



NATIONS UNIES

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

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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 2009

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 pensionrelated matters. This includes decisions taken by the Pension Board and the General Assembly, 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 2009

As usual at this time of year, I would like to take this opportunity to update the retirees and beneficiaries in respect to the US dollar pension entitlements. Since the movement of the United States Consumer Price Index (US-CPI) over the one-year period December 2007 to December 2008, was less than the required 2 per cent threshold, there will not be an adjustment of the United States dollar pension entitlements on 1 April 2009. The increase in the US-CPI during the period will be carried over to the next measurements which will cover the period December 2007 to December 2009.

For retirees and beneficiaries on the two-track pension adjustment system, the adjustment of the localcurrency track amount on 1 April 2009 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 2009 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 (<u>http://www.unjspf.org</u>) 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, vour 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. The Fund encourages you to 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 the Fund. As in all to vour communications to the Fund, you should include your full name and your pension retirement number or 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.

BANK CHARGES

In the event you wish to reduce your 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. <u>Please note that the Fund</u> <u>cannot accept requests for such a change</u> by telephone, or in the form of a cable, email 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 afterservice 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 amounts of ASHI premium or 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.

ANNUAL STATEMENT OF BENEFITS

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 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 42 retiree associations in 2008. FAFICS' main objective is to represent and protect the interests of its member associations, particularly on matters of pensions, health insurance and related questions. At the same time FAFICS remains ready to intervene on any other issue affecting individual and/or groups of pensioners and beneficiaries, and to also assist non-member associations,

particularly on matters of pensions, health insurance and related questions.

Through the experiences of their respective members, FAFICS member associations 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 important "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. With this in mind, you may wish to consider joining the retiree association in your area. 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: <u>www2.unog.ch/afics/fafics.htm</u>. This site contains a document with the title "What is FAFICS?", together with contact information on the Federation, its officers and member associations, as well as guidance on the creation of new pensioner associations.

FAFICS CONTACT POINTS

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 two new member associations of FAFICS: the Israeli Association of Former International Civil Servants (IAFICS-Israel) and the Informal Group of Former International Civil Servants in (IGFICS-Myanmar). Myanmar The contact information regarding retiree associations or retiree groups in Benin, Fiji, Ghana. Mauritius, Cameroon, Nigeria, Lahore (Pakistan), the Philippines, Portugal, Senegal, Somalia, Spain, 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 Benin, the Philippines and Spain are new entries to this list.

In the Geneva area, I should note that in addition to the crossorganizational. **FAFICS-affiliated** Association of Former International Civil (AAFI-AFICS/Geneva); Servants 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, the recipient which considers inadequate, and it does not provide loans nor does it serve as a substitute for medical insurance.

EMERGENCY FUND

It should be noted that the procedure for requesting assistance under the Emergency Fund commences with a submission in writing to the secretary of the staff pension committee of your former employing organization. It should include information on the circumstances surrounding the financial hardship experienced by the pensioner or beneficiary. The processing of a request is facilitated if documentation is provided substantiating both the need for assistance and the costs involved. relating Requests to medical expenses must be accompanied by a statement from a medical doctor and paid receipts.

More detailed information regarding assistance available from the Emergency Fund is provided in "Note A" of the Regulations of the Fund, which can be accessed through the Fund's website (<u>http://www.unjspf.org</u>). If you do not have access to the internet, the relevant information can be obtained from the pension secretariat of your former employing organization.

further With 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 Members Staff 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 165,000 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 both advisable and 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: <u>http://www.unjspf.org</u>.

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.

A list of e-mail addresses for each Staff Pension Committee of the 23 member organizations is provided in annex III.

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.

Ň	lew York		Geneva
By e-mail:	1 (212) 963-6931 1(212) 963-3146 UNJSPF@UN.ORG ⁵ 37 th floor, 1DHP UNJSPF c/o United Nations	By telephone: By fax: By e-mail: In person*:	41 (0) (22) 928 88 00 41 (0) (22) 928 90 99 JSPFGVA@UNOG.CH Du Pont de Nemours Building Chemin du Pavillon 2 1218 Grand Saconnex
	P.O. Box 5036 New York, NY 10017 USA	By letter:	Switzerland UNJSPF c/o Palais des Nations CH-1211 Geneva 10
Fund's New Y Dag Hammars	on visits, please note the York office is located at 1 skjöld Plaza (DHP), at the Street and Second Avenue.	Thursdays) fr hrs. You may	visits daily (except om 08.30 hrs until 17.00 wish to call +41 22 928 88 n e-mail to schedule an

Operations of the Fund: continued increases

The number of member organizations of the Fund has increased to 23, following the General Assembly's approval to admit the Special Tribunal for Lebanon, with effect from 1 January 2009. The total active participant population increased from 98,431 to 106,566 (8.3 per cent) during the period 1 January through 31 December 2007. The number of periodic benefits in award (including children's benefits) increased during the same period from 56,705 to 58,084 (2.4 per cent). It is anticipated that the end-of-2008 data will again 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.

