

# **Pension Briefing**

Separation essentials for participants with less than 5 years of contributory service

10 June 2025 – Cient 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 <u>Pension Townhalls webpage</u>.



- 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.



- Into: Brief overview of the UN Pension Fund (UNJSPF)
- 1. Key principles determining your entitlement from the Fund
- 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 UN Pension Fund

### **Key takeaways**



#### 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

# Intro: A brief overview of the UN Pension Fund

### The UNJSPF in numbers



### Serving close to 240,000 members as of 31 December 2024

- 24 Member Organizations
- **150,704** active participants
- **89,308** periodic benefits in award

### Funding status

- USD 3.40 billion in contributions received per annum (as of 31/12/2023)
- USD 3.52 billion in benefits paid per annum (as of 31/12/2023)
- Market Value of Assets: USD 99.3 billion (as of 06/06/2025)
- Funded Ratio: 111% (a ratio exceeding 100% means the Fund is in a strongly funded position)



### 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

<u>Watch the UNJSPF Global Townhall Recording</u> - <u>UNJSPF</u> – 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 (CS) at the date of separation determines your benefit options
- If you have less than 5 years of CS, you have only one <u>benefit</u> 'option': the Withdrawal Settlement (Art. 31)

Only if you have 5 or more years of CS and 'vested' pension rights, would your benefit options include a retirement benefit.

### Less than 5 years of contributory service at separation



• **Option 1**: request the payment of a Withdrawal Settlement (Art. 31)

 Option 2: 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 receive a payout and defer payment for up to 36 months from your separation date (Art. 32)

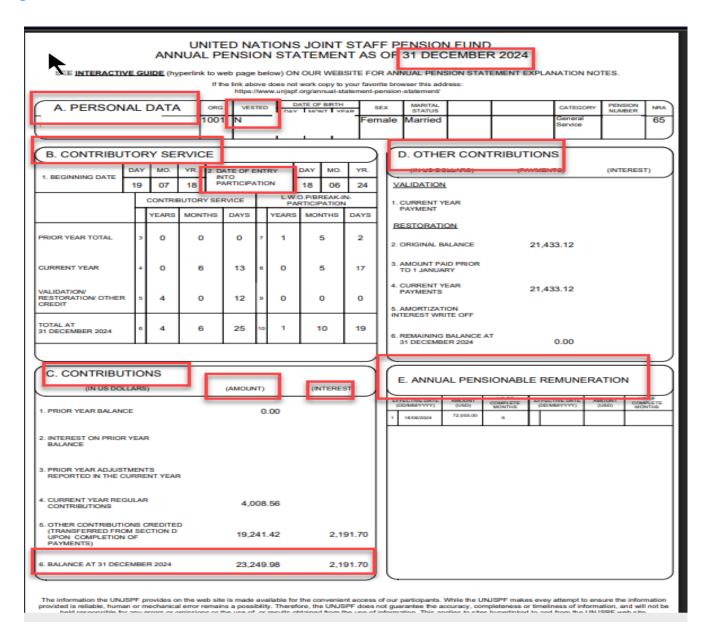
### What you should do prior to separation



- 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**





### Run an estimate your future entitlement in MSS



#### 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: (Normal Retirement Age: 65)

DATE OF SEPARATION	31 December 2024
WITHDRAWAL SETTLEMENT - ARTICLE 31	\$ 25,441.68

You have provided the following lump sum choice for the calculation of your future benefit:

LUMP SUM %: or FIXED LUMP SUM AMOUNT:

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 for the use of, or results obtained from the use of information.

# Part 2: Your options explained

### Watch the video: Benefit options



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



#### **Benefit Options**



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: Withdrawal Settlement – Article 31**



#### What is a Withdrawal Settlement?

- One-time final payment
- There will be <u>no further payment to you</u> (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).

#### Will I receive the organizational contribution share?

• The organization's contribution is <u>never paid</u> out as part of a Withdrawal Settlement payment.

