UNJSPF
United Nations Joint
Staff Pension Fund

Pension Briefing

UNJSPF Survivors Benefits Explained: What you need to know

Who is protected? • What should you do now? • What should your family know?

11 November 2026 – Client Services Service (CSS)

Disclaimer

UNJSPF

- 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

UNJSPF

1. **Overview of UNJSPF Survivor's benefits and one-time payments**
2. **What should I do to prepare, and what should my survivors do?**
3. **Useful resources**

To access the recording and PPT of todays and past sessions, visit: Pension Townhall Sessions - UNJSPF

1. Overview of UNJSPF Survivor's benefits and one-time payments

Survivors' benefits are part of your protection

The Fund may protect eligible family members after your death.

FOR YOU

Retirement and disability benefits provide protection during your lifetime, from the first day of your UNJSPF participation.

Certain conditions apply.

FOR ELIGIBLE SURVIVORS

Monthly benefits may continue for eligible family members after a participant's or retiree's death.

YOUR ROLE NOW

Keep your records accurate and make sure your survivors know how to contact the Fund.

Preparation today can prevent uncertainty later.

Who may qualify for regular monthly payments?

Eligibility is determined by the UNJSPF Regulations and Rules, not by a will.

SURVIVING SPOUSE(S)

Following death in-service or post-separation; Article 34 conditions apply.

DIVORCED SURVIVING SPOUSE

May qualify if the Article 35bis conditions are met.

ELIGIBLE CHILD OR CHILDREN

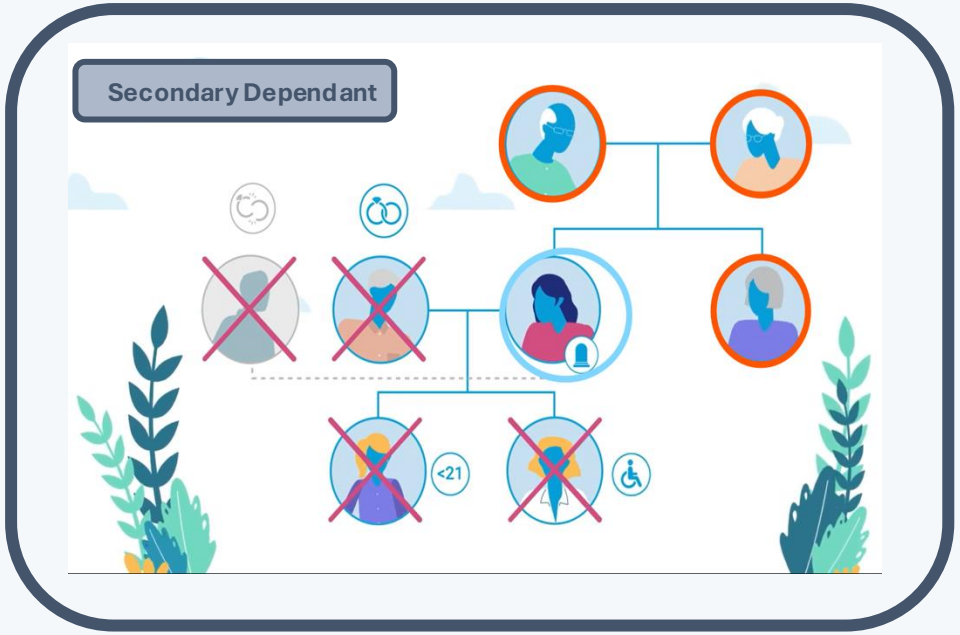
Generally, if under 21; special rules apply for disability.

If none of the above are entitled, the Fund may pay a:

SECONDARY DEPENDANT

Considered only when no primary survivor benefit is payable.





