



**UNJSPF**

United Nations Joint  
Staff Pension Fund

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# SEPARATION

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# Introduction

The United Nations Joint Staff Pension Fund - also known by its acronym UNJSPF in English and CCPPNU in French - was established in 1949 by the United Nations General Assembly to provide retirement, death, disability and related benefits for staff upon cessation of their service(s) with the United Nations and other organizations admitted to membership of the Fund.

The UNJSPF Regulations and Rules govern the conditions of participation and the determination of the entitlements arising therefrom. The rules are numerous and complex; the purpose of this booklet is to guide you, help your understanding of the rules and assist you with information on issues affecting your pension rights. Participants, retirees and beneficiaries facing circumstances not covered by this booklet are encouraged to consult the Fund or the Secretary of the Staff Pension Committee (SPC) of the organization for which the participant works.

*Disclaimer: This information is made available for the convenience of UNJSPF participants, retirees and beneficiaries. If there is any ambiguity, inconsistency or conflict between the information provided in this booklet and the UNJSPF Regulations and Rules, the Regulations and Rules take precedence.*

*Please check the UNJSPF website for the most up to date Regulations and Rules.*



# Content

- Retirement ages
- Benefit options
- Separation scenarios
- Steps and requirements
- FAQ

# Retirement ages

## **1. Normal Retirement Age (NRA)**

Your Normal Retirement Age (NRA) is the age at which you (as a Fund participant with at least 5 years of contributory service at the date of separation) would be entitled to a retirement benefit under Article 28 of the Fund's Regulations and Rules.

Your NRA is defined by the date you last (re-)entered UNJSPF participation, which may or may not coincide with your actual date of employment. Your NRA may be different from your Mandatory Age of Separation.

If you are not sure what your NRA is, please refer to the summary below:

- if you joined the UNJSPF before 01 January 1990, your NRA is 60 years.
- If you joined the UNJSPF between 01 January 1990 and 31 December 2013, your NRA is 62 years.
- If you joined the UNJSPF on or after 01 January 2014, your NRA is 65 years.

## **2. Mandatory Age of Separation (MAS)**

Your Mandatory Age of Separation (MAS) is the age at which you, as a staff member, must separate from the service of your organization. This is regulated by the Staff Regulations and Rules of your employing organization. The UNJSPF has no say in, nor any objection to, your staying in active service after having

reached either your MAS or NRA. In some UNJSPF Member Organizations, the MAS for active staff members is currently 65 and in other organizations it is still age 62. For example, the United Nations introduced a change to its MAS effective January 2018 based on which staff who were active at that date can now work until a MAS of 65. However, for staff whose NRA was 62 when this change in MAS took place, their NRA is NOT affected by the change in MAS. Hence, if this is your case and you decide to continue working beyond your NRA 62, you will continue contributing to the UNJSPF, increasing your future pension entitlements from the Fund. Note that you would not be eligible to receive the pension while you continue to work.

If your MAS is different from your NRA we strongly encourage you to contact the Fund for advice regarding your benefit options prior to separating from service.

### **3. Early Retirement Age**

Just like for your NRA, your Early Retirement Age for pension purposes is based on the date at which you last (re-)entered UNJSPF participation and the applicable UNJSPF Regulations and Rules at that time.

If you are not sure which is your early retirement age, please refer to the below:

- If you joined the UNJSPF before 01 January 2014, your early retirement age is 55 years;
- If you joined the UNJSPF on or after 01 January 2014, your early retirement age is 58 years.

# Benefit options

## **Withdrawal Settlement (Article 31)**

If you have LESS than five years of contributory service, this is the only benefit option available. If you have more than five years of contributory service, you can opt for a withdrawal settlement provided that you have not reached your normal retirement age. Opting for a withdrawal statement means your benefit will be received in a one-time payment consisting of the reimbursement of your contributions plus 3.25% compound interest. Your own contribution is increased by 10% for each year after your first five years with the Fund, up to a maximum of 100% (ten years of 10% per year increase, which is obtained after fifteen years of service). Please note that if you elect a withdrawal settlement, no other benefit will be paid to you or your survivors. Should you receive a withdrawal settlement and re-join the Fund in the future you will be entitled to restore the period for which the withdrawal settlement was paid to you in accordance with the provisions of Article 24, but you must do so within one year of re-joining the Fund.

