

United Nations Joint Staff Pension Fund

Annual Letter



2008

Annual Letter from the CEO

This letter, additional information and relevant forms are available on the Fund's website:

www.unjspf.org

New York, February 2008

Dear Participant/Retiree/Beneficiary,

In keeping with the long-standing practice of the Fund, I am writing to provide you with updated information on the most recent developments on pension-related matters. This includes decisions taken by the Pension Board, information on the operations of the Fund and on the performance of the Fund's investments.

NOTE TO RETIREES AND BENEFICIARIES:

Adjustments to pension entitlements on 1 April 2008

As usual at this time of year, I would like to take this opportunity to update the retirees and beneficiaries in respect to the adjustment of their pension entitlements. On 1 April 2008, there will

be a 4.1 percent adjustment of the US dollar entitlements, based on the movement of the United States Consumer Price Index (US-CPI) over the one-year period December 2006 to December 2007.

For those who separated in 2007 or early 2008, the adjustment will be prorated. For those receiving the first adjustment since the award of their pensions, the increase will be reduced by a 0.5 percentage point. This reduction was initially set at 1.5 percentage points; however, in the light of an improvement in the actuarial situation, as reflected in the results of the last five actuarial valuations, the Board decided to lessen the reduction.

For retirees and beneficiaries on the two-track pension adjustment

system, the adjustment of the local-currency track amount on 1 April 2008 will vary according to the CPI movements in their respective countries of residence, provided that the 2 per cent threshold has been met.

Retirees and beneficiaries will be advised of the changes in the amounts of their pensions, if any, on the occasion of the payment of their April 2008 benefits, due either on 1 April for those who retired before 31 December 1984 or 1 May for those who retired on or after 31 December 1984.

Detailed information on CPI adjustments for individual countries is available on the Fund's website (<http://www.unjspf.org>) under the tab: UN Rates of Exchange/CPI.

Certificates of Entitlement (CE)

The Fund continues to review the CEs to verify the continuing eligibility of retirees and beneficiaries to the benefits they are receiving. **In order to avoid suspension of a benefit payment, it is essential that retirees and beneficiaries complete and return on a timely basis the Certificate of Entitlement (CE) that the Fund sends out each year, usually in November. If your CE is not returned by the second week of the following January, another CE will be mailed by the end of January. If the Fund receives no response by the end of April, your benefit may be suspended. Of course, once your CE is returned, your benefit will be reinstated retroactively.**

FREQUENTLY ASKED QUESTION

How can I check that my Certificate of Entitlement (CE) has been received by the Fund?

Since January 2005, we have made available to all retirees and beneficiaries of the Fund a tracking feature that can be accessed through our website. This system enables retirees and beneficiaries to find out whether their Certificate of Entitlement (CE) was received by the Fund. Access to this feature requires you to register through our website, so that a Personal Identification Number (PIN) can be mailed to your home address. It is easy and effective. Try it!

Monthly pension payments; change in payment instructions

For those receiving periodic pension payments, it is very important that you monitor regularly the receipt by your bank of our monthly remittances and inform us without delay of any missing payment. If there are changes in the name of your bank, in your account or in the transit/routing number of your bank, please inform us promptly, by mailing a signed original form PF.23, to avoid any interruption in the payment of your benefit. In order to ensure the timely implementation of changes in payment instructions, such requests should reach the Fund at least six weeks prior to the intended date of implementation. It should be noted that the Fund cannot act on the basis of cable, e-mail or faxed versions of the signed instructions. PF.23 forms can be accessed through the Fund's website on the internet (<http://www.unjspf.org>), or by making a request either to your former employing organization or directly to the Fund. As in all your

communications to the Fund, you should include your full name and your pension or retirement number on all correspondence.

FREQUENTLY ASKED QUESTION
Why is it that sometimes the total paid to my account is less than the pension entitlement amount that the Fund cited at the time of my retirement?
In virtually all cases, where the total received is less than the pension entitlement amount cited by the Fund, the reduction is due either to bank charges levied in respect to the particular arrangements that are in place at your bank and/or a deduction relating to a premium due for your after-service health insurance coverage. Concerning the bank charges, you may wish to discuss the matter with your bank directly, to determine whether or not there is an alternative method of routing that might be more advantageous to you.

Family status, country of residence, mailing address

Retirees and beneficiaries need to inform the Fund of any changes in their family status and country of residence (the latter, only if they are on the two-track pension adjustment system) preferably via form PENS.E/11, which is available on the website. Changes of mailing address must be reported to the Fund in writing, preferably by completing and signing form PF.23M, which is also available on the internet. Please note that the Fund cannot accept requests for such a change by telephone, or in the form of a cable, e-mail or fax.

Deduction for after-service health insurance (ASHI)

As the Fund continues to receive inquiries in respect to after-service health insurance, I believe it is useful to provide some general comments. Based on written authorization from retirees and beneficiaries, on standard forms prepared for this purpose by the insurance services/sections of member organizations of the Fund, the Fund, as a service to its retirees and beneficiaries, deducts from monthly pensions the premiums for after-service health insurance (ASHI). However, the Fund is not in a position to respond to questions concerning the level of premiums or the scope of insurance coverage. **All questions related to insurance, including the authorizations or amounts of ASHI premium deductions, should be addressed to the insurance service/section of your former employing organization and not to the Fund secretariat.** I would note that insurance premium deductions from pension benefits are not possible in respect of retirees and beneficiaries from some member organizations.

UNJSPF annual statement of benefits

The Fund also issues a “Statement of Benefits” for tax purposes in respect to benefits paid during a calendar year. These statements are provided initially upon request. It should be noted, however, that once you have made an initial request for an annual statement of benefits, you will receive a statement in each subsequent year on an automatic basis. The statements are normally transmitted within the first six weeks of each new year.

Statements issued by the Fund for tax purposes reflect the full actual pension benefits, i.e. before any ASHI deductions.

It should be noted that fiscal periods and national tax laws, especially those relating to pensions, are exceedingly diverse and complex, and subject to frequent change. Consequently, the UNJSPF is not able to maintain up-to-date familiarity in this field or to give advice to individual retirees or their survivors. All recipients of UNJSPF benefits must therefore ascertain for themselves what their tax obligations may be.