IMPORTANT

- *You **cannot assign survivor's entitlement to anyone who is not entitled** to such a benefit under the UNJSPF Regulations and Rules.*
- *You **cannot 'withdraw' entitlement** from someone who may be entitled under the UNJSPF Regulations and Rules.*
- ***A person you designated** as a recipient of a Residual Settlement **on form A/2 is NOT another category of survivors entitled to monthly payments.***

UNJSPF Regulation and Rules: Regulations, Rules and Pension Adjustment System of the UNJSPF - UNJSPF

Spouse and former (divorced) spouse

Family status and timing matter.

SURVIVING SPOUSE

- **Death in service:** generally eligible if married at the time of death.
- **Death in retirement (or while in receipt of a disability benefit):** generally eligible if married at the date of separation and remained married continuously until death.
- If above conditions are met, a surviving spouse is generally entitled to **lifelong monthly payments** of a surviving spouse's benefit under Article 34.
- No lump sum entitlement for the surviving spouse.

SPECIAL SITUATIONS

- **Marriage after separation:** not automatically covered; an Article 35 ter annuity may be purchased. Learn more: Survivor's Benefits - UNJSPF
- **Divorce:** a former spouse may qualify under Article 35 bis. If so, the entitlement is for life. Specific entitlement conditions apply. Learn more: Divorce – UNJSPF
- **Non-traditional unions:** refer to the Fund's resources under Survivor's Benefits - UNJSPF (bottom of page). Contact us for case specific advice.
- **More than one eligible spouse and/or ex-spouse entitled:** the Fund will pay all entitled survivors in line with Fund's Regulations

Marriage, remarriage or divorce should be reported to your HR (participants) or the Fund (retirees)

Learn more: Survivor's Benefits - UNJSPF

Estimates in MSS – Surviving spouse

UNJSPF

Before reaching Normal Retirement Age (NRA)

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 March 2033

EARLY RETIREMENT - ARTICLE 29

1. FULL PENSION . . . . . PER YEAR $ 53,681.88

PROSPECTIVE SURVIVOR (ARTICLE 34) . . . . . PER YEAR $ 26,841.00

OR

2. REDUCED PENSION. . . . . PER YEAR $ 20,952.12

TOGETHER WITH LUMP SUM (MAXIMUM) $ 451,658.70

PROSPECTIVE SURVIVOR (ARTICLE 34) . . . . . PER YEAR $ 26,841.00

FULL DEFERRED RETIREMENT - ARTICLE 30

AT AGE 65. . . . . PER YEAR $ 91,764.00

PROSPECTIVE SURVIVOR (ARTICLE 34) . . . . . PER YEAR $ 45,882.00

At NRA or after

IPAS SELF SERVICE ESTIMATE

SUBJECT: ESTIMATE OF YOUR PENSION ENTITLEMENT

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DOB: (Normal Retirement Age: 65)

DATE OF SEPARATION 31 July 2032

RETIREMENT - ARTICLE 28

1. FULL PENSION . . . . . PER YEAR $ 43,659.72

PROSPECTIVE SURVIVOR (ARTICLE 34) . . . . . PER YEAR $ 21,829.80

OR

2. REDUCED PENSION. . . . . PER YEAR $ 25,265.88

TOGETHER WITH LUMP SUM (MAXIMUM) $ 230,257.21

PROSPECTIVE SURVIVOR (ARTICLE 34) . . . . . PER YEAR $ 21,829.80

Children and secondary dependants

Different categories of survivors have different conditions.

ELIGIBLE CHILDREN

- Child/ren must have been reported to the employing organization/Fund during participation
- Payable if death in service OR death in retirement
- Generally payable until child reaches age 21
- May continue beyond 21 if the Fund recognizes incapacity for substantial gainful employment
- Higher education alone does not extend eligibility
- Special rules apply to children born after separation who were "in utero" at the time of the participant's death

SECONDARY DEPENDANT

- **Considered only when no spouse, eligible divorced spouse or child/ren is/are entitled as primary dependants**
- May be ONE eligible parent OR sibling
- Dependency and recognition requirements apply
- **Recognition normally starts with the employing organization:** were you entitled to a secondary dependant allowance at the time of death in service or at separation for retirement or disability? Did you continue to regularly provide financial support for that dependant until your death? Is there proof?

