



UNJSPF

United Nations Joint Staff Pension Fund

Annual Letter 2026

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Message from the Chief Executive of Pension Administration

I am pleased to present the 2026 Annual Letter of the United Nations Joint Staff Pension Fund (UNJSPF), summarizing key developments from 2025 and the first months of 2026.

The Fund continues to deliver on its central mission: providing long-term financial security to staff of our member organizations around the world. At the same time, we are innovating, simplifying, and modernizing how we serve our diverse and growing client base. Our work is guided by the CARE Strategy — Client-Focused, Action-Oriented, Relations-Builder and Efficiency-Driven — and by our ongoing commitment to operational excellence and transparency.

Secure benefits for the future

The Fund remains in a strong financial position, and participants, retirees, and beneficiaries can be assured that their benefits are secure.

Our solvency is assessed regularly through a biennial actuarial valuation, and a comprehensive Asset–Liability Management (ALM) Study every four years. These studies model multiple long-term scenarios, including demographic shifts or declining participant numbers. They continue to show that the Fund’s solvency is not particularly sensitive to changes in staffing levels, reflecting the strength of our funding policy and the fact that the Fund is not over-reliant on future contributions to meet its obligations. Historically, the Fund has also generated a real rate of return above the actuarial requirement, reinforcing the long-term security of benefits.

The Fund’s defined benefit design remains a cornerstone of this security. Benefit levels are determined by a clear formula and do not depend on short-term market fluctuations. The Pension Adjustment System also protects purchasing power over time.

For beneficiaries residing outside the United States, the two-track feature provides an important safeguard: those who elect it receive benefits adjusted for local inflation, helping maintain purchasing power in environments with currency volatility or high inflation.

Effective services to clients

The Fund continued to deliver timely and reliable benefit payments throughout 2025. Monthly pension payrolls — issued across 18 currencies — were paid on time without exception. Cost-of-living adjustments were applied promptly in accordance with the Pension Adjustment System, supporting clients during a period of elevated global inflation.

In 2025, the Fund experienced a record number of new entitlements — increasing from approximately 14,400 in 2024 to over 22,000 in 2025. Despite this surge of over 50%, we processed 95.5% of benchmarked benefits within 15 business days, well above our 75% target.

Our Client Services and Contact Centre maintained strong resolution times for calls and emails, supported by improved workflows and technology. We also expanded proactive outreach to ensure clients receive timely, accurate information on their entitlements.

Continuing modernization

Our modernization efforts remain central to improving service delivery and strengthening the Fund's operational resilience.

Key achievements include:

- UNJSPF Connect, our Client Relationship Management (CRM) system, launched in late 2024 and now handling client queries submitted through the website's "Contact Us" page. Enhancements continue based on user feedback.
- Continued growth of the Digital Certificate of Entitlement (DCE), with more than 44,000 certificates issued in 2025 — nearly 60% of eligible retirees and beneficiaries. As of 1 April 2026, 42,951 DCEs have already been processed.
- Introduction of PF-4, which streamlines internal workflows, strengthens data quality, and increases consistency in pension administration.
- Introduction of Multi-Factor Authentication (MFA) for Member Self-Service accounts, enhancing client data security.
- Planned rollout in May 2026 of fully modernized official forms, featuring standardized layouts, clearer instructions, simplified fields, and - for many payment instruction forms - OCR technology to reduce errors and accelerate processing.
- Ongoing preparations for the new Financial Suite, to be implemented in phases through 2026, improving efficiency, compliance, and system integration.

These efforts reflect our commitment to modern, user-friendly services while continuing to support clients who prefer paper-based communication.

Communication and outreach

In 2025, we significantly expanded our communication and outreach activities. Our monthly Pension Townhall series grew in scale and visibility, with 33 virtual sessions delivered across English and French. More than 16,000 clients joined live, and recordings have been viewed over 23,000 times.

Our website, social media channels, educational videos, and multilingual pension booklets continue to play a vital role in helping clients stay informed and confident about their pension rights.

I encourage all clients to visit unjspf.org, subscribe to our newsletter, and follow us on LinkedIn, WhatsApp, YouTube, and Flickr for updates.

Strong support from governing bodies

Our progress in 2025–2026 would not have been possible without the continued support of the Pension Board and the United Nations General Assembly. In Resolution 80/243, adopted in December 2025, the General Assembly approved the Fund's 2026 administrative budget and endorsed several amendments to the Fund's Regulations and Rules. These measures strengthen the Fund's governance and position us for continued success.

Outlook for 2026

As we look ahead, our focus remains clear: to provide our clients with the services, security, and peace of mind they deserve — especially during a period of global uncertainty. In 2026, we will continue our modernization efforts, launching a new, enhanced Member Self-Service, rolling out simplified and standardized forms, and ensuring timely, accurate, and transparent communication. Improving services for participants, retirees and beneficiaries remains our top priority.

I thank you for your trust and for your continued support.

