



UNJSPF
United Nations Joint
Staff Pension Fund

UNJSPF

PENSION TOWNHALL

Pension Essentials for Retirees and Beneficiaries

23 July 2025

Client Services and Outreach, UNJSPF
Bangkok-Geneva-Nairobi-New York



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What's one piece of advice you
wish you'd known before
retiring?





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Disclaimer...

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, any decisions will be based on the appropriate provisions contained therein.

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.



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Before we start...



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Today's presentation is for current (and soon to be) retirees and beneficiaries who are entitled to and in receipt of one of the following regular monthly benefits from the UNJSPF:

- **Disability Benefit**
- **Retirement benefit** (deferred, early, or normal)
- **Survivor's benefit** (spouse; ex-spouse; child; secondary dependent)



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**Keep an eye on our website for
information about past and upcoming
virtual Pension Townhall sessions that
might interest you:**

**[https://www.unjspf.org/pension-
townhall-sessions/](https://www.unjspf.org/pension-townhall-sessions/)**

**We also publish the recordings and presentation of this
and all past sessions on the above webpage**



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If you are new to retirement,
we recommend you take the
Pension eLearning module:

*“Essentials for Retirees
and Beneficiaries”*

[https://www.unjspf.org/unjspf-pension-
elearning-modules/](https://www.unjspf.org/unjspf-pension-elearning-modules/)

**Today's session does not include Two-Track information.
If you are interested in the topic of the "Two-Track",
we strongly recommend that you:**

-visit the webpage dedicated to the "Two-Track"

<https://www.unjspf.org/for-clients/two-track-pension-adjustment-system/>

-take the online Pension eLearning module #11
"The Two-Track"

<https://www.unjspf.org/fr/unjspf-pension-elearning-modules/>

-listen to the recording and read the related document of the virtual
Pension Townhall of 14 November 2024,
"Two-Track Essentials"

<https://www.unjspf.org/unjspf-pension-elearning-modules/>



Today's presentation overview

- **The UNJSPF – Status update**
- Website and Member Self-Service (MSS)
- Death-related matters and survivors' benefits
- Certificate of Entitlement (CE) – annual proof of life requirement
- Digital Certificate of Entitlement (DCE)
- Change of Address or Bank details
- Cost-of-Living Adjustment (COLA)
- The UNJSPF Emergency Fund
- How to contact the UNJSPF

The Fund today: Strong, Efficient, Connected



Secure benefits backed by strong fund governance and administration



Surpassing targets while modernizing services for global excellence



Clear and timely communication to inform, educate and build trust

The UNJSPF in a few key numbers

Serving over to 240,000 members as of 31 December 2024

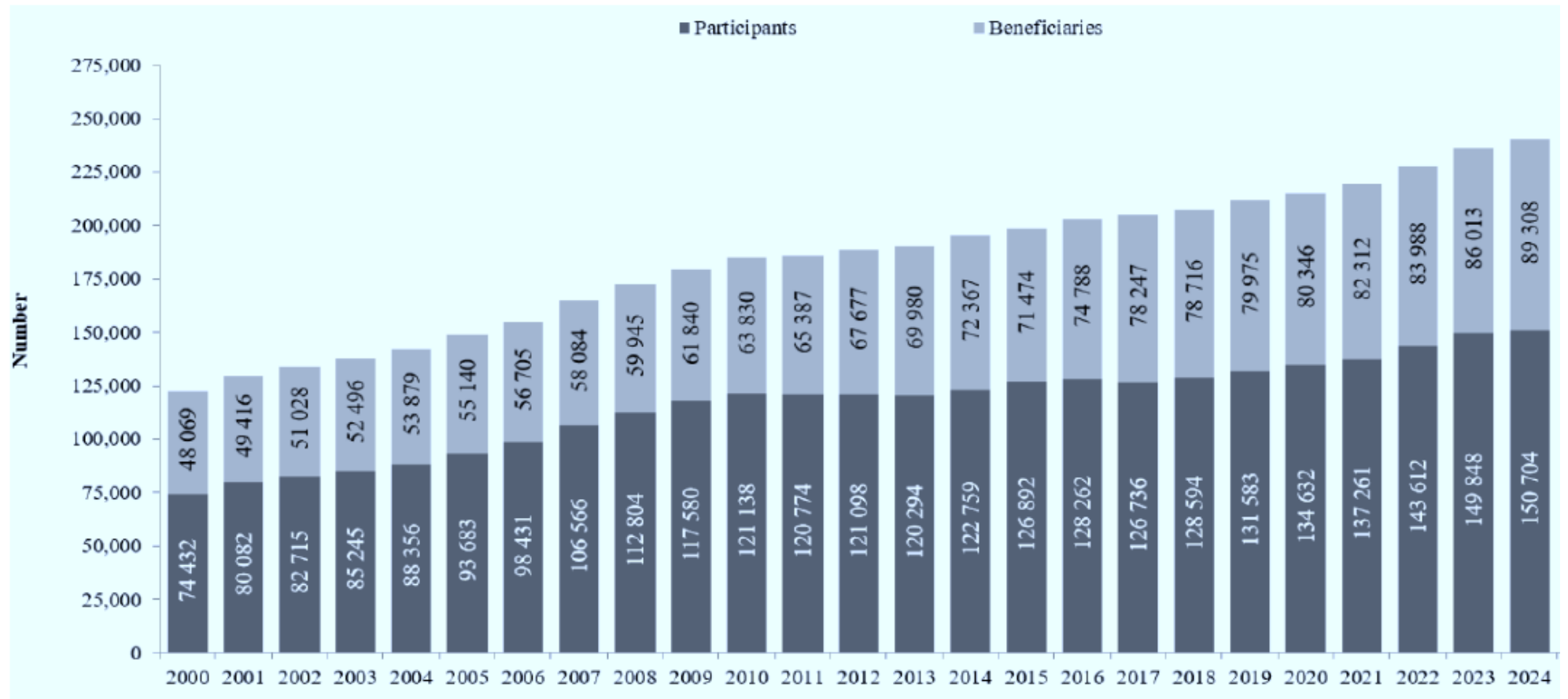
- **24 Member Organizations**
- **150,704 active participants**
- **89,308 periodic benefits in award** (of which 17% paid on the two-track)

Funding status

- **USD 3.4 billion** in contributions received per annum (as of 31/12/2024)
- **USD 3.5 billion** in benefits paid per annum (as of 31/12/2024)
- **Market Value of Assets: USD 101.5 billion** (as of 18/07/2025)
- **Funded Ratio: 111%** (a ratio exceeding 100% means the Fund is in a strongly funded position)



The Fund's evolving client base

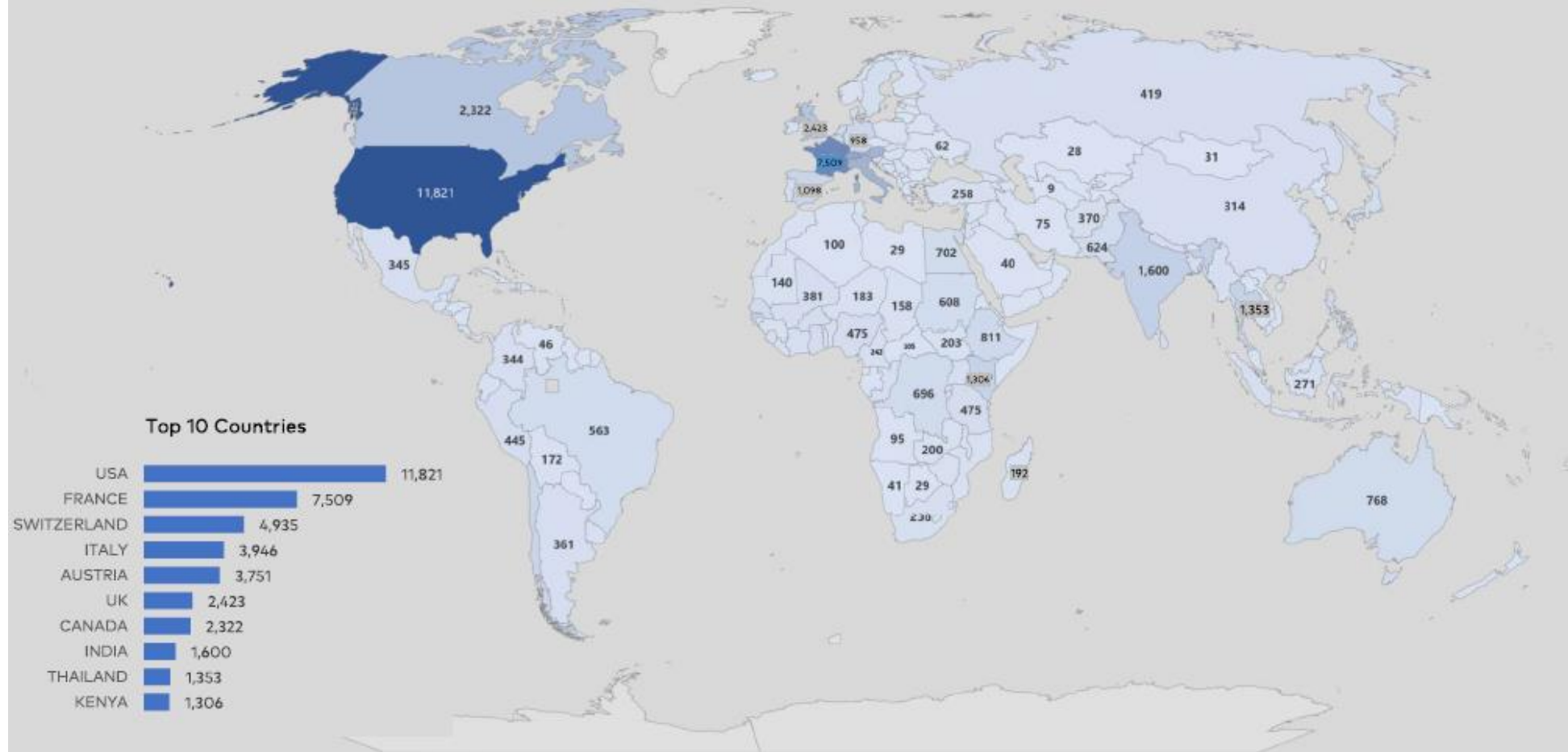


The UNJSPF – where we pay benefits

UNJSPF Retirees & Beneficiaries Live in Every Corner of the World

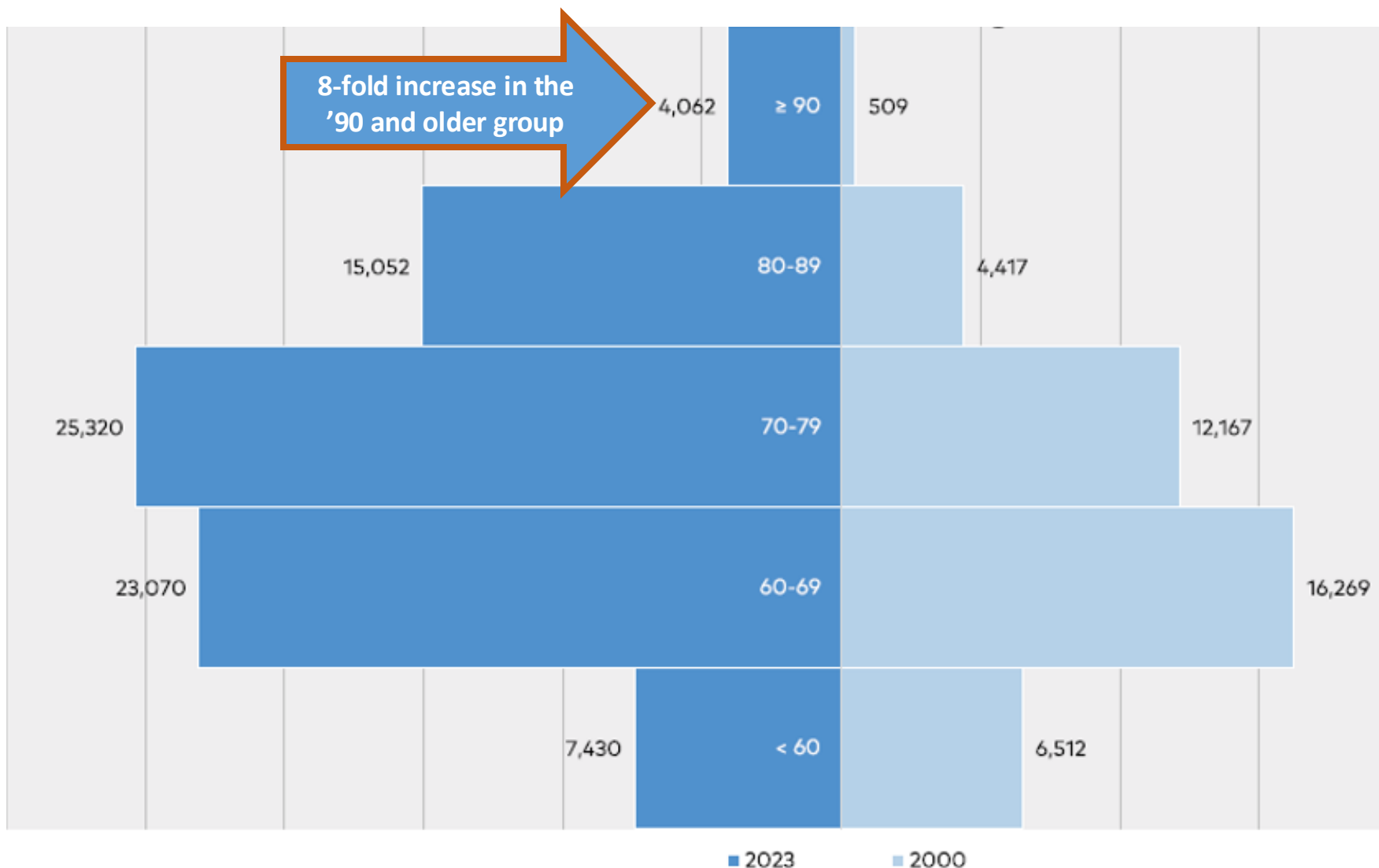
*Note: Based on 2023 periodic benefits census data excluding children.

UNJSPF Retirees & Beneficiaries Live in Every Corner of the World* (USA Most Popular Country)



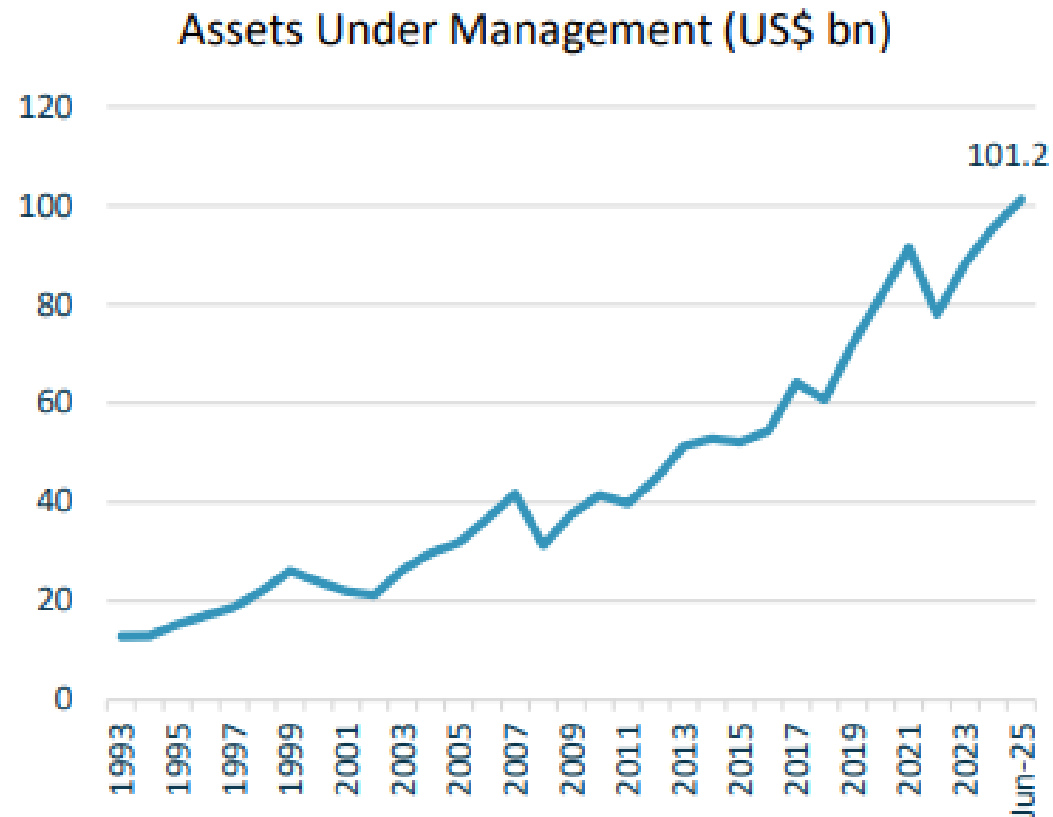
The UNJSPF – Aging trends of UNJSPF retirees/beneficiaries

Aging of UNJSPF retirees/beneficiaries 2023 vs. 2000 (excluding children)



The Fund's assets over time

As of June 30, 2025



Disclaimer:

Data from Northern Trust, Independent Master Record Keeper, unless specified otherwise. This report was compiled using information available on July 17, 2025, and pertains to the cut-off period ending on June 30, 2025.

