

## Annual Letter from the CEO

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

<http://www.unjspf.org>

New York, January 2006

Dear Participant/Retiree/Beneficiary,

In keeping with the long-standing practice of the Fund, I am writing to provide you with information on pension-related matters and developments that occurred during the year 2005. Updated information is also provided on the operations of the Fund and on the recent performance of the Fund's assets.

### **NOTE TO RETIREES AND BENEFICIARIES:**

#### **Adjustments to pension entitlements on 1 April 2006**

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 2006, there will be a 3.4 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 2004 to December 2005.

For those who separated in 2005 or early 2006, the adjustment will be prorated. For those receiving the first adjustment since the award of their pensions, the increase will be reduced by 1.0 percentage point due to an economy measure taken in 1985. 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 four 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 2006 will vary according to the CPI movements in their respective countries of residence, provided that a 2 per cent threshold has been met. Although CPI data is not yet available for each country involved, you may wish to visit our above-cited website where this information will be posted as soon as it becomes available.

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 2006 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.

### **Certificates of Entitlement (CE)**

As indicated last year, we have strengthened our reviews of 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. For those of you who do not return the CE, 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.**

<b>FREQUENTLY ASKED QUESTION</b>
<b>How can I check on the status of my Certificate of Entitlement (CE)?</b>

<b>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.</b>
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### **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. Moreover, the Fund cannot act on the basis of a 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. You should also include your full name and your pension or retirement number on all correspondence.

## FREQUENTLY ASKED QUESTION

Why is the total paid to my account 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 apprise the Fund of any changes in their family status and country of residence (the latter, if they are on the two-track pension adjustment system) and preferably via form PENS.E/11, which is available on the internet. 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. We 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 receives numerous inquiries in respect to after-service health insurance, I believe it continues to be useful to provide some general comments thereon. 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 requested 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.

**It should be noted that statements issued by the Fund for tax purposes reflect the full actual pension benefits, i.e. before any ASHI deductions.**

**New booklet on  
“Information for beneficiaries”  
is now available on the website.**

### **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 33 retiree associations in 2005. FAFICS represents and protects 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, which may be encountered with the Fund’s Certificate of Entitlement

process. FAFICS representatives 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:

[www.un.org/other/afics/whatisfafics](http://www.un.org/other/afics/whatisfafics).

**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 one new member association of FAFICS: UNAPATA, Tanzania. The contact information regarding retiree associations in Cameroon, the Democratic Republic of the Congo (Kinshasa), Costa Rica, Ecuador, Ghana, Kenya, Mauritius, the Netherlands, Nigeria, Lahore (Pakistan), Peru and Somalia, which have not yet been formally admitted to FAFICS, can be found in the list of non-FAFICS associations (annex I.B). The associations in Cameroon, Lahore (Pakistan) and Peru 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:**

**New booklet on "Transfer agreements" is now available on the website.**

#### **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>). **Also, 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, as well as the new booklet on the two-track system, can be found on the website.** Also available on the website, under the heading "Forms", is a list of forms used by the Fund. Some of the

more frequently used forms are indicated in the box below:

following matrix when contacting the Fund:

PF23, PF23A, – PF23B	Change of Payment Instructions
PF23M –	Change of Mailing Address
PENS A/2 –	Designation of Beneficiary
PENS E/2, E/6, E/7, E/8 –	Instructions for Payment
PENS E/10 –	Request for Two Track

### **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 beneficiaries, when communicating with the Fund. The Fund has systems in place designed to deal with the heavy volume of correspondence received from over 143,000 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

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

Active participants other than those of the United Nations, its Funds and programmes, 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
<b>By telephone:</b> 1 (212) 963-6931 <b>By fax:</b> 1(212) 963-3146 <b>By e-mail:</b> UNJSPF@UN.ORG <b>In person:</b> * 37 <sup>th</sup> floor, 1DHP <b>By letter:</b> Ms. Dulcie Bull, Chief of Operations United Nations Joint Staff Pension Fund c/o United Nations P.O. Box 5036 New York, NY 10017 USA	<b>By telephone:</b> (41) (22) 917-1824 <b>By fax:</b> (41) (22) 917-0004 <b>By e-mail:</b> JSPFGVA@UNOG.CH <b>In person:</b> Room PN D.108 <b>By letter:</b> Mr. Gilbert Ferrari, Chief of Geneva Office United Nations Joint Staff Pension Fund Palais des Nations 8-14 avenue de la Paix CH-1211 Geneva 10 Switzerland
<p>*For in person visits, please note the Fund's New York office is now located at 1 Dag Hammarskjold Plaza, at the corner of 48th Street and Second Avenue.</p>	

### Operations of the Fund: continued increases

As reported last year, the number of member organizations of the Fund increased to 21. The total active participant population increased from 85,245 to 88,356 (3.6 per cent) during the

period 1 January through 31 December 2004. The number of periodic benefits in award (including children's benefits) increased during the same period from 52,496 to 53,879 (2.6 per cent). It is anticipated that the end-of-2005 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.

