



UNJSPF

United Nations Joint
Staff Pension Fund

PENSION ESSENTIALS FOR PARTICIPANTS

2 December 2025

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

Today's Presentation

1. Overview of the UNJSPF and the UN Pension Scheme
2. Participation in the UNJSPF: all you need to know
3. Key pension definitions and factors
4. Overview of the main UNJSPF pension benefits
5. Overview of other UNJSPF benefits, including for disability and survivors
6. Pension tools demo: UNJSPF website & Member Self-Service (MSS) and How to contact the Fund



UNJSPF

United Nations Joint
Staff Pension Fund

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.



UNJSPF
United Nations Joint
Staff Pension Fund

Part 1:

Overview of the UNJSPF and UN Pension Scheme

The UNJSPF – Your Pension Fund: Who we are and what we do

Videos:

“Welcome to the Fund” and “How the Fund works”



■ RETIREMENT

To provide participants with **vested** pension rights at retirement age with a pension representing **income replacement** proportionate to the participant's length of contributory service and salary earned during service.

Vesting is required, i.e., you must have contributed to the Fund for 5 years or more to be entitled to a form of life-long retirement benefit.

■ DISABILITY and DEATH

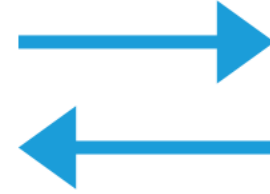
To **provide benefit coverage** and **income replacement** in case of (i) **disability** (for the participant) or (ii) **death** -in service or after retirement- (for entitled survivor/s).

Vesting is NOT required. You are covered for this risk of disability and death from the moment you qualify for UNJSPF participation, provided you were medically cleared at that time.

Who does the Fund serve?



25
MEMBER
ORGANIZATIONS



24
TRANSFER
AGREEMENTS

A growing Fund

89,308
PERIODIC BENEFITS
with an annual value of
US\$3.83 billion



150,714
PARTICIPANTS
Total annual contributions
from employees and
employers:
US\$3.66 billion



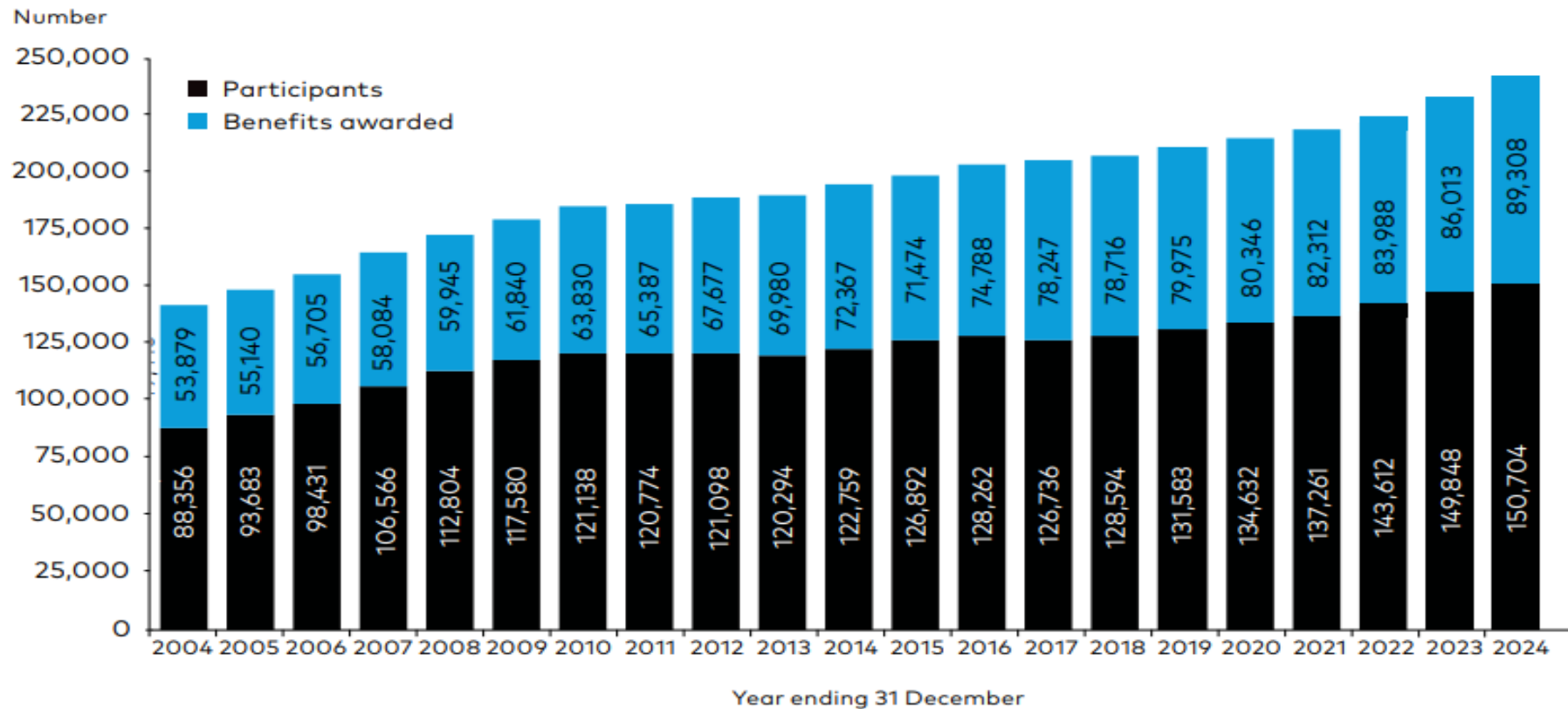
As at 31 December 2024.

Who does the Fund serve?



UNJSPF

United Nations Joint
Staff Pension Fund



How does the Fund serve?

Efficient pension delivery

93.2%*

of benchmarked benefits
processed within
15 business days



100%*

of periodic benefit
payments issued on
time

*In 2024.

A strongly funded Fund

MARKET VALUE OF ASSETS

US\$95.4 billion**



**As at 31 December 2024.

FUNDED RATIO

111%***

The funded ratio is obtained by dividing the actuarial value of assets by the actuarial value of the accrued benefits. A ratio exceeding 100% means that the Fund is in a strongly funded position.

***As at 31 December 2023.

For more information about the Fund, visit the webpage <https://www.unjspf.org/about-us/about-the-fund/> where you can also access the brochure “The Fund in Brief (2025)” for a summary overview of key information about the Fund.

THE FUND'S GLOBAL PRESENCE

New York



The Fund has around 400 staff working for the Fund's Pension Administration (PA), the Office of Investment Management (OIM) and the Fund Secretariat, in offices in New York and Geneva, as well as in 2 small Liaison Offices, in Nairobi and Bangkok.

Nairobi



Geneva



Bangkok



The UNJSPF is
A DEFINED BENEFIT
PENSION PLAN

The UNJSPF is a Defined Benefit Plan



Not dependent on the investment return or longevity.

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

Retirement income is guaranteed

Pension amount is based on earnings and years of service

What is a Defined Benefit Pension Plan?

