



UNJSPF

United Nations Joint
Staff Pension Fund

Pension Briefing

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

13 January 2026 – Client Services Service (CSS)

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 entitlement from the Fund
2. Your options explained
3. Separation from service: how to prepare
4. Pension tools demo: UNJSPF website & Member Self-Service (MSS), and how to Contact the UN Pension Fund

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

Part 1: Key principles determining your entitlement from the Fund

- The **length of your Contributory Service (CS)** at the date of separation determines your benefit options
- If you have **less than 5 years** of CS, you have only one benefit 'option': the Withdrawal Settlement (Art. 31)

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

- Option 1: request the payment of a **Withdrawal Settlement** (Art. 31)
- Option 2: if you expect to rejoin the UN system as a staff member, and again become a Fund participant soon after separation, you can elect to NOT receive a payout and **defer payment for up to 36 months from your separation date** (Art. 32)

What you should do prior to separation



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

Check your Annual Pension Statement in MSS



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	N				Female	Married		General Service	65

B. CONTRIBUTORY SERVICE		2. DATE OF ENTRY INTO PARTICIPATION			DAY	MO.	YR.
1. BEGINNING DATE	DAY	MO.	YR.	18	18	06	24
				CONTRIBUTORY SERVICE	L.W.O./BREAK-IN-PARTICIPATION		
	YEARS	MONTHS	DAYS	YEARS	MONTHS	DAYS	
PRIOR YEAR TOTAL	3	0	0	0	7	1	5
CURRENT YEAR	4	0	6	13	8	0	5
VALIDATION/ RESTORATION/ OTHER CREDIT	5	4	0	12	9	0	0
TOTAL AT 31 DECEMBER 2024	6	4	6	25	10	1	10

C. CONTRIBUTIONS (IN US DOLLARS)			(AMOUNT)	(INTEREST)
1. PRIOR YEAR BALANCE	0.00			
2. INTEREST ON PRIOR YEAR BALANCE				
3. PRIOR YEAR ADJUSTMENTS REPORTED IN THE CURRENT YEAR				
4. CURRENT YEAR REGULAR CONTRIBUTIONS	4,008.56			
5. OTHER CONTRIBUTIONS CREDITED (TRANSFERRED FROM SECTION D UPON COMPLETION OF PAYMENTS)	19,241.42	2,191.70		
6. BALANCE AT 31 DECEMBER 2024	23,249.98	2,191.70		

APPLY/REVAL DATE (DD/MM/YYYY)	AMOUNT (USD)	COMPLETE MONTHS	APPLY/REVAL DATE (DD/MM/YYYY)	AMOUNT (USD)	COMPLETE MONTHS
1 18/06/2024	72,885.00	6			

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 liable for any damages or losses resulting from the use of or results obtained from this site of information. This notice is also transmitted to and from the UN JSPF web site.

Run an estimate of your future entitlement in MSS



IPAS SELF SERVICE ESTIMATE

SUBJECT: ESTIMATE OF YOUR PENSION ENTITLEMENT

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

DOB: (Normal Retirement Age: 65)

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

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

LUMP SUM %: or FIXED LUMP SUM AMOUNT:

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Part 2: Your options explained

Watch the video: Benefit options



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



Benefit Options



UNJSPF

3.71K subscribers

Subscribe

36

1

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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: 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).

Will I receive the organizational contribution share?

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

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

Example - Withdrawal Settlement after 4 years CS:

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



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 re-joining the Fund, to apply in writing to the Fund to restore your most recent prior period of contributory service. Strict deadline, no exceptions!
- If you are eligible to restore, you will be requested to reimburse the Withdrawal Settlement amount you received plus compound interest.
- Once you made the restoration payment, your prior period of contributory service will be 'reactivated' and added to your new period of contributory service. Once you again separate from service your entitlement from the Fund will be determined based on your total contributory service at that time (previous + new period).

How can I apply for restoration?

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

Option 2: The Deferment of Payment – Article 32



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

Why would I choose not to receive a payment?

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

How does the deferment under Article 32 work?