# Let's calculate: Withdrawal Settlement – less than 5 years of Contributory Service



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

- USD 20,000 own Contributions (AMOUNTS FOR EXAMPLE ONLY)
- USD 5,000 compound interest on Contributions



### **Restoration**



If I return to work for the UN system and rejoin the Fund <u>after</u> 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 <u>Restoration</u> option (Art. 24 of the Fund's Regulations).
- Restoration is <u>not</u> 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 <u>no matter how long the break in service period</u>!
- 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 <u>contact us</u>.

### **Option 2: The Deferment of 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  $\rightarrow$  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.

#### How does the deferment under Article 32 work?

- You elect this option by completing and submitting to the Fund only page 1 of form PENS.E/6. (Do not submit page 2 of the form at the same time, else the form is invalid.)
- 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).

#### To note:

If you <u>DON'T re-enter into Fund participation within the 36 months</u> 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.

### Break in service (BIS) and no payment issued by the Fund



What if <u>I did not receive a payment</u> and <u>rejoin the Fund within 36 months</u> 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 received NO payment from the Fund and rejoin the Fund <u>within</u> 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 <u>I did not receive a payment</u> and <u>rejoin the Fund more than 36 months after</u> my separation date – how can I link my previous and new periods of service?

- If your BIS is more than 36 months, you cannot join the two contributory service periods. In that case, your
  previous period of participation ended, and you are entitled to a Withdrawal Settlement payment from the
  Fund. If you wish, you can restore the Withdrawal Settlement you received, provided you apply within the
  required timeline.
- 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 <u>UNJSPF Member Self-Service (MSS)</u>
- 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 <u>Annual Pension Statement</u> inside your MSS portal.
- Attend a virtual <u>Pension Townhall</u>
- Take <u>Pension eLearning modules</u>

If you have pension questions, please <u>contact the Fund</u>.

### How to prepare for separation



### Key UNJSPF webpages you should consult on <u>www.unjspf.org</u>:

- <u>Separating and retiring</u> linking to all the webpages about separation/retirement topics: <u>https://www.unjspf.org/for-clients/preparing-to-retire-or-leave-the-fund/</u>
- <u>UNJSPF Benefit options</u> all UNJSPF primary benefits explained, including comparative benefit charts: <u>https://www.unjspf.org/for-clients/benefit-options/</u>
- <u>Overview of the separation process</u> practical information pertaining to the separation process
- General info about <u>separation</u> here you can also download a "<u>Flyer: Separation Checklist</u>", 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: <u>Submitting documents to the</u> <u>Fund - UNJSPF</u>.

### **Running estimates in MSS (1)**



Last Logon 09/04/2018 | Account | Logout | Return To LOE

#### 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 (

10/04/2018

#### Menu Home Disbursements Documents E-Forms Proof Documents Personal Information

Emergency Fund

Transfer In

Estimate

Restoration (Article 24)

Validation Request (Article 23)

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 es https://www.unjspf.org/contact-us/. Presently, there specific cases (e.g. cases where participants ha outside organization to the Fund, etc.); you can service/mss-known-issues-and-faq/. If your separat 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.

#### rançais

peut être utile de faire une estimation de vos o hoix final. Pour générer votre estimation, entrez es conseils détaillés sur la façon de générer et Tutoriels» sur le site Web de la Caisse: https://v 'estimation et que le calcul est terminé, l'estima lotez que les calculs de l'estimation sont basés estimation est faite et telles que rapportées à la e sera une bonne estimation tant qu'il n'y aura otre dossier de pension sera effectuée au mon

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. and run more estimates with smaller lump sum amounts to astimation est faite et telles que rapportées à la e sera une bonne estimation tant qu'il n'y aura otre dossier de pension sera effectuée au moment de voire cessation d'emplorite ne, au cours du traitement et de établissement de votre prestation. Si vous avez besoin de plus de conseils sur totre estimation vous pouvez contacter le ervice clientèle de la Caisse via le formulaire de contact en ligne : https://www.anjspf.org/fr/contactez-nous/. À l'heure actuelle, il xiste des «problèmes connus» concernant l'exactitude de ce calculateur d' stimation pour certain cas très précis (par xemple, pour des cas où les participants avaient des périodes de congé pécial sans solde ou des droits de retraite ansférés d'une organisation externe à la Caisse, etc.); vous pouvez treaver une liste de tous les «problèmes connus» ici

ths://www.unjspf.org/member-self-service/mss-known-issues-and-faq/. Si landate de votre séparation de service est dans les six rochains mois et que vous avez noté un problème avec votre estimation, vous pouvez contacter la Caisse via le formulaire e contact en ligne pour obtenir de l'aide.