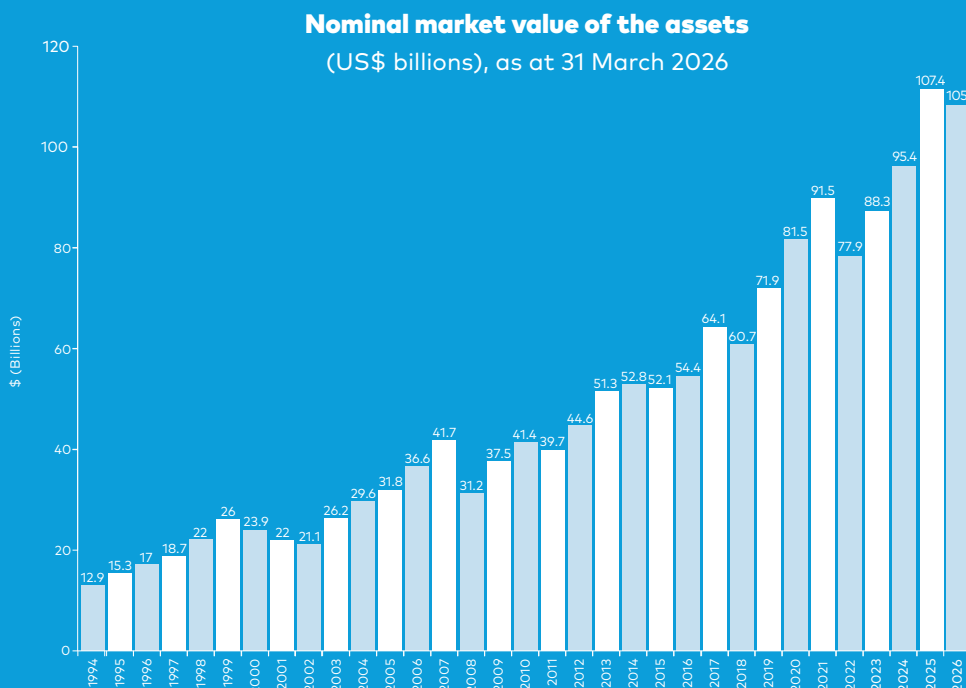
Rosemarie McClean
Chief Executive of Pension Administration



Message from the RSG on the Investments of the Assets of the UNJSPF

In 2025, the Fund closed the year with strong overall performance. Assets under management increased from US\$95.4 billion as at 31 December 2024 to US\$107.4 billion as at 31 December 2025. This growth was supported by a nominal return of 13.3 per cent in 2025. The Fund also achieved an annual real rate of return of 4.2 per cent over the last 15 years, exceeding its long-term 3.5 per cent target. The Fund's ability to meet its liabilities in the long term will be formally assessed once again through the next biennial actuarial valuation, to be presented to the Pension Board in July 2026.

As of 31 March 2026, assets management decreased to US\$105 billion reflecting heightened market volatility linked to the evolving conflict in the Middle East. The Fund, as a long-term investor, assesses the investment objectives over the medium-to-the-long term with the Strategic Asset Allocation guiding a well-diversified investment portfolio. Over the past decades, the Fund has been able to recover from short-term economic or geopolitical shocks and the resulting market crisis within a few years. The Fund's selection and management of its assets are grounded in strong risk management, recognizing that short-term market volatility is an inherent part of an investment strategy focused on maximizing investment returns over the long-term.



The Fund's Strategic Asset Allocation

Asset class	Benchmark index	Target (SAA)
Total equity and private assets		60%
Global equity		43%
<i>Developed market equity</i>	MSCI North America/Europe/Pacific IMI All Cap ESG Custom	35%
<i>Emerging market equity</i>	MSCI Emerging Markets All Cap ESG Custom	8%
<i>Private equity</i>	MSCI ACWI IMI ESG Custom + 2%	7%
Real assets		10%
Real estate	NCREIF Open End Diversified Core Equity (Non-core + 2%)	8.5%
<i>Infrastructure</i>	US CPI + 4%	1.5%
<i>Timberland and farmland</i>	NCREIF Timberland Index/NCREIF Farmland Index	0%
<i>Private debt</i>	Cliffwater Direct Landing Invex (CDLI)	0%
Fixed income and cash		40%
Fixed income		39%
<i>US core bonds</i>		35%
<i>US securitised</i>	Bloomberg US Securitized ESG Custom	10%
<i>US treasuries</i>	Bloomberg US Treasury ESG Custom	14%
<i>US corporates</i>	Bloomberg US Corporates ESG Custom	10%
<i>US gov't related</i>	Bloomberg US Government Related ESG Custom	1%
<i>Non-core bonds</i>		4%
<i>US high yield</i>	US High Yield: Bloomberg High Yield Index	2%
<i>EMD local currency</i>	Bloomberg EM Local Currency Government (10% Country Capped) ESG Custom	2%
Cash & equivalent	Bloomberg 1-3 months US Treasury	1%

The portfolio continues to deliver steady short- and long-term returns while maintaining relatively low risk levels. The Strategic Asset Allocation (shown below), informed by the 2023 Asset Liability Management (ALM) study, remains well positioned to generate risk-adjusted returns that support the Fund's solvency. In 2025, the Fund also updated its Investment Policy Statement, which will be developed further following the next ALM study scheduled for 2027.

The Fund also advanced its responsible investment agenda in 2025, including the publication of its inaugural impact investing report and becoming an early adopter of Sustainable Investing disclosures. The Fund continues to maintain ambitious emissions-reduction targets and is making progress towards its goals and commitments while sustaining sound financial sustainability.

Even amid the many challenges facing today's economic and financial environment, and with the continued support of the Pension Board and the United Nations General Assembly, the Fund remains in a strong position to deliver retirement security to its members through disciplined and prudent investment management.

Robert Van der Zee
 Representative of the Secretary-General for the
 investment of the assets of the UNJSPF

Outcome of the 81st session of the Pension Board

The United Nations Joint Staff Pension Board held its 81st session from 21 to 25 July 2025 at the headquarters of the United Nations Industrial Development Organization (UNIDO) in Vienna. Major issues discussed included:

- **Fund Performance:** The Chief Executive reported continued strong funded status, high service levels, and major modernization progress. The Fund processed 17,000 benefits in 2024 and over 23,000 in 2025, completing 95 per cent of initial benefits and recalculations within 15 business days upon receipt of separation documents. Significant progress under the CARE Strategy included expanded use of the Digital Certificate of Entitlement, multilingual communications, and growth in client engagement, with 27,000+ townhall attendees and a 14 per cent rise in website traffic.
- **Investments:** The Acting RSG for Investments reported that Fund assets surpassed \$100 billion (June 2025). Long-term performance remained strong with a 4.9 per cent real return over 15 years, above the 3.5 per cent target, supported by strategic asset allocation and active management.
- **Actuarial Matters:** The Board approved recommendations for the 31 December 2025 actuarial valuation, maintaining economic assumptions, and adjusting expected participant growth. It endorsed appointments to the Committee of Actuaries and planned procurement for the next Consulting Actuary.

