



UNJSPF

United Nations Joint
Staff Pension Fund

Pension Briefing

Separation essentials for participants with
5 or more years of contributory service but not yet ERA

11 June 2025 – Client Services Service (CSS)

Pension Briefings – Week of 10 June 2025



Three sessions focused on Separation Essentials (in English):

- Tuesday, 10 June – Separating with less than 5 years of contributory service in the Fund
- Wednesday, 11 June – **Separating with 5 or more years of contributory service and before reaching early retirement age**
- Thursday, 12 June – **Separating with 5 or more years of contributory service, between early retirement and normal retirement age**

All presentations and recordings of all pension sessions given by the Fund are available on the Fund's [Pension Townhalls webpage](#).

- 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



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

Understanding your benefit options and choices at separation

- Your benefit option
- How your benefit is calculated
- Making 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

The UNJSPF is a Defined Benefit Plan



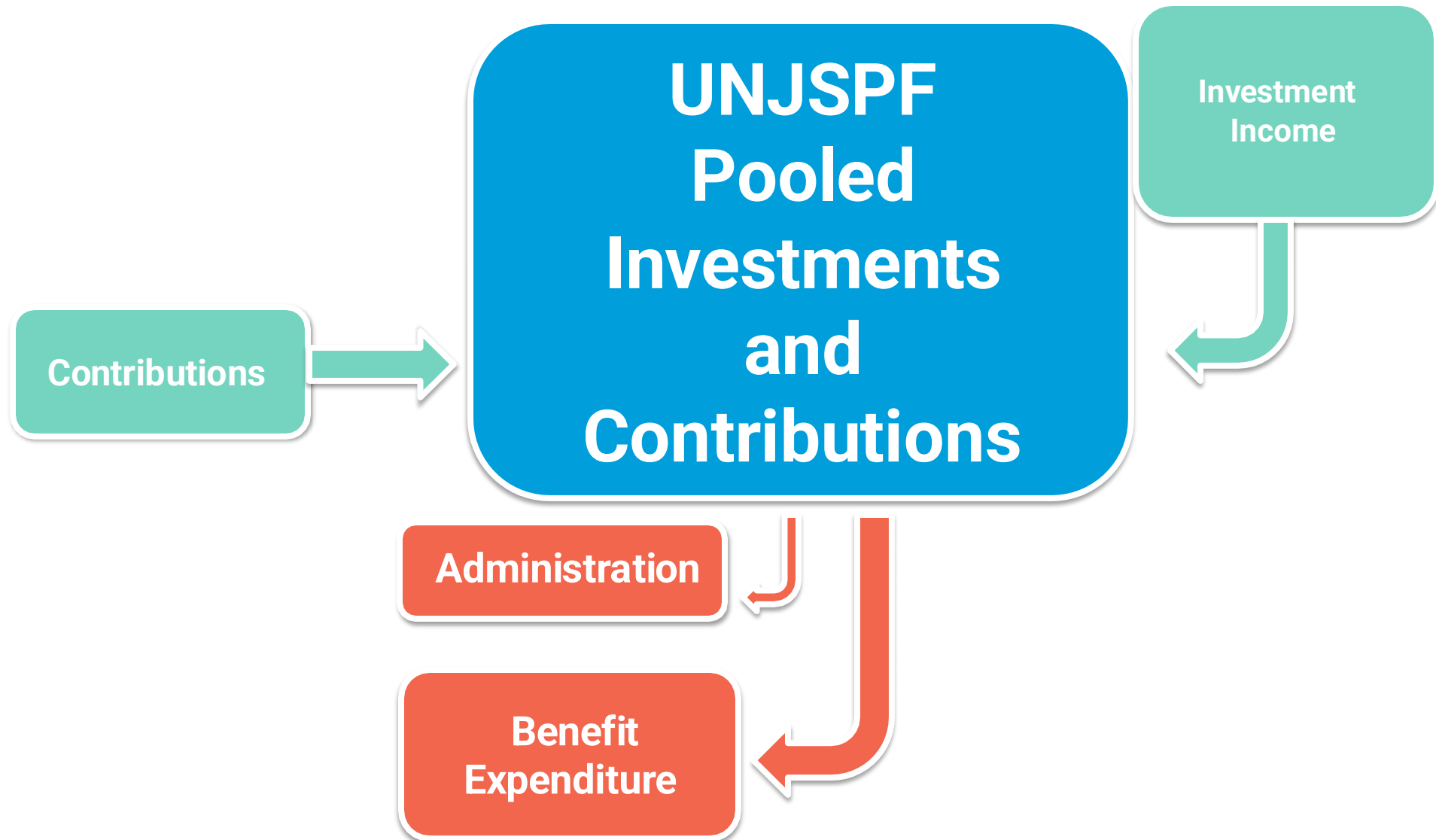
Not dependent on the investment return or longevity.

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

Retirement income is guaranteed

Pension amount is based on earnings and years of service

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 entitlement from the Fund

- The **length of your Contributory Service** determines your benefit options
- If you have **less than 5 years** of Contributory Service at the date of separation, you do NOT have 'vested' pension rights and you have only one benefit 'option': the Withdrawal Settlement (Art. 31)
- If you have **5 or more years** of Contributory Service at separation, you have 'vested' pension rights, and your benefit options will include a retirement benefit; what kind of retirement benefit will depend on your age at separation.

Key principle: Contributory Service

Less than 5 years of Contributory Service	5 years or more of Contributory Service
Withdrawal Settlement	Normal Retirement Benefit
	Early Retirement Benefit
	Deferred Retirement Benefit

Your Date of Entry into the Fund determines your Normal and Early Retirement Ages

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

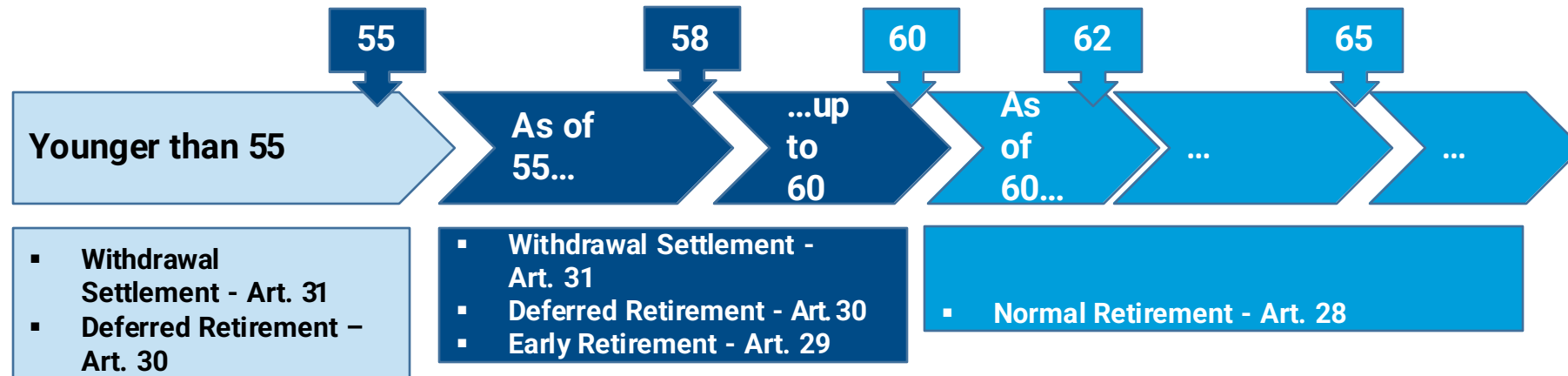
Early Retirement Age (Vested with CS = or > 5 yrs):

