



UNJSPF

United Nations Joint
Staff Pension Fund

Pension Briefing

Separation essentials for participants with
**5 or more years of contributory service
at any age**

15 October 2026 – Client Services Service (CSS)

Pension Briefings: Week of 12 October 2026



Three sessions focused on Separation Essentials (in English):

- Wednesday, 14 October – Separating with less than 5 years of contributory service in the Fund
- Thursday, 15 October – Separating with 5 or more years of contributory service in the Fund at any age
- Friday, 16 October – Live demo of UNJSPF Member Self-Service and online submission of benefit election and payment instructions

All presentations and recordings of all pension sessions given by the Fund are available on the Fund's [Pension Townhalls webpage](#).

- This presentation is made available for the convenient information of the UNJSPF participants, retirees and other beneficiaries.
- Should there be any ambiguity or inconsistency between the information provided herein and the UNJSPF Regulations, Rules and Pension Adjustment System, the Regulations and Rules etc. take precedence.
- Should this presentation be provided by staff other than the staff of the UNJSPF, any ambiguity or inconsistency should likewise be clarified either with the appropriate provisions, or through communications with the staff of the Fund.

Today's Presentation



1. Key principles determining your benefit options and entitlement from the UNJSPF
Your options explained
2. Separation from service: how to prepare
3. Pension tools: UNJSPF Website & Member Self-Service (MSS), and How to
4. contact the UNJSPF.

Understanding your benefit options and choices at separation

- Your benefit option
- How your benefit is calculated
- Making an informed election

Knowing how to prepare for separation

- Separation documents requirements from the Fund
- Benefit processing timeline and what impacts it
- Useful resources to help you prepare

Knowing where to find useful pension information and tools

- UNJSPF website
- UNJSPF Member Self-Service (MSS) portal
- How to contact the Pension Fund

The UNJSPF is a Defined Benefit Plan



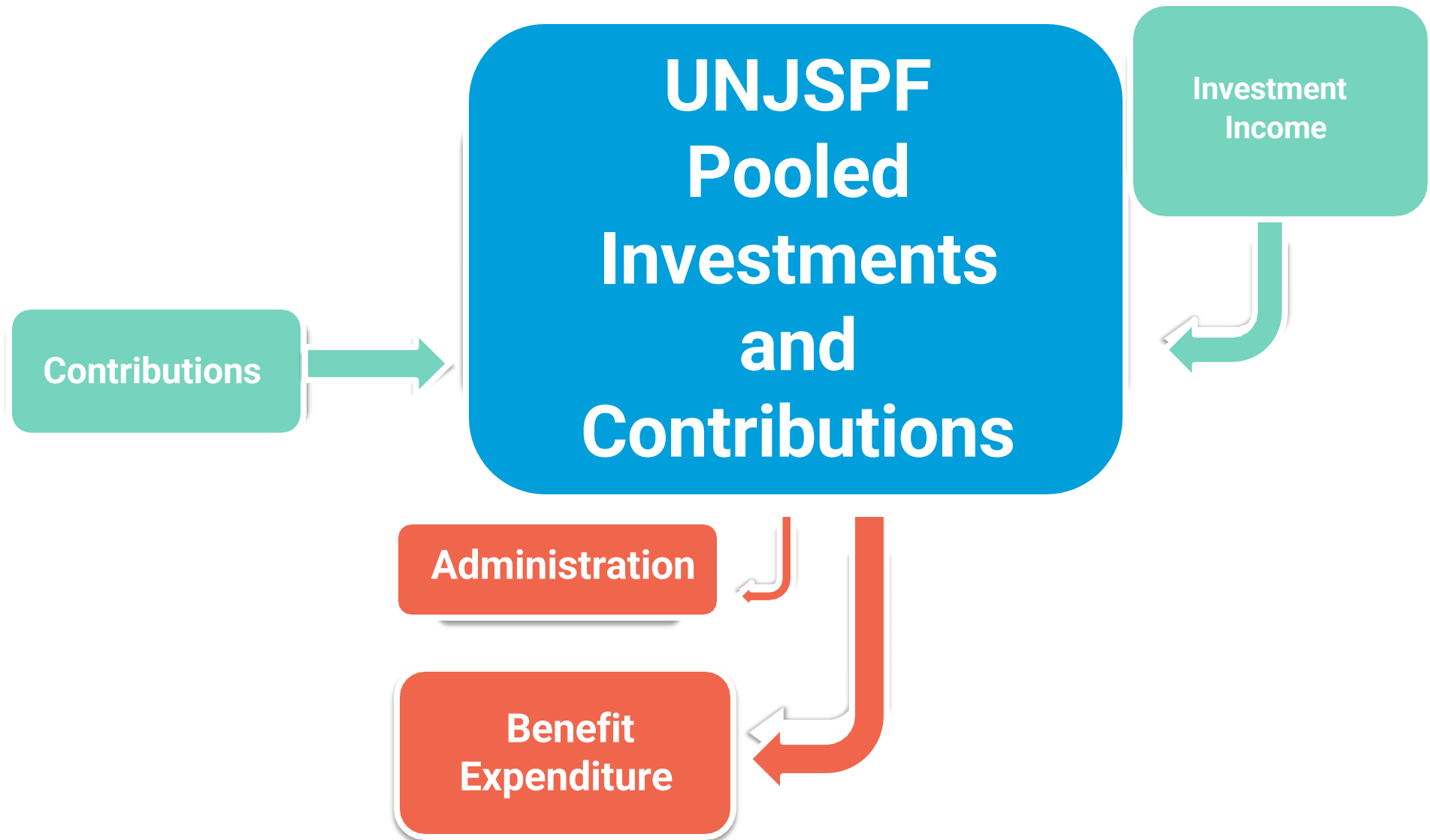
Not dependent on the investment return or longevity.

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

Retirement income is guaranteed

Pension amount is based on earnings and years of service

How does it work?



Part 1: Key principles determining your entitlement from the Fund

Benefits are based on :

- Length of Contributory Service (CS)
- Date of Entry (DOE)
- Age at separation
- Rate of Accumulation for each year of CS (ROA)
- Final Average Remuneration (FAR)

The **length of your Contributory Service (CS)** at the date of separation determines your benefit options.

If you have **5 or more years** of CS, you have ‘**vested**’ pension rights, meaning your benefit options include a **retirement benefit**.

If you have **less than 5 years** of CS, you have only one benefit option: the Withdrawal Settlement.

Your Date of Entry to the Fund determines your retirement age

Normal Retirement Age (NRA) (with 5 or more years of CS):

- **Age 60**
Entry into the Fund before 1 Jan 1990
- **Age 62**
Entry into the Fund on or after 1 Jan 1990
- **Age 65**
Entry into the Fund on or after 1 Jan 2014

Early Retirement Age (ERA)) (with 5 or more years of CS):

- **Age 55** if entry into Fund before 1 Jan 2014
- **Age 58** if entry into the Fund on or after 1 Jan 2014

Your AGE at separation* determines your benefit options

Before early retirement age of 55 or 58	From early retirement age until before normal retirement age	At normal retirement age 60, 62 or 65
• Withdrawal settlement • Deferred retirement benefit	• Withdrawal settlement • Deferred retirement benefit • Early retirement benefit	Normal retirement benefit only

**with vested pension rights*

Your Rate of Accumulation (ROA)



The pension percentage you build up while contributing to the Fund.

Years 1–5

1.50%

per year

Years 6–10

1.75%

per year

Years 11–35

2.00%

per year

After year 35

1.00%

per year

20 years of contributions

5 years + 5 years + 10 years

= 36.25% ROA

7.50% + 8.75% + 20.00%

Maximum ROA: 70%

Rates apply to entry into the Fund on or after 1 January 1983.