- **Investment Governance:** The Board reviewed detailed reports from the Investments Committee, updates to the Investment Policy Statement, and initiatives to strengthen the risk framework. It was consulted on committee membership to reinforce oversight.
- **Governance Matters:** The Board adopted recommendations from the Governance Review Working Group, approved a revised Ethics Policy, endorsed updates to the Funding Policy, and received a positive stability assessment from the FSALM Committee. It confirmed committee appointments, recommended a new Deputy Chief Executive of Pension Administration, and made decisions on admission fee for new member organizations.
- **Benefits System:** The Board reviewed the process for monitoring the Special Adjustment for Small Pensions and noted that the two-track system continues to function as intended with modest volatility. It also received updates on provisional payments and initiatives to reduce the time from separation to first benefit payment.
- **Administrative Matters:** Updates were provided on the Emergency Fund and progress in ICT resilience and digital transformation.
- **Financial Matters:** The Board approved the 2024 financial statements, reporting \$94.4 billion in assets and \$7.5 billion in investment income. It endorsed the 2026 budget proposal of \$166 million, confirming alignment with strategic priorities.
- **Audit Matters:** The Board noted the unqualified audit opinion from the UN Board of Auditors, progress on implementation of recommendations, and OIOS findings. It endorsed the Audit Committee's recommendations, including work on a risk appetite statement, system-upgrade oversight, and an OIOS readiness audit.

United Nations General Assembly Resolution 80/243

The General Assembly has adopted resolution 80/243 on the administrative expenses of the United Nations Joint Staff Pension Fund (UNJSPF) for 2026, under its agenda on the proposed programme budget. The Assembly reaffirmed its oversight role and endorsed recommendations from the Advisory Committee on Administrative and Budgetary Questions (ACABQ) subject to the present resolution, noting improvements in administrative efficiency and urging continued modernization of pension services.

The resolution emphasized timely implementation of audit recommendations, measures to safeguard long-term solvency, and strengthened governance. It reaffirmed the Secretary-General's fiduciary responsibility for investment decisions, calling for diversification across markets - when in the interest of the Fund and in adherence to safety, profitability, liquidity, and convertibility criteria - and progress on impact investing strategies. The Assembly also requested a holistic review of the pension scheme, including alternative models, that lower contributions, maintain the sustainability and long-term viability of the Fund and respect accrued pension rights.

To support these priorities, the Assembly approved staffing adjustments to reinforce legal and risk functions and authorized an administrative budget of \$168.46 million for 2026, including related expense allocations and provisions for the Emergency Fund.

Outcome of the 82nd session of the Pension Board

The United Nations Joint Staff Pension Board held its 82nd session virtually on 25-27 February 2026. The Board elected Ms. Kathryn Alford, representative of the Executive Heads, as Chair, Mr. Paul de la Croix Vaubois, representative of Participants, as First Vice Chair, and Mr. Jörg Stosberg, representative of Governing Bodies, as Second Vice Chair for the year 2026.

The Pension Board took note of the workplan and priorities for 2026. The Board discussed the General Assembly's request in paragraph 14 of Section XII in resolution 80/243 for a holistic review of the pension scheme and agreed that the review will be carried out by a newly established working group. To prepare for this, the Board established a focus group with representatives from all its constituent groups and FAFICS, supported by the UNJSPF Pension Administration and Office of Investment Management. The focus group will develop a detailed proposal on the composition of the working group, its scope of work, required internal and external expertise, an indicative timeline aligned with the Board's intention to report annually, and estimated associated resource implications. The Board will consider and decide on this proposal at its April 2026 session.

Actuarial Matters

The Fund undertakes an actuarial valuation every two years to assess its sustainability over the long term. Using various economic and demographic assumptions, the actuarial valuation appraises the Fund's assets compared to the liabilities (i.e. benefit entitlements). This helps to inform whether the current contribution rate is sufficient to sustain the payment of all benefits to current and future retirees and beneficiaries.

During 2024, the actuarial valuation as at 31 December 2023 was conducted and reported the Fund to continue to be in a strong position. Based on current assumptions about the future economic and demographic outlook, the current contribution rate was found to be sufficient to pay future expected benefits into perpetuity.

In addition to the biennial actuarial valuation, like many other defined benefit pension plans, the Fund also commissions an asset-liability management (ALM) study every four years. This is a more in-depth analysis of the Fund's financial condition, including the exploration of different future scenarios. It assesses the impact of key investment and solvency-related decisions, as part of a robust approach to risk management and ensuring the long-term sustainability of the Fund. The last ALM study was conducted in 2023 and concluded that the Fund was in good financial health at that time.

The Fund also maintains a published Funding Policy, which details the methodology and targets used by the Fund to ensure that obligations to beneficiaries can be met over the long term.