- You elect this option by completing and submitting to the Fund only page 1 of form PENS.E/6. (Do not submit page 2 of the form at the same time, else the form is invalid.)
- You receive no payment from the Fund.
- You do not earn interest on your contributions during the deferment period.
- If you rejoin the Fund within the 36 months deferment period, your participation is considered continuous.
- The period in between your prior and new contributory service would be a break in service (BIS) period that you cannot make pensionable.
- Once you rejoin Fund, no benefit will become payable to you until you again separate from service.
- *You can change your mind and request payment of your Withdrawal Settlement at any time during the 36 months deferment period. In that case, simply submit page 2 of form Pens.E6 to the Fund (together with your valid ID and recent bank statement copies).*

To note:

- If you [DON'T re-enter into Fund participation 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.

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



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

- If your BIS is **more than 36 months**, **you cannot join the two contributory service periods**. In that case, your previous period of participation ended, and you are entitled to a Withdrawal Settlement payment from the Fund. If you wish, you can restore the Withdrawal Settlement you received, provided you apply within the required timeline.
- **You will start a new period of participation**, with a new date of entry into the Fund, and earn a new entitlement from the Fund based on your new contributory service period.

Part 3: Separation from service

Watch the video:

Retiring or Separating: How to Prepare



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](#).

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 and options explained
- [Separation](#) – all the practical information pertaining to the separation process, including list of documents required by the Fund; 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 (*make sure to follow the instructions of your organization on how to submit your documents*)
- [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)



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



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

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10/04/2018

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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.

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 your entitlement. If you need more advice on your estimate you may contact our service clientèle via the formulaire de contact en ligne : <https://www.unjspf.org/contact-us/>. Presently, there are some 'known issues' with specific cases (e.g. cases where participants had periods of Special Leave outside organization to the Fund, etc.); you can find a list of all 'known issues' [here](https://www.unjspf.org/member-self-service/mss-known-issues-and-faq/). If your separation date is within the next six months, please contact the Fund through the online Contact Form for assistance.

français

peut être utile de faire une estimation de vos options de prestations à des fins de planification ou avant de faire votre choix final. Pour générer votre estimation, entrez votre date de départ proposée dans la case indiquée ci-dessous. Pour obtenir des conseils détaillés sur la façon de générer et de lire des estimations, veuillez consulter les «outils d'apprentissage» sur le site Web de la Caisse : <https://www.unjspf.org/fr/help-tutorials/>. Une fois que l'estimation est terminée, l'estimation sera disponible dans la section DOCUMENTS de la MSS. Veuillez prendre en compte que les calculs de l'estimation sont basés sur des données non auditées, disponibles à la Caisse au moment de l'estimation. Dans la plupart des cas, l'estimation sera une bonne estimation tant qu'il n'y aura pas de circonstances très particulières. Veuillez tenir compte que l'audit complet de votre dossier de pension sera effectué au moment de votre cessation d'emploi. Si vous avez besoin de plus de conseils sur votre estimation vous pouvez contacter le service clientèle de la Caisse via le formulaire de contact en ligne : <https://www.unjspf.org/fr/contactez-nous/>. À l'heure actuelle, il existe des «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.

Pension Estimate

Estimate of your Pension Entitlement

Proposed Separation Date: Fixed Lump Sum Amount (In US Dollars):

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.

Running estimates in MSS (2)

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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.

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Disclaimer / Clause de non-responsabilité:

English

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Running estimates in MSS (3)

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ISA ITU ITLOS STL UN UNESCO UNIDO WHO WIPO WMO WTO

Welcome 04/07/2018

Documents

Records Export

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

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

Separation Checklist – Less than 5 years of CS



YOU must submit:

- Payment Instructions (PI) on form PENS.E/6** (page 1 OR 2 only, depending on your election)
- Copy of a recent bank document** that contains your name and account number
- Copy of your valid passport or other government issued photo ID with your signature** (UN LP is not accepted)

YOUR ORGANIZATION must submit:

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

The Fund cannot calculate and implement your benefit without having received these documents, so check with your organization how you should submit YOUR documents, and how soon after your separation date they can submit THEIR documents (PF4/SEP and SEPPA).