- 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

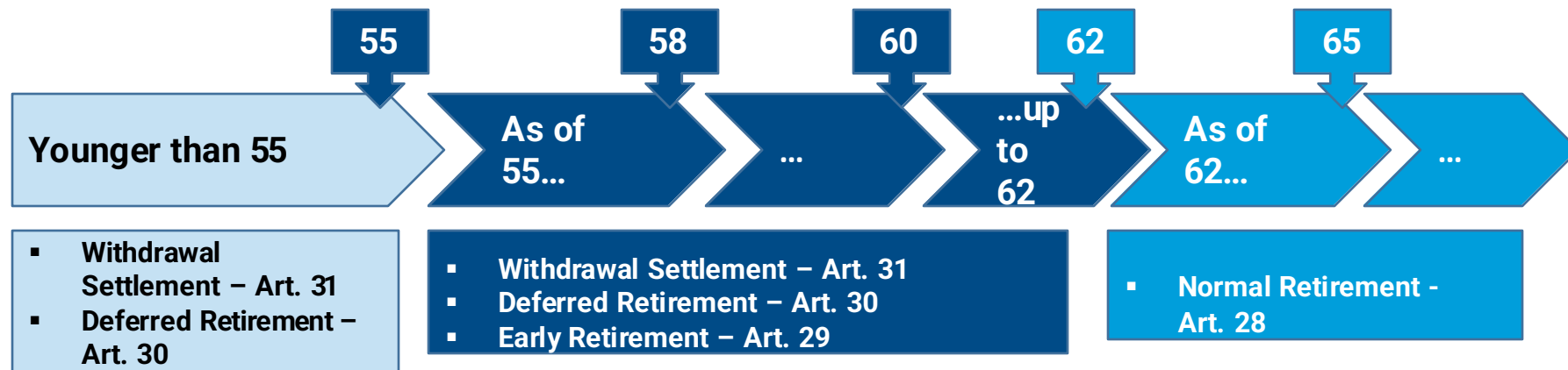
Deferred Retirement Age (Vested with CS = or > 5 yrs):

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

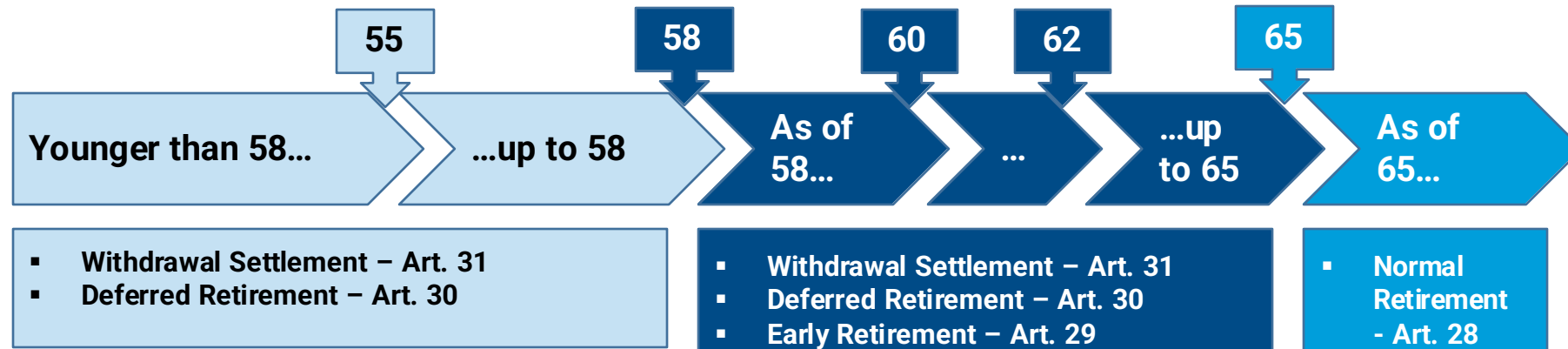
Scenario 1 - NRA 60 = Your entry/re-entry into the UNJSPF participation was before 01 January 1990 – Your benefit options based on your age and 5 years or more Contributory Service (CS) at the date of separation from service:



Scenario 2 - NRA 62 = Your entry/re-entry into the UNJSPF participation was between 01 January 1990 and 31 December 2013 - Your benefit options based on your age and 5 years or more CS at the date of separation from service:



Scenario 3 - NRA 65 = Your entry/re-entry into the UNJSPF participation was on or after 01 January 2014 - Your benefit options based on your age and 5 years or more CS at the date of separation from service:



Your options if you separate with 5 or more years of contributory service and before early retirement age (ERA)

- [Option 1](#): request the payment of a [Withdrawal Settlement](#) (Art. 31)
- [Option 2](#): request a [Deferred Retirement benefit](#) (Art. 30)
- [Option 3](#): if you expect to rejoin the UN system as a staff member, and again become a Fund participant soon after separation, you can elect to NOT make a choice between Option 1 or 2, and [defer your decision for up to 36 months from your separation date](#) (Art. 32)

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 in 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 MONTH YEAR		Married	Professional & above	4	62

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				LWOP/BREAK-IN-PARTICIPATION			
YEARS MONTHS DAYS				YEARS MONTHS DAYS			
PRIOR YEAR TOTAL	3	11	2	27	7	0	8 18
CURRENT YEAR	4	1	0	0	8	0	0 0
VALIDATION/ RESTORATION/ OTHER CREDIT	5	0	0	0	9	0	0 0
TOTAL AT 31 DECEMBER 2023	6	12	2	27	10	0	8 18

