

PRE-RETIREMENT PENSION TOWNHALL

11 OCTOBER 2022

Client Services and Outreach Section, UNJSPF

Bangkok-Geneva-Nairobi-New York



Today's Presentation...

Intro) Summary Overview

I) Definitions and Key Factors of the UNJSPF

II) Participation in the UNJSPF

III) Your pension benefits

IV) Calculating Retirement benefits

V) Survivor's and other benefits

VI) Separation from service

VII) UNJSPF website & Member Self-Service

VIII) How to contact the UNJSPF

IX) Useful Information for Retirees

X) Employment of Retirees



Disclaimer...

This presentation is made available for the convenient information of the UNJSPF participants, retirees and other beneficiaries.

Should there be any ambiguity or inconsistency between the information provided herein and the UNJSPF Regulations, Rules and Pension Adjustment System, any decisions will be based on the appropriate provisions contained therein.

Should this presentation be provided by staff other than the staff of the UNJSPF, any ambiguity or inconsistency should likewise be clarified either with the appropriate provisions, or through communications with the staff of the Fund.



Intro:

Summary Overview



The UNJSPF – Your Pension Fund:

What is it and what does it do?

Scope and purpose of the UNJSPF



RETIREMENT

To provide participants with vested pension rights at retirement age with a pension representing *income* replacement proportionate to the participant's length of contributory service and salary earned during service.

Vesting is required, i.e., you must have contributed to the Fund for 5 years or more to be entitled to a form of life-long retirement benefit.

DISABILITY and DEATH

To provide benefit coverage and income replacement in case of (i) disability (for the participant) or (ii) death -in service or after retirement- (for entitled survivor/s).

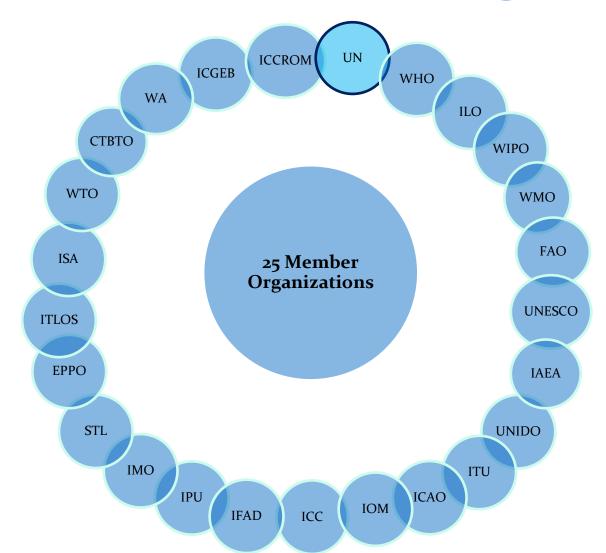
Vesting is NOT required. You are covered for this risk of disability and death from the moment you qualify for UNJSPF participation, provided you were medically cleared at that time.





The staff of 25 UNJSPF Member Organizations

A
JOINT
Pension
Fund



The UNJSPF in a few key numbers



YOUR PENSION FUND IN BRIEF

- Established by UN General Assembly in 1949
- Currently, the Fund serves 25 Member Organizations
- •Number of active participants by end of 2021: 137,261
- Periodic benefits in award by end of 2021: 82,312
- •Around 300 staff from over 60 countries in Fund offices in New York and Geneva, as well as in 2 liaison offices, Nairobi and Bangkok; including the Fund Pension Administration, the Office of Investment Management and the Fund Secretariat.

FUNDING STATUS

- Market Value of Assets: USD 87 billion (as of 31 March 2022)
- Contributions Received: USD 2.97 billion per annum (as of 31/12/2021)
- Benefit Payments: USD 2.98 billion per annum (as of 31/12/2021)

For more information on the assets and investments of the Fund, please visit:

https://oim.unjspf.org/

For a brief video on the history of the Fund, please visit:

https://www.youtube.com/watch?v=0k4a61ykhWA

For a brief video on the how the Fund functions as a defined benefit plan, please visit:

