DATE IS ON OR AFTER 01 MARCH 2017 WILL BE ABLE TO TRACK RECEIPT OF THEIR SEPARATION DOCUMENTS.

This tracking table provides you with the status of receipt of the separation documents required by the UNJSPF to commence processing your separation benefit. The **'Received'** date is automatically updated as soon as a separation document has reached the UNJSPF and has been incorporated (or 'indexed') to your personal UNJSPF case file.

The review process for a separation case commences only upon receipt by the Fund of the complete set of the **required and duly completed separation documents** (or 'Proof Documents') for a separation case.

These required separation documents are:

- (1) Your original **Payment Instructions** (PI) on UNJSPF Forms: E6, E7, E8 or E2 (as applicable for your case).
- (2) Duly completed, original **Separation Notification PF/4 for UN Family organisations or PENS.E/4 for Specialised Agencies**
- (3) Copy of the **Separation Personnel Action SEPPA or P35** (for UN Family organisations only)

Moreover, **for those requesting retirement and disability benefits**, additional supporting documentation, i.e., copies of your birth certificate and the birth certificates of your eligible dependants, your marriage and/or divorce certificate are required. Therefore, you should submit these additional documents as applicable together with your Payment Instructions form to avoid delays in the processing of your benefit.

These Proof documents undergo a full review in the UNJSPF and the reviewer will update each relevant item in the table with either (1) an **'Accepted'** date, if the document received is acceptable, OR (2) a **'Rejection'** date and **'Rejection reason'** if the document is not acceptable. In case of a rejection, the Fund will follow up directly with you or the organisation to request what is needed. Case processing would be pending until receipt of acceptable document/s.

When all documents pass the Fund's quality control, i.e., are confirmed acceptable by the Fund, the calculation of your benefit will begin.

For more detailed information about the required separation documentation, the separation process and the benefit processing time frame please refer to the MSS HELP tab and follow the 'proof documents' link.

Document Name	Received Date	Accepted Date	Additional Info	Rejection Date	Reason For Rejection
Separation - PF4 or E4 - Separation Notification	21/02/2017				
Separation - PI - Payment Instruction					
Separation - SEPPA - Personal Action					

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One or several of the required three separation documents were received by the Fund. Received date populated for document received. Once the Fund has reviewed the documents and confirmed they are acceptable, the Accepted date is populated for each document approved.

Proof Documents

ONLY THOSE PARTICIPANTS WHOSE SEPARATION DATE IS ON OR AFTER 01 MARCH 2017 WILL BE ABLE TO TRACK RECEIPT OF THEIR SEPARATION DOCUMENTS.

This tracking table provides you with the status of receipt of the separation documents required by the UNJSPF to commence processing your separation benefit. The **'Received'** date is automatically updated as soon as a separation document has reached the UNJSPF and has been incorporated (or 'indexed') to your personal UNJSPF case file.

The review process for a separation case commences only upon receipt by the Fund of the complete set of the **required and duly completed separation documents** (or 'Proof Documents') for a separation case.

These required separation documents are:

- (1) Your original **Payment Instructions** (PI) on UNJSPF Forms: E6, E7, E8 or E2 (as applicable for your case).
- (2) Duly completed, original **Separation Notification PF/4 for UN Family organisations or PENS.E/4 for Specialised Agencies**
- (3) Copy of the **Separation Personnel Action SEPPA or P35** (for UN Family organisations only)

Moreover, **for those requesting retirement and disability benefits**, additional supporting documentation, i.e., copies of your birth certificate and the birth certificates of your eligible dependants, your marriage and/or divorce certificate are required. Therefore, you should submit these additional documents as applicable together with your Payment Instructions form to avoid delays in the processing of your benefit.

These Proof documents undergo a full review in the UNJSPF and the reviewer will update each relevant item in the table with either (1) an **'Accepted'** date, if the document received is acceptable, OR (2) a **'Rejection'** date and **'Rejection reason'** if the document is not acceptable. In case of a rejection, the Fund will follow up directly with you or the organisation to request what is needed. Case processing would be pending until receipt of acceptable document/s.

When all documents pass the Fund's quality control, i.e., are confirmed acceptable by the Fund, the calculation of your benefit will begin.

For more detailed information about the required separation documentation, the separation process and the benefit processing time frame please refer to the MSS HELP tab and follow the 'proof documents' link.

Document Name	Received Date	Accepted Date	Additional Info	Rejection Date	Reason For Rejection
Separation - PF4 or E4 - Separation Notification	08/05/2017	20/06/2017			
Separation - PI - Payment Instruction	14/06/2017	20/06/2017			
Separation - SEPPA - Personal Action	12/04/2017	20/06/2017			

Processing Timeline (Reminder):

The Fund's current standard processing timeline is **15 business days from the date of receipt by the Fund of ALL required and duly completed mandatory separation documents and (if applicable) supporting documentation, (provided no discrepancies are noted during case processing and audit).**

If there are delays, this is usually because:

- The Separation Notification (PF4) is delayed, or the PF4 was not signed by an authorized Finance Officer in your former employing organization, or the PF4 sent to the Fund is a copy (not an original). All these issues are out of the Fund's control. The UNJSPF would have to follow up.
- No Payment Instructions were received, or Payment Instructions submitted are copies (not originals), incomplete or unacceptable. The UNJSPF would have to follow up.
- The UNJSPF does not have complete and accurate personal data on the participant or his/her dependents such as date of birth, marital status, number of dependent children, etc. In that case, the Fund will have to follow up to clarify/obtain the required information/document/s.
- Contribution discrepancies are noted during the review process in the Fund which then require verification and clarification with the former employing organization before processing can continue. The Fund must await satisfactory feedback from the organization.



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Part 3: Your Pension Toolkit

UNJSPF Website and Member Self-Service (MSS)

Your Pension Toolkit:

What tools? What for? Where do I find them?

- 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.




UNJSPF


United Nations Joint
Staff Pension Fund


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





What is your situation?

- 

Participating in the Fund
- 

Separating or retiring
- 

Retired or receiving benefits
- 


Survivor
- 

Something else




For Clients


What is your situation?




Participating in the Fund




Separating or retiring



Retired or receiving benefits



Survivor



Something else

Separating or retiring

Benefit Options

A comprehensive overview of all the benefit options the Fund offers including comparison charts.

[Separating or retiring](#)

Benefit Estimates

Information regarding how to run benefit estimates before separation/retirement and two-track estimates for retirees/beneficiaries.

[Separating or retiring](#)

Authentication of Signatures & Documents

Check here when authentication is needed and how to proceed.

[Retired or receiving benefits](#) [Separating or retiring](#) [Survivor](#)

Transfer Agreements

Information regarding transfer of pension rights from the UNJSPF to an outside (non-member) organization, or from an outside (non-member) organization to the UNJSPF.

[Participating in the Fund](#) [Separating or retiring](#) [Something else](#)

Break in Service

Information regarding how a break in service might affect your pension.

[Participating in the Fund](#) [Separating or retiring](#)

Retirement Ages

Normal Retirement Age, Early Retirement Age and Mandatory Age of Separation.

[Separating or retiring](#)



The UNJSPF website – links for learning

← → ↻ 🏠 🔒 https://www.unjspf.org/for-clients/participating-in-the-fund/ 🔍 ⭐ ⚙️

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[Resources](#)

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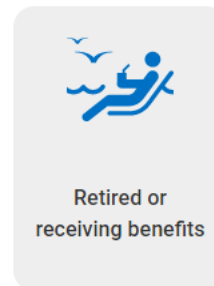
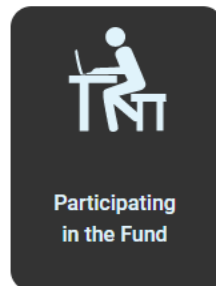
[Contact Us](#)

[Urgent Assistance](#)

[Member Self-Service Login](#)

For Clients

What is your situation?



Participating in the Fund

Annual Pension Statement

Participants can verify the status of their contributory service in their Annual Pension Statement. Check here how to access and understand it.

Break in Service

Information regarding how a break in service might affect your pension.

