



UNJSPF

United Nations Joint
Staff Pension Fund

Pension Briefing

Separation essentials for participants with
less than 5 years of contributory service

14 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 entitlement from the Fund
2. Your options explained
3. Separation from service: how to prepare
4. Pension tools demo: UNJSPF website & Member Self-Service (MSS), and how to Contact the UN Pension Fund

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

Part 1: Key principles determining your entitlement from the Fund

- The **length of your Contributory Service (CS)** at the date of separation determines your benefit options
- If you have **less than 5 years** of CS, you have only one benefit 'option': the Withdrawal Settlement (Art. 31)

*Only if you have **5 or more years** of CS and 'vested' pension rights, would your benefit options include a retirement benefit.*

Less than 5 years of contributory service at separation

- [Option 1](#): request the payment of a [Withdrawal Settlement](#) (Art. 31)
- [Option 2](#): if you expect to rejoin the UN system as a staff member, and again become a Fund participant soon after separation, you can elect to NOT receive a payout and [defer payment for up to 36 months from your separation date](#) (Art. 32)

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
1001	N	DAY	MO	YR	Male	Married		Professional & above		65

B. CONTRIBUTORY SERVICE

1. BEGINNING DATE	DAY	MO.	YR.	2. DATE OF ENTRY INTO PARTICIPATION	DAY	MO.	YR.
	07	01	24		07	01	24
	CONTRIBUTORY SERVICE			L.W.O.P/BREAK-IN-PARTICIPATION			
	YEARS	MONTHS	DAYS	YEARS	MONTHS	DAYS	
PRIOR YEAR TOTAL	3	0	11	25	7	0	0
CURRENT YEAR	4	1	0	0	8	0	0
VALIDATION/ RESTORATION/ OTHER CREDIT	5	0	0	0	9	0	0
TOTAL AT 31 DECEMBER 2025	6	1	11	25	10	0	0

C. CONTRIBUTIONS

(IN US DOLLARS)	(AMOUNT)	(INTEREST)
1. PRIOR YEAR BALANCE	17,022.68	
2. INTEREST ON PRIOR YEAR BALANCE		553.24
3. PRIOR YEAR ADJUSTMENTS REPORTED IN THE CURRENT YEAR		
4. CURRENT YEAR REGULAR CONTRIBUTIONS	17,635.38	
5. OTHER CONTRIBUTIONS CREDITED (TRANSFERRED FROM SECTION D UPON COMPLETION OF PAYMENTS)		
6. BALANCE AT 31 DECEMBER 2025	34,658.06	553.24

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		

E. ANNUAL PENSIONABLE REMUNERATION

EFFECTIVE DATE (DD/MM/YYYY)	AMOUNT (USD)	NO OF COMPLETE MONTHS	EFFECTIVE DATE (DD/MM/YYYY)	AMOUNT (USD)	NO OF COMPLETE MONTHS
1 07/01/2024	210,068.00	0			
2 01/02/2024	219,262.00	12			
3 01/02/2025	223,594.00	11			

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: 65)

DATE OF SEPARATION	31 December 2026
WITHDRAWAL SETTLEMENT - ARTICLE 31	\$ 54,019.60

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

LUMP SUM %: or FIXED LUMP SUM AMOUNT: 0.00

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 for the use of, or results obtained from the use of information.

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: 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).

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 – less than 5 years of Contributory Service

Example - Withdrawal Settlement after 4 years CS:

- USD 20,000 own Contributions (AMOUNTS FOR EXAMPLE ONLY)
- USD 5,000 compound interest on Contributions



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 re-joining 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](#).

Option 2: The Deferment of Payment – Article 32



When separating from service [you can opt to defer making a benefit election for up to 36 months](#) from your separation date → This is called the “Deferment of choice” option under Article 32. You will receive NO payment from the Fund during the deferment period, unless you request the Fund to pay you.

Why would I choose not to receive a payment?

- If you returned to service and rejoin the Fund **within** the 36 months deferment period, you would be able to automatically link your prior and the new period of contributory service within one period of participation. You’d preserve your past ‘date of entry’ into the Fund, and with that your Normal and Early retirement ages.

