



UNJSPF

United Nations Joint
Staff Pension Fund

SURVIVOR'S BENEFITS

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

FAQ

- Death notification
- Surviving Spouse's Benefit (Articles 34 and 35 of the Regulations)
- Divorced Surviving Spouse's Benefit (Article 35 bis of the Regulations)
- Spouses Married after Separation (Article 35 ter of the Regulations)
- Child's Benefit (Article 36 of the Regulations)
- Secondary Dependant's Benefit (Article 37 of the Regulations)
- Residual Settlement (Article 38 of the Regulations)
- Actions by and documents required from participants, retirees or beneficiaries
- Actions and relevant documents once the benefit is in payment

Death Notification

The first thing a survivor needs to do is send to the Fund a death notification. Please send an email to unjspf-deathrelated@un.org providing the following information:

- a) The deceased's full name;
- b) The deceased's date of birth;
- c) The date of death (day/month/year);
- d) The deceased's Pension Fund reference number (UNJSPF Unique ID or Retirement number), if known;
- e) The deceased's official mailing address;

If possible, kindly also include:

- f) Contact details for the surviving family;
- g) An original or a certified copy of the deceased's death certificate (which should be sent to the Fund as soon as possible);
- h) Any additional information that could be helpful.

After receiving the notification, the Fund will stop the payments to the retiree and check if any overpayment needs to be reimbursed to/recovered by the Fund.

Surviving Spouse's Benefit

(Articles 34 and 35 of the Regulations)

This benefit is payable 1) to the surviving spouse of a retiree who was entitled to a retirement, early retirement, deferred retirement or disability benefit, if the surviving spouse was married to the retiree at the date of separation from service and remained married to him/her until the date of death, or 2) to the surviving spouse of a participant who died in service, if the surviving spouse was married to the participant at the date of death in service. Even if these conditions are met, in certain limited cases a surviving spouse's benefit will not be payable, e.g., if the participant had previously elected a benefit option that eliminated the right to a survivor's benefit.

Under what circumstances is a surviving spouse's benefit shared with another beneficiary?

If the Fund determines, on the basis of supporting documentation provided, that there are two or more surviving spouses entitled to a benefit, the survivor's benefit is divided equally between such spouses. If the Article 34 benefit is to be shared with one or more divorced surviving spouse(s) (refer to Article 35 bis below) then the division is proportionate to the length of each survivor's marriage to the participant.

How much is the surviving spouse's benefit?

In general, the amount of the benefit is equivalent to half of the full retirement, early retirement or disability benefit payable to a participant or retiree before any lump sum calculation.

In the case of a full deferred retirement benefit that was not yet in payment, the surviving spouse's benefit is equivalent to half the (actuarial) value of the full deferred retirement benefit at the time of the retiree's death.

When does payment of a surviving spouse's benefit start?

An entitlement to a surviving spouse's benefit is effective as of the first day of the month following the date of the retiree's death. In the case of a participant's death in service, it is due as of the day after the death.

How can a surviving spouse apply for the benefit?

In general, the Fund will require, as applicable and if not already in its file, the submission of copies of the following documents to process the benefits. We remind you to please include the participant's/retiree's Unique Identification Number (UID) when sending the documents below:

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-B) 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.

These documents can be dropped-off or mailed to one of the Fund's offices. Please check the Contact Us page for updated addresses and instructions.

How is the surviving spouse's benefit paid and for how long is it payable?

The surviving spouse's benefit is paid monthly to the bank account specified by the beneficiary, for as long as the surviving spouse is alive.

Please consult the last 2 sections of this booklet for more information.

Divorced Surviving Spouse's Benefit

(Article 35 bis of the Regulations)

This benefit is payable to the divorced surviving spouse of a participant or retiree who meets the requirements set forth in Article 35 bis of the Regulations.

Who can apply for a divorced surviving spouse's benefit?

The former spouse of a participant or of a retiree who survives the participant or retiree can request a divorced surviving spouse's benefit.

What conditions have to be met for the payment of a divorced surviving spouse's benefit?