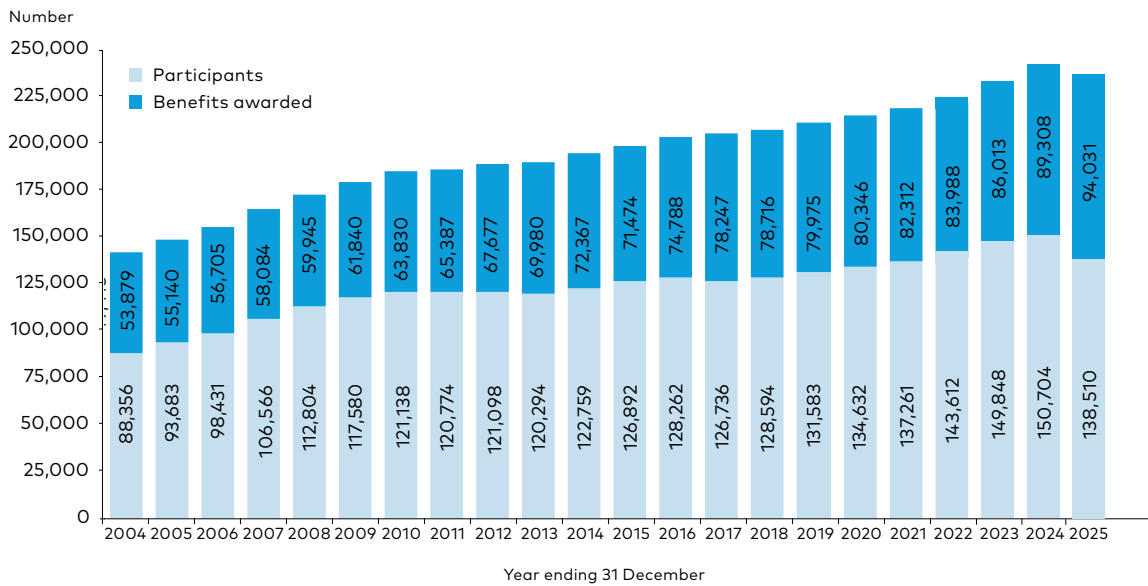
The report from the 2023 ALM study and the Funding Policy document can be viewed on the UNJSPF website at <https://www.unjspf.org/the-fund/actuarial-matters/>.

Amendments to the Fund's Regulations, Rules and Pension Adjustment System as of 1 January 2026

At its 81st session in July 2025, the Board approved amendments to its Rules of Procedure concerning the Standing Committee; a revised Ethics Policy, the associated declaration and related amendments to the Rules of Procedure; and revised terms of reference for the Committee of Actuaries, the staff pension committees and their secretaries, and the Ethics Adviser.

The Regulations, Rules and Pension Adjustment System in force as of 1 January 2026 are available on the Fund's website.

Operations



Pension Administration's operational performance has remained strong in 2025.

All periodic benefits were paid on time and 95.5 per cent of benchmarked benefits processed within 15 business days.

Retirees and beneficiaries

(A) ADJUSTMENTS TO UNJSPF PERIODIC BENEFITS ON 1 APRIL 2026

In accordance with the UNJSPF Pension Adjustment System, there will be a 2.7 per cent cost-of-living adjustment to periodic benefits on the US dollar track, effective 1 April 2026. Cost-of-Living Adjustment (COLA) letters with these details will be issued by the end of April 2025. All retirees and beneficiaries who have registered for access to their UNJSPF Member Self-Service (MSS) account are able to view their COLA letter in MSS under the "DOCUMENTS" tab. The Fund will mail out the COLA Letters to the address of the beneficiaries who are not MSS subscribers.

(B) 2026 CERTIFICATES OF ENTITLEMENT (CE)

Each person in receipt of a periodic benefit from the Fund must annually submit their proof of life in the form of a Certificate of Entitlement (CE) to the Fund. Retirees and beneficiaries can now fulfill the requirements of the CE in one of the following ways:

Option 1: Submitting a digital CE using the Digital CE (DCE) app

If you choose this option, you must download the DCE app onto your mobile phone or tablet, complete the one-time enrollment process and issue a DCE for the current CE year. This is all done through the app. The app will inform you of the timeframe in which you are allowed to issue a digital CE each year. Upon completion of your annual CE via the DCE app, you do not need to submit a paper-based CE form to the Fund. If you don't enroll in the DCE by June 2026, the Fund will send you a paper-based CE form (see Option 2). All beneficiaries required to provide their annual proof of life can use the DCE app for this purpose, including those paid under the two-track! Please see below for more information regarding the two-track and DCE.

Retirees and beneficiaries who wish to meet their CE obligation using the DCE app must issue their digital CE by no later than 30 December 2026 to avoid the risk of a benefit suspension.

For guidance on how to download, enroll, issue a digital CE or use the DCE app, please check the DCE page on our website (<https://www.unjspf.org/for-clients/digital-certificate-of-entitlement/>).

Attention retirees and beneficiaries paid under the two-track system using the DCE:
If you are paid under the two-track, you must be physically in your declared country of residence when issuing the digital CE. If a discrepancy is noted between your declared country of residence on record with the Fund and the country where you issued your annual digital CE, the Fund will assume that you have moved to a new country. In that case, the Fund will send you a letter, requesting you to submit new proof of residence documents. If you have not actually moved countries, you will nevertheless be required to prove that you still reside in your declared country of residence by submitting proof of residence, or, if you have moved countries, you will be required to submit a new form PENS.E/11 (Change of Country of Residence) as well as corresponding proof of residence to the Fund. A delay in providing the required documentation in either case may affect your benefit payment.

Option 2: Submitting the paper-based CE form (by mail or electronically)

You are not required to use the DCE app. If you prefer to use the paper CE form, do not enroll in the DCE app. For all retirees and beneficiaries whose benefits started before 21 June 2026 and who have not issued a digital CE inside the DCE app by that date, the Fund will dispatch the barcoded paper-based 2025 CE form to their official mailing addresses on file with the Fund at the end of June 2026. At that time, these retirees and beneficiaries can also download and print the barcoded CE form from the 'Documents' tab in their MSS account, except those paid under the two-track system who must wait for a postal delivery of the CE form.