How does the deferment under Article 32 work?

- You elect this option by completing and submitting to the Fund form PENS.E/6-A.
- You receive no payment from the Fund.
- You do not earn interest on your contributions during the deferment period.
- If you rejoin the Fund within the 36 months deferment period, your participation is considered continuous.
- The period in between your prior and new contributory service would be a break in service (BIS) period that you cannot make pensionable.
- Once you rejoin Fund, no benefit will become payable to you until you again separate from service.
- *You can change your mind and request payment of your Withdrawal Settlement at any time during the 36 months deferment period. In that case, simply submit form Pens.E6-B to the Fund (together with your valid ID and recent bank statement copies).*

To note:

- If you [DON'T re-enter into Fund participation **within** the 36 months deferment period](#), you MUST submit your payment instructions to the Fund asap after expiration of the deferment period. Be mindful of the conditions for benefit forfeiture under Article 46!

For more details, visit the “[Benefit Options](#)” webpage.

Break in service (BIS) and no payment issued by the Fund



What if I did not receive a payment and rejoin the Fund within 36 months from my separation date – how can I link my previous and new periods of service? *(This is the same scenario as the Art. 32 Deferment option)*

- If you received NO payment from the Fund and rejoin the Fund **within 36 months** from your date of separation, **your participation will continue**. This means, your previous and your new period of contributory service will be 'combined'.
- In that case, you will receive NO payment until you again separate from service when your entitlement from the Fund will be determined based on your total contributory service at that time (previous + new period of contributory service).
- The period of break in service (BIS) in between your contributory service periods, CANNOT be made pensionable (the Fund does not accept voluntary contributions).

What if I did not receive a payment and rejoin the Fund more than 36 months after my separation date – how can I link my previous and new periods of service?

- If your BIS is **more than 36 months**, **you cannot join the two contributory service periods**. In that case, your previous period of participation ended, and you are entitled to a Withdrawal Settlement payment from the Fund. If you wish, you can restore the Withdrawal Settlement you received, provided you apply within the required timeline.
- **You will start a new period of participation**, with a new date of entry into the Fund, and earn a new entitlement from the Fund based on your new contributory service period.

Part 3: Separation from service

Watch the video:

Retiring or Separating: How to Prepare



How to prepare for separation (1)

What you should do:

- Register for the [UNJSPF Member Self-Service \(MSS\)](#)
- Run at least one [pension estimate](#) for your intended separation date inside your MSS account
- Check all personal data for your case to ensure it was CORRECTLY reported to the Fund by your employing organization. For any issues with your personal data, please contact your HR officer (SPC for a UN Agency).
- Check your [Annual Pension Statement](#) inside your MSS portal.
- Attend a virtual [Pension Townhall](#)
- Take [Pension eLearning modules](#)

If you have pension questions, please [contact the Fund](#).

How to prepare for separation (2)

Key UNJSPF webpages you should consult on www.unjspf.org:

- [Separating and retiring](#) - linking to all the webpages about separation/retirement topics
- [UNJSPF Benefit options](#) – all UNJSPF primary benefits and options explained
- [Separation](#) – all the practical information pertaining to the separation process, including list of documents required by the Fund; here you can also download a “[Flyer: Separation Checklist](#)”, that might help you with your planning
- [How to submit documents to the UNJSPF](#) – explanation of the different ways in which documents can be submitted to the Fund by UNJSPF members (*make sure to follow the instructions of your organization on how to submit your documents*)
- [Taxation](#) – while the Fund cannot provide any tax related advice, this webpage links to a Tax Guide authored by the UNOLA and UN Tax Office, that may contain useful information

Running estimates in MSS (1)

 UNJSPF

EnglishUNJSPF Website

My QueriesMy InformationMy RecordsMy Pension Self-ServiceResourcesContact 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

Running estimates in MSS (2)

Click on **"Generate New Estimate"**.

Home > Your Estimates

To generate a new estimate, click on "Generate New Estimate" in the blue box to the right.

