

Questions and Answers - Pension Fund Day 1 (13 April 2021)

00f143b8-bb27-49c9-9593-e260615de2e7

Question

In case of divorce when the staff member separates from work, does the ex spouse benefits from the surviving

Response

Yes, under certain conditions. Question is addressed in a few moment.(In case of divorce when the staff member separates from work, does the ex spouse benefits from the surviving spouses's allowance)

02674875-b10a-4a48-a4d8-bee8aa887aa8

Question

I work at the UN Geneva but will retire in Austria. Shall I contact the Pension Fund in Vienna ?

Response

Please contact your HR officer. Normally, it should be at your duty station.(I work at the UN Geneva but will retire in Austria. Shall I contact the Pension Fund in Vienna ?)

02c408dd-6c7e-4721-adf1-e8312488bd28

Question

Are reduction factors taken into account in the simulation tool available on the UNJSPF web site? In, other words, if I indicate an early retirement date, will be amount be accurate?

Response

Yes(Anonymous (Unverified) asked "Are reduction factors taken into account in the simulation tool available on the UNJSPF web site? In, other words, if I indicate an early retirement date, will be amount be accurate?")

037c1b4a-7cc6-44d4-8b7f-107898c75e05

Question

Anonymous (You)

Response

There is no recourse unfortunately after one year.(Anonymous (You)

04c36a1c-fe72-489c-a3d1-2f7de9221357

Question

Au moment de notre départ à la retraite, avons-nous un bénéfice de la Contribution du personnel " Staff

Response

Veuillez adresser cette question a vos services de RH(Au moment de notre départ à la retraite, avons-nous un bénéfice de la Contribution du personnel " Staff Assessment"? Où va cet argent?)

04f21132-6dd0-4f2e-ac36-4885ac62a4d9

Question

What happens if we have no spouse and our children are older than 21?

Response

Please elaborate.(anonymous (Unverified) asked "What happens if we have no spouse and our children are

093014ea-f562-4126-8334-8ca1dec25a13

Question

All of The documentation (articles 28, 29 , 30) are on the UNJSPF website?

Response

Yes to both questions.(The documWill the chat questions and responses be saved so we can look at them at a later time? (Unverified) asked "All of The documentation (articles 28, 29 , 30) are on the UNJSPF website?")

0d4250e1-60e5-4c7f-9f95-f1754e8c373a

Question

If I work 30 years at 50% and would like to take early retirement at 59 how will the reduction factor be

Response

Yes, the reduction factors will be applied in the same manner, part time or not.(If I work 30 years at 50% and would like to take early retirement at 59 how will the reduction factor be calculated?)

0d5d40d1-da5d-4244-a9ea-a23ba86d59e0

Question

I was told that the Retirement Benefit (lumpsum) is not taxed when it is invested into housing or transferred directly to a hypothec (housing debt) during 3 months after the separation. Is it so? Where can I get the exact

Response

No tax question please. We are not competent. Please contact the tax consultant of your country.(I was told that the Retirement Benefit (lumpsum) is not taxed when it is invested into housing or transferred directly to a hypothec (housing debt) during 3 months after the separation. Is it so? Where can I get the exact information

0dc297fd-de86-4632-a1ed-57ea11f26722

Question

do you serve interests for a withdrawal when there was a BIS (break in service) during the years of CS

Response

Your question will be answered later in the presentation.(do you serve interests for a withdrawal when there was a BIS (break in service) during the years of CS (contributory service))

10519b62-3c39-46b4-a285-cfc65d0055f1

Question

Can I contribute more every month than I do not?

Response

No.(Can I contribute more every month than I do not?)

12275723-b7bb-45e2-91a4-cf8ef126e013

Question

If you die post retirement - 50% goes to your spouse. So that means that when you fill in your beneficiary forms those people (nephews, nieces, godchildren) would benefit only if you and your spouse dies?

Response

Correct and only if the total of All the payments made is less than your contributions and interests, the Residual Settlement would be payable to your designated beneficiaries(If you die post retirement - 50% goes to your spouse. So that means that when you fill in your beneficiary forms those people (nephews, nieces, godchildren)

12edfa1d-6250-49cb-8821-b8afa88a3fb3

Question

My wife does not have a birth certificate, as it was not a normal thing in our country that time. Would the

Response

You might wish to contact us separately using <https://www.unjspf.org/contact-us/>(My wife does not have a birth certificate, as it was not a normal thing in our country that time. Would the passport be sufficient? Thanks)

1379a9cb-b67e-4794-9530-5e176b513927

Question

I have requested my password to enter to the pension system, but have not answer yet

Response

Please recontact the Fund from the website.(I have requested my password to enter to the pension system, but

15b06e6e-e031-4a77-adf1-9192271e434c

Question

Where do I contact for LWOP/break in participation days that shouldn't be in my Annual Statement?

Response

If you work for an organisation with a Staff Pension committee, please contact them, if not, contact us

<https://www.unjspf.org/contact-us/>(Where do I contact for LWOP/break in participation days that shouldn't be

16b2dc87-8625-452f-8b4b-f0f15950bae8

Question

My defined benefit pension plan has been shortened during temporary contract period due to the vacation without pay. While being retired, I will have 60 days accumulated and a portion of the payment will be

Response

Please contact us separately using <https://www.unjspf.org/contact-us/> (My defined benefit pension plan has been shortened during temporary contract period due to the vacation without pay. While being retired, I will have 60 days accumulated and a portion of the payment will be contributed to the pension. In this case, can I

Question

Can we pre-emptively indicate a child who is not yet 21 in the event that we should die after they turn 21? Or do we need to wait until they turn 21 to put them on this form and submit it?

Response

You could designate your beneficiaries any time. (Can we pre-emptively indicate a child who is not yet 21 in the event that we should die after they turn 21? Or do we need to wait until they turn 21 to put them on this form

Question

If retirement age is 62 and I would retire before that age, which advantages/disadvantages does it have not to touch pension immediately but at age 62? Which steps needed? Are further contributions to be paid until 62?

Response

Your question will be answered later in the presentation. (If retirement age is 62 and I would retire before that age, which advantages/disadvantages does it have not to touch pension immediately but at age 62? Which steps

Question

If you decide to work 80% the last year before retirement, how does it count in the average calculation of the

Response

It will reduce the rate of accumulation being explained. (If you decide to work 80% the last year before retirement, how does it count in the average calculation of the highest 36 months for the pension benefits?)

Question

Can you talk slowly and repeat the idea of what you explained of remaining for survivors?

Response

More details will come later. Please follow the presentation. (Can you talk slowly and repeat the idea of what

Question

What is the definition of the Rate of Accumulation, and is it applied to any formula we need to know for our

Response

It is a factor to calculate pensions based on years of contributory service. (Survivor (Unverified) asked "What is the definition of the Rate of Accumulation, and is it applied to any formula we need to know for our pension

Question

Our funds earn 3.25% compound rate. Can you explain how the fund receives such a high return when the bank

Response

Unfortunately, this session is not addressing investment questions. (Our funds earn 3.25% compound rate. Can you explain how the fund receives such a high return when the bank interests are less than 1%)

Question

What are the conditions to determine the benefits for a survivor after the death of the participant to the Fund?

Response

Your question will be answered later in the presentation.(anonymous (Unverified) asked "What are the conditions to determine the benefits for survivor after the death of the participant to the Fund? ")
1f62d7e3-2766-4a16-a94e-23478b11dc34

Question

Is retiring at 63 or 64 instead of 65 considered early retirement for those who joined prior to change of MAS to

Response

No. If you joined the Fund prior to 1 Jan 2014, your normal retirement age is 62 or 60.(Is retiring at 63 or 64 instead of 65 considered early retirement for those who joined prior to change of MAS to 65)
2433a096-058e-46a2-ba05-1889872032cf

Question

Pas de réponse à ma question de 2h28 (Si je continue à travailler quelques mois par an...) : le cas n'a pas été traité dans la réponse aux "contributions volontaires". Il s'agit de contrast temporaires de quelques mois,

Response

Les contributions volontaires ne sont pas acceptables. (Pas de réponse à ma question de 2h28 (Si je continue à travailler quelques mois par an...) : le cas n'a pas été traité dans la réponse aux "contributions volontaires". Il
244be6c9-cc30-4508-b1a9-85ea5260333a

Question

J'ai 61 ans et prévoit un départ anticipé avant l'age normal de 62 ans. Je contribue à la caisse des pensions depuis mai 1994 après obtention d' un contrat fixe. Puis-je racheter les 6 mois précédents mon début de contrat

Response

Ce n'est plus possible.(J'ai 61 ans et prévoit un départ anticipé avant l'age normal de 62 ans. Je contribue à la caisse des pensions depuis mai 1994 après obtention d' un contrat fixe. Puis-je racheter les 6 mois précédents
251d1992-5836-44f3-ab12-274dcf8b3c2e

Question

Can you please share more information about the surviving child benefit? Thank you

Response

Your question will be answered later in the presentation.(Can you please share more information about the
26da8370-d114-4e9f-a42d-40152215364f

Question

If I have the possibility to take early retirement at 57 instead of NRA 62, can I take a lump sum ?