Retirees and beneficiaries (including those paid under the two-track system) can return their dated and hand-signed CE forms to the Fund in one of the following ways:

- Electronic submission of your scanned CE form via your MSS account: first, hand-sign and date the CE form. Then, you must scan the duly signed CE form before uploading it in PDF or JPEG format to the Fund using the "Document Upload" feature in your MSS account. Once your signed CE form is successfully submitted via MSS, there is no need to also mail the original CE form to the Fund. This option of electronic CE form submission can also be used if you are on the two-track. For more information about how to access and use MSS, as well as an illustrated step-by-step MSS Document Upload tutorial, please check the MSS webpage and the tutorial on our website (<https://www.unjspf.org/resources/about-member-self-service/>).
- Mailing your original CE form to the Fund: if you prefer to return your CE form using mailing services, you must first date and hand-sign your CE form, then mail the form with your ORIGINAL signature to the Fund at one of the mailing addresses provided on the Contact Us page on our website (<https://www.unjspf.org/contact-us/>). Note that different mailing addresses apply depending on whether you are returning your form by postal mail or via courier services (like for example UPS, Fedex or DHL).
- Dropping off your original CE form in person: the Fund has installed drop-boxes at its New York and Geneva office locations. For details about where on the premises these drop-boxes are located, please refer to the Fund's Contact Us webpage (<https://www.unjspf.org/contact-us/>)

The Fund must receive either your 2026 DCE or your barcoded 2026 CE paper form no later than 31 December 2026 to avoid the risk of your benefit being suspended.

FAQ

Who will NOT receive a 2026 paper CE?

New retirees and beneficiaries whose benefits are NOT initiated before 21 June 2026 will not receive a 2026 CE. In these cases, no action is required from you in 2026, but you will be given an opportunity to issue your DCE in 2026 should you want to. You will be required to comply only as of the 2027 CE cycle. Retirees/beneficiaries who have issued their digital CE using the DCE app by 21 June 2026 will also not receive the paper CE form, as they will have already complied with the annual CE requirement for 2026.

How do I sign and date the paper CE form?

As a retiree or beneficiary, you must date and hand-sign the CE form with a pen (or affix your thumbprint, which must be then authenticated on the CE form). Your signature on the CE must match your signature on file with the Fund, otherwise, the CE form cannot be accepted. If your signature changed or you are affixing a thumbprint, make sure to have your signature duly authenticated on the CE form before returning it to the Fund; signature authentication instructions are provided on our website at <https://www.unjspf.org/for-clients/authentication-of-signatures-documents/>.

What should I do in case I did not receive the paper CE and I cannot access my CE in MSS?

We suggest that you send a letter to the Fund, with your full name, your address, your Unique ID (UID) or/and retirement number(s), the date, and your ORIGINAL signature; it must also include the subject line: "Non-receipt of the 2026 CE". Remember, you always have the option of meeting your CE obligation by using the DCE app. Please refer to the DCE section above for more information.

How can I check that my "barcoded" CE has been received by the Fund?

Once you have returned the dated and signed barcoded CE (either the one mailed to you OR the CE downloaded from MSS) you can track its receipt by the Fund online, in the Proof Documents tab in your MSS account. Please allow at least four to six weeks before checking CE receipt in MSS. Please be aware, only the original barcoded CEs of the mailings by the Fund or printed from MSS can be tracked in MSS (NOT copies).

If you met your CE obligation using the DCE app, you can also track receipt of your digital CE inside the MSS Proof Documents tab. If the "Received Date" for the CE year in question is populated, it means the Fund has received and recorded your annual CE. For as long as at least one annual CE, either the CE form, or the digital CE issued inside the DCE App, has been recorded by the Fund for the CE year concerned, all is in good order for your case and no further action is required from you during the given year.

You can also see whether your DCE was duly completed by accessing the DCE app where the successful issuance of the 2025 DCE would be indicated on a screen showing that your 2026 DCE is valid until 31 December 2026.

KEEP YOUR CONTACT DETAILS UPDATED WITH THE FUND!

It is very important that YOUR MAILING ADDRESS is always up to date on the UNJSPF records. One of the main reasons some retirees and beneficiaries do not receive their annual CE is that they did not inform the Fund of changes in their official mailing address. You can update your address:

1. Online in your MSS account under the "Address" tab, provided you are NOT paid on the two-track and that your former and/or new address/es is/are NOT an official pouch address.
2. By postal mail: Please download form PF23/M from your MSS account or from the Fund's website, and return the duly completed, dated and signed form to the Fund, so we can update your address on your behalf. You can return the form either in original format by mail or submit it electronically inside your MSS account.
3. If you cannot download form PF23/M, you must send us a letter with your full name, your Unique ID (UID) and/or retirement number(s), your new official address, as well as telephone number(s) (in international format) and your email address if available, the date, and your official ORIGINAL signature.

To ensure smooth communication between you and the Fund, it is also important that you inform the Fund of any change in your email address, telephone number and/or emergency contact details. You can update your email address in MSS under the "Account" tab in the top.

Have you not received your benefit? It may be suspended due to non-receipt of your 2025 CE form!

The payment of benefits for retirees and beneficiaries who did not submit their 2025 CE or another valid signature document within the required timeframe will be suspended as of the June 2026 payroll. So, if your benefit payment stops as of the June 2026 payroll, it will be most likely due to the non-receipt by the Fund of your 2025 CE form.

To reinstate your monthly benefit payments, the Fund must receive a valid signature document from you as soon as possible. For information on how to submit such a document and reinstatement-related guidance, please visit our website at <https://www.unjspf.org/for-clients/certificate-of-entitlement/>. You can also send an email to paymentstopped@unjspf.org to alert the Fund of your issue. In that case, before writing to the Fund, please refer to the Fund's website and Contact Us page for detailed guidance on the information that must be provided in the text of your email so that the Fund can most efficiently assist you with the reinstatement of your benefit payments.

