



UNJSPF

United Nations Joint
Staff Pension Fund

UNJSPF

PENSION TOWNHALL

Separation and Pre-Retirement Essentials

13 March 2024

Client Services and Outreach, UNJSPF
Bangkok-Geneva-Nairobi-New York

Time for a thought cloud...



Today's Presentation...

1. A reminder of key pension definitions and factors: learning to 'speak pension'
2. Overview of the main UNJSPF pension benefits
3. Overview of other UNJSPF benefits, including for disability and survivors
4. Separation from service: the process, requirements and how to prepare
5. Pension toolkit: UNJSPF website & Member Self-Service (MSS) and how to contact the Fund



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Disclaimer...

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, any decisions will be based on the appropriate provisions contained therein.

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.



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Part 1:

A reminder of key pension definitions & factors: Learning to “speak pension”

- **Date of Entry (DOE):** The date on which you first become a participant in the **UNJSPF**. Your DOE determines your Normal Retirement Age for pension purposes (NRA), your Early retirement Age and other important factors.

Important definitions used in pension discussions

- **Contributory Service (CS):** The period (in years, months & days) during which you pay contributions to the UNJSPF. One of the Key Factors in calculating a periodic pension benefit (meaning a benefit paid regularly every month for life, or for a duration in time, e.g., retirement benefits). The length of your CS will determine whether you have vested pension rights, and it will translate into your ROA (see next slide).

- **Vesting:** Acquiring periodic pension rights. Being vested in the UNJSPF implies that you have become eligible to elect a lifelong retirement benefit from the Fund. Vesting requires that you contribute to the UNJSPF for a minimum of 5 years. In other words, you must have at least 5 years of contributory service to be vested for a lifelong retirement benefit from the UNJSPF.
 - You are *vested* for a lifelong retirement benefit once you have completed 5 years of contributory service.
 - No vesting is required for coverage against the risk of *disability* and *death (in-service or in disability/retirement)*. You are covered for this risk *from your first day* of Fund participation, provided you were medically cleared when you joined your organization.

- **Rate of Accumulation (ROA):** The amount of pension benefit in percentage terms you earn for each year, month and day of your contributory service. It is one of the Key Factors in calculating a periodic pension benefit.
 - Used in calculating Deferred, Early and Normal Retirement Benefits.
 - The percentage of your Final Average Remuneration (FAR)
 - The **maximum** ROA is **70%** of your FAR*.
 - Your ROA is determined by your Date of Entry (DOE) into Participation. If your DOE is after 01 January 1983, your ROA are:

○ First 5 years of CS:	1.50% per year (7.50% max)
○ Next 5 years of CS:	1.75% per year (8.75% max)
○ Next 25 years of CS:	2.00% per year (50.00% max)
○ Excess of 35 years of CS:	1.00% per year (3.75% max = 3.75 years CS)*

***Maximum accrual of 70% reached after 38.75 years of CS.** If you work longer than 38.75 years, you continue to be a participant, make contributions, earn interest, increase your FAR. Your contributions and interest increase, which will increase the lump sum you can take. The only difference is that your ROA remains at 70% and doesn't increase further.

Let's calculate: Rate of Accumulation (ROA)

- **8 years of CS:**

■ First 5 years of CS:	1.50% per year =	1.50% X 5 =	7.50%
■ Next 5 years of CS:	1.75% per year =	1.75% X 3 =	<u>5.25%</u>
	Total ROA =		12.75%

- **20 years of CS:**

■ First 5 years of CS:	1.50% per year =	1.50% X 5 =	7.50%
■ Next 5 years of CS:	1.75% per year =	1.75% X 5 =	8.75%
■ Next 10 years of CS:	2.00% per year =	2.00% X 10 =	<u>20.00%</u>
	Total ROA =		36.25%

- **31 years of CS:**

■ First 5 years of CS:	1.50% per year =	1.50% X 5 =	7.50%
■ Next 5 years of CS:	1.75% per year =	1.75% X 5 =	8.75%
■ Next 21 years of CS:	2.00% per year =	2.00% X 21 =	<u>42.00%</u>
	Total ROA =		58.25%

Important definitions used in pension discussions – cont'd

- **Pensionable Remuneration (PR):** The scale used to calculate your monthly pension contributions **based on your Grade & Step.**
 - Looks like a salary scale, but is used **only** for pension purposes
 - For Professional staff, the PR scale is applicable to every duty station around the world. The same Grade and Step during the same months will have the same PR rate and, therefore, pay the same amount of pension contributions.
 - For Local/General Service staff, the PR scale is equal to your gross pensionable salary plus any pensionable allowances (such as language allowance); *(refer to Art. 51 of the UNJSPF Regulations and Rules).*
 - PR scales are determined by the International Civil Service Commission (ICSC).
 - **Your PR is NOT what your future retirement income will be.**

For the latest applicable scales and further information, please visit:
<https://icsc.un.org/Home/PensionableRemuneration>

Participation: Your monthly contributions to the UNJSPF

Pensionable remuneration for staff in the Professional and higher categories
In US dollars - effective 1 February 2020

Level	STEPS												
	I	II	III	IV	V	VI	VII	VIII	IX	X	XI	XII	XIII
USG	335,173												
ASG	311,176												
D-2	254,635	259,954	265,274	270,599	275,926	281,248	286,568	291,890	297,212	302,532			
D-1	228,966	233,640	238,317	242,994	247,656	252,333	257,008	261,674	266,354	271,024	275,697	280,366	285,040
P-5	198,653	202,628	206,608	210,578	214,558	218,528	222,511	226,484	230,459	234,434	238,411	242,381	246,361
P-4	163,779	167,562	171,345	175,129	178,912	182,695	186,546	190,382	194,216	198,050	201,895	205,721	209,560
P-3	134,149	137,586	141,089	144,587	148,090	151,591	155,091	158,599	162,097	165,597	169,105	172,603	176,109
P-2	104,076	107,124	110,170	113,215	116,265	119,316	122,366	125,407	128,457	131,501	134,547	137,632	140,760
P-1	80,487	82,974	85,458	87,945	90,427	92,996	95,581	98,169	100,754	103,342	105,927	108,509	111,097

Pensionable remuneration associated with pay points for staff beyond the maximum salaries on the unified salary scale
In US dollars - effective 1 February 2020

Level	PP1	PP2
P-4	213,399	217,237
P-3	179,606	183,124
P-2	143,894	
P-1	113,682	

- Note well!: The PR rate shown is *not* what your future pension will be! It is used solely to calculate your contributions to the Fund and to calculate your FAR in the future, if you become entitled to a periodic benefit from the Fund!
- The amount of your monthly contribution is the *PR rate X 7.9% divided by 12 months*.
- The amount of your organizations monthly contribution is your contribution X 2 (*double your amount*).

UNITED NATIONS SECRETARIAT
STATEMENT OF EARNINGS AND DEDUCTIONS



SECRETARIAT DES NATIONS UNIES
RELEVÉ DES EMOLUMENTS ET RETENUES

Contract Type		Pay Date : 25-Nov-2020	Index No :
Pension Remun : USD 218,528.00		Pay Period : 01-Nov-2020 - 30-Nov-2020	Name
Cat-Grd-Step : P-5-06		Org : UNJSPF	
		Duty Stn : New York	

	Current Month	Retroactive	Total in Base Currency (USD)
Earnings			
Gross Salary	USD		
Post Adjustment (70.30)	USD		
			<i>Total:</i>
Deductions			
Staff Member's Pension Contribution	USD	1,438.64	1,438.64
(Aetna)	USD		
UNHQ NY Staff Union	USD		
Dental Insurance Contribution (Cigna)	USD		
			<i>Total:</i>
			<i>Net Pay:</i>
Adjustments	USD		
			<i>Total:</i>
			<i>Net Pay After Adjustments:</i>
Organization's Contribution			
UN Dental Insurance Subsidy	USD		
Organization's Pension Contribution	USD	2,877.29	2,877.29
(Aetna)	USD		

Important definitions used in pension discussions – cont'd

- **Final Average Remuneration (FAR):** One of the Key Factors in calculating a monthly pension benefit.
 - The *average* of the highest *36 months* (3 years) of PR rates during your last *60 months* (5 years) of contributory service prior to your separation from service. The FAR reflects your income level during the last years of your contributory service in the Fund.
- **Basic Pension Calculation for periodic pension benefits:** Uses the Key Factors explained:
 - *ROA multiplied by FAR*
 - *Note well!: The longer your Contributory Service, the higher your benefit due to the increased ROA*
 - For retirement benefits: the calculation also considers your **AGE** at the date of separation to determine whether a reduction factor must be applied to your benefit or not.

Important definitions used in pension discussions – cont'd

- **Normal Retirement Age (NRA):** It is relevant for those who have vested pension rights. The NRA is the age at which, upon separation from service you are eligible to elect a full, monthly retirement benefit, payable for life, without any reductions.

- Your NRA is an acquired right, based on your Date of Entry (DOE) into the Fund, and *will not* change while your Participation continues. NRA is a UNJSPF concept regulated by the UNJSPF Regulations and Rules and is independent of your organization's HR/Staff rules. You can work beyond your NRA, if your organization allows, in which case your Fund participation will continue.

- There are currently 3 Normal Retirement Ages (NRA) for pension purposes in effect:

If your DOE is:

Before 1 January 1990

Between 1 January 1990 and 31 December 2013

On or after 1 January 2014

Your NRA is:

Age 60

Age 62

Age 65

- Likewise, your DOE will determine your Early Retirement Age:

If your DOE is:

Before 1 January 2014

On or after 1 January 2014

Your Early Retirement Age is:

Age 55

Age 58

- **Mandatory Age of Separation (MAS):** The age your **employing organization** (not the Fund!) sets as the date at which you must separate from service.
 - The MAS is *not* a UNJSPF concept, and the Fund does not consider it in any way when determining or calculating your pension entitlements.
 - Your MAS and NRA may not be the same; your MAS may be later than your NRA as it is independently determined by your organization.
 - You may continue to work past your NRA, the NRA is simply the *first date* as of which you are eligible to elect a *full pension benefit (i.e., “normal retirement” benefit under article 28)* without any reductions. You are NOT obliged to separate at your NRA; if your organization allows, you can continue to work beyond your NRA, in which case you will continue to pay pension contributions and, in most cases, continue to increase your future pension payouts.



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**Where can you check all these
factors for your own case?**

Where can you check these factors for your own case?

YOUR ANNUAL PENSION STATEMENT inside your MSS ACCOUNT

UNITED NATIONS JOINT STAFF PENSION FUND
ANNUAL STATEMENT AS OF 31 DECEMBER 2018

SEE [hyperlink to web page below](#) ON OUR WEBSITE FOR ANNUAL 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	NEWS
DAY	MO.	YR.	2. DATE OF ENTRY INTO PARTICIPATION	DAY	MO.	YR.								
13	07	03						Female	Single			General Service		62

B. CONTRIBUTORY SERVICE							
1. BEGINNING DATE	DAY	MO.	YR.	2. DATE OF ENTRY INTO PARTICIPATION	DAY	MO.	YR.
	13	07	03		13	07	03

	CONTRIBUTORY SERVICE				L.W.O.P/BREAK-IN-PARTICIPATION			
	YEARS	MONTHS	DAYS	YEARS	MONTHS	DAYS		
PRIOR YEAR TOTAL	3	14	4	0	7	0	1	23
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 2018	8	15	4	0	10	0	1	23

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. REMAINING BALANCE AT 31 DECEMBER 2018		
	0.00	

C. CONTRIBUTIONS		
(IN US DOLLARS)	(AMOUNT)	(INTEREST)
1. PRIOR YEAR BALANCE	70,269.16	14,981.74
2. INTEREST ON PRIOR YEAR BALANCE		2,770.65
3. PRIOR YEAR ADJUSTMENTS REPORTED IN THE CURRENT YEAR		
4. CURRENT YEAR REGULAR CONTRIBUTIONS	6,194.88	
5. OTHER CONTRIBUTIONS CREDITED (TRANSFERRED FROM SECTION D UPON COMPLETION OF PAYMENTS)		
6. BALANCE AT 31 DECEMBER 2018	76,464.04	17,752.39

E. ANNUAL PENSIONABLE REMUNERATION					
EFFECTIVE DATE (DDMM/YYYY)	AMOUNT (USD)	NO OF COMPLETE MONTHS	EFFECTIVE DATE (DDMM/YYYY)	AMOUNT (USD)	NO OF COMPLETE MONTHS
1 01/11/2007	53,850.00	4	11 01/03/2010	52,077.00	12
2 01/03/2008	55,080.00	5	12 01/03/2011	54,844.00	12
3 01/06/2008	58,248.00	7	13 01/03/2012	58,385.00	12
4 01/03/2009	60,162.00	5	14 01/03/2013	62,843.00	7
5 01/04/2009	60,161.00	5	15 01/10/2013	75,305.00	5
6 01/06/2009	60,162.00	2	16 01/03/2014	76,059.00	1
7 01/07/2009	60,161.00	1	17 01/04/2014	75,305.00	6
8 01/08/2009	60,162.00	2	18 01/10/2014	76,416.00	1
9 01/10/2009	60,161.00	1	19 01/11/2014	77,645.00	2
10 01/11/2009	60,162.00	4	20 01/01/2015	78,416.00	45

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Where can you check these factors for your case?

YOUR ANNUAL PENSION STATEMENT inside your MSS ACCOUNT



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C. CONTRIBUTIONS			E. ANNUAL PENSIONABLE REMUNERATION		
(IN US DOLLARS)	(AMOUNT)	(INTEREST)	EFFECTIVE DATE (DD/MM/YYYY)	AMOUNT (USD)	NO OF COMPLETE MONTHS
1. PRIOR YEAR BALANCE	70,269.16	14,981.74	1 01/11/2007	53,855.00	4
2. INTEREST ON PRIOR YEAR BALANCE		2,770.65	2 01/03/2008	55,686.00	5
3. PRIOR YEAR ADJUSTMENTS REPORTED IN THE CURRENT YEAR			3 01/08/2008	58,248.00	7
4. CURRENT YEAR REGULAR CONTRIBUTIONS	6,194.88		4 01/03/2009	60,162.00	1
5. OTHER CONTRIBUTIONS CREDITED (TRANSFERRED FROM SECTION D UPON COMPLETION OF PAYMENTS)			5 01/04/2009	60,161.00	1
6. BALANCE AT 31 DECEMBER 2018	76,464.04	17,752.39	6 01/05/2009	60,162.00	2
			7 01/07/2009	60,161.00	1
			8 01/08/2009	60,162.00	2
			9 01/10/2009	60,161.00	1
			10 01/11/2009	60,162.00	4
			11 01/03/2010	62,077.00	12
			12 01/03/2011	64,844.00	12
			13 01/03/2012	65,580.00	12
			14 01/03/2013	69,643.00	7
			15 01/10/2013	75,366.00	5
			16 01/03/2014	76,099.00	1
			17 01/04/2014	75,336.00	6
			18 01/10/2014	78,416.00	1
			19 01/11/2014	77,643.00	2
			20 01/01/2015	78,416.00	48

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For detailed information about your participation in the UNJSPF, please visit the **Fund's website** www.unjspf.org and online resources available under the “For Clients” and “Resources” tabs:

<https://www.unjspf.org/for-clients/participating-in-the-fund/>

We also strongly encourage you to take the helpful **Pension eLearning modules** designed to guide you on pension matters, including for “**Participation Essentials**”:
<https://www.unjspf.org/unjspf-pension-elearning-modules/>



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Time for a pension quiz





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Part 2:

Overview of all UNJSPF pension benefits



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For detailed information about your benefit options upon separation from service, including for Withdrawal Settlement and Retirement benefits, please visit the **Fund's website** www.unjspf.org and online resources under the “For Clients” and “Resources” tabs:

<https://www.unjspf.org/for-clients/preparing-to-retire-or-leave-the-fund/>

We also strongly encourage you to take the helpful **Pension eLearning modules** designed to guide you on pension matters, including for “**Benefits and Separation Essentials**”: <https://www.unjspf.org/unjspf-pension-elearning-modules/>

The Fund provides two different kinds of
benefits:

Settlement payments

(e.g., Withdrawal Settlement) or,

Periodic benefits

(e.g., retirement benefits, disability benefit,
survivor's benefits)

Reminder: Two types of UNJSPF benefits

- **Settlements:** One-time payments that ‘settle’, or end, your relationship with the Fund - and all liabilities the Fund has with you.
 - Withdrawal Settlement
 - Residual Settlement
- **Periodic “Benefits” or “Pensions”:** benefits paid to you by the Fund periodically, i.e., every month, for life (retirement benefits), as well as benefits payable to your entitled survivors either for life (surviving spouse/ex-spouse) or for a duration in time (child/ren till age 21). Retirement benefits are available as an option only if you have vested pension right. Disability Benefits are payable for the duration of the disability, i.e., in most cases for life. All periodic benefits are adjusted for cost of living over time.
 - Deferred Retirement Benefit
 - Early Retirement Benefit
 - Normal Retirement Benefit
 - Disability Benefit
 - Survivor’s Benefits [spouse(s)/ex-spouse(s)/child(ren) or secondary dependent]



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**Your pension benefit
will be determined based on
your separation date**



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What kind of benefit can I elect?

**Your benefit options will depend on
the length of your contributory service
and
your age
at the date of your separation**

Reminder: Your date of entry (DOE) into the UNJSPF determines your Normal and Early Retirement Ages

Normal Retirement Age (NRA) (Vested - with CS = or > 5 yrs):

- 60 if entry into the Fund before 1 Jan 1990
- 62 if entry into the Fund on or after 1 Jan 1990
- 65 if entry into the Fund on or after 1 Jan 2014

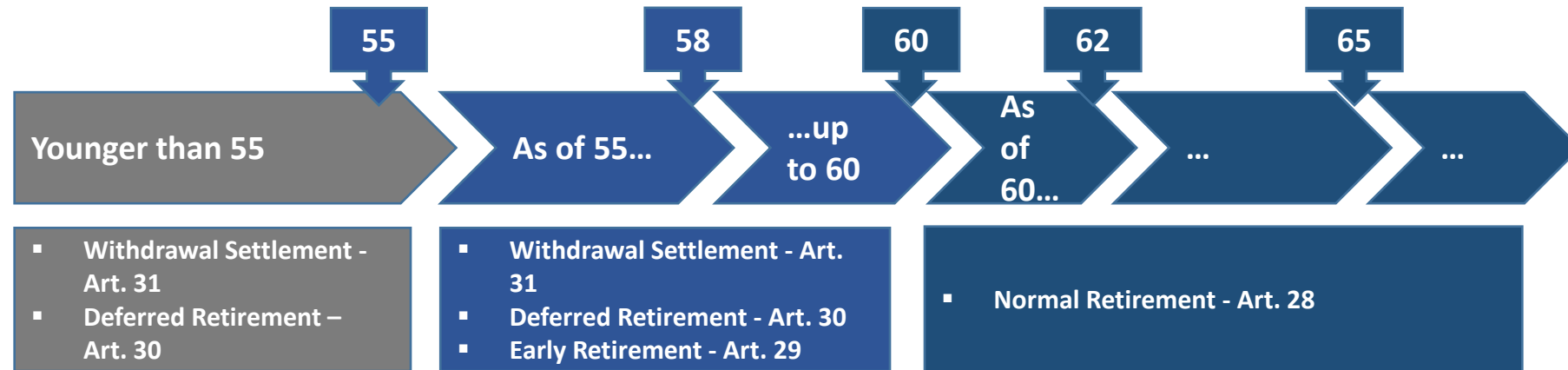
Early Retirement Age (Vested - with CS = or > 5 yrs):

- 55 or older but less than 60/62 if entry into Fund before 1 Jan 2014
- 58 or older but less than 65 if entry into the Fund on or after 1 Jan 2014

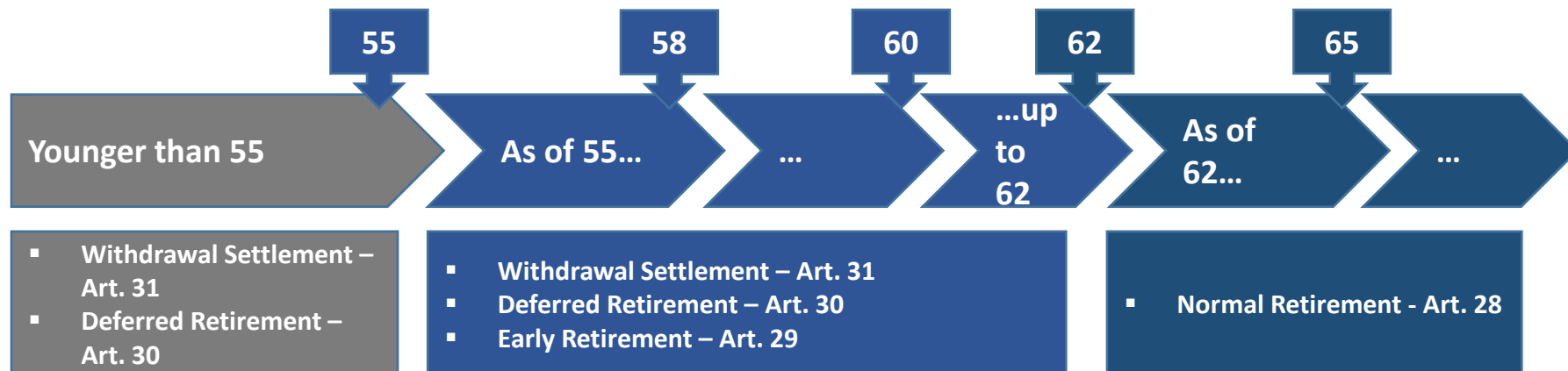
Deferred Retirement Age (Vested - with CS = or > 5 yrs):

- At any age younger than NRA, even if younger than 55/58

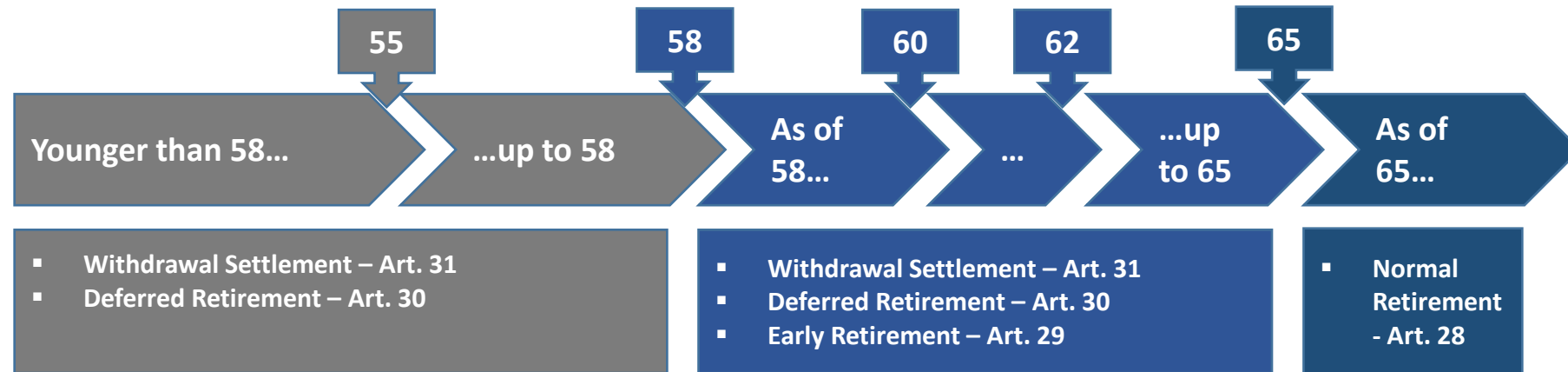
Scenario 1 - NRA 60 = Your entry/re-entry into the UNJSPF participation was before 01 January 1990 – Your benefit options based on your age and 5 years or more Contributory Service (CS) at the date of separation from service:



Scenario 2 - NRA 62 = Your entry/re-entry into the UNJSPF participation was between 01 January 1990 and 31 December 2013 - Your benefit options based on your age and 5 years or more CS at the date of separation from service:



Scenario 3 - NRA 65 = Your entry/re-entry into the UNJSPF participation was on or after 01 January 2014 - Your benefit options based on your age and 5 years or more CS at the date of separation from service:





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UNJSPF Benefits explained one by one



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Watch the educational video about
“Benefit Options”

<https://www.youtube.com/watch?v=8YYe0CjwDqw>



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

Withdrawal Settlement – Article 31

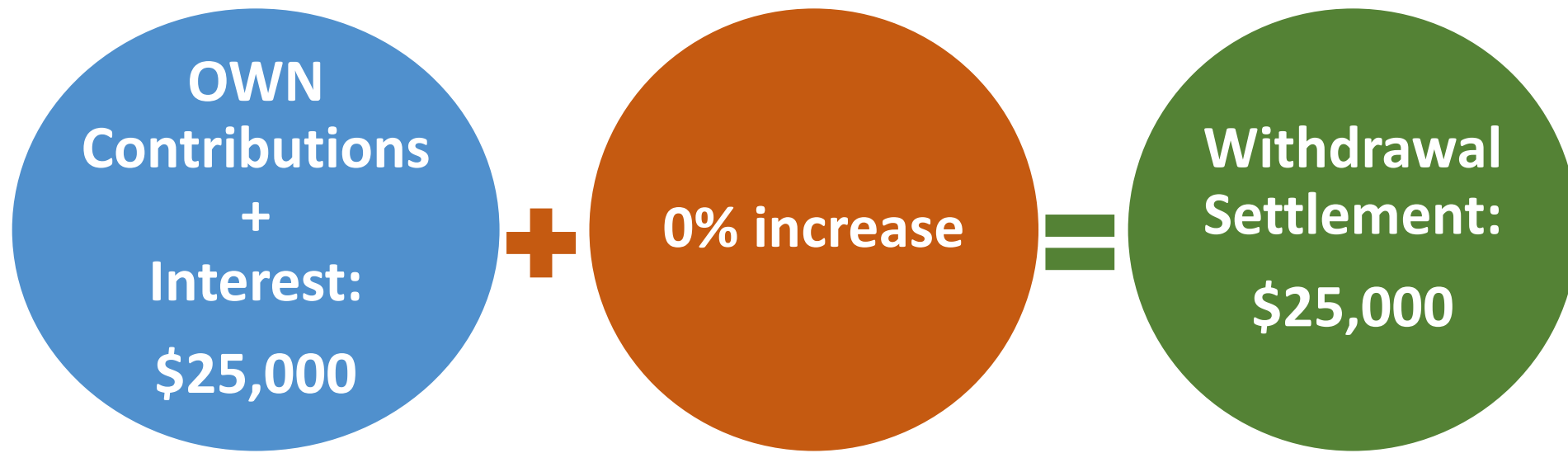
The Withdrawal Settlement

- is a one-time payment that “settles” all obligations of the Fund to you; you relinquish all rights in the UNSJPF and there is no further relationship between you and the Fund.
- is the sum of your own contributions plus compound interest (3.25%).
- for those who vested (5 years or more of CS), the amount of the Withdrawal Settlement is increased by a “bonus” amount based on the years/months of your CS after year 5 (up to a max. 100% increase).
- is eligible for Restoration should you re-join a UNJSPF member organization at a later date (strict deadlines apply!).
- Calculation basics:
 - Less than 5 years CS: one-time payment of your total OWN Contributions plus interest.
 - Between 5- and 15-years CS: one-time payment of your total OWN Contributions plus interest plus 10% increase for every year (and pro-rated month) of CS over 5 years (maximum 100%).
 - More than 15 years CS: one-time payment of your total OWN Contributions plus interest plus 100% increase.

