

**UNOG Pre-Retirement Seminar – UNJSPF Presentation 06 October 2020 –
Q&A from TEAMS Live Chat - Transcript**

Questions and Answers: Published (133)

Question from Rose

Question from anonymous user

Anonymous

8:11 AM

this message was broadcasted

1

Is the "Permanence|" at the Palais still available for walk-in questions?

reply from Christine Cartner

Christine Cartner (You)

11:52 AM

this message was broadcasted

Currently all walk i services are closed, due to COVID. Kindly monitor our website CONTACT US, for updates.

Reply

Question from Alejandro

Alejandro

8:15 AM

this message was broadcasted

Could you please share with us the contact details of the service for discussing more particular questions related to one's situation?

reply from Christine Cartner

Christine Cartner (You)

11:53 AM

this message was broadcasted

Please refer to the PPT, Chapter VII, how to contact the Fund, or on our website under the CONTACT US tab. Thank you

Reply

Question from Jose Rodriguez

Jose Rodriguez

8:16 AM

this message was broadcasted

1

When are contributions paid by the Employer NOT given back or enjoyed by the retiring staff member? In other words, under what conditions Employer Contributions are retained by the Fund?

reply from Christine Cartner

Christine Cartner (You)

11:59 AM

this message was broadcasted

As a retiree, your benefit will be payable for life as periodic monthly pension benefit. This periodic benefit will be paid for as long as you live, regardless of the amount you and your employing organization contributed to the Fund. Most beneficiaries over their life time will receive far more in pension payouts than what contributed to the Fund by them and their organization on their behalf. In cases where a retiree passes away soon after retirement and was not survived by any entitled survivor, then this is a scenario where the Fund would disburse only the retiree's own contributions and none or only a fraction of the organizational contributions.

Reply

Question from anonymous user

Anonymous

8:16 AM

this message was broadcasted

10

J'aimerais pouvoir calculer ma pension non seulement en dollars mais aussi en francs suisses et en euros. Comment trouver le taux de change que vous appliquez

reply from Christine Cartner

Christine Cartner (You)

12:00 PM

this message was broadcasted

<https://www.unjspf.org/un-rates-of-exchange/>

Reply

Question from anonymous user

Anonymous

8:18 AM

this message was broadcasted

5

Comment sont calculées les contributions pour l'assurance médicale?

reply from Christine Cartner

Christine Cartner (You)

12:00 PM

this message was broadcasted

Please contact ASHI for this, or check on UNOG iSEEK.

reply from Christine Cartner

Christine Cartner (You)

2:24 PM

this message was broadcasted

I understand that your ASHI premium payments will be based on your retirement income. ASHi contributions are also still subsidized by your former employing organization.

Reply

Question from anonymous user

Anonymous

8:18 AM

this message was broadcasted

5

Quelle est la procédure quand on dépend aussi d'un autre régime de retraite (15 ans de travail en France par exemple)?

reply from Christine Cartner

Christine Cartner (You)

12:04 PM

this message was broadcasted

La Caisse n'est pas au courant de procédures pour des régimes de retraite en dehors de la Caisse. Veuillez contacter les services de retraite dans le pays concerné. Du point de vue de la Caisse, les deux procédures sont indépendantes, i.e. le fait que vous pouvez avoir droit à une retraite d'un régime de retraite autre, n'a aucune influence sur vos droits de retraite de la CCPPNU. Inversement, il se peut que certains régimes nationaux ajustent leurs versements si vous avez droit à une pension de retraite de la CCPPNU.

Reply

Question from Michèle ITU

Michèle ITU

8:19 AM

this message was broadcasted

3

Hello, I have a question. I am less than 65 years old and I have 36 years of service. Considering the situation today and the dollar rate, would you advise to wait before asking for voluntary separation or not? Pros & cons ?

reply from Christine Cartner

Christine Cartner (You)

2:25 PM

this message was broadcasted

Kindly resubmit this question during tomorrow's session about USD and Two Track. Thank you.

Reply

Question from anonymous user

Anonymous

8:19 AM

this message was broadcasted

7

With the USD becoming weaker over the past few months, does that have an effect on the G staff future pension if we are going to receive it in chf

reply from Christine Cartner

Christine Cartner (You)

2:25 PM

this message was broadcasted

Kindly resubmit this question during tomorrow's session about USD and Two Track. Thank you.

Reply

Question from anonymous user

Anonymous

8:22 AM

this message was broadcasted

2

Quelle est la procédure quand on dépend aussi d'un autre régime de retraite (15 ans de travail en France par exemple)?

reply from Mira Marie Bibiane Perrier

Mira Marie Bibiane Perrier (Moderator)

8:28 AM

this message was broadcasted

si votre ancien employeur est un membre de la Caisse et a un accord, vous pouvez demander un transfert qui serait expliqué plus tard dans la présentation

reply from Mira Marie Bibiane Perrier

Mira Marie Bibiane Perrier (Moderator)

8:29 AM

this message was broadcasted

aucun gouvernement a un accord avec la Caisse en ce qui concerne les pensions.

reply from Christine Cartner

Christine Cartner (You)

2:25 PM

this message was broadcasted

La Caisse n'est pas au courant de procédures pour des régimes de retraite en dehors de la Caisse. Veuillez contacter les services de retraite dans le pays concerné. Du point de vue de la Caisse, les deux procédures sont indépendantes, i.e. le fait que vous pouvez avoir droit à une retraite d'un régime de retraite autre, n'a aucune influence sur vos droits de retraite de la CCPPNU. Inversement, il se peut que certains régimes nationaux ajustent leurs versements si vous avez droit à une pension de retraite de la CCPPNU.

Reply

Question from DM

DM

8:22 AM

this message was broadcasted

1

Does this contribution amount (2.68 billion USD) includes the Organization contribution?

reply from Christine Cartner

Christine Cartner (You)

2:26 PM

this message was broadcasted

Yes, it does.

Reply

Question from anonymous user

Anonymous

8:23 AM

this message was broadcasted

5

Vue la situation actuelle (covid), conseillez-vous de prendre ou non la lump sum?

reply from Christine Cartner

Christine Cartner (You)

2:27 PM

this message was broadcasted

This is a very personal decision that will entirely depend on your personal situation, i.e. where you will reside, taxation in your country of residence, your financial needs, etc. The Fund cannot advise. Kindly refer to Pros and Cons pages in PPT presentatoin.

Reply

Question from anonymous user

Anonymous

8:26 AM

this message was broadcasted

13

J'aurai aimé qu'un expert français soit invité sur la fiscalité en France car beaucoup d'entre nous sommes ou vivons en France.

Reply

Question from Anonymous

Anonymous

8:27 AM

this message was broadcasted

What is the annual total cost/ personnel and admin cost?

reply from Christine Cartner

Christine Cartner (You)

2:28 PM

this message was broadcasted

Please refer to the Fund's website and Annual Report for more detailed information: <https://www.unjspf.org/documents/annual-report/>

Reply

Question from Holly**Holly**

8:27 AM

this message was broadcasted

21

What happens if in the coming years, the UN shrinks significantly, if some agencies are abolished or if the UN completely disappears (eg. if major donors/permanent members withdraw)...This might sound extreme but is not impossible in the current political environment...If there are not staff paying into the fund, how will the fund continue to pay retirees?

reply from Christine Cartner**Christine Cartner (You)**

2:30 PM

this message was broadcasted

The current funding status and actuarial situation is solid and would allow for long term benefit payments in line with aquired rights. If needed the governing bodies are required to 'pick up the bill'.

Reply

Question from anonymous user**Anonymous**

8:31 AM

this message was broadcasted

5

my full retirement was 60 years of age and I am now still working. Am I penalized if I leave at 62 versus 65?

reply from Christine Cartner**Christine Cartner (You)**

2:33 PM

this message was broadcasted

No, for as long as you have reached your normal retirement age at the date of separation, no reduction factor will apply to your benefit. Generally, the longer your contribute to the Fund, the higher your rate of accumulatoin, the higher your future entitlements.

Reply

Question from anonymous user**Anonymous**

8:31 AM

this message was broadcasted

Is a further increase in retirement age (to 67 for example) being envisaged?

reply from Christine Cartner

Christine Cartner (You)

2:33 PM

this message was broadcasted

Not at this time.

