



UNJSPF

United Nations Joint  
Staff Pension Fund

*“All you need to know”*

# Special Leave Without Pay and Your Pension

06 August 2025

# Today's session

Who is it for and what will we cover

- This session is for **UNJSPF participants**
- We will cover **SLWOP** and how it impacts your **Pension Fund participation**
- The **recording and PPT** of this session will be posted on **our website** under '*Resources > Pension Townhall Sessions*': [Pension Townhall Sessions - UNJSPF](#)

## Agenda

1. Overview
2. SLWOP without pension contributions
3. SLWOP with pension contributions
4. SLWOP and survivor's benefits
5. SLWOP “for pension purposes” granted in the context of separation (possibly Agreed Termination)
6. Key takeaways & SLWOP Pension Checklist
7. FAQs
8. SLWOP Resources & Contacting the Fund

# 1. Overview of SLWOP

**Your organization** decides whether to grant SLWOP.  
**You** decide whether you want to pay pension contributions during SLWOP - it is optional.

# SLWOP and YOUR PENSION

You must decide: to pay or not to pay pension contributions while on SLWOP

- The decision to make **pension contributions** while on SLWOP is yours and it is optional
- This decision will impact:
  - Your **participation status** with the Fund
    - **Without** contributions payments: **inactive** participant
    - **With** contribution payments: **active** participant
  - Your **future entitlements** from the Fund:
    - **Without contributions:** you will not increase your contributory service
    - **With contributions:** your SLWOP period will be counted as contributory service

SLWOP to reach certain 'pension milestones'

- **SLWOP can serve two purposes for your pension:**
  - “Push” your **separation date** into the future so you reach a certain age at separation: **pension contributions ARE NOT required**
  - Increase the **length of your contributory service**: **pension contributions ARE required**
- Only you know what **pension milestone** you are intending to reach by using SLWOP, and **only you can decide** whether paying contributions during SLWOP is ‘**worth it**’ for you.

SLWOP in between of periods of being an active staff **vs.** SLWOP at the time of separation

- **SLWOP in between two periods of being an active staff member:**
  - At the end of the SLWOP period the **staff member returns to active work and staff status.**
  - In this case, **SLWOP with contributions** is usually used to **extend the length of contributory service** in cases where the staff member intends to elect a **retirement benefit** (and is certain they will NOT take a Withdrawal Settlement)
- **SLWOP “for pension purposes” in the context of separation** (including Agreed Termination) – to reach **early retirement milestones:**
  - Used to **push the separation date into the future** so the staff member reaches **early retirement age** at the end of the SLWOP period, **AND/OR**
  - Used to **extend the length of contributory service (CS)** to reach the milestone of **25 years of CS**, to benefit from a **lower reduction factor in early retirement.**

Who decides if SLWOP can be granted and what how does it impact your staff status?

- **Your employing organization/office decides** whether to grant SLWOP and if so, **for how long**.
- Generally, being on SLWOP means you have **NOT separated from service but are an inactive staff member** of your employing organization.
- However, special conditions apply if SLWOP is granted “**for pension purposes**” in the context of **separation/Agreed Termination**).



# SLWOP and the Pension Fund

To pay or not to pay pension contributions during SLWOP? This decision will impact your status with the Fund.

- **The Fund has no say** in whether SLWOP can be granted. The Fund is simply informed of your status by your employing org.
- Normally, **you remain a Fund participant** while on SLWOP, **except if you exceed 36 months of consecutive SLWOP without pension contributions.**
- In summary: during SLWOP **your Fund participation status will depend on:**
  - Whether you opt to **pay pension contributions during SLWOP, or not.** This decision is entirely yours!
  - If you opt NOT to pay pension contributions, the **total** length of **consecutive** periods of **SLWOP without pension contributions. If it exceeds 36 months** you will be considered **separated from the Fund**, even if your SWLOP status in your employing organization continues. Visit the [Break in Service](#) webpage to learn more.

# SLWOP on your Annual Pension Statement

Periods of non-contributory service, like SLWOP without pension contributions, or Breaks in Service (BIS), are reported in your Annual Pension Statement.

- You can access your statement inside your Member Self-Service (MSS) under 'View existing Documents'

Go to your UNJSPF MSS and check your most recent **Annual Pension Statement**. It indicates periods of **non-contributory service** like (S)LWOP or/and BIS.

- Caution:** it can happen that your organization **did not report** a period of SLWOP without contributions to the Fund; if you know you took SLWOP without pension contributions but don't see it on your Pension Statement, **contact your HR or the UNJSPF** so it can be rectified.