Let's calculate: Withdrawal Settlement – less than 5 years CS

Example - Withdrawal Settlement after 4 years CS:

- **\$20,000 own Contributions**
- **\$5,000 interest on Contributions**
- **Zero CS years over 5 years CS: no increase of your own contributions + interest amount.**



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 – more than 15 years CS

Example - Withdrawal Settlement after 20 years CS:

- **15 CS years over 5 years CS:** = 100% (max) increase of your own contributions + interest amount.
- **\$150,000 own Contributions**
- **\$50,000 interest on Contributions**





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Retirement Benefits
(these are periodic benefits,
payable every month, for life,
adjusted for cost of living over time
with attached survivor's benefits)

Formula to calculate your pension benefit

BENEFIT AMOUNT

FINAL AVERAGE
REMUNERATION

×

RATE OF ACCUMULATION

=

ANNUAL PENSION AMOUNT

(REDUCED FOR EARLY RETIREMENT)

CALCULATED IN USD



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“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**)

What is the Normal Retirement Benefit?

- A monthly benefit that is payable for life and is calculated *without* any reduction factors.
- Allows for converting part of the benefit into a lump sum (one-time payment at the beginning of your benefit which reduces the monthly amount accordingly).
- Once in payment, monthly amount is adjusted for cost of living over time.
- A Child's Allowance is also payable during your lifetime for any children you may have that are still under the age of 21 or, if recognized as disabled by the Fund, beyond age 21.
- The benefit carries Survivors Benefits for eligible survivors [eligible spouse/s, ex-spouse/s, child/ren under 21 (or beyond 21 if recognized as disabled by the Fund), or secondary dependents].
- You are eligible for a Normal Retirement Benefit once you have reached your NRA. However, you can continue to work and contribute to the Fund beyond this date. In that case, you will continue to pay pension contributions and earn additional CS.
- Your entitlement starts as of the date following your separation date.

The Lump Sum option:

- Is available with Early Retirement or Normal Retirement Benefits.
- Is a one-time payment at the beginning of your retirement.
- Is an *optional* benefit and a *personal* choice.
- Can be *any amount* up to the greater of 1/3 of the actuarial (present) value of your full, yearly benefit or your total Contributions plus interest.
- Reduces the amount of your monthly benefit in proportion to the lump sum received. For example, a 1/3 Lump Sum will reduce your monthly benefit by 1/3.

Vested Participants – Separation at or after NRA

Summary:

- At this point, if you separate, you have two choices:
 - Normal Retirement Benefit
 - Deferment of choice
- When you run an estimate with a separation date at this stage, the estimate will only show the benefit choice available, the full, Normal benefit.
- The estimate will indicate you full 100% pension and also the reduced pension with the indicated Lump Sum amount.
- If you separate at your NRA but think you may return to work, it is possible to defer your choice while you decide.
- In this example, the Participant is married, so a prospective Surviving Spouse's Benefit is displayed.

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

NEW YORK (Headquarters)
P.O. Box 5036, UNITED NATIONS, N.Y. N.Y. 10017
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Email: UNJSPF@UN.ORG
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Web: <http://www.unjspf.org>

Ref:
PENSION

16 October 2019

PERSONAL AND CONFIDENTIAL

TO:

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: 06/03/1971 (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

Separation Date

Full Retirement Benefit & Prospective Surviving Spouse's Benefit w/o Lump Sum

Reduced Retirement Benefit & Prospective Surviving Spouse's Benefit together with Lump Sum



UNJSPF
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Staff Pension Fund

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**)

What is the Early Retirement Benefit?

- A monthly benefit that is payable for life.
- The amount of the Early benefit is calculated in the same manner as a Normal Retirement Benefit; however, it is then reduced, for life, in line with your age and the length of your CS at the time of separation.
- Allows for converting part of the benefit into a **lump sum** (one-time payment at the beginning of your benefit which reduces the monthly amount accordingly).
- Once in payment, monthly amount is adjusted for cost of living over time.
- A Child's Allowance is also payable during your lifetime once you have reached NRA for any children you may have that are still under the age of 21 or, if recognized as disabled by the Fund, beyond age 21.
- The benefit carries Survivors Benefits for eligible survivors [eligible spouse/s, ex-spouse/s, child/ren under 21 (or beyond 21 if recognized as disabled by the Fund), or secondary dependents].
- Your entitlement starts as of the date following your separation date.

The Lump Sum option:

- Is available with Early Retirement or Normal Retirement Benefits.
- Is a one-time payment at the beginning of your retirement.
- Is an *optional* benefit and a *personal* choice.
- Can be *any amount* up to the greater of 1/3 of the actuarial (present) value of your full, yearly benefit or your total Contributions plus interest.
- Reduces the amount of your monthly benefit in proportion to the lump sum received. For example, a 1/3 Lump Sum will reduce your monthly benefit by 1/3.

The Early Retirement Benefit – Article 29: The Reduction Factor

What are the Reduction Factors for Early Retirement Benefits?

- The extent of the reductions applied to your Early Retirement Benefit depend on:
 - **Your Age at separation**, i.e., how many years and months you are younger than your Normal Retirement Age: to determine the multiplier applied to your reduction factor **and**
 - **The Length of your CS** at separation: to determine the applicable reduction factor
- If your Early Retirement Age is 55, then the following reduction factors apply based on the length of your CS:
 - ❖ less than 25 years of CS: 6% per year
 - ❖ from 25 to 30 years of CS: 3% per year
 - ❖ more than 30 years of CS: 1% per year
- If your Early Retirement Age is 58, then the following reduction factors apply based on the length of your CS:
 - ❖ less than 25 years of CS: 6% per year
 - ❖ more than 25 years of CS: 4% per year
- **Note Well!!!** The smaller Reduction Factors of 1%, 3%, or 4% are applicable for a maximum of 5 years. After 5 years, the Reduction Factor reverts to 6%. *For example*, if separating at age 55 after 31 years of CS with a NRA of 62, you are separating **7 years “early”**. Therefore, the Reduction Factor applied to your full benefit is 1% X 5 years = **5% plus** 6% X 2 years = **12%, total 17%**.

Vested Participants – Separation between ERA and NRA

Summary:

- At this point, if you separate, you have four options:
 - Withdrawal Settlement
 - Early Retirement Benefit
 - Deferred Retirement Benefit
 - Deferment of choice
- An estimate run with a separation during this period will only show the benefit choices available calculated based on the separation date you entered.
- Both the Early and the Deferred Retirement benefits are shown>
 - The Early Retirement calculation already includes the reduction factor as applicable to your case.
 - The Deferred Retirement calculation shows the **FULL** amount payable if you defer payment till your NRA.
- In this example, the Participant is married, and that data is on file with the Fund, so a prospective Surviving Spouse's Benefit is displayed.
- The Withdrawal Settlement calculation already includes your 10%+ increase for 5-15 years of CS.

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Web: <http://www.unjspf.org>

Ref: [REDACTED]
PENSION [REDACTED]
PERSONAL AND CONFIDENTIAL
TO: [REDACTED]

26 April 2018

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: 06/03/1971 (Normal Retirement Age: 62)

DATE OF SEPARATION: 31 March 2026

EARLY RETIREMENT - ARTICLE 29

1. FULL PENSION PER YEAR	\$ 38,345.64
PROSPECTIVE SURVIVOR (ARTICLE 34/35) PER YEAR	\$ 19,172.88
OR	
2. REDUCED PENSION PER YEAR	\$ 14,628.96
TOGETHER WITH LUMP SUM (MAXIMUM)	\$ 330,944.19
PROSPECTIVE SURVIVOR (ARTICLE 34/35) PER YEAR	\$ 19,172.88

FULL DEFERRED RETIREMENT - ARTICLE 30

AT AGE 62 PER YEAR	\$ 65,548.20
------------------------------	--------------

PROSPECTIVE SURVIVOR (ARTICLE 34/35) PER YEAR

\$ 32,774.16

WITHDRAWAL SETTLEMENT - ARTICLE 31

\$ 661,888.38

Separation Date

Early Retirement Benefit & Prospective Surviving Spouse's Benefit, w/o Lump Sum

Early Retirement Benefit & Prospective Surviving Spouse's Benefit, with maximum Lump Sum

Deferred Retirement Benefit & Prospective Surviving Spouse's Benefit as of NRA

Withdrawal Settlement including increases



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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)

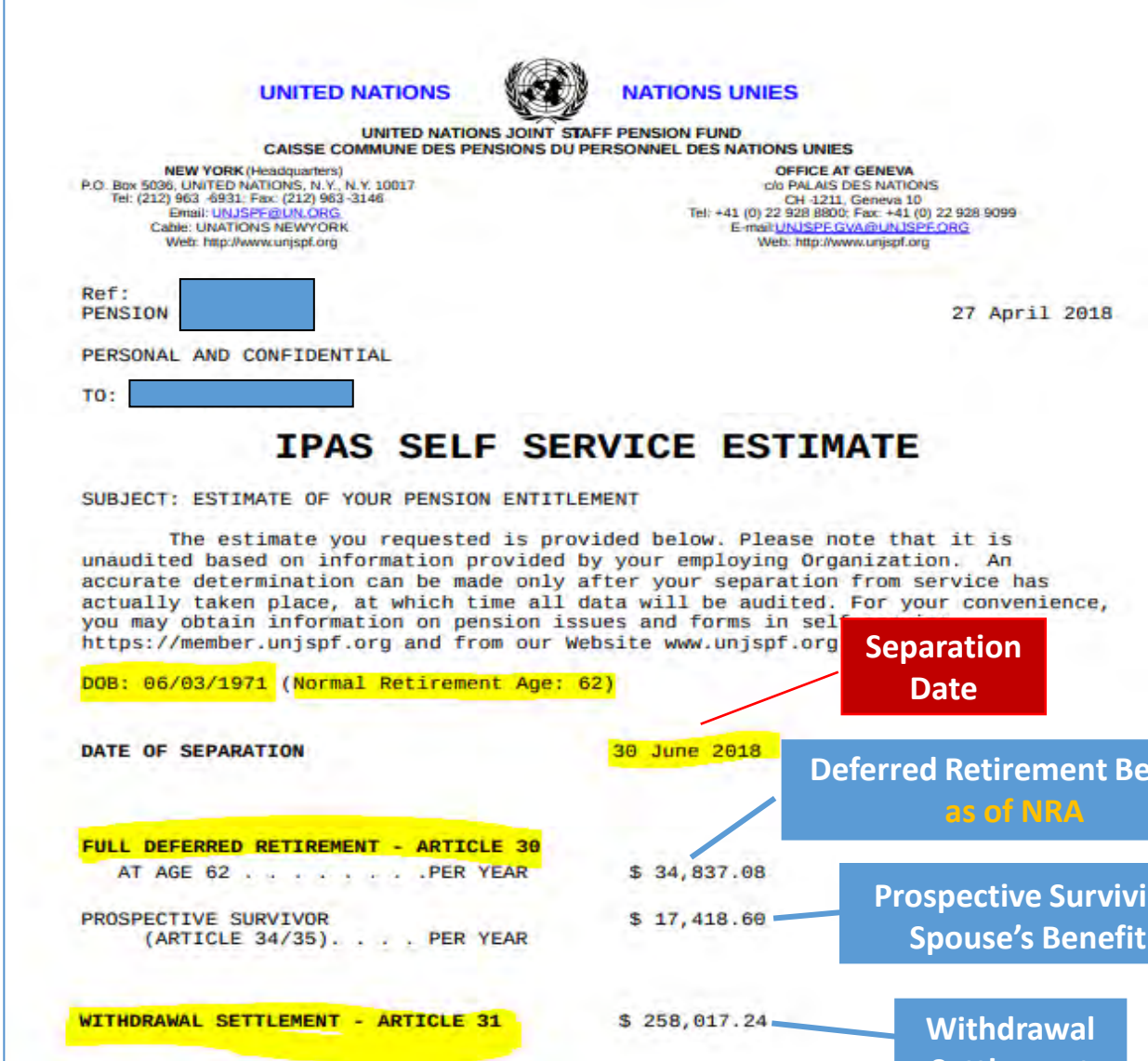
The Deferred Retirement Benefit – Article 30

- **NOT** to be confused with the Deferment of Choice or Payment option (Art. 32) previously discussed. When you choose a Deferred Retirement Benefit, **you are choosing a monthly benefit for life that will start into payment at a point in time of your choosing between your Early Retirement and Normal Retirement ages.**
- You are in effect choosing an Early Retirement or Normal Retirement Benefit *to be payable in the future.*
- You determine when the benefit shall start into payment by submitting payment instructions to the Fund at any time after you reach your Early Retirement Age up to your NRA. Once you reach NRA, the benefit is automatically payable.
- If you elect to commence your benefit before your NRA, a reduction factor like for Early Retirement will be calculated and applied to your entitlement as of the start payment date.
- **Note well!!!** If you elect a Deferred Retirement Benefit:
 - There is **no option** to receive a lump sum payment in addition to the monthly benefit,
 - It does **not** provide for any kind of child's benefit,
 - There **is** a Surviving Spouse's benefit payable where applicable.
- ... **is eligible for Restoration under Article 24 bis**, should you re-join a UNJSPF member organization more than 36 months after you last separated and you (were deemed to have) elected the benefit on or after 01 April 2007, provided the benefit is not, yet, due in payment. **(Strict deadlines apply!)**

Separation after vesting but before Early Retirement Age

Summary:

- At this point, if you separate, you have three choices (2 benefit options and the *Deferment of choice*):
 - Withdrawal Settlement Art. 31
 - Deferred Retirement Benefit Art. 30
 - Deferment of choice* Art. 32
- When you run an estimate with a separation date at this stage, the estimate will only show the benefit options available based on the separation date you entered.
- The Withdrawal Settlement calculation *includes* your 10%+ increase for 5-15 years of CS.
- The Deferred Retirement calculation shows the **FULL** amount payable if you defer the commencement of payment till your NRA. If you choose an earlier commencement of payment date, the Early Retirement reduction factor would apply. Note *no* Lump Sum is available.
- In this example, the Participant is married, and that data is on file with the Fund, so a prospective Surviving Spouse's Benefit is displayed.



The image shows a document titled "IPAS SELF SERVICE ESTIMATE" from the United Nations Joint Staff Pension Fund. It includes contact information for New York and Geneva offices, a reference number, and a date of 27 April 2018. The document is marked "PERSONAL AND CONFIDENTIAL". The subject is "ESTIMATE OF YOUR PENSION ENTITLEMENT". It provides an estimate based on a separation date of 30 June 2018 and a date of birth of 06/03/1971. The document lists three options: Full Deferred Retirement (Article 30) at \$34,837.08 per year, Prospective Survivor (Article 34/35) at \$17,418.60 per year, and Withdrawal Settlement (Article 31) at \$258,017.24. Annotations with arrows point to specific parts of the document: "Separation Date" points to the date of separation, "Deferred Retirement Benefit as of NRA" points to the full deferred retirement amount, "Prospective Surviving Spouse's Benefit" points to the survivor benefit amount, and "Withdrawal Settlement" points to the withdrawal settlement amount.

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Ref: 
PENSION

27 April 2018

PERSONAL AND CONFIDENTIAL

TO: 

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 <https://member.unjspf.org> and from our Website www.unjspf.org

DOB: 06/03/1971 (Normal Retirement Age: 62)

DATE OF SEPARATION 30 June 2018

FULL DEFERRED RETIREMENT - ARTICLE 30
AT AGE 62PER YEAR \$ 34,837.08

PROSPECTIVE SURVIVOR (ARTICLE 34/35)PER YEAR \$ 17,418.60

WITHDRAWAL SETTLEMENT - ARTICLE 31 \$ 258,017.24

Separation Date

Deferred Retirement Benefit as of NRA

Prospective Surviving Spouse's Benefit

Withdrawal Settlement

Vested Participants – Separation between ERA and NRA

Summary:

- At this point, if you separate, you have four choices (2 benefit options and the *Deferment of choice*):
 - Withdrawal Settlement – Art. 31
 - Early Retirement Benefit – Art. 29
 - Deferred Retirement Benefit – Art. 30
 - Deferment of choice* – Art. 32
- An estimate run with a separation during this period will only show the benefit options available calculated based on the separation date you entered.
- Both the Early and the Deferred Retirement benefits are shown>
 - The Early Retirement calculation already includes the reduction factor as applicable to your case.
 - The Deferred Retirement calculation shows the **FULL** amount payable if you defer the commencement of payment till your NRA.
- In this example, the Participant is married, and that data is on file with the Fund, so a prospective Surviving Spouse's Benefit is displayed.
- The Withdrawal Settlement calculation already includes your 10%+ increase for 5-15 years of CS.

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Ref: 
PENSION
PERSONAL AND CONFIDENTIAL
TO: 

26 April 2018

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: 06/03/1971 (Normal Retirement Age: 62)

DATE OF SEPARATION: 31 March 2026

EARLY RETIREMENT - ARTICLE 29

1. FULL PENSION PER YEAR	\$ 38,345.64
PROSPECTIVE SURVIVOR (ARTICLE 34/35) PER YEAR	\$ 19,172.88
OR	
2. REDUCED PENSION PER YEAR	\$ 14,628.96
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PROSPECTIVE SURVIVOR (ARTICLE 34/35) PER YEAR	\$ 19,172.88

FULL DEFERRED RETIREMENT - ARTICLE 30

AT AGE 62 PER YEAR	\$ 65,548.20
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PROSPECTIVE SURVIVOR (ARTICLE 34/35) PER YEAR	\$ 32,774.16
WITHDRAWAL SETTLEMENT - ARTICLE 31	\$ 661,888.38

Separation Date

Early Retirement Benefit & Prospective Surviving Spouse's Benefit, w/o Lump Sum

Early Retirement Benefit & Prospective Surviving Spouse's Benefit, with maximum Lump Sum

Deferred Retirement Benefit & Prospective Surviving Spouse's Benefit as of NRA

Withdrawal Settlement including increases



UNJSPF
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Staff Pension Fund

Finally, there is one other choice you have when separating from service:

The “Freeze” or Deferment of Choice option Article 32

(This is NOT a benefit option but an arrangement you can enter with the Fund, allowing you to NOT make a benefit election or request a payout when you separate from service but to defer that choice/payout for up to 36 months from your separation date...)

The “Freeze” or Deferment of choice option – Article 32

- **NOT** to be confused with Deferred Retirement Benefit (Art. 30) previously discussed.
- Indeed, when you choose the Deferment of Choice under Art. 32 you choose to NOT make a benefit election and to NOT request the payment of your benefit for the time being. This is not a benefit option, but an option to “**FREEZE**” your holdings in the Fund for a limited period of up to max. 36 months from your separation date.
 - If you expect to re-enter the UNJSPF within 36 months from the date of separation, you may wish to defer the benefit election or payment of your benefit for a period of up to max. 36 months under Article 32 of the UNJSPF Regulations.
 - Should you re-enter into participation within the 36 months, your participation is considered continuous, with a period of break in service (BIS).
 - You do not earn interest on your contributions during such period of deferment under Article 32.
 - Be mindful to be informed about the related benefit forfeiture conditions under Article 46!
 - If you elect this option, only page 1 of payment instructions forms PENS.E7 or PENS.E6 must be submitted at the time of separation. The following page(s) of the payment instruction form must NOT be submitted, else the form is invalid.
 - You can request payment of your benefit/make a benefit election at any time during the 36 months deferment period.
 - For those who elected Art. 32 and separated with 5 or more years of Contributory Service (CS), i.e. with vested pension rights, should you NOT re-enter the Fund within the 36 months deferment period, make sure to submit your benefit election on form Pens.E7 (pages 2 and 3) to the Fund before the 36 months have expired; else, the Fund will deem you to have elected a deferred retirement benefit under Article 30.

COMPARATIVE PENSION BENEFITS CHARTS

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

Separation at different stages of your career – UNJSPF Benefits Charts

Follow the link to access the
Benefit Eligibility Chart and the
Benefit Comparison Chart:

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

UNJSPF BENEFIT ELIGIBILITY CHART - BASED ON YEARS OF CONTRIBUTORY SERVICE (CS) AND AGE AT THE DATE OF SEPARATION FROM SERVICE

Length of contributory service (CS) & Age at date of separation	Less than 5 years of CS & separation at any age	5 or more years of CS & separation prior to reaching your early retirement age (55 or 58, depending on your date of entry into UNJSPF participation)	5 or more years of CS & separation at your early retirement age or after but prior to reaching your normal retirement age for pension purposes (NRA) (60, 62 or 65, depending on your date of entry into UNJSPF participation)	5 or more years of CS & separation at your normal retirement age (NRA) or later
Withdrawal Settlement – Article 31	Yes	Yes	Yes	No
Deferred retirement benefit – Article 30	No	Yes	Yes	No
Early retirement benefit – Article 29	No	No	Yes	No
Full retirement benefit – Article 28	No	No	No	Yes
Deferment of choice/payment option – i.e. delaying payment or choice of benefit for a period of max. 36 months from the date of separation – Article 32	Yes - Should you re-join the Fund within the 36-month deferment period, your participation will be deemed to have been continuous (provided that no benefit has been paid to you). - Should you not re-join the Fund within the 36 months deferment period, remember to submit your payment instructions to the Fund before the 36 months have expired; if after a total of 5 years from your date of separation no payment instructions have been received by the Fund, your right to a benefit shall be forfeited under Article 46.	Yes - Should you re-join the Fund within the 36-month deferment period, your participation will be deemed to have been continuous (provided that no benefit has been paid to you). - Should you not re-join the Fund within the 36 months deferment period, remember to submit your payment instructions to the Fund before the 36 months have expired; if after a total of 5 years from your date of separation no payment instructions have been received by the Fund, your right to a benefit shall be forfeited under Article 46.	Yes - Should you re-join the Fund within the 36-month deferment period, your participation will be deemed to have been continuous (provided that no benefit has been paid to you). - Should you not re-join the Fund within the 36 months deferment period, remember to submit your payment instructions to the Fund before the 36 months have expired; if after a total of 5 years from your date of separation no payment instructions have been received by the Fund, your right to a benefit shall be forfeited under Article 46.	Yes - If you fail to submit your benefit election and payment instructions to the Fund within the 36-month deferment period, your participation will be deemed to have been continuous (provided that no benefit has been paid to you). - Should you not re-join the Fund within the 36 months deferment period, remember to submit your payment instructions to the Fund before the 36 months have expired; if after a total of 5 years from your date of separation no payment instructions have been received by the Fund, your right to a benefit shall be forfeited under Article 46.

UNJSPF BENEFIT COMPARISON CHART

	Retirement Benefit Art. 28	Early Retirement Benefit Art. 29	Deferred Retirement Benefit – Art. 30	Withdrawal Settlement Art. 31
Who is eligible to elect?	If you have 5 or more years of contributory service (CS) with the Fund & you separated from service on or after reaching your normal retirement age for pension purposes (NRA) (age 60, 62 or 65, depending on your date of entry into UNJSPF participation). For further details, visit: https://www.unjspf.org/for-clients/benefit-options	If you have 5 or more years of contributory service (CS) with the Fund & you separated from service on or after reaching your early retirement age (age 55 or 58, depending on your date of entry into UNJSPF participation) and prior to reaching normal retirement age for pension purposes (NRA) (age 60, 62 or 65, depending on your date of entry into UNJSPF participation). For further details, visit: https://www.unjspf.org/for-clients/benefit-options	If you have 5 or more years of contributory service (CS) with the Fund & you separated from service prior to reaching your normal retirement age for pension purposes (NRA) (age 60, 62 or 65, depending on your date of entry into UNJSPF participation). For further details, visit: https://www.unjspf.org/for-clients/benefit-options	If you have any period of contributory service (CS) with the Fund; except, if you have 5 or more years of contributory (CS) and at the date of separation have reached your normal retirement age for pension purposes (NRA) (age 60, 62 or 65, depending on your date of entry into UNJSPF participation), you CANNOT elect a Withdrawal Settlement. For further details, visit: https://www.unjspf.org/for-clients/benefit-options
When does the benefit become payable?	Your eligibility date is the date following your separation date. Processing and setting up your benefit will take some time, but once implemented, you will receive the payments due to you retroactively.	Your eligibility date is the date following your separation date. Processing and setting up your Fund benefit will take some time, but once implemented, you will receive the payments due to you retroactively.	Normally, your eligibility date is the date after you reach your normal retirement age when payments for this benefit begin. However, at your request, payments may start to be made to you earlier, at any time between your early retirement age and your normal retirement age for pension purposes; in this case, a reduction rate would be applied to your benefits, for life, depending on the number of years of contributory service and the number of years/months that separate you from your normal retirement age for the purposes of pension. In any case, to request the start of payments, you must submit to the	Following separation from service at any age. Processing and setting up your benefit will take a little time, but once implemented, you will receive the entire payment.



