Questions and Answers - Pension Fund Day 2 (14 April 2021)

002110a6-f113-48ad-852e-2b43246b850c

#### Question

Do most people outside US take US or local track?

### Response

You have to decide based on your situation. (Do most people outside US take US or local track?) 002afd68-e73f-45ac-aea8-42ccad5b43ee

#### **Question**

Will there be a checklist with tasks in the order that the retiring person will need to follow?

## Response

You will receive the documents from your HR. You can always contact us is you have questions. (Will there be a checklist with tasks in the order that the retiring person will need to follow?)

015d7620-91a6-415b-9246-99ac8646ad1b

## Question

If I change my residence to a different country, can I change from Local Track to USD track?

## Response

Again and again, no.(If I change my residence to a different country, can I change from Local Track to USD 01bcc7c4-d11a-41f1-9146-0e4835ad8eb7

#### Question

I am Suisse and I intend to live in Switzerland. I understood that for me it will be better to chose the Local track and be paid in CHF. Correct? Take this opportunity to thank you for a very helpful presentation.

## Response

If you want to have a guarantee yes. I would advice you check our web under cost of living to see how often your pension in Switzerland gets adjusted.(I am Suisse and I intend to live in Switzerland. I understood that for me it will be better to chose the Local track and be paid in CHF. Correct? Take this opportunity to thank you for a 01c5b49a-9aa2-4aad-b7e2-406f982eca4f

## Question

If I reside in China, can I use UNFCU account and either opt USD track or local track?

#### Response

Under dollar track we can pay Dollars to UNFCU under local track We will send the local currency of the country of your residence. Sou you will have to see with UNFCU. (If I reside in China, can I use UNFCU account and 031224bc-06d7-4b95-962e-cfdfc3dc9771

## Question

I had no sound any more 5 minutes before the coffee break. Is it general?

## Response

So sorry to hear this. I did not see any other comments like yours, so I think it might have been only on your side. There was only a five minute break during the break, not before. (I had no sound any more 5 minutes 04269fc0-e90a-4d25-a6e5-2125415ec440

#### Question

Hello. Pour l'écriture du nom de famille ou prénom, l'utilisation de lettres majuscules (capital letters) est-elle prise en compte pour l'enregistrement de l'identité des futurs retraitées ? exemple: Marie-Pierre écriture avec lettres majuscules pour M et P. Que se passe t-il si auprès du Fonds des Nations Unies, je lis que mon prénom a été enregistré ainsi: Marie-pierre (pas de majuscules à Pierre) ? est-ce que cela peut créer des problèmes pour la Response

Non, le systeme pourrait reconnaître les majuscules et minuscules. En cas de doute, la Caisse vous contacte et demande des pieces d'identite. (Hello. Pour l'écriture du nom de famille ou prénom, l'utilisation de lettres majuscules (capital letters) est-elle prise en compte pour l'enregistrement de l'identité des futurs retraitées ? exemple: Marie-Pierre écriture avec lettres majuscules pour M et P. Que se passe t-il si auprès du Fonds des Nations Unies, je lis que mon prénom a été enregistré ainsi: Marie-pierre (pas de majuscules à Pierre) ? est-ce 04360768-81c7-4187-a6b8-ec5012344314

## Question

How many months prior to retirement should the payment instructions and all paper submitted to UNJSPF? Response

There is no real obligations - Documents required for the calculation of your retirement benefit can be submitted within the last weeks before retirement. However it is advisable that you ensure it has reached the Fund before your final separation from service, especially if there should be any particular documents requiring perusal from the Fund (e.g. divorce judgement implying alimony). (How many months prior to retirement should 0664f2d4-0ee6-4792-b405-6e05e5b4ef52

## Question

IS AASHI COMPULSARY

## Response

Please contact your ASHI to receive proper advice on such matters - UNJSPF is not imposing anything in this 09a351e5-9820-4b8b-ad50-2d38e927e16f

#### Question

For the residual settlement, my only child is 18 years old. Could I already now, before he turns 21, indicate him as my residual beneficiary? Or do I have to wait until he is 21 to list him as residual beneficiary and send the Response

YES YOU CAN.THE RESIDUAL FORM A2 YOU CAN UPDATE ANYTIME(For the residual settlement, my only child is 18 years old. Could I already now, before he turns 21, indicate him as my residual beneficiary? Or do I have to 0a7547cd-0fc7-4a7e-b3b6-1374c5009e79

## Question

If a divorced spouse receives a benefit from my pension, does that reduce the amount of pension that I would Response

It would in case of alimony due to the former spouse - should you opt to have it deducted from your retirement benefit. Such cases are particular and should be reviewed by our Legal office first(If a divorced spouse receives a 0f244b84-baf9-40ca-8db1-697a9cd7f709

#### Question

Can my lump sum be paid to 2 different bank accounts in 2 different currencies?

## Response

Negative.(Can my lump sum be paid to 2 different bank accounts in 2 different currencies?) 0fc70957-b518-4183-ae8b-a396610ea999

## Question

Peut on avoir cette presentation en français ? je ne l'ai pas trouvée sur la page

#### Response

The UNJSPF presentations are available in English only. (Lionnel Geneva (Unverified) asked "Peut on avoir cette presentation en français? je ne l'ai pas trouvée sur la page https://learning.unog.ch/fr/node/186") 10297fa8-8481-49fe-9dc5-99545e536bc2

## Question

Can you confirm that a civil union in Argentina, is recognized for the purpose of survivor's benefits? I found the "unión convivencial" in Annex – Guidelines, Articles 34/35, 1 October 2020

## Response

You will need to contact us and provide the documents to confirm to you. (Can you confirm that a civil union in Argentina, is recognized for the purpose of survivor's benefits? I found the "unión convivencial" in Annex – 11387899-b015-4f64-a9fe-c5f9e7ce6d50

### Question

If there is such a lag of 3 to 5 months from separation to implementation- when could/should we start?? Response

The Fund will need normally 15 working days if there is no complications. (Taking into account the 6-8 week lag for the employing organization to send SEPPA and PFA plus th (Unverified) asked "If there is such a lag of 3 to 5 15577398-42ac-4da8-9ef4-a06b578f56b5

#### Question

May I nominate (for residual settlement) a sister or brother if I am single without children?

## Response

Yes you may. (May I nominate (for residual settlement) a sister or brother if I am single without children?) 16f8ea1e-6b7e-45c8-b092-9db509c27ff0

## Question

If I choose the local track in euros, living in France and then move to Spain, where the cost of living is lower than in France, Does this affect the amount payed even if it is also in euros?

## Response

At retirement you have the same pension in all the euro zone but then it will change with the years because every country has different cost of living adjstments. (Martha (Unverified) asked "If I choose the local track in euros, living in France and then move to Spain, where the cost of living is lower than in France, Does this affect 185602eb-b18d-4985-8090-b3b834a96e06

#### Question

is the UNJSPF App in the app store called UNJSPF Digital CE? Can we download and use it before retiring? Response

no . is only from retiremnt.. (is the UNJSPF App in the app store called UNJSPF Digital CE? Can we download and 18751b3b-f321-444f-a7c6-cb2d0f5d10a0

## Question

I want to request for early retiremnt at 54 years and 6 months so all be smoothly and lump sum maximum Response

Luis, please see my earlier response. i.e.: Please consult with your HR partner about the process. We recommend that you submit your Payment Instructions and supporting documents closer to your separation 18ecf115-9efe-4fe5-a503-7b43616bcc45

## Question

The surviving spouse can also be a retired UN staff receiving its own pension?

## Response

Absolutely. Each UNJSPF participant earns their own future pension entitlement. Hence, two spouse's who were both UNJSPF participants, would receive each their own pension payment from the Fund. Should one or the other die, then the other spouse as the survivor would get both: their own retirement pension AND the surviving 18f76a2e-94c5-48e6-bf15-18b2bc8f9554

## Question

Is Dollar Track Beneficial for some one going to reside in India after Retirement? please advise

#### Response

It is difficult to predict the future. The situation might change either way. It is a personal decision to be made.(Is Dollar Track Beneficial for some one going to reside in India after Retirement? please advise) 1ae26191-1ebf-4b93-bfc9-73c0ed3361ea

## Question

If I elect the local track for my pension benefit, and then I change country of residence, I understand that the pension fund recalculates my benefit in the local currency of my new residence. Does this apply for all currencies of all possible countries of residence, or only to the 17/18 that have been referred to in the presentation?

Response

I will suggest to check if the country of residence under local track. local track currencies is a diffrent matter.(If I elect the local track for my pension benefit, and then I change country of residence, I understand that the pension fund recalculates my benefit in the local currency of my new residence. Does this apply for all currencies 1c26574f-ee19-4da6-a0ab-1087f126df09

## Question

I plan to retire in France initially (year 1 or 2) then plan to move to the US. Should i plan to use the dual track or Response

This is a personal decision. Just note that once you apply for local track, you will remain in the local track system. Even you move to the US, your local track will be US.(I plan to retire in France initially, then move to the US after 1 or 2 years. Should i apply for the (Unverified) asked "I plan to retire in France initially (year 1 or 2) then 1c83c4d2-ab14-4589-b29c-53db797b4527

#### Question

Is the dollar track amount adjusted based on the CPI of a particular USA city or an average for all the USA? Response

It is based on the USA at large, not a particulat place in the USA. (Is the dollar track amount adjusted based on the CPI of a particular USA city or an average for all the USA?)

1eb4b79b-4148-43f0-bcbe-6202ea4774ac

## Question

How often do you have to show a proof of residence to the pension fund?

#### Response

Under local track any time you change of country. (How often do you have to show a proof of residence to the 1f33d60c-4545-4dea-a565-678fb3fae1cf

#### Question

In a high inflation country, financially, which track is better - USD or Local track?

# Response

Frist better to check if the country is under local track.(In a high inflation country, financially, which track is 1ff14f26-2671-467f-9f3b-b4bd482c8174

### Question

Is there a specific month of the year whereby a retiree has to submit Proof of Life form?