Learn more: Survivor's Benefits - UNJSPF

IMPORTANT

- ***Proof of life requirement*** *for anyone entitled to regular monthly benefit payments. Beneficiaries must submit their* ***annual Certificate of Entitlement (CE)*** *to the Fund, once they become entitled.*

- *Learn more about the* ***CE requirements:***
  Certificate of Entitlement (CE) - UNJSPF

- ***The easiest way to comply with this annual requirement is using the Digital CE (DCE) App.***
  Learn more: Digital Certificate of Entitlement (DCE) - UNJSPF

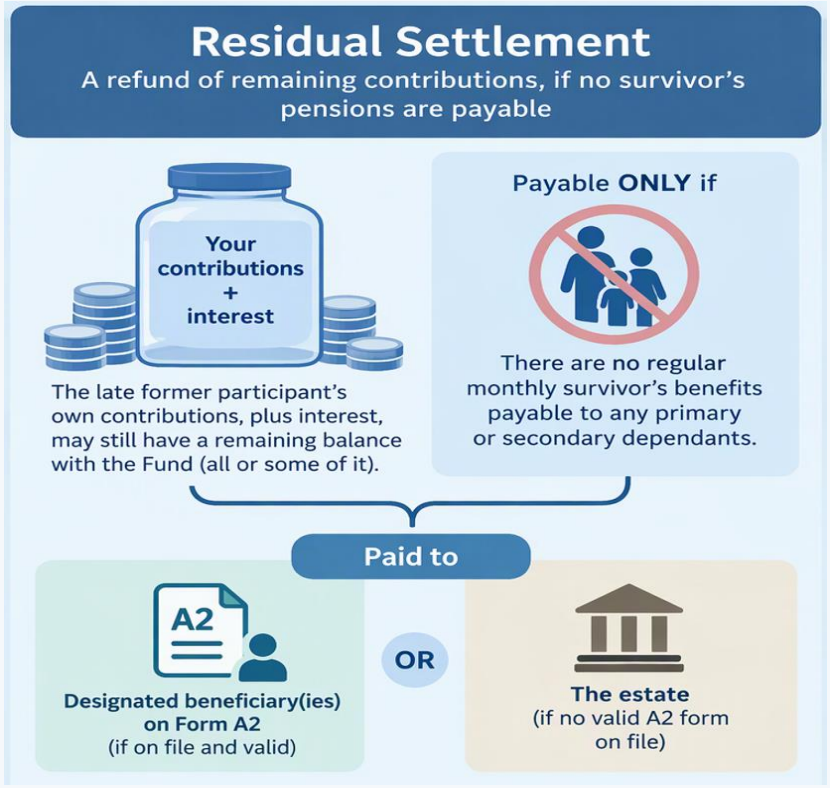
Learn about the annual proof of life requirement and share this info with your family, so they know about it!

Two potential one-time payments

These are **NOT** monthly survivor's benefits.