Generate New Estimate

Date	Name	Recipient	In/Out		
28/10/2025 13:31:00	Estimate SS		Out		
04/06/2025 12:19:00	Estimate SS		Out		
14/02/2024 12:04:00	Estimate SS		Out		
11/05/2023 17:20:00	Estimate SS		Out		
16/11/2022 15:29:00	Estimate SS		Out		
29/09/2022 15:40:00	Estimate SS		Out		
21/05/2022 00:27:00	Estimate SS		Out		
23/03/2022 14:42:00	Estimate SS		Out		
24/02/2022 08:43:00	Estimate SS		Out		
15/11/2021 14:19:00	Estimate SS		Out		
25/05/2021 13:43:00	Estimate SS		Out		

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Rows 1 - 11 of 11

Running estimates in MSS (3)

Select your **Date of Separation** and click on “**Submit**”.

Estimate

Generate estimates to know your future benefit option(s) and estimated entitlement amount(s)

On this page, you can generate a benefit estimate based on the information currently recorded in the Fund's systems, whether you are an active participant or a retiree/beneficiary.

Estimates generated in Member Self-Service (MSS) are indicative only and are neither audited nor signed. Once generated, the estimate will be available inside your MSS portal, under My Pension Self-Service > Generate an Estimate, OR under My Records > Official UNJSPF Documents.

For detailed information on benefit estimates, including how estimates are calculated, important limitations, deferred retirement estimates, and two-track estimates for retirees and beneficiaries, please visit the Benefit Estimates page in the For Clients section of the UNJSPF website: <https://www.unjspf.org/for-clients/benefit-estimates/>

* Indicates required

Requested For

VvunfR RVRDbC dRNe CqnmvVR

* Date of Separation

DD-MM-YYYY

Fixed Lump Sum amount (in US Dollars)

Submit

Required information

Date of Separation

Running estimates in MSS (4)

You will be taken back to the estimates screen. Here you will see a list of all estimates you have generated. Click on the **eye icon** to see the document or on the **down arrow** to download the document.

To generate a new estimate, click on "Generate New Estimate" in the blue box to the right.

Generate New Estimate

Date	Name	Recipient	In/Out		
06/05/2026 13:43:00	Estimate SS		Out		
06/05/2026 13:43:00	Estimate SS		Out		
28/10/2025 13:31:00	Estimate SS		Out		
04/06/2025 12:19:00	Estimate SS		Out		
14/02/2024 12:04:00	Estimate SS		Out		
11/05/2023 17:20:00	Estimate SS		Out		
16/11/2022 15:29:00	Estimate SS		Out		
29/09/2022 15:40:00	Estimate SS		Out		
21/05/2022 00:27:00	Estimate SS		Out		
23/03/2022 14:42:00	Estimate SS		Out		
24/02/2022 08:43:00	Estimate SS		Out		
15/11/2021 14:19:00	Estimate SS		Out		
25/05/2021 13:43:00	Estimate SS		Out		

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Rows 1 - 13 of 13

Separation Checklist – Less than 5 years of CS



YOU must submit:

- ☐ **Payment Instructions (PI) on form PENS.E/6-A or PENS.E/6-B** (depending on your election)
- ☐ **Copy of a recent bank document** that contains your name and account number
- ☐ **Copy of your valid passport or other government issued photo ID with your signature** (UN LP is not accepted)

YOUR ORGANIZATION must submit:

- **Separation Notification (PF4/SEP)**
- **Separation Personnel Action form (SEPPA):**

The Fund cannot calculate and implement your benefit without having received these documents, so check with your organization how you should submit YOUR documents, and how soon after your separation date they can submit THEIR documents (PF4/SEP and SEPPA).

Payment Instructions – Form PENS.E/6-A or PENS.E/6-B



All forms are available for download inside your MSS portal under the E-Forms tab.