Retiree and beneficiary associations

Retirees and their beneficiaries should be aware of the valuable information and assistance that can be obtained from the Federation of Associations of Former International Civil Servants (FAFICS) and its member associations. Established in 1975 by the then existing retiree associations in Geneva, Rome, Paris and New York, the membership of FAFICS reached 40 retiree associations in 2007. FAFICS' objective is to represent and protect the interests of its member associations, especially in matters of pensions, health insurance and related questions.

These associations, through the experiences of their respective members, serve as knowledgeable sources of information and advice, not only on pension-related matters but also on the laws and other aspects of life in countries around the world. They continue to act as "partners" to the Pension Fund secretariat and to the member

organizations, through their support and assistance. More specifically, FAFICS and its member associations provide invaluable assistance to retirees and beneficiaries in resolving problems; FAFICS also furnishes general and individual information and advice to current and future retirees on the practical application of the Regulations and Rules of the Fund. It should be noted that particular assistance can be provided in respect to the Fund's important Certificate of Entitlement process. FAFICS representatives continue to participate actively and effectively in the sessions of the Pension Board and its Standing Committee.

Further information about FAFICS and its member associations can be found at: www2.unog.ch/afics/fafics.htm.

Annex I.A to this letter contains an updated list of the member associations of FAFICS and relevant contact information, which has been provided by the Federation.

Please note the contact information, which is provided in respect of three new member associations of FAFICS: ACEFUN-Costa Rica, AEFNUC-Cuba and AFICS-Kenya. The contact information regarding retiree associations in Cameroon, Fiji, Ghana, Israel, Mauritius, Myanmar, Nigeria, Pakistan (Lahore), Portugal, Senegal, Somalia, Sudan and Zambia, which have not yet been admitted to FAFICS, can be found in the list of non-FAFICS associations (annex I.B). The associations in Fiji, Israel, Myanmar and Zambia are new entries to this list.

In the Geneva area, I should note that in addition to the cross-organizational, FAFICS-affiliated Association of Former International Civil Servants (AAFI-AFICS/Geneva); assistance continues to be provided by associations and sections formed by retirees from individual Geneva-based organizations, at the ILO, ITC, ITU, GATT/WTO, WHO and WMO. A list of these associations/sections, along with their respective contact points, is contained in annex I.C.

Emergency Fund assistance

I would remind retirees and beneficiaries that an Emergency Fund was established to alleviate somewhat the financial hardships due to illness, infirmities of old age or similar causes which may arise for recipients of small pensions, by providing aid in individual cases of proven emergency. Please note that the Emergency Fund is not a source for supplementing pensions, which the recipient considers inadequate, and it does not provide loans nor does it serve as a substitute for medical insurance.

Detailed information regarding the assistance available to retirees and beneficiaries from the Emergency Fund and/or other sources, to alleviate financial hardship was contained in the CEO's January 1999 annual letter, which can be accessed through the Fund's website (<http://www.unjspf.org>). If you do not have access to the Internet, a copy of the January 1999 letter can be obtained from the pension secretariat of your former employing organization. With further reference to emergency assistance, I would recall that a number of member associations of FAFICS (as listed in annex I.A) also provide special

assistance. For example the Former FAO and Other UN Staff Association (FFOA) has established an "Emergency Fund" to assist its members; the Association of Former Staff Members of UNESCO (AAFU/AFUS) also assists those of its members who find themselves in a difficult financial situation, by means of interest-free loans or grants; and AFICS (NY) has a Charities Foundation that can assist retired international civil servants, their survivors and dependants. AAFI-AFICS/Geneva has a Solidarity Fund, the aim of which is to provide financial help to former international civil servants who find themselves in difficult circumstances, irrespective of whether they are members of the Association and whether they reside in the Geneva region or elsewhere in the world. The Section of Former Officials of the ILO is also administering a Solidarity Fund, to which all former staff members of the International Labour Office may apply for assistance, irrespective of whether they are members of the Section.

NOTE TO ACTIVE PARTICIPANTS, RETIREES AND BENEFICIARIES:

Benefits processing upon separation from service: online estimates and forms

In the event you plan to separate from service in the near future, you may wish to refer to annex II of this letter or to the more extensive information provided in the booklet on "Separation", available on the website (<http://www.unjspf.org>). **Online estimates of pension benefits, other pension information and forms, including the Fund's Regulations and**

Rules and the various booklets on specific Fund-related topics, can also be found on the website. Also available on the website, under the tab “Forms”, is a list of forms used by the Fund. Some of the more frequently used forms are indicated in the box below:

Frequently Used Forms	
PF23, PF23A, PF23B –	Change of Payment Instructions
PF23M –	Change of Mailing Address
PENS A/2 –	Designation of Recipient of Residual Settlement
PENS E/2, E/6, E/7, E/8 –	Instructions for Payment
PENS E/10 –	Request for Two Track

You should ensure that all personal data recorded by the Fund is accurate and up to date; especially your designation of a recipient of a residual settlement (form A/2), in the event an entitlement may become due under article 38 of the Regulations of the Fund.

Channels for efficient communication with the Fund

Before updating you on the current situation of the Fund, I would like to recall the appropriate contact points and channels that should be used, by all active participants, retirees and other beneficiaries, when communicating with the Fund. The Fund has systems in place designed to deal with the heavy volume of

correspondence received from over 155,000 active participants, retirees and beneficiaries, working and/or residing in some 190 countries worldwide. These systems include a quality review mechanism, which has been put in place to ensure a reasonable turnaround in response time, as well as expeditious handling of cases in which follow-up inquiries had to be made. It is also intended to ensure that inquiries and the related documentation are not misrouted within the Fund secretariat. In this connection, I would also note that due to the UN security policy, incoming mail may be required to go through an external screening process, which could result in delays in turnaround time. In order to ensure appropriate recording, routing and expeditious handling of your requests, it would be appreciated if you could use the following matrix when contacting the Fund:

All active participants, retirees and beneficiaries of the Fund are encouraged to first visit the Fund's website at: <http://www.unjspf.org>.

If you are unable to find what you need:

ACTIVE PARTICIPANTS

For active participants of the United Nations, its Funds and programmes, queries should be made directly to the UNJSPF, who acts as the Secretariat to the UN Staff Pension Committee.

Other participants should address their queries directly to the Secretary of their organization's local Staff Pension Committee. A list of the Member Organizations is provided in article 3 of the Regulations of the Fund.

RETIREES and BENEFICIARIES

Depending on where you reside, it might be more convenient to contact the New York or the Geneva office, recalling that the complete transparency of the Fund's systems and operations ensures that action will be taken by the appropriate personnel, irrespective of the office of receipt.