Reply

Question from Holly

Holly

8:33 AM

this message was broadcasted

2

Thanks, do you have an email address or link to website that you can share?

Reply

Question from anonymous user

Anonymous

8:34 AM

this message was broadcasted

1

Am I penalized as i did not retire 60 years of age and i would like to work till 61?

reply from Christine Cartner

Christine Cartner (You)

2:34 PM

this message was broadcasted

No, you are not penalized. For as long as you have reached your normal retirement age at the date of separation, no reduction factor will apply to your benefit. Generally, the longer your contribute to the Fund, the higher your rate of accumulation, the higher your future entitlements.

Reply

Question from anonymous user

Anonymous

8:35 AM

this message was broadcasted

3

If I cashed in my pension when I left the organization and then returned 5 years later to start contributions again, what do i need to pay to recover the previous years I served.

reply from Christine Cartner

Christine Cartner (You)

2:35 PM

this message was broadcasted

You would have to reimburse the Withdrawal Settlement plus compound interest. This is called RESTORATION. You would have to apply within 12 months from the date of re-joining the Fund as a participant. Please refer to Presentation and Restoration info on our website: <https://www.unjspf.org/documents/restoration/>

Reply

Question from anonymous user

Anonymous

8:40 AM

this message was broadcasted

2

i have 37 years service and for the past 2 years i am working at 80 percent. does this effect my FAR

reply from Christine Cartner

Christine Cartner (You)

2:44 PM

this message was broadcasted

Part time does not impact your Pensionable Remuneration rate as applicable to you for a given month based on your grade and step. What would be impacted by part time is your Rate of Accumulation (ROA), which would be pro-rated to your part time.

Reply

Question from Anonymous

Anonymous

8:41 AM

this message was broadcasted

1

Does pensionable income include post adjustment

reply from Christine Cartner

Christine Cartner (You)

2:40 PM

this message was broadcasted

If you are referring to the Pensionable Remuneration: No, it does not.

Reply

Question from anonymous user

Anonymous

8:41 AM

this message was broadcasted

3

is contributory service different from years of service for staff working part time?

Reply

Question from anonymous user

Anonymous

8:43 AM

this message was broadcasted

2

How will the FAR be effected if i take the last 4 years to work 80%

reply from Christine Cartner

Christine Cartner (You)

2:45 PM

this message was broadcasted

Part time does not your Pensionable Remuneration rate as applicable to you for a given month based on your grade and step; i.e. it would not impact your FAR. What would be impacted by part time is your Rate of Accumulation (ROA), which would be pro-rated to your part time.

Reply

Question from anonymous user

Anonymous

8:45 AM

this message was broadcasted

Life long benefit meaning even if the amount that was calcauted as benefit runs out - assuming i do not take a lumpsum

reply from Christine Cartner

Christine Cartner (You)

2:42 PM

this message was broadcasted

Life long benefit meaning that you will be entitled to your benefit payements at the applicable rate till the end of your life, regardless of whether payments by the Fund will exceed the amount of contributions received from you and from your employing organization.

Reply

Question from Isabelle

Isabelle

8:45 AM

this message was broadcasted

7

3 years (best paied) out of 5 last are taken into calculation of pension. Does it mean one can work 80%, 50% for the two years out of these last five?

reply from Christine Cartner

Christine Cartner (You)

2:43 PM

this message was broadcasted

Part time does not your Pensionable Remuneration rate as applicable to you for a given month based on your grade and step. What would be impacted by part time is your Rate of Accumulation (ROA), which would be pro-rated to your part time.

reply from Christine Cartner**Christine Cartner (You)**

2:44 PM

this message was broadcasted

does not *impact your Pensionable Remuneration rate

Reply

Question from anonymous user**Anonymous**

8:46 AM

this message was broadcasted

2

Can I get my pension and then half of my husband's penion if he passes away

reply from Christine Cartner**Christine Cartner (You)**

5:49 PM

this message was broadcasted

If both you and your husband are/were UNJSPF participants, you each separately build you own future pension rights. Therefore, yes, in a situation where both spouse's are UNJSPF members, if one died (either in service or in retirement), the surviving spouse would be entitled to a surviving spouse's benefit for life. Should the surviving spouse be also entitled to their own retirement benefit, then this surviving spouse would receive both their own retirement benefit AND the surviving spouse's benefit.

Reply

Question from anonymous user**Anonymous**

8:49 AM

this message was broadcasted

4

Does the death benefit also go to dependants (in context of having children, but no spouse)?

reply from Christine Cartner**Christine Cartner (You)**

5:55 PM

this message was broadcasted

Normally, a child is entitled to a surviving child's benefit until the end of the month during which they reach age 21. Thereafter, children are not entitled to surviving child's benefit as they are no longer considered 'dependant' by the Fund. Only a child recognized disabled by the Fund would be entitled to payment of a child's benefit beyond age 21. After age 21, no benefit would be payable to a child, except if a Residual Settlement was payable and you had designate the child as the or one of the designated beneficiaries on form A2. In that case, the Fund would pay as a Residual Settlement the equivalent of what remained of your own contributions and interest in the Fund; once paid, no further payments are due from the Fund. Please refer to the info provided in the page linked as well as in the PPT under Residual Settlement: https://www.unjspf.org/?s=residual+settlement&search_container_button=
Reply

Question from Anonymous

Anonymous

8:49 AM

this message was broadcasted

Is disability and death insurance automatically included in the fund or different coverage to be applied for?

reply from Christine Cartner

Christine Cartner (You)

5:57 PM

this message was broadcasted

The coverage for the risk of death and disability is ensured for as long as you were medically cleared at the date of joining the Fund. In that case, yes, this coverage is automatic. However, note that this is not an 'insurance' but regular benefits. For Life or disability "Insurance" you would have to buy this outside and it would be entirely independent from the coverage by the UNJSPF.

Reply

Question from anonymous user

Anonymous

8:49 AM

this message was broadcasted

1

What is FAR?

reply from Christine Cartner

Christine Cartner (You)

5:59 PM

this message was broadcasted

Final Average Remuneration; (FAR) = the 36 completed calendar months of highest pensionable remuneration (PR) within the last 5 years of a participant's contributory service (CS). The FAR is one of the key elements to calculate any form of periodic benefit (e.g. retirement, disability, survivor's benefits).

Reply

Question from anonymous user

Anonymous

8:49 AM

this message was broadcasted
What is FAR?

reply from Christine Cartner

Christine Cartner (You)

5:59 PM

this message was broadcasted

Final Average Remuneration; (FAR) = the 36 completed calendar months of highest pensionable remuneration (PR) within the last 5 years of a participant's contributory service (CS). The FAR is one of the key elements to calculate any form of periodic benefit (e.g. retirement, disability, survivor's benefits).

Reply

Question from anonymous user

Anonymous

8:50 AM

this message was broadcasted

8

Quels sont les avantages ou les inconvénients d'aller à la retraite à 65 ans au lieu de 62 ans?

reply from Christine Cartner

Christine Cartner (You)

6:00 PM

this message was broadcasted

Il n'y a pas d'inconvénients du point de vue financier. L'avantage serait d'accroître votre service contribuable à la Caisse; plus votre service contribuable est long, plus votre taux d'accumulation de droit à prestation futur est élevé, plus votre montant de retraite future serait élevé.

Reply

Question from anonymous user

Anonymous

8:51 AM

this message was broadcasted

5

I am planning to marry between now and the time I retire. How long before retiring should I marry so my wife can be covered by my pension.

reply from Christine Cartner

Christine Cartner (You)

6:01 PM

this message was broadcasted

For as long as you marry by the date of your separation, your spouse will be covered under Articles 34/35 (surviving spouse's benefit).

Reply

Question from anonymous user

Anonymous

8:57 AM

this message was broadcasted

if i finally make 6 months without a break. does it mean that on the day the my contributions start would the previous months be considered for contribution.

reply from Christine Cartner

Christine Cartner (You)

6:06 PM

this message was broadcasted

On the date you qualify for UNJSPF participation, you become eligible to apply to VALIDATE your most recent prior non contributory service; you would have to inform the Fund in writing of your interest to validate within 12 months from you date of entry into UNJSPF participation. If eligible, you would have to pay your own contribution share (1/3rd) and once done, your organization would have to pay their 2/3rd contribution share for the same period. Thus you would make the non-contributory service part of your contributory service, i.e. pensionable.

