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

The Fund, Pension Benefits, Separation and MSS

Geneva, October 2017

Presentation Goals

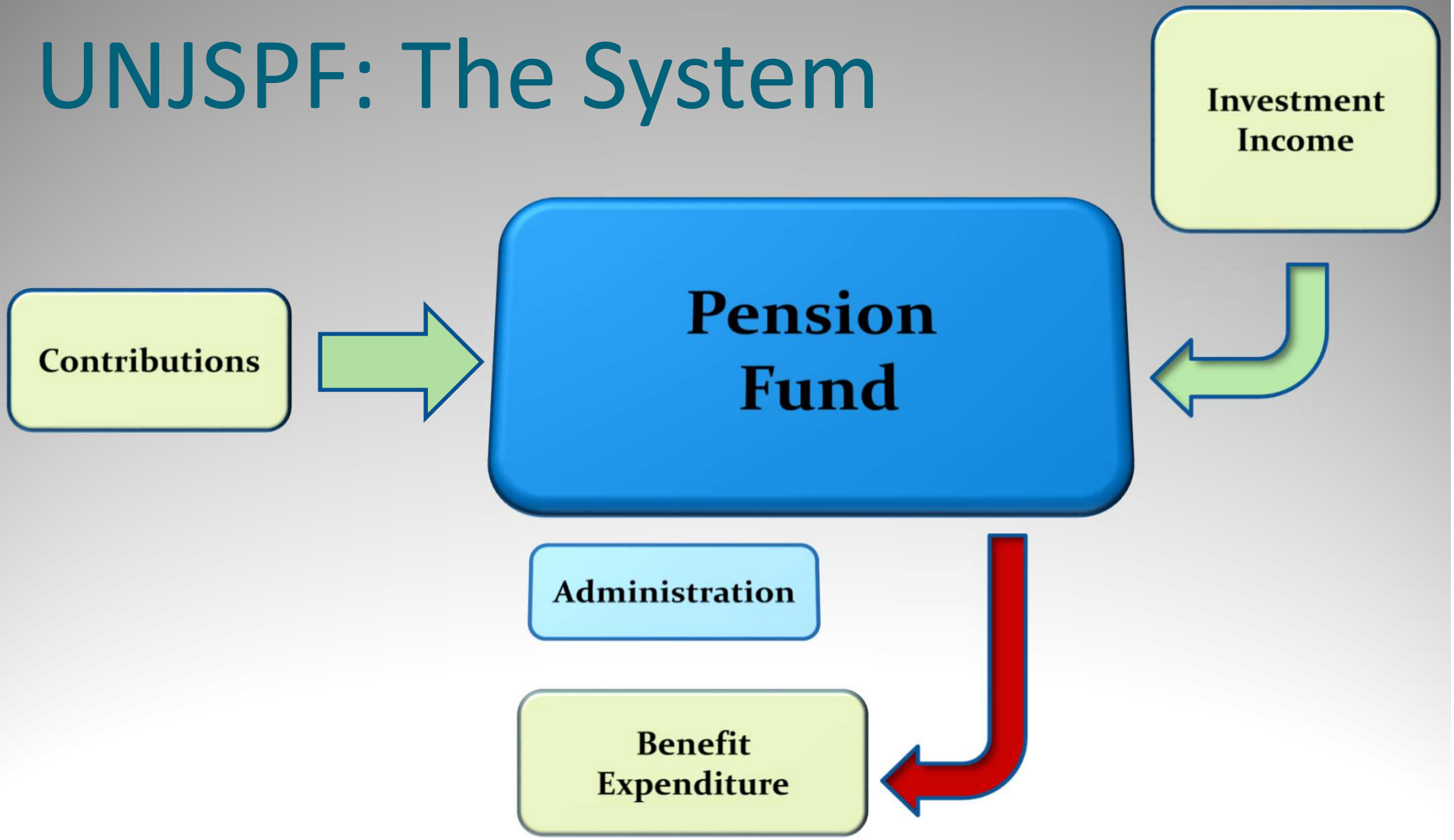
To share information with you about . . .

- 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"

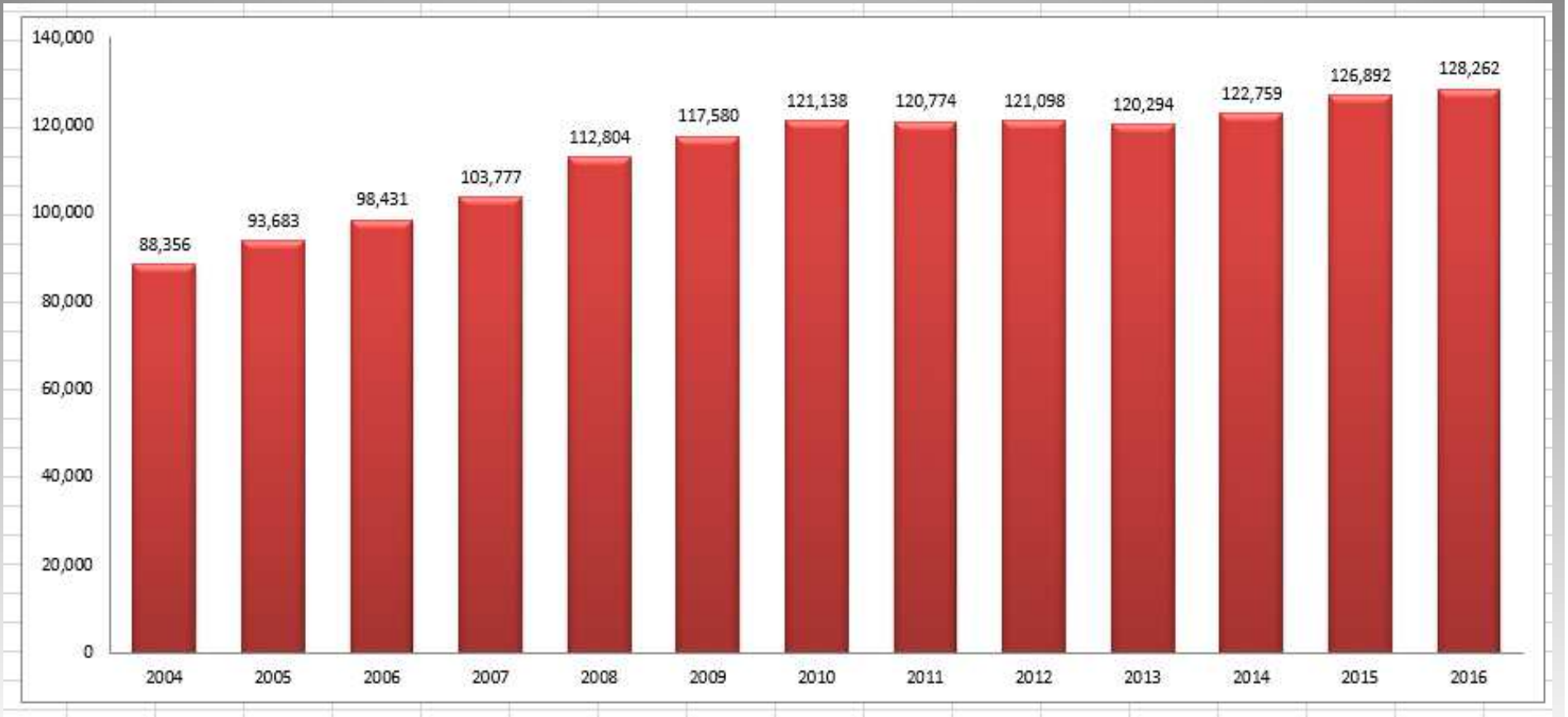
Pension Scheme

"US$ based"