New York	Geneva
<p>By telephone: 1 (212) 963-6931 By fax: 1(212) 963-3146 By e-mail: UNJSPF@UN.ORG In person: * 37th floor, 1DHP</p> <p>By letter: UNJSPF c/o United Nations P.O. Box 5036 New York, NY 10017 USA</p>	<p>By telephone: 41 (0) (22) 928 88 00 By fax: 41 (0) (22) 928 90 99 By e-mail: JSPFGVA@UNOG.CH In person*: Du Pont de Nemours Building Chemin du Pavillon 2 1218 Grand Saconnex Switzerland</p> <p>By letter: UNJSPF c/o Palais des Nations CH-1211 Geneva 10</p>
<p>*For in person visits, please note the Fund's New York office is located at 1 Dag Hammarskjold Plaza (DHP), at the corner of 48th Street and Second Avenue.</p>	<p>*In person visits daily (except Thursdays) from 08.30 hrs until 17.00 hrs. You may wish to call +41 22 928 88 00 or send an e-mail to schedule an appointment (appointments generally last 30 minutes).</p>

Operations of the Fund: continued increases

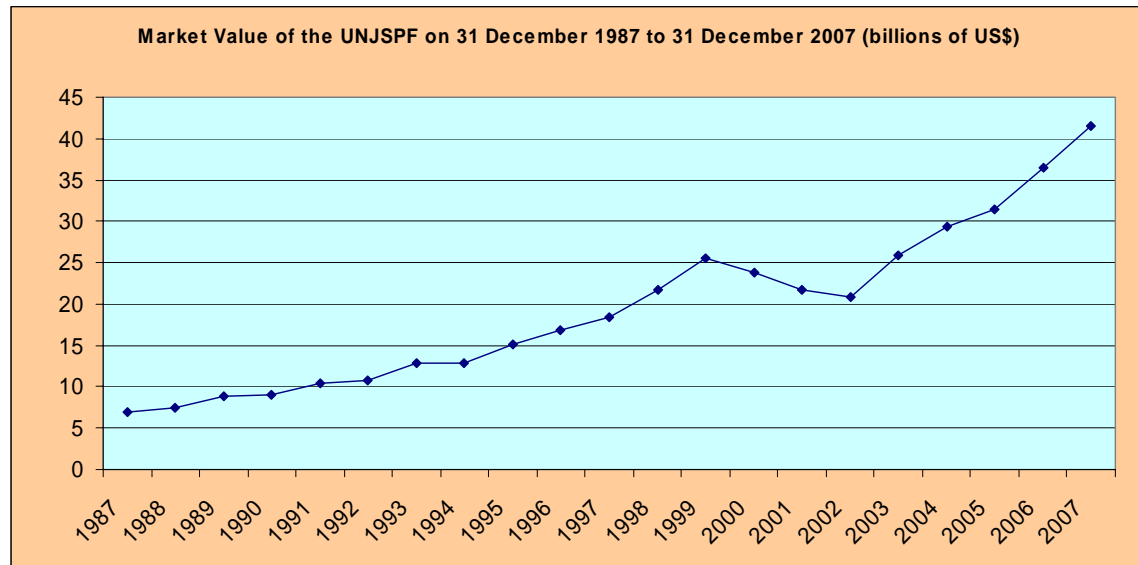
The number of member organizations of the Fund is currently 22. The total active participant population increased from 93,683 to 98,433 (5.1 per cent) during the period 1 January through 31 December 2006. The number of periodic benefits in award (including children's benefits) increased during the same period from 55,140 to 56,718 (2.9 per cent). It is anticipated that the end-of-2007 data will reflect higher numbers for both active participants and benefits in award; however the final figures will be known only when the year-end reports of the Fund's member organizations have been received and reconciled.

In 2007, the annual benefit payments by the Fund amounted to 1.6 billion US dollars, with payments having been made in 15 currencies in some 190 countries.

Investments of the Fund: favourable results for the year 2007

As of 31 March 2007 - the normal reporting date used in the reports of the Representative of the Secretary-General to the Pension Board - the market value of the assets of the Fund stood at \$37,610 million, as against \$33,118 million a year earlier: an increase of 13.6 per cent. The total investment return, which takes into account timing of cash flow for the same period, was 13.4 per cent, which after adjustment for the United States consumer price index (CPI) represents a real (i.e., above inflation) rate of return of 10.3 per cent. It should be noted that as of 31 December 2007, the *unaudited* market value of the Fund's assets had increased to \$41,445 million, against \$36,401 million as reported at the end of December 2006.

The graph below provides an illustration of the long-term growth of the Fund, reflecting year-end market values from 1987 to 2007.



It must be recalled that short-term variations in the market value of the assets of the Fund are an inevitable result of fluctuations in the financial markets and in the value of the US dollar in relation to other currencies in which the Fund is invested. Since the retirement and other related benefits of the UN pension system are secured through the assets of the Fund, the long-term investment objective of the Fund is to obtain an optimal investment return over the long-term while applying the criteria of safety, profitability, liquidity and convertibility. In this connection, I am pleased to note that the cumulative annualized rate of return for the 47-year period ending 31 March 2007 was 8.8 per cent. This represents an annual real rate of return of 4.4 per cent for the same period, after adjustment by the United States Consumer Price Index. The following table provides longer-term perspectives of the investment returns:

Compound annual rates of return for selected periods ending 31 March 2007						
	5 years %	10 years %	15 years %	20 years %	25 years %	47 years %
Nominal	11.9	9.0	9.6	9.1	11.6	8.8
Real (inflation-Adjusted)	8.8	6.3	6.8	5.8	8.2	4.4

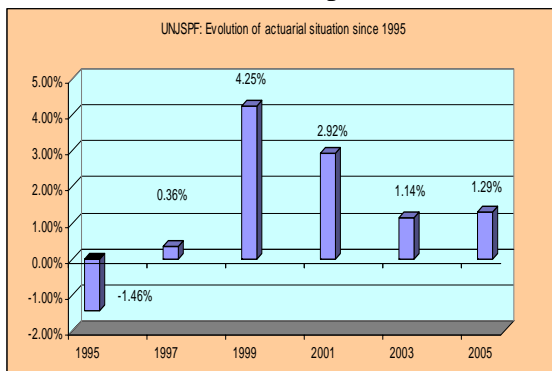
The management of the Fund's investments continues to be based on maintaining a careful balance between risk and reward expectations over the medium to long term. In order to reduce risk and improve long-term returns, the structure of the Fund's portfolio is widely diversified as regards (a) the distribution of the Fund's investments among stocks, bonds, real-estate related investments and cash; (b) the markets in which the funds are invested and their weightings in the portfolio; and (c) the selection of individual securities.

