



**UNJSPF**

United Nations Joint  
Staff Pension Fund

# **PENSION ESSENTIALS FOR PARTICIPANTS**

**14 April 2026**

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

# Today's Presentation



1. Brief overview of the UNJSPF and the UN Pension Scheme
2. Participation in the UNJSPF: all you need to know
3. Key pension definitions and factors
4. High-level overview of key pension benefits
5. High-level overview of survivors and other benefits
6. Pension tools demo: UNJSPF website & Member Self-Service (MSS) and “How to contact the Fund”

- 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.

# **Part 1:**

# **Overview of the UNJSPF and UN Pension Scheme**

# Videos:

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



# Scope and purpose of the UNJSPF

## ■ RETIREMENT

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

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

## ■ DISABILITY and DEATH

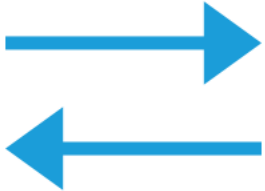
To **provide benefit coverage** and **income replacement** in case of (i) **disability** (for the participant) or (ii) **death** -in service or after retirement- (for entitled survivor/s).

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

# Who does the Fund serve?



**25**  
MEMBER  
ORGANIZATIONS



**24**  
TRANSFER  
AGREEMENTS

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## A growing Fund

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



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



As at 31 December 2024.

# How does the Fund serve?

## Efficient pension delivery

**93.2%\***

of benchmarked benefits processed within 15 business days



**100%\***

of periodic benefit payments issued on time

\*In 2024.

## A strongly funded Fund

MARKET VALUE OF ASSETS

**US\$95.4 billion\*\***



\*\*As at 31 December 2024.

FUNDED RATIO

**111%\*\*\***

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

\*\*\*As at 31 December 2023.

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

# THE FUND'S GLOBAL PRESENCE

New York



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

Nairobi



Geneva



Bangkok



# The UNJSPF is a Defined Benefit Plan



Not dependent on the investment return or longevity.

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

*Retirement income is guaranteed*

*Pension amount is based on earnings and years of service*

# What is a Defined Benefit Pension Plan?

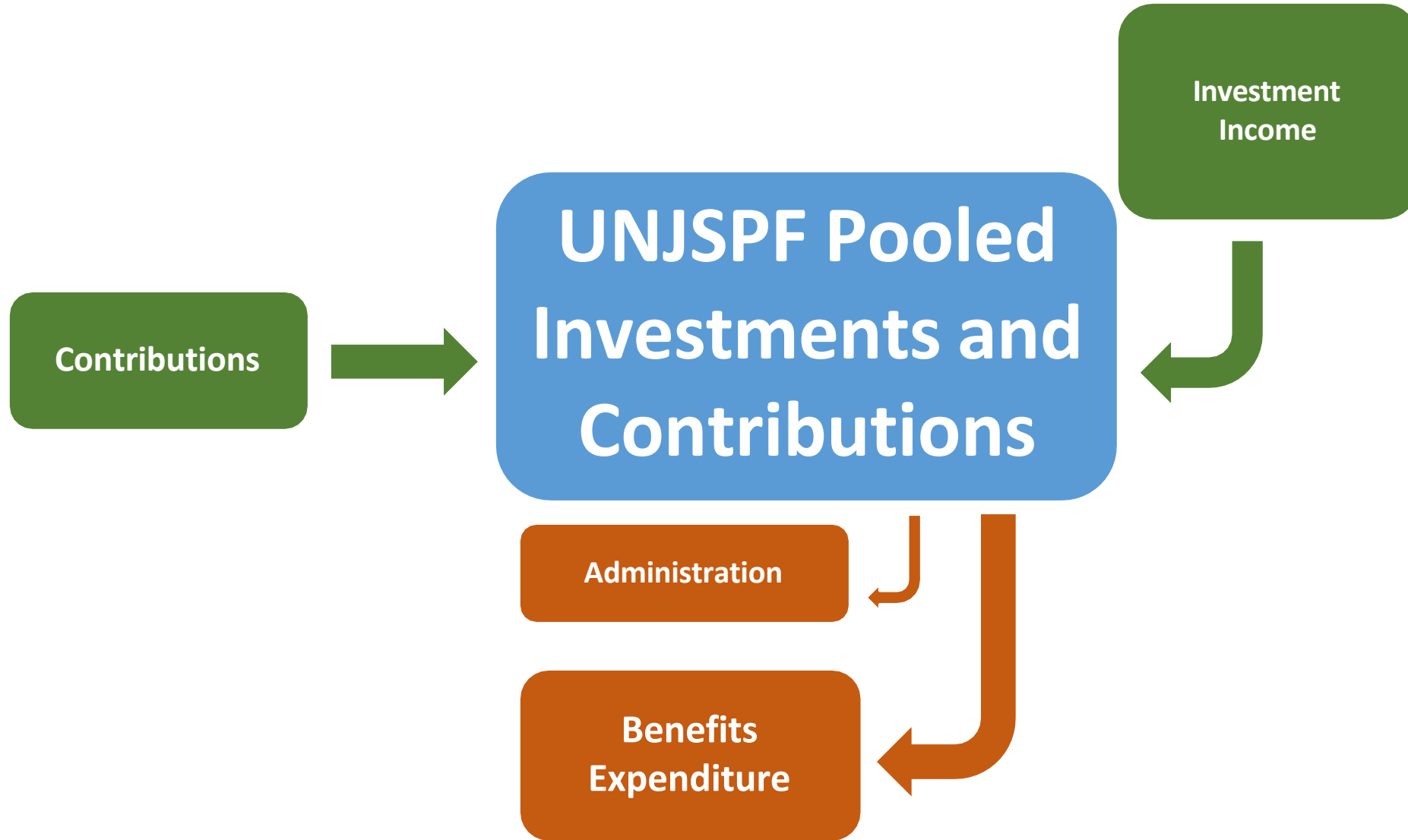
The UNJSPF is a **Defined Benefit Pension Plan** (as opposed to a Defined Contribution Plan):