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 (DDMM/YYYY)	AMOUNT (USD)	NO OF COMPLETE MONTHS	EFFECTIVE DATE (DDMM/YYYY)	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	69,069.00	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 01/11/2020	88,688.00	1
5 01/02/2018	79,027.00	1	15 01/01/2021	89,752.00	2
6 01/03/2018	LWOP	8	16 01/03/2021	92,693.00	8
7 15/11/2018	79,027.00	3	17 01/11/2021	96,984.00	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 your future entitlement in MSS



UNITED NATIONS

NATIONS UNIES

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

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Ref:

PENSION

27 April 2018

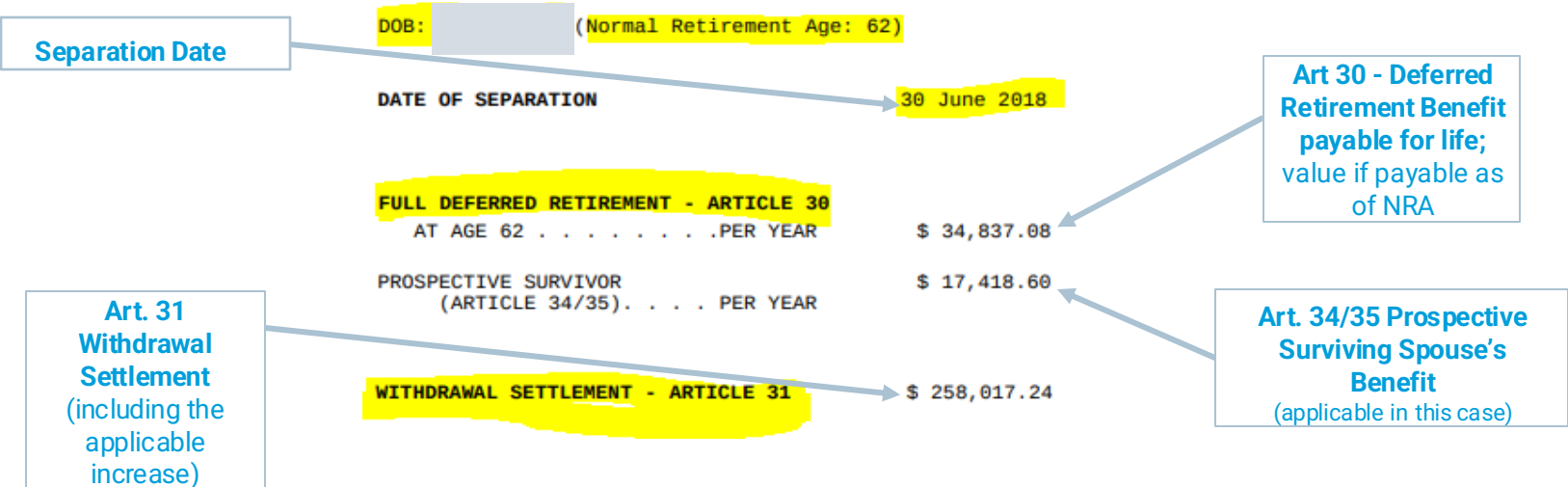
PERSONAL AND CONFIDENTIAL

TO:

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



Part 2: Your options explained

Watch the video: Benefit options

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



Benefit Options



UNJSPF
3.71K subscribers

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 36



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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.

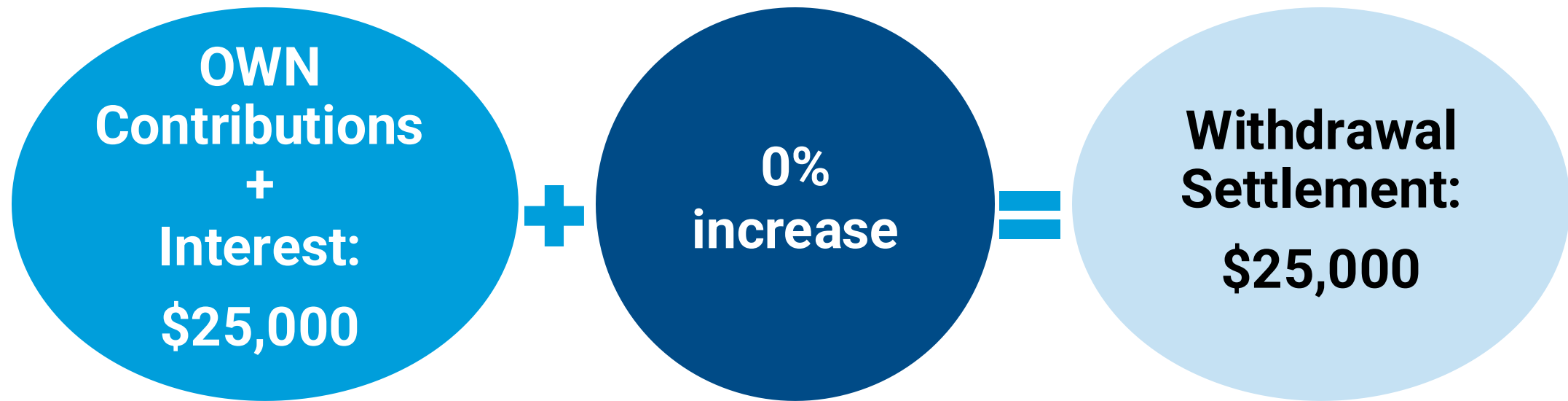
How do I request this benefit?

- 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.



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

- **Yes**, you can link the two periods. This is called the [Restoration](#) option (Art. 24 of the Fund's Regulations).
- Restoration is not automatic; you must request it within a certain timeframe, and the Fund will determine if you are eligible.

How does Restoration work?

- Anyone who received a Withdrawal Settlement payment and rejoins the Fund again at a later stage can apply for restoration within the allowed timeframe - no matter how long the break in service period!
- 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. 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' 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).

How can I apply for restoration?

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

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

How to determine and calculate your 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

Key factors to calculate your retirement benefit

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

- 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

How to calculate your Rate of Accumulation (ROA)

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 pensionable remuneration 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.

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
- This is a periodic retirement 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?

- The Deferred Retirement Benefit does NOT allow for its partial commutation into a lump sum.
- This benefit 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 under Art. 24 *bis* is usually not advantageous.

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.
- If you have questions, please [contact us](#).

Option 3: 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.

Break in service (BIS) and no benefit elected/payment made by the Fund UNJSPF

What if I did not elect a benefit/receive a payment and I rejoin the Fund within 36 months from my separation date – how can I link my previous and new periods of service? (*This is the same scenario as the Art. 32 Deferment option*)

- If you made no benefit election/received no payment from the Fund and rejoined the Fund **within 36 months** from your date of separation, **your participation will continue**. This means, your previous and your new period of contributory service will be ‘combined’.
- In that case, you will receive NO payment until you again separate from service when your entitlement from the Fund will be determined based on your total contributory service at that time (previous + new period of contributory service).
- The period of break in service (BIS) in between your contributory service periods, CANNOT be made pensionable (the Fund does not accept voluntary contributions).