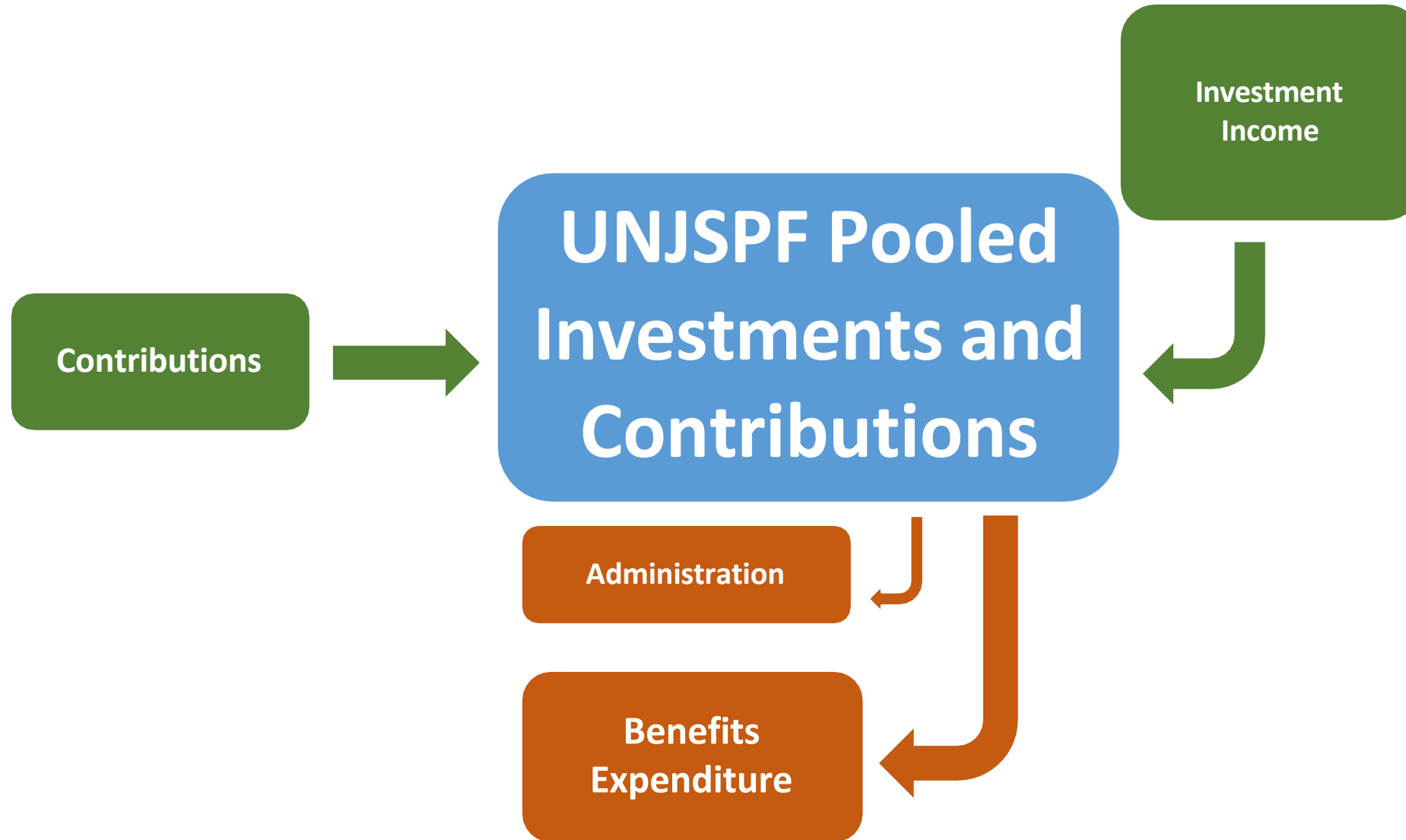
The UNJSPF is a **Defined Benefit Pension Plan** (as opposed to a Defined Contribution Plan):

- All contributions, assets and risks are pooled.
- **Periodic Benefits** are determined based on established factors and formulas, that take into account the length of your contributory service, your final average income level and your age at the time of separation.
- **Retirement benefits are guaranteed FOR LIFE!**
- Investment returns **DO NOT** influence benefits, instead investment risk is assumed by the UNJSPF.

IN A DEFINED PENSION PLAN** the employer promises the employee on retirement a periodic benefit that is predetermined or "defined" by a formula which considers the employee's earnings history, years of service, and age, as opposed to directly refunding what the employee and employer contributed over the years and the investment returns on those contributions. **THE "RISK" LIES WITH THE FUND, NOT THE PARTICIPANT as the Participant will receive the same benefit regardless of the performance of investment markets.

NOTE: The UNJSPF Pension Scheme is US Dollar based. Contributions are reported to the Fund in USD and all UNJSPF benefits are initially calculated in USD.

How does it work?



How is the Fund doing financially?

For details about the Fund's investments and funding status, please visit the dedicated webpages on the Fund's website: www.unjspf.org under the menu tab "INVESTMENTS and information linked below.

For more information on the assets and investments of the Fund, please visit:

<https://www.unjspf.org>

For a brief video on the history [Investments](#) of the Fund, please visit:

<https://www.youtube.com/watch?v=0k4a61ykhWA>

For a brief video on the how the Fund functions as a defined benefit plan, please visit:

<https://www.youtube.com/watch?v=3OI0OcSY3ms>

Part 2:

Participation in the UNJSPF: all you need to know

UNJSPF Participation –When do I qualify and What does it mean?

Article 21 of the Fund's Regulations and Rules requires that two key conditions be fulfilled to qualify for Fund participation: you must be a **Staff Member** and you must have met the **6 months** contract requirement.

Staff members become participants in the UNJSPF when they...

- ...are appointed for **six months** or more,
or...
- ...complete **six months** of service on a series of appointments *without a break of more than 30 days.*

Once you are a Participant in the UNJSPF:

- Each month, both **you** and your **employing organization** contribute **a percentage of your pensionable remuneration** to the Fund. You will pay a 1/3rd contribution share, your organization will pay a 2/3rd contribution share.
- Presently this is **7.9% for you and 15.8% (double) for your organization (total of 23.70%)**.
This contribution rate has remained unchanged since January 1990, i.e., for the past 30+ years!

Participation: Your monthly contributions to the UNJSPF

Pensionable remuneration for staff in the Professional and higher categories
In US dollars - effective 1 February 2025

Level	STEPS												
	I	II	III	IV	V	VI	VII	VIII	IX	X	XI	XII	XIII
USG	400,198												
ASG	371,546												
D-2	304,388	310,700	317,014	323,332	329,653	335,969	342,279	348,601	354,913	361,226			
D-1	273,927	279,471	285,027	290,576	296,104	301,657	307,205	312,741	318,293	323,835	329,380	334,918	340,469
P-5	237,959	242,678	247,400	252,111	256,834	261,544	266,268	270,983	275,702	280,416	285,137	289,846	294,573
P-4	196,274	200,826	205,380	209,931	214,482	219,034	223,594	228,145	232,696	237,242	241,805	246,346	250,899
P-3	160,870	165,024	169,182	173,331	177,491	181,643	185,821	190,040	194,250	198,461	202,685	206,895	211,111
P-2	124,571	128,185	131,799	135,413	139,061	142,781	146,503	150,207	153,927	157,641	161,358	165,083	168,795
P-1	96,074	99,146	102,212	105,284	108,350	111,424	114,487	117,562	120,627	123,701	126,768	129,833	132,905

Pensionable remuneration associated with pay points for staff beyond the maximum salaries on the unified salary scale
In US dollars - effective 1 February 2025

Level	PP1	PP2
P-4	255,459	260,013
P-3	215,321	219,532
P-2	172,509	
P-1	135,971	

- Note well!: The PR rate shown is *not* what your future pension will be! It is used solely to calculate your contributions to the Fund and to calculate your FAR in the future, if you become entitled to a periodic benefit from the Fund!
- The amount of your monthly contribution is the *PR rate X 7.9% divided by 12 months*.
- The amount of your organizations monthly contribution is your contribution X 2 (*double your amount*).

UNITED NATIONS SECRETARIAT
STATEMENT OF EARNINGS AND DEDUCTIONS



SECRETARIAT DES NATIONS UNIES
RELEVÉ DES EMOLUMENTS ET RETENUES

Contract Type		Pay Date	:27-Feb-2025	Index No		
Pension Remun		:USD	185,821.00	PayPeriod	:01-Feb-2025 - 28-Feb-2025	Name
Cat-Grd-Step		:P-3-07	Org	DutyStn	:New York	

	Current Month	Retroactive	Total in Base Currency (USD)
Earnings			
Gross Salary			
Post Adjustment (75.50)			
Deductions			
Staff Member's Pension Contribution	USD	1,223.32	
Organization's Contribution			
Organization's Pension Contribution	USD	2,446.64	

Where can you check these factors for your own case?