## **Deferred Retirement Benefit (Article 30)**

If you have five or more years of contributory service and you separate from service prior to reaching your normal retirement age, you are eligible to elect a deferred retirement benefit. A deferred retirement benefit is a periodic monthly benefit that is payable for life. The deferred retirement benefit becomes payable

at your normal retirement age or, at your request, anytime between your early retirement age and your normal retirement age. Should you elect to commence your deferred retirement benefit before your normal age of retirement, the amount of the benefit will be reduced in accordance with reduction factors set out in the Fund's Regulations.

Please note that:

- For participants who separated before 31 December 1989, no cost-of-living adjustment shall be applied to their benefit prior to them reaching the age of 50.
- For participants separating from service on or after 31 December 1989, no cost-of-living adjustment shall be applied to their benefit prior to them reaching the age of 55.
- A deferred retirement benefit carries potential surviving spouse's benefit(s) but does not carry eligibility to a child benefit.

### **Early Retirement Benefit (Article 29)**

If you have at least five years of contributory service and separate after having reached your early retirement age but before your normal retirement age, you can opt for an early retirement benefit. A reduction factor will be applied to your benefit. The extent of the reduction depends on your age at the time of separation and the length of your contributory service. It is also possible to commute up to one-third of the early retirement benefit into a lump sum. The balance would be payable as a reduced monthly pension benefit for life; the higher the lump sum, the lower your monthly benefit. The early retirement benefit carries both

potential survivor's benefits and child benefit. However, payment of a child benefit will commence only when you reach your Normal Retirement Age, and only for those children who are under age 21 at that time.

### **Normal Retirement Benefit (Article 28)**

If you have more than five years of contributory service and you separate on or after reaching your normal retirement age, you will receive a retirement benefit. You will have the option to commute up to one-third of the benefit into a lump sum, with a reduction in the monthly amount. The benefit carries both potential survivor's benefits and child's benefit.

### **Delaying election of benefit or payout (Article 32)**

- If you have less than five years of contributory service you can delay payment of a withdrawal settlement for a period of up to 36 months.
- If you have five or more years of contributory service with the Fund you can delay your choice of benefit (a withdrawal settlement or a deferred retirement benefit) for a period of up to 36 months.

Should you re-join the Fund within the 36-month deferment period from your date of separation from service, your participation will be deemed to have been continuous (provided that no benefit has been paid to you). The period in between your date of separation and of re-entry into the Fund will be considered a period of break in service, which cannot be made pensionable. However, if you do not re-join the Fund, you must submit your benefit election and payment instructions to the Fund by the end of the 36 months deferment period.

- If you have less than five years of contributory service and do not submit your Payment Instructions within 36 months of separation, it may lead to the forfeiture of your benefit if, after a further 24 months, no claim has been made.
- If you have five or more years of contributory service with the Fund and do not submit your benefit election and payment instructions to the Fund within the 36-month deferment period, the Fund will automatically deem you to have elected a deferred retirement benefit.

# Separation scenarios

The options available to you at separation depend upon different factors. The following four scenarios summarize the options available to you.

## **Separating with LESS THAN FIVE YEARS of contributory service**

1. Article 31 - Withdrawal settlement
2. Article 32 - Deferment of choice or benefit for 36 months

## **Separating with FIVE OR MORE YEARS of contributory service PRIOR TO REACHING EARLY RETIREMENT AGE**

1. Article 30 - Deferred retirement benefit
2. Article 31 - Withdrawal settlement
3. Article 32 - Deferment of choice or benefit for 36 months

## **Separating with FIVE OR MORE YEARS of contributory service AFTER REACHING EARLY RETIREMENT AGE but PRIOR TO REACHING NORMAL RETIREMENT AGE**

1. Article 29 - Early retirement benefit
2. Article 30 - Deferred retirement benefit
3. Article 31 - Withdrawal settlement
4. Article 32 - Deferment of choice or benefit for 36 months

## **Separating with FIVE OR MORE YEARS of contributory service AT NORMAL RETIREMENT AGE**

1. Article 28 - Normal retirement benefit

# Steps and requirements

You should begin the separation process in advance, at least two months before your separation date. It is recommended that you run an estimate of your benefit options using the interactive Estimate tool through the Member Self-Service portal.

To review, calculate and process your benefit, the Fund must receive the mandatory separation documents below. Discrepancies will delay payments, so if you do not receive your payment promptly, inquire first with your member organization before contacting the Fund.