Reply

Question from Anonymous

Anonymous

9:02 AM

this message was broadcasted

How is the compound interest accrued on your contributions over time?

reply from Christine Cartner

Christine Cartner (You)

6:09 PM

this message was broadcasted

You accrue compound interest at the rate of 3.25% per year. given the compounding, you earn 3.25% interest based on the contributions you contributed during the given calendar year PLUS the amount of contributions plus interest already earned during the prior years since you joined the Fund. Please refer to your 2019 Pension Statement in MSS under Documents, where you can see how the compounding works, under box C.

Reply

Question from anonymous user

Anonymous

9:03 AM

this message was broadcasted

2

After retiring with over 30 years with the fund, if I return as an SSA for more than 6 months, am I still part of the fund and the pension is suspended during that 6 months or more?

Reply

Question from anonymous user

Anonymous

9:03 AM

this message was broadcasted

1

If you were a contributor, but then left after 5 years and took your money out, and then rejoined--can you pay the money you took out back in before separation, thereby expanding the number of years contribution?

reply from Christine Cartner

Christine Cartner (You)

6:11 PM

this message was broadcasted

You would have to reimburse the Withdrawal Settlement plus compound interest. This is called RESTORATION. You would have to apply within 12 months from the date of re-joining the Fund as a participant. Please refer to Presentation and Restoration info on our website: <https://www.unjspf.org/documents/restoration/>

Reply

Question from anonymous user

Anonymous

9:04 AM

this message was broadcasted

11

Merci de donner les coordonnées de la Caisse de Pension de Genève, avec les noms des contacts, emails, téléphone etc...

reply from Jesus Guerrero Buitrago

Jesus Guerrero Buitrago (Moderator)

9:56 AM

this message was broadcasted

In order to contact the UNJSPF, please refer to the following

link: <https://www.unjspf.org/contact-us/>

Reply

Question from anonymous user

Anonymous

9:07 AM

this message was broadcasted

1

Are periodic increases in Pensionable Remuneration applied to the calculation of entitlements of retirees? If so, is the application of the increase done immediately when the Pensionable Remuneration changes?

reply from Christine Cartner

Christine Cartner (You)

6:13 PM

this message was broadcasted

Pensionable Remuneration is taken into account for the calculation of retirement benefits in the form of your Final Average Remuneration (FAR) = the 36 completed calendar months of highest pensionable remuneration (PR) within the last 5 years of a participant's contributory service (CS). The FAR is one of the key elements to calculate any form of periodic benefit (e.g. retirement, disability, survivor's benefits).

Reply

Question from anonymous user

Anonymous

9:09 AM

this message was broadcasted

To clarify, by 'retirees' I mean people already receiving a pension from the Fund

Reply

Question from Mira Marie Bibiane Perrier

Mira Marie Bibiane Perrier (Moderator)

9:15 AM

this message was broadcasted

1

We are breaking for 5 minutes. Please come back at 3:20 pm CET.

Reply

Question from Anonymous

Anonymous

9:15 AM

this message was broadcasted

Il y a t'il une possibilité de récupérer pour la pension une année de free lance pour une organisation qui nous a ensuite embauché mais ne nous a pas dit qu'il était possible de contribuer au fond?

reply from Christine Cartner

Christine Cartner (You)

6:16 PM

this message was broadcasted

Normalement, si vous travailler 'freelance' cela implique un status de 'non staff', c'est a dire un status qui ne vous permettra pas d'etre admis en tant que participant a la Caisse.

Veuillez contacter la Caisse a Geneve si vous avez plus de questions, afin qu'ils puissent vous assister pour clarifier la situation: <https://www.unjspf.org/contact-us/>

Reply

Question from anonymous user

Anonymous

9:18 AM

this message was broadcasted

1

Are part years pro-rated for the 10% per annum which is added for a withdrawal settlement beyond the first 5 years

reply from Christine Cartner

Christine Cartner (You)

6:17 PM

this message was broadcasted

Yes, the 10% rate is pro rated by months where applicable.

Reply

Question from anonymous user

Anonymous

9:18 AM

this message was broadcasted

9

le micro ne fonctionne pas toujours très bien, pouvez-vous voir à cela. Merci

reply from Christine Cartner

Christine Cartner (You)

6:17 PM

this message was broadcasted

Je suis desolee pour cela.

Reply

Question from anonymous user

Anonymous

9:19 AM

this message was broadcasted

2

Did I understand correctly, if one is already at retirement age, we cannot have a withdrawal settlement? I am perhaps confusing the term withdrawal settlement. When I retire after many years service and past initial retirement age of 60, I can take a certain percentage of my pension as payment and have a reduced pension. is that correct?

reply from Christine Cartner

Christine Cartner (You)

6:19 PM

this message was broadcasted

Yes, that is correct, once you have reached your normal retirement age for pension purposes (NRA) you are no longer entitled to a Withdrawal Settlement. However, you would be entitled to elect a lump sum portion as part of your normal retirement benefit; you can receive up to a max. of your own contributions plus interest as a lump sum.

Reply

Question from anonymous user

Anonymous

9:27 AM

this message was broadcasted

8

i have been divorced for 12 years. does my former spouse get my pension if i expire.

reply from Christine Cartner

Christine Cartner (You)

6:21 PM

this message was broadcasted

It will depend on whether at the time of your death your ex-spouse meets the requirements of Article 35bis; please refer to Presentation and website for more information about conditions of entitlement to divorced surviving spouse's benefit: <https://www.unjspf.org/documents/divorce/>

Reply

Question from anonymous user

Anonymous

9:28 AM

this message was broadcasted

2

Will working part-time in the last years of service before retirement diminish my pension entitlement?

reply from Christine Cartner

Christine Cartner (You)

6:22 PM

this message was broadcasted

Working part time will have an impact your Rate of benefit Accumulation which would be pro-rated to account for periods worked part time.

Reply

Question from anonymous user

Anonymous

9:28 AM

this message was broadcasted

how is calculated the amount of PR for staff at part time ?

reply from Christine Cartner

Christine Cartner (You)

6:25 PM

this message was broadcasted

Part time does not impact your Pensionable Remuneration rate as applicable to you for a given month based on your grade and step. What would be impacted by part time is your Rate of Accumulation (ROA), which would be pro-rated to your part time.

Reply

Question from anonymous user**Anonymous**

9:28 AM

this message was broadcasted

8

Quels documents doit-on soumettre au fonds de pension au moment où on prend notre retraite?

reply from Christine Cartner**Christine Cartner (You)**

6:26 PM

this message was broadcasted

You must submit original, signed PAYMENT INSTRUCTIONS (PI) on the correct form applicable to your case, to your SPC, or HR Pension Focal Point in your organization:
-Form Pens.E/7 for those with 5 years or more of contributory service (CS); Include a recent bank statement or voided check with your PI, confirming your name and bank account # as provided on the PI.

reply from Christine Cartner**Christine Cartner (You)**

6:27 PM

this message was broadcasted

you must also submit supporting documents, as applicable to your case...

reply from Christine Cartner**Christine Cartner (You)**

6:27 PM

this message was broadcasted

Copy of valid government issued picture ID document of staff member (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 spouse (preferably passport) - at the time of the implementation of your benefit, the Fund will also set up potential surviving spouse's benefit for the future 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, showing clearly the parents names - for verification of parental lien Copy of Birth and Marriage Certificates and Picture ID of current spouse - for verification of marital status, date of marriage

Reply

Question from Anonymous

Anonymous

9:29 AM

this message was broadcasted

If you change organisations within the United Nations with no break in service, what happens to your past Employer's part of the contribution? Does it follow you and become part of your total pension contributions with the new contributions with your new employer in the Pension Fund?

reply from Christine Cartner

Christine Cartner (You)

6:29 PM

this message was broadcasted

We call this 'intra organizational' transfer, i.e. between UNJSPF Member organizations. Your acquired pension rights would 'follow' you, i.e. you would remain a participant in the Fund and nothing would change except the entity reporting contributions and data on your behalf. The new organization would take over to report contributions on your behalf. All contributions would factor into your future entitlements.