Response

If you are entitled to an early retirement, at least 55 or 58, the lump sum option is available.(If I have the possibility to take early retirement at 57 instead of NRA 62, can I take a lump sum ?)
26f6ab89-2694-4cbb-a9c6-05a31c339f05

Question

If I have a break-in participation, can I pay for that? If yes, please let me know how I can do that.

Response

In short, no. Your question will be answered later in the presentation.(f I have a break-in participation, can I pay for that? If yes, please let me know how I can do that.)
26ff14a8-556f-459e-8c29-c41254eb6014

Question

I have two pension numbers

Response

Please send your query using <https://www.unjspf.org/contact-us/>(Jose Macabuhay (Unverified) asked "I have
27508013-49c0-43b9-aa9f-ab75b3492b7d

Question

Annual Statement only reflects personal contribution, why the organisational contribution is not mentioned?
Why organisation's contribution is not taken into consideration for the calculation of pension?

Response

Please refer to the beginning of the session explaining that this is a predefined benefit. So your pension does not depend on the contributions of the organisation. It is similar to many national social security plans.(Annual Statement only reflects personal contribution, why the organisational contribution is not mentioned? Why
27de7da7-9e5b-4f5a-94ca-e27fdaf84b67

Question

A qui doit être adressé ce formulaire A" ? et sous quelle forme ? Le document original signé dans sa version papier doit-on le faire parvenir à New-York ou au BIT par exemple ? à moins que le formulaire scanné en format

Response

Le formulaire peut être envoyé par courrier à la Caisse ou téléchargé.(A qui doit être adressé ce formulaire A" ? et sous quelle forme ? Le document original signé dans sa version papier doit-on le faire parvenir à New-York ou au BIT par exemple ? à moins que le formulaire scanné en format pdf soit suffisant pour Le fond des Pensions à
28c7f63b-34fb-4ab0-8baf-6fc2005d12e2

Question

I am a Fixed Term Staff since Feb 2012, 2010 as CS. I will be 62 this year, it is supposed that I will retire 65,

Response

Please elaborate or write us <https://www.unjspf.org/contact-us/>(I am a Fixed Term Staff since Feb 2012, 2010 as CS. I will be 62 this year, it is supposed that I will retire 65, according to HR. Is it ok.)
2927ad0c-7419-4f11-a098-529065b13466

Question

Whom do I contact to access my Annual Pension Statement. Thank you

Response

The Pension Fund releases information only to you. It is up to you to convey to your spouse. For statement, see earlier replies.(Can I authorise the Fund to release information of my Fund to my spouse. thank you (Unverified)
29c72d3b-bc23-4191-92de-0f80f7a994fd

Question

Is pension information not given to tax authorities?

Response

Negative. (Is pension information not given to tax authorities?)
2c4087ec-8965-41ba-ab28-7b815b01a770

Question

So if NRA is 62yrs but retire at 65yrs, the last 36 months up to 62yrs are what is going to determine your pension? Then the last 3 years have no bearing on the pension one receives?

Response

the 36 months are selected from the last 60 months, independently of your age.(So if NRA is 62yrs but retire at 65yrs, the last 36 months up to 62yrs are what is going to determine your pension? Then the last 3 years have no
2f6a85ac-50ee-45c0-aec3-3445dd577d02

Question

will you share this presentation with us later? thank you

Response

positive as announced at the beginning of the session.(will you share this presentation with us later? thank you)
30382f30-3079-4140-8253-f4ed99ada97e

Question

There is no sound?

Response

Got it back!(There is no sound?)

31691eff-867d-402f-8b13-8d46ed5f2959

Question

Where can I find the Rate of Accumulation on the UNJSPF website?

Response

The rate of accumulation is calculated only after separation. You could also search on the website or re-read this presentation later.(anonymous (Unverified) asked "Where can I find the Rate of Accumulation on the UNJSPF 32b6e022-1d5c-4f39-af90-02dc39c419ba

Question

The UNJSPF offices moved from the Palais to Dupont place, and.... have they now moved out of Geneva?

Response

Negative.(anonymous (Unverified) asked "The UNJSPF offices moved from the Palais to Dupont place, and.... 32da677d-3e22-454e-b6c5-0b36b431328d

Question

If retirement age up to 65 and I would like to retire at 62, contribution already 30 years, will it be any penalty or

Response

Your question will be answered later in the presentation and being answered.(If retirement age up to 65 and I would like to retire at 62, contribution already 30 years, will it be any penalty or deductions on the monthly 3342ce9c-fa91-427b-83f0-43eb0dec0a2e

Question

Une fois que l'âge légal de la retraite est atteint est-ce que la réduction s'arrête automatiquement ?

Response

Oui.(Une fois que l'âge légal de la retraite est atteint est-ce que la réduction s'arrête automatiquement ?) 358360cf-2f4d-4dab-9428-6794c871236b

Question

...and will continue a survivor's pension if the retiree dies?

Response

Your question is being answered later in the presentation.(the Pension fund covers for disabled children even beyond 21 years of age, right? (Unverified) asked "...and will continue a survivor's pension if the retiree dies?") 35bdacc1-81ea-4a3a-89d4-edb3b494e564

Question

What is the difference between pensionable remuneration and my actual income?

Response

Those are 2 different tables or different scales.(What is the difference between pensionable remuneration and 35d5f575-6046-49c5-9476-f4f89e0326aa

Question

Si je pars avant l'âge de 62 est-ce que le solde de mes 60 jours sont payables le jour de mon départ et comment

Response

Cette question est relative a l'employeur et non a la Caisse, Veuillez contacter vos RH(Si je pars avant l'âge de 62 est-ce que le solde de mes 60 jours sont payables le jour de mon départ et comment sont-ils calculés) 37ac4652-91ba-449a-9acb-24f5161ec745

Question

If I work part time during my last years (50% or 80%) how will that affect my pension? will that influence my PR

Response

Your PR rates will not be affected but the credit for each year or called Rate of accumulation will be affected. Details later in the presentation.(If I work part time during my last years (50% or 80%) how will that affect my 380bf25e-1d92-4161-9ee9-03154eee18fb

Question

What's the difference between the pensionable remuneration figure and the FAR ?

Response

FAR stands for Final Average Remuneration which is the average of the highest 36 months of pensionable remuneration, among the last 60 months of employment.(What's the difference between the pensionable
3844e1ee-3359-4714-96b4-9dbe40952610

Question

Who are the family (or other) members eligible for survivor's benefits?

Response

Your question will be answered later in the presentation.(anonymous (Unverified) asked "Who are the family (or other) members eligible for survivor's benefits? ")
38b0a56f-ef88-469d-bfee-9a48f1331e44

Question

Theoretically, under what circumstances might someone want to opt for Withdrawal Settlement as opposed to a significant Lump Sum under the Periodic Retirement Benefit?

Response

Your question will be answered later in the presentation.(Theoretically, under what circumstances might someone want to opt for Withdrawal Settlement as opposed to a significant Lump Sum under the Periodic
3b93e73e-c508-47d5-80db-83ca2a552acb

Question

Can I still change my designated beneficiaries even after I retired?

Response

Yes(Can I still change my designated beneficiaries even after I retired?)
43575c05-3f51-40b8-a706-755c428c0d95

Question

Est ce que l'ONU envisage des départs à la retraite anticipée avec des golden cheques?

Response

Veuillez adresser cette question a vos services de RH(Est ce que l'ONU envisage des départs à la retraite
43bc1984-710b-4d01-a2d9-22cc18def557

Question

I retire at the end of June. On the average, when should I be expecting to receive my first pension, and when will

Response

Please contac us separately using <https://www.unjspf.org/contact-us/>(I retire at the end of June. On the average, when should I be expecting to receive my first pension, and when will I receive my lump sum?)
44018b5c-b3d6-4fef-81bf-45853796ecd7

Question

Does "third party" also mean a national tax authority?