UNITED NATIONS JOINT STAFF PENSION FUND  
ANNUAL PENSION STATEMENT AS OF 31 DECEMBER 2024

SEE [INTERACTIVE GUIDE](#) (hyperlink to web page below) ON OUR WEBSITE FOR ANNUAL PENSION STATEMENT EXPLANATION NOTES.  
If the link above does not work copy to your favorite browser this address:  
<https://www.unjspf.org/annual-statement-pension-statement/>

A. PERSONAL DATA				ORG.	VESTED	DATE OF BIRTH			SEX	MARITAL STATUS			CATEGORY	PENSION NUMBER	NRA
					Y	DAY	MONTH	YEAR							
									Female	Single			General Service		65

B. CONTRIBUTORY SERVICE									D. OTHER CONTRIBUTIONS					
1. BEGINNING DATE				2. DATE OF ENTRY INTO PARTICIPATION					(IN US DOLLARS) (PAYMENTS) (INTEREST)					
DAY	MO.	YR.		DAY	MO.	YR.								
01	01	15		01	01	15								
				CONTRIBUTORY SERVICE			L.W.O.P/BREAK-IN-PARTICIPATION							
				YEARS	MONTHS	DAYS	YEARS	MONTHS	DAYS					
PRIOR YEAR TOTAL				3	8	5	0	7	0	7	0			
CURRENT YEAR				4	1	0	0	8	0	0	0			
VALIDITY RESTORATION CREDIT				5	0	0	0	9	0	0	0			
TOTAL AT 31 DECEMBER 2024				6	9	5	0	0	7	0				

C. CONTRIBUTIONS			E. ANNUAL PENSIONABLE REMUNERATION								
(IN US DOLLARS)			(AMOUNT)	(INTEREST)							
1. PRIOR YEAR BALANCE		11,026.72		1,263.69	EFFECTIVE DATE (DDMMYYYY)	AMOUNT (USD)	NO OF COMPLETE MONTHS	EFFECTIVE DATE (DDMMYYYY)	AMOUNT (USD)	NO OF COMPLETE MONTHS	
2. INTEREST ON PRIOR YEAR BALANCE				399.44	1	25,278.00	1	11	01/03/2024	26,502.00	1
3. PRIOR YEAR ADJUSTMENTS REPORTED IN THE CURRENT YEAR					2	25,768.00	1	12	01/04/2024	26,370.00	1
4. CURRENT YEAR REGULAR CONTRIBUTIONS		2,130.25			3	26,088.00	1	13	01/05/2024	26,277.00	1
5. OTHER CONTRIBUTIONS CREDITED (TRANSFERRED FROM SECTION D UPON COMPLETION OF PAYMENTS)					4	26,888.00	1	14	01/06/2024	27,348.00	1
6. BALANCE AT 31 DECEMBER 2024		13,156.97		1,663.13	5	26,500.00	1	15	01/07/2024	27,422.00	1

## 2. SLWOP without pension contributions

If you don't pay pension contributions, you will NOT accrue contributory service during SLWOP

## SLWOP without pension contributions

You will be an 'in-active' Fund participant, and you will NOT accrue contributory service

- You remain a Fund participant, but **you will NOT accrue contributory service during SLWOP.**
- It can serve to push your separation date into the future till the end of SLWOP.
- If your total **SLWOP without contributions exceeds 36 consecutive months total**, you will be deemed **separated** by the Fund (even if you continue to remain a staff member on SLWOP).
- You cannot start pension contribution payments **after** your SLWOP started or ended – **the Fund does not accept retroactive pension contributions.**
- **New spouse/child during SLWOP are NOT covered** for survivor's benefits until you return to active Fund participation.

### 3. SLWOP with pension contributions

If you pay pension contributions, you accrue contributory service during SLWOP

# SLWOP with pension contributions



You remain an **active** Fund participant and continue to accrue contributory service

- It can serve to push your separation date into the future till the **end of SLWOP, should you avail of it in the context of separation.**
- Because you pay pension contributions, your SLWOP period will count as contributory service, thus **increasing your total contributory service** in the Fund. This is beneficial if you elect a retirement benefit in the future.
- A longer contributory service at separation translates into a **higher rate of benefit accumulation (ROA) and, thus, a higher future entitlement** from the Fund.  
(Higher CS = higher ROA = higher benefit for life)
- Reaching a certain length of contributory service (CS) at separation can result in a significantly **lower early retirement reduction factor:**

If your participation started before 2014 - Early retirement age: 55		If your participation started since 2014 - Early retirement age: 58	
Length of CS at separation	Reduction factor	Length of CS at separation	Reduction factor
Less than 25 years	6%	Less than 25 years	6%
25-30 years	3%	25 and more years	4%
30 and more years	1%	n/a	n/a

# SLWOP with pension contributions


Strict rules apply for the payment of pension contributions

- **Pension contribution payments during SLWOP:**
  - Must be arranged between you and the **Payroll Office in your employing organization** - the Pension Fund is not involved
  - Payment arrangements must be in place **BEFORE** the start of your SLWOP
  - Must be made **concurrently** with your SLWOP – the Fund does not accept retroactive payments
  - **You pay both your personal and the organizational pension contribution shares (3/3<sup>rd</sup> instead of 1/3<sup>rd</sup>)**
  - **You can stop paying contributions during SLWOP, but you cannot re-commence; no reimbursements** are made by the Fund for periods already paid, which will be counted as contributory service.

# SLWOP – Pension contributions on your pay slip

To get a sense of how much you would have to pay out of pocket, if you were to make pension contributions during SLWOP, you should refer to the relevant info on your latest salary slip.