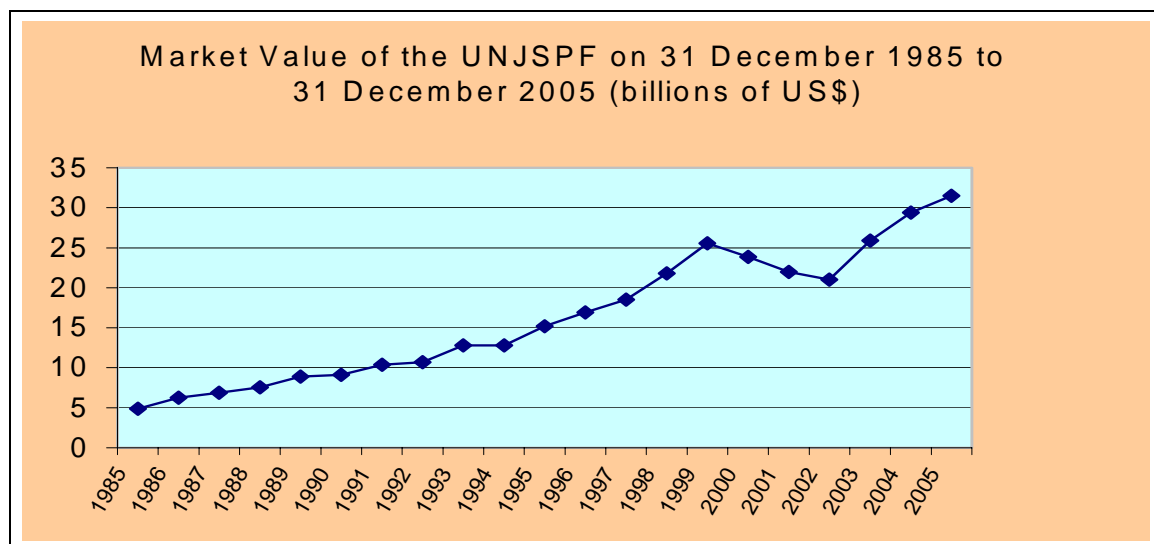
In 2005, the annual benefit payments by the Fund amounted to 1.4 billion US dollars, with payments having been made in 15 currencies in some 190 countries.

### **Investments of the Fund: favourable results for the year 2005**

As of 31 March 2005 - 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 \$29,252 million, as against \$26,589 million a year earlier: an increase of 10.0 per cent. The total investment return, which takes into account timing of cash flow for the same period, was 10.4 per cent, which after adjustment for the United States consumer price index (CPI) represents a real rate of return of 7.3 per cent. It should be noted that as of 31 December 2005, the unaudited market value of the Fund's assets had increased to \$31,490 million.

The graph below provides an illustration of the long-term growth of the Fund, reflecting year-end market values from 1985 to 2005.



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 objectives of the Fund are, firstly, to preserve the principal of the Fund in real terms and secondly, to obtain an optimal investment return over the long-term while avoiding



undue risk. In this connection, I am pleased to note that the compound annual rate of return for the 45-year period ending 31 March 2005 was 8.6 per cent. This represents a yearly real rate of return of 4.1 per cent for the same period, after adjustment by the United States Consumer Price Index. The table below provides longer-term perspectives of the investment returns:

<b>Compound annual rates of return for selected periods ending 31 March 2005</b>						
	<b>5 years %</b>	<b>10 years %</b>	<b>15 years %</b>	<b>20 years %</b>	<b>25 years %</b>	<b>45 years %</b>
Nominal	3.2	8.7	8.9	10.8	11.2	8.6
Real inflation-adjusted)	0.7	6.0	6.0	7.6	7.3	4.1

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. The market value of the assets of the Fund, expressed in United States dollars, is also affected by the strength or weakness of other currencies against the dollar.