Response

Correct.(Does "third party" also mean a national tax authority?)
45017774-0797-4672-8528-055d4ab53811

Question

What about if the children are over 21 years age and both the staff member dies and the survivor dies? would

Response

Details will come later in the presentation.(What about if the children are over 21 years age and both the staff member dies and the survivor dies? would the children benefit from the Pension)
490b9afa-0a81-4827-8afb-cb9adc5e0a29

Question

Est-ce que la présentation existe en français ?

Response

Notre site qui contient les memes informations est disponible en francais.(Est-ce que la présentation existe en
4c1eea5a-510a-4bf4-a88d-8be291a1fd33

Question

Mis à part la rémunération moyenne, peut-on avoir les autres composantes qui entrent dans le calcul de la

Response

Les autres composantes sont le taux d'accumulation, et l'age qui est aussi un facteur. Veuillez vous referer a l'exemple de calcul.(Mis à part la rémunération moyenne, peut-on avoir les autres composantes qui entrent dans
4d955024-2cd7-4546-8572-90c42d1be638

Question

Can you be reemployed after receiving NRA benefit at 62 for example ?

Response

Yes, the pension will be suspended as soon as you become a participant again.(Can you be reemployed after
4f52b1ec-5db0-4bc3-b87a-a4b8b5cf9599

Question

I did the math and I get a discrepancy between the formula you gave us and the pension estimate. Can I request

Response

Please use the estimate from the website for planning purposes. It should be sufficient. If you find it too abherant, please contact the Fund.(I did the math and I get a discrepancy between the formula you gave us and
4f5b4257-402f-4f62-919d-a8db22ebb923

Question

RE: "Best 36 months during last 5 years" might be 12 months from 2022 and 2023 and 6 months each from 2024 and from 2025 (because I am thinking of working part time only during 6 months in each of last 2 years).

Response

the highest 36 months out of the last 60 months of employment. Years are irrelevant.(RE: "Best 36 months during last 5 years" might be 12 months from 2022 and 2023 and 6 months each from 2024 and from 2025
507a1e7e-7bdb-4a5b-ad1c-69597386174a

Question

Will this presentation be available to be able to watch it at a later stage?

Response

Yes.(Will this presentation be available to be able to watch it at a later stage?)
51507b65-6f31-419a-beb9-f9f181227652

Question

Do you statistics on the number of people that elect a lump sum?

Response

We do not have the statistics ready to share.(Do you statistics on the number of people that elect a lump sum?)
5186d309-1472-4052-808a-b7601d80dfb0

Question

The residual pension for your survivor, can only be for spouses? What if we do not have spouses, can it be for

Response

Details later in the presentation.(Surviv (Unverified) asked "The residual pension for your survivor, can only be for spouses? What if we do not have spouses, can it be for our children? ")
5202ede0-a7f2-4b14-b56b-32e57c0adc7d

Question

Where do we fill out the A2 form for residual payment?

Response

You can download this form from your Member Self Service (MSS) portal <https://www.unjspf.org/member-self-5220f96a-6f24-4505-8d12-83eea08d54fe>

Question

Est ce que cela veut dire que si j'avais un contrat SST et ST de 1989 à 1990, je peux racheter ces mois de

Response

Seulement dans le délai d'un an. Il est trop tard maintenant.(Est ce que cela veut dire que si j'avais un contrat SST et ST de 1989 à 1990, je peux racheter ces mois de contribution svp ?)

523232a9-4274-4602-b4a7-3c9cc3f23ac8

Question

Are you entitled to be covered by disability benefit if your retirement age was originally 60, but now it is 65

Response

Your question will be answered later in the presentation.(Are you entitled to be covered by disability benefit if your retirement age was originally 60, but now it is 65)

534a25a5-a930-4f29-9d41-8770ecfad1cf

Question

I have a disabled child (now young adult), is there an additional benefit in my pension other than the survivor

Response

Please contact us separately using <https://www.unjspf.org/contact-us/>(I have a disabled child (now young adult), is there an additional benefit in my pension other than the survivor benefit?)

536b3065-f2c6-45a2-b681-c5c20bf2c86b

Question

When calculations of the benefit scheme are done by a UNJPF colleague, are these calculations doubled checked by another person to ensure there are no mistakes?

Response

Positive(When calculations of the benefit scheme are done by a UNJPF colleague, are these calculations doubled checked by another person to ensure there are no mistakes?)

53dcba58-be49-45b3-b24b-f90517c5d75a

Question

The Pension Fund covers for disabled children beyond 21 years of age, right?

Response

Correct if the child is recognized as disabled by the employer and the Pension Fund. (the Pension fund covers for disabled children even beyond 21 years of age, right? (Unverified) asked "The Pension Fund covers for disabled

54678d00-56b2-49a0-aa49-11846e2c7f0b

Question

my son has been identified by UN medical officer as medically disabled, and currently receiving dependency benefit. what should be done for this case to be considered for benefit from the pension fund and what kind of

Response

Please contact the Pension Fund when you are about to separate from service indicating this situation.(my son has been identified by UN medical officer as medically disabled, and currently receiving dependency benefit.

what should be done for this case to be considered for benefit from the pension fund and what kind of benefit?)

546be2bf-2848-44ce-8318-354a4699c26b

Question

What is the max time staff can contribute during SLWOP.

Response

If more than 36 months, please contact us.(What is the max time staff can contribute during SLWOP.)

5501d301-62a1-46af-a6a4-05ad18758967

Question

Sound is quite bad. We're missing parts of the presentation.

Response

If this is your case, please contact your Staff Pension Committee or us <https://www.unjspf.org/contact-us/> if you do not have an SPC(Can we have several consecutive less than 6 months contracts with no need to re-entre the 56ce31ce-5dc5-42fa-b46e-a763bfcd1cd2

Question

Bonjour si je pars a 61 ans au lieu de 62, combien je perds en argent,? Davance merci

Response

Votre question sera repondue plus tard dans la presentation(Bonjour si je pars a 61 ans au lieu de 62, combien 581ef2db-df58-4a98-80b7-693bdecd435c

Question

where can I find this presentation?

Response

<https://learning.unog.ch/clm-pre-retirement-programme>(no sound (Unverified) asked "where can I find this 5896134b-c82c-4cb3-946b-b5f43724b552

Question

Is SPA received during the last 3 years before retirement included in the final calculation?

Response

Please see your payslip. the SPA grade is not used for pension contributions purposes.(Is SPA received during the last three years before retirement included in the final calculation? (Unverified) asked "Is SPA received 5a93d43c-6044-40a7-b170-e510034666ad

Question

After staff ember's death, the spouse gets 50% of the monthly pensin the staff member got? Correct?

Response

Your question will be answered later in the presentation.(After staff ember's death, the spouse gets 50% of the 5ad9cda3-043c-4dee-b285-14a87d8e88f5

Question

en 2022 j'aurai 30 ans complet de contribution, j'aurai 59 ans, mon départ normal est à 62 ans. Combien perdons-nous par année ? en l'occurence 3 ans dans mon cas. Merci

Response

votre question est adressee dans quelques minutes.(José (Unverified) asked "en 2022 j'aurai 30 ans complet de contribution, j'aurai 59 ans, mon départ normal est à 62 ans. Combien perdons-nous par année ? en l'occurence 5b29e0b1-828a-4c37-b4f7-ac24278bd61d

Question

Break in Service : I was on temporary contracts for 7 years, before I was made Fixed term. During my temporary contracts, there was a 1 month break after every 11 months of work. Have I lost pension durig these breaks?

Response

Please contac us separately using <https://www.unjspf.org/contact-us/> for your specific situation.(Break in Service : I was on temporary contracts for 7 years, before I was made Fixed term. During my temporary contracts, there was a 1 month break after every 11 months of work. Have I lost pension durig these breaks?) 615e0050-84b2-452d-943f-bd042e374614

Question

How to get the annual pension statement?

Response

In your Member Self Service account, under Documents from the main menu.(How to get the annual pension 61678b68-6b7a-453d-b598-1b52103393cf

Question

What does it mean "the benefit is payable for life, monthly in arrears"? Does this mean the pension for June will

Response

No. Paid at the end of June (versus at the beginning of June)(What does it mean "the benefit is payable for life, monthly in arrears"? Does this mean the pension for June will be paid at the end of July? Thank you.)

6205de80-a5dd-4178-94b3-24170af7d819

Question

if i retire 4 years early and defer pension payment for 2 years, can i elect to take lump sum in addition to

Response

No lump sum if you opt for deferred benefit.(if i retire 4 years early and defer pension payment for 2 years, can i elect to take lump sum in addition to monthly payment?)