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

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

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

# How does it work?



## How is the Fund doing financially?

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

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

<https://www.unjspf.org>

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

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

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

<https://www.youtube.com/watch?v=3OIOOcSY3ms>

**Part 2:**  
**Participation in the UNJSPF:**  
**all you need to know**

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

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

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

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

## Once you are a Participant in the UNJSPF:

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

# Participation: Your monthly contributions to the UNJSPF



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

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

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

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

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

UNITED NATIONS SECRETARIAT  
STATEMENT OF EARNINGS AND DEDUCTIONS



SECRETARIAT DES NATIONS UNIES  
RELEVÉ DES EMOLUMENTS ET RETENUES

	Current Month	Retroactive	Total in Base Currency (USD)
<b>Contract Type</b> :27-Feb-2025 <b>Index No</b>			
<b>Pension Remun</b> :USD 185,821.00 <b>PayPeriod</b> :01-Feb-2025 - 28-Feb-2025 <b>Name</b>			
<b>Cat-Grd-Step</b> :P-3-07 <b>Org</b>			
<b>DutyStn</b> :New York			
<b>Earnings</b>			
Gross Salary			
Post Adjustment ( 75.50 )			
<b>Deductions</b>			
Staff Member's Pension Contribution	USD	1,223.32	
<b>Organization's Contribution</b>			
Organization's Pension Contribution	USD	2,446.64	

# Where can you check these factors for your own case? YOUR ANNUAL PENSION STATEMENT inside your MSS Account



## UNITED NATIONS JOINT STAFF PENSION FUND ANNUAL PENSION STATEMENT AS OF 31 DECEMBER 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
DAY	MO.	YR.	DAY	MO.	YR.						
1001	Y					Female	Married		Professional & above		62

B. CONTRIBUTORY SERVICE											
1. BEGINNING DATE	DAY	MO.	YR.	2. DATE OF ENTRY INTO PARTICIPATION	DAY	MO.	YR.				
	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			
<b>TOTAL AT 31 DECEMBER 2024</b>	<b>6</b>	<b>13</b>	<b>2</b>	<b>27</b>	<b>10</b>	<b>0</b>	<b>8</b>	<b>18</b>			

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)		
<b>6. BALANCE AT 31 DECEMBER 2024</b>	<b>96,688.01</b>	<b>17,341.26</b>