Pension Scheme

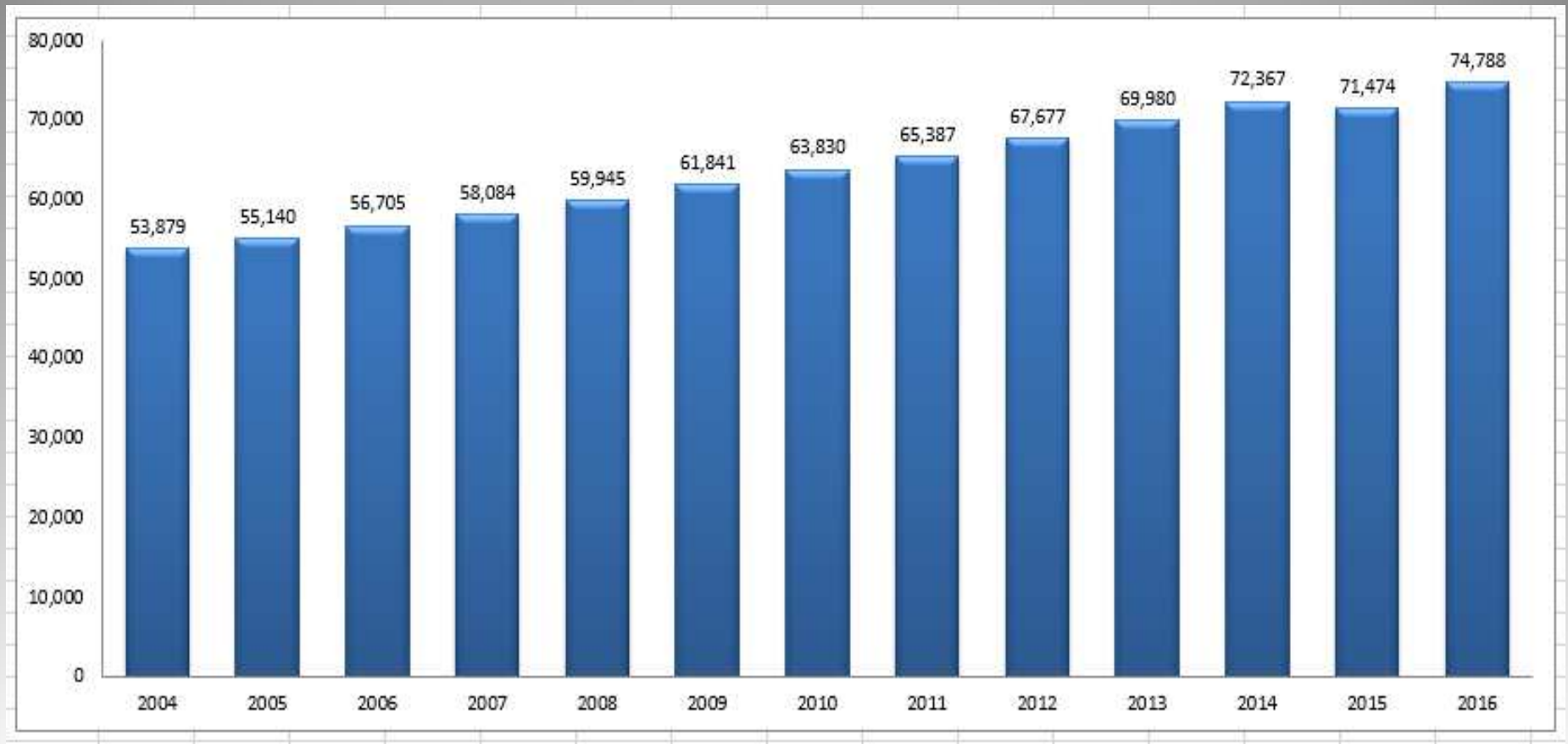
=> All Benefits initially calculated in US$

UNJSPF: Active Participants total growth (2004-2016)



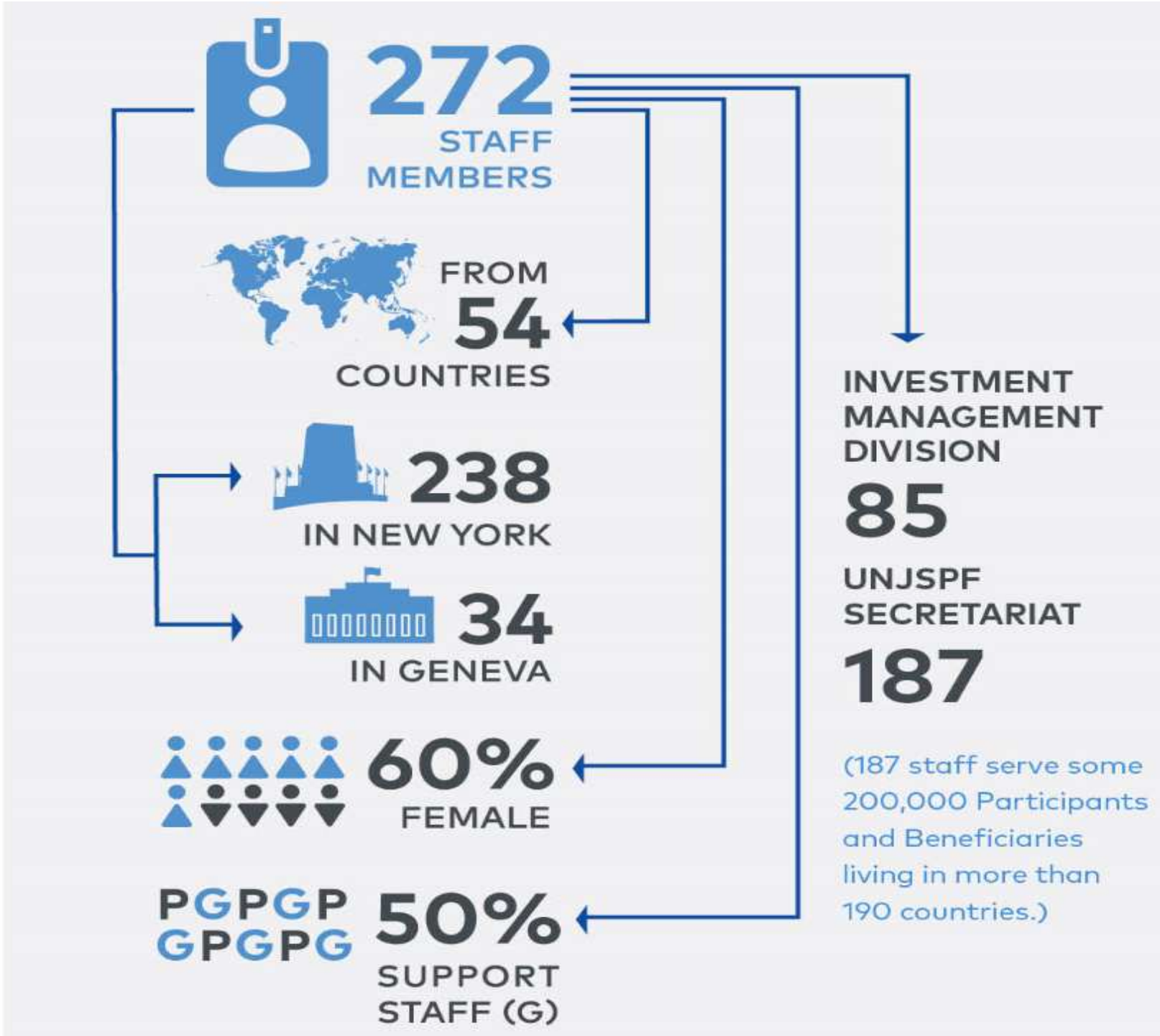
The number of Participants in the Fund has increased from 126,892 to 128,262 representing an increase of 1.1% from 2015

UNJSPF: Beneficiaries Total Growth (2004-2016)

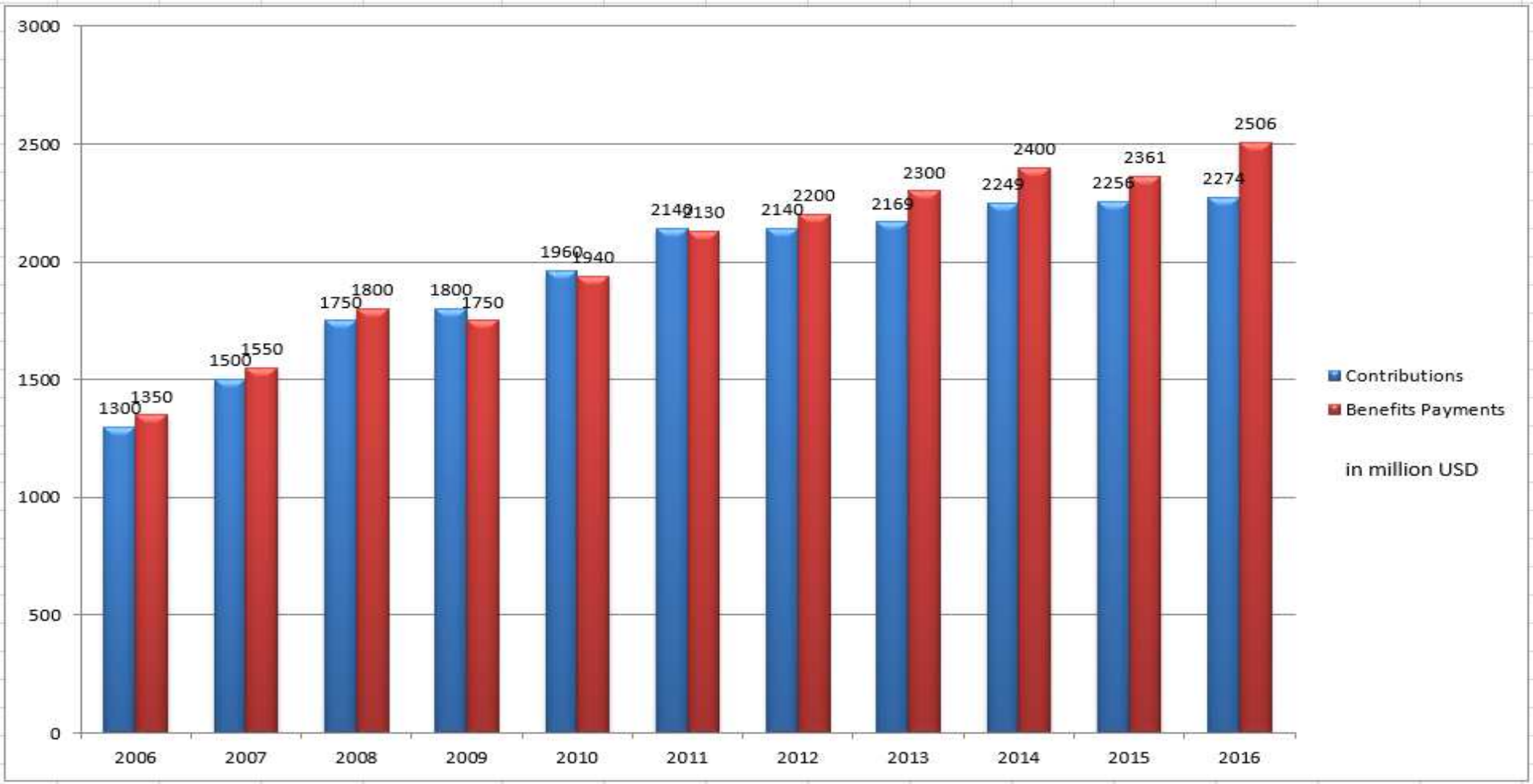


The number of benefits in award increased from 71,474 to 74,788 an increase of 4.6%.

