



UNJSPF

United Nations Joint
Staff Pension Fund

Pension Briefing

Separation essentials for participants with
**5 or more years of contributory service
at any age**

20 January 2026 – Client Services Service (CSS)

Pension Briefings: Week of 12 and 19 January 2026



Two sessions focused on Separation Essentials (in English):

- Tuesday, 13 January – Separating with less than 5 years of contributory service in the Fund
- Tuesday, 20 January – Separating with 5 or more years of contributory service in the Fund at any age

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

- This presentation is made available for the convenient information of the UNJSPF participants, retirees and other beneficiaries.
- Should there be any ambiguity or inconsistency between the information provided herein and the UNJSPF Regulations, Rules and Pension Adjustment System, the Regulations and Rules etc. take precedence.
- Should this presentation be provided by staff other than the staff of the UNJSPF, any ambiguity or inconsistency should likewise be clarified either with the appropriate provisions, or through communications with the staff of the Fund.

Today's Presentation



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

Understanding your benefit options and choices at separation

- Your benefit option
- How your benefit is calculated
- Making an informed election

Knowing how to prepare for separation

- Separation documents requirements from the Fund
- Benefit processing timeline and what impacts it
- Useful resources to help you prepare

Knowing where to find useful pension information and tools

- UNJSPF website
- UNJSPF Member Self-Service (MSS) portal
- How to contact the Pension Fund

The UNJSPF is a Defined Benefit Plan



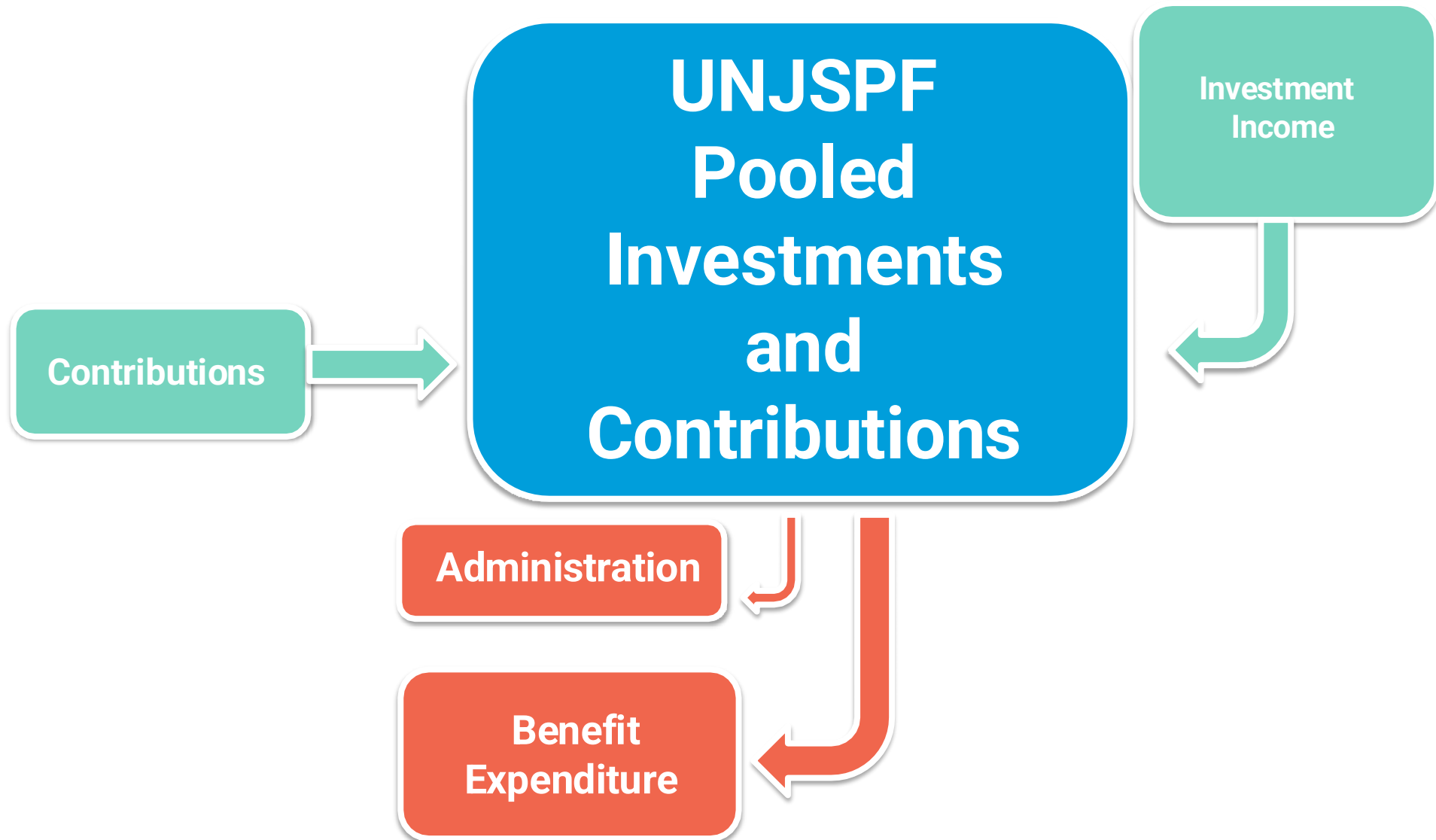
Not dependent on the investment return or longevity.

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

Retirement income is guaranteed

Pension amount is based on earnings and years of service

How does it work?



Part 1: Key principles determining your entitlement from the Fund

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

If you have **5 or more years** of CS, you have 'vested' pension rights; your benefit options may include: **A Withdrawal Settlement** - if you are younger than your NRA

A Retirement benefit - **your age at separation** will determine the kind of retirement benefit you can elect

Or, you have the choice NOT to make a benefit election/receive a payout at separation, and instead to defer the benefit election/payment for up to 36 months from your separation date (Art. 32)

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

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

- 60 if entry into the Fund before 1 Jan 1990
- 62 if entry into the Fund on or after 1 Jan 1990
- 65 if entry into the Fund on or after 1 Jan 2014

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

- 55 or older but less than 60/62 if entry into Fund before 1 Jan 2014
- 58 or older but less than 65 if entry into the Fund on or after 1 Jan 2014

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

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

Your options depending on your age at separation

1. Separation date between early retirement age and before reaching NRA:

Option 1: a [Withdrawal Settlement](#) (Art. 31)

Option 2: a [Deferred Retirement benefit](#) (Art. 30)

Option 3: an [Early Retirement benefit](#) (Art. 29)

Option 4: if you expect to rejoin the UN system as a staff member, and again become a Fund participant soon after separation, you can elect to NOT make a choice between options 1-3, and [defer your decision for up to 36 months from your separation date](#) (Art. 32)

2. Separation date any time as of having reached your NRA:

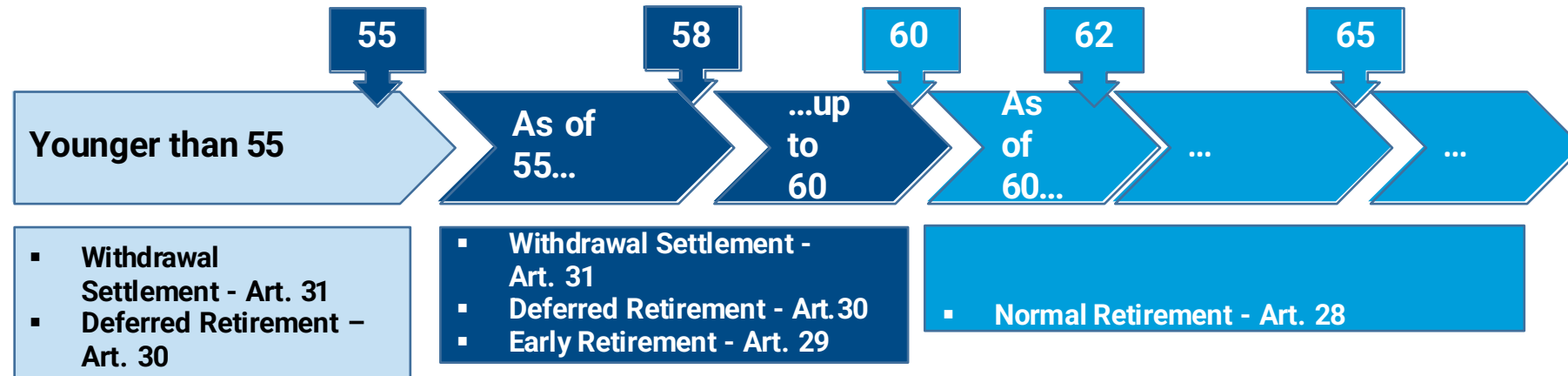
Only option: a [Normal Retirement benefit](#) (Art. 28)