What if I did not elect a benefit/receive a payment and I rejoin the Fund more than 36 months after my separation date – can I link my previous and new periods of service?

- If your BIS is **more than 36 months**, **you cannot automatically join the two contributory service periods**. In that case, your previous period of participation ended, and **you are deemed to have elected a Deferred Retirement benefit (Art. 30)**.
- If you wish, you can apply to **restore** the Deferred Retirement benefit under **Article 24 bis**, provided you apply within 12 months from rejoining the Fund (however, this is usually not beneficial). In this scenario, it is advisable that you contact the Fund so we can review and advise.
- **You will start a new period of participation**, with a new date of entry into the Fund, and earn a new entitlement from the Fund based on your new contributory service period.

Part 3: Separation from service

Watch the video:

Retiring or Separating: How to Prepare



How to prepare for separation

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 all personal data for your case to ensure it 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).
- Check your [Annual Pension Statement](#) inside your MSS portal.
- Attend a virtual [Pension Townhall](#)
- Take [Pension eLearning modules](#)

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

How to prepare for separation

Key UNJSPF webpages you should consult on 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
- [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

Running estimates in MSS (1)

Menu
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Disbursements
Documents
E-Forms
Proof Documents
Personal Information
Validation Request (Article 23)
Emergency Fund
Restoration (Article 24)
Transfer In Request
Estimate
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, please contact the Fund through the contact-us page: <https://www.unjspf.org/contact-us/>. Presently, there are no specific cases (e.g. cases where participants have been outside organization to the Fund, etc.); you can contact the Fund through the contact-us page: <https://www.unjspf.org/contact-us/>. If your separation date is outside the organization, please contact the Fund through the contact-us page: <https://www.unjspf.org/contact-us/>.

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 des conseils détaillés sur la façon de générer et 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 cessation d'emploi réelle, au cours 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 n'existe pas de « 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.

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.

Pension Estimate

Estimate of your Pension Entitlement

Proposed Separation Date:
Fixed Lump Sum Amount (In US Dollars):

Running estimates in MSS (2)

Menu

- Home
- Disbursements
- Documents
- E-Forms
- Proof Documents
- Personal Information
- Validation Request (Article 23)
- Emergency Fund
- Restoration (Article 24)
- Transfer-In Request
- Estimate**
- Help



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.

Menu

- Home
- Disbursements
- Documents
- E-Forms
- Proof Documents
- Personal Information
- Validation Request (Article 23)
- Emergency Fund
- Restoration (Article 24)
- Transfer-In Request
- Estimate**
- 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.

Running 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

Welcome 04/07/2018

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[Validation Request \(Article 23\)](#)

[Emergency Fund](#)

[Restoration \(Article 24\)](#)

[Transfer-In Request](#)









[Estimate](#)

[Help](#)

Documents

Records

Export

Date	Document	Recipient	Action
04-Jul-2018	 Estimate SS		Details
26-May-2018	 Pension Statement		Details
15-Mar-2018	 Estimate SS		Details
08-Feb-2018	 Estimate SS		Details
08-Dec-2017	 Estimate SS		Details
06-Dec-2017	 Estimate SS		Details
05-Dec-2017	 Estimate SS		Details
23-Nov-2017	 Estimate SS		Details

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

Estimate if you are vested but not yet at ERA



- At this point, if you separate, you have three choices (2 benefit options and the *Deferment of choice*):
 - Withdrawal Settlement Art. 31
 - Deferred Retirement Benefit Art. 30
 - Deferment of choice* Art. 32
- When you run an estimate with a separation date at this stage, the estimate will only show the benefit options available based on the separation date you entered.
- The Withdrawal Settlement calculation *includes* your 10%+ increase for 5-15 years of CS.
- The Deferred Retirement calculation shows the **FULL** amount payable if you defer the commencement of payment till your NRA. If you choose an earlier commencement of payment date, the Early Retirement reduction factor would apply. Note *no* Lump Sum is available.
- In this example, the Participant is married, and that data is on file with the Fund, so a prospective Surviving Spouse's Benefit is displayed.

UNITED NATIONS

NATIONS UNIES

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
Cable: UNATIONS NEWYORK
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OFFICE AT GENEVA
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E-mail: UNJSPF.GVA@UNJSPF.ORG
Web: <http://www.unjspf.org>

Ref: 000303732

PENSION NO: 409536

27 April 2018

PERSONAL AND CONFIDENTIAL

T0: Christine CARTNER

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

DOB: 06/03/1971 (Normal Retirement Age: 62)

DATE OF SEPARATION	30 June 2018
FULL DEFERRED RETIREMENT - ARTICLE 30	
AT AGE 62PER YEAR	\$ 34,837.08
PROSPECTIVE SURVIVOR (ARTICLE 34/35). . . . PER YEAR	\$ 17,418.60
WITHDRAWAL SETTLEMENT - ARTICLE 31	
	\$ 258,017.24

Deferred Retirement Benefit as of NRA

Prospective Surviving Spouse's Benefit

Withdrawal Settlement

Use 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](#).

Separation Checklist –5 years or more of CS, younger than early retirement age (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)

Separation Checklist –5 years or more of CS, younger than early retirement age (2)



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).

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.

Form PENS.E/7

- ✓ **Must be submitted to the Fund duly completed and hand-signed** – check with your employing organization how you should submit the form (and supporting documents) to the Fund; consult also the Fund's instructions on [how to submit documents to the Fund](#)
- ✓ If you wish to receive your payment as soon as possible after separation, only submit 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.
- ✓ Make sure to provide your complete mailing address, email address (personal) and telephone number (personal) on the PI form page you will submit
- ✓ 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 page 1

How to fill out your Payment Instructions form (PI) PENS E/7 (1)

Page 1: You would only complete and submit **this page 1 (not page 2) of your PI if you DO NOT WANT to make a benefit election/receive payment** but elected the option “Deferment of your choice/payment of benefit under Art. 32”. Do NOT complete this page if you want to be paid as soon as possible after separation from service (in that case, complete and submit only pages 2&3).

UNITED NATIONS JOINT STAFF PENSION FUND
INSTRUCTIONS FOR PAYMENT OF BENEFITS
(For participants with 5 or more years of Contributory Service)

UNJSPF ID
0

As a participant in the Pension Fund you will, upon separation, become entitled to one of the benefits indicated on page 2. To assist you in filling out this form, you should read the instructions below since all parts of the form do not necessarily apply to your situation.