As of 31 December 2007 the distribution of the assets by type of investment was as follows: 60.1 per cent in equities, 32.9 per cent in bonds, 4.1 per cent in real-estate related instruments and 2.9 per cent in short-term holdings. The assets were invested in more than 48 countries (including emerging markets), in regional institutions, international institutions and in real-estate investment trusts. As for currency diversification, 41 per cent of the investments were in United States dollars and the remaining 59 per cent were in 27 other currencies; 21.4 per cent of the investments were in euros.

**Actuarial position of the Fund:
fifth consecutive surplus**

As indicated last year, actuarial valuations are undertaken every two years to determine whether the present and estimated future assets of the Fund will be sufficient to meet its present and estimated future liabilities, using various sets of assumptions as to future economic and demographic developments. **As you will recall the last Regular Valuation, as at 31 December 2005, revealed a fifth consecutive surplus amounting to 1.29 per cent of pensionable remuneration.**

The following graph illustrates the results of the regular actuarial valuations, over the last six valuation periods:



The next actuarial valuation is to be carried out as at 31 December 2007 and its results will be known in Spring 2008. I would note that at its meeting last July the Pension Board agreed that the December 2007 valuation would reflect the three following economic assumptions: (a) an assumed rate of increase in pensionable remuneration of 4.50 per cent per annum; (b) an assumed rate of nominal investment return of 7.50 per cent per annum; (c) an assumed rate of inflation of 4.00 per cent per annum. In addition, the Board also agreed that the 31 December 2007 regular actuarial valuation would be carried out with a positive participant growth assumption of 0.5 per cent per annum for 10 years, followed by zero growth thereafter.

It should be noted that in 2007 the Fund also carried out its first ever Asset-Liability Management (ALM) study. An ALM study is a disciplined way of generating very long-term projections of the Fund’s future liabilities and assets, and of integrating both in order to make informed decisions as to the plan’s design and/or its investment policy. I am pleased to report to you that this recent study confirmed that the Fund has a sound actuarial process; that its asset allocation is sound; and that the Fund is stable and well funded.

Pension Board 2007

The Pension Board held its fifty-fourth session in New York from 9-13 July 2007. In addition to the issues reflected in the above sections, and as usual in the odd-numbered years, most of the Board’s focus was on the budget proposals with respect to the biennium 2008-2009.

Budget proposals

The General Assembly supported the overall conclusions of the Board and approved the budget proposals for the biennium 2008-2009 as well as the revised estimates for the biennium 2006-2007. The Assembly also authorized the Fund to supplement the voluntary contributions to the Emergency Fund for the biennium 2008-2009 by an amount not exceeding \$200,000.

Dollarization in Ecuador

In response to a request from the General Assembly, the Board decided to recommend, and the Assembly approved, an ad hoc, one-time, ex gratia payment to retirees and beneficiaries who were adversely affected by the dollarization policy adopted in 2000 by the government of Ecuador. There is no need for action on the part of the retirees and beneficiaries concerned at this time as the Fund will be contacting those individuals in order to determine eligibility.

Survivor benefits

The Board also reaffirmed that the Fund should determine entitlements to pension benefits, in particular under articles 34 and 35 of the UNJSPF Regulations, in accordance with the personal status of a participant as recognized and reported to the Fund by the participant's employing organization, on the understanding that the final verification will be done by the UNJSPF at the time of granting such pension benefits.

Retirees' and beneficiaries' representation on the Board

It should be noted that the Pension Board considered the manner in which the retirees and other beneficiaries are represented on the Board and decided to maintain the current arrangements for FAFICS participation in the meetings of the Board and its Standing Committee.

In this connection, it should also be noted that the Board had decided, in 2006, to appoint a FAFICS representative to its newly established Audit Committee.

Other matters

Relocation of the Fund's Geneva office

The creation of a new Client Servicing Unit in the Fund's Geneva Office and increasing concern regarding accessibility to the Palais des Nations by the Fund's growing clientele in the Geneva area has resulted in a need to upgrade and relocate the Geneva Office. The relocation was completed in September 2007 and the new premises are located in the Du Pont de Nemours Building, which is situated near the Palais des Nations (Chemin du Pavillon 2, 1218 Grand Saconnex, Switzerland).

Enhanced website

The Fund's website (www.unjspf.org) continues to evolve. Retirees and beneficiaries accessing the site can generate local track estimates under the two-track system of adjustment. Existing retirees and their beneficiaries

may also check to ensure that the Fund has received their Certificates of Entitlement (CE). Access to these enhancements require a Personal Identification Number (PIN), which will be mailed to your home address (as recorded in our files), following registration through the Fund's website. Active participants will also see enhanced features on the website.

Active participants: your annual statements are available on the website; the annual statements for the year 2007 will be available after the Fund's year-end exercise, which should be completed by mid-May 2008.

The process for generating and obtaining online estimates has been simplified. Access to this enhancement requires a password, which is to be selected during the registration process. You are encouraged to visit www.unjspf.org in order to obtain more details and to take full advantage of the features which are available on the Fund's website. As you will note from the following statistics, the Fund's website is visited frequently:

<u>2007 UNJSPF Website statistics</u>		(over 2006)
Total recorded user sessions:	251,433	(+28%)
Benefit estimates:	163,056	(+26%)
Two-track estimates:	5,042	(+38%)
Annual statements viewed:	57,720	(+ 8%)

Major issues to be considered by the Pension Board in 2008

The Pension Board will meet in July 2008 at the International Fund for Agricultural Development (IFAD) in Rome. The major substantive items on its agenda will be the assessment of the results of the actuarial valuation of the Fund as of 31 December 2007 and the management of the investments of the Fund.

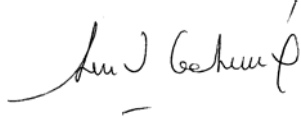
As in the past, you will be advised in the next annual letter of developments on these issues, of additional matters that may be considered by the Board and of the relevant decisions taken by the General Assembly in 2008.