Payment Instructions – Form PENS.E/6



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

Form PENS.E/6

- ✓ **Must be submitted to the Fund duly completed and hand-signed** – check with your employing organization how you should submit the form (and supporting documents) to the Fund; consult also the Fund's instructions on [how to submit documents to the Fund](#)
- ✓ If you wish to receive your payment as soon as possible after separation, only submit page 2
- ✓ Provide **complete banking instructions (including choice of payment currency)**
- ✓ If you do not have a bank account, a cheque may be sent in care of a UN Office; in that case, provide the address of the organization care of which you wish to be paid.
- ✓ Make sure to provide your complete mailing address, email address (personal) and telephone number (personal) on the PI form page you will submit
- ✓ If you wish to avail of the deferment option under Article 32 and NOT make a benefit election, nor receive payment at this time, only submit page 1

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



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

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

UNJSPF ID

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1

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

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 such deferment, please return this page to the Secretary of your Staff Pension Committee and RETAIN page 2, to be used when notifying your final decision.

I, , wish to defer payment of my benefit for a period of up
(Print Name)

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

My future mailing address is:

 (Number and Street)	 (City)	
 (State or Province)	 (ZIP or Postal Code)	 (Country)
 (Personal Email Address)	Best phone Number (Home or Cell)	

2

Date:
(day) (month) (year)

Signature:

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

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

Once duly completed, please submit your form page in the manner advised by your organization. [Information about document submission](#) to the Fund, including about electronic submission via your MSS account, is available on the Fund's related website.

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



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

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

UNJSPF ID

1

2

PLEASE PRINT or TYPE – DO NOT USE ABBREVIATIONS

I, (Surname) (First) (Middle), hereby submit payment instructions for the benefit payable to me.

NOTE: Payment will have to be made in your name to your account only. If you do not have a bank account and are unable to open one, then payment may be sent in care of a United Nations office. Payment cannot be remitted to a mailing address, nor can it be made to a third party.

A. Payment Instructions:
By remittance to my account as follows:

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

3 a

3 b

NOTE: Benefits may be payable in any currency selected by the recipient. Unless indicated otherwise, payment of your benefit will be made in U.S. dollars. If any currency other than US dollars is selected, the conversion from U.S. dollars will be done by the bank without Pension Fund involvement.*

4

Currency of Payment: U.S. Dollars or Other Currency

B. Mailing Address (to be completed in all cases): (Please Specify)

(Number and Street)	(City)	
(State or Province)	(Postal Code)	(Country)

5

Personal Email Address Best Phone Number (Home or Cell)

6

Date: (day) (month) (year) Signature:

*The only exception is the rare case where administrative rule J.2(c) is applicable.

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

1. Your UNJSPF nine-digit Unique ID number (UID) must be affixed in the designated fields on this page (on MSS forms the UID is pre-completed).
2. Clearly indicate your full first and family names in the designated area (on MSS forms the UID is pre-completed); the spelling of your name must match that in UN and UNJSPF official records and on your official ID document. Discrepancies must be explained and may result in the need for follow up by the Fund.
3. a) If you request payment into a bank account in your name (or joint account including your name), provide complete banking information as requested, including all relevant details (ABA, IBAN, SWIFT, as applicable). The account must be in or include your name. The account can be in a bank in a country that is different from your country of residency.
b) If you request payment by check c/o a UN/UNDP office, clearly indicate this in this box and provide under the address section below, the UN office's address. Also provide your own email address and phone number.
4. You must provide the currency in which you want to receive your payment (your bank account should be in that currency).
5. You must provide your permanent mailing address, personal email address and a functioning telephone number (including country code), so we can contact you easily.
6. You must date and hand-sign this page if you intend to submit it. The Fund does NOT accept electronic signatures!

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

UNJSPF processing timeline

- The Fund can start to review and calculate your UNJSPF benefit only **once it has received all the required separation documents for your case in due format.**
- Check with your employing organization how you should submit YOUR documents (PI and supporting documents) to the Fund, and how soon after your separation date your organization expects to submit THEIR documents (PF4/SEP from Payroll and SEPPA from HR).
- The UNJSPF's current **standard processing timeline is 15 business days** from the date of receipt by the Fund of the full set of the required separation documents (SEPPA, PF4 and PI), in the correct format, duly completed, dated and signed, together with copies of the applicable supporting documentation. For details about document submission visit [Contact Us – UNJSPF](#) > Submit documents.