(C) NEW FORMS

As part of the Fund's ongoing commitment to improving client experience in line with the C.A.R.E. Strategy, a new suite of modernized official forms will be launched from May 2026. This milestone reflects the Fund's broader efforts to simplify processes, enhance accessibility, and support the Fund's digital transformation.

The redesigned forms respond directly to feedback from participants, retirees, beneficiaries, and staff, as well as to regulatory updates and operational needs. The objective is clear: provide simpler, more intuitive forms that reduce errors, streamline processing, and make it easier for clients to access their benefits. The forms now include standardized data fields, clearer signature sections, emergency contact fields for payment instructions, and modern design elements aligned with the Fund's visual identity.

In addition, several new forms have been introduced to address specific benefit scenarios more clearly, while others have been reorganized into separate, benefit-specific forms to avoid confusion and improve processing efficiency. At the same time, unnecessary steps have been removed, helping reduce paperwork for clients. The new forms are also integrated into the Fund's evolving digital ecosystem. Several payment instruction forms are now OCR-enabled (Optical Character Recognition), allowing key data to be automatically captured and imported into operational systems, reducing manual data entry and improving accuracy.

Together, these improvements support faster processing, fewer errors, and a more user-friendly experience for participants, retirees, and beneficiaries. New forms will be available on your MSS portal or on our website at <https://www.unjspf.org/resources/forms/>

(D) ANNUAL STATEMENT OF BENEFITS

Each year, the Fund issues a Statement of Benefits for tax purposes for benefits paid during a calendar year to retirees and beneficiaries who requested it. For more information, please visit <https://www.unjspf.org/for-clients/statement-of-benefits/>.

(E) TWO-TRACK SYSTEM

If you declare a country other than the United States as your country of residence, you can elect to utilize the two-track feature (also called local track) of the Pension Adjustment System. The two-track feature provides stability as it avoids fluctuation of your monthly pension in local currency terms and escalates in line with local cost-of-living adjustments. Please note that once you have opted in to the two-track, you will not be permitted to switch out later. For more information, including on how to run an estimate and to elect a two-track option, and information on two-track suspensions and reinstatements, please visit <https://www.unjspf.org/for-clients/two-track-pension-adjustment-system/>.

(F) EMERGENCY FUND ASSISTANCE

The Emergency Fund was established to help retirees and other beneficiaries alleviate financial hardship due to illness, infirmities of old age, or similar causes including funeral arrangements that may arise for recipients of periodic benefits from the Fund in individual cases of proven emergency. For more information, please visit <https://www.unjspf.org/for-clients/emergency-fund/>.

If you do not have access to the internet, the relevant information can be obtained from the Staff Pension Committee secretariat of your former employing organization or by calling the Fund's Call Centre.

(G) DEDUCTION FOR AFTER-SERVICE HEALTH INSURANCE (ASHI)

As a service to retirees and beneficiaries, the Fund deducts from monthly benefit payments the premiums for After Service Health Insurance (ASHI). The Fund makes these deductions only after receiving written authorization from retirees or beneficiaries using the standard forms prepared by the insurance services section of their former employing organization.

Note: only some employing organizations have elected to utilize the Fund's deduction service; therefore, ASHI premium deductions are not available for all member organizations. The scope of insurance coverage, amount of premiums and questions on claims cannot be addressed by the Fund, as it is not the organization managing this insurance. All questions related to insurance should be addressed to the insurance service/section of your former employing organization and not to the Fund.

(H) RETIREES' ASSOCIATIONS

Retirees' associations allow you to stay connected with retirees from the international civil service in your country of residence, and/or with colleagues from your former organization. Retirees' associations also provide the Fund with valuable assistance in case we are unable to reach you, for instance, if we do not receive your annual certificate of entitlement, which may lead to the suspension of your benefits.

Important information and assistance are provided by the Federation of Associations of Former International Civil Servants (FAFICS) and its local member associations. Further information about FAFICS and its member associations can be found on its website: <http://www.fafics.org/>.

There are other associations of retirees not affiliated with FAFICS, including the Association of Former WHO Staff (AFSM) and ILO Former Officials Section.

Participants

UPDATE YOUR CONTACT DETAILS

Please make sure your personal information is always updated in the Fund's records. As a participant, these changes must be reported through your HR partner.

(A) VALIDATION OF NON-CONTRIBUTORY SERVICE AND RESTORATION OF PRIOR CONTRIBUTORY SERVICE

You may be entitled to add to your total contributory service and, thus, to your future pension entitlement, by electing to use your rights under the Regulations of the Fund to validate prior non-contributory service and/or to restore your most recent previous period of contributory service if you had previously opted to take a withdrawal settlement. If you rejoin the UNJSPF having previously opted for a deferred retirement benefit, you may have the option to restore your prior benefit under the terms of Article 24bis. Please take note of the one-year deadline to request validation or restoration.

For more information on validation and restoration, please check the following pages on our website:

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

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

(B) NEW FORMS

To improve the overall client experience and make it easier for participants to manage their pension-related actions, the Fund will introduce a new suite of modernized official forms as part of Pillar 1 of the C.A.R.E. Strategy.

These redesigned forms were developed in response to feedback from participants and staff, as well as evolving regulatory and operational requirements. The goal was to create clearer, more user-friendly forms that help participants complete requests accurately the first time, reducing delays and the need for follow-up inquiries.

The new forms feature a standardized structure, clearer layouts, and step-by-step guidance embedded directly within each form. Participants will now find clearer explanations of each form's purpose, guidance on who should use it, and instructions on how to complete and submit the form. These improvements are designed to make important processes—such as electing benefits, requesting payments, or transferring pension rights—simpler and easier to navigate.

Several forms have also been reorganized into dedicated, benefit-specific documents to avoid confusion between different types of elections or payment instructions. In addition, new forms have been introduced to better support situations such as transferring pension rights between eligible pension schemes.