A divorced surviving spouse's benefit is payable if:

- the deceased died in service or was entitled to a retirement, early retirement, deferred retirement or disability benefit at the date of his/her death;
- the couple was married for a continuous period of at least ten years during which contributions were paid to the participant's UNJSPF account;
- death occurred within 15 years of the final divorce, unless the participant was under obligation to pay spousal maintenance;
- former spouse is at least 40 years old;
- there was no renouncement of UNJSPF pension benefit entitlements.

How much is the divorced surviving spouse's benefit?

If the participant or retiree separated from service before 1 April 1999, the divorced surviving spouse's benefit is a fixed amount. As of 1 April 2018, this amount is estimated at US\$ 10,961.04 per year (US\$ 913.42 per month). However, the amount payable cannot exceed the amount payable to a surviving spouse.

If the participant or retiree separated from service on or after 1 April 1999 and there is one or more surviving spouse(s) entitled to a surviving spouse's benefit, the survivor's benefit is divided between the surviving spouse(s) and the former spouse(s) in proportion to the duration of their marriages to the participant/retiree.

If the participant or retiree separated from the service on or after 1 April 1999 and there is no surviving spouse entitled to a survivor's benefit, the divorced surviving spouse's benefit is equivalent to half of the full benefit payable to the participant or to the retiree.

When does payment of a divorced surviving spouse's benefit start?

If the participant or retiree separated from service before 1 April 1999, payment of the divorced surviving spouse's benefit is due as of the first day of the month following the date of the participant's/retiree's death or as of 1 April 1999 whichever is later.

If the participant or retiree separated from service on or after 1 April 1999, payment of the divorced surviving spouse's benefit is due as of the first day of the month following the date of the UNJSPF Chief Executive of Pension Administration's decision authorizing the entitlement to the benefit.

How can the divorced surviving spouse apply for the benefit?

In general, the Fund will require, as applicable and if not already in its file, the submission of copies of the following documents to process the benefits. We remind you to please include the participant's/retiree's Unique Identification Number (UID) when sending the documents below:

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-B) 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.

These documents can be dropped-off or mailed to one of the Fund's offices. Please check the Contact Us page for updated addresses and instructions.

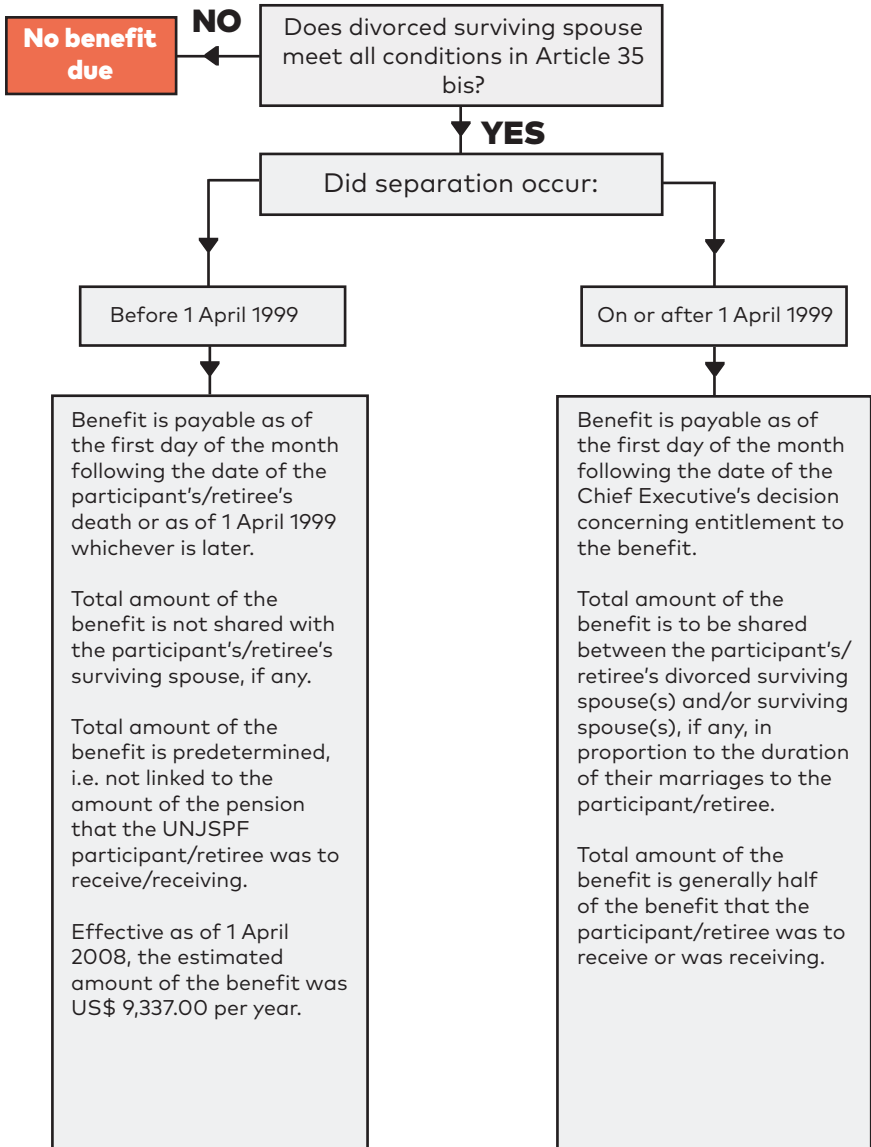
How is the divorced surviving spouse's benefit paid and for how long is it payable?

