

UNITED NATIONS



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, January 2004

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 2003. Updated information is also provided on the operations of the Fund and on the recent performance of the Fund's assets.

**NOTE TO THE RETIREES AND
BENEFICIARIES:**

**Adjustments to pension entitlements
on 1 April 2004**

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 2002 to December 2003, 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 2004. The increase in the US-CPI during the period will be carried over to the next measurements which will cover the period December 2002 to December 2004.

For retirees and beneficiaries on the two-track pension adjustment system, the adjustment of the local-currency track amount on 1 April 2004 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 2004 benefits, due either on 1 April for those who retired before 31 December 1984 and 1 May for those who retired on or after 31 December 1984.

Certificates of Entitlement (CE)

Pursuant to audit findings and recommendations, we have strengthened our reviews of the CEs to verify the continuing eligibility of retirees and beneficiaries to the benefits they are receiving. Regrettably, there have been some cases of fraud. Failure, or delays, in reporting changes in countries of residence often result in substantial overpayments which then require recoveries from either the retirees, beneficiaries, or, in cases of death, from surviving family members or from the estates of the deceased. **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.**

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, via the 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 more than one month prior to the intended date of implementation. Moreover, the Fund cannot act on the basis of cable, e-mail or faxed versions of the signed instructions. You should also

include your full name and your pension or retirement number on all correspondence; a completed form PF.23 will facilitate the handling of your communication. 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.

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 (if they are on the two-track pension adjustment system). Changes of mailing address should be reported to the Fund in writing, preferably via form PF.23M. We cannot accept requests for such a change in the form of a cable, e-mail, or fax, in lieu of an original signed letter or completed form PF.23M, which is available on the internet.

Deduction for after-service health insurance (ASHI)

As the Fund continues to receive numerous inquiries in respect to after-service health insurance, I believe it would be useful to provide some general comments in this regard as well. 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 for ASHI premium deductions, should be addressed to the insurance section of the 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 because of limitations on the processing facilities of those organizations.

Pension tax statements

The Fund also issues statements for tax purposes in respect to benefits paid during the year. These statements are provided initially upon request. It should be noted, however, that once you have requested a tax statement, 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.

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 four retiree associations in Geneva, Rome, Paris and New York, the membership of FAFICS reached twenty-nine retiree associations in 2003. The Federation's membership is constantly growing as a result of new associations in Africa, Asia, and Latin America. Further information about FAFICS and its member associations can be found on the AFICS-New York website:

www.un.org/other/afics/whatisfafics.

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 on the issues and objectives, which had led their members, and those of us still in service, to become international civil servants. More specifically, FAFICS provides invaluable assistance to retirees and beneficiaries in resolving problems they may encounter with the UNJSPF Certificate of Entitlement process. FAFICS representatives also continue to participate actively and effectively in the sessions of the Pension Board and its Standing Committee.

Annex I.A to this letter contains an updated list of the member associations of FAFICS and their addresses.

Please note the addresses provided in respect of three new member associations of FAFICS: ACAFNU, Congo (Brazzaville), AAFNU-BF, Burkina Faso, and AFUNPR, Indonesia. The addresses of other retiree associations in Bolivia, Democratic Republic of the Congo (Kinshasa), Costa Rica, Cuba, Ecuador, Fiji, Ghana, Greece, Mauritius, Kenya, Namibia, Nigeria, Pakistan, Romania and Tanzania, which have not yet been formally admitted to FAFICS, can be found in annex I. B. I should also bring your attention to annex I.C, which provides names and addresses of other sources of assistance that are not affiliated with FAFICS but which may be more conveniently located and which may provide special assistance to retirees and beneficiaries.

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.