  

D. OTHER CONTRIBUTIONS					
(IN US DOLLARS)	(PAYMENTS)	(INTEREST)			
<b>VALIDATION</b>					
1. CURRENT YEAR PAYMENT					
<b>RESTORATION</b>					
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 (DDMM/YYYY)	AMOUNT (USD)	NO OF COMPLETE MONTHS	EFFECTIVE DATE (DDMM/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

# UNJSPF Participation – Principles to keep in mind

	<p><b>1. Participation in the Fund is mandatory</b>, not optional. You are covered for the risk of disability and death from the date of joining the Fund (if medically cleared).</p>		<p><b>5. You earn <u>compound</u> interest on your contributions</b> – it accrues at the rate of <b>3.25% per year</b> while you remain an active participant and until your separation date.</p>
	<p><b>2. Once you become a Fund participant, contributions are automatically deducted from your salary each month</b> and reported to the Fund on your behalf, at every year end.</p>		<p><b>6. The Fund does NOT extend personal loans to participants</b>, or advance payments, nor can a participant make withdrawals from his/her UNJSPF contributions <b>BEFORE</b> separation from service.</p>
	<p><b>3. NO voluntary contributions can be made to the Fund</b> for periods of Breaks in Service (BIS) or after separation.</p>		<p><b>7. The Fund does NOT make any payments to a third party.</b> You can get paid into a joint account provided it includes your name.</p>
	<p><b>4. Once you reached 5 years of contributory service (CS) in the UNJSPF you will have earned “<u>vested pension rights</u>”, i.e., the right to elect a form of periodic, <u>lifelong retirement benefit</u> from the Fund upon separation from service.</b></p>		<p><b>8. The Fund CANNOT release confidential beneficiary related information to a third party</b> unless the beneficiary has provided a dated and signed original written authorization to the Fund authorizing it to do so.</p>

# **Participation: Benefits upon becoming a Participant**

# Participation – Coverage as of Entry into the Fund Date

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



## Disability Benefit...

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

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

# Participation – Coverage as of Entry into the Fund Date

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



## Death-in-service...

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

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

## **Participation: Additional points**

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

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

### Ways to increase your Contributory Service....

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

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

## Ways to increase your Contributory Service during SLWOP

### Special Leave Without Pay (SLWOP)

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

### SLWOP with contribution payment

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

### SLWOP without contribution payment

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

For more information please visit:

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

# Your Pension Journey...considerations while a Participant :

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



### Part-Time

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

### BIS

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

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



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

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

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

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

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



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

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

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

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

# **Part 3:**

## **Key definitions and factors**

## Important definitions used in pension discussions

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

# Important definitions used in pension discussion

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

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

# PR Scale – Professional Staff



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


**Pensionable remuneration for staff in the Professional and higher categories**  
In US dollars - effective 1 February 2026

Level	STEPS												
	I	II	III	IV	V	VI	VII	VIII	IX	X	XI	XII	XIII
USG	406,918												
ASG	377,785												
D-2	309,499	315,917	322,337	328,761	335,189	341,611	348,027	354,455	360,873	367,292			
D-1	278,527	284,164	289,813	295,455	301,076	306,722	312,364	317,993	323,638	329,273	334,911	340,542	346,186
P-5	241,955	246,753	251,554	256,344	261,147	265,936	270,739	275,533	280,332	285,125	289,925	294,713	299,520
P-4	199,570	204,198	208,829	213,456	218,084	222,712	227,349	231,976	236,603	241,226	245,865	250,483	255,112
P-3	163,571	167,795	172,023	176,242	180,471	184,693	188,941	193,231	197,512	201,794	206,089	210,369	214,656
P-2	126,663	130,337	134,012	137,687	141,396	145,179	148,963	152,729	156,512	160,288	164,068	167,855	171,629
P-1	97,687	100,811	103,928	107,052	110,169	113,295	116,409	119,536	122,653	125,778	128,897	132,013	135,137