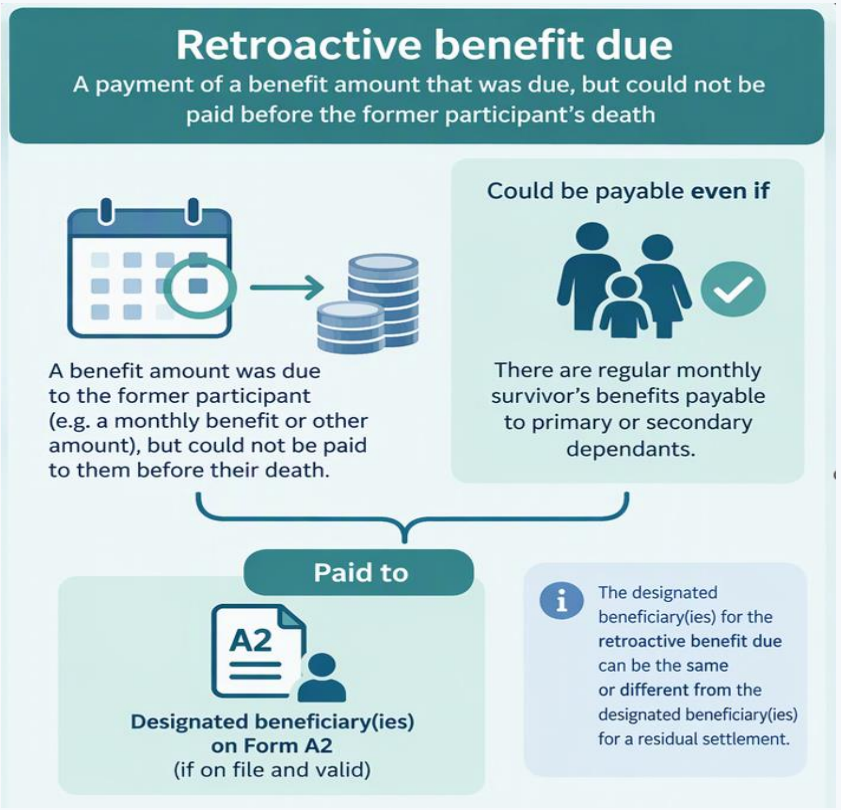
RESIDUAL SETTLEMENT

Payable only if **NO monthly survivor's benefit is payable** and a **residual of the late participant's OWN contributions plus interest remains** with the Fund after benefits already paid.



RETROACTIVE BENEFIT DUE

A **benefit already due to the member but not yet disbursed** at death. It **may exist even when a monthly survivor's benefit is payable**.



Learn more: [Residual Settlement and any Retroactive Benefit due - A/2 Form - UNJSPF]

PENS.A/2: one form everyone should complete

Designate recipients for both potential payments.

1 CHECK

MSS → My Records → Official UNJSPF Documents: **Is a current A/2 on file?**

2 COMPLETE / UPDATE

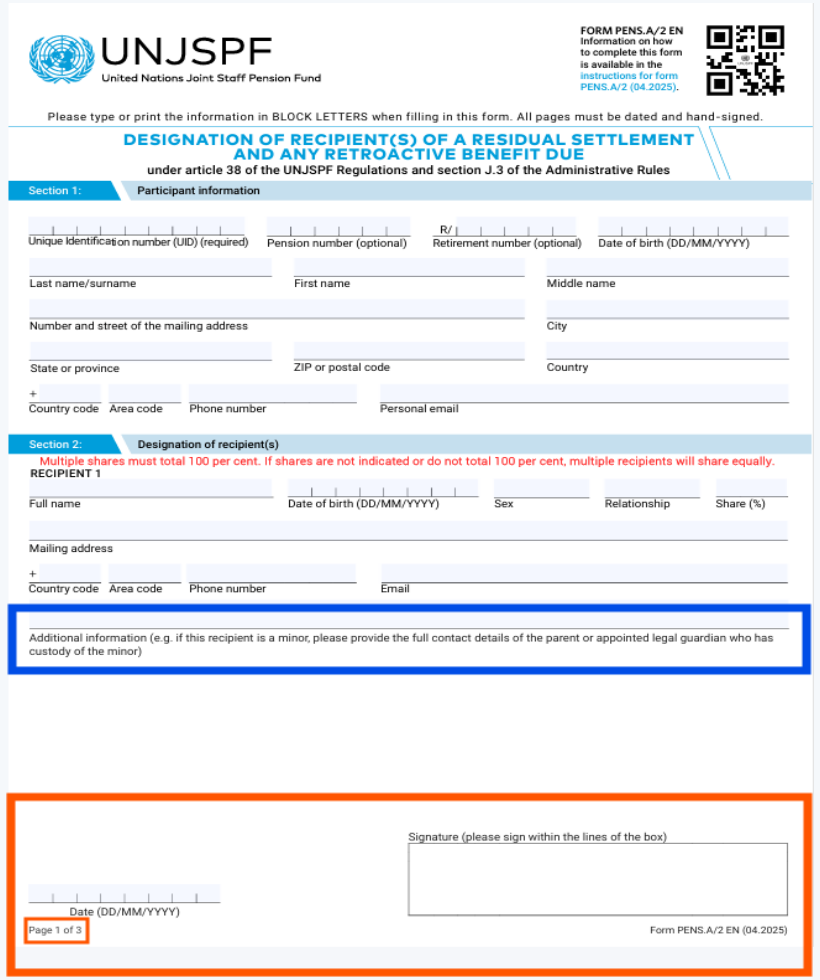
MSS → My Pension Self-Service → Download Official UNJSPF Forms: **Download form PENS.A/2**