If you believe you are entitled to a disability benefit you should not complete this form, but should refer to Administrative Rule H.6.

- If you wish to elect deferment of payment or choice of benefit (under the terms of Article 32 of the Regulations), the ONLY action required by you is to enter your mailing address and sign the statement below. Please note the important provision of Article 32, which applies if you defer election, but make no final choice within 36 months. However, in accordance with Article 44 the Fund shall not be liable for interest on any due but unpaid benefits.
- If you wish to submit payment instructions at this time, please complete this form as follows:
 - You should complete Parts I and II, and sign the form on pages 2 and 3.
 - If you have less than 5 years of contributory service, you should NOT complete this form, but should get in touch with the Secretary of your Staff Pension Committee.

(Please read carefully the notes which are intended as a guide to the benefit to which you may be entitled.)

- Completed form should be sent to the Secretary of your Staff Pension Committee.
- Additional points to be noted:
 - A participant is not deemed to have reached the age of 55, 60, or 62, until the end of the day of his/her 55th, 60th, or 62nd birthday, respectively.
 - Entitlement to a benefit does not exist until a participant separates from service.
 - No benefit can be paid until documentation is processed and payment is certified by the CEO of the Pension Fund.
 - Monthly pension benefits may be subject to cost-of-living adjustments.
- Articles 34, 35, 35 bis, 36 and 37 of the Regulations automatically provide for certain benefits in respect of eligible widows, widowers, divorced surviving spouses, children or secondary dependants.
- Full commutation may be possible where the amount of a periodic benefit would be below US\$300 per year.
- You should have on file a “Designation of Recipient of Residual Settlement form. Any desired change in such designations should be submitted on form PENS.A/2.
- Please refer to Article 46 of the Regulations regarding forfeiture of benefits.

NOTE: The following portion is to be completed ONLY if you elect deferment of payment under Article 32 of the Regulations; please note that your account accrues interests only until your separation date. If you elect to such deferment, please return this page to the Secretary of your Staff Pension Committee and **RETAIN** pages 2 and 3, to be used when notifying your final decision.

I, _____, wish to defer payment or choice of benefit for a period of up to 36 months from the date of my separation, as provided for in Article 32 of the Regulations.
(Print Name)

My future mailing address is:

(Number and Street)

(City)

(State or Province)

(Zip or Postal code)

(Country)

(Personal Email Address)

(Home or Cell)

Date _____ Signature: _____

1 PENS.E/7(14-01)-E

- If you elect to defer your benefit election/payout under Art.32, you should complete, sign, date and return ONLY page 1 of form Pens.E7 to the Fund! Keep pages 2 and 3 to submit at a later stage.**

- Your Unique ID# (UID) must be affixed in the designated box on ALL pages of the form;**

- Clearly indicate your full first and family names in the designated areas on each page of the form; their spelling must match that in UN official records - discrepancies must be explained.**

- You must provide your permanent mailing address, personal telephone number and email address.**

- You must DATE and HAND-SIGN every page of the form; the form must be returned and submitted to the UNJSPF either via your employing organization OR directly by you – make sure to follow the instructions for submission provided by your employing org.**

How to fill out your Payment Instructions form (PI) PENS E/7 (2)

Page 2: Submit this page if/when you wish to make a benefit election/request the payment of a benefit (in that case, do NOT submit page 1 at the same time, else your PI is invalid).

UNITED NATIONS JOINT STAFF PENSION FUND
INSTRUCTIONS FOR PAYMENT OF BENEFITS
(For participants with 5 or more years of Contributory Service)

UNJSPF ID

Part I - ELECTION OF BENEFIT (Please mark the applicable box below and sign at the bottom of the page.)

(Surname) (First) (Middle)

A. RETIREMENT BENEFIT FOR PARTICIPANTS WHO HAVE REACHED THE NORMAL RETIREMENT AGE
(Article 28) (See note 4)

1. Full pension.....
2. One-third lump sum, OR \$ if less than one third, OR your contributions with interest if greater, AND the balance as a pension. This means renouncing all rights to a minimum pension.....

B. EARLY RETIREMENT BENEFIT FOR PARTICIPANTS WHO HAVE REACHED AGE 55, BUT HAVE NOT REACHED THE NORMAL RETIREMENT AGE (Article 29) (See note 4)

1. Full early retirement pension.....
2. One-third lump sum, OR \$ if less than one third, OR your contributions with interest if greater, AND the balance as an early retirement benefit.....

NOTE 1. Immediate pension at a reduced rate, with survivor's benefits. Child's benefit to commence only from the normal retirement age or at death, if earlier.

C. DEFERRED RETIREMENT BENEFIT FOR PARTICIPANTS AT ANY AGE UNDER THE NORMAL RETIREMENT AGE (ARTICLE 30) (See notes 2, 3 and 4)

Full deferred pension, with survivor's benefits, payable at the normal retirement age.....

NOTE 2. Deferred benefits may be paid, at a reduced rate, on or after age 55. Kindly notify the Fund approximately one month prior to the age at which you wish your deferred benefit to begin.

NOTE 3. No child's benefit is payable under any form of deferred pension.

NOTE 4. The normal retirement age is 62 for those whose participation commenced or recommenced on or after 1 January 1990. (It is age 60 for those whose continuous participation had commenced before 1990.)

D. WITHDRAWAL SETTLEMENT AT ANY AGE UNDER THE NORMAL RETIREMENT AGE (Article 31)

A final cash withdrawal settlement which will extinguish all other entitlements.....

Date: Signature:

2 PENS E/7(4-01)-E

- Ensure you affix your **UID#** or Pension Fund participant number in the designated box on **ALL** pages of the form;
- Clearly indicate your full first and family names in the designated areas on each page of the form; their spelling must match that in Fund's records - discrepancies must be explained.
- Clearly mark the **ONE** box on this page that corresponds to your benefit election.
- Mark **one** of these boxes if you want to receive the full periodic benefit and **NO** lump sum payment.
- Mark one of these boxes if you want to receive a **LUMP SUM** payment. If you want a LS of less than the max. 1/3 allowed, please indicate the USD amount you would like to receive. Else we will pay you the default 1/3 LS.
- Mark this box if you elect a **Deferred Retirement benefit** under Art.30.
- Mark this box if you elect a **Withdrawal Settlement** under Art.31.
- Remember to date and sign this page!
- Now go to page 3 of the form which must be submitted together with page 2; both pages must be dated the same day.

How to fill out your Payment Instructions form (PI) PENS E/7 (3)



Page 2: Submit this page if/when you wish to make a benefit election/request the payment of a benefit (in that case, do NOT submit page 1 at the same time, else your PI is invalid).