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

# PR Scale – Local Staff

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

 UNITED NATIONS <span style="float: right;">NATIONS UNIES</span> New York (USA) <b>General Service Category - Annual Salaries and Allowances</b> (in United States dollars) <b>Effective 1 November 2024</b>												
Level		I	II	III	IV	V	VI	VII	VIII	IX	X	XI
7	(Gross)	88766	92366	95966	99566	103166	106766	110366	113966	117566	121166	124766 *
	(Gross Pens.)	85391	88846	92301	95754	99207	102659	106113	109567	113022	116579	120282 *
	(Total Net)	67024	69580	72136	74692	77248	79804	82360	84916	87472	90028	92584 *
	(Net Pens.)	67024	69580	72136	74692	77248	79804	82360	84916	87472	90028	92584 *
	(NPC)	0	0	0	0	0	0	0	0	0	0	0 *
6	(Gross)	79832	83079	86328	89577	92827	96076	99325	102575	105824	109073	112323 *
	(Gross Pens.)	76816	79934	83050	86168	89285	92401	95519	98637	101754	104873	107986 *
	(Total Net)	60679	62986	65293	67600	69907	72214	74521	76828	79135	81442	83749 *
	(Net Pens.)	60679	62986	65293	67600	69907	72214	74521	76828	79135	81442	83749 *
	(NPC)	0	0	0	0	0	0	0	0	0	0	0 *
5	(Gross)	71801	74700	77599	80504	83444	86383	89323	92262	95201	98141	101080 *
	(Gross Pens.)	69311	72018	74727	77466	80287	83103	85922	88739	91558	94379	97195 *
	(Total Net)	54897	56984	59071	61158	63245	65332	67419	69506	71593	73680	75767 *
	(Net Pens.)	54897	56984	59071	61158	63245	65332	67419	69506	71593	73680	75767 *
	(NPC)	0	0	0	0	0	0	0	0	0	0	0 *
4	(Gross)	64578	67201	69825	72449	75072	77696	80324	82985	85645	88306	90966 *
	(Gross Pens.)	62541	64995	67452	69905	72361	74813	77292	79845	82400	84954	87508 *
	(Total Net)	49696	51585	53474	55363	57252	59141	61030	62919	64808	66697	68586 *
	(Net Pens.)	49696	51585	53474	55363	57252	59141	61030	62919	64808	66697	68586 *
	(NPC)	0	0	0	0	0	0	0	0	0	0	0 *
3	(Gross)	58042	60367	62746	65125	67504	69883	72263	74642	77021	79400	81804 *
	(Gross Pens.)	56383	58610	60832	63061	65287	67513	69736	71963	74187	76411	78717 *
	(Total Net)	44951	46664	48377	50090	51803	53516	55229	56942	58655	60368	62081 *
	(Net Pens.)	44951	46664	48377	50090	51803	53516	55229	56942	58655	60368	62081 *
	(NPC)	0	0	0	0	0	0	0	0	0	0	0 *
2	(Gross)	52288	54382	56477	58572	60685	62838	64990	67143	69296	71449 *	
	(Gross Pens.)	50861	52873	54884	56899	58908	60920	62932	64947	66959	68972 *	
	(Total Net)	40693	42243	43793	45343	46893	48443	49993	51543	53093	54643 *	
	(Net Pens.)	40693	42243	43793	45343	46893	48443	49993	51543	53093	54643 *	
	(NPC)	0	0	0	0	0	0	0	0	0	0	0 *
1	(Gross)	47062	48957	50851	52746	54641	56535	58430	60333	62281 *		
	(Gross Pens.)	45837	47655	49478	51300	53118	54942	56762	58583	60404 *		
	(Total Net)	36826	38228	39630	41032	42434	43836	45238	46640	48042 *		
	(Net Pens.)	36826	38228	39630	41032	42434	43836	45238	46640	48042 *		
	(NPC)	0	0	0	0	0	0	0	0	0		

## Important definitions used in pension discussion

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

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

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

## Important definitions used in pension discussions

- **Vesting:** Acquiring rights to a monthly pension.  
Must have at least 5 years of contributory service with UNJSPF.
  - You are **covered** for **disability** and **death** benefits on your **first day** of Fund participation, provided you were medically cleared when you joined your organization. This does not require 5 years of contributory service.