- Add up your OWN and your organization’s monthly pension contributions > that’s the approx. amount you’d have to pay each month during SLWOP, if you were to opt to make the period contributory service.
- In this example - grade/step P3/07, pay period July 2025:
  - Staff member’s contributions (1/3<sup>rd</sup>): USD 1,223
  - Organization’s contributions (2/3<sup>rd</sup>): USD 2446
  - Monthly contributions payable by staff during SLWOP (3/3<sup>rd</sup>): USD 3,669

UNITED NATIONS SECRETARIAT		SECRETARIAT DES NATIONS UNIES	
STATEMENT OF EARNINGS AND DEDUCTIONS		RELEVÉ DES EMOLUMENTS ET RETENUES	
			
Contract Type	:Fixed Term	Pay Date	:29-Jul-2025
Pension Remun	:USD 185,821.00	PayPeriod	:01-Jul-2025 - 31-Jul-2025
Cat-Grd-Step	:P-3-07	Org	
		DutyStn	
Index No		Name	
	Current Month	Retroactive	Total in Base Currency (USD)
<b>Earnings</b>			
Gross Salary			
Post Adjustment ( 75.50 )			
<b>Deductions</b>			
Staff Assessment	USD		
Staff Member's Pension Contribution	USD 1,223.32		
Medical Insurance Contribution (Aetna)	USD		
Voluntary contribution to OSLA	USD		
Dental Insurance Contribution (Cigna)	USD		
<b>Organization's Contribution</b>			
UN Dental Insurance Subsidy (Cigna)	USD		
Organization's Pension Contribution	USD 2,446.64		
UN Medical Insurance Subsidy (Aetna)	USD		



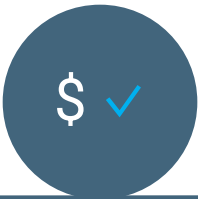
# SLWOP – Comparative estimates

To assess whether it's 'worth it' to pay contributions while on SLWOP, run comparative estimates inside your UNJSPF Member Self-Service (MSS): one estimate with the Separation date right before you start SLWOP; the other estimate with the Separation date at the end of your SLWOP.

In this example (P3/07 at start of SLWOP), it would cost the staff **USD 3,669 per month x 2 years of SLWOP (= USD 88,027 total)** to increase their early retirement entitlement (full pension) by **USD 16,005 per year for life**. This means, after **5.5 years** of receiving USD 20,000 more per year, the staff would have 'paid off' the SLWOP pension contributions (USD 3,669 x 24 months = USD 88,056 // USD 20,000 x 5.5 years = USD 88,027). **After 5.5 years** of receiving regular retirement payments the contribution payments during SLWOP become "worth it".

SLWOP without pension contributions >  
Run an estimate using the date prior to start  
of SLWOP as separation date

DOB:	(Normal Retirement Age: 62)
DATE OF SEPARATION	30 April 2037
EARLY RETIREMENT - ARTICLE 29	
1. FULL PENSION . . . . . PER YEAR	\$ 62,082.84
PROSPECTIVE SURVIVOR (ARTICLE 34) . . . . . PER YEAR	\$ 31,041.48
OR	
2. REDUCED PENSION. . . . . PER YEAR	\$ 35,492.76
TOGETHER WITH LUMP SUM (MAXIMUM)	\$ 378,631.09
PROSPECTIVE SURVIVOR (ARTICLE 34) . . . . . PER YEAR	\$ 31,041.48
FULL DEFERRED RETIREMENT - ARTICLE 30	
AT AGE 62. . . . . PER YEAR	\$ 84,466.44
PROSPECTIVE SURVIVOR (ARTICLE 34) . . . . . PER YEAR	\$ 42,233.28



SLWOP with pension contributions >  
Run an estimate using the last day of the  
SLWOP period as the separation date

DOB:	(Normal Retirement Age: 62)
DATE OF SEPARATION	30 April 2039
EARLY RETIREMENT - ARTICLE 29	
1. FULL PENSION . . . . . PER YEAR	\$ 78,081.72
PROSPECTIVE SURVIVOR (ARTICLE 34) . . . . . PER YEAR	\$ 39,040.92
OR	
2. REDUCED PENSION. . . . . PER YEAR	\$ 47,075.52
TOGETHER WITH LUMP SUM (MAXIMUM)	\$ 432,242.02
PROSPECTIVE SURVIVOR (ARTICLE 34) . . . . . PER YEAR	\$ 39,040.92
FULL DEFERRED RETIREMENT - ARTICLE 30	
AT AGE 62. . . . . PER YEAR	\$ 91,591.44
PROSPECTIVE SURVIVOR (ARTICLE 34) . . . . . PER YEAR	\$ 45,795.72

## Key considerations...

- **No retroactive payments** are accepted by the Fund for SLWOP > **arrangements must be made in advance.**
- **Pension rights continue to accrue for you and your potential survivors during SLWOP** > should you get married or/and have children during SLWOP they will be recognized as dependents entitled to survivor's benefits from the Fund. Make sure to report them to your employing org.
- The **Withdrawal Settlement (WS) (Art. 31)** NEVER includes the employer's pension contribution share, even if YOU paid that share > **you will not receive this share back if you elect a WS in the future**

When might it be 'worth' paying contributions to the Fund?