3 SUBMIT

Complete - Print - Hand-sign and date all 3 pages. Scan in order - create PDF - Upload all pages via MSS → Upload a Document/Form .

KEEP IT CURRENT

A new designation and form submission supersedes the previous one.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United Nations Joint Staff Pension Fund

FORM PENS.A/2 EN
Information on how to complete this form is available in the instructions for form PENS.A/2 (04.2025).

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

DESIGNATION OF RECIPIENT(S) OF A RESIDUAL SETTLEMENT AND ANY RETROACTIVE BENEFIT DUE
under article 38 of the UNJSPF Regulations and section J.3 of the Administrative Rules

Section 1: Participant information

Unique Identification number (UID) (required) | Pension number (optional) | R/ Retirement 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: Designation of recipient(s)

Multiple shares must total 100 per cent. If shares are not indicated or do not total 100 per cent, multiple recipients will share equally.

RECIPIENT 1

Full name | Date of birth (DD/MM/YYYY) | Sex | Relationship | Share (%)

Mailing address

+ Country code | Area code | Phone number | Email

Additional information (e.g. if this recipient is a minor, please provide the full contact details of the parent or appointed legal guardian who has custody of the minor)

Signature (please sign within the lines of the box)

Date (DD/MM/YYYY)

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Form PENS.A/2 EN (04.2025)

Your records must be in order - Prepare them now!

Accurate records make a difficult time easier.

PARTICIPANTS

Check family information with HR. Review **personal and Dependent data** as well **as your Annual Pension Statement** in UNJSPF Member Self-Service (**MSS**). Keep a personal email current in MSS.

RETIREES / BENEFICIARIES

Keep marriage, divorce and identification documents readily available. **Inform the Fund asap if changes in marital status. Update personal and emergency contact details in MSS.**

EVERYONE

Make sure a trusted person knows your UID or retirement number and how to contact the UNJSPF. Share **Checklist for Survivors** or put it with your will or other important records so your family knows what to do.



Use your UNJSPF Member Self-Service (MSS)

MSS helps you review, prepare and submit.

REVIEW

- My Information > **Personal information**
- My Information > **Dependents**
- My Records > **Annual Pension Statement** (*Participants only*)
- My Records > Official UNJSPF Documents: **check if an A/2 form on file for you?**
- My Information > **Contact Details** (*retirees/beneficiaries only*)

ACCESS

- **Pre-completed UNJSPF forms** under: My Pension Self-Service > Download Official UNJSPF Forms
- **Pension documents, including supporting documents** under: My Records > Official UNJSPF Documents
- **Payment information for retirees and beneficiaries** under: My Records > Payment Records

SUBMIT*

- **Signed forms** under My Pension Self-Service > Upload a Document/Form
- **Supporting documents** (same as above)
- **Updated contact details:**
  -email address for participants
  -address, phone number, email and Emergency Contact details for retirees and beneficiaries

Staff of some Specialized UN Agencies may not be able to submit documents in MSS.

To register, re-register and log in to your MSS and to access useful MSS Resources:
About Member Self-Service (MSS) - UNJSPF

What you should do: your three actions today

KNOW. CHECK. ACT.

