



UNJSPF

United Nations Joint  
Staff Pension Fund

## Pension Briefing

Separation essentials for participants with  
**5 or more years of contributory service**  
**between early and normal retirement ages**

15 May 2025 – Client Services Service (CSS)

# Pension Briefings – Week of 12 May 2025



## ***Three sessions focused on Separation Essentials (in English):***

- Tuesday, 13 May – Separating with less than 5 years of contributory service in the Fund
- Wednesday, 14 May – Separating with 5 or more years of contributory service and before reaching early retirement age
- Thursday, 15 May – **Separating with 5 or more years of contributory service, between early retirement and normal retirement age**

*The same sessions will be held in French during the week of 19 May.*

*The presentations and recordings of all past and future UNJSPF pension briefings are available on the Fund's [Pension Townhalls webpage](#) together with relevant information about these sessions.*

- This presentation is made available for the convenient information of the UNJSPF participants, retirees and other beneficiaries.
- Should there be any ambiguity or inconsistency between the information provided herein and the UNJSPF Regulations, Rules and Pension Adjustment System, the Regulations and Rules etc. take precedence.
- Should this presentation be provided by staff other than the staff of the UNJSPF, any ambiguity or inconsistency should likewise be clarified either with the appropriate provisions, or through communications with the staff of the Fund.

# Today's Presentation



- Intro: A brief overview of the UN Pension Fund (UNJSPF)
1. Key principles determining your benefit options and entitlement from the Fund
  2. Benefits and options explained
  3. Separation from service: how to prepare
  4. Pension tools demo: UNJSPF Website & Member Self-Service (MSS), and How to contact the UN Pension Fund

# Key takeaways from today's session

## Understanding your benefit options and choices at separation

- Your benefit options
- How each benefit is calculated
- Helping you make an informed election

## Knowing how to prepare for separation

- Separation documents requirements from the Fund
- Benefit processing timeline and what impacts it
- Useful resources to help you prepare

## Knowing where to find useful pension information and tools

- UNJSPF website
- UNJSPF Member Self-Service (MSS) portal
- How to contact the Pension Fund

# **Intro: A brief overview of the UN Pension Fund**

# The UNJSPF is a Defined Benefit Plan



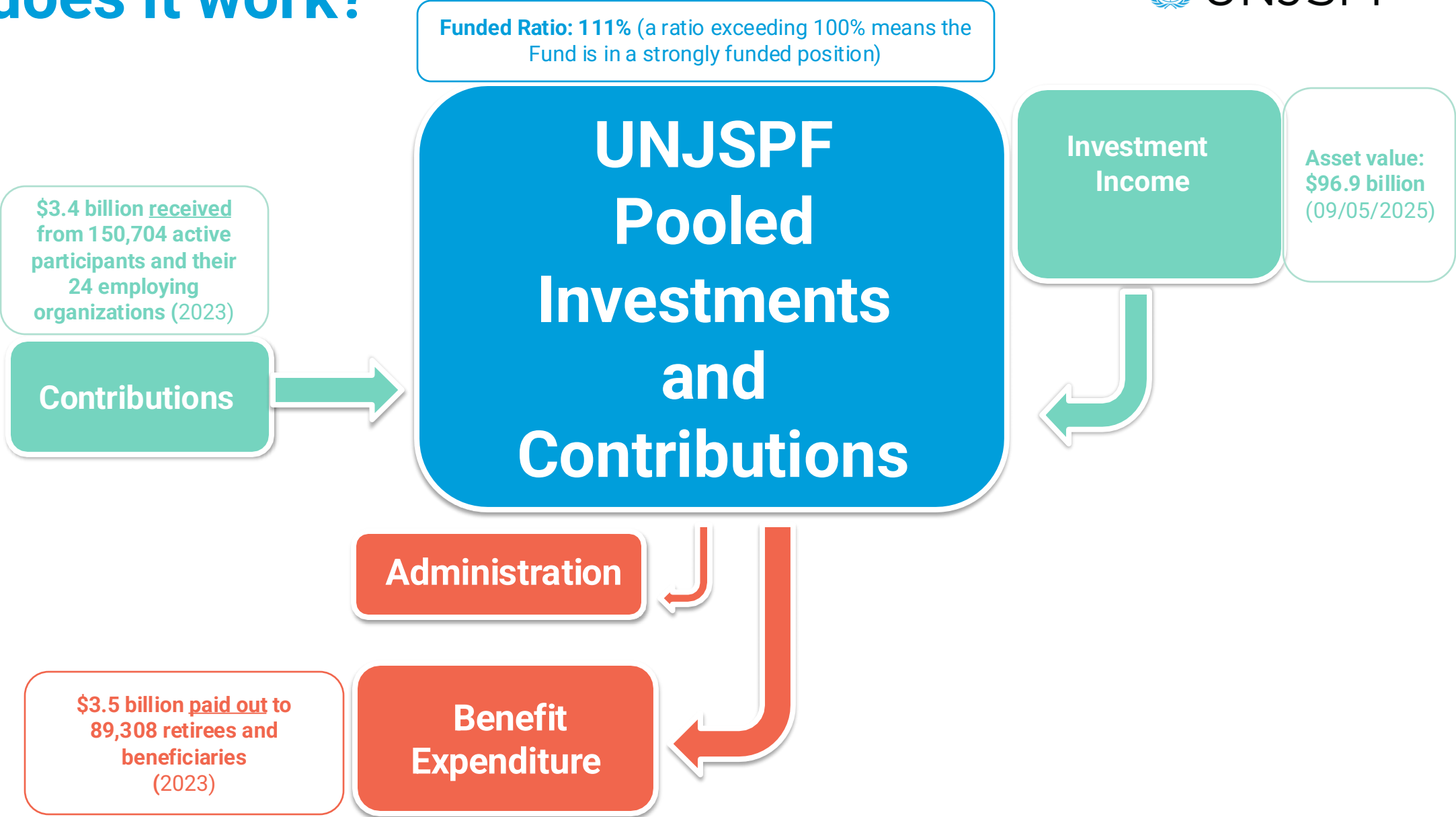
Not dependent on investment return or longevity.

The past actuarial valuations have confirmed the Fund is fully funded.

***Your retirement income is guaranteed.***

***The retirement pension amount is based on your years of service and earnings at the end of your career.***

# How does it work?





**Information about the Fund's solvency on our website**

[Actuarial Matters - UNJSPF](#)

**Information about the Fund's financial situation – watch the recent Pension Townhall recording**

[Watch the UNJSPF Global Townhall Recording - UNJSPF](#) – On 11 April 2025, the Chief Executive of Pension Administration, and Representative of the Secretary-General for the investment of the UNJSPF assets provided updates on the status of the UN Pension Fund.

***"Our clients can be assured that their benefits are secure"***

# **Part 1: Key principles determining your benefit options and entitlement from the Fund**

# Key principles – Your benefit options

The **length of your Contributory Service (CS)** at separation determines your benefit options.

- If you have **5 or more years** of CS, you have ‘vested’ pension rights; your benefit options may include:
  - **Withdrawal Settlement (Art. 31)** if you are younger than your NRA
  - **Retirement benefit (Art. 28, 29, or 30)**  
**Your age at separation** will determine the kind of retirement benefit you can elect
- **Or, you have the choice NOT to make a benefit election/receive a payout** at separation, and instead to **defer the benefit election/payment for up to 36 months from your separation date (Art. 32)**

# Options based on length of contributory service (CS)



Any duration of CS but younger than normal retirement age (NRA)	5 years or more of CS
Withdrawal Settlement (Art. 31)	Deferred retirement benefit (Art. 30)
	Early retirement benefit (Art. 29)
	“Normal” retirement benefit (Art. 28)

**Deferment option under Art. 32:**  
Regardless of the length of your CS, you have the option to defer your benefit election/payment for up to 36 months from your separation date  
*(This is a choice, not a benefit!)*

# Early and normal retirement ages (ERA & NRA)

Your **Date of Entry** into the Fund determines your normal and early retirement ages (ERA & NRA)

## **Normal Retirement Age (NRA) ( Vested with CS = or > 5 yrs):**

- 60 if entry into the Fund before 1 Jan 1990
- 62 if entry into the Fund on or after 1 Jan 1990
- 65 if entry into the Fund on or after 1 Jan 2014

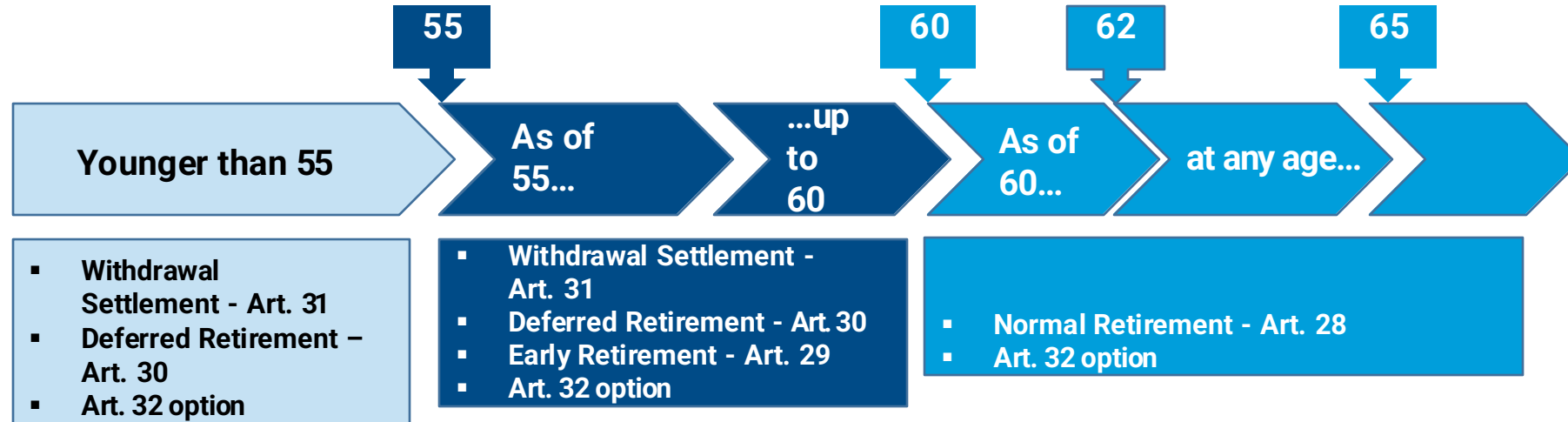
## **Early Retirement Age (Vested with CS = or > 5 yrs):**