- If you are sure that **you will NOT take a Withdrawal Settlement** in the future (which does not include the org. contribution share)
- If you intend to elect a form of **retirement benefit** and want to separate with the max. possible total contributory service and accordingly **higher lifelong pension entitlement** > make sure to run comparative estimates
- If you want to reach (a) **pension milestone(s)**:
  - If you are separating and you want to reach your **early retirement age** at separation so that you can elect an **Early Retirement benefit** in the future
  - You want to elect an **Early Retirement benefit** and want to benefit from a **lower lifelong reduction factor** through having reached 25 years or 30 years of contributory service

## **4. SLWOP and Survivors Benefits**

If you marry and/or have child(ren) during SLWOP, coverage will depend on whether your SLWOP is contributory or not

# SLWOP and Survivor's Benefits

Coverage for spouses married or children born during your SLWOP depends on whether you were paying contributions during SLWOP or not.

Normally, as a Fund participant you are covered for the risk of death in service, i.e., the Fund would pay your entitled dependents survivor's benefits. **However, if you have new dependents while on SLWOP, coverage will depend on your contribution status:**

- **SLWOP with pension contributions:**
  - Spouse married and children born during SLWOP **are covered**
- **SLWOP without pension contributions:**
  - Spouse married, or children born during SLWOP are **not covered**
  - Coverage resumes if you **return to active service and Fund participation at the end of SLWOP**

## **5. SLWOP for “pension purposes” – (Agreed Termination)**

Under the UN Staff Rules, SLWOP may be granted to allow a staff to ‘bridge for pension purposes’

# SLWOP in the context of separation “for pension purposes”



SLWOP serves to reach key pension milestones

- **SLWOP can serve to reach the following key pension milestone(s):**
  - ‘Push’ your separation date into the future to reach your early retirement age (55 or 58) at the date of separation: **no contributions are required**
  - Increase the length of your contributory service in the Fund to **reach 25 years of CS** and a **lower reduction factor** if you intend to elect an early retirement benefit (Art. 29): **contributions are required**
- **In the context of separation (and Agreed Termination) your organization may grant SLWOP only if you meet certain criteria of length of contributory service and age at the date of separation.**
- In this context, the **max. SLWOP** your organization can grant is **2 years**.

# SLWOP to “bridge for pension purposes”

In this situation SLWOP is granted to allow staff to reach certain pension milestones: **early retirement age or/and 25 years of contributory service** at the date of separation at the end of SLWOP.

- Only **your employing organization** can advise if SLWOP to bridge for pension purposes is an option.
- It is sometimes used in the context of Agreed Termination.
- UN Staff Rule: ST/SCB/2018/1: Special Leave - Rule 5.3(d)

(d) The Secretary-General may authorize special leave without pay for pension purposes to protect the pension benefits of staff who are within 2 years of reaching the applicable qualifying age for an early retirement benefit under article 29 of the Regulations of the United Nations Joint Staff Pension Fund and 25 years of contributory service, or who are over that age and within 2 years of 25 years of contributory service.



# SLWOP to “bridge for pension purposes”

Let's break UN Staff Rule 5.3(d) down...

- Under this Rule, SLWOP is granted in the context of ‘**separation**’, specifically for “**pension purposes**” to reach a certain **pension milestone**
- It can be granted for **max. 2 years**.
- The following **conditions apply**:
  - The staff member has at least 5 years of contributory service in the Fund (vested pension rights)
  - At the start of this SLWOP the staff member is:
    - ✓ within 2 years of reaching their **early retirement age (ERA)**, and/or
    - ✓ within 2 years of reaching **25 years** of contributory service

*The conditions of Rule 5.3(d) are specific. Only your organization can advise if there are any flexibilities for the application of this rule.*

# SLWOP to “bridge for pension purposes”

SLWOP allows you to reach pension milestone(s)

- **For your employing organization**, you will be considered separated **before** your SLWOP period starts; this means you would receive ‘Agreed Termination’ payments at that time (if applicable).
- **For the Fund**, your participation continues during the SLWOP, i.e., our separation date will be that **at the END of your SLWOP**.
- If you are considering SLWOP in this context, be clear about the **pension milestone(s)** you want to reach through this SLWOP.

*Let's look at a couple of possible case scenarios...*

# Examples: When would SLWOP make sense?

- You joined the Fund before 2014; your early retirement age is 55
- At separation you are age 53 and you have 23 years of contributory service.
- Your benefit options without SLWOP: Withdrawal Settlement, Deferred Retirement (Art. 30), Deferment of choice/payment (Art. 32).