Form PENS.E/6-A or PENS.E/6-B

- ✓ **Must be submitted to the Fund duly completed and hand-signed** – check with your employing organization how you should submit the form (and supporting documents) to the Fund; consult also the Fund's instructions on [how to submit documents to the Fund](#)
- ✓ If you wish to receive your payment as soon as possible after separation, submit form **PENS.E/6-B**
- ✓ Provide **complete banking instructions (including choice of payment currency)**
- ✓ If you do not have a bank account, a cheque may be sent in care of a UN Office; in that case, provide the address of the organization care of which you wish to be paid.
- ✓ Make sure to provide your complete mailing address, email address (personal) and telephone number (personal) on the PI form you will submit
- ✓ If you wish to avail of the deferment option under Article 32 and NOT make a benefit election, nor receive payment at this time, submit form **PENS.E/6-A**

How to fill out your Payment Instructions form (PI) PENS.E/6-A



You would only complete and submit PENS.E/6-A if you DO NOT WANT to be paid a benefit as soon as possible following your separation date but elected the option "Deferment of your choice/payment of benefit under Art. 32".



UNJSPF
United Nations Joint Staff Pension Fund

FORM PENS.E/6-A EN
Information on how to complete this form is available in the instructions for form PENS.E/6-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.

1

Section 1: Participant information

Unique Identification number (UID) (required)

Last name/surname

Number and street of the mailing address

State or province

Country code

Pension number (optional)

First name

ZIP or postal code

Area code

Phone number

Date of birth (DD/MM/YYYY)

Middle name

City

Country

Personal email

2

Section 2: Emergency contact

Last name/surname

First name

Middle name

Number and street of the mailing address

State or province

Country code

ZIP or postal code

City

Country

Relationship

Email

3

Section 3: Acknowledgement and signature

I HEREBY ACKNOWLEDGE AND CONFIRM THAT:

- I elect to defer the payment of a withdrawal settlement under article 32 of the UNJSPF Regulations for a period of 36 months after separation.
- I have read articles 32 and 46 of the UNJSPF Regulations.
- I have read the instructions for form PENS.E/6-A EN (04.2025).
- I understand that I may request the payment of the benefit at any time during the 36-month period by submitting payment instructions (form PENS.E/6-B (04.2025)).

Date (DD/MM/YYYY)

Signature (please sign within the lines of the box)

Page 1 of 1

Form PENS.E/6A EN (04.2025)

If you elect to defer your benefit election/payout under Art. 32, you should complete, date, hand sign, and return form PENS.E/6-A to the Fund.

1. Your UNJSPF nine-digit Unique ID number (UID) must be affixed in the designated fields on this page (on MSS forms the UID is pre-completed). Clearly indicate your full first and family names, and your date of birth in the designated area; the spelling of your name and your DOB must match the information in UN and UNJSPF official records and on your official ID document. Discrepancies must be explained and may result in the need for follow up by the Fund. Clearly indicate your complete permanent mailing address, personal email address and a functioning telephone number (including country code), so we can contact you easily.
2. Provide the details of your emergency contact, for use by UNJSPF only when all efforts to reach you through normal channels fail.
3. You must date and hand-sign this page if you intend to submit it. The Fund does NOT accept electronic signatures!

Once duly completed, please submit your form page in the manner advised by your organization. [Information about document submission](#) to the Fund, including about electronic submission via your MSS account, is available on the Fund's related website.

How to fill out your Payment Instructions form (PI) PENS E/6-B



Submit this form if/when you wish to request the payment of your benefit and receive it as soon as possible.



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 WITHDRAWAL SETTLEMENT (for participants with less than 5 years 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: Bank account information

1. Payee name (please provide your full name exactly as it appears on your bank statement)

2. Name of bank or financial institution

3. Beneficiary account number and/or IBAN

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

5. Currency of payment (unless otherwise indicated, the payment of your benefit will be in United States dollars)

☐ Checking ☐ Savings

6. Name of branch (if applicable)

7. Account type

8. Bank address: street address of bank or financial institution

City

State or province

ZIP or postal code

Country

Signature (please sign within the lines of the box)

Signature box

Date (DD/MM/YYYY)



Section 2: (continued)

9. Intermediary or correspondent bank (if applicable)

SWIFT code of intermediary or correspondent bank

City of intermediary or correspondent bank

Country of intermediary or correspondent bank

10. Additional bank account information (if applicable)

If your account is held at a financial institution, such as a brokerage firm (individual retirement account), UNESCO USLS, AMFIE/AMFI or UNSSCA, please specify:

Name of the financial institution

Bank ID code

Beneficiary account number with the financial institution

11. Other information (if applicable)

Section 3: Acknowledgement and signature

I HEREBY ACKNOWLEDGE AND CONFIRM THAT:

- I have read the instructions for form PENS.E/6-B (04.2025).
- A withdrawal settlement extinguishes all rights to other entitlements.
- I have provided a copy of a valid Government-issued photo ID showing my full name, date of birth and scripted signature.
- I have enclosed a recently dated bank statement and/or bank document, such as voided cheque, showing all my banking information.