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Staff Pension Fund

CALCULATING retirement benefits



UNJSPF
United Nations Joint
Staff Pension Fund

Let's calculate retirement benefits....

Examples of calculation for Normal & Early Retirement benefits

Some key points:

- **Rate of Accumulation (ROA):** we'll review how it is calculated since it is a factor in computing a monthly benefit.
- **Normal Retirement Benefit:** the full retirement benefit based on your years of CS and FAR. No reduction factors are applied, it is payable at 100%. You must have reached your NRA to be entitled.
- **Early Retirement Benefit:** based on the Normal Retirement Benefit, with 'reduction factors' applied to account for the longer payment period of the monthly benefit. You must have reached your early retirement benefit to be entitled.

Rate of Accumulation (ROA)

- Used in calculating Deferred, Early and Normal Retirement Benefits.
- The percentage of your Final Average Remuneration (FAR)
- The **maximum** ROA is **70%** of your FAR*.
- Your ROA is determined by your Date of Entry (DOE) into Participation. If your DOE is on or after 01 January 1983, your ROA are:
 - First 5 years of CS: 1.50% per year (7.50% max)
 - Next 5 years of CS: 1.75% per year (8.75% max)
 - Next 25 years of CS: 2.00% per year (50.00% max)
 - Excess of 35 years of CS: 1.00% per year (3.75% max = 3.75 years CS)*

***maximum accrual of 70% reached after 38.75 years of CS.** If you work longer than 38.75 years, you continue to be a participant, make contributions, earn interest, increase your FAR. Your contributions and interest increase, which will increase the lump sum you can take. The only difference is that your ROA remains at 70% and doesn't increase further.

Rate of Accumulation (ROA)

	Entry BEFORE 01 January 1983	Entry ON or AFTER 01 January 1983
First 5 years of CS	2.00 % per year => 60 % max	1.50 % per year => 7.5 % max
Next 5 years of CS		1.75 % per year => 8.75 % max
Next 20 years of CS		2.00 % per year => 40 % max
Next 5 years of CS	1.00 % per year => 5 % max	2.00 % per year => 10 % max
CS in excess of 35 years	1.00 % per year => 5 % max	1.00 % per year => 5 % max
Maximum ROA	70 %	70 %
Corresponding CS years	40 years	38.75 years

Let's calculate: Rate of Accumulation (ROA)

- **8 years of CS:**

■ First 5 years of CS:	1.50% per year =	1.50% X 5 =	7.50%
■ Next 5 years of CS:	1.75% per year =	1.75% X 3 =	<u>5.25%</u>
	Total ROA =		12.75%

- **20 years of CS:**

■ First 5 years of CS:	1.50% per year =	1.50% X 5 =	7.50%
■ Next 5 years of CS:	1.75% per year =	1.75% X 5 =	8.75%
■ Next 10 years of CS:	2.00% per year =	2.00% X 10 =	<u>20.00%</u>
	Total ROA =		36.25%

- **31 years of CS:**

■ First 5 years of CS:	1.50% per year =	1.50% X 5 =	7.50%
■ Next 5 years of CS:	1.75% per year =	1.75% X 5 =	8.75%
■ Next 21 years of CS:	2.00% per year =	2.00% X 21 =	<u>42.00%</u>
	Total ROA =		58.25%

Normal Retirement Benefit reminder:

- Monthly benefit payable for life.
- Carries prospective survivor's benefits.
- Adjusted for cost-of-living over time.
- Can convert any amount up to 1/3 of the present value or your total Contributions plus interest (whichever is higher) to a one-time lump sum payment. The balance is payable as a reduced monthly pension for life.

❖ **Full Normal Retirement Benefit = your total ROA X your Final Average Remuneration (FAR)**

Let's calculate: Normal Retirement Benefit – cont'd

Normal Retirement Benefit facts:

Calculation factors:

- Fictional G-7, Bangkok staff member.
- NRA = age 60
- Retirement date at or after NRA: 1 January 2021
- Final Average Remuneration:
 - 2018 Pensionable Remuneration: 95,000
 - 2019 Pensionable Remuneration: 100,000
 - 2020 Pensionable Remuneration: 105,000
 - Total: 300,000
 - FAR: ($=\$300,000/3$) 100,000
- 31 years of CS = ROA of 58.25%
- Remember! You can choose a lump sum in conjunction with your Normal Retirement Benefit in any amount up to the maximum!

(1) Full annual pension (no lump sum):

$\$100,000 \text{ FAR} \times 58.25\% \text{ ROA} = \$58,250 \text{ yearly pension;}$

\$4,854.17 monthly pension

(2) Reduced annual pension (1/3 lump sum):

$\$100,000 \text{ FAR} \times 58.25\% \text{ ROA} = \$58,250 \text{ full yearly pension;}$

$\frac{1}{3} \text{ of } \$58,250 = \$19,416.67$

$\times 12.694 \text{ (estimated actuarial factor)}$

$= \$246,475.16 \text{ lump sum}$

Plus

$\frac{2}{3} \text{ of } \$58,250 \text{ yearly pension} = \$38,833.33 \text{ per year,}$
 $\$3,236.11 \text{ monthly}$

\$246,475.16 lump sum AND \$3,236.11 monthly pension

Early Retirement Benefit reminder:

- Monthly benefit payable for life.
- The benefit is the full benefit amount reduced for each year or part year that you commence your benefit before your NRA; the amount of the reduction is dependent on your DOE into the Fund.
- Carries prospective survivor's benefits.
- Adjusted for cost-of-living over time.
- Can commute any amount up to $\frac{1}{3}$ of the present value or your total Contributions plus interest (whichever is higher) to a one-time lump sum payment, with the balance being payable as a reduced monthly pension for life.

Let's calculate: Early Retirement Benefit – cont'd

Early Retirement Benefit facts:

Calculation factors:

- Same, fictional G-7, Bangkok staff member.
- NRA = age 62
- Retirement date at **56th birthday**: 1 January 2021
- Final Average Remuneration:
 - 2018 Pensionable Remuneration: 95,000
 - 2019 Pensionable Remuneration: 100,000
 - 2020 Pensionable Remuneration: 105,000
 - Total: 300,000
 - FAR: ($=\$300,000/3$) 100,000
- 25 years of CS = ROA of 46.25%

Reduced annual pension:

$\$100,000 \text{ FAR} \times 46.25\% \text{ ROA} = \$46,250 \text{ full yearly pension;}$

Reduction calculation:

Years younger than 62 = 6

Reduction factor for 25 years CS = 3% for 5 years

Reduction factor for additional years CS = 6%

Total reduction factor = (3% X 5 years) 15% + (6% 1 year) 6%
= 21%

Reduced yearly pension = $\$46,250 - 21\% = \$36,537.50$

\$3,044.79 monthly pension



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Let's do more examples.....

Let's calculate: Normal Retirement Benefit – example 2

Normal Retirement Benefit facts:

Calculation factors:

- Fictional G-7, Bangkok staff member.
- NRA = age 62
- Retirement date at NRA: 1 January 2021
- Final Average Remuneration:
 - 2018 Pensionable Remuneration: 95,000
 - 2019 Pensionable Remuneration: 100,000
 - 2020 Pensionable Remuneration: 105,000
 - FAR: 100,000
- 20 years of CS = ROA of 36.25%
- Remember! You can choose a lump sum in conjunction with your Normal Retirement Benefit in any amount up to the maximum!

(1) Full annual pension (no lump sum):

\$100,000 FAR X 36.25% ROA = \$36,250 yearly pension;

\$3,020.83 monthly pension

(2) Reduced annual pension (1/3 lump sum):

\$100,000 FAR X 36.25% ROA = \$36,250 full yearly pension;

1/3 of \$36,250 = \$12,083.33

X 12.694 (estimated actuarial factor)

= \$153,385.83 lump sum

Plus

2/3 of \$36,250 yearly pension = \$24,166.67 per year,
\$2,013.89 monthly

\$153,385.83 lump sum AND \$2,013.89 monthly pension

Let's calculate: Early Retirement Benefit – example 2

Early Retirement Benefit facts:

Calculation factors:

- Fictional G-7, Bangkok staff member.
- NRA = age 62
- Retirement date at 56th birthday: 1 January 2021
- Final Average Remuneration:
 - 2018 Pensionable Remuneration: 95,000
 - 2019 Pensionable Remuneration: 100,000
 - 2020 Pensionable Remuneration: 105,000
 - FAR: 100,000
- 20 years of CS = ROA of 36.25%

Reduced annual pension:

\$100,000 FAR X 36.25% ROA = \$36,250 full yearly pension;

Reduction calculation:

Years younger than 62 = 6

Reduction factor for 20 years CS = 6%

Total reduction factor = (6% X 6 years) = 36%

Full yearly pension = \$36,250 – 36% = \$23,200.00

\$1,933.33 monthly pension



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Time for a pension quiz





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Next up: Part 5 - Overview of other UNJSPF benefits

But first...   

TIME FOR A BREAK



Please return in
10 minutes (sharp)



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Part 3:

Overview of other UNJSPF benefits, including for disability and survivors



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Disability benefit

Article 33

(this is a **monthly benefit** payable upon application and only if the Fund's Disability Committee has found that a UNJSPF participant qualifies for reasons of health – NO lump sum)

Disability Benefit (Article 33)

...is a periodic benefit payable on a monthly basis if, due to an illness or injury, a participant can no longer continue working and if the illness or injury is likely to be permanent or of long duration. It is adjusted for cost of living over time. No vesting period required. It does not matter to the Fund whether the disability is service incurred or other. The Fund does not distinguish between full or partial disability.

- The Disability benefit payment starts after separation from service or after all paid sick and annual leave has been exhausted. It will be paid for as long as the incapacity continues and once you reach early retirement age 55 or 58 it is payable for life.
- Either the participant or his/her organization must apply for such benefit to the UN Staff Pension Committee (SPC).

How much is a disability benefit ?

- The benefit is roughly equivalent to the retirement benefit one would receive if s/he was to continue working until NRA at the same level and step as when the disability benefit is granted.

There is NO lump sum option under this benefit; it is a periodic benefit payable monthly in arrears.

Learning Material on UNJSPF website:

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



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Child's benefit

Article 36

(this is a monthly benefit payable together with a disability, normal or early retirement benefit, OR to a surviving child, normally, until the end of the month during which the child turns age 21)

Child's Benefit...

- **Monthly benefit payable to each entitled child of a beneficiary in receipt of an Early or Normal Retirement Benefit or a Disability Benefit. It is payable during your lifetime together with your retirement/disability entitlement.**
 - Early or Normal Retirement benefit: Child benefit is payable as of the date the retiree reaches NRA
 - Disability benefit: Child benefit is payable as of commencement of the Disability Benefit.
 - **Note:** A Child's benefit is not payable in the case you elected a Deferred Retirement Benefit (Art. 30).
- **The benefit is payable for as many children as you have, there is no limit. However, there is a limit on the total child benefit amount payable by the Fund.**
 - **Be sure** to submit birth certificates for all your children to your HR even if you are not eligible to receive a child's allowance from your employing organization **while in employment**. All children must be reported to the Fund through your employing organization at the latest by the time of your separation from service; else they will not qualify for a child's benefit.
 - The benefit will be paid in equal shares for all entitled children. When one child is no longer eligible for the benefit, the Fund will recalculate, and the total benefit amount will then be divided among and paid in equal shares among to the remaining entitled children.
- **The benefit is payable until the end of the month during which the child reaches age 21 (or beyond age 21 for children recognized as disabled by the Fund).**
- **The amount of the benefit is set out in Article 36 of the Fund's Regulations.**

For more information visit the Child's Benefit webpage: <https://www.unjspf.org/for-clients/childs-benefits/>

Child's Benefit for a disabled child...

- If it is determined by the Fund's SPC Disability Committee that due to an illness or injury, a child is incapacitated, then the Fund would pay the monthly Child's benefit beyond the child reaching age 21, should the child's disability continue beyond that age.
- You, as the Fund's beneficiary of a Disability benefit or of an Early or Normal Retirement benefit, must apply to the UN Staff Pension Committee (SPC) in the Fund for award of such disability status for your child. You must do so as soon as you separate on disability or retirement or, if the disability status commences while you are already in receipt of your benefit and your child is still under age 21 at that time, you must apply immediately at that time.
- If awarded, depending on the nature of the child's disability, the SPC may require periodic review of the child's medical status to confirm whether the Disabled Child's benefit/allowance can continue in payment. You would be informed of such requirement.
- The benefit may continue beyond age 21 and for as long as the child is found to remain incapacitated.
- The amount of the benefit is set out in Article 36 of the Fund's regulations.

For more information: <https://www.unjspf.org/for-clients/childs-benefits/> and <https://www.unjspf.org/for-clients/disability-benefit/>



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Overview of survivor's benefits



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Watch the educational video about
“Survivor’s Benefits”

https://www.youtube.com/watch?v=Vo_1OTDFRIk



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Survivor's benefits Articles 34-37

(these are **regular monthly benefits**
payable to the entitled survivor/s of
a former UNJSPF participant –
NO lump sum)

Survivor's Benefit - monthly benefit payable to:

- entitled surviving **spouse** for life, if eligible; and/or
- entitled surviving **child/ren** until the age of 21 (or beyond age 21 if recognized as disabled by the Fund), if eligible; and/or
- entitled surviving **ex-spouse** for life, if eligible

OR, if none above entitled...

- entitled surviving **secondary dependent** for life or until age 21, if eligible, depending on whether parent or sibling

Survivor's benefits – summary overview

Survivor's benefits are paid to entitled beneficiaries :

- Primary survivor/s - **Surviving Spouse's Benefit - Article 34/35 – (Surviving Ex-spouse – Surviving Spouse married in retirement):**
 - Monthly benefit payable for life to the entitled surviving spouse of a beneficiary who dies while in receipt of a retirement or disability benefit or who dies while in service.
 - Death in service: Must have been married at the time of death in service
 - Death after separation on disability/retirement: Must have been married at separation from service and remained married to you till the time of your death.
 - Non-traditional marriages may be recognized.
 - A divorced surviving spouse may be entitled (Article 35bis)
 - Marriage after separation may be recognized by purchasing an annuity (Article 35ter).
- Primary survivor - **Surviving Child's Benefit - Article 36:**
 - Monthly benefit payable to a surviving child under the age of 21 that was reported to the Fund during your lifetime. Payable beyond age 21 if child recognized as disabled by the Fund.
- Secondary Survivor - **Surviving Secondary Dependent's Benefit - Article 37:**
 - Only payable if no primary survivor is entitled to a survivor's benefit.
 - Monthly benefit payable for life to a secondary dependent that was reported to the Fund at separation and for which you were in receipt of a secondary dependent allowance from your employing org:
 - The mother or father of the main beneficiary or,
 - A brother or sister while under the age of 21.



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UNJSPF Survivors Benefits explained one by one

- Payable to your recognized spouse if:
 - You die in-service and you were married at the time of your death; **or**
 - You die while in receipt of a monthly disability/retirement benefit provided you were **married** at the time of your separation *and* remained married till the date of your death.

- Who is a recognized spouse?
 - Unions that legally convey the rights and benefits of marriage in the jurisdiction where the union took place are recognized by the Fund for the purpose of survivor's benefits.
 - These unions may include same-sex and non-traditional marriages (for more details, please visit our website <https://www.unjspf.org/for-clients/survivors-benefit/> and <https://www.unjspf.org/wp-content/uploads/2024/02/240219-Annex-Revised-Guidelines.pdf>)

- **What is the benefit?**
 - The surviving spouse benefit is a monthly benefit payable for life to the entitled surviving spouse and is adjusted for cost-of-living over time.
 - There is **NO** lump sum option for surviving spouse benefit
 - If the benefit is payable upon death in service:
 - The amount of the benefit is **½ the Full Normal Retirement Benefit** calculated as if the Participant had worked until NRA.
 - If the benefit is payable upon death in disability/retirement:
 - The amount of the benefit is **½ the Full Normal Retirement Benefit** of the retiree, (i.e., regardless of whether the retiree opted for a lump sum and, therefore, received an accordingly reduced monthly pension).

Survivor's benefits – resources on the Fund's website

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/2024/02/240219-Annex-Revised-Guidelines.pdf>

Primary Survivor's benefits – Divorced surviving spouse's benefit – Article 35bis

What happens if I divorce the spouse that I was married to while I was a Fund Participant?

- **Divorced Surviving Spouse's Benefit:**
 - Payable for life to an entitled divorced surviving spouse provided they meet the following criteria:
 - You were married for at least 10 years while you were a contributing Fund Participant; *and*
 - Your divorce settlement agreement does not expressly state that your former spouse renounced UNJSPF pension entitlements; *and*
 - Your death occurs within 15 years of the date the divorce became final – (if more than 15 years have passed, your ex-spouse would not be entitled unless at the time of your death you were under a legal obligation to pay maintenance to the former spouse); *and*
 - The former spouse has reached the age of 40 – otherwise payment will commence upon the former spouse's 40th birthday.
- **The benefit...**
 - ...is equal to Surviving Spouse's Benefit (½ the Full Normal Retirement Benefit).
 - ...if there is more than one entitled surviving spouse/ex-spouse, the benefit is payable to each in proportion to the duration of their marriage to the late former Participant (total amount payable is still ½ the full benefit but is split).

For more information on divorce, please visit the Divorce webpage and its contents (booklet, video, etc.):
<https://www.unjspf.org/for-clients/divorce/>

What if I was married after Separation, while in receipt of a disability or retirement benefit - is my new spouse entitled to a Survivor's Benefit?

- Your new spouse is *not* automatically entitled survivor if you get married while you are not an active Participant making contributions to the Fund.
- If payable, the surviving spouse is entitled to the benefit for life
- If you wish to convey survivor's rights to your new spouse, you may purchase an annuity from the Fund:
 - You must make the election within *one year* of the date of the marriage;
 - The election becomes effective *18 months* after the date of the marriage;
 - Available in varying amounts. The annuity is paid for by a *reduction in the amount of your monthly benefit*;
 - The election can only be *revoked* by an explicit request in writing in the *case of divorce or death* of the spouse;
 - *No annuity payments will be refunded* after revocation and a divorced spouse will *no longer have a benefit entitlement* from the UNJSPF.

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

Surviving Child's Benefit:

- Payable to or on behalf of your child who is under 21 upon your death:
 - If you die in service **OR**
 - If you die while in receipt of a disability or retirement benefit **AND** you did **NOT** choose a Deferred Retirement Benefit.
 - The benefit continues to be payable until the end of the month during which the child or children reach age 21, or beyond age 21 if the child is recognized as disabled by the Fund.
 - **Be sure to submit** birth certificates for all your children to your HR office (even if you are not eligible to receive a child's dependency allowance from your employing organization) **while in employment**. All children must be made known to the Fund through your organization.
- What is the benefit?
 - The amount of the benefit is set out in Article 36 of the Fund's Regulations.

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

Surviving Child's benefit for a disabled child...

- If it is determined by the Fund's SPC Disability Committee that due to an illness or injury, a child is incapacitated, then the Fund would pay the monthly Disabled Surviving Child's benefit beyond the child reaching age 21, should the child's disability continue beyond that age.
- You, as the Fund's beneficiary of a Disability benefit or of an Early or Normal Retirement benefit, must apply to the UN Staff Pension Committee (SPC) in the Fund for award of such disability status for your child. You must do so as soon as you separate on disability or retirement or, if the child's disability status commences while you are already in receipt of your benefit and your child is still under age 21 at that time, you must apply immediately at that time. Or, a third party could apply on behalf of your disabled child, should you be deceased.
- If awarded, depending on the nature of the child's disability, the SPC may require periodic review of the child's medical status to confirm whether the Disabled Surviving Child's benefit can continue in payment. You would be informed of such requirement.
- The benefit may continue in payment beyond age 21 and for as long as the child is found to remain incapacitated.
- The amount of the benefit is set out in Article 36 of the Fund's regulations.

For more information: <https://www.unjspf.org/for-clients/survivors-benefit/> and <https://www.unjspf.org/for-clients/disability-benefit/>

Primary Survivor's benefits – several kinds of survivor's benefits can be paid in parallel

When several entitled primary survivors co-exist, the Fund will pay each benefit due, meaning, the Fund may pay in parallel:

- **Surviving spouse(s)**
- **Surviving ex-spouse(s) and**
- **Surviving child(ren)**



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**If none of the forgoing
survivor's benefits is payable, we
check whether there might be an
entitled secondary dependent...**

Secondary Survivor's benefits – Surviving Secondary Dependent's Benefit – Art. 37

When there is no primary entitled survivor's benefit payable, i.e., there are no Surviving Spouse/Ex-spouse and/or Child/ren entitled to a regular monthly payment from the Fund:

- A Surviving Secondary Dependent's Benefit may be payable:
 - To ONE of your mother, father, brother, or sister;
 - The Secondary Dependent must have been recognized by your employing organization while you were in service and making monthly pension contributions;
- What is the benefit?
 - If the Secondary Dependent is a mother or father → equal to a Surviving Spouse's Benefit, payable to the parent for life.
 - If the Secondary Dependent is a sister or brother → equal to a Surviving Child's Benefit, payable until the end of the month during the sibling reaches age 21.
Note: a Secondary Dependent's Benefit is not payable to a sister or brother in case you elected a Deferred Retirement Benefit.



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Resources for Survivor's benefits

Survivor's benefits – For more information

Resources on Survivor's Benefits provided by the UNJSPF (booklets, videos, explanatory information, etc.):

The Fund's Survivor's Benefits resource webpages: <https://www.unjspf.org/for-clients/survivors-benefit/> and <https://www.unjspf.org/for-clients/survivor/>

Provide information about:

- Surviving Spouse's Benefit
- Surviving Child's Benefit
- Divorced Surviving Spouse's Benefit
- Surviving Spouse married after Separation
- Secondary Dependent's Benefit
- Regulations & Rules applicable to Survivor's Benefits
- Non-Traditional Unions Guidelines & Annex

Useful information for survivors is also provided on the Fund's Urgent Assistance webpage:

<https://www.unjspf.org/emergency/>

The Fund's Child's Benefit resource webpage <https://www.unjspf.org/for-clients/childs-benefits/> provides information about child's benefits

The video "Are you a survivor of a UNJSPF retiree/beneficiary" also provides helpful guidance:

<https://www.youtube.com/watch?v=C9y7guPsqO4>



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What happens if following my death my entitled survivor(s) are entitled only for a short period?



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*What happens if I have no spouse,
no children under the age of 21, and
no secondary dependent, and
following my death there are no
survivors entitled to regular
monthly survivor's payments from
the Fund?*



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After the last periodic payment has been made, and once there are no more entitlements from anyone to regular monthly payments from the Fund, the UNJPSF will ALWAYS check whether a 'Residual Settlement' is payable.



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The Residual Settlement

Article 38

(this is a final settlement payable to designated individual/s only if/once NO periodic survivor's benefit(s) are payable and provided all or part of your own contributions remain unpaid by the Fund)



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Watch the educational video about
“Residual Settlement”

[https://www.youtube.com/watch?v
=nsm6QlqjMsg](https://www.youtube.com/watch?v=nsm6QlqjMsg)

- What is a Residual Settlement?
 - The Residual Settlement is **only** payable when following your death **there are no more living primary or secondary survivor/s entitled to a benefit from the Fund** [your spouse, ex-spouse, your child/ren under 21 (or over 21 if recognized disabled), or a Secondary Dependent], **AND**, provided at that time, **the Fund has not, yet, paid out** to you and/or your entitled survivors **the equivalent of your own total contributions to the Fund plus interest**, i.e., a ‘residual’ amount of your **own** contributions remains unpaid by the Fund.
 - Like the Withdrawal Settlement, the Residual Settlement is a **one-time payment** that “settles” all obligations of the Fund to you and your entitled survivors; there is no further relationship between your estate and the Fund after a Residual Settlement is paid out.

Are Residual Settlements paid out often?

No, it is rare that a Residual Settlement is payable...

- Residual Settlements are only paid out when your own contributions plus interest have not, yet, been fully paid out to you and/or your entitled survivors and there are no more entitled survivor's.
- If you take a Withdrawal Settlement, there will never be a Residual Settlement because your total own contributions plus interest are paid out with the Withdrawal Settlement.
- If you take the max. lump sum with your normal or early retirement benefit, there also will be no Residual Settlement as the maximum lump sum is already the equivalent of your own contributions plus interest.
- If you and/or your survivors have received a monthly benefit for a period of years, these payouts may also have already exceeded the amount of your own contributions plus interest, and, therefore, no Residual Settlement would be payable.