The numbers are preliminary and subject to change. Numbers reflect the latest private market valuation as indicated in relevant sections.

Year-end numbers are up-to-date and usually available by the end of April the following year.

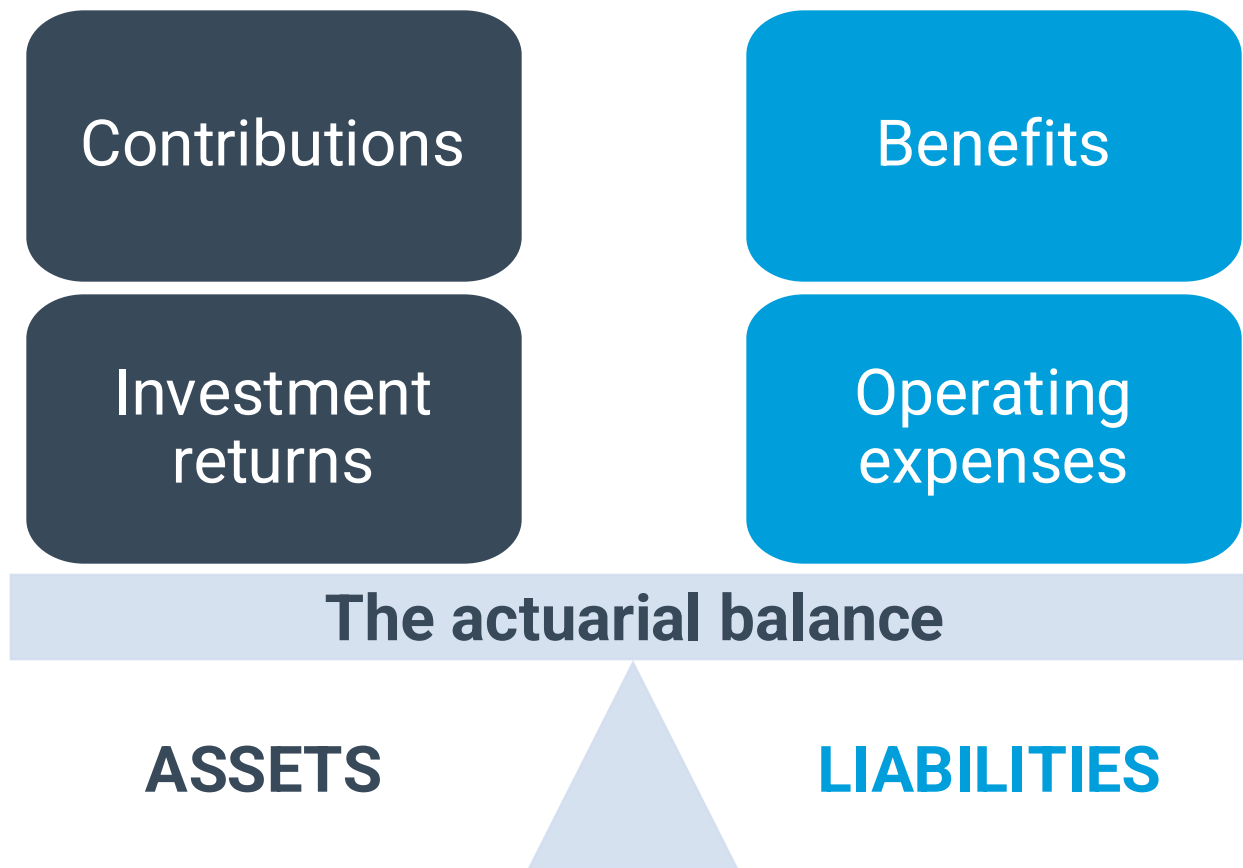
All return measures displayed are time-weighted return (TWR) unless specified otherwise. Numbers are rounded to one decimal point. Nominal and Real returns are annualized.

Strong financial position and strong performance

- You can be assured that your **benefits are secure**.
- The Fund is financially strong as shown by actuarial valuations and asset-liability management (ALM) study.
- The participants numbers have a limited impact on the Fund's solvency.
- The Fund is modernizing its systems and tools to continue to deliver excellent service.
- The Fund is committed to transparent, clear and timely information through a growing number of channels.

What is solvency?

Ability of the Fund to pay benefits over the long term

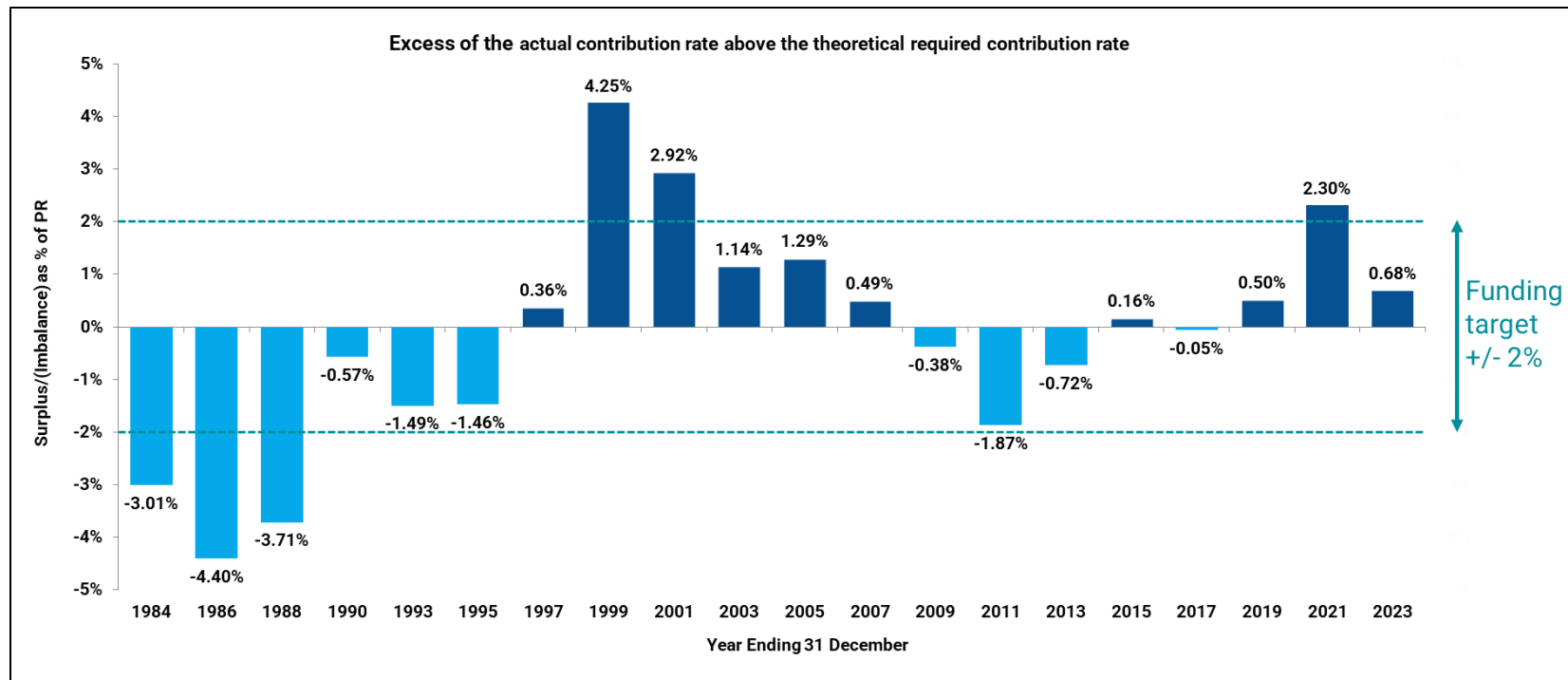


Monitored through:

- Actuarial valuation
- Asset Liability Management (ALM) Study

UNJSPF's solvency position

Actuarial valuation assesses whether the current contribution rate (23.7% of pensionable remuneration) is sufficient to pay all benefits to current and future participants/beneficiaries – into perpetuity.



Recent actuarial valuations have found the Fund to be in good financial health.

The UNJSPF - Solvency



Information about the Fund's solvency on our website:

[Actuarial Matters - UNJSPF](#)

Information about the Fund's financial situation – watch the CEPA & RSG 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"

Pension Administration's Strategy

- **CARE strategy for 2024 and beyond**



- ✓ **CLIENT-FOCUSED**
- ✓ **ACTION-ORIENTED**
- ✓ **RELATIONS-BUILDER**
- ✓ **EFFICIENCY-DRIVEN**

The Fund continues to perform

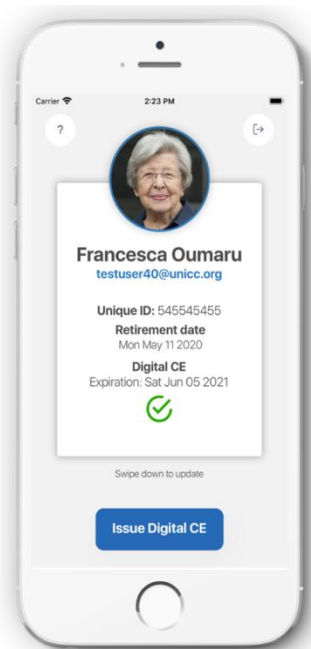
- Client queries resolved within 4.4 business days on average in 2024
- 24/5 Contact Centre, with current wait time for calls **less than 15 seconds**
- Over 78% of clients are very satisfied with our website (over 2M visits in 2024)
- Monthly payroll has continued to be issued on time
- COLA for 2025: **2.8%** (from 1 April 2025, for USD track)
- Payments being made in 19 currencies
- 30 global virtual Pension Townhall Sessions since Jan. 2024, attended by over 25,000 Fund members



The Fund continues to modernize



- **UNJSPF Connect** (new Customer Relationship Management system) launched in November 2024 – over 71,200 queries handled in the new system so far, in 2025. Phase 2 of Connect implementation is under way.
- New Self-Service functionality: subscribing and generating **Statements of Benefit in MSS**
- **AI generated translation service into 6 official UN languages on UNJSPF Website** (EN and FR prevail as reference languages in case of doubt)
- **New Contact Us** webpage
- More than **40,500 Digital Certificates of Entitlement (DCE)** issued in the **DCE App** as of March 2025 (out of 72,391 eligible beneficiaries)
- Launching **Multi-Factor Authentication (MFA)** for Member Self-Service (in 2025)
- Launching **new and enhanced Member Self-Service Portal** in 2025/26 – using the new UNJSPF Connect platform
- Preparing for New **Financial Suite** (2026)





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Today's presentation overview

- The UNJSPF
- **Website and Member Self-Service (MSS)**
- Death-related matters and survivors' benefits
- Certificate of Entitlement (CE)
- Digital Certificate of Entitlement (DCE)
- Change of Address or Bank details
- Cost-of-Living Adjustment (COLA)
- The UNJSPF Emergency Fund
- How to contact the UNJSPF



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Key take aways:

- The Fund's website www.unjspf.org is a useful tool to keep yourself informed and find answers to your pension questions
- Sign up for [UNJSPF Member Self-Service \(MSS\)](#) to make use of this personalized pension space and access important info about YOUR pension as well as useful pension tools

UNJSPF WEBSITE

www.unjspf.org

UNJSPF Member Self-Service (MSS)



[https://www.unjspf.org/resources/
about-member-self-service/](https://www.unjspf.org/resources/about-member-self-service/)

What can you do on the MSS portal?

Retirees / Beneficiaries can:	MSS Tab Name
<ul style="list-style-type: none"> • Update address and email (except if on the Two-Track) – Provide Emergency Contact address 	Account Address – Emergency Contact
<ul style="list-style-type: none"> • Track all payments from the Fund 	Disbursements
<ul style="list-style-type: none"> • Access UNJSPF communications: Official benefit letter, COLA letter, Statement of Benefit, Estimates generated under Two Track estimator, annual CE Form (if not on the Two-Track) 	Documents > Existing Documents
<ul style="list-style-type: none"> • Access all official UNJSPF forms, pre-completed with their name, Unique ID number (UID) and a barcode 	E-Forms
<ul style="list-style-type: none"> • Track receipt by the Fund of the annual CE (Certificate of Entitlement) form AND successful issuance of the DCE (Digital CE) in the DCE App 	Proof Documents
<ul style="list-style-type: none"> • Subscribe to receive and generate Statement of Benefit (SoB) (for most recent 7 years) 	Documents > Ad Hoc Document Request
<ul style="list-style-type: none"> • Generate Two-Track estimate 	Estimate
<ul style="list-style-type: none"> • Submit an Emergency Fund request 	Emergency Fund
<ul style="list-style-type: none"> • Electronically submit official forms and documents to the Fund 	MSS Document Upload
<ul style="list-style-type: none"> • Change language preference (either English or French) 	Account

Member Self Service (MSS) - information, registration, log-in

English  Text Size 

Search  Get Our Newsletter Logins 



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

About Member Self-Service (MSS)

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

Login

or

Register

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

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



UNJSPF Member Self Service (MSS) – How to access

←

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https://www.unjspf.org

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English ▼ Tr Text Size ▼

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 **UNJSPF**
United Nations Joint Staff Pension Fund

For Clients

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Resources


About Us

Contact Us


Urgent Assistance

Member Self-Service Login


Our priority:
your pension security




What is your situation?




Participating
in the Fund




Separating or
retiring



Retired or
receiving benefits



Survivor



Something else

in

▶

Member Self-Service (MSS) – How to register

- Register for MSS access at <https://www.unjspf.org/member-self-service/>
- To get started
 - Your nine-digit UNJSPF Unique Identification Number (UID) (included in all official communications from the UNJSPF)
 - Your surname (as on record with the Fund)
 - Your Date of birth (as on record with the Fund)
 - Your Email address
- Support
 - [How-to-Register-in-Member-Self-Service.pdf \(unjspf.org\)](#)
 - If you don't know your UID: requestuidonly@unjspf.org
 - For technical issues: msssupport@unjspf.org
- **Use your personal email and ensure to update MSS if you change your email address!**

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 retirees and beneficiaries can:

- update their email address and mailing address on file with the Fund and provide an emergency contact;
- track all payments from the Fund as well as After Service Health Insurance premium deductions;
- access important pension documents;
- access the PDF of the annual Certificate of Entitlement or CE form, unless they are paid under the two-track system;
- track whether their returned CE was received by the Fund;
- access all official UNJSPF forms pre-completed with their name and UID;
- upload and submit completed, dated, and signed pension forms and supporting documents;
- submit an initial Emergency Fund request in case of severe financial hardship;
- run an estimate of their entitlement under the two-track option, if they retired after 02 August 2015.



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**Let's have a look at some of the key MSS
tools for retirees and beneficiaries...**

Member Self-Service (MSS) – Home Page

Last Logon 09/01/2025 | [Account](#) | [Logout](#) | [Return To LOB](#)



UNJSPF

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

Welcome [Redacted] 14/01/2025

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Pour mettre à jour vos préférences linguistiques pour l'Espace client de la CCPPNU (MSS), veuillez aller à l'onglet "COMPTE" situé dans le coin supérieur droit de cette page, puis, sélectionnez l'onglet correspondant. Votre préférence linguistique définit la langue dans laquelle vous souhaitez utiliser MSS. Vos options de langue sont soit l'anglais, soit le français. Une fois que vous avez opté pour une nouvelle langue, les NOUVEAUX documents générés pour votre dossier seront dans la nouvelle langue à compter de la date de changement ; les documents qui étaient déjà dans votre dossier avant un changement de langue ne seront PAS traduits dans la nouvelle langue de votre choix.

To update your language preference for your UNJSPF Member Self-Service (MSS), go to the "ACCOUNT" tab at the top right of this page and select the according tab to change your language preference. Your language preference defines the language in which you will use MSS. Your language options are either English, or French. Once you have opted for a new language, NEW documents generated for your case as of that date will be in the new language; documents that were already on file prior to a language change will NOT be translated into your new language of choice.

General instructions:

MSS will allow you to view and update certain information in your UNJSPF records.

The Terms of Service for use of the UNJSPF MSS portal have been updated. Please read them in full [here](#). Your continued use of the MSS portal constitutes your agreement to follow and be bound by the updated Terms of Service.