#### Response

Yes, every year the process starts around end of May or end of June

2280cbc2-1f2f-477c-9635-908b4c68fa81

#### Question

Does the cost of living apply to GS staff as well

## Response

Absolutely, all retirees are equal and all will benefit from applicable Cost of Living adjustments in the same manner. (Does the cost of living apply to GS staff as well)

2352c21e-e562-4a17-a663-35e942999953

#### Question

if I take retirment 3 years early will the Organisation pay me a leaving indemnity to compensate for my loss off Response

This question would have to be discussed with your organization and HR, as the Fund has no involvement in this matter. (if I take retirment 3 years early will the Organisation pay me a leaving indemnity to compensate for my

## 25daaa5e-6fb5-4c35-b986-b3f25897bffa

### Question

J'ai commencé à travailler en 1993 et j'ai décidé d'aller jusqu'à 65 ans afin d'avoir une meilleure pension de retraite . J'aurais 63 ans dans 4 mois et si l'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 de faire valoir vos droits à une pension de retraite. Est-ce que j'ai droit cette possibilité ou non en sachant que j'ai décidé de travailler jusqu'à 65 ans et que je n'aurais pas trente ans de cotisation, (voir ci-dessous article) ? Merci d'avance. « Disposition 9.8 (c) - Indemnité de licenciement : Il n'est pas versé d'indemnité de licenciement Response

Apres avoir atteint l'age de la retraite normale, vos droits a prestations sont acquis. Plus vous contribuez, plus elevees seront les prestations. (J'ai commencé à travailler en 1993 et j'ai décidé d'aller jusqu'à 65 ans afin d'avoir une meilleure pension de retraite. J'aurais 63 ans dans 4 mois et si l'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 de faire valoir vos droits à une pension de retraite. Est-ce que j'ai droit cette possibilité ou non en sachant que j'ai décidé de travailler jusqu'à 65 ans et que je n'aurais pas trente ans de cotisation, (voir cidessous article) ? Merci d'avance. « Disposition 9.8 (c) - Indemnité de licenciement : Il n'est pas versé 2730b824-0d7e-40a0-9cde-65bbb28d51ed

#### Question

Can I request a deferment of the payment of my lump sum for 6 months?

## Response

You could defer to send the instructions up to 36 months, but not only the lump sum. All payments will be deferred.(Can I request a deferment of the payment of my lump sum for 6 months?) 279786c0-9a8f-4f69-ad99-02d34113aa60

#### Question

If you are on the US\$ track can you be paid through a local US\$ bank account in another country other than the Response

Yes the account can be wherever you want.(If you are on the US\$ track can you be paid through a local US\$ bank account in another country other than the USA without bank charges?)

### Question

what is this 0.5 % reduction that the intervenant just spoke of?

#### Response

This 0.5% is an economy measure decided upon by the General Assembly in order to support the Fund. (what is this 0.5 % reduction that the intervenant just spoke of?)

296fb279-d522-468d-8bba-64ad609ac4f2

29084e03-8689-4f19-a930-5fbbd1274c8a

## Question

what have the majority of geneva-based retired colleagues and remaining in Switzerland chosen: US track or Response

In general is US but you have to decide what is best for you. (what have the majority of geneva-based retired colleagues and remaining in Switzerland chosen: US track or local track?)

297cf126-e2d9-4ea6-8891-b8605ce11c49

## Question

What is the benefit of enrolling in ASHI as compared to remaining enrolled in UNSMIS?

#### Response

Pls contact your health insurance for such questions. (What is the benefit of enrolling in ASHI as compared to

## 2b1a3943-f03d-4359-a8aa-e69a8cfb3c4f

#### Question

are the entitlements for children less than 21 taxable?

### Response

The UNJSPF does not provide taaxation advice. Please consult with your local tax adviser. Thank you. (roberto (Unverified) asked "are the entitlements for children less than 21 taxable?")

2ccb9995-9b10-4e06-8568-26fdb3ba44ea

### Question

What happens if you are not able to submit a the CE form, if let's say you are in the hospital?

## Response

If the Fund does not receive the CE form timely, the pension payments will be suspended until we have the proof that the beneficiary is still alive thus eligible for payments. (What happens if you are not able to submit a 2e1e1629-1aba-4b84-b7d9-4a2b0ae05c10

#### Question

What is the purpose of the organization's 15.8% contribution?

## Response

To ensure that the Pension Fund has enough to pay our benefits. Consider someone who dies in service, the spouse will be paid until death. The contributions from the staff member would not cover this. (What is the 2e4f56cb-1483-415f-a1a0-34955a3576f8

#### Question

The surviving spouse, can also be a retired UN staff receiving its ownp?

### Response

Absolutely. Each UNJSPF participant earns their own future pension entitlement. Hence, two spouse's who were both UNJSPF participants, would receive each their own pension payment from the Fund. Should one or the other die, then the other spouse as the survivor would get both: their own retirement pension AND the surviving 2f82bcc6-79bc-4ad3-8229-1d9b7e3b8a73

## Question

Is the dollar track amount adjusted based on the CPI of a particular USA city or an average for all the USA?

# Response

CPI values are based on what is reported by the autorities of that particular country to the UN Departement of Statistics. (Is the dollar track amount adjusted based on the CPI of a particular USA city or an average for all the 3005c117-df53-4ffc-ba0b-b52d883c2a3a

#### Question

Is the ASHI premium calculated and deducted in CHF?

## Response

Premium are deducted in the currency you are paid. For the calculation, please contact your employer that administers ASHI. The Pension Fund does not.(Is the ASHI premium calculated and deducted in CHF?) 30459451-7e8a-41cb-88a7-4571f4234747

#### Question

DID YOU GET MY QUERY

## Response

Please send your question again if you have not seen the answer in 10mn(DID YOU GET MY QUERY ) 343a6a3a-49c6-41c3-a060-519e0141c5d4

## Question

I believe that Switzerland does tax UNJSPF periodic pensions, but as stated neither the Employer nor the UNJSPF Response

We regret we donot have all the information as Tax as is complex matter and UNJSPF works with 180 different countries.(i believe that Switzerland does tax UNJSPF periodic penisons (Unverified) asked "I believe that Switzerland does tax UNJSPF periodic pensions, but as stated neither the Employer nor the UNJSPF give out tax 34503015-3a6b-4355-b0ba-802795d85086

#### Question

If we choose the Local Track, are we obliged to recieve the pension in te country of residence?

## Response

No, The account can be in a diferent country but we will pay in the currency of the country that you proof residence. So you can have residence in Spain and Euro account in Switzerland.(If we choose the Local Track, are 34534490-9f4f-45f3-a349-04d008ae806a

#### **Question**

In the choice of USD track does fund require residence information or not? The pension will be paid in SWISS bank account and then might be changed to another country bank.

### Response

no just your address. You can change

3515cfc1-78c7-4bb7-b229-3e76a6d4fb58

## Question

Can the bank account and currency of payment be changed at a later stage?

## Response

Yes it can(Can the bank account and currency of payment be changed at a later stage?)

3562a71e-1356-440c-b992-116d4c586c38

## Question

I did not understand last question. if person is on dollar track and pension is converted into chf using un exchange rate, but what about say UBS bank charges for conversion rate

# Response

You are under dollar track we will use quaterly exchange to find the CFH amount and send to your CHF account. (I did not understand last question. if person is on dollar track and pension is converted into chf using un 35c404da-6307-47f5-80d7-cd90c74064b4

#### Question

Can we ask the payment to be split in two different bank accounts and countries?

## Response

No. You question will be addressed later in the presentation..(Can we ask the payment to be split in two 3640ef21-9dd3-48ec-8580-e8ca19569c7f

#### Question

If one uses the USD TracK can we change the bank account and country at any time?

## Response

Yes, only allow sufficient time for processing when switching from one bank to another or from one currency to another.(If one uses the USD TracK can we change the bank account and country at any time? (Unverified) 365c3686-d1c8-4464-9e0a-c016cc3a42f4

#### Question

If I opt to go on local track in France (euro zone). Would the value be different to the local track in Spain.

## Response

yes every uEro zone has diferent COst of living(If I opt to go on local track in France (euro zone). Would the 36a4bfa4-6941-4f71-97c6-bfc6aeb4991e

### Question

I will retire in France initially and then plan to move to the US after 1 or 2 years. Should i use the dual track or only the US track given that i will remain in the US afterwards?

You could yes. Start with local track if is better for you and then you will inform us moving to US proving your new residence and new US dollar account. (I will retire in France initially and then plan to move to the US after 1 or 2 years. Should i use the dual track or only the US track given that i will remain in the US afterwards?) 36deedb8-351b-4335-a091-6f3baa0fe070

#### Question

Durée de validité du passeport ? doit-il avoir une durée supérieure à 6 mois (voire plus ou moins) au moment ou l'on envoie une copie de celui-ci au Fonds des nations Unies ?

## Response

Evidemment le document ne doit pas etre perime. (Durée de validité du passeport ? doit-il avoir une durée supérieure à 6 mois (voire plus ou moins) au moment ou l'on envoie une copie de celui-ci au Fonds des nations 375cfb4a-4ff6-4f65-9fd4-390d5d9a8e03

#### Question

So we cannot choose a percentage in US dollars and another percentage in FS or euros, for example? We must Response

You can choose one currency for pension and one for lump sum. (So we cannot choose a percentage in US dollars and another percentage in FS or euros, for example? We must choose only one currency?) 3780f024-d86a-4a09-bf4a-9feaad8f23c1

### Question

For retiree ( or spouse) with dual nationality, are IDs from both required? How does UNJSPF register nationality? Response

Nationalities are not important for pension determination purposes. Not both are required, (For retiree ( or spouse) with dual nationality, are IDs from both required? How does UNJSPF register nationality?) 38a61c05-4c00-4853-b328-a0bd55f556a6

## Question

Is it possible to receive pension on a swiss bank account while we are residing in another country?

# Response

Yes it is(Is it possible to receive pension on a swiss bank account while we are residing in another country?) 3970c531-8087-4e23-a32a-27629175e3a9

#### Question

As the decision to choose local track or dollar track is a life long decision and an important one, are their any real life longer term comparisons, for my situation living in Switzerland

## Response

You will have to contact us and we will provide advice for your situartion. (As the decision to choose local track or dollar track is a life long decision and an important one, are their any real life longer term comparisons, for my 3996fd84-55b4-4593-a8ac-795d31de6df0

#### Question

Can the pension be sent to a UNFCU account irrespective of the country of residence?

