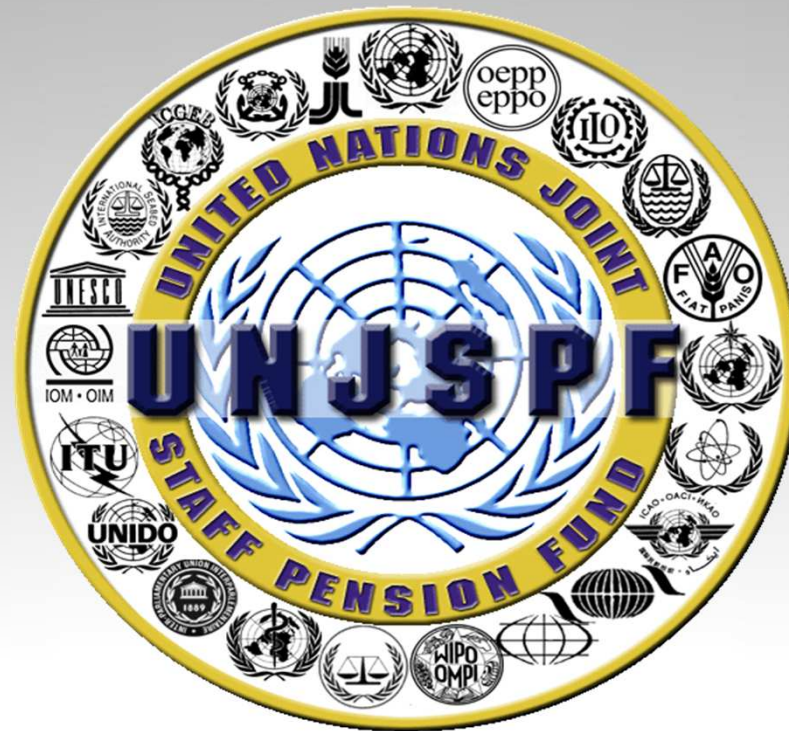




WELCOME TO THE UNJSPF PRE-RETIREMENT PENSION PRESENTATION FOR SEPARATING STAFF MEMBERS



The Fund, Pension Benefits, Separation and MSS

Geneva, October 2016



Presentation Goals

To **share** information with you about . . .

- the Fund
- the Benefits
- preparing for separation
- things to keep an eye on while in retirement
- IPAS Member Self Service (MSS)

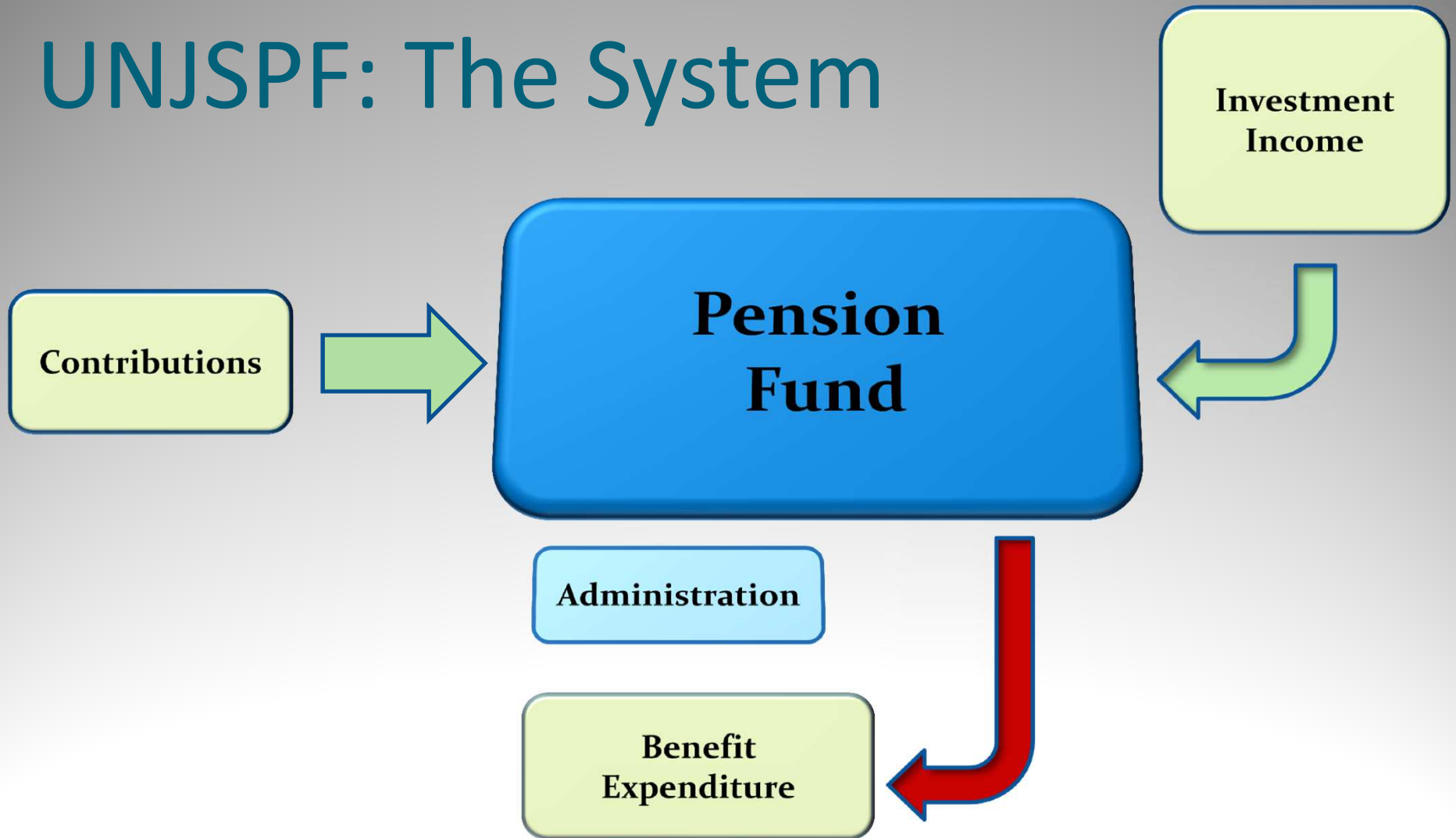


Pension Fund Goal

- To provide participants with an “income replacement” at age of retirement
- To provide coverage in case of a participant’s/retiree’s death or disability