[Participating in the Fund](#)

[Separating or retiring](#)

[Regulations, Rules and Pension Adjustment System](#)

[About Member Self-Service \(MSS\)](#)

[Reports, publications and policies](#)

[Forms](#)

[UNJSPF Pension eLearning Modules](#)

[All Videos](#)

[All Booklets](#)

[Exchange Rates, CPI Adjustments, and Cost of Living Differential Factors](#)

[Overview of the separation process](#)

[Case Digest of the Fund](#)

[Glossary](#)

[FAFICS](#)

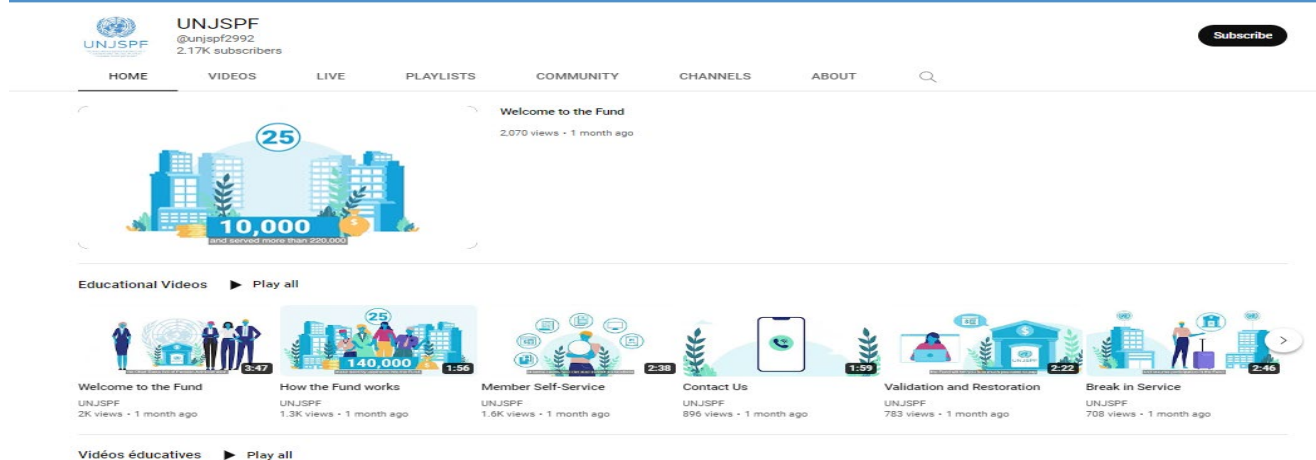
[Other resources](#)



The UNJSPF Educational Videos

Access all videos on YouTube:

<https://www.youtube.com/channel/UCIYus2IXTS2fV->



All videos exist in English,
French and Spanish

Or, access all videos on the UNJSPF website:


<https://www.unjspf.org/resources/all-videos/>



The UNJSPF website – Topic specific booklets

<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

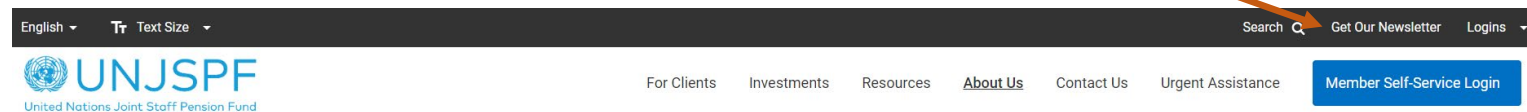
The links below will take you to the topics pages. On the right column under Resources, you will find the booklets in all available languages among other related resources.

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

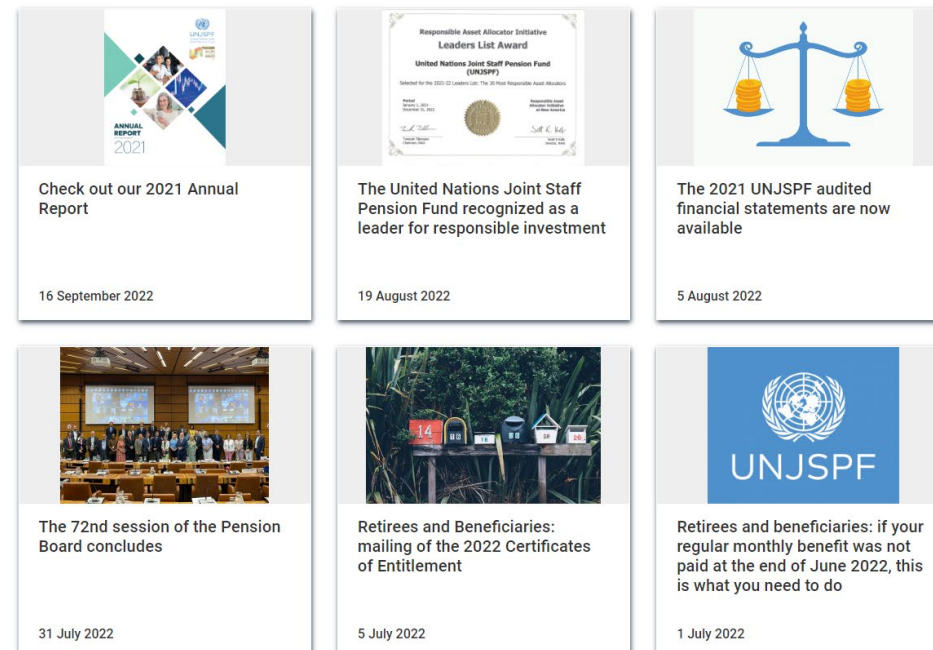
The UNJSPF website – Regular Newsletters and Articles

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



News & Announcements



Check out our 2021 Annual Report

16 September 2022



The United Nations Joint Staff Pension Fund recognized as a leader for responsible investment

19 August 2022



The 2021 UNJSPF audited financial statements are now available

5 August 2022

[More News](#)



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

New Pension eLearning Modules

The new set of UNJSPF Pension eLearning Modules is intended to cater to all participants, retirees, and beneficiaries of the Fund, providing them with essential information on their UNJSPF pension plan along with pension rights, options and obligations and practical guidance.

[Learn More](#)



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/>



UNJSPF
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Staff Pension Fund

UNJSPF Member Self-Service (MSS)

**[https://www.unjspf.org/resources/about
-member-self-service/](https://www.unjspf.org/resources/about-member-self-service/)**

UNJSPF Member Self Service (MSS) – How to access MSS

← → ↺ 🏠 📄 unjspf.org 🔍 ☆ 📱

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Member Self-Service Login

Attend the next UNJSPF pension townhall session!

Learn More

What is your situation?



Participating
in the Fund



Separating or
retiring



Retired or
receiving benefits



Survivor

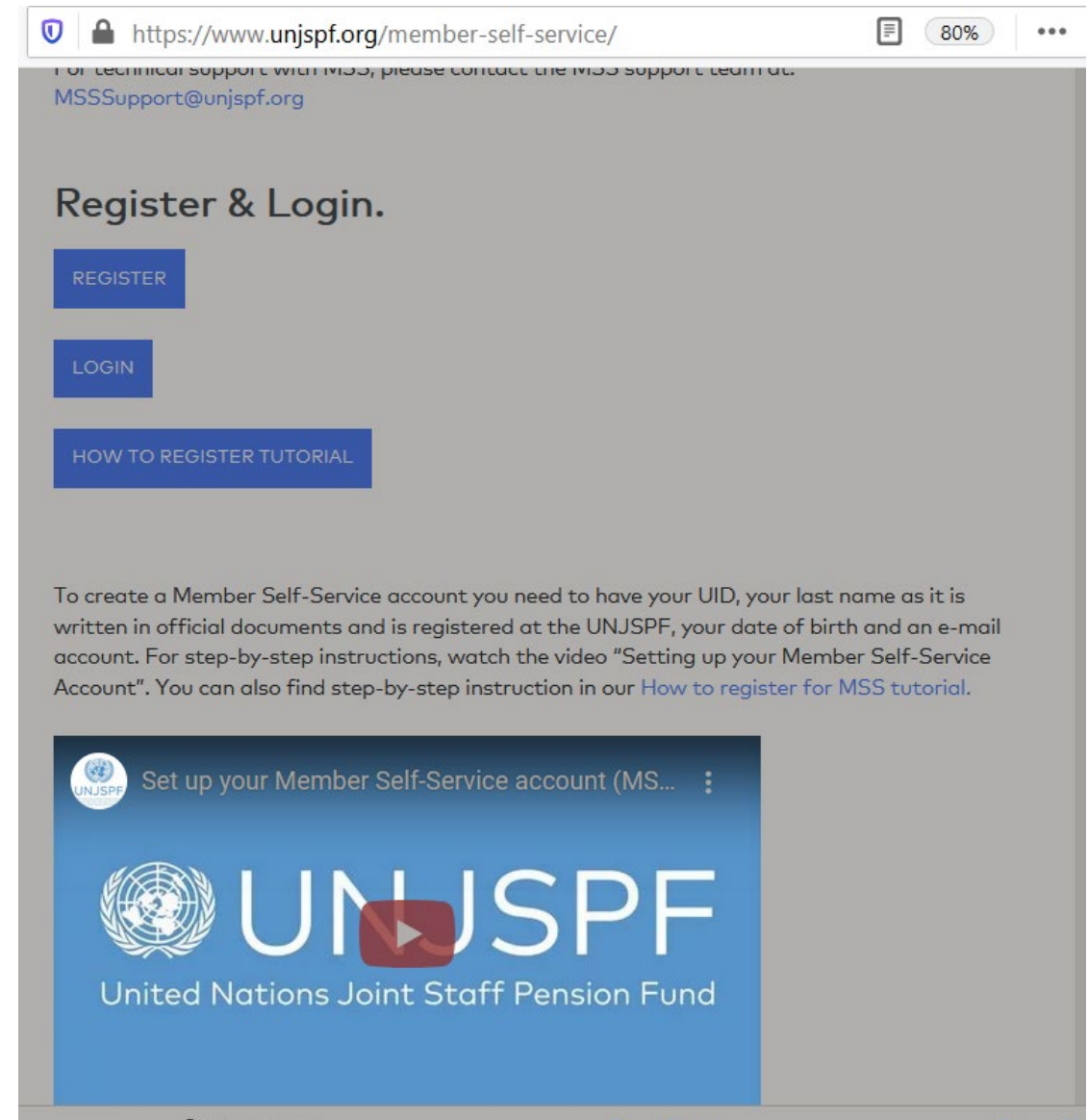


Something else

The UNJSPF website – Member Self Service

■ How do I access MSS?