https://www.youtube.com/watch?v=30I00cSY3ms

Weekly Fund Performance <u>Historical Fund Performance - UNJSPF</u>





Report: Total Fund MV _Weekly Website Report

Title:Daily Returns

Reference Date:9/23/22

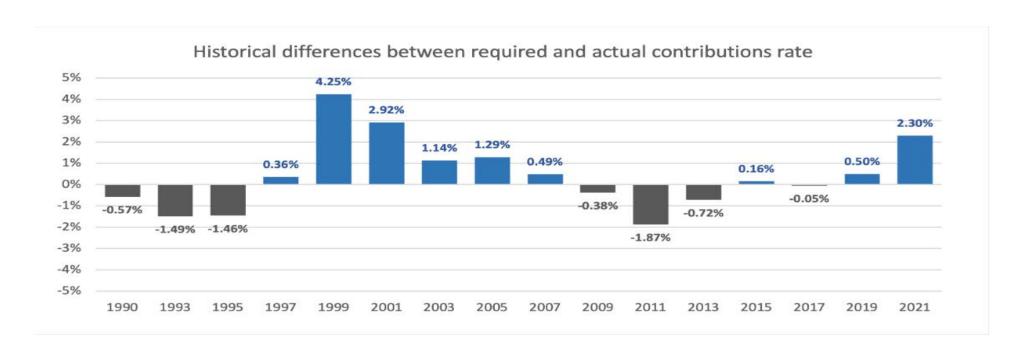
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Benchmark: Primary Benchmark

	MOVI at an Butter	% of Total Latest	ROR			
Group/Account	MV Latest Date	Date	1 Week	MTD	QTD	YTD
United Nations (63843)	75.525.240.884	100.00	-3.02	-4.74	-3.45	-17.51
Total Public Equity (1073865948)	37,955,379,196	50.26	-4.87	-7.15	-4.48	-25.55
Private Equity (88033)	6,327,092,813	8.38	-0.48	-0.60	-1.61	-6.55
Real Estate (1073907692)	6,864,785,147	9.09	-0.58	-0.84	-0.83	4.48
Real Assets (1073846784)	335,448,317	0.44	-0.00	-0.12	-0.64	-0.24
Total Fixed Income (63868)	22,591,272,511	29.91	-1.48	-3.16	-3.44	-12.14
Investment Cash (157973)	1,034,597,622	1.37	0.05	0.16	0.43	0.57
Treasury & Operational Cash (1073898798)	416,665,277	0.55	-0.03	-0.10	0.24	-0.06

PLAN DESIGN: Actuarial Valuations – Historical differences between required and actual contribution rates





- As of 31 December 2021: small surplus of 2.3% (based on difference between required and actual contribution rate)
- Fund is financially sound.



The UNJSPF is A DEFINED BENEFIT PENSION PLAN

What is a Defined Benefit Pension Plan?



The UNJSPF is a <u>Defined Benefit Pension Plan</u> (as opposed to a Defined Contribution Plan):

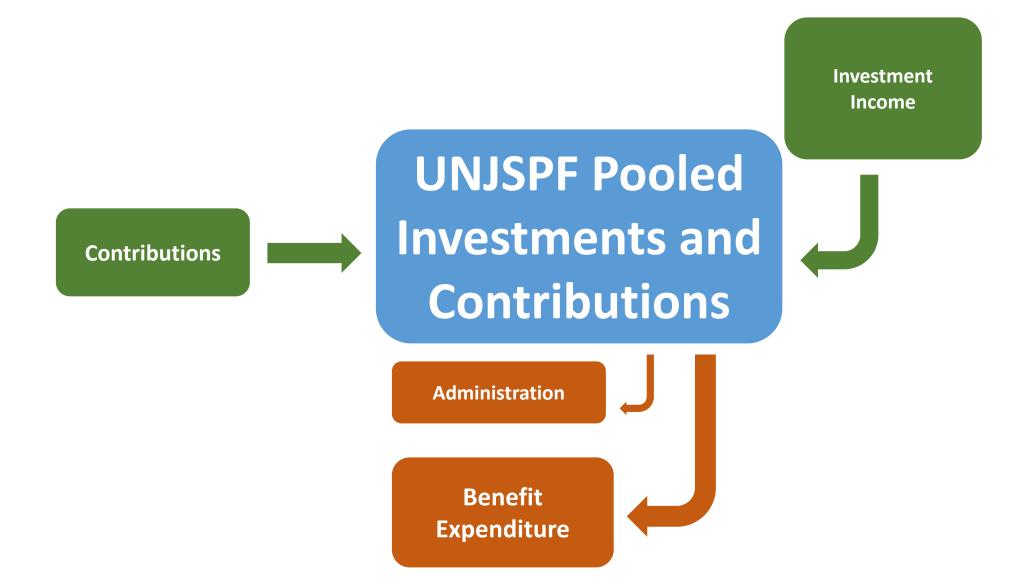
- All contributions are combined into one asset pool.
- Periodic Benefits (like retirement benefits) are determined based on established factors and formulas, that take into account the length of your contributory service, your final average income level and your age at the time of separation.
- Investment returns *DO NOT* influence benefits, instead investment risk is assumed by the UNJSPF.