Reply

Question from anonymous user

Anonymous

9:37 AM

this message was broadcasted

3

For Geneva G staff paid in CHF is the FAR calculated based on the USD amount or the CHF amount shown on the salary statement?

Reply

Question from anonymous user

Anonymous

9:38 AM

this message was broadcasted

14

Comment doit on notifier les ressources humaines de notre organisation que nous souhaitons prendre notre retraite ? par lettre, mail ? combien de temps avant ? merci.

reply from Christine Cartner

Christine Cartner (You)

6:29 PM

this message was broadcasted

Please contact your HR with this questions.

Reply

Question from anonymous user

Anonymous

9:43 AM

this message was broadcasted

12

Si je prends ma retraite en France, est-ce que je peux quand même la toucher en dollars ou dois-je obligatoirement la prendre en euros?

reply from Christine Cartner**Christine Cartner (You)**

6:30 PM

this message was broadcasted

You decide in which currency you wish to receive your pension payments and in which country/bank/account you want the Fund to pay. You can live in country A, have your account in country B and request as payment currency a currency C.

Reply

Question from anonymous user**Anonymous**

9:47 AM

this message was broadcasted

Withdrawal settlement is also an option if more than 5 years of CS.. Is that correct?

reply from Christine Cartner**Christine Cartner (You)**

6:31 PM

this message was broadcasted

That is correct. For as long as you separate at an age younger than your NRA, you can elect a Withdrawal Settlement.

Reply

Question from Henrik**Henrik**

9:58 AM

this message was broadcasted

3

I would like to know ho deferred penison functions, maybe you will come to that?

reply from Christine Cartner**Christine Cartner (You)**

6:32 PM

this message was broadcasted

Please refer to pages 58 as well as pages 61 through 66 in the presentatoin for information about the Deferred Retirement benefit under Article 30.

Reply

Question from Mira Marie Bibiane Perrier

Mira Marie Bibiane Perrier (Moderator)

10:14 AM

this message was broadcasted

Break for 5 minutes and we'll resume at 4:20 pm CET

Reply

Question from anonymous user

Anonymous

10:19 AM

this message was broadcasted

Pouvez-vous donner le lien pour obtenir notre annual statement ?

reply from Christine Cartner

Christine Cartner (You)

6:33 PM

this message was broadcasted

Please register and log into your UNJSPF Member Self Service (MSS) portal, which you can access via this link: <https://www.unjspf.org/member-self-service/>

Reply

Question from Will the session be recorded?

Will the session be recorded?

10:19 AM

this message was broadcasted

1

What if we both work for thr UN

reply from Christine Cartner

Christine Cartner (You)

6:35 PM

this message was broadcasted

I presume you are referring to a married couple, both UN staff and UNJSPF participants: In that case, you both earn separate future entitlements from the Fund; you also each cover the other for potential surviving spouse's benefit. I.e. should one die in service or retirement, the other will be entitled to a surviving spouse's benefit together with their own retirement benefit (if applicable).

Reply

Question from Anonymous

Anonymous

10:20 AM

this message was broadcasted

19

is lump sum taxable?

reply from Christine Cartner

Christine Cartner (You)

6:38 PM

this message was broadcasted

That depends on your country of residence. Please consult with your financial advisor. You can also access helpful information on the Fund's website: <https://www.unjspf.org/general-principle-of-taxation-of-unjspf-benefits/>

reply from Christine Cartner**Christine Cartner (You)**

6:38 PM

this message was broadcasted

The National Taxation Guide linked on that page was created by the UN Tax Unit and UN OLA (not the UNJSPF) and is still valid.

Reply

Question from anonymous user**Anonymous**

10:20 AM

this message was broadcasted

1

I am planning to marry between now and the time I retire. How long before retiring should I marry so my wife would be covered ?

reply from Christine Cartner**Christine Cartner (You)**

6:38 PM

this message was broadcasted

For as long as you marry before your separation date, your spouse is covered.

Reply

Question from Catherine**Catherine**

10:20 AM

this message was broadcasted

2

I am on the UNJSPF site and have logged in as a member. Where can I find my most recent Annual Pension Statement?

reply from Christine Cartner**Christine Cartner (You)**

6:39 PM

this message was broadcasted

Under the MSS Document Tab

Reply

Question from anonymous user

Anonymous

10:21 AM

this message was broadcasted

5

I lost my password for the embers website to calculate my pension

reply from Christine Cartner

Christine Cartner (You)

6:40 PM

this message was broadcasted

Please contact the MSS Support team at

reply from Christine Cartner

Christine Cartner (You)

6:40 PM

this message was broadcasted

msssupport@unjspf.org

reply from Christine Cartner

Christine Cartner (You)

6:40 PM

this message was broadcasted

Please write from your UN email; they will help you.

Reply

Question from anonymous user

Anonymous

10:43 AM

this message was broadcasted

4

Does the reduction in pension due to early retirement cease when we reach normal retirement age?

reply from Christine Cartner

Christine Cartner (You)

6:41 PM

this message was broadcasted

No, the reduction for early retirement will apply for life.

Reply

Question from Anonymous

Anonymous

10:44 AM

this message was broadcasted

4

Est ce que les mois comptent aussi? par exemple quelqu'un qui quitterait à 59,5 ans

reply from Christine Cartner

Christine Cartner (You)

6:42 PM

this message was broadcasted

Oui, absolument, pour calculer le Taux de reduction pour la retraite anticipee, chaque mois que vous plus proche de votre age de retraite normal, le facteur de reduction diminue.

Reply

Question from anonymous user

Anonymous

11:26 AM

this message was broadcasted

2

If both spouses are members of the UNJSPF is the spouse benefit still payable to the surviving spouse?

reply from Christine Cartner

Christine Cartner (You)

6:42 PM

this message was broadcasted

Absolutely. For a married couple, both UN staff and UNJSPF participants, you both earn separate future entitlements from the Fund; you also each cover the other for potential surviving spouse's benefit. I.e. should one die in service or retirement, the other will be entitled to a surviving spouse's benefit together with their own retirement benefit (if applicable).

Reply

Question from anonymous user

Anonymous

11:26 AM

this message was broadcasted

6

Will the Fund share the Tax Statement with the authorities of the pensioner's country of residence?

reply from Christine Cartner

Christine Cartner (You)

6:43 PM

this message was broadcasted

No, the Fund does not release information relating to your benefit to third parties. The only one time that the Fund informs host authorities of the implementation of your benefit is at the time of benefit implementation. Thereafter, no such information is transmitted to anyone except the retiree/beneficiary.

Reply

Question from Holly

Holly

11:27 AM

this message was broadcasted

2

For US citizen, is the pension fund considered a foreign pension fund benefit or a US-based pension fund benefit?

reply from Christine Cartner

Christine Cartner (You)

6:48 PM

this message was broadcasted

access helpful information on the Fund's website: <https://www.unjspf.org/general-principle-of-taxation-of-unjspf-benefits/>; The National Taxation Guide linked on that page was created by the UN Tax Unit and UN OLA (not the UNJSPF) and is still valid. Here the US Tax Qualification letter: <https://www.unjspf.org/wp-content/uploads/2017/01/TaxQualificationLetter.pdf>

Reply

Question from anonymous user

Anonymous

11:28 AM

this message was broadcasted

1

Après avoir pris la retraite et commencé à bénéficier de la pension, si je suis recruté comme consultant pour une durée égale ou supérieure à 6 mois, ai je la possibilité de contribuer à nouveau au fond de pension pour améliorer mon taux de pension ?

reply from Christine Cartner

Christine Cartner (You)

1:42 PM

this message was broadcasted

Les conditions applicables aux retraites qui seront à nouveau employées par une des organisations membre de la Caisse sont expliquées en détail dans la dernière partie de la présentation. Si vous êtes employées en tant que consultant, vous ne pouvez pas contribuer à la Caisse des pensions, car les consultants ne sont pas admis à la Caisse.