This benefit is paid monthly to the bank account specified by the divorced surviving spouse, for as long as he/she is alive.

Please consult the last 2 sections of this booklet for more information.

Divorced Surviving Spouse's Benefit

Logical Diagram



Spouses Married after Separation

(Article 35 ter of the Regulations)

This benefit is payable to the surviving spouse of a retiree if they married the retiree after separation from service and the retiree purchased an annuity for them.

Who is considered a "spouse married after separation" for UNJSPF pension benefit purposes?

A person entering into a marriage with a retiree after the date of the retiree's separation from the service of his/her employing organization is a spouse married after separation.

Who can purchase an annuity?

The election to purchase an annuity for a spouse married after separation must be made by the retiree. In order to make the election, the retiree must be in receipt of a periodic benefit from the Fund (i.e., a retirement benefit, early retirement benefit or deferred retirement benefit in payment).

What process must a retiree follow to purchase an annuity for a spouse married after separation?

The retiree should submit form PENS.E/3-A to express their interest in purchasing an annuity within one year of the date of the marriage. The Fund will then provide the retiree with an estimate.

If upon receiving the estimate the retiree decides to purchase the annuity, the retiree will then have to submit PENS.E/3-B to confirm their decision to continue with the purchase of the annuity. Payment for the annuity will be made via a monthly deduction from his/her benefit, thus reducing for life the monthly benefit paid to him/her by the Fund.

Does the entitlement become effective immediately upon electing to purchase the annuity?

No. Both the reduction in the retiree's monthly benefit as well as the spouse's entitlement to a prospective survivor's benefit become effective 18 months after the date of marriage.

How is the entitlement for a spouse married after separation calculated?

At the time of making the election to purchase the annuity, the retiree will have the option of deciding the amount of the annuity expressed as a percentage of the retiree's own benefit entitlement. In all cases, the monthly benefit payable to the spouse cannot exceed the amount of the reduced monthly benefit which was payable to the retiree.

When does payment of the benefit begin?

Upon becoming effective, the benefit for a spouse married after separation is payable as of the first day of the month following the date of the retiree's death.

How can the surviving spouse apply for the benefit?

In general, the Fund will require, as applicable and if not already in its file, the submission of copies of the following documents to process the benefits. We remind you to please include the participant's/retiree's Unique Identification Number (UID) when sending the documents below:

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-B) 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.

These documents can be dropped-off or mailed to one of the Fund's offices. Please check the Contact Us page for updated addresses and instructions.

How is the benefit paid and for how long is it payable?

The benefit is paid monthly to the bank account specified by the spouse married after separation for as long as the spouse is alive.