# Response

If you are under local track we will send the currency of your country of residence. So if UNFCU is in USD will be a montly exchange every month. (Can the pension be sent to a UNFCU account irrespective of the country of 3b0ca28e-b60d-43bc-bafe-eff1f0e51614

#### Question

I hard that the fund wd take about 3 months to start paying monthly pensions rom the date of separation. If I defer my pension payment by 3 moths, will this 3 months process time will start counting from the deferred Response

Normally, the Fund needs 15 working days if all the documents are received in good order.(I hard that the fund wd take about 3 months to start paying monthly pensions rom the date of separation. If I defer my pension 3b2f9305-30d2-4c9f-b4d8-33070d56161d

#### Question

business day means working day, correct?

### Response

Yes, that's correct. (business day means working day, correct?)

3bcb1a21-2244-47c4-bd0a-a0d7bd61c2f9

#### **Question**

Please could you ask the speaker to increase the volume? I cannot quite hear her clearly as she sounds very Response

I am so sorry for that. I had the volume on the highest level. I apologize for seeing this only now. (Please could you ask the speaker to increase the volume? I cannot quite hear her clearly as she sounds very distant. Thank 40ee1d54-e742-4990-95b0-f7a6127503f2

## Question

Is there an ASHI session? I do not see it on the schedule.

## Response

ASHI is your health insurance(Is there an ASHI session? I do not see it on the schedule.)

4149e0e5-6063-4fe4-bfa2-17f7143c3d34

#### Question

Can I receive the lumpsum in a US account and the monthly payment in a Swiss account

## Response

Yes, absolutely. (Can I receive the lumpsum in a US account and the monthly payment in a Swiss account) 45a0f7e7-0bac-4ad0-8c2d-9c2298b7be63

## Question

Is it possible to have the pension deposited in two different bank accounts but the same currency? e.g. 50% Response

Negative. (Is it possible to have the pension deposited in two different bank accounts but the same currency? 469a60d5-926e-429f-9e58-b5d8a8246212

#### Question

I am seeing from the Local Track Summary that if I select the local track, I cannot normally switch back to Dollar Track. However, if I move to the USA, wouldn't my pension automatically be converted to a USD track?

Response

In terms of figures/value, the answer is yes. However, you have to appreciate that you remain "bound" to the Two-Track system. In practical terms, the day you would move again out of the USA, you have to provide a new proof of residence and your pension would be recalculated in accordance with the CPI and currency applicable. Of course, if you were to remain in the USA, the Two-Track values and payments made would be/give you the impression as if you were on the sole Dollar track.(I am seeing from the Local Track Summary that if I select the 46e8728a-de00-434a-b864-f2f345fc4cca

#### Question

If I retire in Spain and apply for the local track but in 5 years for exemple I move to the US ... I would be annoying to have my pension in USD .... would my case be considered separately for a reversion to USD track? Response

No . You will still under local and if you go back to Europe you will have to proof residance again. (If I retire in Spain and apply for the local track but in 5 years for exemple I move to the US ... I would be annoying to have my 470c8bd1-6068-44c9-97c6-0c5a15d43a68

## Question

so if I understand well we have to make a loan in order to be able to leave between date of separation and

## Response

You might wish to contact a financial planner.(so if I understand well we have to make a loan in order to be able to leave between date of separation and effective payment of our pension)

4729d98b-4853-43c3-8d2c-0ba2a921a836

#### Question

Can the benefit estimate tool on MSS estimate the benefit for someone who retires early (eg 55) but defers payment for a period less than NRA (eg 59)? I cannot seem to find a way to run that estimate. Thank you.

### Response

no I regret no. we need to estimate manually for you. (Can the benefit estimate tool on MSS estimate the benefit for someone who retires early (eg 55) but defers payment for a period less than NRA (eg 59)? I cannot 48477ad9-c0d0-472f-8a2d-812249642d2b

#### Question

Peut-on avoir cette présentation en français?

## Response

Nous l'avons en cette version in Anglais seulement, mais nous pouvons donner a UNOG une version française qui est tres proche de cette version. Donc: oui. Merci. (Peut-on avoir cette présentation en français?) 49cc9263-cb90-4687-b429-1eb99d87ec04

### Question

I am a GS staff and retiring in 2 yeasr I am in a country where the local currency has devaluated more than 60% Response

The Pension Adjustment sytem is intended to protect you from the fluctuations. If you are on the US track, your pension is in USD. If you had requested to be in the local track, then the amount payable is in the currency of your country.(I (Unverified) asked "I am a GS staff and retiring in 2 yeasr I am in a country where the local 4bf20c84-30a7-4e53-9201-fcb984d8857c

#### Question

sorry. The surviving spouse can also be a retired UN staff receiving its own pension?

## Response

Absolutely. Each UNJSPF participant earns their own future pension entitlement. Hence, two spouse's who were both UNJSPF participants, would receive each their own pension payment from the Fund. Should one or the other die, then the other spouse as the survivor would get both: their own retirement pension AND the surviving 4c54b71d-c112-4c02-887a-cd7a9b62eff3

#### Question

is it correct to say that in countries with higher rate of inflation, local track is preferable?

# Response

There are other factors and note that we have countries were Local track does not apply. (is it correct to say that in countries with higher rate of inflation, local track is preferable?)

4f112f0f-9015-4038-b68a-70f99f41073f

#### Question

I leave in France, can I change the currency from CHF to EURO anytime during my retirement?

## Response

Yes, please allow sufficient time for processing.(I leave in France, can I change the currency from CHF to EURO 5161224f-a08d-4fcf-9506-d6af5b0bbd96

## Question

Hi! where do i find the recording of the previous sessions?

#### Response

You can find the recordings on the follwoing page:

#### 52058df4-1edd-448e-9cb0-145ee22453b0

## Question

if I opt for a full pension and I die after one year of retirement and my children are over 21 years

# Response

We will check how much you contributed how much be paid as pension and the diferrence will be paid to your children if they are over 21 and show in your A2 form as long as there is not a survivors spouse or secondary dependent.(I (Unverified) asked "if I opt for a full pension and I die after one year of retirement and my children 53b57b34-e439-45bb-803a-29493384ea36

## Question

Does the bank account for lump sum payment need to be in Staff members name (and in the Home country of Response

Has to be on the staff's name not necessary in the county of residence. (Does the bank account for lump sum payment need to be in Staff members name (and in the Home country of retiree)?) 541fcf3d-fd65-4f50-b7a5-8771ce95a820

## Question

I want to retire at 55 years (early retirment) can I ask for it 6 months ahead?

## Response

Please consult with your HR partner about the process. We recommend that you submit your Payment Instructions and supporting documents closer to your separation date 551c837c-14f0-4f2c-a228-df5ffd7c47bf

#### Question

Bonjour combien de temps apres ma cessation de service je porrais toucher mon LUMP SUM,? MERCI Response

Votre question est en train d'etre adressee. (Bonjour combien de temps apres ma cessation de service je porrais 56a62c2d-3741-4484-8fe9-f2e317fd786d

#### Question

What track to use if temporarily staying in Geneva for a year as spouse still working in UNOG and final Response

General advice would be to stay on the default Dollar track system until relocation has taken place, time at which switch to Two-Track could be looked into(What track to use if temporarily staying in Geneva for a year as 59adecd5-7f33-44b1-90b2-74bebd0a1ea6

### Question

Does a payout for unused vacation days include the 2/3 matched payment from the UN towards your pension? In other words, all other things being equal, should one use up their vacation days before retiring in order to get Response

Only days before separation date count for pension contributions. It is your choice. (Does a payout for unused vacation days include the 2/3 matched payment from the UN towards your pension? In other words, all other things being equal, should one use up their vacation days before retiring in order to get the UN match towards 59ce5b81-20c4-4e2a-8731-1b23507eda3a

#### Question

If I'm not married at the time of separation, and marry subsequently, will my spouse receive anything should I Response

Only if you purchase an annuity for your spouse married AFTER separation, while in retirement. Please refer to Art. 35ter of the Fund's Regulations and the booklet on SURVIVORS BENEFITS on our website. Also refer to the slide about this in yesterday's presentation, under Survivors Benefits. It explains the conditions of purchasing 5a30f0c3-f673-4efb-9555-6cfe29d87490

## Question

Can I use the Mobile App for certificate of life even though I am in active service? I receive ex spousal benefit.

## Response

Yes you can(Can I use the Mobile App for certificate of life even though I am in active service? I receive ex 5a4fdd13-f496-4c22-800d-3332d9f5c540

#### Question

Why can one change from USD track to the local track at a later stage, but never from local track to USD track. Is there a logical explanation? What if one lives in Europe for the foreseeable future but one can't exclude to Response

Local track does not mean you cannot go back to US. You can take local track France and then move to US under local track you only have to inform of your move and we will pay you in Dollars. (Why can one change from USD track to the local track at a later stage, but never from local track to USD track. Is there a logical explanation? What if one lives in Europe for the foreseeable future but one can't exclude to move to the US later in life in 609c6f8f-211d-4df6-8a81-e669d964b6e9

#### Question

Does the bank account for pension payments need to be in the country of permanent residence?

## Response

You question will be addressed later in the presentation. (Does the bank account for pension payments need to 61266293-6280-41c7-bd9e-a685a314212e

### Question

is there a difference between UNSMIS and ASHI ? or is ASHI what we belong if we want to keep UN insurance Response

Your After Service Health Insurance is linked to the scheme you pertained to when active. Please address this quesiton to your health insurance for further details. Thank you(is there a difference between UNSMIS and ASHI 61867c53-2bf3-4f61-bf1a-c3dcbd168661

## Question

Did I understand that the request for local track can be made up to 6 months after retirement? I ask this being I will need to get approval of hte local govt. for residency

# Response

no. you can decide at anytime.(Did I understand that the request for local track can be made up to 6 months after retirement? I ask this being I will need to get approval of hte local govt. for residency) 61ddc3cf-cb18-42d4-ae53-3d39fe3a0ac1

### Question

If I am on the local track CHF and I move to be resident in the USA, which track applies?