- You need to first register for MSS access at <https://www.unjspf.org/member-self-service/>
- [How-to-Register-in-Member-Self-Service.pdf \(unjspf.org\)/](#)
- 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, you can request it at: requestuidonly@unjspf.org.
 - For technical issues with MSS, write to: msssupport@unjspf.org
- It is recommended to use a personal email address for MSS registration to ensure constant communication with the Fund even after you separate.





UNJSPF Member Self Service (MSS) information, registration, log-in



English Text Size

Search [Get Our Newsletter](#) [Logins](#)



[For Clients](#) [Investments](#) [Resources](#) [About Us](#) [Contact Us](#) [Urgent Assistance](#) [Member Self-Service Login](#)

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

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)



The UNJSPF website – Member Self Service

member.unjspf.org/prod/app?service=page/MemberPages:MemberLogin

UNJSPF Secure Login

User Name

Password

Log In

[Register](#) | [Forgot User Name](#) | [Forgot Password](#)

The UNJSPF website – Member Self Service

Verify Identity

To verify your identity, please enter your Unique ID, last name, and your date of birth. Your information is secured during transmission.

Unique ID: 9 digit Unique ID

Last Name:

Date Of Birth: 

Cancel

Validate

Member Self Service (MSS) – The Homepage

Last Logon 16/05/2022 | Account | Logout



UNJSPF

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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, ICGB, 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, ICGB, 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

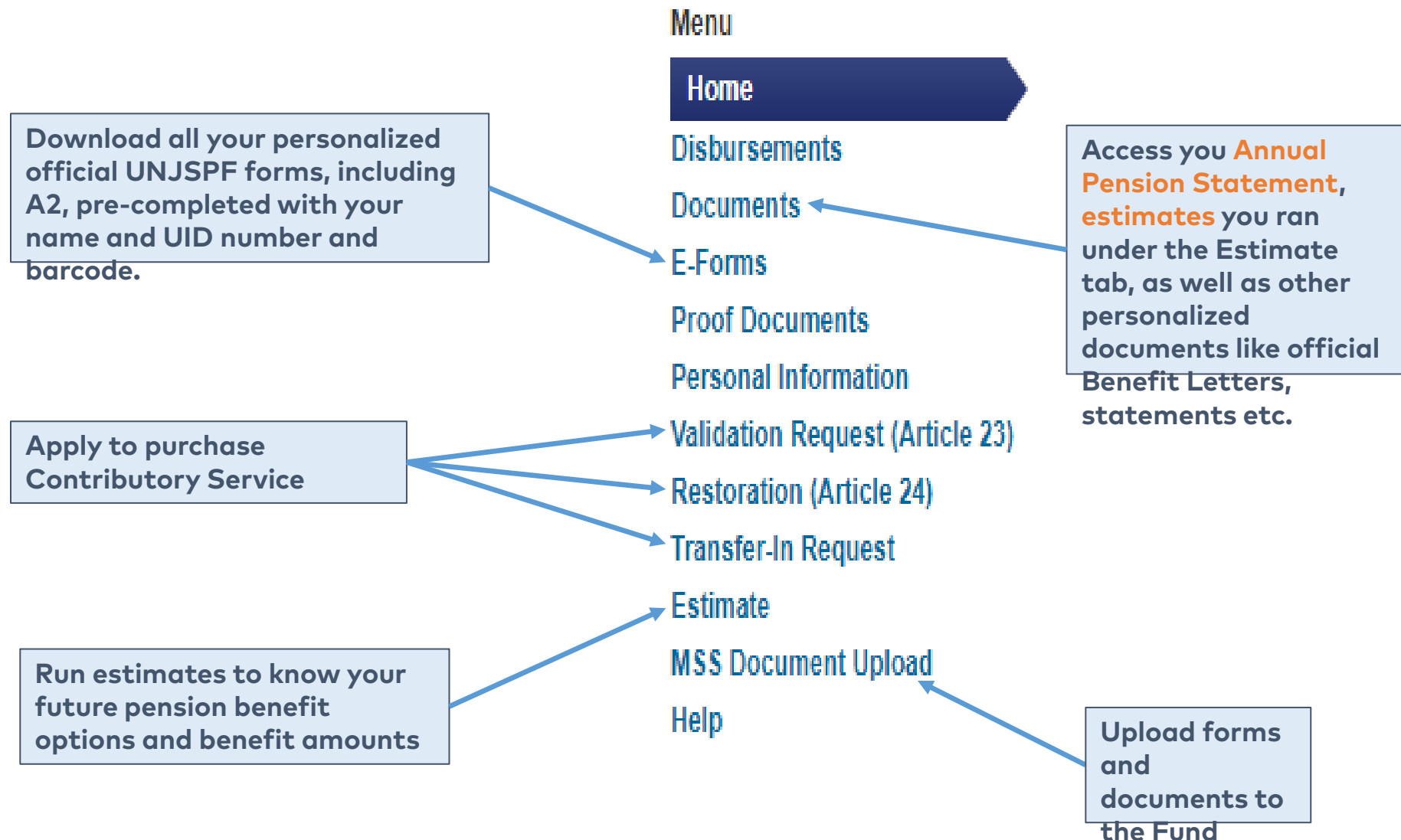
- Your password was recently updated.

x

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 and update your contact information.
- You can print official pension forms and then upload* hand-signed copies 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 'Certificate of Entitlement' exercise.
- And much more! MSS is constantly being improved and expanded, so check back often!

■ What can I do in MSS?



Member Self Service (MSS) – How to change your MSS password, email etc.

Last Logon 02/10/2022 **Account** Logou



UNJSPF

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IPU ISA ITU ITLOS STL UN UNESCO UNIDO UNWTO WHO WIPO WMO

Welcome

02/10/2022

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.

Home

*Use a personal email
(rather than work email)
address which you can
access after separation from
service.*



UNJSPF
United Nations Joint
Staff Pension Fund

DOCUMENTS tab: Check your Annual Pension Statement

Last Logon 02/10/2022 | Account | Logout



UNJSPF

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Documents

 Records  Export

Date	Document	Recipient	Action
13-May-2022	 Pension Statement - 2021		Details
25-Feb-2022	 Estimate SS		Details
17-Dec-2021	 Statement of Participation		Details
17-Dec-2021	 Estimate SS		Details
17-Sep-2021	 Estimate SS		Details
22-May-2021	 Pension Statement - 2020		Details
15-Mar-2021	 Estimate SS		Details
05-Mar-2021	 Estimate SS		Details
29-Jan-2021	 Estimate SS		Details
06-Jan-2021	 Estimate SS		Details
04-Dec-2020	 Estimate SS		Details
04-Dec-2020	 Statement of Participation		Details
26-Oct-2020	 Estimate SS		Details



UNJSPF
United Nations Joint
Staff Pension Fund

ESTIMATE tab: How to run and read your MSS pension estimates

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 no specific cases (e.g. cases where participants have been transferred outside organization to the Fund, etc.); you can find more information on the Fund's website: <https://www.unjspf.org/mss-known-issues-and-faq/>. If your separation date is more than 6 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 avant de prendre une décision finale. Pour générer votre estimation, entrez la date de votre séparation proposée dans la zone désignée ci-dessous. Pour des conseils détaillés sur la façon de générer et de lire les 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 qu'elles vous ou votre employeur les avez rapportées. 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 n'existe pas de « 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/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):

The UNJSPF website – Member Self Service: 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.

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/mss-known-issues-and-faq/>. 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.

The UNJSPF website – Member Self Service: Estimates

Last Logon 04/07/2018 | [Account](#) | [Logout](#) | [Return To LOI](#)



UNJSPF

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

Welcome 04/07/2018

Your estimate will appear in the 'Documents' tab once completed and remain there for viewing at any time.

