United Nations Federal Credit Union

Your financial journey beyond UN service



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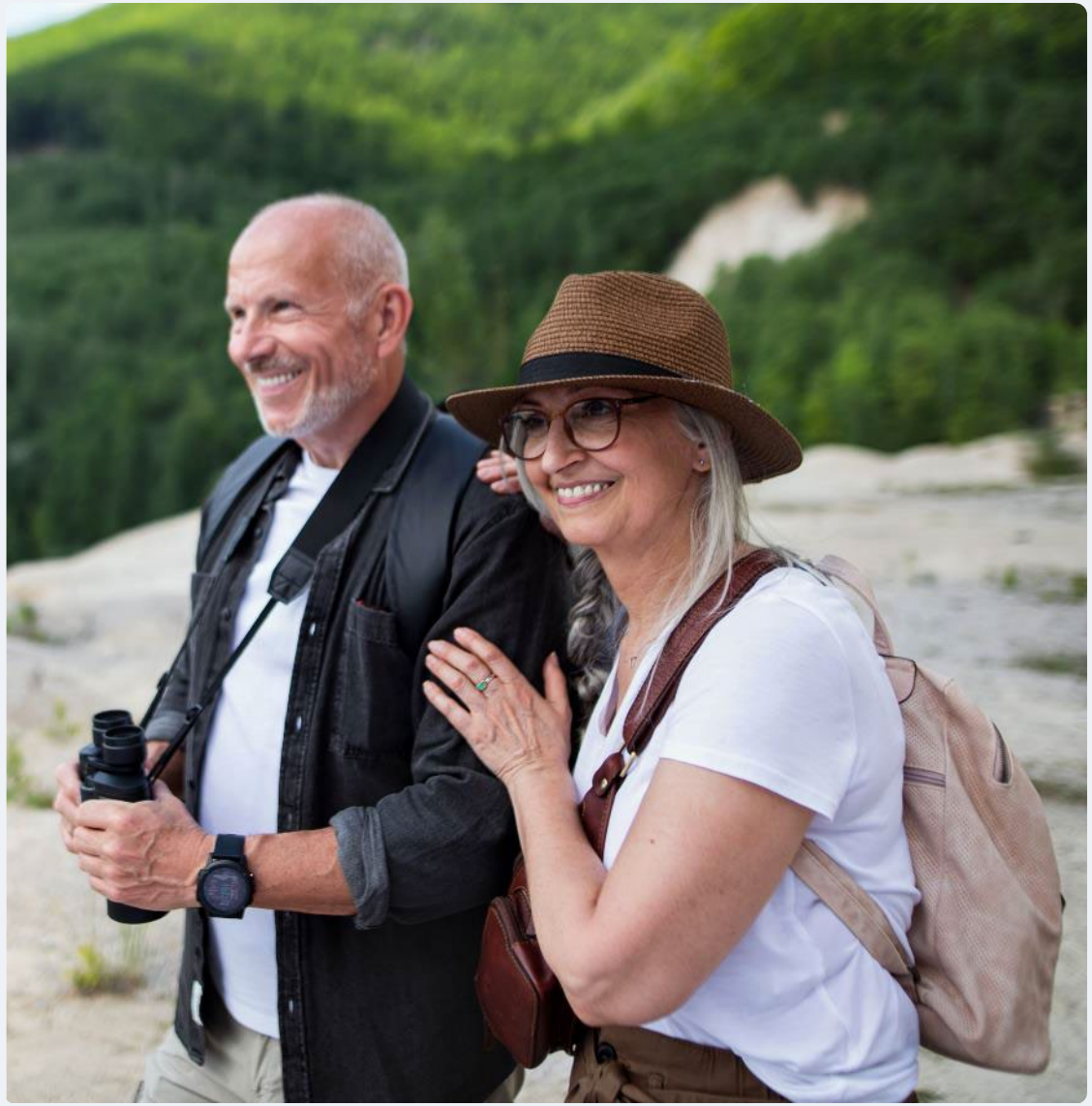


Preparing for life after retirement



Your next chapter: Planning ahead

- **Life expectancy** → 20-30 more years
- **More leisure time** → hobbies, travel
- **Higher expenses**?
- Increased need for **budgeting and planning**



Where to retire?
Some key factors

- Medical facilities
- Cost of living
- Local taxes and inflation
- Choices: Second career opportunities?
- Proximity to family





Healthcare and insurance needs

- Unforeseen health issues
- Increased healthcare needs: Long-term care facilities, medication, assisted living
- Consider life insurance.
- Health and other insurances → premium adjustments

Be prepared for the unexpected

- Appoint beneficiaries to your accounts.
- Create or update your will.