YOUR ANNUAL PENSION STATEMENT inside your MSS ACCOUNT

UNITED NATIONS JOINT STAFF PENSION FUND												
ANNUAL PENSION STATEMENT AS OF 31 DECEMBER 2023												
SEE INTERACTIVE GUIDE (hyperlink to web page below) ON OUR WEBSITE FOR ANNUAL PENSION STATEMENT EXPLANATION NOTES.												
If the link above does not work copy to your favorite browser this address: https://www.unjspf.org/annual-statement-pension-statement/												
A. PERSONAL DATA			ORG.	VESTED	DATE OF BIRTH			SEX	MARITAL STATUS	CATEGORY	PENSION NUMBER	NRA
			1001	Y	DAY	MO.	YR.		Married	Professional & above	4	62
B. CONTRIBUTORY SERVICE												
1. BEGINNING DATE	DAY	MO.	YR.	2. DATE OF ENTRY INTO PARTICIPATION	DAY	MO.	YR.					
	17	01	11		17	01	11					
				CONTRIBUTORY SERVICE			L.W.O.P/BREAK-IN-PARTICIPATION					
				YEARS	MONTHS	DAYS	YEARS	MONTHS	DAYS			
PRIOR YEAR TOTAL	3	11	2	27	7	0	8	18				
CURRENT YEAR	4	1	0	0	8	0	0	0				
VALIDATION/ RESTORATION/ OTHER CREDIT	5	0	0	0	9	0	0	0				
TOTAL AT 31 DECEMBER 2023	6	12	2	27	10	0	8	18				
D. OTHER CONTRIBUTIONS												
(IN US DOLLARS) (PAYMENTS) (INTEREST)												
VALIDATION												
1. CURRENT YEAR PAYMENT												
RESTORATION												
2. ORIGINAL BALANCE												
3. AMOUNT PAID PRIOR TO 1 JANUARY												
4. CURRENT YEAR PAYMENTS												
5. AMORTIZATION INTEREST WRITE OFF												
6. REMAINING BALANCE AT 31 DECEMBER 2023												
C. CONTRIBUTIONS												
(IN US DOLLARS) (AMOUNT) (INTEREST)												
1. PRIOR YEAR BALANCE	69,686.17						11,553.07					
2. INTEREST ON PRIOR YEAR BALANCE							2,640.28					
3. PRIOR YEAR ADJUSTMENTS REPORTED IN THE CURRENT YEAR												
4. CURRENT YEAR REGULAR CONTRIBUTIONS	12,979.21											
5. OTHER CONTRIBUTIONS CREDITED (TRANSFERRED FROM SECTION D UPON COMPLETION OF PAYMENTS)												
6. BALANCE AT 31 DECEMBER 2023	82,665.38						14,193.35					
E. ANNUAL PENSIONABLE REMUNERATION												
EFFECTIVE DATE (DDMM/YYYY)	AMOUNT (USD)	NO OF COMPLETE MONTHS	EFFECTIVE DATE (DDMM/YYYY)	AMOUNT (USD)	NO OF COMPLETE MONTHS							
1 01/11/2014	66,804.00	12	11 01/01/2020	85,784.00	2							
2 01/11/2015	69,069.00	3	12 01/03/2020	88,688.00	8							
3 01/02/2016	73,819.00	12	13 01/11/2020	89,752.00	1							
4 01/02/2017	76,423.00	12	14 01/12/2020	88,688.00	1							
5 01/02/2018	79,027.00	1	15 01/01/2021	89,752.00	2							
6 01/03/2018	LWOP	8	16 01/03/2021	92,693.00	8							
7 19/11/2018	79,027.00	3	17 01/11/2021	96,864.00	3							
8 01/03/2019	84,717.00	8	18 01/02/2022	151,729.00	11							
9 01/11/2019	85,784.00	1	19 01/01/2023	155,405.00	1							
10 01/12/2019	84,717.00	1	20 01/02/2023	165,101.00	11							

UNJSPF Participation – Principles to keep in mind



1. Participation in the Fund is mandatory, not optional. You are covered for the risk of disability and death from the date of joining the Fund (if medically cleared).



5. You earn compound interest on your contributions – it accrues at the rate of 3.25% per year while you remain an active participant and until your separation date.



2. Once you become a Fund participant, contributions are automatically deducted from your salary each month and reported to the Fund on your behalf, at every year end.



6. The Fund does NOT extend personal loans to participants, or advance payments, nor can a participant make withdrawals from his/her UNJSPF contributions BEFORE separation from service.



3. NO voluntary contributions can be made to the Fund for periods of Breaks in Service (BIS) or after separation.



7. The Fund does NOT make any payments to a third party. You can get paid into a joint account provided it includes your name.



4. Once you reached 5 years of contributory service (CS) in the UNJSPF you will have earned “vested pension rights”, i.e., the right to elect a form of periodic, lifelong retirement benefit from the Fund upon separation from service.



8. The Fund CANNOT release confidential beneficiary related information to a third party unless the beneficiary has provided a dated and signed original written authorization to the Fund authorizing it to do so.



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Participation:

Benefits upon becoming a Participant

Participation – Coverage as of Entry into the Fund Date

(Provided you were medically cleared when joining your employing organization)

Disability Benefit...

- **Monthly benefit payable if, due to an illness or injury, you can no longer continue working and the illness or injury is likely to be permanent or of long duration.**
- **Either you or your organization must apply for the benefit to the UN Staff Pension Committee (SPC). Depending on the nature of the disability, the SPC will review the awarded benefit periodically.**
- **The benefit begins after you have exhausted all of your paid annual leave and sick leave. As long as the incapacity continues, you will be paid the monthly benefit. Once you reach Early Retirement Age (55 or 58), the disability benefit will be converted to a life-long benefit and no longer require review by the SPC.**
- **The benefit amount is roughly equivalent to what your full retirement benefit would be if you had continued to work until NRA at the same step and level. There is no lump sum option for this benefit, the full amount is payable at the end of each month.**

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

Participation – Coverage as of Entry into the Fund Date

(Provided you were medically cleared when joining your employing organization)

Death-in-service...

- A monthly benefit is payable for life to your surviving spouse upon your death-in-service provided you were married at the time of your death.
- The **Surviving Spouse's Benefit** would be calculated based on the value of the full normal retirement benefit to which you would have been entitled, had you continued to contribute to the Fund until your NRA at the same step and level as prior to death in service. Basically, the surviving spouse's benefit would be 50% of what your normal retirement benefit would have been, had you survived. There is no lump sum option for this surviving spouse's benefit.
- Your children under age 21 are eligible to receive a **Surviving Child's Benefit** until age 21. Children recognized as disabled by the Fund are eligible to receive such benefit beyond age 21, for as long as their disability lasts.
- **Make sure to always keep your organization up to date on your family status, to ensure all dependents are on file with your organization so they can report them to the Fund.**
- These benefits and their amounts will be discussed in more details later in the presentation.

For more information please visit: <https://www.unjspf.org/for-clients/survivors-benefit/> and <https://www.unjspf.org/for-clients/survivor/>



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Additional points on Participation

Once you are a Participant, it is important to keep in mind that....

- Your future pension entitlement will increase with increases in your **Contributory Service (CS)** period and your **Final Average Remuneration (FAR)** (i.e., your pensionable income level during the last 5 years of your CS).
- **How can you maximize your pension benefit?**
 - **Contributory Service (CS):** The longer your CS, the higher your rate of periodic benefit accumulation (ROA). Therefore, if possible...
 - Minimize breaks-in-service (BIS) and periods of Special Leave without Pay (SLWOP) without contribution payments to the Fund (see following slides)
 - Purchase CS when eligible (see following slides)
 - **Final Average Remuneration (FAR):** Your FAR is based on the highest 36 months of Pensionable Remuneration during the last 60 months of your contributory service. The higher your grade and step during these last five years of your CS, the higher your FAR.

Ways to increase your Contributory Service....

