



UNJSPF

United Nations Joint Staff Pension Fund

Annual Letter 2025

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Message from the Chief Executive of Pension Administration

I am pleased to present the 2025 Annual Letter of the United Nations Joint Staff Pension Fund (UNJSPF), reporting on the key developments of 2024 and the first months of 2025.

The Fund continues to provide financial security to current and former staff of our member organizations around the world. At the same time, we strive to improve efficiency and innovate for our growing client base around the world by continuously modernizing our services.

Secure benefits for the future

The Fund is in a strong financial position; current and future beneficiaries can be assured that their benefits are secure.

The Fund formally appraises its solvency position through an actuarial valuation conducted every two years and an asset liability management (ALM) study conducted every four years. Through these studies, the Fund considers multiple scenarios, including where the number of participants falls, to assess the optimal asset allocation for maximizing investment returns within the tolerable level of risk. The studies show that the Fund's solvency is not particularly sensitive to changing participant numbers, because it is not over-reliant on future contributions to finance the benefits already accrued. Importantly, the Fund has consistently generated a real rate of return well above the rate assumed in the actuarial valuation, providing further assurance as to its ongoing solvency.

Effective services to clients

The Fund continued to execute payments to beneficiaries efficiently throughout the year, with the monthly pension payroll issued on time without fail. We also ensured that the cost-of-living adjustments, as dictated by the Pension Adjustment System, were applied to benefits in a timely manner, helping to preserve the purchasing power of retirees' and beneficiaries' periodic benefits during a time of high inflation.

As the Fund's client base evolves, we are committed to meeting the diverse needs of all our clients and continuing to deliver a high level of service – with an emphasis on timely and accurate processing of benefits.

Over the past year, the Fund experienced a remarkable increase in the volume of initial separations – from approximately 7,800 in 2024 to approximately 10,700 in 2025. Despite this increase of over 30 per cent, we continued to process 93.2 per cent of initial separation benefits within 15 business days, well above our target. We are continuously working with member organizations on improving the process from the time of separation of staff members to the payment of benefits.

We also strive to address client queries expeditiously through our enhanced customer relationship management system as well as through proactive outreach and communications. I am pleased to report that our Client Services and Contact Centre continue to achieve target call and email resolution times.

Continuing modernization

Our modernization strategy includes a significant effort to simplify and digitalize interactions between the Fund

and its clients, and many new initiatives have been delivered to meet this objective in the past two years. Our modernizing initiatives not only save thousands of pieces of paper and mailing costs, but also yield efficiency gains for the Fund, saving staff time and reducing the risk of error in manual processing. At the same time, we remain committed to serving our clients by honoring their preferred format, be it online or paper-based communications.

UNJSPF Connect, our new customer relationship management system, was launched on 4 November 2024. If you have recently reached out to the Fund through the "Contact Us" page on our website, your query was managed through UNJSPF Connect. We are striving to achieve a seamless experience from the client perspective, and are currently working to refine the system based on the feedback we have received.

The Digital Certificate of Entitlement's growth continues, with over 38,000 certificates issued in 2024, representing more than 53 per cent of the eligible population, and more than we processed in the previous year. This year, the same number of DCEs was already issued as of 22 April 2025. This is a successful example of the Fund leveraging technology to devise new channels and means to serve our clients. If you are a retiree or beneficiary and you haven't installed the DCE app on your phone or tablet, I encourage you to try it. The DCE team at the Fund is ready to support you.

In 2025, we will simplify and standardize all our forms to ensure they are easy to use and comply with the latest regulations and processes. Please stay tuned for updates via our website and newsletter.

Communication and outreach

In 2024, we steadily enhanced our communication and outreach efforts. We launched a new initiative: Pension Townhall Sessions on various topics, held monthly and open for attendance by Fund participants, beneficiaries and retirees worldwide. Our Client Services organized 14 virtual sessions, seven in English and seven in French. Over 16,000 participants joined the live sessions, the recordings of which have been viewed over 23,000 times. More than 2,700 questions were asked and answered live by our Client Service experts. I encourage you to watch

and participate in these informative sessions, which are advertised via mass emails to the target audience before each session. Detailed information such as topics, dates and the link to join is posted on the Fund's Pension Townhalls webpage.

We now have 22 educational videos available on the Fund's YouTube channel in English, French and Spanish, as well as 11 pension booklets in English and French on various themes relating to participation and pension benefits.

Please check unjspf.org, our newsletter and the UNJSPF social media channels (LinkedIn, WhatsApp, YouTube and Flickr) to stay up-to-date and learn more about your entitlements.