-To update your MSS email address or password, please go to the "Account" tab at the top right of this page; select the tab(s) of your choice to make the according change(s).

-To correct any personal information, please follow the instructions below:

If you are an employee of CTBTO, EPPO, FAO, IAEA, ICCROM, ICGB, ICAO, ICC, IFAD, ILO, IMO, IOM, IPU, ISA, ITU, ITLOS, UNESCO, UNIDO, WHO, WIPO, WMO, UNWTO, [contact your Staff Pension Committee \(SPC\) Secretary](#).

If you are an employee of the UN family, contact your Executive Office or your HR Office immediately.

If you are a retiree or a beneficiary, please contact the Fund at [United Nations Joint Staff Pension Fund \(unjsp.org\)](#).

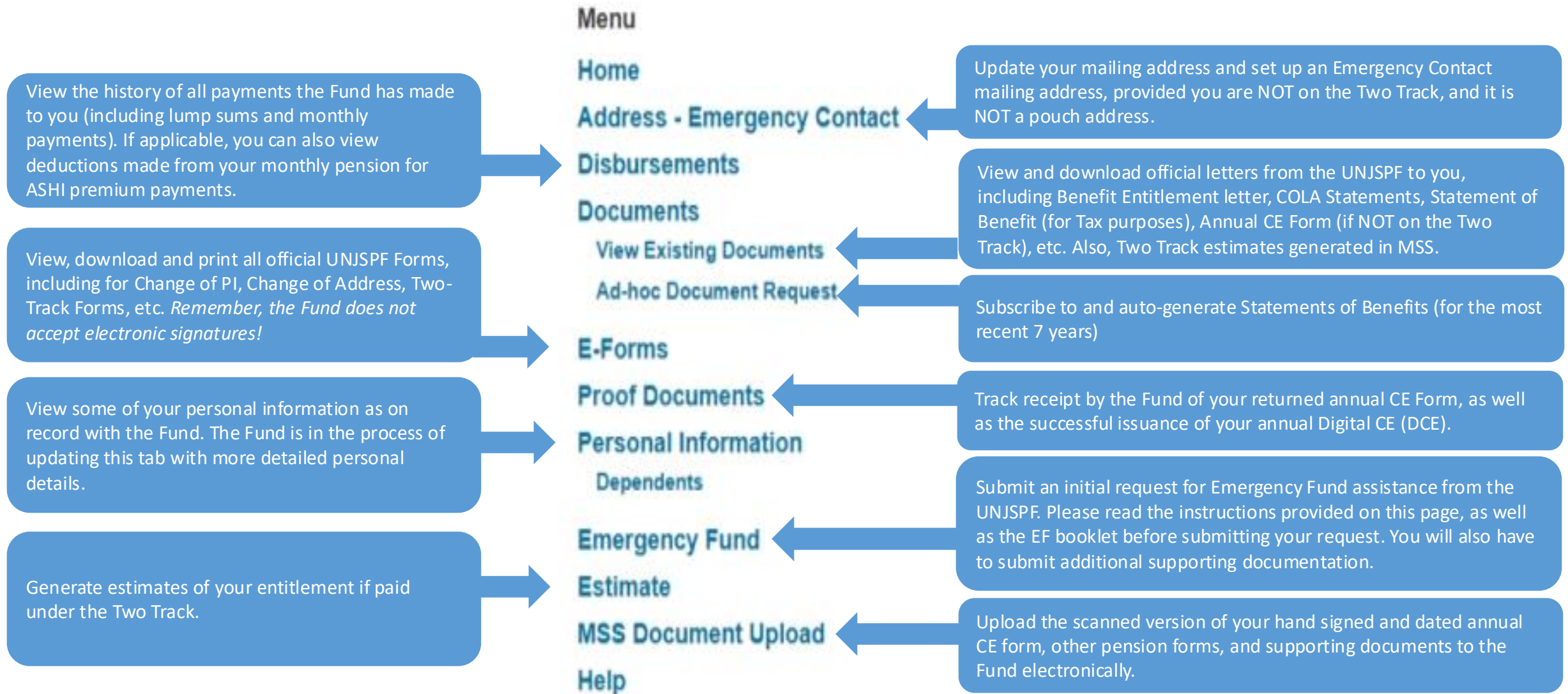
-For help with technical problems accessing your MSS account please contact the Fund at MSSsupport@unjsp.org.

-For more detailed information on MSS please see [About Member Self-Service \(MSS\) - UNJSPF](#)

[News](#)

[Alerts](#)

Member Self-Service (MSS) – Functionalities



Member Self-Service (MSS) – All the menu items explained

- **Account** (top right corner of your MSS page): to change your Email address, MSS password, Security Questions and **set** your language preference (English or French)
- **Home page**: including alerts from the Fund.
- **Address**:
 - All those on the US Dollar track can change their address online and provide an emergency contact.
 - *If you are paid under the two-track, you must submit form PF23/M to request the Fund to change your address. You can upload and submit the form to the Fund electronically, inside your MSS account.*
- **Disbursements**: track all payments from the Fund and ASHI deductions (if applicable).
- **Documents > View existing Documents**: you can access, download and print your:
 - Official Benefit letter
 - Quarterly COLA Statements
 - Statement of Benefits («tax statement») (if requested)
 - Two-track estimates that you have generated
 - Certificate of Entitlement (if on the US Dollar Track)
 - Other important documents


Member Self-Service (MSS) – All the menu items explained

- **Documents > Ad-hoc Document Request:**
 - You can subscribe to receive your annual Statement of Benefits (it will be posted under Documents>View Documents, once available)
 - You can auto-generate Statements of Benefits for the most recent 7 years
 - You can set your preferred Tax Period for the Statement content
 - You can set your preferred language for the Statement (EN or FR)
- **E-Forms:** all official UNJSPF forms pre-completed with your UID and name (e.g., Change in Payment Instructions form PF.23, forms E.10 and E.11, etc.) – always use these forms as applicable!
- **Emergency Fund:** in case of severe financial hardship, submit an initial EF request online, and supporting documents via MSS Document Upload.
- **MSS Document Upload:** to upload and submit to the Fund duly completed, dated and signed official form/s and relevant supporting documents (e.g., current year barcoded CE, PF23, E10, E11, ID docs, Birth Cert./s, Marriage Cert., Divorce doc., etc.)
- **Proof Documents:** to track dated receipt by the Fund of your returned, barcoded annual CE form **and/or successful issuance of your annual DCE.**
- **Two-Track Estimate:** to run your estimates of your entitlement if paid under the local track of your country of residence.

Member Self-Service (MSS) – Change address in account

- **Address:** all those on the US Dollar track can change their address online and provide an emergency contact – *If you are paid under the two-track, you must submit form PF23/M to request the Fund to change your address.*

Last Logon 03/07/2018 | Account | Logout | Return To LOB

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

Welcome **confidential** 04/07/2018

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Address

Official Mailing Address ▼
PO **confidential**
LUSAKA, ZM

Phone:
Home: +260 **confidential**
Email:
Registered: **confidential**@yahoo.com

ZAMBIA

Update address

change accepted only for Official Mailing Address. **Pouch Address** can't be changed online

Click on the *Update address* button to edit the "Official Mailing Address"
Cliquez sur le bouton *Update address* pour changer l'adresse postale officielle

Member Self-Service (MSS) – View disbursements account



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

Welcome **confidential** 04/07/2018

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Disbursements

Below is historical record of your disbursements

Issued Disbursements

Disbursements that have already been sent to you.

Payee: **All**

Benefit Account: **All**

Year: **All**

[Records](#) [Export](#)

Value Date	Payment Currency	COP Gross	ASHI	COP Deductions	COP Net	Status	Reason Code	Check EFT No	Disbursement	Unique Id	Payee Name	Overpayment Flag
30/06/2018	USD - US Dollar	4,746.85	469.09	0.00	4,277.76	Reconciled		1426860	EFT	CONFIDENTIAL		<input type="checkbox"/>
31/05/2018	USD - US Dollar	4,746.85	469.09	0.00	4,277.76	Reconciled		1389668	EFT			<input type="checkbox"/>
30/04/2018	USD - US Dollar	4,746.85	453.84	0.00	4,293.01	Reconciled		1352607	EFT			<input type="checkbox"/>
31/03/2018	USD - US Dollar	4,644.66	453.84	0.00	4,190.82	Reconciled		1315484	EFT			<input type="checkbox"/>
28/02/2018	USD - US Dollar	4,644.66	453.84	0.00	4,190.82	Reconciled		1278716	EFT			<input type="checkbox"/>
31/01/2018	USD - US Dollar	4,644.66	462.01	0.00	4,182.65	Reconciled		1241976	EFT			<input type="checkbox"/>
31/12/2017	USD - US Dollar	4,644.66	462.01	0.00	4,182.65	Reconciled		1205554	EFT			<input type="checkbox"/>
30/11/2017	USD - US Dollar	4,644.66	462.01	0.00	4,182.65	Reconciled		1168625	EFT			<input type="checkbox"/>

- Annual CE form
- STATEMENTS
- LETTERS
- ESTIMATES

Last Logon 03/07/2018 | Account | Logout | Return To LOB

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ISA ITU ITLOS STL UN UNESCO UNIDO WHO WIPO WMO WTO

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Records Export

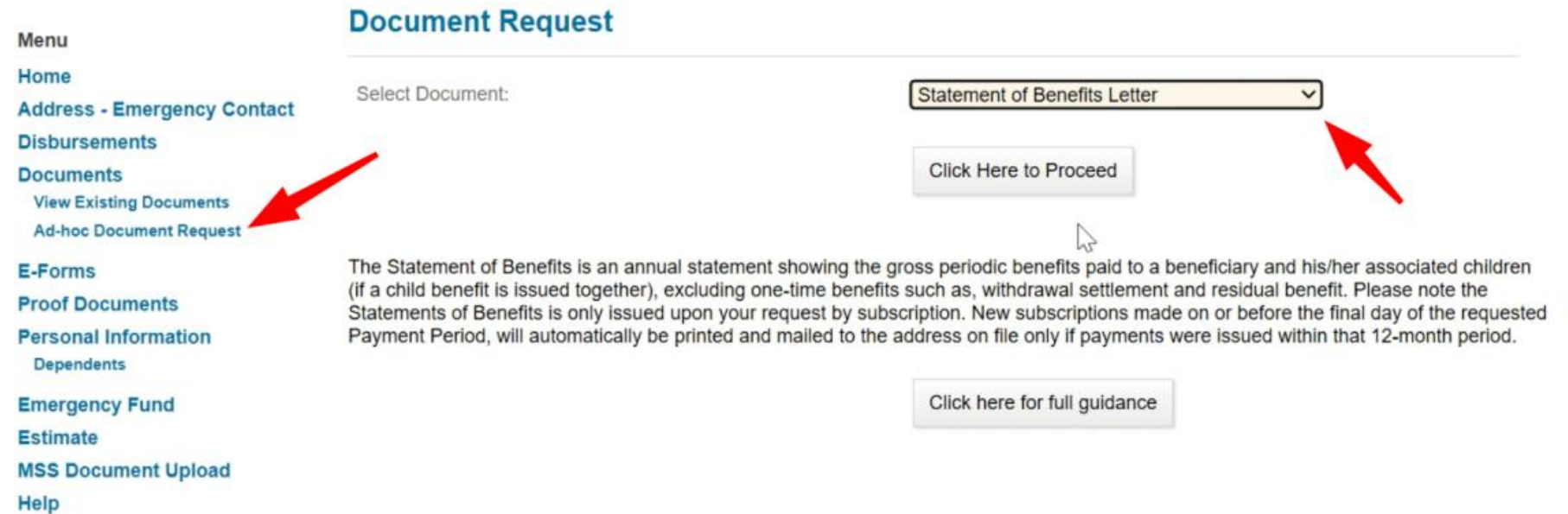
Date	Document	Recipient	Action
29-May-2018	CE 002 - Certificate of Entitlement - Mem		Details
13-Apr-2018	CO 001 - COLA Letter English		Details
21-Jun-2017	MSS Registration Success		Details
28-May-2017	CE 002 - Certificate of Entitlement - Mem		Details
19-Apr-2017	CO 001 - COLA Letter English		Details

No need to wait for the CE to arrive by mail, print the online CE, sign it and return it in Original by mail or pouch to NY or GVA Office
Plus besoin d'attendre l'arrivée du CE par courrier, imprimez-le en ligne, signez et retournez l'Original au bureau de NY ou GVE par courrier ou valise diplomatique

come Retiree's Name 04/07/2018

Retiree's Personal Information.
Blocked for Confidentiality

- Subscribe to Statement of Benefits for the future
- Auto-generate Statements of Benefits for the past 7 years
- Select your preferred Tax period
- Select your language preference



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- MSS Document Upload
- Help

Document Request

Select Document:

Statement of Benefits Letter ▼

Click Here to Proceed

The Statement of Benefits is an annual statement showing the gross periodic benefits paid to a beneficiary and his/her associated children (if a child benefit is issued together), excluding one-time benefits such as, withdrawal settlement and residual benefit. Please note the Statements of Benefits is only issued upon your request by subscription. New subscriptions made on or before the final day of the requested Payment Period, will automatically be printed and mailed to the address on file only if payments were issued within that 12-month period.

Click here for full guidance

- For guidance, step-by-step guide, and FAQs for this new feature, visit the [Statement of Benefits webpage](#).

Member Self-Service (MSS) – Access/download all official UNJSPF forms

Last Logon 04/06/2024 | Account | Logout | Return To LOE

- All official UNJSPF forms
- All forms in English and French version
- All forms pre-completed with your name and your UID#
- CE form (if not on two-track)
- Change in Payment Instructions form - PF23 (account, currency)
- Change of Mailing Address form - PF23M (and/or email, phone)
- Two-Track forms (election and change in country of residence) – E10 and E11
- Other



UNJSPF

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Forms

Below is a list of standard forms used by the UN Pension Fund. The forms are formatted for US letter-sized paper, which is slightly smaller, but should print without problems on international standard, A4. The 'Type & Print' feature allows users to type their information directly into the PDF forms. Once the information is typed in, the form must be printed and signed. The UNJSPF currently accepts ONLY printed and signed forms. No e-mails or faxes are accepted. Forms are in PDF format. In order to view or print them, you will need Adobe Reader, version 11 or later. For printing the e-forms in PDF format, choose 'Actual Size' option under the Page Sizing & Handling section.

Please be aware that if you are in receipt of more than one benefit from the Fund, you must include all those Retirement numbers to which the change you are requesting shall apply, particularly for the following forms 'PF 23, PF23B, E10, E11, A2'

Employee Forms



A2-E - Designation of Beneficiary - English

Form used in Member Self Service

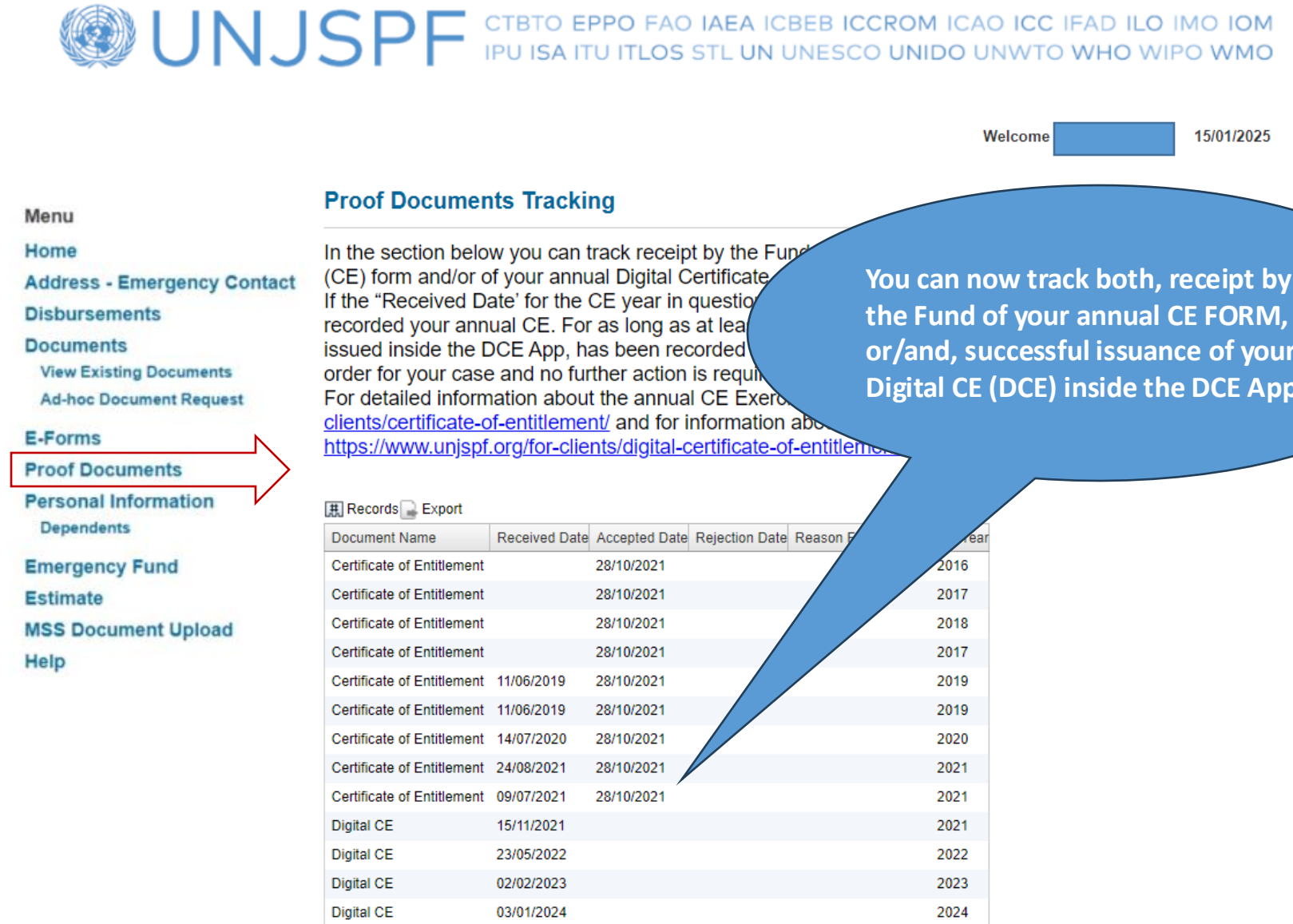


A2-F - Désignation de bénéficiaires d'un versement résiduel

Formulaire français disponible pour les démarches autonomes de nos membres.