IN A DEFINED PENSION PLAN the employer promises the employee on retirement a periodic benefit that is predetermined or "defined" by a formula which considers the employee's earnings history, years of service, and age, as opposed to directly refunding what the employee and employer contributed over the years and the investment returns on those contributions. THE "RISK" LIES WITH THE FUND, NOT THE PARTICIPANT as the Participant will receive the same benefit regardless of the performance of investment markets.

NOTE: The UNJSPF Pension Scheme is US Dollar based. <u>Contributions</u> are reported to the Fund in USD and all UNJSPF benefits are initially calculated in USD.

How does it work?







Part I:

Definitions & Key Factors



- Date of Entry (DOE): The date on which you first become a participant in the UNJSPF.
- Contributory Service (CS): The period (in Years, Months, & Days)
 during which you pay contributions to the UNJSPF. One of the
 Key Factors in calculating a monthly pension benefit. The length
 of your CS will translate into your ROA (see below)
- Rate of Accumulation (ROA): The amount of pension benefit in percentage terms you earn for each year month and day of your Contributory Service. It is one of the Key Factors in calculating a periodic pension benefit (meaning a benefit paid regularly every month for life, or for a duration in time, e.g., retirement benefits). Maximum accumulation rate attainable = 70%



- Pensionable Remuneration (PR): The scale used to calculate your monthly pension contribution based on your Grade & Step.
 - Looks like a salary scale, but is used only for pension purposes
 - <u>For Professional staff</u>, the PR scale is applicable to every duty station around the world. The same Grade and Step during the same months will have the same PR rate and, therefore, pay the same amount of pension contributions.
 - For Local/General Service staff, the PR scale is equal to your gross salary plus any pensionable allowances (such as language allowance).
 - PR scales are determined by the International Civil Service Commission (ICSC).



- Final Average Remuneration (FAR): One of the Key Factors in calculating a monthly pension benefit.
 - The *average* of the highest *36 months* (3 years) of PR rates during your last *60 months* (5 years) of contributory service prior to your separation from service. The FAR is a reflection of your income level during the last years of your contributory service in the Fund.
- Basic Pension Calculation for <u>periodic</u> pension benefits: Uses the Key Factors explained:
 - ROA multiplied by FAR
 - Note well!: The longer your Contributory Service, the higher your benefit due to the increased ROA
 - For retirement benefits: the calculation also takes into account your AGE at the date of separation to determine whether a reduction factor must be applied to your benefit or not.
- Vesting: Acquiring periodic pension rights. Being vested in the UNJSPF implies that you have become eligible to elect a lifelong retirement benefit from the Fund. Vesting requires that you contribute to the UNJSPF for a minimum of 5 years.
 - You are vested for disability and death (in-service or in disability/retirement) benefits on your First Day of Fund participation, provided you were medically cleared when you joined your organization.
 - You are vested for a lifelong retirement benefit once you have completed 5 years of Contributory Service.



- Normal Retirement Age (NRA): The age at which, upon separation from service and if you are vested, you are eligible to elect a full, monthly retirement benefit, payable for life, without any reductions.
 - Your NRA is an acquired right, based on your Date of Entry (DOE) into the Fund, and will not change while your Participation continues. NRA is a UNJSPF concept and is independent of your organization's HR rules. The NRA is based on your DOE. You can work beyond your NRA, if your organization allows, in which case your Fund participation will continue.
 - There are currently 3 Normal Retirement Ages (NRA) for pension purposes in effect:

If your DOE is:	Your NRA is
Before 1 January 1990	Age 60
From 1 January 1990 to 31 December 2013	Age 62
On or after 1 January 2014	Age 65

Likewise, your DOE will determine when you are entitled to an Early Retirement Benefit:

If your DOE is:	Your Early Retirement Age is:			
Before 1 January 2014	Age 55			
On or after 1 January 2014	Age 58			



- Mandatory Age of Separation (MAS): The age your employing organization (not the Fund!) sets as the date at which you must separate from service.
 - MAS is not a UNJSPF concept, and the Fund does not consider it in any way.
 - Your MAS and NRA may or may not be the same; your MAS may be later than your NRA as it is independently determined by your organization.
 - You may continue to work past your NRA, the NRA is simply the first date at which you are eligible to elect a full pension benefit without any reductions. The Fund will not force you to separate at your NRA.
 - You may separate at any time between your NRA and MAS. Your will continue to accrue pension benefits if you continue to work beyond your NRA.