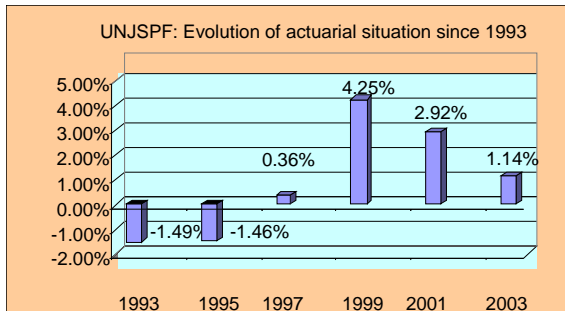
As of 31 December 2005 the distribution of the assets by type of investment was as follows: 61.2 per cent in equities, 28.8 per cent in bonds, 4.5 per cent in real-estate related instruments and 5.5 per cent in short-term holdings. The

assets were invested in 43 countries (including emerging markets), in regional institutions and international institutions, and in real estate investment trusts; as regards currencies, 50.8 per cent of the investments were in United States dollars and the remaining 49.2 per cent in 25 other currencies; 18.6 per cent of the investments were in euros.

### **Actuarial position of the Fund: fourth 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 2003 revealed a fourth consecutive surplus, amounting to 1.14 per cent of pensionable remuneration. The three previous valuations, those as of 31 December 2001, 31 December 1999 and 31 December 1997, had revealed surpluses of 2.92, 4.25 and 0.36 per cent of pensionable remuneration, respectively.**

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 2005 and its results will be known in Spring 2006. I would note that at its meeting last July the Standing Committee agreed that the December 2005 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 31 December 2005 regular actuarial valuation will be carried out with a participant growth assumption of 0.5 per cent per annum for 10 years, followed by zero growth thereafter. The previous growth assumption had been for no growth in the number of Fund participants.

### **Standing Committee 2005**

The Standing Committee held its 188<sup>th</sup> meeting in New York from 5-8 July 2005. In addition to the points reflected in the above sections, and as usual in the odd-numbered years, most of the Committee's focus was on the budget proposals with respect to the biennium 2006-2007.

### Budget proposal for biennium 2006-2007

The General Assembly supported the overall conclusions of the Standing Committee, with the exception of its proposals for reclassification of posts. The budget proposals for the biennium 2006-2007 amounting to \$108,262,500 were approved by the Assembly in December 2005.

### Revised budget estimates for the 2004-2005 biennium

The General Assembly also approved the Standing Committee's recommendation for additional resources to cover, for the most part, additional investment costs relating to the increased market value of the Fund and the consequential increase in fees paid to the outside managers responsible for the Fund's small capitalization portfolio. The Assembly approved the revised estimates for the biennium 2004-2005 in the amount of \$89,563,100.

### Size and Composition of the Pension Board and its Standing Committee

A progress report of the Pension Board's Working Group established to review the size and composition of the Board and its Standing Committee was considered in 2005. The Working Group will present its final report to the Board in 2006. In addition to final recommendations on the size, composition and allocation of seats on the Board, the report will also contain proposals for improved efficiency, effectiveness and working methods of the Board and the Standing Committee.

### Comprehensive review of pensionable remuneration

The Board, in 2004, agreed on initial arrangements in respect to the comprehensive review of pensionable remuneration that will be carried out by the ICSC in cooperation with the Pension Board. The substantive work has not yet commenced as the currently ongoing pay and benefits review will need to be completed by ICSC beforehand.

### **Other matters**

#### Relocation of the Fund's New York office

As indicated last year, the Fund signed a 16-year lease agreement, in 2004, for new office space at 1 Dag Hammarskjold Plaza, which is located in close proximity to the United Nations secretariat building in New York. The actual relocation took place during the Spring of 2005. The Fund's updated information on contact points is reflected above in the section on channels for communication with the Fund.

#### Enhanced website

The Fund's website (<http://www.unjspf.org>) was enhanced again during 2005 and now includes new features that have been included for your added convenience. First, the site has been redesigned to give a new "look and feel" aimed at making it easier to access information, while still maintaining the many features which have been introduced over the past several years, including: annual statements, benefit estimates, two-track beneficiary estimates, and a Certificate of Entitlement (CE)

tracking system. Retirees and their beneficiaries may continue to check to ensure that the Fund has received their Certificates of Entitlement (CE); however, access to the enhanced CE tracking system will require a Personal Identification Number (PIN), which will be mailed to your home address following registration through the Fund's website. For those individuals who have difficulty reading the fine print on the website, we have also provided a text enlargement option which can be activated by clicking on the magnifying glass icon on the UNJSPF title box.

#### **Active participants can retrieve their annual statements from the website.**

Those who have applied for and are waiting for a benefit to commence will also be able to follow the status of their case via the Benefit Status Tracking System. Also, the process for generating and obtaining online estimates has been further simplified. Access to these enhancements also require a password, which will be transmitted to you via email after you register on-line. Please visit <http://www.unjspf.org> in order to obtain more details and to take full advantage of the new and enhanced features which are now available.