Signature (please sign within the lines of the box)

Signature box

Date (DD/MM/YYYY)

If you want to receive payment of your benefit as soon as possible after separation, you should complete, date, hand sign, and return to the Fund form PENS.E/6-B.

1. Your UNJSPF nine-digit Unique ID number (UID) must be affixed in the designated fields on this page (on MSS forms the UID is pre-completed). Clearly indicate your full first and family names, and your date of birth in the designated area; the spelling of your name and your DOB must match the information in UN and UNJSPF official records and on your official ID document. Discrepancies must be explained and may result in the need for follow up by the Fund. Clearly indicate your complete permanent mailing address, personal email address and a functioning telephone number (including country code), so we can contact you easily.
2. Provide the payee name exactly as it appears on your bank statement, along with the bank's name, account number and/or IBAN, and applicable bank identification code. Enter the branch name (if applicable), account type of US banks, and the bank's complete address. Provide intermediary or correspondent bank details, if applicable and complete the additional bank account information section if your account is held with a specified institution, such as a brokerage firm, UNESCO USLS, AMFIE/AMFI, or UNSSCA. Ensure all information is accurate and complete, as payments can only be made to an account in your name or a joint account held in your name, and cannot be made to third parties, money transfer agencies, or split between multiple accounts. You must provide the currency in which you want to receive your payment (your bank account should be in that currency).
3. You must date and hand-sign both pages of the form. The Fund does NOT accept electronic signatures!

Once duly completed, please submit your form page in the manner advised by your organization. Information about document submission to the Fund, including about electronic submission via your MSS account, is available on the Fund's related website.