1 KNOW

- Who may be eligible after your death, and what you must do to ensure your records are in good order with your organization and the Fund.
- How and what to prepare. Refer to the **Checklist of UNJSPF Survivor's Benefits**.
- Where to find useful resources.

2 CHECK

- In MSS, which personal and dependant information and documents are on record with the Fund?
- In MSS, if a form PENS.A/2 is on file with the Fund?

3 ACT

- If needed, submit new or updated PENS.A/2 form via your MSS.
- Make sure key documents are readily available in your personal files (ID, marriage cert., divorce decree, etc.).
- Download the **Checklist for Survivors** and put it with your will or other important records, or/and share with a trusted person.

Make it easier for those you leave behind.

Be Prepared:
Your checklist for UNJSPF Survivor's Benefits

WHO MAY QUALIFY?

Regular monthly payments:
- Surviving spouse or eligible divorced surviving spouse
- Eligible child or children, generally to age 21
- A child over 21 recognized by the Fund as incapacitated for substantial gainful employment
- One eligible secondary dependant, only when none of the above listed primary survivor benefits are payable

PREPARE YOUR RECORDS NOW

❑ **Participants:** verify family information with your HR and review your Annual Pension Statement in your UNJSPF Member Self-Service (MSS)
❑ **Retirees:** keep marriage, divorce and identification documents current and available; inform the UNJSPF of changes in marital status
❑ **Retirees:** Keep personal and emergency contacts current in MSS
❑ **All:** print the **Checklist for Survivors** and keep it with your will or personal records (or share it with a trusted person) so your family knows what to do and how to contact the UNJSPF following your death

IF A UNJSPF MEMBER DIES SURVIVORS SHOULD

❑ Notify the Fund promptly: unjspf-deathrelated@un.org or Contact Us - UNJSPF
❑ Provide as many details as possible: full name, date of birth, date of death, UID or retirement number, and family contact details
❑ Submit the death certificate as soon as available

The Fund will determine eligibility and advise if other documents are required

TWO POSSIBLE ONE-TIME PAYMENTS

- Residual settlement: payable only if NO monthly survivor's benefit is payable AND a balance of the late participant's OWN contributions plus interest remains after benefits already paid
- Retroactive benefit due: an amount already due to the member but not yet disbursed at death; it may exist even when a monthly survivor benefit is payable

FORM PENS.A/2: CHECK IT TODAY

- MSS → My Records → Official UNJSPF Documents: check whether a current A/2 is on file
- The form designates recipients for a possible residual settlement and any retroactive benefit due

❑ Complete, print, hand-sign and date all pages, scan in sequence, and upload a PDF of all pages through MSS → My Pension Self-Service → Upload a Document/Form
❑ Review form after major life changes; a new valid designation and form submission supersedes the previous one on file with the Fund

YOUR 3 ACTIONS

❑ **KNOW -** who may be eligible under the UNJSPF Regulations and Rules

❑ **CHECK -** your family records, documents, MSS account and PENS.A/2

❑ **ACT -** complete or update PENS.A/2 and share the Checklist for Survivors with your family or trusted person, or put it with your will or other important records

OFFICIAL UNJSPF RESOURCES:
www.unjspf.org: Survivor's Benefits | Death Notification | Resources → Forms | Resources → About MSS

IN CASE OF MY DEATH – Information for my family

Complete this page, print it, and keep it with your will or other important records, so your family knows what to do regarding the UN Pension Fund (UNJSPF)

1 Notify UNJSPF promptly

If I am an active participant: contact my employing organization or Staff Pension Committee (SPC).

If I am a retiree/beneficiary: notify the UNJSPF via the official contact channels on their website or below: Contact Us – UNJSPF

- **Email:** unjspf-deathrelated@un.org
- **Phone (24/5, Mon-Fri):**
  US: +1 (212) 963-6931
  Switzerland: +41 (0) (22) 928 88 00
  Toll free numbers: Contact Us – UNJSPF
- **In person:** Contact Us – UNJSPF

2 Info to provide to UNJSPF

- My full name
- My date of birth and date of death
- My official mailing address
- Your name, relationship to me, and contact details (address, email, phone)
- My death certificate, as soon as available

My UN Pension Fund reference numbers:

- Unique Identification number (UID)
- R/ Retirement number

3 What happens next

Upon notification of the death, regular monthly payments to the deceased will be stopped to avoid potential overpayments.