Types of UNJSPF benefits – a brief first look



- Settlements: One-time payments that 'settle', or end, your relationship with the Fund - and all liabilities the Fund has with you.
 - Withdrawal Settlement
 - Residual Settlement
- Periodic "Benefits" or "Pensions": Amounts paid to you by the Fund periodically, i.e. every month, for life and the life of any eligible surviving spouse. These benefits are adjusted for cost of living over time. They are only available as an option once you are vested. Disability Benefits are payable for the duration of the disability, i.e., in most cases for life.
 - Deferred Retirement Benefit
 - Early Retirement Benefit
 - Normal Retirement Benefit
 - Disability Benefit
 - Survivor's Benefits



Part II:

Participation

UNJSPF Participation – When do I qualify and What does it mean?



Article 21 of the Fund's Regulations and Rules requires that two key conditions be fulfilled to qualify for Fund participation: you must be a Staff Member and you must have met the 6 months contract requirement.

Staff members become participants in the UNJSPF when they...

...are appointed for six months or more,

or...

...complete six months of service on a series of appointments without a break of more than 30 days.

Once you are a Participant in the UNJSPF:

- Each month, both *you* and your *employing organization* contribute a percentage of your pensionable remuneration to the Fund. You will pay a 1/3rd contribution share, your organization will pay a 2/3rd contribution share.
- Presently this is 7.9% for you and 15.8% (double) for your organization (total of 23.70%).
 This contribution rate has remained unchanged since January 1990, i.e. for the past 30+ years!

For more information please visit:

https://www.unjspf.org/documents/participation/ and Regulations, Rules and Pension Adjustment System of the UNJSPF - UNJSPF

Participation: Your monthly Contributions to the UNJSPF



Pensionable remuneration for staff in the Professional and higher categories

In US dollars - effective 1 February 2022

_	Level	STEPS												
	Level	1	II	Ш	IV	V	VI	VII	VIII	IX	X	ΧI	XII	XIII
_	USG	351,729												
	ASG	326,546												
	D-2	267,212	272,793	278,377	283,965	289,555	295,140	300,723	306,307	311,892	317,475			
	D-1_	240,276	245,180	250,089	254,996	259,889	264,796	269,703	274,599	279,510	284,411	289,315	294,214	299,119
	P-5	208,465	212,637	216,813	220,979	225,156	229,322	233,502	237,671	241,842	246,014	250,187	254,353	258,530
	P-4	171,868	175,838	179,808	183,780	187,750	191,728	195,760	199,786	203,809	207,832	211,867	215,882	219,911
	P-3	140,775	144,381	148,058	151,729	155,405	159,079	162,752	166,433	170,103	173,776	177,457	181,128	184,808
	P-2	109,216	112,415	115,611	118,808	122,008	125,210	128,410	131,601	134,802	137,996	141,192	144,430	147,712
_	P-1	84,463	87,072	89,679	92,289	94,894	97,589	100,302	103,017	105,731	108,447	111,159	113,869	116,585

- Note well!: The PR rate shown is *not* what your future pension will be! It is used solely to calculate your contributions to the Fund and to calculate your FAR in the future, if you become entitled to a periodic benefit from the Fund!
- The amount of your monthly contribution is the PR rate X 7.9% divided by 12 months.
- The amount of your organizations monthly contribution is your contribution X 2 (double your amount).

UNITED NATIONS SECRETARIAT STATEMENT OF EARNINGS AND DEDUCTIONS



SECRETARIAT DES NATIONS UNIES

RELEVE DES EMOLUMENTS ET RETENUES

	Current Month	Retroactive	Total in Base Currency (USD)
Earnings			
Gross Salary	USD		
Post Adjustment	USD		
,	,		
	L.		
			<u>Total:</u>
Deductions			
Staff Assessment	USD .		
Staff Member's Pension	USD 1,509.70		
Contribution	1,500.70		
	,		
(,		
			Iotal:
			Net Pay:
Organization's Contribution			
Organization's Pension	USD 3,019.41		
Contribution	0,010.41		
1			
			Total:

UNJSPF Participation—Principles to keep in mind



ii	1. Participation in the Fund is mandatory, not optional. You are covered for the risk of disability and death from the date of joining the Fund (if medically cleared).	5. You earn compound interest on your contributions – it accrues at the rate of 3.25% per year while you remain an active participant and until your separation date.
	2. Once you become a Fund participant, contributions are automatically deducted from your salary each month and reported to the Fund on your behalf.	6. The Fund does NOT extend personal loans to participants, or advance payments, nor can a participant make withdrawals from his/her UNJSPF contributions BEFORE separation from service.
	3. NO voluntary contributions can be made to the Fund for periods of Breaks in Service (BIS) or after separation.	7. The Fund does NOT make any payments to a third party. You can get paid into a joint account provided it includes your name.
i	4. Once you reached 5 years of contributory service (CS) in the UNJSPF you will have earned "vested pension rights', i.e. the right to elect a form of periodic, lifelong retirement benefit from the Fund upon separation from service.	8. The Fund CANNOT release confidential beneficiary related information to a third party unless the beneficiary has provided a dated and signed original written authorization to the Fund authorizing it to do so.