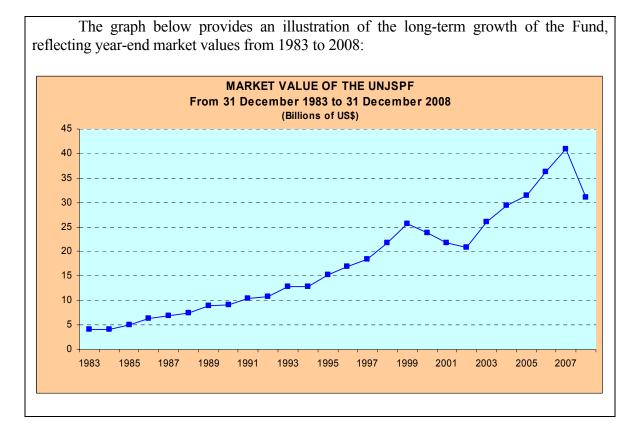
* It should be noted that after a reconciliation of the accounts, the 1 January 2007 count for participants was revised downward by 2 and the number of periodic benefits in award was revised downward by 13 from the figures reported in the 2008 annual letter.

In 2008, the annual benefit payments by the Fund amounted to 1.8 billion US dollars, with payments having been made in 15 currencies in some 190 countries.

Investments of the Fund: results for the year 2008

As of 31 March 2008 - 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 \$40,588 million, as against \$37,610 million a year earlier: an increase of 7.9 per cent. The total investment return, which takes into account timing of cash flow for the same period, was 8.1 per cent, which after adjustment for the United States consumer price index (CPI) represents a real (i.e., above inflation) rate of return of 4.0 per cent. It should be noted that as of

31 December 2008, the *unaudited* market value of the Fund's assets had decreased to \$31,369 million, against \$41,713 million recorded at the end of December 2007. Through active management, the Fund continues to outperform the policy benchmark with effective stock selection and re-balancing of assets. The decline represented a preliminary one year return of -24.7 per cent, outperforming the policy benchmark return of -25.9 per cent. Additional and more up-to-date information concerning the world-wide financial crisis, and its impact on the Fund, is provided on the Fund's website under "latest news".



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 48-year period ending 31 March 2008 was 8.8 per cent. This represents an annual real rate of return of 4.4 per cent for the same period, after adjustment bv United the States Consumer Price Index. The following table provides longer-term perspectives of the investment returns:

<u>C</u>	Compound annual rates of return for selected periods ending 31 March 2008					
	5 10 15 20 25 48 years <td< th=""></td<>					
Nominal Real	14.6	7.9	9.4	9.3	10.9	8.8
(inflation- Adjusted)	11.2	4.9	6.5	6.1	7.5	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.

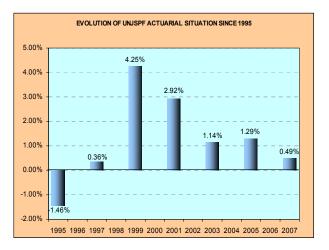
As of 31 December 2008 the distribution of the assets by type of investment was as follows: 52.2 per cent in equities, 39.4 per cent in bonds, 5.2 per cent in real-estate related instruments and

3.3 per cent in short-term holdings. The assets were invested in more than 45 countries (including emerging markets), in regional institutions, international institutions and in real-estate investment trusts. As for currency diversification, 46.1 per cent of the investments were in United States dollars and the remaining 53.9 per cent were in 26 other currencies; 17.2 per cent of the investments were in euros.

Actuarial position of the Fund: sixth consecutive surplus

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. various using sets of assumptions as to future economic and demographic developments. The regular valuation, carried out as of 31 December 2007, revealed a sixth consecutive actuarial surplus amounting to 0.49 per cent of pensionable remuneration.

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



The current surplus of 0.49 per means that the theoretical cent contribution rate required to achieve balance between long-term liabilities and the Fund's financial resources was 23.21 per cent of pensionable remuneration, as against the actual contribution rate of 23.70 per cent. The regular valuation, performed as at 31 December 2007, used the three following economic assumptions: (a) a rate of increase in pensionable remuneration of 4.50 per cent per annum; (b) a rate of nominal investment return of 7.50 per cent per annum; (c) a rate of inflation of 4.00 per cent per annum. In addition, the 31 December 2007 regular valuation was carried out using a participant growth assumption of 0.5 per cent per annum for 10 years, followed by zero participant growth thereafter.