You may wish to note the following dates for some of the more important meetings which are scheduled to be held in 2008:

Pension Board:	10-18	July (Rome)
Audit Committee:	31-1	January/ February (NY)
	19-20	June (NY)
Committee of Actuaries:	11-13	June (NY)
Investments Committee:	4	February
	5	May
	9	July
	8	September
	10	November
Senior Management meetings:	15	January
	8	April
	17	June
	14	October

Finally, on behalf of the secretariat of the Fund, I wish to convey a special note of appreciation to the many participants, retirees and beneficiaries who sent their greetings and wishes for the holiday season. It was a pleasure to provide service and assistance to our participants and retirees in 2007. For 2008, we are committed to continuing to service you in a friendly and efficient manner. I also wish to pass along to all of you, and to your families, the Fund's best wishes for a healthy and happy New Year.

Yours sincerely,

A handwritten signature in black ink, appearing to read "Bernard Cochemé". The signature is fluid and cursive, with a prominent initial "B" and a long, sweeping underline.

Bernard Cochemé
Chief Executive Officer

Annex I

A. Federation of Associations of Former International Civil Servants (FAFICS)

When you have queries about various pension matters and need to seek advice, the Federation of Associations of Former International Civil Servants (FAFICS), or any of its member associations listed below, can help you. Up to date information on how to contact the Federation, its Officers, Secretariat and Member Associations can also be found on the FAFICS website at www2.unog.ch/afics/fafics.htm. It should be noted that FAFICS represents the retirees and their beneficiaries on the United Nations Joint Staff Pension Board and on its Standing Committee.

Retirees and beneficiaries, who find themselves in a country or region where there is no retiree association, may consult the FAFICS Secretariat for information on alternative membership possibilities. They may also seek assistance and guidance from the FAFICS Secretariat regarding procedures for the creation of a local retiree association in their country of residence.

President:

Mr. Witold Zyss
FAFICS President, c/o AAFU/AFUS
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Fax: [33] (1) 45 68 57 79
afus@unesco.org (for Zyss)
(e-mail can also be sent to
the President's private
address) wzyss@orange.fr

President's home address:

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Tel. [33] (1) 45 67 48 25
Fax. [33] (1) 40 61 07 46
wzyss@orange.fr

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Secretary: Mr. Anders Tholle

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FAFICS' MEMBER ASSOCIATIONS

<p>ARGENTINA Asociación de Ex-Funcionarios de las Naciones Unidas de Argentina (AFICS-Argentina) c/o OPS/OMS M.T. de Alvear 684, 3e Piso AR - C1058AAH BUENOS AIRES</p>	<p>Tel: [54](11) 4319 4200 Fax: [54](11) 4319 4201 afics@arg.ops-oms.org</p>	<p>AUSTRALIA Australian Association of Former International Civil Servants (AAFICS-Australia) c/o Mary C. Johnson 5/4 New McLean Street AU - EDGECLIFF, NSW 2027</p>	<p>Tel: [61] (02) 9362 5212 mary1945@ozemail.com.au</p>
<p>AUSTRIA Association of Retired International Civil Servants in Austria (ARICSA-Vienna) Room C-0262 Vienna International Centre P.O. Box 100 AT- 1400 VIENNA</p>	<p>Tel: [43] (1) 2600 26116 aricsa@iaea.org</p>	<p>BOLIVIA Asociación Boliviana de Ex Funcionarios de las Naciones Unidas (AFICS-Bolivia) Casilla 972 La Paz</p>	<p>Tel: [591] 2 279 2934 wsanmartin@acelerate.com</p>
<p>BRAZIL Associação de Antigos Funcionários Internacionais no Brasil (AAFIB-Brazil) Centro de Informações da ONU Palácio Itamaraty Av. Marechal Floriano 196 BR – 20080-002 RIO DE JANEIRO RJ</p>	<p>Tel : [55] (21) 2511 2168 Fax: [55] (21) 2428 6704 carlosagoulart@ig.com.br</p>	<p>BURKINA FASO Association des Anciens Fonctionnaires des Nations Unies au Burkina Faso (AAFNU-BF) c/o UNIC Ouagadougou 01 BP 135 BF-OUAGADOUGOU 01</p>	<p>aafnubf@yahoo.fr President: Tel: [226] 38 49 96 Fax: [226] 36 00 87 sperado@fasonet.bf</p>
<p>CANADA Canadian Association of Former International Civil Servants (CAFICS/ACAFI-Montreal) c/o ICAO 999 University Street CA - MONTREAL, Qué H3C 5H7</p>	<p>Tel: [1] (514) 954-8219, ext.7064 acafi.cafics@icao.int</p>	<p>CHILE Asociación de Ex-Funcionarios de Naciones Unidas en Chile (AFICS-Santiago) Edificio Naciones Unidas, Office Z-119 Avenida Dag Hammarskjold Casilla 179 D SANTIAGO DE CHILE</p>	<p>Tel: [56] (2) 210 2282 [56] (2) 471 2282 Fax : [56] (2) 208 02 52 afics@eclac.cl asociacion.jubilados@cepal.org</p>
<p>COLOMBIA Asociación de Pensionados de Naciones Unidas en Colombia (ASOPENUC-Colombia) Apartado Aéreo 90423 Calle 98 No 8-56 SANTAFE DE BOGOTA</p>	<p>Tel: [57] (1) 691 6949 Fax: [57] (1) 236 6252 asopenuc@hotmail.com</p>	<p>CONGO Association Congolaise des Anciens Fonctionnaires des Nations Unies (ACAFNU-Congo) s/c du PNUD B.P. 465 CG-BRAZZAVILLE</p>	<p>Tel: [242] 81 03 88 [242] 81 16 79 Fax: [242] 761 466 471 acafnu_president@yahoo.fr</p>
<p>CONGO, DEMOCRATIC REPUBLIC Association des Retraités des Nations Unies au Congo c/o PNUD (ARNUC-Congo-Kinshasa) B.P. 7248 KINSHASA/GOMBE</p>	<p>Tel: [243] 99 99 49 134 arnuc@yahoo.fr</p>	<p>COSTA RICA Asociación Costarricense de exfuncionarios de Naciones Unidas (ACEFUN) c/o oficina PNUD Apartado Postal 4540-1000 San José</p>	<p>Tel: 506 296 1544 Fax: 506 296 1545 Tel Presidente: 506 288 0223 yves.menorval@gmail.com menorval@hotmail.com</p>