# Important definitions used in pension discussions

## 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.**

# Part 4: High-level overview of key pension benefits

# 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!*)

## **Part 5:**

# **Overview of other UNJSPF benefits, including for disability and survivors**

# Disability benefit Article 33

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

## Child's benefit Article 36

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

### Survivor's Benefit - monthly benefit payable to:

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

OR, if none above entitled...

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

# **The Residual Settlement**

## **Article 38**




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

# The Residual Settlement

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

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

For more information on the Residual Settlement, please visit the Survivor's Benefits webpage:  
<https://www.unjspf.org/documents/survivors-benefits/>  
 For an educational video on the Residual Settlement, please visit:  
<https://www.youtube.com/watch?v=nsm6QlqjMg>

**UNITED NATIONS JOINT STAFF PENSION FUND**

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

UNJSPF ID:  PLEASE ENTER YOUR PENSION NUMBER:

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

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

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

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

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

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

<input type="text" value="elli"/>	<input type="text" value="Brian"/>	<input type="text" value="Peter"/>	ORGANIZATION United Nations	DUTY STATION Thailand - BANGKOK
Last name	(First)	(Middle)		

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

RECIPIENT'S NAME IN FULL	RECIPIENT'S Date of Birth (DD/MM/YY)	Sex	RECIPIENT'S ADDRESS Phone and E-mail	RECIPIENT'S RELATIONSHIP TO YOU (if any)	SHARE TO BE PAID (%)
<i>(Total must add up to 100%)</i>					

Date:  (day) (month) (year)

\*(Signature of Participant)

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

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

# **Part 6: Pension tools: UNJSPF Website, Member Self-Service (MSS) and How to contact the Fund**



## What is your situation?



Participating  
in the Fund



Separating or  
retiring



Retired or  
receiving benefits



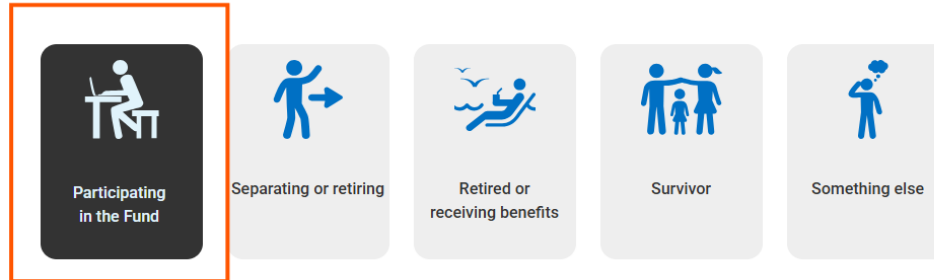
Survivor



Something else

## For Clients

### What is your situation?



### Participating in the Fund

<h4>Annual Pension Statement</h4> <p>Participants can verify the status of their contributory service in their Annual Pension Statement. Check here how to access and understand it.</p>	<h4>Break in Service</h4> <p>Information regarding how a break in service might affect your pension.</p>	<h4>Death</h4> <p>Check here how to notify the Fund of a death.</p>
<h4>Disability Benefit</h4> <p>General information regarding the Disability Benefit.</p>	<h4>Divorce</h4> <p>Check here what you should do and what will happen in case of a divorce, including with survivors' benefit.</p>	<h4>Participation</h4> <p>General information regarding participation in the Fund.</p>





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](#)