Another analysis that is carried out in conjunction with the valuation is the determination of funding ratios. This analysis assists the Board in its assessment of the financial position of the Fund on a current rather than projected basis. The funding ratios are comparisons of the current assets of the Fund with the value of the accrued benefits (liabilities) on the given valuation date and are calculated on a "plan termination basis." With respect to its liabilities on 31 December 2007, the Fund was found to be in a strongly funded position, as it has been for the past nine valuations. The current funded ratio is 146.9 per cent, which was obtained by dividing the actuarial value of assets (i.e. \$35,620.4 million) by the actuarial value of the accrued benefits (i.e. \$24,242.9 million). The ratio therefore indicates there is a 46.9 per cent security margin. The funded ratio is lower if account is taken of the current system of pension adjustments, whereby benefits are adjusted for

inflation. The following table illustrates the funded ratios from 1995 to 2007, both without, as well as with, pension adjustments after award:

FUNDED RATIOS FOR VALUATIONS AS OF 31 DECEMBER 1995 – 2007							
	1995 1997 1999 2001 2003 2005 200						
Without pension adjustments	132	141	180	161	145	140	147
With pension adjustments	81	88	113	106	95	92	95

Based on the results of the latest actuarial valuation, the Committee of Actuaries and the Consulting Actuary were of the opinion that the present contribution rate of 23.70 per cent is sufficient to meet the benefit requirements under the Plan. The Pension Board approved their statement on the actuarial position of the Fund.

It should be recalled 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. 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 2008

The Pension Board held its fiftyfifth session in Rome from 10-18 July 2008. The major items dealt with by the Board were the management of the investments of the Fund and the results of the twenty-ninth actuarial valuation of the Fund. In addition, the Board also considered: (i) the revised budget estimates for the 2008-2009 biennium; (ii) the Fund's third Management Charter (2008-2011); (iii) a report on the "whole office review" that was carried out to examine the overall staffing and organizational structure of the Fund; (iv) a study on the Integrated Pension Administration System (IPAS); (v) a study on the impact of currency fluctuation on UNJSPF pension benefits; (vi) and a number of proposals for changes in the benefit provisions of the Fund.

Revised budget estimates for the 2008-2009 biennium

The Board recommended and the General Assembly approved additional resources relating to the biennium 2008-2009. The increase is primarily related to Investment Management Services' costs and the estimated travel expenses of the Working Group of the Board established to undertake a review of the overall plan design of the Fund.

Benefit provisions of the Fund

recommendations Acting on from the Board, the General Assembly also approved the following amendments to the UNJSPF Regulations dealing with benefits: (i) amendment to article 24 (b) to allow participants who return to active service after a period on disability to count such period of disability, as contributory service, without requiring additional contributions for that period; (ii) amendment to article 35 bis to eliminate the "marriage penalty" for surviving divorced spouses who become eligible under this article on or after 1 January 2009; (iii) amendment to article 35 bis to allow eligibility to surviving divorced spouse benefit, which will be

contingent upon evidence being provided that the divorce settlement does not have an express renouncement of the UNJSPF benefit; (iv) amendment to article 35 bis to introduce an effective date for the minimum benefit payable to a surviving divorced spouse (i.e., to be payable as from time of death irrespective of when the request is received); (v) amendment to article 35 ter to modify the election period concerning benefits for spouses married after separation from 180 days to one year within the date of marriage; (vi) amendment to article 35 ter to allow, on the basis of a divorce, reversal of an earlier decision to purchase a survivor annuity for a spouse married after separation; and (vii) amendment to article 36 to eliminate the "marriage penalty" for children under the age of 21.

In addition, the Board agreed on and the General Assembly approved a textual change in order to better clarify restoration rights under article 24 (a). It was confirmed that restoration rights should cover not only participants who had received a withdrawal settlement, but also those who before 1 April 2007 had elected a deferred retirement benefit (full or partial) that was not yet in payment. A letter has been already transmitted to those individuals who may have been impacted by this decision. However, in the event you believe this decision would have an impact on your restoration rights and you have not yet received a letter from the Fund, you should contact our office without delay and before 31 March 2009.

The revised text of the amended articles described above is attached for your reference in annex IV.

United Nations Administrative Tribunal

The General Assembly also decided that the United Nations Administrative Tribunal will cease to accept new cases as of 1 July 2009 and will be abolished as of 31 December 2009. Pending cases from the UNJSPF will be transferred to the United Nations Appeals Tribunal, which shall be competent to hear and pass judgment on an appeal of a decision of the Standing Committee acting on behalf of the Pension Board.