UNITED NATIONS JOINT STAFF PENSION FUND
INSTRUCTIONS FOR PAYMENT OF BENEFITS
(For participants with 5 or more years of Contributory Service)

UNJSPF ID

PART II - PAYMENT INSTRUCTIONS (PLEASE PRINT or TYPE - DO NOT USE ABBREVIATIONS)

I, _____, hereby submit
(Surname) (First) (Middle)

payment instructions for the benefit payable to me as elected in Part 1 (see page 2).
NOTE: Payment will have to be made in your name to your account only. If you do not have a bank account and are unable to open one, then payment may be sent in care of a United Nations office. Payment cannot be remitted to a mailing address, nor can it be made to a third party.

A. Payment Instructions (If payment instructions are not completed in full, this form will be returned, causing delay in payment of benefit.)

1. MONTHLY BENEFIT
By remittance to my account as follows:

NAME OF FINANCIAL INSTITUTION	BANK ACCOUNT NUMBER
(NAME OF BRANCH, IF APPLICABLE)	
(ADDRESS)	Indicate your SWIFT, ABA, Routing, BLZ, ABI, CAB or sorting code, etc. as required by your bank for direct deposit.
(CITY, STATE, POSTAL CODE, COUNTRY)	

NOTE: Please provide a document from your bank indicating bank codes and preferred routing for international payments.

2. LUMP SUM (Complete only if different from above.)
By remittance to my account as follows:

NAME OF FINANCIAL INSTITUTION	BANK ACCOUNT NUMBER
(NAME OF BRANCH, IF APPLICABLE)	
(ADDRESS)	Indicate your SWIFT, ABA, Routing, BLZ, ABI, CAB or sorting code, etc. as required by your bank for direct deposit.
(CITY, STATE, POSTAL CODE, COUNTRY)	

B. Currency of Payment: Lump Sum (Please Specify) _____ Monthly Benefit (Please Specify) _____

NOTE: Benefits may be payable in any currency selected by the recipient. Unless indicated otherwise, payment of your benefit will be made in U.S. dollars. With respect to the lump sum, if any currency other than US dollars is selected, the conversion from U.S. dollars will be done by the bank without Pension Fund involvement.

C. Mailing address (to be completed in all cases):

(Number and Street)	(City)	(State or Province)
(Zip or Postal code)	(Country)	
(Personal Email Address)	Best phone number (Home or Cell)	

Date: _____ Signature: _____

■ If you wish to receive your benefit payments as soon as possible, please submit only the duly completed, dated and signed pages 2 and 3 of this form.

■ Clearly indicate your full first and family names as well as your UID# or Pension Fund participant number.

■ If you elect payment to be made to a bank account clearly indicate in these boxes exact and complete banking instructions including ALL RELEVANT DETAILS (ABA, IBAN, SWIFT codes, etc.). The bank account must be open in your own name (or at least include your name if it is a joint account). The account can be open in a bank located in another country than your country of residence.

■ If you elect a WS, only complete the LS box. If you elect a pension benefit, complete box A.1.; in that case, complete box A.2. ONLY if you want the LS to be paid to an account other than the one you indicated for your periodic benefit.

■ Clearly indicate the currency in which you would like the Fund to pay you pension benefit. Here, also provide currency instructions for both the periodic pension benefit AND the LS amount, if and as applicable.


■ You must provide your permanent mailing address; also please provide a personal telephone number and email address.

■ If you would like to be paid by check c/o a UN/UNDP office, clearly indicate this instruction in each of the boxes under A.1 and 2. as applicable AND provide in the address section the UN/UNDP office's address. In that case, also please provide a personal email address and telephone number for yourself.

■ Remember to date and sign this page!

Vested, but not yet ERA

Page 2: Options are either (C) a Deferred Retirement Benefit or (D) a Withdrawal Settlement.



UNITED NATIONS JOINT STAFF PENSION FUND

(For participants with 5 or more years of Contributory Service)

UID Number

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Part I - ELECTION OF BENEFIT (Please mark the applicable box below and sign at the bottom of the page.)

(Surname)	(First)	(Middle)
-----------	---------	----------

A. RETIREMENT BENEFIT FOR PARTICIPANTS WHO HAVE REACHED THE NORMAL RETIREMENT AGE (Article 28) (See note 4)

1. Full pension..... ☐

2. One-third lump sum, OR \$ if less than one third, OR your contributions with interest if greater, AND the balance as a pension. This means renouncing all rights to a minimum pension..... ☐

B. EARLY RETIREMENT BENEFIT FOR PARTICIPANTS WHO HAVE REACHED AGE 55 or 58, BUT HAVE NOT REACHED THE NORMAL RETIREMENT AGE (Article 29) (See note 4)

1. Full early retirement pension ☐

2. One-third lump sum, OR \$ if less than one third, OR your contributions with interest if greater, AND the balance as an early retirement benefit..... ☐

NOTE 1. Immediate pension at a reduced rate, with survivor.s benefits. Child.s benefit will commence only from the normal retirement age or at death, if earlier.

C. DEFERRED RETIREMENT BENEFIT FOR PARTICIPANTS AT ANY AGE UNDER THE NORMAL RETIREMENT AGE (ARTICLE 30) (See notes 2, 3 and 4)

Full deferred pension, with survivor.s benefits, payable at the normal retirement age..... ☐

NOTE 2. Deferred benefits may be paid, at a reduced rate, on or after age 55 or 58 as the case may be. Kindly notify the Fund approximately one month prior to the age at which you wish your deferred benefit to begin.

NOTE 3. No child.s benefit is payable under any form of deferred pension.

NOTE 4. The normal retirement age is 65 for those whose participation commenced or recommenced on or after 1 January 2014. It is age 62 for those whose participation commenced or recommenced on or after 1 January 1990. (It is age 60 for those whose continuous participation had commenced before 1990.)