## ■ If you opt for up to 2 years of SLWOP without contributions:

- It would 'push' your separation date for pension purposes 2 years into the future.
- **PRO:** you would reach age 55 by the end of 2 years of SLWOP; hence, **you could elect an early retirement benefit (Art. 29)**, which includes the lump sum option (cash payment together with lifelong benefits, possibly child's benefits)
- Your **contributory service will remain 23 years at the end of your SLWOP** (since no contributions); the **highest reduction factor of 6%** would be applied to your early retirement benefit (6% per year you are younger than your NRA at end of SLWOP).
- **CON:** You would receive **no payments from the Fund until you effectively separate at the end of SLWOP**. Make sure you are financially covered during the SLWOP period.

# When would SLWOP make sense? – Scenario 2

You joined the Fund before 2014 > your early retirement age is 55

At separation without SLWOP you are age 53 and you have 23 years of contributory service

Your benefit options without SLWOP: Withdrawal Settlement (Art. 31), Deferred Retirement (Art. 30),  
Deferment of choice or payment (Art. 32)

## ■ If you opt for up to 2 years of SLWOP with contributions:

- It would 'push' your separation date for pension purposes 2 years into the future.
- **PRO:** you would reach age 55 by the end of 2 years of SLWOP; hence, **you could elect an early retirement benefit (Art. 29)**, which includes the lump sum option (cash payment together with lifelong benefits, possibly child's benefits)
- **PRO:** You would **increase your contributory service from 23 to 25 years at the end of your SLWOP** (since you pay contributions); because you reach 25 years of CS, the **lower reduction factor of 3%** would be applied to your early retirement benefit for 5 out of the 7 years (3% x 5 years plus 6% x 2 year that you are younger than your NRA at end of SLWOP).
- **CON: It's expensive** – you pay your own and the organizational pension contribution shares (3/3<sup>rd</sup>)
- **CON:** You would receive **no payments from the Fund until you effectively separate at the end of SLWOP**. Make sure you are financially covered during the SLWOP period.

## 6. SLWOP – Summary & Takeaways

- **Plan ahead:** contribution decisions must be made BEFORE your SLWOP starts.
- Start engaging with **your HR and Payroll** well in advance of start of SLWOP, so you know if it will be granted and you have time to decide about paying pension contributions.
- If SLWOP is an option, **run comparative estimates in your UNJSPF Member Self-Service (MSS) portal**, to determine whether paying 3/3 contribution shares during SLWOP is worth it.
- **Remember:** if you elect a **Withdrawal Settlement** in the future, **you will NOT get the organizational payments paid back, only your own!**

## **7. SLWOP – Your pension checklist**

Here's what you should do if you consider SLWOP

## What you should do...

- ☐ Why are you considering SLWOP – **what pension milestone(s) do you intend to reach?**
- ☐ **Check with your organization** if SLWOP is an option
- ☐ Run **comparative estimates** using your [MSS](#) Estimate tool
- ☐ **Plan your finances:** how will you bridge the SLWOP period if no income from the UN or UNJSPF?
- ☐ If you intend **not to pay contributions:** if you are currently on [SLWOP without contributions](#) check how much more SLWOP you can take **before reaching the 36 months max. consecutive SLWOP allowed by the Fund**
- ☐ If you intend to **pay pension contributions:**
  - Check on your most recent [pay slip](#) **how much you will have to pay out of pocket** during SLWOP ( $1/3^{\text{rd}} + 2/3^{\text{rd}} = 3x \text{ your own share}$ , for each month of SLWOP)
  - Make the **necessary arrangements with your organization/Payroll Office** to ensure concurrent pension contributions from the start of your SLWOP



## 8. SLWOP - FAQ

## *Can I opt for the “Deferment Option” under Art. 32? – When will it start counting?*

- **Yes, you can elect the Deferment Option under Art. 32 if you separate at the end of your SLWOP** (with or without contributions):
  - The Deferment option allows you to leave your acquired pension rights in the Fund for **max. 36 months** from your separation date; if you return to **active service within** the deferment period, you will continue your Fund participation and add to your existing pension rights.
- **The Deferment option under Art. 32 starts counting from your separation date, which is at the end of your SLWOP:**
  - **Example:** You are granted 24 months of SLWOP prior to separation (with or without contributions); then you separate and elect the 36 months Deferment option under Art. 32 > this means you have up to 5 years total to make a benefit election OR return to active service and Fund participation.

*For detailed information about the Deferment Option under Art. 32, as well as all benefit options at separation, visit the [Benefit Options](#) webpage.*

# When SLWOP is not approved by your organization...

*Can I defer my pension payouts until I reach early retirement age if SLWOP is not approved? Is there any other way to delay my pension payouts until I become eligible for an early retirement benefit under Article 29?*

- **No, SLWOP is the only option to defer your separation date**
- Without an approved SLWOP period, your **separation date is fixed** as the date you officially separate from service.
  - Your **benefit eligibility** is determined by:
    - **Your age** at the date of separation
    - **The length of your contributory service** at the date of separation
- If at the **separation date** you have reached early retirement age, you are eligible for an early retirement benefit. If you are younger than ERA, you are NOT eligible for such benefit.
- **What about the Deferment Option under Article 32?**
  - The Deferment Option does NOT affect/change your separation date.
  - It only becomes available
  - The 36 months deferment period **begins from your separation date**
  - Your benefit options remain based on your **age at separation**, NOT your age at the end of the deferment period

- ***If I opted to pay contributions and then realize I cannot afford it, can I stop payments?***
  - **Yes**, you can stop making contribution payments
  - **No reimbursement** of payments already made during SLWOP; the related period will be contributory service in the Fund
  - **You cannot recommence payments** during the same period of SLWOP
- ***Can I start pension contribution payments AFTER I started my SLWOP or after it ended?***
  - **No** - **no retroactive contributions** for SLWOP are accepted by the Fund
  - You have missed out on your option to pay contributions for this period of SLWOP. You can only contribute for a future, separate period of SLWOP, if the case.