Can the retiree "opt out" of purchasing the annuity once the election has been made?

The retiree may opt out of purchasing the annuity at any time prior to the date that the election takes effect, i.e., 18 months after the date of marriage as the case may be. Once the election is in effect, it cannot be revoked except by divorce or death of the spouse married after separation.

Please consult the last 2 sections of this booklet for more information.

Child's Benefit

(Article 36 of the Regulations)

This benefit is payable to each child of a participant who is entitled to a retirement, early retirement or disability benefit or who has died in service, while the child remains under 21. A child's benefit is also payable to any child of a participant who is over 21 and found by the Staff Pension Committee (SPC) of the retiree's member organization to be incapacitated by illness or injury for substantial gainful employment.

Who is considered a "child" for UNJSPF pension benefit purposes?

For the purpose of UNJSPF pension benefit entitlements, "child" means the natural, legally adopted or step-child of a participant existing on the participant's date of separation or death in service, and includes a child born after the date of a participant's separation from service or death in service who was conceived prior to that date (i.e., child "in utero").

Only one child's benefit shall be paid in respect of any one child (i.e., if both parents are UNJSPF beneficiaries, only one will receive the child's benefit).

A child's benefit is not payable if the participant opted for a deferred retirement benefit or withdrawal settlement.

How much is the child's benefit? Are there any limits on the amount payable as a child's benefit?

A child's benefit is derived from the benefit payable to the participant. The annual amount of the child's benefit is one-third of the participant's benefit, subject to a minimum amount estimated at US\$ 1,829.28 per year and to a maximum amount estimated US\$ 3,638.40 per year as of 1 April 2018.

Additionally, irrespective of the number of children, Article 36 (f) sets forth a maximum amount that the Fund can pay in total for all the children of a participant, namely US\$ 10,915.20 as of 1 April 2018.

Under what circumstances is an increased child's benefit payable?

Subject to verification by the Fund and other applicable criteria, a higher child's benefit under Article 36 (e) may be paid to the child of a deceased beneficiary (participant, surviving spouse, divorced surviving spouse) should the child become an orphan.

When does a child's benefit commence?

Payment of the benefit generally starts at the time of a participant's separation from service or upon him/her reaching normal retirement age, whichever is later, or at the time of a participant's death in service.

How is the child's benefit paid and for how long is it payable?

The child's benefit is payable monthly and until the child reaches the age of 21, unless the child is found to be incapacitated for substantial gainful employment by the relevant Staff Pension Committee in which case the benefit continues in payment for as long as the child remains so disabled.

Can the child's benefit be paid to someone other than the UNJSPF retiree/beneficiary?

Yes. Payment can be made to the parent who has custody of the child, if that parent is not the retiree/beneficiary, or to the legal guardian of the child if both parents are deceased.

May I request the Fund to pay it directly to my child?

Yes, you may, provided the child is over age 16 and is able to open a bank account. Please have them complete and return to the Fund the required forms along with the necessary supporting documents.

- PF.23 Form - Change in Payment Instructions with the child's original signature. PENS.S3 Form - Signature Specimen of Child Aged 16 Years or Older
- ID Document - Copy of a valid passport or other valid official government ID
- Bank document - Copy of a valid bank statement or of a voided check, confirming the banking information on the PF.23 Form

Please consult the last 2 sections of this booklet for more information.

Secondary Dependant's Benefit

(Article 37 of the Regulations)

This benefit is payable to not more than one surviving secondary dependant of a participant who was entitled to a retirement, early retirement, deferred retirement or disability benefit, or who died in service.

Who is considered a "secondary dependant" for UNJSPF pension benefit purposes?

A secondary dependant is a participant's/retiree's mother or father or unmarried sister or brother under the age of 21, who was the participant's/retiree's dependant during his/her service or from the date of separation from service until the participant's/retiree's death.

"Dependant" means in receipt of financial support from the participant/retiree, in an amount sufficient to meet the financial criteria established for the payment of a secondary dependant's allowance under the Staff Regulations and Rules of the participant's/retiree's employing/former employing organization, whether or not such allowance was actually paid.