Strong support from the Pension Board and the UN General Assembly

All these efforts have been made possible thanks to the strong support of the Pension Board and the United Nations General Assembly (UNGA). Through its Resolution 79/253, adopted in December 2024, the UNGA approved the Fund's administrative budget for 2025 as well as changes to the Fund's Regulations and Rules, which are described in more detail in this letter. Following the issuance of the General Assembly resolution, the Organisation for the Prohibition of Chemical Weapons joined the Fund, which now includes 25 member organizations.

Outlook for 2025

In 2025, we shall continue to serve our clients by providing them with the services and peace of mind they need at a time of heightened uncertainty. We shall continue to reach out and inform clients about their benefits and options, providing clear and timely responses to all queries and requests for support. We will modernize our services and strengthen security through the introduction of multi-factor authentication for Member Self-Service accounts together with the simplification of our forms and interfaces. Improving the Fund's services to participants, retirees and beneficiaries remains our main priority. I would like to thank you for your trust and ongoing support.

Rosemarie McClean
Chief Executive of Pension Administration

Outcome of the 78th session of the Pension Board

The United Nations Joint Staff Pension Board held its 78th session from 29 July to 2 August 2024 at the United Nations Conference Centre in Bangkok. Major issues discussed included:

- Performance of the Fund: The Fund met or exceeded performance targets and proposed a modest budget increase for 2025 to support modernization initiatives.
- Actuarial matters: The 37th actuarial valuation confirmed the Fund's strong position with the current contribution rate being sufficient to meet future expected benefits over the long term, representing a modest reported surplus as at 31 December 2023.
- Financial matters: The Board endorsed the 2025 budget and approved the 2023 financial statements.
- Regulations and Rules: Recommendations for simplifications and clarifications to the Regulations and Pension Adjustment System were made.
- Audit matters: The Board noted the positive progress in implementing audit recommendations and expressed appreciation for the work of the outgoing Board of Auditors of Chile.
- Membership: The Board recommended the admission of the Organisation for the Prohibition of Chemical Weapons (OPCW) to the Fund, effective 1 January 2025.

United Nations General Assembly Resolution 79/253

In December 2024, the United Nations General Assembly adopted resolution 79/253 whereby it, inter alia, approved the Fund's administrative budget for 2025. The General Assembly approved amendments to the Fund's Regulations and Pension Adjustment System.

The UNGA stressed the importance of continuing to achieve a 3.5 per cent annual real rate of return to ensure the Fund's future solvency. The UNGA also requested the Secretary-General's continued diversification of investments across developed, developing and emerging markets.

Additionally, noting the Fund's real rate of return has markedly exceeded its long-term objective, the UNGA encouraged continued efforts by the Secretary-General to improve investment performance and requested the Secretary-General to strengthen efforts to implement his impact investing strategy, including in developing and emerging markets.

In welcoming the progress made on the adoption of the Digital Certificate of Entitlement, the UNGA encouraged further improvements in its user-friendliness and utilization rates.

Following the issuance of the General Assembly resolution, the Organisation for the Prohibition of Chemical Weapons (OPCW) became a member of the Fund with effect from 1 January 2025.

Outcome of the 79th session of the Pension Board

The United Nations Joint Staff Pension Board held its 79th session virtually on 20-21 February 2025. The Board elected Mr. Gerald Anderson, representative of the Governing Body of the World Health Organization (WHO), as Chair; Mr. Alejandro Rovira, representative of the Executive Heads of the International Organization for Migration (IOM), and Ms. Nicoletta Marin-Cudraz Davi, representative of the Participants of the World Intellectual Property Organization (WIPO), as first and second Vice-Chairs; and Mr. Philip R. O. Owade, representative of the General Assembly of the United Nations, as Rapporteur for the year 2025.

The Pension Board took note of the workplan and priorities for 2025. Areas to be addressed in the 2025 Board sessions include governance matters, actuarial matters, investment management, risk management, as well as administrative, financial and audit matters. The Board will also focus on several initiatives to enhance the pension benefits system, including in relation to small pensions, the two-track system, spousal and disability benefits and the impact of currency fluctuations on pension benefits.

The Board reviewed the results of the 2024 self-evaluation survey, which showed a higher positive response overall compared to 2023. The Board discussed the Governance Review Working Group's recommendations and decided on the following key issues: retaining the size and composition of the Pension Board, re-engaging the Ethics Policy Review Group to consider changes to the Ethics Policy and measures to enhance efficiency by automating certain records managed by the Pension Board Secretariat.

Actuarial Matters

The Fund undertakes an actuarial valuation every two years to assess its sustainability over the long term. Using various economic and demographic assumptions, the actuarial valuation appraises the Fund's assets compared to its liabilities (i.e. benefit entitlements). This helps to inform whether the current contribution rate is sufficient to sustain the payment of all benefits to current and future retirees and beneficiaries.

During 2024, the actuarial valuation as at 31 December 2023 was conducted and reported the Fund to be in a strong position. Based on current assumptions about the future economic and demographic outlook, the current contribution rate was found to be sufficient to pay future expected benefits into perpetuity.