#### Response

You will still under local track but receiving Dollars. no exchanges(If I am on the local track CHF and I move to be 6385a125-d8b7-46a7-aed1-366b1af350ad

#### Question

How often can the currency of payment be changed in the US track?

## Response

You can change your currency election as needed on both the USD track or the Two Track. Usually, we suggest not to do this more than max. once a year, due to the related adminitrative processes on the Fund's side. but you can choose to make such change when and as you need it and inform the Fund by submitting form PF23 which you can download inside your MSS account. (ILO Llobera (Unverified) asked "How often can the currency 65254b57-20e8-42b7-b72e-cb5d5c854e15

### Question

Qu'est-ce que le certificat du droit à prestation ? la session d'aujourd'hui va t-elle traiter de ce sujet ?

## Response

Jusqu'a a certain niveau et suffisamment pour vous preparer a la retraite. Si vous etes deja un pensionnaire, veuillez nous contacter.(Qu'est-ce que le certificat du droit à prestation ? la session d'aujourd'hui va t-elle traiter 6cd626a3-3b9c-4384-8cc0-0af3c8cc106d

### Question

I am sorry to ask but I am a little confused between withdrawal settlement and lump sum

### Response

No worries, it is confusing:)

6e85f40d-eeac-4233-bc9c-84e2b02789cd

#### **Question**

My normal retirement is 60. I am 61 and I intend to retire soon. Since the retirement age is 65, do I have to Response

Please contact your employer HR. As far as pension is concerned, you have reached your normal retirement age. (My normal retirement is 60. I am 61 and I intend to retire soon. Since the retirement age is 65, do I have to 6f4c529a-9bf4-47a5-950c-0c232585be64

## Question

In which month of the year is this doument normally needed?

## Response

Please specify.(In which month of the year is this doument normally needed?)

72a0b93e-0397-48d8-ae9e-ee0bc4d83c57

#### Question

can you change the bank acc # at the UNJSPF when u change banks?

#### Response

You question will be addressed later in the presentation. (can you change the bank acc # at the UNJSPF when u 73d60e36-c088-4f6f-8bae-61361b694a12

## Question

How can we send the information of a change in address? Does the fund take it automatically from our HR data, or should we submit a separate information to UNJSPF?

## Response

The address can be changed from your MSS.(How can we send the information of a change in address? Does the fund take it automatically from our HR data, or should we submit a separate information to UNJSPF?) 740ea3ea-c662-4725-8e20-ddbddaef4a59

### Question

what has a higher cost of living Switzerland, France or the US?

#### Response

This depends on the perception of the individuals. (what has a higher cost of living Switzerland, France or the 7556d0ec-78d1-40ff-b297-6743683c3c5b

#### Question

Amazing details and clarity in the presentataion. Hats off to the presenter!! Thanks so much.

## Response

Thank you, I really am happy it was useful and thank you for your kind feedback. (Amazing details and clarity in the presentation. Hats off to the presenter!! Thanks so much.)

760552b0-8487-48f7-8759-8e391844436a

#### Question

pour nous ASHI sera CIGNA. Comment informe t on UNJSPF de ceci?

## Response

Your ASHI will inform us if you decide to opt for the automatic monthly deduction from your retirement benefit.(pour nous ASHI sera CIGNA. Comment informe t on UNJSPF de ceci?)

### 792444c8-2a48-4a56-a934-e09f2efebeb1

#### Question

How popular is the two-track among retirees (in Switzerland and France)?

### Response

These are the most popular countries with local track cases. (How popular is the two-track among retirees (in 79bfc084-bf16-4aed-802e-fe6ed1e55f69

#### Question

I am unable to access my UNJSPF Member service

## Response

Please contact the dedicated section for this matter detailing the issue you are having at MSSsupport@unjpf.org providing your name, dob and UID number(I am unable to access my UNJSPF Member service) 7a3967fb-2406-49f9-9639-928a586761de

#### Question

The speaker, and the Responses asking the questions are doing an amazing job...

# Response

THank you so much, that's very kind feedback and I am very glad you find this useful. (The speaker, and the Responses asking the questions are doing an amazing job...)

7afd3bf4-742d-4076-828c-4cb63d59273c

### Question

What if I take the local track and then move to the USA. Will payments then be tied to

### Response

The question is not complete. Please rephrase.(What if I take the local track and then move to the USA. Will 7c038424-d35f-4046-8884-3c798472e9ad

#### Question

Sorry · again, After retirement, the "prime" for UNSMIS (health insurance fee) will be deducted from the Response

The deduction is in CHF so does not matter which track. (Sorry · again, After retirement, the "prime" for UNSMIS (health insurance fee) will be deducted from the pension fund? If chose US\$ track, what happens?) 7c9ec19b-1754-41ea-8259-4d5f8fcafee3

#### Question

If I pre-retire at 57 (NRA is 62) can I choose deferred benefit to start pension at 58?

## Response

Yes, the reduction will apply for 58 years old payments.(If I pre-retire at 57 (NRA is 62) can I choose deferred 7e1fc6f0-e9ad-44fc-a20f-1af4e0c6a10b

### Question

Bonjour, Les questions/réponses d'hier 14 avril 2021 en marge de la cession ne semblent pas être visibles sur UNOG (elles n'apparaissent pas dans le "the recording"), aussi pourriez-vous, SVP, me guider pour les retrouver ? Response

Bonjour, UNOG publiera les Q et A dans le future, j'entends. (Bonjour, Les questions/réponses d'hier 14 avril 2021 en marge de la cession ne semblent pas être visibles sur UNOG (elles n'apparaissent pas dans le "the 7e95de03-f63d-4a11-ada4-cc890a670133

### Question

Does ASHI premium have to be deducted from pension?

## Response

ASHI deduction from your retirement benefit is only an option. Pls contact your health insurance for alternatives (Does ASHI premium have to be deducted from pension?)

7ee2927c-46a2-4886-86ff-9b8cb6fbae09

## Question

Thank you for the presentation

## Response

Thank you so much! (Thank you for the presentation

80051473-6424-41c6-b298-b1afe08cd4f9

#### **Question**

If the marriage between two UN staff lasted 7 years and subsequently they were legally separated for 5 years. Does UNJSPF consider the separated time also for eligibility for spouse pension benefit?

# Response

We take only how many year married to divorce date.(If the marriage between two UN staff lasted 7 years and subsequently they were legally separated for 5 years. Does UNJSPF consider the separated time also for 820715c3-efab-4f0f-ba19-11cda2fe7652

#### Question

Is there a specific month of the year whereby a retiree has to submit Proof of Life form?

## Response

Yes, every year the process starts around end of May or end of June

83381464-7030-413d-ba68-ec35dddc64ee

#### Question

CONGRATULATIONS! Exceptionally good and precise presentation. Thank you

## Response

Thank you, that's very kind and I am happy it was useful. (CONGRATULATIONS! Exceptionally good and precise 83740b67-72e4-4553-b420-2d5e910a14c5

## Question

I have lost my UID, how can I obtain it? Thank you

## Response

Pls send your request to requestUIDonly@unjspf.org(I have lost my UID, how can I obtain it? Thank you) 8379901a-b748-431b-9d07-49003f6fac68

## Question

What is for the UID?

#### Response

You can contact us to request it.(What is for the UID?)

838009d8-8ef0-4f80-878c-38c2e17b154b

## Question

There is no sound

## Response

I am sorry to hear that. We did not receive any other comments like that, it might be only on your side. I checked and we all hear very well. I hope the issue will resolve so that you can hear clearly. (There is no sound) 859ac618-8052-4989-b2f1-dedba8b64934

#### Question

Do I understand correctly that our pension is affected by cost of living AND exchange rate? so there is a cap on the exchange rate but the cost of living presumably keeps going up?

### Response

Yes, our pension is adjusted in accordance to the cost of living in the US and in the country of residence is declared. There is no artificial cap on the exchange rate. (Do I understand correctly that our pension is affected by cost of living AND exchange rate? so there is a cap on the exchange rate but the cost of living presumably 8694bf78-5c00-4dbc-b4df-833ba6ca4736

## Question

The divorced wife is receiving a disability pension. Can her ex-husband claim a pension benefit on her pension?

## Response

Under certain condtions, please contact https://www.unjspf.org/contact-us/(The divorced wife is receiving a disability pension. Can her ex-husband claim a pension benefit on her pension?)

874e0985-383b-4dc9-ad95-7b222589c9f1

#### **Question**

is local track amount concern all P and GS retirees?

#### Response

Yes, the local track (also referred to as "Two Track") can be elected by P or GS retirees. The same conditions apply to all. (is local track amount concern all P and GS retirees?)

87e50e95-136c-4b55-9c4a-a697dc00e340

#### Question

after retirement, if you live in Suisse, all your income from UNJSPF will be taxed?

### Response

The Fund cannot advise on taxation, unfortunately

898a7652-0ede-4ff4-b66f-0a01ced5bd6e

#### Question

Si je choisis la filière USD je serai obligé d'avoir un compte en USD dans mon pays de résidence?

## Response

Pas du tout, vous avez le choix de la monnaie.(Si je choisis la filière USD je serai obligé d'avoir un compte en USD 8b502ed9-6fcd-460b-8998-429a68db8255

#### Question

If I reside in China, can I use UNFCU account for regular pension and opt either USD track or locak track?

#### Response

You have the choice to stay in the US track or request to move to China local track. At the same time you could request to be paid in UNFCU is USD, independently from the track. You could do so either way. (If I reside in China, can I use UNFCU account for regular pension and opt either USD track or locak track?) 8c9326c9-7bab-4cb9-950c-8292dbd0255c

#### Question

Can the ac be a joint with my daughter? (Does the bank account for lump sum payment need to be in Staff Does the bank account for lump sum payment need to be in Staff members name (and in the Home country of 8d0f8127-9428-4965-aefc-251314fe77bc

## Question

It might sound really stupid at this late stage but just to be100% clear: the eventual pension benefit payment calculation has nothing to do with any postadjustment, right?

## Response

That is correct.(Elisabeth Pelster (UNHCR) (Unverified) asked "It might sound really stupid at this late stage but just to be100% clear: the eventual pension benefit payment calculation has nothing to do with any 8f08fc88-8ce5-4aaa-b6e5-ebb13fdce18d

#### Question

If the procedure of divorce is still in process at the separation time?