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Date	Document	Recipient	Action
04-Jul-2018	 Estimate SS		Details
26-May-2018	 Pension Statement		Details
15-Mar-2018	 Estimate SS		Details
08-Feb-2018	 Estimate SS		Details
08-Dec-2017	 Estimate SS		Details
06-Dec-2017	 Estimate SS		Details
05-Dec-2017	 Estimate SS		Details
23-Nov-2017	 Estimate SS		Details

MSS – Estimates

Example of an estimate where the separation date is EARLIER than the participant's Early or Normal Retirement Ages (NRA)
[with prospective surviving spouse's benefit (Art. 34)]

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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Cable: UNATIONS NEWYORK
Web: <http://www.unjspf.org>

OFFICE AT GENEVA
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E-mail: UNJSPF.GVA@UNJSPF.ORG
Web: <http://www.unjspf.org>

Ref: [redacted]
PENSION NO [redacted]
PERSONAL AND CONFIDENTIAL
TO: [redacted]

27 April 2018

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	30 June 2018
FULL DEFERRED RETIREMENT - ARTICLE 30 AT AGE 62PER YEAR	\$ 34,837.08
PROSPECTIVE SURVIVOR (ARTICLE 34/35). . . . PER YEAR	\$ 17,418.60
WITHDRAWAL SETTLEMENT - ARTICLE 31	\$ 258,017.24

Separation Date


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

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

Art. 31 Withdrawal Settlement

MSS Estimates

Example of an estimate where the participant has REACHED Early Retirement Age but is YOUNGER than Normal Retirement Age (NRA) at their separation [with prospective surviving spouse's benefit (Art. 34)]

<p>UNITED NATIONS  NATIONS UNIES</p> <p>UNITED NATIONS JOINT STAFF PENSION FUND CAISSE COMMUNE DES PENSIONS DU PERSONNEL DES NATIONS UNIES</p> <p>NEW YORK (Headquarters) OFFICE AT GENEVA P.O. Box 5036, UNITED NATIONS, N.Y., N.Y. 10017 c/o PALAIS DES NATIONS Tel: (212) 963-6991; Fax: (212) 963-3146 CH 1211, Geneva 10 Email: UNJSPF@UN.ORG Tel: +41 (0) 22 928 8800; Fax: +41 (0) 22 928 9099 Cable: UNATIONS NEWYORK E-mail: UNJSPF.GVA@UN.ORG Web: http://www.unjspf.org Web: http://www.unjspf.org</p> <p>Ref: [REDACTED] PENSION NO: [REDACTED] PERSONAL AND CONFIDENTIAL TO: [REDACTED]</p> <p>26 April 2016</p>	
<p>IPAS SELF SERVICE ESTIMATE</p> <p>SUBJECT: ESTIMATE OF YOUR PENSION ENTITLEMENT</p> <p>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</p>	
<p>DOB: 06/03/1971 (Normal Retirement Age: 62)</p>	
<p>DATE OF SEPARATION 31 March 2026</p>	
<p>EARLY RETIREMENT - ARTICLE 29</p>	
1. FULL PENSION PER YEAR	\$ 38,345.64
PROSPECTIVE SURVIVOR (ARTICLE 34/35) PER YEAR	\$ 19,172.88
<p>OR</p>	
2. REDUCED PENSION PER YEAR	\$ 14,628.96
TOGETHER WITH LUMP SUM (MAXIMUM)	\$ 336,944.19
PROSPECTIVE SURVIVOR (ARTICLE 34/35) PER YEAR	\$ 19,172.88
<p>FULL DEFERRED RETIREMENT - ARTICLE 30</p>	
AT AGE 62 PER YEAR	\$ 65,548.20
<p>PROSPECTIVE SURVIVOR (ARTICLE 34/35) PER YEAR</p>	
	\$ 32,774.16
<p>WITHDRAWAL SETTLEMENT - ARTICLE 31</p>	
	\$ 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

MSS Estimates

Example of an estimate where the participant has REACHED Normal Retirement Age (NRA) at their separation date
[with prospective surviving spouse's benefit (Art. 34) and under 2. max 1/3rd lump sum option]



UNITED NATIONS

UNITED NATIONS JOINT STAFF PENSION FUND
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Web: <http://www.unjspf.org>

Ref: [redacted]
PENSION NO: [redacted]
PERSONAL AND CONFIDENTIAL
TO: [redacted]

16 October 2019

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

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)

Separation Date

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

MSS Estimates

Example of an estimate where participant REACHED Normal Retirement Age (NRA) at separation date
[with prospective surviving spouse's benefit (Art. 34) and under 2. fix lump sum amount as elected by beneficiary]

UNITED NATIONS
NATIONS UNIES

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

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Web: <http://www.unjspf.org>

Ref: [redacted]
PENSION NO: [redacted]
PERSONAL AND CONFIDENTIAL
TO: [redacted]

16 October 2019

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

You have provided the following lump sum choice for the calculation of your future benefit:
LUMP SUM %: or **FIXED LUMP SUM AMOUNT: 100000.00**

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)

MSS – Estimates

Example of an estimate where the separation date is Earlier than the participant's Normal Retirement Age (NRA) but at least ERA
[with prospective surviving spouse's benefit (Art. 34)]

(For participants with 5 or more years of Contributory Service)

UID Number

Part I - ELECTION OF BENEFIT (Please mark the applicable box below and sign at the bottom of the page.)

A. RETIREMENT BENEFIT FOR PARTICIPANTS WHO HAVE REACHED THE NORMAL RETIREMENT AGE
(Article 28) (See note 4)

1. Full pension.....

2. One-third lump sum, OR \$ if less than one third, OR your contributions with interest if greater, AND the balance as a pension. This means renouncing all rights to a minimum pension.....

B. EARLY RETIREMENT BENEFIT FOR PARTICIPANTS WHO HAVE REACHED AGE 55, BUT HAVE NOT REACHED THE NORMAL RETIREMENT AGE (Article 29) (See note 4)

1. Full early retirement pension.....

2. One-third lump sum, OR \$ if less than one third, OR your contributions with interest if greater, AND the balance as an early retirement benefit.....

NOTE 1. Immediate pension at a reduced rate, with survivor's benefits. Child's benefit to commence only from the normal retirement age or at death, if earlier.

C. DEFERRED RETIREMENT BENEFIT FOR PARTICIPANTS AT ANY AGE UNDER THE NORMAL RETIREMENT AGE (ARTICLE 30) (See notes 2, 3 and 4)

Full deferred pension, with survivor's benefits, payable at the normal retirement age.....

NOTE 2. Deferred benefits may be paid, at a reduced rate, on or after age 55. Kindly notify the Fund approximately one month prior to the age at which you wish your deferred benefit to begin.

NOTE 3. No child's benefit is payable under any form of deferred pension.

NOTE 4. The normal retirement age is 62 for those whose participation commenced or recommenced on or after 1 January 1990. (It is age 60 for those whose continuous participation had commenced before 1990.)

D. WITHDRAWAL SETTLEMENT AT ANY AGE UNDER THE NORMAL RETIREMENT AGE (Article 31)

A final cash withdrawal settlement which will extinguish all other entitlements.....

Date: Signature:

2

PENS.2/(7/4-03)-

DATE OF SEPARATION	30 April 2026
EARLY RETIREMENT - ARTICLE 29	
1. FULL PENSION PER YEAR	\$ 66,416.88
PROSPECTIVE SURVIVOR (ARTICLE 34/35). . . . PER YEAR	\$ 33,208.44
OR	
2. REDUCED PENSION PER YEAR TOGETHER WITH LUMP SUM (MAXIMUM)	\$ 35,307.24 \$ 428,049.66
PROSPECTIVE SURVIVOR (ARTICLE 34/35). . . . PER YEAR	\$ 33,208.44
FULL DEFERRED RETIREMENT - ARTICLE 30 AT AGE 62PER YEAR	\$ 90,363.12
PROSPECTIVE SURVIVOR (ARTICLE 34/35). . . . PER YEAR	\$ 45,181.56
WITHDRAWAL SETTLEMENT - ARTICLE 31	\$ 856,099.32

B.1

Option B.2

Option C

Option D

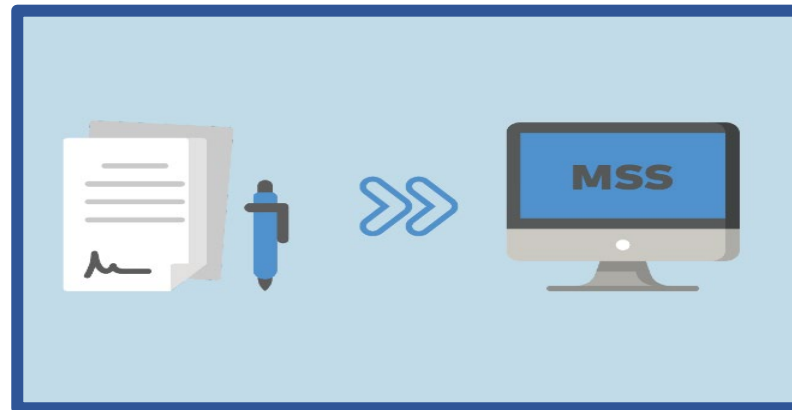


UNJSPF
United Nations Joint
Staff Pension Fund

**E-FORMS tab:
How to complete your UNJSPF
payment instructions (PI) form
Pens.E7**

You can access all official UNJSPF forms inside MSS under the E-Forms tab, including the **PAYMENT INSTRUCTIONS FORMS (PI)**:

- Form PENS.E6 (for those who separate with less than 5 years of CS)
- Form PENS.E7 (for those who separate with 5 or more years of CS)



- You must submit duly completed, hand-signed PAYMENT INSTRUCTIONS (PI) on the correct form applicable to your case; if your organization instructs you to do so, you can submit your PI electronically:
 - ✓ All official UNJSPF forms are available for download and printing in Member Self Service (MSS) under the FORMS tab; MSS forms are pre-completed with your name and UID number;
 - ✓ You must complete the correct form that applies to your case, else the form will be rejected!
 - ✓ You must submit the correct page/s of the form.
 - ✓ If you have 5 years or more of CS, on page 2 of form E7 you must select and check mark only the ONE box next to your selected benefit type; if several boxes are checked on page 2, your form will be rejected.
 - ✓ Normally, the Fund must receive your hand signed UNJSPF PI form, with your original signature, either by mail in original format, OR via other established and approved electronic channels! (Your employing organization knows and will inform you of the correct way to submit your PI etc.)
 - ✓ You must attach copy of a **valid ID document** and copy of a **recent bank statement** to your PI form, as well as other supporting documents as applicable in your case.
 - ✓ Remember to provide complete banking instructions -including bank identifier- in the box provided
 - ✓ If you do not have a bank account and cannot open one, payment in the form of a cheque may be issued and sent in care of a UN Office; in that case provide the address of the organization care of which you wish to be paid.
 - ✓ Payment cannot be remitted to a mailing address, nor can it be issued to a third party.
 - ✓ Make sure to provide your mailing address, Email Address (personal) and Telephone number (personal) on the PI form, so that the Fund can easily reach you, if needed.