### **Major issues to be considered by the Pension Board in 2006**

The Pension Board will meet in July 2006 at the United Nations Office at Nairobi. 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 2005 and the management of the investments of the Fund.

The Board will also consider two proposals for amendments to the UNJSPF Administrative Rules; one concerning the appointment of ad hoc members to the Investments Committee and the Committee of Actuaries and the other regarding the Board's authority to approve financial rules of the Fund. The Board will also consider a possible provision to allow participants to purchase additional years of contributory service, and the current methodology used to determine final average remuneration (FAR). It will further consider draft terms of reference for the establishment of an Audit Committee of the Pension Board.

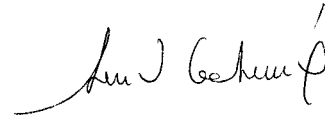
As in the past, you will be advised in the next annual letter of developments on these issues, of additional matters that may be considered by the Board and of the relevant decisions taken by the General Assembly in 2006.

You may wish to note the following dates for some of the more important meetings which are scheduled to be held in 2006:

<b>Pension Board:</b>	<b>13-21</b>	<b>July (UNON)</b>
<b>Committee of Actuaries:</b>	<b>5-7</b>	<b>June (NY)</b>
<b>Investments Committee:</b>	<b>13</b>	<b>February</b>
	<b>8</b>	<b>May</b>
	<b>12</b>	<b>July</b>
	<b>11</b>	<b>September</b>
	<b>20</b>	<b>November</b>
<b>Senior Management meetings:</b>	<b>12</b>	<b>January</b>
	<b>4</b>	<b>April</b>
	<b>13</b>	<b>June</b>
	<b>10</b>	<b>October</b>

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. 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,



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. A complete list is also published on the AFICS (New York) Website at [www.un.org/other/afics](http://www.un.org/other/afics). 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.

<p><b>President:</b></p> <p>Mr. Witold Zyss FAFICS President, c/o AAFU/AFUS UNESCO, bureau 7B3.07 1 rue Miollis 75732 PARIS Cedex 15 France</p> <p>President's home address:</p> <p>11, Villa Croix Nivert 75015 PARIS France</p> <p><b>Secretariat:</b></p> <p>Room C.542-1 Palais des Nations 1211 GENEVA 10 Switzerland</p> <p>Secretary: Mr. Anders Tholle</p> <p>Assistant Secretary: Ms. Lydia Ontal c/o Room DC-1-580 United Nations New York, NY 10017 USA</p> <p>Treasurer: Mr. Juan Mateu Room A-851 Palais des Nations, Geneva Switzerland</p>	<p>Tel: [33] (1) 45 68 46 55 Fax: [33] (1) 45 68 57 79 <a href="mailto:afus@unesco.org">afus@unesco.org</a> (for Zyss) (e-mail can also be sent to the President's private address <a href="mailto:wzyss@wanadoo.fr">wzyss@wanadoo.fr</a>)</p> <p>Tel. [33] (1) 45 67 48 25 Fax. [33] (1) 40 61 07 46 <a href="mailto:wzyss@wanadoo.fr">wzyss@wanadoo.fr</a></p> <p>Tel: [41] (22) 917 22 25 Fax: [41] (22) 917 00 75 (for FAFICS) <a href="mailto:fafics@un.org">fafics@un.org</a></p> <p>Tel. [41] (22) 917 22 25 Home tel. [41] (24) 477 35 51 <a href="mailto:atholle@unog.ch">atholle@unog.ch</a> and <a href="mailto:tholle@cytanet.com.cy">tholle@cytanet.com.cy</a></p> <p>Tel. [1] (212) 963 8130 <a href="mailto:ontall@un.org">ontall@un.org</a></p> <p>Tel. [41] (22) 917 22 23 Home tel. [33] (4) 50 953 107 <a href="mailto:juanmateu@aol.com">juanmateu@aol.com</a></p>
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## FAFICS' MEMBER ASSOCIATIONS