<p>CUBA Asociación de Ex Funcionarios de las Naciones Unidas en Cuba (AEFNUC) c/o UNDP Calle 18 No. 110 Miramar La Habana APDO 4138</p>	<p>registry.cu@undp.org anamaria580@yahoo.com</p>	<p>ECUADOR Asociación Ecuatoriana de Ex Funcionarios del Sistema de Naciones Unidas (AEFSNU-AFICS-Ecuador) Reina Victoria 1539 y Av. Colón Edificio Banco Guyaquil 10° piso, oficina 1004-B Quito</p>	<p>Tel: 593-2-223 7118, or 593-2-223 4488, or 593-2-223 5765 ccea@impsat.net.ec</p>
<p>EGYPT Association of Former International Civil Servants (AFICS Egypt) c/o ILO Office 9 Taha Hussein Street Zamalek CAIRO</p>	<p>Tel: [202] 2399 9339 Fax: [202] 2736 0889 aficsegypt@yahoo.com Direct tel daily between 10.00 am and 2.00 pm: [202] 2399 9329</p>	<p>ETHIOPIA Association of Former International Civil Servants (AFICS-Addis Ababa) c/o Economic Commission for Africa PO Box 3001 ADDIS ABABA</p>	<p>Tel: [251] (1) 443270/1 Fax: [251] (1) 514416 tteshome@uneca.org yifat123@yahoo.com</p>
<p>FRANCE Association des anciens fonctionnaires de l'UNESCO (AAFU/AFUS-Paris) UNESCO, Bureau 7B3.07 1 rue Miollis 75732 PARIS Cedex 15</p>	<p>Tel: [33](1) 45 68 46 55 or [33](1) 45 68 46 50 Fax: [33](1) 45 68 57 79 afus@unesco.org www.unesco.org/afus</p>	<p>GREECE Official Address: Association of Personnel of the United Nations (APUNG-Greece) Solomou 25 ATHENS 10682 Preferred address: President: Ms. Helen Argalias 5, Kastrissianaki St. Athens GR-11524</p>	<p>Tel: [30] 210 692 7658 Fax: [30] 2110 220 4121 helenargalias@netone.gr</p>
<p>INDIA - (Bangalore) Association of Former United Nations Personnel in and of India (AFUNPI-Bangalore) P.O.Box 5569 BANGALORE</p>	<p>Tel : [91] (80) 2331.7747 Fax: [91] (80) 2331.7748 afunpi@hotmail.com sajanakiram@yahoo.com</p>	<p>INDIA - (New Delhi) United Nations Pensioners' Association (UNPA-New Delhi) c/o Mr. S.K. Sobti S-563, Greater Kailash – II NEW DELHI 110 048</p>	<p>Tel: [91] (11) 2921-0726 & 2921-0303 jpndh@yahoo.com</p>
<p>INDONESIA Association of Former United Nations Personnel and Retirees (AFUNPR-Indonesia) c/o UNDP Office Menara Thamrin, 7th Floor Jalan MH Thamrin Kav.3 P.O. Box 2338 JAKARTA PUSAT 10250</p>	<p>Tel: [62] (21) 314-1308 ext.720 Fax: [62] (21) 314-5251 un.pension.id@undp.org</p>	<p>ITALY - (Rome) Former FAO and other UN Staff Association (FFOA-Rome) c/o FAO Viale delle Terme de Caracalla IT - 00100 ROMA</p>	<p>Tel: [39] (06) 57054862 [39] (06) 57055916 [39] (06) 57055623 Fax: [39] (06) 57053152 ffoa@fao.org</p>
<p>ITALY - (Torino) Former Officials Association (FOA-Turin) International Training Centre of the ILO Viale Maestri del Lavoro 10 IT - 10127 TORINO</p>	<p>Tel: [39] (11) 693 6057 Fax: [39] (11) 693 6640 foa@itcilo.org</p>	<p>KENYA Association of Former International Civil Servants (AFICS-Kenya) PO Box 47074 Nairobi 00200</p>	<p>Tel: 254-20 762 12 34 anastasia.gianopulos@unon.org E-mail to above address with copy to Chairman at wkaniaru@africaonline.co.ke</p>
<p>LEBANON Association of Former International Civil Servants (AFICS-Beirut) c/o UNDP, UN House Riad El Solh Square P.O. Box 11-8575 LB – BEIRUT</p>	<p>Tel. [961] 1 978 057 Fax. [961] 1 981 510 aficsa@un.org</p>	<p>MALI Association malienne des Anciens Fonctionnaires internationaux des Nations Unies (AMAFINU-Mali) c/o PNUD B.P. 120 - Badalabougou Est BAMAKO</p>	<p>Tel: [223] 223 5152 Fax: [223] 222 62 98 E-mails to be sent to: registry.ml@undp.org Text of e-mail should start "Kindly pass this to the President of AMAFINU"</p>