Under what circumstance is a secondary dependant's benefit payable by the Fund?

The benefit is payable only if there is no surviving spouse, divorced surviving spouse or child eligible for a periodic benefit.

Under what circumstance is a secondary dependant's benefit not payable by the Fund?

A secondary dependant's benefit is not payable if a benefit is or was ever payable to a child or surviving spouse/divorced surviving spouse of the participant. Additionally, in the case of a brother or a sister, a secondary dependant's benefit is also not be payable if the participant had elected a deferred retirement benefit.

How many secondary dependants can benefit from this entitlement?

A secondary dependant's benefit is payable to no more than one surviving secondary dependant of a participant or a retiree.

How much is the secondary dependant's benefit?

If the benefit is payable to a surviving parent, it would be equivalent to the rate of the benefit payable in respect of a surviving spouse. If it is payable to a surviving sister or brother, it would be equivalent to the rate of the benefit payable in respect of a child and is payable until the age of 21, unless the secondary dependant is disabled, in which case it can be paid beyond the age of 21.

How can a secondary dependant apply for the benefit?

In general, the Fund will require, as applicable and if not already in its file, the submission of copies of the following documents to process the benefits. We remind you to please include the participant's/retiree's Unique Identification Number (UID) when sending the documents below:

1. Death certificate of the participant/retiree;
2. Copy(ies) of birth certificate(s) for each of the entitled survivors;

3. Original and authenticated Payment Instructions (form Pens.E/2-B) from each survivor claiming a benefit; and
4. 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).
5. A copy of a recent bank statement matching the survivor's name and the account details provided in the payment instructions form.

These documents can be dropped-off or mailed to one of the Fund's offices. Please check the Contact Us page for updated addresses and instructions.

How is the secondary dependant's benefit paid and for how long is it payable?

The secondary dependant's benefit is paid monthly in accordance with the beneficiary's payment instructions.

If the benefit is payable to a surviving parent, payment normally continues for the rest of the surviving parent's life, whereas the benefit for a surviving sibling normally stops when he or she turns 21. It may, however, be paid beyond the age of 21 if the surviving sibling is found by the relevant Staff Pension Committee to be incapacitated by injury or illness for substantial gainful employment.

Please consult the last 2 sections of this booklet for more information.

Residual Settlement

(Article 38 of the Regulations)

All participants in the Fund are encouraged to complete form PENS.A/2 to specify the recipient(s) of any residual settlement that may become due under article 38 of the UNJSPF Regulations, Rules and Pension Adjustment System and section B.5 of the UNJSPF Administrative Rules, as well as of any retroactive due but unpaid benefit owing to them at the time of their death under section J.3 of the UNJSPF Administrative Rules.

When is a residual settlement payable?

A residual settlement becomes payable if:

- a. The participant died in service and had no survivors (e.g. a spouse, former spouse, child under the age of 21, disabled child or secondary dependant) who are entitled to a benefit under articles 34, 35 bis, 35 ter, 36 or 37 of the UNJSPF Regulations;
- b. The participant died after service but before electing a benefit, provided that he or she had five years or more of contributory service and no survivors (e.g. a spouse, former spouse, child under the age of 21, disabled child or secondary dependant) who are entitled to a benefit under articles 34, 35 bis, 35 ter, 36 or 37 of the UNJSPF Regulations;
- c. The participant died during entitlement to a retirement, early retirement, deferred retirement or disability benefit, provided that (i) no further benefits are payable to his or her survivors (e.g. a spouse, former spouse, child under the age of 21, disabled child or secondary dependant) who are entitled

- to benefits under articles 34, 35 bis, 35 ter, 36 or 37 of the UNJSPF Regulations; and (ii) the total amount of the benefits already paid to and on account of the deceased participant was less than the participant's own contributions plus interest;
- d. The participant had survivors (e.g. a spouse, former spouse, child under the age of 21, disabled child or secondary dependant) who are entitled to a benefit under articles 34, 35 bis, 35 ter, 36 or 37 of the UNJSPF Regulations and, following the death of the participant and the death or termination of entitlement of all survivors, the total amount paid by the Fund is less than the amount of the participant's own contributions plus interest.