Reply

Question from sandro

sandro

11:32 AM

this message was broadcasted

2

If both spouses are members of the UNJSPF is the spouse benefit still payable to the surviving spouse?

reply from Christine Cartner

Christine Cartner (You)

1:43 PM

this message was broadcasted

Yes, absolutely, you each earn a separate future entitlement and you are respectively covering the other for potential future surviving spouse's entitlements. In other words, someone can be in receipt of both a retirement benefit AND a surviving spouse's benefit.

Reply

Question from there is no sound at the moment, is that correct

there is no sound at the moment, is that correct

11:33 AM

this message was broadcasted

I have always understood that pension could be paid in USD or the country where one is resident. Today you said we can be paid where we want and in which currency we want regardless of wherever we live. Have I understood correctly

reply from Christine Cartner

Christine Cartner (You)

1:44 PM

this message was broadcasted

Yes, you understood correctly. More details in this regard will be provided tomorrow, during the USD Track and Two Track Presentation.

Reply

Question from anonymous user

Anonymous

11:35 AM

this message was broadcasted

1

Is the CS include Leave without pay time spent and while personally contributing to the pension fund?

reply from Christine Cartner

Christine Cartner (You)

1:45 PM

this message was broadcasted

If you choose to pay contributions during a period of SLWOP, then that period is considered Contributory Service in the Fund and will impact your rate of accumulation and future entitlement.

Reply

Question from Johann Siffointe

Johann Siffointe

11:35 AM

this message was broadcasted
What does it mean "economy measures' in 1980?

reply from Christine Cartner

Christine Cartner (You)

1:47 PM

this message was broadcasted

These are measures that were decided by the governing bodies based on several years of actuarial deficit to counter the negative effect of the deficit and ensure long term stability of the Fund. For example, one of the measures was to apply a one time reduction to the first cost of living adjustment to be applied to a new retirement benefit.

Reply

Question from Holly

Holly

11:36 AM

this message was broadcasted

Are the life expectancy tables available for staff to see? Aside from gender, do they reflect life expectancy by UN entity and by country of origin?

reply from Christine Cartner

Christine Cartner (You)

1:47 PM

this message was broadcasted

I don't think they are published on the website, these tables are used by the Fund's actuaries.

Reply

Question from anonymous user

Anonymous

11:36 AM

this message was broadcasted

What is the impact of the Geneva pay cut on the pension?

reply from Christine Cartner

Christine Cartner (You)

1:51 PM

this message was broadcasted

There would be an impact only if your pensionable remuneration rates were impacted/lowered, in which case it could impact your Final Average Remuneration (FAR) if these lower PR rates applied for more than 24 months during the last 60 months of your contributory service.

Reply

Question from anonymous user

Anonymous

11:36 AM

this message was broadcasted

In the case the s/m is divorced, what happens to pension (to ex-spouse)?

reply from Christine Cartner**Christine Cartner (You)**

1:52 PM

this message was broadcasted

In that case, following your death, the Fund would determine whether or not the conditions of Article 35bis are met. If so, the Fund would pay the ex spouse a lifelong surviving ex spouse's benefit. If not, then nothing is payable.

Reply

Question from Michèle ITU**Michèle ITU**

11:46 AM

this message was broadcasted

1

Congratulations to the presenter! Very professional!!!!. The answers from the moderators are not really helpful!

Reply

Question from Catherine**Catherine**

11:48 AM

this message was broadcasted

1

When will the session on French taxation be scheduled?

reply from Mira Marie Bibiane Perrier

We are doing our best to reach out to the French authorities. Unfortunately, we are still unable to secure a date with them. As soon as we manage to do so, we will inform all participants,

Question from Anonymous**Anonymous**

11:49 AM

this message was broadcasted

If I take a LWOP before retiring and continue to pay my contributory services during these 2 years, will my organization pay their share of contribution?

reply from Christine Cartner

Christine Cartner (You)

11:51 AM

this message was broadcasted

Please check with your organization, but normally you would have to pay both your own and the org share.

Reply

Question from anonymous user**Anonymous**

12:06 PM

this message was broadcasted

Does it mean after a series of consecutive appointment - previous months would be retroactively deducted to cover contribution

reply from Christine Cartner**Christine Cartner (You)**

1:54 PM

this message was broadcasted

In order to make a period of non-contributory service pensionable, i.e. part of your contributory service, you would have to apply to the Fund in writing to request VALIDATION; this would have to happen within the 12 months from qualifying for UNJSPF participation.

Reply

Question from Framboise**Framboise**

12:06 PM

this message was broadcasted

1

Il est indispensable d'offrir une séance spécialement consacrée à la fiscalité en France, d'autant que cette séance a déjà été annulée au dernier séminaire (pour mémoire, les experts fiscalistes avaient été bloqués à la sécurité et étaient repartis fort fâchés). Les participants aussi ont des raisons d'être fort fâchés s'ils continuent de ne pas avoir d'information sur ce plan ...

Reply

reply from Mira Marie Bibiane Perrier

L'année dernière, l'expert des impôts en France est venu donner une séance d'information au personnel de l'ONU. Ce dont vous parlez s'est passé en 2018 et ceux qui n'ont pas réussi à venir sont des notaires français, pas des experts fiscaux français. Veuillez noter que c'est un service que nous essayons de fournir à notre personnel mais les membres du personnel sont censés contacter les experts fiscaux directement aussi pour leur propre situation. S'ils ne souhaitent pas proposer de session d'information au personnel de l'ONU, nous ne sommes pas en mesure de les y obliger. Nous faisons de notre mieux.

Question from Anonymous

Anonymous

12:07 PM

this message was broadcasted

The interest earned where does it go? Can we decide to withdraw the interest in cash.

reply from Christine Cartner**Christine Cartner (You)**

1:56 PM

this message was broadcasted

The interest you earn is applied to your account. Yes, if you wish you can opt for either the payment of a Withdrawal Settlement, which would include your own contributions and the interest, OR you could request to receive a lump sum portion under the Normal or Early retirement benefit, in which case the lump sum would include the interest.

Reply

Question from Raymonde**Raymonde**

12:08 PM

this message was broadcasted

en cas de décès, les enfants deviendront-ils automatiquement bénéficiaires de la rente?

reply from Christine Cartner**Christine Cartner (You)**

7:52 PM

this message was broadcasted

Seulement les enfants de moins de 21 ans sont en droit de percevoir une pension d'enfant survivant; ou les enfants reconnus invalide par la Caisse meme au dela de 21 ans. Apres 21 ans, les enfants non invalides ne seront plus en droit. Seulement, si un Versement Residuel sous l'article 38 etait payable suivant votre deces (i.e. il n'y a personne en droit de percevoir une pension de survivant mensuelle), dans ce cas, si vous aviez nomme vos enfants en tant que beneficiaires sur le formulaire A2 seront ils en droit de recevoir ce versement unique et final.

reply from Christine Cartner**Christine Cartner (You)**

7:54 PM

this message was broadcasted

Veillez consulter notre site web et infos sur les prestations de survivants: <https://www.unjspf.org/fr/documents/survivors-benefits/>

Reply

Question from anonymous user**Anonymous**

12:08 PM

this message was broadcasted

Could children (22 and 24) of a single parent be considered for survival benefits?

reply from Christine Cartner

Christine Cartner (You)

7:56 PM

this message was broadcasted

Once a child has reached age 21, the child is no longer recognized as a dependent by the Fund, i.e. no child allowance or surviving child's benefit would be payable to the child after age 21, EXCEPT if the child was recognized disabled by the Fund, in which case a child's benefit will be paid beyond age 21. If there is no other entitled survivor, and following your death there was still money in the Fund corresponding to your own contributions and the interest, then that money would be payable as a Residual Settlement to the person or people you designated on form A2; if that was your son, then he would receive the residual settlement.

reply from Christine Cartner

Christine Cartner (You)

7:57 PM

this message was broadcasted

For more info, please visit our website and info about survivors benefits: <https://www.unjspf.org/documents/survivors-benefits/>
Reply

Question from Catherine

Catherine

12:10 PM

this message was broadcasted

My normal retirement age is 62. If I decide to continue to work after age 62, but decide to work less than 100%, will this have a negative effect on my pensionable remuneration (i.e. it will reduce my salary in the last 36 months of contributable service)?

reply from Christine Cartner

Christine Cartner (You)

7:58 PM

this message was broadcasted

Part time does not impact your Pensionable Remuneration rate as applicable to you for a given month based on your grade and step. What would be impacted by part time is your Rate of Accumulation (ROA), which would be pro-rated to your part time.
Reply

Question from anonymous user

Anonymous

12:11 PM

this message was broadcasted

I will reach 40 years contributions into pension fund when i am 62. I may work until I am 65. Do I still have to pay pension contributions after 40 years. What else must i take into account regarding pension after 40 years

reply from Christine Cartner

Christine Cartner (You)

2:00 PM

this message was broadcasted

Yes, you do, for as long as you are qualified to be a UNJSPF participant, you will have to pay contributions to the Fund; you cannot 'opt' out of contributing. Once you have reached the max. 70% Rate of Accumulation you will not be able to further increase that rate, even if you continue to contribute to the Fund. However, you do continue to earn interest on the amount of your own contributions, which would be beneficiary if you were interested to take out a lump sum in the future.