UNJSPF: The System





A

//DEFINED

BENEFIT//

Pension Scheme



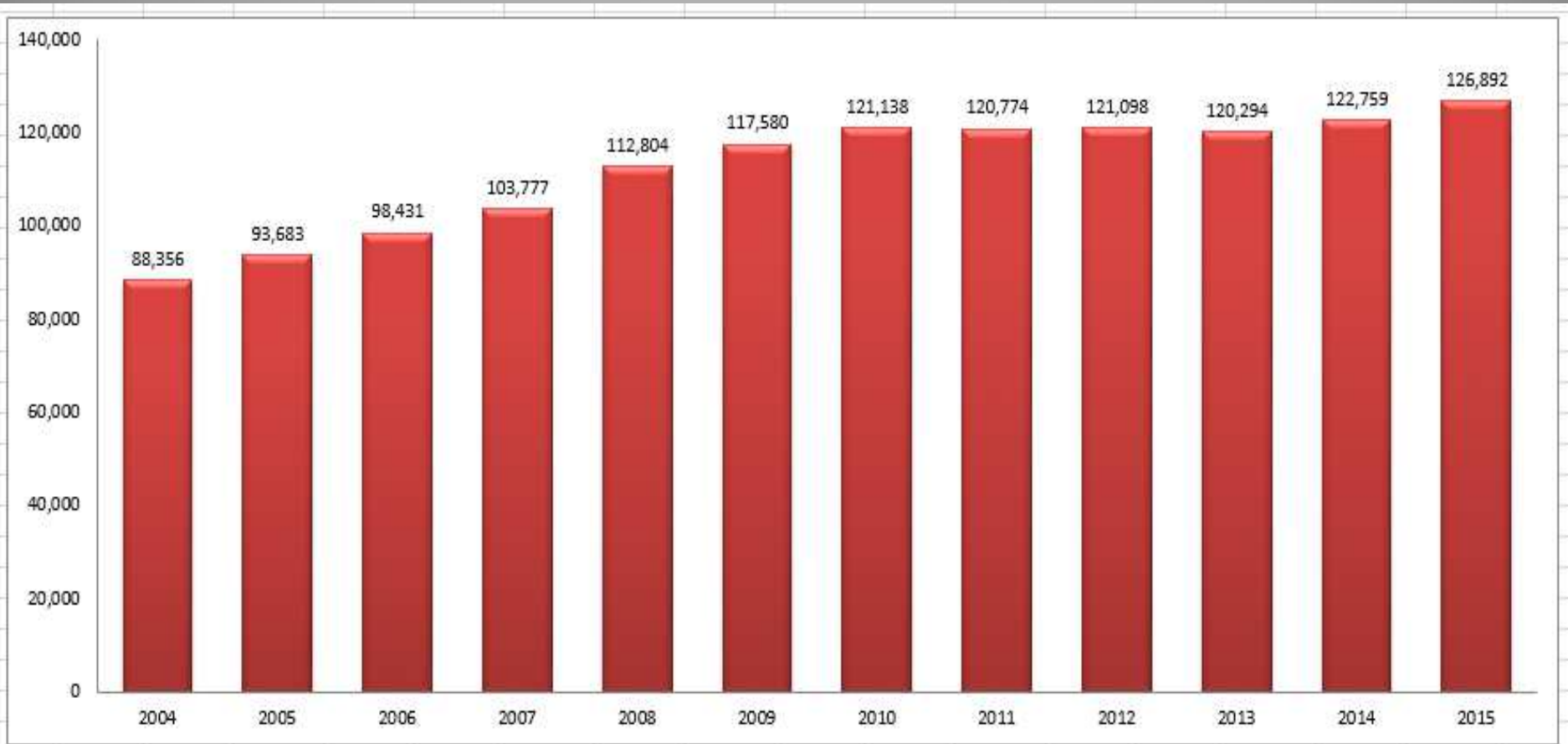
“US\$ based”

Pension Scheme

=> All Benefits
initially calculated
in US\$



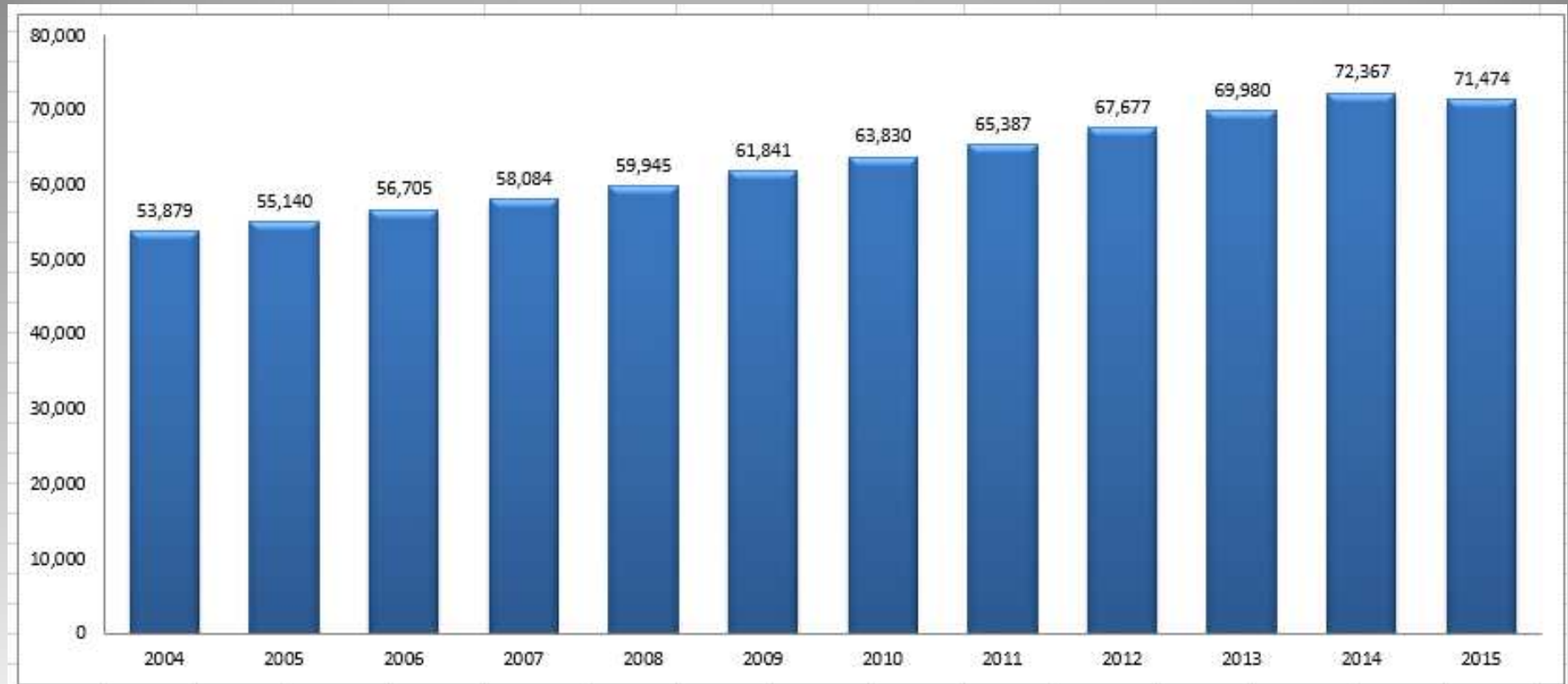
UNJSPF: Active Participants total growth (2004-2015)



The number of Participants in the Fund has increased from 122,759 to 126,892 representing an increase of 3.4% from 2014