- 55 or older but less than 60/62 if entry into Fund before 1 Jan 2014
- 58 or older but less than 65 if entry into the Fund on or after 1 Jan 2014

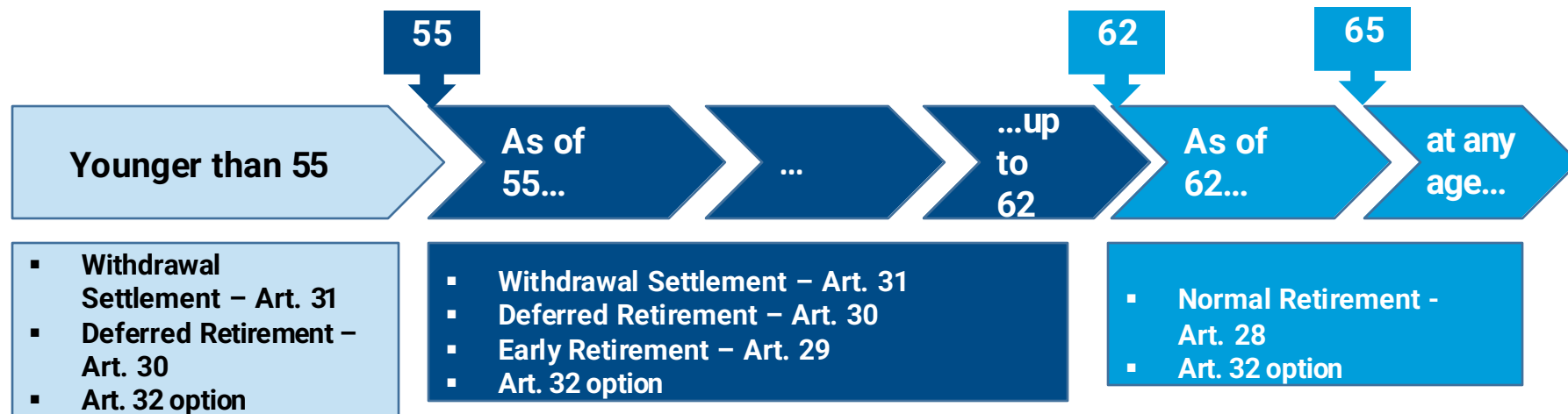
## **Deferred Retirement Age (Vested with CS = or > 5 yrs):**

- At any age younger than NRA, even if younger than 55/58

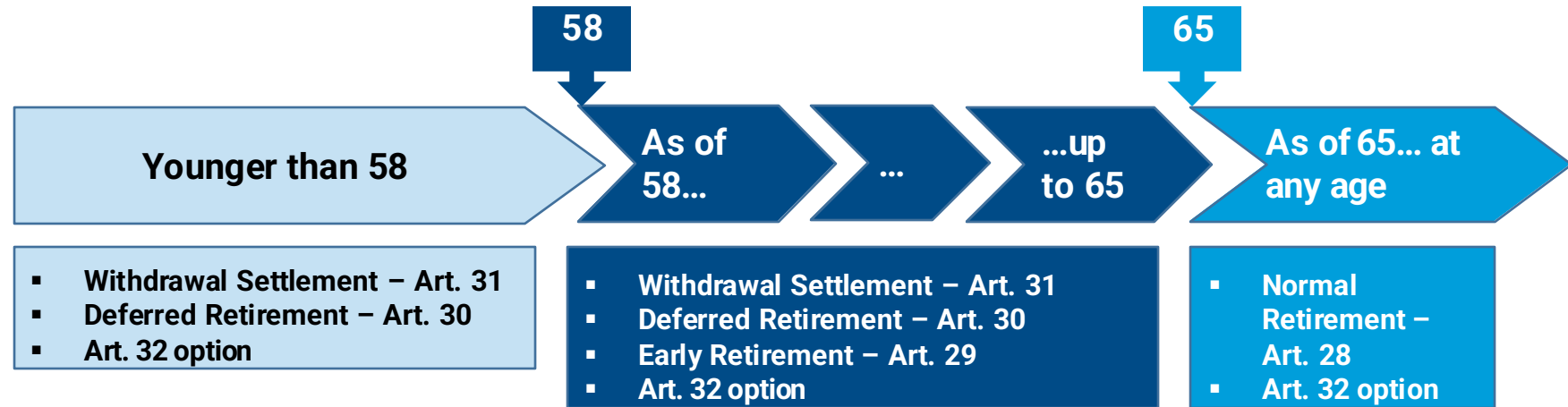
## Scenario 1 – ERA 55, NRA 60



## Scenario 2 – ERA 55, NRA 62



### Scenario 3 – ERA 58, NRA



## What you should do prior to separation



- Check your [Annual Pension Statement](#) inside your UNJSPF Member Self-Service portal (MSS) for an overview of your status with the Fund, including your Contributory Service and the amount of your own contributions paid to the Fund
- [Run an estimate](#) of your future entitlement inside your MSS portal



# Check your Annual Pension Statement inside your UNJSPF Member Self-Service (MSS)



UNITED NATIONS JOINT STAFF PENSION FUND

ANNUAL PENSION STATEMENT AS OF 31 DECEMBER 2023

SEE **INTERACTIVE GUIDE** (hyperlink to web page below) ON OUR WEBSITE FOR ANNUAL PENSION STATEMENT EXPLANATION NOTES.

If the link above does not work copy to your favorite browser this address:  
<https://www.unjspf.org/annual-statement-pension-statement/>

A. PERSONAL DATA

ORG.	VESTED	DATE OF BIRTH			SEX	MARITAL STATUS		CATEGORY	PENSION NUMBER	NRA
1001	Y	DAY	MO.	YR.		Married		Professional & above	4	62
		17	01	11						

B. CONTRIBUTORY SERVICE

1. BEGINNING DATE	DAY	MO.	YR.	2. DATE OF ENTRY INTO PARTICIPATION	DAY	MO.	YR.
	17	01	11		17	01	11
CONTRIBUTORY SERVICE				L.W.O.P/BREAK-IN-PARTICIPATION			
	YEARS	MONTHS	DAYS		YEARS	MONTHS	DAYS
PRIOR YEAR TOTAL	3	11	2	27	7	0	8
CURRENT YEAR	4	1	0	0	8	0	0
VALIDATION/ RESTORATION/ OTHER CREDIT	5	0	0	0	9	0	0
TOTAL AT 31 DECEMBER 2023	6	12	2	27	10	0	8

C. CONTRIBUTIONS

(IN US DOLLARS)	(AMOUNT)	(INTEREST)
1. PRIOR YEAR BALANCE	69,686.17	11,553.07
2. INTEREST ON PRIOR YEAR BALANCE		2,640.28
3. PRIOR YEAR ADJUSTMENTS REPORTED IN THE CURRENT YEAR		
4. CURRENT YEAR REGULAR CONTRIBUTIONS	12,979.21	
5. OTHER CONTRIBUTIONS CREDITED (TRANSFERRED FROM SECTION D UPON COMPLETION OF PAYMENTS)		
6. BALANCE AT 31 DECEMBER 2023	82,665.38	14,193.35

D. OTHER CONTRIBUTIONS

(IN US DOLLARS)	(PAYMENTS)	(INTEREST)
VALIDATION		
1. CURRENT YEAR PAYMENT		
RESTORATION		
2. ORIGINAL BALANCE		
3. AMOUNT PAID PRIOR TO 1 JANUARY		
4. CURRENT YEAR PAYMENTS		
5. AMORTIZATION INTEREST WRITE OFF		
6. REMAINING BALANCE AT 31 DECEMBER 2023		


E. ANNUAL PENSIONABLE REMUNERATION

EFFECTIVE DATE (DDMMYYYY)	AMOUNT (USD)	NO OF COMPLETE MONTHS	EFFECTIVE DATE (DDMMYYYY)	AMOUNT (USD)	NO OF COMPLETE MONTHS
1 01/11/2014	66,804.00	12	11 01/01/2020	85,784.00	2
2 01/11/2015	66,069.00	3	12 01/03/2020	88,688.00	8
3 01/02/2016	73,819.00	12	13 01/11/2020	89,752.00	1
4 01/02/2017	76,423.00	12	14 01/12/2020	88,688.00	1
5 01/02/2018	78,027.00	1	15 01/01/2021	89,752.00	2
6 01/03/2018	LWOP	8	16 01/03/2021	92,693.00	8
7 19/11/2018	79,027.00	3	17 01/11/2021	96,864.00	3
8 01/03/2019	84,717.00	8	18 01/02/2022	151,729.00	11
9 01/11/2019	85,784.00	1	19 01/01/2023	155,405.00	1
10 01/12/2019	84,717.00	1	20 01/02/2023	165,101.00	11

The information the UNJSPF provides on the web site is made available for the convenient access of our participants. While the UNJSPF makes every attempt to ensure the information provided is reliable, human or mechanical error remains a possibility. Therefore, the UNJSPF does not guarantee the accuracy, completeness or timeliness of information, and will not be held responsible for any errors or omissions or the use of, or results obtained from the use of information. This applies to sites hyperlinked to and from the UNJSPF web site.