<p>MEXICO Asociación de Ex Funcionarios de las Naciones Unidas en México (AFPNU-Mexico) Presidente Masaryk 29 – 2nd floor Apartado Postal 6-718 MEXICO D.F. 11570</p>	<p>Tel: [52 55] 5260 9641 Fax: [52 55] 5531 1151 afpnu.mexico@cepal.org</p>	<p>NETHERLANDS Association of Former International Civil Servants (AFICS-Netherlands) c/o Anton Kruidierink Egelantiersgracht 326 NL-1015 RR, AMSTERDAM *Correspondents with AFICS-NL, please also send to this address: Toon Vissers Vivienstraat 44 NL-2582 RV DEN HAAG</p>	<p>Tel : [31] (0) 20 624 00 46 anton.kruidierink@hotmail.com *Correspondents with AFICS-NL, please also send to this address: toon.vissers@planet.nl</p>
<p>NEW ZEALAND N.Z. Association of Former U.N. Officials (AFUNO-New Zealand) c/o Dr. Rex Billington 162 Cliff View Drive Green Bay AUCKLAND</p>	<p>Tel: [64] (9) 826 3489 rex.billington@clear.net.nz</p>	<p>PAKISTAN Association of UN Pensioners in Pakistan (AUNPP-Pakistan) Bungalow No. 15, Street No. 5, F-8/3 ISLAMABAD</p>	<p>Tel : [92] 51 2254982 dransarali@yahoo.com</p>
<p>PARAGUAY Asociación Paraguaya de Ex Funcionarios de Organismos de Naciones Unidas (APEFONU/AFICS-Paraguay) UN Building Basement Naciones Unidas Saravi esq. Av. Mariscal López Edificio ASUNCIÓN</p>	<p>Tel: [595] (21) 611 980 (ext. 141) Fax: [595] (21) 611 981 apefonu.py@undp.org afics.py@undp.org</p>	<p>PERU Asociación de Ex Funcionarios de las Naciones Unidas en el Peru (AEFNUP) c/o F. Alfonso Chan Av. Aurelio Miro Quesada 178 Dpto 1002, San Isidro LIMA 27</p>	<p>Tel: [51] 1 421 93 33 alfonso.chan@yahoo.com</p>
<p>RUSSIAN FEDERATION Association of Former International Civil Servants (AFICS-Moscow) c/o UNDP- Moscow (for AFICS-Moscow) 28 Ostozhenka St 119034 MOSCOW</p>	<p>Tel: [7] (495) 787 2186 Fax: [7] (495) 787 2101 aficsmoscow@undp.ru – “For AFICS”</p>	<p>SRI LANKA Association of Former International Civil Servants (AFICS – Sri Lanka) c/o Mr. R.S. Seneviratne 8/1, Charles Drive COLOMBO 00300</p>	<p>Tel: [9411] 2467763 rssenev@sltnet.lk</p>
<p>SWITZERLAND Association des anciens fonctionnaires internationaux / Association of Former International Civil Servants (AAFI-AFICS-Geneva) Room C.542-1 Palais des Nations 1211 GENEVE 10</p>	<p>Tel: [41] (22) 917 3330 Chairman: [41] (22) 917 2626 Fax: [41] (22) 917 0075 aafi-afics@unog.ch www.unog.ch/afics/afics.htm</p>	<p>TANZANIA United Nations Pensioners' Association of Tanzania (UNAPATA-Tanzania) P.O. Box 9182 DAR ES SALAAM</p>	<p>Tel: [255] 22 266 80000 UNDP Fax: [255] 22 266 87 49 Chairperson: dorah45@hotmail.com</p>
<p>THAILAND Association of Former International Civil Servants (AFICS-Thailand) Ground Floor UNCC United Nations Building BANGKOK 10200</p>	<p>Tel: [66] (2) 2881890 Fax: [66] (2) 2881088 escap_un_retirees.unescap@un.org</p>	<p>UNITED KINGDOM* British Association of Former United Nations Civil Servants (BAFUNCS) c/o 4 Pemberton Place Carrick Gate Esher SURREY KT10 9HU</p>	<p>bafuncs@globalnet.co.uk Chairman : Tel: [44] (1372) 46 86 13</p>

<p>UNITED STATES OF AMERICA Association of Former International Civil Servants (New York) (AFICS (NY) Room DC1-0580 United Nations NEW YORK, NY 10017</p>	<p>Tel: [1] (212) 963 2943 Fax: [1] (212) 963 5702 afics@un.org www.un.org/other/afics</p>	<p>URUGUAY Asociación de Ex-Funcionarios de las Naciones Unidas en Uruguay (AFICS Uruguay) c/o UNDP Javier Barrios Amorín 870 P.3 Casilla de Correo 1207 - Correo Central 11200 MONTEVIDEO</p>	<p>Tel: [598] (2) 412 3357 or [598] (2) 412 3359 Fax: [598] (2) 412 3360 aficsuruguay@adinet.com.uy</p>
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* The BAFUNCS Benevolent Fund is accessible to all UN and UN Agency ex-employees (or their spouses, widows/widowers, or other dependants) who are now resident in the UK. They do not have to be in receipt of a UN pension nor do they need to be members of BAFUNCS. The Trustees of the Fund will consider any case of temporary financial embarrassment, unexpected expense of specific hardship and may offer a non-refundable cash grant or a short-term interest free loan. This Fund cannot be used to pay BAFUNCS membership fees. The Trustees must be able to verify the validity of an application and the claimant may be put in touch with a nearby member of BAFUNCS especially charged with this responsibility. All information is treated with complete confidentiality. Applications for assistance or requests for further information should be addressed to:

The Clerk/Treasurer
BAFUNCS Benevolent Fund
41 Riverine, Grosvenor Drive
Maidenhead, Berks SL6 8PF
United Kingdom

I. B. Other associations not affiliated with FAFICS

<p>CAMEROON Association of Retired International Civil Servants in Cameroon (ARICSAM) Focal Point: Mr. Ndam Njah Shadrack GRA-Bota P.O.Box 195 Limbe, South West Province</p> <p style="text-align: right;">Tel/Fax : 237 333 31 61 Mobile Tel : 237 750 28 95 aricscam@yahoo.com</p>	<p>FIJI Fiji Association of Former International Civil Servants (FAFUNCS) Focal Point: Ms. Davila Toganivalu P.O.Box 220 Nausori, Fiji</p> <p style="text-align: right;">Home Tel: +679 347 85 56 datoganivalu@connect.com.fj</p>
<p>GHANA Ghana Association of Former International Civil Servants (GAFICS) President: Dr. S. Brew- Graves c/o UNDP P.O.Box GP 1423 Accra</p> <p style="text-align: right;">Tel: 233 244 28 00 12 Mobile Tel: 233 21 77 68 92 kafriyie@gafics.org cc : abakah@unfpa.org</p>	<p>ISRAEL Israeli Association of Former International Civil Servants (IAFICS) Focal point: Dr. Michael J. Suess P.O. Box 7572 I-52175 Ramat-Gan</p> <p style="text-align: right;">+972 3 674 76 32 (incl.fax) iafics@gmail.com</p>
<p>MAURITIUS Association of Former International Civil Servants (AFICS-M) Focal Point: Dr. Michael Atchia Melrose, Montagne Blanche</p> <p style="text-align: right;">Tel: 230 423 4500 mklatchia@intnet.mu</p>	<p>MYANMAR Informal Group of UN System Pensioners in Myanmar Focal points: Ms. Elizabeth de Souza/Mr. Hla Min c/o UNDP Myanmar PO Box 650, Yangon</p> <p style="text-align: right;">UNDP tel: +95-1 542 911 UNDP fax: + 95-1 545 634 registry.mm@undp.org</p>
<p>NIGERIA Association of Former U.N. Civil Servants in Nigeria (AFUNCSIN) c/o Ralph N. Iyele, General Secretary via UNICEF Zonal B Field Office 14-B Lugard Avenue, Ikoyi Lagos</p> <p style="text-align: right;">e-mail communications should be sent via Abba Udoh of the UNICEF Field Office in Lagos, addressed to audoh@unicef.org (with a request to pass on to the AFUNCSIN General Secretary)</p>	<p>LAHORE, PAKISTAN Pakistan Association of Former International Civil Servants (PAFICS- Lahore) President: Mr. Abdul Aziz 155-N. Model Town Ext. Lahore</p> <p style="text-align: right;">Tel: 92 42 516 56 32</p>