ATTENTION!

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

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)

A screenshot of the UNJSPF Member Self-Service portal. The top navigation bar includes the UNJSPF logo, the Fund's name, and links to various UN organizations: EPPO, FAO, IAEA, ICGEB, ICCROM, ICAO, ICC, IFAD, ILO, IMO, IOM, IPU, ISA, ITU, ITLOS, STL, UN, UNESCO, UNIDO, WHO, WIPO, WMO, and WTO. The top right shows the last logon date (26/05/2017), account information, and a 'Logout' link. The main content area has a 'Welcome' message and the date 26/05/2017. On the left, a vertical 'Menu' sidebar lists: Home, Disbursements, Documents, E-Forms, Proof Documents (which is highlighted with a blue arrow), Personal Information, Validation Request (Article 23), Restoration (Article 24), Transfer-In Request (Article 13), Estimate, MSS Document Upload, and Help. The 'Proof Documents' page title is displayed. Below it are buttons for 'Records' and 'Export'. A table header row is shown with columns: Document Name, Received Date (which is circled in red), Accepted Date, Additional Info, Rejection Date, and Reason For Rejection. A large red box on the right contains the following text: "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."

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

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 26/05/2017

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Document Name	Received Date	Accepted Date	Additional Info	Rejection Date	Reason For Rejection
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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 inside your MSS account

How to read the Proof Documents tab:



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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.

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					

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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	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.

Part 4: Your pension toolkit



For Clients Investments Resources About Us Contact Us Urgent Assistance

Member Self-Service Login

Our priority: your pension security



What is your situation?



Participating
in the Fund



Separating or
retiring



Retired or
receiving benefits



Survivor



Something else

UNJSPF website - Information for Separating or Retiring



https://www.unjspf.org/for-clients/preparing-to-retire-or-leave-the-fund/

English ▾ Text Size ▾

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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](#)

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y



For Clients Investments

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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

<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 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)

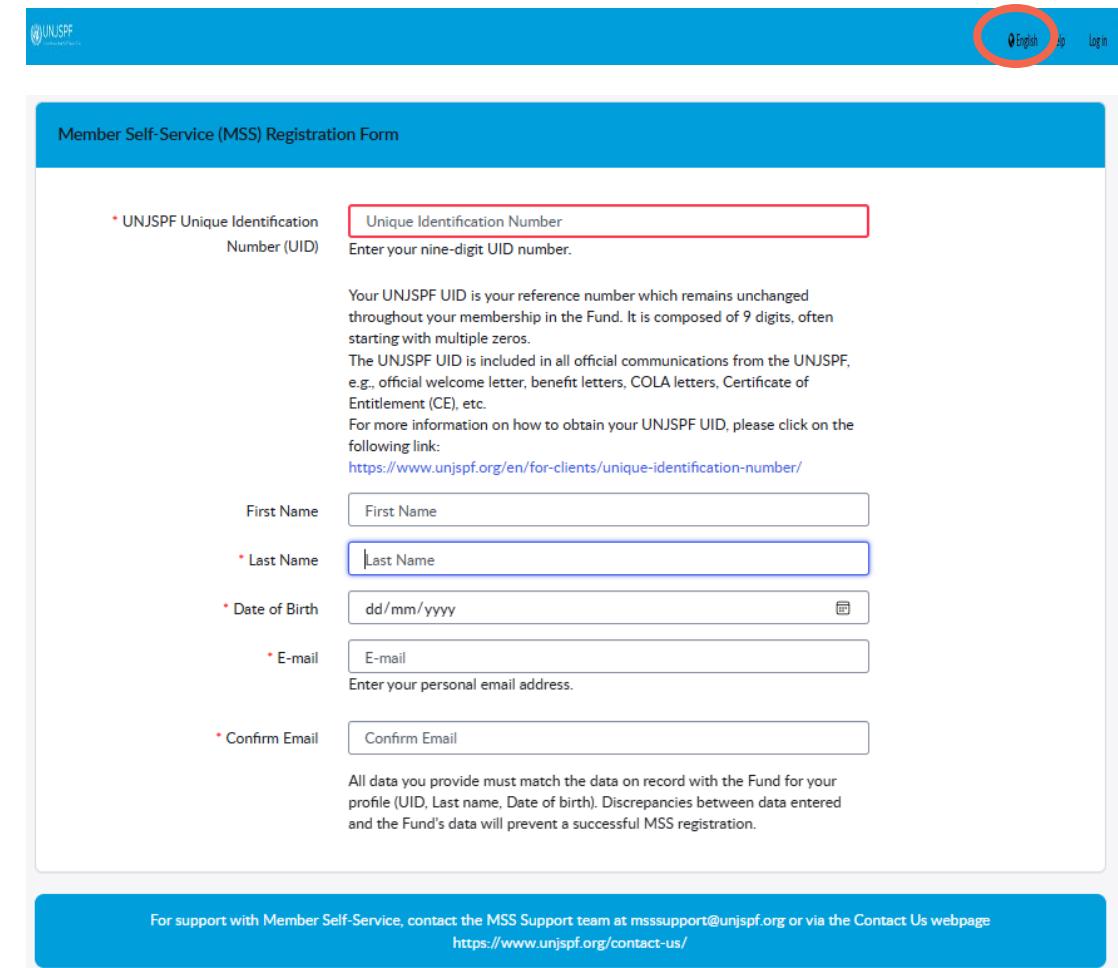
A screenshot of the UNJSPF website's homepage. The top navigation bar is dark with white text. It includes links for 'English' (with a dropdown arrow), 'Text Size' (with a dropdown arrow), 'Search' (with a magnifying glass icon), 'Get Our Newsletter' (in blue), 'Logins' (with a dropdown arrow), and a 'Member Self-Service Login' button. The main content area features the UNJSPF logo and the text 'United Nations Joint Staff Pension Fund'. Below this is a 'Newsroom' section with several news items and social media icons for LinkedIn and YouTube.