It should also be recalled that the CEO's January 1999 annual letter contained detailed information regarding the assistance available to retirees and beneficiaries from the Emergency Fund and/or other sources, to alleviate financial hardship. This information can

be accessed through the Fund's website on the Internet (<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 present or former employing organization. With further reference to emergency assistance, I would note 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. In addition, and in response to a recommendation by the 2002 FAFICS Council, AAFI-AFICS has reaffirmed that its Solidarity Fund's aim 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 THE 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 annex I of the January 1999 annual letter. **Previous annual letters can be accessed through the Fund’s website on the internet (<http://www.unjspf.org>); online estimates of pension benefits, other pension information and forms, including the Fund's Regulations and Rules, can also be found at this site.** 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 present or former employing organization. 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:

Frequently Used Forms	
PF23, PF23A, – PF23B	Change of Payment Instructions
PF23M –	Change of Mailing Address
L, L-1, L-4 –	Request for Estimate
PENS E/2, E/6, E/7, E/8 –	Instructions for Payment

**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 could be used, by all active participants, retirees and beneficiaries, when communicating with the Fund. If you are an active participant of one of the Fund's member organizations, you could facilitate your inquiry by first contacting the Secretary of the Staff Pension Committee of your respective member organization. The Fund has systems in place designed to deal with the heavy volume of correspondence received from some 134,000 active participants, retirees and their beneficiaries, working and/or residing in some 190 countries worldwide. These systems include a quality review mechanism, which has been put in place to ensure a reasonable turnaround in response time, as well as expeditious handling of cases in which follow-up inquiries had to be made. It is also intended to ensure that inquiries and the related documentation are not misrouted within the Fund secretariat. In this connection, I would also note that due to the UN security policy, incoming mail may be required to go through an external screening process, which could result in delays in turnaround time. In order to ensure appropriate recording, routing and expeditious handling of your requests, it would be appreciated if you could use the following matrix when contacting the Fund:

Depending on where you reside, it might be more convenient to contact the New York or 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	
By telephone:	1 (212) 963-6931	By telephone:	(41) (22) 917-1824
By fax:	1(212) 963-3146	By fax:	(41) (22) 917-0004
By e-mail:	UNJSPF@UN.ORG	By e-mail:	JSPFGVA@UNOG.CH
In person:	Room S-745	In person:	Room PN D.108
By letter:	Ms. Dulcie Bull, Chief of Operations United Nations Joint Staff Pension Fund United Nations New York, NY 10017 USA	By letter:	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

Operations of the Fund: continued increases

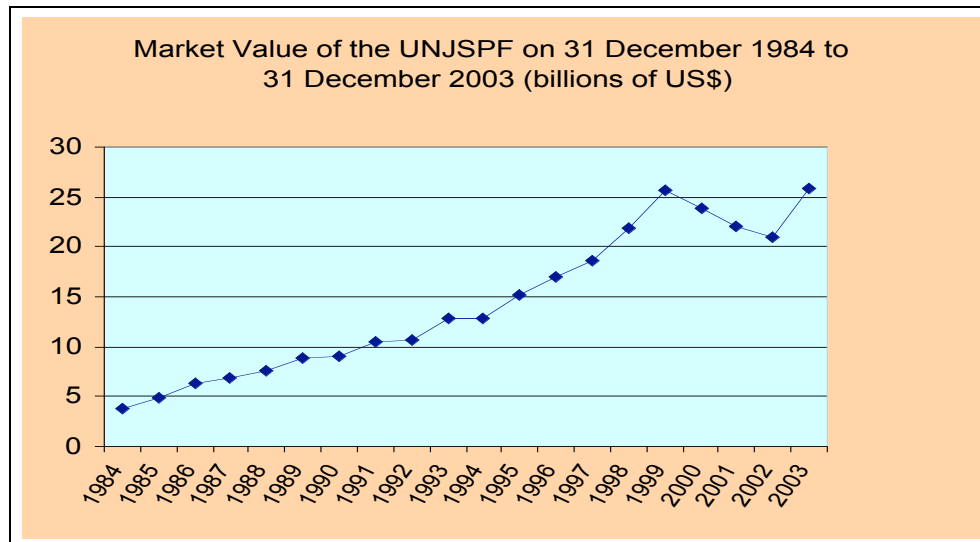
The number of member organizations of the Fund has increased to 20, following the General Assembly's approval to admit the International Criminal Court with effect from 1 January 2004. The total active participant population increased from 80,082 to 82,715 (3.3 per cent) during the period 1 January through 31 December 2002. The number of periodic benefits in award (including children's benefits) increased during the same period from 49,416 to 51,028 (also 3.3 per cent). It is anticipated that the end-of-2003 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 2003, the annual benefit payments by the Fund amounted to 1.2 billion US dollars, with

payments having been made in 15 currencies in some 190 countries.