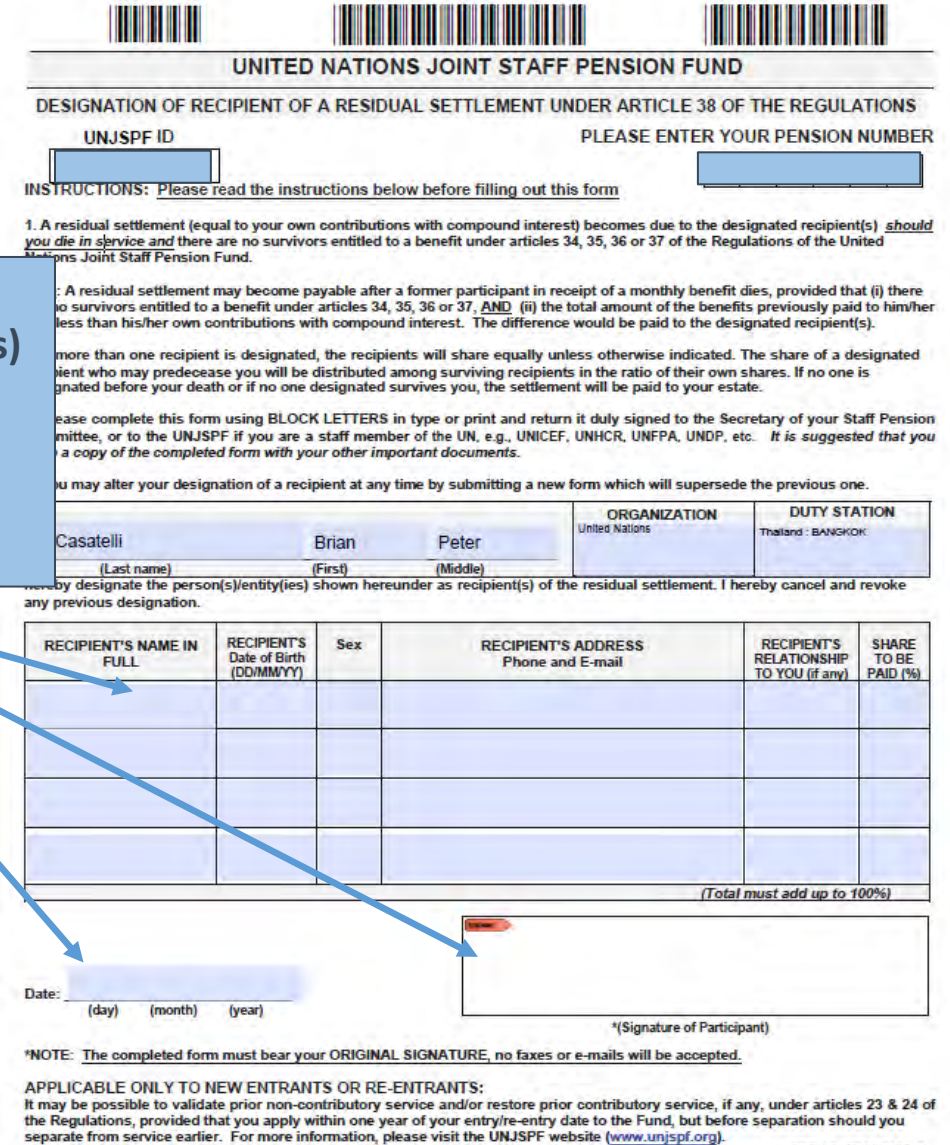


- **Who will receive the Residual Settlement?**
 - **The Residual Settlement is payable to a beneficiary or beneficiaries designated by you on the designated UNJSPF form A2, while you are still alive.**
 - You can download form A2 from your Member Self-Service (MSS) portal under the E-Forms tab; make sure to duly complete, date and hand-sign the form before submitting it to the Fund in the manner instructed by your employing organization.
 - You can submit a new duly completed form A2 to the Fund at any time, which will then supersede any previously submitted A2 form on file in the Fund.
 - **A beneficiary can be anyone** (family member, partner, friend, third party, etc.) **or even an entity** (for example, a charity) **that you designate. If an entity, make sure to clearly designate such entity and provide very clear and complete contact details on the form.**
 - **If you do NOT designate a beneficiary or the designated beneficiary is no longer alive, the Residual Settlement is payable to your Estate.**

The Residual Settlement

- **How do I designate my beneficiary?**
 - You use Form A2 to designate the beneficiary of a potential Residual Settlement.
 - The completed form can be submitted through your HR or by uploading it in Member Self Service on the Fund's website (make sure to check with your SPC or HR about correct way of submission to the Fund).
 - Who should I designate as my beneficiary?
 - You can designate one or more beneficiaries; it is a *personal choice*;
 - *Anyone* can be a beneficiary, even an 'entity';
 - It is recommended not to designate any automatic beneficiaries, such as your spouse, as they will likely qualify for a regular monthly and lifelong surviving spouse's benefit.
 - You *can* put children under 21, if you wish, as once they reach age 21 and are no longer entitled to a monthly benefit, there may be a Residual Settlement left for them to receive.

Add the beneficiary(ies) you want to designate, hand-sign & date!



UNITED NATIONS JOINT STAFF PENSION FUND

DESIGNATION OF RECIPIENT OF A RESIDUAL SETTLEMENT UNDER ARTICLE 38 OF THE REGULATIONS

UNJSPF ID: PLEASE ENTER YOUR PENSION NUMBER:

INSTRUCTIONS: Please read the instructions below before filling out this form

1. A residual settlement (equal to your own contributions with compound interest) becomes due to the designated recipient(s) *should you die in service* and there are no survivors entitled to a benefit under articles 34, 35, 36 or 37 of the Regulations of the United Nations Joint Staff Pension Fund.

2. A residual settlement may become payable after a former participant in receipt of a monthly benefit dies, provided that (i) there are no survivors entitled to a benefit under articles 34, 35, 36 or 37, AND (ii) the total amount of the benefits previously paid to him/her does not exceed his/her own contributions with compound interest. The difference would be paid to the designated recipient(s).

3. If more than one recipient is designated, the recipients will share equally unless otherwise indicated. The share of a designated recipient who may predecease you will be distributed among surviving recipients in the ratio of their own shares. If no one is designated before your death or if no one designated survives you, the settlement will be paid to your estate.

4. Please complete this form using BLOCK LETTERS in type or print and return it duly signed to the Secretary of your Staff Pension Committee, or to the UNJSPF if you are a staff member of the UN, e.g., UNICEF, UNHCR, UNFPA, UNDP, etc. *It is suggested that you keep a copy of the completed form with your other important documents.*

5. You may alter your designation of a recipient at any time by submitting a new form which will supersede the previous one.

Casatelli	Brian	Peter	ORGANIZATION United Nations	DUTY STATION Thailand - BANGKOK
(Last name)	(First)	(Middle)		

I hereby designate the person(s)/entity(ies) shown hereunder as recipient(s) of the residual settlement. I hereby cancel and revoke any previous designation.

RECIPIENT'S NAME IN FULL	RECIPIENT'S Date of Birth (DD/MM/YY)	Sex	RECIPIENT'S ADDRESS Phone and E-mail	RECIPIENT'S RELATIONSHIP TO YOU (if any)	SHARE TO BE PAID (%)

(Total must add up to 100%)

Date: (day) (month) (year)

*(Signature of Participant)

*NOTE: The completed form must bear your ORIGINAL SIGNATURE, no faxes or e-mails will be accepted.

APPLICABLE ONLY TO NEW ENTRANTS OR RE-ENTRANTS:
It may be possible to validate prior non-contributory service and/or restore prior contributory service, if any, under articles 23 & 24 of the Regulations, provided that you apply within one year of your entry/re-entry date to the Fund, but before separation should you separate from service earlier. For more information, please visit the UNJSPF website (www.unjspf.org).

For more information on the Residual Settlement, please visit the Survivor's Benefits webpage:

<https://www.unjspf.org/documents/survivors-benefits/>

For an educational video on the Residual Settlement, please visit:

<https://www.youtube.com/watch?v=nsm6QlqjMsg>



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Part 4:

Separation from service: the process, requirements, and how to prepare



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Watch the educational video about
“Benefit Options”

[https://www.unjspf.org/resources/
all-videos/](https://www.unjspf.org/resources/all-videos/)



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Watch the educational video about
**“Retiring or Separating:
How to Prepare”**

[https://www.unjspf.org/resources/
all-videos/](https://www.unjspf.org/resources/all-videos/)



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Visit the webpage
“Overview of the separation process”

<https://www.unjspf.org/resources/resources-for-hr-specialists/>

The separation process – who is involved?

**Three (3) parties
must work together
to ensure a smooth
separation process
and implementation
of a UNJSPF benefit.**



Separation to payment process

Employer Organization

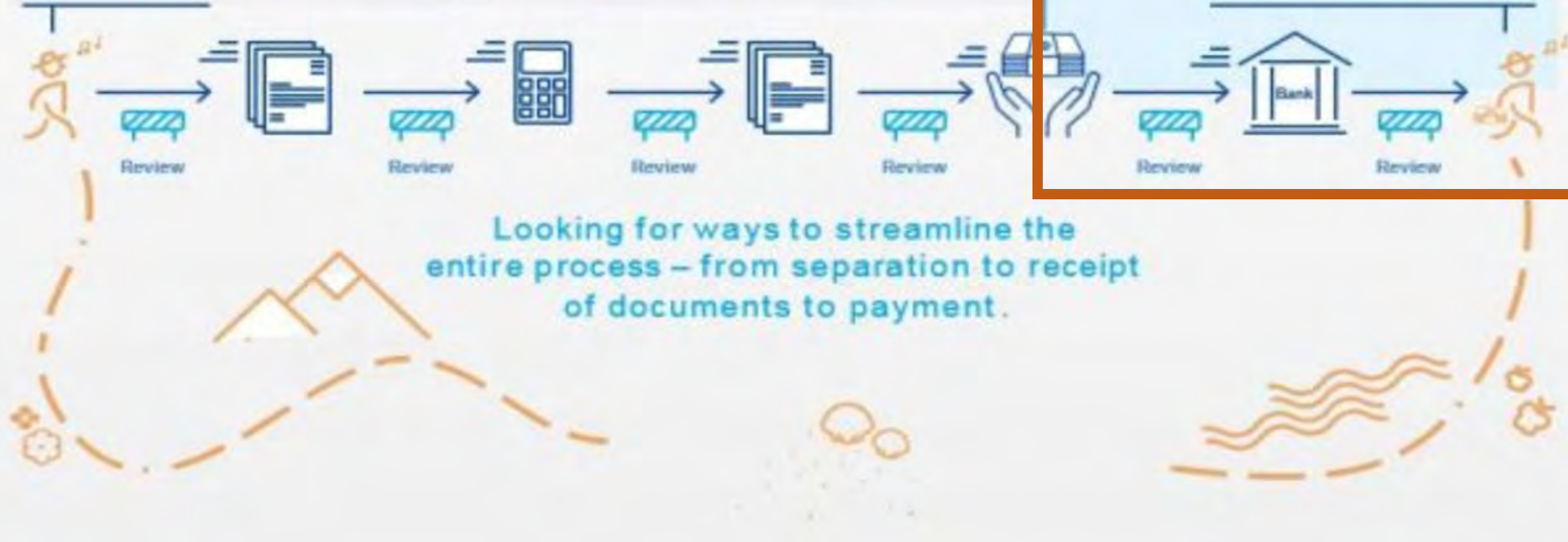
END of Employment Separation

Oversee and validate check out of staff member
Process final payments
Prepare separation documents for UNJSPF

Submit documents

UNJSPF

END of Process = Payment of Benefit



UNJSPF Processing time

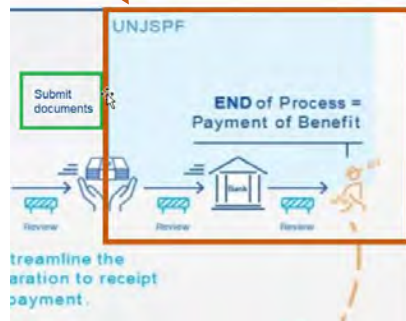
(counting from date of receipt by the Fund of the complete set of duly completed required separation documents)

more than **93.3%**
of initial benefits processed
within 15 business days



100%

of periodic benefit
payments issued on
time



SEPARATION PROCESS

STAFF MEMBER:

**what you must do
to prepare**



STAFF MEMBER: WHAT YOU MUST DO TO PREPARE FOR SEPARATION (1/3)



1. Attend a Pension Townhall briefing, if possible, to understand:

- your benefit options upon separation from service,
- how and what to prepare for separation,
- the separation process,
- expected timeframe from separation date to receipt of your first benefit,
- where you can access useful self-service tools



2. You must check all personal data referring to your case was CORRECTLY reported to the Fund by your employing organization!

Discrepancies in the spelling of your family name, your date of birth, etc. ALL data reported to the Fund must be reported to the Fund by your organization and confirmed in an according Personal Action form. **For any issues you may note, please contact your SPC or HR Official so they can guide you on how to address this.**



3. You should run an estimate of your benefit options to understand what options you have and the estimated amounts you would be entitled to under each benefit option, **inside your UNJSPF Member Self Service (MSS) or request from your SPC.**



4. If you have any questions about your future entitlements, the separation process, etc., **please first contact your HR Office, of, for Agencies, your SPC Office.** Start preparing early, so that you can submit questions early and receive a timely response. **Follow the instructions of your SPC office for all pension related matters including for submission of separation documentation.**

STAFF MEMBER: WHAT YOU MUST DO TO PREPARE FOR SEPARATION (2/3)



5. You must complete, date and sign your PAYMENT INSTRUCTIONS (PI) on the correct form, so that the Fund knows which benefit you want to receive and where you would like it to be paid.

- **Staff with 5 years or more of UNJSPF contributory service (CS): you must complete form Pens.E/7.** You will indicate your benefit election, banking instructions and contact address.
- **Staff with less than 5 years of UNJSPF contributory service (CS): you must complete form Pens.E/6.** You will indicate your benefit election, banking instructions and contact address.



Access your PI form inside your Member Self Service portal under the E-Forms tab:
<https://www.unjspf.org/member-self-service/> - All MSS forms are pre-completed with your name and UNJSPF Unique ID (UID) number and bar-coded.

- **DOWNLOAD** the PI
- **PRINT** the PI
- **COMPLETE, DATE and SIGN** the PI
- **ATTACH ALL APPLICABLE SUPPORTING DOCUMENTS**



5.1. In addition to the PI Form, you must submit COPIES of the following supporting documents:

- Copy of valid, government issued picture ID document including your full name, date of birth and signature
- Copy of a recent bank statement; your name and full bank account number on this document must match your name and account number as provided on the PI form and on file with the Fund.

These documents serve to cross check your identity as well as banking details, to ensure that the Fund pays the entitled person the correct amount into the correct account.

STAFF MEMBER: WHAT YOU MUST DO TO PREPARE FOR SEPARATION (3/3)



5.2. If you are electing a form of retirement benefit, payable every month for the duration of your life, you must also provide COPIES of the following supporting documents, together with the PI:

Required:

- Copy of your valid government issued picture ID document (preferably passport) containing your name, date of birth and your scripted signature – for signature verification of the Payment Instructions
- Copy of valid government issued picture ID document of your spouse(s) (preferably passport) - at the time of the implementation of your benefit, the Fund will also set up potential surviving spouse's benefit(s) for the future
- Copy of Marriage Certificate(s) of current spouse(s) - for verification of marital status, date of marriage
- Copy of Birth Certificate of staff member - for verification of age
- Copy of Birth Certificate of spouse - for verification of age
- Copy of Birth Certificate of all children under age 21 (or recognized disabled), clearly indicating the names of both parents – for verification of parental relationship and child's date of birth

Recommended:

- Marriage and Divorce decree(s) of former spouse(s) if applicable
- Updated A/2 Form

All of these documents serve to cross check all essential details relating to your dependents and potential entitlements for them. The Fund has a duty to check these details at the time of setting up your own retirement benefit.



NB: If you do not have a bank account and cannot open one, **payment in the form of a cheque may be issued and sent in care of a UN Office;** in that case provide the address of the organization care of which you wish to be paid.

STAFF MEMBER:

HOW TO SUBMIT YOUR SEPARATION DOCUMENTS TO THE UNJSPF: You have different options, as explained under 1, 2 or 3 below...



1. YOU -> YOUR EMPLOYING ORGANIZATION:
Via your employing organization, who will Submit them to the Fund along with other Required documents (Seppa and PF.4)



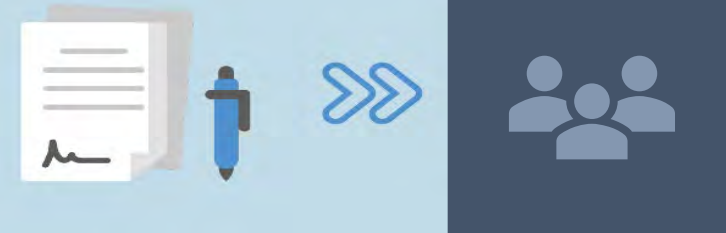
2. YOU -> UNJSPF:
Electronically, via your MSS portal, under the “Document Upload” tab.
<https://www.unjspf.org/resources/about-member-self-service/>

Please note, access to the MSS Document Upload tab may be restricted in some cases:

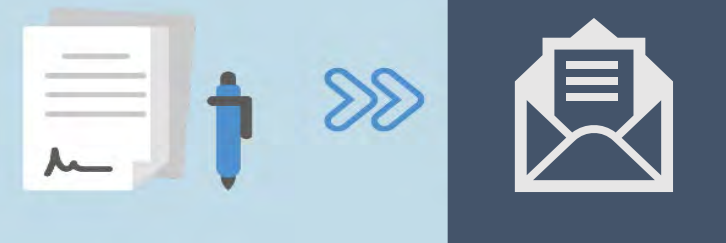
-If you are a participant, some UNJSPF member organizations have restricted access to the MSS Document Upload tab; in that case, staff of such organizations would not see the MSS Document Upload tab as part of their MSS menu options.

In any case, all participants should always first check with their employing organization about the correct process for submitting documents to the Fund.

-All retirees or a beneficiaries (recipient of a survivor's benefit from the Fund), will have access to the MSS Document Upload tab and can upload any document via your MSS portal to the Fund.



3. YOU -> UNJSPF:
By postal mail, special courier or UN Pouch <https://contact.unjspf.org/>



CAUTION

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



SEPARATION PROCESS

EMPLOYING ORGANIZATION:
what they must do



EMPLOYING ORGANIZATION: WHAT THEY MUST DO



Your (FORMER) EMPLOYING ORGANIZATION must submit two mandatory separation documents to the UNJSPF:

- (1) Your **Separation Personnel Action (SEPPA)** – this document is issued by your HR office.
- (2) Your **Separation Notification (referred to as SEP or PF4)** – this is the finance clearance for your case, which is issued by the Payroll Office (or Regional Service Centre) of your organization and must be signed by an authorized Finance Officer to be accepted by the Fund. This form PF4 can only be issued once you have effectively separated from your organization and only provided you have complied with your organization's clearance process. Note that if you owe money to your organization this will delay issuance of this document!

Please ask your former employing organization about the transmission timeline to the UNJSPF, as this is entirely beyond the Fund's control.

For UN Peacekeeping:

- **For national staff in UN Peacekeeping** the PF4 / SEP document is generated sent via the Regional Service Centre.
- **For international staff in UN Peacekeeping** the PF4 / SEP document is generated by UN Payroll in New York.



All the required Separation Documents from you (PI and supporting documents) and the organization (SEPPA and PF4 / SEP) are compiled by your HR and transmitted via official channels from your organization to the UNJSPF

It usually takes a few weeks (6-8) from the date of your separation from service, before the SEPPA and PF4 are issued and the complete set of document is sent on to the UNJSPF.

SEPARATION PROCESS

THE PENSION FUND:
what the Fund must do



THE PENSION FUND: WHAT THE FUND MUST DO



- **Upon receipt by the Fund of the complete set of duly completed separation documents for your case**, the Fund will take over to scan and index the documents to your UNJSPF case file and then route your case for review and processing to the Fund's Entitlements Section (PES).

- **PES will review the entire history of your participation period in the Fund**, verify that all contributions were correctly reported, and, if all is in good order, calculate, audit and implement your benefit.

- **If PES notes any discrepancies during the processing of your benefit**, the Fund will reach out to your former employing organization OR to you, as the case may be, to request the necessary input that will allow for the processing of your benefit.

It is, therefore, very important that you provide the Fund with a valid email address where you can be reached in case it was needed.

-> You should include your personal email address and your telephone number on your PI.

-> Also make sure to update your email in your MSS Portal so it is up to date (personal email address!)

- **Standard processing time for initial benefits by the Fund is 15 business days from the date of receipt of the complete set of duly completed separation documents for your case. This timeline applies provided NO DISCREPANCIES ARE NOTED during the review and audit of your case.**

If there are processing delays, this is usually because...

- The Separation Notification (PF4) has not yet reached the Fund. This is out of the Fund's control.
- No PI was received, or PI submitted was incomplete or unacceptable. Fund will have to follow up.
- The UNJSPF does not have complete and accurate personal data on the participant or his/her dependents such as date of birth, marital status, number of dependent children, etc. In that case, the Fund will have to follow up to clarify/obtain the required information/document/s.
- Contribution discrepancies are noted during the review process in the Fund which then require verification and clarification with the former employing organization before processing can continue. The Fund must await satisfactory feedback from the organization.



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Separation Documentation **Tracking Tool** inside your Member Self-Service (MSS)

HOW TO KNOW THE STATUS OF YOUR CASE WITH THE FUND?



You can check receipt of your 3 key separation documents (PI, SEPPA and SEP) by the Fund inside your MSS Portal (for more detailed guidance please refer to slides 126-128):

- Log into your MSS Portal: <https://www.unjspf.org/resources/about-member-self-service/>
- Go to the **PROOF DOCUMENTS** tab
- Check the table at the bottom of this page to confirm whether the PI, the SEPPA and the SEP have been received, and if so at what date they were 'accepted' by the Fund.
- Determine 'Acceptance Date' + 15 business days = expected payment release date
- At that date (+15 business days) log back into MSS, go to the **DISBURSEMENT** tab and check whether payments have been posted under this tab.

Please keep in mind the several step process of transmission of the documents to the Fund and the time it will take for the documents to reach the UNJSPF in New York.



- If you have any questions about the status of your benefit, please first contact your former HR (or SPC office if applicable for your organization); if they cannot assist, please contact the Fund via the online [Contact Form](https://contact.unjspf.org/) with your question/s: <https://contact.unjspf.org/>. Only queries received via this channel will be addressed in a timely manner (15 business days from date of receipt of your query by the Fund).



STAFF → UN Organization / Fund / Program / Agency → UNJSPF:

We must work together to ensure that the COMPLETE set of required forms and supporting documents reaches the Fund IN THE CORRECT FORMAT and DULY COMPLETED as soon as possible after the separation dates, so the Fund can review, process and implement your benefit soonest.

Each party has an important role to play to ensure a smooth process.

TRACKING RECEIPT OF YOUR SEPARATION DOCUMENTS BY THE FUND

IN MEMBER SELF SERVICE (MSS), INSIDE THE PROOF DOCUMENTS TAB YOU CAN TRACK RECEIPT BY THE FUND OF THE REQUIRED THREE SEPARATION DOCUMENTS (SEPPA, PF4/SEP and PI) - How to read the Proof Documents tab:

Last Logon 26/05/2017 | Account | Logout | Return To LOB

UNJSPF EPPO FAO IAEA ICGB ICCROM ICAO ICC IFAD ILO IMO IOM IPU ISA ITU ITLOS STL UN UNESCO UNIDO WHO WIPO WMO WTO

Welcome Edwin Njila Ngange 26/05/2017

Home

Using this website will enable you to view and update certain information in your UNJSPF records. Should you find any errors in the information please follow the instructions below:
If you are an employee of the following organizations: EPPO, FAO, IAEA, ICCROM, ICGB, ICAO, ICC, IFAD, ILO, IMO, IOM, IPU, ISA, ITU, ITLOS, STL, UNESCO, UNIDO, WHO, WIPO, WMO, UNWTO, please contact your Staff Pension Committee (SPC) Secretary.
If you are a participant of the United Nations family Organization, please contact your Executive Office or your human resource office immediately.
If you are a retiree or a beneficiary, please contact the Fund's Client Services: unjspf@un.org
If you have a technical problem accessing your account or this website please contact the Fund's web master at MSSsupport@unjspf.org
For additional information relating to the various tabs, please click on the HELP tab in the Menu on the left.

Thank you

Menu
Home
Disbursements
Documents
E-Forms
Proof Documents
Personal Information
Validation Request (Article 23)
Emergency Fund
Restoration (Article 24)
Transfer-In Request
Estimate
Help

News

- Welcome to Member Self-Service. This is your personal United Nations Pension Fund information site containing data about your participation and your history with the Fund. Please take a few minutes to explore all of the tabs in the menu.
- Beneficiaries, please note that you can check receipt of your 2016 Certificate of Entitlement (CE) through the "Proof Documents" tab. If your 2016 CE is not yet listed, check again in a couple of weeks, as the Fund continuously records returned CEs.
- Participants, your 2015 Annual Statement, now called your 2015 Pension Statement, is available

Alerts

Last Logon 26/05/2017 | Account | Logout | Return To LOB

UNJSPF EPPO FAO IAEA ICGB ICCROM ICAO ICC IFAD ILO IMO IOM IPU ISA ITU ITLOS STL UN UNESCO UNIDO WHO WIPO WMO WTO

Welcome Edwin Njila Ngange 26/05/2017

Proof Documents

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Records Export

Document Name	Received Date	Accepted Date	Additional Info	Rejection Date	Reason For Rejection
---------------	---------------	---------------	-----------------	----------------	----------------------

No Separation documents received by the Fund, yet, hence no information available on this page, yet. Page will be populated once the first of the required separation documents has been received by the Fund.

How to read the Proof Documents tab:

Menu

- Home
- Disbursements
- Documents
- E-Forms
- Proof Documents**
- Personal Information
- Validation Request (Article 23)
- Emergency Fund
- Restoration (Article 24)
- Transfer-In Request
- Estimate
- Help

Proof Documents

ONLY THOSE PARTICIPANTS WHOSE SEPARATION DATE IS ON OR AFTER 01 MARCH 2017 WILL BE ABLE TO TRACK RECEIPT OF THEIR SEPARATION DOCUMENTS.

This tracking table provides you with the status of receipt of the separation documents required by the UNJSPF to commence processing your separation benefit. The **'Received'** date is automatically updated as soon as a separation document has reached the UNJSPF and has been incorporated (or 'indexed') to your personal UNJSPF case file.

The review process for a separation case commences only upon receipt by the Fund of the complete set of the **required and duly completed separation documents** (or 'Proof Documents') for a separation case.

These required separation documents are:

- (1) Your original **Payment Instructions (PI)** on UNJSPF Forms: E6, E7, E8 or E2 (as applicable for your case).
- (2) Duly completed, original **Separation Notification PF/4 for UN Family organisations or PENS.E/4 for Specialised Agencies**
- (3) Copy of the **Separation Personnel Action SEPPA or P35** (for UN Family organisations only)

Moreover, **for those requesting retirement and disability benefits**, additional supporting documentation, i.e., copies of your birth certificate and the birth certificates of your eligible dependants, your marriage and/or divorce certificate are required. Therefore, you should submit these additional documents as applicable together with your Payment Instructions form to avoid delays in the processing of your benefit.

These Proof documents undergo a full review in the UNJSPF and the reviewer will update each relevant item in the table with either (1) an **'Accepted'** date, if the document received is acceptable, OR (2) a **'Rejection'** date and **'Rejection reason'** if the document is not acceptable. In case of a rejection, the Fund will follow up directly with you or the organisation to request what is needed. Case processing would be pending until receipt of acceptable document/s.

