

Preparing for **Separation and Retirement**



1 Register for Member Self-Service (MSS)

In MSS, you can find personalized pension information and tools, including access to the online estimate tool, all pension forms, the document upload functionality, etc.

Learn more [here](#).

2 Run an estimate

You should run a pension estimate for your intended separation date inside your MSS account ahead of your separation to ensure you know your benefit options and future estimated benefit amounts. This is essential to help you make an informed decision.

Learn more [here](#).

3 Review your Annual Pension Statement

Your Annual Pension Statement is available in your MSS account, under the Documents tab. It is published each year in May and provides you with a summary of your status with the Fund, from the date you joined until the most recent prior year-end. If you note discrepancies in your personal data, please inform your HR. If you note discrepancies in your contributory service periods, please contact the Fund.

Learn more [here](#).

4 Attend a virtual Pension Townhall

Pension Townhalls are held every month and are available in English and French. Recordings and presentations for past sessions as well as upcoming dates and links to join are available on the dedicated page.

Learn more [here](#).

5 Take Pension eLearning modules

Pension eLearning modules are available in English or French for various key topics. All the modules are free for UNJSPF clients.

Learn more [here](#).

Links to helpful information

Separating or retiring - all topics

Separation

Overview of the separation process

Retirement ages

Benefit options

Separation checklist



All UNJSPF forms are available inside your MSS account and [here](#).

Payment Instructions (PI) on the required form.

For less than 5 years of contributory service: Form PENS.E/6

- if you wish to receive your payment as soon as possible after separation, only submit page 2
- if you wish to avail of the deferment option under and not make a benefit election or request payment at this time, only submit page 1

For 5 years or more of contributory service: Form PENS.E/7

- if you wish to receive your payment as soon as possible after separation, only submit pages 2 and 3; only one benefit election box should be check marked on page 2
- if you wish to avail of the deferment option under and not make a benefit election or request payment at this time, only submit page 1

Copy of a recent bank document that contains your name and account number

Your name and account information on the bank document must match the name and account information provided on your payment instructions. Examples of acceptable bank documents are voided checks, copy of a formal bank statement or payment instructions for international wire transfers.

Copy of your valid passport or other government issued photo ID with your signature

The "UN Laisser Passer" is not a valid ID document. If your ID document does not include your signature, you must also provide a duly completed and hand signed form S/1 on which your signature must be authenticated by a UN Official.

Those selecting a retirement benefit (Article 28, 29, or 30) or a disability benefit (Article 33) must also submit the following copies of documents, as applicable:

- marriage certificate(s)
- divorce decrees (for any former spouse you were married to while a participant)
- spouse's valid government-issued ID
- birth certificate(s) of dependent child(ren) under 21 (or, for children above age 21 if disabled)
- death certificate(s) for spouse(s), ex-spouse(s), child(ren)
- duly completed form PENS.A/2

Your employing organization must also submit:

1. Separation Notification (PF4/SEP)
2. Separation Personnel Action form (SEPPA) (not required for staff of UN Agencies).



Contact details and info on how to submit documents are available [here](#).