In addition to the biennial actuarial valuation, like many other defined benefit pension plans, the Fund also commissions an asset liability management (ALM) study every four years. This is a more in-depth analysis of the Fund's financial condition, including the exploration of different future scenarios. It assesses the impact of key investment and solvency-related decisions, as part of a robust approach to risk management and ensuring the long-term sustainability of the Fund. The last ALM study was conducted in 2023 and concluded that the Fund was in good financial health at that time.

The Fund also maintains a published Funding Policy, which details the methodology and targets used by the Fund to ensure that obligations to beneficiaries can be met over the long term.

The report from the 2023 ALM study and the Funding Policy document can be viewed on the UNJSPF website at <https://www.unjspf.org/the-fund/actuarial-matters/>.

Amendments to the Fund's Regulations, Rules and Pension Adjustment System as of 1 January 2025

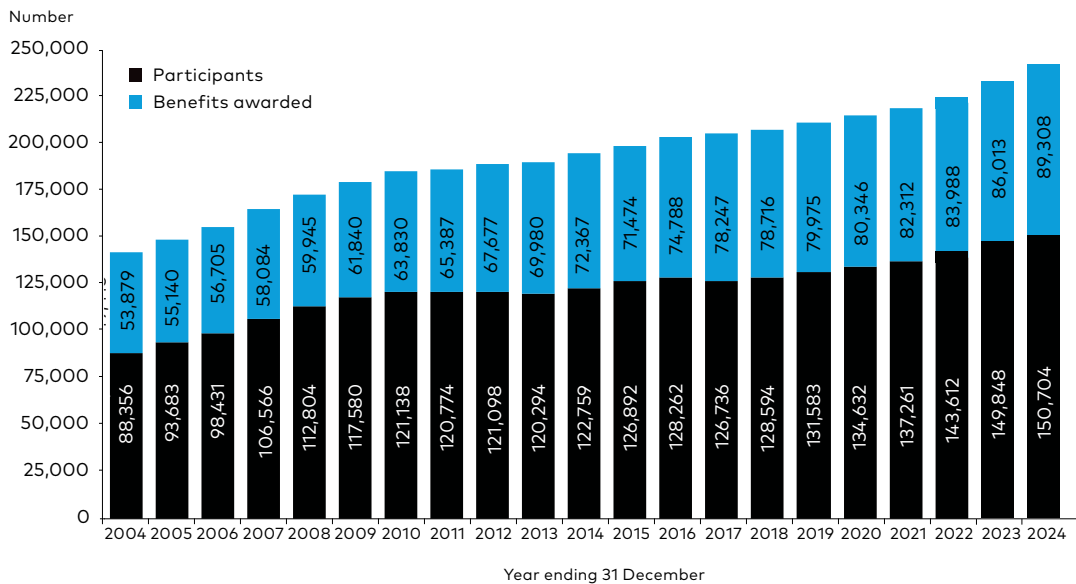
At its 76th session in February 2024, the Board approved amendments to the Financial Rules in order to allow the Fund to adopt International Public Sector Accounting Standards (IPSAS) 49, "Retirement Benefit Plans".

At its 78th session in July 2024, the Board approved amendments to simplify and clarify the Administrative and Financial Rules. The Board also recommended that the General Assembly approve various amendments to the Regulations and Pension Adjustment System, which were approved by the General Assembly effective 1 January 2025. These amendments are intended to facilitate the understanding and administration of benefits without changing the nature of any benefit. For example, the Regulations now include a definition of "early retirement age"; "widow's" and "widower's" benefits are now referred to as "spousal benefits"; and a definition has been added to clarify the circumstances in which a child is entitled to an increased "orphan's" benefit.

At its 78th session in July 2024, the Board also recommended that the General Assembly approve a new scale for the special adjustment for small pensions for separations on or after 1 April 2025. Following the General Assembly's approval, the new scale has been added to paragraph 7 of the Pension Adjustment System.

The Regulations, Rules and Pension Adjustment System in force as of 1 January 2025 are available on the Fund's website.

Operations



Pension Administration's operational performance has remained strong in 2024.

All periodic benefits were paid on time and 93.2 per cent of benchmarked benefits processed within 15 business days.

It should be noted that in 2023, the benchmarked benefits were expanded to include, in addition to initial separation benefits, post-retirement benefits requiring immediate payment such as survivor benefits to dependents due to death after retirement, deferred retirement benefits and child benefits coming into payment.