Options based on length of Contributory Service

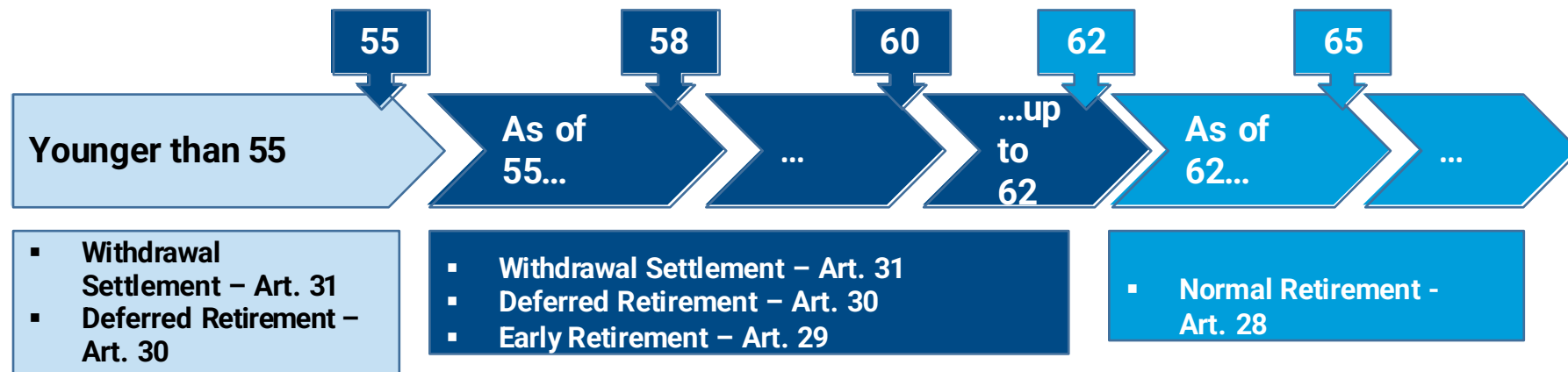
Less than 5 years of Contributory Service	5 years or more of Contributory Service
Withdrawal Settlement	Normal Retirement Benefit
	Early Retirement Benefit
	Deferred Retirement Benefit

Deferment option under Art. 32: Regardless of the length of your CS, you have the option to defer your benefit election/payment for up to 36 months from your separation date (*This is a choice, not a benefit!*)

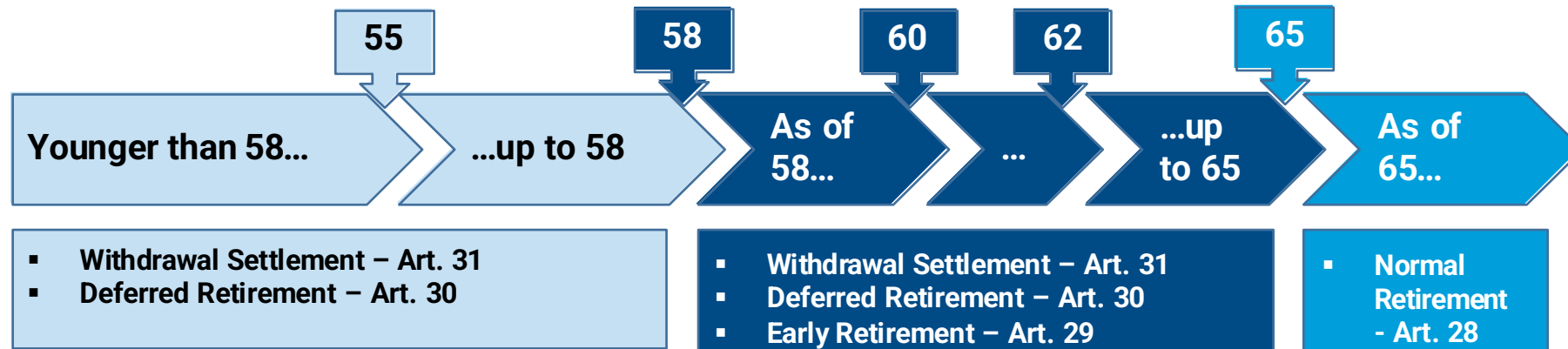
Scenario 1 - NRA 60 = Your entry/re-entry into the UNJSPF participation was before 01 January 1990 – Your benefit options based on your age and 5 years or more Contributory Service (CS) at the date of separation from service:



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:



What you should do prior to separation



- Check your [Annual Pension Statement](#) inside your UNJSPF Member Self-Service portal (MSS) for an overview of your status with the Fund, including your Contributory Service and the amount of your own contributions paid to the Fund
- [Run an estimate](#) of your future entitlement inside your MSS portal

Check your Annual Pension Statement in MSS



UNITED NATIONS JOINT STAFF PENSION FUND
ANNUAL PENSION STATEMENT AS OF 31 DECEMBER 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
1001	Y	DAY	MO.	YR.	Female	Married		Professional & above		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	12	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 2024	6	13	2	27	10	0	8 18

C. CONTRIBUTIONS

	(IN US DOLLARS)	(AMOUNT)	(INTEREST)
1. PRIOR YEAR BALANCE		82,665.38	14,193.35
2. INTEREST ON PRIOR YEAR BALANCE			3,147.91
3. PRIOR YEAR ADJUSTMENTS REPORTED IN THE CURRENT YEAR			
4. CURRENT YEAR REGULAR CONTRIBUTIONS		14,022.63	
5. OTHER CONTRIBUTIONS CREDITED (TRANSFERRED FROM SECTION D UPON COMPLETION OF PAYMENTS)			
6. BALANCE AT 31 DECEMBER 2024		96,688.01	17,341.26

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		

E. ANNUAL PENSIONABLE REMUNERATION

EFFECTIVE DATE (DD/MM/YYYY)	AMOUNT (USD)	NO OF COMPLETE MONTHS	EFFECTIVE DATE (DD/MM/YYYY)	AMOUNT (USD)	NO OF COMPLETE MONTHS
1 01/02/2016	73,819.00	12	11 01/11/2020	89,752.00	1
2 01/02/2017	76,423.00	12	12 01/12/2020	88,688.00	1
3 01/02/2018	79,027.00	1	13 01/01/2021	89,752.00	2
4 01/03/2018	LWOP	8	14 01/03/2021	92,693.00	8
5 19/11/2018	79,027.00	3	15 01/11/2021	96,864.00	3
6 01/03/2019	84,717.00	8	16 01/02/2022	151,729.00	11
7 01/11/2019	85,784.00	1	17 01/01/2023	155,405.00	1
8 01/12/2019	84,717.00	1	18 01/02/2023	165,101.00	11
9 01/01/2020	85,784.00	2	19 01/01/2024	170,655.00	1
10 01/03/2020	88,688.00	8	20 01/02/2024	178,124.00	11

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

Run an estimate your future entitlement in MSS



UNITED NATIONS

NATIONS UNIES

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CAISSE COMMUNE DES PENSIONS DU PERSONNEL DES NATIONS UNIES

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Ref: [redacted]

PENSION [redacted]

27 April 2018

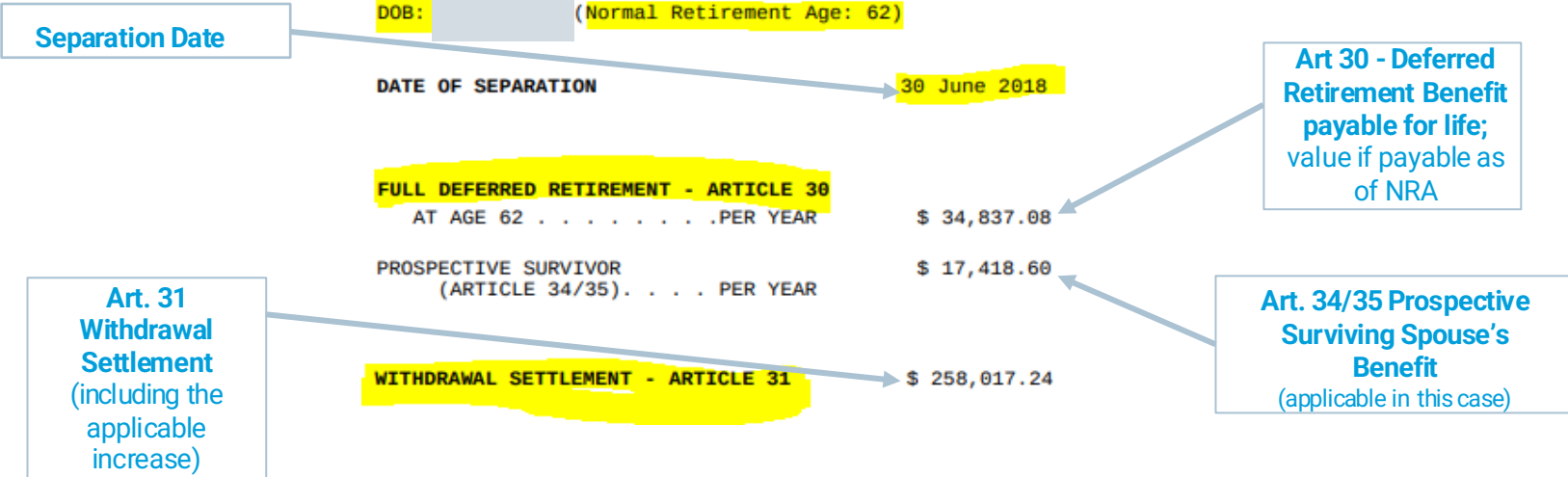
PERSONAL AND CONFIDENTIAL

TO: [redacted]

IPAS SELF SERVICE ESTIMATE

SUBJECT: ESTIMATE OF YOUR PENSION ENTITLEMENT

The estimate you requested is provided below. Please note that it is unaudited based on information provided by your employing Organization. An accurate determination can be made only after your separation from service has actually taken place, at which time all data will be audited. For your convenience, you may obtain information on pension issues and forms in self-service <https://member.unjspf.org> and from our Website www.unjspf.org



Run an estimate of your future entitlement in MSS



UNITED NATIONS

NATIONS UNIES

UNITED NATIONS JOINT STAFF PENSION FUND
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Web: <http://www.unjspf.org>

Ref:

PENSION

16 October 2019

PERSONAL AND CONFIDENTIAL

TO:

IPAS SELF SERVICE ESTIMATE

SUBJECT: ESTIMATE OF YOUR PENSION ENTITLEMENT

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DOB: (Normal Retirement Age: 62)

DATE OF SEPARATION 31 March 2033

Separation Date at or after having reached NRA

RETIREMENT - ARTICLE 28

1. FULL PENSION PER YEAR \$ 95,270.28

Art 28 - Normal Retirement benefit payable for life; WITHOUT lump sum

PROSPECTIVE SURVIVOR (ARTICLE 34/35). PER YEAR \$ 47,635.20

OR

2. REDUCED PENSION PER YEAR \$ 52,836.96

Art 28 - Normal Retirement benefit payable for life; WITH max. lump sum

TOGETHER WITH LUMP SUM (MAXIMUM) \$ 546,174.83

PROSPECTIVE SURVIVOR (ARTICLE 34/35). PER YEAR \$ 47,635.20

Art. 34/35 Prospective Surviving Spouse's Benefit (applicable in this case)

Part 2: Your options explained

Watch the video: Benefit options

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



Benefit Options



UNJSPF
3.71K subscribers

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👍 36



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Comparative Benefit Charts: all the UNJSPF main benefits in one place



<https://www.unjspf.org/for-clients/benefit-options>

BENEFIT ELIGIBILITY CHART:

This is a one-page summary chart, explaining the [different benefit election options](#) available under the Fund's Regulations and Rules and the related [eligibility criteria](#) (i.e. length of contributory service & age at the date of separation from service).