# Run an estimate of your future entitlement in MSS



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

NEW YORK (Headquarters)  
P.O. Box 5036, UNITED NATIONS, N.Y., N.Y. 10017  
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Web: <http://www.unjspf.org>

Ref:   
PENSION   
PERSONAL AND CONFIDENTIAL  
TO:   
26 April 2018

**IPAS SELF SERVICE ESTIMATE**

SUBJECT: ESTIMATE OF YOUR PENSION ENTITLEMENT

The estimate you requested is provided below. Please note that it is unaudited based on information provided by your employing Organization. An accurate determination can be made only after your separation from service has actually taken place, at which time all data will be audited. For your convenience, you may obtain information on pension issues and forms in self-service <https://member.unjspf.org> and from our website [www.unjspf.org](http://www.unjspf.org)

DOB:   
(Normal Retirement Age: 62)

DATE OF SEPARATION 31 March 2026

**EARLY RETIREMENT - ARTICLE 29**

1. FULL PENSION . . . . . PER YEAR	\$ 38,345.64
PROSPECTIVE SURVIVOR (ARTICLE 34/35). . . . . PER YEAR	\$ 19,172.88
OR	
2. REDUCED PENSION . . . . . PER YEAR	\$ 14,628.96
TOGETHER WITH LUMP SUM (MAXIMUM)	\$ 330,944.19
PROSPECTIVE SURVIVOR (ARTICLE 34/35). . . . . PER YEAR	\$ 19,172.88

**FULL DEFERRED RETIREMENT - ARTICLE 30**

AT AGE 62 . . . . . PER YEAR	\$ 65,548.20
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**Art. 34/35 Prospective Surviving Spouse's Benefit**  
(applicable in this case)

PROSPECTIVE SURVIVOR  
(ARTICLE 34/35). . . . . PER YEAR \$ 32,774.16

**WITHDRAWAL SETTLEMENT - ARTICLE 31**

	\$ 661,888.38
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Separation Date


Art 29 - Early Retirement benefit payable for life; WITHOUT lump sum

Art 29 - Early Retirement benefit payable for life; WITH max. lump sum

Art 30 - Deferred Retirement benefit payable for life; value if payable as of NRA

Art. 31 Withdrawal Settlement  
(value includes the applicable increase)

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

NEW YORK (Headquarters)

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Web: <http://www.unjspf.org>

Ref: [redacted]

PENSION [redacted]

16 October 2019

PERSONAL AND CONFIDENTIAL

TO: [redacted]

IPAS SELF SERVICE ESTIMATE

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DOB: [redacted] (Normal Retirement Age: 62)

DATE OF SEPARATION 31 March 2033

RETIREMENT - ARTICLE 28

1. FULL PENSION . . . . . PER YEAR	\$ 95,270.28
PROSPECTIVE SURVIVOR (ARTICLE 34/35). . . . . PER YEAR	\$ 47,635.20
OR	
2. REDUCED PENSION . . . . . PER YEAR	\$ 52,836.96
TOGETHER WITH LUMP SUM (MAXIMUM)	\$ 546,174.83
PROSPECTIVE SURVIVOR (ARTICLE 34/35). . . . . PER YEAR	\$ 47,635.20

Separation Date

Art 28 - Normal Retirement benefit payable for life; WITHOUT lump sum

Art 28 - Normal Retirement benefit payable for life; WITH max. lump sum

Art. 34/35 Prospective Surviving Spouse's Benefit (applicable in this case)

## **Part 2: Options and benefits explained**

# Watch the video: Benefit options

<https://www.unjspf.org/resources/all-videos>



## Benefit Options



UNJSPF  
3.71K subscribers

Subscribe



# Comparative Benefit Charts: all the UNJSPF main benefits in one place



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

## **BENEFIT ELIGIBILITY CHART:**

This is a one-page summary chart, explaining the [different benefit election options](#) available under the Fund's Regulations and Rules and the related [eligibility criteria](#) (i.e. length of contributory service & age at the date of separation from service).

## **BENEFIT COMPARISON CHART:**

This is a multi-page chart, explaining in more detail the key [conditions attached to each of the benefits](#) provided in the chart.

**Option 1:**  
**The Withdrawal Settlement Article 31**  
**(this is a one-time final settlement**  
**payment)**

**Your own contributions + interest (3.25% yearly**  
**while active participant)**

# Withdrawal Settlement – Article 31



## What is a Withdrawal Settlement?

- One-time final payment
- There will be no further payment to you (or your dependents) from the Fund.

## How is it calculated?

- Sum of your own contributions
- It is increased by the compound interest you earned on your own contributions (3.25% per year).
- The above amount is further **increased by** 10% per year (and pro-rated month) that you contributed more than 5 years to the Fund, up to a max. 100% increase

## Will I receive the organizational contribution share?

- The organization's contribution is never paid out as part of a Withdrawal Settlement payment

## How do I request this benefit?

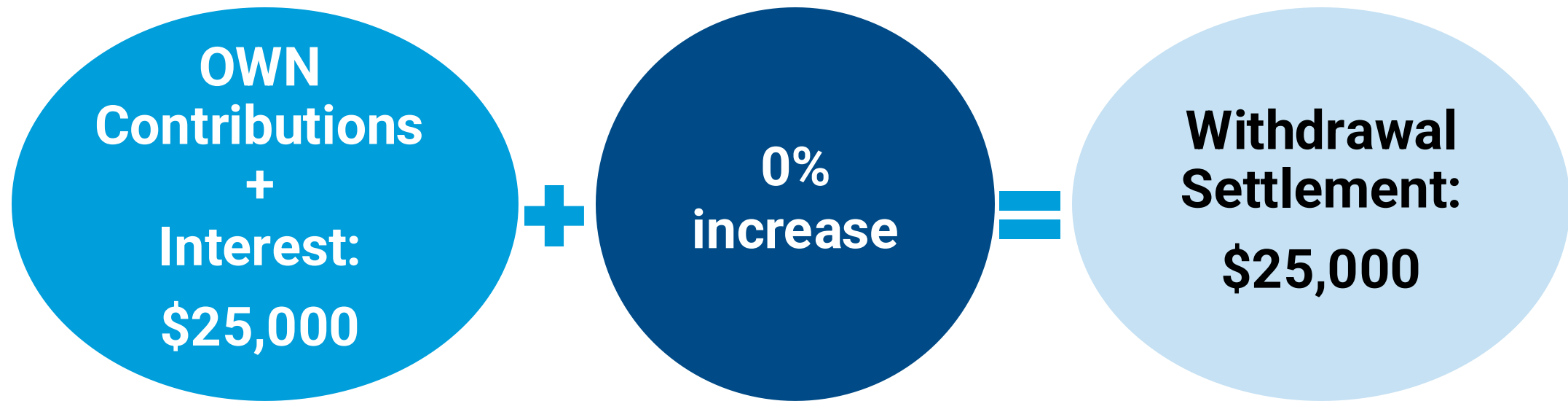
- Complete, date and hand-sign pages 2 and 3 of Payment Instructions form PENS.E/7 (PI) and submit the form to the Fund (together with supporting documents) in the manner instructed by your organization.



# Let's calculate: Withdrawal Settlement – less than 5 years CS

**Example - Withdrawal Settlement after 4 years CS:**

- **\$20,000** own Contributions
- **\$5,000** interest on Contributions
- **Zero CS years over 5 years CS:** no increase of your own contributions + interest amount.



## Let's calculate: Withdrawal Settlement – between 5 & 15 years CS



### Example - Withdrawal Settlement after 7.5 years CS:

- **\$40,000** own Contributions
- **\$10,000** interest on Contributions
- **2.5 CS years over 5 years CS:**  $2.5 \times 10\% = 25\%$  increase of your own contributions + interest amount.



# Let's calculate: Withdrawal Settlement – 15 years CS

## Example - Withdrawal Settlement after 15 years CS:

- **\$120,000** own Contributions
- **\$60,000** interest on Contributions
- **10 CS years over 5 years CS:**  $10 \times 10\% = 100\%$  (max) increase of your own contributions + interest amount.



# Let's calculate: Withdrawal Settlement – over 15 years CS

**Example - Withdrawal Settlement after 20 years CS:**

- **\$200,000** own Contributions
- **\$80,000** interest on Contributions
- **15 CS years over 5 years CS:**  $10 \times 10\% = 100\%$  (max) increase of your own contributions + interest amount.



# Restoration (Art. 24)

What if I return to work for the UN system and rejoin the Fund after having received this payment – how can I link my previous and new periods of service?

- Restoration option (Article 24 of the Fund's Regulations).

## How does Restoration work?

- Anyone who received a Withdrawal Settlement payment from the Fund and who rejoins the Fund at a later stage (no matter how long the break in service period), can apply for restoration.
- You have max. 12 months from your date of re-joining the Fund, to apply in writing to the Fund to restore your most recent prior period of contributory service (CS). Strict deadline, no exceptions!
- If you are eligible to restore, you will be requested to reimburse the Withdrawal Settlement amount you received plus compound interest.
- Once you made the restoration payment, your prior period of contributory service will be 'reactivated' (as well as both your own and the organizational share of contributions) and added to your new period of contributory service. Once you again separate from service your entitlement from the Fund will be determined based on your total contributory service at that time (previous + new period of CS).

## How can I apply for restoration?

- Apply inside your MSS account, under the 'Restoration' tab.
- If you have questions, please [contact us](#).

# Run an estimate of your future entitlement in MSS



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Web: <http://www.unjspf.org>

Ref: [REDACTED]  
PENSION [REDACTED]

26 April 2018

PERSONAL AND CONFIDENTIAL

TO: [REDACTED]

IPAS SELF SERVICE ESTIMATE

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DOB: [REDACTED] (Normal Retirement Age: 62)

DATE OF SEPARATION 31 March 2026

Separation Date

EARLY RETIREMENT - ARTICLE 29

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PROSPECTIVE SURVIVOR (ARTICLE 34/35). . . . PER YEAR \$ 19,172.88

OR

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AT AGE 62 . . . . . PER YEAR \$ 65,548.20

PROSPECTIVE SURVIVOR (ARTICLE 34/35). . . . PER YEAR \$ 32,774.16

WITHDRAWAL SETTLEMENT - ARTICLE 31

\$ 661,888.38

Art. 31 Withdrawal Settlement (value includes the applicable increase)

## **Retirement Benefits (Articles 30, 29, 28)**

**These are periodic benefits, payable every month,  
for life, adjusted for cost of living over time with  
attached survivor's benefits**

# How to determine and calculate a retirement benefit



The type and level of your retirement benefit from the UNJSPF depends on:

- The length of your contributory service in the Fund (CS)
- Your age at the date of separation
- The rate of accumulation (ROA) you acquired based on the length of your CS
- Your Final Average Remuneration (FAR)

## How to calculate your benefit

- **ROA X FAR = Annual Pension Amount**
- If your retirement benefit starts into payment earlier than at your normal retirement age, it will be reduced by a reduction factor
- All benefits are initially calculated in their USD value; however, you can request payment in any of the Fund's 18 payment currencies:

1. US Dollar	7. New Zealand Dollar (NZD)	13. Indian Rupee (INR)
2. Euro (EUR)	8. Singapore Dollar (SGD)	14. Pakistani Rupee (PKR)
3. Swiss Franc (CHF)	9. Japanese Yen (JPY)	15. CFA Franc (XAF and XOF)
4. Pound Sterling (GBP)	10. Danish Krone (DKK)	16. Chilean Peso (CLP)
5. Canadian Dollar (CAD)	11. Norwegian Krone (NOK)	17. Peruvian Nuevo Sol (PEN)
6. Australian Dollar (AUD)	12. Swedish Krone (SEK)	18. Russian Rouble



# Key factors - Age

## How to determine your early and normal retirement ages for pension purposes (ERA & NRA)

- The UNJSPF Regulations determine your ERA & NRA
- Your NRA is the age at which you are entitled to an unreduced retirement benefit under Art. 28.
- Your ERA is the age as of which you are entitled to an early retirement benefit.
- Your Date of Entry into Fund participation determines your ERA and NRA:

### Normal Retirement Age (NRA) ( Vested with CS = or > 5 yrs):

- 60 if entry into the Fund before 1 Jan 1990
- 62 if entry into the Fund on or after 1 Jan 1990
- 65 if entry into the Fund on or after 1 Jan 2014

### Early Retirement Age (Vested with CS = or > 5 yrs):

- 55 or older but less than 60/62 if entry into Fund before 1 Jan 2014
- 58 or older but less than 65 if entry into the Fund on or after 1 Jan 2014

### Deferred Retirement Age (Vested with CS = or > 5 yrs):

- At any age younger than NRA, even if younger than 55/58

## Mandatory Age of Separation (MAS)

- The Staff Regulations determine your MAS
- Your MAS is the age your employing organization sets as **the age at which you must separate from service** (the Fund has NO say in this).
- The Fund does not consider your MAS when determining pension entitlements.
- Your MAS and NRA may not be the same; your MAS may be later than your NRA as it is independently determined by your organization.
- You may continue to work and contribute to the Fund past your NRA, thus continuing to accrue pension benefits; **as long as you have reached at least your NRA at separation, you are entitled to a normal retirement benefit under Art. 28.**

# Key factors – ROA and FAR



## How to calculate your Rate of Accumulation (ROA) based on the length of your contributory service (CS)

- Your contributory service is the period during which you pay pension contributions to the Fund. The length of your CS will translate into your ROA.
- The ROA is the amount of pension benefit in percentage terms you earn for each day, month and year of contributory service.