## FROM YOUR MEMBER ORGANIZATION

### **1. SEPARATION NOTIFICATION FORM (PF4)**

The original and duly completed, dated and signed Separation Notification form PF4 issued and submitted to the Fund by the Payroll Office of your employing organization and signed by an authorized payroll or finance officer, detailing your pensionable remuneration and contributions since the end of the previous year.

### **2. SEPARATION PERSONNEL ACTION FORM (SEPPA)**

The Separation Personnel Action form (SEPPA) is issued and submitted to the Fund by your employing organization. It gives your official date of separation. Discrepancies will delay payments, so if you do not receive your payment promptly, inquire first with your member organization before contacting the Fund.

## FROM YOU

If you are a UN Family participant, the easiest way to submit your required documents is through your Member Self-Service using the "online submission of benefit election and payment instructions" functionality. The system will guide you step-by-step and prompt you to upload the necessary documents.

If you are unable to use this functionality in MSS, you must then submit the documents below.

### **1. PAYMENT INSTRUCTIONS FORM**

Your original applicable Payment Instruction (PI) form form (available on our website and in your Member Self-Service account) indicating the benefit option you have selected, the complete bank account information or voided cheque indicating the account at which you wish to receive payments, the currency of payment, and your email and mailing address with your original ink signature. The Fund must receive the original PI form with your original ink signature.

### **2. OTHER SUPPORTING DOCUMENTS**

If you elect to receive a periodic benefit, the Fund must also receive the following supporting documents (as applicable) at the time of separation, for the Fund to set up all your entitlements correctly:

- a copy of your Birth Certificate or valid passport,
- a copy of your valid photo ID document (e.g. Passport or other valid official, government issued photo ID, carrying your names, date of birth and signature – the "UN Laissez-passer" is NOT a valid ID document),

- a copy of your marriage certificate/s,
- a copy of your divorce decree/s,
- a copy of the birth certificate/s or valid passport of your current and/or former spouse/s (or copy of his/her valid passport or other official, government issued photo ID),
- a copy of the spouse's official, government issued photo ID,
- a copy of the birth certificate(s) of your dependent child(ren) under 21 years of age,
- a copy of death certificate(s) for spouse(s), ex-spouse(s), child(ren), if applicable, and
- Form A/2 - Designation of Beneficiary

Please note that it is possible you have provided these documents to your organization during your career. However, they may not have been shared with the Fund. The Fund will need these documents to complete your file.

# FAQ

## **When can I retire, i.e., start receiving a monthly benefit payment?**

You may retire from your employing organization and receive a monthly benefit at any time after you reach early retirement age, provided that you have had five years or more of contributory service in the UNJSPF.

However, if you have LESS than five years of contributory service you can only take a withdrawal settlement, regardless of your age at separation.

## **I am about to separate from service. How do I find out the amount of my pension benefit?**

You can run your estimates using the Benefit Estimate tool through the Fund's Member Self-Service Portal. To find out how to run an estimate in Member Self-Service, please refer to the Fund's website.

## **What do I do if I find that my pension payment has not been processed as soon as I expected?**

Contact your employing organization to ensure that all the documents required by the UNJSPF have been processed. Speak to your local Staff Pension Committee Secretariat if you worked for a Specialized Agency or to the UNJSPF itself if you worked for a UN family organization to determine what is the cause of the delay.

**Will my benefit be adjusted for inflation?**

Your US dollar monthly benefit will be adjusted according to cost-of-living changes as measured by the US Consumer Price Index (United States-CPI), provided the minimum movement in the CPI (currently 2%) has occurred. For a retiree who opts to have his or her benefit calculated on the "two-track" system, the benefit takes into account the CPI of both the United States (dollar track) and the country of residence (local track), as well as the exchange rate between the local currency and the US dollar, and is paid in accordance with the comparison feature of the Pension Adjustment System.

**Can I change my choice of benefit after my initial election has been processed?**

You cannot change a benefit election once implemented (a payment having been made) by the UNJSPF for any reason. Therefore, if you have more than one benefit option available to you, it is important that you consider your options carefully before you make an election. Once acted upon, your decision is irrevocable.

**What happens if I separate from service and wish to transfer my pension rights to the pension plan of my new employer, how may I do so?**

The transfer of pension rights is only possible if there is a formal transfer agreement between the UNJSPF and the other pension plan. Please see the Transfer Agreements page on our website for more information.