BENEFIT COMPARISON CHART:

This is a multi-page chart, explaining in more detail the key [conditions attached to each of the benefits](#) provided in the chart.

Option 1:
The Withdrawal Settlement Article
31 (this is a one-time final
settlement payment)

Your own contributions + interest (3.25% yearly
while active participant)

Withdrawal Settlement – Article 31



What is a Withdrawal Settlement?

- One-time final payment
- There will be no further payment to you (or your dependents) from the Fund.

How is it calculated?

- Sum of your own contributions
- It is increased by the compound interest you earned on your own contributions (3.25% per year).
- The above amount is further increased by 10% per year (and pro-rated month) that you contributed more than 5 years to the Fund, up to a max. 100% increase

Will I receive the organizational contribution share?

- The organization's contribution is never paid out as part of a Withdrawal Settlement payment.

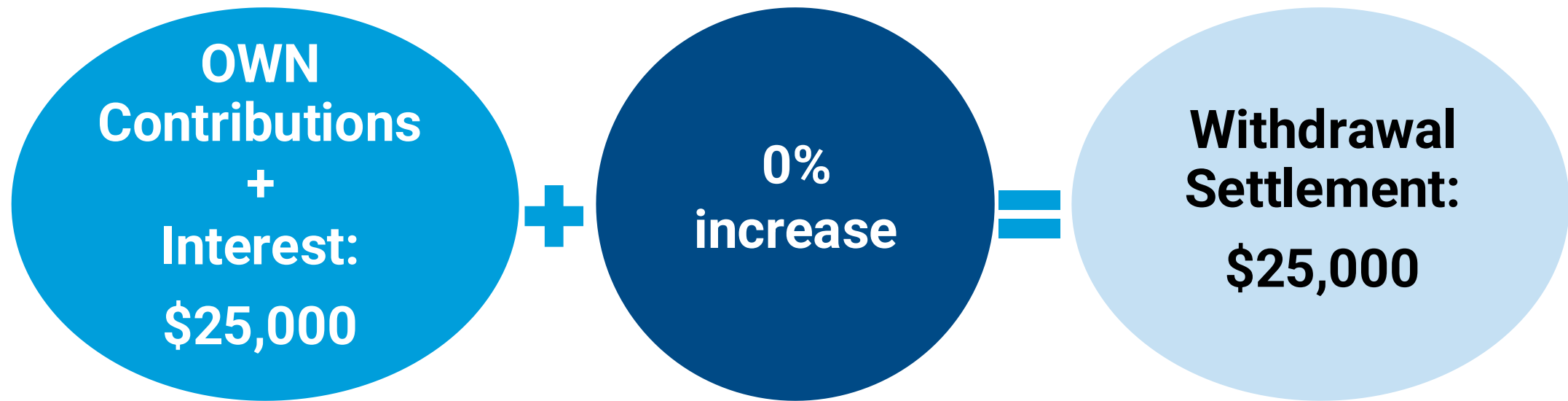
How do I request this benefit?

- Complete, date and hand-sign pages 2 and 3 of Payment Instructions form PENS.E/7 (PI) and submit the form to the Fund (together with supporting documents) in the manner instructed by your organization.

Let's calculate: Withdrawal Settlement – less than 5 years CS

Example - Withdrawal Settlement after 4 years CS:

- **\$20,000** own Contributions
- **\$5,000** interest on Contributions
- **Zero CS years over 5 years CS:** no increase of your own contributions + interest amount.



Let's calculate: Withdrawal Settlement – between 5 & 15 years CS



Example - Withdrawal Settlement after 7.5 years CS:

- **\$40,000** own Contributions
- **\$10,000** interest on Contributions
- **2.5 CS years over 5 years CS:** $2.5 \times 10\% = 25\%$ increase of your own contributions + interest amount.



Let's calculate: Withdrawal Settlement – 15 years CS

Example - Withdrawal Settlement after 15 years CS:

- **\$120,000** own Contributions
- **\$60,000** interest on Contributions
- **10 CS years over 5 years CS:** $10 \times 10\% = 100\%$ (max) increase of your own contributions + interest amount.



Let's calculate: Withdrawal Settlement – over 15 years CS

Example - Withdrawal Settlement after 20 years CS:

- **\$200,000** own Contributions
- **\$80,000** interest on Contributions
- **15 CS years over 5 years CS:** $10 \times 10\% = 100\%$ (max) increase of your own contributions + interest amount.



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

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

How does Restoration work?

- Anyone who received a Withdrawal Settlement payment and rejoins the Fund again at a later stage can apply for restoration within the allowed timeframe - no matter how long the break in service period!
- You have **max. 12 months** from your date of rejoining the Fund, to apply in writing to the Fund to restore your most recent prior period of contributory service. Strict deadline, no exceptions!
- If you are eligible to restore, you will be requested to reimburse the Withdrawal Settlement amount you received plus compound interest.
- Once you made the restoration payment, your prior period of contributory service will be 'reactivated' and added to your new period of contributory service. Once you again separate from service your entitlement from the Fund will be determined based on your total contributory service at that time (previous + new period).

How can I apply for restoration?

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

Retirement Benefits (Articles 30, 29, 28)

**These are periodic benefits, payable every month,
for life, adjusted for cost of living over time with
attached survivor's benefits**

How to determine and calculate a retirement benefit



The type and level of your retirement benefit from the UNJSPF depends on:

- The length of your contributory service in the Fund (CS)
- Your age at the date of separation
- The rate of accumulation (ROA) you acquired based on the length of your CS
- Your Final Average Remuneration (FAR)

How to calculate your benefit

- **ROA X FAR = Annual Pension Amount**
- If your retirement benefit starts into payment earlier than at your normal retirement age, it will be reduced by a reduction factor
- All benefits are initially calculated in their USD value; however, you can request payment in any of the Fund's 18 payment currencies:

1. US Dollar	7. New Zealand Dollar (NZD)	13. Indian Rupee (INR)
2. Euro (EUR)	8. Singapore Dollar (SGD)	14. Pakistani Rupee (PKR)
3. Swiss Franc (CHF)	9. Japanese Yen (JPY)	15. CFA Franc (XAF and XOF)
4. Pound Sterling (GBP)	10. Danish Krone (DKK)	16. Chilean Peso (CLP)
5. Canadian Dollar (CAD)	11. Norwegian Krone (NOK)	17. Peruvian Nuevo Sol (PEN)
6. Australian Dollar (AUD)	12. Swedish Krone (SEK)	18. Russian Rouble

Key factors - Age

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

- The UNJSPF Regulations determine your ERA & NRA
- Your NRA is the age at which you are entitled to an unreduced retirement benefit under Art. 28.
- Your ERA is the age as of which you are entitled to an early retirement benefit under Art. 29.
- Your Date of Entry into Fund participation determines your ERA and NRA:

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

- 60 if entry into the Fund before 1 Jan 1990
- 62 if entry into the Fund on or after 1 Jan 1990
- 65 if entry into the Fund on or after 1 Jan 2014

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

- 55 or older but less than 60/62 if entry into Fund before 1 Jan 2014
- 58 or older but less than 65 if entry into the Fund on or after 1 Jan 2014

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

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

Mandatory Age of Separation (MAS)

- The Staff Regulations determine your MAS
- Your MAS is the age your employing organization sets as **the age at which you must separate from service** (the Fund has NO say in this).
- The Fund does not consider your MAS when determining pension entitlements.
- Your MAS and NRA may be different; your MAS may be later than your NRA as it is independently determined by your organization.
- You may continue to work and contribute to the Fund past your NRA, thus continuing to accrue pension benefits; **for as long as you have reached at least your NRA at separation, you are entitled to a normal retirement benefit under Art. 28.**

Key factors – ROA and FAR



How to calculate your Rate of Accumulation (ROA) based on the length of your contributory service (CS)

- Your contributory service is the period during which you pay pension contributions to the Fund. The length of your CS will translate into your ROA.
- The ROA is the amount of pension benefit in percentage terms you earn for each day, month and year of contributory service.

Entry into the Fund on or after 01 January 1983	
First 5 years of CS	1.50% per year = 7.5% max
Next 5 years of CS	1.75% per year = 8.75% max
Next 25 years of CS	2.00% per year = 50% max
CS in excess of 35 years	1.00% per year = 5% max
Maximum ROA	70%
Corresponding years of CS	38.75

How to calculate your Final Average Remuneration (FAR)

Your FAR is the **average** of the **highest 36 months of your pensionable remuneration (PR) during the last 60 months of your contributory service** prior to separation from service. The FAR reflects your grade and step, and income level during the last years of your contributory service in the Fund.