Other matters

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 Personal а 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

Annual Statements

Active participants: your annual statements are available on the website; the annual statements for the year 2008 will be available after the Fund's yearend exercise, which should be completed by mid-May 2009.

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:

2008 UNJSPF Website statistics (over 2007				
Total recorded user sessions:	328,386	(+30%)		
Benefit estimates:	172,552	(+ 6%)		
Two-track estimates:	9,630	(+91%)		
Annual statements viewed:	63,716	(+10%)		

Major issues to be considered by the Pension Board in 2009

The Pension Board will meet from 13-17 July 2009 at the United Nations Office in Vienna, Austria. The main items on its agenda will be the budget of the Fund for the biennium 2010-2011, the investments of the Fund and the valuation methodology and assumptions for the actuarial valuation of the Fund to be carried out as at 31 December 2009.

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 2009. In the meantime, you may wish to note the following dates for some of the more important meetings which are scheduled to be held in 2009:

2009 Important dates				
Pension Board:	13-17	July (Vienna)		
Audit Committee:	26-27			
	21-22	•		
	16-17	November		
Working Group of	22-23	January		
Pension Board	22-23	(others tbd)		
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Committee of Actuaries:	8-10	June (Geneva)		
	0	БТ		
Investments Committee:	9			
	1	May		
	13	0 u -1		
	19	October		
Joint session with				
Investments Committee				
and Committee of				
Actuaries:	1	Mav		
Senior Management	13	January		
meetings:	7	April		
	16	June		
	6	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 our pleasure to provide service and assistance to you. For 2009, 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,

Jun) Cohump

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 <u>www2.unog.ch/afics/fafics.htm</u>. 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:

Andrés Castellanos del Corral c/o AFICS-(NY) Room DC-1-580, United Nations NEW YORK NY 10017 USA

President's home address: 35-63 79th Street, Apt.3F JACKSON HEIGHTS, NY 11372 USA

Secretariat:

c/o AAFI-AFICS, Room C.544-1 Palais des Nations CH-1211 GENEVA 10 SWITZERLAND

Secretary:

Anders Tholle Palais des Nations CH-1211 GENEVA 10 SWITZERLAND

Assistant Secretary:

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FAFICS' MEMBER ASSOCIATIONS

	1		
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	Tel: [54](11) 4319 4200 Fax: [54](11) 4319 4201 Afics.argentina@gmail.com	AUSTRALIA Australian Association of Former International Civil Servants (AAFICS-Australia) c/o Mary C. Johnson 5/4 New McLean Street AU - EDGECLIFF, NSW 2027	Tel: [61] (02) 9362 5212 mary1945@ozemail.com.au
AUSTRIA Association of Retired International Civil Servants in Austria (ARICSA-Vienna) Vienna International Centre Room C-0262 P.O. Box 100 AT- 1400 VIENNA	Tel: [43] (1) 2600 26116 aricsa@iaea.org	BOLIVIA Asociación Boliviana de Ex Funcionarios de las Naciones Unidas (AFICS-Bolivia) Casilla 972 La Paz	Tel: [591-2] 279 2934 wsanmartin@acelerate.com
BRAZIL Associação de Antigos Funcionários Internacionais no Brasil (AAFIB-Brazil) Centro de Informações da ONU Palãcio Itamaraty Av. Marechal Floriano 196 BR – 20080-002 RIO DE JANEIRO RJ	Tel : [55] (21) 2511 2168 Fax: [55] (21) 2428 6704 carlosagoulart@ig.com.br	BURKINA FASO Association des Anciens Fonctionnaires des Nations Unies au Burkina Faso (AAFNU-BF) c/o UNIC Ouagadougou 01 BP 135 OUAGADOUGOU 01	Tel: [226] 50 30 66 90 aafnubf@yahoo.fr
CANADA Canadian Association of Former International Civil Servants (CAFICS/ACAFI-Montreal) c/o ICAO 999 University Street CA - MONTREAL, Qué H3C 5H7	Tel: [1] (514) 954-8219, ext.7064 acafi.cafics@icao.int	CHILE Asociación de Ex-Funcionarios de Naciones Unidas en Chile (AFICS-Santiago) Edificio Naciones Unidas, Office 1S-1 Avenida Dag Hammarskjold 3477 Casilla 179 D SANTIAGO DE CHILE	Tel: [56] (2) 210 22 82 [56] (2) 471 22 82 Fax : [56] (2) 208 02 52 afics2@cepal.org afics@eclac.cl asociacion.jubilados@cepal.org
COLOMBIA Asociación de Pensionados de Naciones Unidas en Colombia (ASOPENUC-Colombia) Apartado Aéreo 90423 Avenid 82 No. 10-62, Tercer Piso, c/o Oficina Coordinador Residente de las NN.UUUNDP BOGOTA, D.C.	Tel: [57] (1) 695 4189 Fax: [57] (1) 624 1543 asopenuc@hotmail.com	CONGO Association Congolaise des Anciens Fonctionnaires des Nations Unies (ACAFNU-Congo) s/c du PNUD B.P. 465 CG-BRAZZAVILLE	Tel: [242] 81 03 88 [242] 81 16 79 Fax: [242] 761 466 471 acafnu_president@yahoo.fr
CONGO, DEMOCRATIC REPUBLIC Association des Retraités des Nations Unies au Congo c/o PNUD (ARNUC-Congo- Kinshasa) B.P. 7248 KINSHASA/GOMBE	Tel: [243] 99 99 49 134 arnuc@yahoo.fr	COSTA RICA Asociación Costarricense de ex Funcionarios de Naciones Unidas (ACEFUN) c/o oficina PNUD Apartado postal 4540-1000 San José	Tel: 506 296 1544 Fax: 506 296 1545 jorjul@racsa.co.cr