- **At the beginning of your initial or new period of Participation** you may have options to purchase additional CS which will help you reach vested pension rights faster and increase your future benefit entitlement. These options to purchase contributory service are:
 - **Validation (Article 23)** (Option to make a prior period of employment during which you were a staff member but not yet eligible to participate in the Pension Fund, 'pensionable', i.e., part of your CS)
 - **Restoration (Articles 24 and 24bis)** (Option to "merge" a prior period of CS into another one by reimbursing a Withdrawal Settlement to the Fund or restoring a Deferred Retirement benefit; thus, you would make a prior period of CS again part of your total CS period)
 - **Transfer of Pension Rights (Article 13 and applicable Transfer Agreements)**
- **During periods of SLWOP:** Periods of SLWOP can be CS if you **make contributions during the period of SLWOP**. *Note: This is OPTIONAL and if you elect to do so, it's expensive!*

Your Pension Journey... considerations while you are a Participant :

Ways to increase your Contributory Service during SLWOP

Special Leave Without Pay (SLWOP)

- Voluntary contributions to the UNJSPF during a period of SLWOP are possible. This is entirely optional and at the discretion of the staff member.
- However, a staff member can very well decide NOT to pay contributions to the Fund during a period of SLWOP.
- The choice is up to the staff member.

SLWOP with contribution payment

- If a staff member opts to pay contributions for a period of SLWOP then that period is part of their CONTRIBUTORY SERVICE in the Fund.
- The staff member's ROA will increase accordingly.
- IF the staff member opts to make voluntary contributions during their SLWOP, they must pay UNJSPF contributions concurrently with the period of SLWOP, from day one of the SLWOP period.
- In that case, the staff member would have to pay their own + the organization's contribution shares ($1/3^{\text{rd}} + 2/3^{\text{rd}} = 3/3^{\text{rd}} \rightarrow 23.7\%$).
- Such arrangement would have to be made ahead of starting the SLWOP, between the staff member and their employing organization (Payroll Office), NOT with the UNJSPF.

SLWOP without contribution payment

- If a staff member opts to NOT pay contributions to the Fund while on SLWOP, then that period is considered NON-CONTRIBUTORY SERVICE inside their participation period.
- The staff member's ROA will not increase for this period.
- If SLWOP is granted for more than a total of 36 months within one period of participation and the staff member chose NOT to contribute to the UNJSPF, s/he will be deemed to have separated from the Fund at the end of the 36 months of SLWOP.
- **Note:** a spouse married and/or a child born to a participant while s/he is on non-contributory SLWOP is not entitled to a survivor's benefits in case the participant dies during such SLWOP period.

For more information please visit:

<https://www.unjspf.org/for-clients/special-leave-without-pay/>

Your Pension Journey... considerations while a Participant :

Impact of periods of Part-Time work or Break in Service (BIS)...

Part-Time

- If you worked periods of Part-Time, your CS is apportioned accordingly by the applicable part-time percentage.
- To qualify for UNJSPF participation, your part-time must be at the minimum 50%.
- However, to reach vested pension rights, i.e. 5 years of CS, part-time periods are counted like full time periods.

BIS

- Participation in the Fund is not allowed during a period of Break In Service (BIS) as the staff member does not have a contract with one of the UNJSPF member organizations.
- You can have periods of BIS inside your period of Participation, i.e., a BIS does not necessarily mean the end of your participation period.
- Periods of BIS cannot be made pensionable, i.e. you cannot opt to pay contributions during such period; a BIS will never be part of your Contributory Service (CS).
- If your BIS does not exceed 30 days, then your participation continues as soon as you resume employment as a staff member.
- If your BIS exceeds 30 days but does not exceed 36 months AND you did not receive a benefit from the Fund, you will need to re-qualify for Participation as per Art. 21, however, once you do, you will continue your participation, adding to your already acquired pension rights. You will retain your NRA and related rights.
- If your BIS exceeds 36 months (3 years) OR you received a benefit from the Fund, you will need to re-qualify for Participation AND start a NEW period of participation upon rejoining the Fund. You will have a new DOE and a new NRA, Early Retirement Age, etc. You will earn separate entitlements for each period of participation.
- **More detailed information is available on the Fund's website:**
<https://www.unjspf.org/for-clients/break-in-service/>

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

What if I did not elect a benefit/receive a payment and I rejoin the Fund within 36 months from my separation date

–
how can I link my previous and new periods of service? (*This is the same scenario as the Art. 32 Deferment option*)

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

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

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

Break in service (BIS) and payment made by the Fund

- A break in service refers to the period between your date of separation and date of re-entry into the Fund
- A period of BIS cannot be made pensionable (the Fund cannot accept voluntary contributions)

What if I rejoin the Fund AFTER my benefit was paid/started into payment?

- If you rejoin the Fund **after a benefit has been paid to you** (regardless of the **length of your BIS period**), you will start a NEW period of participation.
- You will have a NEW date of entry into the Fund for your NEW participation, which will determine your ERA and NRA, etc.
- You will earn a NEW entitlement from the Fund for your new period of participation.
- If you received a Withdrawal Settlement or elected a Deferred Retirement benefit which is not yet due in payment, you may apply for restoration.

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



UNJSPF
United Nations Joint
Staff Pension Fund

Part 3:

Key pension definitions & factors

- **Date of Entry (DOE):** The date on which you first become a participant in the UNJSPF. (determines your NRA)
- **Contributory Service (CS):** The period (in years, months & days) during which you pay contributions to the UNJSPF. The length of your CS will translate into your ROA .
- **Rate of Accumulation (ROA):** The amount of pension benefit in percentage terms you earn for each year, month and day of your **Contributory Service**. Used in calculation of pension benefit.

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

If you have **less than 5 years** of CS, you have only one benefit option upon separation: the Withdrawal Settlement

If you have **5 or more years** of CS, you have '**vested**' pension rights and can choose a monthly benefit for life

- Basic Pension Calculation for periodic pension benefits:

$$\text{ROA} * \text{FAR}$$

The longer your Contributory Service, the higher your benefit due to the increased ROA

*For retirement benefits: the calculation also considers your **AGE** at the date of separation to determine whether a reduction factor must be applied to your benefit or not.*

- Used in calculating Deferred, Early and Normal Retirement Benefits.
 - The percentage of your Final Average Remuneration (FAR)
 - Your ROA is determined by your Date of Entry (DOE) into Participation. If your DOE is after 01 January 1983, your ROA are:
 - First 5 years of CS: 1.50% per year (7.50% max)
 - Next 5 years of CS: 1.75% per year (8.75% max)
 - Next 25 years of CS: 2.00% per year (50.00% max)
 - Excess of 35 years of CS: 1.00% per year (3.75% max = 3.75 years CS)*
 - The **maximum** ROA is **70%** of your FAR*.
- ***maximum accrual of 70% reached after 38.75 years of CS.** If you work longer than 38.75 years, you continue to be a participant, make contributions, earn interest, increase your FAR. Your contributions and interest increase, which will increase the lump sum you can take. The only difference is that your ROA remains at 70% and doesn't increase further.

- **Pensionable Remuneration (PR):** The scale used to calculate your monthly pension contributions **based on your Grade & Step.**
 - Looks like a salary scale, but is used **only** for pension purposes
 - For Professional staff, the PR scale is applicable to every duty station around world. The same Grade and Step during the same months will have the same PR rate and, therefore, pay the same amount of pension contributions.
 - For Local/General Service staff, the PR scale is equal to your gross pensionable salary plus any pensionable allowances (such as language allowance); (refer to *Art. 51 of the UNJSPF Regulations and Rules*).
 - PR scales are determined by the International Civil Service Commission (ICSC)
 - **Your PR is NOT what your future retirement income will be.**

For the latest applicable scales and further information, please visit:
<https://icsc.un.org/Home/PensionableRemuneration>

PR scale – Professional staff

Pensionable Remuneration (PR): The scale used to calculate your monthly pension contributions **based on your Grade & Step.**


Pensionable remuneration for staff in the Professional and higher categories
In US dollars - effective 1 February 2025

Level	S T E P S												
	I	II	III	IV	V	VI	VII	VIII	IX	X	XI	XII	XIII
USG	400,198												
ASG	371,546												
D-2	304,388	310,700	317,014	323,332	329,653	335,969	342,279	348,601	354,913	361,226			
D-1	273,927	279,471	285,027	290,576	296,104	301,657	307,205	312,741	318,293	323,835	329,380	334,918	340,469
P-5	237,959	242,678	247,400	252,111	256,834	261,544	266,268	270,983	275,702	280,416	285,137	289,846	294,573
P-4	196,274	200,826	205,380	209,931	214,482	219,034	223,594	228,145	232,696	237,242	241,805	246,346	250,899
P-3	160,870	165,024	169,182	173,331	177,491	181,643	185,821	190,040	194,250	198,461	202,685	206,895	211,111
P-2	124,571	128,185	131,799	135,413	139,061	142,781	146,503	150,207	153,927	157,641	161,358	165,083	168,795
P-1	96,074	99,146	102,212	105,284	108,350	111,424	114,487	117,562	120,627	123,701	126,768	129,833	132,905

For the latest applicable scales and further information, please visit:
<https://icsc.un.org/Home/PensionableRemuneration>

PR Scale – local staff

Pensionable Remuneration (PR): The scale used to calculate your monthly pension contributions **based on your Grade & Step.**

		United Nations				Nations Unies	

- **Final Average Remuneration (FAR): One of the Key Factors in calculating a monthly pension benefit.**

The average of the highest 36 months of PR rates in your last 60 months of contributory service.