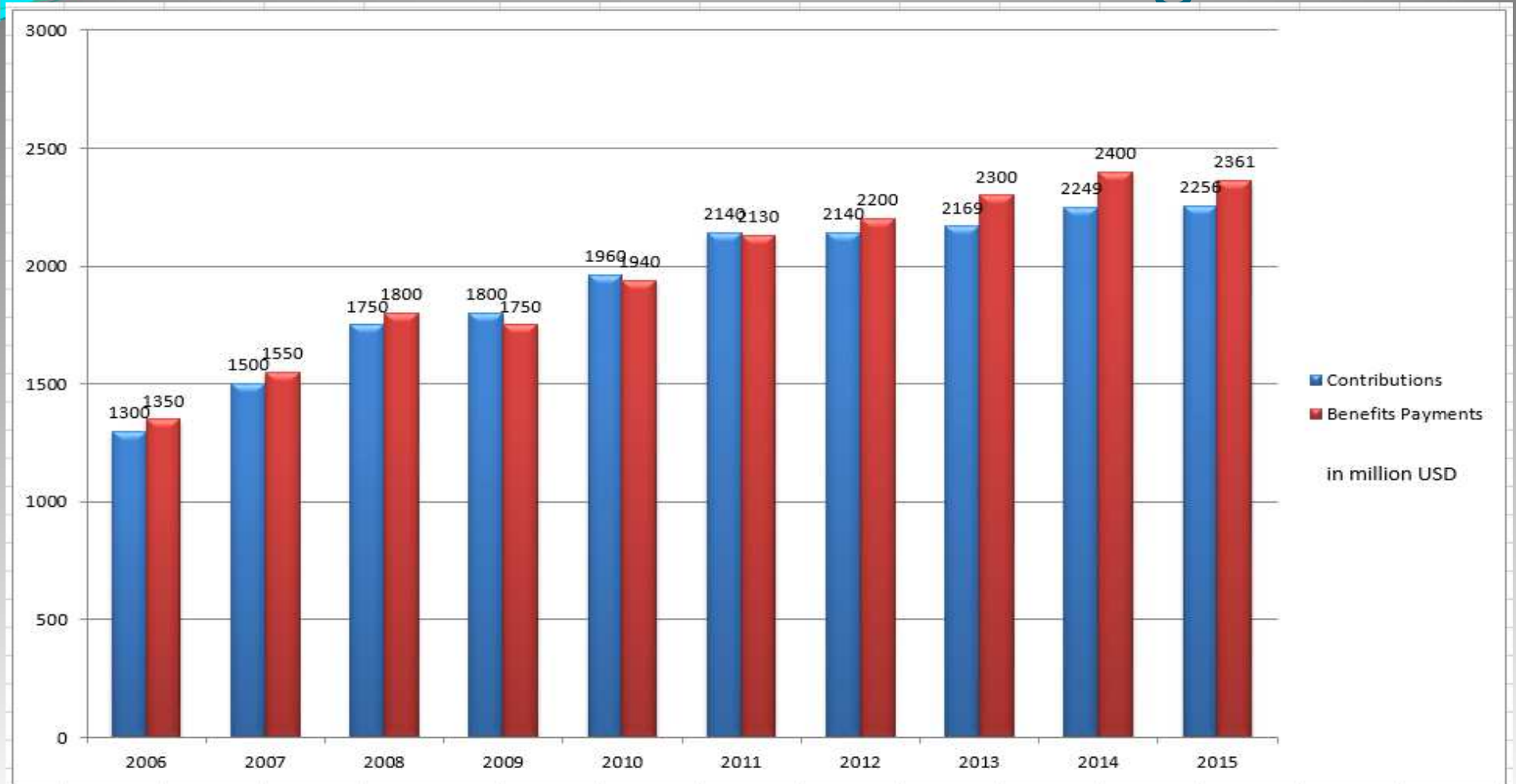
UNJSPF: Beneficiaries Total Growth (2004-2014)



The number of benefits in award decreased from 72,367 to 71,474, a drop of 1.2%.



UNJSPF: Short-term Funding Status



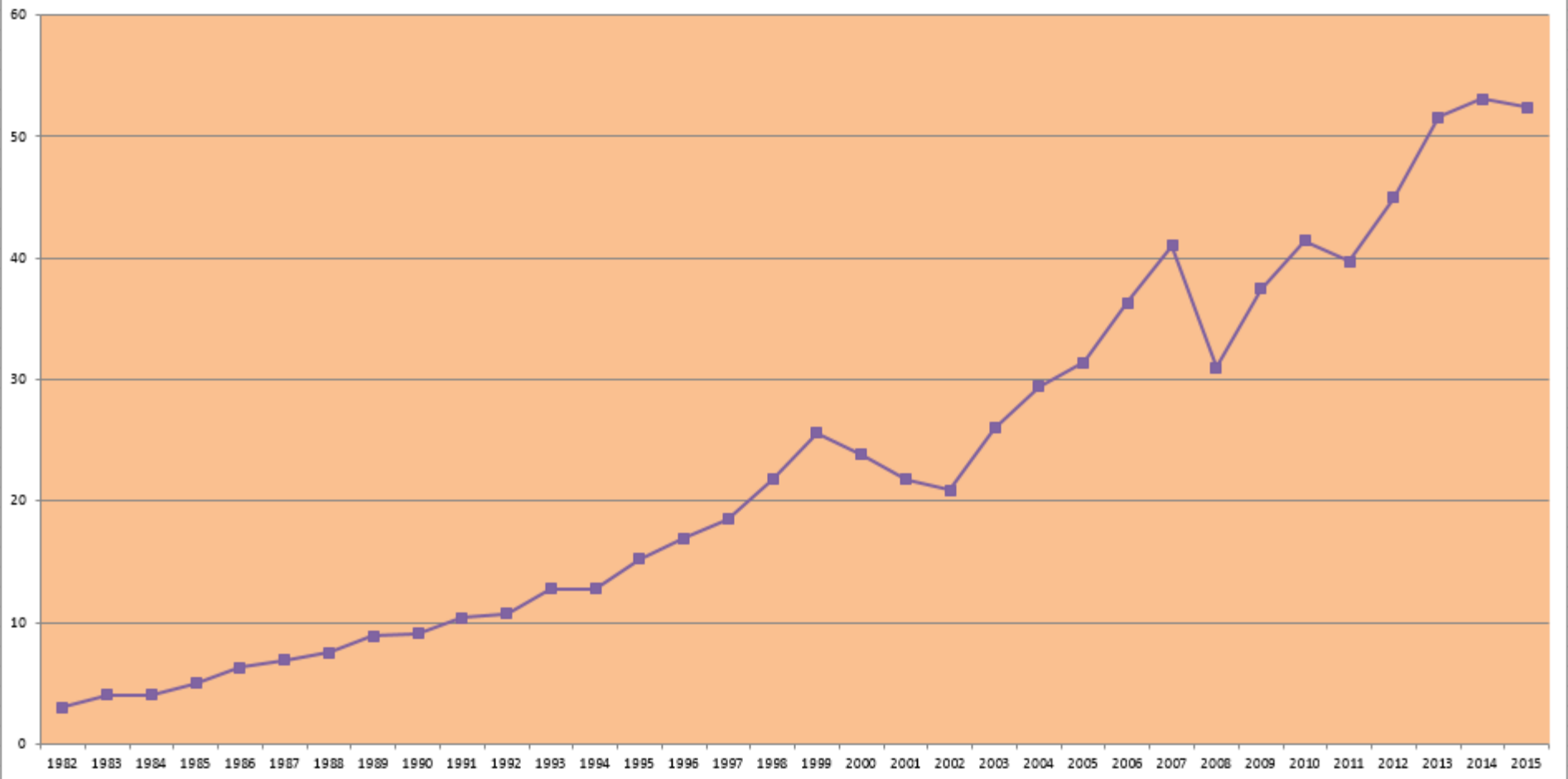
\$2.256 Billion Contributions and \$2.361 Billion Benefit Payments in 2015