Entry into the Fund on or after 01 January 1983	
First 5 years of CS	1.50% per year = 7.5% max
Next 5 years of CS	1.75% per year = 8.75% max
Next 25 years of CS	2.00% per year = 50% max
CS in excess of 35 years	1.00% per year = 5% max
Maximum ROA	70%
Corresponding years of CS	38.75

## How to calculate your Final Average Remuneration (FAR)

Your FAR is the **average** of the **highest 36 months of your pensionable remuneration (PR) during the last 60 months of your contributory service** prior to separation from service. The FAR reflects your grade and step, and income level during the last years of your contributory service in the Fund.

E. ANNUAL PENSIONABLE REMUNERATION					
	EFFECTIVE DATE (DD/MM/YYYY)	AMOUNT (USD)	NO OF COMPLETE MONTHS		
1	01/11/2010	81,164.00	4	11	01/11/2020
2	01/03/2011	82,239.00	8	12	01/12/2020
3	01/11/2011	84,704.00	4	13	01/01/2021
4	01/03/2012	86,725.00	12	14	01/11/2021
5	01/03/2013	88,581.00	12	15	01/12/2021
6	01/03/2014	89,444.00	55	16	01/01/2022
7	01/10/2018	92,048.00	13	17	01/06/2022
8	01/11/2019	100,401.00	1	18	01/11/2022
9	01/12/2019	99,145.00	1	19	01/12/2022
10	01/01/2020	100,401.00	10	20	01/01/2023

## **“Normal” Retirement benefit**

### **Article 28**

**This is a periodic benefit, that always includes a lifelong monthly payment and the option to convert part of this benefit into a lump sum**

# The Normal Retirement benefit



- You are eligible for a Normal Retirement benefit if you have reached at least your NRA at the date of separation
- Monthly benefit payable for life
- Once in payment, monthly amount is adjusted for cost of living over time
- Option to convert part of this pension benefit into a lump sum (one-time payment at time of benefit implementation) which reduces the monthly amount accordingly for life.
- Includes payment of a Child's benefit as of your entitlement date for each eligible child that is younger than 21 or, if recognized as disabled by the Fund, beyond age 21
- Includes survivors' benefits for eligible survivors (spouse/s, ex-spouse, child/ren under 21, OR secondary dependent)
- Entitlement starts as of the date following your separation date.
- ***How do I request this benefit?***  
*Complete, date and hand-sign pages 2 and 3 of Payment Instructions form PENS.E/7 (PI) and submit the form to the Fund (together with supporting documents) in the manner instructed by your organization.*

# Run an estimate of your future entitlement in MSS



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

**NEW YORK** (Headquarters)  
P.O. Box 5036, UNITED NATIONS, N.Y., N.Y. 10017  
Tel: (212) 963 -6931; Fax: (212) 963 -3146  
Email: [UNJSPF@UN.ORG](mailto:UNJSPF@UN.ORG)  
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Web: <http://www.unjspf.org>

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c/o PALAIS DES NATIONS  
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Web: <http://www.unjspf.org>

Ref:   
PENSION  
  
PERSONAL AND CONFIDENTIAL  
  
TO:  16 October 2019

## IPAS SELF SERVICE ESTIMATE

SUBJECT: ESTIMATE OF YOUR PENSION ENTITLEMENT

The estimate you requested is provided below. Please note that it is unaudited based on information provided by your employing Organization. An accurate determination can be made only after your separation from service has actually taken place, at which time all data will be audited. For your convenience, you may obtain information on pension issues and forms in self-service <https://member.unjspf.org> and from our Website [www.unjspf.org](http://www.unjspf.org)

DOB:  (Normal Retirement Age: 62)

DATE OF SEPARATION 31 March 2033

Separation Date

### RETIREMENT - ARTICLE 28

1. FULL PENSION . . . . . PER YEAR \$ 95,270.28

Art 28 - Normal Retirement benefit payable for life; WITHOUT lump sum

PROSPECTIVE SURVIVOR (ARTICLE 34/35). . . . . PER YEAR \$ 47,635.20

OR

2. REDUCED PENSION . . . . . PER YEAR \$ 52,836.96  
TOGETHER WITH LUMP SUM (MAXIMUM) \$ 546,174.83

Art 28 - Normal Retirement benefit payable for life; WITH max. lump sum

PROSPECTIVE SURVIVOR (ARTICLE 34/35). . . . . PER YEAR \$ 47,635.20

Art. 34/35 Prospective Surviving Spouse's Benefit (applicable in this case)

## Early Retirement benefit Article 29

This is a periodic benefit, that always includes a lifelong monthly payment and the option to convert part of this benefit into a lump sum

# The Early Retirement benefit



- You are eligible for an Early Retirement benefit if you separate at ERA or later, but before NRA.
- Monthly benefit payable for life
- Once in payment, monthly amount is adjusted for cost of living over time
- Calculated like Normal Retirement benefit but then **reduced, for life**, in line with your age and the length of your CS at the time of separation
- Option to convert part of this pension benefit into a lump sum (one-time payment at time of benefit implementation) which reduces the monthly amount accordingly for life.
- Includes payment of a Child's benefit as of your NRA for each eligible child that is younger than 21 or, if recognized as disabled by the Fund, beyond age 21
- Includes survivors' benefits for eligible survivors (spouse/s, ex-spouse, child/ren under 21, OR secondary dependent)
- Entitlement starts as of the date following your separation date.
- ***How do I request this benefit?***  
*Complete, date and hand-sign pages 2 and 3 of Payment Instructions form PENS.E/7 (PI) and submit the form to the Fund (together with supporting documents) in the manner instructed by your organization.*

# The reduction applied to Early Retirement benefits

- The extent of the reduction applied to your Early Retirement Benefit depends on:
  - **The length of your CS at separation** which is considered to determine the applicable reduction factor
  - **Your age at separation** which is considered to determine the multiplier applied to the applicable reduction factor for your case (i.e., how many years and months you are younger than your NRA)

- **Reduction factors if your Early Retirement Age is 55:**

Years of CS	Reduction factor %
less than 25 years of CS	6% per year
between 25 and 30 years of CS	3% per year
30 years and more of CS	1% per year

- **Reduction factors if your Early Retirement Age is 58:**

Years of CS	Reduction factor %
Less than 25 years of CS	6% per year
30 years and more of CS	4% per year

- **Important notice:** The smaller reduction factors of 1%, 3%, or 4% are applicable for a maximum of 5 years. After 5 years, the Reduction Factor reverts to 6%.  
*For example, if separating at age 55 after 31 years of CS with NRA 62, you are separating 7 years “early”. Therefore, the reduction factor applied to your full benefit is 1% X 5 years = 5%, plus 6% X 2 years = 12%. **Total reduction = 17%.***



### Staff retiring at age 55 instead of NRA 62 with 20 years of contributory service:

- **Standard yearly pension:**  
 $\$192,540 \text{ (FAR)} \times 36.25\% \text{ (ROA)} = \$69,796 \text{ } (\$5,816 \text{ per month})$
- **Reduction** at age 55 is 6% per year before NRA:  
 $(62-55) \times 6\% = 42\%$
- **Resulting Early Retirement benefit payable as of age 55 (for life):**  
 $(\$69,796 \times 58\%) = \$40,482 \text{ } (\$3,373 \text{ per month})$

# Run an estimate of your future entitlement in MSS



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Web: <http://www.unjspf.org>

Ref: [REDACTED]  
PENSION [REDACTED]

26 April 2018

PERSONAL AND CONFIDENTIAL

TO: [REDACTED]

IPAS SELF SERVICE ESTIMATE

SUBJECT: ESTIMATE OF YOUR PENSION ENTITLEMENT

The estimate you requested is provided below. Please note that it is unaudited based on information provided by your employing Organization. An accurate determination can be made only after your separation from service has actually taken place, at which time all data will be audited. For your convenience, you may obtain information on pension issues and forms in self-service <https://member.unjspf.org> and from our website [www.unjspf.org](http://www.unjspf.org)

DOB: [REDACTED] (Normal Retirement Age: 62)

DATE OF SEPARATION 31 March 2026

EARLY RETIREMENT - ARTICLE 29

1. FULL PENSION . . . . . PER YEAR	\$ 38,345.64
PROSPECTIVE SURVIVOR (ARTICLE 34/35). . . . . PER YEAR	\$ 19,172.88
OR	
2. REDUCED PENSION . . . . . PER YEAR	\$ 14,628.96
TOGETHER WITH LUMP SUM (MAXIMUM)	\$ 330,944.19
PROSPECTIVE SURVIVOR (ARTICLE 34/35). . . . . PER YEAR	\$ 19,172.88

FULL DEFERRED RETIREMENT - ARTICLE 30

AT AGE 62 . . . . . PER YEAR	\$ 65,548.20
------------------------------	--------------

PROSPECTIVE SURVIVOR (ARTICLE 34/35). . . . . PER YEAR \$ 32,774.16 |

WITHDRAWAL SETTLEMENT - ARTICLE 31

\$ 661,888.38

Separation Date

Art 29 - Early Retirement benefit payable for life; WITHOUT lump sum

Art 29 - Early Retirement benefit payable for life; WITH max. lump sum

Art. 34/35 Prospective Surviving Spouse's Benefit (applicable in this case)