Investments of the Fund: positive turnaround for the year 2003

As of 31 March 2003 - the official reporting date used in the reports of the representative of the Secretary-General to the Pension Board - the audited market value of the assets of the Fund stood at \$20,741 million, as against \$21,789 a year earlier: a decline of 4.8 per cent. However, the total investment return, which takes into account timing of cash flow for the same period, was negative 3.8 per cent, which after adjustment for the United States consumer price index (CPI) represents a negative real rate of return of 6.6 per cent. It should be noted, however, that as of 31 December 2003, the market value of the Fund's assets had increased to \$25,972 million, as against \$20,935 million at the end of December 2002. This represents an increase for the year of 24 per cent.

The graph below provides an illustration of the long-term growth of the Fund, reflecting year-end market values from 1984 to 2003.



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 43-year period ending 31 March 2003 was 8.2 per cent. This represents a yearly real rate of return of 3.6 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:

Compound annual rates of return for selected periods ending 31 March 2003						
	5 years %	10 years %	15 years %	20 years %	25 years %	43 years %
Nominal	1.6	6.9	7.6	10.0	10.2	8.2
Real (inflation-adjusted)	-1.0	4.3	4.4	6.6	5.6	3.6

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, will also be affected

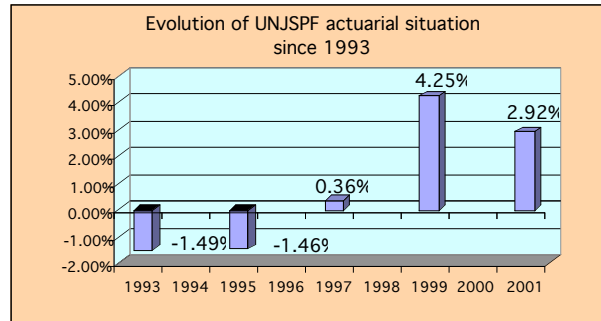
by the strength or weakness of other currencies against the dollar.

As of 31 December 2003, the distribution of the assets by type of investment was as follows: 58.8 per cent in equities, 29.1 per cent in bonds, 6.2 per cent in real-estate related instruments and 5.9 per cent in short-term holdings. The assets were invested in 46 countries (including emerging markets), in regional institutions and international institutions, and in institutional investment trusts; as regards currencies, 47.8 per cent of the investments were in United States dollars (some dollar investments are not in the United States) and the remaining 52.2 per cent in 25 other currencies; 23.4 per cent of the investments were in euros.

Actuarial position of the Fund: situation remains sound

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 2001, revealed a third consecutive surplus, amounting to 2.92 per cent of pensionable remuneration. The two previous valuations, those as of 31 December 1999 and 31 December 1997, had revealed surpluses of 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 five valuation periods:



The next actuarial valuation is to be carried out as at 31 December 2003 and its results will be known in Spring 2004. I would note that at its meeting last July the Standing Committee agreed that the December 2003 valuation would reflect the three following modified 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. It also agreed that the regular valuation would continue to reflect a “zero participant growth assumption.” The changes in the actuarial assumptions compared to the assumptions used in the valuation performed as at 31 December 2001 were based on the analysis contained in the report from a joint session held between the Investments Committee and a sub-committee of the Committee of Actuaries.

Standing Committee 2003

Budget approval

The Standing Committee held its 186th session in New York from 7-11 July 2003. 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

2004-2005, which were approved by the General Assembly in December 2003. I am pleased to note that this development will enable the Fund to strengthen and expand the organizational structure of the Fund, which in turn will place the Fund in a better position to deal with its rapidly expanding operations.

Consideration by the Standing Committee of the General Assembly resolution adopted in December 2002

At the outset of its meeting, the Standing Committee gave consideration to the resolution adopted by the United Nations General Assembly on 20 December 2002. It should be recalled that based on the report of a Working Group that was established in 2000, the Board decided to recommend three measures, which would serve to enhance the mobility of staff and the portability of pensions: (a) apply cost-of-living adjustments to deferred retirement benefits as from age 50, rather than from age 55 as is currently the case; (b) apply cost-of-living differential factors also for deferred retirement benefits; and (c) eliminate the limitation, based on its duration, on the right to restoration of prior service. Although, in its resolution, the General Assembly had approved these modifications in principle, implementation was deferred until such time as the actuarial valuations of the Fund show a “clear upward pattern of surpluses.” After giving consideration to the General Assembly’s decision, the Standing Committee had noted it would probably be some time before the results of the valuations would show a “clear upward pattern of surpluses.” Although it did not reach any conclusion, the Standing Committee also held discussions in respect to the conditional decision reached

at the Board in 2002, relating to the possible elimination of the 1.5 per cent reduction in the first adjustment made in pensions after award.