When all documents pass the Fund's quality control, i.e., are confirmed acceptable by the Fund, the calculation of your benefit will begin.

For more detailed information about the required separation documentation, the separation process and the benefit processing time frame please refer to the MSS HELP tab and follow the 'proof documents' link.

Records Export

Document Name	Received Date	Accepted Date	Additional Info	Rejection Date	Reason For Rejection
Separation - PF4 or E4 - Separation Notification	21/02/2017				
Separation - PI - Payment Instruction					
Separation - SEPPA - Personal Action					

Menu

- Home
- Disbursements
- Documents
- E-Forms
- Proof Documents**
- Personal Information
- Validation Request (Article 23)
- Emergency Fund
- Restoration (Article 24)
- Transfer-In Request
- Estimate
- Help

Proof Documents

ONLY THOSE PARTICIPANTS WHOSE SEPARATION DATE IS ON OR AFTER 01 MARCH 2017 WILL BE ABLE TO TRACK RECEIPT OF THEIR SEPARATION DOCUMENTS.

This tracking table provides you with the status of receipt of the separation documents required by the UNJSPF to commence processing your separation benefit. The **'Received'** date is automatically updated as soon as a separation document has reached the UNJSPF and has been incorporated (or 'indexed') to your personal UNJSPF case file.

The review process for a separation case commences only upon receipt by the Fund of the complete set of the **required and duly completed separation documents** (or 'Proof Documents') for a separation case.

These required separation documents are:

- (1) Your original **Payment Instructions (PI)** on UNJSPF Forms: E6, E7, E8 or E2 (as applicable for your case).
- (2) Duly completed, original **Separation Notification PF/4 for UN Family organisations or PENS.E/4 for Specialised Agencies**
- (3) Copy of the **Separation Personnel Action SEPPA or P35** (for UN Family organisations only)

Moreover, **for those requesting retirement and disability benefits**, additional supporting documentation, i.e., copies of your birth certificate and the birth certificates of your eligible dependants, your marriage and/or divorce certificate are required. Therefore, you should submit these additional documents as applicable together with your Payment Instructions form to avoid delays in the processing of your benefit.

These Proof documents undergo a full review in the UNJSPF and the reviewer will update each relevant item in the table with either (1) an **'Accepted'** date, if the document received is acceptable, OR (2) a **'Rejection'** date and **'Rejection reason'** if the document is not acceptable. In case of a rejection, the Fund will follow up directly with you or the organisation to request what is needed. Case processing would be pending until receipt of acceptable document/s.

When all documents pass the Fund's quality control, i.e., are confirmed acceptable by the Fund, the calculation of your benefit will begin.

For more detailed information about the required separation documentation, the separation process and the benefit processing time frame please refer to the MSS HELP tab and follow the 'proof documents' link.

Records Export

Document Name	Received Date	Accepted Date	Additional Info	Rejection Date	Reason For Rejection
Separation - PF4 or E4 - Separation Notification	08/05/2017	20/06/2017			
Separation - PI - Payment Instruction	14/06/2017	20/06/2017			
Separation - SEPPA - Personal Action	12/04/2017	20/06/2017			

One or several of the required three separation documents were received by the Fund; Received date populated for document received; once the Fund reviewed the documents and confirmed they are acceptable, the Accepted date is populated for each document approved.

DOCUMENT TRACKING PROCESS STEP BY STEP:

- You can check in **Member Self Service (MSS)** on the Fund's website (www.unjspf.org) whether the mandatory three separation documents required by the Fund to start processing of your case **were received by the Fund and if they are acceptable** for processing;

The three required documents are:

- (1) Your **Payment Instructions (PI)** on UNJSPF Forms: E6, E7, E8 or E2 (as applicable for your case). In order to accept we require a duly completed and dated form that carries your original ink signature. A copy is not acceptable!
 - (2) The original **Separation Notification PF4/SEP** from your former employing organization's Payroll Office (UN Family: PF4, or for Agencies: PENS.E/4).
 - (3) The **Separation Personal Action** (UN Family: **SEPPA** or P35; for Agency staff this form is not required). In most cases this information is currently electronically updated by the Member Organization.
- Remember, if you are entitled to and electing a form of retirement benefit, you must also submit **copies of supporting documents**, as applicable in your case (Birth Certificate(s), Marriage Cert, etc.)!
 - **Register for MSS** (you need your nine-digit Unique ID number (UID), your name as spelled in the Fund's records and your date of birth as reported to the Fund by your employing organization);
 - **Inside MSS, go to the PROOF DOCUMENTS tab;**
 - Upon receipt of the first of the three documents, a table will appear in this tab, providing individual lines for each of the three documents.
 - **Once ALL 3 documents have been received and each of them has a 'Received' date populated next to its name and all three documents are checked off as 'Accepted', you can expect processing of your case to commence** in the Fund; should a document be found not acceptable by the Fund; no 'Accepted' date will appear and the 'Rejection' date and 'Rejection Reason' fields will be populated instead - in that case the Fund will follow up directly with you or the organization to request what is needed. Case processing would be pending until receipt of acceptable document/s.
 - If NO discrepancies are noted during case review and processing, you can expect your benefit to be implemented and paid within 6 to max. 8 weeks from the date of receipt of the last of the three documents listed.
 - If more than 2 months go by from the date of your separation from service and you note from the Proof Documents Tracking Table that the complete set of separation documents has NOT reached the Fund, as a **first step**, contact your former employing organization to inquire about the status of issuance of your separation documents; the Fund would NOT be able to advise in this regard. The Fund can provide updates only once the documents have reached the Fund.

UNJSPF – Processing Timeline (Reminder):

The UNJSPF's current standard processing timeline is **15 business days from the date of receipt by the Fund of ALL required and duly completed mandatory separation documents and (if applicable) supporting documentation, (provided no discrepancies are noted during case processing and audit).**

If there are delays, this is usually because:

- The Separation Notification (PF4) is delayed, or the PF4 was not signed by an authorized Finance Officer in your former employing organization, or the PF4 sent to the Fund is a copy (not an original). All these issues are out of the Fund's control. The UNJSPF would have to follow up.
- No Payment Instructions were received or Payment Instructions submitted are copies (not originals), incomplete or unacceptable. The UNJSPF would have to follow up.
- The UNJSPF does not have complete and accurate personal data on the participant or his/her dependents such as date of birth, marital status, number of dependent children, etc. In that case, the Fund will have to follow up to clarify/obtain the required information/document/s.
- Contribution discrepancies are noted during the review process in the Fund which then require verification and clarification with the former employing organization before processing can continue. The Fund must await satisfactory feedback from the organization.



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Staff Pension Fund

Time for a pension quiz





UNJSPF
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Staff Pension Fund

Part 5:

Your Pension Toolkit: UNJSPF Website, Member Self-Service (MSS) and How to contact the Fund

Your Pension Toolkit:

What tools? What for? Where do I find them?

- The UNJSPF website: <https://www.unjspf.org/>

An **intuitive, user-friendly** source of **up-to-date** pension related information, news, pension tools and learning material (booklets, videos, tutorials, etc.), investment information and access to your Member Self-Service (MSS), designed to help you **find the information you need when you need it!**
All information on the website exists in English and in French.

- The new Pension eLearning modules: <https://www.unjspf.org/unjspf-pension-elearning-modules/>

Essential and interactive pension courses. Information about your pension plan, pension rights, options and obligations. Freedom to follow the courses at your own pace.
Currently, the modules exist in English language only, but the Fund is working on launching the French version soon.

- UNJSPF Member Self-Service (MSS): <https://www.unjspf.org/resources/about-member-self-service/>

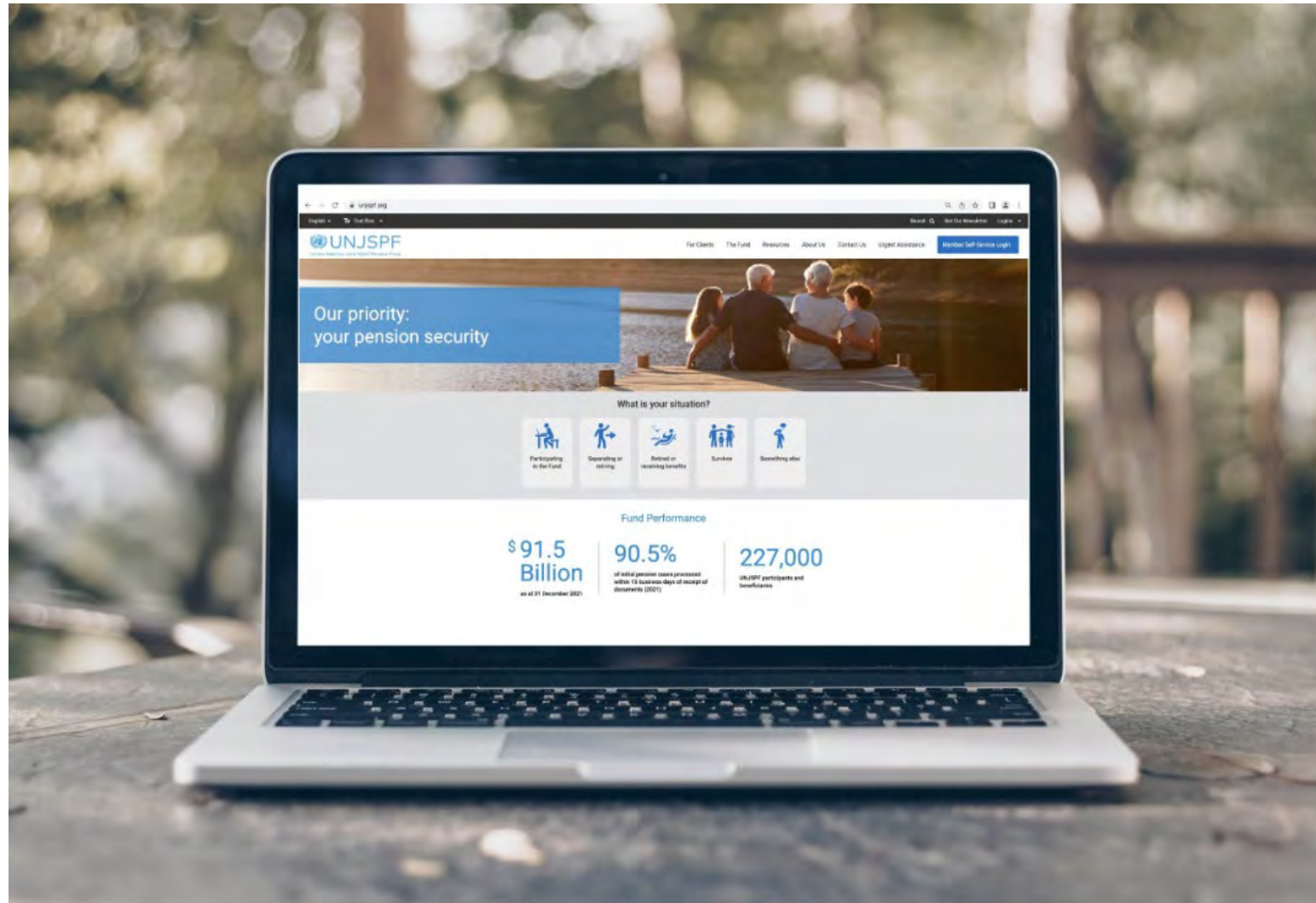
Your **secure, personalized** pension portal where you can access important information about your status with the Pension Fund, useful tools (estimator, separation document tracking tool, etc.), all pension forms personalized with your name and UID number, etc. **Your MSS portal will serve you during your participation in the Fund and in retirement!** Currently, the MSS portal is in English language only, the Fund will launch the French version soon.



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Staff Pension Fund

I - The UNJSPF Website
<https://www.unjspf.org/>

A NEW UNJSPF WEBSITE



UNJSPF Website – more user friendly, intuitive, informative



NEW UNJSPF WEBSITE

UNJSPF.ORG

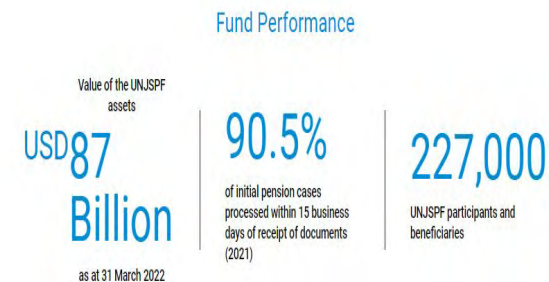
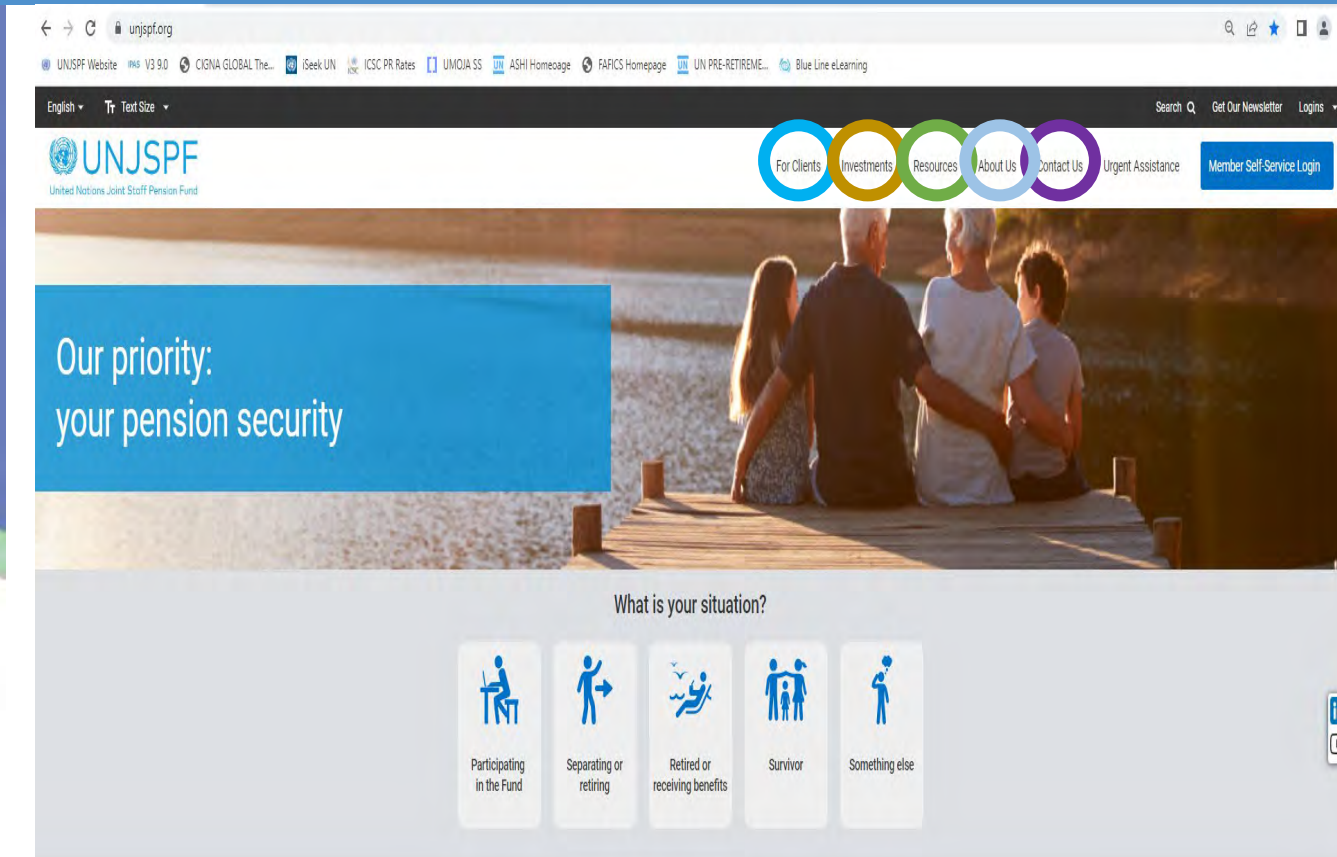


WHAT YOU CAN FIND:

- pension-related topics pages tailored to your situation
- all relevant resources on each topic page
- information about the Fund's investments and performance
- the Fund's Regulations and Rules
- news and announcements
- publications, reports, booklets and videos
- access to the Member Self-Service
- all the information you need to contact or visit the Fund

WHAT IT OFFERS:

- a new site menu with easy access to all the key topics and resources for participants, retirees and beneficiaries
- a visually appealing web design that is fully responsive and accessible
- an updated content structure that reduces the time to find the information you need
- a one stop-shop to meet all your pension-related information needs



← → ↺

unjspf.org

UNJSPF Website IPAS V3 9.0 CIGNA GLOBAL The... iSeek UN ICSC PR Rates UMOJA SS UN ASHI Homeoage FAFICS Homepage UN UN PRE-RETIEME... Blue Line eLearning

English Text Size

Search Get Our Newsletter Logins

For Clients

Investments

Resources

About Us

Contact Us

Urgent Assistance

Member Self-Service Login

Our priority:
your pension security

What is your situation?



Participating
in the Fund



Separating or
retiring



Retired or
receiving benefits



Survivor



Something else

Fund Performance

Value of the UNJSPF
assets

USD87
Billion

as at 31 March 2022

90.5%

of initial pension cases
processed within 15 business
days of receipt of documents
(2021)

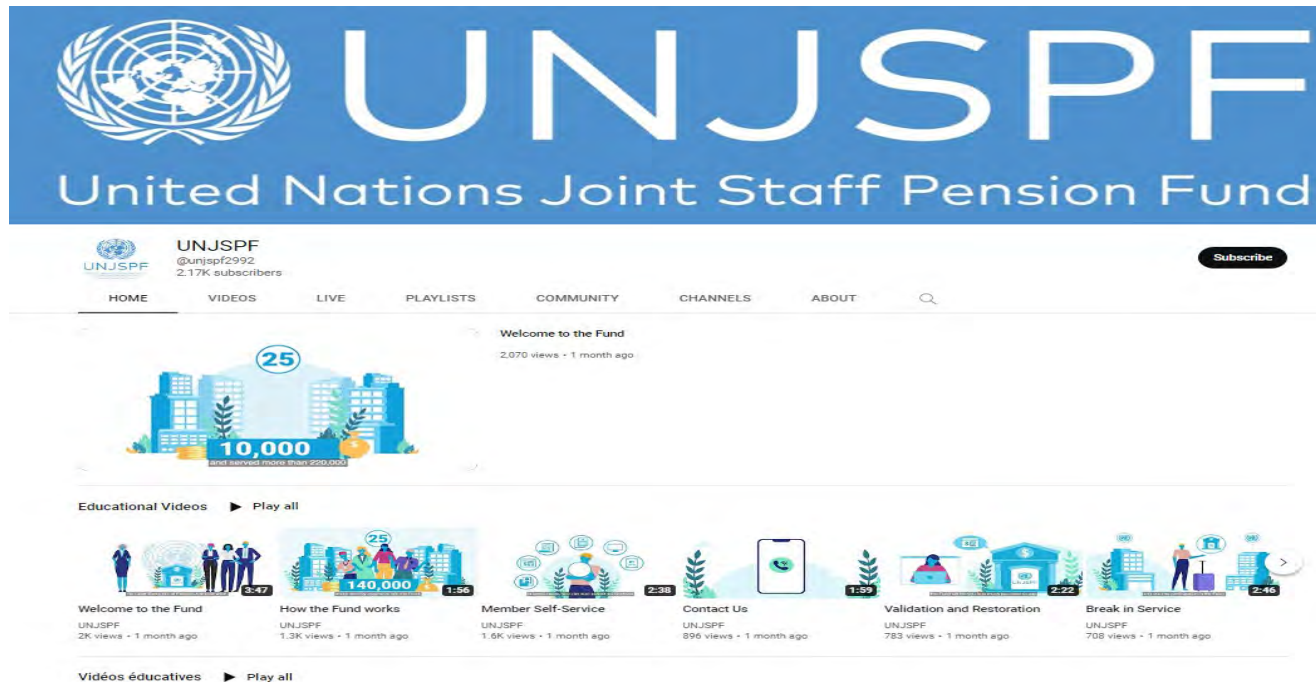
227,000

UNJSPF participants and
beneficiaries

The UNJSPF Videos

Access all videos on YouTube:

<https://www.youtube.com/channel/UCiYus2IXTS2fV-wnDjOnbaQ>



All videos exist in English,
French and Spanish

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



The 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

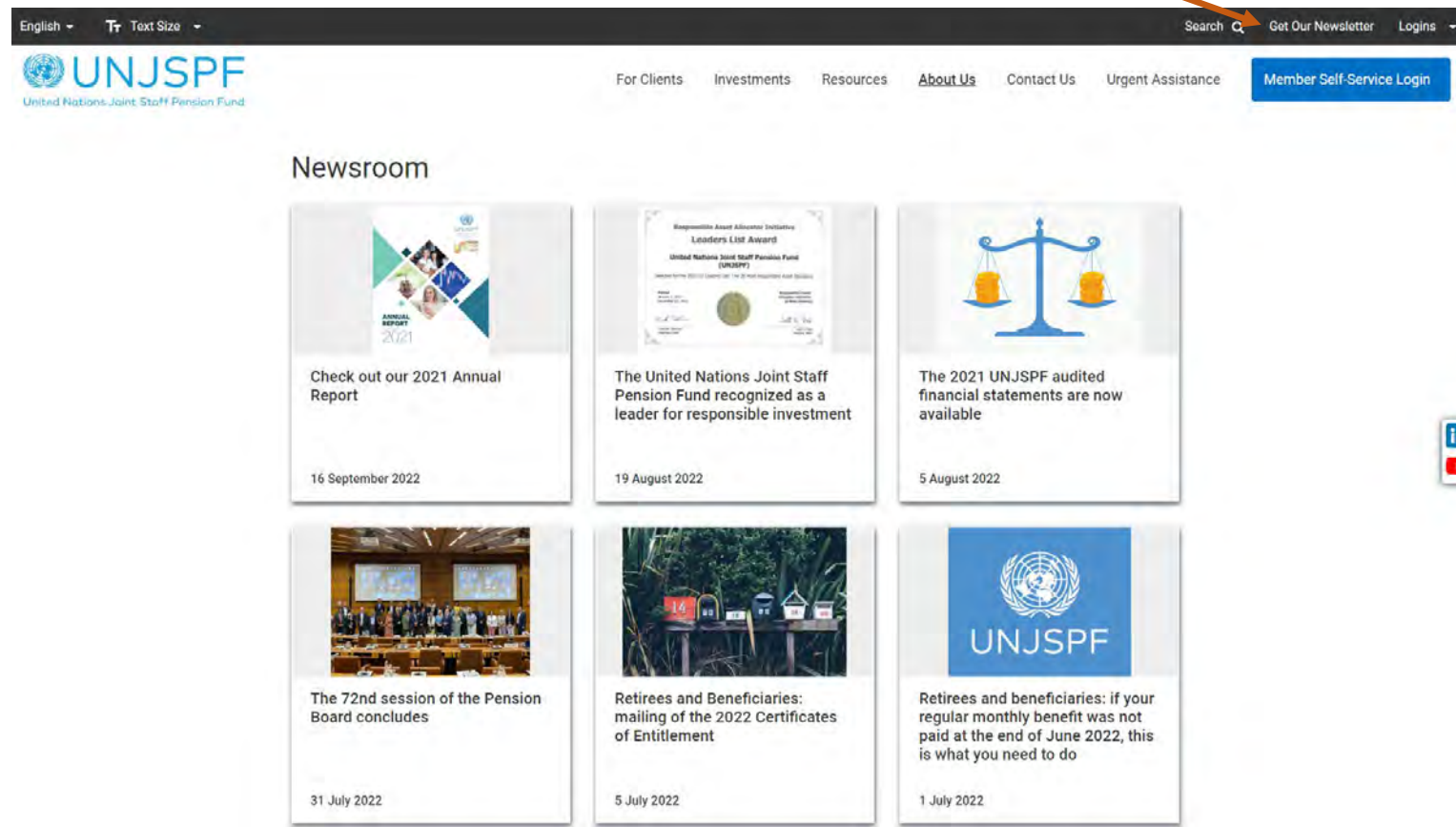
The links below will take you to the topics pages. On the right column under Resources, you will find the booklets in all available languages among other related resources.

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 website – Regular 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/>

To sign up for the Fund's monthly newsletter, please send a request by email to: unjspf-communication@un.org or, sign up on our website (top right corner)



The screenshot displays the UNJSPF Newsroom website. At the top, there is a navigation bar with links for 'English', 'Text Size', 'Search', 'Get Our Newsletter', and 'Logins'. Below this, the UNJSPF logo is on the left, and a row of links including 'For Clients', 'Investments', 'Resources', 'About Us', 'Contact Us', 'Urgent Assistance', and a 'Member Self-Service Login' button is on the right. The main section is titled 'Newsroom' and features a grid of six news items, each with a thumbnail image, a title, and a date. An orange arrow points from the text in the slide to the 'Get Our Newsletter' link in the website's header.

News Item	Date
Check out our 2021 Annual Report	16 September 2022
The United Nations Joint Staff Pension Fund 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



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II - The Pension eLearning Modules

<https://www.unjspf.org/unjspf-pension-elearning-modules/>

UNJSPF Website - The new Pension eLearning modules



PENSION ELEARNING MODULES



[UNJSPF.ORG/UNJSPF-PENSION-ELEARNING-MODULES/](https://www.unjspf.org/unjspf-pension-elearning-modules/)



WHAT YOU CAN LEARN:

- Module 1: Participation Essentials
- Module 2: Benefits and Separation Essentials
- Module 3: Essentials for Retirees and Beneficiaries
- Module 11: The Two-Track (an option offered to adjust your pension)

WHAT YOU WILL GET:

- essential information about your pension plan
- freedom to follow the course at your own pace
- free modules to help you better understand your pension rights, options and obligations

HOW TO REGISTER:

The modules are available on the UN Blue Line platform. For instructions on how to register, please go to [unjspf.org/unjspf-pension-elearning-modules/](https://www.unjspf.org/unjspf-pension-elearning-modules/).