## Response

If the procedure has not been finalized at the time of separation, you will be separated and your pension calculated as "Married" by the Fund. You will then to advise as and when the procedure is completed, time at 8f5a211a-e48f-4bd4-b416-4e6aa3c5af86

### Question

When one receives a message on MSS, is one automatically notified by e-mail?

You would be contacted by email. (When one receives a message on MSS, is one automatically notified by e-8fe039b1-ffdd-4311-8dec-04c2f4445267

### Question

Can a pension in euros for somenone who is residing in France be paid in a euros bank account in Switzerland? Response

Yes it can(Can a pension in euros for somenone who is residing in France be paid in a euros bank account in Switzerland? Or does it have to be paid in a bank in France?)

9091b405-4af4-436a-b8de-9d762df972a5

#### Question

I still have 8 years to go before I reach early retirement age 62. How does the estimate take into account yearly step increments to my salary assuming my grade stays the same?

## Response

Our estimate module does not calculate nor project any potential step increments. It takes into account what has been lastly reported by the employer in terms of grade/step. Contributions and interest (for lumps sum purposes) are similarly based on last reported grade/step(Pmr (Unverified) asked "I still have 8 years to go 90a8bc23-7eb1-43fe-bc3e-0d44b07796a6

#### Question

Can you list again the documents we need to give to UNJSPF.

## Response

Please refer to this presentation that will be available. Also you could check on the website and search for Separation. If you still have problem, contact us https://www.unjspf.org/contact-us/(Can you list again the 90e03d2a-ad08-419b-884f-a8e6bf1b2c97

### Question

If I opt for USD track and enroll a USD currency bank account but in another country, I assume there won't be Response

You better check with the bank . Bank chargs we do not have control.(If I opt for USD track and enroll a USD currency bank account but in another country, I assume there won't be bank charges? Is that correct?) 915d9687-d3a4-4e5b-83a1-194cb41cea70

#### Question

For JESUS:

## Response

Yes, AFMIE is from 2 to 3pm CEST on Friday. Thank you(For JESUS:

92c7cc02-c713-4241-aee2-01419bcae77d

### Question

Sorry · again, After retirement, the "prime" for UNSMIS (health insurance fee) will be deducted from the Response

Have just responded to your query.(Sorry · again, After retirement, the "prime" for UNSMIS (health insurance fee) will be deducted from the pension fund? If chose US\$ track, what happens?)

937744db-95ff-453b-875a-7575d3453ba3

## Question

For the two-track system, where can we find the information on the 36-month average exchange rate? Response

All exchange Two-track rates are available on our website: https://www.unjspf.org/(For the two-track system, where can we find the information on the 36-month average exchange rate?)

93ebea57-fa23-439c-8a0a-e7c92e94504f

## Question

Is it possible to receive pension on a swiss bank account while we are residing in another country?

## Response

Yes it is(Is it possible to receive pension on a swiss bank account while we are residing in another country?) 94f0a499-fc85-4f06-9ced-8071bf94d997

#### Question

Thank you very much, very useful!

## Response

Thank you!(Thank you very much, very useful!)

954b7155-d91b-4cc5-a300-c25c71bc66bf

#### Question

My spouses's name is indicated in my National Passport and my name is indiacted in his national passport Response

What is your question? (My spouses's name is indicated in my National Passport and my name is indiacted in his 96e6f5db-67db-4078-a877-333f643fc957

## Question

after retirement, if you live in Suisse, all your income from UNJSPF will be taxed?

## Response

The Fund annot advise on taxation, unfortunately

9716ca53-cb20-438a-9823-0a68e4acc71a

#### Question

Lorsque nous envoyons une mise à jour des informations comme « beneficiary » nous ne recevons pas de feedback de la caisse et ne s'avons pas si les informations sont bien pris en compte , y a-t-il sur le site une Response

Vous pouvez toujours mettre a jour en envoyant un nouveau formulaire si vous ne vous souvenez pas. Veuillez noter que le formulaire n'est pas utilise souvent comment le montant residuel n'est pas toujours existant. (Lorsque nous envoyons une mise à jour des informations comme « beneficiary » nous ne recevons pas de feedback de la caisse et ne s'avons pas si les informations sont bien pris en compte , y a-t-il sur le site une 971c6853-2fb2-4b9c-a21e-11339416e59f

#### Question

Can the ac be a joint with my daughter?

## Response

Yes, you can have a joint account with your child. As long as your name is included in the account, the Fund can accept it. (Can the ac be a joint with my daughter?)

98d00270-6fc8-4743-931a-6320f9bb6307

### Question

Sorry:

#### Response

Yes, that is absolutely possible. You can wait as long as you wish before your Deferred Retirement benefit under Article 30 starts into payment. If you wait for ex. 2 years, then two years less of the reduction factor would apply. And if you can benefit from the lesser reduction factor based on the length of your contributory service, then it might be a good idea to wait for those two year, indeed. (Is it possible to separate at 55, defer retirement 991c7527-4b6a-4ecf-83f6-ab054e493153

### Question

I've registered to the 2-track session, not to hear this please. I'm 4 years away from retirement and 2-track is all I need to know at this stage for deciding on early retirement, not the paperwork please.

## Response

We should start in 15 mns(I'm sorry, when can we move to the 2-track system information? (Unverified) asked "I've registered to the 2-track session, not to hear this please. I'm 4 years away from retirement and 2-track is all 9a545818-f8f7-4041-923c-4e59410f9275

## Question

Just a note to thank all the presenters and Responses for this very useful and clear information!

### Response

Thank you very much, it was our pleasure. (Just a note to thank all the presenters and Responses for this very 9b53b549-ac99-4d08-92ad-c543e108e044

## Question

I know we need to request online meetings via your platform but is there any way we could meet in person with a UNJSPF member in Geneva as the calculation of the various options is quite daunting and it would be great to Response

https://www.unjspf.org/contact-us/ please send your request and we will accommodate on first come first served basis.(I know we need to request online meetings via your platform but is there any way we could meet in person with a UNJSPF member in Geneva as the calculation of the various options is quite daunting and it 9d10bbf4-182b-49d6-90b9-4cf49a614965

#### Question

can I ask for lump sum and pension?

## Response

If you elect an early retirement benefit under article 29, which you can get as of your early retirement age, then YES, you can elect to take a portion of that benefit as a lump sum with the remainder payable at an accordingly reduced monthly rate for life. (Luis (Unverified) asked "can I ask for lump sum and pension?") 9da1ebe3-875c-424e-9ce1-968861e41d75

#### Question

Is it possible to defer pension payment for more than 36 months?

# Response

Yes and up until 5 years as per Article 46 (b) of the UNJSPF Regulations. This does however not apply to withdrawal or residual settlement.(Is it possible to defer pension payment for more than 36 months?) 9da42f9e-6718-4a7b-a138-09eb79724d74

#### Question

in the he slide on benefit, is not clear - can disability be claimed after the retirement?

## Response

In principle, a request for a disability benefit has to be logically placed/presented by the employing organization (Medical Services) to the Pension Fund before separation from service. Presentation of a disability case after retirement are extremely rare and should warrant, in principle again, pre-existing conditions. Pls refer to Section 9e5c76e1-1033-47d9-afdd-5f39d462385d

#### Question

Le formulaire "Designation de beneficiaires..." a seulement 4 lignes pour les personnes designees.

## Response

Veuillez lister les bénéficiaires supplémentaires au dos du formulaire en donnant toutes les informations demandées selon le tableau du resto (c-a-d nom, date naissance, contacts, filiation et pourcentage attrbué(Le a013f696-6112-48cb-8250-85b31922c96f

#### Question

Why has the COLA for CH not moved in 13 years?! Clearly the cost of living in CH has gone up in that time! Response

As advised by Sovanna during the Q and A at the end, the Fund has no control over the COLA declaration, which has to be provided to the Fund for each country by the Country concerned. (Why has the COLA for CH not

a018bcde-9510-41b2-a9ee-b867a1a0bf2a

### Question

Bonjour Jesus,

## Response

You need to click on your picture (right upper side of MS Teams), below your email click on "Busy" and choose "Do not disturb". This should remove any disturbing sounds when you receive any messages.(Bonjour Jesus, a025c198-81e1-48a9-bf57-a61a681d8cce

#### Question

Merci au modérateur pour les réponses apportées aux différentes questions des participants en ligne,

## Response

Avec grand plaisir de nous tous. Merci de votre participation et attention. (Merci au modérateur pour les réponses apportées aux différentes questions des participants en ligne,)

a02727ea-1349-43ed-a7ae-0af6ef415001

#### Question

What about other UE countries with EUR as currency?

## Response

diffrent cost of livings in the Euro zone. (What about other UE countries with EUR as currency?) a18c51d2-77ba-4bc3-a0fd-7d257680738a

### Question

why you need a bank statement? Would not be enough just to provide banking information and proof of having Response

Yes, the importance is your name, the bank account number and the routing details so the payments can reach your account. (why you need a bank statement? Would not be enough just to provide banking information and a1ef13ee-9c5e-418d-a182-da33ccc25415

### Question

In Switrzerland?

## Response

It is not possible to simply answer yes or no as exchange rates fluctuates over the years. What may be good today may be less beneficial in a couple of years(ca (Unverified) asked "In Switrzerland?") a23a1912-e201-4c7d-b94c-0f37e62c012f

# Question

Good afternoon quick question regarding early retirement if I benefit from voluntary separation programme and can leave my organisation at 57 instead NRA 62 but separation programme can make me depart at 30 years CS, Response

Depending on the conditions of your programme. All depends on the contributions and your date of separation. Please contact us if that is the case. (Good afternoon quick question regarding early retirement if I benefit from voluntary separation programme and can leave my organisation at 57 instead NRA 62 but separation a244dbeb-365b-4c87-83d9-43dfee463f9c

#### Question

Good afternoon, Upon separation as not decided yet for the track, Is it advisable to use UBS Dollar acct here in Response

No - you have the choice of the bank. It will not change anything for the Fund(Good afternoon, Upon separation as not decided yet for the track, Is it advisable to use UBS Dollar acct here in Geneva than UNFCU Dollar acct in a42f5437-fc5c-4b47-bdb0-5576f4d01dd6

### Question

Can I designate my son as a beneficiary instead of my divorced spouse?