Retirees and beneficiaries

(A) ADJUSTMENTS TO UNJSPF PERIODIC BENEFITS ON 1 APRIL 2025

In accordance with the UNJSPF Pension Adjustment System, there will be a 2.8 per cent cost-of-living adjustment to periodic benefits on the US dollar track, effective 1 April 2025. Cost-of-Living Adjustment (COLA) letters with these details will be issued by the end of April 2025. All retirees and beneficiaries who have registered for access to their UNJSPF Member Self-Service (MSS) account are able to view their COLA letter in MSS under the "Documents" tab. The Fund will mail the COLA letters to the address of the beneficiaries who are not MSS subscribers.

(B) 2025 CERTIFICATES OF ENTITLEMENT (CE)

Each person in receipt of a periodic benefit from the Fund must annually submit their proof of life in the form of a Certificate of Entitlement (CE) to the Fund. Retirees and beneficiaries can fulfill the requirements of the CE in one of the following ways:

Option 1: Submitting a digital CE using the Digital CE (DCE) app

If you choose this option, you must download the DCE app onto your mobile phone or tablet, complete the one-time enrollment process and issue a DCE for the current CE year. This is all done through the app. The app will inform you of the timeframe in which you are allowed to issue a digital CE each year. Upon completion of your annual CE via the DCE app, you do not need to submit a paper-based CE form to the Fund. If you don't enroll in the DCE by June 2025, the Fund will send you a paper-based CE form (see Option 2). All beneficiaries required to provide their annual proof of life can use the DCE app for this purpose, including those paid under the two-track. Please see below for more information regarding the two-track and DCE.

Retirees and beneficiaries who wish to meet their CE obligation using the DCE app must issue their digital CE by no later than 30 December 2025 to avoid the risk of a benefit suspension.

For guidance on how to download, enroll, issue a digital CE or use the DCE app, please check the DCE page on our website (<https://www.unjspf.org/for-clients/digital-certificate-of-entitlement/>).

Attention retirees and beneficiaries paid under the two-track system using the DCE:

If you are paid under the two-track, you must be physically in your declared country of residence when issuing the Digital CE. If a discrepancy is noted between your declared country of residence and the country where you issued your Digital CE, the Fund will assume that you have moved to a new country. In that case, the Fund will send you a letter requesting you to submit new proof of residence documents. If you have not actually moved countries, you will nevertheless be required to prove that you still reside in your declared country of residence by submitting proof of residence, or, if you have moved countries, you will be required to submit a new form PENS.E/11 as well as corresponding proof of residence to the Fund. A delay in providing the required documentation may affect your benefit payment.

Option 2: Submitting the paper-based CE form (by mail or electronically)

You are not required to use the DCE app. If you prefer to use the paper CE form, do not enroll in the DCE app. For all retirees and beneficiaries whose benefits started before 21 June 2025 and who have not issued a digital CE inside the DCE app by that date, the Fund will dispatch the barcoded paper-based 2024 CE form to their official mailing addresses on file with the Fund at the end of June 2025. At that time, these retirees and beneficiaries can also download and print the barcoded CE form from the "Documents" tab in their MSS account, except those paid under the two-track system, who must wait for a postal delivery of the CE form.

Retirees and beneficiaries (including those paid under the two-track system) can return their dated and hand-signed CE forms to the Fund in one of the following ways:

- Electronic submission of your scanned CE form via your MSS account: first, hand-sign and date the CE form. Then, scan the duly signed CE form before uploading it in PDF or JPEG format to the Fund using the "Document Upload" feature in your MSS account. Once your signed CE form is successfully submitted via MSS, there is no need to also mail the original CE form to the Fund. This option of electronic CE form submission can also be used if you are on the two-track. For more information about how to access and use MSS, as well as an illustrated step-by-step MSS Document Upload tutorial, please check the MSS webpage and the tutorial on our website (<https://www.unjspf.org/resources/about-member-self-service/>).
- Mailing your original CE form to the Fund: if you prefer to return your CE form using mailing services, you must first date and hand-sign your CE form, then mail the form with your ORIGINAL signature to the Fund at one of the mailing addresses provided on the Contact Us page on our website (<https://www.unjspf.org/contact-us/>) - note that different mailing addresses apply depending on whether you are returning your form by postal mail or via courier services (such as UPS, Fedex or DHL).
- Dropping off your original CE form in person: the Fund has installed drop-boxes at its New York and Geneva office locations. For details about where on the premises these drop-boxes are located, please refer to the Fund's Contact Us webpage (<https://www.unjspf.org/contact-us/>)

The Fund must receive either your 2025 DCE or your barcoded 2025 CE paper form no later than 31 December 2025 to avoid the risk of your benefit being suspended.

FAQ

Who will NOT receive a 2025 paper CE?

New retirees and beneficiaries whose benefits are NOT initiated before 21 June 2025 will not receive a 2025 CE. In these cases, no action is required from you in 2025, but you will be given an opportunity to issue your DCE in 2025. You will be required to comply only as of the 2026 CE cycle. Retirees/beneficiaries who have issued their digital CE using the DCE app by 21 June 2025 will also not receive the paper CE form, as they will have already complied with the annual CE requirement for 2025.