Your FAR reflects your income level during your last years of contributory service in the Fund.

- **Vesting:** Acquiring rights to a monthly pension.

Must have at least 5 years of contributory service with UNJSPF.

- ***You are covered for disability and death benefits on your first day of Fund participation, provided you were medically cleared when you joined your organization. This does not require 5 years of contributory service.***

- **Normal Retirement Age (NRA):** If you separate from service at your NRA and are vested, you are eligible to a full, monthly retirement benefit, payable for life, without any reductions.

- There are currently 3 Normal Retirement Ages (NRA):

If your DOE is:

Before 1 January 1990

From 1 January 1990 to 31
December 2013

On or after 1 January 2014

Your NRA is:

Age 60

Age 62

Age 65

- Likewise, your DOE will determine when your Early Retirement Age:

If your DOE is:

Before 1 January 2014

On or after 1 January 2014

Your Early Retirement Age is:

Age 55

Age 58

- **Mandatory Age of Separation (MAS):** The age your **employing organization** (not the Fund!) sets as the date at which you must separate from service.
 - The MAS is *not* a UNJSPF concept, and the Fund does not consider it in any way when determining or calculating your pension entitlements.
 - Your MAS and NRA may not be the same; your MAS may be later than your NRA as it is independently determined by your organization.
 - You may continue to work past your NRA, the NRA is simply the *first date* as of which you are eligible to elect a *full pension benefit (i.e., “normal retirement” benefit under article 28)* without any reductions. You are NOT obliged to separate at your NRA; if your organization allows, you can continue to work beyond your NRA, in which case you will continue to pay pension contributions and, in most cases, continue to increase your future pension payouts.



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For detailed information about your participation in the UNJSPF, please visit the **Fund's website** www.unjspf.org and online resources available under the “For Clients” and “Resources” tabs:

<https://www.unjspf.org/for-clients/participating-in-the-fund/>

We also strongly encourage you to take the helpful **Pension eLearning modules** designed to guide you on pension matters, including for “**Participation Essentials**”:
<https://www.unjspf.org/unjspf-pension-elearning-modules/>



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Next up:
Part 4. Overview of all pension benefits

But first... Q&A



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Part 4:

Overview of the main UNJSPF benefits



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**The Fund provides two different kinds of
benefits:**

Settlement payments

(e.g., Withdrawal Settlement) or,

Periodic benefits

**(e.g., retirement benefits, disability benefit,
survivor's benefits)**

Different calculation factors are used for different kinds of UNJSPF benefits

Key Factors - WITHDRAWAL SETTLEMENT	Key Factors - A PERIODIC RETIREMENT BENEFIT (e.g., 'Normal', Early or Deferred Retirement benefits)
<p>1. The amount of your OWN contributions to the Fund + interest earned at the rate of 3.25% per year, compounded for the period of your contributory service in the UNJSPF.</p> <p>2. The length of your contributory service (CS) in the UNJSPF, at the date of your separation, <u>IF your CS exceeds 5 years</u> (CS accrues to a participant in pay status from the date of commencement to the date of cessation of UNJSPF participation)</p> <p>If your CS <u>exceeds 5 years</u>, you are entitled to an increase of your total OWN contributions plus interest earned at the rate of 10% for each year (and pro-rated months) that you contributed more than 5 year; however, the max. increase cannot exceed 100%.</p> <p><i>...more details on the following pages</i></p>	<ol style="list-style-type: none"> The length of your contributory service (CS) at the date of your separation determines: <ul style="list-style-type: none"> -> whether you have vested pension rights and, therefore, the kind of benefit options you have -> your rate of benefit accumulation (ROA) The rate of accumulation (ROA) you have acquired at separation will be used as a multiplier when calculating your future benefit Your date of entry (DOE) to the Fund determines at what age you are eligible for a normal or early retirement benefit. Your age at separation matters to determine whether you have reached your normal retirement age for pension purposes (NRA) or, if younger, whether/what reduction factor may have to be applied to your early or deferred retirement benefit. Your highest 36 months of pensionable remuneration scales (which are based on your pensionable grade and step levels) during the last 5 years of your contributory service determine your final average remuneration (FAR). <p><i>...more details on the following pages</i></p>



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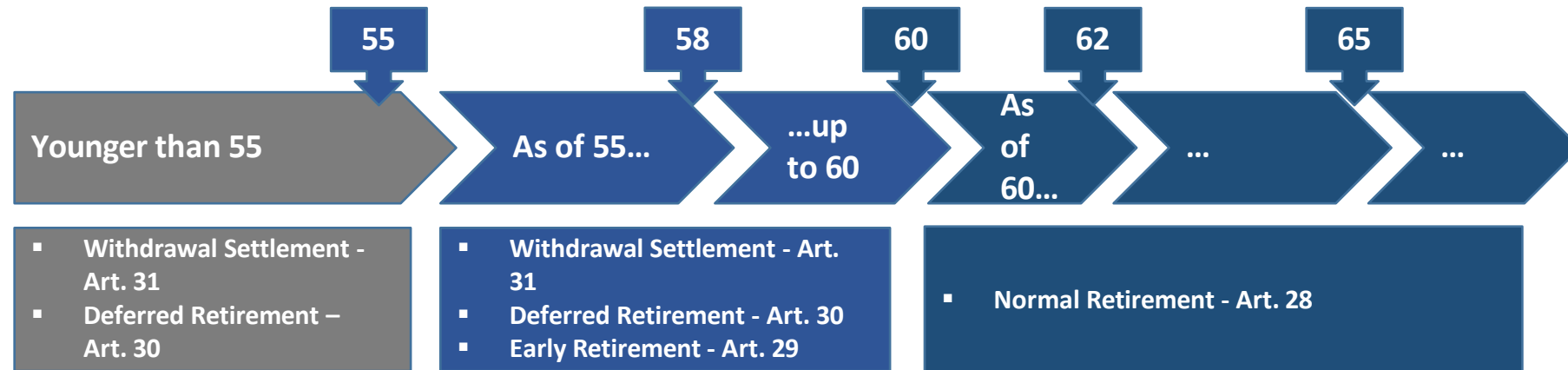
**Your benefit options
are determined based on
your separation date**