During the year 2015, benefits were paid in 16 different currencies. The difference between Contributions and Benefit Payments for 2015 is approx. **\$105 Million** (Source: 2015 PFB Report)



UNJSPF: Market value of assets

MARKET VALUE OF THE UNJSPF
From 31 December 1982 to 31 December 2015
(Billions of US\$)

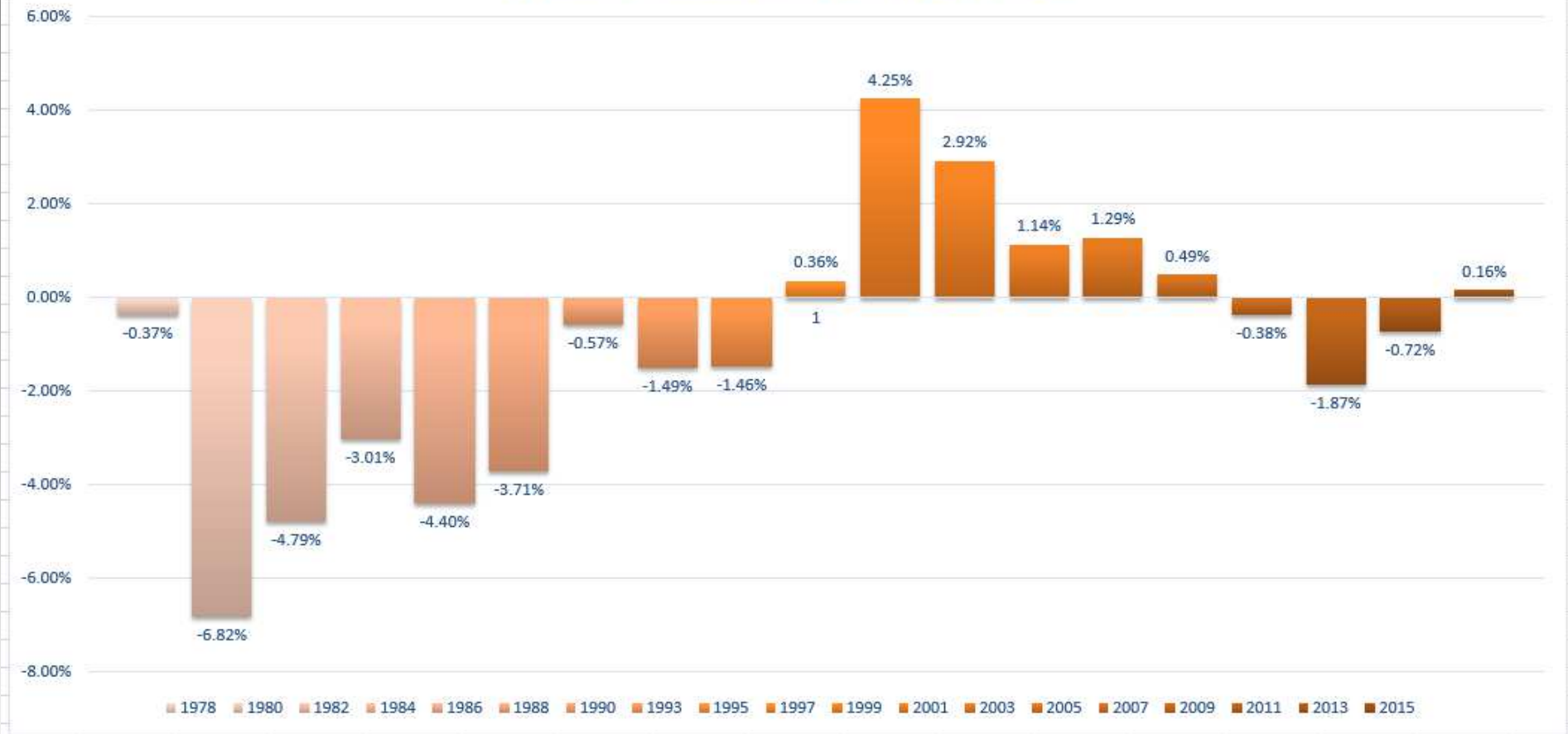


- The value of the Fund's assets decreased from \$53.1 billion on 1 January 2015 to \$52.4 billion on 31 December 2015, a decrease of \$650.6 million or 1.3% (Source: PFB 2016 Report)



UNJSPF: Long Term Funding Status

Evolution of UNJSPF ACTUARIAL SITUATION



The 2015 valuation revealed a **surplus**, amounting to 0.16 per cent of pensionable remuneration. The 0.16 per cent, expressed another way, means that the theoretical contribution rate required to achieve balance as of 31 December 2015 was **23.54 percent** of pensionable remuneration, **compared to the actual contribution rate of 23.70 per cent**. These results indicate the first surplus since 2007. *(Source: PFD Report)*



UNJSPF: Long Term Funding Status

FUNDED RATIOS FOR VALUATIONS AS OF 31 DECEMBER 1993 - 2015

Funded Ratios	1993	1995	1997	1999	2001	2003	2005	2007	2009	2011	2013	2015
WITHOUT PENSION ADJUSTMENTS	136	132	141	180	161	145	140	147	140	130	128	141
WITH PENSION ADJUSTMENTS	81	81	88	113	106	95	92	95	91	86	91	101

The funding ratios are comparisons of the current assets of the Fund with the value of the accrued benefits (liabilities) on the given valuation date and are calculated on a “**plan termination basis.**” With respect to its liabilities on 31 December 2015, **the Fund was found to be in a soundly funded position**, as it had been for the past thirteen valuations. **The current funded ratio is 141.1 percent.** This meant that the Fund would have considerably more assets than needed to pay the benefits if no adjustments were made in pensions for changes in the cost of living. The Funded position decreased to **100.9 percent** when account was taken of the current system of pension adjustments

What will **YOU**
get from your

7.9%

contributions ?





Pension Elements

The type and level of the benefit from the Fund depends on your:

- i. **Length of contributory service (CS)**
- ii. **Age** at time of separation
- iii. **Rate of Accumulation** for each year of CS (ROA)
- iv. **Final Average Remuneration (FAR)**



Pension Elements: Contributory Service

Less than 5 years of Contributory Service	5 years or more of Contributory Service
Withdrawal Settlement	Normal Retirement Benefit
	Early Retirement Benefit
	Deferred Retirement Benefit
Disability Benefit	



Pension Elements: Age

Normal Retirement Age (with CS \geq 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 January 2014*

Early Retirement Age (with CS \geq 5 yrs):

- 55 or older but less than 60/62 (NRA=60 or 62)
- *58 or older but less than 65 (NRA = 65)*

Deferred Retirement Age (with CS \geq 5 yrs):

- Less than 55 up to 60/62 (NRA=60 or 62)
- *Less than 58 up to 65 (NRA= 65)*



Elements of a Pension: ROA

	Entry <u>before</u> 1 Jan 1983	Entry <u>on or after</u> 1 Jan 1983
First 5 yrs of CS	2.00% p.y. => 60% max	1.50% p.y. => 7.50% max
Next 5 yrs of CS		1.75% p.y. => 8.75% max
Next 20 yrs of CS		2.00% p.y. => 40.00% max
Next 5 yrs of CS	1.00% p.y. => 5% max	2.00% p.y. => 10.00% max
CS in excess of 35 yrs	1.00% p.y. with 5% max	1.00% p.y. with 3.75% max
Maximum ROA	70%	70%
Corresponding Career	40 years	38.75 years



Elements of a pension: FAR

Final Average Remuneration (FAR) is:
the **average** of the **highest 36 months**
of pensionable remuneration
during the last five years (60 months) of
contributory service prior to separation
from service.