How do I sign and date the paper CE form?

As a retiree/beneficiary, you must date and sign the CE form with a pen (or affix your thumbprint, which must then be authenticated on the CE form). Your signature on the CE must match your signature on file with the Fund, otherwise the CE form cannot be accepted. If your signature changed or you are affixing a thumbprint, make sure to have your signature duly authenticated on the CE form before returning it to the Fund; signature authentication instructions are provided on our website at <https://www.unjspf.org/for-clients/authentication-of-signatures-documents/>.

What should I do in case I did not receive the paper CE and I cannot access my CE in MSS?

We suggest that you send a letter to the Fund, with your full name, address, Unique ID (UID) and/or retirement number(s), the date, and your ORIGINAL signature; it must also include the subject line: "Non-receipt of the 2025 CE". Remember you always have the option of meeting your CE obligation by using the DCE app. Please refer to the DCE section above for more information.

How can I check that my "barcoded" CE has been received by the Fund?

Once you have returned the dated and signed barcoded CE (either the one mailed to you OR the CE downloaded from MSS) you can track its receipt by the Fund online, in the Proof Documents tab in your MSS account. Please allow at least four to six weeks before checking CE receipt in MSS. Please be aware, only the original barcoded CEs of the mailings by the Fund or printed from MSS can be tracked in MSS (NOT copies). If you met your CE obligation using the DCE app, you can also track receipt of your Digital CE inside the MSS Proof Documents tab. If the "Received Date" for the CE year in question is populated, it means the Fund has received and recorded your annual CE. For as long as at least one annual CE (either the CE form or the Digital CE issued inside the DCE app) has been recorded by the Fund for the CE year concerned, all is in good order for your case and no further action is required from you during the given year. You can also see whether your DCE was duly completed by accessing the DCE app where the successful issuance of the 2025 DCE would be indicated on a screen showing that your 2025 DCE is valid until 31 December 2025.

KEEP YOUR CONTACT DETAILS UPDATED WITH THE FUND!

It is very important that YOUR MAILING ADDRESS is always up to date on the UNJSPF records. One of the main reasons some retirees and beneficiaries do not receive their annual CE is that they did not inform the Fund of changes in their official mailing address. You can update your address:

1. Online in your MSS account under the "Address" tab, provided you are NOT paid on the two-track and that your former and/or new address/es is/are NOT an official pouch address.
2. By postal mail: Please download form PF23/M from your MSS account or from the Fund's website, and return the duly completed, dated and signed form to the Fund, so we can update your address on your behalf. You can return the form either in original format by mail or submit it electronically inside your MSS account.
3. If you cannot download form PF23/M, you must send us a letter with your full name, your Unique ID (UID) and/or retirement number(s), your new official address, as well as telephone number(s) (in international format) and your email address if available, the date, and your official ORIGINAL signature.

To ensure smooth communication between you and the Fund, it is also important that you inform the Fund of any change in your email address, telephone number and/or emergency contact details. You can update your email address in MSS under the "Account" tab in the top.

Have you not received your benefit? It may be suspended due to non-receipt of your 2024 CE form!

The payment of benefits for retirees and beneficiaries who did not submit their 2024 CE or another valid signature document within the required timeframe will be suspended as of the June 2025 payroll. So, if your benefit payment stops as of the June 2025 payroll, it will most likely be due to the non-receipt by the Fund of your 2024 CE form.

To reinstate your monthly benefit payments, the Fund must receive a valid signature document from you as soon as possible. For information on how to submit such a document and reinstatement-related guidance, please visit our website at <https://www.unjspf.org/for-clients/certificate-of-entitlement/>. You can also send an email to paymentstopped@unjspf.org to alert the Fund of your issue. In that case, before writing to the Fund, please refer to the Fund's website and Contact Us page for detailed guidance on the information that must be provided in the text of your email so that the Fund can most efficiently assist you with the reinstatement of your benefit payments.

(C) ANNUAL STATEMENT OF BENEFITS

Each year, the Fund issues a Statement of Benefits for tax purposes for benefits paid during a calendar year to retirees and beneficiaries who requested it. For more information, please visit <https://www.unjspf.org/for-clients/statement-of-benefits/>.

(D) TWO-TRACK SYSTEM

If you declare a country other than the United States as your country of residence, you can elect to utilize the two-track feature (also called local track) of the Pension Adjustment System. The two-track feature provides stability as it avoids fluctuation of your monthly pension in local currency terms and escalates in line with local cost-of-living adjustments. Please note that once you have opted in to the two-track, you will not be permitted to switch out later. For more information, including on how to run an estimate and to elect a two-track option, and information on two-track suspensions and reinstatements, please visit <https://www.unjspf.org/for-clients/two-track-pension-adjustment-system/>.