D. WITHDRAWAL SETTLEMENT AT ANY AGE UNDER THE NORMAL RETIREMENT AGE (Article 31)

A final cash withdrawal settlement which will extinguish all other entitlements..... ☐

Date: _____ Signature: _____

2

PENS.E/7(4-01)-

English Text Size

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Reports, publications and policies

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All Videos

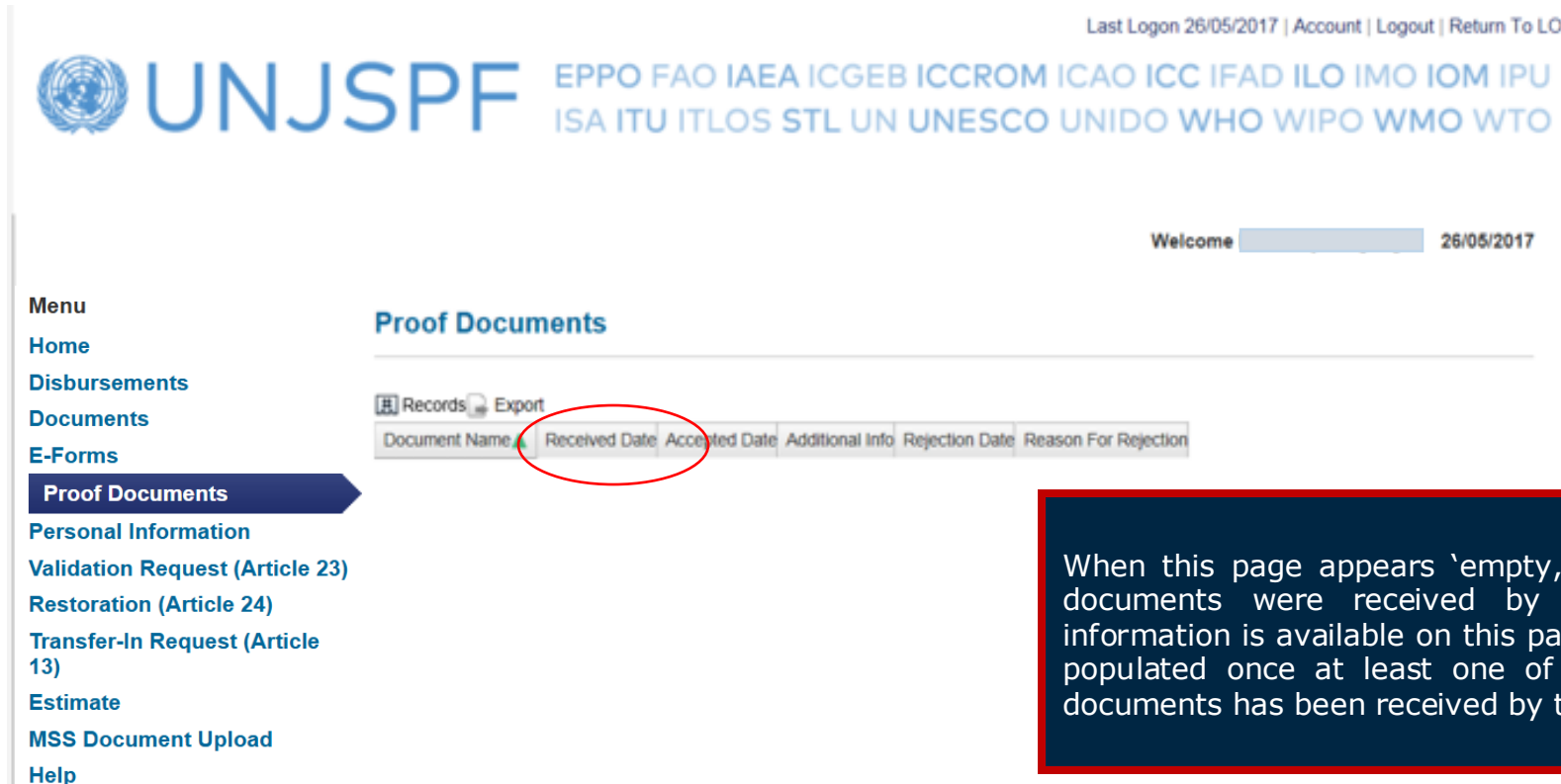
All Booklets

Exchange Rates, CPI Adjustments, and Cost of Living Differential Factors

Case Digest of the Fund

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)



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

Last Logon 26/05/2017 | Account | Logout | Return To LOB

Welcome [redacted] 26/05/2017

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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 inside your MSS account

How to read the 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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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.


Part 4: Your pension toolkit





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


English

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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

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

[Watch the videos here](#)

[Resources](#)

[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](#)



UNJSPF website – Topic specific booklets



<https://www.unjspf.org/all-booklets/>

Booklets on many of the key pension topics (more than shown here!).

All booklets exist in English and French, some also in Spanish.

All Booklets

The links below will take you to the topics pages. On the right column under Resources, you will find the booklets in all available languages among other related resources.

Disability Benefit	→
Divorce	→
Emergency Fund	→
Information for Beneficiaries	→
Legal Guardianship and Estate	→
Participation	→
Restoration	→
Separation	→
Survivor's Benefit	→
Two-Track	→
Transfer Agreements	→
Validation	→

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 news items, there are social media icons for LinkedIn and YouTube.

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.
 - For technical issues with MSS, write to: 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



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 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)



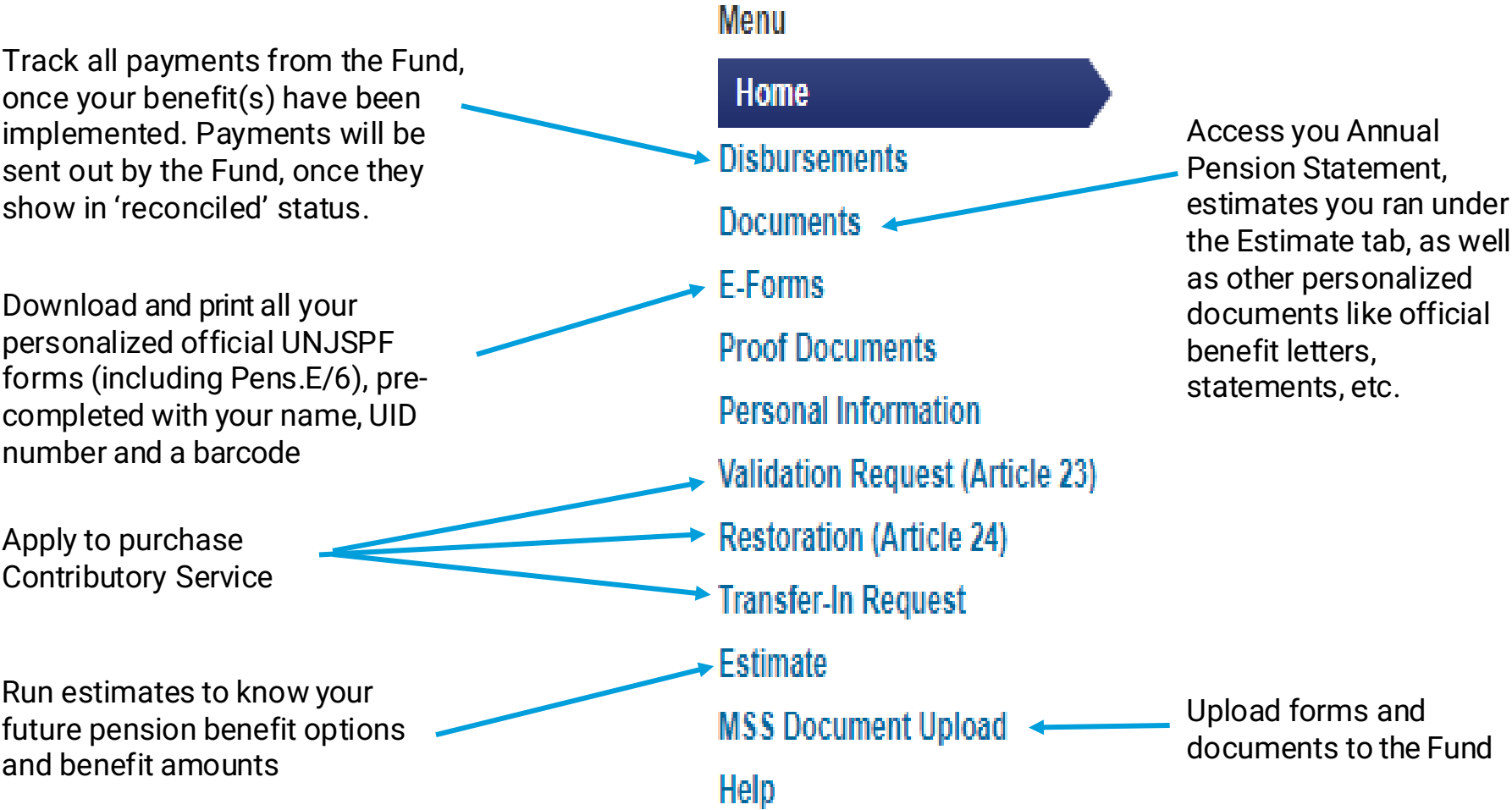
Comment s'inscrire (Français)