Who are We?


272
STAFF MEMBERS
FROM
54
COUNTRIES
238
IN NEW YORK
34
IN GENEVA
60%
FEMALE
PGPGP
GPGPG
50%
SUPPORT STAFF (G)
INVESTMENT MANAGEMENT DIVISION
85
UNJSPF SECRETARIAT
187
(187 staff serve some 200,000 Participants and Beneficiaries living in more than 190 countries.)

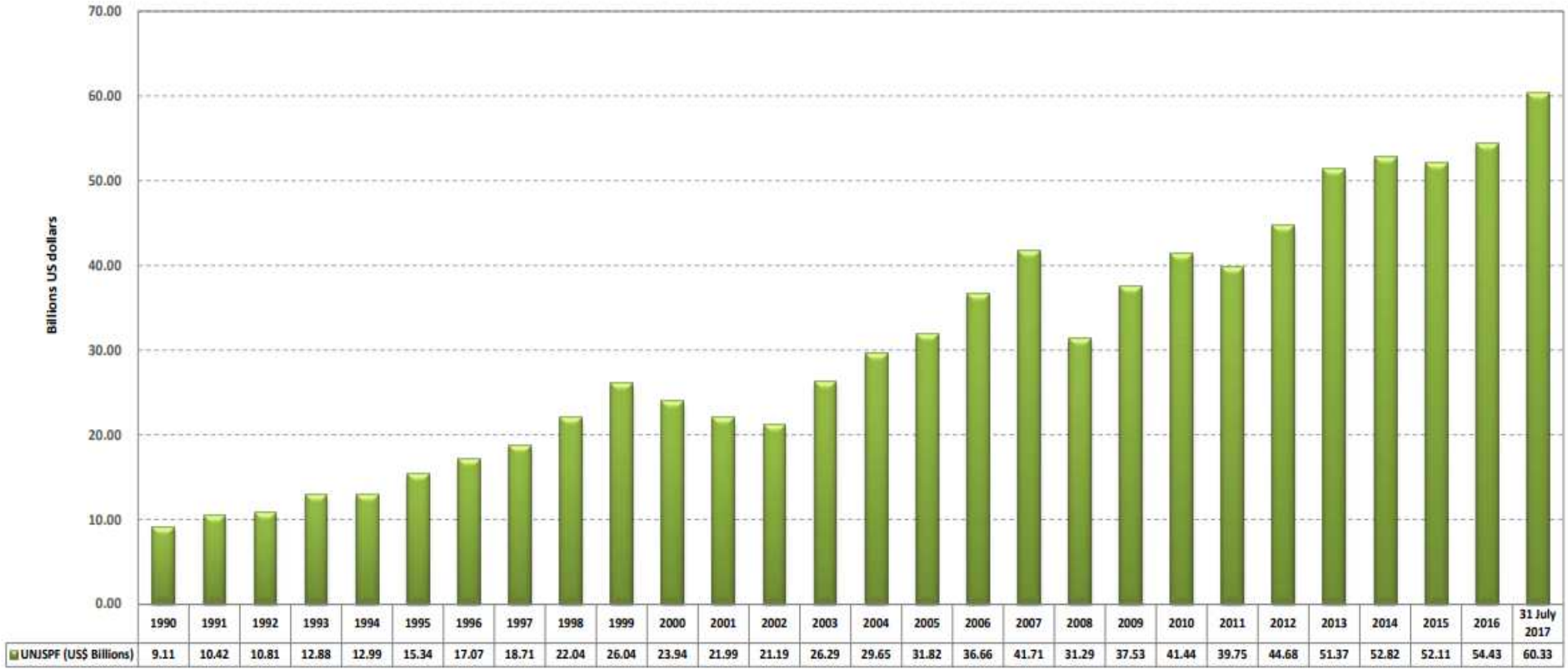
UNJSPF: Short-term Funding Status



$2.274 Billion Contributions and $2.506 Billion Benefit Payments in 2016

During the year 2016, benefits were paid in 16 different currencies. The difference between Contributions and Benefit Payments for 2016 is approx. $232 Million *(Source: 2016 Financial Statement)*

As of 31 July 2017, YTD nominal return : 11.27 %

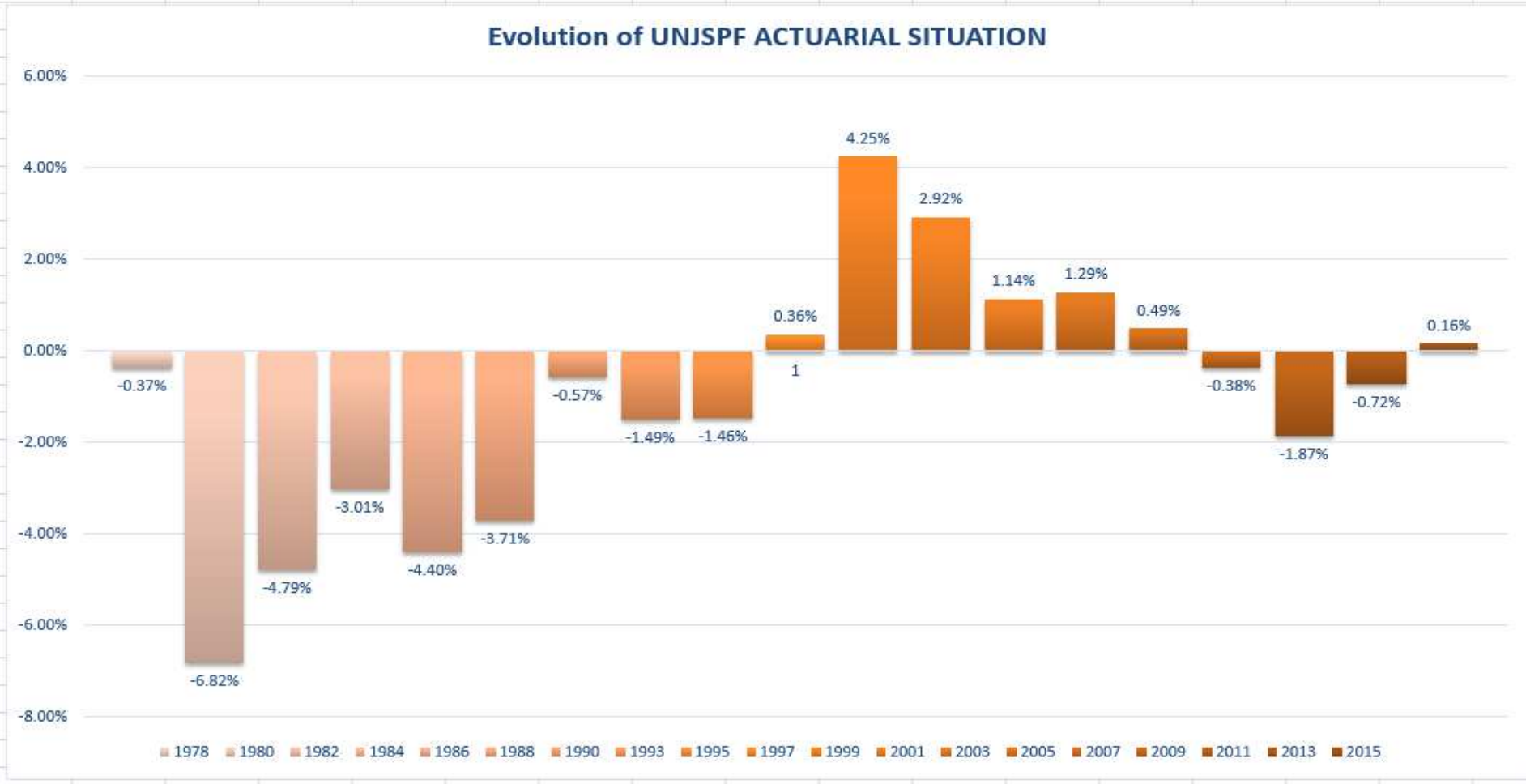


	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	31 July 2017
UNJSPF (US$ Billions)	9.11	10.42	10.81	12.88	12.99	15.34	17.07	18.71	22.04	26.04	23.94	21.99	21.19	26.29	29.65	31.82	36.66	41.71	31.29	37.53	41.44	39.75	44.68	51.37	52.82	52.11	54.43	60.33