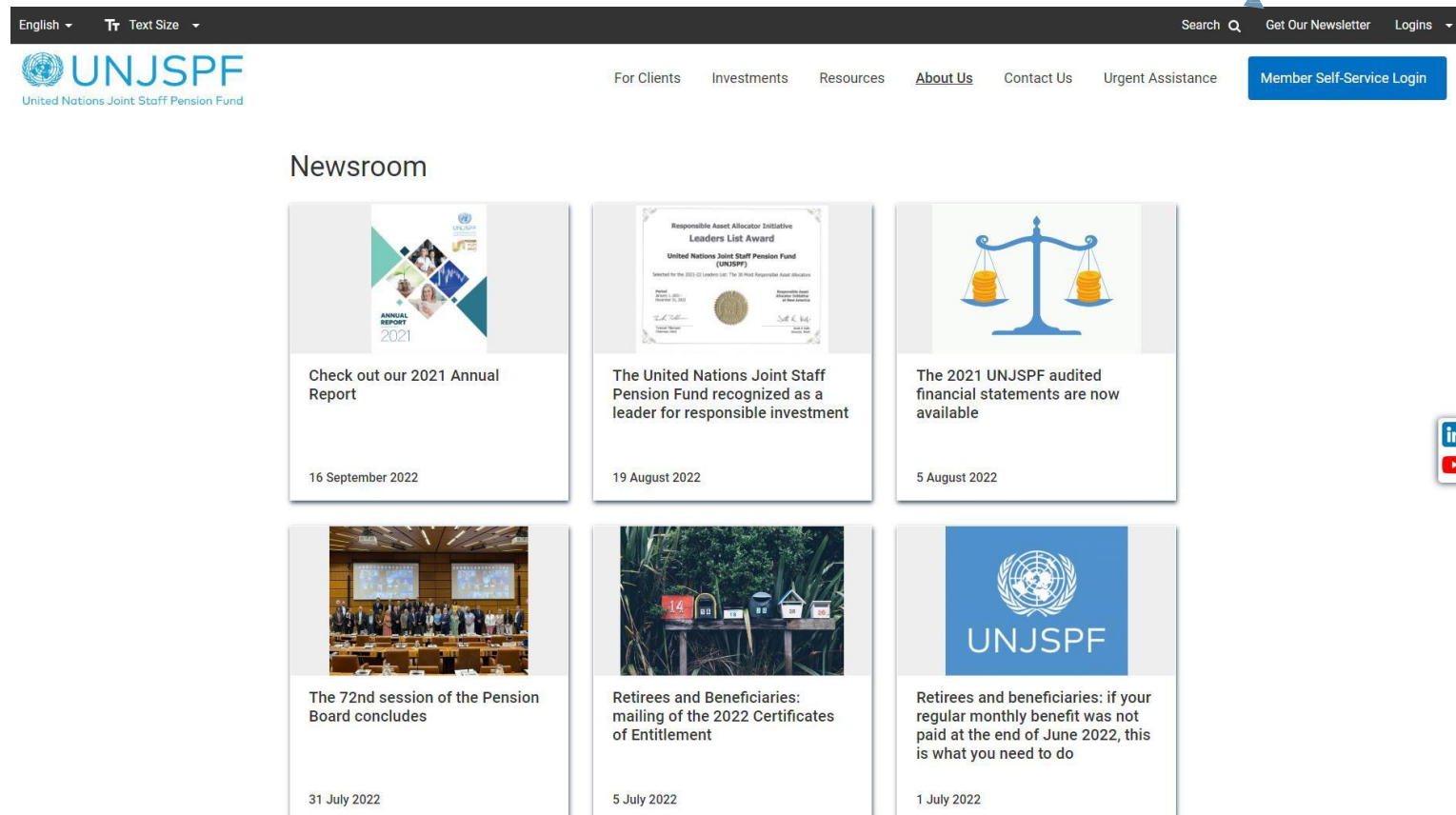
[Case Digest of the Fund](#)



# Newsletters and articles

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

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




English Text Size Search Get Our Newsletter Logins

UNJSPF  
United Nations Joint Staff Pension Fund


For Clients Investments Resources About Us Contact Us Urgent Assistance Member Self-Service Login