Reply

Question from anonymous user

Anonymous

12:11 PM

this message was broadcasted

Do periods of part-time work reduce the contributory service?

reply from Christine Cartner

Christine Cartner (You)

7:59 PM

this message was broadcasted

Part time service will impact your Rate of benefit Accumulation (ROA) as it will be adjusted proportionately for periods of part time work.

Reply

Question from Anonymous

Anonymous

12:12 PM

this message was broadcasted

If I get a package from my organization to take my retirement earlier, can I add this package to my pension fund?

reply from Christine Cartner

Christine Cartner (You)

8:04 PM

this message was broadcasted

Receiving an indemnity as part of agreed termination is between you and your employing organization. You cannot make voluntary contributions to the Fund, i.e. you would not be able to pay extra contributions to the Fund to buy additional service/future entitlements. If you separate on agreed termination and it might be beneficiary in your case to reach a certain number of years of contributory service (i.e. 25 or 30 for early retirement purposes), or a certain age (normal or early retirement age), you could ask your HR about the possibility of SLWOP for pension purposes, of max. 2 years, ie. bridging for pension purposes, and depending on whether you opt for this SLWOP to reach a certain age (no need to add contributory service), or to reach a certain length of contributory service) you

could choose to pay contributions or not during such period of SLWOP. If this is a possibility you should definitely contact the Fund so we can explain in much more details your options and how they would impact your future entitlements.

Reply

Question from anonymous user

Anonymous

12:16 PM

this message was broadcasted

Est-il possible d'avoir l'échelle des pensions pour les G sur le même modèle que les P? Merci

reply from Christine Cartner

Christine Cartner (You)

12:16 PM

this message was broadcasted

Veuillez consulter les baremes de salaire. Le taux de contributions PR est indiquée comme Gross Pens. - https://www.un.org/Depts/OHRM/salaries_allowances/salaries/geneva.htm

Reply

Question from Are there plans to reopen the Client Service Centre in Geneva in the near future?

Are there plans to reopen the Client Service Centre in Geneva in the near future?

12:18 PM

this message was broadcasted

Are there plans to reopen the Client Service Centre in Geneva in the near future?

reply from Christine Cartner

Christine Cartner (You)

8:05 PM

this message was broadcasted

Walk in services of the UNJSPF have been suspended due to COVID-19, to protect the staff of the Fund as well as our clients. At this time, we do not have any plans to reopen.

However, you can set up an appointment to discuss pension matters with the Fund's Client Services in Geneva, either by phone, or by teams, and the same level of service can be provided to you.

reply from Christine Cartner

Christine Cartner (You)

8:06 PM

this message was broadcasted

Please contact the Fund via your preferred mode of contact, phone or contact form : <https://www.unjspf.org/contact-us/>

Reply

Question from anonymous user

Anonymous

12:19 PM

this message was broadcasted

Where can we find this information (transfer agreements) on the website? I cannot find it.

reply from Christine Cartner

Christine Cartner (You)

8:06 PM

this message was broadcasted

<https://www.unjspf.org/existing-transfer-agreements/>

Reply

Question from Anonymous

Anonymous

12:21 PM

this message was broadcasted

hello, is it also possible to do the same (CS) with a pension fund gathered from a combination of an NGO and a local company?

reply from Christine Cartner

Christine Cartner (You)

8:07 PM

this message was broadcasted

No, a transfer of pension rights is only possible between the UNJSPF and similar pension schemes of international organizations who have concluded a transfer agreement with the Fund.

Reply

Question from Anonymous

Anonymous

12:21 PM

this message was broadcasted

Si mon organisation ne m'a jamais parlé de l'option validation et que le délai est passé, il y a t'il des recours possibles?

Reply

Question from anonymous user

Anonymous

12:21 PM

this message was broadcasted

Is the validation (of 1 or 2 years) possible before the separation?

reply from Christine Cartner

Christine Cartner (You)

8:08 PM

this message was broadcasted

No, unfortunately, if you did not apply to the Fund within the applicable 12 months time frame, you are time barred. Unless you have proof that you had contacted the Fund or your organization within the required time frame, no exceptions can be made.

Reply

Question from anonymous user

Anonymous

12:22 PM

this message was broadcasted

La simulation de retraite faite via le site UNJSPF reflète t-elle réellement la pension qui sera perçue mensuellement à l'âge de la retraite ? Si ce n'est pas le cas, la différence est-elle substantielle ? Merci.

reply from Christine Cartner

Christine Cartner (You)

8:09 PM

this message was broadcasted

Cela dépend de la date de séparation. Plus elle est lointaine, plus la différence est importante car les estimations sont basées sur les projections des figures actuelles.

Reply

Question from Anonymous

Anonymous

12:25 PM

this message was broadcasted

will the Pension be paid in equivalent of USD in the resident country of choice after retirement

reply from Christine Cartner

Christine Cartner (You)

8:10 PM

this message was broadcasted

You will indicate your currency of choice to the Fund on your payment instructions form.

You can be paid in a currency that is different from the currency of your country of residence, provided of course you have a bank account that can receive such currency.

Reply

Question from anonymous user

Anonymous

12:27 PM

this message was broadcasted

Si je prends la lump sum et si je décède, mon mari touchera t-il 50% de ma full pension ? Meci.

reply from Christine Cartner

Christine Cartner (You)

8:11 PM

this message was broadcasted

Votre epoux recevra 50% de votre pension a taux plein (i.e. avant reduction a cause de paiement de la somme en capitale). I.e. votre epoux n'est pas 'penalise' par votre choix de prendre le lump sum.

Reply

Question from anonymous user**Anonymous**

12:28 PM

this message was broadcasted

3. I often heard that it takes a few months before you can get your first pension payment. How can this be avoided?

reply from Christine Cartner**Christine Cartner (You)**

8:14 PM

this message was broadcasted

The time from separation till first payment depends on the time that elapses between your separation date and the date that the Fund receives the complete and duly complete set of your separation documents, which is outside of the Fund's control; the Fund can only committ to 15 business days processing time from the date of receipt of the complete and duly complete set of sepration documents for your case, provided no discrepancies are noted during the review, calculation and audit of your benefit. All in all, the average total time frame is usually a good 3 months between separation date and implementation of your first payment. Reply

Reply

Question from anonymous user**Anonymous**

12:33 PM

this message was broadcasted

My spouse is getting a medical disability pension. She has served divorce on me and we are legally separated for some years as the case drags on. Will she have an entitlement on my pension if I were to die now? Or after we are legally divorced? I want any pension benefits to go to my adult children (she is not their mother).

reply from Christine Cartner**Christine Cartner (You)**

8:14 PM

this message was broadcasted

Confirmed, Legal Separation does not qualify as divorce, therefore, if you were to die and your legally separated (but not divorced) survives you, then your spouse would be considered your surviving spouse and be entitled to a surviving spouse's benefit for life. Children over the age of 21 are not entitled a surviving child's benefits under the Fund's Regulations; you could include your children as `designated beneficiaries on form A2, so that IN CASE a Residual Settlement was payable in the future, under Article 38, then your

children would be the recipients of such benefit. But for as long as your spouse would survive you and be entitled, she would be entitled to a life long surviving spouse's benefit and no Residual Settlement would be payable.