E. ANNUAL PENSIONABLE REMUNERATION						
	EFFECTIVE DATE (DD/MM/YYYY)	AMOUNT (USD)	NO OF COMPLETE MONTHS		EFFECTIVE DATE (DD/MM/YYYY)	NO OF COMPLETE MONTHS
1	01/11/2010	81,164.00	4	11	01/11/2020	1
2	01/03/2011	82,239.00	8	12	01/12/2020	1
3	01/11/2011	84,704.00	4	13	01/01/2021	10
4	01/03/2012	86,725.00	12	14	01/11/2021	1
5	01/03/2013	88,581.00	12	15	01/12/2021	1
6	01/03/2014	89,444.00	55	16	01/01/2022	5
7	01/10/2018	92,048.00	13	17	01/06/2022	5
8	01/11/2019	100,401.00	1	18	01/11/2022	1
9	01/12/2019	99,145.00	1	19	01/12/2022	1
10	01/01/2020	100,401.00	10	20	01/01/2023	12

“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

The Normal Retirement benefit



- You are eligible for a Normal Retirement benefit if you have reached at least your NRA at the date of separation
- Monthly benefit payable for life
- Once in payment, monthly amount is adjusted for cost of living over time
- Option to convert part of this pension benefit into a lump sum (one-time payment at time of benefit implementation) which reduces the monthly amount accordingly for life.
- Includes payment of a Child's benefit as of your entitlement date for each eligible child that is younger than 21 or, if recognized as disabled by the Fund, beyond age 21
- Includes survivors' benefits for eligible survivors (spouse/s, ex-spouse, child/ren under 21, OR secondary dependent)
- Entitlement starts as of the date following your separation date.
- **How do I request this benefit?**
Complete, date and hand-sign pages 2 and 3 of Payment Instructions form PENS.E/7 (PI) and submit the form to the Fund (together with supporting documents) in the manner instructed by your organization.

Run an estimate of your future entitlement in MSS



UNITED NATIONS

NATIONS UNIES

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CAISSE COMMUNE DES PENSIONS DU PERSONNEL DES NATIONS UNIES

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Ref:

PENSION

16 October 2019

PERSONAL AND CONFIDENTIAL

TO:

IPAS SELF SERVICE ESTIMATE

SUBJECT: ESTIMATE OF YOUR PENSION ENTITLEMENT

The estimate you requested is provided below. Please note that it is unaudited based on information provided by your employing Organization. An accurate determination can be made only after your separation from service has actually taken place, at which time all data will be audited. For your convenience, you may obtain information on pension issues and forms in self-service <https://member.unjspf.org> and from our Website www.unjspf.org

DOB: (Normal Retirement Age: 62)

DATE OF SEPARATION	31 March 2033
RETIREMENT - ARTICLE 28	
1. FULL PENSION PER YEAR	\$ 95,270.28
PROSPECTIVE SURVIVOR (ARTICLE 34/35). PER YEAR	\$ 47,635.20
OR	
2. REDUCED PENSION PER YEAR	\$ 52,836.96
TOGETHER WITH LUMP SUM (MAXIMUM)	\$ 546,174.83
PROSPECTIVE SURVIVOR (ARTICLE 34/35). PER YEAR	\$ 47,635.20

Art. 34/35 Prospective Surviving Spouse's Benefit (applicable in this case)

Separation Date

Art 28 - Normal Retirement benefit payable for life; WITHOUT lump sum

Art 28 - Normal Retirement benefit payable for life; WITH max. lump sum

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

The Early Retirement benefit



- You are eligible for an Early Retirement benefit if you separate at ERA or later, but before NRA.
- Monthly benefit payable for life
- Once in payment, monthly amount is adjusted for cost of living over time
- Calculated like Normal Retirement benefit but then **reduced, for life**, in line with your age and the length of your CS at the time of separation
- Option to convert part of this pension benefit into a lump sum (one-time payment at time of benefit implementation) which reduces the monthly amount accordingly for life.
- Includes payment of a Child's benefit as of your NRA for each eligible child that is younger than 21 or, if recognized as disabled by the Fund, beyond age 21
- Includes survivors' benefits for eligible survivors (spouse/s, ex-spouse, child/ren under 21, OR secondary dependent)
- Entitlement starts as of the date following your separation date.
- **How do I request this benefit?**
Complete, date and hand-sign pages 2 and 3 of Payment Instructions form PENS.E/7 (PI) and submit the form to the Fund (together with supporting documents) in the manner instructed by your organization.

The reduction applied to Early Retirement benefits

- The extent of the reduction applied to your Early Retirement Benefit depends on:
 - **The length of your CS at separation** which is considered to determine the applicable reduction factor
 - **Your age at separation** which is considered to determine the multiplier applied to the applicable reduction factor for your case (i.e., how many years and months you are younger than your NRA)

- Reduction factors if your Early Retirement Age is 55:

Years of CS	Reduction factor %
less than 25 years of CS	6% per year
between 25 and 30 years of CS	3% per year
30 years and more of CS	1% per year

- Reduction factors if your Early Retirement Age is 58:


Years of CS	Reduction factor %
Less than 25 years of CS	6% per year
25 years and more of CS	4% per year

- **Important notice:** The smaller reduction factors of 1%, 3%, or 4% are applicable for a maximum of 5 years. After 5 years, the Reduction Factor reverts to 6%.
For example, if separating at age 55 after 31 years of CS with NRA 62, you are separating **7 years “early”**. Therefore, the reduction factor applied to your full benefit is 1% X 5 years = **5%**, plus 6% X 2 years = **12%**. **Total reduction = 17%**.

Staff retiring at age 55 instead of NRA 62 with 20 years of contributory service:

- **Standard yearly pension:**
 $\$192,540 \text{ (FAR)} \times 36.25\% \text{ (ROA)} = \$69,796 \text{ } (\$5,816 \text{ per month})$
- **Reduction** at age 55 is 6% per year before NRA:
 $(62-55) \times 6\% = 42\%$
- **Resulting Early Retirement benefit payable as of age 55 (for life):**
 $(\$69,796 \times 58\%) = \$40,482 \text{ } (\$3,373 \text{ per month})$

UNITED NATIONS



NATIONS UNIES

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

NEW YORK (Headquarters)
P.O. Box 5036, UNITED NATIONS, N.Y., N.Y. 10017
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Email: UNJSPF@UN.ORG
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E-mail: UNJSPF.GVA@UNJSPF.ORG
Web: <http://www.unjspf.org>

Ref:
PENSION

26 April 2018

PERSONAL AND CONFIDENTIAL

TO:

IPAS SELF SERVICE ESTIMATE

SUBJECT: ESTIMATE OF YOUR PENSION ENTITLEMENT

The estimate you requested is provided below. Please note that it is unaudited based on information provided by your employing Organization. An accurate determination can be made only after your separation from service has actually taken place, at which time all data will be audited. For your convenience, you may obtain information on pension issues and forms in self-service <https://member.unjspf.org> and from our Website www.unjspf.org

DOB: (Normal Retirement Age: 62)

DATE OF SEPARATION 31 March 2026

EARLY RETIREMENT - ARTICLE 29

1. FULL PENSION PER YEAR	\$ 38,345.64
PROSPECTIVE SURVIVOR (ARTICLE 34/35). PER YEAR	\$ 19,172.88
OR	
2. REDUCED PENSION PER YEAR	\$ 14,628.96
TOGETHER WITH LUMP SUM (MAXIMUM)	\$ 330,944.19
PROSPECTIVE SURVIVOR (ARTICLE 34/35). PER YEAR	\$ 19,172.88

FULL DEFERRED RETIREMENT - ARTICLE 30

AT AGE 62 PER YEAR	\$ 65,548.20
------------------------------	--------------

Art. 34/35 Prospective Surviving Spouse's Benefit (applicable in this case)

PROSPECTIVE SURVIVOR (ARTICLE 34/35). PER YEAR

\$ 32,774.16

WITHDRAWAL SETTLEMENT - ARTICLE 31

\$ 661,888.38

Separation Date

Art 29 - Early Retirement benefit payable for life; WITHOUT lump sum

Art 29 - Early Retirement benefit payable for life; WITH max. lump sum

The Lump Sum option under Articles 28 and 29

This option is available only with the Early or Normal Retirement benefits under Articles 29 or 28

The Lump Sum option

- Available ONLY with Early Retirement (Art. 29) or Normal Retirement (Art. 28) benefits
- Also known as the “1/3rd lump sum” option – maximum lump sum payable
- **Reduces the amount of your lifelong monthly entitlement in proportion to the lump sum received.** For example, a 1/3rd lump sum will reduce your monthly benefit by 1/3rd for life.
- A one-time payment at the beginning of your retirement
- An *optional* benefit and a *personal* choice
- Can be *any amount* up to the greater of:
 - 1/3 of the actuarial (present) value of your full, yearly retirement benefit OR
 - your own total contributions plus interest.
- Can be paid into a different bank account than your monthly pension payments

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

Deferred Retirement Benefit – Article 30 (1)

What is a Deferred retirement benefit?

- You can elect this benefit if you have vested pension rights at separation (at least 5 years of CS), regardless of your age
- This is a periodic retirement benefit payable for life, monthly in arrears
- It is adjusted for cost of living over time
- Payment of this benefit normally starts once you reach your normal retirement age (NRA) – hence its name (the start payment date is ‘deferred’ into the future and later than your separation date).
- However, you can request payment to start before your NRA, any time as of your early retirement age (ERA), in which case a reduction factor will be applied to your entitlement for life. The extent of the reduction depends on your age at the time of separation, the length of your CS, and how many years separate you from your NRA at the time that payment commences.
- **This is the only retirement benefit where you can decide when you want payment of the benefit to start and influence the reduction factor.**
- This benefit provides for potential prospective surviving spouse’s benefit

Deferred Retirement Benefit – Article 30 (2)



What else should I know about this benefit?