Representation at the Pension Board and Standing Committee

The Standing Committee decided to establish a Working Group to review the size and composition of the Board and the Standing Committee with the aim of making precise recommendations to the General Assembly in 2004. The Group will present its report and recommendations for consideration by the Board in 2004.

Other studies requested by the Standing Committee

In addition to the review being carried out by the Working Group mentioned above, and the studies requested by the Board in 2002 on the pension adjustment system and on the methodology used in determining final average remuneration, the Standing Committee requested that the following studies be presented for the consideration of the Board in 2004: (a) possible provision to allow for partial disability benefit; (b) possible provision to allow for the purchase of additional years of contributory service; and (c) possible extension of article 38 (residual settlement) to provide additional benefits to certain designated beneficiaries.

Other notable developments

Office space

In August 2003, the Fund continued to explore several alternatives for the relocation of its offices to more

appropriate accommodations outside the United Nations Secretariat building. With the assistance of the United Nations Facilities Management Division, the Fund has now identified office space that would meet its long-term requirements. Although the final arrangements are still being worked out, the Fund anticipates that occupancy should take place during the latter half of 2004.

New banking arrangements

The Secretariat of the Pension Fund is currently engaged in a major project to modernize and consolidate its existing banking arrangements, some of which have been in place for many years and which, as a result of changes and consolidation within the banking industry, are no longer appropriate for our activities. This will necessitate moving from multiple arrangements to a limited number of formalized contracts in order to enhance efficiency.

During the latter part of 2004, the Fund will consequently move to a single payment date for the issuance of payment of periodic benefits (i.e. the last working day of the month for ALL retirees and beneficiaries). In accordance with the Fund's Administrative Rule J.2(b), for participants who separate on or after 31 December 1984, or whose deferred retirement benefit commences after 31 December 1984, payment of the periodic benefit shall continue to be made monthly in arrears. Payment of the periodic benefits for all other participants and their beneficiaries shall be made on the last working day of the month prior to the month for which it is due. However, I would stress that even though the Fund will be charged for payments at the end of the month, this does not mean that your bank accounts

will be credited immediately. As is already the case, the actual crediting dates for your accounts will depend upon your own particular arrangements and differences in processing times via your correspondent banks and geographic locations.

In general, the arrangements, which have been secured by the Fund, will allow it to provide better service at lower cost. As with any major change, we may encounter some difficulties beyond our control. Please be assured that the Fund will do its utmost to ensure benefit payments are issued on time and that you will continue to receive the highest levels of service we can provide.

Enhanced website

In our continuing efforts to provide quality service to our clients, we have recently completed several enhancements to our widely used Website. These enhancements were designed after taking your input and suggestions into consideration. You will notice a new **Benefit Estimate System** that permits participants to experiment with various retirement scenarios based on hypothetical member-supplied pensionable remuneration projections and lump sum distribution options. We have also made it possible to access the most recent **Annual Statement**, to view **Exchange rates** and to obtain **Cost of Living values**. Overall, you will now have greater and more direct access to important information concerning your pension entitlements.

Major issues to be considered by the Pension Board in 2004

The Pension Board will meet in July 2004 at the International Civil Aviation Organization Headquarters in Montreal. 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 2003; the management of the investments of the Fund; consideration of the report of the Working Group established with the aim of making recommendations in respect to the size and composition of the Board. The Board will also consider the other various studies referred to above.

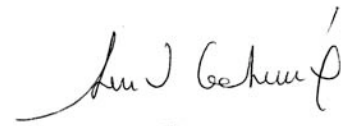
You will be advised in the next annual letter of developments on these issues, of any additional matters that may be considered by the Board and the relevant decisions taken by the General Assembly in 2004.