The forms are also integrated into the Fund's ongoing digital transformation. Many payment instruction forms are now equipped with Optical Character Recognition (OCR), allowing key information from submitted forms to be automatically captured in the Fund's systems. This helps reduce manual data entry, improve accuracy, and accelerate processing times.

New forms will be available on your MSS portal or on our website at <https://www.unjspf.org/resources/forms/>.

(C) REPORTING OF PERSONAL STATUS AND CHANGES WHILE IN SERVICE (BEFORE RETIREMENT OR DEATH IN SERVICE)

It is important that the Fund have accurate and up-to-date records of your personal status to prevent any ambiguity at the time of your separation or death in service. Please remember that no changes in the participant's records shall be accepted by the Fund after the date of the participant's separation or death in service. This includes your name, date of birth, marital status and, as the case may be, the names and dates of birth of your spouse(s) and children under the age of 21.

Please ensure that you notify any change to your Human Resources Office (if you are a staff member of a United Nations Family Organization) or the Secretary of the Staff Pension Committee (SPC) of the Agency that handles your participation in the Fund (if you are a staff member of a specialized agency).

In case of doubt, contact your employing organization or the Fund using the contact form on our website: <https://unjspf.org/contact-us>.

(D) ANNUAL PENSION STATEMENTS

Each year in May the Fund publishes in MSS, under the DOCUMENTS tab, your Annual Pension Statement providing each active participant with a summary of their participation status as of 31 December of the prior year. The most recent Annual Statement published is that for 2024, providing a summary of your status with UNJSPF for the period from your date of entry into UNJSPF participation until 31 December 2024. You can expect your 2025 Annual Statement, providing updated data up till year end 2025, to be published in your UNJSPF Member Self-Service (MSS) portal under 'View existing documents' by mid-May 2026.

WE ENCOURAGE ALL PARTICIPANTS TO CHECK THEIR ANNUAL STATEMENTS. CHECKING YOUR ANNUAL STATEMENT IS ESSENTIAL TO AVOID POTENTIAL DELAYS AND ISSUES RELATED TO YOUR CONTRIBUTION CALCULATION AND YOUR SEPARATION FROM SERVICE.

Should you notice any issue in your Annual Pension Statement, please submit your query via the online contact form (<https://unjspf.org/contact-us>) by identifying yourself as a 'Participant' and selecting as contact reason "Pension Statement"; under the comment field please explain the issue you would like to address. Your query will then be sent to the appropriate pension team for a response.

(E) SEPARATION FROM SERVICE

When you separate from service, the Fund must receive the following separation documents from your employing organization to begin the processing of your pension payment:

If you work at the UN or for an organization in the United Nations system:

- The Separation Personnel Action; and
- the PF.4 (Separation Notification).

If you work for a specialized agency:

- Form PENS.E/4 signed by the Secretary of the Staff Pension Committee.

And, from you:

- Your payment instruction forms (Form PENS.E/6 or PENS.E/7 or PENS.E/8), indicating the benefit election you have made (where options exist); and
- Other relevant documents. Please check our Separation page (www.unjspf.org/for-clients/separation/) for more information.

As you approach your date of retirement/separation, you are urged to run an estimate in your MSS account (www.unjspf.org/resources/about-member-self-service/) using the benefit estimate feature, which will run an estimate based on the Fund's records. Please note that if you had periods of part-time work, breaks in service or periods of leave without pay, the automatically generated estimate may not take this into account. If you intend to make retirement decisions based on your estimate, please contact the Fund.

Separating staff can monitor and follow up in real time on the receipt by the Fund of the required separation documents for their case on MSS account under the "Proof Documents" tab.

Other information

(A) SURVIVORS' BENEFITS

Following the death of a participant or retiree, a survivor's benefit may be payable by the Fund to a spouse, divorced spouse, child or secondary dependent of the participant/retiree. The conditions for payment of survivor's benefits are set out in the relevant Regulations and can be consulted on the Fund's website: <https://www.unjspf.org/for-clients/survivors-benefit/>. In all cases, the details of the survivor must have been duly reported by the participant to his or her employing organization prior to separation from service.

If survivor's benefits are payable, the Fund will request the following documents to process them:

1. Death certificate of the participant/retiree;
2. Copy(ies) of birth certificate(s) for each of the entitled survivors;
3. Copy(ies) of marriage certificate(s) as applicable for each of the entitled survivors;
4. Copy(ies) of divorce certificate(s) as applicable for each of the entitled survivors;
5. Original and authenticated Payment Instructions (form PENS.E/2) from each survivor claiming a benefit; and
6. Copy of an official identification document from each survivor claiming a benefit and bearing their signature (such as passport, driver's license, national identity card).
7. A copy of a recent bank statement matching the survivor's name and the account details provided in the payment instructions form.
8. A signature specimen form.

(B) DEATH OF A RETIREE OR A BENEFICIARY

The quickest way to notify the Fund of the death of a retiree or beneficiary is by sending an e-mail to the dedicated priority mailbox: unjspf-deathrelated@un.org. Please note that only emails that report the death of a UNJSPF retiree or beneficiary will be answered by the above email address. Alternatively, you may contact the Fund via the online contact form or call center, including toll-free numbers for numerous countries (<https://www.unjspf.org/contact-us/>).

(C) PENSION TOWNHALL SESSIONS

The Fund has been strengthening its outreach efforts with the organization of regular virtual pension townhall sessions open to its global membership. The purpose is to ensure that UN participants and all retirees and beneficiaries can learn about pension-related rights, processes and requirements, essential pension tools, and gain a better understanding of their Pension Fund and pension rights.

For more information about future townhalls, including the previous sessions' recordings, please visit the following web page: <https://www.unjspf.org/pension-townhall-sessions/>.

(D) RENEWED MEMBER SELF-SERVICE (MSS)

The Member Self-Service (MSS) portal provides you with access to your pension account and allows you to submit forms and documents to the Fund. If you are registered to MSS, access it via <https://member.unjspf.org/>.