Reply

Question from anonymous user

Anonymous

12:50 PM

this message was broadcasted

Is there retirement benefit for a disabled son (more than 21 years old)?

reply from Christine Cartner

Christine Cartner (You)

8:17 PM

this message was broadcasted

If you applied for award of a disabled child's benefit by the Fund, which you should do close to your separation on retirement date, then, if awarded, the Fund would pay you a disabled child's allowance during your life time, and would pay to your child a disabled surviving child's benefit after your death; Such disabled child's benefit would be payable for as long as your child's disability lasts. For more details please refer to information about disability benefits and the application process on our

website: <https://www.unjspf.org/documents/disability/>

Reply

Question from anonymous user

Anonymous

12:50 PM

this message was broadcasted

if husband and wives are participants and retire. do they both receive children benefits ?

reply from Christine Cartner

Christine Cartner (You)

8:19 PM

this message was broadcasted

If two UN staff members are married and have a child together, only ONE child's allowance would be payable to the couple on behalf of their child. However, it is possible that that if one of them is an active staff while the other is already retired, that they receive a Child's allowance from the UN for the active staff as well as a Child's allowance from the UNJSPF for the retired staff.

Reply

Question from there is no sound at the moment, is that correct

there is no sound at the moment, is that correct

12:52 PM

this message was broadcasted

I am a little confused about the best 36 months in the last five years. I am in my last 2 to 3 years and I am wondering if by actually working longer I may receive less pension due to the low dollar rate and the exchange rate when converting pension from dollars into swiss francs. You can appreciate i woul not want to work longer for less, although I do enjoy working. Would you be able to look at my case and tell me the probability of the above. I dont think I can easily work that out myself. Thank you

reply from Christine Cartner

Christine Cartner (You)

8:19 PM

this message was broadcasted

It is hard to predict the future exchange rates. I would advise you run estimate for a near future to see. Also take your last 5 years and locate the best 36 months. Look at your annual statement on the bottom right box 'E'. If they happen to be the last 36 months, then you could work another 2 years without effect.

Reply

Question from anonymous user

Anonymous

12:52 PM

this message was broadcasted

Do national governments tax the monthly retirement benefit?

reply from Christine Cartner

Christine Cartner (You)

8:20 PM

this message was broadcasted

This depends on the country where you will reside. Many countries do, some don't. The Fund cannot advise on taxation matters, except link to the taxation guide on our website: : <https://www.unjspf.org/general-principle-of-taxation-of-unjspf-benefits/>;The National Taxation Guide linked on that page was created by the UN Tax Unit and UN OLA (not the UNJSPF) and is still valid.

Reply

Question from anonymous user

Anonymous

12:53 PM

this message was broadcasted

Ayant pris service dans le systeme UN en avril 2013, j'ai atteint l'age de prendre la retraite (62 ans) en fin 2017 après avoir travaillé seulement 4,9 ans. Afin de pouvoir prendre ma retraite plutôt à 65 ans, j'ai reposé ma candidature pour mon propre remplacement et j'ai été retenu. Je prendrai donc ma retraite plutôt à 65 ans, soit après 7,9 années d'activité. Comment sera calculé le montant de ma pension retraite ?

reply from Christine Cartner

Christine Cartner (You)

8:21 PM

this message was broadcasted

Normalement, d'après votre explication, votre service contribuable sera le total des deux périodes, et votre taux d'accumulation sera calculé en tenant compte de cette période.

reply from Christine Cartner

Christine Cartner (You)

8:21 PM

this message was broadcasted

Tournez une estimation utilisant la date de séparation que vous envisagez.

Reply

Question from anonymous user

Anonymous

12:54 PM

this message was broadcasted

En juin 2021, j'aurai 30 ans de service. Toutefois, j'ai travaillé à temps partiel quelques années. Est-ce que le ROA s'applique sur les 30 ans ou sur moins d'années du fait des périodes de temps partiel ? Merci.

reply from Christine Cartner

Christine Cartner (You)

8:22 PM

this message was broadcasted

les ans à temps partiel seront comptabilisés selon le pourcentage, donc le ROA serait réduit

Reply

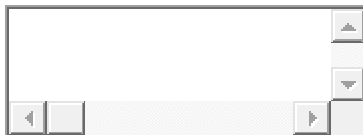
Question from anonymous user

Anonymous

12:54 PM

this message was broadcasted

Est-ce que les années entrent en ligne de compte pour le calcul de la retraite quand on est G.



Question from anonymous user

Anonymous

12:55 PM

this message was broadcasted

in case of 30 years service at 50% how is it calculated in terms of reduction % related with ERB.

reply from Christine Cartner

Christine Cartner (You)

8:22 PM

this message was broadcasted

les ans à temps partiel seront comptabilisés selon le pourcentage, donc le ROA serait réduit

Reply

Question from Anonymous**Anonymous**

12:55 PM

this message was broadcasted

Am I right that you cannot purchase CS over age 65?

reply from Christine Cartner**Christine Cartner (You)**

8:23 PM

this message was broadcasted

The Fund does not allow voluntary contributions to the Fund; this applies at all times.

Therefore, yes, you are right, you would not be able to make voluntary contributions to the Fund to purchase additional contributory service at any time.

Question from anonymous user**Anonymous**

12:56 PM

this message was broadcasted

Linked to national taxing of monthly retirement benefits, do France or UK tax?

reply from Christine Cartner**Christine Cartner (You)**

8:23 PM

this message was broadcasted

The Fund cannot advise on taxation matters, except link to the taxation guide on our website: : <https://www.unjspf.org/general-principle-of-taxation-of-unjspf-benefits/>; The National Taxation Guide linked on that page was created by the UN Tax Unit and UN OLA (not the UNJSPF) and is still valid.

reply from Christine Cartner**Christine Cartner (You)**

8:24 PM

this message was broadcasted

From what I know, yes, both France and the UK tax UNJSPF benefits, but please consult a tax advisor in your country of residence.

Reply

Question from anonymous user

Anonymous

12:56 PM

this message was broadcasted

Please clarify how much is the Child Allowance and where can we find the estimated value.

reply from Christine Cartner

Christine Cartner (You)

8:24 PM

this message was broadcasted

It is maxed at around 300USD.

Reply

Question from anonymous user

Anonymous

12:57 PM

this message was broadcasted

thanks, in case child are only survivors how they would be entitled to?

reply from Christine Cartner

Christine Cartner (You)

8:24 PM

this message was broadcasted

Their benefits will be of an orphan and should be around 1/3 of the parent, if under age 21 and until age of 21.

Reply

Question from anonymous user

Anonymous

12:57 PM

this message was broadcasted

Les 9 mois effectués au dessus de 7 ans doivent être considérés comme une année ou non?

Autrement dit, dois je faire mon estimation en utilisant 8 ans de service en lieu et place de 7,9 ans

reply from Christine Cartner

Christine Cartner (You)

8:26 PM

this message was broadcasted

Chaque mois additionnel compte. Ceci dit, quand vous tournez une estimation dans le service en ligne MSS, vous allez simplement entrer la date supposée de séparation de service; puis l'outil d'estimation va faire les calculs de la période de service contribuable, etc.

Reply

Question from anonymous user

Anonymous

12:57 PM

this message was broadcasted

Hallo, how to elect where to receive your pension and can you change this? And the currency of payment?

reply from Christine Cartner

Christine Cartner (You)

8:29 PM

this message was broadcasted

This is all entirely your choice, i.e. you choose your country of residence, the bank and account into which you wish to be paid and the currency of payment. The Fund executes your choices.

Reply

Question from anonymous user

Anonymous

1:00 PM

this message was broadcasted

if the surviving spouse is also a participant to the fund or already a retiree receiving a benefit, will the spouse receive the benefit as a surviving spouse ?

reply from Christine Cartner

Christine Cartner (You)

8:29 PM

this message was broadcasted

Yes, you each earn a separate future entitlement and you are respectively covering the other for potential future surviving spouse's entitlements. In other words, someone can be in receipt of both a retirement benefit AND a surviving spouse's benefit.