Participation:

Benefits upon becoming a Participant

Participation – Coverage as of Entry into the Fund Date

(Provided you were medically cleared when joining your employing organization)



Disability Benefit...

- Monthly benefit payable if, due to an illness or injury, you can no longer continue working and the illness or injury is likely to be permanent or of long duration.
- Either you or your organization must apply for the benefit to the UN Staff Pension Committee (SPC). Depending on the nature of the disability, the SPC will review the awarded benefit periodically.
- The benefit begins after you have exhausted all of your paid annual leave and sick leave. As long as the incapacity continues, you will be paid the monthly benefit. Once you reach Early Retirement Age (55 or 58), the disability benefit will be converted to a lifelong benefit and no longer require review by the SPC.
- The benefit amount is roughly equivalent to what your full retirement benefit would be if you had continued to work until NRA at the same step and level. There is no lump sum option for this benefit, the full amount is payable at the end of each month.

For more information, please visit: https://www.unjspf.org/for-clients/disability-benefits

Participation – Coverage as of Entry into the Fund Date

(Provided you were medically cleared when joining your employing organization)



Death-in-service...

- A monthly benefit is payable for life to your surviving spouse upon your death-in-service provided you were married at the time of your death.
- The Surviving Spouse's Benefit would be calculated based on the value of the full normal retirement benefit to which you would have been entitled, had you continued to contribute to the Fund until your NRA at the same step and level as prior to death in service. Basically, the surviving spouse's benefit would be 50% of what your normal retirement benefit would have been, had you survived. There is no lump sum option for this surviving spouse's benefit.
- Your children under age 21 are eligible to receive a Surviving Child's Benefit until age 21. Children recognized as disabled by the Fund are eligible to receive such benefit beyond age 21, for as long as their disability lasts.
- Make sure to always keep your organization up to date on your family status, to ensure all dependents are on file with your organization so they can report them to the Fund.
- These benefits and their amounts will be discussed in more details later in the presentation.

For more information, please visit: https://www.unjspf.org/for-clients/survivors-benefit



Final points on Participation

Your Pension Journey... Considerations once you become a Participant

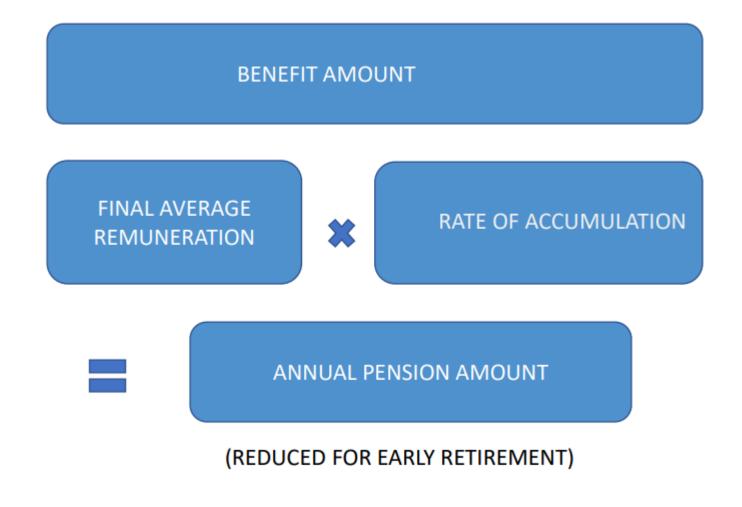


Once you are a Participant, it is important to keep in mind that....

- Your future pension entitlement will increase with increases in your Contributory Service (CS) period and your Final Average Remuneration (FAR) (i.e., your pensionable income level during the last 5 years of your CS).
- How can you maximize your pension benefit?
 - Contributory Service (CS): The longer your CS, the higher your rate of periodic benefit accumulation (ROA). Therefore, if possible...
 - Minimize breaks-in-service (BIS) and periods of Special Leave without Pay (SLWOP) without contribution payments to the Fund (see following slides)
 - Purchase CS when eligible (see following slides)
 - Final Average Remuneration (FAR): Your FAR is based on the highest 36 months of Pensionable Remuneration during the last 60 months of your contributory service. The higher your grade and step during these last five years of your CS, the higher your FAR.