Your Final Average Remuneration (FAR)



The average of your highest 36 months of pensionable remuneration

Last 60 months

of contributory service before separation

1	2	3	4	5	6	7	8	9	10	11	12
13	14	15	16	17	18	19	20	21	22	23	24
25	26	27	28	29	30	31	32	33	34	35	36
37	38	39	40	41	42	43	44	45	46	47	48
49	50	51	52	53	54	55	56	57	58	59	60

Highest 36 months

Average their pensionable remuneration

= FAR

Each square is one month. Blue marks the selected 36.

Your highest pensionable remuneration rates in your last years of service has the greatest impact on your pension.

What you should do prior to separation

- Check your [Annual Pension Statement](#) inside your UNJSPF Member Self-Service portal (MSS) for an overview of your status with the Fund, including your Contributory Service and the amount of your own contributions paid to the Fund
- [Run an estimate](#) of your future entitlement inside your MSS portal

Check your Annual Pension Statement in MSS



UNITED NATIONS JOINT STAFF PENSION FUND ANNUAL PENSION STATEMENT AS OF 31 DECEMBER 2025

SEE [INTERACTIVE GUIDE](#) (hyperlink to web page below) ON OUR WEBSITE FOR ANNUAL PENSION STATEMENT EXPLANATION NOTES.

If the link above does not work copy to your favorite browser this address:
<https://www.unjspf.org/annual-statement-pension-statement/>

A. PERSONAL DATA	ORG.	VESTED	DATE OF BIRTH			SEX	MARITAL STATUS			CATEGORY	PENSION NUMBER	NRA
			DAY	MO.	YR.							
		Y	4	10	75	Female	Single			General Service		62

B. CONTRIBUTORY SERVICE								
1. BEGINNING DATE	DAY	MO.	YR.	2. DATE OF ENTRY INTO PARTICIPATION	DAY	MO.	YR.	
	06	12	12		06	12	12	
				CONTRIBUTORY SERVICE		L.W.O.PYBREAK-IN-PARTICIPATION		
				YEARS	MONTHS	DAYS	YEARS	MONTHS
PRIOR YEAR TOTAL	3	12	0	26	7	0	0	0
CURRENT YEAR	4	1	0	0	8	0	0	0
VALIDATION/ RESTORATION/ OTHER CREDIT	5	0	0	0	9	0	0	0
TOTAL AT 31 DECEMBER 2025	6	13	0	26	10	0	0	0

D. OTHER CONTRIBUTIONS		
(IN US DOLLARS)	(PAYMENTS)	(INTEREST)
VALIDATION		
1. CURRENT YEAR PAYMENT		
RESTORATION		
2. ORIGINAL BALANCE		
3. AMOUNT PAID PRIOR TO 1 JANUARY		
4. CURRENT YEAR PAYMENTS		
5. AMORTIZATION INTEREST WRITE OFF		
6. REMAINING BALANCE AT 31 DECEMBER 2025		

C. CONTRIBUTIONS		
(IN US DOLLARS)	(AMOUNT)	(INTEREST)
1. PRIOR YEAR BALANCE	27,097.11	4,870.47
2. INTEREST ON PRIOR YEAR BALANCE		1,038.95
3. PRIOR YEAR ADJUSTMENTS REPORTED IN THE CURRENT YEAR	407.04	
4. CURRENT YEAR REGULAR CONTRIBUTIONS	3,387.29	
5. OTHER CONTRIBUTIONS CREDITED (TRANSFERRED FROM SECTION D UPON COMPLETION OF PAYMENTS)		
6. BALANCE AT 31 DECEMBER 2025	30,891.44	5,909.42

E. ANNUAL PENSIONABLE REMUNERATION					
EFFECTIVE DATE (DDMMYYYY)	AMOUNT (USD)	NO OF COMPLETE MONTHS	EFFECTIVE DATE (DDMMYYYY)	AMOUNT (USD)	NO OF COMPLETE MONTHS
1 01/06/2023	33,588.00	1	11 01/06/2024	33,197.00	1
2 01/06/2023	33,585.00	1	12 01/01/2024	45,426.00	1
3 01/15/2023	33,541.00	1	13 01/06/2024	45,347.00	1
4 01/11/2023	33,485.00	1	14 01/06/2024	45,270.00	1
5 01/12/2023	33,442.00	1	15 01/03/2024	45,193.00	1
6 01/01/2024	33,382.00	1	16 01/11/2024	42,810.00	1
7 01/03/2024	33,333.00	1	17 01/12/2024	45,046.00	1
8 01/03/2024	33,290.00	1	18 01/01/2025	42,879.00	1
9 01/04/2024	33,226.00	1	19 01/03/2025	42,803.00	1
10 01/05/2024	33,171.00	1	20 01/03/2025	42,844.00	10

The information the UNJSPF provides on the web site is made available for the convenient access of our participants. While the UNJSPF makes every attempt to ensure the information provided is reliable, human or mechanical error remains a possibility. Therefore, the UNJSPF does not guarantee the accuracy, completeness or timeliness of information, and will not be held responsible for any errors or omissions or the use of, or results obtained from the use of information. This applies to sites hyperlinked to and from the UNJSPF web site.

Run an estimate of your future entitlement in MSS



IPAS SELF SERVICE ESTIMATE

SUBJECT: ESTIMATE OF YOUR PENSION ENTITLEMENT

The estimate you requested is provided below. Please note that it is unaudited based on information provided by your employing Organization. An accurate determination can be made only after your separation from service has actually taken place, at which time all data will be audited. For your convenience, you may obtain information on pension issues and forms in self-service <https://member.unjspf.org> and from our Website www.unjspf.org

DOB: (Normal Retirement Age: 62)

DATE OF SEPARATION 30 June 2027

EARLY RETIREMENT - ARTICLE 29

1. FULL PENSION PER YEAR \$ 126,247.08

PROSPECTIVE SURVIVOR \$ 63,123.60
(ARTICLE 34) PER YEAR

OR

2. REDUCED PENSION. PER YEAR \$ 84,168.96
TOGETHER WITH LUMP SUM (MAXIMUM) \$ 540,409.68

PROSPECTIVE SURVIVOR \$ 63,123.60
(ARTICLE 34) PER YEAR

FULL DEFERRED RETIREMENT - ARTICLE 30

AT AGE 62. PER YEAR \$ 134,305.44

PROSPECTIVE SURVIVOR \$ 67,152.72
(ARTICLE 34) PER YEAR

WITHDRAWAL SETTLEMENT - ARTICLE 31 \$ 709,230.10

You have provided the following lump sum choice for the calculation of your future benefit:

LUMP SUM %: or FIXED LUMP SUM AMOUNT: 0.00

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Part 2: Your options explained

Watch the video: Benefit options

<https://www.unjspf.org/resources/all-videos>



Benefit Options



UNJSPF
3.71K subscribers

Subscribe

👍 36



➦ Share



Comparative Benefit Charts: all the UNJSPF main benefits in one place



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

BENEFIT ELIGIBILITY CHART:

This is a one-page summary chart, explaining the [different benefit election options](#) available under the Fund's Regulations and Rules and the related [eligibility criteria](#) (i.e. length of contributory service & age at the date of separation from service).

BENEFIT COMPARISON CHART:

This is a multi-page chart, explaining in more detail the key [conditions attached to each of the benefits](#) provided in the chart.

Option 1:
The Withdrawal Settlement Article
31 (this is a one-time final
settlement payment)

Your own contributions + interest (3.25% yearly
while active participant)

Withdrawal Settlement – Article 31

What is a Withdrawal Settlement?