HOW TO COMPLETE THE PAYMENT INSTRUCTIONS FORM (PI) PENS.E7: Page 1
You would only complete and submit this page 1 of your PI if you **DO NOT WANT** to be paid a benefit as soon as possible following your separation date. This page 1 must only to be completed if you elect the Deferment of your choice/payment of benefit under Art. 32. In that case, **ONLY** page 1 must be completed (**NOT** the following page/s of your PI). Do **NOT** complete this page if you want to be paid as soon as possible after separation from service.

UNITED NATIONS JOINT STAFF PENSION FUND
INSTRUCTIONS FOR PAYMENT OF BENEFITS
(For participants with 5 or more years of Contributory Service)

UNJSPF ID
0

As a participant in the Pension Fund you will, upon separation, become entitled to one of the benefits indicated on page 2. To assist you in filling out this form, you should read the instructions below since all parts of the form do not necessarily apply to your situation.

If you believe you are entitled to a disability benefit you should not complete this form, but should refer to Administrative Rule H.8.

- If you wish to elect deferment of payment or choice of benefit (under the terms of Article 32 of the Regulations), the **ONLY** action required by you is to enter your mailing address and sign the statement below. Please note the important provision of Article 32, which applies if you defer election, but make no final choice within 36 months. However, in accordance with Article 44 the Fund shall not be liable for interest on any due but unpaid benefits.
- If you wish to submit payment instructions at this time, please complete this form as follows:
 - You should complete Parts I and II, and sign the form on pages 2 and 3.
 - If you have less than 5 years of contributory service, you should NOT complete this form, but should get in touch with the Secretary of your Staff Pension Committee.

(Please read carefully the notes which are intended as a guide to the benefit to which you may be entitled.)

- Completed form should be sent to the Secretary of your Staff Pension Committee.
- Additional points to be noted:
 - A participant is not deemed to have reached the age of 55, 60, or 62, until the end of the day of his/her 55th, 60th, or 62nd birthday, respectively.
 - Entitlement to a benefit does not exist until a participant separates from service.
 - No benefit can be paid until documentation is processed and payment is certified by the CEO of the Pension Fund.
 - Monthly pension benefits may be subject to cost-of-living adjustments.
- Articles 34, 35, 35 bis, 36 and 37 of the Regulations automatically provide for certain benefits in respect of eligible widows, widowers, divorced surviving spouses, children or secondary dependants.
- Full commutation may be possible where the amount of a periodic benefit would be below US\$300 per year.
- You should have on file a "Designation of Recipient of Residual Settlement" form. Any desired change in such designations should be submitted on form PENS.A/2.
- Please refer to Article 46 of the Regulations regarding forfeiture of benefits.

NOTE: The following portion is to be completed **ONLY** if you elect deferment of payment under Article 32 of the Regulations; please note that your account accrues interests only until your separation date. If you elect to such deferment, please return this page to the Secretary of your Staff Pension Committee and **RETAIN** pages 2 and 3, to be used when notifying your final decision.

I, _____, wish to defer payment or choice of benefit for a
(Print Name)

period of up to 36 months from the date of my separation, as provided for in Article 32 of the Regulations.

My future mailing address is:

_____ (Number and Street)	_____ (City)	_____ (State or Province)
_____ (Zip or Postal code)	_____ (Country)	
_____ (Telephone or Fax/Home or Cell)		

Date _____ Signature: _____

1

PENS.E/7(4-01)-E

▪ If you elect to defer your benefit election/payout under Art.32, you should complete, sign, date and return **ONLY** page 1 of form Pens.E7 to the Fund! Keep pages 2 and 3 to submit at a later stage.

▪ Your Unique ID# (UID) must be affixed in the designated box on **ALL** pages of the form;

▪ Clearly indicate your full first and family names in the designated areas on each page of the form; their spelling must match that in UN official records - discrepancies must be explained.

▪ You must provide your permanent mailing address, personal telephone number and email address.

▪ You must **DATE** and **HAND-SIGN** every page of the form; the form must be returned and submitted to the UNJSPF either via your employing organization **OR** directly by you – make sure to follow the instructions for submission provided by your employing org.

HOW TO COMPLETE THE PAYMENT INSTRUCTIONS FORM (PI) PENS.E7: Page 2

If you wish to be paid as soon as possible after separation, complete and submit only pages 2 and 3 of form E7.
On this page 2 you must elect your pension benefit; only ONE SINGLE benefit election box must be check marked, else the form is invalid.

UNITED NATIONS JOINT STAFF PENSION FUND
INSTRUCTIONS FOR PAYMENT OF BENEFITS
(For participants with 5 or more years of Contributory Service)

UNJSPF ID
0

Part I - ELECTION OF BENEFIT (Please mark the applicable box below and sign at the bottom of the page.)

(Surname) (First) (Middle)

A. RETIREMENT BENEFIT FOR PARTICIPANTS WHO HAVE REACHED THE NORMAL RETIREMENT AGE (Article 28) (See note 4)

1. Full pension.....
2. One-third lump sum, OR \$ if less than one third, OR your contributions with interest if greater, AND the balance as a pension. This means renouncing all rights to a minimum pension.....

B. EARLY RETIREMENT BENEFIT FOR PARTICIPANTS WHO HAVE REACHED AGE 55, BUT HAVE NOT REACHED THE NORMAL RETIREMENT AGE (Article 29) (See note 4)

1. Full early retirement pension.....
2. One-third lump sum, OR \$ if less than one third, OR your contributions with interest if greater, AND the balance as an early retirement benefit.....

NOTE 1. Immediate pension at a reduced rate, with survivor's benefits. Child's benefit to commence only from the normal retirement age or at death, if earlier.

C. DEFERRED RETIREMENT BENEFIT FOR PARTICIPANTS AT ANY AGE UNDER THE NORMAL RETIREMENT AGE (ARTICLE 30) (See notes 2, 3 and 4)

Full deferred pension, with survivor's benefits, payable at the normal retirement age.....

NOTE 2. Deferred benefits may be paid, at a reduced rate, on or after age 55. Kindly notify the Fund approximately one month prior to the age at which you wish your deferred benefit to begin.

NOTE 3. No child's benefit is payable under any form of deferred pension.

NOTE 4. The normal retirement age is 62 for those whose participation commenced or recommenced on or after 1 January 1990. (It is age 60 for those whose continuous participation had commenced before 1990.)

D. WITHDRAWAL SETTLEMENT AT ANY AGE UNDER THE NORMAL RETIREMENT AGE (Article 31)

A final cash withdrawal settlement which will extinguish all other entitlements.....

Date: Signature:

2 PENS.E/7(4-01)-E

- Ensure you affix your **UID#** or Pension Fund participant number in the designated box on **ALL** pages of the form;
- Clearly indicate your full first and family names in the designated areas on each page of the form; their spelling must match that in Fund's records - discrepancies must be explained.
- Clearly mark the **ONE** box on this page that corresponds to your benefit election.
- Mark one of these boxes if you want to receive the full periodic benefit and NO lump sum payment.
- Mark one of these boxes if you want to receive a LUMP SUM payment. If you want a LS of less than the max. 1/3 allowed, please indicate the USD amount you would like to receive. Else we will pay you the default 1/3 LS.
- Mark this box if you elect a Deferred Retirement benefit under Art.30.
- Mark this box if you elect a Withdrawal Settlement under Art.31.
- Remember to date and sign this page!
- Now go to page 3 of the form which must be submitted together with page 2; both pages must be dated the same day.

HOW TO COMPLETE THE PAYMENT INSTRUCTIONS FORM (PI) PENS.E7: Page 3

On this page 3 you must clearly indicate your banking details, currency choice, mailing address, other contact details, etc.

UNITED NATIONS JOINT STAFF PENSION FUND
INSTRUCTIONS FOR PAYMENT OF BENEFITS
(For participants with 5 or more years of Contributory Service)

UNJSPF ID

PART II - PAYMENT INSTRUCTIONS (PLEASE PRINT or TYPE - DO NOT USE ABBREVIATIONS)

I, _____, hereby submit
(Surname) (First) (Middle)

payment instructions for the benefit payable to me as elected in Part 1 (see page 2).