If you are still not registered, please do so via the same link. Please note that the functionality and details of the MSS are different for participants and retirees/beneficiaries. Most official letters and certificates from the Fund are available under MSS in the "Documents" tab, including official statement letters.

For more information about MSS, please read <https://www.unjspf.org/resources/about-member-self-service/>.

(E) OFFICIAL CHANNELS OF COMMUNICATION

The Fund has developed official communication channels to provide accurate materials and updates to its clients. These include the UNJSPF website (www.unjspf.org), social media channels (LinkedIn, WhatsApp and YouTube), and publications like the Annual Letter, Annual Report, and The Fund in Brief.

Please refer to our channels for official, verified information on your pension.

Important notice: beware of suspicious emails!

The Fund's cybersecurity team recommends to always be cautious about any suspicious request - sent either by email, text message and/or telephone - asking for personal information or instructing users of the Fund's systems on how to receive "unclaimed" benefits. Although these communications might appear to be legitimate and to originate from the UNJSPF, they do not.

Remember: the Fund will never ask for personal data such as account numbers, personal identification numbers or passwords via email, text messages and/or telephone. Please do not click on any links included in emails unless you are sure that they are legitimate. Additional supporting information can be found on the Fund's website at: <https://www.unjspf.org/data-security/>.

Contact Us

By electronic message

Please use the Contact Form available on our website: <https://www.unjspf.org/contact-us/>

By postal mail

New York Office

By regular postal mail:

UNJSPF
c/o United Nations
P.O. Box 5036
New York, NY 10163-5036
United States of America

By express courier (DHL, Fedex, UPS, etc.) or registered mail:

UNJSPF
37th Floor, 1 DHP
885 Second Avenue
New York, NY 10017
United States of America

Geneva Office

By postal or special courier mail:

UNJSPF
c/o Palais des Nations
CH-1211 Geneva 10
Switzerland

A mailbox is available at the entrance of the United Nations Office at Geneva Client Support Center for dropping off Certificates of Entitlement and other documents/mails for the Fund.

By phone

Contact Centre hours: Open 24 hours from Monday 12:00 AM to Friday 11:59 PM (US EST)

PRIMARY NUMBERS:

+1 (212) 963-693 / +41 (0) (22) 928 88 00

TOLL-FREE NUMBERS:

AFGHANISTAN 079 991 6666/073 071 6666

ARGENTINA 548003459132

AUSTRALIA 1800986631

AUSTRIA 800100485

ANGOLA 226425529

BANGLADESH 08001112230

BELGIUM 080058539

BENIN (229)0161509856

BOSNIA AND HERZEGOVINA (387)33911500

BOLIVIA 800104635

BRAZIL 08007248292

BULGARIA 080011044

BURKINA FASO (226)25300984

CAMEROON (237)69777888

CANADA (1)8338175824

CHILE 12300204643

CHINA (86)1056971367

COLOMBIA (57)18005191099

COSTA RICA (506)25397676

CÔTE D'IVOIRE (225)22468995

CROATIA (385)8007374

CYPRUS (357)80080804

CZECH REPUBLIC 800022965

DENMARK 80400313

EGYPT (20)8000009863

FINLAND 0800525080

FRANCE 0805981170

GERMANY 08006279988

GHANA 233596993555

GREECE (30)2119906055

GUATEMALA (502)22337199

HUNGARY (06)80180460

INDIA 0008000501571

INDONESIA 18030160003

IRELAND (353)1800832767

ISRAEL (972)37370097

ITALY 800598995

JAMAICA (1)8767287011

JAPAN 0120536708

JORDAN 64296007

KENYA 0800221383

LEBANON 9611202586

MALAYSIA 01800383512

MALI (223)44960045

MEXICO 018000408536

MOROCCO +2120800096069

NETHERLANDS 08000205918

NEPAL 18003530110

NEW ZEALAND 0800482314

NIGERIA (234)19125031

NORWAY 80062605

PAKISTAN 0080090033072

PERU 080078482

PHILIPPINES 632(8)5401164

POLAND (48)800144747

PORTUGAL (351)800600117

RUSSIAN FEDERATION 88005000096

SERBIA 800191106

SOUTH AFRICA (27)800555530

SOUTH KOREA (82)808221403

SPAIN 800000855

SRI LANKA (011)2029059

SUDAN +249 (0)921205601/

+249 (0)921205602

SWEDEN 0201203145

SWITZERLAND 0800672692

THAILAND 1800012804

TRINIDAD AND TOBAGO 18682241700

TUNISIA (216)31397750

TURKEY (90)2123755961

UGANDA 256800700598

UNITED KINGDOM 08000263737

USA (1)8336686931

URUGUAY 4135985443

ZIMBABWE 242799970

STAY CONNECTED WITH YOUR EX-COLLEAGUES!

Do you know that the Federation of Associations of Former International Civil Servants (FAFICS) and its 63 local member associations are located throughout the world?

Reach out to them via the FAFICS website: <http://www.fafics.org/>

SIGN UP FOR MEMBER SELF-SERVICE!

You can stay in touch with the Fund and upload and download key documents such as the Certificate of Entitlement* for retirees and beneficiaries.

Create your Member Self-Service account now:

<https://www.unjspf.org/resources/about-member-self-service/>

*Not available if you are paid on the two-track.

FOR RETIREES AND BENEFICIARIES: DIGITAL CERTIFICATE OF ENTITLEMENT

Download the Digital Certificate of Entitlement app on your mobile device now!

You can download it from the mobile app stores:

- for Android the app can be found on Google Play as UNJSPF Digital Certificate of Entitlement;
- for iOS (iPhone or iPad) the app can be found on Apple App Store as UNJSPF Digital CE.

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