6218b215-b62d-4a14-815b-f58e5f9b1421

Question

After retirement, how long does it take before I receive my lump sum?

Response

Your question will be answered later in the presentation.(After retirement, how long does it take before I

622ce3f4-a6ef-4ee2-b3a4-1f4ba43eb0a5

Question

Hello, After how long (if retired on 31 August) the first settlement is transferred? Many thanks

Response

Your question will be answered later in the presentation. Otherwise, please contact us separately.(Hello, After how long (if retired on 31 August) the first settlement is transferred? Many thanks)

650f3b67-cc5d-4b3b-8352-ebcb5787c8da

Question

I am single with 2 adult children and close to retirement after 30 years of service. I currently receive spousal settlement from my late husband...what happens to my pension should I die a few years after retirement. Will

Response

Please pay attention to Residual Settlement topic later.(I am single with 2 adult children and close to retirement after 30 years of service. I currently receive spousal settlement from my late husband...what happens to my

652f7ca0-49b7-4970-8f3a-6cd3b72b6689

Question

When receiving pension, is additional earning/income possible without affecting the pension ?

Response

As long as you are not a UNJSPF participant again, the pension remains unaffected. Details will come later.(When receiving pension, is additional earning/income possible without affecting the pension ?)

673e0794-5190-45c4-abeb-a87c676ff875

Question

Si je continue à travailler quelques mois par an en tant que temporaire après mon départ à la retraite, cela

Response

Your question will be answered later in the presentation. (Si je continue à travailler quelques mois par an en tant que temporaire après mon départ à la retraite, cela augmentera-t-il la base de calcul de ma pension ?

678694bc-b37f-4349-8761-3f9b14a7467f

Question

A lump sum is taxed at 7.9% (on 90%) in France (roughly and with conditions i.e. you live in France and it is a

Response

Please refer to tax authorities or attend tax session.(A lump sum is taxed at 7.9% (on 90%) in France (roughly and with conditions i.e. you live in France and it is a once-off) is it taxed in Switzerland?)

67b45e55-b4a8-497c-a0e5-8fc889b8f610

Question

Can a separated spouse equally receive benefit as a divorced spouse?

Response

That is possible. (Can a separated spouse equally receive benefit as a divorced spouse?)
69d11fff-5901-41ea-83e2-55942a1fd4b4

Question

if the staff member is a a widower with children, are the children considered as survivors and what are their

Response

Unless they are under 21 years old or disabled, no benefits are to be paid. Residual Settlement is payable if applies. Please follow presentation for this topic.(if the staff member is a a widower with children, are the
6deaa777-290a-48b8-aba8-90bf475beb03

Question

my working hours has gone down to 80 per cent during the past five years. how does this effect my pension

Response

Each year will be credited proportionally. The details of calculation, namely the Rate of Accumulation will be affected. Please follow the presentation.(my working hours has gone down to 80 per cent during the past five
6ea93882-7858-48c8-8ff9-d06f4aadefc8

Question

if the salary last 15 years has been more than last 5 years is there any expectation to choose best 5 years income

Response

the 36 months are selected only from the last 60 months.(if the salary last 15 years has been more than last 5 years is there any expectation to choose best 5 years income)
6fb837c4-6259-41a2-8506-e09f09ce5605

Question

I am told by former staff members who have already retired that the timing of retirement, once you have reached retirement age, AND the place you declare as your retirement place to the fund have bearings on the

Response

this question will be answered tomorrow.(I am told by former staff members who have already retired that the timing of retirement, once you have reached retirement age, AND the place you declare as your retirement place to the fund have bearings on the pension benefit you actually receive. Grateful for your
72c1e1c9-0a78-4565-a8ee-95f7b529b271

Question

Where do we find the pension statement in our UNJSPF? What subsection ?

Response

In your Member Self Service account, under Documents(Suriv (Unverified) asked "Where do we find the pension
72c5d314-a58b-432e-9393-0f8159013db0

Question

Is the 6% deduction per year, pro rated for partial years? So if I retire at 59 and 10 Months (NRA is 60). Is the

Response

Yes(Michael Elkin (Unverified) asked "Is the 6% deduction per year, pro rated for partial years? So if I retire at 59 and 10 Months (NRA is 60). Is the reduction 2 years plus 2 months?")
730562bc-cc1b-4f48-95ee-75f9756c7aaf

Question

J'ai commencé à travailler en 1993 et j'ai décidé de travailler jusqu'à 65 ans afin d'avoir une meilleure pension de retraite . J'aurais 63 ans dans 4 mois et si on me propose de partir plus tôt avec une transaction en me payant plusieurs mois de salaires, compte tenu du fait que j'ai déjà atteint l'âge normal de la retraite (62 ans)selon l'article 28 du Statuts de la Caisse commune des pensions du personnel des Nations Unies, qui me permet déjà

Response

Si j'ai bien compris, vous n'avez jamais encore touché votre pension. Sinon veuillez nous contacter ultérieurement. (J'ai commencé à travailler en 1993 et j'ai décidé de travailler jusqu'à 65 ans afin d'avoir une meilleure pension de retraite. J'aurais 63 ans dans 4 mois et si on me propose de partir plus tôt avec une transaction en me payant plusieurs mois de salaires, compte tenu du fait que j'ai déjà atteint l'âge normal de la

Question

Will there be a reduction factor if you are separated before NRA but have deferred your pension to age of NRA?

Response

If you wait until your NRA to commence then no. If you request to be paid before, the same reductions will apply. (Will there be a reduction factor if you are separated before NRA but have deferred your pension to age of

Question

Waiting for the response to the question "if I get married AFTER retirement, will my spouse be eligible to receive my pension should I die" (or is the answer coming up now?!)

Response

You could purchase an annuity for your spouse married after separation within one year of marriage. Please contact the Fund if that is the case. (Waiting for the response to the question "if I get married AFTER retirement,

Question

If there is currency fluctuation in a country, will my pension be affected?

Response

This question will be answered in details tomorrow (If there is currency fluctuation in a country, will my pension

Question

I work at UNHCR and I would like to know if the documentation required by UNJPF are to be submitted by me to UNHCR HR who will then submit the same to UNJPF? Thank you.

Response

Please contact your HR Officer who would be responsible to forward to the Pension Fund. Please follow the presentation that will have all the details later. (I work at UNHCR and I would like to know if the documentation required by UNJPF are to be submitted by me to UNHCR HR who will then submit the same to UNJPF? Thank

Question

In case of death, do children over 21 yrs also receive entitlement to survivors benefit?

Response

In short, no. More details will come later in the presentation. (In case of death, do children over 21 yrs also

Question

cela a commencé?

Response

Il n'y a pas de son (cela a commencé?)

Question

Comme le MAS permet que le staff aille en retraite jusqu'à 65 ans mais si entretemps le staff décide de quitter soit en 63 ou 64 ans, quelles sont les implications sur le calcul de la pension.

Response

Vos droits a prestation ne changent pas en fonction du changement de l'age de la retraite. Si votre age normal de retraite est de 62 ans, il n'y aura pas de deductions.(Comme le MAS permet que le staff aille en retraite jusqu'a 65 ans mais si entretemps le staff decide de quitter soit en 63 ou 64 ans, quelles sont les implications su 7a33a3d8-0072-4b40-9450-4717d1fae5d6

Question

quand on donne les trois mois de démission, est ce qu'on obligé de rester jusqu'à la fin des trois mois?

Response

Veuillez adresser cette question a vos services de RH(quand on donne les trois mois de démission, est ce qu'on 7bb23af4-9866-4664-9162-b73e15df4502

Question

Is it possible to purchase CS to reach the 5 year treshold and become eligible for th epension scheme, if you will reach retirement age 65 with only 4 years service?

Response

No. This will constitute voluntary contributions that are not accepted.(Is it possible to purchase CS to reach the 5 year treshold and become eligible for th epension scheme, if you will reach retirement age 65 with only 4 years 7c98ec09-87da-4f10-a390-b727ecdd12f7

Question

Est-ce que la lump sump peut-être inférieure à 1/3?

Response

Oui, si vous preferez recevoir une pension mensuelle superieure, vous pouvez demander un montant inferieur en precisant sur le formulaire.(Est-ce que la lump sump peut-être inférieure à 1/3?)

