



INSTRUCTIONS AND IMPORTANT INFORMATION FOR COMPLETING FORM PENS.E/6-B

PAYMENT INSTRUCTIONS FOR A WITHDRAWAL SETTLEMENT (for participants with less than 5 years of contributory service)

PURPOSE OF FORM PENS.E/6-B

As a participant with less than 5 years of contributory service in the Fund, you will, upon separation, become entitled only to a withdrawal settlement under article 31 (b) (i) of the UNJSPF Regulations, Rules and Pension Adjustment System.

The form should be used to request the payment of a withdrawal settlement.

IMPORTANT NOTES

Please do not fill out form PENS.E/6-B until you have read the notes below

This information is provided to assist you in completing form PENS.E/6-B. If there is any ambiguity, inconsistency or conflict between the information provided herein and the UNJSPF Regulations, Rules and Pension Adjustment System, the Regulations, Rules and Pension Adjustment System shall prevail.

Before completing the form, please read articles 31 and 46 of the UNJSPF Regulations, available at www.unjspf.org/resources/regulations-and-rules.

The information provided below is subject to change. For updated information, please refer to www.unjspf.org/for-clients/benefit-options.

A withdrawal settlement is a one-time payment consisting of the reimbursement of your contributions plus interest. No other benefit will be paid to you or your survivors. If you receive a withdrawal settlement and rejoin the Fund in the future, you will be entitled to restore the period for which the withdrawal settlement was paid to you, under article 24 of the UNJSPF Regulations, provided that you apply within one year of your date of re-entry into participation in the Fund, but before separation should you separate from service earlier. The period between your date of separation and date of re-entry into participation in the Fund will be considered a break in service, which cannot be made pensionable. For more information, see www.unjspf.org/for-clients/break-in-service.

The payment of a withdrawal settlement may be deferred upon request for a period of 36 months from your date of separation from service, with no interest accrued during the period of deferment. To elect to defer payment under article 32 of the UNJSPF Regulations, please use form PENS.E/6-A instead.

The right to a withdrawal settlement shall be forfeited if for two years after payment has been due the beneficiary has failed to submit payment instructions or has failed or refused to accept payment.

INSTRUCTIONS

Please do not fill out form PENS.E/6-B until you have read the instructions below

Please type or print the information in BLOCK LETTERS when filling in the form. All pages must be dated and signed.

SECTION 1: PARTICIPANT INFORMATION

Please provide your Unique Identification number (UID), full name, date of birth and contact information. If you do not know your Unique Identification number, please send an email to requestUIDonly@unjspf.org.

If you are a participant, you must request your Unique Identification number by sending an email from your work email address, as this will serve as verification of your identity. Please include your index number and/or six-digit Pension Fund number in your email request.

If you separated from service and no longer have access to your work email address, you must include the following information in your email so that the member self-service (MSS) support team can verify your identity and assist you: your full name, your last employing organization before separation from service, your last duty station and your five-digit alphanumeric retirement number.

For further details, please consult www.unjspf.org/for-clients/unique-identification-number.

SECTION 2: BANK ACCOUNT INFORMATION

1. Payee name

Please specify the payee name, which should match the name on your bank statement. Payment can only be made to an account in your name or to a joint account that is also held in your name. Payment cannot be remitted via cheque to a mailing address, nor can it be made to a third party.

2. Name of bank or financial institution

Please provide the name of the bank or financial institution where your account is held. Please note that payment can only be made to a bank or financial institution. Payment cannot be remitted to non-banking institutions or money transfer agencies or to other third parties. It is not possible to request that the payment be split.

If your account is held at an institution, such as a **brokerage firm (individual retirement account), UNESCO SEPU, AMFIE/AMFI or UNSSCA**, you should also complete "10. Additional bank account information".

3. Beneficiary account number and/or IBAN

Please provide your account number and/or IBAN. This number is used to identify your personal account.

4. Bank ID code (SWIFT code, ACH routing number, sort code, transit number, IFSC, BSB number, NCC, etc.)

Please provide your bank ID code.

5. Currency of payment

Please specify the currency of payment. The default currency of payment is the United States dollar.

Important notes:

If you choose to have your withdrawal settlement paid in any currency other than United States dollar (USD), the UNJSPF will ask its bank(s) to convert and remit the funds in your chosen currency. However, please note that the UNJSPF does not control the exchange rate or any additional fees the bank or intermediaries may charge, which will be deducted from the amount you receive. If you prefer, you can choose to receive the payment in US dollars and then work with your own bank to convert it to another currency.

6. Name of branch

Please provide the name of your bank branch, if applicable.

7. Account type

For banks located in the United States of America, you should indicate whether your account is a checking or savings account.

8. Bank address

You should provide the complete address of your bank or financial institution. It is preferable to provide a street address rather than a PO Box address.

9. Intermediary or correspondent bank

Intermediary or correspondent banks are often used when a payment is made in a currency that is different from the local currency (e.g. if payment is made in United States dollars to an account held in France). Any intermediary or correspondent bank fees shall be incurred by you. UNJSPF is only liable for paying the remitting bank fees.

10. Additional bank account information

Please provide this information if your account is held at an institution, such as a **brokerage firm (individual retirement account), UNESCO USLS, AMFIE/AMFI or UNSSCA**.

11. Other information

Please provide any additional information that may be required by UNJSPF.

SECTION 3: ACKNOWLEDGEMENT AND SIGNATURE

The form must be completed in full, dated and signed to be valid.

Please also submit the following supporting documents:

- (1) A copy of a valid Government-issued photo ID showing your full name, date of birth and scripted signature.
- (2) A recently dated bank statement and/or a bank document, such as a voided cheque, showing your name and account number, which should match the information that you provide in the payment instructions, as well as in the Fund's records.

HOW TO SUBMIT FORM PENS.E/6-B

The dated and hand-signed form must be returned to the secretary of your Staff Pension Committee or to UNJSPF if you are a staff member of the United Nations family, for example the United Nations Secretariat, UNDP, UNFPA, UNHCR or UNICEF.

Most registered users of the member self-service (MSS) can submit UNJSPF forms and other documentation electronically under the “MSS Document Upload” tab of their MSS account. Users must download the relevant UNJSPF form under the “E-Forms” tab and complete, print, date and hand sign it. Then they must scan the form and upload it, either in JPG, JPEG or PDF format, and send it to UNJSPF. Once the form has been successfully submitted, there is **NO NEED** to submit a physical version of the form to UNJSPF. Go to the “About member self-service (MSS)” web page, available at www.unjspf.org/resources/about-member-self-service, for a tutorial on how to upload documents using MSS.

Please note that access to the “MSS Document Upload” tab may be restricted, at the request of some UNJSPF member organizations. In such cases, the staff of such organizations will not see the “MSS Document Upload” tab as one of the MSS menu options. In any case, all participants should first check with their employing organization to ascertain the correct process for submitting documents to UNJSPF.

If you are a staff member of the United Nations family, you can also mail **the physical form, which must be duly completed, dated and hand-signed, directly** to UNJSPF at any of the addresses below:

If documents are sent by regular postal mail to the New York Office	If documents are sent by express courier (e.g. DHL) or registered mail to the New York Office	If documents are sent to the Geneva Office (by either postal mail or express courier)
United Nations Joint Staff Pension Fund c/o United Nations PO Box 5036, New York, NY 10163-5036 United States of America	United Nations Joint Staff Pension Fund 37th floor, 1 DHP 885 Second Avenue, New York, NY 10017 United States of America	United Nations Joint Staff Pension Fund s/c Palais des Nations 1211 Genève 10 Suisse