- One-time final payment
- There will be no further payment to you (or your dependents) from the Fund.

How is it calculated?

- Sum of your own contributions
- It is increased by the compound interest you earned on your own contributions (3.25% per year).
- The above amount is further increased by 10% per year (and pro-rated month) that you contributed more than 5 years to the Fund, up to a max. 100% increase

Will I receive the organizational contribution share?

- The organization's contribution is never paid out as part of a Withdrawal Settlement payment.

Let's calculate: Withdrawal Settlement – between 5 & 15 years CS



Example - Withdrawal Settlement after 7.5 years CS:

- **\$40,000** own Contributions
- **\$10,000** interest on Contributions
- **2.5 CS years over 5 years CS:** $2.5 \times 10\% = 25\%$ increase of your own contributions + interest amount.



Let's calculate: Withdrawal Settlement – 15 years CS

Example - Withdrawal Settlement after 15 years CS:

- **\$120,000** own Contributions
- **\$60,000** interest on Contributions
- **10 CS years over 5 years CS:** $10 \times 10\% = 100\%$ (max) increase of your own contributions + interest amount.



Let's calculate: Withdrawal Settlement – over 15 years CS

Example - Withdrawal Settlement after 20 years CS:

- **\$200,000** own Contributions
- **\$80,000** interest on Contributions
- **15 CS years over 5 years CS:** $10 \times 10\% = 100\%$ (max) increase of your own contributions + interest amount.



If I return to work for the UN system and rejoin the Fund after having received this payment – can I link my previous and new periods of service?

- **Yes**, you can link the two periods. This is called the [Restoration](#) option (Art. 24 of the Fund's Regulations).
- Restoration is not automatic; you must request it within a certain timeframe, and the Fund will determine if you are eligible.

How does Restoration work?

- Anyone who received a Withdrawal Settlement payment and rejoins the Fund again at a later stage can apply for restoration within the allowed timeframe - no matter how long the break in service period!
- You have **max. 12 months** from your date of rejoining the Fund, to apply in writing to the Fund to restore your most recent prior period of contributory service. Strict deadline, no exceptions!
- If you are eligible to restore, you will be requested to reimburse the Withdrawal Settlement amount you received plus compound interest.
- Once you made the restoration payment, your prior period of contributory service will be 'reactivated' and added to your new period of contributory service. Once you again separate from service your entitlement from the Fund will be determined based on your total contributory service at that time (previous + new period).

How can I apply for restoration?

- Apply inside your MSS account, under the 'Restoration' tab.
- If you have questions, please [contact us](#).

Retirement Benefits (Articles 28, 29,30)

**These are periodic benefits, payable every month,
for life, adjusted for cost of living over time with
attached survivor's benefits**

Three retirement paths — one decision framework



UNJSPF

Your **age** at separation determines when income can start and whether it is reduced.



NORMAL

WHEN IT STARTS

At NRA

REDUCTION

No reduction

LUMP SUM

**Lump sum
available**



EARLY

WHEN IT STARTS

ERA to before

NRA

REDUCTION

**Permanent
reduction**

LUMP SUM

**Lump sum
available**



DEFERRED

WHEN IT STARTS

Separate before

NRA

REDUCTION

**Choose a later
start**

LUMP SUM

No lump sum

Keep these three questions in mind as each benefit is explained.

“Normal” Retirement benefit

Article 28

This is a periodic benefit, that always includes a lifelong monthly payment and the option to convert part of this benefit into a lump sum

Normal Retirement provides an unreduced monthly pension for life



THE CORE BENEFIT

Monthly income for life

Calculated without early-retirement reduction factors.

COST OF LIVING

Adjusted over time

CHILD BENEFIT

For eligible children under 21

SURVIVOR BENEFITS

Where applicable

UNITED NATIONS



NATIONS UNIES

UNITED NATIONS JOINT STAFF PENSION FUND
CAISSE COMMUNE DES PENSIONS DU PERSONNEL DES NATIONS UNIES

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Ref: [redacted]
PENS [redacted]

16 October 2019

PERSONAL AND CONFIDENTIAL

[redacted] ER

IPAS SELF SERVICE ESTIMATE

SUBJECT: ESTIMATE OF YOUR PENSION ENTITLEMENT

The estimate you requested is provided below. Please note that it is unaudited based on information provided by your employing Organization. An accurate determination can be made only after your separation from service has actually taken place, at which time all data will be audited. For your convenience, you may obtain information on pension issues and forms in self-service <https://member.unjspf.org> and from our Website www.unjspf.org

[redacted] 971 (Normal Retirement Age: 62)

DATE OF SEPARATION	31 March 2033
RETIREMENT - ARTICLE 28	
1. FULL PENSION PER YEAR	\$ 95,270.28
PROSPECTIVE SURVIVOR (ARTICLE 34/35). PER YEAR	\$ 47,635.20
OR	
2. REDUCED PENSION PER YEAR	\$ 52,836.96
TOGETHER WITH LUMP SUM (MAXIMUM)	\$ 546,174.83
PROSPECTIVE SURVIVOR (ARTICLE 34/35). PER YEAR	\$ 47,635.20

The diagram consists of four green-bordered text boxes with blue text, each with a blue arrow pointing to a specific part of the pension estimate table:

- Separation Date**: Points to the "DATE OF SEPARATION" value of "31 March 2033".
- Art 28 - Normal Retirement benefit payable for life; WITHOUT lump sum**: Points to the "1. FULL PENSION" row.
- Art 28 - Normal Retirement benefit payable for life; WITH max. lump sum**: Points to the "2. REDUCED PENSION" row.
- Art. 34/35 Prospective Surviving Spouse's Benefit (applicable in this case)**: Two green arrows point from this box to the "PROSPECTIVE SURVIVOR (ARTICLE 34/35)" rows, one for the "WITHOUT lump sum" scenario and one for the "WITH max. lump sum" scenario.

Early Retirement benefit

Article 29

This is a periodic benefit, that always includes a lifelong monthly payment and the option to convert part of this benefit into a lump sum

Early Retirement Benefit

EARLY RETIREMENT ELIGIBILITY



Start before NRA → permanent reduction applies

Start income sooner — accept a permanent reduction UNJSPF

WHAT YOU GAIN

A lifelong monthly pension that starts before NRA

Adjusted over time for cost of living

WHAT YOU ACCEPT

A reduction that lasts for life

The earlier payments begin, the greater the reduction.

WHAT REMAINS INCLUDED

Optional lump sum • Child benefit from NRA • Survivor benefits, where applicable

Calculate the Early Retirement reduction in two steps



1 COUNT YEARS BEFORE NRA
NRA – age at separation

2 APPLY THE RATE FOR YOUR ERA + CS
Preferential rates apply to the first 5 years

RATE PER YEAR
EARLY

ERA	<25 years CS	25–30 years CS	>30 years CS	After 5 years
55	6%	3%	1%	6%
58	6%	4%	4%	6%

EXAMPLE

NRA 62 • Separate at 55 • 31 years CS
7 years early

$5 \times 1\% + 2 \times 6\% = 17\%$

Reduction factors ; preferential rates apply for up to 5 years.