Your Pensionable Remuneration

E. ANNUAL PENSIONABLE REMUNERATION

EFFECTIVE DATE (DD/MM/YYYY)		AMOUNT (USD)	NO OF COMPLETE MONTHS	EFFECTIVE DATE (DD/MM/YYYY)		AMOUNT (USD)	NO OF COMPLETE MONTHS
1	01/06/2005	103,674.00	3	11	01/06/2010	138,458.00	10
2	01/09/2005	107,618.00	7	12	01/04/2011	141,590.00	4
3	01/04/2006	110,173.00	5	13	01/08/2011	145,452.00	6
4	01/09/2006	112,529.00	5	14	01/02/2012	148,668.00	1
5	01/02/2007	115,134.00	7	15	01/03/2012	157,663.00	10
6	01/09/2007	118,807.00	3	16	01/01/2013	161,132.00	1
7	01/12/2007	121,495.00	8	17	01/02/2013	164,248.00	9
8	01/08/2008	129,455.00	2	18	01/11/2013	167,788.00	10
9	01/10/2008	132,324.00	10	19	01/09/2014	171,321.00	10
10	01/08/2009	135,323.00	10	20	01/07/2015	174,854.00	6

... Discover your Annual Statement ...

Let's

CALCULATE !



Normal Retirement Pension Calculation (Age 60 or 62):

Full pension (P4 Top Step with 25 years of Service)

Years of Contributory Service (CS): 25 yrs

Rate of Accumulations (ROA):

1.50% for first 5 years =	7.50%	} 46.25%
1.75% for next 5 years =	8.75%	
2.00% for next 15 years =	30%	

Final Average Remuneration (FAR) : \$192,540

Full Annual Pension ($\$192,540 \times 46.25\%$) = \$89,049.75
(\$7,420.081/Month)

Reduced Annual Pension (i.e. with a lump sum)

$(1/3 \text{ of } \$89,049.75) \times 11.697$ (estimated actuarial factor) =
\$347,205

Reduced Pension (2/3 of full annual pension) = \$59,366.50
(\$4,947.21/month)



Normal Retirement Pension Calculation (Age 60 or 62): Full pension (G6 Step 11 in GVA with 25 years of Service at 31/12/2015)

Years of Contributory Service (CS): 25 yrs

Rate of Accumulations (ROA):

1.50% for first 5 years =	7.50%	}	46.25%
1.75% for next 5 years =	8.75%		
2.00% for next 15 years =	30%		

Final Average Remuneration (FAR) : \$154,557

Full Annual Pension ($\$154,557 \times 46.25\%$) = \$71,482.61
(\$5,957/Month)

Reduced Annual Pension (i.e. with a lump sum)

$(1/3 \text{ of } \$71,482.61) \times 11.697$ (estimated actuarial factor) = \$278,710

Reduced Pension (2/3 of full annual pension) = \$47,655.08
(\$3,971.26/month)



Benefits to Participants

- Normal Retirement Benefit
- Early Retirement Benefit
- Deferred Retirement Benefit
- Disability benefit
- Withdrawal Settlement



UNJSPF: Other Benefits

- **Widow's/Widower's Benefit** (arts. 34 & 35)
- Divorced Surviving Spouse's Benefit (art. 35 bis)
- Spouse Married after Separation from service (art. 35 ter)
- Child's Benefit (art. 36)
- Secondary Dependant's Benefit (art. 37)
- Residual Settlement (one-time payment – art. 38)



Participants' Benefits Options at Separation from Service (cont.)

Normal Retirement Benefit

(Age 60, 62 or 65 depending on Fund's entry date):

- Monthly lifetime pension
- Payable as of the next day following the date of separation from service
- Possible to opt for a reduced monthly pension to combine it with a lump-sum (also known as the “one-third lump-sum”)
- Includes a child benefit (for each child under age 21)

**Thinking of
Leaving
EARLY ?**



Participants' Benefits Options at Separation from Service (cont.)

Early Retirement Benefit

(From Age 55 or 58 depending on Fund entry date)

- Reduced Monthly lifetime pension
- Payable as of the next day following the date of separation from service
- Possible to opt for a reduced monthly pension to combine it with a lump-sum (also known as the “one-third lump-sum”)
- Includes a child benefit (for each child under age 21 **at the date you reach 60/62 or 65**)
- Reduction factors: For participation *prior to 1 Jan 2014 (from 55 to 60/62)*

CS < 25 years	25 ≤ CS < 30 years	≥ 30 years
6% per year	2% to 3%	1% per year
- Reduction factors: For participation *on or after 1 Jan 2014 (from 58 to 65)*

CS < 25 years	CS ≥ 25 years
6% per year	4% per year



Example:

Staff retiring at 55 instead of 62 with 20 years of contributory service

Standard Yearly Pension:

$$\text{\$192,540 (FAR)} \times 36.25\% \text{ (ROA)} = \text{\$69,796} \\ (\text{\$5,816 per month})$$

Reduction at age 55 is 6% per year before NRA:

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

Resulting Early Retirement Pension at age 55:

$$(\text{\$69,796} \times 58\%) = \text{\$40,482} (\text{\$3,373 per month})$$



Participants' Benefits Options at Separation from Service (cont.)

Deferred Retirement Benefit

- Benefit option for those under age 60/62 *or 65*
- **NO LUMP SUM** and **NO CHILD BENEFIT**
- Payable at the earliest at age 55 for NRA 60 or 62 and *age 58 for NRA 65*
- Possible impact on medical insurance
- Amount of benefit adjusted to inflation only as of age 55



Disability Benefit

- Monthly pension in case of **illness or injury**, likely to be **permanent or of long duration**, preventing to perform work in a position reasonably compatible with one's abilities.
- Contributory service calculated as if one had worked until Normal Retirement Age (NRA):
Actual CS to Separation Date
+
Potential CS from Separation Date to NRA (60/62 or 65)
- NO LUMP SUM, therefore if age 55/**58** or more may prefer Early Retirement Benefit.
- Benefit and amount do not change at NRA