UNJSPF processing timeline

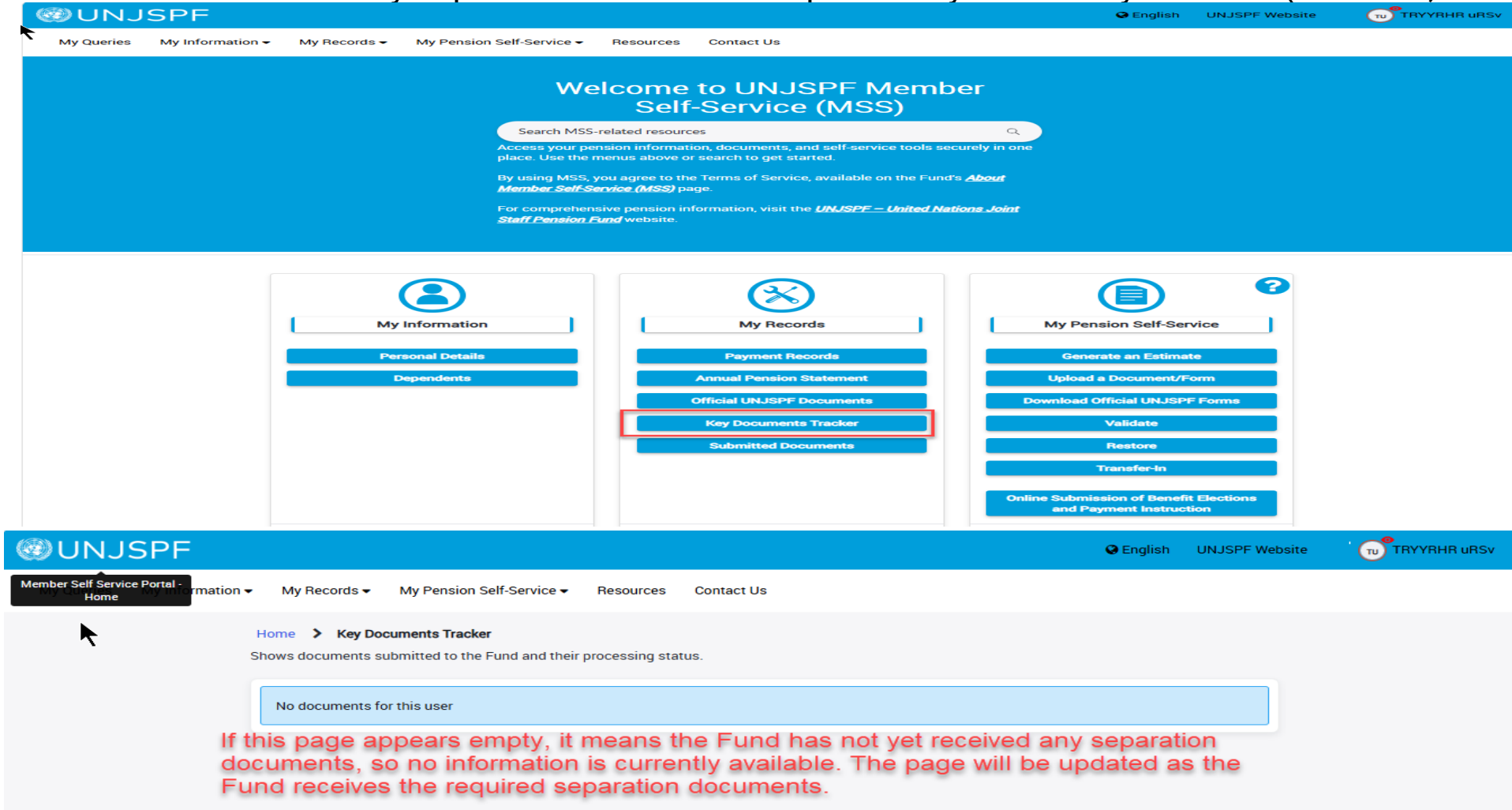
- The Fund can start to review and calculate your UNJSPF benefit only **once it has received all the required separation documents for your case in due format.**
- Check with your employing organization how you should submit YOUR documents (PI and supporting documents) to the Fund, and how soon after your separation date your organization expects to submit THEIR documents (PF4/SEP from Payroll and SEPPA from HR).
- The UNJSPF's current **standard processing timeline is 15 business days from the date of receipt by the Fund of the full set of the required separation documents** (SEPPA, PF4 and PI), in the correct format, duly completed, dated and signed, together with copies of the applicable supporting documentation. For details about document submission visit [Contact Us – UNJSPF](#) > Submit documents.

ATTENTION!

**Once your benefit has been
processed and implemented into
payment you CANNOT
change your election!**

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 link 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



EnglishUNJSPF Website

RBpMOMe H0eBPF-JOMOF0

My QueriesMy Information▼My Records▼My Pension Self-Service▼ResourcesContact Us

Home > Key Documents Tracker

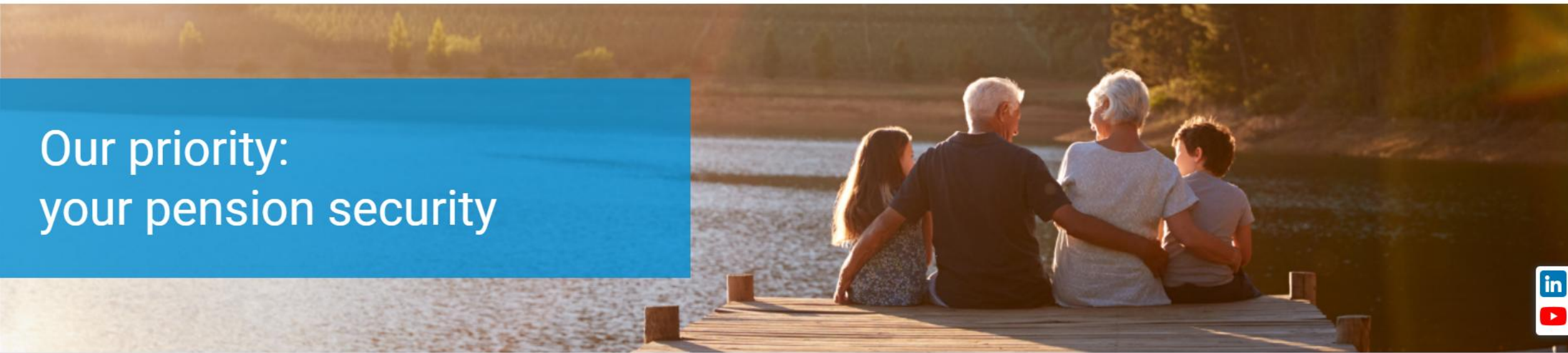
Shows documents submitted to the Fund and their processing status.