Member Self-Service (MSS) – Track receipt of your CE Form by the Fund

- The receipt date of the **Certificate of Entitlement form** can be seen under Proof Documents. **Don't worry if no date is provided under the field "Accepted Date" as it is not required/ needed;** the importance is that you submitted, and the Fund received your CE form. If there was any issue with your CE, the Fund would reach out to you to address it.
- Now the DCE can also be **tracked here**, as well as inside the DCE App!



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Proof Documents Tracking

In the section below you can track receipt by the Fund (CE) form and/or of your annual Digital Certificate (CE) form. If the "Received Date" for the CE year in question is recorded your annual CE. For as long as at least one CE has been issued inside the DCE App, has been recorded in order for your case and no further action is required. For detailed information about the annual CE Exercise, please visit <https://www.unjspf.org/for-clients/certificate-of-entitlement/> and for information about the Digital CE, please visit <https://www.unjspf.org/for-clients/digital-certificate-of-entitlement/>.

Records Export

Document Name	Received Date	Accepted Date	Rejection Date	Reason For Rejection	Year
Certificate of Entitlement		28/10/2021			2016
Certificate of Entitlement		28/10/2021			2017
Certificate of Entitlement		28/10/2021			2018
Certificate of Entitlement		28/10/2021			2017
Certificate of Entitlement	11/06/2019	28/10/2021			2019
Certificate of Entitlement	11/06/2019	28/10/2021			2019
Certificate of Entitlement	14/07/2020	28/10/2021			2020
Certificate of Entitlement	24/08/2021	28/10/2021			2021
Certificate of Entitlement	09/07/2021	28/10/2021			2021
Digital CE	15/11/2021				2021
Digital CE	23/05/2022				2022
Digital CE	02/02/2023				2023
Digital CE	03/01/2024				2024

Member Self-Service (MSS) – Submit an Emergency Fund request

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Request for Emergency Funds

The Emergency Fund is utilized to provide financial assistance to beneficiaries who are currently receiving a periodic benefit from the Fund. It is intended to provide relief in individual cases of proven hardship owing to illness, infirmity or similar cases, including funeral arrangements. It is not intended to supplement pensions that may be considered insufficient, whether due to general or local economic situations or limited contributory service.

Please answer the following questions in order to determine if you meet the minimum requirements of applying for Emergency Fund assistance.

a) Are you currently receiving a periodic benefit from the UNJSPF? Yes/No

b) Your request is not due to educational expenses or loans. Yes/No

If the answer to either of the above questions is "NO" you are not eligible for Emergency Fund assistance.



Disclaimer: Upon hitting the submit button, please note that this request will be sent to the UNJSPF Client Services and cannot be modified. You will have thirty calendar days from the date of this request to submit all required documentation as provided in the Emergency Fund Letter located in the "Documents" section of your Member Self-Service account.



Create Request - (click Edit to create)

Emergency Fund Request Category: Natural Disaster

Submitted Request

 Records  Export

Case Number Emergency Fund Request Category

Cancel

Submit Emergency Funds Request

Click on the **Edit** Button, Select the **Emergency Fund Request Category**, Check the **Disclaimer** button and Click on the **Submit Emergency Fund Request Button**
Cliquez sur le bouton **Edit**, choisissez la catégorie, cochez le bouton **Disclaimer** et cliquez sur le bouton **Submit Emergency**

Member Self-Service (MSS) – Two-Track Estimate Tool

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ALERT:

Some estimates generated by this tool are currently experiencing an issue. If you ran an estimate providing you with the amounts for a full Early Retirement benefit under Art. 29 and a full Deferred Retirement benefit under Art. 30 and the same entitlement amount is provided for both benefits, please disregard it. In that case, if you need an estimate, you may request it from the Fund via the "Contact Us" webpage (<https://contact.unjspf.org/>); in your request, please indicate your 9-digit UID number in the designated UID field, as well as the separation date for your estimate in the free text box at the bottom of the form. We will send the new estimate to your UNJSPF Member Self-Service (MSS) email address. Please know we are working to resolve this issue and thank you for your patience.

[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, check the Estimates page (<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/>. 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.

Pension Estimate

Estimate of your Pension Entitlement

Select Pension Application:

Local Track Pension

Effective Date:

New Country of Residence:

Submit Request

Member Self-Service (MSS) – MSS Document Upload

Last Logon 15/01/2025 | Account | Logout | Return To LOB



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To start the
Document upload
process, click here.

Once you have
successfully uploaded
your document(s) you
can view them by
clicking here

Welcome [Redacted] 15/01/2025

Upload Document

Outbox

You can now submit official UNJSPF forms and supporting documentation to the Fund electronically by uploading documents inside this MSS tab. In that case you do not need to send original documents unless otherwise instructed by the Fund.

Disclaimer:

Use of MSS Document Upload is subject to acceptance of the [United Nations Joint Staff Pension Fund's Privacy Policy](#) and the [Member Self-Service Terms of Service](#). Use of MSS Document Upload signifies agreement to the terms and conditions stated therein.

Important Note: You cannot submit pension queries via this feature. All queries must be submitted via the established channels as provided on the Fund's website <https://www.unjssf.org/contact-us/>.

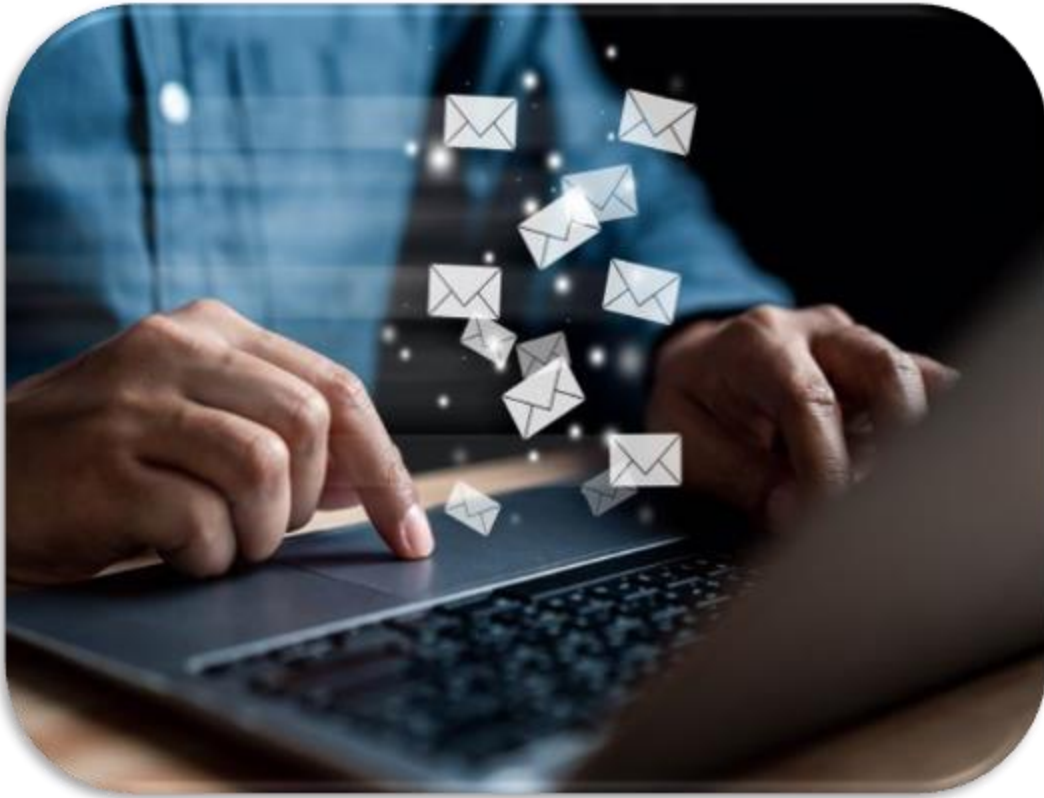
MSS Document Upload Guidelines:

Please read the following instructions carefully to ensure the successful use of this new MSS Document Upload feature.

- All official UNJSPF forms will have to be downloaded, printed, dated and signed by you in ink before transforming them into a format that allows for uploading. The Fund does not accept forms with electronic signatures.
- All information that you provide must be true and complete.
- Note that there is no two-factor authentication through this process.
- By submitting UNJSPF forms electronically through MSS, you confirm that the signature on the form is your original signature.
- Any official UNJSPF form that includes a requirement for authentication of your signature by a UN or government official, or notary public, must be completed as instructed. Please refer to the Fund's website for guidance on signature authentication: <https://www.unjssf.org/authentication-of-signatures-and-docs/>.
- Before you can upload your document(s), you have to create a JPEG, JPG or PDF file of the duly completed document, which you must then save on your computer or device so that you can then upload the document to MSS via this feature.
- All documents must be uploaded in either JPEG, JPG or PDF format; no other file types are acceptable.
- Documents must be uploaded one by one as individual files (do NOT include several documents in the same PDF, JPG or JPEG file).
- You can upload a maximum of five (5) documents in one electronic submission. If you want to submit more than 5 documents, you must create a new submission.
- Documents are best uploaded using current versions of Google Chrome, Mozilla Firefox, Internet Explorer (IE) and Microsoft Edge browsers. We do NOT recommend the use of the Apple Safari (for MAC systems) browser, as it can cause uploading issues and failure.
- Please follow the steps explained in this paragraph to ensure successful document upload and submission.
Note that EACH document will have to be uploaded, one by one, following these steps: (i) click on the button "UPLOAD DOCUMENT" - this will take you to a different page where you will access an "UPLOAD DOCUMENT feature" where you will be able to upload your document(s). At the bottom next to the "Select File" field, you click "CHOOSE FILE". There, (ii) select the PDF, JPG or JPEG file you wish to upload. Then, (iii) you click "UPLOAD" and you should now see the attachment name under "File Name" and a drop-down menu under "Description". (iv) Now you must label the uploaded document by selecting the appropriate document name from the "DESCRIPTION" drop-down menu (i.e. official form name or description of supporting document). If all is in good order, you can proceed to upload the next document by following the same steps (i) to (iv) described above.

Read these guideline explaining how to upload documents. A detailed step by step guide is available on the Fund's ['About Member Self Service \(MSS\)' webpage](#)

In the future: Multi-Factor Authentication (MFA) for UNJSPF Member Self-Service (MSS)



The benefits of MFA:

- **Increased Security**
- **Reduce risks** associated with password vulnerabilities
- **Better control** over sensitive data
- **Variety of authentication** choices
- **Conform to best practices** and industry standards

Advice: Note down your UID number somewhere save; you will need it to re-register for MSS when MFA is introduced. Prepare now for a smooth experience in the near future.



UNJSPF
United Nations Joint
Staff Pension Fund

Today's presentation overview

- The UNJSPF
- Website and Member Self-Service (MSS)
- **Death-related matters and survivors' benefits**
- Certificate of Entitlement (CE) – annual proof of life requirement
- Digital Certificate of Entitlement (DCE)
- Change of Address or Bank details
- Cost-of-Living Adjustment (COLA)
- The UNJSPF Emergency Fund
- How to contact the UNJSPF



UNJSPF
United Nations Joint
Staff Pension Fund

Key take aways:

- Share with your family and/or keep with your will or in a designated folder the contact details for the UNJSPF and key info about what to do in case of your passing, so that your survivors know where to turn and what to do
- The Fund must be informed asap after the passing of a UNJSPF member to prevent potential overpayments



UNJSPF
United Nations Joint
Staff Pension Fund

Watch the educational video about
“Survivor’s Benefits”

https://www.youtube.com/watch?v=Vo_1OTDFRIk

Watch the educational video
**“Are you a survivor of a UNJSPF
retiree/beneficiary?”**

<https://www.youtube.com/watch?v=C9y7guPsqO4>

Informing the Fund of the death of a UNJSPF member

- Send an email to unjspf-deathrelated@un.org OR,
- Inform the Fund via the online [Contact Us form](#)
- Call the Fund - details for the Fund's Contact Centre are provided on the website under [Contact Us](#)
- **Provide/include the following information:**
 - Full Name of the deceased
 - The deceased's Date of Birth
 - The deceased's Date of Death
 - The deceased's UID (9 digits) and/or retirement number (6 alphanumeric digits)
 - The deceased's official mailing address
 - If possible, include:
 - Contact details for the surviving family (so we can reach out to them as needed)
 - An original or a certified copy of **the deceased's death certificate** (if it is not available at the time of informing the Fund, it should be sent to the Fund as soon as it becomes available so the Fund can start the necessary processes for the potentially entitled survivors)

SURVIVOR'S BENEFITS – Determination of entitlement for survivors

- Once the Fund has been informed of the death of a retiree, it will **stop payment** of the benefit; if necessary, the Fund will reach out to the survivors to request **reimbursement of overpayments**.
- Once the **death certificate** has been received by the Fund, we will review the late retiree's case to determine whether there any potential survivors entitled to a survivor's benefit. If so, the Fund will reach out to the survivors to request submission of payment instructions and supporting documents. **If not on file, these documents will be requested:**
 - Copy of the retiree's Death Certificate
 - Copy of Marriage Certificate
 - Copy of Spouse's Birth Certificate
 - Copy of divorce court document (if applicable)
 - Copy of valid, government issued photo ID bearing the name, date of birth, validity date, and the signature of the entitled survivor (e.g., passport or National ID card)
 - **Original PENS.E/2** payment instruction form duly completed, dated, and hand signed by the entitled survivor(s), with signature duly authenticated (this form should NOT be sent to the Fund during the retiree's lifetime!)

Will my spouse be entitled to a survivor's benefit in the event of my death?

- If you were married at the time of separation from service and remained married to the same spouse until your death, your spouse will be entitled to a lifelong surviving spouse's benefit.
- A divorced surviving spouse is entitled to a survivor's benefit only if certain conditions are met.

For details, visit the webpage about [Survivors Benefits](#).

Under which circumstances would my spouse not be entitled?

- If you married after separation from service and did not purchase an annuity.
- If you separated from service before 01 April 2001 and chose a **Deferred retirement benefit with partial lump sum**.

How long will it take to receive the survivor's benefit after submitting all requested documentation?

- If all required documents are received in good order and no discrepancies are noted, standard processing time of a survivor's benefit is 15-20 business days.
- The surviving spouse's benefit is payable from the 1st day of the month following the death of the retiree.

How much will my surviving spouse receive?

- In general, the amount equals half of the retiree's full pension (before any lump sum commutation)
- This amount is **payable for life** and is adjusted for cost-of-living.
- A Certificate of Entitlement will need to be submitted each year to the Fund as proof of life to continue receiving the benefit

SURVIVOR'S BENEFITS – How you and your spouse can prepare

What can I do to facilitate the establishment of my spouse's pension after my death?