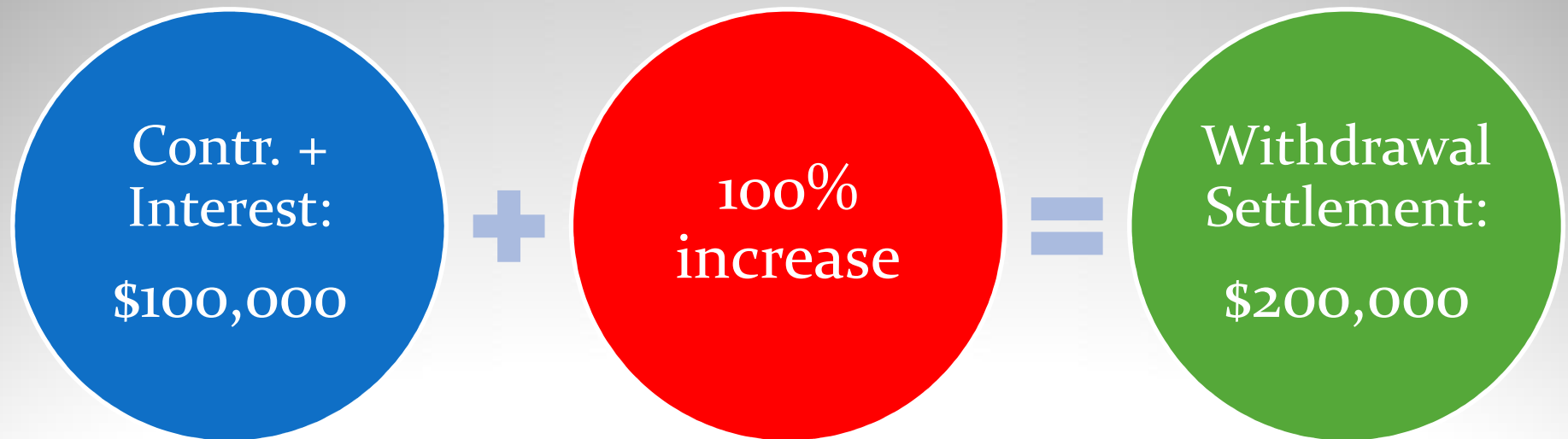


Withdrawal Settlement

- **One-time payment** extinguishing all other rights.
- Represents a **participant's contributions PLUS interest**.
- The Organization's contributions are **not** reimbursed to participants.
- If CS is more than 5 years, amount is increased by 10% for each year over 5 up to a maximum of 100% (=> max. = 15 years CS).



- 15 CS years \Rightarrow 10 CS years over 5
- 10 CS years $\times 10\%$ $\Rightarrow 100\%$ increase





Survivor's Benefits: Widow/Widower

- Widow(er)(s) is/are **automatically** entitled to a monthly benefit equal to $\frac{1}{2}$ of full pension of a participant
- Amount of benefit **NOT** affected by choice of lump sum at separation from service.



Divorced Surviving Spouse

Divorced Surviving Spouse's Benefit (art. 35 bis)

=> not an automatic benefit; **subject to conditions:**

- 10 years of marriage with contributions to the Fund
- age at least 40 (or shall begin from age 40)
- death of participant/retiree within 15 years of the divorce

or

prove participant's/retiree's legal obligation to pay maintenance to former spouse

- absence of express renouncement to UNJSPF benefit in divorce settlement/judgment



Spouse Married after COB

- ✓ Monthly benefit payable to a person who entered into a marriage with a retiree after the date of the retiree's separation from service.
- ✓ Option available to a retiree receiving a periodic benefit and who decides to purchase an annuity by **reducing his/her own benefit**.
- ✓ Request for the purchase of an annuity must be made within **one year of the date of the marriage**
- ✓ Entitlement to a benefit becomes effective **18 months** after the date of marriage
- ✓ Once in effect, deduction can only be terminated upon death of spouse or divorce, with previous deductions not reimbursed.



**Guidelines to determine eligibility for
spousal benefits under articles 34 and 35 of
the UNJSPF Regulations –
Effective 01 April 2014**

**[http://www.unjspf.org/UNJSPF_Web/pdf/F
Guid_34_35.pdf](http://www.unjspf.org/UNJSPF_Web/pdf/FGuid_34_35.pdf)**

Please connect to the above Link to read the full document



Child Benefit

- Payable to each child of a participant who is entitled to a retirement, early retirement, or disability benefit or who has died in service, **while the child remains under the age 21.**
- Payable to a child **over age 21** if child is found to be **disabled** – subject to approval and review by the Employing Organization's SPC.
- In the case of early retirement, the child's benefit becomes payable only when the retired participant reaches the NRA (**age 60 or 62 or 65**); if the child is **disabled** the **benefit begins immediately.**



Secondary Dependant

Secondary dependant = mother or father, brother or sister.

But ONLY one of them !

- If Father or Mother → benefit = widow(er)'s benefit
- Brother or Sister → benefit = child's benefit

Subject to the following conditions:

- no child or surviving spouse benefit is/was payable
- in the case of a brother or a sister, no deferred retirement benefit was payable



The Residual Settlement

- The Residual Settlement is a **one-time payment** made by the Fund and **only if no other monthly benefit is payable** on account of a participant/retiree.
- Payment is made to the person(s) designated by the participant (in form Pens.A/2) in accordance with percentages (if any) set by him/her.





Designation of Beneficiary (form A/2)

UNITED NATIONS JOINT STAFF PENSION FUND

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

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.

Note: 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 was less than his/her own contributions with compound interest. The difference would be paid to the designated recipient(s).

2. 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.

3. 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.*

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

I, _____ (Last name) (First) (Middle)	ORGANIZATION	DUTY STATION
--	--------------	--------------

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).

**Getting
ready to
separate . . .**



Preparing for retirement/separation

You should . . .

- 1) Run an **estimate** ([Member Self Service](#)) or request one (SPC or UNJSPF)
- 2) Ensure that your **file is up-to-date** concerning family and marital status as well as potential beneficiaries (i.e. marriage, and birth certificates of family members, A/2, divorce judgement(s))
- 3) Look for the maximum of information possible through our Website, booklets, and our office



Documents to process a Benefit

To process your payment, the **Pension Fund** **needs** a minimum of 3 **documents**:

1. The **Separation Personnel Action** (PA) from your Organisation's HR
2. The **Separation Notification** from your Organisation's Payroll Unit
3. The **Payment Instructions** from YOU
 - PENS.E/7 (if 5 years or more of contribution)
 - PENS.E/6 (if less than 5 years of contribution)
 - Optional:
 - PENS.E/10 (if selecting the “two-track”)



Other Administrative Documents Required

To process your payment, the **Pension Fund needs** these additional **Proof documents**:

- ☐ **Copy of Picture ID of staff member** containing signature for signature verification of the Payment Instructions
- ☐ **Copy of Birth Certificate of staff member** for verification of age
- ☐ **Copy of Birth Certificate of all children under age 21**, showing clearly the parents names
- ☐ **Copy of Bank Document** showing full account number and name on the account, and routing instructions for cross-border payments
- ☐ **Copy of Birth and Marriage Certificates and Picture ID of current spouse** for verification of marital status
- Recommended:
 - ☐ Marriage and Divorce decree(s) of former spouse(s) if necessary
 - ☐ Updated A/2 Form

**To choose
or not to
choose . . .**



Upon separation from service
you may:

- **Elect** a benefit . . .

Withdrawal Settlement

or

Monthly Lifetime Benefit

Or

- **Defer** making a benefit choice
(for up to 36 months)



Separation from Service:

Not sure about what to choose?

Take the deferment of Choice (Art. 32)

- Any participant may opt to defer payment of a benefit or making a benefit election for a maximum period of 36 months.
- To do so, the only action needed is to submit page 1 of form:
 - Pens.E/6 (for those with less than 5 yrs CS)
 - OR**
 - Pens.E/7 (for those with 5 yrs CS or more)



IF YOUR CHOICE IS MADE...

**Fill page 2 of Pens-E6 (CS < 5 years) or
Pages 2 and 3 of Pens-E7 (CS ≥ 5 years)**

**DO NOT FILL AND
DO NOT SEND PAGE 1**





CAUTION

Once your benefit is processed . . .