CTTT I			
CUBA Asociación de Ex Funcionarios de las Naciones Unidas en Cuba (AEFNUC-Cuba) c/o UNDP Calle 18, No. 110 Miramar La Habana APDO 4138	Tel: (via UNDP) 537 204 1512 or 537 204 1513 Fax: (via UNDP) 537 204 1516 registry.cu@undp.org aefnuc.cub@undp.org	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	Tel: 593-2-223 7118, or 593-2-223 4488, or 593-2-223 5765 ccea@impsat.net.ec
EGYPT		ETHIOPIA	
Association of Former International Civil Servants (AFICS Egypt) c/o ILO Office 9 Taha Hussein Street Zamalek CAIRO	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	Association of Former International Civil Servants (AFICS-Addis Ababa) c/o Economic Commission for Africa PO Box 3001 ADDIS ABABA	Tel: 251 11 544 3270 Fax: 251 11 552 1640 tteshome@uneca.org
FRANCE Association des anciens fonctionnaires de l'UNESCO (AAFU/AFUS-Paris) UNESCO, Bureau 7B3.07 1 rue Miollis FR-75732 PARIS Cedex 15	Tel: 33 145 68 46 55 or 33 145 68 46 53 or 33 145 68 46 50 Fax: 33 145 68 57 79 afus@unesco.org	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	Tel: [30] 210 692 7658 Fax: [30] 211 220 4121 helenargalias@netone.gr
INDIA - (Bangalore) Association of Former United Nations Personnel in and of India (AFUNPI-Bangalore) P.O.Box 5569 BANGALORE	Tel : [91] (80) 2331.7747 Fax: [91] (80) 2331.7748 afunpi@hotmail.com sajanakiram@yahoo.com	INDIA - (New Delhi) United Nations Pensioners' Association (UNPA-New Delhi) c/o Mr. Jagdish Aggarwal D-96, Naraina Vihar NEW DELHI 110 028	Tel: [91] (11) 2579-8357 & [91] (11) 4141-5446 Mobile: [91] 98 1057-7971 jpndh@yahoo.com
INDONESIA Association of Former United Nations Personnel and Retirees (AFUNPR-Indonesia) c/o UNDP Office Menara Thamrin, 7 th Floor Jalan MH Thamrin Kav.3 P.O. Box 2338 JAKARTA PUSAT 10250	Tel: [62] (21) 314-1308 ext.720 Fax: [62] (21) 314-5251 un.pension.id@undp.org	ISRAEL Israeli Association of Former International Civil Servants (IAFICS-Israel) c/o Mr. Michael Suess PO Box 7572 I-52175 RAMAT GAN	Tel/Fax 972 3 674 7632 iafics@gmail.com
ITALY - (Rome) Former FAO and other UN Staff Association (FFOA-Rome) c/o FAO Viale delle Terme de Caracalla IT - 00100 ROMA	Tel: [39] (06) 5705 4862 [39] (06) 5705 5916 [39] (06) 5705 5623 Fax: [39] (06) 5705 3152 ffoa@fao.org	ITALY - (Torino) Former Officials Association (FOA- Turin) International Training Centre of the ILO Viale Maestri del Lavoro 10 IT - 10127 TORINO	Tel: [39] (11) 693 6057 Fax: [39] (11) 693 6640 foa@itcilo.org
KENYA Association of Former International Civil Servants (AFICS-Kenya) PO Box 47074 Nairobi 00200	Tel: 254-20 762 12 34 anastasia.gianopulos@unon.o rg E-mail to above address with copy to Chairman at wkaniaru@africaonline.co.ke	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	Tel. [961] 1 978 057 Fax. [961] 1 981 510 aficsa@un.org