You may wish to note the following dates for some of the more important meetings to be held in 2004:

Pension Board:	13-23 July
Working Group:	29-31 March
Committee of Actuaries:	7-10 June
Investments Committee:	9-10 February
	10 May
	13 July
	13 September
	22 November
Senior Management meetings:	13 January
	6 April
	15 June
	19 October

Finally, on behalf of the secretariat of the Fund, I wish to convey a special thanks to the many participants, retirees and beneficiaries who sent their greetings and wishes for the holiday season. I also wish to convey 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, 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. It should be noted that the Federation of Associations of Former International Civil Servants (FAFICS) represents the retirees and their beneficiaries on the United Nations Joint Staff Pension Board and on its Standing Committee.

FAFICS

<p>President:</p> <p>Mr. George F. Saddler c/o AFICS New York DC-1-580 United Nations New York, NY 10017 United States of America</p> <p>Assistant Secretary: Mrs. Lydia Ontal</p> <p>Secretariat:</p> <p>Room Bocage A-50 Palais des Nations CH-1211 GENEVA 10 Switzerland</p> <p>FAFICS Secretary: Mr. Anders Tholle</p> <p>Treasurer: Mr. Juan Mateu</p>	<p>Tel: [1] (212) 963 2943 Fax: [1] (212) 963 5702 sadlerg@un.org</p> <p>Tel. [1] (212) 963 8130 ontall@un.org</p> <p>Tel: [41] (22) 917 2225 Fax: [41] (22) 917 0075 fafics@unog.ch</p> <p>Tel. [41] (24) 477 2225 atholle@unog.ch</p> <p>Tel. [41] (22) 917 2223</p>
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FAFICS' MEMBER ASSOCIATIONS

ARGENTINA	<p>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 x237 Fax: [54](11) 4311 9151 afics@arg.ops-oms.org</p>
AUSTRALIA	<p>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 j.hirshman@unsw.edu.au</p>
AUSTRIA	<p>Association of Retired International Civil Servants in Austria (ARICSA) Room C-0262 Vienna International Centre P.O. Box 100 A - 1400 VIENNA</p> <p>Tel: [43] (1) 2600 26116 aricsa@iaea.org</p>
BRAZIL	<p>Associação de Antigos Funcionários Internacionais no Brasil (AAFIB) Centro de Informações da ONU Palácio Itamaraty Av. Marechal Floriano 196 BR - 20080 RIO DE JANEIRO</p> <p>Fax: [55] (21) 2428 6704 edalbertal@west.com.br</p>
BURKINA FASO	<p>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 sperado@cenatrin.bf</p>

CANADA	<p>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 acafi.cafics@icao.int</p>
CHILE	<p>Asociación de Ex-Funcionarios de Naciones Unidas en Chile (AFICS Santiago) Edificio Naciones Unidas, Office Z-119 Avenida Dag Hammarskjold Casilla 179 D SANTIAGO DE CHILE</p> <p>Tel: [56] (2) 210 2282 afics@eclac.cl</p>
COLOMBIA	<p>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 asopenuc@hotmail.com</p>
CONGO	<p>Association Congolaise des Anciens Fonctionnaires des Nations Unies (ACAFNU) s/c du PNUD B.P. 465 CG-BRAZZAVILLE</p> <p>felix_manseka@yahoo.fr</p>
EGYPT	<p>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 aficsegypt@yahoo.com afics@mail.unesco.org.eg</p>

ETHIOPIA	<p>Association of Former International Civil Servants (AFICS Addis Ababa) c/o Economic Commission for Africa PO Box 3001 ADDIS ABABA</p> <p>Tel: [251] (1) 443270/1 Fax: [251] (1) 514416 tteshome@uneca.org</p>
FRANCE	<p>Association des anciens fonctionnaires de l'UNESCO (AAFU/AFUS) UNESCO, Bureau 7.3.53 1 rue Miollis F - 75732 PARIS Cedex 15</p> <p>Tel: [33](1) 4568 46 55 or [33](1) 4568 46 50 Fax: [33](1) 4568 57 79 afus@unesco.org www.unesco.org/afus</p>
INDIA - (Bangalore)	<p>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) 229 0732 afunpi@hotmail.com</p>
INDIA - (New Delhi)	<p>United Nations Pensioners' Association (UNPA) B-32 (FF) Panchsheel Enclave NEW DELHI 110 017</p> <p>Tel: [91] (11) 2649 7347</p>
INDONESIA	<p>Association of Former United Nations Personnel and Retirees (AFUNPR) Jalan M.H. Thanrin 14 P.O. Box 2338 ID- Jakarta</p> <p>Tel: [62] (21) 314-1308 and 314-0066 Fax: [62] (21) 314-5251 un.pension.id@undp.org</p>
ITALY - (Rome)	<p>Former FAO and other UN Staff Association (FFOA) c/o FAO Viale delle Terme de Caracalla I - 00100 ROMA</p> <p>Tel: [39] (06) 57054862 or [39] (06) 57055916 or [39] (06) 57055623 Fax: [39] (06) 57053152 ffoa@fao.org</p>