#### Pension Estimate

stimate of your Pension Entitlement

Fixed Lump Sum Amount (In US Dollars)

Submit Request

### **Running estimates in MSS (2)**

Menu Home

Disbursements

Proof Documents

Emergency Fund

Personal Information

Restoration (Article 24)

Transfer-In Request

Validation Request (Article 23)

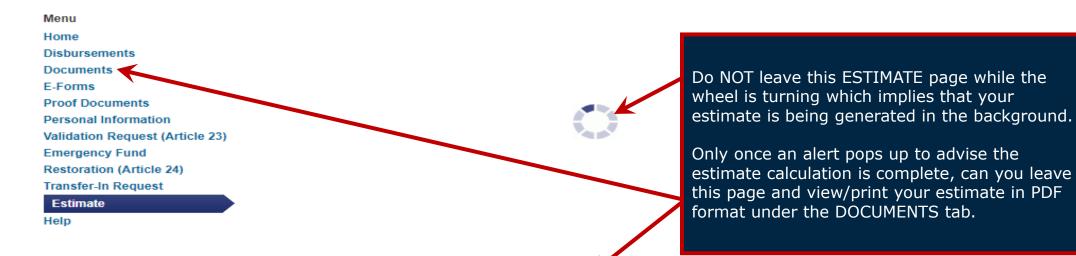
Documents

Estimate

Help

E-Forms





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

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 04/07/2018 Welcom Documents Menu Home I Records Export Disbursements Document Action Date Recipient Documents 04-Jul-2018 Estimate SS Details E Forms **Proof Documents** 26-May-2018 Pension Statement Details Personal Information Estimate SS 15-Mar-2018 Details Validation Request (Article 23) **Emergency Fund** 08-Feb-2018 Estimate SS Details Restoration (Article 24) Estimate SS 08-Dec-2017 Details Transfer-In Request Estimate Estimate SS 06-Dec-2017 Details Help Estimate SS 05-Dec-2017 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.

### **Separation Checklist – Less than 5 years of CS**



YOU must submit:

- **Payment Instructions (PI) on form PENS.E/6** (page 1 OR 2 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)

YOUR ORGANIZATION must submit:

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

The Fund cannot calculate and implement your benefit without having received these documents, so 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).

### **Payment Instructions – Form PENS.E/6**



All forms are available for download inside your MSS portal under the E-Forms tab.

#### Form PENS.E/6

- 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 page 2
- ✓ 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/6



Page 1: You would only complete and submit this page 1 (not page 2) of your PI if you DO NOT WANT to be paid a benefit as soon as possible following your separation date 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 page 2).

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

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- 1. As a participant with less than five years service in the Pension Fund you will, upon separation, become entitled to a withdrawal settlement under Article 31(b)(i) of the Regulations.
- If you believe you are entitled to a different type of benefit, you should not complete this form but should refer the matter to the Secretary of your Staff Pension Committee. In particular, if you claim entitlement to a disability benefit, please refer to Administrative Rule H.6.
- 3. If you wish to elect deferment of payment for up to 36 months under the terms of Article 32 of the Regulations, please enter your mailing address and sign the statement below.
- 4. If you wish to receive your payment as soon as possible, kindly complete page 2 of this form only and return the form to the Secretary of your Staff Pension Committee.
- 5. Please refer to Article 46 of the Regulations regarding the forfeiture of benefits.
- <u>NOTE:</u> 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 such deferment, please return this page to the Secretary of your Staff Pension Committee and <u>RETAIN</u> page 2, to be used when notifying your final decision.