81606857-4dad-4506-9972-c9d7fa69df0c

Question

Si J'ai 20 ans de versement à 100% à la caisse mais je fais mes 2 dernières années à 50% comment se fait le

Response

Veuillez suivre les details de calcul qui se presenteront dans un instant.(Si J'ai 20 ans de versement à 100% à la caisse mais je fais mes 2 dernières années à 50% comment se fait le calcul)

823eecfd-1b0f-4b1a-922a-7bebf06112

Question

Si je fais 2 années à 50% le calcul est-il fait sur mes meilleurs années à 100%

Response

Si vous n'avez que 2 annees de cotisations, seul le versement en capital withdrawal settlement est disponible. (Si je fais 2 années à 50% le calcul est-il fait sur mes meilleurs années à 100%)

82550e39-7e5d-4f00-b1e1-cea4bb9863df

Question

Is there a possibility that contributions will diminish in the future, with payouts staying high?

Response

Future cannot be predicted with accuracy.(ana (Unverified) asked "Is there a possibility that contributions will diminish in the future, with payouts staying high?")

82677bed-b003-4c44-b682-1dccea6c9159

Question

What will be the effect on my pension if I retire after my normal retirement age?

Response

the more you contribute, the higher will be your pension.(What will be the effect on my pension if I retire after 87b1f96f-0689-400f-83f6-ec717bfdcde0

Question

do the fund disclose information with tax authorities of a country if reuested?

Response

negative. the information will be given to the retiree who is responsible for tax declaration. The Fund does not get involved.(do the fund disclose information with tax authorities of a country if requested?)

88c1c507-20eb-4885-b249-3f831be63642

Question

can I request my monthly pension to be broken into two parts and deposited in two different countries? Thanks

Response

In short, no.(can I request my monthly pension to be broken into two parts and deposited in two different

8a7d571a-f80c-4564-bc9d-c8c4a0253915

Question

When a spouse gets a disability pension does the other spouse get a benefit?

Response

If you have two staff members married to each other, who both are member in the UNJSPF, they each earn their respective future entitlement from the Fund. Therefore, if one spouse becomes entitled to a Disability Benefit from the UNJSPF and the other to a Retirement benefit, they are each entitled to their own benefit.

Should one spouse then pass away, the other would ALSO become entitled to a surviving spouse's benefit from

8a9c8fd8-7125-445b-b451-e4acd7f7e7aa

Question

When you retire and receive pension, and in the meanwhile, the pensionable remuneration of staff members of the level that you had at the time of your retirement is increased, is the amount of your pension re-calculated/increased accordingly? Or is it always based on the figure of your own pensionable remuneration at

Response

Only the actual last of 60 months of your employment count.(When you retire and receive pension, and in the meanwhile, the pensionable remuneration of staff members of the level that you had at the time of your retirement is increased, is the amount of your pension re-calculated/increased accordingly? Or is it always based

8bd880a0-f83a-49c5-a9a8-212ce6589f79

Question

What does the column of "number of complete months " mean in Box E of the Annual Pensionable Remuneration

Response

Partial months are not included.(Surv (Unverified) asked "What does the column of "number of complete months " mean in Box E of the Annual Pensionable Remuneration table?")

8e015538-dbf1-47a1-b321-cfdadad8fcfd

Question

but I have one missing, but marked 2, is this correct?

Response

Please contact us separately using <https://www.unjspf.org/contact-us/>(but I have one missing, but marked 2, is

8eb83cf3-5834-47a3-8b7b-9342bca1a00f

Question

starting to contribute 01.06.88, the annual statement as of 31.12.18 shows 19 years and 10 months.. which makes 20 years in 2018. is this because I was working 50% ?

Response

Please contact us separately using <https://www.unjspf.org/contact-us/>(Diane DE CLAVIERE (Unverified) asked "starting to contribute 01.06.88, the annual statement as of 31.12.18 shows 19 years and 10 months.. which

8f865263-43de-498a-ae62-e91ad657057e

Question

What does it mean when you say the residual will be paid to "estate"?

Response

The estate and the administrator are usually designated by the Court upon death.(What does it mean when you
9127a337-f0c6-4e21-b324-c9646151fb83

Question

j'ai 61 ans et prévoit un départ anticipé avant l'age normal de 62 ans. Je contribue à la caisse des pensions depuis mai 1994 après obtention d' un contrat fixe. Puis-je racheter les 6 mois précédents mon début de contrat

Response

Il n'est plus possible apres un an d'affiliation.(j'ai 61 ans et prévoit un départ anticipé avant l'age normal de 62 ans. Je contribue à la caisse des pensions depuis mai 1994 après obtention d' un contrat fixe. Puis-je racheter les 6 mois précédents mon début de contrat lorsque j'étais temporaire ? et ai-je intérêt à le faire ? merci)

929874f2-ae6a-4b56-b659-1c5ac4f03c80

Question

What happens if you retire at 65 yrs? do the last 5 yrs re: pensionable remuneration rate count from these last

Response

Correct.(What happens if you retire at 65 yrs? do the last 5 yrs re: pensionable remuneration rate count from

93169806-1258-42a0-96ef-5788dde87b64

Question

UNJPF retiremnet age 62yrs vs agencies with optional 65 years of retirement

Response

Your question will be answered later in the presentation.(UNJPF retiremnet age 62yrs vs agencies with optional

9871f801-e93b-40a2-be47-1c2b22eac359

Question

could you post the link to the comparison chart in the Q and A? so we can look at it now. thanks

Response

We are sorry, it is not possible now.(could you post the link to the comparison chart in the Q and A? so we can

9a2b3b13-5d46-40d7-802e-bfca0e2f3a90

Question

Est-il possible de racheter la pension pour quelques mois non-cotises a cause des breaks obligatoires d'un mois

Response

Negative.(Est-il possible de racheter la pension pour quelques mois non-cotises a cause des breaks obligatoires d'un mois durant la periode des contrats temporaires?)

9a4e7784-fb06-454b-8785-b424786c6a62

Question

Anonymous (You)

Response

I'm well passed the 1 year deadline. I find it very unfair that I'm just now learning that I could've compensated for the time I was not able to contribute, because no one ever cared to inform me, and can't do anything about it. It was an omission beyond my control and I'm now with no possibility of recourse.(Anonymous (You)

9b9e34ff-d1b1-4d61-8ce3-cf8b1aedc6fd

Question

presently working 100% I have worked 20 years at 50% which means that at the age of 62 (NRA) I will have only 20 years of accumulation although 30 years service. will I be penalized ? (reduction factor)

Response

Reduction factor applies if you separate before normal retirement age. Part time employment reduces the rate of accumulation that is a factor in the calculation. (presently working 100% I have worked 20 years at 50% which means that at the age of 62 (NRA) I will have only 20 years of accumulation although 30 years service. will I be

9e4f09eb-8dbc-4ddd-9dd7-1e1cee0b3d09

Question

I have had a BIS for 18 days and came back with a 5 months contract. Should I have come out of the pension

Response

Can you see my questions?(I have had a BIS for 18 days and came back with a 5 months contract. Should I have

Question

If one never break, the month in the column of "number of complete moths" of BOX E, should be countinue?

Response

Correct.(If one never break, the month in the column of "number of complete moths" of BOX E, should be

Question

I can not enter to my IPAS self service estimate, do not have password.

Response

Please contact the Fund using the email address msssupport@unjspf.org(I can not enter to my IPAS self service

Question

what do you mean by 1/3 lump sum ? You also said the max lump sum is my contribution + interest. Can you

Response

If you opt for the 1/3 lump sum and the contributions plus interest is higher, than you are entitled and paid the contributions plus interests. The monthly benefit will reduced proportionately.(what do you mean by 1/3 lump

Question

I heard that after 30 years of contributions to the pension fund, even if you remain working more years your pension will not increase any longer as you reached the maximum. Is this information correct?

Response

Your question will be answered later in the presentation.(I heard that after 30 years of contributions to the pension fund, even if you remain working more years your pension will not increase any longer as you reached

Question

Mon âge de retraite est 62 ans. Si je choisis de rester jusque 65 ans, cela aura-t-il une influence sur ma retraite,

Response

Oui, plus vous contribuez, plus elevee sera votre pension.(Mon âge de retraite est 62 ans. Si je choisis de rester jusque 65 ans, cela aura-t-il une influence sur ma retraite, sachant que je suis déjà au dernier "step")

Question

I've been working 90% for the last 4 years. Will this affect the calculation of my highest salary for the last 5 years

Response

negative. the rate of accumulation will be affected.(I've been working 90% for the last 4 years. Will this affect the calculation of my highest salary for the last 5 years of my career ?)