## **The Lump Sum option**

**This option is available only with the Early or Normal Retirement benefits under Articles 29 or 28**

# The Lump Sum option

- Also known as the “1/3<sup>rd</sup> lump sum” option – maximum lump sum payable
- Available with Early Retirement (Art. 29) or Normal Retirement (Art. 28) benefits
- A one-time payment at the beginning of your retirement
- An *optional* benefit and a *personal* choice
- Can be *any amount* up to the greater of:
  - 1/3 of the actuarial (present) value of your full, yearly retirement benefit OR
  - your own total contributions plus interest.
- Reduces the amount of your lifelong monthly entitlement in proportion to the lump sum received. For example, a 1/3<sup>rd</sup> lump sum will reduce your monthly benefit by 1/3<sup>rd</sup> for life.
- Can be paid into a different bank account than your monthly pension payments

## **Deferred Retirement Benefit Article 30**

**This is a periodic benefit offering lifelong monthly payments, adjusted for cost of living over time, with attached surviving spouse's benefit - NO lump sum option, no child's benefits**

# Deferred Retirement Benefit – Article 30 (1)

## What is a Deferred retirement benefit?

- You can elect this benefit if you have vested pension rights at separation (at least 5 years of CS), regardless of your age
- Benefit payable for life, monthly in arrears
- It is adjusted for cost of living over time
- Payment of this benefit normally starts once you reach your normal retirement age (NRA) – hence its name (the start payment date is ‘deferred’ into the future and later than your separation date).
- However, you can request payment to start before your NRA, any time as of your early retirement age (ERA), in which case a reduction factor will be applied to your entitlement for life. The extent of the reduction depends on your age at the time of separation, the length of your CS, and how many years separate you from your NRA at the time that payment commences.
- This is the only retirement benefit where you can decide when you want payment of the benefit to start and influence the reduction factor.
- This benefit provides for potential prospective surviving spouse’s benefit

# Deferred Retirement Benefit – Article 30 (2)

## What else should I know about this benefit?

- It does NOT allow for its partial commutation into a lump sum.
- It does NOT provide any form of child's benefit/allowance
- Do not confuse this benefit with the '*Deferment of benefit choice/payment*' option under Article 32.
- If you elected this benefit and rejoined service and the UNJSPF later, at a time when the benefit is not yet due to be in payment, you can apply to [restore it under Art. 24 bis](#); however, since it is required to be cost neutral for the Fund, this kind of restoration is usually not advantageous. Please [contact us](#) if this option applies to you.

## How do I request this benefit?

- *Complete, date and hand-sign pages 2 and 3 of Payment Instructions form PENS.E/7 (PI) and submit the form to the Fund (together with required supporting documents) in the manner instructed by your employing organization. You can access this form inside your UNJSPF MSS portal.*

# Run an estimate of your future entitlement in MSS



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Web: <http://www.unjspf.org>

Ref: [REDACTED]  
PENSION [REDACTED]

26 April 2018

PERSONAL AND CONFIDENTIAL

TO: [REDACTED]

IPAS SELF SERVICE ESTIMATE

SUBJECT: ESTIMATE OF YOUR PENSION ENTITLEMENT

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DOB: [REDACTED] (Normal Retirement Age: 62)

DATE OF SEPARATION 31 March 2026

SEPARATION DATE

EARLY RETIREMENT - ARTICLE 29

1. FULL PENSION . . . . . PER YEAR \$ 38,345.64

PROSPECTIVE SURVIVOR (ARTICLE 34/35). . . . PER YEAR \$ 19,172.88

OR

2. REDUCED PENSION . . . . . PER YEAR \$ 14,628.96

TOGETHER WITH LUMP SUM (MAXIMUM) \$ 330,944.19

PROSPECTIVE SURVIVOR (ARTICLE 34/35). . . . PER YEAR \$ 19,172.88

ARTICLE 30 - DEFERRED RETIREMENT - ARTICLE 30

AT AGE 62 . . . . . PER YEAR \$ 65,548.20

ART 30 - Deferred Retirement benefit payable for life; value if payable as of NRA

PROSPECTIVE SURVIVOR (ARTICLE 34/35). . . . PER YEAR \$ 32,774.16

WITHDRAWAL SETTLEMENT - ARTICLE 31 \$ 661,888.38

Art. 34/35 Prospective  
Surviving Spouse's  
Benefit  
(applicable in this case)



**Option to elect:  
Deferment of benefit choice/payment  
Article 32**

**This is NOT a benefit, but the option to NOT make a benefit election or request payment for up to 36 months from your separation date and continue participation should you rejoin within that period.**

# Option 3: The Deferment of Choice/Payment – Article 32



When separating from service [you can opt to defer making a benefit election for up to 36 months](#) from your separation date → This is called the **“Deferment of choice” option under Article 32**. You will receive NO payment from the Fund during the deferment period, unless you request the Fund to pay you.

## Why would I choose not to receive a payment?

- If you returned to service and rejoin the Fund **within the 36 months deferment period**, you would be able to automatically link your prior and the new period of contributory service within one period of participation. You’d preserve your past ‘date of entry’ into the Fund, and with that your normal and early retirement ages (ERA and NRA).

## How does the deferment under Article 32 work?

- You receive no payment from the Fund.
- You do not earn interest on your contributions during the deferment period.
- If you rejoin the Fund within the 36 months deferment period, your participation is considered continuous.
- The period in between your prior and new contributory service would be a break in service (BIS) period that you cannot make pensionable.
- Once you rejoin Fund, no benefit will become payable to you until you again separate from service.
- You can change your mind and request payment of your Withdrawal Settlement at any time during the 36 months deferment period. In that case, simply submit page 2 of form Pens.E6 to the Fund (*together with your valid ID and recent bank statement copies*).
- If you DON’T rejoin the Fund within the 36 months deferment period, you **MUST** submit your payment instructions to the Fund asap after expiration of the deferment period. Be mindful of the conditions for benefit forfeiture under Article 46!
- For more details, visit the [“Benefit Options”](#) webpage.

## How do I request this option?

- *Complete, date and hand-sign page 1 only Payment Instructions form PENS.E/7 (PI) and submit the form to the Fund (together with required supporting documents) in the manner instructed by your employing organization. You can access this form inside your UNJSPF MSS portal.*

## Final points

- Part time work
- SLWOP

What if I worked periods of **part-time** while a Fund participant – how does it impact my pension?

- To qualify for UNJSPF participation, your part-time must be at the minimum 50%.
- In that case, **your CS is apportioned accordingly** by the applicable part-time percentage. Your Rate of Accumulation (ROA) will be accordingly adjusted and accrue at a lower rate during qualifying part-time periods.
- However, for the purpose of vesting pension rights, qualifying part-time periods are counted like full time periods.

How do periods of Break in Service (BIS) impact my Fund participation?

- A break in service refers to the period between your date of separation and date of re-entry into the Fund
- A period of BIS cannot be made pensionable (the Fund cannot accept voluntary contributions)
- If you re-enter the Fund **within 36 months from separation, without a benefit having been paid** or due to have started into payment, your Fund participation is deemed continuous.
- If you rejoin the Fund **after a benefit has been paid to you (regardless of the BIS period, even if within 36 months)**, you will start a NEW period of participation. You may qualify to apply for restoration.
- If you rejoin the Fund **more than 36 months from your separation (regardless of whether a benefit has been paid to you)**, you will start a NEW period of participation. You may qualify to apply for restoration.

Please [contact us](#) if you have questions.

**ATTENTION!**

**Once your benefit has been  
processed and implemented into  
payment you CANNOT  
change your election!**

# **A summary overview of survivor's benefits**

# Watch the video: Survivors benefits

<https://www.unjspf.org/resources/all-videos>

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# Survivor's Benefits – Summary overview



**Survivor's Benefit** - monthly benefit payments potentially payable to eligible:

- surviving spouse for life, and/or
- surviving child/ren until the age of 21 (or beyond age 21 if recognized as disabled by the Fund), and/or
- surviving ex-spouse for life, if eligible

**OR, if none above are entitled...**

- entitled surviving secondary dependent payable for life to a parent or until age 21 to a sibling

**You cannot assign survivor's entitlements to a person that is not entitled under the Fund's Regulations and Rules**

**What if I at the time of my death I have no entitled survivors – what will happen to my money in the Fund?**

- The Fund will first check if a 'residual' of your own pension contributions plus interest remains unpaid in the Fund at that time. If so, that amount would constitute a so called "[Residual Settlement](#)".
- If so, the Fund will check whether we have a duly completed form PENS.A/2 from you on file, on which you designated (a) recipient(s) of a Residual Settlement, if payable.
- If so, we will pay the Residual Settlement to the designated recipient(s)
- If no A2 form is on file, we will request an Executor of your estate to be court appointed and pay the Residual Settlement to that person.
- If you are not sure whether you submitted a form PENS.A/2, you can download it inside your MSS portal, under E-Forms, and submit it to the Fund. It would override any previously submitted form(s).
- If you elected and received the max. lump sum as part of an early or normal retirement benefit, there is no residual.



***For more information on Survivor's benefits, please visit the Survivor's Benefits webpage and its contents (booklet, videos, etc.):***  
***<https://www.unjspf.org/for-clients/survivors-benefit/>***

***For information on recognized same-sex and non-traditional unions, please the guidelines and Annex: [https://www.unjspf.org/wp-content/uploads/2017/10/RevGuidelines\\_1sep2016.pdf](https://www.unjspf.org/wp-content/uploads/2017/10/RevGuidelines_1sep2016.pdf) and [https://www.unjspf.org/wp-content/uploads/2022/07/Annex-Revised-Guidelines-\\_effective-1-July-2022.pdf](https://www.unjspf.org/wp-content/uploads/2022/07/Annex-Revised-Guidelines-_effective-1-July-2022.pdf)***

## **Part 3: Separation from service – how to prepare**

**Watch the video:**

## **Retiring or Separating: How to Prepare**



# How to prepare for separation (1)

## What you should do:

- Register for the [UNJSPF Member Self-Service \(MSS\)](#)
- Run at least one [pension estimate](#) for your intended separation date inside your MSS account
- Check your [Annual Pension Statement](#) inside your MSS portal.
- Check all personal data in your [Annual Pension Statement](#) to ensure all data was CORRECTLY reported to the Fund by your employing organization.  
For any issues with your personal data, please contact your HR officer (SPC for a UN Agency).
- Attend a virtual [Pension Townhall](#)
- Take [Pension eLearning modules](#)

If you have pension questions, please [contact the Fund](#)

# How to prepare for separation (2)

## Key UNJSPF webpages you should consult on [www.unjspf.org](http://www.unjspf.org):

- [Separating and retiring](#) - linking to all the webpages about separation/retirement topics
- [UNJSPF Benefit options](#) – all UNJSPF primary benefits explained, including comparative benefit charts
- [Overview of the separation process](#) – practical information pertaining to the separation process, including list of documents required by the Fund
- [General info about separation](#) – here you can also download a “[Flyer: Separation Checklist](#)”, that might help you with your planning
- [How to submit documents to the UNJSPF](#) – explanation of the different ways in which documents can be submitted to the Fund by UNJSPF members (*make sure to follow the instructions of your organization on how to submit your documents*)
- [Taxation](#) – while the Fund cannot provide any tax related advice, this webpage links to a Tax Guide authored by the UNOLA and UN Tax Office, that may contain useful information

# Download the Separation Checklist to prepare:



## 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 checked 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 Laissez 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](#).