- The Deferred Retirement Benefit does NOT allow for its partial commutation into a lump sum.
- This benefit does NOT provide any form of child's benefit/allowance
- Do not confuse this benefit with the '*Deferment of benefit choice/payment*' option under Article 32.
- If you elected this benefit and rejoined service and the UNJSPF later, at a time when the benefit is not yet due to be in payment, you can apply to restore it under Art. 24 *bis*; however, since it is required to be cost neutral for the Fund, this kind of restoration under Art. 24 *bis* is usually not advantageous.

How do I request this benefit?

- Complete, date and hand-sign pages 2 and 3 of Payment Instructions form PENS.E/7 (PI) and submit the form to the Fund (together with required supporting documents) in the manner instructed by your employing organization. You can access this form inside your UNJSPF MSS portal.
- If you have questions, please [contact us](#).

Run an estimate of your future entitlement in MSS



UNITED NATIONS

NATIONS UNIES

UNITED NATIONS JOINT STAFF PENSION FUND
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Ref:
PENSION

26 April 2018

PERSONAL AND CONFIDENTIAL

TO:

IPAS SELF SERVICE ESTIMATE

SUBJECT: ESTIMATE OF YOUR PENSION ENTITLEMENT

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DOB: (Normal Retirement Age: 62)

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WITHDRAWAL SETTLEMENT - ARTICLE 31 \$ 661,888.38

Separation Date

Art. 34/35 Prospective
Surviving Spouse's
Benefit
(applicable in this case)

Art 30 - Deferred Retirement
benefit payable for life;
value if payable as of NRA

**Option to elect:
Deferment of benefit choice/payment
Article 32**

This is NOT a benefit, but the option to NOT make a benefit election or request payment for up to 36 months from your separation date and continue participation should you rejoin within that period.

Option : The Deferment of Choice/Payment – Article 32



When separating from service [you can opt to defer making a benefit election for up to 36 months](#) from your separation date → This is called the **“Deferment of choice” option under Article 32**. You will receive NO payment from the Fund during the deferment period, unless you request the Fund to pay you.

Why would I choose not to receive a payment?

- If you returned to service and rejoin the Fund **within the 36 months deferment period**, you would be able to automatically link your prior and the new period of contributory service within one period of participation. You'd preserve your past 'date of entry' into the Fund, and with that your normal and early retirement ages (ERA and NRA).

How does the deferment under Article 32 work?

- You receive no payment from the Fund.
- You do not earn interest on your contributions during the deferment period.
- If you rejoin the Fund within the 36 months deferment period, your participation is considered continuous.
- The period in between your prior and new contributory service would be a break in service (BIS) period that you cannot make pensionable.
- Once you rejoin Fund, no benefit will become payable to you until you again separate from service.
- You can change your mind and request payment of your Withdrawal Settlement at any time during the 36 months deferment period. In that case, simply submit page 2 of form Pens.E6 to the Fund (*together with your valid ID and recent bank statement copies*).
- If you DON'T rejoin the Fund within the 36 months deferment period, you **MUST** submit your payment instructions to the Fund asap after expiration of the deferment period. Be mindful of the conditions for benefit forfeiture under Article 46!
- For more details, visit the [“Benefit Options”](#) webpage.

How do I request this option?

- Complete, date and hand-sign page 1 only Payment Instructions form PENS.E/7 (PI) and submit the form to the Fund (together with required supporting documents) in the manner instructed by your employing organization. You can access this form inside your UNJSPF MSS portal.

Final points

- Part time work
- SLWOP
- BIS
- Your benefit election is final once implemented

Part-time work / Special Leave without Pay (SLWOP)



What if I worked periods of **part-time** while a Fund participant – how does it impact my pension?

- To qualify for UNJSPF participation, your part-time must be at the minimum 50%.
- In that case, **your CS is apportioned accordingly** by the applicable part-time percentage. Your Rate of Accumulation (ROA) will be accordingly adjusted and accrue at a lower rate during qualifying part-time periods.
- However, for the purpose of vesting pension rights, qualifying part-time periods are counted like full time periods.

How does SLWOP impact my Fund participation?

- You have the choice to pay or not to pay pension contributions during a period of SLWOP.
- If you choose NOT to pay pension contributions, in which case, the period is non-contributory; if you get married or have children during this SLWOP period, they will not be covered by the Fund, until you return to active participation!
- If you choose to pay pension contributions during a period of SLWOP, the period is considered contributory service.
- In that case, you must make payment arrangements with the Payroll Office in your employing organization, NOT the Pension Fund. Payments must be made and reported to the Fund concurrently with the SLWOP period and from the START of your SLWOP; the Fund does not accept retroactive contributions!
- If you choose to pay contributions, you will have to pay your own AND the organization's share of pension contributions (3/3rds instead of 1/3rd). It is expensive!
- In that case, if you later elect a Withdrawal Settlement, you do NOT receive the 2/3rd organizational share you paid!
- You can stop to pay contributions at any point.
- You cannot exceed a total of 36 months of SLWOP without contributions to the Fund

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

Break-in-Service (BIS) – Rejoining the Fund after receiving a payment



What is a [Break in Service \(BIS\)](#) period, and can I pay voluntary contributions during such break?

- 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.

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

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

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

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

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

ATTENTION!

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

A summary overview of survivor's benefits

Watch the video: Survivors benefits

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



Survivor's Benefits – Summary overview



Survivor's Benefit - monthly benefit payments potentially payable to eligible dependents:

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

OR, if none above are entitled...

- entitled surviving secondary dependent payable for life to a parent or until age 21 to a sibling

You cannot assign survivor's entitlements to a person that is not entitled under the Fund's Regulations and Rules

What if I at the time of my death I have no entitled survivors – what will happen to my money in the Fund, if any?

- The Fund will first check if a 'residual' of your own pension contributions plus interest remains unpaid in the Fund at that time. If so, that amount would constitute a so called "[Residual Settlement](#)".
- If so, the Fund will check whether we have a duly completed form PENS.A/2 from you on file, on which you designated (a) recipient(s) of a Residual Settlement, if payable.
- If so, we will pay the Residual Settlement to the designated recipient(s)
- If no A2 form is on file, we will request an Executor of your estate to be court appointed and pay the Residual Settlement to that person.
- If you are not sure whether you submitted a form PENS.A/2, you can download it inside your MSS portal, under E-Forms, and submit it to the Fund. It would override any previously submitted form(s).
- If you elected and received the max. lump sum as part of an early or normal retirement benefit, there is no residual.

For more information on Survivor's benefits, please visit the Survivor's Benefits webpage and its contents (booklet, videos, etc.):

<https://www.unjspf.org/for-clients/survivors-benefit/>

For information on recognized same-sex and non-traditional unions, please the guidelines and Annex: https://www.unjspf.org/wp-content/uploads/2017/10/RevGuidelines_1sep2016.pdf and <https://www.unjspf.org/wp-content/uploads/2022/07/Annex-Revised-Guidelines-effective-1-July-2022.pdf>

Part 3: Separation from service – how to prepare

Watch the video:

Retiring or Separating: How to Prepare



How to prepare for separation



What you should do:

- Register for the [UNJSPF Member Self-Service \(MSS\)](#)
- Run at least one [pension estimate](#) for your intended separation date inside your MSS account
- Check all personal data for your case to ensure it was CORRECTLY reported to the Fund by your employing organization. For any issues with your personal data, please contact your HR officer (SPC for a UN Agency).
- Check your [Annual Pension Statement](#) inside your MSS portal.
- Attend a virtual [Pension Townhall](#)
- Take [Pension eLearning modules](#)

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

How to prepare for separation

Key UNJSPF webpages you should consult on www.unjspf.org:

- [Separating and retiring](#) -linking to all the webpages about separation/retirement topics
- [UNJSPF Benefit options](#) – all UNJSPF primary benefits explained, including comparative benefit charts
- [Overview of the separation process](#) – practical information pertaining to the separation process, including list of documents required by the Fund
- [General info about separation](#) – here you can also download a “[Flyer: Separation Checklist](#)”, that might help you with your planning
- [How to submit documents to the UNJSPF](#) – explanation of the different ways in which documents can be submitted to the Fund by UNJSPF members
- [Taxation](#) – while the Fund cannot provide any tax related advice, this webpage links to a Tax Guide authored by the UNOLA and UN Tax Office, that may contain useful information

Running estimates in MSS (1)



Menu

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

Disclaimer / Clause de non-responsabilité:

English

It can be useful to run an estimate of your benefit options for planning purposes or before making a final benefit election. To run your estimate, enter your proposed separation date in the designated box below. For detailed guidance on how to run and read estimates, refer to the Learning Tools page and 'Tutorials' on the Fund's website: <https://www.unjspf.org/help-tutorials/>. Once you have submitted your estimate request and the calculation is complete, you can view the estimate as a PDF file under the DOCUMENTS tab in MSS. Please take into consideration that the figures in the estimate are based on unaudited data, available to the Fund at the time of its running, as reported to us by you or your employing organization. In most cases, it will be a good estimate as long as there are no peculiar circumstances. Bear in mind that a full audit of your pension record will be conducted at the time of your actual separation from service, in the course of processing and establishing your final pension entitlement. If you need more advice on your estimate, please contact the Fund through the contact-us page: <https://www.unjspf.org/contact-us/>. Presently, there are no specific cases (e.g. cases where participants have been outside organization to the Fund, etc.); you can find more information on the Fund's website: <https://www.unjspf.org/service/mss-known-issues-and-faq/>. If your separation date is more than six months away, please contact the Fund through the contact-us page: <https://www.unjspf.org/contact-us/>.