Your Pension Journey... Understanding how your CS/ROA and your FAR impact your future retirement benefit





CALCULATED IN USD

Your Pension Journey... How to increase your Contributory Service



Ways to increase your Contributory Service....

- At the beginning of your initial or new period of Participation you may have options to purchase additional CS which will help you reach vested pension rights faster and increase your future benefit entitlement. These options to purchase contributory service are:
 - Validation (Article 23) (Option to make a prior period of employment during which you were a staff member but not yet eligible to participate in the Pension Fund, 'pensionable', i.e., part of your CS)
 - Restoration (Article 24) (Option to "merge" a prior period of CS into another one by reimbursing a Withdrawal Settlement to the Fund; thus, you would make a prior period of CS again part of your total CS period)
 - Transfer of Pension Rights (Article 13 and applicable Transfer Agreements)
- During periods of SLWOP: Periods of SLWOP can be CS if you make contributions during the period of SLWOP. Note: This is OPTIONAL and if you elect to do so, expensive!

Your Pension Journey... considerations once you become a Participant: Ways to increase your Contributory Service through CS Purchase...



Validation Art. 23

- Option to make a prior period of employment during which you were a staff member but not yet eligible to participate in the Pension Fund, 'pensionable', i.e. part of your CS.
- More detailed information is available on the Fund's website: https://www.unjspf.org/documents/validation/
- 1-year deadline to apply (counting from date of entry into UNJSPF participation)

Restoration Art. 24

- Option to "merge" a prior period of CS into another one by reimbursing a Withdrawal Settlement to the Fund; thus, you would make a prior period of CS again part of your total CS period.
- More detailed information is available on the Fund's website: https://www.unjspf.org/documents/restoration/
- 1-year deadline to apply (counting from date of entry into UNJSPF participation)

Transfer Agreements Art. 13

- Option to transfer IN or OUT accrued pension rights; i.e. allows for portability of pension rights among numerous international organizations.
 - The UNJSPF has signed 24 Transfer Agreements with 'outside' International Organizations that are NOT members of the UNJSPF.
- More detailed information, including the texts of all existing Transfer Agreements, is available on the Fund's website:

 https://www.unispf.org/documents/transfer-agreements/
- Different deadlines apply as per applicable Transfer Agreement

Your Pension Journey... considerations while you are a Participant: Ways to increase your Contributory Service during SLWOP



Special Leave Without Pay (SLWOP)

- <u>Voluntary</u> contributions to the UNJSPF during a period of SLWOP are <u>possible</u>. This is entirely optional and at the discretion of the staff member.
- However, a staff member can very well decide NOT to pay contributions to the Fund during a period of SLWOP.
- The choice is up to the staff member.

SLWOP with contribution payment

- If a staff member opts to pay contributions for a period of SLWOP then that period is part of their CONTRIBUTORY SERVICE in the Fund.
- The staff member's ROA will increase accordingly.
- IF the staff member opts to make voluntary contributions during their SLWOP, they must pay UNJSPF contributions concurrently with the period of SLWOP, from day one of the SLWOP period.
- In that case, the staff member would have to pay their own + the organization's contribution shares $(1/3^{rd} + 2/3^{rd} = 3/3^{rd} -> 23.7\%)$.
- Such arrangement would have to be made ahead of starting the SLWOP, between the staff member and their employing organization (Payroll Office), NOT with the UNJSPF.

SLWOP without contribution payment

- If a staff member opts to NOT pay contributions to the Fund while on SLWOP, then that period is considered NON-CONTRIBUTORY SERVICE insider their participation period.
- The staff member's ROA will not increase for this period.
- If SLWOP is granted for more than a total of <u>36 months</u> within one period of participation and the **staff member chose NOT to contribute** to the UNJSPF, s/he will be deemed to have separated from the Fund at the end of the 36 months of SLWOP.
- Note: a spouse married and/or a child born to a participant while s/he is on non-contributory SLWOP is not entitled to a survivor's benefits in case the participant dies during such SLWOP period.

For more information, please visit: https://www.unjspf.org/for-clients/special-leave-without-pay/

Your Pension Journey... considerations while a Participant: Impact of periods of Part-Time work or Break in Service (BIS)...