(E) EMERGENCY FUND ASSISTANCE

The Emergency Fund was established to help retirees and other beneficiaries alleviate financial hardship due to illness, infirmities of old age or similar causes including funeral arrangements that may arise for recipients of periodic benefits from the Fund in individual cases of proven emergency. For more information, please visit <https://www.unjspf.org/for-clients/emergency-fund/>.

If you do not have access to the internet, the relevant information can be obtained from the Staff Pension Committee secretariat of your former employing organization or by calling the Fund's Call Centre.

(F) DEDUCTION FOR AFTER-SERVICE HEALTH INSURANCE (ASHI)

As a service to retirees and beneficiaries, the Fund deducts from monthly benefit payments the premiums for After-Service Health Insurance (ASHI). The Fund makes these deductions only after receiving written authorization from retirees or beneficiaries using the standard forms prepared by the insurance services section of their former employing organization.

Note: only some employing organizations have elected to utilize the Fund's deduction service; therefore, ASHI premium deductions are not available for all member organizations. The scope of insurance coverage, amount of premiums and questions on claims cannot be addressed by the Fund, as it is not the organization managing this insurance. All questions related to insurance should be addressed to the insurance service/section of your former employing organization and not to the Fund.

(G) RETIREES' ASSOCIATIONS

Retirees' associations allow you to stay connected with retirees from the international civil service in your country of residence, and/or with colleagues from your former organization. Retirees' associations also provide the Fund with valuable assistance in case we are unable to reach you, for instance, if we do not receive your Certificate of Entitlement, which may lead to the suspension of your benefits.

Important information and assistance are provided by the Federation of Associations of Former International Civil Servants (FAFICS) and its local member associations. Further information about FAFICS and its member associations can be found on its website: <http://www.fafics.org/>.

There are other associations of retirees not affiliated with FAFICS, including the Association of Former WHO Staff (AFSM) and ILO Former Officials Section.

Participants

UPDATE YOUR CONTACT DETAILS

Please make sure your personal information is always updated in the Fund's records. As a participant, these changes must be reported through your HR partner.

(A) VALIDATION OF NON-CONTRIBUTORY SERVICE AND RESTORATION OF PRIOR CONTRIBUTORY SERVICE

You may be entitled to add to your total contributory service and, thus, to your future pension entitlement, by electing to use your rights under the Regulations of the Fund to validate prior non-contributory service and/or to restore your most recent previous period of contributory service if you had previously opted to take a withdrawal settlement. If you rejoin the UNJSPF having previously opted for a deferred retirement benefit, you may have the option to restore your prior benefit under the terms of Article 24bis. Please take note of the one-year deadline to request validation or restoration.

For more information on validation and restoration, please check the following pages on our website:

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

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

(B) NEW MEMBER ORGANIZATION

The Organisation for the Prohibition of Chemical Weapons (OPCW) joined the UNJSPF effective 1 January 2025.

To see the full list of UNJSPF member organizations, please visit <https://www.unjspf.org/about-us/member-organizations/>.

(C) REPORTING OF PERSONAL STATUS AND CHANGES WHILE IN SERVICE (BEFORE RETIREMENT OR DEATH IN SERVICE)

It is important that the Fund have accurate and up-to-date records of your personal status to prevent any ambiguity at the time of your separation or death in service. Please remember that no changes in the participant's records shall be accepted by the Fund after the date of the participant's separation or death in service. This includes your name, date of birth, marital status and, as the case may be, the names and dates of birth of your spouse(s) and children under the age of 21.

Please ensure that you notify any change to your Human Resources Office (if you are a staff member of a United Nations Family Organization) or the Secretary of the Staff Pension Committee (SPC) of the Agency that handles your participation in the Fund (if you are a staff member of a specialized agency).

In case of doubt, contact your employing organization or the Fund using the contact form on our website: <https://unjspf.org/contact-us>.

(D) ANNUAL PENSION STATEMENTS

Each year in May the Fund publishes in MSS, under the "Documents" tab, your Annual Pension Statement, providing each active participant with a summary of their participation status as of 31 December of the prior year. The most recent Annual Statement published is that for 2023, providing a summary of your status with UNJSPF for the period from your date of entry into UNJSPF participation until 31 December 2023.

We encourage all participants to check their annual statements. Checking your annual statement is essential to avoid potential delays and issues related to your contribution calculation and your separation from service.

Should you notice any issue in your Annual Pension Statement, please submit your query via the online contact form (<https://www.unjspf.org/contact-us/>) by identifying yourself as a 'Participant' and selecting as contact reason "Pension Statement"; under the comment field please explain the issue you would like to address. Your query will then be sent to the appropriate pension team for response.