It is NOT possible to change your
Benefit Election



UNITED NATIONS JOINT STAFF PENSION FUND
INSTRUCTIONS FOR PAYMENT OF BENEFITS

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

Pension 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: _____

PAYMENT INSTRUCTIONS

Page 2 of form E/7
to make the choice of
the **type** of benefit

**CHECK ONLY ONE
BOX**

**CHECK
ONLY ONE
BOX**



UNJSPF ID

000133137

UNITED NATIONS JOINT STAFF PENSION FUND
INSTRUCTIONS FOR PAYMENT OF BENEFITS

Pension Number

2 0 2 4 1 2

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

I, BACAR SAID ALIAMANE, hereby submit
(Surname) (First) (Middle)

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:Payee Name as BACAR SAID ALIAMANE
shown on account: (SURNAME) (FIRST) (MIDDLE)

NAME OF FINANCIAL INSTITUTION	BANK ACCOUNT NUMBER
MY BANK	1223456
(NAME OF BRANCH, IF APPLICABLE)	
MY BANK BRANCH NAME	
(ADDRESS)	Indicate your SWIFT, ABA, Routing, BLZ, ABI, CAB or sorting code, etc. as required by your bank for direct deposit.
MY BANK ADDRESS	BANK CODES, IBAN, ETC...
(CITY, STATE, POSTAL CODE, COUNTRY)	
MY CITY STATE AND 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:Payee Name as BACAR SAID ALIAMANE
shown on account: (SURNAME) (FIRST) (MIDDLE)

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 USD Monthly Benefit EUR
(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.

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

(Number and Street) (City)

(State or Province) (Postal Code) (Country)

Date: _____ Signature: _____

eFORM filled from MSS
(Member Self Service).

It comes pre-printed with
Barcodes, Unique ID, Pension
Number and Name



After Separation from Service

- **Benefit Letter** – providing details of your entitlements
- Completion and return of **Certificate of Entitlement** (CE)
- Quarterly Statement/Notification
- **CEO Annual Letter** informing on developments and changes in Regulations
- Pension Statement (tax purposes) – on request the first time and automatically after first issuance
- Deduction for after-service health insurance (ASHI) – on request
- Change of payment instructions and/or mailing address
- Emergency Fund
- AFICS / FAFICS



While in receipt of your benefit: Working once retired

- The Fund **does not impose any restriction** to the employment of retirees.
- There are, however, conditions on the employment of retirees in the UN Secretariat set forth by the UN General Assembly (i.e. **income ceiling of US\$ 22'000.00** per calendar year)
=> inquire with your HR or SPC Secretary.
- If an employed retiree re-enters the Fund as a participant, payment of benefit(s) must be suspended (Art. 40)



UNJSPF on the Web

United Nations Joint Staff Pension Fund

Welcome



Bienvenue

Caisse commune des Pensions du Personnel des Nations Unies

www.unjspf.org



UNJSPF on the Web



United Nations Joint Staff Pension Fund





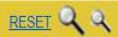
UNJSPF on the Web: Participants



ENGLISH
FRANÇAIS

United Nations Joint Staff Pension Fund

Participants
Beneficiaries
SPC/Focal Points
FAFICS
Committee of Actuaries
Pension Board
Investments



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Welcome UNJSPF Members



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

UNJSPF Member Self-Service is Open for Business

The UNJSPF Member Self-Service (MSS) was launched at the end of August 2016. This new tool provides UNJSPF members access to their pension account information. All members can now create their own personal login accounts.

For retirees/beneficiaries after you login you will be able to see when your CE arrived at the Fund and much more.

For participants you will be able to access your 2015 Annual Statement which is now being called your Pension Statement.

The new accounts have enhanced security and are part of the Integrated Pension Administrative System or IPAS that was launched in 2015. For security reasons and because UNJSPF membership has increased to almost 200,000 people, a new **Unique Identification Number (UID)** has been generated for all individuals in the Fund's database, including active participants, retirees and other beneficiaries, including dependents. Please note that this number, which will be used throughout the pension lifecycle, will also be required to gain access to the new self-service feature. The **UID** will replace the two IDs (i.e., Pension Number and Retirement Number) currently in use. The **UID** numbers are NINE (9) digits. In May and September 2016 **UIDs** were/are being sent by mail to all beneficiaries. Anyone who has already created (beneficiaries or participants) an account on the UNJSPF Website can use a special tool to receive your **UID**.

All **UID** numbers will be sent by e-mail to participants over the coming weeks. The Fund has also established systems to respond to individual requests for **UIDs**. For all information about this new service, with detailed instructions and videos on how to login and to retrieve your **UID**, please click on this link: [UNJSPF Member Self-Service](#)

Latest News

New Member Self-Service is live



UNJSPF bulletin for August 2016. [Click here for more information.](#)



Annual Statements 2015 now available

Annual Statements is now available through the IPAS Member Self-Service portal. [Click here to access it](#)

Message from the Fund



To the attention of all clients of the Pension Fund's (UNJSPF) New York Office: "For in person visits, please note the Fund's New York NEW office hours for walk-in clients are from 9AM to 5PM daily, except on Thursdays (when Client Services are closed). No appointment is needed.



UNJSPB Communiqué

[Click here](#) for the Communiqué from the United Nations Joint Staff Pension Board. Also, available [in Spanish](#), [click here](#).



UNJSPB Week 2 Newsletter



Register (single account as participant and as retiree)

[HELP/FAQ](#)[CONTACT US](#)[UNJSPF](#)**UNJSPF**EPPO FAO IAEA ICGB ICCROM ICAO ICC IFAD ILO IMO IOM IPU
ISA ITU ITLOS STL UN UNESCO UNIDO WHO WIPO WMO WTO[MSS HOME](#)

Welcome to UNJSPF Member Self-Service

This page is your guide to the UNJSPF Member Self-Service or MSS. Member Self-Service was developed to help members gather the information that they need when they need it. This is an extension of the new comprehensive computer system (Integrated Pension Administrative System or IPAS) that was launched in 2015. This system will safeguard your information and support the Fund for decades.

Member Self-Service will continue to be upgraded. It provides real-time information on members' accounts. Members can access Annual Statements (for participants in the Fund), there is an estimate tool where participants can calculate their potential future benefits, retirees can see when their Certificate of Entitlements or CE was received and registered by the Fund, and much more.

This guide was developed to help you with this new tool. Navigate through the menu on the left to any question you may have. Videos (in English first, but soon in French) are embedded to give you step-by-step instructions also. We welcome your feedback about this site and ways it can be improved, please send suggestions to MSSsupport@UNJSPF.org.

Quick Links

Retrieve

Beneficiary/Retiree
Participant

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

Information

Your Unique Identification
Number or UID

Your Unique Identification Number or UID

All Fund members have been given a new, nine-digit Unique Identification (UID) number for the new IPAS system. This nine-digit number will be your personal pension number forever. Even if your Unique Identification Number starts with zeros (for example, 001234567) you must put in all nine



Register (single account as participant and as retiree)

Terms of Service

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

Decline

Accept



Register (single account as participant and as retiree)


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:

Last Name:

Date Of Birth:

Cancel

Validate



Register (single account as participant and as retiree)

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:

Last Name:

Date Of Birth:





Account Setup

Account

All fields are required. The password is case sensitive.