### Newsroom




Check out our 2021 Annual Report

16 September 2022




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

19 August 2022




The 2021 UNJSPF audited financial statements are now available

5 August 2022




The 72nd session of the Pension Board concludes

31 July 2022



Retirees and Beneficiaries: mailing of the 2022 Certificates of Entitlement

5 July 2022



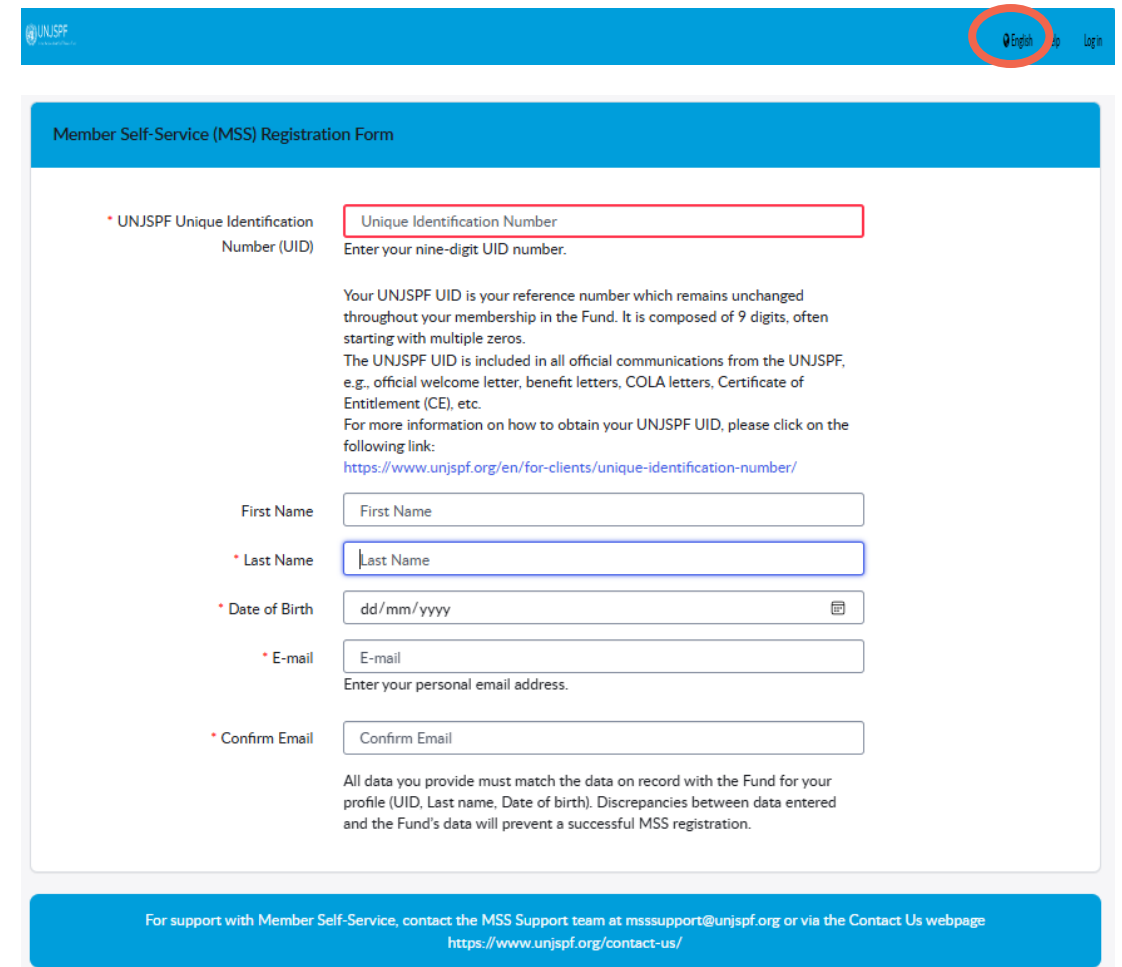
Retirees and beneficiaries: if your regular monthly benefit was not paid at the end of June 2022, this is what you need to do

1 July 2022

in

## 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](mailto:requestuidonly@unjspf.org).
  - For technical issues with MSS or MFA, write to: [msssupport@unjspf.org](mailto:msssupport@unjspf.org)



UNJSPF

English Login

### 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](mailto:msssupport@unjspf.org) or via the Contact Us webpage <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](mailto:msssupport@unjspf.org) or via the Contact Us webpage: [contact-us](#).

Most UNJSPF participants can:

- check their personal information and update their email address;
- run estimates of future pension benefits and options;
- access their Annual Pension Statement;
- access UNJSPF forms pre-completed with their name and Unique Identification Number;
- electronically submit required pension forms to the Fund (please see the MSS Document Upload section below under MSS Features for more information);
- fill online requests to validate, restore, or transfer your pension rights.