**I have heard people speak of the local track or two-track pension system. What is that and would it apply to me?**

For information about the two-track system, please check the dedicated page on our website.

**Will my spouse be entitled to a benefit?**

If you were married prior to separation from service, are in receipt of a retirement, early retirement, deferred retirement or disability benefit, and if, having remained married to you, your spouse should survive you, she/he would become entitled to a survivor's benefit upon your death. If there were two or more spouses who are legally recognized, the survivor's benefit would be divided among such spouses. Also, a benefit may be payable to a former spouse who fulfills all the criteria for entitlement to a divorced surviving spouse's benefit. In such case, the survivor's benefit would be divided between the current and former spouses in proportion to the duration of their marriages to you. Please check the survivor's benefits page on our website and Articles 34, 35, 35 bis and 35 ter of the UNJSPF's Regulations for more information.

**If I marry/remarry after retirement, would my new spouse be entitled to a benefit?**

No, your new spouse would not be eligible for a survivor's benefit in the event of your death. However, you may purchase a benefit for a spouse married after separation from service. This would happen through a reduction in your own monthly benefit by submitting an application to the UNJSPF within 180 days of the date of marriage/remarriage. For more information, please check the Survivor's Benefits page on our website.

**Is my pension different if I am single or married?**

No. The amount of your benefit would not be different whether you are married or single.

**Will my children be entitled to benefits?**

A child's benefit is payable in respect of unmarried children under the age of 21, or beyond that date if the child has been recognized as disabled by the Fund. If you are in receipt of a retirement benefit, the child's benefit begins at the same time as your own benefit. If you are in receipt of an early retirement benefit, a child's benefit is payable as from the time you reach your normal retirement age for any child under 21 at that time, unless your child was recognized as disabled by the Fund, in which case payment can start at the same time as your early retirement benefit. A benefit is never payable in respect of a child born after the date of your separation unless the child was conceived before your date of separation, nor is a child's benefit payable if you have taken a deferred retirement benefit or a withdrawal settlement. Please check the Child's Benefits page on our website for more information.

**Is my benefit taxable?**

Each country determines whether and to what extent UNJSPF pensions are subject to national taxation based on the relevant national tax legislation and policy. The UNJSPF does not provide advice on national tax law. Therefore, for authoritative advice on tax issues, you should consult your local tax authority or an attorney or accountant who specializes in such matters. Please note that the UNJSPF itself makes no tax reimbursements to its beneficiaries under any circumstances. Any reimbursement of

national income taxes that may be payable on certain UNJSPF benefits would be done by the former employing organization. The Fund is a qualified plan under Internal Revenue Code (IRC) Section 401(a). The letter issued by the US Department of Treasury stating the same is published on the Fund's website.

Another helpful information source regarding local taxation might be the Association of Former International Civil Servants in your country. The list of retirees' associations is published on the FAFICS website at [fafics.org](http://fafics.org).

Please note that under the Fund's Member Self-Service (MSS) you can find, under "Disbursements", the history of all benefit payments made to you, including details of deductions made for After Service Health Insurance (ASHI), if any. It reflects benefits that were paid, are scheduled for payment, placed on hold pending action by a beneficiary (requiring additional documentation), or benefits in the process of being reissued.

Furthermore, please note that you can request an annual Statement of Benefits from the UNJSPF. These statements are issued only when the Fund receives a written or oral request. Once generated, the statement will be sent to your official mailing address on file with the UNJSPF. Following your first request and issuance of your Statement of Benefits, the UNJSPF will automatically send you that information each year, usually one month following the end of the relevant fiscal year. No further requests are required from you. All Statements of Benefits issued after 01 January 2018 can also be accessed (viewed, downloaded and printed) under the DOCUMENTS tab in the Fund's Member Self-Service Portal.

**What is Member Self-Service and how do I register?**

Member Self-Service (MSS) provides up-to-date information about members' accounts with access to Annual Statements (since 2004), estimation tools, official UNJSPF forms, the history of all the UNJSPF benefit payments made to you, and much more. You can also submit documents and forms to the Fund using the MSS document upload tool.

To create a Member Self-Service account, you need your Unique Identification Number (UID), your last name as it is written in official documentation and is registered with the UNJSPF, your date of birth, and an e-mail account. For step-by-step instructions please check the Member Self-Service page on our website.



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[www.unjspf.org](http://www.unjspf.org)