(E) SEPARATION FROM SERVICE

When you separate from service, the Fund must receive the following separation documents from your employing organization to begin the processing of your pension payment.

If you work at the UN or for an organization in the United Nations system:

- The Separation Personnel Action; and
- the PF.4 (Separation Notification).

If you work for a specialized agency:

- Form PENS.E/4 signed by the Secretary of the Staff Pension Committee.

And, from you:

- Your payment instruction forms (Form PENS.E/6 or PENS.E/7 or PENS.E/8), indicating the benefit election you have made (where options exist); and
- Other relevant documents.

Please check our Separation page (www.unjspf.org/for-clients/separation/) for more information.

As you approach your date of retirement/separation, you are urged to run an estimate in your MSS account (www.unjspf.org/resources/about-member-self-service/) using the benefit estimate feature, which will run an estimate based on the Fund's records. Please note that if you had periods of part-time work, breaks in service or periods of leave without pay, the automatically generated estimate may not take this into account. If you intend to make retirement decisions based on your estimate, please contact the Fund.

Separating staff can monitor and follow up in real time on the receipt by the Fund of the required separation documents for their case on MSS account under the "Proof Documents" tab.

Other information

(A) SURVIVORS' BENEFITS

Following the death of a participant or retiree, a survivor's benefit may be payable by the Fund to a spouse, divorced spouse, child or secondary dependent of the participant/retiree. The conditions for payment of survivor's benefits are set out in the relevant Regulations and can be consulted on the Fund's website: <https://www.unjspf.org/for-clients/survivors-benefit/>. In all cases, the details of the survivor must have been duly reported by the participant to his or her employing organization prior to separation from service.

If survivor's benefits are payable, the Fund will request the following documents to process them:

1. Death certificate of the participant/retiree;
2. Copy(ies) of birth certificate(s) for each of the entitled survivors;
3. Copy(ies) of marriage certificate(s) as applicable for each of the entitled survivors;
4. Copy(ies) of divorce certificate(s) as applicable for each of the entitled survivors;
5. Original and authenticated Payment Instructions (form PENS.E/2) from each survivor claiming a benefit; and
6. Copy of an official identification document from each survivor claiming a benefit and bearing their signature (such as passport, driver's license, national identity card).
7. A copy of a recent bank statement matching the survivor's name and the account details provided in the payment instructions form.
8. A signature specimen form.

(B) DEATH OF A RETIREE OR A BENEFICIARY

The quickest way to notify the Fund of the death of a retiree or beneficiary is by sending an e-mail to the dedicated priority mailbox: unjspf-deathrelated@un.org. Please note that only emails that report the death of a UNJSPF retiree or beneficiary will be answered by the above email address. Alternatively, you may contact the Fund via the online contact form or call center, including toll-free numbers for numerous countries (<https://www.unjspf.org/contact-us/>).

(C) PENSION TOWNHALL SESSIONS

In January 2024, the Fund launched a new initiative providing regular virtual pension information sessions open to its global membership. The purpose is to ensure that participants, retirees and beneficiaries can learn about pension-related rights, processes and requirements, essential pension tools, and gain a better understanding of their pension fund and pension rights.

For more information about future townhalls, including the previous sessions' recordings, please visit the following web page: <https://www.unjspf.org/pension-townhall-sessions/>.

(D) E-LEARNING MODULES

The UNJSPF Pension e-Learning Modules are intended for all UNJSPF participants, retirees and beneficiaries, providing them with essential information on the UNJSPF pension plan along with pension rights, options, obligations and practical guidance.

The e-Learning Training Modules are free and available on the United Nations System Staff College (UNSSC) Blue Line platform. To access the UNJSPF e-Learning modules, you must first be a registered user of the Blue Line platform. To register, please follow the instructions at this link: <https://www.unjspf.org/unjspf-pension-elearning-modules/>.

(E) UNJSPF CONNECT

UNJSPF Connect is designed to improve client experience and satisfaction by providing a common and centralized database for all client-service data and documentation. This will ensure consistency through less data input and fewer internal interfaces.

The launch of this new system is in line with the Fund's modernization efforts and the C.A.R.E. Strategy 2024 and beyond. The release of further features is planned for 2025 and 2026.

(F) MY DOCUMENTS ON MEMBER SELF-SERVICE (MSS)

The Member Self-Service (MSS) portal provides you with access to your pension account and allows you to submit forms and documents to the Fund. If you are registered to MSS, access it via <https://member.unjspf.org/>.

If you are still not registered, please do so via the same link. Please note that the functionality and details of the MSS are different for participants and retirees/beneficiaries. Most official letters and certificates from the Fund are available under MSS in the "Documents" tab, including official statement letters.

For more information about MSS, please read <https://www.unjspf.org/resources/about-member-self-service/>.

Important notice: beware of suspicious emails!