The Fund will review its records to determine whether any survivor's benefits or other payments may be due. If additional information or documents are needed, the Fund will contact the family.

Important: *After Service Health Insurance, or ASHI, is administered separately. If applicable, it must also be notified.*

Official information: www.unjspf.org → For Clients → Survivor
Useful webpages: Death – UNJSPF and Survivor's Benefits – UNJSPF and Contact Us - UNJSPF

3. Useful resources

Where to find official guidance

Visit the UNJSPF website www.unjspf.org and Member Self-Service (MSS)

SURVIVOR'S BENEFITS

www.unjspf.org → For Clients → Survivor: Survivor's Benefits - UNJSPF

MEMBER SELF-SERVICE

www.unjspf.org → Resources → About MSS: About Member Self-Service (MSS) - UNJSPF

DEATH NOTIFICATION

www.unjspf.org → For Clients → Death: Death - UNJSPF

CONTACT THE FUND

Need help? Use the official UNJSPF contact channels on www.unjspf.org → Contact Us: Contact Us - UNJSPF

PENS.A/2 + INSTRUCTIONS

www.unjspf.org → For Clients → Residual Settlement and Retroactive Benefit due – A/2 Form: Residual Settlement and any Retroactive Benefit due - A/2 Form – UNJSPF. Access form Pens.A/2 and instructions in MSS.