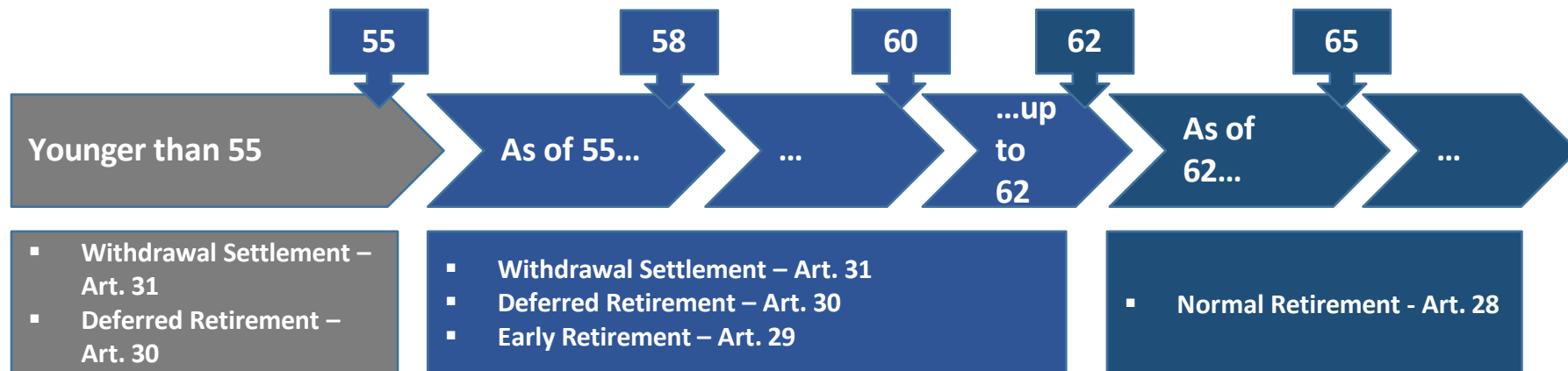
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**What kind of pension benefit
you can elect upon separation
from service, depends on the
length of your contributory
service and your age at the
date of separation**

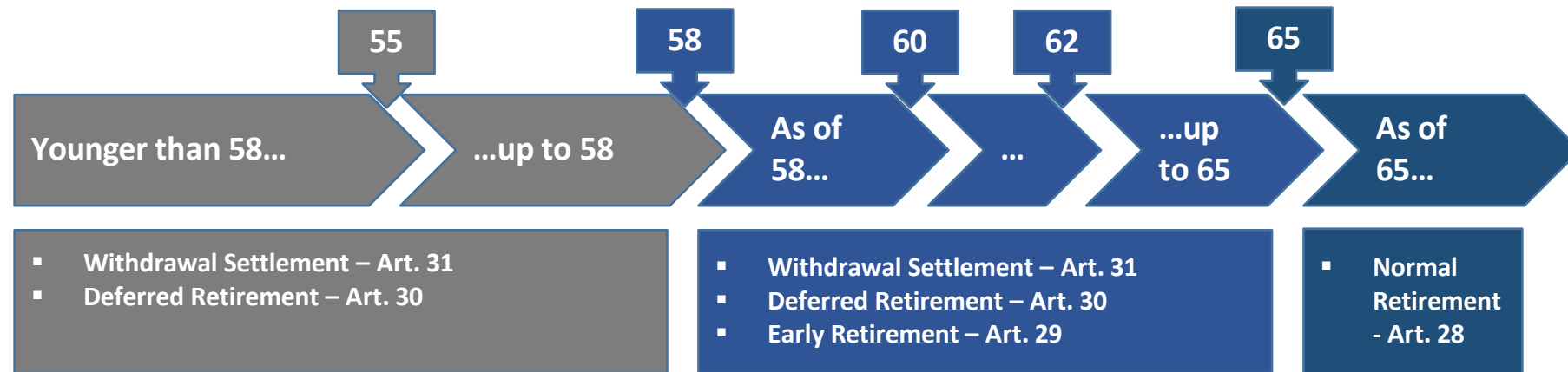
Scenario 1 - NRA 60 = Your entry/re-entry into the UNJSPF participation was before 01 January 1990 – Your benefit options based on your age and 5 years or more Contributory Service (CS) at the date of separation from service:



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



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





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UNJSPF Benefits explained one by one



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The Withdrawal Settlement

Article 31

**(this is a one-time
final settlement payment)**



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Retirement Benefits
(these are periodic benefits,
payable every month, for life,
adjusted for cost of living over
time with attached survivor's
benefits)

Formula to calculate your pension benefit

BENEFIT AMOUNT

FINAL AVERAGE
REMUNERATION



RATE OF ACCUMULATION



ANNUAL PENSION AMOUNT

(REDUCED FOR EARLY RETIREMENT)

CALCULATED IN USD



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"Normal" Retirement Benefit

Article 28

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



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Early Retirement Benefit

Article 29

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



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Deferred Retirement Benefit

Article 30

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



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Finally, there is one other choice you have when separating from service:

The "Freeze" or Deferment of choice option Article 32

(This is NOT a benefit option but an arrangement you can enter with the Fund, allowing you to NOT make a benefit election or request a payout when you separate from service but to defer that choice/payout for up to 36 months from your separation date...)



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Part 5:

Overview of other UNJSPF benefits, including for disability and survivors



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Disability benefit

Article 33

(this is a **monthly benefit** payable upon application and only if the Fund's Disability Committee has found that a UNJSPF participant qualifies for reasons of health – NO lump sum)



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Child's benefit

Article 36

(this is a monthly benefit payable together with a disability, normal or early retirement benefit, OR to a surviving child, normally, until the end of the month during which the child turns age 21)



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Overview of survivor's benefits



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Survivor's benefits Articles 34-37

(these are **regular monthly benefits** payable to the entitled survivor/s of a former UNJSPF participant –
NO lump sum)

Survivor's Benefit - monthly benefit payable to:

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

OR, if none above entitled...

- entitled surviving **secondary dependent** for life or until age 21, if eligible, depending on whether parent or sibling

Survivor's benefits – For more information

Resources on Survivor's Benefits provided by the UNJSPF (booklets, videos, explanatory information, etc.):

The Fund's Survivor's Benefits resource webpages: <https://www.unjspf.org/for-clients/survivors-benefit/> and <https://www.unjspf.org/for-clients/survivor/>

Provide information about:

- Surviving Spouse's Benefit
- Surviving Child's Benefit
- Divorced Surviving Spouse's Benefit
- Surviving Spouse married after Separation
- Secondary Dependent's Benefit
- Regulations & Rules applicable to Survivor's Benefits
- Non-Traditional Unions Guidelines & Annex

Useful information for survivors is also provided on the Fund's Urgent Assistance webpage:
<https://www.unjspf.org/emergency/>

The Fund's Child's Benefit resource webpage <https://www.unjspf.org/for-clients/childs-benefits/> provides information about child's benefits

The video "Are you a survivor of a UNJSPF retiree/beneficiary" also provides helpful guidance:
<https://www.youtube.com/watch?v=C9y7guPsqO4>



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The Residual Settlement

Article 38

(this is a final settlement payable to designated individual/s only if/when NO periodic survivor's benefit is payable to remain unpaid)

The Residual Settlement

- How do I designate my beneficiary?
 - You use Form A2 to designate the beneficiary of a potential Residual Settlement.
 - The completed form can be submitted through your HR or by uploading it in Member Self Service on the Fund's website (make sure to check with your SPC or HR about correct way of submission to the SPC or HR about correct way of submission to the SPC or HR).
 - Who should I designate as my beneficiary?
 - You can designate one or more beneficiaries. This is a **personal choice**.
 - Anyone** can be a beneficiary, even an 'employee'.
 - It is recommended not to designate an automatic beneficiary, such as your spouse, as he/she/they will already qualify for a benefit while alive.
 - You **can** put children under 21 if you wish as once they reach age 21 and are no longer entitled to a monthly benefit, there may be a Residual Settlement left for them to receive.