2

wish to defer payment of my benefit for a period of up

(Print Name)

to 36 months, as provided for in Article 32 of the Regulations.

#### My future mailing address is:

	(Number and Street)			(City)	
	(State or Province)		(ZIP or Postal Code)	(Country)	
	(Personal Email Address)		_	Best phone Number (Home or Cell)	
Date:	(day) (month) (year)	Signature	: 1		PENS.E/6 (4-0

If you elect to defer your benefit election/payout under Art. 32, you should complete, date, hand sign, and return to the Fund ONLY this page 1 of your form PENS.E/6. In that case, keep page 2 of the form to submit at a later stage, if you wish to request payment..

- 1. Your UNJSPF nine-digit Unique ID number (UID) must be affixed in the designated fields on this page (on MSS forms the UID is precompleted).
- 2. Clearly indicate your full first and family names in the designated area (on MSS forms the UID is pre-completed); the spelling of your name must match that in UN and UNJSPF official records and on your official ID document. Discrepancies must be explained and may result in the need for follow up by the Fund.
- 3. Clearly indicate your complete permanent mailing address, personal email address and a functioning telephone number (including country code), so we can contact you easily.
- 4. You must date and hand-sign this page if you intend to submit it. The Fund does NOT accept electronic signatures!

Once duly completed, please submit your form page in the manner advised by your organization. <u>Information about document submission</u> to the Fund, including about electronic submission via your MSS account, is available on the Fund's related website.

### How to fill out your Payment Instructions form (PI) PENS E/6

PENS.E/6 (4-01)-E



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

#### UNITED NATIONS JOINT STAFF PENSION FUND INSTRUCTIONS FOR PAYMENT OF BENEFITS (For participants with less than 5 years of Contributory Service) UNJSPF ID UNJSPF ID UNJSPF ID UNJSPF ID UNJSPF ID UNJSPF ID (Sumame) (Sumame) (Sumame) (Sumame) (First) (Middle) payment instructions for the benefit payable to me. 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:

By remittance to my account as follows:

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

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. 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.\*

Currency of Payment: U.S. Dollars or Other Currency		
B. Mailing Address (to be completed in all case	s):	(Please Specify)
		(City)
(Number and Street)		
(State or Province)	(Postal Code)	(Country)
Personal Email Address		Best Phone Number (Home or Cell)
Date: Signat	ure:	

If you want to receive payment of your benefit as soon as possible after separation, you should complete, date, hand sign, and return to the Fund ONLY this page 2 of your form PENS.E/6. In that case, discard page 1 of the form. Complete all required fields on this page 2.

- 1. Your UNJSPF nine-digit Unique ID number (UID) must be affixed in the designated fields on this page (on MSS forms the UID is pre-completed).
- 2. Clearly indicate your full first and family names in the designated area (on MSS forms the UID is pre-completed); the spelling of your name must match that in UN and UNJSPF official records and on your official ID document. Discrepancies must be explained and may result in the need for follow up by the Fund.
- 3. a) If you request payment into a bank account in your name (or joint account including your name), provide complete banking information as requested, including all relevant details (ABA, IBAN, SWIFT, as applicable). The account must be in or include your name. The account can be in a bank in a country that is different from your country of residency.

b) If you request payment by check c/o a UN/UNDP office, clearly indicate this in this box and provide under the address section below, the UN office's address. Also provide your own email address and phone number.

- 4. You must provide the currency in which you want to receive your payment (your bank account should be in that currency).
- 5. You must provide your permanent mailing address, personal email address and a functioning telephone number (including country code), so we can contact you easily.
- 6. You must date and hand-sign this page if you intend to submit it. The Fund does NOT accept electronic signatures!

Once duly completed, please submit your form page in the manner advised by your organization. <u>Information about document submission</u> to the Fund, including about electronic submission via your MSS account, is available on the Fund's related website.