From independent Master Record Keeper : Northern Trust
Year to Date (YTD) numbers are preliminary and are subject to change

- **The value of the Fund's assets increased from $52.11 billion on 1 January 2016 to $54.43 billion on 31 December 2016, an increase of $2.32 billion or 4.45%** *(Source: UNJSPF-IMD)*

UNJSPF: Long Term Funding Status



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

<table>
<tr><th>Less than 5 years of Contributory Service</th><th>5 years or more of Contributory Service</th></tr>
<tr><td rowspan="3">Withdrawal Settlement</td><td>Normal Retirement Benefit</td></tr>
<tr><td>Early Retirement Benefit</td></tr>
<tr><td>Deferred Retirement Benefit</td></tr>
<tr><td colspan="2">Disability Benefit</td></tr>
</table>

Pension Elements: Age

Normal Retirement Age (with CS ≥ 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 ≥ 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 ≥ 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 before 1 Jan 1983	Entry on or after 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	01/11/2000	112,442.00	5	11	01/09/2004	149,042.00	12
2	01/04/2001	114,864.00	7	12	01/09/2005	154,713.00	7
3	01/11/2001	119,094.00	3	13	01/04/2006	157,715.00	5
4	01/02/2002	121,603.00	9	14	01/09/2006	161,087.00	12
5	01/11/2002	126,174.00	1	15	01/09/2007	166,226.00	3
6	01/12/2002	128,776.00	1	16	01/12/2007	169,395.00	8
7	01/01/2003	130,406.00	8	17	01/08/2008	180,493.00	12
8	01/09/2003	137,180.00	1	18	01/08/2009	183,872.00	24
9	01/10/2003	139,952.00	10	19	01/08/2011	188,888.00	18
10	01/08/2004	142,735.00	1	20	01/02/2013	192,540.00	35

PR RATE OF P4 TOP STEP UP TO DECEMBER 2016

. . . Discover your Annual Statement (P staff). . .

Let's

CALCULATE !

Normal Retirement Pension Calculation (Age 60 or 62):

Full pension (P4 Top Step as of 2016 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 x 46.25%) = $89,049.75 ($7,420.081/Month)

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

(1/3 of $89,049.75) x 11.697 (estimated actuarial factor) = $347,205

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

Pensionable remuneration for staff in the Professional and higher categories

In US dollars - effective 1 February 2017

Level	STEPS												
	I	II	III	IV	V	VI	VII	VIII	IX	X	XI	XII	XIII
USG	306,800												
ASG	283,568												
D-2	230,440	235,793	241,153	246,512	251,865	257,223	262,579	267,936	273,291	278,646			
D-1	204,989	209,526	214,319	218,715	223,110	227,496	231,891	236,503	241,214	245,923	250,624	254,868	259,399
P-5	178,340	182,076	185,812	189,555	193,290	197,028	200,763	204,505	208,241	211,979	215,717	219,464	223,471
P-4	145,573	149,176	152,770	156,367	159,973	163,567	167,167	170,770	174,365	177,961	181,557	185,168	188,761
P-3	119,643	122,701	125,754	128,803	131,861	134,912	137,966	141,024	144,220	147,561	150,899	154,236	157,576
P-2	92,695	95,427	98,155	100,893	103,619	106,352	109,084	111,814	114,545	117,274	120,008	122,740	125,467
P-1	71,176	73,494	75,813	78,130	80,449	82,767	85,086	87,404	89,722	92,041	94,358	96,677	98,995

NEW P4 TOP STEP

Pensionable remuneration associated with pay points for staff beyond the maximum salaries on the unified salary scale

In US dollars - effective 1 February 2017

Level	PP1	PP2
P-4	192,360	195,961
P-3	160,913	164,252
P-2	128,200	N/A
P-1	100,060	N/A

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) : $188,761

Full Annual Pension ($188,761 x 46.25%) = $87,301.96 ($7,275.16/Month)

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

(1/3 of $87,301.96) x 11.697 (estimated actuarial factor) = $340,390

Reduced Pension (2/3 of full annual pension) = $58,201.31 ($4,850.11/month)

Your Pensionable Remuneration

E. ANNUAL PENSIONABLE REMUNERATION

G6/11 GENEVA

	EFFECTIVE DATE (DD/MM/YYYY)	AMOUNT (USD)	NO OF COMPLETE MONTHS		EFFECTIVE DATE (DD/MM/YYYY)	AMOUNT (USD)	NO OF COMPLETE MONTHS
1	01/04/2015	153,491.00	1	11	01/03/2016	150,375.00	1
2	01/05/2015	156,244.00	1	12	01/04/2016	153,491.00	1
3	01/06/2015	156,079.00	2	13	01/05/2016	152,858.00	1
4	01/08/2015	152,700.00	1	14	01/06/2016	153,174.00	1
5	01/09/2015	153,970.00	1	15	01/07/2016	150,527.00	1
6	01/10/2015	152,386.00	1	16	01/08/2016	152,229.00	1
7	01/11/2015	149,615.00	1	17	01/09/2016	150,834.00	1
8	01/12/2015	150,527.00	1	18	01/10/2016	149,918.00	1
9	01/01/2016	146,943.00	1	19	01/11/2016	150,222.00	1
10	01/02/2016	152,229.00	1	20	01/12/2016	146,074.00	1

. . . Discover your Annual Statement (**G6/11 staff in GVA**). . .

Normal Retirement Pension Calculation (Age 60 or 62):

Full pension (G6 Step 11 in GVA with 25 years of Service at 31/12/2016)

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) : $159,952

Full Annual Pension ($159,952 x 46.25%) = $73,977.80 ($6,164.82/Month)

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

(1/3 of $73,977.80) x 11.697 (estimated actuarial factor) = $288,439

Reduced Pension (2/3 of full annual pension) = $49,318.53 ($4,109.88/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:

$192,540 (FAR) x 36.25% (ROA) = **$69,796 ($5,816 per month)**

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

(62-55) x 6% = **42%**

Resulting Early Retirement Pension at age 55:

($69,796 x 58%) = **$40,482 ($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 => 10 CS years over 5
- 10 CS years x 10% => 100% increase

Survivor's Benefits: Widow/Widower

- **Widow(er)(s) is/are automatically entitled to a monthly benefit equal to ½ 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.

NEW

Guidelines to determine eligibility for spousal benefits under articles 34 and 35 of the UNJSPF Regulations and list of recognized unions – Effective 01 September 2016

https://www.unjspf.org/wp-content/uploads/2017/03/AnnexRevGuidelines_1sep2016.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.
- Equals 1/3 of Pension subject to min. approx. $149 per month and max approx. $296.67 per month per child, provided **total for all children** isn't more than $893.50 per month

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).

PENS.A/2 - REV.1 (06-06) -E

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) Use this link to read all the information related to the separation process: https://www.unjspf.org/documents/separation/

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

- a copy of your Birth Certificate or valid passport;
- a copy of your valid photo ID document (e.g. Passport or other valid official, government issued photo ID, carrying your names, date of birth and signature – the "UN Laissez-passer" is NOT a valid ID document);
- a copy of your marriage certificate/s;
- a copy of your divorce decree/s;
- a copy of the birth certificate/s or valid passport of your current and/or former spouse/s (or copy of his/her valid passport or other official, government issued photo ID);
- a copy of the spouse's official, government issued photo ID;
- a copy of the birth certificate(s) of your dependent child(ren) under 21 years of age;
- a copy of death certificate(s) for spouse(s), ex-spouse(s), child(ren), if applicable; and
- ORIGINAL Designation of Beneficiary form A2

Processing Time

Normally, UNJSPF benefit processing time is between 4 to 6 weeks from the date of receipt by the Fund and scanning to file of the complete set of the required and duly completed, dated and signed separation documents for your case and provided no discrepancies are noted during the review of your case.

Often times, delays are also due to the delayed or non-submission to the Fund of the valid Separation Notification Form (PF4) by your former employing organization. When following up on the status of your case, kindly first check with your former employing organization to confirm the date at which the original PF4 form was dispatched to the UNJSPF and by which means it was sent. Then, if your organization confirmed the PF4 was indeed sent to the UNJSPF, follow up with the Fund at the address provided on our website.