<p><b>ARGENTINA</b> 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) 4312 5301 x238 Fax: [54](11) 4311 9151 <a href="mailto:afics@arg.ops-oms.org">afics@arg.ops-oms.org</a></p>	<p><b>AUSTRALIA</b> Australian Association of Former International Civil Servants (AAFICS) c/o Dr. John Hirshman 212 Old South Head Road AU - VAUCLUSE, NSW 2030</p> <p>Tel: [61] (2) 9337 5839 Fax: [61] (2) 9313 6185 <a href="mailto:j.hirshman@unsw.edu.au">j.hirshman@unsw.edu.au</a></p>
<p><b>AUSTRIA</b> Association of Retired International Civil Servants in Austria (ARICSA) Room C-0262 Vienna International Centre P.O. Box 100 AT- 1400 VIENNA</p> <p>Tel: [43] (1) 2600 26116 <a href="mailto:aricsa@iaea.org">aricsa@iaea.org</a></p>	<p><b>BOLIVIA</b> Asociación Boliviana de Ex Funcionarios de las Naciones Unidas (AFICS-Bolivia) Casilla 972 La Paz</p> <p>Tel: [591] 2 279 0559 Fax: [591] 2 279 2852 <a href="mailto:malintzin@accelerate.com">malintzin@accelerate.com</a></p>
<p><b>BRAZIL</b> Associação de Antigos Funcionários Internacionais no Brasil (AAFIB) 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 <a href="mailto:carlosagoulart@ig.com.br">carlosagoulart@ig.com.br</a></p>	<p><b>BURKINA FASO</b> Association des Anciens Fonctionnaires des Nations Unies au Burkina Faso (AAFNU-BF) c/o UNIC Ouagadougou 01 BP 135 BF-OUAGADOUGOU 01</p> <p>Tel: [226] 38 49 96 Fax: [226] 36 00 87 <a href="mailto:sperado@cenatrin.bf">sperado@cenatrin.bf</a></p>
<p><b>CANADA</b> Canadian Association of Former International Civil Servants (CAFICS/ACAFI) c/o ICAO 999 University Street CA - MONTREAL, Qué H3C 5H7</p> <p>Tel: [1] (514) 954-8219, ext.7064 <a href="mailto:acafi.cafics@icao.int">acafi.cafics@icao.int</a></p>	<p><b>CHILE</b> Asociación de Ex-Funcionarios de Naciones Unidas en Chile (AFICS Santiago) Edificio Naciones Unidas, Office Z-119 Avenida Dag Hammarskjöld Casilla 179 D SANTIAGO DE CHILE</p> <p>Tel: [56] (2) 210 2282 <a href="mailto:afics@eclac.cl">afics@eclac.cl</a> <a href="mailto:asociacion.jubilados@cepal.org">asociacion.jubilados@cepal.org</a></p>
<p><b>COLOMBIA</b> Asociación de Pensionados de Naciones Unidas en Colombia (ASOPENUC) Apartado Aéreo 90423 Calle 98 No 8-56 SANTAFE DE BOGOTA</p> <p>Tel: [57] (1) 691 6949 Fax: [57] (1) 236 6252 <a href="mailto:asopenuc@hotmail.com">asopenuc@hotmail.com</a></p>	<p><b>CONGO</b> Association Congolaise des Anciens Fonctionnaires des Nations Unies (ACAFNU) s/c du PNUD B.P. 465 CG-BRAZZAVILLE</p> <p><a href="mailto:acafnu_president@yahoo.fr">acafnu_president@yahoo.fr</a></p>
<p><b>EGYPT</b> Association of Former International Civil Servants (AFICS Egypt) c/o UNDP Resident Coordinator, UNDP Office 4th Floor World Trade Center Building P.O. Box 982 CAIRO</p> <p>Tel: [20] (2) 735 6057 Fax: [20] (2) 760 1041 <a href="mailto:aficsegypt@yahoo.com">aficsegypt@yahoo.com</a> <a href="mailto:afics@mail.unesco.org.eg">afics@mail.unesco.org.eg</a></p>	<p><b>ETHIOPIA</b> 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 <a href="mailto:tteshome@uneca.org">tteshome@uneca.org</a></p>