Build a team of experts

- Accountant
- Lawyer
- Executor(s)
- Financial advisor

Other considerations



Different income sources and assets



Income taxation issues: Consult an international tax advisor

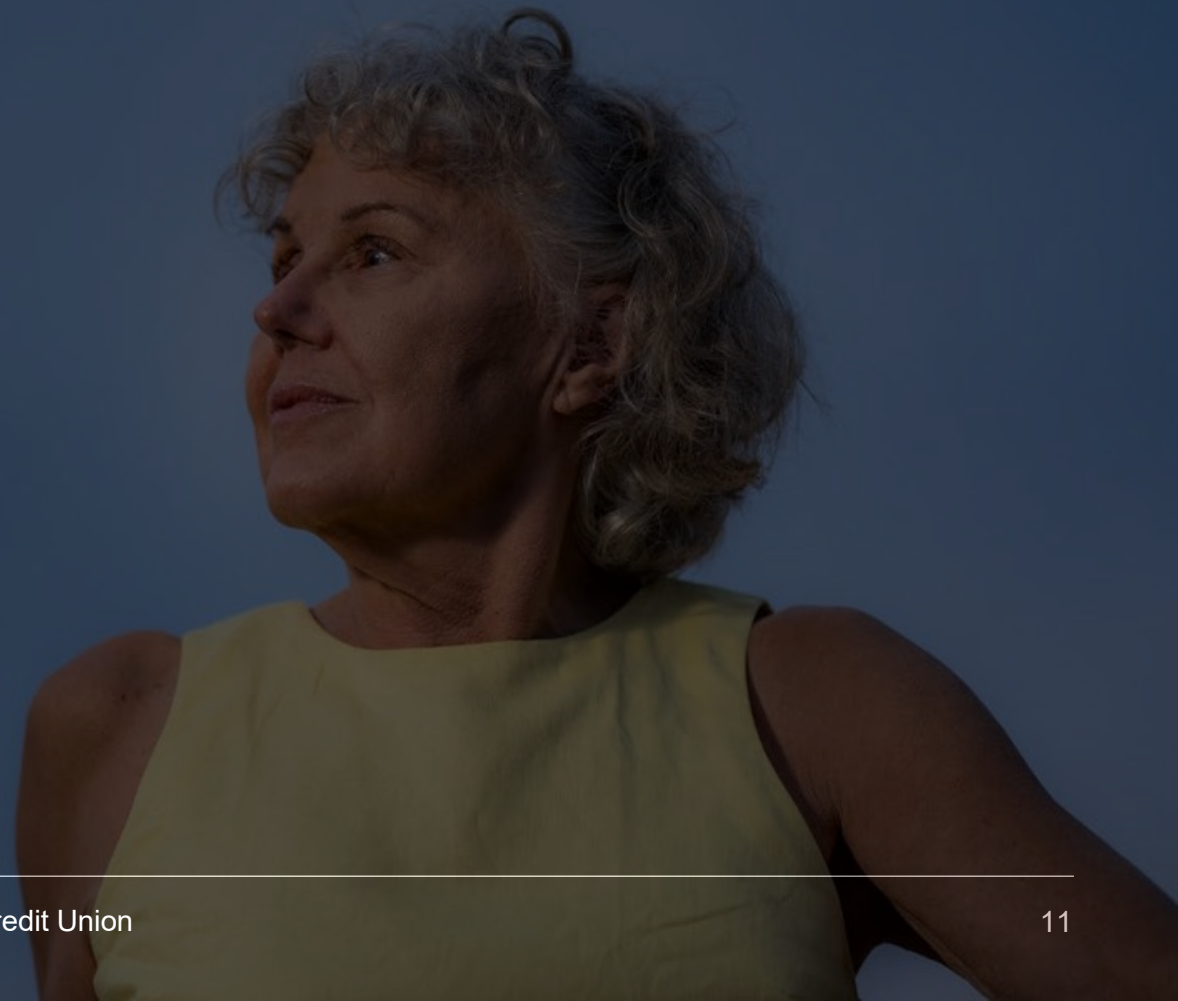


Financial support for family

Path to financial peace of mind

- Start planning early
- Leverage all resources and professional advice
- Maintain regular financial check-ups post-separation/retirement
- Diversify currencies and assets as needed
- Maintain complete, current documentation
- Consult professionals for tax, legal, and financial guidance

Understanding your UNFCU benefits

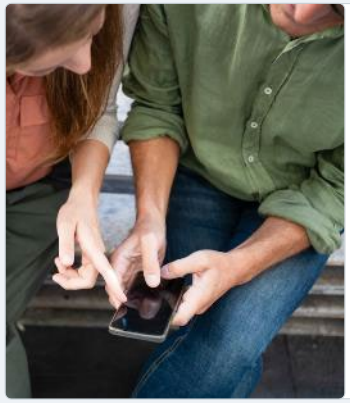


UNFCU’s global reach



1947

Founded by United Nations employees



270K

members in 200+ countries and territories



$10B+

in total assets as of September 2025



750+

employees across the globe

12 locations

United States:

- Headquarters, LIC
- UN Plaza Branch
- UN General Assembly Branch
- Washington, DC (LPO / Service Center)
- Tysons Corner Virginia LPO

International:

- Dakar*, Senegal
- Kampala and Entebbe, Uganda
- Geneva, Switzerland
- Nairobi, Kenya (RO and Contact Center)
- Rome, Italy
- Vienna, Austria

*Scheduled to open in 2027

Our philosophy



Serving the people who serve the world® with a commitment to service excellence.



Delivering financial peace of mind to global UNFCU members.



Listening to our members and adapting to their unique needs.

Through relocation, retirement,
or a change in UN status:
Once a member, always a member
of UNFCU

UNFCU deposit accounts



Checking
(Spending account)

Everyday spending with global access and zero UNFCU fees.



High-yield savings

Grow your money securely and access it at any time.



Share certificates
(Term deposits)

Grow your savings at a guaranteed rate with a low minimum requirement.