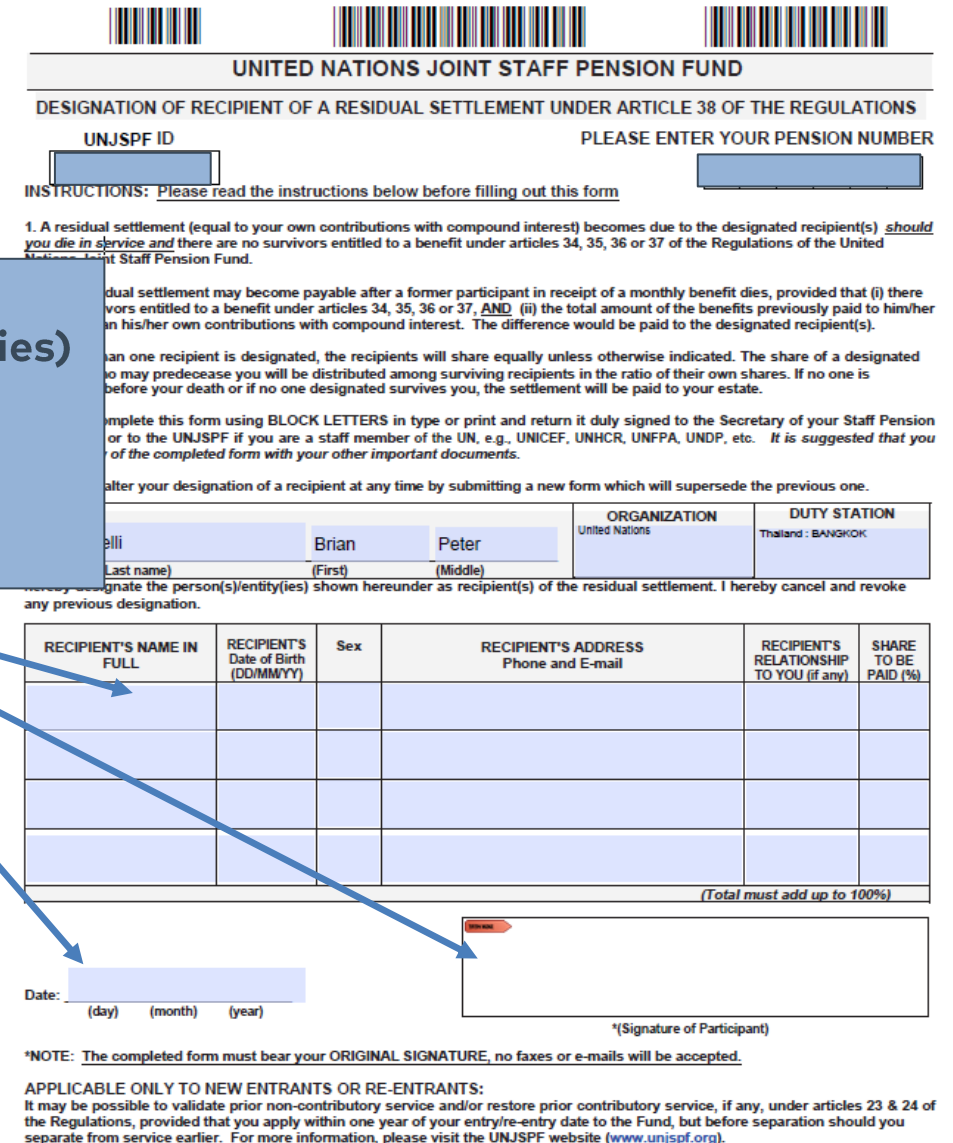
For more information on the Residual Settlement, please visit the Survivor's Benefits webpage:

<https://www.unjspf.org/documents/survivors-benefits/>

For an educational video on the Residual Settlement, please visit:

<https://www.youtube.com/watch?v=nsn6QlqjMsg>

Add the beneficiary(ies) you want to designate, hand-sign & date!



UNITED NATIONS JOINT STAFF PENSION FUND

DESIGNATION OF RECIPIENT OF A RESIDUAL SETTLEMENT UNDER ARTICLE 38 OF THE REGULATIONS

UNJSPF ID: [] PLEASE ENTER YOUR PENSION NUMBER: []

INSTRUCTIONS: Please read the instructions below before filling out this form

1. A residual settlement (equal to your own contributions with compound interest) becomes due to the designated recipient(s) *should you die in service* and there are no survivors entitled to a benefit under articles 34, 35, 36 or 37 of the Regulations of the United Nations Joint Staff Pension Fund.

2. A residual settlement may become payable after a former participant in receipt of a monthly benefit dies, provided that (i) there are no survivors entitled to a benefit under articles 34, 35, 36 or 37, **AND** (ii) the total amount of the benefits previously paid to him/her does not exceed his/her own contributions with compound interest. The difference would be paid to the designated recipient(s).

3. If only one recipient is designated, the recipients will share equally unless otherwise indicated. The share of a designated recipient may predecease you will be distributed among surviving recipients in the ratio of their own shares. If no one is designated before your death or if no one designated survives you, the settlement will be paid to your estate.

4. Complete this form using BLOCK LETTERS in type or print and return it duly signed to the Secretary of your Staff Pension or to the UNJSPF if you are a staff member of the UN, e.g., UNICEF, UNHCR, UNFPA, UNDP, etc. It is suggested that you keep a copy of the completed form with your other important documents.

5. You may alter your designation of a recipient at any time by submitting a new form which will supersede the previous one.

Last name			First	Middle	ORGANIZATION	DUTY STATION
elli			Brian	Peter	United Nations	Thailand : BANGKOK

I hereby designate the person(s)/entity(ies) shown hereunder as recipient(s) of the residual settlement. I hereby cancel and revoke any previous designation.

RECIPIENT'S NAME IN FULL	RECIPIENT'S Date of Birth (DD/MM/YY)	Sex	RECIPIENT'S ADDRESS Phone and E-mail	RECIPIENT'S RELATIONSHIP TO YOU (if any)	SHARE TO BE PAID (%)

(Total must add up to 100%)

Date: [] (day) (month) (year)

(Signature of Participant)

*NOTE: The completed form must bear your ORIGINAL SIGNATURE, no faxes or e-mails will be accepted.

APPLICABLE ONLY TO NEW ENTRANTS OR RE-ENTRANTS:
It may be possible to validate prior non-contributory service and/or restore prior contributory service, if any, under articles 23 & 24 of the Regulations, provided that you apply within one year of your entry/re-entry date to the Fund, but before separation should you separate from service earlier. For more information, please visit the UNJSPF website (www.unjspf.org).



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Part 6:

Pension tools demo: UNJSPF Website, Member Self-Service (MSS) and How to contact the Fund



Our priority:
your pension security

What is your situation?



Participating
in the Fund



Separating or
retiring



Retired or
receiving benefits



Survivor



Something else



For Clients

What is your situation?



Participating in the Fund



Separating or retiring



Retired or receiving benefits



Survivor



Something else

Participating in the Fund

Annual Pension Statement

Participants can verify the status of their contributory service in their Annual Pension Statement. Check here how to access and understand it.

Break in Service

Information regarding how a break in service might affect your pension.

Death

Check here how to notify the Fund of a death.

Disability Benefit

General information regarding the Disability Benefit.

Divorce

Check here what you should do and what will happen in case of a divorce, including with survivors' benefit.

Participation

General information regarding participation in the Fund.

The UNJSPF website – links for learning



UNJSPF

For Clients

Investments

Resources

About Us

Contact Us

Urgent Assistance

Member Self-Service

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

[Watch the videos here](#)

[Regulations, Rules and Pension Adjustment System](#)

[About Member Self-Service \(MSS\)](#)

[Reports, publications and policies](#)

[Forms](#)

[UNJSPF Pension eLearning Modules](#)

[Pension Townhall Sessions](#)

[All Videos](#)

[All Booklets](#)

[Exchange Rates, CPI Adjustments, and Cost of Living Differential Factors](#)

[Case Digest of the Fund](#)