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 <u>only action</u> needed is to <u>submit page 1 of form:</u>
  - Pens.E/6 (for those with less than 5 yrs CS)

<u>OR</u>

  - 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:** _____

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

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

UNITED NATIONS JOINT STAFF PENSION FUND
INSTRUCTIONS FOR PAYMENT OF BENEFITS

Pension Number

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

I, _____ , 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:

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)	

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, 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 _____ (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) _____ (Postal Code) _____ (Country)

Date: _____ **Signature:** _____

3

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

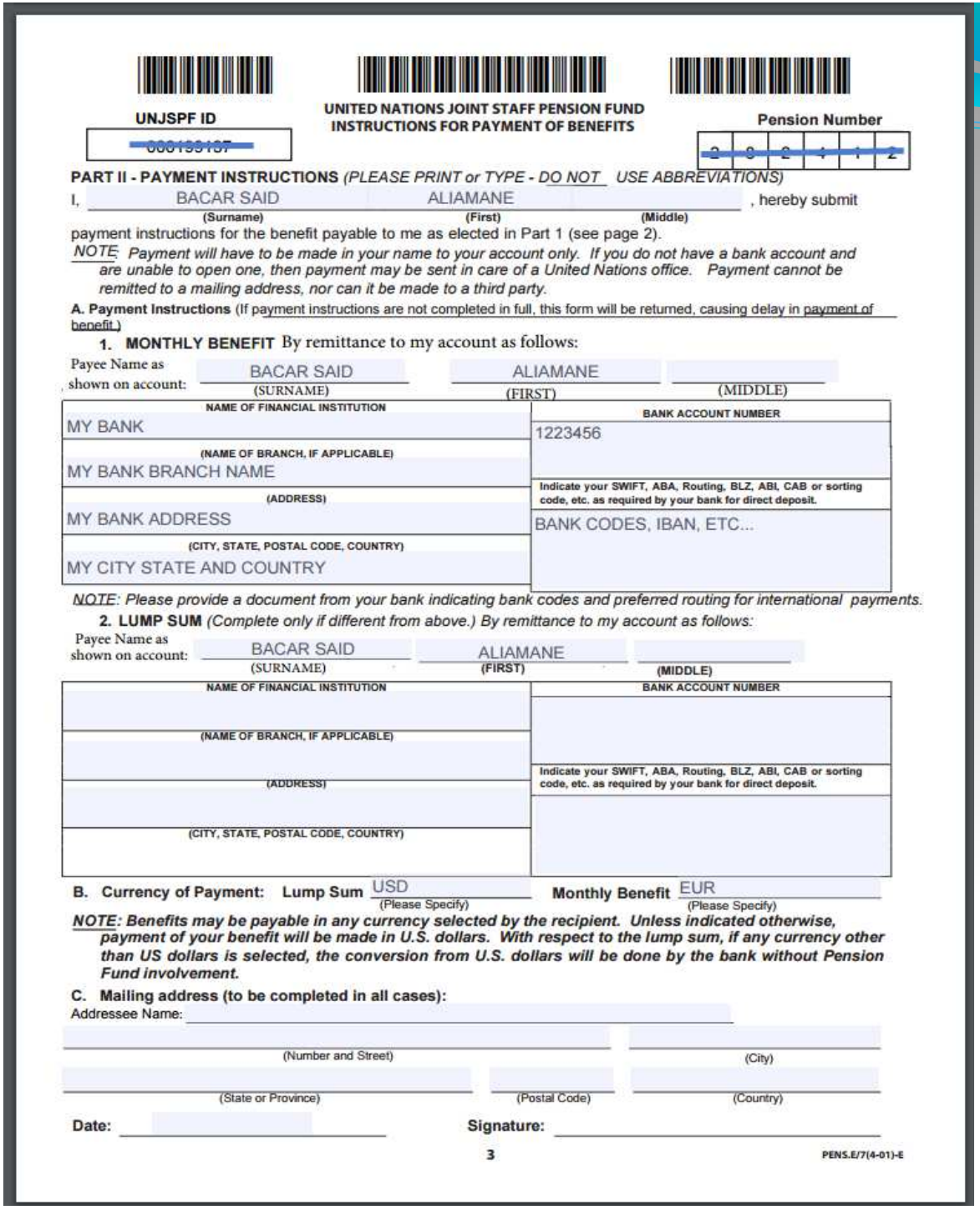
If you have made up your mind…

Payment instructions (form Pens.E/7: you have 5 years or more of CS)

- Bank Document showing the account should be included

- Add an email address to facilitate communication

- Fill it on our website (if possible) prior to printing and signing, thus avoiding misinterpretation of handwritten numbers and letters



UNJSPF ID

UNITED NATIONS JOINT STAFF PENSION FUND
INSTRUCTIONS FOR PAYMENT OF BENEFITS

Pension Number

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

I, BACAR SAID (Surname) ALIAMANE (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:

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

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

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

B. Currency of Payment: Lump Sum USD (Please Specify) **Monthly Benefit** EUR (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:**

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

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
- AFICS / FAFICS

After Separation from Service

Emergency Fund

Please use the link below to read about the Emergency Fund:

https://www.unjspf.org/documents/emergency-fund/

What is the Emergency Fund?

The purpose of the Emergency Fund is to provide financial assistance, promptly and without recourse to complex administrative procedures, wherever the Pension Fund determines that exceptional circumstances are causing special hardship in individual situations. The Emergency Fund is NOT intended as a source for supplementing pensions considered inadequate by recipients, and it does NOT provide loans or serve as a substitute for medical insurance.

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)

The UNJSPF on the Web

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WELCOME VIDEO

The 2017 Certificate of Entitlement (CE) Exercise has commenced. During the first days of June 2017 all CEs were dispatched to retirees and beneficiaries worldwide to their official mailing addresses on file with the Fund, provided their benefit was in payment during the six months prior to 01 May 2017.

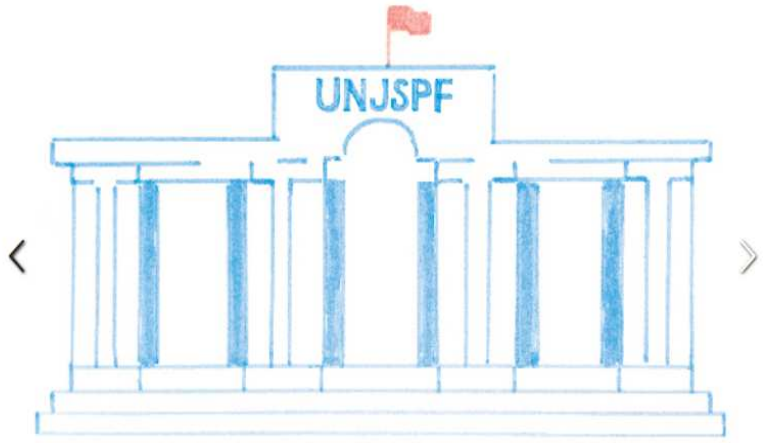
CERTIFICATE OF ENTITLEMENT (CE)

Pension/Annual Statements will be put into all Participants Member Self-Service Folders by the end of June 2017 – Please register or go to Member Self-Service to see and print your statement. If you do not see your Annual Pension Statement there by early July, please contact the Fund and under How can we Assist you? Click on Pension Statement (Annual Statement). Thank you.

MEMBER SELF-SERVICE

New message from the Chairman of the 63rd UN Joint Staff Pension Board.

MESSAGE FROM THE CHAIRMAN



www.unjspf.org

UNJSPF on the Web

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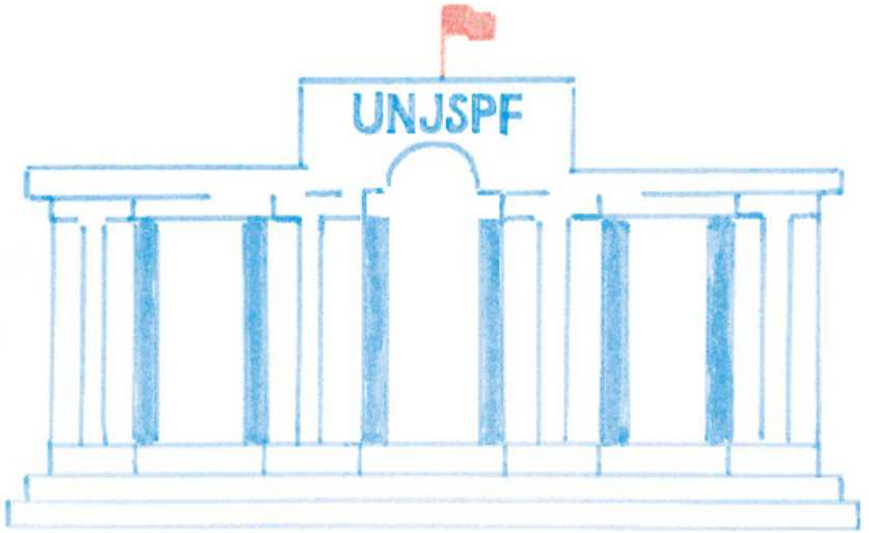


LOGIN SETTINGS

Select a Portal

- Member Self-Service
- Employer Self Service
- Pension Board
- Standing Committee UNJSPB
- United Nations Staff Pension Committee
- Access to Case Digest for SPC
- Committee of Actuaries
- Audit Committee
- ALM Committee
- Federation of Associations of Former International Civil Servants (FAFICS)

MOST REQUESTED

- RUNNING AN ESTIMATE
- HOW CAN WE HELP YOU?
- ANNUAL PENSION STATEMENT
- FAFICS

Are you looking for your Annual Statement? MEMBER SELF-SERVICE

Register (**single** account as participant and as retiree)