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

# **ATTENTION!**

### **Tracking the Fund's receipt of your Separation Documents**



Inside your UNJSPF <u>Member Self-Service portal</u>, 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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W UNJ	SPF	ISA ITU ITLOS STL UN UNESC	O UNIDO WHO WIF	O WMO WTO	
			Welcome	26/05/2017	
Menu Home	Proof Docur	nents			
Disbursements	黒 Records 🔒 Expo	rt			
Documents E-Forms	Document Name	Received Date Accepted Date Additional Info Rejection Date	Reason For Rejection		
Proof Documents	•				
Personal Information			When this page a	appoars 'ompty	it means no separation
Validation Request (Article 23) Restoration (Article 24)					the Fund yet, so no
Transfer-In Request (Article 13)			information is ava	ilable on this page	e, yet. This page will be the required separation
Estimate			documents has be	en received by th	ie Fund.
MSS Document Upload					
Help					



### **Tracking the Fund's receipt of your Separation Documents inside your MSS accout**

How to read the Proof Documents tab:

**Proof Documents** 

Menu Home Disbursements Documents E-Forms Personal Information Validation Request (Article 23) Restoration (Article 24) Transfer-In Request (Article 13) Estimate MSS Document Upload Help

#### 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 <u>complete</u> set of the <u>required and duly completed separation documents</u> (or 'Proof Documents') for a separation case.

These required separation documents are:

(1) Your <u>original</u> **Payment Instructions** (PI) on UNJSPF Forms: E6, E7, E8 or E2 (as applicable for your case).

(2) Duly completed, <u>original</u> Separation Notification PF/4 for UN Family organisations or PENS.E/4 for Specialised Agencies

(3) <u>Copy</u> 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 refut to the MSS HELP tab and follow the 'proof documents' link.

問 Records 🔒 Export	$\frown$					
Document Name 4	Received Date	Accepted Date	Additional Info	Rejection Date	Reason	For Rejection
Separation - PF4 or E4 - Separation Notificatio	21/02/2017					
Separation - PI - Payment Instruction	$\smile$					
Separation - SEPPA - Personal Action						

Menu Home Disbursements Documents E-Forms Proof Documents

Validation Request (Article 23)

Personal Information

One or several of the kev 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.

#### **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.

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(3) <u>Copy</u> of the Separation Personnel Action SEPPA or P35 (for UN Family organisations only)

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

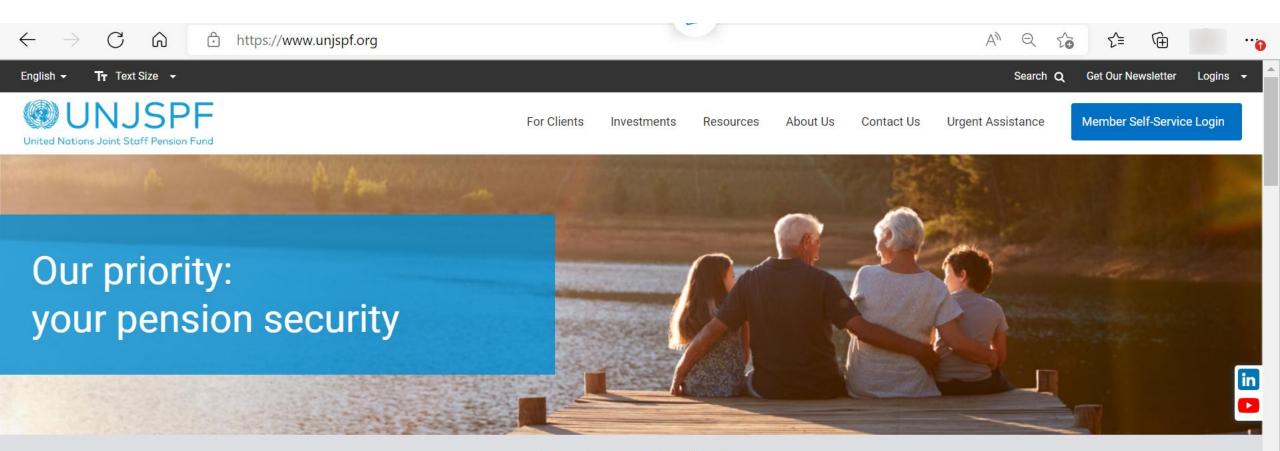
For more detailed information about the required separation documentation, the separation process and the benefit processing time frame please refer to the MSS HEC tab and follow the 'proof documents' link.