The UNJSPF Educational Videos

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

All videos are available in
English, French, and Spanish

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



The UNJSPF website – Topic specific booklets

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

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

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

All Booklets

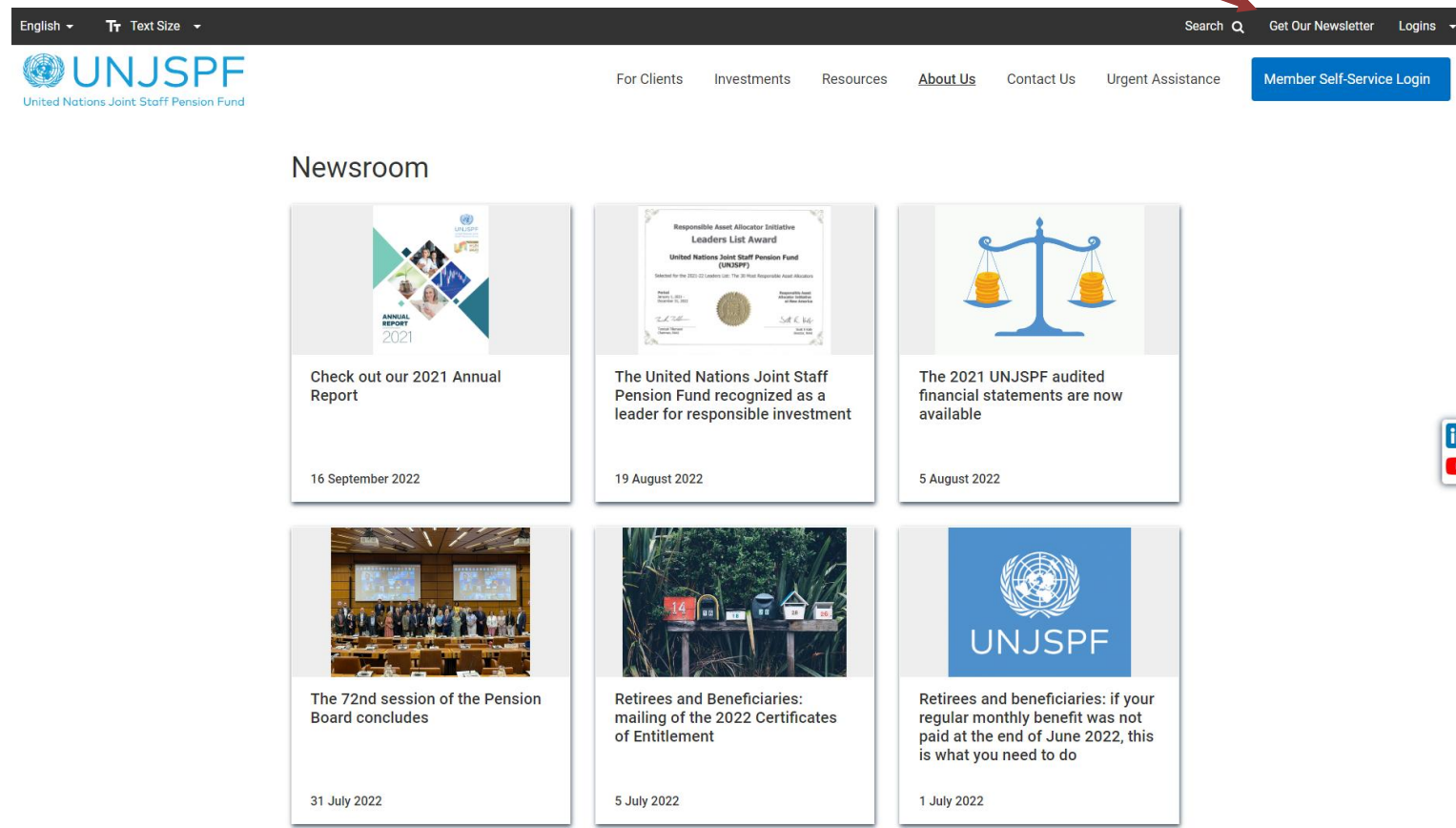
The links below will take you to the topics pages. On the right column under Resources, you will find the booklets in all available languages among other related resources.

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

The UNJSPF website – Regular Newsletters and Articles

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

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




English Text Size Search Q Get Our Newsletter Logins

UNJSPF United Nations Joint Staff Pension Fund


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

Newsroom




Check out our 2021 Annual Report

16 September 2022




The United Nations Joint Staff Pension Fund recognized as a leader for responsible investment

19 August 2022




The 2021 UNJSPF audited financial statements are now available

5 August 2022




The 72nd session of the Pension Board concludes

31 July 2022




Retirees and Beneficiaries: mailing of the 2022 Certificates of Entitlement

5 July 2022



Retirees and beneficiaries: if your regular monthly benefit was not paid at the end of June 2022, this is what you need to do

1 July 2022





UNJSPF Member Self-Service (MSS)

How do I access MSS?

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

UNJSPF Member Self Service (MSS) – Registration and login


English ▾

Text Size ▾

Search 🔍

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Logins ▾



United Nations Joint Staff Pension Fund

For ClientsInvestments**Resources**About UsContact UsUrgent 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




English

How to register (English)



French

Comment s'inscrire (Français)



Spanish

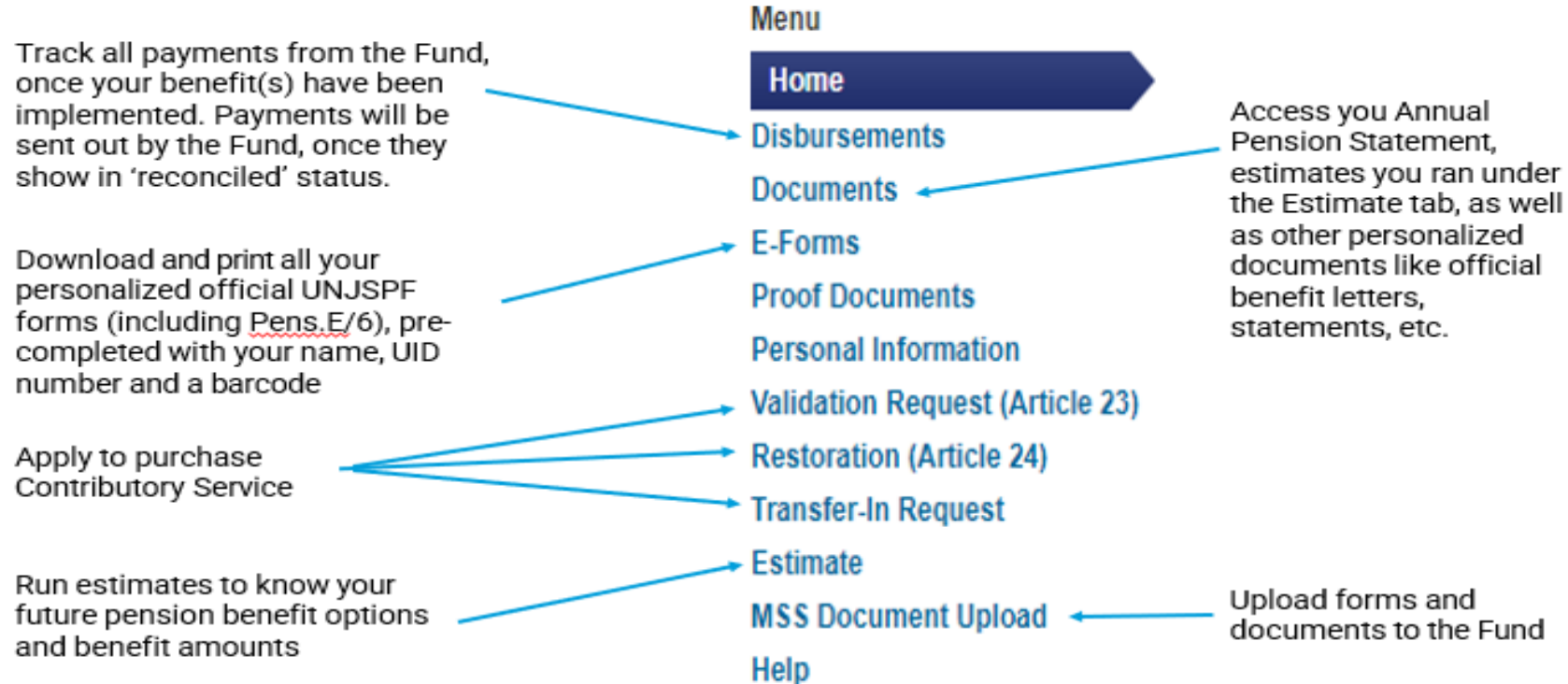
Cómo registrarse (Español)

UNJSPF Member Self Service (MSS) – Functionalities

UNJSPF Member Self Service (MSS) – Functionalities



What can I do in MSS?





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How to contact the Fund

Contacting the UNJSPF

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

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

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

Contact Us



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

Online

Phone

In-person

Submit documents



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Q&A