- **Module 1: Participation Essentials** (all new participants in the Fund should take this module)
- **Module 2: Benefits and Separation Essentials** (participants preparing for separation, including on retirement, should take this module)
- **Module 3: Essentials for Retirees and Beneficiaries** (this module contains information that is useful in retirement, including about the annual Certificate of Entitlement (CE) process)
- **Module 11: The Two-Track** (this module provides guidance on how the Pension Adjustment System and the Two-Track system work)

For detailed information and guidance on how to access the Pension eLearning modules, visit:

<https://www.unjspf.org/unjspf-pension-elearning-modules/>



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III - UNJSPF Member Self-Service (MSS)

<https://www.unjspf.org/resources/about-member-self-service/>



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Watch the Educational Video about
“Member Self-Service”

<https://www.youtube.com/watch?v=JMMKg-w4WnU>

Your Pension Toolkit: UNJSPF Member Self-Service (MSS)

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United Nations Joint
Staff Pension Fund

PARTICIPANTS:

REGISTER FOR
MEMBER SELF-SERVICE
(MSS) TODAY!



MEMBER.UNJSPF.ORG



WHAT YOU NEED TO REGISTER:

- your nine-digit UNJSPF Unique Identification Number (UID). If you don't know your UID, email requestUIDonly@unjspf.org
- your last name on file with the Fund
- your date of birth
- a valid long-term email address

WHAT YOU CAN DO INSIDE MSS:

- check your contribution amount and the length of your contributory service (in your Annual Pension Statement)
- run estimates to know your pension options when you retire or leave the Fund
- upload and submit documents to the Fund
- track receipt by the Fund of your pension-related separation documents

...and so much more!

Visit <https://www.unjspf.org/resources/about-member-self-service/> for more information.



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RETIREES/BENEFICIARIES:

REGISTER FOR
MEMBER SELF-SERVICE
(MSS) TODAY!



MEMBER.UNJSPF.ORG



WHAT YOU NEED TO REGISTER:

- your nine-digit UNJSPF Unique Identification Number (UID). If you don't know your UID, email requestUIDonly@unjspf.org
- your last name on file with the Fund
- your date of birth
- a valid long-term personal email address

WHAT YOU CAN DO INSIDE MSS:

- track all your payments from the Fund
- access and print the PDF of the annual Certificate of Entitlement (CE) form, unless you are paid under the two-track system
- upload and submit to the Fund copies of your CE form, other pension forms and supporting documents
- track whether your returned barcoded CE form was received by the Fund

...and so much more!

Visit <https://www.unjspf.org/resources/about-member-self-service/> for more information.

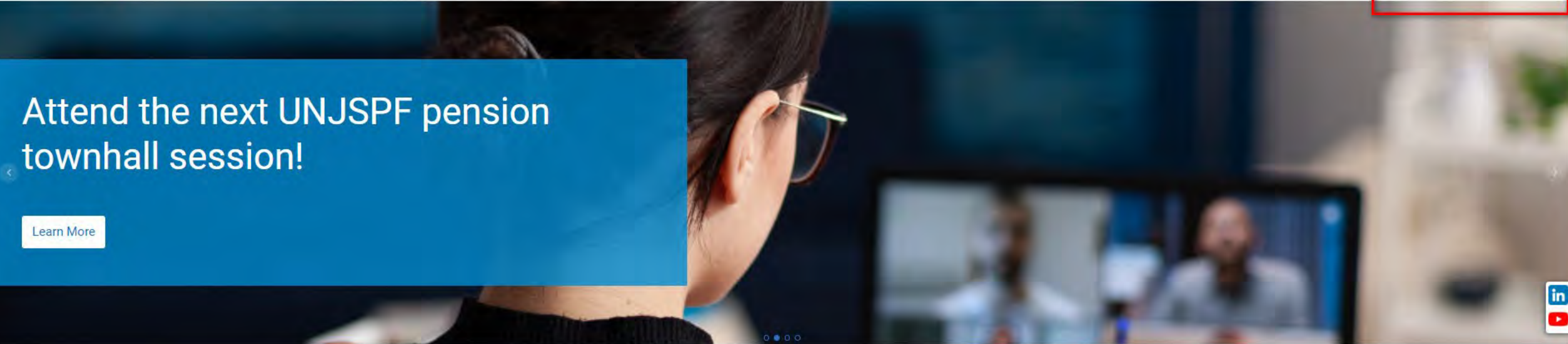


UNJSPF Member Self Service (MSS) – How to access MSS



Attend the next UNJSPF pension townhall session!

[Learn More](#)



What is your situation?

- 

Participating in the Fund
- 

Separating or retiring
- 

Retired or receiving benefits
- 

Survivor
- 

Something else

The UNJSPF website – Member Self Service

member.unjspf.org/prod/app?service=page/MemberPages:MemberLogin

UNJSPF Secure Login

User Name

Password

Log In

[Register](#) | [Forgot User Name](#) | [Forgot Password](#)

The UNJSPF website – Member Self Service

Verify Identity

To verify your identity, please enter your Unique ID, last name, and your date of birth. Your information is secured during transmission.

Unique ID: 9 digit Unique ID

Last Name:

Date Of Birth: 

Cancel

Validate

Member Self Service (MSS) – The Homepage

Last Logon 16/05/2022 | Account | Logout



UNJSPF

CTBTO EPPO FAO IAEA ICBBB ICCROM ICAO ICC IFAD ILO IMO IOM
IPU ISA ITU ITLOS STL UN UNESCO UNIDO UNWTO WHO WIPO WMO

Welcome

02/10/2022

Menu

Home

Disbursements

Documents

E-Forms

Proof Documents

Personal Information

Validation Request (Article 23)

Restoration (Article 24)

Transfer-In Request

Estimate

MSS Document Upload

Help

Home

English: The Terms of Service for use of the UNJSPF MSS portal have been updated. Please read them in full [here](#). Your continued use of the MSS portal constitutes your agreement to follow and be bound by the updated Terms of Service.

Français: Les conditions d'utilisation de l'Espace Client CCPNU ont été mises à jour. Veuillez les lire dans leur intégralité [ici](#). En continuant à naviguer et utiliser cet Espace Client vous nous signifiez votre accord avec les conditions d'utilisation mises à jour sans limite ni réserve.

ENGLISH:

MSS will allow you to view and update information in your UNJSPF records. To update your email address, please go to the Account tab at the top right of this page; select "Update Email Address".

To correct any information, please follow these instructions. If you are an employee of: CTBTO, EPPO, FAO, IAEA, ICCROM, ICGB, ICAO, ICC, IFAD, ILO, IMO, IOM, IPU, ISA, ITU, ITLOS, STL, UNESCO, UNIDO, WHO, WIPO, WMO, UNWTO, contact your Staff Pension Committee (SPC) Secretary.

If you are an employee of the UN family, contact your Executive Office or your HR Office immediately.

If you are a retiree or a beneficiary, please contact the Fund at <https://www.unjspf.org/contact-us/>.

For technical problems accessing your account please contact the Fund at MSSsupport@UNJSPF.org.

For information on MSS please see <https://www.unjspf.org/member-self-service/>.

FRANÇAIS:

MSS vous permettra d'afficher et de mettre à jour certaines informations dans vos dossiers CCPNU. Pour corriger vos informations, veuillez suivre les instructions ci-dessous. Pour changer l'adresse électronique appuyer sur l'onglet "ACCOUNT" situé dans le coin supérieur droit de cette page, puis, appuyer sur l'onglet "Update Email Address".

Si vous êtes employé par: OTICE, OEPP, FAO, AIEA, ICCROM, ICGB, OACI, CPI, FIDA, OIT, OMI, OIM, UIP, ISA, UIT, ITLOS, TSL, UNESCO, ONUDI, OMS, OMPI, OMM, OMT, veuillez contacter votre Secrétaire du Comité des pensions du personnel.

Si vous êtes employé par des Nations Unies, veuillez contacter votre bureau exécutif ou votre bureau des ressources humaines immédiatement.

Si vous êtes un retraité ou un bénéficiaire, veuillez contacter la Caisse via <https://www.unjspf.org/fr/contactez-nous/>.

Pour tout problème technique avec le service en ligne, veuillez contacter la Caisse à MSSsupport@UNJSPF.org.

Pour plus d'informations sur MSS <https://www.unjspf.org/fr/member-self-service/>.

News

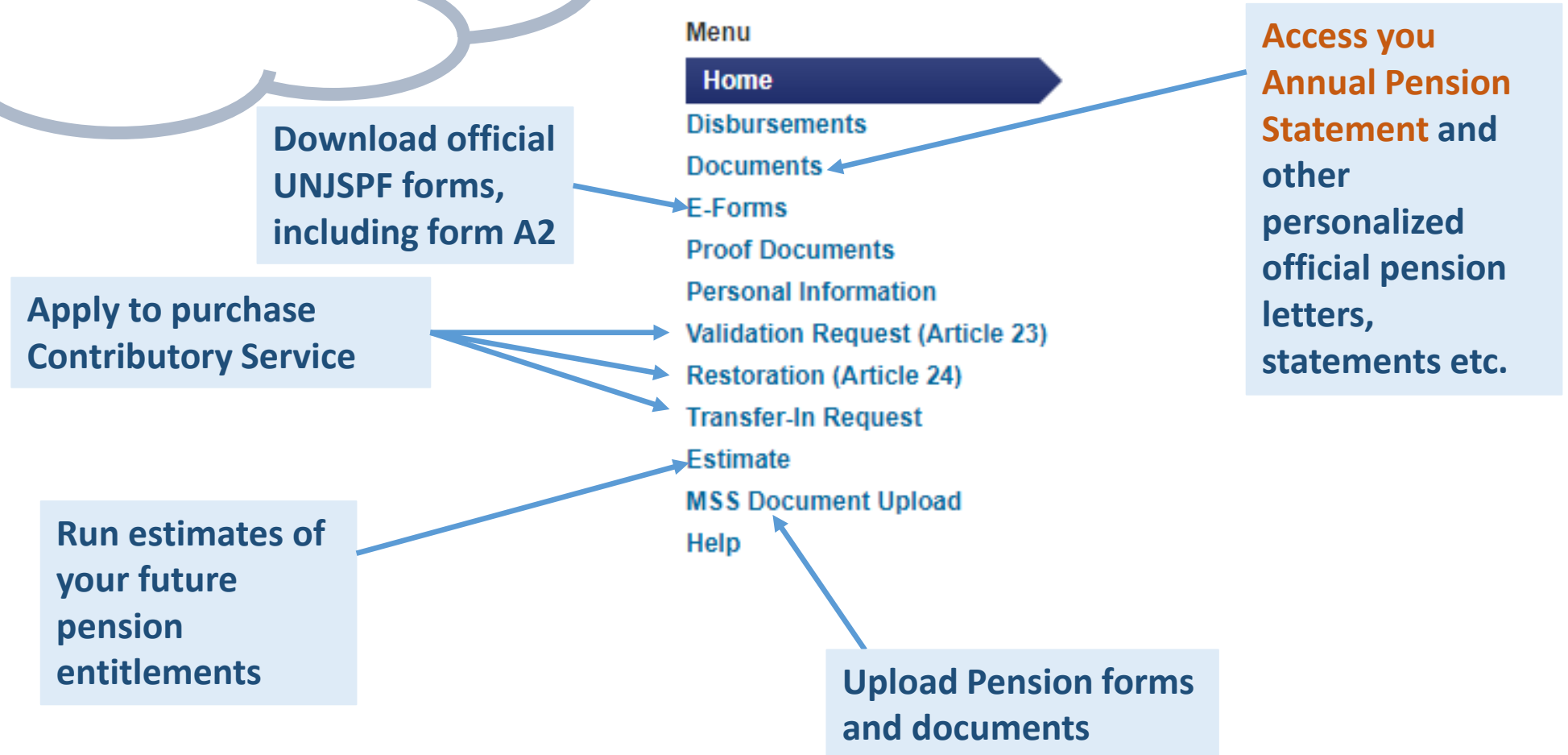
Alerts

- Your password was recently updated.

x

Member Self Service (MSS) – Key functionalities for participants

“What can I can do in MSS?”



Member Self Service (MSS) – All the tabs...

- **Account:** (this tab can be accessed in the top left corner of all MSS pages) - **here you can change your Email, Password and/or Security Questions.**
- **Home:** the Fund uses this page to provide news, updates and alerts relating to MSS – we encourage you to regularly log into MSS to check for such updates/alerts.
- **Disbursements:** **this page is relevant only once you have separated and a payment from the Fund has been made to you.** Once you are in receipt of UNJSPF payment/s you can track all one-time or monthly payments here.
- **Documents:** **Here you can access, download and print your Annual Pension Statement, Estimates that you have generated in the Estimate tab, and, once your benefit is in payment, other important documents**
- **E-Forms:** **Here you can access all official UNJSPF forms pre-completed with your UID and name (e.g. Payment Instructions form Pens.E6 or E7, form A2, etc.) – please always use these MSS forms, as applicable, as they are barcoded and the latest version of these forms.**
- **Proof Documents:** **Here you can track receipt by the Fund of the key separation documents for your case (SEPPA, Separation Notification PF4 and PI) – this tab gives you visibility into whether the Fund has received the documents required to allow to start the review and processing of your UNJSPF benefit.**
- **Personal Information:** **Here you can verify the personal information the Fund has on file for you – any discrepancies you may notice should be reported to your HR office so they can take action to rectify and inform the Fund.**
- **Validation:** **if you are eligible to apply for validation, you can submit your request here (within max. one year from your date of entry into UNJSPF participation).** In that case, remember to also submit your duly completed, dated and signed form B1 to your SPC Secretary!
- **Restoration:** **if you are eligible to apply for restoration, you can submit your request here (within max. one year from your date of entry into UNJSPF participation).** In that case, remember to also submit your duly completed, dated and signed form C1 to your SPC Secretary!
- **Transfer-In Request:** **if you are eligible to apply for transfer of pension rights to the UNJSPF, you can submit your request here (within the time frame indicated in the applicable Transfer Agreement between the releasing org and the UNJSPF. Make sure to also consult and inform your SPC of this submission.**
- **Estimate:** **Here you can enter a future separation date and run estimates providing you with your future entitlement options and amounts; you can run as many estimates for as many possible separation dates as you wish. Estimates are published under the 'Document' tab in MSS. You should run an estimate ahead of your separation so that you can make an informed benefit election.**
- **MSS Document Upload:** **This feature will be available to ILO participants in the near future!** Here you can upload and submit to the Fund official UNJSPF form/s and supporting documents as required for your case (e.g., PI, A2, PF23A, ID docs, Birth Cert./s, Marriage Cert., etc.) – *this tab allows you to submit forms and required documents to the Fund electronically. This tab is not currently available for the staff of some SPC organizations. However, it will be visible and can be used by all retirees and their beneficiaries once their benefits are in payment, as of that time, they will gain access to their 'Retiree/Beneficiary' version of the MSS portal which includes this tab.*
- **Help:** this feature will be available shortly to provide you with links to useful information relating to MSS functionalities.



Note that the MSS tabs/functionalities you can access as a participant are different from those you will be able to access once you are a retiree/beneficiary in receipt of your pension payments.

Member Self Service (MSS) – Useful tools for MSS

Useful tools to help you navigate UNJSPF MSS

- To use MSS you need to first register:
<https://member.unjspf.org/v3prod/app?service=external/MemberPages:RegistrationTermsOfService>
- For help with MSS registration, check this tutorial:
<https://www.unjspf.org/wp-content/uploads/2020/04/How-to-Register-in-Member-Self-Service.pdf>
- To register, 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 an email address to get started.
>If you don't know your UID, please follow these instructions to request it from the Fund:
<https://www.unjspf.org/for-clients/unique-identification-number/>
>For technical issues with MSS, write to:
msssupport@unjspf.org
- It is recommended to use a personal email address for MSS registration that will remain valid even after you separate/retire!

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:

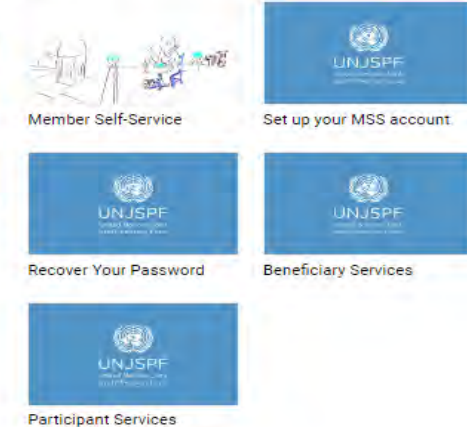
- check their personal information and update their email address;
- run estimates of future pension benefits and options;
- access their Annual Pension Statement;
- access UNJSPF forms pre-completed with their name and Unique Identification Number;
- electronically submit required pension forms to the 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 deductions;
- access important pension documents;
- access the PDF of the annual Certificate of Entitlement or CE form, unless they are paid under the two-track system;
- track whether their returned CE was received by the Fund;
- access all official UNJSPF forms pre-completed with their name and UID;
- upload and submit completed, dated, and signed pension forms and supporting documents;
- update their email address and mailing address on file with the Fund and provide an emergency contact;
- submit an initial Emergency Fund request in case of severe financial hardship;
- run an estimate of their entitlement under the two-track option, if they retired after 02 August 2015.

Resources

Videos



Tutorials



Forms

Log in to Member Self-Service



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**Let's have a look at some of the key MSS
tools for participants...**



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Staff Pension Fund

**ACCOUNTS tab (top right corner in MSS):
Change your MSS password, email and
security questions**

Last Logon 02/10/2022 | **Account** | Logou



UNJSPF

CTBTO EPPO FAO IAEA ICBEB ICCROM ICAO ICC IFAD ILO IMO IOM
IPU ISA ITU ITLOS STL UN UNESCO UNIDO UNWTO WHO WIPO WMO

Welcome

02/10/2022

Account Settings

You can update your password, email as well as a variety of other settings that affect your user account.

Reset Password

Please remember to frequently update your password.

Update Email Address

Your email address is our primary means of communicating with you. Please make sure that you keep it up to date.

Update Security Questions

Your security questions are used when you forget your password.

[Home](#)



UNJSPF
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Staff Pension Fund

DOCUMENTS tab:
Check your annual Pension Statement

- Menu
- Home
 - Reimbursements
 - Documents**
 - Proof Documents
 - Personal Information
 - Validation Request (Article 23)
 - Restoration (Article 24)
 - Transfer-In Request
 - Estimate
 - MSS Document Upload
 - Help

Documents

☒ Records ☐ Export

Date		Recipient	Action
22-May-2021	 Pension Statement - 2020		Details
23-May-2020	 Pension Statement - 2019		Details
16-Oct-2019	 Pension Statement - 2018	CARTNER, CHRISTINE LUISE Unique ID: 000303732	Details
16-Oct-2019	 Estimate SS	CARTNER, CHRISTINE LUISE Unique ID: 000303732	Details
04-Jun-2019	 Pension Statement - 2018	CARTNER, CHRISTINE LUISE Unique ID: 000303732	Details
26-May-2018	 Pension Statement - 2017	CARTNER, CHRISTINE LUISE Unique ID: 000303732	Details
27-Apr-2018	 Estimate SS	#D9T8E Benefit Type: Effective Date: 07/01/2018	Details
26-Apr-2018	 Estimate SS	#D9T8E Benefit Type: Effective Date: 04/01/2026	Details
31-Jan-2018	 Estimate SS	#D9T8E Benefit Type: Effective Date: 06/01/2030	Details
24-Jun-2017	 Pension Statement - 2016	HOEFER, CHRISTINE LUISE Unique ID: 000303732	Details
22-Nov-2016	 Estimate SS	#D9T8E Benefit Type: Effective Date: 04/01/2033	Details
01-Sep-2016	 Estimate SS	#D9T8E Benefit Type: Effective Date: 01/04/2036	Details
31-Aug-2016	 Estimate SS	#D9T8E Benefit Type: Effective Date: 01/04/2036	Details
30-Aug-2016	 Pension Statement - 2015	HOEFER, CHRISTINE LUISE Unique ID: 000303732	Details
27-Aug-2015	 Estimate SS	#D9T8E Benefit Type: Effective Date: 04/01/2036	Details
31-Dec-2013	 Pension Statement	HOEFER, CHRISTINE Unique ID: 000303732	Details
31-Dec-2013	 Pension Statement	HOEFER, CHRISTINE Unique ID: 000303732	Details
31-Dec-2013	Pension Statement	HOEFER, CHRISTINE Unique ID: 000303732	Details

Annual Pension Statement – What is it and why is it important that I check it each year?



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- The Annual Statement (also called Pension Statement) is made available each year in late May and provides you with all the key information about your UNJSPF participation from the date you joined the Fund as a participant till most recent prior year end.
- The statement informs you of all your important personal pension information, including biographical info, Contributory Service period (CS), your OWN contributions paid to the Fund, the history of your pensionable remuneration (PR) rates, etc.
- The statement provides you with key information for your period of UNJSPF participation from your entry into the Fund date(DOE) through to the end of the Annual Statement year.
- The Annual Statement can be found in Member Self Service on the UNJSPF website, under the DOCUMENT tab.
- You should access and review your Annual Statement every year and note any errors in personal data to your SPC, HR office OR the UNJSPF, as applicable <https://contact.unjspf.org/>
- The Annual Statement is published in MSS each year by end of May; the most recent statement available is for the period till year end 2021.
- For more information about the Annual Statement, please visit: <https://www.unjspf.org/for-clients/annual-pension-statment/>

UNITED NATIONS JOINT STAFF PENSION FUND ANNUAL STATEMENT AS OF 31 DECEMBER 2018																																																																								
SEE hyperlink to web page below ON OUR WEBSITE FOR ANNUAL 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/																																																																								
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<table border="1"><thead><tr><th rowspan="2"></th><th colspan="3">CONTRIBUTORY SERVICE</th><th colspan="3">L.W.O.P/BREAK-IN PARTICIPATION</th></tr><tr><th>YEARS</th><th>MONTHS</th><th>DAYS</th><th>YEARS</th><th>MONTHS</th><th>DAYS</th></tr></thead><tbody><tr><td>PRIOR YEAR TOTAL</td><td>3</td><td>14</td><td>4</td><td>0</td><td>7</td><td>0</td><td>1</td><td>23</td><td colspan="3"></td></tr><tr><td>CURRENT YEAR</td><td>4</td><td>1</td><td>0</td><td>0</td><td>8</td><td>0</td><td>0</td><td>0</td><td colspan="3"></td></tr><tr><td>VALIDATION/ RESTORATION/ OTHER CREDIT</td><td>5</td><td>0</td><td>0</td><td>0</td><td>9</td><td>0</td><td>0</td><td>0</td><td colspan="3"></td></tr><tr><td>TOTAL AT 31 DECEMBER 2018</td><td>8</td><td>15</td><td>4</td><td>0</td><td>10</td><td>0</td><td>1</td><td>23</td><td colspan="3"></td></tr></tbody></table>													CONTRIBUTORY SERVICE			L.W.O.P/BREAK-IN PARTICIPATION			YEARS	MONTHS	DAYS	YEARS	MONTHS	DAYS	PRIOR YEAR TOTAL	3	14	4	0	7	0	1	23				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 2018	8	15	4	0	10	0	1	23			
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2 01/03/2008	53,986.00	5	12 01/03/2011	54,844.00	12																																																																			
3 01/05/2008	58,240.00	7	13 01/03/2012	58,380.00	12																																																																			
4 01/03/2009	60,102.00	9	14 01/03/2013	59,843.00	7																																																																			
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6 01/05/2009	60,162.00	2	16 01/03/2014	76,059.00	1																																																																			
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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.



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ESTIMATE tab: Run your own pension estimates in MSS

How to run an estimate in MSS



The UNJSPF website – Member Self Service: Estimates



EPPO FAO IAEA ICGB ICCROM ICAO ICC IFAD ILO IMO IOM IPU
ISA ITU ITLOS STL UN UNESCO UNIDO WHO WIPO WMO WTO

Last Logon 09/04/2018 | Account | Logout | Return To LOE

Welcome

10/04/2018

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- Estimate**
- Help

Disclaimer / Clause de non-responsabilité:

English

It can be useful to run an estimate of your benefit options for planning purposes or before making a final benefit election. To run your estimate, enter your proposed separation date in the designated box below. For detailed guidance on how to run and read estimates, refer to the Learning Tools page and 'Tutorials' on the Fund's website: <https://www.unjspf.org/help-tutorials/>. Once you have submitted your estimate request and the calculation is complete, you can view the estimate as a PDF file under the DOCUMENTS tab in MSS. Please take into consideration that the figures in the estimate are based on unaudited data, available to the Fund at the time of its running, as reported to us by you or your employing organization. In most cases, it will be a good estimate as long as there are no peculiar circumstances. Bear in mind that a full audit of your pension record will be conducted at the time of your actual separation from service, in the course of processing and establishing your final pension entitlement. If you need more advice on your estimate, please contact the Fund through the contact form: <https://www.unjspf.org/contact-us/>. Presently, there are no specific cases (e.g. cases where participants have been transferred outside organization to the Fund, etc.); you can contact the Fund through the contact form: <https://www.unjspf.org/contact-us/>. If you have any questions or comments, please contact the Fund through the contact form: <https://www.unjspf.org/contact-us/>.

Français

Il peut être utile de faire une estimation de vos options de prestations avant de prendre une décision finale. Pour générer votre estimation, entrez la date de votre séparation proposée dans la zone désignée ci-dessous. Pour des conseils détaillés sur la façon de générer et de lire les estimations, consultez la page des Outils d'apprentissage et les « Tutoriels » sur le site Web de la Caisse: <https://www.unjspf.org/help-tutorials/>. Une fois que vous aurez soumis votre demande d'estimation et que le calcul est terminé, l'estimation sera disponible en tant que fichier PDF sous l'onglet DOCUMENTS dans MSS. Veuillez prendre en compte le fait que les chiffres de l'estimation sont basés sur des données non vérifiées disponibles à la Caisse au moment de son exécution, telles qu'elles vous ou votre employeur les ont rapportées. Dans la plupart des cas, il s'agit d'une bonne estimation tant qu'il n'y a pas de circonstances particulières. Gardez à l'esprit qu'un audit complet de votre dossier de pension sera effectué au moment de votre cessation d'emploi réelle, au cours du traitement et de l'établissement de votre prestation. Si vous avez besoin de plus de conseils sur votre estimation vous pouvez contacter le service clientèle de la Caisse via le formulaire de contact en ligne : <https://www.unjspf.org/fr/contactez-nous/>. À l'heure actuelle, il n'existe pas de « problèmes connus » concernant l'exactitude de ce calculateur d'estimation pour certains cas très précis (par exemple, pour des cas où les participants avaient des périodes de congé spécial sans solde ou des droits de retraite transférés d'une organisation externe à la Caisse, etc.); vous pouvez trouver une liste de tous les « problèmes connus » ici : <https://www.unjspf.org/member-self-service/mss-known-issues-and-faq/>. Si la date de votre séparation de service est dans les six prochains mois et que vous avez noté un problème avec votre estimation, vous pouvez contacter la Caisse via le formulaire de contact en ligne pour obtenir de l'aide.