# Run estimates in MSS (1)



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## Disclaimer / Clause de non-responsabilité:

### English

It can be useful to run an estimate of your benefit options for planning purposes or before making a final benefit election. To run your estimate, enter your proposed separation date in the designated box below. For detailed guidance on how to run and read estimates, refer to the Learning Tools page and 'Tutorials' on the Fund's website: <https://www.unjspf.org/help-tutorials/>. Once you have submitted your estimate request and the calculation is complete, you can view the estimate as a PDF file under the DOCUMENTS tab in MSS. Please take into consideration that the figures in the estimate are based on unaudited data, available to the Fund at the time of its running, as reported to us by you or your employing organization. In most cases, it will be a good estimate as long as there are no peculiar circumstances. Bear in mind that a full audit of your pension record will be conducted at the time of your actual separation from service, in the course of processing and establishing your final pension entitlement. If you need more advice on your estimate, please contact the Fund through the o

Each time you run an estimate for a new separation date, it is recommended that you leave the 'Fixed Lump Sum Amount' box blank.

This will give you an estimate with the maximum lump sum you are entitled to. Once you have the maximum, you can go back and run more estimates with smaller lump sum amounts to see how your benefits change.

Enter your future separation date here (dd/mm/yyyy).

The field might be pre-populated with a date, however you can change that date to any future separation date of your choice.

Then hit "Submit Request" – don't leave this page until the 'wheel' has stopped turning and you are advised that your estimate can now be viewed as a PDF under the DOCUMENTS tab in MSS.

### français

Il peut être utile de faire une estimation de vos options de retraite avant de prendre une décision finale. Pour générer votre estimation, entrez la date de votre séparation proposée dans la zone prévue à cet effet. Pour de plus amples conseils sur la façon de générer et de lire les estimations, consultez la page des Outils d'apprentissage et les « Tutoriels » sur le site Web de la Caisse : <https://www.unjspf.org/help-tutorials/>. Une fois que vous aurez soumis votre demande d'estimation et que le calcul est terminé, l'estimation sera disponible en tant que fichier PDF sous l'onglet DOCUMENTS dans MSS. Veuillez prendre en compte le fait que les chiffres de l'estimation sont basés sur des données non vérifiées disponibles à la Caisse au moment de son exécution, telles qu'elles ont été rapportées par vous ou votre organisation employeuse. Dans la plupart des cas, il s'agit d'une bonne estimation tant qu'il n'y a pas de circonstances particulières. Gardez à l'esprit qu'un audit complet de votre dossier de pension sera effectué au moment de votre séparation effective, dans le cadre du traitement et de l'établissement de votre prestation. Si vous avez besoin de plus de conseils sur votre estimation, vous pouvez contacter la Caisse via le formulaire de contact en ligne : <https://www.unjspf.org/fr/contactez-nous/>. À l'heure actuelle, il existe des « problèmes connus » concernant l'exactitude de ce calculateur d'estimation pour certains cas très précis (par exemple, pour des cas où les participants avaient des périodes de congé spécial sans solde ou des droits de retraite transférés d'une organisation externe à la Caisse, etc.) ; vous pouvez trouver une liste de tous les « problèmes connus » ici : <https://www.unjspf.org/member-self-service/mss-known-issues-and-faq/>. Si la date de votre séparation de service est dans les six prochains mois et que vous avez noté un problème avec votre estimation, vous pouvez contacter la Caisse via le formulaire de contact en ligne pour obtenir de l'aide.

## Pension Estimate

### Estimate of your Pension Entitlement

Proposed Separation Date:

Fixed Lump Sum Amount (In US Dollars):



# Run estimates in MSS (2)

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Do NOT leave this ESTIMATE page while the wheel is turning which implies that your estimate is being generated in the background.

Only once an alert pops up to advise the estimate calculation is complete, can you leave this page and view/print your estimate in PDF format under the DOCUMENTS tab.

Estimate calculation is completed. The Estimate document will be available for review in the Documents tab shortly.

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- Help

### Disclaimer / Clause de non-responsabilité:


#### *English*

It can be useful to run an estimate of your benefit options for planning purposes or before making a final benefit election. To run your estimate, enter your proposed separation date in the designated box below. For detailed guidance on how to run and read estimates, refer to the Learning Tools page and 'Tutorials' on the Fund's website: <https://www.unjspf.org/help-tutorials/>. Once you have submitted your estimate request and the calculation is complete, you can view the estimate as a PDF file under the DOCUMENTS tab in MSS. Please take into consideration that the figures in the estimate are based on unaudited data, available to the Fund at the time of its running, as reported to us by you or your employing organization. In most cases, it will be a good estimate as long as there are no peculiar circumstances. Bear in mind that a full audit of your pension record will be conducted at the time of your actual separation from service, in the course of processing and establishing your final pension entitlement. If you need more advice on your estimate you may contact our Client Services via the online Contact Form: <https://www.unjspf.org/contact-us/>. Presently, there are some 'known issues' with the accuracy of this estimate calculator for very specific cases (e.g. cases where participants had periods of Special Leave without Pay, or transferred pension rights from an outside organization to the Fund, etc.); you can find a list of all 'known issues' here <https://www.unjspf.org/member-self-service/mss-known-issues-and-faq/>. If your separation date is within the next six months and you noted an issue with your estimate, please contact the Fund through the online Contact Form for assistance.



# Run estimates in MSS (3)

Last Logon 04/07/2018 | [Account](#) | [Logout](#) | [Return To LO](#)

 **UNJSPF** EPPO FAO IAEA ICGEB ICCROM ICAO ICC IFAD ILO IMO IOM IPU  
ISA ITU ITLOS STL UN UNESCO UNIDO WHO WIPO WMO WTO

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Date	Document	Recipient	Action
04-Jul-2018	 Estimate SS		<a href="#">Details</a>
26-May-2018	 Pension Statement		<a href="#">Details</a>
15-Mar-2018	 Estimate SS		<a href="#">Details</a>
08-Feb-2018	 Estimate SS		<a href="#">Details</a>
08-Dec-2017	 Estimate SS		<a href="#">Details</a>
06-Dec-2017	 Estimate SS		<a href="#">Details</a>
05-Dec-2017	 Estimate SS		<a href="#">Details</a>
23-Nov-2017	 Estimate SS		<a href="#">Details</a>

Your estimate will appear in the 'Documents' tab once completed and remain there for viewing at any time.

# Separation Checklist (1)



## YOU must submit:

- ☐ **Payment Instructions (PI) on form PENS.E/7** (page 1 OR pages 2&3 only, depending on your election)
- ☐ **Copy of a recent bank document** that contains your name and account number
- ☐ **Copy of your valid passport or other government issued photo ID with your signature** (UN LP is not accepted)

If you elect a deferred retirement benefit you must also submit [copies](#) of the following documents, as applicable:

- ☐ your marriage certificate(s)
- ☐ divorce decrees (for any former spouse you were married to while a Fund participant)
- ☐ your spouse's valid passport or other government issued ID
- ☐ death certificate(s) for spouse(s), ex-spouse(s), if applicable,
- ☐ duly completed, dated and hand signed form PENS.A/2 (Designation of recipient of a Residual Settlement payment under Article 38, should it become payable in the future)

# Payment Instructions (PI) – Form PENS.E/7



- **All forms are available for download inside your [Member Self-Service \(MSS\)](#) portal under the E-Forms tab.** Always use and submit MSS forms to the Fund, as they are pre-completed with your name, UID and a barcode.

## Form PENS.E/7

- Tutorial on how to complete your PI, visit: [PENS.E/7 Tutorial – UNJSPF](#)
- **Submit PI duly completed, dated and hand-signed** (the Fund does not accept electronic signatures)
- Check with your employing organization how you should submit the PI (and supporting documents); if needed consult the Fund's instructions on [how to submit documents to the Fund](#)
- Provide your complete mailing address, email address (personal) and telephone number (personal) on the PI form page you will submit, so we can contact you

**If you want to make a benefit election and receive your payment as soon as possible after separation, only submit PI pages 2&3**

- Make your benefit election on page 2 (only one single box must be check marked)
- Provide complete banking instructions (including choice of payment currency)
- If you do not have a bank account, a cheque may be sent in care of a UN Office; in that case, provide the address of the organization care of which you wish to be paid.