Most UNJSPF retirees and beneficiaries can:

- track all payments from the Fund as well as After Service Health Insurance premium

## Resources

### Videos

[Member Self-Service](#)[Set up your MSS account](#)[Recover Your Password](#)[Beneficiary Services](#)[Participant Services](#)

### Tutorials



English

[How to register \(English\)](#)

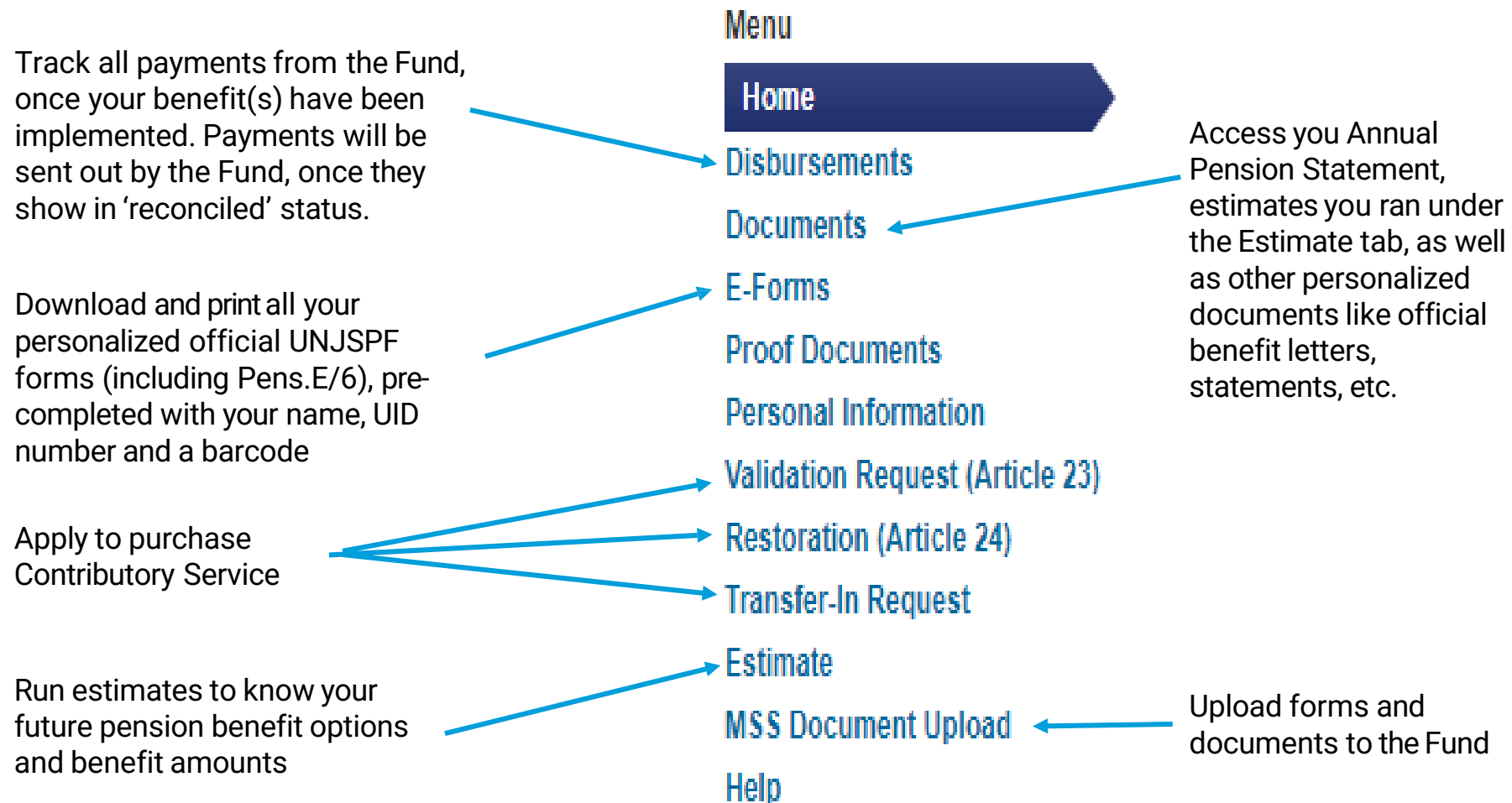
French

[Comment s'inscrire \(Français\)](#)

Spanish

[Cómo registrarse \(Español\)](#)

## What can I do in MSS?



# 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



UNJSPF

United Nations Joint  
Staff Pension Fund

Q&A