<p><b>FRANCE</b> Association des anciens fonctionnaires de l'UNESCO (AAFU/AFUS) 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 <a href="mailto:afus@unesco.org">afus@unesco.org</a> <a href="http://www.unesco.org/afus">www.unesco.org/afus</a></p>	<p><b>GREECE</b> Association of Personnel of the United Nations (APUNG) Solomou 25 ATHENS 10682</p> <p>Tel: [30] 210 984 2950 Fax: [30] 210 988 0265 <a href="mailto:ecacouris@hol.gr">ecacouris@hol.gr</a></p>
<p><b>INDIA - (Bangalore)</b> Association of Former United Nations Personnel in and of India (AFUNPI) P.O.Box 25019 Museum Road BANGALORE 560 025</p> <p>Tel : [91] (80) 2222 7747 Fax: [91] (80) 2229 0732 <a href="mailto:afunpi@lycos.com">afunpi@lycos.com</a></p>	<p><b>INDIA - (New Delhi)</b> United Nations Pensioners' Association (UNPA) B-32 (FF) Panchsheel Enclave NEW DELHI 110 017</p> <p>Tel: [91] (11) 2649 7347 (no e-mail address available; for correspondence please use postal address)</p>
<p><b>INDONESIA</b> Association of Former United Nations Personnel and Retirees (AFUNPR) c/o UNDP Office Manera Thamrin, 7<sup>th</sup> Floor Jalan M.H. Thanrin Kav.3 P.O. Box 2338 JAKARTA PUSAT 10250</p> <p>Tel: [62] (21) 314-1308 ext.720 Fax: [62] (21) 314-5251 <a href="mailto:un.pension.id@undp.org">un.pension.id@undp.org</a></p>	<p><b>ITALY - (Rome)</b> Former FAO and other UN Staff Association (FFOA) c/o FAO Viale delle Terme de Caracalla IT - 00100 ROMA</p> <p>Tel: [39] (06) 57054862 or [39] (06) 57055916 or [39] (06) 57055623 Fax: [39] (06) 57053152 <a href="mailto:ffoa@fao.org">ffoa@fao.org</a></p>
<p><b>ITALY - (Torino)</b> Former Officials Association (FOA) International Training Centre of the ILO Viale Maestri del Lavoro 10 IT - 10127 TORINO</p> <p>Tel: [39] (11) 6936 057 Fax: [39] (11) 638 842 <a href="mailto:foa@itcilo.it">foa@itcilo.it</a></p>	<p><b>LEBANON</b> Association of Former International Civil Servants (AFICS) c/o UNDP, UN House P.O. Box 11-3216 LB - BEIRUT</p> <p><a href="mailto:aficsa@un.org">aficsa@un.org</a></p>
<p><b>MALI</b> Association malienne des Anciens Fonctionnaires internationaux des Nations Unies (AMAFINU) c/o PNUD B.P. 120 - Badalabougou Est BAMAKO</p> <p>Tel: [223] 224 380 Fax: [223] 226 298 <a href="mailto:amafinu@undp.org">amafinu@undp.org</a></p>	<p><b>MEXICO</b> Asociación de Ex Funcionarios de las Naciones Unidas en México (AFPNU-Mexico) Presidente Masaryk 29 Apartado Postal 6-718 MEXICO D.F. 11570</p> <p>Tel: [52] (5) 260 9646 Fax: [52] (5) 531 1151 <a href="mailto:afpnu.mexico@cepal.org">afpnu.mexico@cepal.org</a></p>
<p><b>NEW ZEALAND</b> N.Z. Association of Former U.N. Officials (AFUNO-New Zealand) c/o Mr. Ed. Dowding 16A Moore St. NZ - BIRKENHEAD, Auckland 1310</p> <p>Tel: [64] (9) 418 4166 or 372 8337 <a href="mailto:eudowding@xtra.co.nz">eudowding@xtra.co.nz</a></p>	<p><b>PAKISTAN</b> Association of UN Pensioners in Pakistan (AUNPP) Bungalow No. 15, Street No. 5, F-8/3 ISLAMABAD</p> <p>Tel : [92] 51 2254982 <a href="mailto:dransarali@yahoo.com">dransarali@yahoo.com</a></p>
<p><b>PARAGUAY</b> Asociación Paraguaya de Ex Funcionarios de Organismos de Naciones Unidas (APEFUNO/AFICS Paraguay) Edificio Naciones Unidas Saravi esq. Av. Mariscal López ASUNCIÓN</p> <p>Tel: [595] (21) 611 980 (ext. 141) Fax: [595] (21) 611 981 <a href="mailto:apecfonu.py@undp.org">apecfonu.py@undp.org</a> <a href="mailto:afics.py@undp.org">afics.py@undp.org</a></p>	<p><b>RUSSIAN FEDERATION</b> Association of Former International Civil Servants (AFICS Moscow) c/o UNIC Moscow 4/16 Glazovsky per. RU - MOSCOW 121002</p> <p>Tel: [7] (095) 787 2181 Fax: [7] (095) 230 2138 or [7] (095) 787 2101 <a href="mailto:aficsmoscow@undp.ru">aficsmoscow@undp.ru</a></p>