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

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Documents

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

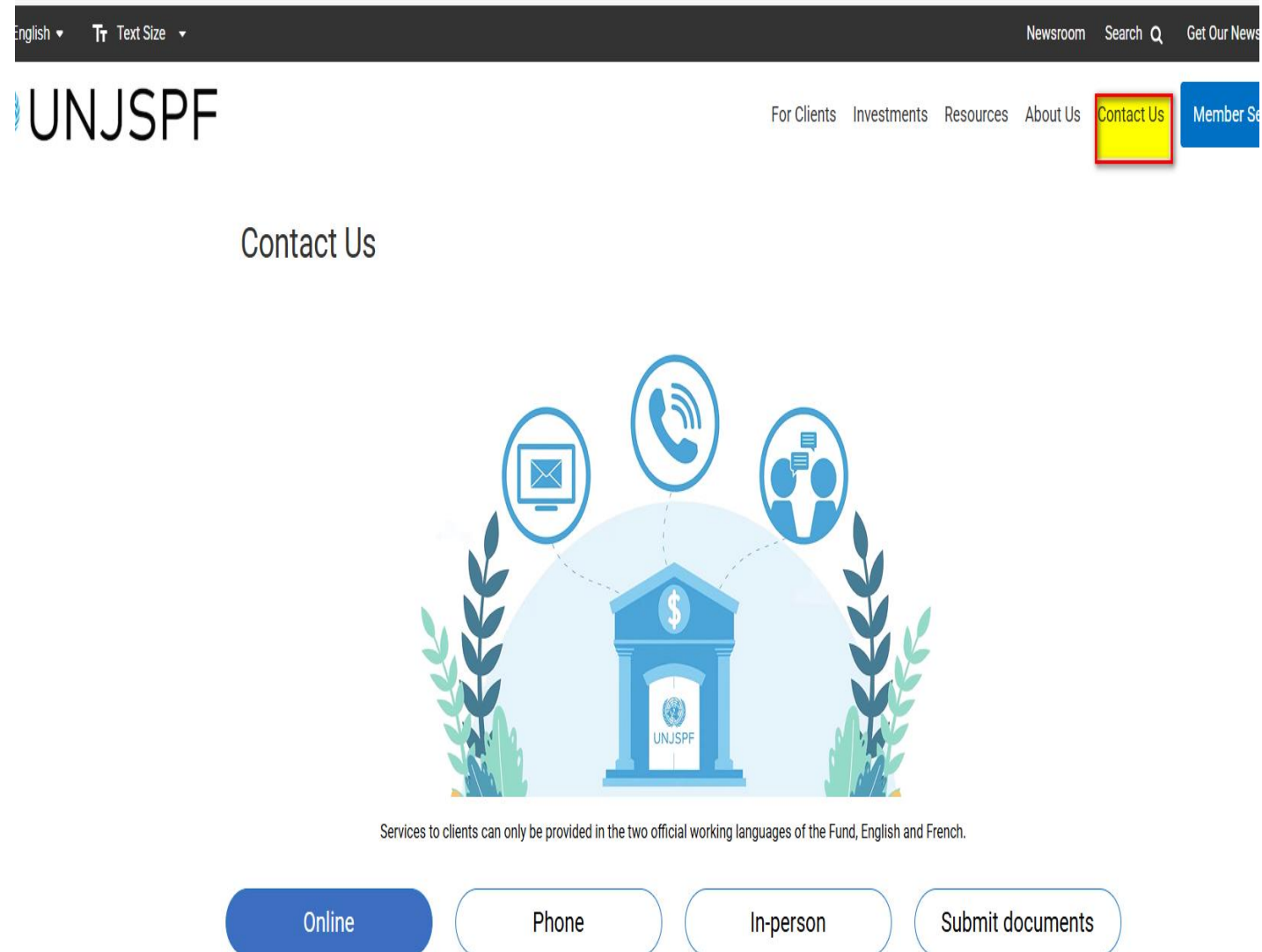
Contacting the UNJSPF

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.



The screenshot shows the UNJSPF website. At the top right is the UNJSPF logo. Below it is a navigation bar with links: English, Text Size, Newsroom, Search, Get Our News, For Clients, Investments, Resources, About Us, **Contact Us** (highlighted in yellow), and Member Services. The main heading is "Contact Us". Below this is an illustration of a classical building with a dollar sign on its pediment, flanked by laurel branches. Above the building are three circular icons: a computer monitor with an envelope, a telephone handset, and two people talking. Below the illustration is the text: "Services to clients can only be provided in the two official working languages of the Fund, English and French." At the bottom are four buttons: "Online", "Phone", "In-person", and "Submit documents".



UNJSPF

United Nations Joint
Staff Pension Fund

Q&A