- Please establish a pension file for your spouse where you include print outs of [relevant pages](#) from the Fund's website, [contact details for the Fund](#), and copies of the relevant supporting documents as well as form Pens.E/2 which you can download from your [MSS account](#) or the [website](#).
- For form Pens.E/2: if you have a joint bank account with your spouse, and your bank agrees not to close it after your death, you can already fill the account details on page 2 of the Pens. E/2 form. Otherwise, your spouse will have to provide their own bank account details if/when the time comes.
- **PLEASE DO NOT SEND FORM PENS.E/2 TO THE FUND RIGHT NOW**, as it would confuse the Fund's systems, and likely the form would be outdated by the time we need it, and the Fund would have to request a new one then.
- **Right now, you can send** to the Fund a copy of your marriage certificate, birth certificates for you and your spouse and a copy of your spouse's valid, government issued photo ID (ideally, passport or National ID card). If you divorced from a spouse that was reported to the Fund in the past, then please also include copy of the Divorce Decree. *It is advised to keep a copy of the document(s) in your personal pension folder or with your will, so your spouse has easy access if needed.*
- Inform your spouse also about the future requirement to submit their annual proof of life to the Fund, in the form of the [Certificate of Entitlement](#).

If the child has already been deemed disabled and approved for a disabled child's benefit by the Fund:

- If following your death, the other parent is still alive, they will be the natural guardian. The child's benefit will be paid to that parent.
- If both parents are deceased, or the child does not reside with the other parent, then a legal guardianship needs to be arranged. If the child is in custody of a third party, the child's benefit will be paid to a legal guardian appointed for the child by the appropriate judicial authority in the child's country of residence. In that case the benefit will have to be paid into a Guardianship account.
- In some cases, a disabled child can handle their own financial affairs (based on proof from a treating physician). When the child turns age 16, the benefit can be paid directly to the child, if the child is able to handle their own financial affairs.

For more information: <https://www.unjspf.org/for-clients/disability-benefit/>.

For questions, please [contact us](#).

Preparation and reminders:

- If your disabled child is unable to handle their own financial affairs, please consider who will be the legal guardian in the event of your death.
- **Please be aware that a disabled child benefit may be subject to periodic review.** In the event of your death, someone will need to arrange for the medical reports to be submitted to the Fund.
- **The Certificate of Entitlement will need to be submitted yearly to the Fund for the child benefit.**
- See the booklet on [Legal Guardianship](#) and the type of bank account that is required. The benefit of a disabled child can only be paid to a guardianship/trust account in the name of or on behalf of the child, an account in the name of the child, or a joint account in the name of the legal guardian and the child.

If the child has not yet been approved for a disabled child's benefit by the Fund:

- If you are a retiree and in receipt of a child's benefit on behalf of your child, the child's benefit will normally stop at the end of the month during which the child reaches age 21. If the child is approved for disability, the benefit will be paid beyond age 21 and is usually subject to periodic reviews.
- If the child is disabled, you should declare this to the Fund at the time of separation, or as soon as possible thereafter. The case will need to be reviewed for approval by the Staff Pension Committee.

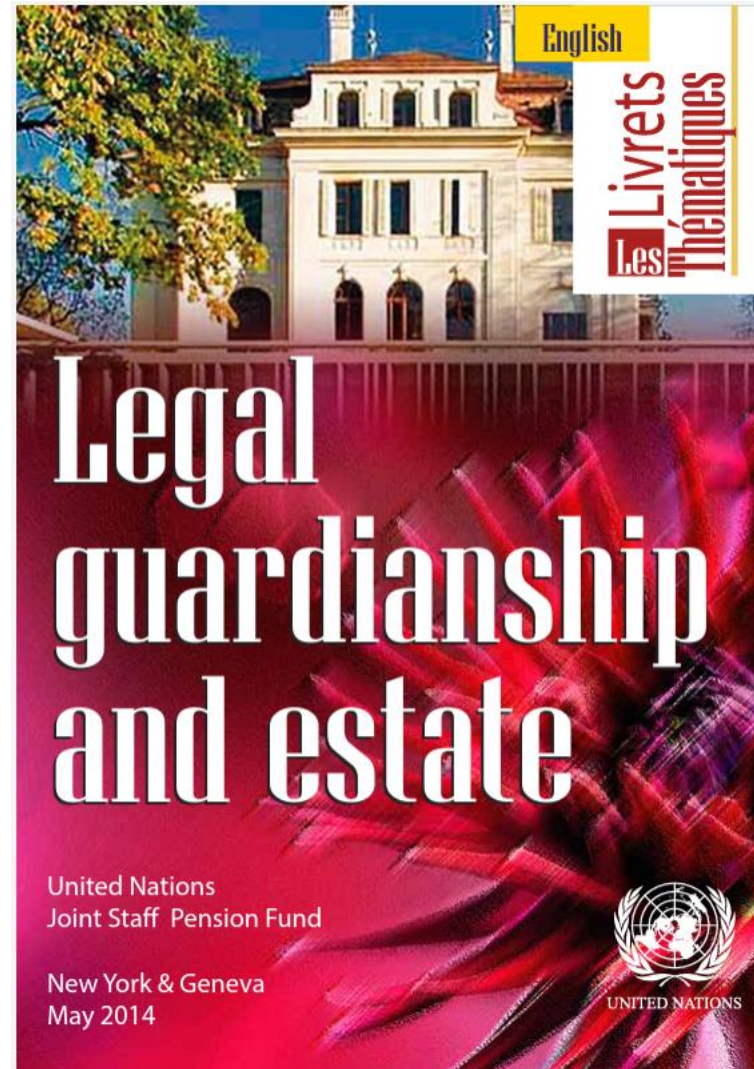
For more information: <https://www.unjspf.org/for-clients/disability-benefit/>. \

For questions, please [contact us](#).

SURVIVOR'S BENEFITS — Process for disabled child when parent dies

Please read the Fund's
**Legal guardianship
and estate booklet:**

<https://www.unjspf.org/for-clients/legal-guardianship-and-estate/>




SURVIVOR'S BENEFITS – Completing form Pens.E/2 (by the entitled survivor)

PENS.E/2 Payment Instructions form

- Please fill the form for our website if possible before printing and signing to avoid misinterpretations of letters and numbers.
- The completed form bearing **ORIGINAL SIGNATURE** must be submitted to the Fund, normally, via mail.
- Please include a document from your bank showing your account details.

Advice to the survivor to make sure to check the correct box, as applicable



UNITED NATIONS JOINT STAFF PENSION FUND

INSTRUCTIONS FOR PAYMENT OF DISABILITY OR DEATH BENEFIT(S)

IMPORTANT
Please Enter Pension Number

--	--	--	--	--	--

PLEASE PRINT OR TYPE

Important Notes:

- Use this form to submit payment instructions **ONLY** for Disability or Death benefits payable under the UNJSPF Regulations. For other types of benefits, please obtain the appropriate form from the Secretary of your Staff Pension Committee or the Pension Fund's website: unjspf@un.org.
- Check the appropriate box below for the type of benefit to which you are entitled under the UNJSPF Regulations.
- All sections of the form overleaf should be completed and the form should be signed by you as a beneficiary of the UNJSPF. When completing the form, please bear in mind that your benefit must be paid to a bank account in your name or to a joint account which includes your name. Only in exceptional cases, where a beneficiary does not have a bank account and is unable to open one, can payment be sent in care of a UN office. Payment cannot be remitted to a mailing address, nor can it be made to third party. Your signature on the form must be duly authenticated or witnessed, either by an officer of the United Nations or a local governmental authority. The full name, official title and signature of the Official authenticating your signature and their stamp/seal of office must be affixed to this form. If your signature is not authenticated or witnessed, your payment instructions will be returned which will delay the processing of your benefit.
- You are invited to provide Emergency contact details, for use by the UNJSPF ONLY when all efforts to reach you through normal channels fail.
- For assistance in filling out this form, please consult with the Secretary of your Staff Pension Committee.
- Upon completion, submit **both pages 1 & 2** to the Secretary of your Staff Pension Committee.

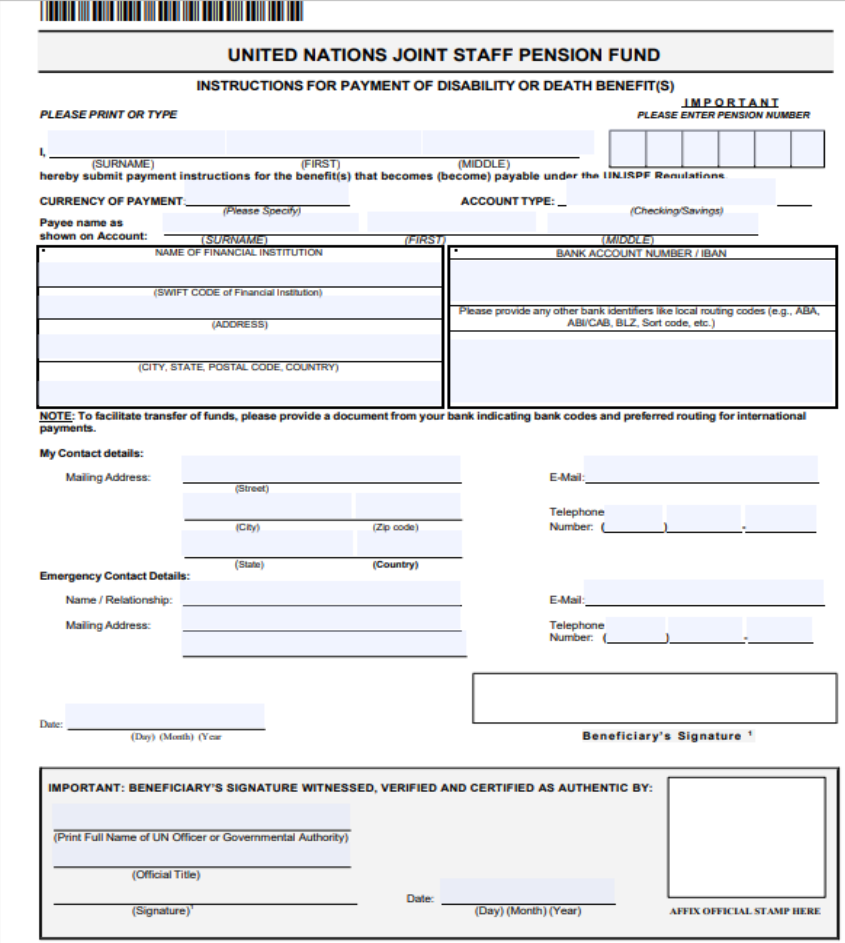
TYPE OF BENEFIT DUE UNDER THE UNJSPF REGULATIONS:

a) Disability benefit (Article 33)	<input type="checkbox"/>
b) Widow's benefit (Article 34)	<input type="checkbox"/>
c) Widower's benefit (Article 35)	<input type="checkbox"/>
d) Divorced surviving spouse's benefit (Article 35 bis)	<input type="checkbox"/>
e) Annuity for spouse married after separation (Article 35 ter)	<input type="checkbox"/>
f) Child's benefit (Article 36)	<input type="checkbox"/>
g) Secondary dependant's benefit (Article 37)	<input type="checkbox"/>
h) Residual settlement (Article 38)	<input type="checkbox"/>

SURVIVOR'S BENEFITS — Completing form Pens.E/2 (by the entitled survivor)

PENS.E/2 Payment Instructions form

- The entitled survivor must fill the form on our website, if possible, before printing and hand signing the document in the presence of an authenticating official to avoid misinterpretations of letters and numbers.
- The completed form bearing **ORIGINAL SIGNATURE** must be submitted to the Fund.
- The signature **MUST BE AUTHENTICATED** in line with the Fund's [signature authentication requirements](#).
- A document from the beneficiary's bank must be included, showing their account details.



The form is titled "UNITED NATIONS JOINT STAFF PENSION FUND" and "INSTRUCTIONS FOR PAYMENT OF DISABILITY OR DEATH BENEFIT(S)". It includes a barcode at the top left and a "PLEASE ENTER PENSION NUMBER" field at the top right. The form is divided into several sections: "PLEASE PRINT OR TYPE" for personal information, "CURRENCY OF PAYMENT" and "ACCOUNT TYPE" for financial details, "NAME OF FINANCIAL INSTITUTION" and "BANK ACCOUNT NUMBER / IBAN" for bank information, "My Contact details" for the survivor's contact information, "Emergency Contact Details" for an emergency contact, and a "Beneficiary's Signature" section. A note at the bottom states: "NOTE: To facilitate transfer of funds, please provide a document from your bank indicating bank codes and preferred routing for international payments." A footer note states: "The completed form bearing ORIGINAL SIGNATURES must be submitted to the Fund; no faxes or e-mails will be accepted."

UNITED NATIONS JOINT STAFF PENSION FUND
INSTRUCTIONS FOR PAYMENT OF DISABILITY OR DEATH BENEFIT(S)

PLEASE PRINT OR TYPE

PLEASE ENTER PENSION NUMBER

I, _____
(SURNAME) (FIRST) (MIDDLE)

hereby submit payment instructions for the benefit(s) that becomes (become) payable under the UNJSPF Regulations.

CURRENCY OF PAYMENT: _____ (Please Specify) ACCOUNT TYPE: _____ (Checking/Savings)

Payee name as shown on Account: _____
(SURNAME) (FIRST) (MIDDLE)

NAME OF FINANCIAL INSTITUTION _____
(SWIFT CODE of Financial Institution) _____
(ADDRESS) _____
(CITY, STATE, POSTAL CODE, COUNTRY) _____

BANK ACCOUNT NUMBER / IBAN _____
Please provide any other bank identifiers like local routing codes (e.g., ABA, ASB/CAB, BLZ, Sort code, etc.) _____

NOTE: To facilitate transfer of funds, please provide a document from your bank indicating bank codes and preferred routing for international payments.

My Contact details:

Mailing Address: _____
(Street) _____
(City) _____ (Zip code) _____
(State) _____ (Country) _____

E-Mail: _____
Telephone Number: (____) ____-____

Emergency Contact Details:

Name / Relationship: _____
Mailing Address: _____

E-Mail: _____
Telephone Number: (____) ____-____

Date: _____
(Day) (Month) (Year)

Beneficiary's Signature ¹

IMPORTANT: BENEFICIARY'S SIGNATURE WITNESSED, VERIFIED AND CERTIFIED AS AUTHENTIC BY:

(Print Full Name of UN Officer or Governmental Authority) _____
(Official Title) _____
(Signature) _____ Date: _____
(Day) (Month) (Year)

AFFIX OFFICIAL STAMP HERE

¹ The completed form bearing ORIGINAL SIGNATURES must be submitted to the Fund; no faxes or e-mails will be accepted.

Page 2 of 2 PENS.E/2 (06/7)-E

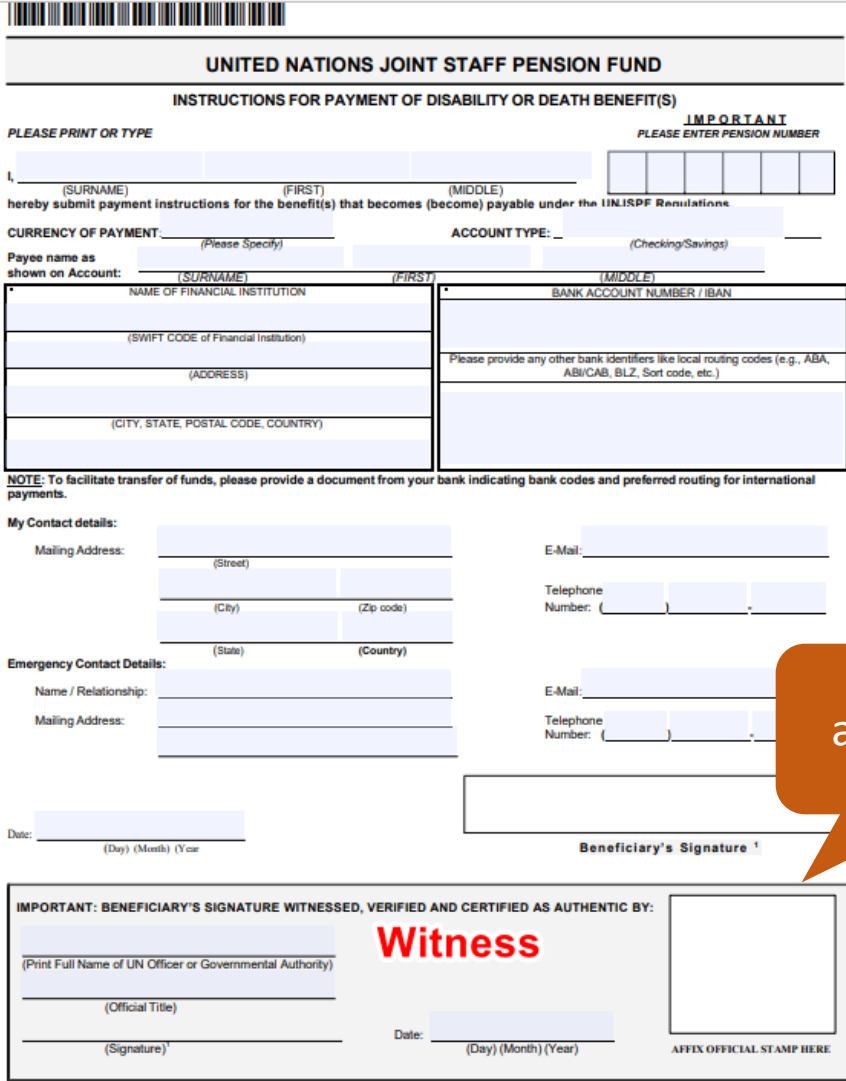
SURVIVOR'S BENEFITS – Signature authentication requirements

Who can witness the signature on the PENS.E/2 payment instruction form?