Question

Ma retraite est prévue à 65 ans et je souhaite m'arrêter à 62 ans avec plus de 25 ans de cotisation. Est-ce perdant au niveau des calculs ? Pouvez-vous clarifier que des 30 ans de services, même actif qu'il n'y a plus de

Response

La question sera adressée dans un instant.(Ma retraite est prévue à 65 ans et je souhaite m'arrêter à 62 ans avec plus de 25 ans de cotisation. Est-ce perdant au niveau des calculs ? Pouvez-vous clarifier que des 30 ans de

Question

Is separated survivor is the same as divorced survivor?

Response

A separated spouse is not a divorced spouse.(Is separated survivor is the same as divorced survivor?)
a87fa613-4fa0-4f81-8dd3-b0cdc9be6ea2

Question

If I retire at step 13 of P5 for 2 years, how my pension will be calculated? Is it going to be based on step 12 since

Response

Details in the calculation are being explained. Please follow the presentation.(If I retire at step 13 of P5 for 2 years, how my pension will be calculated? Is it going to be based on step 12 since I worked at step 13 less than 3
aabefb55-1163-4b9c-84e8-8bc35df60ebe

Question

Could you please share the name of the association of retired UN employees. Sorry I couldn't hear it well.

Response

Please visit the Pension Fund website www.unjspf.org(Could you please share the name of the association of retired UN employees. Sorry I couldn't hear it well.)

ab00c70a-b6e9-4a0e-aaae-7985bcd8d22f

Question

How is a child's benefit calculated?

Response

Coming in a while.(How is a child's benefit calculated?)

abb4b81d-f6f5-4dbe-84b0-28fc27f5b176

Question

I am from WHO and the retirement age has changed to 65 while the UNJPF retirement age is still at 62. this affected the options of receiving the pension fund. I was told that I am not any more eligibale for the Full

Response

Your question will be answered in the presentation later.(no sound (Unverified) asked "I am from WHO and the retirement age has changed to 65 while the UNJPF retirement age is still at 62. this affected the options of receiving the pension fund. I was told that I am not any more eligibale for the Full withdrawal. but only to

adb52a75-8292-4658-8937-d8a8e6624c7a

Question

On my annual statemetent, my date of entry in participation does not reflect my validation (6 months as temp) of purchase for these 6 months. How can it be corrected ?

Response

If you paid for the validation, but it should reflect both the date of entry participation and the date of Benginning of contributory service.(Monique (Unverified) asked "On my annual statemetent, my date of entry in participation does not reflect my validation (6 months as temp) of purchase for these 6 months. How can it be

ae559f1d-f686-4069-bdf6-c24edb9c06d7

Question

What is the rule for pension benefits for former officials who register consulting companies and work under the

Response

Your question will be answered later in the presentation.(What is the rule for pension benefits for former officials who register consulting companies and work under the service contract of their company?)

af91ab35-78de-4237-96c0-9a19065bace2

Question

For one who will be retiring in November 2021, what is the best early time to contact the Fund for early

Response

Your question will be answered later.(For one who will be retiring in November 2021, what is the best early time to contact the Fund for early processing of the relevant issues?)

b1463656-89d4-42c1-8a36-fa9f1e7ad357

Question

Does the estimate include the deductions that are made for an early retirement? Or do I need to factor those

Response

Positive. The estimate should give the final amount. No need to add anything.(Michael Elkin (Unverified) asked "Does the estimate include the deductions that are made for an early retirement? Or do I need to factor those

b359d4e6-692c-4d6e-ac78-921689d00577

Question

Does the amount of pension calculated at the time of the retirement remains the same for the lifetime or may

Response

This question will be addressed in details tomorrow. In short, yes.(Does the amount of pension calculated at the time of the retirement remains the same for the lifetime or may change overtime, for e.g. due to inflation?)

b52dfc7d-8917-453b-8e98-fcb1c2d543e8

Question

if I leave the organization at 55 years old but only start receiving pension benefit at 62 yo (normal age). (I choose not to get anything from Pension between 55 and 62 years old) would I still get a reduction of 6% each

Response

No reduction will apply.(if I leave the organization at 55 years old but only start receiving pension benefit at 62 yo (normal age). (I choose not to get anything from Pension between 55 and 62 years old) would I still get a

b53bb3df-bf2c-47cb-8876-c6708d5166ae

Question

The pension calculator on the Members site is great. I recently noticed a significant difference (favorable) calculating retirement in the next 2 years, versus a calculation for the exact same departure dates made last year. Nothing on my side has changed. A colleague noticed the same boost. Has the calculator been " re-tuned

Response

Data related to 2020 contributions have been uploaded recently. (The pension calculator on the Members site is great. I recently noticed a significant difference (favorable) calculating retirement in the next 2 years, versus a calculation for the exact same departure dates made last year. Nothing on my side has changed. A colleague

b56beecb-f02a-4d1b-84dd-0e5a9842248d

Question

Say , the pensionable remuneration rate count from last 36 months, if take full pension, then I check these 36 months information on the annual statement is enough

Response

Better still, please run your estimate in our website.(Say , the pensionable remuneration rate count from last 36 months, if take full pension, then I check these 36 months information on the annual statement is enough)

b7525acf-53c1-4958-927d-074e495bb1f6

Question

this is supposed to be a preretirement course this is not useful now

Response

This is related to pension only. Other sessions are offered for different topics. If you are not interested in pension matters, this session is not for you.(C.A. (Unverified) asked "this is supposed to be a preretirement course

b7a704de-356c-483a-bced-cc90f708fe34

Question

when is the next revision of the Annual Pensionable Remuneration expected? Thanks

Response

No idea.(when is the next revision of the Annual Pensionable Remuneration expected? Thanks)

b7f26885-990e-4747-962d-ee546505ae35

Question

does the final calculation include SPA earned during the last 3 years of service?

Response

I cannot see my questions in the chat?(does the final calculation include SPA earned during the last 3 years of

b8c107f6-b2ae-4fd4-a946-1dad82a28d04

Question

If you currently on a G6 top step and are offered a P3 position and will likely work another 5 years ish- would your pension pay out be higher or lower. There is a lot of confusion around this topic as to whether the pension

Response

please compare the Pensionable Remuneration Rates.(If you currently on a G6 top step and are offered a P3 position and will likely work another 5 years ish- would your pension pay out be higher or lower. There is a lot of

b9eb6e20-5f94-4d16-a1bc-0eee208e1b4a

Question

Can you confirm about reduction factors regarding Early Retirement: if one retires 4 years before NRA, would one have the decreased pension for 4 years and then have 'full' pension when NRA is reached or is the reduction

Response

If you opt to receive an early retirement, the reduction is permanent. The pension will not change when you reach the NRA(Can you confirm about reduction factors regarding Early Retirement: if one retires 4 years before NRA, would one have the decreased pension for 4 years and then have 'full' pension when NRA is reached or is

baff2289-3254-40d5-ba29-18651d3be149

Question

How to ensure the beneficiaries indicated in the form were properly informed by HR to UNJSPF?

Response

You could send it by mail or upload it to the Fund.(How to ensure the beneficiaries indicated in the form were

bb62540d-89ec-429b-8af9-6f5d1276ca21

Question

If the reduction factor does not apply after NRA does that mean the pension I receive once I get to NRA will increase in comparison to the amounts received after retiring early?

Response

The reduction is applied for life. The pension amount will not change when you reach NRA. (If the reduction factor does not apply after NRA does that mean the pension I receive once I get to NRA will increase in

bd0e7709-519a-420e-9810-5223a5e1603d

Question

Can we call 41 (0) (22) 928 88 00 to discuss our queries?

Response

You can contact us <https://www.unjspf.org/contact-us/> and request an appointment.(Can we call 41 (0) (22)

bf0d16b3-9cb7-4241-aab2-e9f6d3fda2b0

Question

When working part-time for some year, is the calculation still made on the last five years at 100% ?