# SLWOP and Pension contribution payments

*If I opted to pay contributions, how much would I have to pay each month?  
Where can I get that information?*

- Check your latest monthly pay slip:  
**Your own contributions + your organization's contributions = the approx. monthly SLWOP contribution amount you'd have to pay.**
- In this example (grade/step P3/07, pay period July 2025):
  - Staff member's contributions (1/3<sup>rd</sup>):  
**USD 1,223**
  - Organization's contributions (2/3<sup>rd</sup>):  
**USD 2,446**
  - Monthly contributions payable by staff during SLWOP (3/3<sup>rd</sup>): **USD 3,669**

UNITED NATIONS SECRETARIAT  
STATEMENT OF EARNINGS AND DEDUCTIONS

SECRETARIAT DES NATIONS UNIES  
RELEVÉ DES EMOLUMENTS ET RETENUES

Contract Type : Pay Date :27-Jun-2025 Index No :  
Pension Remun :USD 275,702.00 PayPeriod :01-Jun-2025 - 30-Jun-2025 Name :  
Cat-Grd-Step :P-5-09 Org :  
DutyStn :

	Current Month	Retroactive	Total in Base Currency (USD)
<b>Earnings</b>			
Gross Salary	USD 12,792.17		12,792.17
Post Adjustment ( 75.50 )	USD 7,349.55		7,349.55
			<b>Total: 20,141.72</b>
<b>Deductions</b>			
Staff Assessment	USD 3,057.67		3,057.67
Staff Member's Pension Contribution	USD 1,815.04		1,815.04
Medical Insurance Contribution (Aetna)	USD 1,698.15		1,698.15
UNHQ NY Staff Union	USD 16.00		16.00
Dental Insurance Contribution (Cigna)	USD 76.88		76.88
			<b>Total: 6,663.74</b>
<b>Organization's Contribution</b>			<b>Net Pay: 13,477.98</b>
UN Dental Insurance Subsidy (Cigna)	USD 54.38		54.38
Organization's Pension Contribution	USD 3,630.08		3,630.08
UN Medical Insurance Subsidy (Aetna)	USD 733.03		733.03
			<b>Total: 4,417.49</b>

*What if I marry or have children while on SLWOP? Will they be entitled to potential survivor's benefits?*

- **Birth** during SLWOP:
  - If **you are paying** pension contributions: your child is covered
  - If **you are NOT paying** pension contributions: your child is NOT covered; coverage resumes when you return to active service
  - Exception: Child conceived before SLWOP is covered
- **Marriage** during SLWOP:
  - If **you are paying** pension contributions: your spouse is covered
  - If **you are NOT paying** pension contributions: your spouse is NOT covered; coverage resumes when you return to active service

*If I pass away while on SLWOP, what is the coverage for my dependents?*

- **Death during SLWOP:**

Entitlement to survivor's benefits depends on your SLWOP contribution status at the time of death.

- If **you paid** pension contributions: **survivor's benefits are payable** to all eligible dependents, including those married/born during SLWOP
- If **you did NOT pay** pension contributions: survivor's benefits are payable **only** to eligible dependents who existed **before** the start of SLWOP

- **If no dependents are entitled to survivor's benefits, what is payable?**

- Residual Settlement

*For detailed information about the different kinds of survivor's benefits the Fund may pay and eligibility criteria, visit the [Survivor's Benefits](#) webpage.*

## **9. SLWOP Resources**

Visit the UNJSPF website and your Member Self-Service (MSS) for SLWOP information and resources



# SLWOP on your Annual Pension Statement



You can access your statement inside your Member Self-Service (MSS) under ‘View existing Documents’

- Periods of **non-contributory service**, like SLWOP without contributions, are reported on your Annual Pension Statement.  
Go to your UNJSPF MSS and check your most recent **Annual Pension Statement**. It indicates periods of **non-contributory service** like (S)LWOP or BIS.