## Response

Yes you can, especially if your son is over 21, age at which he is no longer entitled for a regular child benefit due to his age. (Can I designate my son as a beneficiary instead of my divorced spouse?) a8639499-8cae-484e-8511-24f9f6743d5a

## Question

Is the Pension amount the total amount we will receive or will cost of living be added to it?

### Response

Your monthly retirement benefit will evolve and be increased over the years based on the cost of living increases granted by the Fund(Is the Pension amount the total amount we will receive or will cost of living be a97f5241-4053-4aed-b504-09600c35dd05

#### Question

I plan to retire in France initially, first 2 years . Then, i will move to the US. Should i opt for the dual track or only Response

It would be wise to wait a bit and start off on the USD track until you move away from the US and reside somewhere longer term before making a two track decision. (I plan to retire in France initially, first 2 years . aa7f957a-ba3a-4807-af7e-ef9e23953a51

#### Question

will i pay bank charges if i am on usd track and i ask for my pension to be paid into a usd account in ubs in Response

Please check this with your UBS, they are best placed to advise. (will i pay bank charges if i am on usd track and i ask for my pension to be paid into a usd account in ubs in switzerland) aa9e7230-121c-40c7-86f8-ef0632113df7

#### Question

For local track for Switzerland, how does one prove that he lives more than 6 months in Switzerland in a year?

We need the proof at separation and only if we have a doubt we will request later but we do not need a form every year. (For local track for Switzerland, how does one prove that he lives more than 6 months in ab424c1c-b0f9-405d-b6c6-f1766a62a41f

## Question

I am a GS staff and retiring in 2 yeasr I am in a country where the local currency has devaluated more than 60% Response

You will have to see if that country is under local track and check the costs of living adjustment. You can visit our web and see uner exchanges and cost of living. I May happen that in your case is better to stay under Dollar. (I (Unverified) asked "I am a GS staff and retiring in 2 yeasr I am in a country where the local currency has ac6ed064-47fc-4e04-812e-3bb01a71db6d

### Question

where do we need to go to download the mobile app?

#### Response

In the App stores that apply to your mobile device. For details, please refer to the CE and DCE webpages and acf28dda-501c-4257-811b-04cc732b9d3e

#### Question

if i move after retirement, can i change my country of residence under local track?

## Response

If you are on the Local track, you have to inform the Fund mandatorily of your move and submit proof of residence in your new country of residence(Jonathan (Unverified) asked "if i move after retirement, can i change ae9cedfb-26d6-4255-a43f-25d2baad510b

#### Question

What is time frame to submit annual proof of life statement?

You only have to provide the proof of life (Certificate of Entitlement CE) only once your benefit has been in aecc6f65-bee4-491f-9100-31f125adc138

#### Question

Can I use the Mobile App for certificate of life even though I am in active service? I receive ex spousal benefit.

### Response

If you receive a regular monthly benefit from the Fund, e.g. a Divorced Surviving Spouse's benefit under Article 35bis, then, yes, you have to participate in the annual Certificate of Entitlement exercise and Yes, you can b1fc0848-7a9b-4d8c-8489-fe1a6b9ef339

#### Question

Responses ANSWERING the questions...

## Response

: )(Responses ANSWERING the questions...)

b2423640-26a0-4883-942e-2a35a3f0f595

#### Question

Does the bank account for pension payments need to be in the country of permanent residence?

## Response

Not at all, you have the choice of the bank and its location. Ideally, it is the choice of the currency that matters if opting for the Two-Track system as your retirement benefit is recalculated in the currency of the declared country of residence. (Does the bank account for pension payments need to be in the country of permanent b3caf3fc-6ef6-4e57-b404-0cb5d46e8b1a

## Question

Thank you Christine. It was very helpful.

#### Response

Thank you so much!(Thank you Christine. It was very helpful.)

b594c6d3-b238-4e87-8365-395f06a0b068

## Question

Wouldn't it be smarter in the short run to choose the US dollar, as we can always change later to local track (but Response

yes but I would advice to check before you separate. today dollar track is very low compare to local track. (Wouldn't it be smarter in the short run to choose the US dollar, as we can always change later to local b5bdb001-334d-4443-a540-4908d507dc27

#### Question

You said "Your ASHI will inform us if you decide to opt for the automatic monthly deduction from your

# Response

Yes it would if UNSMIS is your ASHI(You said "Your ASHI will inform us if you decide to opt for the automatic monthly deduction from your retirement benefit" So UNSMIS will do the same?)

b5e45545-69bf-4922-a36e-6817957d95a9

#### Question

Why are my questions not being featured or answered?

# Response

Hello, it seems all questions are being answered. Could you kindly let me know which one they were and I will check and make sure we respon again. (Why are my questions not being featured or answered?) b7c612b5-c407-4b5d-9f56-f444b1efc628

### Question

Après 30 ans de cotisation à la caisse des pensions, la part des Nations Unies est-elle toujours créditée dans les contributions ou seulement la part du fonctionnaire ?

Les contributions versées par l'employeur restent à la Caisse et vos contributions vont dans votre compte de participant aussi longtemps que vous êtes employé(e) et cotisé(e).(Après 30 ans de cotisation à la caisse des pensions, la part des Nations Unies est-elle toujours créditée dans les contributions ou seulement la part du b82c7431-8369-461d-b5b8-19b1d06fc554

#### **Question**

If you live in Switzerland, can you choose US\$ track? After a few years, when the US dollar up, then choose the Response

You question will be addressed later in the presentation.(If you live in Switzerland, can you choose US\$ track? After a few years, when the US dollar up, then choose the local track?)

b8d3bb96-2b3e-4006-ac69-b1d60da7c1f4

## Question

Is the prove of life always done by the staff member or it can be done by the emploer organization? Response

The retiree's signature is required.(Is the prove of life always done by the staff member or it can be done by the b9b6807b-0633-4931-a64b-e88affc73ad3

## Question

What track to use if temporarily staying here in Geneva for 2 years as spouse still working in UNOG and final Response

Please follow the presentation that will be useful for your decision. (What track to use if temporarily staying here in Geneva for 2 years as spouse still working in UNOG and final destination is Australia?) bb3ccb9c-d207-4851-bc67-db7a80ba9579

## Question

Can you request a lump sum to be made in several currencies (part in CDN and part in CHF)? Thank you Response

Negative. More details later in the presentation.(Can you request a lump sum to be made in several currencies bbd10a09-0709-4ff5-8f0b-6b919beb3dc2

## Question

If I don't have a spouse and secondary dependent, can I still change my designated beneficiaries if I have started Response

Yes, by sending an updated form.(If I don't have a spouse and secondary dependent, can I still change my designated beneficiaries if I have started already receiving the pension?) be7f0968-82df-4ed8-81d1-c09b739949f8

# Question

What is CAP amount?

## Response

The CAP is the maximum local track benefit value payable above which Pension Fund will not pay/follow the foreign exchange fluctuations in case those would be higher. The CAP is the 110% value of your local track bf24f48e-4357-4054-8399-0a3abc303256

#### Question

How are we to live if and meet finacial committments payment of pesnion will take over two months to process. Response

Please plan at least for 3 months. (How are we to live if and meet finacial committments payment of pesnion will bf4b046d-e181-42fc-9797-b7b71e75e646

### Question

Is the future pension payments adjusted based on future changes in the Annual Pensionable Remuneration? Th Response

Negative. Plse wait for the presentation in the moment for more details(Is the future pension payments adjusted based on future changes in the Annual Pensionable Remuneration? Th) c07329df-7507-46b0-81d4-19bf6614a0d7

### Question

Thank you so much to all the presenters and Responses for giving their time, and giving such great

# Response

welcome(Thank you so much to all the presenters and Responses for giving their time, and giving such great c09aa64f-23ca-499d-836d-335d51b313fc

## Question

Is it possible to have the pension deposited in two different bank accounts but the same currency? e.g. 50% Response

No it is not possible(Is it possible to have the pension deposited in two different bank accounts but the same currency? e.g. 50% UNFCU and 50% another local account)

c0bf3b4d-7935-4a20-96ed-4c07d63feb92

## Question

Does ASHI premium have to be deducted from pension?

## Response

only if you decide to do it. You will have to contact them and sign an agreement. (Does ASHI premium have to be c375179e-83fe-4ce5-a57a-568414d4c581

## Question

We can opt increased lump sump payment.?

## Response

Upon separation, you have to make the choice of the amount of the lump sum payment based on your total contributions and interest and the actuarial value calculated based on your annuities (we pay the higher of the two if opting for a maximum amount). Alternately, you may decide for a fixed amount which cannot be higher c5f129b6-ed97-481e-9649-f966a4118599

## Question

Hello, What happens if the future retiree does not have a personal E-mail address and therefore cannot Response

Please create your personal email box.(Hello, What happens if the future retiree does not have a personal Email address and therefore cannot mention it to the Fund in New York or in Geneva?) c6a8282b-4968-4bce-8f33-c1c79098435b

## Question

A good Question was just asked, but the Answer was not clear. 1. How can we be sure the A2 Beneficiary form has been received and registered? 2. What do the last 17 words of the Answer mean? (Answer was: Vous pouvez toujours mettre a jour en envoyant un nouveau formulaire si vous ne vous souvenez pas. Veuillez noter Response

You could contact us to confirm, but in most cases the form will not be used as it is used when the amount paid out is less than the amount contributed plus interest. If you take a lump sum for example, there is no longer any residual amount. (A good Question was just asked, but the Answer was not clear. 1. How can we be sure the A2 Beneficiary form has been received and registered? 2. What do the last 17 words of the Answer mean? (Answer was: Vous pouvez toujours mettre a jour en envoyant un nouveau formulaire si vous ne vous souvenez c6fc9d5a-a8f8-4891-a77b-de67009b5f9d

## Question

Sotty but I still did not get if ASHI and UNSMIS are the same. Thanks for your patient Response

Pls do ask this question to your health insurance. Thank you for your understanding. (Sotty but I still did not get if ASHI and UNSMIS are the same. Thanks for your patient)

c8810278-f80d-4d25-bef1-f31f48d0e1b9

### Question

Does the estimate take into account a period of work at 80% when providing a full pension calculation? In case Response

Provided this information of part time work was duly reported to the Fund, yes, however, to be sure, you may wish to contact the Fund via the online Contact Form https://www.unjspf.org/contact-us/ and request c89798fc-f716-43c8-a014-243f46ea1924

#### Question

This presentation is not available at pre-retirement programme documentation 2021

## Response

Please go to Week 2 and click on 13 April link and it is on page 124. Thank you(This presentation is not available at pre-retirement programme documentation 2021)

ca35910f-9c03-4ad1-ac63-74be11ae4b52

#### Question

what happens if we choose the local track and then move to another country?