🖽 Records 🔒 Export	-	_	
Document Name	Received Date	Accepted Date Additional Info Rejection Date Reason For Re	ectio
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	

# Part 4: Your pension toolkit

## **UNJSPF website – unjspf.org**





What is your situation?









111

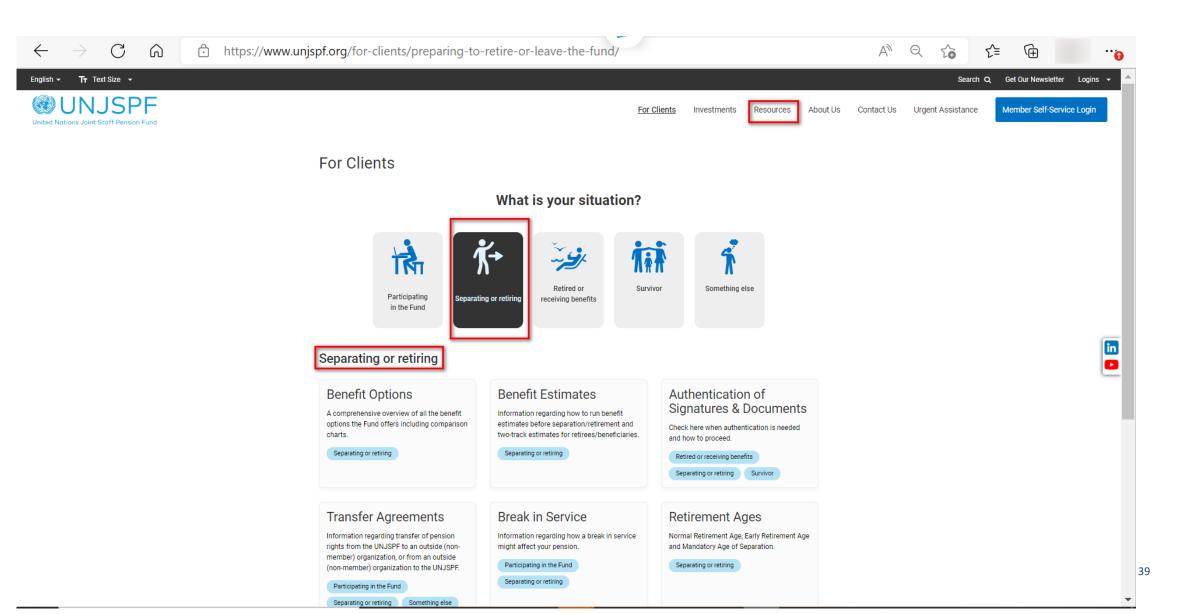
Survivor

n

Something else

Participating in the Fund Separating or retiring Retired or receiving benefits

#### **UNJSPF website - Information for Separating or Retiring**



**UNJSPF** 

#### **UNJSPF website: Links for learning**



About Us Investments Resources Member Self-Service Contact Us Urgent Assistance Regulations, Rules and Pension Adjustment System About Member Self-Service (MSS) Watch our educational Reports, publications and policies resources. Over 20 Forms educational videos and in **UNJSPF** Pension eLearning Modules 11 pension e-learning Pension Townhall Sessions modules are available All Videos All Booklets Exchange Rates, CPI Adjustments, and Cost of Living Differential Factors

Watch the videos here

Case Direct 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	$\rightarrow$
Divorce	$\rightarrow$
Emergency Fund	$\rightarrow$
Information for Beneficiaries	$\rightarrow$
Legal Guardianship and Estate	$\rightarrow$
Participation	$\rightarrow$
Restoration	$\rightarrow$
Separation	$\rightarrow$
Survivor's Benefit	$\rightarrow$
Two-Track	$\rightarrow$
Transfer Agreements	$\rightarrow$
Validation	$\rightarrow$

### **The UNJSPF Educational Videos**



Access all videos on YouTube: https://www.youtube.com/chann el/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/