Person: BACAR SAID, ALIAMANE

Username: Aliamane71

Enter New Password:

Confirm New Password:

Username Restrictions:

- Username should have a minimum of 8 characters
- Username should have a minimum of 2 alpha characters
- Username should have a minimum of 2 numeric character

Password Restrictions:

- Password must have a minimum of 8 characters
- Password must have a minimum of 1 numeric characters
- Password must have a minimum of 1 capital letters
- Password must have a minimum of 1 lower case letters
- Password cannot be set to any of the previous 2 passwords

Security Questions

Security questions are used in-case you ever need to recover your password.

Select First Security Question: In what city or town was your first job? ▼

Enter Answer to First Question: Test

Select Second Security Question: What was the last name of your third grade teacher? ▼

Enter Answer to Second Question: Test

Select Third Security Question: What was your childhood phone number including area code? ▼

Enter Answer to Third Question: Test

Email Address

Your email address is used for all communications from the fund office. It will remain private and it will not be shared with outside companies.

Enter Email Address: aliamane@gmail.com

Re-enter Email Address: aliamane@gmail.com

Cancel

Submit



UNJSPF Secure Login

User Name

Password



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



UNJSPF

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Welcome ALIAMANE BACAR SAID 06/09/2016

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Emergency Fund

Restoration (Article 24)

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Estimate

Help

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, ICGEB, 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 HR office immediately.

If you are a retiree or a beneficiary, please contact the Fund's web master at pfwebmaster@un.org

For additional information relating to the various tabs, please click on the HELP tab below.

News

Alerts



UNJSPF

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ISA ITU ITLOS STL UN UNESCO UNIDO WHO WIPO WMO WTO

Welcome ALIAMANE BACAR SAID 06/09/2016

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Documents

You now have the ability to select a paperless delivery option for communications. If you select this option you will receive a notification by email. The email will direct you to this page so you can view your document on-line. If you check the box "Yes, Paperless Notification." you will no longer receive mail for most documents.

☐ Yes, Paperless Notification☐ Records ☐ Export

Date	Document	Recipient	Action
06-Sep-2016	MSS Registration Success	BACAR SAID, ALIAMANE Unique ID	Details
31-Dec-2013	Pension Statement	BACAR SAID, ALIAMANE Unique ID	Details
31-Dec-2013	Pension Statement	BACAR SAID, ALIAMANE Unique ID	Details
31-Dec-2013	Pension Statement	BACAR SAID, ALIAMANE Unique ID	Details



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Welcome ALIAMANE BACAR SAID 06/09/2016

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.

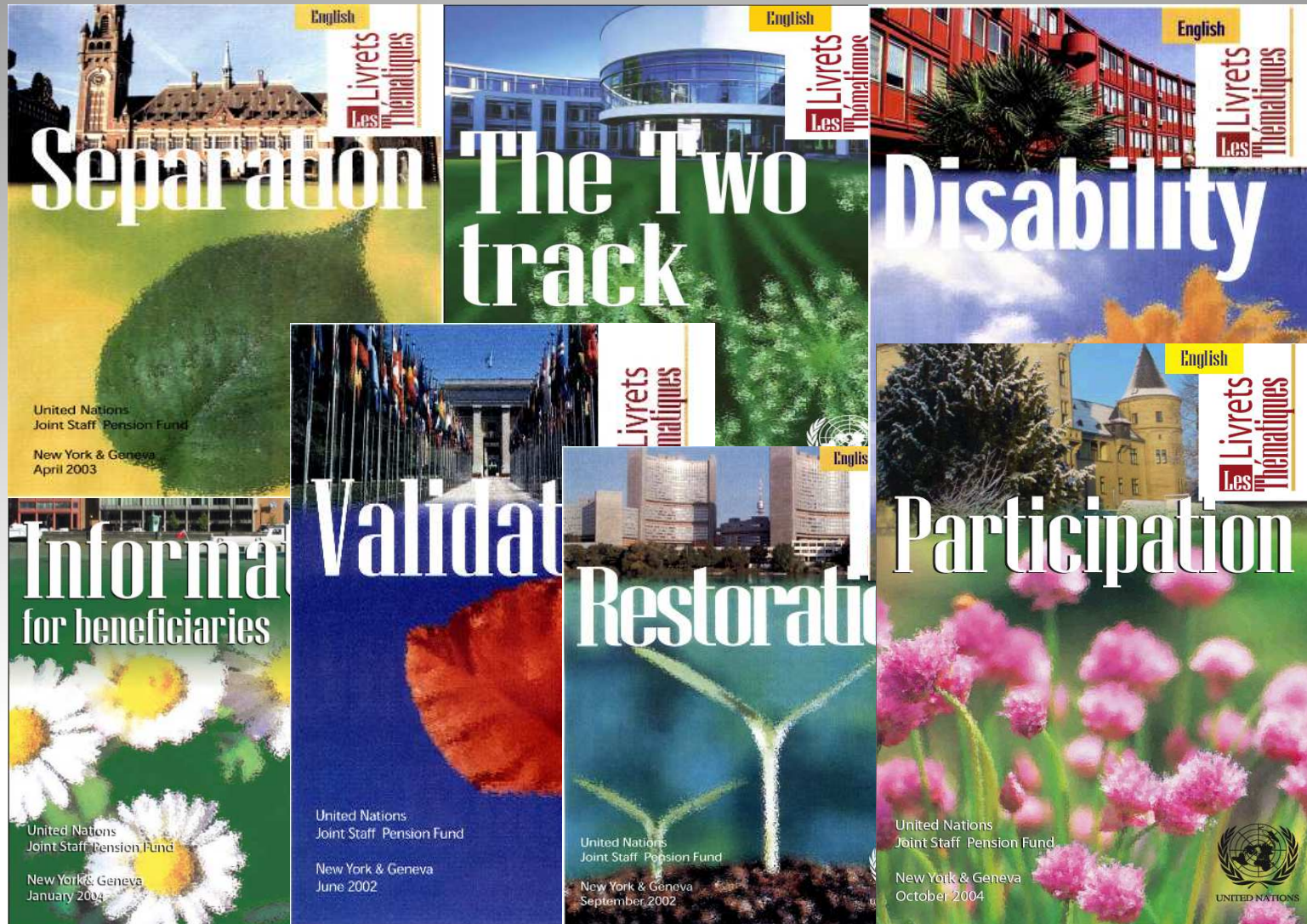
Update Document Communication Preferences

Please remember to set your document communication preferences.

[Home](#)



Help on the Web: The Booklets



**In need of
help ?**

If you need further assistance . . .

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Fax: +1-212-9633146
E-mail: unjspf@un.org



UNJSPF GVA

UNJSPF
Palais des Nations
1211 Geneva 10

Tel: +41-22-9288800
Fax: +41-22-9289099
E-mail: unjspf.gva@unjspf.org

Office Location:
DuPont de Nemours Building
Ch. du Pavillon 2,
1218 Grand-Saconnex,

How to contact us. . .

At the “PERMANENCE”

UNJSPF GVA

Office:

**PALAIS DES NATIONS Geneva
AAFI-AFICS Office, Door 15
Office No: A265**

Open Hours:

Tuesdays

9:00 to 12:00 without appt

Special “PERMANENCE” during Pre-Retirement Seminar



UNJSPF GVA

**PALAIS DES NATIONS
E Building**

**1st Floor Office No: E-1062, E-1064
and E-1066**

Directions: Please follow signs posted outside

Open Hours:

ALL THIS WEEK

10:00 to 17:30

Q and A

**Thank you VERY
MUCH
for your attention!**



United Nations Joint Staff Pension Fund