NOTE: Payment will have to be made in your name to your account only. If you do not have a bank account and are unable to open one, then payment may be sent in care of a United Nations office. Payment cannot be remitted to a mailing address, nor can it be made to a third party.

A. Payment Instructions (If payment instructions are not completed in full, this form will be returned, causing delay in payment of benefit.)

1. MONTHLY BENEFIT
By remittance to my account as follows:

NAME OF FINANCIAL INSTITUTION	BANK ACCOUNT NUMBER
(NAME OF BRANCH, IF APPLICABLE)	
(ADDRESS)	Indicate your SWIFT, ABA, Routing, BLZ, ABI, CAB or sorting code, etc. as required by your bank for direct deposit.
(CITY, STATE, POSTAL CODE, COUNTRY)	

NOTE: Please provide a document from your bank indicating bank codes and preferred routing for international payments.

2. LUMP SUM (Complete only if different from above.)
By remittance to my account as follows:

NAME OF FINANCIAL INSTITUTION	BANK ACCOUNT NUMBER
(NAME OF BRANCH, IF APPLICABLE)	
(ADDRESS)	Indicate your SWIFT, ABA, Routing, BLZ, ABI, CAB or sorting code, etc. as required by your bank for direct deposit.
(CITY, STATE, POSTAL CODE, COUNTRY)	

B. Currency of Payment: Lump Sum _____ Monthly Benefit _____
(Please Specify) (Please Specify)

NOTE: Benefits may be payable in any currency selected by the recipient. Unless indicated otherwise, payment of your benefit will be made in U.S. dollars. With respect to the lump sum, if any currency other than US dollars is selected, the conversion from U.S. dollars will be done by the bank without Pension Fund involvement.

C. Mailing address (to be completed in all cases):

(Number and Street)	(City)	(State or Province)
	(Zip or Postal code)	(Country)
(Personal Email Address)		
Best phone number (Home or Cell)		

Date: _____ Signature: _____

3 PENS.E7-01-01

- If you wish to receive your benefit payments as soon as possible, please submit only the duly completed, dated and signed pages 2 and 3 of this form.
- Clearly indicate your full first and family names as well as your UID# or Pension Fund participant number.
- If you elect payment to be made to a bank account clearly indicate in these boxes exact and complete banking instructions including ALL RELEVANT DETAILS (ABA, IBAN, SWIFT codes, etc.). The bank account must be open in your own name (or at least include your name if it is a joint account). The account can be open in a bank located in another country than your country of residence.
- If you elect a WS, only complete the LS box. If you elect a pension benefit, complete box A.1.; in that case, complete box A.2. ONLY if you want the LS to be paid to an account other than the one you indicated for your periodic benefit.
- Clearly indicate the currency in which you would like the Fund to pay you pension benefit. Here, also provide currency instructions for both the periodic pension benefit AND the LS amount, if and as applicable.
- You must provide your permanent mailing address; also please provide a personal telephone number and email address.
- If you would like to be paid by check c/o a UN/UNDP office, clearly indicate this instruction in each of the boxes under A.1 and 2. as applicable AND provide in the address section the UN/UNDP office's address. In that case, also please provide a personal email address and telephone number for yourself.
- Remember to date and sign this page!

TIME FOR A BREAK



Please return in
10 minutes (sharp)



UNJSPF
United Nations Joint
Staff Pension Fund

Today's Presentation...

1. A reminder of key pension definitions and factors: learning to 'speak pension'
2. Separation from service: the process, requirements and how to prepare
3. Pension tools demo: UNJSPF website & Member Self-Service (MSS)
- 4. Overview of the main UNJSPF pension benefits**
- 5. Overview of other UNJSPF benefits, including for disability and survivors**
- 6. How to Contact the UNJSPF**



UNJSPF
United Nations Joint
Staff Pension Fund

Part 4:

Overview of all UNJSPF pension benefits

Reminder: Two types of UNJSPF benefits

- **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]



UNJSPF

United Nations Joint
Staff Pension Fund

**Your pension benefit
will be determined based on
your separation date**

KEY FACTORS determining the calculation of UNJSPF benefits...

Different 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 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 additional 10% over your own contributions + interest amount for every year that you contributed more than 5 years, however, the max. additional amount cannot exceed 100%.

Key Factors - A PERIODIC RETIREMENT BENEFIT (e.g., 'Normal', Early or Deferred Retirement benefits)

1. The **Length of your Contributory Service** separation determines:
 - whether you have **vested pension rights** and, therefore, the kind of benefit options you have at separation
 - your rate of benefit accumulation (ROA)
2. The **Rate of Accumulation (ROA)** you have acquired at separation will be used to calculate your future benefit
3. Your **Date of Entry (DOE) in 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 or, if younger, whether/what reduction factor may have to be applied to your early or deferred retirement benefit.
5. Your pensionable grade and step levels during the last years of your contributory service determine your **Final Average Remuneration (FAR)**, which is relevant if you elect a form of retirement benefit.

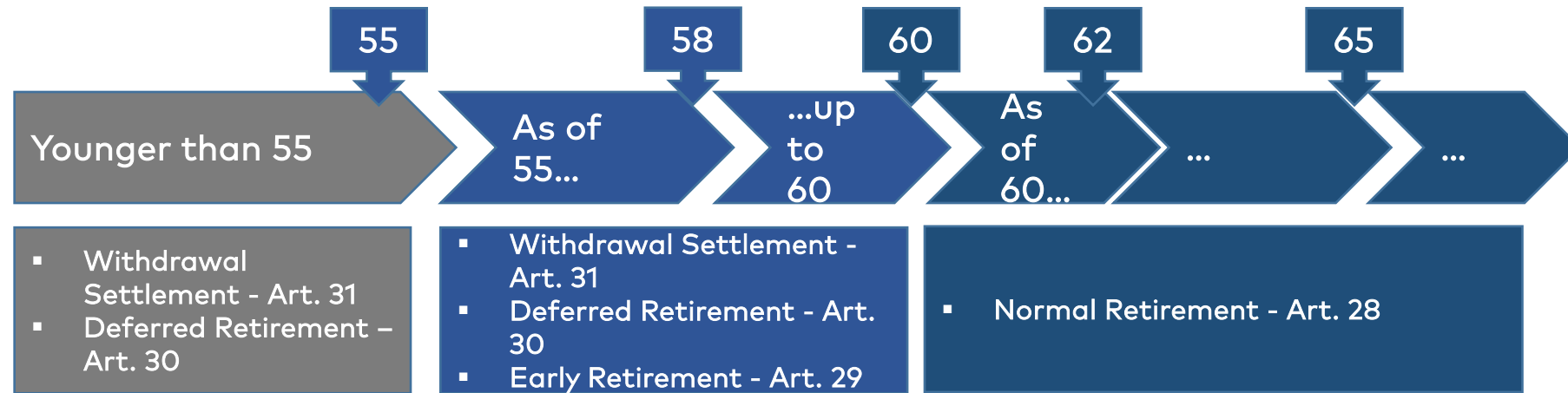


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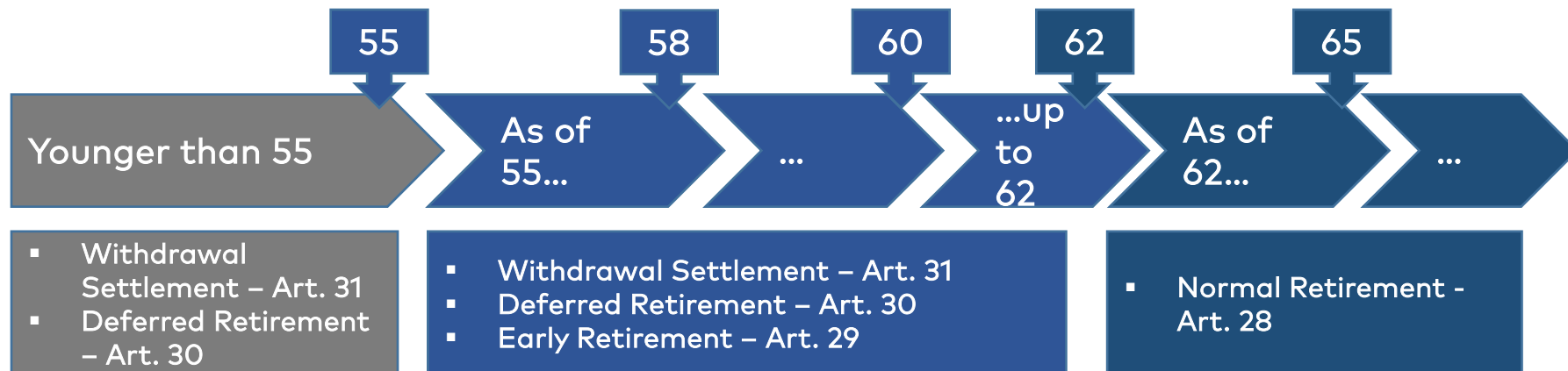
Your Pension benefits...