Français

Il peut être utile de faire une estimation de vos options de retraite avant de prendre une décision finale. Pour générer votre estimation, entrez votre date de séparation proposée dans la boîte prévue à cet effet ci-dessous. Pour des conseils détaillés sur la façon de générer et de lire les estimations, consultez la page des Outils d'apprentissage et les « Tutoriels » sur le site Web de la Caisse: <https://www.unjspf.org/help-tutorials/>. Une fois que vous aurez soumis votre demande d'estimation et que le calcul est terminé, l'estimation sera disponible en tant que fichier PDF sous l'onglet DOCUMENTS dans MSS. Veuillez prendre en compte le fait que les chiffres de l'estimation sont basés sur des données non vérifiées disponibles à la Caisse au moment de son exécution, telles qu'elles ont été rapportées par vous ou votre organisation employeuse. Dans la plupart des cas, il s'agit d'une bonne estimation tant qu'il n'y a pas de circonstances particulières. Gardez à l'esprit qu'un audit complet de votre dossier de pension sera effectué au moment de votre cessation d'emploi réelle, au cours du traitement et de l'établissement de votre prestation. Si vous avez besoin de plus de conseils sur votre estimation, veuillez contacter la Caisse via le formulaire de contact en ligne: <https://www.unjspf.org/fr/contactez-nous/>. À l'heure actuelle, il n'existe pas de « problèmes connus » concernant l'exactitude de ce calculateur d'estimation pour certains cas très précis (par exemple, pour des cas où les participants avaient des périodes de congé spécial sans solde ou des droits de retraite transférés d'une organisation externe à la Caisse, etc.); vous pouvez trouver une liste de tous les « problèmes connus » ici: <https://www.unjspf.org/member-self-service/mss-known-issues-and-faq/>. Si la date de votre séparation de service est dans les six prochains mois et que vous avez noté un problème avec votre estimation, vous pouvez contacter la Caisse via le formulaire de contact en ligne pour obtenir de l'aide.

Each time you run an estimate for a new separation date, it is recommended that you leave the 'Fixed Lump Sum Amount' box blank.

This will give you an estimate with the maximum lump sum you are entitled to. Once you have the maximum, you can go back and run more estimates with smaller lump sum amounts to see how your benefits change.

Enter your future separation date here (dd/mm/yyyy).

The field might be pre-populated with a date, however you can change that date to any future separation date of your choice.

Then hit "Submit Request" – don't leave this page until the 'wheel' has stopped turning and you are advised that your estimate can now be viewed as a PDF under the DOCUMENTS tab in MSS.

Pension Estimate

Estimate of your Pension Entitlement

Date:

Fixed Lump Sum Amount (In US Dollars):

Running estimates in MSS (2)

Menu

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



Do NOT leave this ESTIMATE page while the wheel is turning which implies that your estimate is being generated in the background.

Only once an alert pops up to advise the estimate calculation is complete, can you leave this page and view/print your estimate in PDF format under the DOCUMENTS tab.

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

Menu

- Home
- Disbursements
- Documents
- E-Forms
- Proof Documents
- Personal Information
- Validation Request (Article 23)
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English

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Running estimates in MSS (3)

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

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

Welcome [Redacted] 04/07/2018

Menu

Home

Disbursements

Documents

E-Forms

Proof Documents

Personal Information

Validation Request (Article 23)

Emergency Fund

Restoration (Article 24)

Transfer-In Request









Estimate

Help

Documents

Records

Export

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

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

Use the Separation Checklist to prepare:



Preparing for Separation and Retirement



1 Register for Member Self-Service (MSS)

In MSS, you can find personalized pension information and tools, including access to the online estimate tool, all pension forms, the document upload functionality, etc.

Learn more [here](#).

2 Run an estimate

You should run a pension estimate for your intended separation date inside your MSS account ahead of your separation to ensure you know your benefit options and future estimated benefit amounts. This is essential to help you make an informed decision.

Learn more [here](#).

3 Review your Annual Pension Statement

Your Annual Pension Statement is available in your MSS account, under the Documents tab. It is published each year in May and provides you with a summary of your status with the Fund, from the date you joined until the most recent prior year-end. If you note discrepancies in your personal data, please inform your HR. If you note discrepancies in your contributory service periods, please contact the Fund.

Learn more [here](#).

4 Attend a virtual Pension Townhall

Pension Townhalls are held every month and are available in English and French. Recordings and presentations for past sessions as well as upcoming dates and links to join are available on the dedicated page.

Learn more [here](#).

5 Take Pension eLearning modules

Pension eLearning modules are available in English or French for various key topics. All the modules are free for UNJSPF clients.

Learn more [here](#).

Links to helpful information

[Separating or retiring - all topics](#)

[Separation](#)

[Overview of the separation process](#)

[Retirement ages](#)

[Benefit options](#)

Separation checklist

All UNJSPF forms are available inside your MSS account and [here](#).

Payment Instructions (PI) on the required form.

For less than 5 years of contributory service: Form PENS.E/6

- if you wish to receive your payment as soon as possible after separation, only submit page 2
- if you wish to avail of the deferment option under and not make a benefit election or request payment at this time, only submit page 1

For 5 years or more of contributory service: Form PENS.E/7

- if you wish to receive your payment as soon as possible after separation, only submit pages 2 and 3; only one benefit election box should be checked on page 2
- if you wish to avail of the deferment option under and not make a benefit election or request payment at this time, only submit page 1

Copy of a recent bank document that contains your name and account number

Your name and account information on the bank document must match the name and account information provided on your payment instructions. Examples of acceptable bank documents are voided checks, copy of a formal bank statement or payment instructions for international wire transfers.

Copy of your valid passport or other government issued photo ID with your signature

The "UN Laissez Passer" is not a valid ID document. If your ID document does not include your signature, you must also provide a duly completed and hand signed form S/1 on which your signature must be authenticated by a UN Official.

Those selecting a retirement benefit (Article 28, 29, or 30) or a disability benefit (Article 33) must also submit the following copies of documents, as applicable:

- marriage certificate(s)
- divorce decrees (for any former spouse you were married to while a participant)
- spouse's valid government-issued ID
- birth certificate(s) of dependent child(ren) under 21 (or, for children above age 21 if disabled)
- death certificate(s) for spouse(s), ex-spouse(s), child(ren)
- duly completed form PENS.A/2

Your employing organization must also submit:

1. Separation Notification (PF4/SEP)
2. Separation Personnel Action form (SEPPA) (not required for staff of UN Agencies).

Contact details and info on how to submit documents are available [here](#).

Separation Checklist (1)



YOU must submit:

- ☐ **Payment Instructions (PI) on form PENS.E/7** (page 1 OR pages 2&3 only, depending on your election)
- ☐ **Copy of a recent bank document** that contains your name and account number
- ☐ **Copy of your valid passport or other government issued photo ID with your signature** (UN LP is not accepted)

If you elect a form of retirement benefit you must also submit copies of the following documents, as applicable:

- ☐ your marriage certificate(s)
- ☐ divorce decrees (for any former spouse you were married to while a Fund participant)
- ☐ your spouse's valid passport or other government issued ID
- ☐ death certificate(s) for spouse(s), ex-spouse(s), if applicable
- ☐ birth certificate(s) for child(ren) under the age of 21 at the date of separation (or beyond 21, if recognized as disabled)
- ☐ duly completed, dated and hand signed form PENS.A/2 (Designation of recipient of a Residual Settlement payment under Article 38, should it become payable in the future)

Separation Checklist (2) and UNJSPF processing timeline



YOUR ORGANIZATION must submit:

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

UNJSPF processing timeline

- The Fund cannot calculate and implement your benefit without having received all of the required documents. Check with your organization how you should submit YOUR documents, and how soon after your separation date they can submit THEIR documents (PF4/SEP and SEPPA).
- The UNJSPF's current standard processing timeline is 15 business days from the date of receipt of the full set of the required separation documents (SEPPA, PF4 and PI), in the correct format, duly completed, dated and signed and for those entitled to and electing a form of retirement benefit together with the applicable supporting documentation (copies).

Payment Instructions (PI) – Form PENS.E/7



- **All forms are available for download inside your [Member Self-Service \(MSS\)](#) portal under the E-Forms tab.** Always use and submit MSS forms to the Fund, as they are pre-completed with your name, UID and a barcode.

Form PENS.E/7

- Tutorial on how to complete your PI, visit: [PENS.E/7 Tutorial – UNJSPF](#)
- **Submit PI duly completed, dated and hand-signed** (the Fund does not accept electronic signatures)
- Check with your employing organization how you should submit the PI (and supporting documents); if needed consult the Fund's instructions on [how to submit documents to the Fund](#)
- Provide your complete mailing address, email address (personal) and telephone number (personal) on the PI form page you will submit, so we can contact you

If you want to make a benefit election and receive your payment as soon as possible after separation, only submit PI pages 2&3

- Make your benefit election on page 2 (only one single box must be check marked)
- Provide complete banking instructions (including choice of payment currency)
- If you do not have a bank account, a cheque may be sent in care of a UN Office; in that case, provide the address of the organization care of which you wish to be paid.