<p><b>SRI LANKA</b>  Association of Former  International Civil Servants  (AFICS – Sri Lanka)  c/o Dr. Adrian Senadhira  95, Barnes Place,  COLOMBO 7</p> <p>Tel: [94] (11) 268 4897  <a href="mailto:adriansena@yahoo.co.uk">adriansena@yahoo.co.uk</a></p>	<p><b>SWITZERLAND</b>  Association des anciens  fonctionnaires internationaux /  Association of Former International  Civil Servants (AAFI-AFICS)  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  <a href="mailto:aafi-afics@unog.ch">aafi-afics@unog.ch</a>  <a href="http://www.unog.ch/afics/afics.htm">www.unog.ch/afics/afics.htm</a></p>
<p><b>TANZANIA</b>  United Nations Pensioners’  Association of Tanzania  (UNAPATA)  P.O. Box 9182  DAR ES SALAAM</p> <p>Tel: [255] 22 211 2799  Chairperson:  [255] 741 22 7290  <a href="mailto:unapata@undp.org">unapata@undp.org</a></p>	<p><b>THAILAND</b>  Association of Former International  Civil Servants (AFICS Thailand)  4th Floor Service Building  United Nations Building  BANGKOK 10200</p> <p>Tel: [66] (2) 288 1890  Fax: [66] (2) 674 0441  <a href="mailto:escap_un_retirees.unescap@un.org">escap_un_retirees.unescap@un.org</a></p>
<p><b>UNITED KINGDOM*</b>  British Association of Former  United Nations Civil Servants  (BAFUNCS)  c/o United Nations  Association,  3 Whitehall Court  UK - LONDON SW1A 2EL</p> <p>Tel: [44] (20) 7930 2931  <a href="mailto:bafunco@globalnet.co.uk">bafunco@globalnet.co.uk</a></p>	<p><b>UNITED STATES OF AMERICA</b>  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  <a href="mailto:afics@un.org">afics@un.org</a>  <a href="http://www.un.org/other/afics">www.un.org/other/afics</a></p>
<p><b>URUGUAY</b>  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  UY - 11200 MONTEVIDEO</p> <p>Tel: [598] (2) 412 3357 or  [598] (2) 412 3359  Fax: [598] (2) 412 3360  <a href="mailto:aficsuruguay@adinet.com.uy">aficsuruguay@adinet.com.uy</a></p>	

\* 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



## B. Other associations not yet affiliated with FAFICS

<p><b>CAMEROON</b> Association of Retired International Civil Servants in Cameroon (ARICSAM) GRA-Bota P.O.Box 140 Limbe, South West Province</p> <p>Tel/Fax : 237 333 31 61 Mobile Tel : 237 750 28 95 <a href="mailto:Shadrack_ndam@yahoo.com">Shadrack_ndam@yahoo.com</a></p>	<p><b>CONGO, DEMOCRATIC REPUBLIC OF</b> Association de Retraités des Nations Unies au Congo (ARNUC) c/o PNUD B.P. 7248 Kinshasha, Gombe</p> <p><a href="mailto:arnuc@yahoo.fr">arnuc@yahoo.fr</a></p>
<p><b>COSTA RICA</b> 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: 506 234 9997 <a href="mailto:cardenas@racsa.co.cr">cardenas@racsa.co.cr</a></p>	<p><b>ECUADOR</b> Asociación ecuatoriana de Ex Funcionarios del Sistema de Naciones Unidas (AFICS-Ecuador) Edificio Naciones Unidas para el Desarrollo (PNUD) Reina Victoria y Av. Colon 10° piso, oficina 1004-B en el edificio Banco de Guayaquil Quito</p> <p>Tel: 593-2-223 7118, or 593-2-223 4488, or 593-2-223 5765, Fax: 593-2-246-0477 <a href="mailto:ccea@impsat.net.ec">ccea@impsat.net.ec</a></p>
<p><b>GHANA</b> Ghana Association of Former International Civil Servants (GAFICS) c/o UNDP P.O.Box GP 1423 Accra</p> <p>Tel: 233-21 773890 <a href="mailto:aarkutu@africaonline.gh">aarkutu@africaonline.gh</a></p>	<p><b>KENYA</b> Association of Former International Civil Servants (AFICS-Nairobi) c/o temporary focal point: Anastasio Gianopulos Nairobi</p> <p>Tel: 254-20 712 23 53 <a href="mailto:Anastasio.gianopulos@unon.org">Anastasio.gianopulos@unon.org</a></p>
<p><b>MAURITIUS</b> Association of Former International Civil Servants (AFICS-M) C/o Dr. Michael Atchia Melrose, Montagne Blanche</p> <p>Tel: 230 423 4500 <a href="mailto:mklatchia@intnet.mu">mklatchia@intnet.mu</a></p>	<p><b>NETHERLANDS</b> Association of Former International Civil Servants (AFICS-Netherlands) c/o Toon Vissers, Acting Secretary Vivienstraat NL-2582 RV Den Haag</p> <p>Tel: 31 (0) 70 362 86 55 Fax: 31 (0) 6 22 80 44 38 <a href="mailto:toon.vissers@planet.nl">toon.vissers@planet.nl</a></p>
<p><b>NIGERIA</b> 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>e-mail communications should be sent via Abba Udoh of the UNICEF Field Office in Lagos, addressed to <a href="mailto:audoh@unicef.org">audoh@unicef.org</a> (with a request to pass on to the AFUNCSIN General Secretary)</p>	<p><b>LAHORE, PAKISTAN</b> Pakistan Association of Former International Civil Servants (PAFICS-Lahore) c/o Mr. Abdul Aziz 155-N. Model Town Ext. Lahore</p> <p>Tel: 92 42 516 56 32</p>
<p><b>PERU</b> Asociación de ExFuncionarios de las Naciones Unidas en el Peru (AEFNUP) c/o F. Alfonso Chan Av. Aurelio Miro Quesada 178, Depto 1002, San Isidro Lima 27</p> <p>Tel: 51 1 421 9333 <a href="mailto:fchan2003@yahoo.com">fchan2003@yahoo.com</a></p>	<p><b>SOMALIA</b> Somali UN Pensioners Association c/o UNDP Mogadishu</p> <p>UNDP tel: 252 1 215 375 UNDP fax: 252 1 216 111 <a href="mailto:lammanes@hotmail.com">lammanes@hotmail.com</a></p>