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

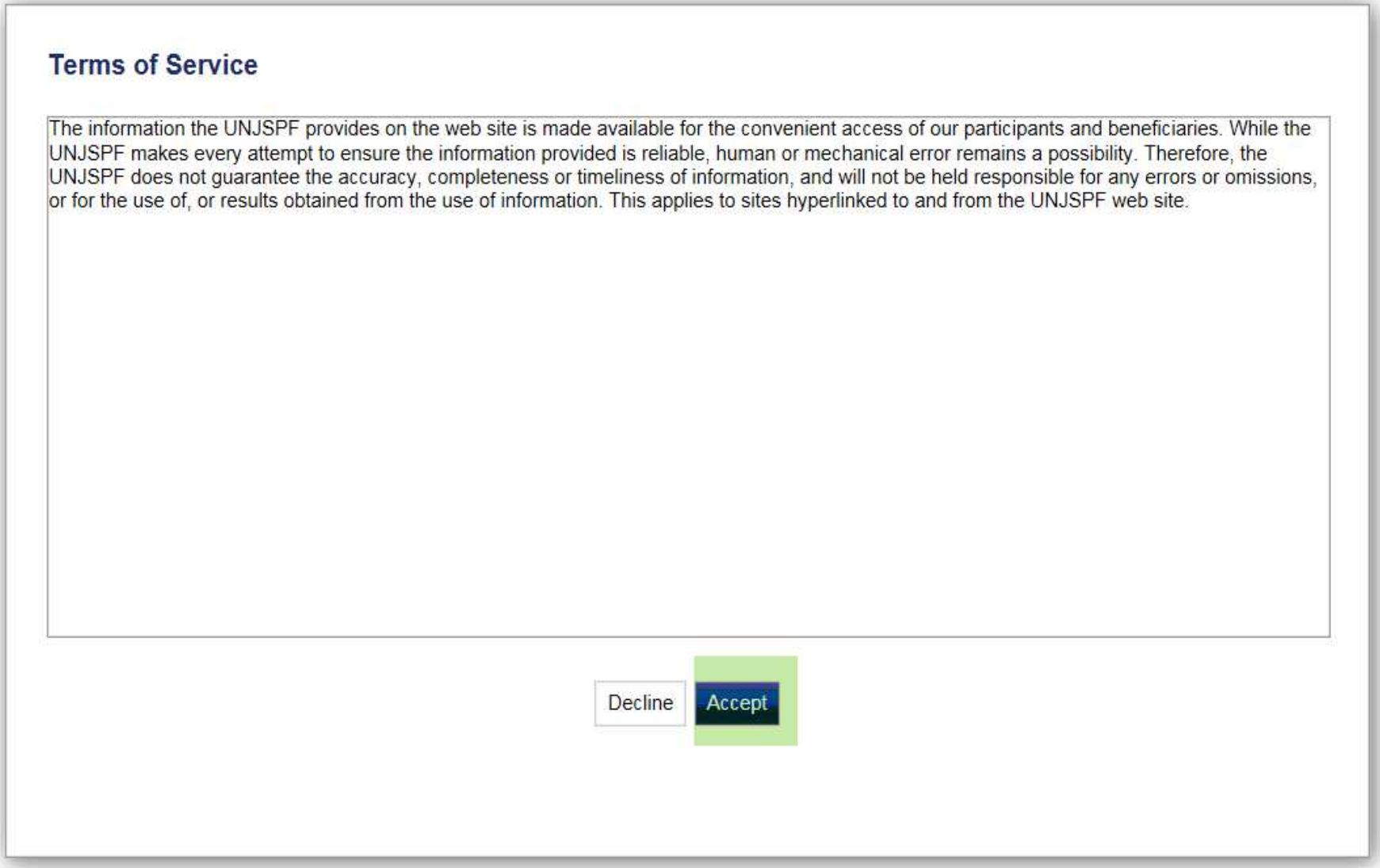
Information

Your Unique Identification Number or UID

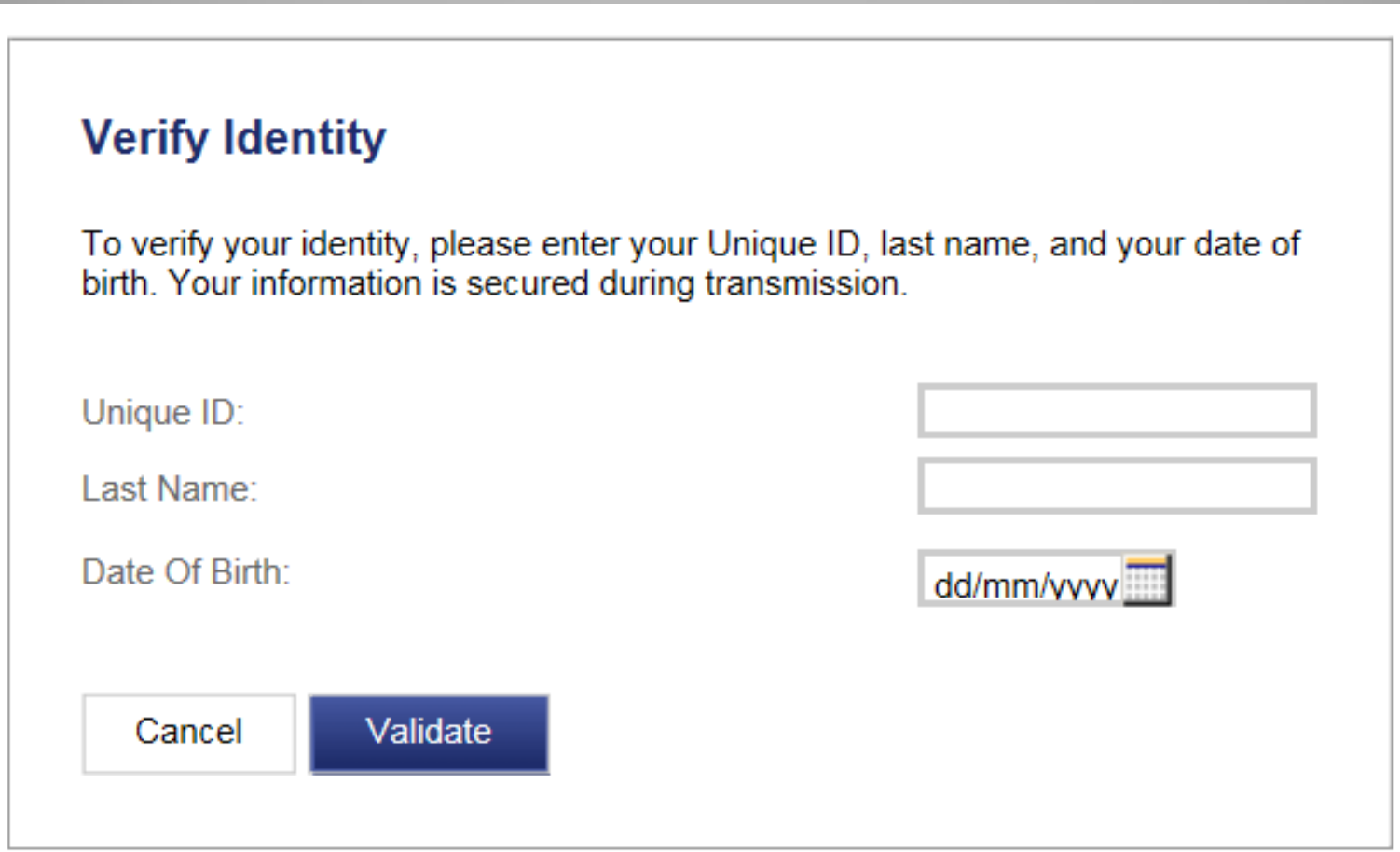
Your Unique Identification Number or UID