## Response

In that case you would have to inform the Fund by submitting form Pens.E/11, which you can access inside your MSS account, together with a new Proof of Residence document

ca3fc227-f073-4d79-9555-f6a319c8c9e1

#### Question

AMFIE which is a Luxembourg bank for international officials. Will you transfer pension there?

#### Response

Yes we shall if it is your choice(I understand that my pension can be paid into AMFIE. Is that correct? (Unverified) asked "AMFIE which is a Luxembourg bank for international officials. Will you transfer pension caae0e02-47c5-45b3-bcdf-b229fa437aff

## Question

My spouse and i are bothe working with the UN. In the case, after retirement, one of us is passing away, will the surviving spouse receive the surviving spousal benefit?

# Response

Yes if married at the time of demise(My spouse and i are bothe working with the UN. In the case, after retirement, one of us is passing away, will the surviving spouse receive the surviving spousal benefit?) cad6b716-b9f8-4fda-ad18-2419c3a33973

### Question

I am unable to access my UNJSPF Member service

#### Response

Please request in the contact us.(I am unable to access my UNJSPF Member service ) cb513f63-5bef-4744-ba55-8ccb10955c5f

#### Question

What is the difference of our "Retirement number" and the Unique UNJSPF ID for the form of "change mailing Response

Some people have more than one retirement numbers. Please always use the Unique ID. (What is the difference of our "Retirement number" and the Unique UNJSPF ID for the form of "change mailing address"?) cb5157ec-b0aa-4f70-907a-ff427e6b881f

#### Question

I'm confused (sorry) If the post adjustment plays no role in determining the pension benefits, how arethe best

The 36 month average exchange rate is calculated using the last 36 mid-month UN operational exchange rates counting backwards as of the last month of participation into the Fund.(Elisabeth Pelster (Unverified) asked "I'm confused (sorry) If the post adjustment plays no role in determining the pension benefits, how arethe best last cc5eb964-a14b-4b54-b445-f2f14414156f

#### Question

after retirement, if you live in Suisse, all your income from FUND will be taxed?

#### Response

The Fund does not regretfully provide taxation advice. Please consult with your local fiduciaire for further details. Thank you.(after retirement, if you live in Suisse, all your income from FUND will be taxed?) cc8bb767-ca9f-485e-88b1-c36212c1614a

## Question

When does the "prospective survivor" appear in the estimate? For which reason? Is it for all cases?

## Response

Prospective survivor would appear if a spouse or dependent officially declared is registered in our system(When does the "prospective survivor" appear in the estimate? For which reason? Is it for all cases?) cdb0eb5c-92fc-411a-96fd-271bb70d4fc5

#### Question

retired in Switzerland, can FUND pay US\$

## Response

Yes, absolutely, it is possible, however, you may want to make sure to have a USD account, if possible. (retired ceae4f95-8e81-4e26-bfaa-415981933157

#### Question

will the UID MSS be the same as the UID ESS?

## Response

You should not have access to ESS. Those are for employers officials only.(will the UID MSS be the same as the cf64cab2-9bfd-4418-9971-e905fb4f5229

## Question

If five years after your retirement you decide to change from the US Track to the to the local rate, which years will be considered for the calculation of the average of the 36 months?

# Response

The average of 36 months exchange is always going back at date of separation.(If five years after your retirement you decide to change from the US Track to the to the local rate, which years will be considered for d3163bea-2a6a-4029-86ab-13283bb4ecfb

### Question

Si on recoit la pension sur un compte en Suisse et qu'on est résident dans un autre pays, est-ce qu'on paie les Response

La Caisse ne peut repondre aux questions d'impots. Veuillez contacter les experts en la matiere. (Si on recoit la pension sur un compte en Suisse et qu'on est résident dans un autre pays, est-ce qu'on paie les impots sur la d3379eac-cd3e-4472-bf85-f010db6c2630

## Question

True or False. Every required document can be submitted by scanning signed originals, creating pdfs, and using Response

## TRUE:)

d3892ff4-cb0a-4be6-9571-09daf2d92121

#### Question

So most people retiring in CH choose USD or local?

It does depend on the time at which you retire adn the value of the exchange rates at that point. The best is to retire on the Dollar track, then seek advice from the Fund and/or run your Two-Track estimate using our MSS d401cf4c-ecf8-40ed-8b2e-7ddcf823ef87

#### Question

Comme demandé ci-dessus, peut-on avoir cette présentation en français? Merci

## Response

Cette presentation est seulement en anglais mais les informations sont disponibles en français sur le site de la Caisse www.unjspf.org(Comme demandé ci-dessus, peut-on avoir cette présentation en français? Merci) d6ca7c09-83ae-426b-ac3a-c99f9641c621

#### Question

Is the lump sum taxable in Switzerland?

## Response

Kindly check tax office.(Is the lump sum taxable in Switzerland?)

d7369838-1f0c-4f5b-8f02-86c0c2db116d

#### Question

Many thanks \_\_/\\_\_

## Response

Thank you : )(Dee Suwandee (Unverified) asked "Many thanks  $\_/\!\!\setminus\!\!\_$  ")

d7947272-0813-446e-aea9-3f46fdb2cfdd

#### Question

thanks - he just answered it

## Response

great, thank you (Jonathan (Unverified) asked "thanks - he just answered it")

d7a651da-81f7-4008-813a-9e0d6d80177f

#### Question

Can the pension fund provide us with information on the taxable part of our income?

# Response

no I regret no. We work with 180 Countries no possible to follow all the tax (I understand that my pension can be paid into AMFIE. Is that correct? (Unverified) asked "Can the pension fund provide us with information on the d91310e1-8864-4436-9bf9-c060376680b3

### Question

Thank you for this second day of presentation, very useful!

## Response

Thank you for your attendance, much appreciated! Yes, a lot of information, hopefully it will be useful. (Thank you for this second day of presentation, very useful!

d973d0cc-8f89-49f2-b9c3-8c4a64c241c7

## Question

after all these explanations, easy to get lost about what are the advantages of choosing local track. could you Response

The Two-Track system offers a better protection against foreign exchange fluctuations as you have a minimum and maximum guaranteed amount. Those amounts will fluctuate themselves with time based on the evolution of the exchange rates and CPI adjusments.(after all these explanations, easy to get lost about what are the da48e794-4861-4868-9e11-50e4e7aa7910

### Question

I'm wondering if the Response can see my questions

## Response

Pls repeat your question if you do not see an answer in 10 mns(Maribel Ortiz (Unverified) asked "I'm wondering db188c99-b096-4177-91b0-b0be9901a7eb

#### **Question**

or if you are not in intellectaul state to return it?

## Response

If the retiree is not able to manage his/her own affairs, a legal guardianship must be nominated. For more details on this topic, please visit our website.(or if you are not in intellectaul state to return it?) dbd828b7-1340-42a5-9bb3-9eae31f40b68

## Question

SO, if I understand, if the USD is on an upward trend when I retire, I'm better off delaying my decision to opt for Response

Correct(SO, if I understand, if the USD is on an upward trend when I retire, I'm better off delaying my decision to dc16e40b-f8ea-4ada-9d0e-3aa2c6462bcb

#### Question

Is this the two track session. So far it has nothing to do with the title. It looks more as yesterdsays' session on Response

The 2 track will come soon.(ILO Llobera (Unverified) asked "Is this the two track session. So far it has nothing to do with the title. It looks more as yesterdsays' session on separation") dc59f579-444b-4f4e-a76f-2d3f18190dcc

#### Question

AASHI - WHAT IS THIS

#### Response

ASHI: After Service Health Insurance dd91ca4a-2e4f-420b-8eb9-a5c86ad0483a

## Question

Does the statement of benefits make a distinction between what the organizations contributed and what the staff member contributed as in my country I understand that the tax is only payable on the organizational part Response

No it does not - You would have to place a special request to the Fund in writing clearly requesting presentation of the employer's share in the delivered attestation (Does the statement of benefits make a distinction between what the organizations contributed and what the staff member contributed as in my country I understand that ddd4f0bd-f26b-478a-b6f3-60b17da0a76c

#### Question

I have a INR Account in India, is USD track beneficial to me as I will be residing in India after retirement. thank Response

You will have to request at date of separation as we will take exchange rates at that time. Today could be and in 6 months may not .(I have a INR Account in India, is USD track beneficial to me as I will be residing in India ddd5ca4d-e263-47d9-9402-45fc829e3d7b

#### Question

If I take the local track and first live in a country in the euro zone. If I move to another euro zone country after a few years how does that affect my pension. Will it only affect future CPI adjustment?

## Response

Yes, Cost of living in each country is different and depending your declaration as country of residence.(If I take the local track and first live in a country in the euro zone. If I move to another euro zone country after a few de79a5db-76b9-470a-a771-f57cf979e7b6

#### Question

I am French. Can I get the pension in USD, and a few years later decide to move from USD to Euros?

Absolutely(Johann (Unverified) asked "I am French. Can I get the pension in USD, and a few years later decide to e0471332-dba3-4e96-beea-41ee787547cc

#### Question

Does the bank account for pension payments need to be in the country of permanent residence?

### Response

no. but if you are in the local track the account should be in the same currency as the country of residence. (Does the bank account for pension payments need to be in the country of permanent residence?) e12aacda-564c-4181-bc82-bf72f69c9053

#### Question

sorry not even but event

## Response

Yes you can(Can I nominate my 2 nieces for Residual payment in the even of my and my spous's death? e5229666-2b22-47f8-b54a-3e5b48606fe8

## Question

Donc le taux de pension dépens du pays de résidence ou non pas du pays ou on recoit la pension?