Early retirement at 55: worked example

Retirement at age 55 instead of NRA 62, with 20 years of contributory service

Standard pension

\$69,796

per year

\$5,816 per month

$\$192,540 \text{ (FAR)} \times 36.25\% \text{ (ROA)}$

Early retirement benefit

\$40,482

per year, from age 55 for life

\$3,373 per month

$\$69,796 \times 58\%$

42%

reduction

7 years early $\times$ 6% per year = 42% reduction

$(62 - 55) \times 6\% = 42\%$

58% payable

42% reduction

The Lump Sum option under Articles 28 and 29

This option is available only with the Normal or Early Retirement benefits under Articles 28 or 29

The lump sum is optional — and permanently lowers monthly income

AVAILABLE WITH NORMAL OR EARLY RETIREMENT



**PENSION
VALUE** → **OPTIONAL
LUMP SUM** + **LOWER MONTHLY
PENSION**

MAXIMUM LUMP SUM

The greater of:

OPTION A

**1/3 of the actuarial value
of your annual pension**

OPTION B

**Your contributions
plus interest**

The election is made once and cannot be reversed.

Deferred Retirement Benefit Article 30

This is a periodic benefit offering lifelong monthly payments, adjusted for cost of living over time, with attached surviving spouse's benefit - NO lump sum option, no child's benefits

Deferred Retirement

Separate before NRA — then choose when your pension begins



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DEFERRED RETIREMENT ELIGIBILITY



Available after vesting, up to one day before NRA.

With Deferred Retirement, you choose the start date UNJSPF

Your pension base amount is determined at your separation date.



If you do not choose an earlier date, payment begins automatically at NRA.

Deferred Retirement trades flexibility for fewer benefit options



WHAT YOU GAIN

Lifelong monthly income

Delay can reduce or avoid early-retirement reductions

Surviving spouse benefit may be payable

WHAT YOU GIVE UP

No lump sum option

No child benefit

No income until the chosen start date

**Option to elect:
Deferment of benefit choice/payment
Article 32**

This is NOT a benefit, but the option to NOT make a benefit election or request payment for up to 36 months from your separation date and continue participation should you rejoin within that period.

Freeze postpones your election — not your benefit



HOW IT WORKS

AT SEPARATION

FREEZE PERIOD

BY THE DEADLINE



Make no benefit election yet

Payment and the decision are delayed



Up to 36 months

No interest is earned



Return or elect a benefit

Act before the 36-month deadline

Freeze is a temporary choice. It is not a pension benefit.

Within 36 months, either return or make your benefit election



YOUR TWO PATHS

IF YOU RETURN

Participation is considered continuous

The gap is still treated as a break in service.

IF YOU DO NOT RETURN

Submit your benefit election before the deadline

With 5+ years of contributory service, Deferred Retirement is the default benefit.

Missing the deadline may put your benefit rights at risk.

Freeze preserves your options — it does not increase your benefit.

Summary of Benefit Options

Your UNJSPF Benefit Options — At a Glance

Withdrawal Settlement	Normal Retirement	Early Retirement	Deferred Retirement	"Freeze" Deferment of Choice
				
✓ Before NRA	✓ At or After NRA	✓ ERA to NRA	✓ Before NRA	✓ Up to 36 Months
✓ One-Time Payment	✓ Monthly Pension	✓ Reduced Pension	✓ Monthly Pension	✓ No Payments Yet
✓ Immediate Cash	✓ Full Benefit	✓ Earlier Access	✓ Delay Payments	✓ Decision Delay
✗ No Pension • Ends Relationship	 Lump Sum Optional	 Permanent Reduction	 No Lump Sum • No Child Benefit	 Not a Benefit • No Interest

✓ Normal → Full Pension ⌚ Early → Reduced Pension ✓ Deferred → Protect Pension 💰 Withdrawal → Cash Now ⌚

Your Age & Contributory Service at Separation Determine Your Options.

Final points

- Part time work
- SLWOP
- BIS
- Your benefit election is final once implemented

Part-time work

50% minimum

to qualify for Fund participation

Pro-rated service

Contributory service (CS) follows your work percentage. ROA accrues more slowly.

Full time for vesting

Qualifying part-time periods count in full toward vesting pension rights.

SLWOP: you choose whether to contribute

Pay contributions

Counts as contributory service. Pay your share AND the employer's share (3/3 instead of 1/3).

Arrange payment with your employer's Payroll Office, not the Fund. Pay and report from the start, during SLWOP. No retroactive contributions.

You may stop at any time. A later Withdrawal Settlement excludes the employer's 2/3 share you paid.

[Questions? Contact the Fund.](#)

Do not pay contributions

Non-contributory period.

A spouse you marry or children born during this period have no Fund coverage until you return to active participation.

36 months maximum in total without contributions.

A break in service (BIS) is the gap between separation and re-entry into the Fund.

Separation

Break in service

Re-entry

No pensionable service during the gap. The Fund cannot accept voluntary contributions.

After a benefit has been paid or started

NEW participation

Regardless of the length of the break.

A new entry date determines your early and normal retirement ages (ERA and NRA).

Restoration may be possible after a Withdrawal Settlement, or a Deferred Retirement benefit not yet due. Contact the Fund.

NEW entitlement

You earn a new pension entitlement for your new period of participation.

Time since separation determines whether your service periods combine automatically.

Within 36 months

Continuous participation

Previous CS + new CS

Your previous and new contributory service combine. This is the Article 32 deferment scenario.

No payment until you separate again. Your benefit then uses your total contributory service.

More than 36 months

New participation

No automatic combination

The previous participation ends. You are deemed to have elected Deferred Retirement (Article 30).

A new entry date and new contributory service create a new entitlement.

Restoration: apply under Article 24 bis within 12 months of rejoining. Usually not beneficial. Contact the Fund for advice.

Important reminder

Once your benefit is processed
and put into payment,

**your election
cannot change**

A summary overview of survivor's benefits

Primary survivors are considered before secondary dependents

WHO MAY QUALIFY

			
SURVIVING SPOUSE	SURVIVING EX-SPOUSE	SURVIVING CHILD	SECONDARY DEPENDENT
For life	For life	Usually to age 21	Life or to age 21
If recognized and eligible	If entitled and eligible	Longer if Fund-recognized as disabled	Only if no primary survivor is entitled

Eligibility is determined under the Fund’s rules for each survivor category.

Eligibility depends on legal recognition, timing and status UNJSPF

SPOUSE-RELATED CONDITIONS

Recognized spouse

A legal union recognized in the relevant jurisdiction.

Divorced surviving spouse

Possible when marriage, divorce, timing and age criteria are met.

Marriage after separation

Not automatic; survivor rights require an annuity purchase within one year of marriage.

DEPENDENT-RELATED CONDITIONS

Child after age 21

Only if recognized as disabled by the Fund; periodic review may apply.

Secondary dependent

Only if no primary survivor is entitled and the dependent was recognized while you were in service.

Residual Settlement applies only when no survivor pension UNJSPF is payable

TWO CONDITIONS

1

No eligible survivor

No primary or secondary survivor is entitled to a monthly benefit.

2

A balance remains

Your contributions plus interest exceed benefits already paid.

ONE FINAL PAYMENT

Residual Settlement

= Contributions + interest – benefits paid

Payment settles the Fund's remaining obligation.

Keep Form A2 current to direct any residual payment

WHO RECEIVES IT

- 1 Beneficiary on Form A2**
If living and named on the current form.
- 2 Otherwise, your estate**
Applies when no named beneficiary is living.

WHAT TO DO

- 1 Download**
Find Form A2 in Member Self-Service (E-Forms).
- 2 Complete**
Date and hand-sign the form.
- 3 Submit**
Send the original to the Fund; a new form replaces the old one.

Understand survivor benefits in two short videos



unjspf.org/resources/all-videos



Survivor's Benefits

Survivor benefits explained



Are you a survivor of a UNJSPF retiree/beneficiary?