- **Caution:** it can happen that your organization did not report a period of SLWOP without contributions to the Fund; if you know you took SLWOP without pension contributions but don't see it on your Pension Statement, contact

UNITED NATIONS JOINT STAFF PENSION FUND  
ANNUAL PENSION STATEMENT AS OF 31 DECEMBER 2024

SEE [INTERACTIVE GUIDE](#) (hyperlink to web page below) ON OUR WEBSITE FOR ANNUAL PENSION STATEMENT EXPLANATION NOTES.  
If the link above does not work copy to your favorite browser this address:  
<https://www.unjspf.org/annual-statement-pension-statement/>

A. PERSONAL DATA				ORG.	VESTED	DATE OF BIRTH			SEX	MARITAL STATUS		CATEGORY	PENSION NUMBER	NRA
					Y	DAY	MONTH	YEAR	Female	Single		General Service		65

B. CONTRIBUTORY SERVICE

1. BEGINNING DATE	DAY	MO.	YR.	2. DATE OF ENTRY INTO PARTICIPATION	DAY	MO.	YR.
	01	01	15		01	01	15
CONTRIBUTORY SERVICE							
	YEARS	MONTHS	DAYS		YEARS	MONTHS	DAYS
PRIOR YEAR TOTAL	3	8	5	0	7	0	7
CURRENT YEAR		1	0	0	8	0	0
VALIDATION/ RESTORATION/ OTHER CREDIT	5	0	0	0	9	0	0
TOTAL AT 31 DECEMBER 2024	6	9	5	0	10	7	0

D. OTHER CONTRIBUTIONS

(IN US DOLLARS) (PAYMENTS) (INTEREST)

VALIDATION

1. CURRENT YEAR PAYMENT

RESTORATION

2. ORIGINAL BALANCE

3. AMOUNT PAID PRIOR TO 1 JANUARY

4. CURRENT YEAR PAYMENTS

5. AMORTIZATION INTEREST WRITE OFF

6. REMAINING BALANCE AT 31 DECEMBER 2024

C. CONTRIBUTIONS

(IN US DOLLARS) (AMOUNT) (INTEREST)

1. PRIOR YEAR BALANCE	11,026.72	1,263.69
2. INTEREST ON PRIOR YEAR BALANCE		399.44
3. PRIOR YEAR ADJUSTMENTS REPORTED IN THE CURRENT YEAR		
4. CURRENT YEAR REGULAR CONTRIBUTIONS	2,130.25	
5. OTHER CONTRIBUTIONS CREDITED (TRANSFERRED FROM SECTION D UPON COMPLETION OF PAYMENTS)		
6. BALANCE AT 31 DECEMBER 2024	13,156.97	1,663.13

E. ANNUAL PENSIONABLE REMUNERATION

EFFECTIVE DATE (DDMMYYYY)	AMOUNT (USD)	NO OF COMPLETE MONTHS	EFFECTIVE DATE (DDMMYYYY)	AMOUNT (USD)	NO OF COMPLETE MONTHS
1 01/09/2023	25,278.00	1	11 01/03/2024	26,532.00	1
2 01/09/2023	25,766.00	1	12 01/04/2024	26,570.00	1
3 01/07/2023	26,088.00	1	13 01/06/2024	26,277.00	1
4 01/09/2023	26,365.00	1	14 01/06/2024	27,246.00	1
5 01/09/2023	26,520.00	1	15 01/07/2024	27,422.00	1
6 01/10/2023	26,237.00	1	16 01/06/2024	27,564.00	1
7 01/11/2023	26,213.00	1	17 01/06/2024	27,636.00	1
8 01/12/2023	26,537.00	1	18 01/10/2024	27,693.00	1
9 01/01/2024	26,524.00	1	19 01/11/2024	27,612.00	1
10 01/02/2024	26,210.00	1	20 01/12/2024	26,936.00	1

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

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< Special Leave without Pay (SLWOP)

If you are on Special Leave without Pay or are planning to take SLWOP, you have two options regarding your participation in Fund:

1. To pay contributions to the Fund during the period of SLWOP: In this case the period of SLWOP would be considered contributory service. You would have to arrange this with the payroll office of your employing organization (not with the UNJSPF) BEFORE starting the period of SLWOP, and would be required to pay both your own as well as the organizational share of contributions payable to the UNJSPF. The contributions must be paid monthly and concurrently with such leave and arrangements for the remittance of these contributions must be made between you and the employing organization ahead of starting such periods of SLWOP. You cannot elect retroactively to pay contributions to the Fund for a period of SLWOP, and no retroactive arrangements can be made to contribute for a period of SLWOP when such period has already started or been completed. If contributions are indeed paid concurrently with a period of SLWOP, UNJSPF participation simply continues and you continue to accrue future pension rights for such period of contributory service. However, should you then separate from service and the Fund in the future and elect to receive a [Withdrawal Settlement](#) you would not recover the money you paid to the Fund on behalf of the organization.

2. To not pay contributions to the Fund during the period of SLWOP: In this case you would continue to be considered a participant in the Fund (continuous participation), but would NOT accrue pension rights for this period of non-contributory service. You will be deemed to have separated from the UNJSPF after having completed a period of 36 months of SLWOP without concurrent contributions having been paid to the Fund. Furthermore, spouses married and/or children born during such period of SLWOP without concurrent contribution payments to the Fund, would not be covered for potential survivor's benefits until you again become a contributing member of the UNJSPF.

Resources

Videos

Special Leave without Pay

Special Leave without Pay (English)

Congé spécial sans traitement

Licencia especial sin sueldo

Congé spécial sans traitement (French)

Licencia especial sin sueldo (Spanish)

Related links

Regulations and Rules

Save Time!