<p>PORTUGAL Association portugaise d'anciens fonctionnaires internationaux (APAFI) Focal Points: Mrs. Joana Gomes/Mr. Castro de Almeida c/o Escritório de OIT em Portugal Rua Viriato, n°7, 7ème Lisboa</p> <p>gomes@ilo.org ccastroalmeida@netcabo.pt</p>	<p>SENEGAL Association Sénégalaise des Anciens Fonctionnaires Internationaux (ASAFI) Président: M. Alioune Mbodji Dione c/o PNUD Immeuble Fayçal 19, rue Parchappe BP 154 Dakar</p> <p>Tel: (221) 824 74 83 Tel/Fax: (221) 820 54 46 msock@sentoo.cn</p>
<p>SOMALIA Somali UN Pensioners Association (SUNPA) c/o UNDP Mogadishu</p> <p>UNDP tel: 252 1 215 375 UNDP fax: 252 1 216 111 lammanes@hotmail.com</p>	<p>SUDAN Sudanese Association of Former International Civil Servants Focal point: Mr. Victor Nagib Tadros P.O. Box 1519 Khartoum</p> <p>Tel: 249 182 46 52 94 Fax: 249 78 59 40 Mutaz_s@hotmail.com</p>
<p>ZAMBIA Zambia Association of UN Former International Civil Servants (ZAUNFICS) c/o UNDP P.O.Box 31966 LUSAKA 10101 Focal point: Mr. Pharaoh H. Kalapa</p> <p>Tel: +260 9 77 79 43 18 pharaohhkalapa@yahoo.com</p>	

I. C. Other sources of assistance

There are other sources of assistance that are not affiliated with FAFICS but which may be more conveniently located and which may also provide special assistance to retirees of certain organizations (or their spouses, widows/widowers, or other dependants). In this connection, you may wish to contact FAFICS and/or your former employing organization, which may be able to refer you to such sources. In light of the growing number of beneficiaries residing in the Geneva area, it should be noted that in addition to the cross-organizational, FAFICS affiliated Association of Former International Civil Servants (AAFI-AFICS), assistance is provided by some member organizations and separate associations formed by retirees from other Geneva based associations at the ILO, ITC, ITU, GATT/WTO, WMO and WHO.

Association of Former Staff Members (AFSM-WHO) Room 4141 WHO Headquarters Avenue Appia 20 CH-1211 Geneva 27	Tel: +41 (0) 22 791 31 03 Fax: +41 (0) 22 791 31 11 (attention AFSM) aoms@who.int	Section of Former Officials of the Staff Union of the ILO Room 6-8 ILO Headquarters Route des Morillons 4 CH-1211 Geneva 22	Tel: +41 (0) 22 799 64 23 Fax: +41 (0) 22 798 86 85 anciens@ilo.org
Section of Former ITU Staff Members Room V-23 International Telecommunications Union Place des Nations CH-1211 Geneva 20	Tel: +41 (0) 22 730 55 84 retraites@itu.int	Association of Former Staff Members of GATT and the World Trade Organization Room 3065 World Trade Organization Centre William Rappard Rue de Lausanne 154 CH-1211 Geneva 21	Tel: +41 (0) 22 739 50 73
Association of Former ITC Staff (AFIS-AAFC) c/o International Trade Centre (ITC) Palais des Nations CH-1211 Geneva 10	(Chairman) Tel and Fax: +41 (0) 21 824 30 34 olof.karsegard@bluewin.ch	Association of Former WMO Staff (Amicale) c/o WMO Staff Association Bureau 1J95 World Meteorological Organization Case postale 2300 CH-1211 Geneva 2	Tel: +41 (0) 22 730 80 56 (via Staff Association) amicale@wmo.int

In addition, the Association of Former WHO Staff Members in South-East Asia was established to further the interests of its members and to keep them abreast of related developments occurring globally. Its membership extends to all former WHO staff members and surviving spouses of former WHO staff settled in the WHO South-East Asia Region. It currently covers eleven countries: Bangladesh, Bhutan, DPR Korea, India, Indonesia, Maldives, Myanmar, Nepal, Sri Lanka, Thailand and Timor Leste. Their contact points are as follows:

Association of Former WHO Staff in South-East Asia Region WHO South-East Asia Regional Office Indraprastha Estate New Delhi-110002 India	Tel: (91 11) 23370804 Fax: (91 11) 23379395 exstaffwho@yahoo.com afsm@searo.who.int
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Additional assistance may also be provided by the Special Payments Fund, which was created by the ILO Governing Body to make periodic payments to retired officials, or their surviving spouses, who suffer from unexpected financial hardship. These grants do not entail any contractual obligation on the part of the ILO Office. Former ILO officials, or their surviving spouses, may contact the following office for additional information:

ILO Pension Section (HRD)	Telephone: (41 22) 799 74 93 Facsimile: (41 22) 799 85 71 E-mail: pension@ilo.org
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Annex II

Separation from service

When you separate from service, in order for us to begin the processing of your pension entitlement for payment, we must have received (a) from your employing organization, the separation notification(s) indicating the official date of your separation, and your pensionable remuneration and contributions since the end of the previous year, and (b) from you, completed payment instructions indicating the benefit election you have made (where options exist), the bank account into which you wish payment to be made, the currency of payment and your mailing address. When long delays occur in the payment of the initial benefit, the main contributing factors have usually been (a) late submission of the separation notification by the employing organization; (b) late submission of payment instructions; or (c) incomplete or inaccurate information on the participant, including marital status and the number and age(s) of any children. **You should do everything you can to help expedite the submission of the required separation documentation by your employing organization, as well as to complete and submit promptly your payment instructions.**

It is also in your interest to request, from your staff pension committee secretariat, an estimate of your benefit options within six months of your anticipated separation date. **If you intend to reside outside the United States, you have the option of having a local-currency-track pension record established and the application of a two-track pension adjustment system. In this regard, your attention is drawn to the considerations to be weighed in deciding whether or not to opt for the two-track adjustment system, as set out in the Regulations, Rules and Pension Adjustment System of the Fund.**

A booklet entitled “Separation” has been made available on the website