**What kind of benefit can I elect,
depending on the length of my
contributory service and my
age at the date of separation?**

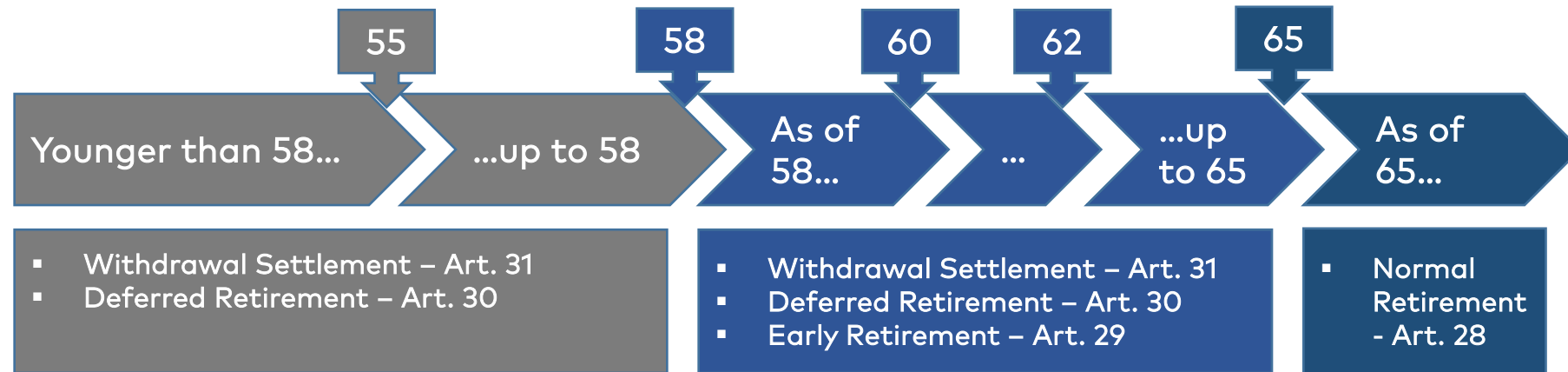
Scenario 1 - NRA 60 = Your entry/re-entry into the UNJSPF participation was before 01 January 1990 – Your benefit options based on your age and 5 years or more Contributory Service (CS) at the date of separation from service:



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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UNJSPF Benefits explained one by one

Watch the Educational Video about your benefit options

<https://www.unjspf.org/resources/all-videos>



COMPARATIVE CHARTS

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

BENEFIT ELIGIBILITY CHART:

This is a one-page summary chart, explaining the different benefit election options available under the Fund's Regulations and Rules and the related eligibility criteria (i.e. length of contributory service & age at the date of separation from service).

BENEFIT COMPARISON CHART:

This is a multi-page chart, explaining in more detail the key conditions attached to each of the benefits provided in the chart.



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Staff Pension Fund

The Withdrawal Settlement

Article 31

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

Withdrawal Settlement – Article 31

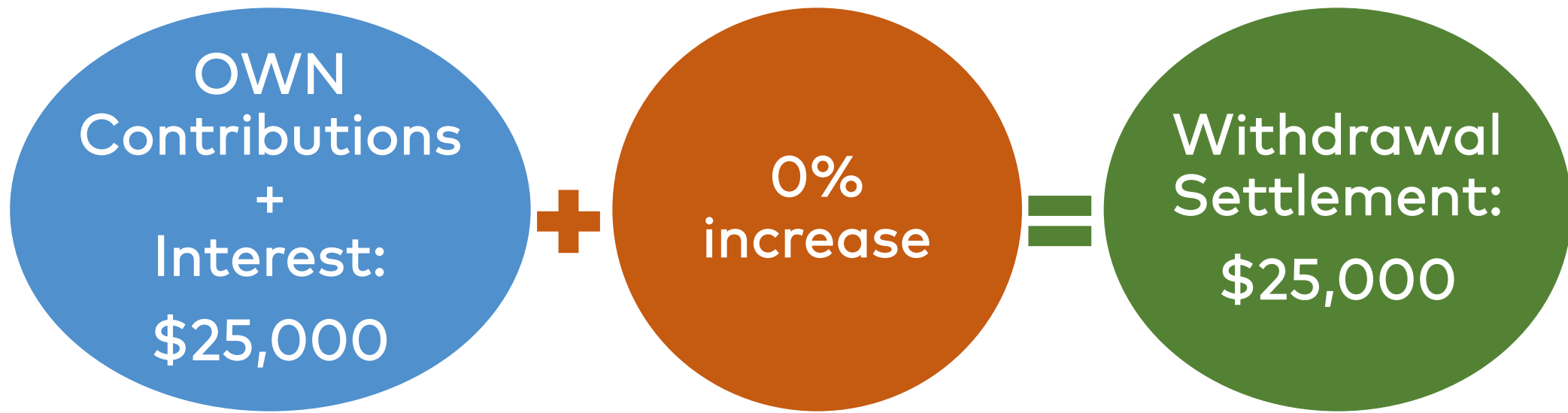
The Withdrawal Settlement

- 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.

Let's calculate: Withdrawal Settlement – less than 5 years CS

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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Staff Pension Fund

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

Formula to calculate your pension benefit

BENEFIT AMOUNT

FINAL AVERAGE
REMUNERATION



RATE OF ACCUMULATION



ANNUAL PENSION AMOUNT

(REDUCED FOR EARLY RETIREMENT)

CALCULATED IN USD



UNJSPF
United Nations Joint
Staff Pension Fund

"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.


The Lump Sum option:

- Is available with Early Retirement or Normal Retirement Benefits.
- Is a one-time payment at the beginning of your retirement.
- Is an *optional* benefit and a *personal* choice.
- Can be *any amount* up to the greater of 1/3 of the actuarial (present) value of your full, yearly benefit or your total Contributions plus interest.
- Reduces the amount of your monthly benefit in proportion to the lump sum received. For example, a 1/3 Lump Sum will reduce your monthly benefit by 1/3.

Vested Participants – Separation at or after NRA

Summary:

- At this point, if you separate, you have two choices:
 - Normal Retirement Benefit
 - Deferment 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.

UNITED NATIONS  NATIONS UNIES

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

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OFFICE AT GENEVA
c/o PALAIS DES NATIONS
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E-mail: UNJSPF.GVA@UNJSPF.ORG
Web: <http://www.unjspf.org>

Ref:
PENSION

16 October 2019

PERSONAL AND CONFIDENTIAL

TO:

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



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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].

The Lump Sum option:

- Is available with Early Retirement or Normal Retirement Benefits.
- Is a one-time payment at the beginning of your retirement.
- Is an *optional* benefit and a *personal* choice.
- Can be *any amount* up to the greater of 1/3 of the actuarial (present) value of your full, yearly benefit or your total Contributions plus interest.
- Reduces the amount of your monthly benefit in proportion to the lump sum received. For example, a 1/3 Lump Sum will reduce your monthly benefit by 1/3.

The Early Retirement Benefit – Article 29: The Reduction Factor


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% X 5 years = 5% plus 6% X 2 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.

UNITED NATIONS  **NATIONS UNIES**

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

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Web: <http://www.unjspf.org>

Ref: 
PENSION
PERSONAL AND CONFIDENTIAL
TO: 

26 April 2018

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 at <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

	\$ 661,688.38
--	---------------

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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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 - NO lump sum option, no child's benefits)

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!)

Separation after vesting but before Early Retirement Age

Summary:

- At this point, if you separate, you have three choices (2 benefit options and the *Deferment of choice*):
 - Withdrawal Settlement Art. 31
 - Deferred Retirement Benefit Art. 30
 - Deferment of choice* Art. 32
- When you run an estimate with a separation date at this stage, the estimate will only show the benefit options available based on the separation date you entered.
- The Withdrawal Settlement calculation *includes* your 10%+ increase for 5-15 years of CS.
- The Deferred Retirement calculation shows the **FULL** amount payable if you defer the commencement of payment till your NRA. If you choose an earlier commencement of payment date, the Early Retirement reduction factor would apply. Note *no* Lump Sum is available.
- 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 image shows a sample of the 'IPAS SELF SERVICE ESTIMATE' form from the United Nations Joint Staff Pension Fund. The form is titled 'UNITED NATIONS / NATIONS UNIES' and 'UNITED NATIONS JOINT STAFF PENSION FUND / CAISSE COMMUNE DES PENSIONS DU PERSONNEL DES NATIONS UNIES'. It includes contact information for New York and Geneva offices. The form is addressed to a participant (Ref: [redacted]) and dated 27 April 2018. The subject is 'ESTIMATE OF YOUR PENSION ENTITLEMENT'. The estimate is based on a separation date of 30 June 2018 and a date of birth of 06/03/1971 (Normal Retirement Age: 62). It shows three options: Full Deferred Retirement - Article 30 (\$34,837.08 per year), Prospective Survivor's Benefit (Article 34/35) (\$17,418.60 per year), and Withdrawal Settlement - Article 31 (\$258,017.24). Annotations with arrows point to the separation date, the deferred retirement benefit, the prospective survivor's benefit, and the 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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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 [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 at <https://member.unjspf.org> and from our Website www.unjspf.org

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

DATE OF SEPARATION 30 June 2018

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

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

WITHDRAWAL SETTLEMENT - ARTICLE 31 \$ 258,017.24

Separation Date

Deferred Retirement Benefit as of NRA


Prospective Surviving Spouse's

Withdrawal Settlement

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.