Log in to Member Self-Service to submit your forms or to download forms already pre-filled with your personal information. For more information about MSS, see our [About MSS page](#).


Login into Member Self-Service

FAQ

May I remain on SLWOP indefinitely?

What if I have a child while on SLWOP?

What if I marry while on SLWOP?



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# SLWOP - Video

Watch the SLWOP video on the UNJSPF website: [Special Leave without Pay \(SLWOP\) - UNJSPF](#)

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# SLWOP in the UNJSPF Regulations and Rules



You can access the Fund's Regulations on our website [www.unjspf.org](http://www.unjspf.org) under Resources

Distr. General  
JSPB/G.4/Rev.29

- **Article 21(c)**
- **Article 22 (b)**
- **Article 25 (b)**
- Article 39
- Administrative Rule Section D.2
- **Administrative Rule Section G**
- Administrative Rule H.3(b) and H.5(a)
- Administrative Rule I.4

Regulations, Rules and  
Pension Adjustment System  
of the United Nations  
Joint Staff Pension Fund



United Nations  
1 January 2025

## Contacting the UNJSPF

# Contacting the UNJSPF – [www.unjspf.org](http://www.unjspf.org) – Contact Us



Participants from UN agencies should contact their SPC for pension-related queries.

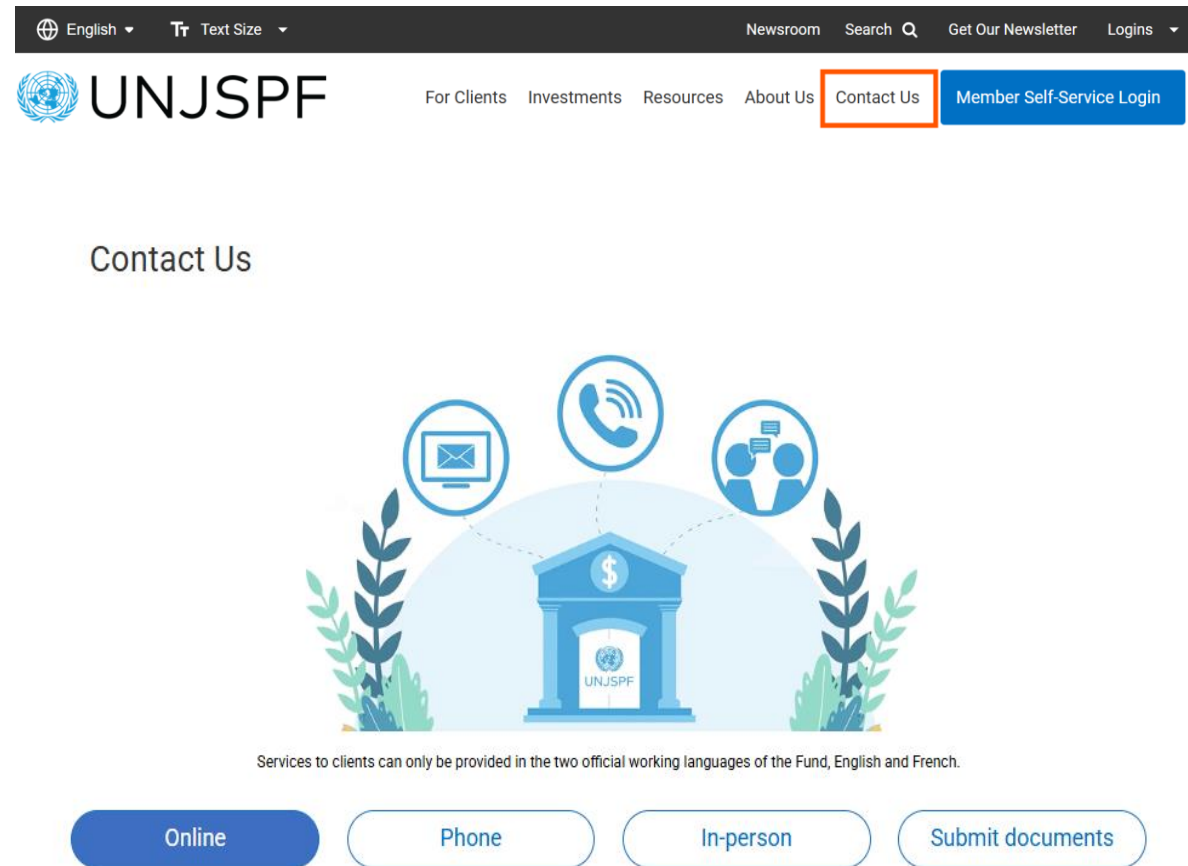
Participants from the UN Secretariat and related entities should contact the Fund directly using the contact details provided on the Fund's Contact Us webpage.

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

**Phone: 24/5 service** Mon-Fri; **Toll free numbers**

**Email: Online – Contact Form**

**In person: NY, GVA – Tuesdays and Thursdays**  
Check opening hours; BKK and NBO - check locally about available appointments





# UNJSPF

United Nations Joint  
Staff Pension Fund

## Q&A