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

Part 4: Your pension toolkit



What is your situation?

- 

Participating in the Fund
- 

Separating or retiring
- 

Retired or receiving benefits
- 

Survivor
- 

Something else

For Clients

What is your situation?



Participating in the Fund



Separating or retiring



Retired or receiving benefits



Survivor



Something else

Separating or retiring

After Service Health Insurance (ASHI)

ASHI is not managed by the Fund but you can get useful information about this service here.

Annual Pension Statement

Participants can verify the status of their contributory service in their Annual Pension Statement. Check here how to access and understand it.

Authentication of Signatures & Documents

Check here when authentication is needed and how to proceed.

Benefit Estimates

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

Benefit Options

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

Break in Service

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

Retirement Ages

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

Separation

Information about separating from service or retiring including separation options, steps and requirements.

Special Leave without Pay (SLWOP)

Information regarding special leave without pay.



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

[Watch the videos here](#)

[Resources](#)

[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](#)



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)

The screenshot shows the UNJSPF Newsroom website. At the top, there is a dark navigation bar with links for "English", "Text Size", "Search", "Get Our Newsletter", and "Logins". Below this is the UNJSPF logo and a horizontal menu with links for "For Clients", "Investments", "Resources", "About Us", "Contact Us", "Urgent Assistance", and a blue "Member Self-Service Login" button. The main content area is titled "Newsroom" and displays six news items in a grid:

- Check out our 2021 Annual Report** (16 September 2022): Accompanied by a graphic of the 2021 Annual Report cover.
- The United Nations Joint Staff Pension Fund recognized as a leader for responsible investment** (19 August 2022): Accompanied by a graphic of a Responsible Asset Allocator Leaders List Award certificate.
- The 2021 UNJSPF audited financial statements are now available** (5 August 2022): Accompanied by a graphic of a balance scale with gold coins.
- The 72nd session of the Pension Board concludes** (31 July 2022): Accompanied by a photo of the Pension Board meeting.
- Retirees and Beneficiaries: mailing of the 2022 Certificates of Entitlement** (5 July 2022): Accompanied by a photo of a table with boxes and certificates.
- 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): Accompanied by the UNJSPF logo.

On the right side of the news items, there are social media icons for LinkedIn and YouTube.

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/>

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

or

Register

If you require assistance logging into your MSS account, contact us:

- **BY PHONE**
Hours (M-F): 07:00-19:00 (New York time) or 08:00-17:00 (Geneva time)
Telephone numbers: 1-212-963-6931 (New York, U.S.A.) or 41-(0)22-928-8800 (Geneva, Switzerland)
Toll Free numbers (for 68 countries)
- **BY EMAIL**
msssupport@unjspf.org or via the Contact Us webpage: [contact-us](#).

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 to the Fund (please see the MSS Document Upload section below under MSS Features for more information);
- fill online requests to validate, restore, or transfer your pension rights.

Most UNJSPF retirees and beneficiaries can:

- track all payments from the Fund as well as After Service Health Insurance premium

Resources

Videos



Member Self-Service



Set up your MSS account



Recover Your Password



Beneficiary Services



Participant Services

Tutorials



How to register (English)



Comment s'inscrire (Français)



Cómo registrarse (Español)



UNJSPF Member Self Service (MSS) – Functionalities



What can I do in MSS?

EnglishUNJSPF WebsiteTRYVHR uRSv

Member Self Service Portal - Home

Information▼My Records▼My Pension Self-Service▼ResourcesContact 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.

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?

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Transfer-In

Online Submission of Benefit Elections and Payment Instruction

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 page](#).

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