- 1.The UN Pension Fund if the entitled survivor brings the documents to our Fund offices.
- 2.Officials of the United Nations System
- 3.Local Government Authorities (City Hall), Consular Authorities, Notary Public
- 4.Exceptionally, your treating physician (for details and conditions, visit the link below)

For details, visit the webpage about
Signature Authentication:

<https://www.unjspf.org/for-clients/authentication-of-signatures-documents/>



The form is titled "UNITED NATIONS JOINT STAFF PENSION FUND" and "INSTRUCTIONS FOR PAYMENT OF DISABILITY OR DEATH BENEFIT(S)". It includes sections for beneficiary information, payment details, and a witness section. A red speech bubble points to the "Beneficiary's Signature" field with the text "Signature authentication here!".

UNITED NATIONS JOINT STAFF PENSION FUND
INSTRUCTIONS FOR PAYMENT OF DISABILITY OR DEATH BENEFIT(S)

PLEASE PRINT OR TYPE

I, _____ (SURNAME) (FIRST) (MIDDLE) _____
hereby submit payment instructions for the benefit(s) that becomes (become) payable under the UNJSPF Regulations.

CURRENCY OF PAYMENT: _____ (Please Specify) **ACCOUNT TYPE:** _____ (Checking/Savings)

Payee name as shown on Account: _____ (SURNAME) (FIRST) (MIDDLE) _____

NAME OF FINANCIAL INSTITUTION

(SWIFT CODE of Financial Institution)

(ADDRESS)

(CITY, STATE, POSTAL CODE, COUNTRY)

BANK ACCOUNT NUMBER / IBAN

Please provide any other bank identifiers like local routing codes (e.g., ABA, ABI/CAB, BLZ, Sort code, etc.)

NOTE: To facilitate transfer of funds, please provide a document from your bank indicating bank codes and preferred routing for international payments.

My Contact details:
Mailing Address: _____ (Street)

(City) (Zip code)

(State) (Country)
E-Mail: _____
Telephone Number: (____) ____-____

Emergency Contact Details:
Name / Relationship: _____
Mailing Address: _____
E-Mail: _____
Telephone Number: (____) ____-____

Date: _____ (Day) (Month) (Year)

Beneficiary's Signature ¹

IMPORTANT: BENEFICIARY'S SIGNATURE WITNESSED, VERIFIED AND CERTIFIED AS AUTHENTIC BY:

Witness

(Print Full Name of UN Officer or Governmental Authority)

(Official Title)

(Signature)

Date: _____ (Day) (Month) (Year)

AFFIX OFFICIAL STAMP HERE

¹ The completed form bearing ORIGINAL SIGNATURES must be submitted to the Fund; no faxes or e-mails will be accepted.

Page 2 of 2 PENS.E/2 (06/7)-E



UNJSPF
United Nations Joint
Staff Pension Fund

Today's presentation overview

- The UNJSPF
- Website and Member Self-Service (MSS)
- Death-related matters and survivors' benefits
- **Certificate of Entitlement (CE) – annual proof of life requirement**
- Digital Certificate of Entitlement (DCE)
- Change of Address or Bank details
- Cost-of-Living Adjustment (COLA)
- The UNJSPF Emergency Fund
- How to contact the UNJSPF



UNJSPF

United Nations Joint
Staff Pension Fund

Key take aways:

- As a recipient of a monthly payment from the Fund, you must submit your proof of life to the Fund every year, latest by 31 December, to prevent a possible benefit suspension
- You should provide your proof of life in the form or the “*Certificate of Entitlement*” (CE) which you can submit using ONE of the following methods:
 - the paper-based barcoded annual CE form,
 - OR
 - the Digital CE App



UNJSPF
United Nations Joint
Staff Pension Fund

Watch the educational video about
“The Certificate of Entitlement (CE)”

<https://www.unjspf.org/for-clients/certificate-of-entitlement/>

The Certificate of Entitlement (CE)

The Certificate of Entitlement (CE) is a yearly proof of life document to confirm you are alive and continue to be entitled to your monthly benefit from the Fund.

- Once you are in receipt of a regular monthly payment from the Fund, you must submit your annual proof of life in the form of the CE every year or your benefit might get suspended. Detailed and up to date CE information can be found on the following webpage: <https://www.unjspf.org/for-clients/certificate-of-entitlement/> - please check this webpage once your benefit has started into payment, so you are aware of the applicable timelines and requirements for this annual exercise.
- The annual CE can be submitted to the Fund in one of the following two ways:
 - either in biometric format inside the so-called Digital CE (DCE) mobile app **any time between 01 January and 31 December each year**, OR
 - by using a paper-based, barcoded CE form which is sent to all retirees and beneficiaries concerned early July every year; a reminder is sent -normally at the end of October of that same year- to those who did not return the July CE form by then. The duly completed, dated and hand signed CE form must be returned latest by 31 December.
- You must submit your DCE or your duly completed barcoded CE form to the Fund at the latest by 31 December each year.
- If no DCE or CE form is received from you by the Fund by end of December, and no other acceptable proof of life (including email or phone call) was received by the Fund indicating that you are alive, you risk the suspension of your monthly benefit payments effective **June of the following calendar year. So, if in doubt, contact the Fund before year end, to ensure we have heard from you!**

The Certificate of Entitlement (CE) – your annual proof of life

Should I use the DCE mobile app OR the CE Form to submit my annual proof of life to the Fund?

- **It is entirely up to you!** You can choose each year whether to use the user friendly, secure Digital CE Mobile App (DCE app) to submit your annual CE, **OR** to submit your proof of life using the paper-based barcoded CE Form.
- If you prefer to use the paper-based barcoded CE Form, you can either await the physical form mailed out by the Fund end of June to all beneficiaries who must complete it, OR, if you are NOT on the Two Track, you can access the form inside the 'Documents' tab of your Member Self-Service (MSS) as of 01 July each year.
You can download, print, complete, date and hand sign the form, and then return it to the Fund in one of the following ways:
 - submit it electronically inside the 'Document Upload' tab inside your MSS, or
 - send the original CE form (with your original signature) to the Fund by mail, or
 - remit it in person at the Fund's offices in NY or Geneva).**In any case, before submitting your CE Form to the Fund, you must hand sign and date your form! Electronic signatures are not accepted. Only the barcoded CE form can be automatically tracked by the Fund and inside your Member Self-Service account!**
- **If you prefer to use the DCE App, we encourage you to do so before 21 June each year.** In that case, we would NOT send you the paper-based CE form. If we do not see your DCE issued in the App by 21 June, we will send you the CE Form, and you can choose which version of the CE to complete: the CE Form or the DCE inside the app.
- If you issue your Digital CE inside the DCE app, you do NOT have to submit the CE form.
If you remit your CE form, you do NOT have to issue your DCE inside the DCE app.
It is enough to submit one acceptable proof of life per year.
- *More details about both ways of submitting your CE follow in the next pages...*

Let's have a look at the annual paper-based, barcoded CE FORM

<https://www.unjspf.org/for-clients/certificate-of-entitlement/>



The Certificate of Entitlement (CE) form (front)

Only barcoded
CE forms can be
tracked!

CERTIFICATE OF ENTITLEMENT / CERIFICAT DE DROIT A PRESTATION / CERTIFICADO DE DERECHO A PRESTACIÓN

UID Number

Name

DATE

The date on which the CE Form was mailed out by the Fund will show here.

I certify that I receive a benefit(s) under the Regulations of the United Nations Joint Staff Pension Fund and that, on the date of my signature as indicated below, I continue to be entitled to this (these) benefit(s). I note that falsification of signature will be considered fraud.
Je certifie que je perçois une (des) prestation(s) qui m'est (me sont) versée (s) en vertu des dispositions des statuts de la Caisse commune des pensions du personnel des Nations Unies et que je continue d'y avoir droit à la date à laquelle j'appose ma signature. J'ai pris bonne note que falsifier une signature est considéré comme une tentative de fraude.
Certifico que recibo una(s) prestación(es) en virtud de las disposiciones de los Estatutos de la Caja Común de Pensiones del Personal de las Naciones Unidas, a la(s) que continúo teniendo derecho en la fecha que firm el presente certificado. Entiendo que la falsificación de la firma será considerado como fraude.

SIGNATURE / Signature	SIGN HERE
(See below if you are unable to sign) (Si vous n'êtes pas en mesure de signer, voir ci-dessous)	
DATE	DATE HERE

- Retirement Number
- TYPE OF BENEFIT
- (Country of Residence for Two Track beneficiaries)

IF YOU ARE UNABLE TO SIGN YOUR NAME, AFFIX YOUR THUMBPRINT HERE AND HAVE IT WITNESSED HERE AS STATED BELOW.
SI VOUS N'ETIEZ PAS EN MESURE DE SIGNER CI-DESSUS, VEUILLEZ APPoser VOTRE EMPREINTE DIGITALE ICI; ELLOE DOIT ÊTRE DUMENT CERTIFIÉE
SI NO LE FUE POSIBLE FIRMAR, PONGA SU HUELLA DIGITAL AQUÍ Y HÁGALA TESTIFICAR AQUÍ, TAL COMO SE INDICA ABAJO.

Witness Name / Nom du témoin / Apellido del testigo	Witnessed or attested to by a UN system official, attending physician or local government authority. Validée par un fonctionnaire du système des Nations Unies, par le médecin traitant ou par les autorités locales. Validada por un funcionario del sistema de las Naciones Unidas, por el médico a cargo o por las autoridades locales.	
Witness Title / Titre du témoin / Cargo del testigo	SIGNATURE/FIRMA	OFFICIAL STAMP (SEAL) SCEAU OFFICIEL SELLO OFICIAL

You must return this certificate within 45 days of the above date in order to ensure continued payment of your benefit.

Complete all required entries.

WARNING:
Any willful misrepresentation for the purpose of collecting benefits from the Fund might lead to prosecution by the appropriate national authorities.

A fin d'éviter que le paiement de votre prestation ne soit interrompu, veuillez remplir et retourner le présent certificat dans un délai de 45 jours à partir de la date indiquée ci-dessus.

Remplir toutes les rubriques pertinentes.

AVERTISSEMENT:
Toute personne qui fait sciemment de fausses déclarations en vue de percevoir des prestations de la Caisse sera passible de poursuites par les autorités nationales compétentes.

Este certificado debe ser devuelto dentro de los 45 días a contar de la fecha de esta comunicación para asegurar el pago ininterumpido de su prestación.

Complete toda la información solicitada.

ADVERTENCIA:
Cualquier representación falsa hecha deliberadamente con el propósito de recibir prestaciones de la Caja puede resultar en enjuiciamiento por parte de las autoridades nacionales competentes.

Your name and official
mailing address will
show here

This is what your **CERTIFICATE OF ENTITLEMENT (CE)** form looks like.

The mailed CE form and the CE Form you can download inside your MSS account look alike.

The Certificate of Entitlement (CE) form (back)

This is what your **CERTIFICATE OF ENTITLEMENT (CE)** form looks like.

If you mail the form back to the Fund, you can send it to the Fund's New York or Geneva office, as you prefer. If you send it to Geneva, please insert it into a stamped envelope and affix the UNJSPF Geneva office address.



The Certificate of Entitlement (CE) Form

How do I receive the barcoded Certificate of Entitlement (CE) form?

- The CE will be mailed to your official mailing address on file with the Fund.
- It will be sent mid-year (usually late June/early July)
- You must hand-sign and date the CE. If you cannot sign with a scripted signature, you can affix your thumbprint in line with instructions provided on our [Signature Authentication webpage](#).
- Or, instead of waiting for the CE form to reach you by postal mail, you can access and download the barcoded CE Form inside your Member Self-Service (MSS) account under the 'Documents' tab, as of 01 July, provided you are not on the Two-Track.

How do I return the completed Certificate of Entitlement (CE) form to the Fund?

You can return your dated and hand-signed CE Form to the Fund in one of the following ways:

- Electronic submission of the PDF or JPG/JPEG of your duly completed and hand signed CE form via your MSS account under the 'Document Upload' tab.
- Mailing your duly completed, original CE form to the Fund.
- Dropping your original CE form off at the Fund in person, either in New York or in Geneva.

More detailed info is available here: <https://www.unjspf.org/for-clients/certificate-of-entitlement/>

The Certificate of Entitlement (CE) – Affixing your thumbprint

What should I do if I cannot sign the Certificate of Entitlement due to my age or a medical condition?

- You can affix your thumbprint in the indicated field and have it witnessed by a UN system official, an attending doctor, a Notary Public, or a Local Government Authority.
- The person witnessing the thumbprint must provide their name, official title and seal or stamp of office in the designated authentication box on the CE form.
- If you are using a thumbprint instead of your scripted signature for the first time, you must have your signature authenticated by your treating doctor and affix a medical certificate form the same doctor, on their official letter head, confirming the medical reason that is preventing you from using your usual signature.
- More details about signature authentication requirements are provided here: <https://www.unjspf.org/for-clients/authentication-of-signatures-documents/>

PENS A/5 (8-98)

CERTIFICATE OF ENTITLEMENT / CERTIFICAT DE DROIT A PRESTATION / CERTIFICADO DE DERECHO A PRESTACIÓN

DATE

I certify that I receive a benefit(s) under the Regulations of the United Nations Joint Staff Pension Fund and that, on the date of my signature as indicated below, I continue to be entitled to this (these) benefit(s). I note that falsification of signature will be considered fraud.

Je certifie que je perçois une (des) prestation(s) qui m'est (me sont) versée(s) en vertu des dispositions des statuts de la Caisse commune des pensions du personnel des Nations Unies et que je continue d'y avoir droit à la date à laquelle j'appose ma signature. J'ai pris bonne note que falsifier une signature est considéré comme une tentative de fraude.

Certifico que recibo una(s) prestación(es) en virtud de las disposiciones de los Estatutos de la Caja Común de Pensiones del Personal de las Naciones Unidas, a la(s) que continúo teniendo derecho en la fecha que firmo el presente certificado. Entiendo que la falsificación de la firma será considerado como fraude.

SIGNATURE / FIRMA

(See below if you are unable to sign)
(Si vous n'êtes pas en mesure de signer, voir ci-dessous)
(Si no le es posible firmar, vea a continuación)

DATE

IF YOU ARE UNABLE TO SIGN YOUR NAME, AFFIX YOUR THUMBPRINT HERE
SI VOUS N'ETIEZ PAS EN MESURE DE SIGNER CI-DESSUS, VEUILLEZ APPOSER VOTRE EMPREINTE DIGITALE ICI
SI NO LE FUE POSIBLE FIRMAR, PONGA SU HUELLA DIGITAL AQUÍ

Witness Name / Nom du témoin/ Apellido del testigo	Witnessed or attested to by a UN system official, attending physician or local government authority. Validée par un fonctionnaire du système des Nations Unies, par le médecin traitant ou par les autorités locales. Validada por un funcionario del sistema de las Naciones Unidas, por el médico a cargo o por las autoridades locales.	
Name of witness	SIGNATURE / FIRMA	OFFICIAL STAMP (SEAL) SCEAU OFFICIEL SELLO OFICIAL
Witness Title / Titre du témoin / Cargo del testigo		
Title of witness	Signature and official seal or stamp of office of authenticating Official	

Retiree's/ Beneficiary's thumbprint affixed here

CustomMind™ Solutions by Pama Enterprises Inc. 800.695.4726

FOLD

33783

InfoScan® Patent Number 4,951,864

The Certificate of Entitlement (CE) – What to do if you did not receive you CE

What if I do not receive my Certificate of Entitlement? What do I do?

- *If you are NOT paid under the two-track system, **you can access your annual CE form inside your UNJSPF Member Self Service (MSS)**, under the ‘Documents’ tab where you can download the CE, print it, hand-sign it and then return a scanned copy to the Fund insider your MSS account under the ‘Document Upload’ tab.
Or you can use the [DCE App](#) to submit your CE.*
- Otherwise, if the above options are not possible for you, please [contact the Fund](#) asap via the official contact channels, to let us know you are alive and did not receive your annual CE form. Write and send an **original letter to the Fund**, with your full name, current mailing address, the date, and your signature to inform the Fund your non-receipt of the CE and **confirm your mailing address** in that letter. Include your UID number and the subject line “*Non-receipt of 2025 CE*”!
- There is a review by the Fund prior to the suspension of benefits, and your pension would not be suspended if we have such original letter on file. In that case, we would send you another CE form to sign, as the barcoded CE is still required for audit purposes.