Response

Not clear. please elaborate.(When working part-time for some year, is the calculation still made on the last five

bf90b012-c4f2-4fb0-afc3-6fa1ba9e10e5

Question

What about if the children are over 21 years age and both the staff member dies and the survivor dies? would

Response

No. A residual settlement might be payable depending on the situation. Please wait for this in a later of the presentation.(What about if the children are over 21 years age and both the staff member dies and the survivor
c03f04e4-7cc8-4df3-84ec-516a47760a12

Question

Is the pension calculator available on the Pension Fund website reliable in terms of the pension remuneration

Response

It will be an estimate based on data projected to the future. The further the projection, the less accurate it will be.(Is the pension calculator available on the Pension Fund website reliable in terms of the pension
c13995c6-a268-4dea-b068-a7ffd66a4632

Question

Je suis divorcé depuis 21 ans. A quoi sert le formulaire des "bénéficiaires" (mes enfants) qui sont tous âgés de

Response

Etes vous un retraite ou un employe actif?(Je suis divorcé depuis 21 ans. A quoi sert le formulaire des "bénéficiaires" (mes enfants) qui sont tous âgés de plus de 21 ans ?)

c1aec483-e6a2-4b4a-b2bc-ee17d7f73249

Question

I joined the pension on 01st of November but in the UNJSPF, it starts as of 30th November. is that normal?

Response

You might want to contact us separately providing the details of your employment. If you work for an organisation with a Staff Pension Committee, please contact them. (I joined the pension on 01st of November
c25e36bf-e9cb-4291-8a01-d345d5f0dd1f

Question

is it possible to recuperate retroactively the first 6 months during which I could not contribute because I had a short term contract? My HR did not inform me at the time and now 26 years later I guess it's too late?

Response

Only if you are within one year. (Excellent presentation! Thank you! (Unverified) asked "is it possible to recuperate retroactively the first 6 months during which I could not contribute because I had a short term
c2736f88-1773-4a92-b56a-f66742fd2624

Question

For vested fund participants who separate before their "early retirement age", and elect to receive monthly retirement benefits instead of a withdrawal settlement, at what age do their monthly retirement benefits begin

Response

Being addressed in the presentation. (For vested fund participants who separate before their "early retirement age", and elect to receive monthly retirement benefits instead of a withdrawal settlement, at what age do their
c4620ebb-12a2-486d-b4f8-d142591108b4

Question

que se passe-t-il si on se marie une fois à la retraite

Response

Vous avez la possibilite de beneficier d'une prestation pour conjoint survivant en payant une partie de votre pension. Veuillez contacter la Caisse s'il en est le cas. (que se passe-t-il si on se marie une fois à la retraite)

c55956ab-3ddc-4b5e-98db-bbb7073b4fb5

Question

Does the pensionable percentage change if you have more than 30 (or xx) years of service -- the organization contributes less after some time--or is it 1/3 for the employee and 2/3 for the organization throughout an entire

Response

The rate of contributions does not change.(Does the pensionable percentage change if you have more than 30 (or xx) years of service -- the organization contributes less after some time--or is it 1/3 for the employee and 2/3

c752d4c5-fd8c-43be-8a45-0bde7117a41d

Question

I am retiring at the end of May 2021 and I have talk to someone who can assist me with few personal concerns

Response

Please contac us separately using <https://www.unjspf.org/contact-us/>(Nana POKu (Unverified) asked "I am retiring at the end of May 2021 and I have talk to someone who can assist me with few personal concerns that I

Question

if both spouses have a pension of UNJSP. will tghe surviving spouse receiv the surviving spouse benefits after the

Response

Yes, he/she will receive 2 benefits.(if both spouses have a pension of UNJSP. will tghe surviving spouse receiv the surviving spouse benefits after the dead of the spouse?)

cbae92df-9a0b-4270-a8ff-bebbfa3de085

Question

I wish to find out my actual period of contribution as I worked for the UN, WHO and now UNAIDS. I need the whole period and its not very easy to find out. thank you.

Response

You would find this information on your Annual Statement. A new one should be issued soon(I wish to find out my actual period of contribution as I worked for the UN, WHO and now UNAIDS. I need the whole period and its

Question

Are all of The documentation (articles 28, 29 , 30) on the UNJSPF website?

Response

Yes.(Are all of The documentation (articles 28, 29 , 30) on the UNJSPF website?)

cd76f7aa-b5d5-4933-89cd-93bb7375b8fb

Question

I have had a BIS for 18 days and came back with a 5 months contract. Should I have come out of the pension

Response

Your participation is unchanged except for the 18 days break. It continues.(I have had a BIS for 18 days and came back with a 5 months contract. Should I have come out of the pension fund? with thanks)

ceb6a0a1-f1a5-49d9-94bd-ef6b2c2a3033

Question

For G-Staff, the pensionable remuneration includes also Language & Dependency allowance?

Response

Only language allowance.(Martha (Unverified) asked "For G-Staff, the pensionable remuneration includes also

Question

La date de mon départ est prévu pour mars 2023. J'ai eu une promotion avec un grade de plus...La nomination est retroactive dès Octobre 2020. Est-ce que ce possible de racheter les 6 mois manquants pour avoir les 36

Response

Seulement dans le delai d'un an de l'affiliation.(La date de mon départ est prévu pour mars 2023. J'ai eu une promotion avec un grade de plus...La nomination est retroactive dès Octobre 2020. Est-ce que ce possible de racheter les 6 mois manquants pour avoir les 36 mois avec le même grade avant la retraite???. Merci beaucoup

cef00ebe-525d-4566-bb08-5e0c8f20cbb2

Question

Can a child allowance be applied for some time after retirement, for example if the child is the dependent of my spouse who may continue to work for a few more years, but upon her retirement the child becomes my

Response

Child's benefit under you is independent from your spouse employment.(Can a child allowance be applied for some time after retirement, for example if the child is the dependent of my spouse who may continue to work for a few more years, but upon her retirement the child becomes my dependent? How is the child allowance

Question

Can you give more details about the cost of living from 55 years old you just spoke about?

Response

Please attend tomorrow's session.(Can you give more details about the cost of living from 55 years old you just

Question

J'ajoute que je me réfère au formulaire A2 Désignation de bénéficiaires pour un versement résiduel. merci

Response

Merci, je pense Sovanna a deja repondu. (J'ajoute que je me réfère au formulaire A2 Désignation de

Question

My HR department never informed me about the validation or restoration. They forgot to retain my contribution for some months at the beginning of my career when I went over my initial 6-month short-term

Response

If you are still within the one year deadline, please contact your employer(My HR department never informed me about the validation or restoration. They forgot to retain my contribution for some months at the beginning of my career when I went over my initial 6-month short-term contract and I had to tell them to do so. Why can't

Question

Is Validation a one time payment?

Response

Correct.(Is Validation a one time payment?)

Question

Est-il possible d'obtenir un rendez-vous personnalisé à Genève?

Response

Veuillez nous contacter par le biais <https://www.unjspf.org/contact-us/>(Est-il possible d'obtenir un rendez-vous

Question

what if my designated survivor children die before me (god forbid) could we not fill in the form for designation of recipients of a residual settlement for a partner for example who would therefore be designated as my

Response

if all the designated beneficiaries die, the settlement will go to the estate.(what if my designated survivor children die before me (god forbid) could we not fill in the form for designation of recipients of a residual settlement for a partner for example who would therefore be designated as my beneficiary but ONLY if

Question

Is it possible to download obtain this slide?

Response

This material will be available on the CLM site.(Is it possible to download obtain this slide?)

Question

How do you take into account the fact that we have opted for retiring at 65 instead of 62 ?

Response

Positive. Details will come later in the presentation.(How do you take into account the fact that we have opted

Question

Is the pension calculator available on the Pension Fund website take into consideration the difference between 25 yrs or 30 yrs of service (3% less per year or 1% less per year) in case of early retirement?

Response

Positive.(Is the pension calculator available on the Pension Fund website take into consideration the difference between 25 yrs or 30 yrs of service (3% less per year or 1% less per year) in case of early retirement?)

Question

Bonjour, moi aussi je suis intéressé pour des séminaires dans la langue française, j'ai été engagé à Genève, mon anglais n'est pas terrible, mais par contre je parle 2 langues officielles, merci d'avance de faire un petit effort.

Response

La session est seulement en anglais mais les questions peuvent être posées en français(Bonjour, moi aussi je suis intéressé pour des séminaires dans la langue française, j'ai été engagé à Genève, mon anglais n'est pas

Question

The reduction factor applies only until NRA or beyond that?

Response

No longer applies.(The reduction factor applies only until NRA or beyond that?)

Question

are dependent children also entitled survivors?

Response

Your question will be answered later in the presentation.(are dependent children also entitled survivors?)