Understand survivor benefits in two short videos

UNJSPF

Visit: www.unjspf.org → Resources → All Videos - UNJSPF

Survivor benefits explained

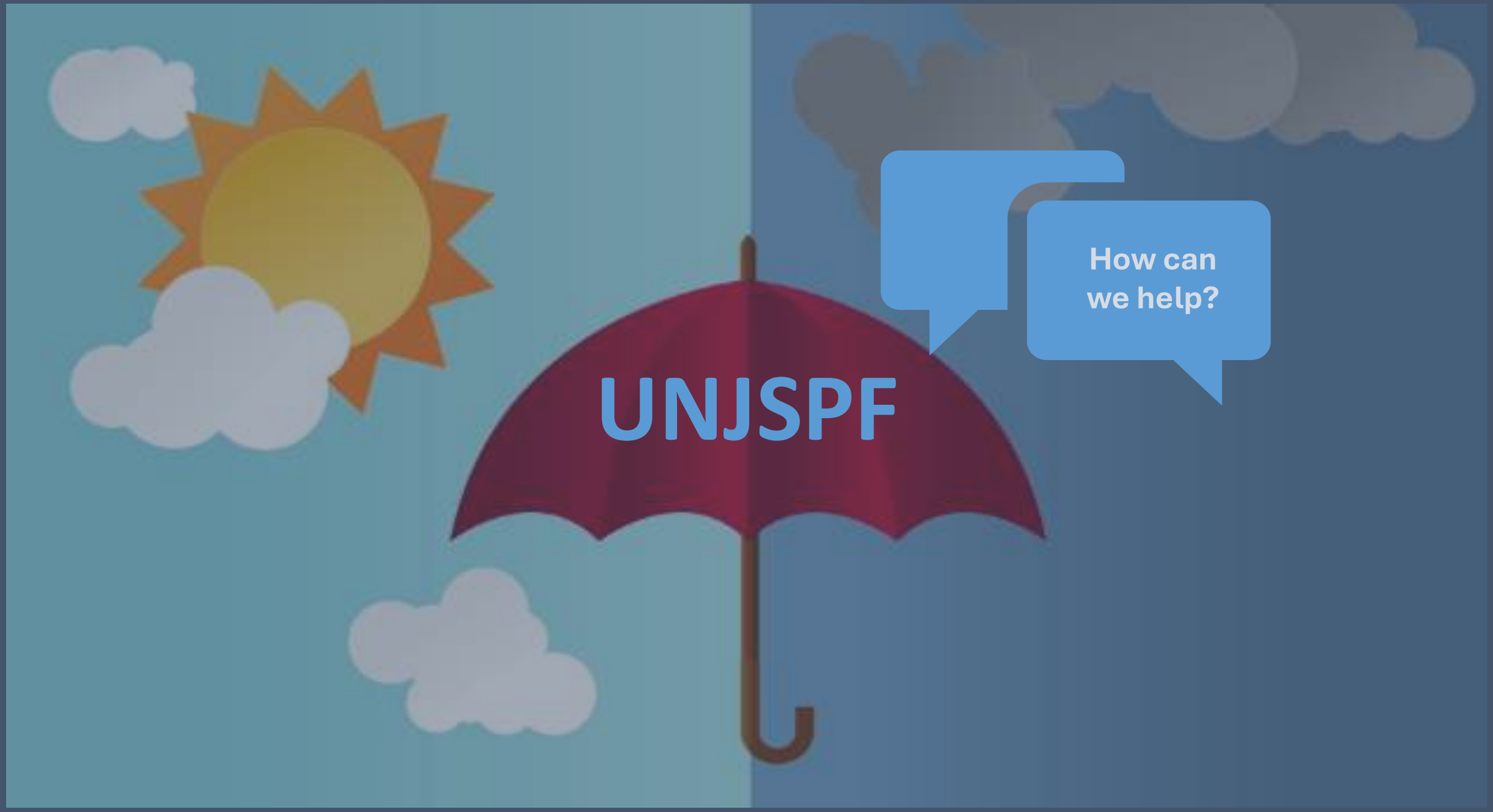


Survivor's Benefits

Guidance for survivors



Are you a survivor of a UNJSPF retiree/beneficiary?


UNJSPF
How can we help?

Frequently asked questions | 1

Can I nominate who receives a monthly survivor's benefit?

No. Eligibility for spouse, former-spouse, child and secondary-dependant benefits is determined by the UNJSPF Regulations and Rules.

Is PENS.A/2 the same as my organization's beneficiary form?

No. PENS.A/2 is the UNJSPF form for a possible residual settlement and any retroactive benefit due but unpaid. It is different from and covers different payments than UN form P2.

I completed an old A/2 before May 2026. Should I complete the new form?

Yes, completing the current form is strongly encouraged because the current designation on the new form covers both potential payment types (the old form only covered the Residual Settlement).

Frequently asked questions | 2

It a Residual Settlement always payable after all monthly payments have been made?

No. It is payable only if no monthly survivor's benefit is payable and a balance of the participant's own contributions plus interest remains after all other benefits due have already been paid.

Can a retroactive benefit be paid if a survivor's benefit is also payable?

Yes. A retroactive amount was already due to the member but unpaid at death; it is separate from monthly survivor's entitlement.

What happens if there is no valid A/2?

If a Residual Settlement and/or retroactive amount are payable, such amount/s will have to be paid to the estate, which can complicate processing. In that case the Fund requires designation of a court appointed Executor of the Estate.

Frequently asked questions | 3

Whom may I designate on PENS.A/2?

One or more persons and/or institutions. Provide complete contact details and percentage shares; use A/2-A if you wish to designate more than four recipients.

How do I submit PENS.A/2?

Complete it, print it, hand-sign and date all pages, scan the complete package in order, and upload the PDF through MSS. In-person and mail submission are also available.

Is my 'old' Pens.A/2 from before May 2026 still valid? When should I update it?

Yes, your 'old' A/2 form is still valid; however, it does not cover the payment of a Retroactive benefit due. Hence, you maywish to submit a new one. You should update the form after changes in wishes or circumstances, and for each new period of Fund participation. A new valid designation supersedes the previous one.