The Fund's cybersecurity team recommends to always be cautious about any suspicious request - sent either by email, text message and/or telephone - asking for personal information or instructing users of the Fund's systems on how to receive "unclaimed" benefits. Although these communications might appear to be legitimate and to originate from the UNJSPF, they do not.

Remember: the Fund will never ask for personal data such as account numbers, personal identification numbers or passwords via email, text messages and/or telephone. Please do not click on any links included in emails unless you are sure that they are legitimate. Additional supporting information can be found on the Fund's website at: <https://www.unjspf.org/data-security/>.

Contact Us

By electronic message

Please use the Contact Form available on our website: <https://www.unjspf.org/contact-us/>

By postal mail

New York Office

By regular postal mail:

UNJSPF
c/o United Nations
P.O. Box 5036
New York, NY 10163-5036
United States of America

By express courier (DHL, Fedex, UPS, etc.) or registered mail:

UNJSPF
37th Floor, 1 DHP
885 Second Avenue
New York, NY 10017
United States of America

Geneva Office

By postal or special courier mail:

UNJSPF
c/o Palais des Nations
CH-1211 Geneva 10
Switzerland

A mailbox is available at the entrance of the United Nations Office at Geneva Client Support Center for dropping off Certificates of Entitlement and other documents/mails for the Fund.

By phone

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

PRIMARY NUMBERS:

+1 (212) 963-693 / +41 (0) (22) 928 88 00

TOLL-FREE NUMBERS:

AFGHANISTAN 079 991 6666/073 071 6666
ARGENTINA 08006661985
AUSTRALIA 1800986631
AUSTRIA 800100485
ANGOLA 226425529
BANGLADESH 08001112230
BELGIUM 080058539
BENIN (229)0161509856
BOSNIA AND HERZEGOVINA (387)70311081
BOLIVIA 800104635
BRAZIL 08007248292
BULGARIA 080011044
BURKINA FASO (226)25300984
CAMEROON (237)69777888
CANADA (1)8338175824
CHILE 12300204643
CHINA (86)1056971367
COLOMBIA (57)18005191099
COSTA RICA (506)25397676
CÔTE D'IVOIRE (225)22468995
CROATIA (385)8007374
CYPRUS (357)80080804
CZECH REPUBLIC 800022965
DENMARK 80400313
ECUADOR 1800000992
EGYPT (20)8000009863
FINLAND 0800525080

FRANCE 0805981170
GERMANY 08006279988
GHANA 233596993555
GREECE (30)2119906055
GUATEMALA (502)22337199
HUNGARY (06)80180460
INDIA 0008000501571
INDONESIA 18030160003
IRELAND (353)1800832767
ISRAEL (972)37370097
ITALY 800598995
JAMAICA (1)8767287011
JAPAN 0120536708
JORDAN 64296007
KENYA 0800221383
LEBANON 9611202586
MALAYSIA 01800383512
MALI (223)44960045
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NETHERLANDS 08000205918
NEPAL 18003530110
NEW ZEALAND 0800482314
NIGERIA (234)19125031
NORWAY 80062605

PAKISTAN 0080090033072
PERU 080078482
PHILIPPINES 632(8)5401164
POLAND (48)800144747
PORTUGAL (351)800600117
RUSSIAN FEDERATION 88005000096
SERBIA 800191106
SOUTH AFRICA (27)800555530
SOUTH KOREA (82)808221403
SPAIN 800000855
SRI LANKA (011)2029059
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+249 (0)921205602
SWEDEN 0201203145
SWITZERLAND 0800672692
THAILAND 0201203145
TRINIDAD AND TOBAGO 18682241700
TUNISIA (216)31397750
TURKEY (90)2123755961
UGANDA 256414238042
UNITED KINGDOM 08000263737
USA (1)8336686931
URUGUAY 4135985443
ZIMBABWE 242799970

STAY CONNECTED WITH YOUR EX-COLLEAGUES!

Do you know that the Federation of Associations of Former International Civil Servants (FAFICS) and its 63 local member associations are located throughout the world?

Reach out to them via the FAFICS website: <http://www.fafics.org/>

SIGN UP FOR MEMBER SELF-SERVICE!

You can stay in touch with the Fund and upload and download key documents such as the Certificate of Entitlement* for retirees and beneficiaries.

Create your Member Self-Service account now:
<https://www.unjspf.org/resources/about-member-self-service/>

*Not available if you are paid on the two-track.

FOR RETIREES AND BENEFICIARIES: DIGITAL CERTIFICATE OF ENTITLEMENT

Download the Digital Certificate of Entitlement app on your mobile device now!

You can download it from the mobile app stores:

- for Android the app can be found on Google Play as UNJSPF Digital Certificate of Entitlement;
- for iOS (iPhone or iPad) the app can be found on Apple App Store as UNJSPF Digital CE.

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