Part-Time

- If you worked periods of Part-Time, your CS is apportioned accordingly by the applicable part-time percentage.
- To qualify for UNJSPF participation, your part-time must be at the minimum 50%.
- However, to reach vested pension rights, i.e. 5 years of CS, part-time periods are counted like full time periods.

BIS

- Participation in the Fund is not allowed during a period of Break In Service (BIS) as the staff member does not have a contract with one of the UNJSPF member organizations.
- You can have periods of BIS inside your period of Participation, i.e., a BIS does not necessarily mean the end of your participation period.
- Periods of BIS cannot be made pensionable, i.e. you cannot opt to pay contributions during such period; a BIS will never be part of your Contributory Service (CS).
- If your BIS <u>does not exceed 30 days</u>, then your participation continues as soon as you resume employment as a staff member.
- If your BIS <u>exceeds 30 days but does not exceed 36 months AND you did not receive a benefit from the Fund</u>, you will need to re-qualify for Participation as per Art. 21, however, once you do, you will continue your participation, adding to your already acquired pension rights. You will retain your NRA and related rights.
- If your BIS exceeds 36 months (3 years) OR you received a benefit from the Fund, you will need to re-qualify for Participation AND start a NEW period of participation upon rejoining the Fund. You will have a new DOE and a new NRA, Early Retirement Age, etc. You will earn separate entitlements for each period of participation.



Part III:

YOUR Pension benefits



Your benefit options are determined at your separation date

KEY FACTORS determining the calculation of UNJSPF benefits... Different factors are used for different kinds of UNJSPF benefits



Key Factors - WITHDRAWAL SETTLEMENT

- 1.The amount of your <u>OWN</u> contributions to the Fund + Interest earned at the rate of 3.25% per year, compounded for the period of your Contributory Service in the UNJSPF.
- 2. The length of your Contributory Service (CS) in the UNJSPF <u>if your CS exceeds 5 years</u> = CS accrues to a participant in pay status from the date of commencement to the date of cessation of UNJSPF participation.
- If your CS <u>exceeds</u> 5 years, you are entitled to an additional 10% over your own contributions + interest amount for every year that you contributed more than 5 years, however, the max. additional amount cannot exceed 100%.

Key Factors - A PERIODIC RETIREMENT BENEFIT

(e.g., 'Normal', Early or Deferred Retirement benefits)

- 1. The Length of your Contributory Service separation determines:
 -whether you have vested pension rights and, therefore, the kind of benefit options you have at separation
 -your rate of benefit accumulation (ROA)
- 2. The Rate of Accumulation (ROA) you have acquired at separation will be used to calculate your future benefit
- 3. Your Date of Entry (DOE) in the Fund determines at what age you are eligible for a normal or early retirement benefit.
- 4. Your Age at separation matters to determine whether you have reached your normal retirement age for pension purposes or, if younger, whether/what reduction factor may have to be applied to your early or deferred retirement benefit.
- 5. Your pensionable grade and step levels during the last years of your contributory service determine your Final Average Remuneration (FAR), which is relevant if you elect a form of retirement benefit.

...more details on the following pages

Where can you check these factors for your own case? YOUR ANNUAL PENSION STATEMENT inside your MSS ACCOUNT



UNITED NATIONS JOINT STAFF PENSION FUND ANNUAL STATEMENT AS OF 31 DECEMBER 2018 SEE Phyperlink to web page below) ON OUR WEBSITE FOR ANNUAL STATEMENT EXPLANATION NOTES If the link above does not work copy to your favorite browser this address: https://www.unjspf.org/annual-statement-pension-statement/ PENSION NUMBER A. PERSONAL DATA CATEGOR DAY MONTH YEAR emale Single 62 ervice B. CONTRIBUTORY SERVICE D. OTHER CONTRIBUTIONS (IN US DOLLARS) MO. (PAYMENTS) (INTEREST) MO. DATE OF ENTRY DAY YR. 1. BEGINNING DATE 13 07 03 13 07 03 VALIDATION L.W.O.P/BREAK-IN CONTRIBUTORY SERVICE PARTICIPATION CURRENT YEAR PAYMENT MONTHS YEARS MONTHS RESTORATION PRIOR YEAR TOTAL 23 0 2. ORIGINAL BALANCE CURRENT YEAR 0 0 0 3. AMOUNT PAID PRIOR TO 1 JANUARY VALIDATION/ RESTORATION/ OTHER 0 0 0 0 0 CURRENT YEAR PAYMENTS TOTAL AT 15 0 23 31 DECEMBER 2018 REMAINING BALANCE AT 0.00 C. CONTRIBUTIONS E. ANNUAL PENSIONABLE REMUNERATION (IN US DOLLARS) (AMOUNT) (INTEREST) 1. PRIOR YEAR BALANCE 70,269.16 14,981.74 53,855.0 62.077.00 01/11/2007 01/03/2010 12 01/03/2011 12 2. INTEREST ON PRIOR YEAR 2,770.65 BALANCE 58 248 00 68.380.00 12 01/03/2/013 3. DDIOD VEAD AD HISTMENTS REPORTED IN THE CURRENT YEAR 60,161.00 75,306.00 01/04/2009 01/10/2013 5 60,162.00 01/05/2000 DESCRIPTION AND ADDRESS OF THE PERSON AND AD 4. CURRENT YEAR REGULAR 6.194.88 CONTRIBUTIONS 60,161.00 75,306.00 01/04/2014 01/07/2009 5. OTHER CONTRIBUTIONS CREDITED (TRANSFERRED FROM SECTION D UPON COMPLETION OF 60,161.00 01/11/2014 77,640.00 2 60,162.00 01/11/2009 48 76.464.04 6. BALANCE AT 31 DECEMBER 2018 17,752,39