ITALY - (Torino)	<p>Former Officials Association (FOA) International Training Centre of the ILO Viale Maestri del Lavoro 10 I - 10127 TORINO</p> <p>Tel: [39] (11) 6936 057 Fax: [39] (11) 638 842 foa@itcilo.it</p>
LEBANON	<p>Association of Former International Civil Servants (AFICS) c/o UNDP, UN House P.O. Box 11-3216 LB – BEIRUT</p> <p>aficsa@un.org</p>
MALI	<p>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 amafinu@undp.org</p>
MEXICO	<p>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 jamal@mail.internet.com.mx</p>
NEW ZEALAND	<p>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 eudowding@xtra.co.nz</p>
PARAGUAY	<p>Association of Former International Civil Servants (AFICS Paraguay) Edificio Naciones Unidas Saravi Mariscal Lopez ASUNCION</p> <p>Tel: [595] (21) 611 980 afics.py@undp.org</p>

RUSSIAN FEDERATION	<p>Association of Former International Civil Servants (AFICS Moscow) c/o UNIC Moscow 4 Glazovsky per. RU - MOSCOW 121002</p> <p>Tel: [7] (095) 787 2181 Fax: [7] (095) 230 2138 or [7] (095) 787 2181 aficsmoscow@undp.ru</p>
SRI LANKA	<p>Association of Former International Civil Servants (AFICS – Sri Lanka) 158/10 Lake Drive COLOMBO 8 Sri Lanka</p> <p>Tel: [94] (11) 679 198 / 9 earle-s@sltnet.lk</p>
SWITZERLAND	<p>Association des anciens fonctionnaires internationaux / Association of Former International Civil Servants (AAFI-AFICS) Room C.542-1 Palais des Nations CH - 1211 GENEVE 10</p> <p>Tel: Office: [41] (22) 917 3330 Chairman: [41] (22) 917 2626 Fax: [41] (22) 917 0075 aafi-afics@unog.ch www.unog.ch/afics/afics/htm.</p>
THAILAND	<p>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 escap_un_retreees.unescap@un.org</p>
UNITED KINGDOM*	<p>British Association of Former United Nations Civil Servants (BAFUNCS) 3 Whitehall Court UK - LONDON SW1A 2EL</p> <p>Tel: [44] (20) 7930 2931 bafuncs@globalnet.co.uk</p>

UNITED STATES OF AMERICA	Association of Former International Civil Servants (New York) (AFICS (NY) Room DC1-0580 United Nations New York, NY 10017 USA 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 Amorin 870 P.3 Casilla de Correo 1207 - Correo Central UY - 11200 MONTEVIDEO Tel: [598] (2) 412 3357 or [598] (2) 412 3359 Fax: [598] (2) 412 3360

* 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

Other associations not yet affiliated with FAFICS

Bolivia

Asociación Boliviana de Ex-Funcionarios des las Naciones Unidas
Casilla 14338
La Paz

Telephone +591 2 279 0559
Fax : +591 2 279 2852
e-mail : malintzin@accelerate.com

Democratic Republic of the Congo

Association de Retraités des Nations Unies au Congo (ARNUC)
c/o PNUD
B.P. 7248
Kinshasha, Gombe

e-mail : arnuc@yahoo.fr

Costa Rica

Asociación Costarricense de Ex-Funcionarios de Naciones Unidas (ACEFUN)
c/o Luis Gerardo Cardenas Falcom
Apartado Postal 4540
San Jose