Each time you run an estimate for a new separation date, it is recommended that you leave the 'Fixed Lump Sum Amount' box blank.

This will give you an estimate with the maximum lump sum you are entitled to. Once you have the maximum, you can go back and run more estimates with smaller lump sum amounts to see how your benefits change.

Enter your future separation date here (dd/mm/yyyy).

The field might be pre-populated with a date, however you can change that date to any future separation date of your choice.

Then hit "Submit Request" – don't leave this page until the 'wheel' has stopped turning and you are advised that your estimate can now be viewed as a PDF under the DOCUMENTS tab in MSS.

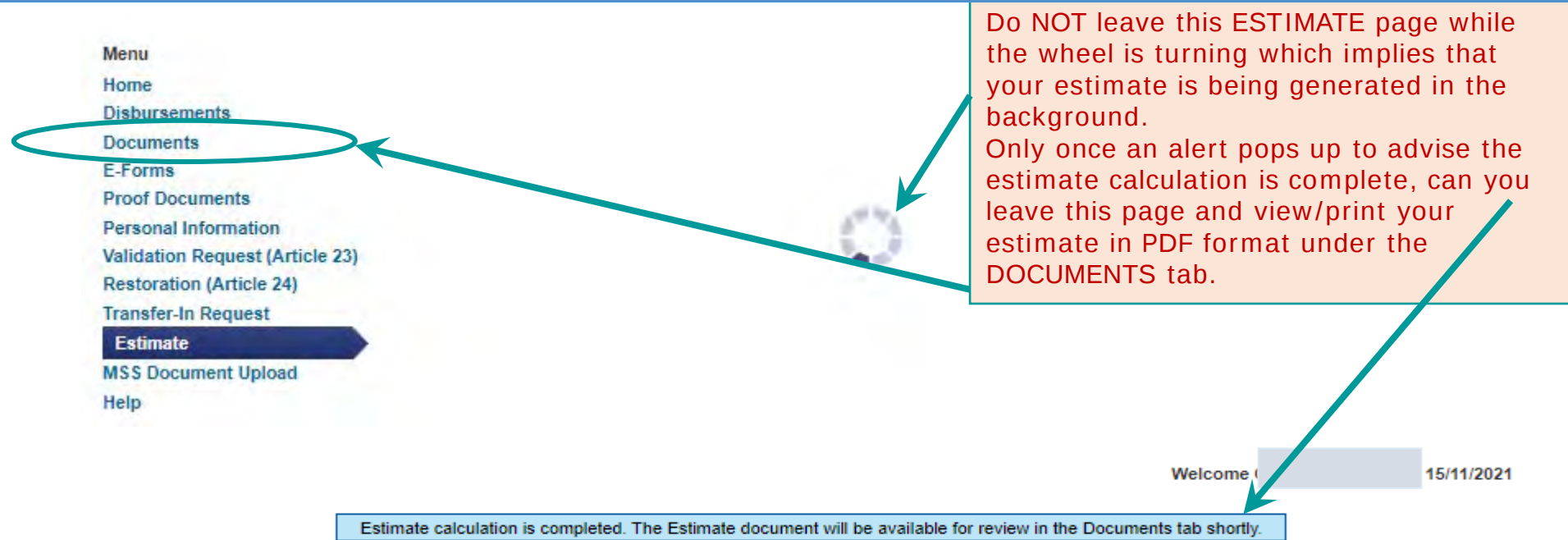
Pension Estimate

Estimate of your Pension Entitlement

Proposed Separation Date:

Fixed Lump Sum Amount (In US Dollars):

Member Self Service (MSS) – How to run your own estimates



The screenshot shows the MSS interface. On the left is a menu with items: Menu, Home, Disbursements, Documents (circled in red), E-Forms, Proof Documents, Personal Information, Validation Request (Article 23), Restoration (Article 24), Transfer-In Request, Estimate (highlighted with a red arrow), MSS Document Upload, and Help. In the center, a loading spinner is shown with a red arrow pointing to it from a text box. The text box contains the following instructions in red: "Do NOT leave this ESTIMATE page while the wheel is turning which implies that your estimate is being generated in the background. Only once an alert pops up to advise the estimate calculation is complete, can you leave this page and view/print your estimate in PDF format under the DOCUMENTS tab." At the bottom right, a "Welcome" message is visible with a date of 15/11/2021. A blue alert box at the bottom states: "Estimate calculation is completed. The Estimate document will be available for review in the Documents tab shortly."

Menu
Home
Disbursements
Documents
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Proof Documents
Personal Information
Validation Request (Article 23)
Restoration (Article 24)
Transfer-In Request
Estimate
MSS Document Upload
Help

Do NOT leave this ESTIMATE page while the wheel is turning which implies that your estimate is being generated in the background. Only once an alert pops up to advise the estimate calculation is complete, can you leave this page and view/print your estimate in PDF format under the DOCUMENTS tab.

Welcome 15/11/2021

Estimate calculation is completed. The Estimate document will be available for review in the Documents tab shortly.

- Menu
Home
Disbursements
Documents
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Proof Documents
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Validation Request (Article 23)
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MSS Document Upload
Help

Disclaimer / Clause de non-responsabilité:

English

It can be useful to run an estimate of your benefit options for planning purposes or before making a final benefit election. To run your estimate, enter your proposed separation date in the designated box below. For detailed guidance on how to run and read estimates, refer to the Learning Tools page and 'Tutorials' on the Fund's website: <https://www.unjspf.org/help-tutorials/>. Once you have submitted your estimate request and the calculation is complete, you can view the estimate as a PDF file under the DOCUMENTS tab in MSS. Please take into consideration that the figures in the estimate are based on unaudited data, available to the Fund at the time of its running, as reported to us by you or your employing organization. In most cases, it will be a good estimate as long as there are no peculiar circumstances. Bear in mind that a full audit of your pension record will be conducted at the time of your actual separation from service, in the course of processing and establishing your final pension entitlement. If you need more advice on your estimate you may contact our Client Services via the online Contact Form: <https://www.unjspf.org/contact-us/>. Presently, there are some 'known issues' with the accuracy of this estimate calculator for very specific cases (e.g. cases where participants had periods of Special Leave without Pay, or transferred pension rights from an outside organization to the Fund, etc.); you can find a list of all 'known issues' here <https://www.unjspf.org/member-self-service/>. If your separation date is within the next six months and you noted an issue with your estimate, please contact the Fund through the online Contact Form for assistance.

Member Self Service (MSS) – Where to view your MSS estimates



UNJSPF

CTBTO EPPO FAO IAEA ICBEB ICCROM ICAD ICC IFAD ILO IMO IOM
IPU ISA ITU ITLOS STL UN UNESCO UNIDO UNWTO WHO WIPO WMO

Welcome 15/11/2021

Menu

- Home
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Documents

Records Export

Date	Document	Recipient	Action
15-Nov-2021	 Estimate SS		Details
15-Nov-2021	 Estimate SS		Details
15-Nov-2021	 Estimate SS		Details
15-Nov-2021	 Estimate SS		Details
22-May-2021	 Pension Statement - 2020		Details
23-May-2020	 Pension Statement - 2019		Details
16-Oct-2019	 Estimate SS		Details

How to read your pension estimate



UNITED NATIONS



NATIONS UNIES

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

NEW YORK (Headquarters)
P.O. Box 5036, UNITED NATIONS, N.Y., N.Y. 10017
Tel: (212) 963 -6931; Fax: (212) 963 -3146
Email: UNJSPF@UN.ORG
Cable: UNATIONS NEWYORK
Web: <http://www.unjspf.org>

OFFICE AT GENEVA
c/o PALAIS DES NATIONS
CH 1211, Geneva 10
Tel: +41 (0) 22 928 8800; Fax: +41 (0) 22 928 9099
E-mail: UNJSPGVA@UNJSPF.ORG
Web: <http://www.unjspf.org>

Ref: [redacted]
PENSION NO [redacted] 27 April 2018
PERSONAL AND CONFIDENTIAL
TO: [redacted]

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

Separation Date

DOB: 06/03/1971 (Normal Retirement Age: 62)

DATE OF SEPARATION 30 June 2018

Art. 30
Deferred Retirement
Benefit payable for life
as of NRA

FULL DEFERRED RETIREMENT - ARTICLE 30
AT AGE 62PER YEAR \$ 34,837.08

PROSPECTIVE SURVIVOR
(ARTICLE 34/35).PER YEAR \$ 17,418.60

Art. 34/35
Prospective Surviving
Spouse’s Benefit
(applicable in this case)

Art. 31
Withdrawal
Settlement

WITHDRAWAL SETTLEMENT - ARTICLE 31 \$ 258,017.24

Example of an estimate where the participant REACHED Early Retirement Age but is YOUNGER than Normal Retirement Age (NRA) at their separation date [with prospective surviving spouse's benefit (Art. 34)]

UNITED NATIONS
NEW YORK (Headquarters)
P.O. Box 5030, UNITED NATIONS, N.Y., N.Y. 10017
Tel: (212) 963 4931; Fax: (212) 963 3146
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Cable: UNATIONS NEWYORK
Web: <http://www.unjspf.org>

NATIONS UNIES
OFFICE AT GENEVA
c/o PALAIS DES NATIONS
CH 1211, Geneva 10
Tel: +41 (0) 22 928 8800; Fax: +41 (0) 22 928 9099
E-mail: UNJSPF.GVA@UNJSPF.ORG
Web: <http://www.unjspf.org>

Ref: [redacted]
PENSION NO: [redacted]
PERSONAL AND CONFIDENTIAL
TO: [redacted]

26 April 2018

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: 06/03/1971 (Normal Retirement Age: 62)

DATE OF SEPARATION: 31 March 2026

EARLY RETIREMENT - ARTICLE 29

1. FULL PENSION PER YEAR	\$ 38,345.64
PROSPECTIVE SURVIVOR (ARTICLE 34/35) PER YEAR	\$ 19,172.88
OR	
2. REDUCED PENSION PER YEAR	\$ 14,628.96
TOGETHER WITH LUMP SUM (MAXIMUM)	\$ 330,944.19
PROSPECTIVE SURVIVOR (ARTICLE 34/35) PER YEAR	\$ 19,172.88

FULL DEFERRED RETIREMENT - ARTICLE 30

AT AGE 62 PER YEAR	\$ 65,548.20
------------------------------	--------------

PROSPECTIVE SURVIVOR (ARTICLE 34/35) PER YEAR

\$ 32,774.16

WITHDRAWAL SETTLEMENT - ARTICLE 31

\$ 661,888.38

Art. 29
Full
Early Retirement
Benefit payable for
life, **WITHOUT**
Lump Sum

Art. 29
Reduced
Early Retirement
Benefit payable for
life, together
WITH
MAX. Lump Sum

Art. 30
Deferred Retirement
Benefit payable for
life **as of NRA**

Art. 31
Withdrawal
Settlement

Separation Date

Art. 34/35
Prospective
Surviving Spouse's
Benefit (applicable in
this case)

UNITED NATIONS



NATIONS UNIES

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

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E-mail: UNJSPF.GVA@UNJSPF.ORG
Web: <http://www.unjspf.org>

Ref: [REDACTED]

PENSION NO: [REDACTED]

PERSONAL AND CONFIDENTIAL

TO: [REDACTED]

16 October 2019

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: 06/03/1971 (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

Separation Date

Art. 34/35
Prospective
Survivor's Benefit
(applicable in this case)

Art. 28
Full
Retirement Benefit
payable for life,
**WITHOUT
Lump Sum**

Art. 28
Reduced Retirement
Benefit payable for
life together
**WITH
MAX. 1/3rd
Lump Sum**
(default LS amount
provided)

UNITED NATIONS



NATIONS UNIES

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

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E-mail: UNJSPF.GVA@UNJSPF.ORG
Web: <http://www.unjspf.org>

Ref: [REDACTED]

PENSION NO: [REDACTED]

16 October 2019

PERSONAL AND CONFIDENTIAL

TO: [REDACTED]

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: 06/03/1971 (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	\$ 87,496.20
TOGETHER WITH LUMP SUM (MAXIMUM)	\$ 100,000.00
PROSPECTIVE SURVIVOR (ARTICLE 34/35). . . . PER YEAR	\$ 47,635.20

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

LUMP SUM %: or **FIXED LUMP SUM AMOUNT: 100000.00**

Separation Date

Art. 28 Full Retirement Benefit payable for life, **WITHOUT Lump Sum**

Art. 34/35 Prospective Survivor's Benefit (applicable in this case)

Art. 28 Reduced Retirement Benefit payable for life together **WITH FIX Lump Sum of 100,000USD** (as elected by beneficiary)

MSS – Estimates

Example of an estimate where the separation date is Earlier than the participant's Normal Retirement Age (NRA) but at least ERA
[with prospective surviving spouse's benefit (Art. 34)]

(For participants with 5 or more years of Contributory Service)

UID Number

--	--	--	--	--	--	--	--	--	--

Part I - ELECTION OF BENEFIT (Please mark the applicable box below and sign at the bottom of the page.)

(Surname) (First) (Middle)

A. RETIREMENT BENEFIT FOR PARTICIPANTS WHO HAVE REACHED THE NORMAL RETIREMENT AGE
(Article 28) (See note 4)

1. Full pension. ☐
2. One-third lump sum, OR \$ _____ if less than one third, OR your contributions with interest if greater, AND the balance as a pension. This means renouncing all rights to a minimum pension. ☐

B. EARLY RETIREMENT BENEFIT FOR PARTICIPANTS WHO HAVE REACHED AGE 55, BUT HAVE NOT REACHED THE NORMAL RETIREMENT AGE (Article 29) (See note 4)

1. Full early retirement pension ☐
2. One-third lump sum, OR \$ _____ if less than one third, OR your contributions with interest if greater, AND the balance as an early retirement benefit. ☐

NOTE 1. Immediate pension at a reduced rate, with survivor's benefits. Child's benefit to commence only from the normal retirement age or at death, if earlier.

C. DEFERRED RETIREMENT BENEFIT FOR PARTICIPANTS AT ANY AGE UNDER THE NORMAL RETIREMENT AGE (ARTICLE 30) (See notes 2, 3 and 4)

Full deferred pension, with survivor's benefits, payable at the normal retirement age. ☐

NOTE 2. Deferred benefits may be paid, at a reduced rate, on or after age 55. Kindly notify the Fund approximately one month prior to the age at which you wish your deferred benefit to begin.

NOTE 3. No child's benefit is payable under any form of deferred pension.

NOTE 4. The normal retirement age is 62 for those whose participation commenced or recommenced on or after 1 January 1990. (It is age 60 for those whose continuous participation had commenced before 1990.)

D. WITHDRAWAL SETTLEMENT AT ANY AGE UNDER THE NORMAL RETIREMENT AGE (Article 31)

A final cash withdrawal settlement which will extinguish all other entitlements. ☐

Date: _____ Signature: _____

2

PENS.2/7(4-03)

DATE OF SEPARATION	30 April 2026
EARLY RETIREMENT - ARTICLE 29	
1. FULL PENSION PER YEAR	\$ 66,416.88
PROSPECTIVE SURVIVOR (ARTICLE 34/35). PER YEAR	\$ 33,208.44
OR	
2. REDUCED PENSION PER YEAR	\$ 35,307.24
TOGETHER WITH LUMP SUM (MAXIMUM)	\$ 428,049.66
PROSPECTIVE SURVIVOR (ARTICLE 34/35). PER YEAR	\$ 33,208.44
FULL DEFERRED RETIREMENT - ARTICLE 30 AT AGE 62 PER YEAR	\$ 90,363.12
PROSPECTIVE SURVIVOR (ARTICLE 34/35). PER YEAR	\$ 45,181.56
WITHDRAWAL SETTLEMENT - ARTICLE 31	\$ 856,099.32

B.1

Option B.2

Option C

Option D

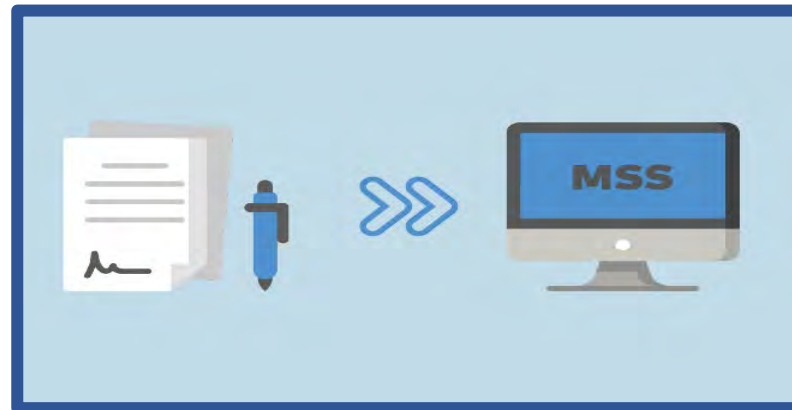


UNJSPF
United Nations Joint
Staff Pension Fund

E-FORMS tab: How to complete your UNJSPF payment instructions (PI) form Pens.E7

You can access all official UNJSPF forms inside MSS under the E-Forms tab, including the PAYMENT INSTRUCTIONS FORMS (PI):

- Form PENS.E6 (for those who separate with less than 5 years of CS)**
- Form PENS.E7 (for those who separate with 5 or more years of CS)**



HOW TO COMPLETE THE PAYMENT INSTRUCTIONS FORM (PI) PENS.E7: Page 1

You would only complete and submit this page 1 of your PI if you DO NOT WANT to be paid a benefit as soon as possible following your separation date.

This page 1 must only be completed if you elect the Deferment of your choice/payment of benefit under Art. 32. In that case, ONLY page 1 must be completed (NOT the following page/s of your PI). Do NOT complete this page if you want to be paid as soon as possible after separation from service.

UNITED NATIONS JOINT STAFF PENSION FUND
INSTRUCTIONS FOR PAYMENT OF BENEFITS
(For participants with 5 or more years of Contributory Service)

UNJSPF ID

As a participant in the Pension Fund you will, upon separation, become entitled to one of the benefits indicated on page 2. To assist you in filling out this form, you should read the instructions below since all parts of the form do not necessarily apply to your situation.

If you believe you are entitled to a disability benefit you should not complete this form, but should refer to Administrative Rule H.6.

- If you wish to elect deferment of payment or choice of benefit (under the terms of Article 32 of the Regulations), the ONLY action required by you is to enter your mailing address and sign the statement below. Please note the important provision of Article 32, which applies if you defer election, but make no final choice within 36 months. However, in accordance with Article 44 the Fund shall not be liable for interest on any due but unpaid benefits.
- If you wish to submit payment instructions at this time, please complete this form as follows:
 - You should complete Parts I and II, and sign the form on pages 2 and 3.
 - If you have less than 5 years of contributory service, you should NOT complete this form, but should get in touch with the Secretary of your Staff Pension Committee.

(Please read carefully the notes which are intended as a guide to the benefit to which you may be entitled.)

- Completed form should be sent to the Secretary of your Staff Pension Committee.
- Additional points to be noted:
 - A participant is not deemed to have reached the age of 55, 60, or 62, until the end of the day of his/her 55th, 60th, or 62nd birthday, respectively.
 - Entitlement to a benefit does not exist until a participant separates from service.
 - No benefit can be paid until documentation is processed and payment is certified by the CEO of the Pension Fund.
 - Monthly pension benefits may be subject to cost-of-living adjustments.
- Articles 34, 35, 35 bis, 36 and 37 of the Regulations automatically provide for certain benefits in respect of eligible widows, widowers, divorced surviving spouses, children or secondary dependants.
- Full commutation may be possible where the amount of a periodic benefit would be below US\$300 per year.
- You should have on file a 'Designation of Recipient of Residual Settlement' form. Any desired change in such designations should be submitted on form PENS.A/2.
- Please refer to Article 46 of the Regulations regarding forfeiture of benefits.

NOTE: The following portion is to be completed ONLY if you elect deferment of payment under Article 32 of the Regulations; please note that your account accrues interests only until your separation date. If you elect to such deferment, please return this page to the Secretary of your Staff Pension Committee and **RETAIN** pages 2 and 3, to be used when notifying your final decision.

I, _____, wish to defer payment or choice of benefit for a
(Print Name)

period of up to 36 months from the date of my separation, as provided for in Article 32 of the Regulations.

My future mailing address is:

(Number and Street)

(City)

(State or Province)

(Zip or Postal code)

(Country)

(Telephone Number)

(Home or Cell)

Date _____

Signature: _____

1

PENS.E/7(4-01)-E

▪ If you elect to defer your benefit election/payout under Art.32, you should complete, sign, date and return **ONLY page 1** of form Pens.E7 to the Fund! Keep pages 2 and 3 to submit at a later stage.

▪ Your Unique ID# (UID) must be affixed in the designated box on **ALL** pages of the form;

▪ Clearly indicate your full first and family names in the designated areas on each page of the form; their spelling must match that in UN official records - discrepancies must be explained.

▪ You must provide your permanent mailing address, personal telephone number and email address.

▪ You must **DATE** and **HAND-SIGN** every page of the form; the form must be returned and submitted to the UNJSPF either via your employing organization **OR** directly by you - make sure to follow the instructions for submission provided by your employing org.

HOW TO COMPLETE THE PAYMENT INSTRUCTIONS FORM (PI) PENS.E7: Page 2

If you wish to be paid as soon as possible after separation, complete and submit only pages 2 and 3 of form E7.
On this page 2 you must elect your pension benefit; only ONE SINGLE benefit election box must be check marked, else the form is invalid.

UNITED NATIONS JOINT STAFF PENSION FUND
INSTRUCTIONS FOR PAYMENT OF BENEFITS
(For participants with 5 or more years of Contributory Service)

UNJSPF ID

Part I - ELECTION OF BENEFIT (Please mark the applicable box below and sign at the bottom of the page.)

(Surname) (First) (Middle)

A. RETIREMENT BENEFIT FOR PARTICIPANTS WHO HAVE REACHED THE NORMAL RETIREMENT AGE (Article 28) (See note 4)

1. Full pension.....
2. One-third lump sum, OR \$ if less than one third, OR your contributions with interest if greater, AND the balance as a pension. This means renouncing all rights to a minimum pension.....

B. EARLY RETIREMENT BENEFIT FOR PARTICIPANTS WHO HAVE REACHED AGE 55, BUT HAVE NOT REACHED THE NORMAL RETIREMENT AGE (Article 29) (See note 4)

1. Full early retirement pension.....
2. One-third lump sum, OR \$ if less than one third, OR your contributions with interest if greater, AND the balance as an early retirement benefit.....

NOTE 1. Immediate pension at a reduced rate, with survivor's benefits. Child's benefit to commence only from the normal retirement age or at death, if earlier.

C. DEFERRED RETIREMENT BENEFIT FOR PARTICIPANTS AT ANY AGE UNDER THE NORMAL RETIREMENT AGE (ARTICLE 30) (See notes 2, 3 and 4)

Full deferred pension, with survivor's benefits, payable at the normal retirement age.....

NOTE 2. Deferred benefits may be paid, at a reduced rate, on or after age 55. Kindly notify the Fund approximately one month prior to the age at which you wish your deferred benefit to begin.

NOTE 3. No child's benefit is payable under any form of deferred pension.

NOTE 4. The normal retirement age is 62 for those whose participation commenced or recommenced on or after 1 January 1990. (It is age 60 for those whose continuous participation had commenced before 1990.)

D. WITHDRAWAL SETTLEMENT AT ANY AGE UNDER THE NORMAL RETIREMENT AGE (Article 31)

A final cash withdrawal settlement which will extinguish all other entitlements.....

Date: Signature:

2 PENS.E/714-011-E

- Ensure you affix your **UID#** or Pension Fund participant number in the designated box on **ALL** pages of the form;
- Clearly indicate your full first and family names in the designated areas on each page of the form; their spelling must match that in Fund's records - discrepancies must be explained.
- Clearly mark the **ONE** box on this page that corresponds to your benefit election.
- Mark one of these boxes if you want to receive the full periodic benefit and NO lump sum payment.
- Mark one of these boxes if you want to receive a LUMP SUM payment. If you want a LS of less than the max. 1/3 allowed, please indicate the USD amount you would like to receive. Else we will pay you the default 1/3 LS.
- Mark this box if you elect a Deferred Retirement benefit under Art.30.
- Mark this box if you elect a Withdrawal Settlement under Art.31.
- Remember to date and sign this page!
- Now go to page 3 of the form which must be submitted together with page 2; both pages must be dated the same day.

HOW TO COMPLETE THE PAYMENT INSTRUCTIONS FORM (PI) PENS.E7: Page 3

On this page 3 you must clearly indicate your banking details, currency choice, mailing address, other contact details, etc.

UNITED NATIONS JOINT STAFF PENSION FUND
INSTRUCTIONS FOR PAYMENT OF BENEFITS
(For participants with 5 or more years of Contributory Service)

UNJSPF ID

PART II - PAYMENT INSTRUCTIONS (PLEASE PRINT or TYPE - DO NOT USE ABBREVIATIONS)

I, _____ (Surname) _____ (First) _____ (Middle) hereby submit
payment instructions for the benefit payable to me as elected in Part 1 (see page 2).
NOTE: Payment will have to be made in your name to your account only. If you do not have a bank account and are unable to open one, then payment may be sent in care of a United Nations office. Payment cannot be remitted to a mailing address, nor can it be made to a third party.

A. Payment Instructions (If payment instructions are not completed in full, this form will be returned, causing delay in payment of benefit.)