### 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 continues to be provided by associations formed by retirees from other Geneva based associations at the ILO, ITC, ITU, GATT/WTO and WHO. A new Association of Former WMO Staff (Amicale) has been added to this list.

<p><b>Association of Former Staff Members (AFSM-WHO)</b> Room 4141 WHO Headquarters Avenue Appia 20 CH-1211 Geneva 27</p> <p>Tel:+41 (0) 22 791 31 03 Fax: +41 (0) 22 791 31 11 (attention AFSM) <a href="mailto:aoms@who.int">aoms@who.int</a></p>	<p><b>Section of Former Officials of the Staff Union of the ILO</b> Room 6-8 ILO Headquarters Route des Morillons 4 CH-1211 Geneva 22</p> <p>Tel: +41 (0) 22 799 64 23 Fax: +41 (0) 22 798 86 85 <a href="mailto:anciens@ilo.org">anciens@ilo.org</a></p>
<p><b>Section of Former ITU Staff Members</b> Room V-23 International Telecommunications Union Place des Nations CH-1211 Geneva 20</p> <p>Tel: +41 (0) 22 730 55 84 <a href="mailto:retraites@itu.int">retraites@itu.int</a></p>	<p><b>Association of Former Staff Members of GATT and the World Trade Organization</b> Room 3065 World Trade Organization Centre William Rappard Rue de Lausanne 154 CH-1211 Geneva 21</p> <p>Tel: +41 (0) 22 739 50 73</p>
<p><b>Association of Former International Staff, International Trade Centre (AFIS-ITC)</b> c/o International Trade Centre (ITC) Palais des Nations CH-1211 Geneva 10</p> <p>(Chairman) Tel: +41 (0) 22 794 32 28 <a href="mailto:olof.karsegard@bluewin.ch">olof.karsegard@bluewin.ch</a></p>	<p><b>Association of Former WMO Staff (Amicale)</b> c/o WMO Staff Association Bureau 1J95 World Meteorological Organization Case postale 2300 CH-1211 Geneva 2</p> <p>Tel: +41 (0) 22 730 80 56 (via Staff Association) <a href="mailto:wmostaff@wmo.int">wmostaff@wmo.int</a> (for the Amicale)</p>

In addition, the Association of Former WHO Staff Members in South-East Asia Region 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 members settled in the WHO South-East Asia Region. It currently covers ten countries: Bangladesh, Bhutan, DPR Korea, India, Indonesia, Maldives, Myanmar, Nepal, Sri Lanka and Thailand. Their contact points are as follows:

<p>Association of Former WHO Staff Members in South-East Asia Region No. 54, Sector 15-A Noida 201301, U.P., India</p>	<p>Tel: (91 120) 251 1679 Fax: (91 120) 251 6875 <a href="mailto:exstaffwho@yahoo.com">exstaffwho@yahoo.com</a></p>
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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. In addition, and at any time, you can also access our online pension benefit estimate system. **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.**

**Two booklets available on the website may be of special interest to separating staff:**

**the booklet on “Separation”, and  
the booklet on “The Two-Track System”.**