Reply

Question from Michèle ITU

Michèle ITU

1:07 PM

this message was broadcasted

I have designated my daughter using the A/2 form but this form is not visible on the UNFCU site. It would be useful to show it.

reply from Christine Cartner

Christine Cartner (You)

8:29 PM

this message was broadcasted

Currently, the Fund cannot publish inside Member Self Service (MSS) any document that were not generated inside the Fund, i.e. any document you submit, like form A2, would not be visible inside your MSS. In addition, as per the Fund's security and confidentiality policy we cannot make documents visible inside your Member Self Service that contain a

signature, like does form A2. We advise that it is best to simply submit a new duly completed A2 form with original signature to the Fund to ensure the one on file is up to date. Or if you just want to confirm that we have your A2 on file, please contact us via the online Contact Form on our website, under the CONTACT US tab, to request confirmation from the Fund. Thank you.

Reply

Question from anonymous user

Anonymous

1:09 PM

this message was broadcasted
When should this form be filled?

reply from Christine Cartner

Christine Cartner (You)

8:29 PM

this message was broadcasted

If you are referring to the A2 form for designation of beneficiaries of the Residual Settlement, it should be filled at the time of joining the UNJSPF and , of course, you can submit an updated form in original format at any time if you wanted to make changes to the beneficiary designation.

Reply

Question from anonymous user

Anonymous

1:10 PM

this message was broadcasted

will children be eligible for residual pension payment and under what condition could they qualify for residual and interest payment

reply from Christine Cartner

Christine Cartner (You)

8:30 PM

this message was broadcasted

Please refer to the info provided in the page linked as well as in the PPT under Residual Settlement: https://www.unjspf.org/?s=residual+settlement&search_container_button=

reply from Christine Cartner

Christine Cartner (You)

8:31 PM

this message was broadcasted

Please also refer to the info about survivors

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

Reply

Question from Lutz

Lutz

1:10 PM

this message was broadcasted

When you say own contributions and interest, is it total interest, or only interest on my contributions?

reply from Christine Cartner

Christine Cartner (You)

8:31 PM

this message was broadcasted

Own contributions = Your contributions + compounded interest earned on your contributions.

Reply

Question from anonymous user

Anonymous

1:11 PM

this message was broadcasted

If s/m married for more than 10 years, after he divorced and remarried for more than 10 years also and again divorced. Will both former spouses receive the dependant's benefit ? thank you.

reply from Christine Cartner

Christine Cartner (You)

8:31 PM

this message was broadcasted

If more than one ex-spouse fulfills the requirements of Article 35bis (Divorced Surviving Spouse's benefit), then the Fund would pay each entitled ex-spouse such benefit. The total amount payable would be divided among entitled (ex)-spouse's based on the duration of their marriage to the late former participant.

Reply

Question from anonymous user

Anonymous

1:14 PM

this message was broadcasted

1

A partir de quelle date peut-on esperer toucher sa pension retraite. Immediately le mois après la fin du travail ou beaucoup plus tard ? Si oui, combien de mois environ après le depart à la retraite ?

reply from Christine Cartner

Christine Cartner (You)

8:34 PM

this message was broadcasted

Generally, if all goes smoothly on the side of your organization and taking into account the Fund's 15 business day standard processing time from date of receipt of the complete set of required separation documentation, duly completed, and no discrepancies during processing, then you can count a total of approx. 3 months between your separation date and receipt of your first payment. However, please note that the Fund has no control over the time it takes your organization to send the required separation documents to the Fund, following your separation. Please also refer to details provided in today's presentation

Reply

Question from anonymous user

Anonymous

1:16 PM

this message was broadcasted

Can lump sum be paid one day before separation (tax reasons)?

reply from Christine Cartner

Christine Cartner (You)

8:34 PM

this message was broadcasted

No that is not possible. The Fund can review, calculate and implement a benefit only once the complete required separation documentation has been received by the Fund, duly completed and in due format. Since these documents can be provided only after your separation date, the Fund can make any related payments only after your separation date

Reply

Question from anonymous user

Anonymous

1:20 PM

this message was broadcasted

If you have chosen to be paid in a certain currency, can you change it in between if you move to another country or not?

reply from Christine Cartner

Christine Cartner (You)

8:35 PM

this message was broadcasted

Absolutely. You can make changes to your payment instructions in the future. This applies to changing your account number, bank, currency... In that case, please download from MSS your form PF23, complete it with the new information, date and sign it and send it to the Fund together with copy of a valid ID document and a recent bank statement or voided check. The Fund will then proceed to make the change.

Reply

Question from anonymous user

Anonymous

1:25 PM

this message was broadcasted
Please repeat the reduction calculation for early retirement.

reply from Christine Cartner

Christine Cartner (You)

8:35 PM

this message was broadcasted

There is a percentage of either 6% (if you have less than 25 years of contributory service at the date of separation on early retirement), 3% (if you have between 25 and 30 years of contributory service at the date of separation on early retirement) or 1% (if you have 30 or more years of contributory service at the date of separation on early retirement) for each year and pro-rated month that a person is younger than their normal retirement age for pension purposes (NRA) at the date of separation from service. For more details please refer back to pages 52-54 in the PPT presentation.

Reply

Question from Anonymous

Anonymous

1:25 PM

this message was broadcasted

Can you change the currency in which you receive your pension more than once. If I choose CHF, can I after a couple of years change to other currencies more than once?

reply from Christine Cartner

Christine Cartner (You)

8:35 PM

this message was broadcasted

Yes, you can change the currency. However, normally such changes to payment instructions should be not more than once a year, unless exceptional circumstances.

Reply

Question from anonymous user

Anonymous

1:27 PM

this message was broadcasted

What if you have multiple nationalities and different names on the different passports (married vs maiden names)

reply from Christine Cartner

Christine Cartner (You)

8:37 PM

this message was broadcasted

The Fund does not 'care' about nationalities, so that's not a problem. However, the Fund does care that your name and date of birth as reported to the Fund match the details provided in your official government issued ID document; discrepancies can lead to further

follow up from the Fund. The Fund might ask for the documents proving the above. Have them handy when requested.

reply from Christine Cartner

Christine Cartner (You)

8:37 PM

this message was broadcasted

For as long as there are official document tracking the married and maiden names (Birth Certs, Marriage Cert, official valid ID), it should be fine.

reply from Christine Cartner

Christine Cartner (You)

8:38 PM

this message was broadcasted

Just make sure that your name on your payment instructions matches your name in your bank account to prevent any issues with the routing of your payments.

Reply

Question from there is no sound at the moment, is that correct

there is no sound at the moment, is that correct

1:28 PM

this message was broadcasted

Do I need to pay into the pension fund once I complete 40 years service

reply from Christine Cartner

Christine Cartner (You)

8:38 PM

this message was broadcasted

Yes, you do, for as long as you are qualified to be a UNJSPF participant, you will have to pay contributions to the Fund; you cannot 'opt' out of contributing.

Reply

Question from Anonymous

Anonymous

1:32 PM

this message was broadcasted

Retirement date: Is it the very day of your 60th or 62nd or 65th birthday, one day before or one day after?

reply from Christine Cartner

Christine Cartner (You)

8:38 PM

this message was broadcasted

You will have reached your NRA by the end of your birthday. i.e. on the dot.

Reply

Question from anonymous user

Anonymous

1:36 PM

this message was broadcasted

1

It is unfortunate that one could not cover the child's benefit which was equally important or rather even more than the dependent!

reply from Christine Cartner

Christine Cartner (You)

8:39 PM

this message was broadcasted

I am sorry I skipped that slide and will make sure to answer any child benefit related question that may be raised tomorrow. As Sovanna explained, once a child has reached age 21, the child is no longer recognized as a dependent by the Fund, i.e. no child allowance or surviving child's benefit would be payable to the child after age 21, EXCEPT if the child was recognized disabled by the Fund, in which case a child's benefit will be paid beyond age 21. If there is no other entitled survivor, and following your death there was still money in the Fund corresponding to your own contributions and the interest, then that money would be payable as a Residual Settlement to the person or people you designated on form A2; if that was your son, then he would receive the residual settlement.

Reply

Make an announcement