## Response

Le taux de change double filière dépend du pays de résidence. Vous pouvez effectivement recevoir votre pension dans un autre pays (ex double filière France calculée en EURO mais payée en Suisse dans une succursale d'une banque espagnole qui aurait un bureau à Genève)(Donc le taux de pension dépens du pays de résidence e5b9f94d-b669-49a4-a556-9ced5fb57b23

#### Question

My questin was to know if years of service will allow to early retirement with full payment. If there's any option to value years of service a part of the age of retirement

# Response

You cannot contribute when you are not a participant, thus a staff member being employed. (My questin was to know if years of service will allow to early retirement with full payment. If there's any option to value years of e64cad12-931b-4d62-83b9-759f9d769fd8

#### Question

Si on recoit la pension sur un compte en Suisse et on est résident dans un autre pays, est-ce c'est la Suisse qui est prise en consideration pour la prime, ou le pays de reésidence?

## Response

La Caisse ne possede pas d'elements concernant les impots. Veuillez consulter votre financier. (Si on recoit la pension sur un compte en Suisse et on est résident dans un autre pays, est-ce c'est la Suisse qui est prise en e65419dd-191b-4c6c-929d-317202343512

#### Question

For retirees (or spouses) with dual nationality, are IDs from both required?

## Response

Negative. We only need proof of identity and birth date. (For retirees (or spouses) with dual nationality, are IDs e73ebce1-5bb3-43ee-8b49-a8b9ce426c0b

## Question

Bonjour, où puis-je touver l'enregistrement de cette presentation et celle d'hier? Merci d'avance.

#### Response

Vous pouvez trouver toutes les presentations dans cette page :

e768566b-693a-49c2-b778-f5f1e2a0990c

### Question

I have noticed that the 36 month average exchange rate usd against chf is going down in the last 3 years. If it goes down further, how does this effect my pension if I take the local track. Does is mean I will receive less Response

This important question will be addressed during the Two-Track presentation(I have noticed that the 36 month average exchange rate usd against chf is going down in the last 3 years. If it goes down further, how does this ea197bac-a82b-4f5f-b82d-aae0d1f2bed6

## Question

j'ai travaillé à temps partiel pendant un certain nombre d'années. Est-ce pris en compte dans le calcul par le MSS Response

Oui - si votre organisation nous a bien rapporté toutes les périodes pendant lesquelles vous étiez à temps partiel bien sûr(j'ai travaillé à temps partiel pendant un certain nombre d'années. Est-ce pris en compte dans le eb52ad77-40f5-46ae-8095-5b0af9195297

#### Question

I ran an estimate a year ago and one just yesterday. All the input information was the same in both, including the same separation date and zero lump sum. However, my benefits (pension paid) are different (latest estimate higher than previous one). Can you explain why, please? I would have expected them to be the same. Thank you. Response

This is because in the meantime your Pensionable Remuneration rates probably increased and have been updated in the Fund's records, i.e. the estimate tool can base the more recent calculation on more recent data. (I ran an estimate a year ago and one just yesterday. All the input information was the same in both, including the same separation date and zero lump sum. However, my benefits (pension paid) are different (latest estimate ebe91b15-8ba7-4902-9c15-8d63f8f1b156

#### Question

can i submit copy of my Marriage Certificate

## Response

Yes you can, pls ensure the copy if clear and not truncated - All pages required if presented in more than ed586ed6-35d9-49f9-a2c5-a0367144fe43

## Question

So if we have other income coming in, and we live in France or CH, isn't it better to choose US dollars? Then if we need FS or euros, we can exchange them when rates in our favour?

## Response

Please see your financial advisor for your particular situation. (So if we have other income coming in, and we live in France or CH, isn't it better to choose US dollars? Then if we need FS or euros, we can exchange them when ed65245e-27ff-46b8-9f81-174b1f5f6a7b

### Question

if consumer price index rises 1% every year, then it is not taken into account?

#### Response

It will be taken into account once the Adjustment has reached the required % rate at which time the adjustment will be made taking into account all past adjustments that could not be applied, yet, because they were at a too low % rate. (if consumer price index rises 1% every year, then it is not taken into account?) f104349d-57f4-4d4f-b9ec-9fcc059d6556

### Question

In a high inflation country, financially, which track is better - USD or Local track?

## Response

If the situation is not stable, it is better to stay on the US track when you can always move to a local track any time you wish.(In a high inflation country, financially, which track is better - USD or Local track?) f24e2535-40fa-4be5-8a15-33fb06909817

## Question

If we switch from dollar track to local track 2 years after separation, do you still use the 36 month average exchange rate at time of separation, or 36 m average exchange rate at time of request fr change of track? Response

Yes always going back to separation date and any cost of living adjustment from date of separation to today.(If we switch from dollar track to local track 2 years after separation, do you still use the 36 month average f46ab062-52be-4e84-83e8-3c6fdca5b112

### Question

Could you explain again, just briefly, what is the FAR

## Response

The FAR is the Final Average Pensionable Remuneration f498612c-d75b-4973-8d5f-613b0b47fc90

#### Question

Does working 80 per cent in my last year of service reduce my pension in any other way apart from the time Response

Part time work will impact your "Rate of Benefit Accumulation" (ROA), as it will be pro-rated in proportion to your part time work. This is the only impact on your benefit. (Does working 80 per cent in my last year of service f52e42f2-3dba-4e30-9abc-9b32dad9737f

### Question

Can a separated spouse (not divorced) be the beneficial of the fund in case of the death of the member? Response

Yes.(Can a separated spouse (not divorced) be the beneficial of the fund in case of the death of the member?) f73871bd-11c9-486f-ba3a-0895a102fb8f

#### Question

Is it possible to request advance payment to cover the time between separation and processing the information Response

No. The benefit needs to be calculated.(Is it possible to request advance payment to cover the time between separation and processing the information submitted?)

f8bc5069-6264-4401-b197-263a3e3ed87e

#### Question

I was told that the estimates can vary from the actual benefit because of lags in reporting contributions by your Response

If, indeed, pension related information was not duly reported to the Fund by your employing organization, then the estimate cannot take the missing info into account and it may result in related discrepancies in the estimate. This does not happen often but it can happen. These issues are then addressed as part of the in depth case review, contribution reconciliation process and audit of such benefit. Again, these are exception cases. (KUTCH, f8d8dec3-7116-4e92-ae47-cb975fec0515

## Question

sorry i missed if you can go back from 2 track to USD?

### Response

No, once you have elected the Two Track, this is a life long choice fa8f55fe-c40f-494f-bcfd-1b633e9aecb7

#### Question

Can a change of residency to another country be eligible to revert from local track to dollar track

## Response

no unless there is a country with not local track(Can a change of residency to another country be eligible to fb710441-3a0f-45c3-9fe9-19423d7a4486

## Question

I have lost my UID, how can I obtain it? Thank you

## Response

Please write to requestUIDonly@unjspf.org. Unfortunately, there are some delays currently, receiving the response. It might be faster to call the Fund's Call Center to request the UID. Contact details are here: fbcca97e-6cdd-4a69-9410-54863f9f41b2

## Question

Est-il possible d'avoir le lump sum payé en euro, tout en gardant la filière USD?

## Response

Oui, c'est possible. Cependant, vous devez comprendre que la Caisse payera votre somme en capital en Dollar US et que la somme sera convertie par la banque recevant les fonds le jour de la transaction. Vous n'aurez donc aucun controle sur le taux de change. (Est-il possible d'avoir le lump sum payé en euro, tout en gardant la filière fc33a027-96a0-485d-a360-10947ba7682f

### Question

Upon separation, application of residency might take 2-3 months, during this period with no proof of residency yet, is it advisable to receive my pension through my UBS Dollar Account or UBS CHF Account? When possible Response

If you decision is to opt for local track you can already send E10 form at separation and provide the proof later. Most of the time there is a way to proof in weeks not months. (Upon separation, application of residency might take 2-3 months, during this period with no proof of residency yet, is it advisable to receive my pension through fd0c965d-bb85-4443-a288-a9ce71b1a8b1

#### Question

Apart from New York and Geneva (probably Vienna too?) does the Pension Fund have offices and staff in the field (at UN Regional HQs and Country Offices) that can be approached directly? Or the Fund can be approached Response

Besides NY and Gva, the Fund has recently established liaison offices in Nairobi and Bangkok(Apart from New York and Geneva (probably Vienna too?) does the Pension Fund have offices and staff in the field (at UN Regional HQs and Country Offices) that can be approached directly? Or the Fund can be approached at only fd694736-e006-46fd-8a1d-34c9f04e444d

#### Question

The payment is done at the end of the month, a precise date or the last day of the month?

## Response

You question will be addressed later in the presentation. (The payment is done at the end of the month, a fdd26ae9-de4b-4137-a53c-eccd4b93de18

# Question

Can we receive the pension on our Swiss account if we are a French national residing in France

### Response

Yes, you certainly can. (Can we receive the pension on our Swiss account if we are a French national residing in fde0def6-dd76-434b-b297-c7557cb07121

#### Question

Question au Modérateur Etes vous certain(ne) de l'adresse mail que vous avez communiquée pour contacter le Response

Oui - l'adresse est MSSsupport@unjspf.org - Veuillez visiter notre site public sous la rubrique Accès pour plus d'information. Merci(Question au Modérateur Etes vous certain(ne) de l'adresse mail que vous avez ff5aac4c-b83f-41dd-a81d-88fac39ba701

### Question

After retirement, the "prime" for UNSMIS (health insurance fee) will be deducted from the pension fund? If

Your ASHI premium is a percentage of your monthly payable retirement benefit. The track choice has no relevance in this case. (After retirement, the "prime" for UNSMIS (health insurance fee) will be deducted from ff8f16b7-d8ea-430c-8221-1e6aa360c034

## Question

I have already submitted divorce documents to the Pension Fund. Shall I submit it again at the time of Response

You do not have to. If you are in doubt, an additional copy would not harm.(I have already submitted divorce documents to the Pension Fund. Shall I submit it again at the time of separation?)