MALI Association malienne des Anciens Fonctionnaires internationaux des Nations Unies (AMAFINU-Mali) c/o PNUD B.P. 120 - Badalabougou Est BAMAKO	Tel: [223] 224 380 Fax: [223] 226 298 E-mails to be sent to: registry.ml@undp.org Text of e-mail should start "Kindly pass this to the President of AMAFINU"	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	Tel: [52 55] 5260 9641 Fax: [52 55] 5531 1151 afpnu.mexico@cepal.org
MYANMAR Informal Group of Former Internacional Civil Servants in Myanmar (IGFICS-Myanmar) No. 6, Natmauk Road, Tamwe Township YANGON 11211, Union of Myanmar	Tel: UNDP 95 1 542 911 Fax: UNDP 95 1 545 634 registry.mm@undp.org Correspondents should be sent to the Registry of UNDP. Text of e-mail should start "Kindly pass this to the U Hla Min, Focal Point for IGFICS-Myanmar	NETHERLANDS Association of Former International Civil Servants (AFICS-Netherlands) c/o Anton Kruiderink Egelantiersgracht 326 NL-1015 RR, AMSTERDAM *Correspondents with AFICS-NL, please also send to this address: Toon Vissers St. Willibordstraat 16 NL-6001 CA, WEERT	Tel : [31] (0) 20 624 00 46 Mobile: [31] (0) 6 43 03 32 40 anton.kruiderink@hotmail.com *Correspondents with AFICS-NL, please also send to this address: a.h.j.vissers@kpnplanet.nl
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	Tel: [64] (9) 826 3489 rex.billington@clear.net.nz	PAKISTAN Association of UN Pensioners in Pakistan (AUNPP-Pakistan) Bungalow No. 15, Street No. 5, F-8/3 ISLAMABAD	Tel : [92] 51 225602238 Mobile: [92] 51 0300 5151250 Haleemhasnain@hotmail.com
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	Tel: [595] (21) 611 980 (ext. 141) Fax: [595] (21) 611 981 apefonu.py@undp.org afics.py@undp.org	PERU Asociación de ExFuncionarios de las Naciones Unidas en el Peru (AEFNUP) c/o F. Alfonso Chan Av. Aurelio Miro Quesada 178 Dpto 1002, San Isidro LIMA 27	Tel: [51] 1 421 93 33 alfonso.chan@yahoo.com
RUSSIAN FEDERATION Association of Former International Civil Servants (AFICS-Moscow) c/o UNDP- Moscow (for AFICS-Moscow) 9, Leontyevsky Lane RY-103009 MOSCOW	Tel: [7] (495) 787 2186 Fax: [7] (495) 787 2101-"for AFICS" aficsmoscow@undp.ru	SRI LANKA Association of Former International Civil Servants (AFICS – Sri Lanka) c/o Mr. R.S. Seneviratne 8/1, Charles Drive COLOMBO 00300	Tel: [9411] 2467763 rssenev@gmail.com
SWITZERLAND Association des anciens fonctionnaires internationaux / Association of Former International Civil Servants (AAFI-AFICS-Geneva) Room C.544-1 Palais des Nations 1211 GENEVE 10	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	TANZANIA United Nations Pensioners' Association of Tanzania (UNAPATA-Tanzania) P.O. Box 9182 DAR ES SALAAM	Tel: [255] 22 266 80000 UNDP Fax: [255] 22 266 87 49 Chairperson: dorah45@hotmail.com

THAILAND Association of Former International Civil Servants (AFICS-Thailand) Ground Floor UNCC United Nations Building BANGKOK 10200	Tel: [66] (2) 2881890 Mobile: [66] (81) 3710241 Fax: [66] (2) 2881088 escap_un_retirees.unescap@ un.org	UNITED KINGDOM* British Association of Former United Nations Civil Servants (BAFUNCS) c/o 4 Pemberton Place Carrick Gate Esher SURREY KT10 9HU	bafuncs@globalnet.co.uk Chairman : Tel: [44] 01372 46 86 13
UNITED STATES OF AMERICA Association of Former International Civil Servants (New York) (AFICS (NY) Room DC1-0580 United Nations NEW YORK, NY 10017	Tel: [1] (212) 963 2943 Fax: [1] (212) 963 5702 afics@un.org www.un.org/other/afics	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	Tel: [598] (2) 412 3357 or [598] (2) 412 3359 Fax: [598] (2) 412 3360 aficsuruguay@adinet.com.uy

* 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

Annex I

B. Other associations not affiliated with FAFICS

All other associations and groups not yet affiliated with FAFICS may count with the full support of FAFICS to raise any individual or collective problems that their members may encounter irrespective of the fact that they are not yet part of the Federation. In that respect FAFICS would welcome a detailed submission of the issues involved, in order to assist in finding a solution.