Newsroom

A screenshot of the UNJSPF Newsroom section, which displays six news items in a grid format. Each item includes a thumbnail image, a title, a date, and a brief description. The news items are: 1. 'Check out our 2021 Annual Report' (16 September 2022) - thumbnail shows the 2021 Annual Report cover. 2. 'The United Nations Joint Staff Pension Fund recognized as a leader for responsible investment' (19 August 2022) - thumbnail shows a certificate for the Responsible Asset Allocator Initiative Leaders List Award. 3. 'The 2021 UNJSPF audited financial statements are now available' (5 August 2022) - thumbnail shows a scale with coins on either side. 4. 'The 72nd session of the Pension Board concludes' (31 July 2022) - thumbnail shows a group of people seated around a long conference table. 5. 'Retirees and Beneficiaries: mailing of the 2022 Certificates of Entitlement' (5 July 2022) - thumbnail shows a table with various items, including boxes labeled '14' and '15'. 6. '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) - thumbnail shows the UNJSPF logo.

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



Member Self-Service (MSS) Registration Form

* UNJSPF Unique Identification Number (UID) Unique Identification Number
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 First Name

* Last Name Last Name

* Date of Birth dd/mm/yyyy

* E-mail E-mail
Enter your personal email address.

* Confirm Email 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/)
<https://www.unjspf.org/contact-us/>

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?

Track all payments from the Fund, once your benefit(s) have been implemented. Payments will be sent out by the Fund, once they show in 'reconciled' status.

Download and print all your personalized official UNJSPF forms (including Pens.E/6), pre-completed with your name, UID number and a barcode

Apply to purchase Contributory Service

Run estimates to know your future pension benefit options and benefit amounts

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[Estimate](#)

[MSS Document Upload](#)

[Help](#)

Access your Annual Pension Statement, estimates you ran under the Estimate tab, as well as other personalized documents like official benefit letters, statements, etc.

Upload forms and documents to the Fund

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



Last Logon 02/10/2022 | Account | Logout

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

Welcome 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

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Contacting the UNJSPF

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



UNJSF

United Nations Joint
Staff Pension Fund

Q&A