**If you wish to avail of the deferment option under Article 32 and NOT make a benefit election, nor receive payment at this time, only submit PI page 1**

# Separation Checklist (2) and UNJSPF processing timeline



YOUR ORGANIZATION must submit:

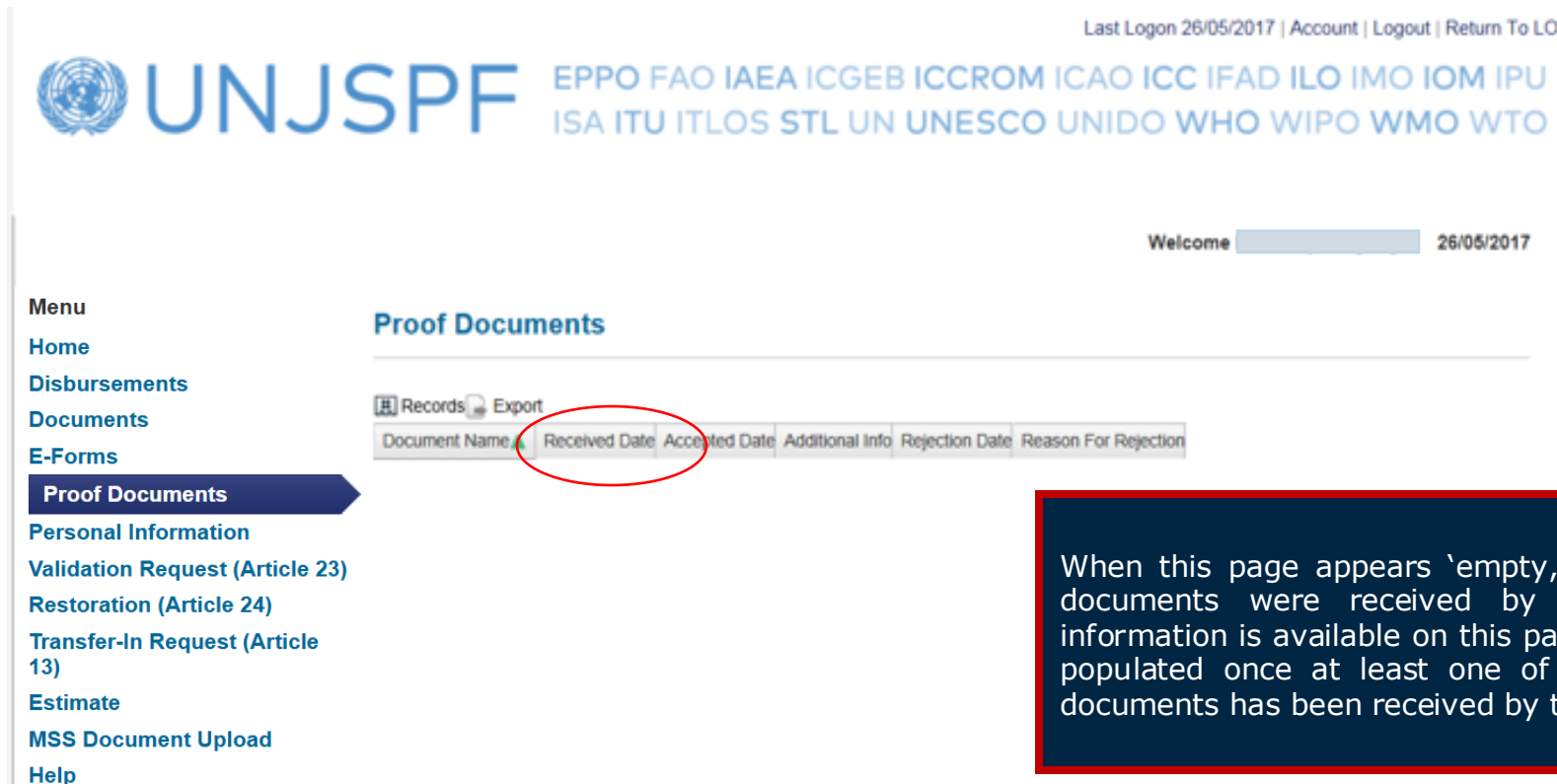
- **Separation Notification (PF4/SEP)**
- **Separation Personnel Action form (SEPPA)**

## UNJSPF processing timeline

- The Fund cannot calculate and implement your benefit without having received all of the required documents. Check with your organization how you should submit YOUR documents, and how soon after your separation date they can submit THEIR documents (PF4/SEP and SEPPA).
- The UNJSPF's current standard processing timeline is 15 business days from the date of receipt of the full set of the required separation documents (SEPPA, PF4 and PI), in the correct format, duly completed, dated and signed and for those entitled to and electing a form of retirement benefit together with the applicable supporting documentation (copies).

# Tracking the Fund's receipt of your separation documents

Inside your UNJSPF [Member Self-Service portal](#), under the PROOF DOCUMENTS tab, you can track receipt by the Fund of the three key separation documents required for your case by the Fund (PF4/SEP, SEPPA and PI)



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Welcome [redacted] 26/05/2017

### Proof Documents

Records Export

Document Name	Received Date	Accepted Date	Additional Info	Rejection Date	Reason For Rejection
---------------	---------------	---------------	-----------------	----------------	----------------------

When this page appears 'empty', it means no separation documents were received by the Fund yet, so no information is available on this page, yet. This page will be populated once at least one of the required separation documents has been received by the Fund.

# Tracking the Fund's receipt of your separation documents



## How to read the MSS Proof Documents tab:

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### Proof Documents

**ONLY THOSE PARTICIPANTS WHOSE SEPARATION DATE IS ON OR AFTER 01 MARCH 2017 WILL BE ABLE TO TRACK RECEIPT OF THEIR SEPARATION DOCUMENTS.**

This tracking table provides you with the status of receipt of the separation documents required by the UNJSPF to commence processing your separation benefit. The 'Received' date is automatically updated as soon as a separation document has reached the UNJSPF and has been incorporated (or 'indexed') to your personal UNJSPF case file.

The review process for a separation case commences only upon receipt by the Fund of the complete set of the **required and duly completed separation documents** (or 'Proof Documents') for a separation case.

These required separation documents are:

- (1) Your original **Payment Instructions** (PI) on UNJSPF Forms: E6, E7, E8 or E2 (as applicable for your case).
- (2) Duly completed, original **Separation Notification PF/4 for UN Family organisations or PENS.E/4 for Specialised Agencies**
- (3) Copy of the **Separation Personnel Action SEPPA or P35** (for UN Family organisations only)

Moreover, **for those requesting retirement and disability benefits**, additional supporting documentation, i.e., copies of your birth certificate and the birth certificates of your eligible dependants, your marriage and/or divorce certificate are required. Therefore, you should submit these additional documents as applicable together with your Payment Instructions form to avoid delays in the processing of your benefit.

These Proof documents undergo a full review in the UNJSPF and the reviewer will update each relevant item in the table with either (1) an '**Accepted**' date, if the document received is acceptable, OR (2) a '**Rejection**' date and '**Rejection reason**' if the document is not acceptable. In case of a rejection, the Fund will follow up directly with you or the organisation to request what is needed. Case processing would be pending until receipt of acceptable document/s.

When all documents pass the Fund's quality control, i.e., are confirmed acceptable by the Fund, the calculation of your benefit will begin.

For more detailed information about the required separation documentation, the separation process and the benefit processing time frame please refer to the MSS HELP tab and follow the 'proof documents' link.

Document Name	Received Date	Accepted Date	Additional Info	Rejection Date	Reason For Rejection
Separation - PF4 or E4 - Separation Notification	21/02/2017				
Separation - PI - Payment Instruction					
Separation - SEPPA - Personal Action					

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### Proof Documents

**ONLY THOSE PARTICIPANTS WHOSE SEPARATION DATE IS ON OR AFTER 01 MARCH 2017 WILL BE ABLE TO TRACK RECEIPT OF THEIR SEPARATION DOCUMENTS.**

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The review process for a separation case commences only upon receipt by the Fund of the complete set of the **required and duly completed separation documents** (or 'Proof Documents') for a separation case.

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- (2) Duly completed, original **Separation Notification PF/4 for UN Family organisations or PENS.E/4 for Specialised Agencies**
- (3) Copy of the **Separation Personnel Action SEPPA or P35** (for UN Family organisations only)

Moreover, **for those requesting retirement and disability benefits**, additional supporting documentation, i.e., copies of your birth certificate and the birth certificates of your eligible dependants, your marriage and/or divorce certificate are required. Therefore, you should submit these additional documents as applicable together with your Payment Instructions form to avoid delays in the processing of your benefit.

These Proof documents undergo a full review in the UNJSPF and the reviewer will update each relevant item in the table with either (1) an '**Accepted**' date, if the document received is acceptable, OR (2) a '**Rejection**' date and '**Rejection reason**' if the document is not acceptable. In case of a rejection, the Fund will follow up directly with you or the organisation to request what is needed. Case processing would be pending until receipt of acceptable document/s.

When all documents pass the Fund's quality control, i.e., are confirmed acceptable by the Fund, the calculation of your benefit will begin.

For more detailed information about the required separation documentation, the separation process and the benefit processing time frame please refer to the MSS HELP tab and follow the 'proof documents' link.

Document Name	Received Date	Accepted Date	Additional Info	Rejection Date	Reason For Rejection
Separation - PF4 or E4 - Separation Notification	08/05/2017	20/06/2017			
Separation - PI - Payment Instruction	14/06/2017	20/06/2017			
Separation - SEPPA - Personal Action	12/04/2017	20/06/2017			

One or several of the key required three separation documents were received by the Fund. The "Received Date" has been populated for the document received. Once the Fund has reviewed the documents and confirmed they are acceptable, the "Accepted Date" is also populated for each document approved.

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## **Part 4: Your pension toolkit**


**UNJSPF Website** [www.unjspf.org](http://www.unjspf.org)








What is your situation?

- 

Participating in the Fund
- 

Separating or retiring
- 

Retired or receiving benefits
- 


Survivor
- 

Something else

# UNJSPF website - Information for Separating or Retiring

← → ↻ 🏠 🔒 https://www.unjspf.org/for-clients/preparing-to-retire-or-leave-the-fund/ 🔍 ⭐ 📌 ⋮


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 **UNJSPF**  
United Nations Joint Staff Pension Fund


[For Clients](#) [Investments](#) [Resources](#) [About Us](#) [Contact Us](#) [Urgent Assistance](#) [Member Self-Service Login](#)

## For Clients


### What is your situation?




Participating in the Fund




Separating or retiring



Retired or receiving benefits



Survivor



Something else

#### Separating or retiring

**Benefit Options**  
A comprehensive overview of all the benefit options the Fund offers including comparison charts.  
[Separating or retiring](#)

#### Benefit Estimates

Information regarding how to run benefit estimates before separation/retirement and two-track estimates for retirees/beneficiaries.  
[Separating or retiring](#)

#### Authentication of Signatures & Documents

Check here when authentication is needed and how to proceed.  
[Retired or receiving benefits](#)  
[Separating or retiring](#) [Survivor](#)

#### Transfer Agreements



Information regarding transfer of pension rights from the UNJSPF to an outside (non-member) organization, or from an outside (non-member) organization to the UNJSPF.  
[Participating in the Fund](#)  
[Separating or retiring](#) [Something else](#)

#### Break in Service

Information regarding how a break in service might affect your pension.  
[Participating in the Fund](#)  
[Separating or retiring](#)

#### Retirement Ages

Normal Retirement Age, Early Retirement Age and Mandatory Age of Separation.  
[Separating or retiring](#)



Watch our educational resources. Over 20 educational videos and 11 pension e-learning modules are available