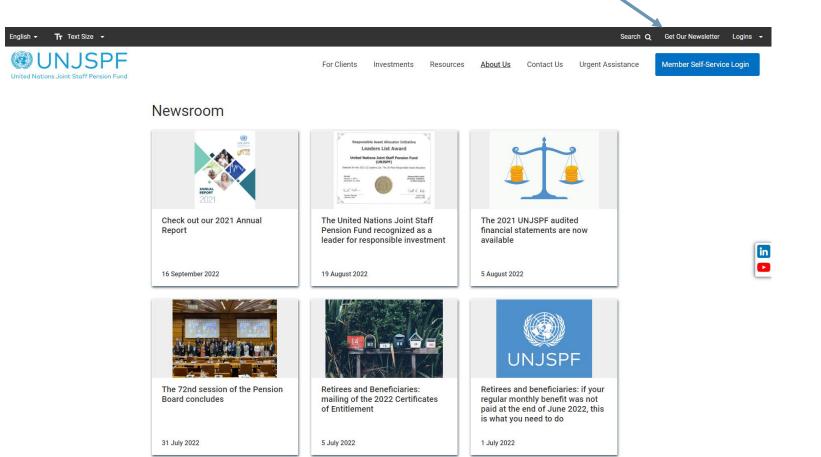


#### **Newsletters and articles**



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

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



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

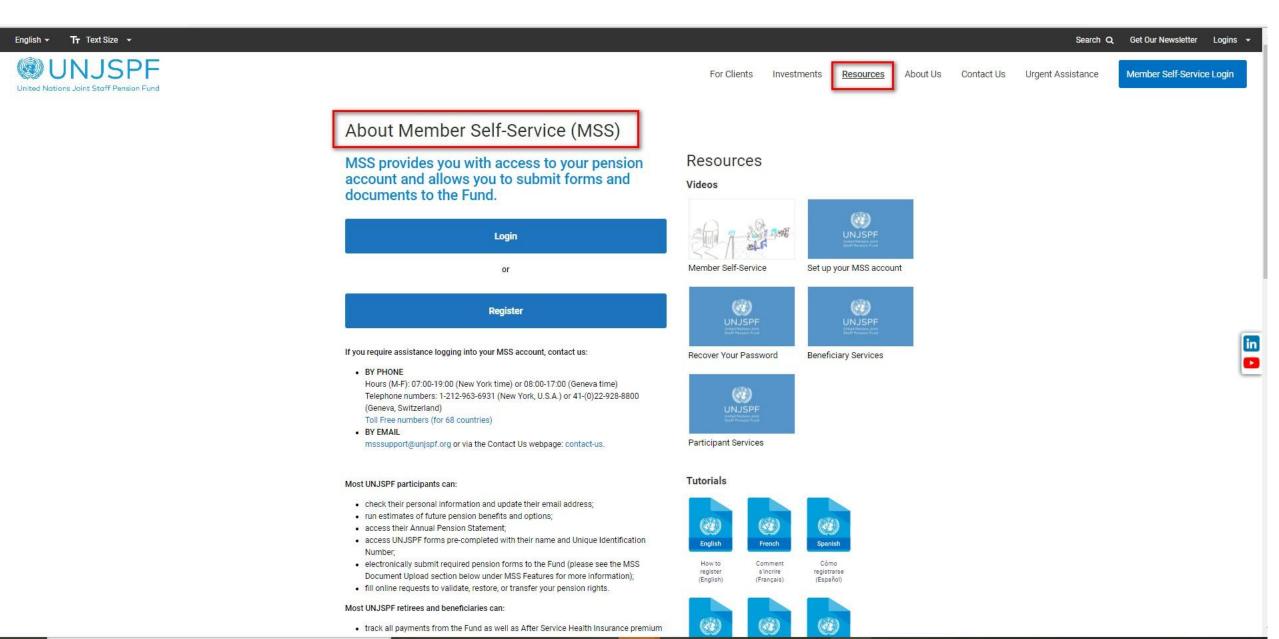


#### How do I access MSS?

- Register for MSS access at <a href="https://member.unjspf.org/">https://member.unjspf.org/</a>
- 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: <u>requestuidonly@unjspf.org</u>.
  - For technical issues with MSS, write to: <u>msssupport@unjspf.org</u>
- It is recommended to use a <u>personal</u> 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**