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

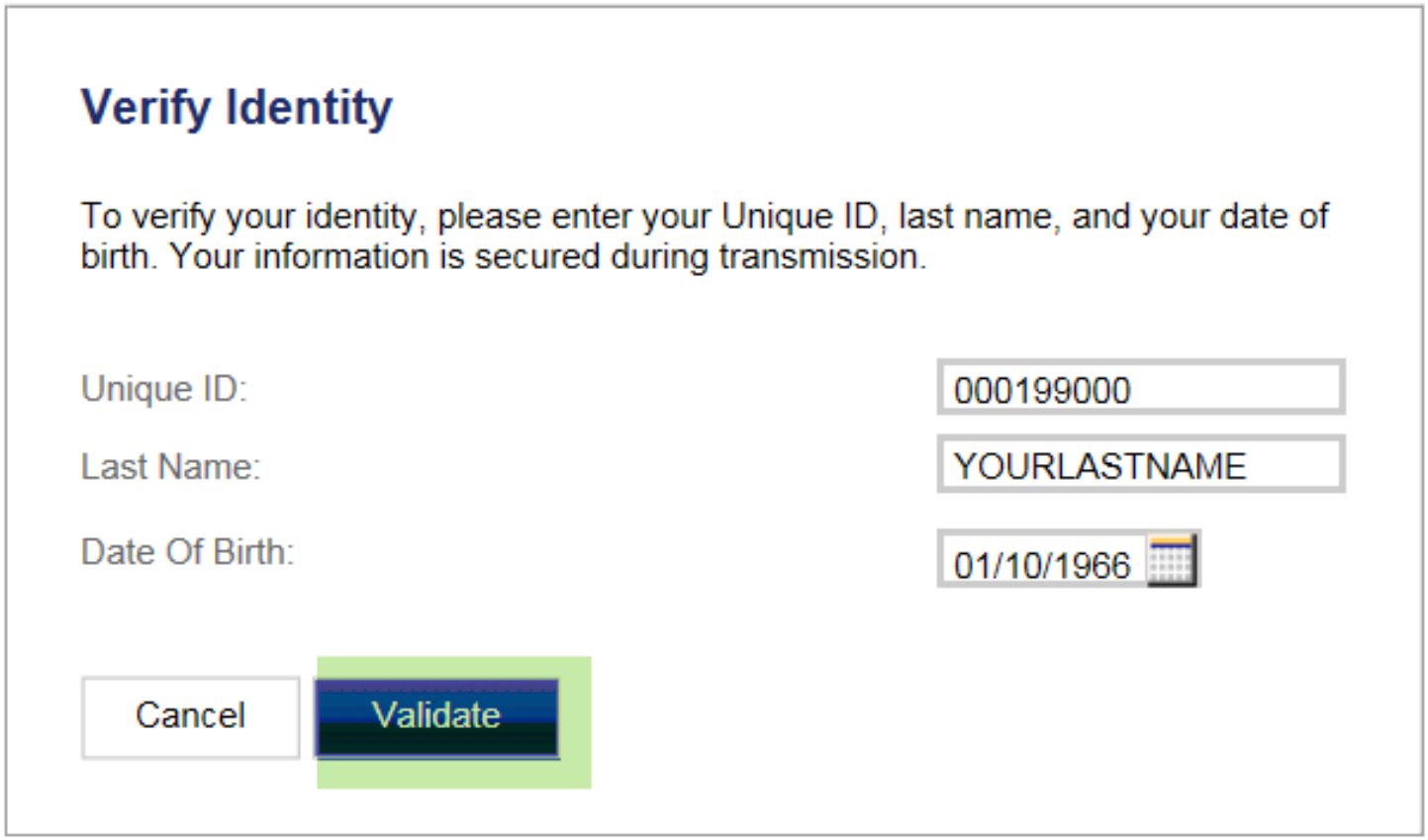
Register (**single** account as participant and as retiree)



Register (**single** account as participant and as retiree)



Register (**single** account as participant and as retiree)



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.

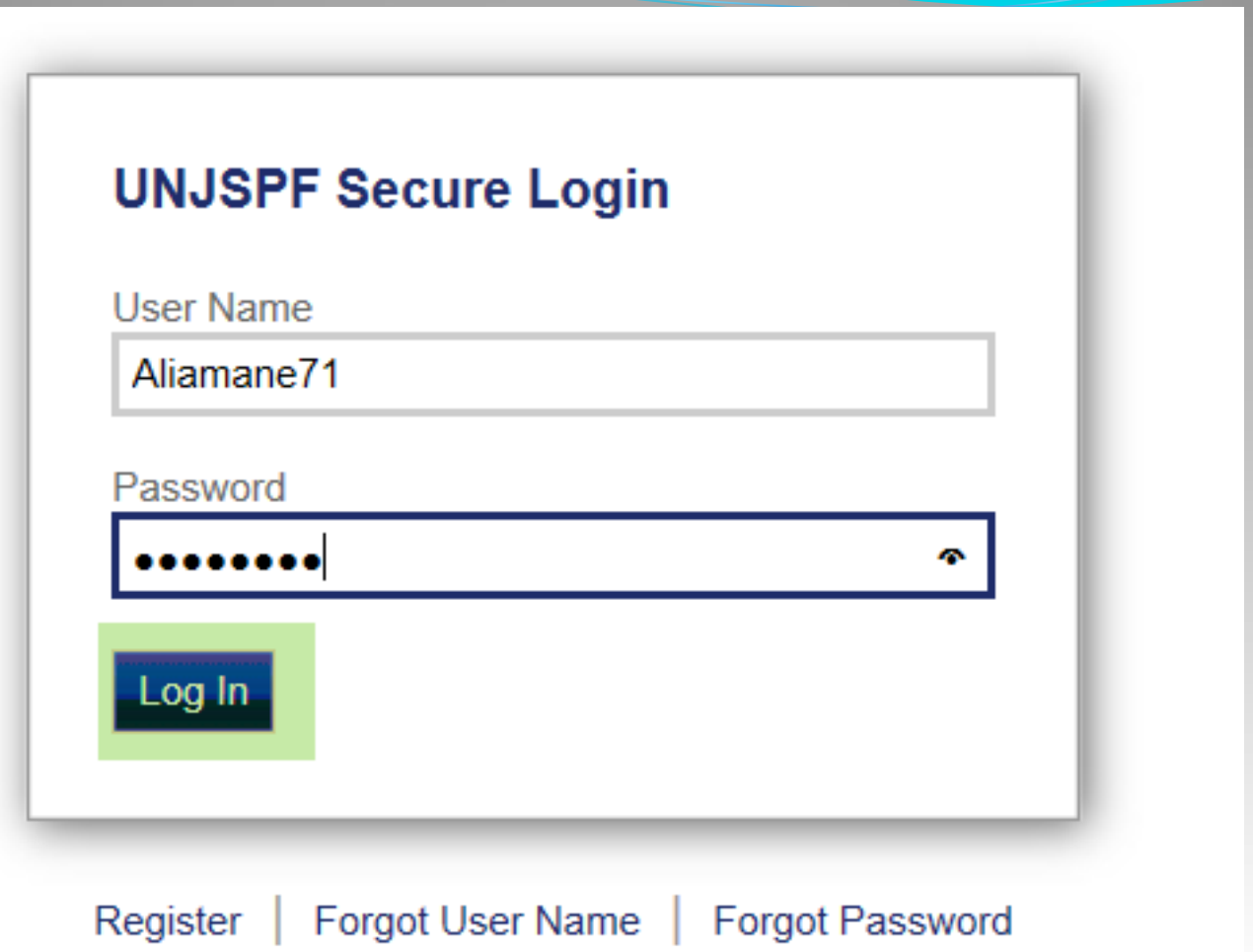
Select First Security Question:	In what city or town was your first job?
Enter Answer to First Question:	Test
Select Second Security Question:	What was the last name of your third grade teacher?
Enter Answer to Second Question:	Test
Select Third Security Question:	What was your childhood phone number 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
Aliamane71
Password
Log In
Register
Forgot User Name
Forgot Password

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

Welcome ALIAMANE BACAR SAID 06/09/2016

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

Welcome 04/10/2016

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Forms

Below is a list of standard forms used by the UN Pension Fund. The forms are formatted for US letter-sized paper, which is slightly smaller, but should print without problems on international standard, A4. The ' Type & Print' feature allows users to type their information directly into the PDF forms. Once the information is typed in, the form must be printed and signed. The UNJSPF currently accepts ONLY printed and signed forms. No e-mails or faxes are accepted. Forms are in PDF format. In order to view or print them, you will need Adobe Reader, version 11 or later. For printing the e-forms in PDF format, choose 'Actual Size' option under the Page Sizing & Handling section.

Please be aware that if you are in receipt of more than one benefit from the Fund, you must include all those Retirement numbers to which the change you are requesting shall apply, particularly for the following forms 'PF 23, PF23B, E10, E11, A2'

Employee Forms

A2-E - Designation of Beneficiary - English

Form used in Member Self Service

A2-F - Désignation de bénéficiaires d'un versement résiduel

Formulaire français disponible pour les démarches autonomes de nos membres.