More info is available here: <https://www.unjspf.org/for-clients/certificate-of-entitlement/>

The Certificate of Entitlement (CE) – What to do if benefit was suspended

What if my pension is suspended due to the Fund's non-receipt of my CE, what should I do?

- As soon as you notice the suspension, **contact the UNJSPF:** [Contact Us - UNJSPF - Contact Us](#) or paymentstopped@unjspf.org
- Your payment will be reinstated retroactively once you issue your Digital CE, or, once we receive an acceptable, **signed and dated CE form or other acceptable proof of life from you**. The reinstatement process is a fairly long process of approx. 3 weeks from the date of receipt of the acceptable proof of life from you, where the suspended payments will be reissued separately, and we will have to re-establish your monthly payments.
- **Important:**
 - **After Service Health Insurance (ASHI)** deductions cannot be deducted once your payment is suspended! An extended period of benefit suspension can lead to termination of ASHI due to missing premium payments. Contact your ASHI provider for more information. Once your benefit has been re-instated, reach out to your ASHI provider to ensure all is again in good order. The Fund CANNOT advise regarding ASHI.
 - Forfeiture: Pension benefits will be **forfeited** if the suspension lasts 2 years or longer.

Some useful resources to guide you in case you did not receive your June 2025 (or later) monthly benefit(s):

- Read the article on our website: [Retirees and beneficiaries: what to do if you did not receive your June 2025 benefit - UNJSPF](#)
- Visit the Certificate of Entitlement (CE) and DCE webpages:
[Certificate of Entitlement \(CE\) – UNJSPF](#)
[Digital Certificate of Entitlement \(DCE\) - UNJSPF](#)
- Read the information about “How to submit documents to the Fund” – under Contact Us: [Contact Us - UNJSPF](#)

Member Self-Service (MSS) – Access to the MSS CE Form

- You can download your CE form inside your MSS account, if you are NOT paid under the Two-Track.
- The Two-Track system requires proof that you are residing in the country you declare as your country of residence.
- Currently, for those on the Two-Track the CE form is mailed to the official mailing address in the declared country of residence as part of the process to check that the retiree continued to reside there.

Last Logon 03/07/2018 | Account | Logout | Return To LOB

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



UNJSPF

No need to wait for the CE to arrive by mail, print the online CE, sign it and return it in Original by mail or pouch to NY or GVA Office
Plus besoin d'attendre l'arrivée du CE par courrier, imprimez-le en ligne, signez et retournez l'Original au bureau de NY ou GVE par courrier ou valise diplomatique

come Retiree's Name 04/07/2018

Menu

- Home
- Address - Emergency Contact
- Disbursements
- Documents**
 - View Existing Documents
 - Ad-hoc Document Request
- E-Forms
- Proof Documents
- Personal Information
 - Dependents
- Emergency Fund
- Estimate
- MSS Document Upload
- Help

Documents

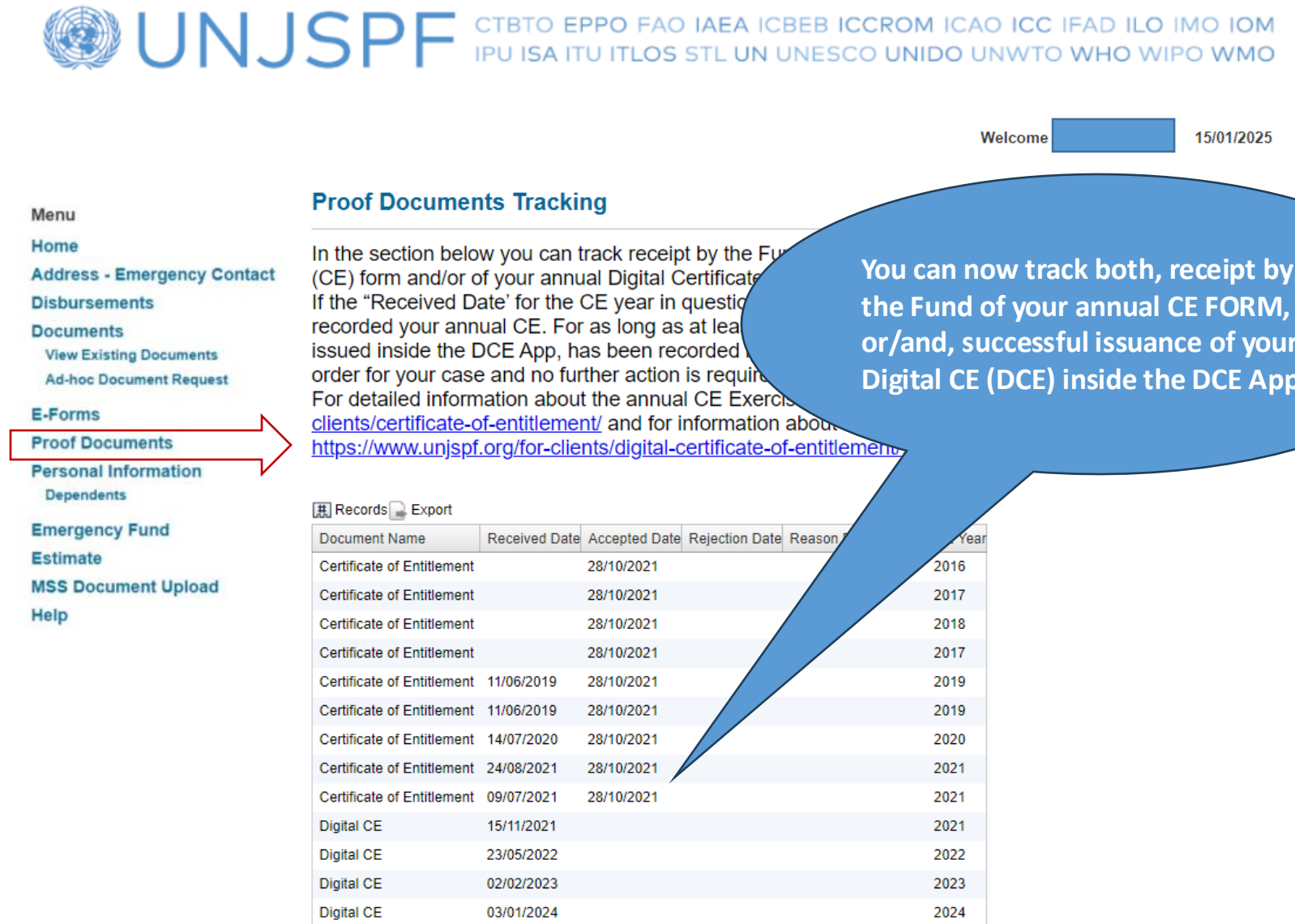
Records Export

Date	Document	Recipient	Action
29-May-2018	CE 002 - Certificate of Entitlement - Mem	Retiree's Personal Information. Blocked for Confidentiality	Details
13-Apr-2018	CO 001 - COLA Letter English		Details
21-Jun-2017	MSS Registration Success		Details
28-May-2017	CE 002 - Certificate of Entitlement - Mem		Details
19-Apr-2017	CO 001 - COLA Letter English		Details

Reminder:

Member Self-Service (MSS) – Track receipt of your CE form by the Fund

- The receipt date of the **Certificate of Entitlement form** can be seen under Proof Documents. Don't worry if no date is provided under the field "Accepted Date" as it is not required/ needed; the importance is that you submitted, and the Fund received your CE form. If there was any issue with your CE, the Fund would reach out to you to address it.
- Now the DCE can also be **tracked here**, as well as inside the DCE App!



The screenshot displays the UNJSPF Member Self-Service (MSS) interface. At the top, the UNJSPF logo is followed by a list of partner organizations: CTBTO, EPPO, FAO, IAEA, ICBE, ICCROM, ICAO, ICC, IFAD, ILO, IMO, IOM, IPU, ISA, ITU, ITLOS, STL, UN, UNESCO, UNIDO, UNWTO, WHO, WIPO, and WMO. The user is logged in, with a "Welcome" message and the date "15/01/2025".

The left sidebar contains a "Menu" with the following items: Home, Address - Emergency Contact, Disbursements, Documents (with sub-items "View Existing Documents" and "Ad-hoc Document Request"), E-Forms, **Proof Documents** (highlighted with a red box and a red arrow), Personal Information, Dependents, Emergency Fund, Estimate, MSS Document Upload, and Help.

The main content area is titled "Proof Documents Tracking". It contains the following text: "In the section below you can track receipt by the Fund of your annual Digital Certificate of Entitlement (CE) form and/or of your annual Digital Certificate of Entitlement (DCE) form. If the 'Received Date' for the CE year in question is provided, it indicates that the Fund has recorded your annual CE. For as long as at least one CE form has been issued inside the DCE App, has been recorded in the system, you can track the receipt of your case and no further action is required. For detailed information about the annual CE Exercise, please visit <https://www.unjspf.org/for-clients/certificate-of-entitlement/> and for information about the DCE App, please visit <https://www.unjspf.org/for-clients/digital-certificate-of-entitlement/>."

Below the text, there is a table with the following columns: Document Name, Received Date, Accepted Date, Rejection Date, Reason for Rejection, and Year. The table contains 15 rows of data, showing the receipt of CE forms and DCEs from 2016 to 2024.

A blue callout bubble points to the table with the text: "You can now track both, receipt by the Fund of your annual CE FORM, or/and, successful issuance of your Digital CE (DCE) inside the DCE App."

Document Name	Received Date	Accepted Date	Rejection Date	Reason for Rejection	Year
Certificate of Entitlement		28/10/2021			2016
Certificate of Entitlement		28/10/2021			2017
Certificate of Entitlement		28/10/2021			2018
Certificate of Entitlement		28/10/2021			2017
Certificate of Entitlement	11/06/2019	28/10/2021			2019
Certificate of Entitlement	11/06/2019	28/10/2021			2019
Certificate of Entitlement	14/07/2020	28/10/2021			2020
Certificate of Entitlement	24/08/2021	28/10/2021			2021
Certificate of Entitlement	09/07/2021	28/10/2021			2021
Digital CE	15/11/2021				2021
Digital CE	23/05/2022				2022
Digital CE	02/02/2023				2023
Digital CE	03/01/2024				2024



UNJSPF

United Nations Joint
Staff Pension Fund

Today's presentation overview

- The UNJSPF
- Website and Member Self-Service (MSS)
- Death-related matters and survivors' benefits
- Certificate of Entitlement (CE) – annual proof of life requirement
- **Digital Certificate of Entitlement (DCE)**
- Change of Address or Bank details
- Cost-of-Living Adjustment (COLA)
- The UNJSPF Emergency Fund
- How to contact the UNJSPF



UNJSPF
United Nations Joint
Staff Pension Fund

Key take aways:

- You can issue your Digital CE (DCE) any time between 01 Jan. and 31 December
- If you use the DCE app and are paid on the Two-Track, you must be physically present in your country of residence when issuing your DCE
- You can get help with the DCE App by contacting dce@unjspf.org or by calling the Fund's Contact Centre



UNJSPF
United Nations Joint
Staff Pension Fund

Watch the videos about
**“The Digital Certificate of
Entitlement (CE)”**

<https://www.unjspf.org/for-clients/digital-certificate-of-entitlement/>

Let's have a look at the Digital CE (DCE) and the DCE Mobile App

<https://www.unjspf.org/for-clients/digital-certificate-of-entitlement/>

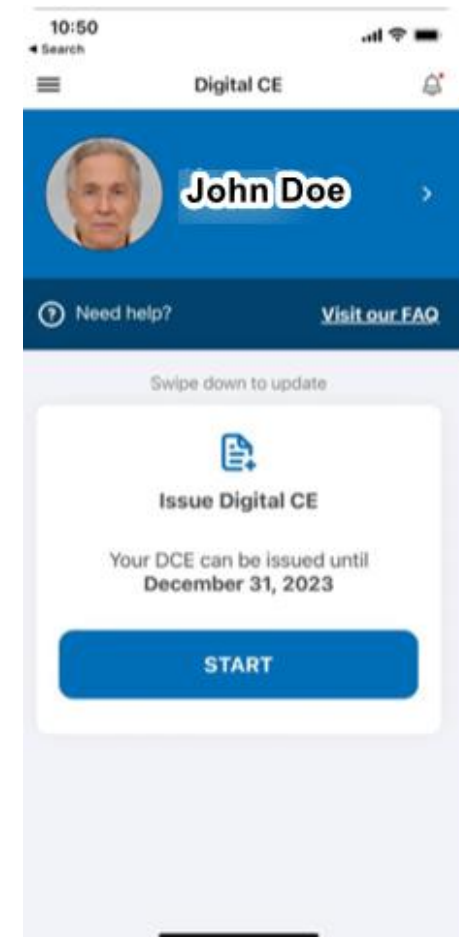


The Digital Certificate of Entitlement (DCE)

- The Fund has a **Digital CE (DCE) app**, which you can download on your mobile device (cell phone or tablet).
- The DCE is an **optional way** to fulfill your yearly obligation to submit the CE as proof of life to the Fund.
- The DCE **can be used by all retirees and beneficiaries**, including those who are paid on the two-track. The DCE app tracks the details of your location while you submit your Digital CE inside the app.
- If you submit the DCE, **you do not need to submit a paper CE** for that year.
- **You can submit your DCE anytime between 01 January and 31 December** to fulfill that year's CE requirement.
- **If you submit the DCE before 21 June, you will NOT receive the paper CE in the mail that year.** Each year you have the option to use the DCE App OR the paper-based CE form to fulfill your annual proof of life requirement. If you have not submitted the DCE by 21 June, the paper CE will be mailed to you, however, **you will still have the option to submit the DCE any time until 31 December, even if you received the paper CE form.**

The Digital Certificate of Entitlement (DCE)

- To be able to issue your annual CE using the Digital CE (DCE) app, **you must first download the DCE app on your mobile device and complete the several step enrolment process.** This process includes a one-time video appointment with a Fund representative to confirm your identity. Before that appointment, to enroll, **you will need your nine-digit UNJSPF Unique ID (UID) number, a valid government-issued photo ID document, your cell phone number, and an email address;** you will also take your first **biometric photo** of your face. You will then be contacted by the Fund for a one-time video call on your cell phone, during which the Fund will authorize your use of the DCE app which will complete the enrolment process.
- Once your enrolment is complete and approved by the Fund, **you can submit your annual Digital CE inside the DCE app each year.** No further appointments will be required with the Fund.
- The DCE app runs on a mobile or tablet; **the app exists in English, French and Spanish.**
- The DCE app collects your **biometric data** by recording an image of your face.
- A **detailed step-by-step guide** is available on the Fund's website, explaining the DCE enrolment process, as well as an extensive Q&A, and a **DCE Support team** exists to assist with enrolment and any DCE related queries you may have at any point.



The Digital Certificate of Entitlement (DCE)

- Detailed information about the DCE app and DCE is available on our website, here: <https://www.unjspf.org/for-clients/digital-certificate-of-entitlement/>. On this webpage you can access a step-by-step DCE app enrolment guide, DCE FAQs, and other DCE relevant information.
- Key DCE resources are provided in English, French and Spanish language.
- **Should you need support with the DCE**, please write to: dce@unjspf.org
- To start, we suggest you watch a short video explaining the DCE and related process: <https://www.unjspf.org/resources/all-videos/>. All videos exist in English, French and Spanish.



UNJSPF
United Nations Joint
Staff Pension Fund

Today's presentation overview

- The UNJSPF
- Website and Member Self-Service (MSS)
- Death-related matters and survivors' benefits
- Certificate of Entitlement (CE) – annual proof of life requirement
- Digital Certificate of Entitlement (DCE)
- **Change of Address or Bank details**
- Cost-of-Living Adjustment (COLA)
- The UNJSPF Emergency Fund
- How to contact the UNJSPF



UNJSPF
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Staff Pension Fund

Main take aways:

- Ensure the Fund always has your up-to-date address on file
- You can update your mailing address inside your MSS (if not on the Two Track and no pouch) or by submitting form PF.23M
- You can change your bank account or/and currency of payment as needed by submitting form PF.23

Changing your address and/or bank details and/or currency

Updating your address:

Most retirees/beneficiaries can update their mailing address **inside their MSS account**; (only those who are on the two-track cannot use MSS). If you cannot use MSS, then you must submit form PF.23M to the Fund. Details on how to do that are following.

Updating your banking instructions:

All changes to your bank account and/or currency of payment must be submit using **form PF.23**.


How to submit forms to the Fund (for more details, visit the webpage linked):

- Inside your MSS account, using the Document Upload function to submit a scanned copy of the duly completed, dated and hand signed form electronically. In that case you do not need to send the form by mail.
- Outside of MSS, you can submit by mailing **the original form** to the Fund's office.