If you wish to avail of the deferment option under Article 32 and NOT make a benefit election, nor receive payment at this time, only submit PI page 1

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

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

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

UNJSPF ID

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

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

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

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

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

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

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

My future mailing address is:

(Number and Street)

(City)

(State or Province)

(Zip or Postal code)

(Country)

(Telephone Number)

(Fax or e-mail address)

Date _____

Signature: _____

1 PENS.E/7(4-01)-E

- If you elect to defer your benefit election/payout under Art.32, you should complete, sign, date and return ONLY page 1 of form Pens.E7 to the Fund! Keep pages 2 and 3 to submit at a later stage.**
- Your Unique ID# (UID) must be affixed in the designated box on ALL pages of the form;**
- Clearly indicate your full first and family names in the designated areas on each page of the form; their spelling must match that in UN official records - discrepancies must be explained.**
- You must provide your permanent mailing address, personal telephone number and email address.**
- You must DATE and HAND-SIGN every page of the form; the form must be returned and submitted to the UNJSPF either via your employing organization OR directly by you – make sure to follow the instructions for submission provided by your employing org.**

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

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

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

UNJSPF ID
0

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

(Surname) (First) (Middle)

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

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

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

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

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

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

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

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

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

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

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

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

Date: Signature:

2 PENS E/7(4-01) E

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

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



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

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

UNJSPF ID

PART II - PAYMENT INSTRUCTIONS (PLEASE PRINT or TYPE - DO NOT USE ABBREVIATIONS)
I, _____, hereby submit
(Surname) (First) (Middle)
payment instructions for the benefit payable to me as elected in Part 1 (see page 2).
NOTE: Payment will have to be made in your name to your account only. If you do not have a bank account and are unable to open one, then payment may be sent in care of a United Nations office. Payment cannot be remitted to a mailing address, nor can it be made to a third party.

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

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

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

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

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

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

B. Currency of Payment: Lump Sum (Please Specify) _____ Monthly Benefit (Please Specify) _____
NOTE: Benefits may be payable in any currency selected by the recipient. Unless indicated otherwise, payment of your benefit will be made in U.S. dollars. With respect to the lump sum, if any currency other than U.S. dollars is selected, the conversion from U.S. dollars will be done by the bank without Pension Fund involvement.

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

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

Date: _____ Signature: _____

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

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

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

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

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

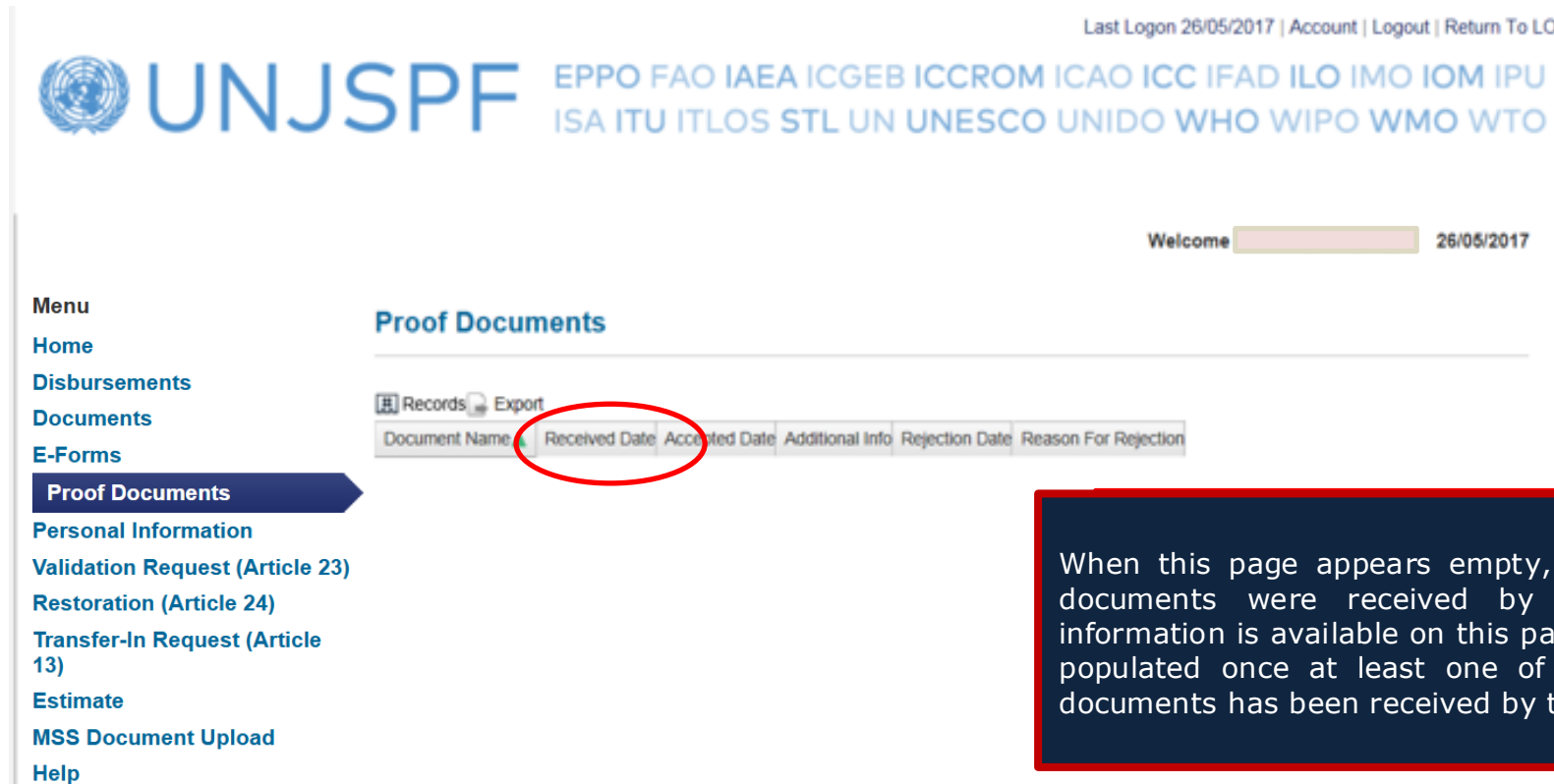
▪ You must provide your permanent mailing address; also please provide a personal telephone number and email address.

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

▪ Remember to date and sign this page!

Tracking the Fund's receipt of your separation documents

Inside your UNJSPF [Member Self-Service portal](#), under the PROOF DOCUMENTS tab, you can track receipt by the Fund of the three key separation documents required for your case by the Fund (PF4/SEP, SEPPA and PI)



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

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

Welcome [Name] 26/05/2017

Menu

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

Proof Documents

Records Export

Document Name	Received Date	Accepted Date	Additional Info	Rejection Date	Reason For Rejection
---------------	---------------	---------------	-----------------	----------------	----------------------

When this page appears empty, it means no separation documents were received by the Fund yet, so no information is available on this page, yet. This page will be populated once at least one of the required separation documents has been received by the Fund.

Tracking the Fund's receipt of your separation documents



How to read the MSS Proof Documents tab:

Menu

Home

Disbursements

Documents

E-Forms

Proof Documents

Personal Information

Validation Request (Article 23)

Restoration (Article 24)

Transfer-In Request (Article 13)

Estimate

MSS Document Upload

Help

Proof Documents

ONLY THOSE PARTICIPANTS WHOSE SEPARATION DATE IS ON OR AFTER 01 MARCH 2017 WILL BE ABLE TO TRACK RECEIPT OF THEIR SEPARATION DOCUMENTS.

This tracking table provides you with the status of receipt of the separation documents required by the UNJSPF to commence processing your separation benefit. The 'Received' date is automatically updated as soon as a separation document has reached the UNJSPF and has been incorporated (or 'indexed') to your personal UNJSPF case file.

The review process for a separation case commences only upon receipt by the Fund of the complete set of the required and duly completed separation documents (or 'Proof Documents') for a separation case.

These required separation documents are:

- (1) Your original **Payment Instructions** (PI) on UNJSPF Forms: E6, E7, E8 or E2 (as applicable for your case).
- (2) Duly completed, original **Separation Notification PF/4 for UN Family organisations or PENS.E/4 for Specialised Agencies**
- (3) Copy of the **Separation Personnel Action SEPPA or P35** (for UN Family organisations only)

Moreover, for those requesting retirement and disability benefits, additional supporting documentation, i.e., copies of your birth certificate and the birth certificates of your eligible dependants, your marriage and/or divorce certificate are required. Therefore, you should submit these additional documents as applicable together with your Payment Instructions form to avoid delays in the processing of your benefit.

These Proof documents undergo a full review in the UNJSPF and the reviewer will update each relevant item in the table with either (1) an '**Accepted**' date, if the document received is acceptable, OR (2) a '**Rejection**' date and '**Rejection reason**' if the document is not acceptable. In case of a rejection, the Fund will follow up directly with you or the organisation to request what is needed. Case processing would be pending until receipt of acceptable document/s.

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

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

Menu

Home

Disbursements

Documents

E-Forms

Proof Documents

Personal Information

Validation Request (Article 23)

Restoration (Article 24)

Transfer-In Request (Article 13)

Estimate

MSS Document Upload

Help

Proof Documents

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These Proof documents undergo a full review in the UNJSPF and the reviewer will update each relevant item in the table with either (1) an '**Accepted**' date, if the document received is acceptable, OR (2) a '**Rejection**' date and '**Rejection reason**' if the document is not acceptable. In case of a rejection, the Fund will follow up directly with you or the organisation to request what is needed. Case processing would be pending until receipt of acceptable document/s.

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

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

Records Export

Document Name	Received Date	Accepted Date	Additional Info	Rejection Date	Reason For Rejection
Separation - PF4 or E4 - Separation Notification	21/02/2017				
Separation - PI - Payment Instruction					
Separation - SEPPA - Personal Action					

Records Export

Document Name	Received Date	Accepted Date	Additional Info	Rejection Date	Reason For Rejection
Separation - PF4 or E4 - Separation Notification	08/05/2017	20/06/2017			
Separation - PI - Payment Instruction	14/06/2017	20/06/2017			
Separation - SEPPA - Personal Action	12/04/2017	20/06/2017			

One or several of the key required three separation documents were received by the Fund. The "Received Date" has been populated for the document received. Once the Fund has reviewed the documents and confirmed they are acceptable, the "Accepted Date" is also populated for each document approved.