All non-member associations are encouraged to apply for membership in the Federation.

BENIN Future AFICS in Benin Focal point: Mme Jeanne Azalin c/o PNUD 01 BP 506 Cotonou	Tel : 229 90 92 19 57 and 229 97 58 37 59	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	Tel/Fax : 237 333 31 61 Mobile Tel : 237 750 28 95 Shadrack_ndam@yahoo.com
FIJI Future FAFUNCS Focal Point: Ms. Davila Toganivalu P.O.Box 220 Nausori, Fiji	Home Tel: +679 347 85 56 datoganivalu@connect.com.fj	GHANA Ghana Association of Former International Civil Servants (GAFICS) President: Dr. S. Brew-Graves c/o UNDP P.O.Box GP 1423 Accra	Tel: 233 244 28 00 12 Mobile Tel: 233 21 77 68 92 kafriyie@gafics.org info@gafics.org cc : abakah@unfpa.org
MAURITIUS Association of Former International Civil Servants (AFICS-M) Focal Point: Dr. Michael Atchia Melrose, Montagne Blanche	Tel: 230 423 4500 mklatchia@intnet.mu	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	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)
LAHORE, PAKISTAN Pakistan Association of Former International Civil Servants (PAFICS-Lahore) President: Mr. Abdul Aziz 155-N. Model Town Ext. Lahore	Tel: 92 42 516 56 32	PHILIPPINES Future PAFICS_Lahore Focal Point: Mrs. Remedios S. Kapunan (bulky correspondence may be pouched c/o UNDP, Manila, Philippines)	Mobile tel. 63 917 8190176 Tel: 63 535 47 55 Fax: 63 531 331 7266 Medy_kapunan@yahoo.com

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, nº7, 7ème Lisboa SOMALIA Somali UN Pensioners Association (SUNPA) c/o UNDP Mogadishu	gomes@ilo.org ccastroalmeida@netcabo.pt UNDP tel : 252 1 215 375 UNDP fax : 252 1 216 111 lammanes@hotmail.com	SENEGAL Association des Sénégalaise des Anciens Fonctionnaires Internationaux (ASAFI) Président: M. Alioune Mbodji Dione c/o PNUD Immeuble Fayçal 19, rue Parchappe à Dakar BP 154 Dakar SPAIN Future association in Spain Focal Point: Mr. Armando Duque González	Tel: +221 33 824 74 83 Tel/Fax: +221 33 820 54 46 msock@sentoo.cn Tel: 34 639 104 977 aduqueg@hotmail.com
SUDAN Future Sudanese Associal of Former International Civil Servants Focal point: Mr. Victor Nagib Tuadros P.O. Box 1519 Khartoum	Tel: 249 182 46 52 94 Fax: 249 78 59 40 Mutaz_s@hotmail.com	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	Tel: +260 9 77 79 43 18 pharaohhkalapa@yahoo.com

Annex I

C. Other sources of assistance for retirees

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

Additional assistance may also be provided by the Special Payments Fund, which was created by the ILO Governing Body. Such assistance does 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	

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) <u>from your employing organization</u>, 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) <u>from you</u>, 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

Annex III

E-mail addresses for each Staff Pension Committee of the 23 member organizations United Nations Mr. B. Cochemé unjspf@un.org				
European and Mediterranean Plant Protection Organization (EPPO)	Mr. N. van Opstal	hq@eppo.fr		
Food and Agriculture Organization of the United Nations and World Food Programme (International and HQ Participant Staff)	Mr. N. Gangi	nabil.gangi@fao.org		
International Atomic Energy Agency (IAEA)	Ms. R. Sabat	r.sabat@iaea.org		
International Centre for Genetic Engineering and Biotechnology (ICGEB)	Ms. F. Misiti	misiti@icgeb.org		
International Centre for the Study of the Preservation and the Restoration of Cultural Property (ICCROM)	Mr. B. Pisani	bp@iccrom.org		
International Civil Aviation Organization (ICAO)	Ms. I. Rusedski	irusedski@icao.int		
International Criminal Court (ICC)	Mr. E. Gouws	etienne.gouws@icc-cpi.int		
International Fund for Agricultural Development (IFAD)	Ms. M.J. Sagayadan-Sisto	j.sisto@ifad.org		
International Labour Organisation (ILO)	Ms. C. McGarry	mcgarry@ilo.org		
International Maritime Organization (IMO)	Mr. A. Nathoo	anathoo@imo.org		
International Organization for Migration (IOM)	Mr. J. Finn	jfinn@iom.int		
International Seabed Authority (ISA) In the interim, please contact either or	Appointment pending Mr. P. Vidal Ms. D. Butters	postmaster@isa.org.jm pvidal@isa.org.jm dbutters@isa.org.jm		
International Telecommunication Union (ITU)	Ms. M. Wilson	marianne.wilson@itu.int		
International Tribunal for the Law of the Sea (ITLOS)	Ms. F. Ndungu	ndungu@itlos.org		
Inter-Parliamentary Union (IPU)	Mr. J. Piper	jp@mail.ipu.org		
Special Tribunal for Lebanon (STL)	Ms. M. Kashou	kashou@un.org		
United Nations Educational, Scientific and Cultural Organization (UNESCO)	Mr. M. Ghelaw	m.ghelaw@unesco.org		
United Nations Industrial Development Organization (UNIDO)	Ms. P. Nenonen	p.nenonen@unido.org		
World Health Organization (WHO)	Ms. B. Sperandio de Llull	sperandiob@who.int		
World Intellectual Property Organization (WIPO)	Ms. T. Dayer	therese.dayer@wipo.int		
World Meteorological Organization (WMO)	Ms. P. Geddes	pgeddes@wmo.int		
World Tourism Organization (UNWTO)	Ms. C. Molina	cmolina@unwto.org		