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
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OFFICE AT GENEVA
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Web: <http://www.unjspf.org>

Ref: 
PENSION
PERSONAL AND CONFIDENTIAL
TO: 

26 April 2018

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 more information you may obtain information on pension issues and forms in self-service at <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	\$ 661,886.38

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 the choice you have to NOT make a benefit election or request a payout when you separate from service but defer that choice/payout for up to 36 months...

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.

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 – NO lump sum)

Disability Benefit (Article 33)

...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/>



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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 during which the child turns age 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 end of the month during which the child reaches 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/chlds-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



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Survivor's benefits Articles 34-37

(these are **regular monthly benefits** payable to the entitled survivor/s of a former UNJSPF participant – NO lump sum)

Survivor's Benefit - monthly benefit payable to:

- entitled surviving **spouse** for life, if eligible; and/or
- entitled surviving **child/ren** until the age of 21 (or beyond age 21 if recognized as disabled by the Fund), if eligible; and/or
- entitled surviving **ex-spouse** for life, if eligible

OR, if none above entitled...

- entitled surviving **secondary dependent** for life or until age 21, if eligible, depending on whether parent or sibling



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UNJSPF Survivors Benefits explained one by one

Primary Survivor's benefits – Surviving Spouse's Benefit – Article 34/35

- 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

Primary Survivor's benefits – Surviving Spouse's Benefit – Article 34/35

- 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).

Survivor's benefits – resources on the Fund's website

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>

Primary Survivor's benefits – Divorced surviving spouse's benefit – Article 35bis

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 provided 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/>

Primary Survivor's benefits – Survivor's benefits – Marriage after Separation – Article 35ter

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 payable, the surviving spouse is entitled to the benefit for life
- 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**
 - If 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 until the end of the month during which 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 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 in payment 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.

Primary Survivor's benefits – several kinds of survivor's benefits can be paid in parallel

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

- **Surviving spouse(s)**
- **Surviving ex-spouse(s) and**
- **Surviving child(ren)**



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**If none of the forgoing
survivor's benefits are payable,
we check whether there might
be an entitled secondary
dependent...**

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, payable to the parent for life.
 - If the Secondary Dependent is a sister or brother → equal to a Surviving Child's Benefit, payable until the end of the month during the sibling reaches age 21.
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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Resources for Survivor's benefits

Survivor's benefits – For more information

Resources on Survivor's Benefits provided by the UNJSPF (booklets, videos, explanatory information, etc.):

The Fund's Survivor's Benefits resource webpages: <https://www.unjspf.org/for-clients/survivors-benefit/> and <https://www.unjspf.org/for-clients/survivor/>

Provide information about:

- Surviving Spouse's Benefit
- Surviving Child's Benefit
- Divorced Surviving Spouse's Benefit
- Surviving Spouse married after Separation
- Secondary Dependent's Benefit
- Regulations & Rules applicable to Survivor's Benefits
- Non-Traditional Unions Guidelines & Annex

Useful information for survivors is also provided on the Fund's Urgent Assistance webpage:
<https://www.unjspf.org/emergency/>

The Fund's Child's Benefit resource webpage <https://www.unjspf.org/for-clients/childs-benefits/> provides information about child's benefits

The video "Are you a survivor of a UNJSPF retiree/beneficiary" also provides helpful guidance:
<https://www.youtube.com/watch?v=C9y7guPsqO4>



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What happens if I have no spouse, no children under the age of 21, and no secondary dependent, and following my death there are no survivors entitled to regular monthly survivor's payments from the Fund?



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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)

- What is the Residual Settlement?
 - It is payable when following your death there are no 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].
 - 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.
 - The Residual Settlement is **only** payable once there are no more 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.***

The Residual Settlement

Are Residual Settlements paid out often?

No, it is rare that a Residual Settlement 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.



The Residual Settlement – Article 38

- **Who will receive the Residual Settlement?**
 - The Residual Settlement is payable to a beneficiary or beneficiaries designated by you on the designated UNJSPF form A2, while you are still alive.
 - You can download form A2 from your Member Self-Service (MSS) portal under the E-Forms tab; make sure to duly complete, date and hand-sign the form 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 an 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.

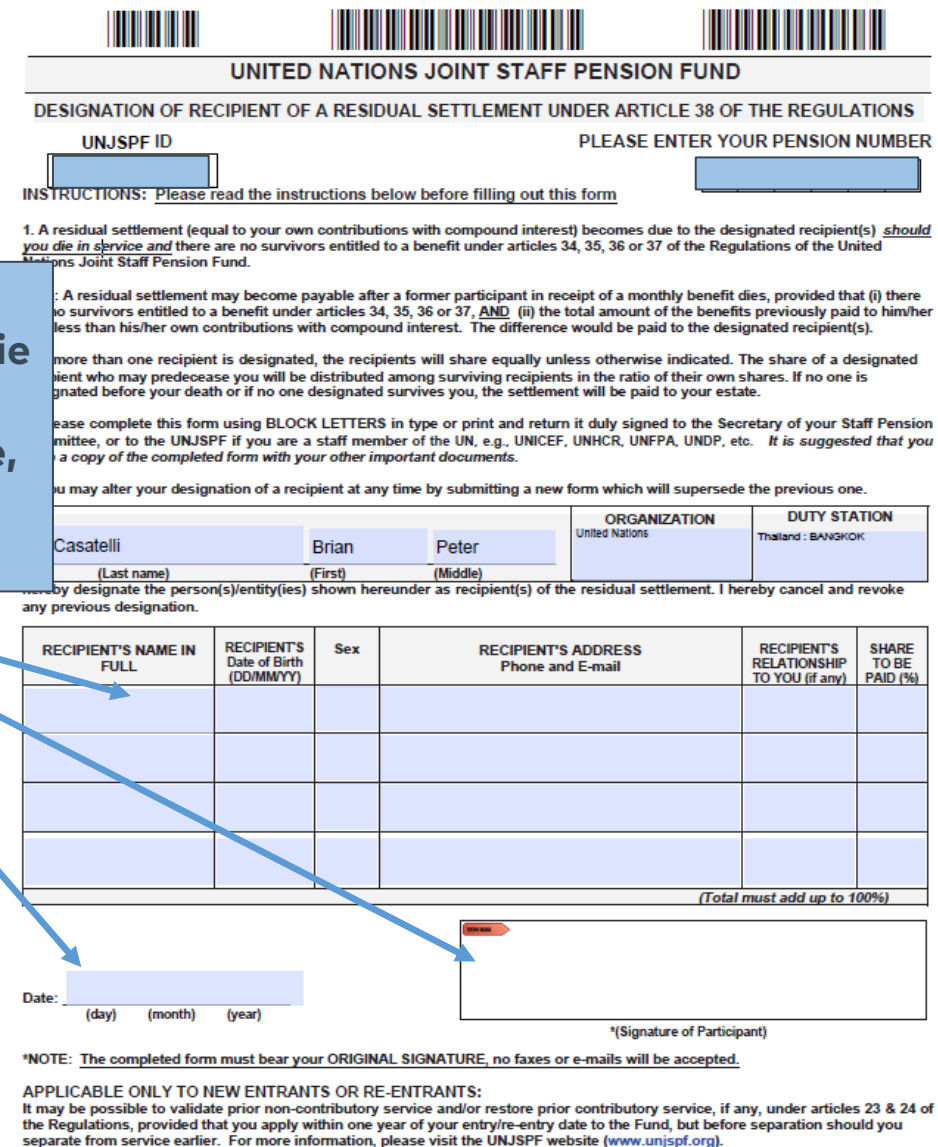
Add the beneficiary(ies) you want to designate, hand-sign & date!

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>



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.

2. 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).

3. 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.

4. 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.

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

ORGANIZATION			DUTY STATION		
United Nations			Thailand : BANGKOK		

Casatelli Brian Peter
(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/YY)	Sex	RECIPIENT'S ADDRESS Phone and E-mail	RECIPIENT'S RELATIONSHIP TO YOU (if any)	SHARE TO BE PAID (%)

(Total must add up to 100%)

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).



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Part 6:

Contacting the UNJSPF

Contacting the UNJSPF – where to start

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

CTBTO EPPO FAO IAEA ICBEB ICCROM ICAO ICC IFAD ILO IMO IOM
IPU ISA ITU ITLOS STL UN 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://www.unjspf.org/contact-us/>
- Please always use these official contact channels, as they will ensure that your queries are duly received, acknowledged, tracked, routed internally for review and a timely response.

https://unjspfconnect.service-now.com/unjspf?id=contact_us_page

ct CCPNU



Send us a message

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

Are you?*

Unique Identification Number (UID) of the UNJSPF member*

UID*

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

New York Office

+1 (212) 963-6931

Call Centre hours: Monday 00:00 to Friday 24:00 (US EST)

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