73


Part 4: Your pension toolkit


UNJSPF Website www.unjspf.org





What is your situation?

- 

Participating in the Fund
- 

Separating or retiring
- 

Retired or receiving benefits
- 


Survivor
- 

Something else

UNJSPF website - Information for Separating or Retiring

English ▼ Tr Text Size ▼


Search Q Get Our Newsletter Logins ▼

 United Nations Joint Staff Pension Fund


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

For Clients


What is your situation?




Participating in the Fund




Separating or retiring



Retired or receiving benefits



Survivor



Something else

Separating or retiring

Benefit Options
A comprehensive overview of all the benefit options the Fund offers including comparison charts.
[Separating or retiring](#)

Benefit Estimates

Information regarding how to run benefit estimates before separation/retirement and two-track estimates for retirees/beneficiaries.
[Separating or retiring](#)

Authentication of Signatures & Documents

Check here when authentication is needed and how to proceed.
[Retired or receiving benefits](#)
[Separating or retiring](#) [Survivor](#)

Transfer Agreements

Information regarding transfer of pension rights from the UNJSPF to an outside (non-member) organization, or from an outside (non-member) organization to the UNJSPF.
[Participating in the Fund](#)
[Separating or retiring](#) [Something else](#)

Break in Service

Information regarding how a break in service might affect your pension.
[Participating in the Fund](#)
[Separating or retiring](#)

Retirement Ages

Normal Retirement Age, Early Retirement Age and Mandatory Age of Separation.
[Separating or retiring](#)

61

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

[Watch the videos here](#)

[Resources](#)

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

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

[Reports, publications and policies](#)

[Forms](#)

[UNJSPF Pension eLearning Modules](#)

[Pension Townhall Sessions](#)

[All Videos](#)

[All Booklets](#)

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

[Case Digest of the Fund](#)



The UNJSPF Educational Videos



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

**All videos are available in
English, French, and Spanish**

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



Newsletters and articles



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

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

The screenshot shows the UNJSPF Newsroom website. At the top, there is a dark navigation bar with links for "English", "Text Size", "Search", "Get Our Newsletter", and "Logins". Below this is the UNJSPF logo and a row of links: "For Clients", "Investments", "Resources", "About Us", "Contact Us", "Urgent Assistance", and a blue "Member Self-Service Login" button. The main content area is titled "Newsroom" and displays six news items in a grid:

- Check out our 2021 Annual Report** (16 September 2022): Accompanied by a graphic of the 2021 Annual Report cover.
- The United Nations Joint Staff Pension Fund recognized as a leader for responsible investment** (19 August 2022): Accompanied by a graphic of a "Responsible Asset Allocator Initiative Leaders List Award" certificate.
- The 2021 UNJSPF audited financial statements are now available** (5 August 2022): Accompanied by a graphic of a balance scale with gold coins.
- The 72nd session of the Pension Board concludes** (31 July 2022): Accompanied by a photo of the Pension Board meeting.
- Retirees and Beneficiaries: mailing of the 2022 Certificates of Entitlement** (5 July 2022): Accompanied by a photo of a table with small house-shaped boxes.
- Retirees and beneficiaries: if your regular monthly benefit was not paid at the end of June 2022, this is what you need to do** (1 July 2022): Accompanied by the UNJSPF logo.

On the right side of the news items, there are social media icons for LinkedIn and YouTube.

UNJSPF Member Self-Service (MSS)

UNJSPF Member Self-Service (MSS) - MFA



How do I access MSS?

- **(Re-)register for MSS access at [Registration Portal - UNJSPF - Contact Us](#)**
- Since 13 October 2025 you are required to set up **Multi Factor Authentication (MFA)** to access your MSS portal, to enhance the security of your MSS portal. For those who registered for MSS in the past, this implies that you will have to re-register as part of setting up MFA. For detailed information about MFA and how to set it up, refer to the related information, FAQs, and resources on the [About MSS webpage](#).
- 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 a **personal** email address for MSS (re)-registration.
 - If you don't know your UID, you can request it at: requestuidonly@unjspf.org.
 - For technical issues with MSS or MFA, write to: msssupport@unjspf.org

UNJSPF

English

Member Self-Service (MSS) Registration Form

* UNJSPF Unique Identification Number (UID)
Enter your nine-digit UID number.

Your UNJSPF UID is your reference number which remains unchanged throughout your membership in the Fund. It is composed of 9 digits, often starting with multiple zeros.

The UNJSPF UID is included in all official communications from the UNJSPF, e.g., official welcome letter, benefit letters, COLA letters, Certificate of Entitlement (CE), etc.

For more information on how to obtain your UNJSPF UID, please click on the following link:
<https://www.unjspf.org/en/for-clients/unique-identification-number/>

First Name

* Last Name

* Date of Birth

* E-mail
Enter your personal email address.

* Confirm Email

All data you provide must match the data on record with the Fund for your profile (UID, Last name, Date of birth). Discrepancies between data entered and the Fund's data will prevent a successful MSS registration.

For support with Member Self-Service, contact the MSS Support team at msssupport@unjspf.org or via the Contact Us webpage <https://www.unjspf.org/contact-us/>

UNJSPF Member Self Service (MSS) – Registration and login



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)



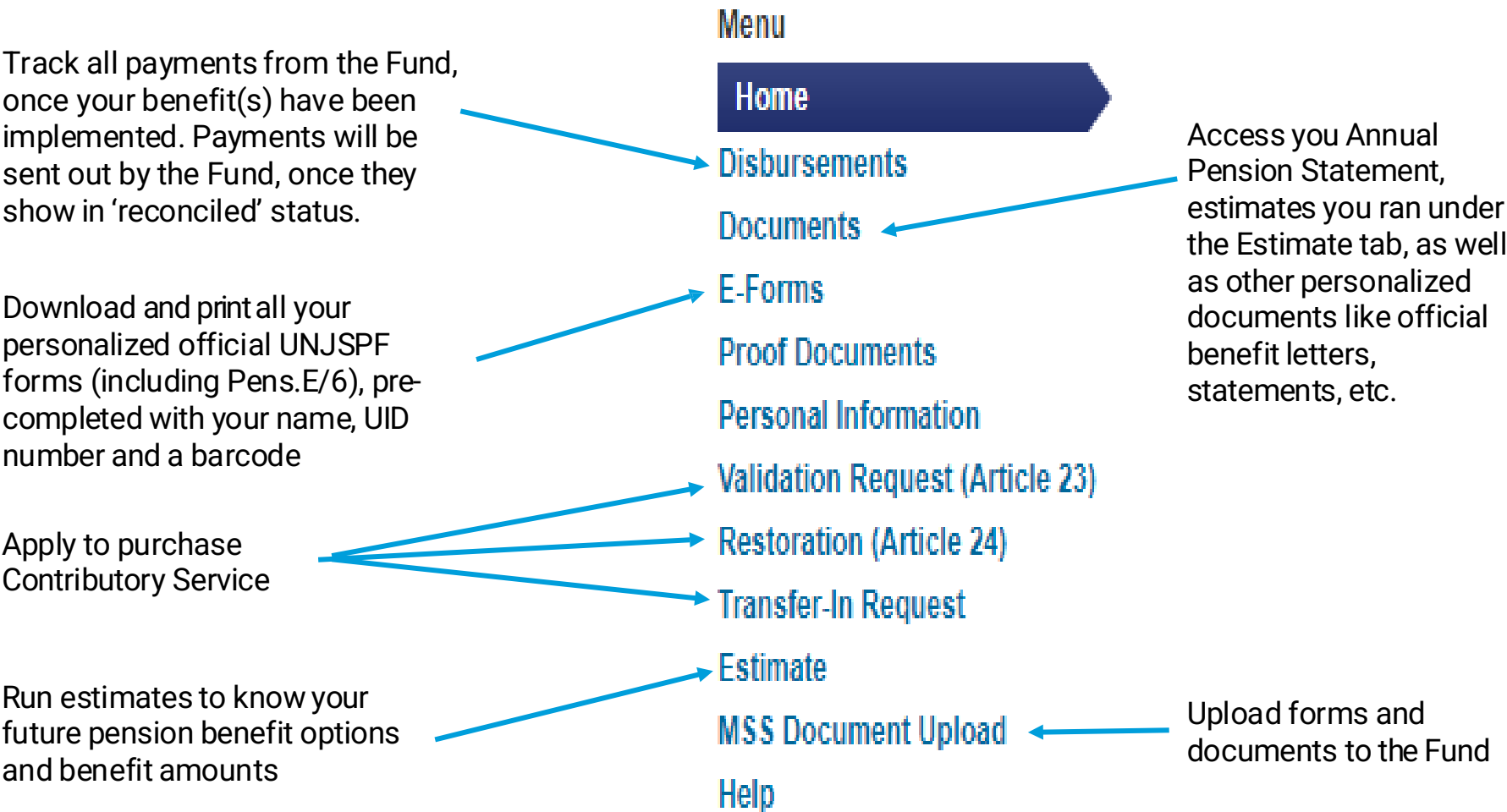
Comment s'inscrire
(Français)



Cómo registrarse
(Español)



What can I do in MSS?



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



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Last Logon 02/10/2022 | Account | Logout

Menu


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

Welcome

02/10/2022

Documents

 Records
 Export

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

Contacting the UNJSPF

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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 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



UNJSPF

United Nations Joint
Staff Pension Fund

Q&A