Annex IV

Changes in the Regulations of the Fund

Article 24 Restoration of prior contributory service

a) A participant re-entering the Fund on or after 1 April 2007, who previously had not, or could not have, opted for a periodic retirement benefit following his or her separation from service, may, within one year of the recommencement of participation, elect to restore his or her most recent period of prior contributory service. Furthermore, and under the same terms and conditions, restoration of the most recent period of contributory service may also be elected if, before 1 April 2007, a participant had elected under article 30, or was deemed to have elected under article 32, a periodic deferred retirement benefit that was not yet in payment at the time of said election.

(b) Notwithstanding the provisions of (a) above, if the recipient or former recipient of a disability benefit again becomes a participant in pay status, the contributory service, for which the participant has not received a benefit, preceding the commencement of the disability benefit, shall be restored. Furthermore, in such a case the disability benefit period will be recognized as contributory service, without the payment of any contributions.

(c) No change.

(d) No change.

Article 25 Contributions

(a-c) No change.

(d) Contributions for the purpose of restoration under article 24(a) shall consist of the lump-sum payment received by the participant in respect of the previous participation, together with the refund, if any, received by the employing member organization in respect of such participation under article 26 of the Regulations in force on 31 December 1982, with interest from the date of payment of the benefit or refund.

(e) No change.

Article 35 bis Divorced surviving spouse's benefit

(a) No change.

(b) No change.

(b) (i) No change.

(b) (ii) Deleted.

(b) (iii)-(iv) Re-number to (b) (ii)-(iii)

(b) (iv) Evidence is provided that a divorce settlement does not have an express renouncement of UNJSPF pension benefit entitlements.

(b) (v) Deleted.

(c)-(d) No change.

(e) The divorced spouse of a former participant who separated before 1 April 1999 and, in the opinion of the Chief Executive Officer, met all the other eligibility conditions in paragraphs (a) and (b) above shall be entitled as from 1 April 1999 to a benefit equal to twice the minimum surviving spouse's benefit under article 34(c), payable from the first day of the month succeeding the death of the former participant, subject to the proviso that the amount of such benefit cannot exceed the amount payable to a surviving spouse of the former participant.

Article 35 ter Spouses married after separation

(a) A former participant receiving a periodic benefit may elect to provide a periodic benefit for life in a specified amount (subject to paragraph (b) below) to a spouse who was not married to him or her at the date of separation. Such election shall be made within one year of the date of marriage or of the entry into force of this provision, if later, and shall become effective 18 months after the date of marriage. The benefit shall be payable as of the first day of the month following the death of the former participant. When the election becomes effective, the benefit payable to the former participant shall be reduced in accordance with actuarial factors to be determined by the Fund's Consulting Actuary. An election under this subsection may not be revoked after it becomes effective, except by an explicit request in writing by the former UNJSPF retiree who has divorced the new spouse or by the death of the spouse, in which case it will be considered terminated as from that date. The UNJSPF retiree may rescind his/her decision to provide a periodic benefit for life to a spouse married after separation by providing the Fund with a final divorce decree issued by a competent national court. Payments made for the annuity before such a cancellation will not be refunded to a UNJSPF retiree, neither do such payments convey to the divorced spouse a benefit entitlement from the Fund.

(b) No change.

Article 36 Child's benefit

(a) A child's benefit shall, subject to (b) and (c) below, be payable to each child of a participant who is entitled to a retirement, early retirement or disability benefit or who has died in service, while the child remains under the age of 21.

(b)-(g) No change.