Fast, secure, global transfer options

- Send money and pay bills in various currencies globally
- Deposit money into your checking or High-yield savings accounts
- Send local currency to **mobile wallets** in 21 countries
- Transfer **Euros and Pounds Sterling** from your local bank into your UNFCU accounts
- Make **free transfers** between members and between your UNFCU accounts and other accounts you own in the US
- Use **Zelle** to transfer between accounts in the US

Added benefits

- Member loyalty rewards
- Payroll/pension deposits
- Secure global access*
- Protection for your savings



* If you move to a sanctioned country, your accounts may become subject to restrictions.

Managing your UNFCU accounts for retirement

- Update your profile with new contact information
- Add beneficiaries
- Consider adding someone you trust as a joint account holder
- Extend your membership to family members
- Complete Form W-8BEN every three years *(non-US taxpayers only)*
- Complete the UN Separation Update Form (for outstanding loan balances)
- Keep your account active

Resources & support



UNFCU financial guidance tools



Help Center

- Understand how to make the most of every UNFCU solution
- Find answers to most asked questions regarding UN Separation & Retirement
- Savings & loan payoff calculators

unfcu.org/help



Financial wellness guidance

- Guides, videos, and webinars to help grow your money, manage debt, stay secure, and plan for the future.
- Contact us at financialguidance@unfcu.com so that we can better understand your individual circumstances and provide assistance.

unfcu.org/learn

Contact UNFCU



In person

Visit us in person at our locations in Europe, Africa, and the USA



By phone

See toll-free numbers by country at: unfcu.org/tollfree



Online

email@unfcu.com

Web chat within digital banking


UNFCU®