Guidance for survivors

For more information on Survivor's benefits, please visit the Survivor's Benefits webpage and its contents (booklet, videos, etc.):
<https://www.unjspf.org/for-clients/survivors-benefit/>

For information on recognized same-sex and non-traditional unions, please the guidelines and Annex: <https://www.unjspf.org/wp-content/uploads/2024/04/230908-Guidelines-on-spousal-benefits-art-34-35-Rev.2-1.pdf>

and <https://www.unjspf.org/wp-content/uploads/2026/05/260504-Annex-Revised-Guidelines.pdf>

Part 3: Separation from service – how to prepare

Prepare early: complete these six actions before separation

YOUR RECORD

1

Register for MSS

Use Member Self-Service as your main portal.

2

Verify personal data

Raise corrections with HR or your SPC.

3

Review your statement

Check your Annual Pension Statement.

YOUR BENEFIT DECISION

4

Run an estimate

Compare the benefit options available to you.

5

Attend a Townhall

Ask questions before making an election.

6

Complete and submit required documentation

Use MSS to submit benefit election, if possible

Use the Separation Checklist to prepare:



Preparing for Separation and Retirement



1 Register for Member Self-Service (MSS)

In MSS, you can find personalized pension information and tools, including access to the online estimate tool, all pension forms, the document upload functionality, etc.

Learn more [here](#).

2 Run an estimate

You should run a pension estimate for your intended separation date inside your MSS account ahead of your separation to ensure you know your benefit options and future estimated benefit amounts. This is essential to help you make an informed decision.

Learn more [here](#).

3 Review your Annual Pension Statement

Your Annual Pension Statement is available in your MSS account, under the Documents tab. It is published each year in May and provides you with a summary of your status with the Fund, from the date you joined until the most recent prior year-end. If you note discrepancies in your personal data, please inform your HR. If you note discrepancies in your contributory service periods, please contact the Fund.

Learn more [here](#).

4 Attend a virtual Pension Townhall

Pension Townhalls are held every month and are available in English and French. Recordings and presentations for past sessions as well as upcoming dates and links to join are available on the dedicated page.

Learn more [here](#).

5 Take Pension eLearning modules

Pension eLearning modules are available in English or French for various key topics. All the modules are free for UNJSPF clients.

Learn more [here](#).

Links to helpful information

[Separating or retiring - all topics](#)

[Separation](#)

[Overview of the separation process](#)

[Retirement ages](#)

[Benefit options](#)

Separation checklist

All UNJSPF forms are available inside your MSS account and [here](#).

Payment Instructions (PI) on the required form.

For less than 5 years of contributory service: Form PENS.E/6

- if you wish to receive your payment as soon as possible after separation, only submit page 2
- if you wish to avail of the deferment option under and not make a benefit election or request payment at this time, only submit page 1

For 5 years or more of contributory service: Form PENS.E/7

- if you wish to receive your payment as soon as possible after separation, only submit pages 2 and 3; only one benefit election box should be checked marked on page 2
- if you wish to avail of the deferment option under and not make a benefit election or request payment at this time, only submit page 1

Copy of a recent bank document that contains your name and account number

Your name and account information on the bank document must match the name and account information provided on your payment instructions. Examples of acceptable bank documents are voided checks, copy of a formal bank statement or payment instructions for international wire transfers.

Copy of your valid passport or other government issued photo ID with your signature

The "UN Laissez Passer" is not a valid ID document. If your ID document does not include your signature, you must also provide a duly completed and hand signed form S/1 on which your signature must be authenticated by a UN Official.

Those selecting a retirement benefit (Article 28, 29, or 30) or a disability benefit (Article 33) must also submit the following copies of documents, as applicable:

- marriage certificate(s)
- divorce decrees (for any former spouse you were married to while a participant)
- spouse's valid government-issued ID
- birth certificate(s) of dependent child(ren) under 21 (or, for children above age 21 if disabled)
- death certificate(s) for spouse(s), ex-spouse(s), child(ren)
- duly completed form PENS.A/2

Your employing organization must also submit:

1. Separation Notification (PF4/SEP)
2. Separation Personnel Action form (SEPPA) (not required for staff of UN Agencies).

Contact details and info on how to submit documents are available [here](#).

A smooth separation depends on three parties staying aligned



WHO IS INVOLVED



A smooth separation requires coordination among all three.

Payment Instructions form PENS.E/7-A to defer choice 36 months



Use this form if you DO NOT WANT to make a benefit election/receive payment straight away, and take up to 36 months to make a benefit election



FORM PENS.E/7-A EN
Information on how to
complete this form is
available in the
[instructions for form
PENS.E/7-A \(04.2025\)](#).



Please type or print the information in BLOCK LETTERS when filling in this form. The page must be dated and hand-signed.

ELECTION TO DEFER CHOICE OF BENEFIT

under article 32 of the UNJSPF Regulations
(for participants with 5 years or more of contributory service)

Section 1: Participant information

Unique Identification number (UID) (required)	Pension number (optional)	Date of birth (DD/MM/YYYY)
Last name/surname	First name	Middle name
Number and street of the mailing address		City
State or province	ZIP or postal code	Country
+ Country code Area code Phone number	Personal email	

Section 2: Emergency contact

Last name/surname	First name	Middle name
Number and street of the mailing address		City

Payment Instructions form PENS.E/7-B to request payment



Submit this page if/when you wish to make a benefit election/request the payment of a benefit



UNJSPF
United Nations Joint Staff Pension Fund

FORM PENS.E/7-B EN
Information on how
to complete this form
is available in the
[instructions for form
PENS.E/7-B \(04.2025\)](#).



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

PAYMENT INSTRUCTIONS FOR A BENEFIT (for participants with 5 years or more of contributory service)

Section 1: Participant information

Unique Identification number (UID) (required)	Pension number (optional)	Date of birth (DD/MM/YYYY)
Last name/surname	First name	Middle name
Number and street of the mailing address		City
State or province	ZIP or postal code	Country
+ Country code	Area code	Phone number
Personal email		

Section 2: Election of benefit

Please select only **ONE** benefit option. Please read the [instructions for form PENS.E/7-B \(04.2025\)](#) for a description of each option.

A. NORMAL RETIREMENT BENEFIT (article 28)

- ☐ 1. Full retirement benefit, paid as a monthly benefit with no lump sum
- ☐ 2. Maximum lump sum and the balance paid as a monthly benefit
- ☐ 3. Fixed lump-sum commutation, provided that it is less than the maximum lump sum, and the balance paid as a monthly benefit

Requested fixed lump sum A3:

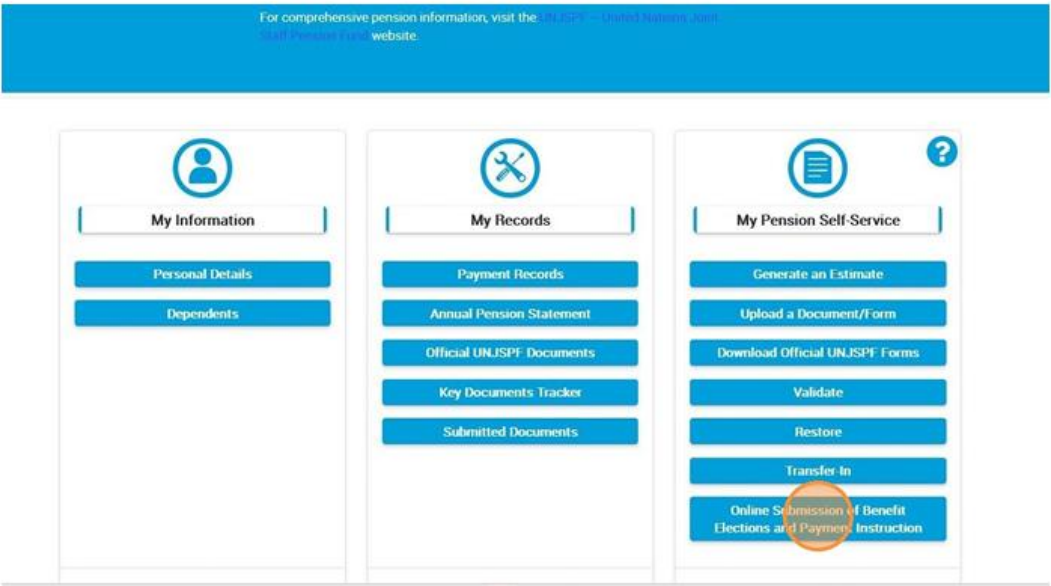
US\$

Submit the payment instructions



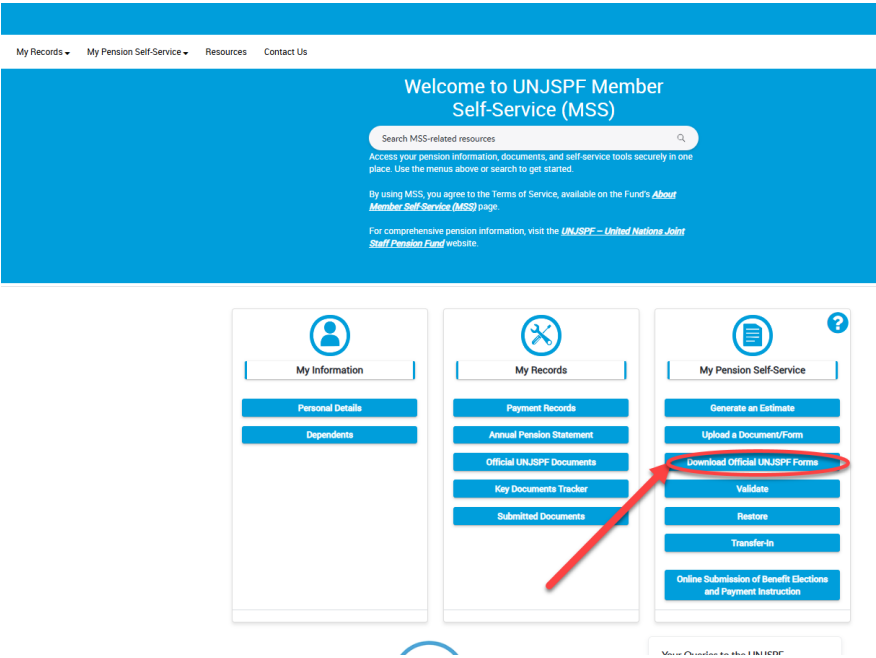
TWO WAYS to submit on-line !

Digital Submission



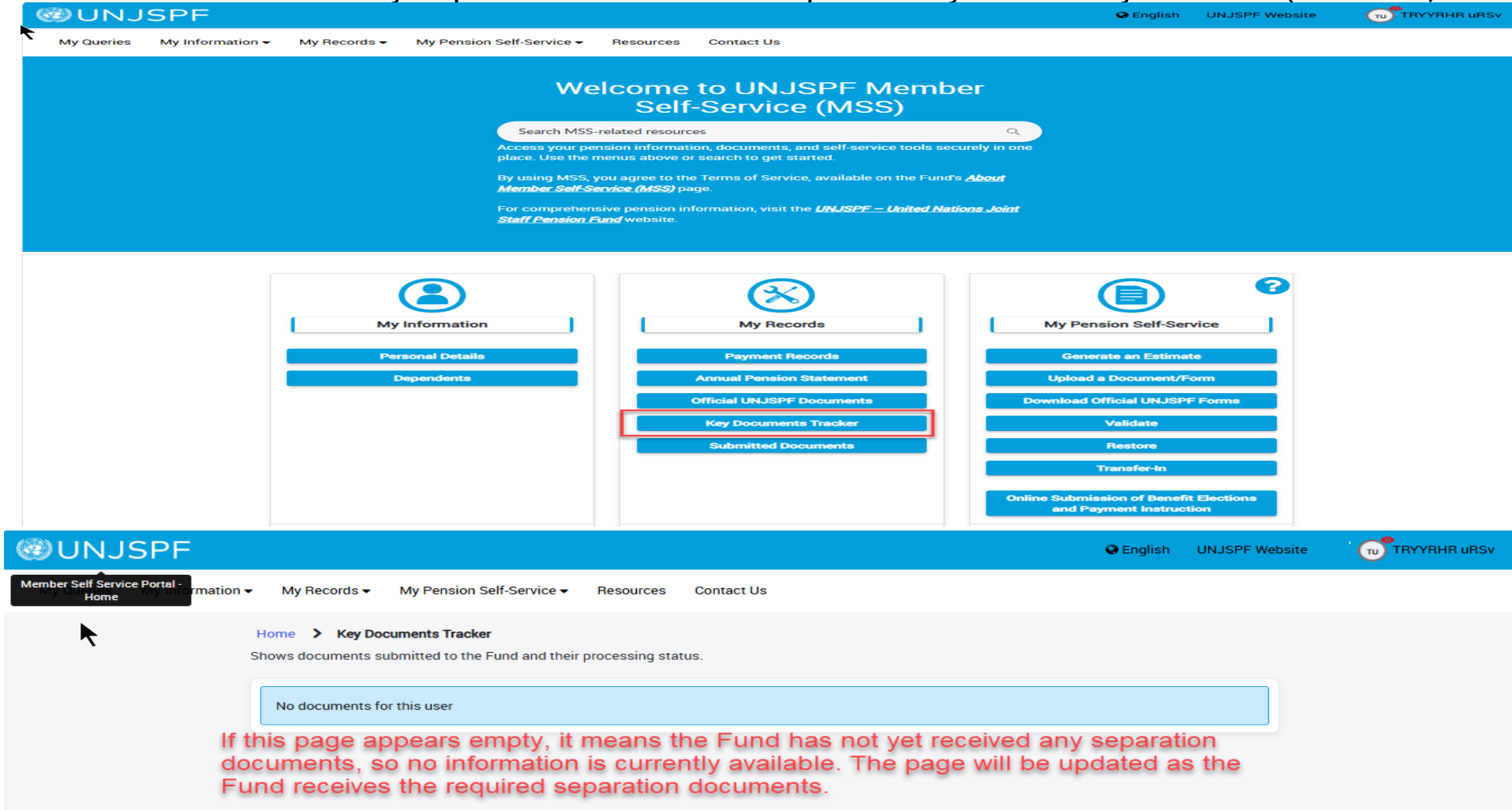
OR

Upload the scanned signed form



Tracking the Fund's receipt of your Separation Documents

Inside your UNJSPF [Member Self-Service portal](#), under the Key Documents Tracker tile, you can track receipt by the Fund of the three key Separation Documents required for your case by the Fund (PF4/SEP, SEPPA and PI)



The screenshot displays the UNJSPF Member Self-Service (MSS) portal. The top navigation bar includes links for My Queries, My Information, My Records, My Pension Self-Service, Resources, and Contact Us. The main header area welcomes users and provides a search bar for MSS-related resources. Below the header, three main service tiles are visible: My Information, My Records, and My Pension Self-Service. The My Records tile is highlighted with a red box, and within it, the Key Documents Tracker option is also highlighted. The bottom section of the screenshot shows the Key Documents Tracker page, which indicates that no documents are currently available for the user.