B1-E - Notice of Election to Validate - English

Form used in Member Self Service

B1-F - Demande de Validation

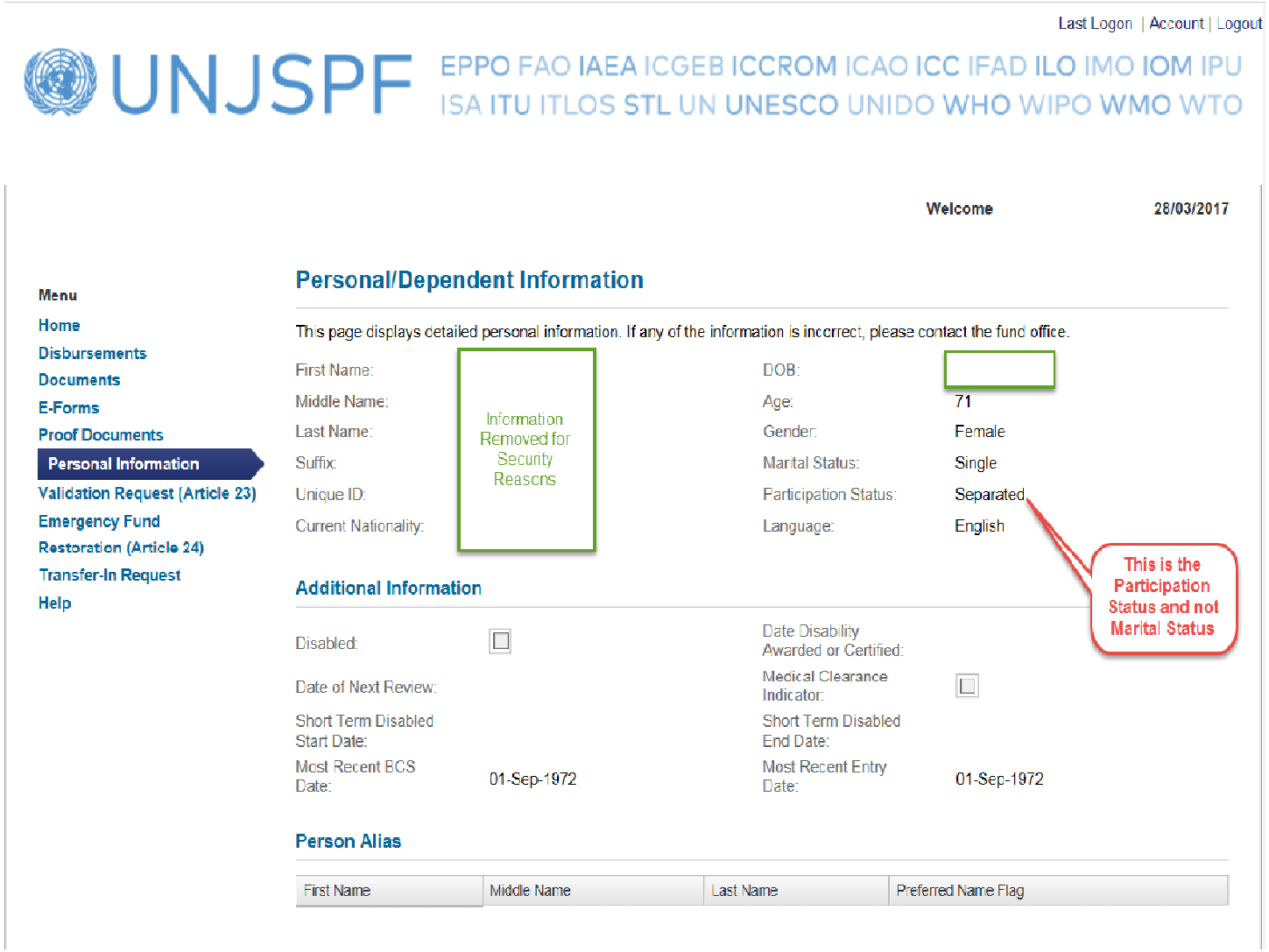
Formulaire français disponible pour les démarches autonomes de nos membres.

C1-E - Notice of Election to Restore - English

Form used in Member Self Service

C1-F - Demande de Restitution

Formulaire français disponible pour les démarches autonomes de nos membres.


Last Logon | Account | Logout
UNJSPF
EPPO FAO IAEA ICGEB ICCROM ICAO ICC IFAD ILO IMO IOM IPU
ISA ITU ITLOS STL UN UNESCO UNIDO WHO WIPO WMO WTO
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Personal/Dependent Information
This page displays detailed personal information. If any of the information is incorrect, please contact the fund office.
First Name:
Middle Name:
Last Name:
Suffix:
Unique ID:
Current Nationality:
Information Removed for Security Reasons
DOB:
Age: 71
Gender: Female
Marital Status: Single
Participation Status: Separated
Language: English
This is the Participation Status and not Marital Status
Additional Information
Disabled:
Date of Next Review:
Short Term Disabled Start Date:
Most Recent BCS Date: 01-Sep-1972
Date Disability Awarded or Certified:
Medical Clearance Indicator:
Short Term Disabled End Date:
Most Recent Entry Date: 01-Sep-1972
Person Alias
First Name
Middle Name
Last Name
Preferred Name Flag

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Welcome ALIAMANE BACAR SAID 31/08/2017

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Pension Estimate

Estimate of your Pension Entitlement

1. Select the desired Separation Date

Proposed Separation Date: 30/04/2033

Estimated Future Contribution

From Date	To Date	CS Type	PR Rate	Part Time %	Contributions	Interest

Fixed Lump Sum Amount (In US Dollars):

OR

Lump Sum Percentage (Equal or Less than .33 (.33 is equal to 33%)):

Submit Request

2. Click on the Submit Request Button

3. Wait until you receive a message saying that the estimate is complete

UNJSPF EPPO FAO IAEA ICGEB ICCROM ICAO ICC IFAD ILO IMO IOM IPU 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

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

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.

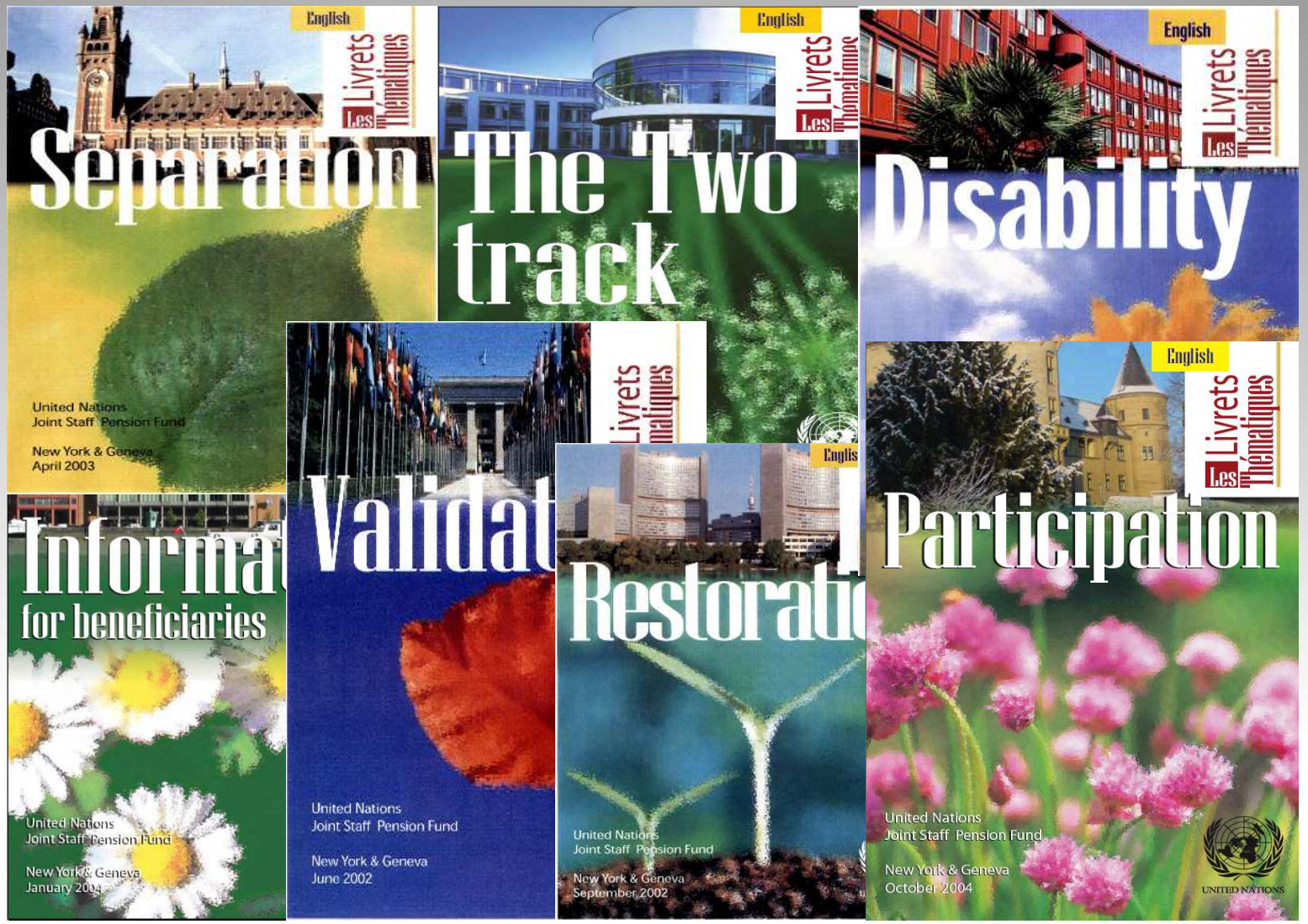
Update Email Address
Your email address is our primary means of communicating with you. Please make sure that you keep it up to date.

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 . . .

UNJSPF NY

UNJSPF
P.O. Box 5036
New York, NY 10017

Tel: +1-212-9636931
Fax: +1-212-9633146
E-mail:
https://www.unjspf.org/contact-us

UNJSPF GVA

UNJSPF
Palais des Nations
1211 Geneva 10
Tel: +41-22-9288800
Fax: +41-22-9289099
E-mail:
https://www.unjspf.org/contact-us
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 40
Office: E-2078

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

UNJSPF

Thank You!

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