For change of address requests via PF.23 form, you must hand sign the form and submit the original form to the Fund OR upload a scanned copy inside your MSS

Submitting Change of Address or Payment Instructions - using forms

Form PF.23M for Change of Address



UNITED NATIONS JOINT STAFF PENSION FUND

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

OFFICE AT GENEVA
c/o PALAIS DES NATIONS
CH-1211, Geneva 10
Tel: +41 (0) 22 928-8800; Fax: +41 (0) 22 928-0099
E-mail: UNJSPF.GE@UN.ORG
Web: <http://www.unjpf.org>

CHANGE OF MAILING ADDRESS

IMPORTANT
Please Enter Your Retirement Number

PLEASE PRINT OR TYPE

R/

--	--	--	--	--	--

(SURNAME) (FIRST) (MIDDLE)

I hereby notify the UNJSPF of a change in my mailing address as shown below:

Mailing Address: _____

Additional contact information:


E-Mail: _____
Phone No: _____

Signature¹

Date: _____
(dd/mm/yyyy)

¹ The completed form bearing ORIGINAL SIGNATURE must be submitted to the Fund: no faxes or e-mails will be accepted.

Form PF.23 for Change of Payment Instructions (Account, Currency, Address)



UNITED NATIONS JOINT STAFF PENSION FUND

NEW YORK (Headquarters)
c/o United Nations P.O. Box 5036 NY, NY 10163-5036
Tel: (212) 963-6931; Fax: (212) 963-3146
E-mail: UNJSPF@UN.ORG
Web: <http://www.unjpf.org>

OFFICE AT GENEVA
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Tel: +41 (0) 22 928-8800; Fax: +41 (0) 22 928-0099
E-mail: UNJSPF.GE@UN.ORG
Web: <http://www.unjpf.org>

CHANGE IN PAYMENT INSTRUCTIONS

IMPORTANT
Please Enter Your Retirement Number

PLEASE PRINT OR TYPE

UNJSPF ID _____

(SURNAME) (FIRST) (MIDDLE)

ADDRESSEE NAME: _____
MAILING ADDRESS: _____

Telephone No: _____ e-mail: _____

MAKE PAYMENT TO MY ACCOUNT AS FOLLOWS:

CURRENCY OF PAYMENT: _____
(Please specify)

Payee name as shown on account: _____
(SURNAME) (FIRST) (MIDDLE)

NAME OF FINANCIAL INSTITUTION	BANK ACCOUNT NUMBER
(NAME OF BRANCH, IF APPLICABLE)	
(ADDRESS)	Obtain from your bank a SWIFT, ABA, Routing, BLZ, ABI, CAB, IBAN or sorting code, etc. as required for wire transfer
(CITY, STATE, POSTAL CODE, COUNTRY)	

NOTE: If possible, for bank accounts outside the USA and Switzerland ONLY, please provide a document from your bank indicating bank codes and preferred routing to facilitate the receipt of your benefit.
For administrative reasons, the above payment instructions will have to remain in force for at least one year.

Date: _____ Signature: _____

NOTE: The completed form bearing your original signature must be submitted to the Fund, no faxes or e-mails will be accepted. Following the receipt of the form, the required change might take up to 6 weeks to implement.

Submitting Change of Payment Instructions form PF.23

Regarding form PF.23, keep in mind:

- If you are changing your bank account, even in the same country, you need to inform the Fund by filling out the **PF.23 Change of Payment Instructions form** and send it to the Fund in **original** by mail or diplomatic pouch.
- If your bank informs you that your **bank codes (Sort Code or SWIFT)** have changed, please inform the Fund through the same method, so we can ensure continued payments.

Documents received by email (including PDF attachments), photocopies and faxes are not accepted by the Fund; changes will not be made!

- Only for changes in **intermediary banks** for cross-border payments, an email with the **name and SWIFT code** of the new intermediary bank is acceptable.

Submitting Change of Payment Instructions form PF.23

Regarding form PF.23, keep in mind:

How long does it take the Fund to make the change?

- Generally, it take the Fund **15 business days** to implement a change to payment instructions.
- It **also depends on when we receive the request**. We usually close the payroll around the 9th or 10th of each month for the pensions due at the end of that month.
Example: Payroll closed on 9 July for payments due on 31 July 2025.
- Therefore, instructions received after the 7th of the month are normally processed for the following month's payroll (*i.e., for the August 2025 payroll in the example above*).

Beneficiaries should NOT close their “old” bank account until they have received at least one payment in the new bank account!



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UNJSPF
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Staff Pension Fund

Main take aways:

- All UNJSPF benefits are adjusted for cost of living over time, in line with the provisions of the Fund's Pension Adjustment System (PAS)
- Usually, when cost of living adjustments are applied, they are effective 01 April

Cost-of-living adjustment (COLA)

How are COLA rates fixed?

What is the periodicity, the mechanism and base date for both USD and local track?

Who is in charge of this?

- Your initial benefit is adjusted over time for movements of the consumer price index in the United States or for your country of residence. If your benefit is on the dollar track, it will be adjusted periodically in accordance with the movement of the United States consumer price index (CPI). If you have opted for the two-track system, your pension amount will be adjusted also taking into account the movement of the CPI of your country of residence.
- Normally benefits are adjusted once a year, provided that the relevant consumer price index has moved by at least 2% since the date of the last adjustment. Adjustments are only made if the consumer price index has moved by 2% or more since the prior adjustment. If this is not the case, the CPI movement will be carried over and applied the following year.
- Adjustments are normally undertaken in April of the following year. However, in high-inflation situation, i.e. where the consumer price index has moved by 10% or more since the date of the last adjustment, benefits are adjusted semi-annually—on 1st April and 1st October.

Cost-of-living adjustment (COLA) as

- There was a [2.8% cost-of-living adjustment \(COLA\) to the US dollar](#) track of periodic benefits [effective 01 April 2025](#). This is in accordance with the UNJSPF Pension adjustment system and based on CPI (consumer price index) data from the Monthly Bulletin of Statistics (MBS) published by the UN Statistics Division.
- The UNJSPF is bound to use the CPI data in the Monthly Bulletin of Statistics (MBS) published by the UN Statistics Division, in accordance with the UNJSPF Pension Adjustment System.
- For those who are on the Two-Track, the applicable COLA adjustments for all countries of residence was also applied effective 01 April 2025. Cost-of-Living Adjustment (COLA) letters with the 2025 details were issued by the end of April 2025.
- The Fund's Payments Section prepares the Cost-of-Living Adjustment (COLA) letters, also known as Quarterly Statements. These statements provide the quarterly exchange and COLA percentage applied annually to your benefit. They also detail the established monthly payable amount per quarter and the After Service Insurance Deduction, and the Total Net Payment Amount.
- [If you have an MSS account, you can access your COLA letter in your MSS account under Documents. All others should have received their COLA letter by mail.](#)



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Main take aways:

- Those in receipt of a regular monthly payment from the Fund, may qualify for a one-time Emergency Fund (EF) payment in case they suffer financial hardship
- Eligibility conditions apply
- EF payments are one-time payments

The Emergency Fund

- To understand the purpose, functioning and condition to apply for financial assistance from the UNJSPF Emergency Fund, **watch the Whiteboard video on the “EMERGENCY FUND” on the Fund’s website:** <https://www.youtube.com/watch?v=FZoDnPgJ5M4>
- Read the informative **booklet on the “EMERGENCY FUND”** which you can access and download here: <https://www.unjspf.org/wp-content/uploads/2017/02/Brochure-Emergency.pdf>
- It is important that all requests for Emergency Fund (EF) financial assistance are **submitted in writing accompanied by all required supporting documentation** (e.g., medical reports, receipts for payment made, etc., if and as applicable)
OR...
- You could **submit your EF request via the Fund’s Member Self-Service (MSS) Emergency Fund tab** ([see next page](#)). In that case, please make sure to **still submit to the Fund the required supporting documentation via the Fund’s MSS Document Upload tab**, or, to mail the documentation to the Fund. Your EF request cannot be reviewed until the Fund has received the full required supporting documentation.
- **Monitor the Fund’s website www.unjspf.org for announcements for Special Emergency Fund assistance in the context of a Natural Disaster.** For EF assistance in the context of a Natural Disaster, the Fund would usually publish an according announcement on its website and where possible reach out to local AFICS chapters and/or UN organizations, to raise awareness of such Special EF Payment.

Member Self-Service (MSS) – Submit an Emergency Fund request

Last Logon 04/07/2018 | Account | Logout | Return To LOB



UNJSPF

EPPO FAO IAEA ICGB 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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Home

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View Existing Documents

Ad-hoc Document Request

E-Forms

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Personal Information

Dependents

Emergency Fund

Estimate

MSS Document Upload

Help

Request for Emergency Funds

The Emergency Fund is utilized to provide financial assistance to beneficiaries who are currently receiving a periodic benefit from the Fund. It is intended to provide relief in individual cases of proven hardship owing to illness, infirmity or similar cases, including funeral arrangements. It is not intended to supplement pensions that may be considered insufficient, whether due to general or local economic situations or limited contributory service.

Please answer the following questions in order to determine if you meet the minimum requirements of applying for Emergency Fund assistance.

a) Are you currently receiving a periodic benefit from the UNJSPF? Yes/No

b) Your request is not due to educational expenses or loans. Yes/No

If the answer to either of the above questions is "NO" you are not eligible for Emergency Fund assistance.



Disclaimer: Upon hitting the submit button, please note that this request will be sent to the UNJSPF Client Services and cannot be modified. You will have thirty calendar days from the date of this request to submit all required documentation as provided in the Emergency Fund Letter located in the "Documents" section of your Member Self-Service account.



Create Request - (click Edit to create)

Emergency Fund Request Category: Natural Disaster

Submitted Request

 Records  Export

Case Number Emergency Fund Request Category

Cancel

Submit Emergency Funds Request

Click on the **Edit** Button, Select the **Emergency Fund Request Category**, Check the **Disclaimer** button and Click on the **Submit Emergency Fund Request Button**
Cliquez sur le bouton **Edit**, choisissez la catégorie, cochez le bouton **Disclaimer** et cliquez sur le bouton **Submit Emergency**



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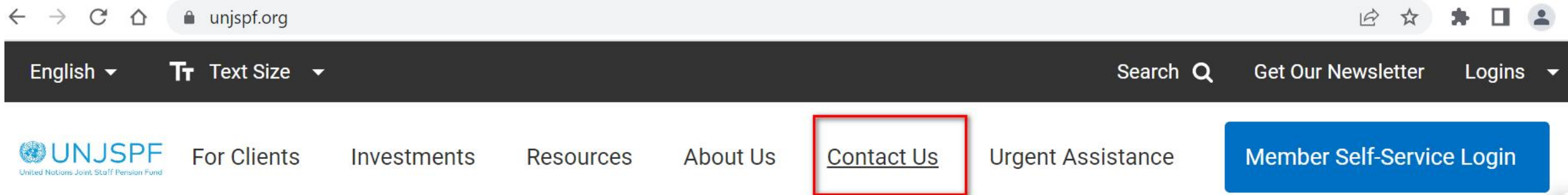
UNJSPF
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Staff Pension Fund

Main take aways:

- You can contact us by phone, in writing via the Contact Form, by mail or in person
- The UNJSPF Contact Centre functions 24/5 (Monday-Friday)
- All queries should be submitted using the official contact channels on the Fund's website (Contact Us webpage) to ensure they are duly tracked, routed to the right team in the Fund, and actioned in a timely manner

Contacting the UNJSPF - All contact details under “Contact Us”

Please go to the Fund’s website www.unjspf.org and click on “[CONTACT US](#)”



Our priority:
your pension
security

An infographic featuring a central blue building with a dollar sign on its pediment and the UNJSPF logo on its entrance. Above the building are three circular icons: an email envelope, a telephone handset, and two people with speech bubbles. Dashed lines connect these icons to the building, symbolizing digital communication and services. The entire scene is flanked by stylized green foliage.

Online Phone In-person Submit documents

 Connect with us online

**For our mailing
addresses and info on
how to submit
documents, click here**

Email

Write to us using our [Contact form](#).

When you submit your written query, you will indicate the topic for which you are contacting us and your contact details. You may also request an appointment with a member of Client Services by selecting "Scheduling an appointment with the Fund". Once the Fund receives your query, we will acknowledge receipt, provide you with a reference number, and route it to the appropriate team of pension experts in the Fund for an in-depth and a timely response.

Contacting the UNJSPF – When URGENT Assistance is needed

If you or your survivors needed URGENT ASSISTANCE for:

-Non-receipt of your regular monthly benefit

or

-To notify the Fund of the death of a retiree or beneficiary

- Go to [Contact Us – UNJSPF](#)
- Click on the “Online” button, then select the language of your choice in the top left corner

At the bottom of this page we provide essential information on how to contact the Fund and what information to provide for these two **HIGH PRIORITY TOPICS**.

Contact Us



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

Online

Phone

In-person

Submit documents

Connect with us online

Email

Write to us using our [Contact form](#).

When you submit your written query, you will indicate the topic for which you are contacting us and your contact details. You may also request an appointment with a member of Client Services by selecting “Scheduling an appointment with the Fund”. Once the Fund receives your query, we will acknowledge receipt, provide you with a reference number, and route it to the appropriate team of pension experts in the Fund for an in-depth review and a timely response.

Urgent Assistance

The following two query topics are considered top priority by the Fund and will be handled as such. You can submit related queries using the online Contact Form above or write to the email addresses provided below. Please note the important related information for each topic.

1. Non-receipt of monthly benefit payment

Write to paymentstopped@unjspf.org and provide the following information:

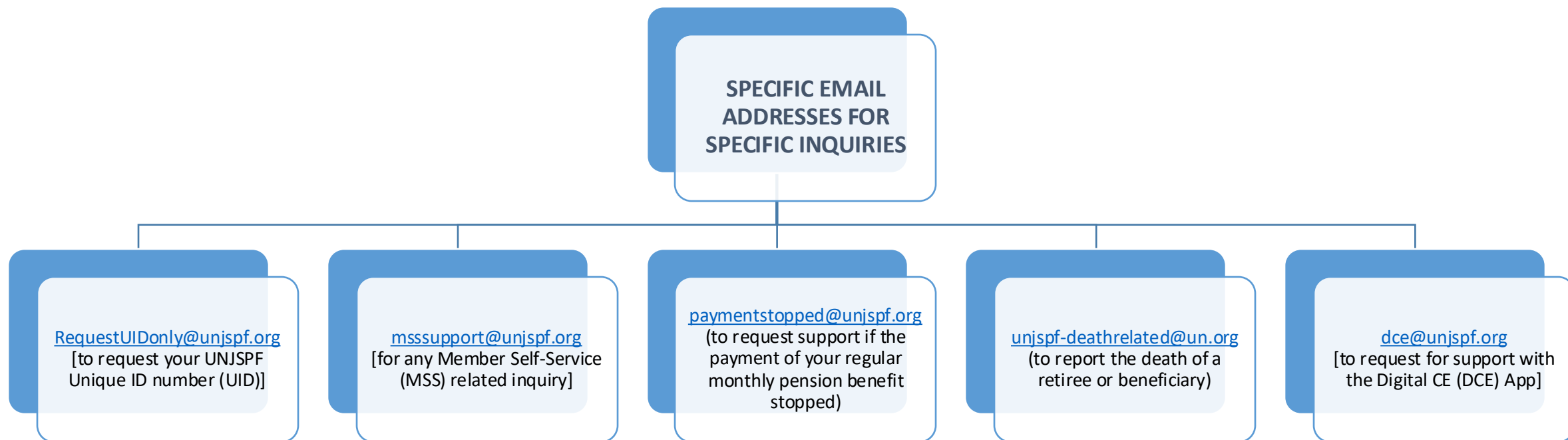
1. Full name of the retiree or beneficiary;
2. Pension Fund reference number (UNJSPF Unique ID or retirement number), if known;
3. Contact details (email address, or complete telephone number with country code);
4. Information about the missing payments, i.e. date when payments stopped and for how long (the date last payment was received in the account – giving the account number, and if available, for which period the payment remark states)
5. Any additional information that could be helpful.

2. Notification of death of a retiree/beneficiary

Write to unjspf-deathrelated@un.org and provide the following information:

1. The deceased's full name;
2. The deceased's date of birth;
3. The date of death (day/month/year);
4. The deceased's Pension Fund reference number (UNJSPF Unique ID or retirement number), if known;
5. The deceased's official mailing address;
- If possible, also include:
6. Contact details for the surviving family;
7. An original or a certified copy of the deceased's death certificate should be sent to the Fund as soon as possible;
8. Any additional information that could be helpful.

Contacting the UNJSPF – Special mailboxes



In general, we encourage you to please submit all your queries, including for the above topics, via the online Contact Form on our website.

Thank you!