Question

how does the 36 month average exchange rate effect the pension ie usd to chf on two track

Response

Please attend tomorrow's session.(how does the 36 month average exchange rate effect the pension ie usd to

Question

I would like to know whether pension entitlements for already retired staff are periodically increased in relation

Response

This question will be addressed tomorrow. In short, yes.(I would like to know whether pension entitlements for already retired staff are periodically increased in relation to inflation)

Question

If you retire with under 5 years service, you will be reimbursed your contributions plus interest earned at 3.25%. I presume this is a one-off payment. Are there any other options for those not reaching the 5-year

Response

No other entitlement available.(If you retire with under 5 years service, you will be reimbursed your contributions plus interest earned at 3.25%. I presume this is a one-off payment. Are there any other options for

Question

Cette présentation est elle disponible en français ? si oui, où la télécharger ? merci.

Response

Les informations en français sont disponibles sur le site de la Caisse qui sont les memes.(Cette présentation est elle disponible en français ? si oui, où la télécharger ? merci.)

e152b928-95a0-4815-af8f-fde4ddb60a4

Question

Does the benefit include the contribution from employer? Or only participant's contribution?

Response

The employer's contribution is not a factor of the calculation.(Dee Suwande (Unverified) asked "Does the benefit include the contribution from employer? Or only participant's contribution?")

e40edbcf-3b21-4b1c-aebe-c67389d7ff89

Question

If I was a retiree, worked for 7 months in a member organisation, would I start being paid pension again after the 7 months? Will this 7 month period affect the amount of pension I am paid?

Response

Your question will be answered later in the presentation.(If I was a retiree, worked for 7 months in a member organisation, would I start being paid pension again after the 7 months? Will this 7 month period affect the

e636cb5a-a67d-45d0-93e0-a2fad3861eb8

Question

If I have a BIS of 31 days and a shorter than 6 months contracts when I returned. what happens to my pension

Response

e70e49f1-fcc6-48ba-8f23-a5a3b70f0ace

Question

if I retire 4 years early and defer pension payment for 2 years, can I elect to take lump sum in addition to

Response

No. (if I retire 4 years early and defer pension payment for 2 years, can I elect to take lump sum in addition to

e881ff8b-5b2b-4351-86bb-53aefba111c0

Question

So if NRA is 62yrs but retire at 65yrs, the last 36 months up to 62yrs are what is going to determine your pension? Then the last 3 years have no bearing on the pension one receives?

Response

.. the years between 62 and 65 yrs have no bearing?(So if NRA is 62yrs but retire at 65yrs, the last 36 months up to 62yrs are what is going to determine your pension? Then the last 3 years have no bearing on the pension one

e9ab7fa5-2d3e-4066-8cfa-5738e8451056

Question

Is it possible to obtain this slide?Thank you

Response

The material will be made available.(Is it possible to obtain this slide?Thank you)

eae76396-f974-4d3f-959b-0890c6965038

Question

Roughly what percentage of retirees option full pension? Thanks

Response

We have no statistics to be shared.(Roughly what percentage of retirees option full pension? Thanks)

ec227558-3442-4660-85fd-724c62a001fe

Question

En dehors du mariage, quelle forme d'union le fond reconnaît-il ? Union libre, concubinage, pacs, etc....

Response

Vous trouverez les informations ici <https://www.unjspf.org/questions/17-how-do-i-update-my-marital-status-in-the-case-of-non-traditional-partnershipsunions/>(En dehors du mariage, quelle forme d'union le fond reconnaît-il eee55e9f-c4a5-4f15-bc61-b1f6e34e7a50

Question

does the final calculation include SPA earned during the last 3 years of service?

Response

SPA does not count. (does the final calculation include SPA earned during the last 3 years of service?)

f09332b5-7428-4a69-97a1-83ee92fb8b59

Question

Si on demande un "lump sum à la retraite, doit-il obligatoirement être équivalent à 1/3 du retirement benefit

Response

On peut demander un montant inférieur. la pension mensuelle sera ajustée en accordance.(Si on demande un "lump sum à la retraite, doit-il obligatoirement être équivalent à 1/3 du retirement benefit ou peut-il être

f1230272-f04b-4278-b247-a82f3991d826

Question

In the case the SM retired, get married after retirement, will the spouse receive the pension if SM dies?

Response

A purchase will need to be done to acquire this right. Details later in the presentation(In the case the SM retired, get married after retirement, will the spouse receive the pension if SM dies?)

f1e9596d-ed61-4bf6-960b-174cc0492045

Question

My normal retirement age is 60. I will retire at 61. Shall I resign from my organization?

Response

You could stop working anytime. As far as calculation is concerned, it is the same as 60, except the longer you contribute, the higher the pension.(My normal retirement age is 60. I will retire at 61. Shall I resign from my

f1f84b0b-b728-42cc-aa27-f97f93b3a2a5

Question

How often is the pension payable to current retirees revised to take account of inflation, cost of living increases

Response

Your question will be answered tomorrow(How often is the pension payable to current retirees revised to take

f3ec96fc-6a0c-4892-8c04-36dc9599c0dc

Question

In the annual statement, "No of complete months" marked 2 rather than 1, while "Effective date" missing 1

Response

Please contact us separately using <https://www.unjspf.org/contact-us/>(In the annual statement, "No of complete months" marked 2 rather than 1, while "Effective date" missing 1 month, is this correct?)

f440a141-842c-4540-8adc-7cf841b3dbc6

Question

I was converted from National Officer to International Position category 1 April 2019 . According to the rule my benefits are calculated by thirty-six completed calendar months of highest pensionable remuneration within the last five years of a participant's contributory service. Since I am due for retirement by 30 Sept (30 months on International Position) Is it possible for me to continue contributing for additional 6 month so to be able to

Response

You would not be able to contribute after separation. The status does not matter. the details of this subject will be addressed later in the presentation.(I was converted from National Officer to International Position category 1 April 2019 . According to the rule my benefits are calculated by thirty-six completed calendar months of highest pensionable remuneration within the last five years of a participant's contributory service. Since I am due for retirement by 30 Sept (30 months on International Position) Is it possible for me to continue contributing

Question

Does the benefit receiving after retirement include the contribution from employer? Or it is purely participant's

Response

See the reply above.(Does the benefit receiving after retirement include the contribution from employer? Or it is

Question

Since the MS has been change to 65 but if you want to leave at 63 or 64 years. Is there any formalities to do ar

Response

Please contact your HR. The Pension Fund does not change your acquired rights.(Since the MS has been change to 65 but if you want to leave at 63 or 64 years. Is there any formalities to do ar any implication on that ??)

Question

I could have retired at 62 and I am now 62 and 2 months. Do I have to give a three month notice ?

Response

Please contact your HR officer.(I could have retired at 62 and I am now 62 and 2 months. Do I have to give a

Question

for SLWOP with contribution payment, do I have not pay only my contribution or the organization contribution

Response

You will have to pay the 3 shares.(for SLWOP with contribution payment, do I have not pay only my

Question

Am if we get married after retirement. Is there any surviving spouse's right ?

Response

Marriage after retirement will be addressed later.(Am if we get married after retirement. Is there any surviving

Question

Au vu des différentes questions et des nombreuses explications de cette présentation, chaque personne semble être un cas particulier, aussi pourriez-vous me dire si un conseiller pourrait nous aiguiller au sein de mon organisation (HQ-OMS), afin de prendre la meilleure des options et/ou ne pas commettre d'erreur ? Merci

Response

Veillez contacter le Comite des pensions de l'OMS (Philippe (Unverified) asked "Au vu des différentes questions et des nombreuses explications de cette présentation, chaque personne semble être un cas particulier, aussi pourriez-vous me dire si un conseiller pourrait nous aiguiller au sein de mon organisation (HQ-

Question

can i retire after 65?

Response

Certainly. (can i retire after 65?)

Question

Great presentation but how about a 10 or 15 minute coffee break?

Response

Coming soon.(Anonymous (Unverified) asked "Great presentation but how about a 10 or 15 minute coffee
fe56c143-eac7-4f1a-8d1d-1e8153e1513d

Question

What are the Organizations who would entitle to a transfer of Pension Rights?

Response

Please check our website, mainly international organisation. Which specific organisation?(Monique (Unverified) asked "What are the Organizations who would entitle to a transfer of Pension Rights?")
ffd54077-1e73-4fd9-99ac-41788aca6522

Question

If you retire before 65 after 62, it is called separation, but no implications for pension, then?

Response

If your normal retirement age is 62, the calculation remains unchanged after 62 years old. The more you contribute, the higher the pension.(If you retire before 65 after 62, it is called separation, but no implications for
fa96f53c-6017-43f0-80b7-ffca05d58561

Question

Bonjour. If I pass away before my retirement age, what happens with my contributions to the Fund ?

Response

Your spouse will be paid surviving spouse's benefit if you die in service.