In these cases, the Fund pays a residual settlement to your designated beneficiary at the time of your death. The benefit is equivalent to your own contributions to the Fund with compound interest, minus any payments already made to you or your respective survivor(s). The residual settlement is payable to the person or institution designated on your A2 form.

A new designation must be completed for each new participation in the Fund. A new designation will supersede all previous designations.

If there is no duly filled out, dated and signed A2 Form in the Fund's records, an amount will be paid to the late participant's/retiree's estate as a residual settlement.

Actions and documents required from participants, retirees or beneficiaries

What should a participant do before retirement to facilitate the processing of benefits payable to his/her survivors?

All participants should ensure that their records with their employing organization are up to date with regard to their marital status and dependants.

All participants must submit copies of the following documents to the Fund or SPC secretary at the time of separation from service:

- their Birth Certificate;
- Marriage Certificate(s);
- Divorce Decree(s);
- Birth Certificate of their spouse(s);
- Verified signature of the spouse(s); and
- Birth Certificate of each of their children under the age of 21.

What can a retiree do after retirement to facilitate the processing of his/her survivor's benefits?

After separation from service, it is strongly recommended that all retirees and/or beneficiaries bring to the Fund's attention any change(s) in their marital status and/or family composition, together with supporting documentation.

What if a participant/retiree passes away?

Upon the death of a participant or of a retiree, a family member, friend or other representative must notify the Fund of the participant's/retiree's death as soon as possible and provide the Fund with a certified copy of the participant's/retiree's official death certificate. The quickest way to notify the Fund of the death of a retiree or beneficiary is to send an email to unjspf-deathrelated@un.org. You can also send a message using the Contact Us form.

Timely reporting of a death will allow the Fund to review the file to determine what benefit(s), if any, are payable. Late notification can lead to overpayments that will need to be recovered from the beneficiary's estate and/or from benefits payable to his/her survivors.

Do I need to submit any documents in support of my claim for a benefit from the Fund upon a participant's or retiree's death?

In general, the Fund will require, as applicable and if not already in its file, the submission of copies of the following documents to process the benefits. We remind you to please include the participant's/retiree's Unique Identification Number (UID) when sending the documents below:

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-B) 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.

Optional and only applicable in certain cases: form Pens.E/10.

This form, together with appropriate proof of residence, must be provided in the event a retiree or beneficiary decides to opt for the two-track feature of the Pension Adjustment System. Please refer to "The Two-Track" booklet published by the Fund.

What if I am unable, for medical reasons, to sign the document(s) requested by the Fund?

You can use your fingerprint in lieu of your signature. In this case, the fingerprint must be authenticated by a UN official or an authorized governmental authority. However, in the case of a beneficiary who is not able to manage their financial affairs, a thumbprint will not be accepted by the Fund to change payment instructions or address. In such cases, the Fund requires the appointment of a legal guardian for the retiree/beneficiary (see the "Legal Guardianship and Estate" page on the Fund's website).

Actions and documents required once a benefit is in payment

Will I receive information from the Fund about any benefit in payment to me as a retiree/beneficiary?

Yes. Once a survivor's benefit is processed and put into payment, you will receive a letter from the Fund (Entitlement Letter) with all the details of the benefit(s) payable to you.

Will the Fund request any further documents from me once a monthly benefit is in payment?

Yes, each year the Fund conducts an exercise to verify the continuing eligibility of retirees and beneficiaries to the benefits they are receiving. As part of this exercise, each person in receipt of a benefit from the Fund must annually submit a proof-of-life called the Certificate of Entitlement (CE) to the Fund. For more information, please check the UNJSPF website.

Is there anything else I should do?

Yes. To avoid problems with the payment of your benefit, please keep the Fund informed in writing with original signature or by submitting the PF.23 form of any change in the banking information used to pay your benefit(s) and/or in your mailing address. The original signed PF.23 can be mailed to the Fund or uploaded to the Fund via your Member Self-Service account.



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