UNJSPF

English UNJSPF Website TRYRHR uRSv

My Queries My Information My Records My Pension Self-Service Resources Contact Us

Welcome to UNJSPF Member Self-Service (MSS)

Search MSS-related resources

Access your pension information, documents, and self-service tools securely in one place. Use the menus above or search to get started.

By using MSS, you agree to the Terms of Service, available on the Fund's [About Member Self-Service \(MSS\)](#) page.

For comprehensive pension information, visit the [UNJSPF – United Nations Joint Staff Pension Fund](#) website.

My Information

Personal Details Dependents

My Records

Payment Records Annual Pension Statement Official UNJSPF Documents Key Documents Tracker Submitted Documents

My Pension Self-Service

Generate an Estimate Upload a Document/Form Download Official UNJSPF Forms Validate Restore Transfer-In Online Submission of Benefit Elections and Payment Instruction

UNJSPF

English UNJSPF Website TRYRHR uRSv

Member Self Service Portal - Home

Home > Key Documents Tracker

Shows documents submitted to the Fund and their processing status.

No documents for this user

If this page appears empty, it means the Fund has not yet received any separation documents, so no information is currently available. The page will be updated as the Fund receives the required separation documents.

Tracking the Fund's receipt of your Separation Documents inside your MSS account



English

UNJSPF Website

RH

RBpMOMe HOeBPF-JOMOF0

My Queries

My Information

My Records

My Pension Self-Service

Resources

Contact Us

Home

>

Key Documents Tracker

Shows documents submitted to the Fund and their processing status.

Name	Received Date	Accepted Date	Rejection Date	Reason for Rejection	Additional Info
Separation - PF4 or E4 - Separation Notification	16/02/2026				
Separation - PF4 or E4 - Separation Notification	11/02/2026				
Separation - SEPPA - Personnel Action	23/12/2025				
Separation - PI - Payment Instruction	20/12/2025				
PIE6 - PI for CS < 5 years	20/12/2025				
A2 - Designation of Beneficiary	16/12/2025				

<

>

Rows 1 - 6 of 6

Watch the video: Retiring or Separating: How to Prepare



Part 4: Your pension toolkit



What is your situation?

- 

Participating in the Fund
- 

Separating or retiring
- 

Retired or receiving benefits
- 

Survivor
- 

Something else

UNJSPF website - Information for Separating or Retiring

English ▼ Tr Text Size ▼

Search Q Get Our Newsletter Logins ▼

 United Nations Joint Staff Pension Fund

[For Clients](#) [Investments](#) [Resources](#) [About Us](#) [Contact Us](#) [Urgent Assistance](#) [Member Self-Service Login](#)

For Clients

What is your situation?



Participating in the Fund



Separating or retiring



Retired or receiving benefits



Survivor



Something else

Separating or retiring

Benefit Options

A comprehensive overview of all the benefit options the Fund offers including comparison charts.

Separating or retiring

Benefit Estimates

Information regarding how to run benefit estimates before separation/retirement and two-track estimates for retirees/beneficiaries.

Separating or retiring

Authentication of Signatures & Documents

Check here when authentication is needed and how to proceed.

Retired or receiving benefits

Separating or retiring

Survivor

Transfer Agreements

Information regarding transfer of pension rights from the UNJSPF to an outside (non-member) organization, or from an outside (non-member) organization to the UNJSPF.

Participating in the Fund

Separating or retiring

Something else

Break in Service

Information regarding how a break in service might affect your pension.

Participating in the Fund

Separating or retiring

Retirement Ages

Normal Retirement Age, Early Retirement Age and Mandatory Age of Separation.

Separating or retiring

61

UNJSPF website: Links for learning



UNJSPF

For Clients

Investments

Resources

About Us

Contact Us

Urgent Assistance

Member Self-Service

Watch our educational resources. Over 20 educational videos and 11 pension e-learning modules are available

Watch the videos here

Regulations, Rules and Pension Adjustment System

About Member Self-Service (MSS)

Reports, publications and policies

Forms

UNJSPF Pension eLearning Modules

Pension Townhall Sessions

All Videos

All Booklets

Exchange Rates, CPI Adjustments, and Cost of Living Differential Factors

Case Digest of the Fund



UNJSPF website – Topic specific booklets



<https://www.unjspf.org/all-booklets/>

Booklets on many of the key pension topics (more than shown here!).

All booklets exist in English and French, some also in Spanish.

All Booklets

The links below will take you to the topics pages. resources.

Disability Benefit

Divorce

Emergency Fund

Information for Beneficiaries

Legal Guardianship and Estate

Participation

Restoration

Separation

Survivor's Benefit

Two-Track

Transfer Agreements

Validation

The UNJSPF Educational Videos



Access all videos on YouTube:
<https://www.youtube.com/channel/UCIYus2IXTS2fV-wnDjOnbaQ>

**All videos are available in
English, French, and Spanish**

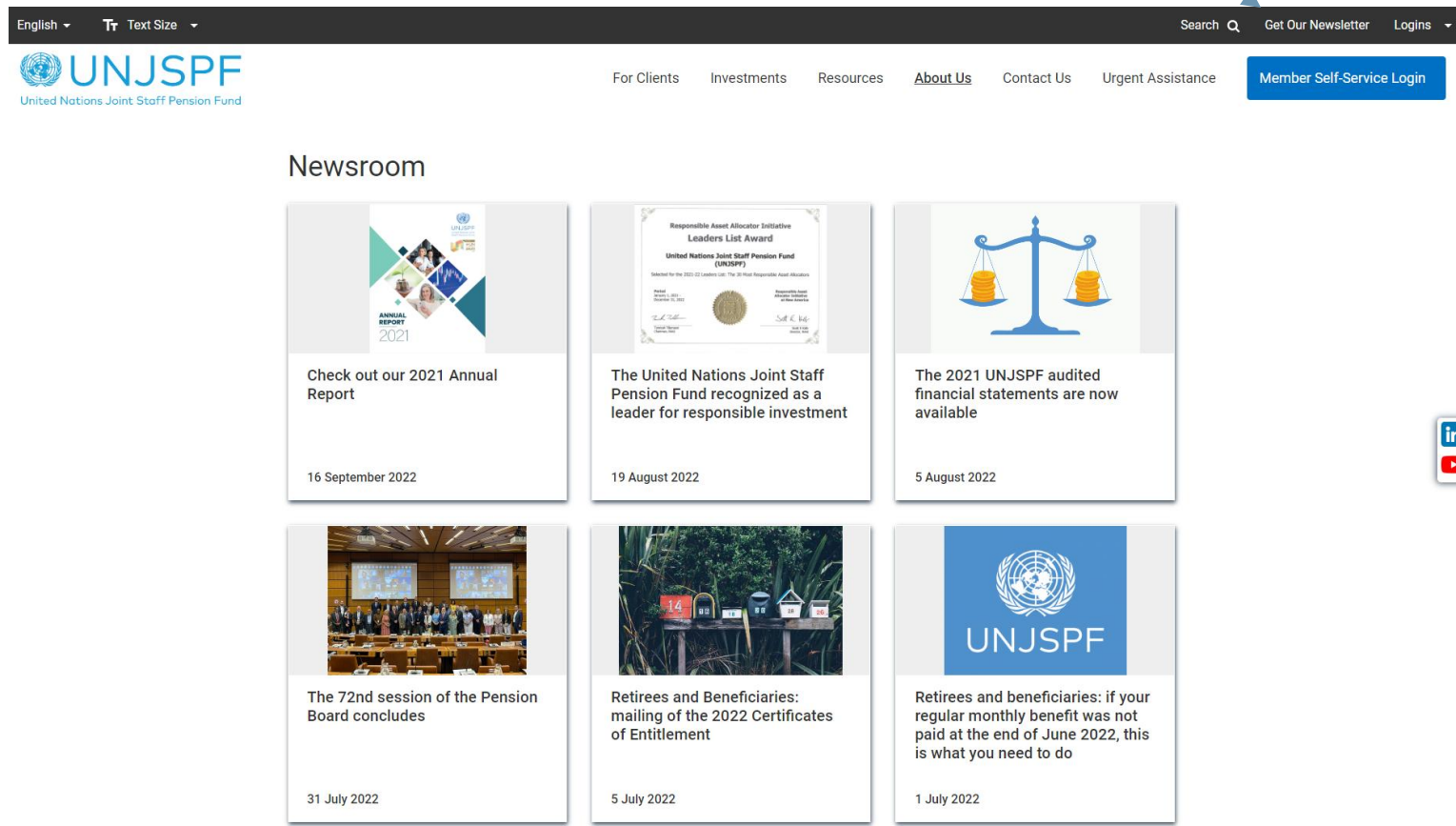
**Or access all videos on the
UNJSPF website:**
<https://www.unjspf.org/resources/all-videos/>