Tel: 234-9997
e-mail: cardenas@sol.racsaco.or

Cuba

Association of Former International Civil Servants (AFICS-Cuba)
c/o Raquel Bernaza, UNDP,
Havana

e-mail: raquel.bernaza@undp.org

Ecuador

Asociación Ecuatoriana de Ex-Funcionarios del Sistema de Naciones Unidas (AFICS-Ecuador)
Edificio del Programa de Naciones Unidas para el Desarrollo (PNUD)
Reina Victoria 1539 y Av. Colon Oficina 1004B
Quito

Tel: 593-2-460-080/460-081
Fax: 593-2-237-118
e-mail: cceq@impsat.net.ec

Fiji

Association of Former International Civil Servants (AFICS-Fiji)
c/o Dr. G. Cuboni
P.O. Box 13789
Suva

Ghana

Ghana Association of Former International Civil Servants (GAFICS)
c/o UNDP
P.O.Box GP 1423
Accra

Tel: 233-21 773890

Greece

Association of Former UN Staff Members (AFICS Greece)
8 M. Botsari Street
Alimos, Greece 17455

Tel: 301-9842950
Fax: 301-9880265
e-mail: ecacouris@hol.gr

Mauritius

Mauritius Association of UN Civil Servants
Melrose, Montagne Blanche

Fax: 230-465-4289
e-mail: mklatchia@intnet.mu

Kenya

Association of Former International Civil Servants (AFICS-Nairobi)

Tel: 254-2 623 278
Fax: 254-2 623 186

Namibia

Association of Former International Civil Servants (AFICS-Namibia)
c/o Jacqui Badcock
UN Resident Coordinator
Windhoek

Tel : 264-61-204-6111
Fax : 264-61-204-6207
e-mail: mara.mazzora-poffo@undp.org

Nigeria

Association of Former U.N. Civil Servants in Nigeria (AFUNCSIN)
c/o UNDP
P.O.Box 2078
11, Oyinkan Abayomi Drive, Ikoy
Lagos

Pakistan

A retiree association is in the process of being established in Pakistan. Further information can be obtained from:

Mr. Ansar Ali Khan
House No. 15, Street No. 5,
Sector F-8/3, Islamabad
Telephone +92 (51) 2254982 and 2264154
e-mail: ansar.ali@un.org.pk

Romania

Association of Former International Civil Servants (AFICS-Romania)
c/o Mr. George Costache
54, Stefan cel Mare Street
bl. 37, sc. A, Apt. 13, sect. 2
71158 Bucharest

Tanzania

United Nations Pensioners' Association of Tanzania (UNAPATA)
PO Box 9182
Dar es Salaam

e-mail: registry.tz@undp.org

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 list of these associations, along with their respective contact points, is contained in this annex.

It should also be noted that a new Geneva based association of retirees from World Meteorological Organization (WMO) is in the process of formation. Pending the election of officers, it does not yet have an address. Beneficiaries who wish to receive information about this association can obtain it from AAFI-AFICS.

Association of Former Staff Members (AFSM-WHO)
Room 4141
WHO Headquarters
Avenue Appia 20
CH-1211 Geneva 27

Telephone: +41 (0) 22 791 31 03
Fax: +41 (0) 22 791 31 11 (attention AFSM)
e-mail: aoms@who.int

Section of Former Officials of the ILO
Room 6-8
ILO Headquarters
Route des Morillons 4
CH-1202 Geneva

Telephone: +41 (0) 22 799 64 23
Fax: +41 (0) 22 798 86 85
e-mail: anciens@ilo.org

Section of Former ITU Staff Members
Room V-23
International Telecommunication Union
Place des Nations
CH-1211 Geneva 20

Telephone: +41 (0) 22 730 55 84
e-mail: retraites@itu.int

Association of Former Staff Members of GATT and
the World Trade Organization
Room 3065
World Trade Organization
Centre William Rappard
Rue de Lausanne 154
CH-1211 Geneva 21

Telephone: +41 (0) 22 739 50 73

Association of Former International Staff, International Trade Centre
(AFIS-ITC)
c/o International Trade Centre (ITC)
Palais des Nations
CH-1211 Geneva 10
e-mail (via Chairman): olof_karsegard@compuserve.com

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:

Association of Former WHO Staff Members in South-East Asia Region
No. 54, Sector 15-A
Noida 201301, U.P., India
Tel: (91 118) 4511679
Fax: (91 118) 4516876
E-mail: exstaffwho@yahoo.com

Annex II

Separation from service

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

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