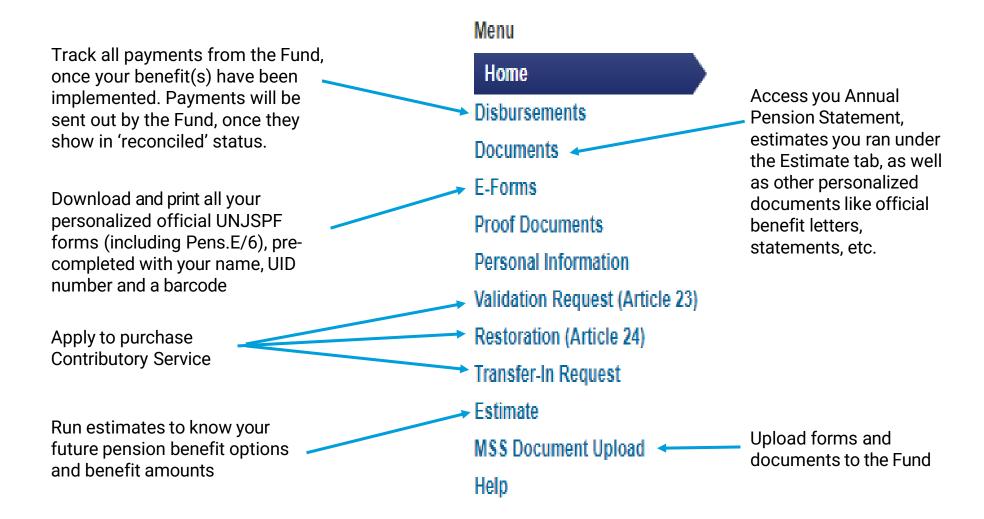




#### **UNJSPF Member Self Service (MSS) – Functionalities**

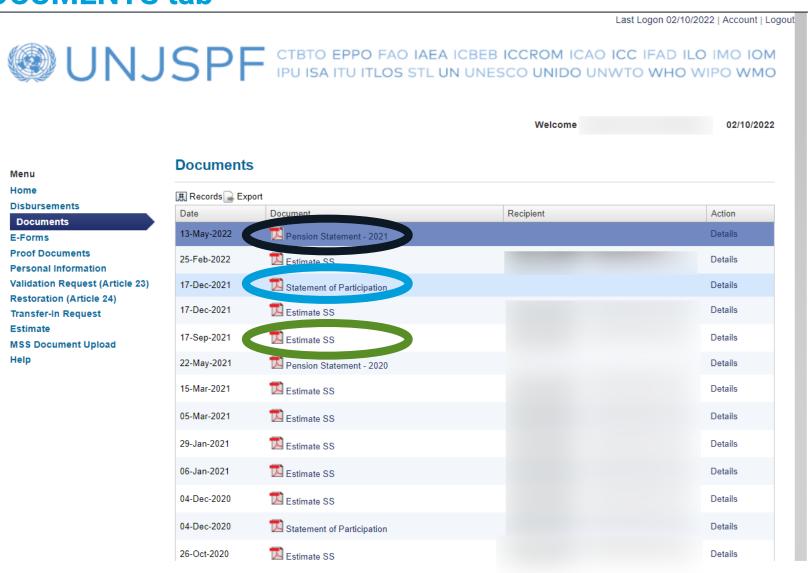


#### What can I do in MSS?



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





## **Contacting the UNJSPF**

### **Contacting the UNJSPF**

Participants from <u>UN agencies</u> should contact <u>their SPC</u> for pension-related queries.

Participants from the <u>UN Secretariat and</u> <u>related entities</u> should contact <u>the Fund</u> directly using the contact details provided on the Fund's <u>Contact Us page</u>.

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







Staff Pension Fund