Newsletters and articles

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

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



English Text Size Search Q Get Our Newsletter Logins

UNJSPF United Nations Joint Staff Pension Fund

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

Newsroom



Check out our 2021 Annual Report

16 September 2022



The United Nations Joint Staff Pension Fund (UNJSPF) is recognized as a leader for responsible investment

19 August 2022



The 2021 UNJSPF audited financial statements are now available

5 August 2022



The 72nd session of the Pension Board concludes

31 July 2022



Retirees and Beneficiaries: mailing of the 2022 Certificates of Entitlement

5 July 2022



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

1 July 2022



UNJSPF Member Self-Service (MSS)

About Member Self-Service (MSS)

MSS provides you with access to your pension account and allows you to submit forms and documents to the Fund.

[Login](#)[Register](#)

Registering and logging in

To register for MSS, you'll need your [UNJSPF Unique ID \(UID\)](#), full name, date of birth, and a personal email address.

If you already have an MSS account but haven't logged in since October 2025, you must re-register to activate Multi-Factor Authentication (MFA).

What you can do in MSS

[Participants](#)[Retirees/Beneficiaries](#)

Most UNJSPF participants can:

- check their personal information and update their email address;
- run estimates of future pension benefits and options;
- access their Annual Pension Statement;
- access UNJSPF forms pre-completed with their name and Unique Identification Number;
- electronically submit required pension forms and documents to the Fund;
- fill online requests to validate, restore, or transfer your pension rights;
- submit your benefit election, payment instructions and supporting documents as part of the separation process.

[User guide for participants](#)

Need assistance?



By Phone

Primary and toll-free numbers

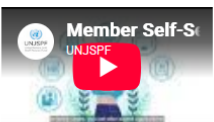


By Email

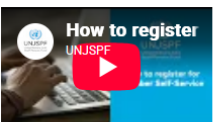
msssupport@unjspf.org or via the [Contact Us form](#)

Resources

Videos



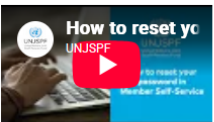
Member Self-Service



How to register for MSS



How to log in MSS



How to reset your password in MSS

Tutorials

Select your language:

[English](#)[French](#)[Spanish](#)

UNJSPF Member Self-Service (MSS) - MFA



How do I access MSS?

- **(Re-)register for MSS access at [Registration Portal - UNJSPF - Contact Us](#)**
- Since 13 October 2025 you are required to set up **Multi Factor Authentication (MFA)** to access your MSS portal, to enhance the security of your MSS portal. For those who registered for MSS in the past, this implies that you will have to re-register as part of setting up MFA. For detailed information about MFA and how to set it up, refer to the related information, FAQs, and resources on the [About MSS webpage](#).
- You will need your **nine-digit UNJSPF Unique Identification Number (UID)**, your surname and date of birth as reported to and recorded in the Fund's records, and a **personal** email address for MSS (re)-registration.
 - If you don't know your UID, you can request it at: requestuidonly@unjspf.org.
 - For technical issues with MSS or MFA, write to: msssupport@unjspf.org

UNJSPF

English

Member Self-Service (MSS) Registration Form

* UNJSPF Unique Identification Number (UID)
Enter your nine-digit UID number.

Your UNJSPF UID is your reference number which remains unchanged throughout your membership in the Fund. It is composed of 9 digits, often starting with multiple zeros.

The UNJSPF UID is included in all official communications from the UNJSPF, e.g., official welcome letter, benefit letters, COLA letters, Certificate of Entitlement (CE), etc.

For more information on how to obtain your UNJSPF UID, please click on the following link:
<https://www.unjspf.org/en/for-clients/unique-identification-number/>

First Name

* Last Name

* Date of Birth

* E-mail
Enter your personal email address.

* Confirm Email

All data you provide must match the data on record with the Fund for your profile (UID, Last name, Date of birth). Discrepancies between data entered and the Fund's data will prevent a successful MSS registration.

For support with Member Self-Service, contact the MSS Support team at msssupport@unjspf.org or via the Contact Us webpage <https://www.unjspf.org/contact-us/>

What can I do in MSS Functionalities



Welcome to UNJSPF Member Self-Service (MSS)

Search MSS-related resources

Access your pension information, documents, and self-service tools securely in one place. Use the menus above or search to get started.

By using MSS, you agree to the Terms of Service, available on the Fund's [About Member Self-Service \(MSS\)](#) page.

For comprehensive pension information, visit the [UNJSPF – United Nations Joint Staff Pension Fund](#) website.

My Information

Personal Details

Dependents

My Records

Payment Records

Annual Pension Statement

Official UNJSPF Documents

Key Documents Tracker

Submitted Documents

My Pension Self-Service

Generate an Estimate

Upload a Document/Form

Download Official UNJSPF Forms

Validate

Restore

Transfer-In

Online Submission of Benefit Elections and Payment Instruction

?

Generate an Estimate

Upload a Document/Form

Download Official UNJSPF Forms

Validate

Restore

Transfer-In

Online Submission of Benefit Elections and Payment Instruction

Your Queries to the UNJSPF

No records found

Attend Friday's demo of the Online Submission



UNJSPF

United Nations Joint Staff Pension Fund

Welcome 23/09/2026

Menu

Home

Online Submission

[Online Submission of Benefit Election and Payment Instruction](#)



Home

Welcome to the Online Submission Portal

This page provides access to the Fund's secure **Online Submission of Benefit Election and Payment Instructions** tool. Through the Member Self Service (MSS) portal, eligible participants can complete their benefit election process electronically — from reviewing their benefit options to submitting required documents.

Using the online tool, you will be able to:

- Review the benefit election or deferment options available to you
- Generate personalized retirement benefit estimates
- Enter or update your payment instructions (banking details)
- Upload supporting documents directly to the Fund, where they are treated as originals

To begin, select "**Online Submission of Benefit Election and Payment Instruction**" from the menu on the left.

News

Alerts

- Your email address was recently changed. x
- Your password was recently updated. x

Contacting the UNJSPF

Contacting the UNJSPF



Participants from UN agencies should contact [their SPC](#) for pension-related queries.

Participants from the UN Secretariat and related entities should contact the Fund directly using the contact details provided on the Fund's [Contact Us](#) [webpage](#).

Always use the official contact channels, to ensure that your queries are duly received, acknowledged, tracked, routed internally for review and you receive a timely response.

Contact Us



Services to clients can only be provided in the two official working languages of the Fund, English and French.

Online

Phone

In-person

Submit documents



UNJSPF

United Nations Joint
Staff Pension Fund

Q&A