1. MONTHLY BENEFIT
By remittance to my account as follows:

NAME OF FINANCIAL INSTITUTION	BANK ACCOUNT NUMBER
(NAME OF BRANCH, IF APPLICABLE)	
(ADDRESS)	Indicate your SWIFT, ABA, Routing, BIC, ABI, CAB or sorting code, etc. as required by your bank for direct deposit.
(CITY, STATE, POSTAL CODE, COUNTRY)	

NOTE: Please provide a document from your bank indicating bank codes and preferred routing for international payments.

2. LUMP SUM (Complete only if different from above.)
By remittance to my account as follows:

NAME OF FINANCIAL INSTITUTION	BANK ACCOUNT NUMBER
(NAME OF BRANCH, IF APPLICABLE)	
(ADDRESS)	Indicate your SWIFT, ABA, Routing, BIC, ABI, CAB or sorting code, etc. as required by your bank for direct deposit.
(CITY, STATE, POSTAL CODE, COUNTRY)	

B. Currency of Payment: Lump Sum _____ (Please Specify) Monthly Benefit _____ (Please Specify)
NOTE: Benefits may be payable in any currency selected by the recipient. Unless indicated otherwise, payment of your benefit will be made in U.S. dollars. With respect to the lump sum, if any currency other than US dollars is selected, the conversion from U.S. dollars will be done by the bank without Pension Fund involvement.

C. Mailing address (to be completed in all cases):

(Number and Street)	(City)	(State or Province)
	(Zip or Postal code)	(Country)
(Personal Email Address)	Best phone number (Home or Cell)	

Date: _____ Signature: _____

- If you wish to receive your benefit payments as soon as possible, please submit only the duly completed, dated and signed pages 2 and 3 of this form.
- Clearly indicate your full first and family names as well as your UID# or Pension Fund participant number.
- If you elect payment to be made to a bank account clearly indicate in these boxes exact and complete banking instructions including ALL RELEVANT DETAILS (ABA, IBAN, SWIFT codes, etc.). The bank account must be open in your own name (or at least include your name if it is a joint account). The account can be open in a bank located in another country than your country of residence.
- If you elect a WS, only complete the LS box. If you elect a pension benefit, complete box A.1.; in that case, complete box A.2. ONLY if you want the LS to be paid to an account other than the one you indicated for your periodic benefit.
- Clearly indicate the currency in which you would like the Fund to pay you pension benefit. Here, also provide currency instructions for both the periodic pension benefit AND the LS amount, if and as applicable.
- You must provide your permanent mailing address; also please provide a personal telephone number and email address.
- If you would like to be paid by check c/o a UN/UNDP office, clearly indicate this instruction in each of the boxes under A.1 and 2. as applicable AND provide in the address section the UN/UNDP office's address. In that case, also please provide a personal email address and telephone number for yourself.
- Remember to date and sign this page!

CHOICE OF CURRENCY FOR MONTHLY BENEFIT – CHOOSE FROM 18 PAYROLL CURRENCIES.

CHOICE OF CURRENCY FOR LUMP SUM – PAID IN USD AND COVERSON DONE BY BANK

On this page 3 you must clearly indicate your currency choice. You can choose different currencies for lump sum and monthly benefit.

2. LUMP SUM *(Complete only if different from above.)*

By remittance to my account as follows:

NAME OF FINANCIAL INSTITUTION	BANK ACCOUNT NUMBER
(NAME OF BRANCH, IF APPLICABLE)	
(ADDRESS)	Indicate your SWIFT, ABA, Routing, BLZ, ABI, CAB or sorting code, etc. as required by your bank for direct deposit.
(CITY, STATE, POSTAL CODE, COUNTRY)	

B. Currency of Payment: Lump Sum _____ Monthly Benefit _____
(Please Specify) (Please Specify)

NOTE: Benefits may be payable in any currency selected by the recipient. Unless indicated otherwise, payment of your benefit will be made in U.S. dollars. With respect to the lump sum, if any currency other than US dollars is selected, the conversion from U.S. dollars will be done by the bank without Pension Fund involvement.

If you choose for your **US Dollar Track** pension to be paid in **another currency**, the US Dollar Track amount will be converted to the currency of payment using the UN Quarterly Exchange Rate. The payment **will fluctuate** every quarter **with no maximum or minimum**.

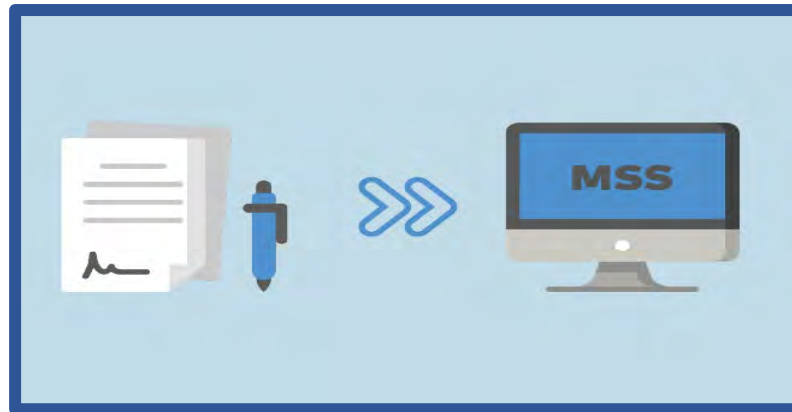
1. **US Dollar (USD)**
2. Euro (EUR)
3. Swiss Franc (ETB)
4. Pound Sterling (GBP)
5. Canadian Dollar (CAD)
6. Australian Dollar (AUD)
7. New Zealand Dollar (NZD)
8. Singapore Dollar (SGD)
9. Japanese Yen (JPY)
10. Danish Krone (DKK)
11. Norwegian Krone (NOK)
12. Swedish Krone (SEK)
13. Indian Rupee (INR)
14. Pakistani Rupee (PKR)
15. CFA Franc (XAF and XOF)
16. Chilean Peso (CLP)
17. Peruvian Nuevo Sol (PEN)
18. Russian Ruble (RUB)



UNJSPF
United Nations Joint
Staff Pension Fund

MSS DOCUMENT UPLOAD tab: Uploading and submitting your documents to the UNJSPF inside MSS

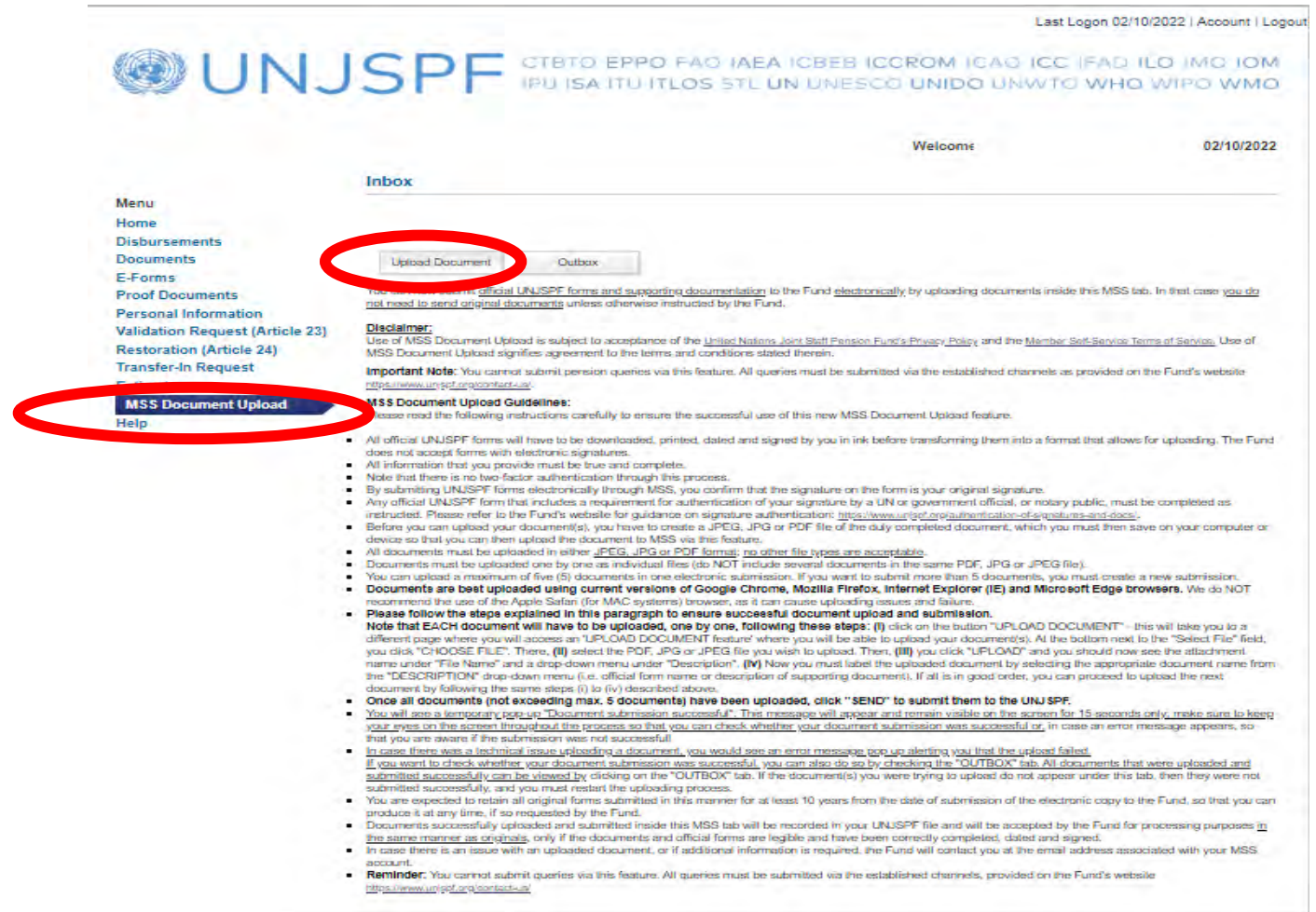
- Participants of most UNJSPF member organizations can upload and submit their duly completed, dated and hand-signed pension documents in PDF, JPEG or JPG format to the Fund inside the MSS Document Upload tab.
- For detailed guidelines about this process, refer to the tutorial “How to upload documents” on the Fund’s MSS website:
<https://www.unjspf.org/resources/about-member-self-service/>



The UNJSPF website – MSS Document Upload

Read and follow these instructions carefully!

Then click on 'Upload Document' to begin the document uploading process.



Last Logon 02/10/2022 | Account | Logout

UNJSPF CTBTO EPPO FAO IAEA ICBBB ICCROM ICAO ICC IFAD ILO IMO IOM IPU ISA ITU ITLOS STL UN UNESCO UNIDO UNWTO WHO WIPO WMO

Welcome 02/10/2022

Menu
Home
Disbursements
Documents
E-Forms
Proof Documents
Personal Information
Validation Request (Article 23)
Restoration (Article 24)
Transfer-In Request
MSS Document Upload
Help

Inbox

Upload Document Outbox

Documents are not official UNJSPF forms and supporting documentation to the Fund electronically, by uploading documents inside this MSS tab. In that case you do not need to send original documents unless otherwise instructed by the Fund.

Disclaimer:
Use of MSS Document Upload is subject to acceptance of the [United Nations Joint Staff Pension Fund's Privacy Policy](#) and the [Member Self-Service Terms of Service](#). Use of MSS Document Upload signifies agreement to the terms and conditions stated therein.

Important Note: You cannot submit pension queries via this feature. All queries must be submitted via the established channels as provided on the Fund's website <https://www.unjpf.org/contact-us>.

MSS Document Upload Guidelines:
Please read the following instructions carefully to ensure the successful use of this new MSS Document Upload feature.

- All official UNJSPF forms will have to be downloaded, printed, dated and signed by you in ink before transforming them into a format that allows for uploading. The Fund does not accept forms with electronic signatures.
- All information that you provide must be true and complete.
- Note that there is no two-factor authentication through this process.
- By submitting UNJSPF forms electronically through MSS, you confirm that the signature on the form is your original signature.
- Any official UNJSPF form that includes a requirement for authentication of your signature by a UN or government official, or notary public, must be completed as instructed. Please refer to the Fund's website for guidance on signature authentication: <https://www.unjpf.org/authentication-of-signatures-and-docs>.
- Before you can upload your document(s), you have to create a JPEG, JPG or PDF file of the duly completed document, which you must then save on your computer or device so that you can then upload the document to MSS via this feature.
- All documents must be uploaded in either JPEG, JPG or PDF format; no other file types are acceptable.
- Documents must be uploaded one by one as individual files (do NOT include several documents in the same PDF, JPG or JPEG file).
- You can upload a maximum of five (5) documents in one electronic submission. If you want to submit more than 5 documents, you must create a new submission.
- Documents are best uploaded using current versions of Google Chrome, Mozilla Firefox, Internet Explorer (IE) and Microsoft Edge browsers. We do NOT recommend the use of the Apple Safari (for MAC systems) browser, as it can cause uploading issues and failure.
- Please follow the steps explained in this paragraph to ensure successful document upload and submission.
Note that EACH document will have to be uploaded, one by one, following these steps: (i) click on the button "UPLOAD DOCUMENT" - this will take you to a different page where you will access an "UPLOAD DOCUMENT feature" where you will be able to upload your document(s). At the bottom next to the "Select File" field, you click "CHOOSE FILE". Then, (ii) select the PDF, JPG or JPEG file you wish to upload. Then, (iii) you click "UPLOAD" and you should now see the attachment name under "File Name" and a drop-down menu under "Description". (iv) Now you must label the uploaded document by selecting the appropriate document name from the "DESCRIPTION" drop-down menu (i.e. official form name or description of supporting document). If all is in good order, you can proceed to upload the next document by following the same steps (i) to (iv) described above.
- Once all documents (not exceeding max. 5 documents) have been uploaded, click "SEND" to submit them to the UNJSPF.
You will see a temporary pop-up "Document submission successful". This message will appear and remain visible on the screen for 15 seconds only; make sure to keep your eyes on the screen throughout this process so that you can check whether your document submission was successful or, in case an error message appears, so that you are aware if the submission was not successful.
- In case there was a technical issue uploading a document, you would see an error message pop up alerting you that the upload failed.
If you want to check whether your document submission was successful, you can also do so by checking the "OUTBOX" tab. All documents that were uploaded and submitted successfully can be viewed by clicking on the "OUTBOX" tab. If the document(s) you were trying to upload do not appear under this tab, then they were not submitted successfully, and you must restart the uploading process.
- You are expected to retain all original forms submitted in this manner for at least 10 years from the date of submission of the electronic copy to the Fund, so that you can produce it at any time, if so requested by the Fund.
- Documents successfully uploaded and submitted inside this MSS tab will be recorded in your UNJSPF file and will be accepted by the Fund for processing purposes in the same manner as originals, only if the documents and official forms are legible and have been correctly completed, dated and signed.
- In case there is an issue with an uploaded document, or if additional information is required, the Fund will contact you at the email address associated with your MSS account.
- Reminder:** You cannot submit queries via this feature. All queries must be submitted via the established channels, provided on the Fund's website <https://www.unjpf.org/contact-us>.



UNJSPF
United Nations Joint
Staff Pension Fund

IV: How to contact the Fund

Contacting the UNJSPF – where to start

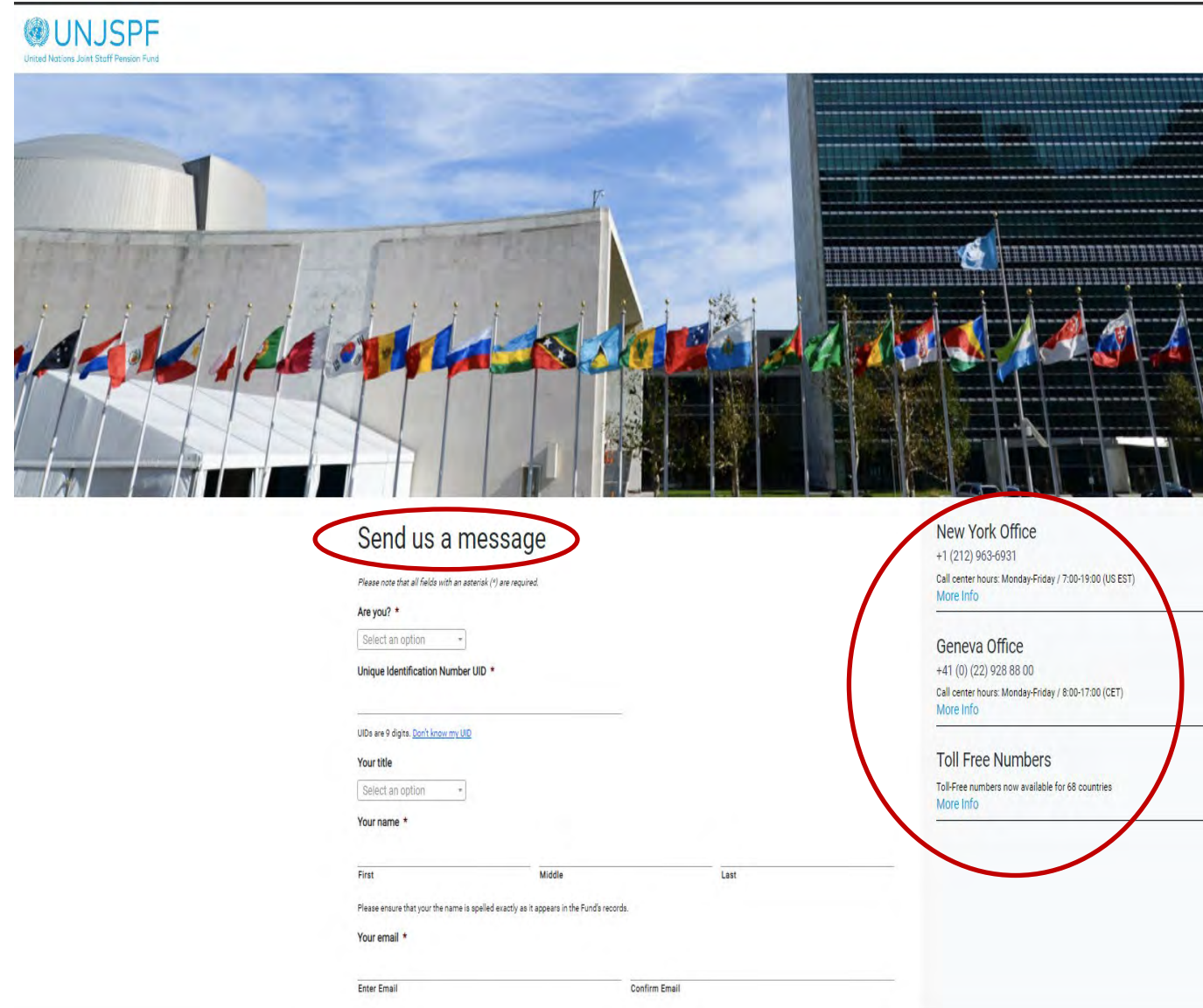
- **ACTIVE PARTICIPANTS of UN Agencies** (listed below) ***must*** contact their **SPC Secretariat** for all pension related queries:

CTBTO EPPO FAO IAEA ICGEB
ICCROM ICAO ICC IFAD
ILO IMO IOM IPU ISA ITU
ITLOS STL UNESCO UNIDO
UNWTO WHO WIPO WMO

- **ACTIVE PARTICIPANTS of all other UNJSPF member organizations** (including the **UN Secretariat**) should contact the Fund directly with their queries.
- **ALL RETIREES and BENEFICIARIES** can contact the Fund directly with their queries.

Contacting the UNJSPF – All UNJSPF contact details on the website

- **All UNJSPF contact details are provided on the Fund's online "Contact Us" webpage.** All queries to the Fund should be submitted via these official contact channels.
- You can directly access the UNJSPF Contact Us webpage here: <https://contact.unjspf.org/>
- **Please always use these official contact channels,** as they will ensure that your queries are duly received, acknowledged, tracked, routed internally for review and responded to in a timely manner.



The screenshot shows the UNJSPF website header with the logo and a photograph of the UN building with flags. Below the photo is a red circle around the "Send us a message" link. The main content area contains a contact form with fields for "Are you?", "Unique Identification Number UID", "Your title", "Your name" (split into First, Middle, and Last), and "Your email". A red circle highlights the contact information for the New York Office and Geneva Office, including phone numbers and call center hours. A third red circle highlights the "Toll Free Numbers" section, which states that toll-free numbers are available for 68 countries.

UNJSPF
United Nations Joint Staff Pension Fund

Send us a message

Please note that all fields with an asterisk (*) are required.

Are you? *

Select an option

Unique Identification Number UID *

UIDs are 9 digits. [Don't know my UID](#)

Your title

Select an option

Your name *

First Middle Last

Please ensure that your name is spelled exactly as it appears in the Fund's records.

Your email *

Enter Email Confirm Email

New York Office
+1 (212) 963-6931
Call center hours: Monday-Friday / 7:00-19:00 (US EST)
[More Info](#)

Geneva Office
+41 (0) (22) 928 88 00
Call center hours: Monday-Friday / 8:00-17:00 (CET)
[More Info](#)

Toll Free Numbers
Toll-Free numbers now available for 68 countries
[More Info](#)

Contacting the UNJSPF – Contacting the Fund by MAIL

- It is strongly encouraged to contact the Fund via the online Contact Form, but you can also contact us by mail (e.g., pouch, postal mail, special courier).
- The mailing addresses for the Fund's Geneva and New York offices are also provided on the “Contact Us” webpage.
- Note that when sending postal mail to the Fund's New York office, the address to use will depend on how you send your mail (postal service vs. special courier vs. pouch).
- Always make sure to include the letter date, your full name, your UNJSPF reference number and your contact details (address, phone, email address) in all communications with the UNJSPF. All official forms submitted by mail must be hand signed in ink to be acceptable.

UNJSPF NEW YORK

New York Office

+1 (212) 963-6931

Call center hours: Monday-Friday / 7:00-19:00 (US EST)

By Fax

+1 (212) 963-3146

Office Location

4th floor
1 Dag Hammarskjöld
Plaza (DHP)
Corner of 48th Street and
2nd Avenue

UNJSPF Client Services New York

FOR VIRTUAL APPOINTMENTS:

Please contact us by phone or in writing via the online Contact Form on this page, to schedule a virtual appointment with a UNJSPF pension expert at a specific date and time during regular UNJSPF office hours.

FOR WALK-IN SERVICES:

The UNJSPF New York Client Services are located on the 4th floor at 1 Dag Hammarskjöld Plaza (the visitor entrance is on 48th Street at the corner with 2nd Avenue), where we welcome walk-in clients on Tuesday and Thursday afternoons, from 12:00 to 16:00. Clients will be seen on a first come first serve basis. Please have your UNJSPF Unique ID (UID) or Retirement number handy as you will need it to register with the UNJSPF Client Services. When visiting the building, you must first register at the building welcome desk where you will have to present a valid picture ID before you can access the 4th floor.

MAIL DROP-OFF ONLY:

The UNJSPF has a dedicated drop-off mailbox available on the ground floor at the building; you can drop off physical documents (with original signatures where required) during standard building opening hours (Monday to Friday, 08:00 to 18:00). Please inquire about the exact location of the UNJSPF drop-off mailbox at the building welcome desk.

Postal Mailing Address

United Nations Joint Staff Pension Fund
c/o United Nations
P.O. Box 5036
New York, NY 10163-5036 USA

Courier and Registered Mailing Address

United Nations Joint Staff Pension Fund
37th floor, 1 DHP
885 Second Avenue
New York, NY 10017
USA

[Less Info](#)

UNJSPF GENEVA

Geneva Office

+41 (0) (22) 928 88 00

Call center hours: Monday-Friday / 8:00-17:00 (CET)

By Fax

+41 (0) (22) 928 90 99

UNJSPF Client Service Geneva

FOR VIRTUAL APPOINTMENTS:

Please contact us by phone or in writing via the online Contact Form on this page, to schedule a virtual appointment with a UNJSPF pension expert at a specific date and time during regular UNJSPF office hours.

FOR WALK-IN SERVICES:

The UNJSPF Geneva Client Services are now located on the 1st floor at the UNOG Client Support Centre in Building H, where we welcome walk-in clients on Tuesday and Thursday afternoons, from 13:00 to 16:00. Clients will be seen on a first come first serve basis. Please also have your UNJSPF Unique ID (UID) or Retirement number handy, as you will need it to register with the UNJSPF Client Services.

MAIL DROP-OFF ONLY:

The UNJSPF has dedicated drop-off mailboxes available at two locations on UNOG premises; you can drop off physical documents (with original signatures where required) at the Peace gate building (see below) and at the entrance of the UNOG Client Support Centre during standard UNOG opening hours (Monday to Friday, 08:00 to 18:00).

Peace Gate Drop-Off



UPGRADE OF PREGNANT BUILDING

Temporary relocation of Pass & ID Accreditation Services from September 2022 to May 2023

Postal Mailing Address

UNJSPF
c/o Palais des Nations
CH-1211 Geneva 10
Switzerland

[Less Info](#)

Contacting the UNJSPF – Contacting the Fund by PHONE

- You can also call the Fund and speak to a pension expert at our Call Centre who will help you with your issue or escalate it to the appropriate section in the Fund that can resolve the problem.
- The phone numbers for the Call Centre are provided on the “Contact Us” webpage <https://contact.unjspf.org/>.
- The Call Centre operates from opening of business hours in Geneva, Switzerland, to end of business hours in New York, USA. The Call Centre functions 24/5. All details are provided here <https://contact.unjspf.org/>.
- The Call Centre also operates toll-free and local numbers in over 65 countries during these same hours.

Toll Free Numbers

Toll-Free numbers now available for 68 countries

Afghanistan	079 991 6666
	073 071 6666
Argentina	08006661985
Australia	1800986631
Austria	1800986631
Bangladesh	08001112230
Belgium	080058539
Benin	(229)61509856
Bosnia and Herzegovina	(387)70311081
Brazil	08007248292
Bulgaria	080011044
Burkina Faso	(226)25300984
Cameroon	(237)697777888
Canada	(1)8338175824



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Time for a pension quiz





UNJSPF

United Nations Joint
Staff Pension Fund

**That concludes
today's briefing.
Thank you for your
participation**