[Watch the videos here](#)

- [Regulations, Rules and Pension Adjustment System](#)
- [About Member Self-Service \(MSS\)](#)
- [Reports, publications and policies](#)
- [Forms](#)
- [UNJSPF Pension eLearning Modules](#)
  - [Pension Townhall Sessions](#)
  - [All Videos](#)
  - [All Booklets](#)
- [Exchange Rates, CPI Adjustments, and Cost of Living Differential Factors](#)
- [Case Digest of the Fund](#)



# The UNJSPF Educational Videos



**Access all videos on YouTube:**  
<https://www.youtube.com/channel/UCIYus2IXTS2fV-wnDjOnbaQ>

**All videos are available in  
English, French, and Spanish**

**Or access all videos on the  
UNJSPF website:**  
<https://www.unjspf.org/resources/all-videos/>





# Newsletters and articles



The Fund regularly publishes articles and newsletters to provide its members with current and relevant updates: <https://www.unjspf.org/about-us/newsroom/>

Sign up to receive the newsletter on our website (top right corner)

The screenshot shows the UNJSPF Newsroom website. At the top, there is a dark navigation bar with links for "English", "Text Size", "Search", "Get Our Newsletter", and "Logins". Below this is the UNJSPF logo and a row of links: "For Clients", "Investments", "Resources", "About Us", "Contact Us", "Urgent Assistance", and a blue "Member Self-Service Login" button. The main content area is titled "Newsroom" and displays six news items in a grid:

- Check out our 2021 Annual Report** (16 September 2022): Accompanied by a graphic of the 2021 Annual Report cover.
- The United Nations Joint Staff Pension Fund recognized as a leader for responsible investment** (19 August 2022): Accompanied by a graphic of a "Responsible Asset Allocator Initiative Leaders List Award" certificate.
- The 2021 UNJSPF audited financial statements are now available** (5 August 2022): Accompanied by a graphic of a balance scale with gold coins.
- The 72nd session of the Pension Board concludes** (31 July 2022): Accompanied by a photo of the Pension Board meeting.
- Retirees and Beneficiaries: mailing of the 2022 Certificates of Entitlement** (5 July 2022): Accompanied by a photo of a table with boxes and certificates.
- Retirees and beneficiaries: if your regular monthly benefit was not paid at the end of June 2022, this is what you need to do** (1 July 2022): Accompanied by the UNJSPF logo.

On the right side of the newsroom, there are social media icons for LinkedIn and YouTube.

# **UNJSPF Member Self-Service (MSS)**

## How do I access MSS?

- Register for MSS access at <https://member.unjspf.org/>
- You will need your nine-digit UNJSPF Unique Identification Number (UID), your surname and date of birth as reported to and recorded in the Fund's records, and an email address to get started.
  - If you don't know your UID, you can request it at: [requestuidonly@unjspf.org](mailto:requestuidonly@unjspf.org).
  - For technical issues with MSS, write to: [msssupport@unjspf.org](mailto:msssupport@unjspf.org)
- It is recommended to use a **personal email address** for MSS registration to ensure the Fund can continue to reach you if needed, even after you separate.

# UNJSPF Member Self Service (MSS) – Registration and login



English Text Size

Search Get Our Newsletter Logins



For Clients Investments **Resources** About Us Contact Us Urgent Assistance [Member Self-Service Login](#)

## About Member Self-Service (MSS)

MSS provides you with access to your pension account and allows you to submit forms and documents to the Fund.

Login

or

Register

If you require assistance logging into your MSS account, contact us:

- **BY PHONE**  
Hours (M-F): 07:00-19:00 (New York time) or 08:00-17:00 (Geneva time)  
Telephone numbers: 1-212-963-6931 (New York, U.S.A.) or 41-(0)22-928-8800 (Geneva, Switzerland)  
Toll Free numbers (for 68 countries)
- **BY EMAIL**  
[msssupport@unjspf.org](mailto:msssupport@unjspf.org) or via the Contact Us webpage: [contact-us](#).

Most UNJSPF participants can:

- check their personal information and update their email address;
- run estimates of future pension benefits and options;
- access their Annual Pension Statement;
- access UNJSPF forms pre-completed with their name and Unique Identification Number;
- electronically submit required pension forms to the Fund (please see the MSS Document Upload section below under MSS Features for more information);
- fill online requests to validate, restore, or transfer your pension rights.

Most UNJSPF retirees and beneficiaries can:

- track all payments from the Fund as well as After Service Health Insurance premium

## Resources

### Videos



Member Self-Service



Set up your MSS account



Recover Your Password



Beneficiary Services



Participant Services

### Tutorials



How to register (English)



Comment s'inscrire (Français)

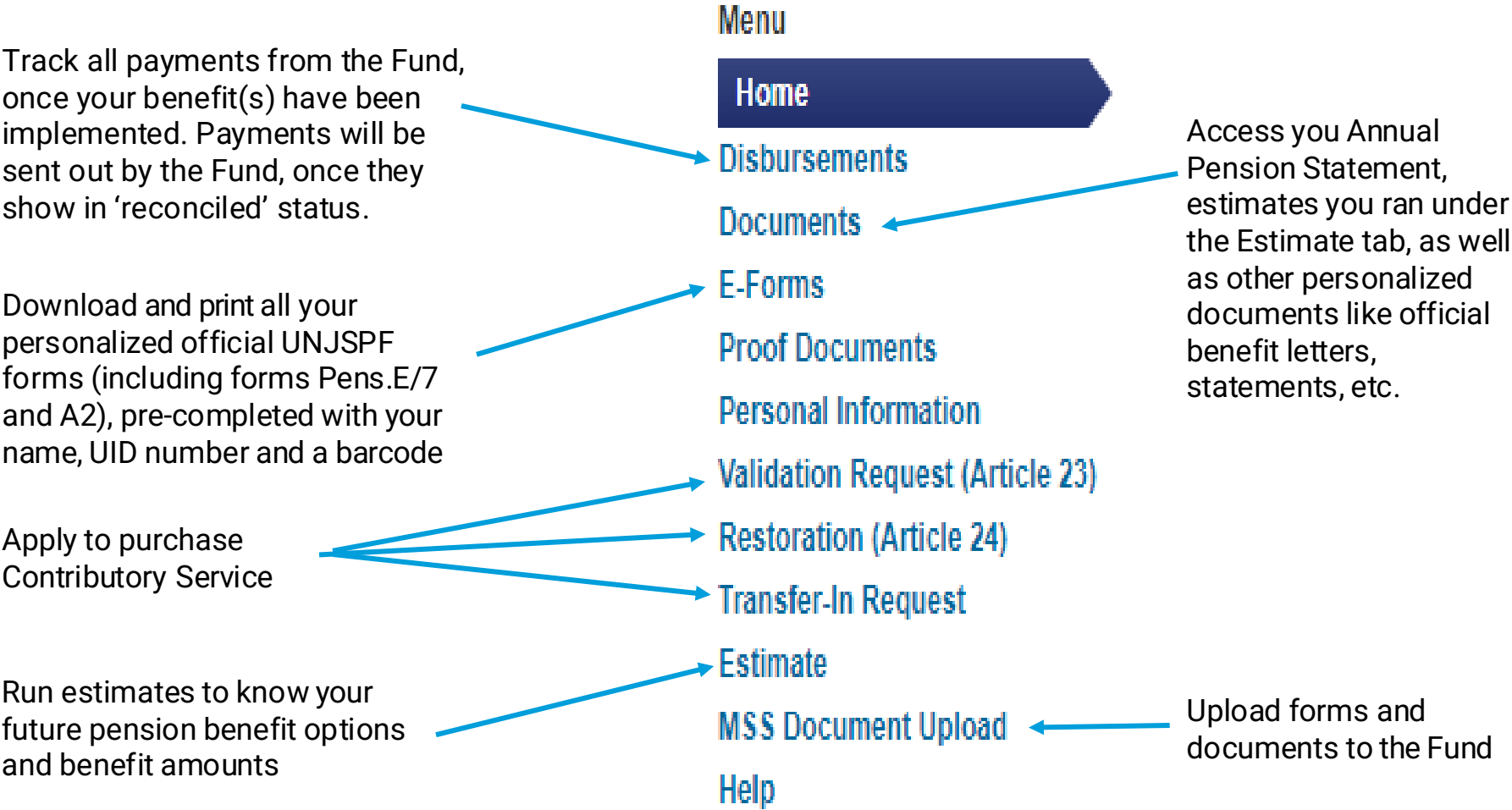


Cómo registrarse (Español)





## What can I do in MSS?



# MSS - Annual Pension Statement, Estimates, etc. under the DOCUMENTS tab

Last Logon 02/10/2022 | Account | Logout

 **UNJSPF** CTBTO EPPO FAO IAEA ICBEB ICCROM ICAO ICC IFAD ILO IMO IOM IPU ISA ITU ITLOS STL UN UNESCO UNIDO UNWTO WHO WIPO WMO

Welcome [Redacted] 02/10/2022

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**Documents**

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Date	Document	Recipient	Action
13-May-2022	 Pension Statement - 2021		<a href="#">Details</a>
25-Feb-2022	 Estimate SS		<a href="#">Details</a>
17-Dec-2021	 Statement of Participation		<a href="#">Details</a>
17-Dec-2021	 Estimate SS		<a href="#">Details</a>
17-Sep-2021	 Estimate SS		<a href="#">Details</a>
22-May-2021	 Pension Statement - 2020		<a href="#">Details</a>
15-Mar-2021	 Estimate SS		<a href="#">Details</a>
05-Mar-2021	 Estimate SS		<a href="#">Details</a>
29-Jan-2021	 Estimate SS		<a href="#">Details</a>
06-Jan-2021	 Estimate SS		<a href="#">Details</a>
04-Dec-2020	 Estimate SS		<a href="#">Details</a>
04-Dec-2020	 Statement of Participation		<a href="#">Details</a>
26-Oct-2020	 Estimate SS		<a href="#">Details</a>

## Contacting the UNJSPF

# Contacting the UNJSPF

Participants from UN agencies should contact [their SPC](#) for pension-related queries.

Participants from the UN Secretariat and related entities should contact the Fund directly using the contact details provided on the Fund's [Contact Us page](#).

**Always use the official contact channels, to ensure that your queries are duly received, acknowledged, tracked, routed internally for review and you receive a timely response.**

## Contact Us



Services to clients can only be provided in the two official working languages of the Fund, English and French.

Online

Phone

In-person

Submit documents



# UNJSPF

United Nations Joint  
Staff Pension Fund

## Q&A