The information the UNJSPF provides on the web site is made available for the convenient access of our participants. While the UNJSPF makes every attempt to ensure the information provided is reliable, human or mechanical error remains a possibility. Therefore, the UNJSPF does not guarantee the accuracy, completeness or timeliness of information, and will not be held responsible for any errors or omissions or the use of, or results obtained from the use of information. This applies to sites hyperlinked to and from the UNJSPF web site.

Where can you check these factors for your case? YOUR ANNUAL PENSION STATEMENT inside your MSS ACCOUNT



C. CONTRIBUTIONS		
(IN US DOLLARS)	(AMOUNT)	(INTEREST)
1. PRIOR YEAR BALANCE	70,269.16	14,981.74
2. INTEREST ON PRIOR YEAR BALANCE		2,770.65
3. PRIOR YEAR ADJUSTMENTS REPORTED IN THE CURRENT YEAR		
4. CURRENT YEAR REGULAR CONTRIBUTIONS	6,194.88	
5. OTHER CONTRIBUTIONS CREDITED (TRANSFERRED FROM SECTION D UPON COMPLETION OF PAYMENTS)		
6. BALANCE AT 31 DECEMBER 2018	76,464.04	17,752.39

	PECTIVE DATE DDMM/YYYY)	AMOUNT (USD)	NO OF COMPLETE MONTHS		PECTIVE DATE DDMM/YYYY)	AMOUNT (USD)	NO OF COMPLETE MONTHS
1	01/11/2007	53,855.00	4	11	01/03/2010	62,077.00	12
2	01/03/2006	55,686.00	5	12	01/03/2011	64,844.00	12
3	01/08/2008	58,248.00	7	13	01/03/2012	68,380.00	12
4	01/03/2009	60,162.00	1	14	01/03/2013	69,843.00	7
5	01/04/2009	60,161.00	1	15	01/10/2013	75,306.00	5
6	01/05/2009	60,162.00	2	16	01/03/2014	76,059.00	1
7	01/07/2009	60,161.00	•	17	01/04/2014	75,306.00	6
ā	01/08/2009	60,162.00	2	18	01/10/2014	78,416.00	1
9	01/10/2009	60,161.00	1	19	01/11/2014	77,640.00	2
10	01/11/2009	60,162.00	4	8	01/01/2015	78,416.00	45

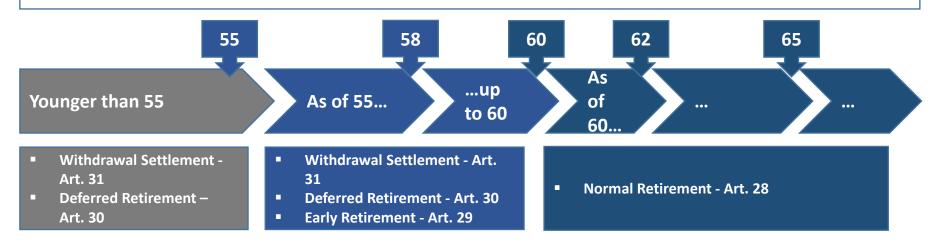
The information the UNJSPF provides on the web site is made available for the convenient access of our participants. While the UNJSPF makes evey attempt to ensure the information provided is reliable, human or mechanical error remains a possibility. Therefore, the UNJSPF does not guarantee the accuracy, completeness or timeliness of information, and will not be held responsible for any errors or omissions or the use of, or results obtained from the use of information. This applies to sites hyperlinked to and from the UNJSPF web site.



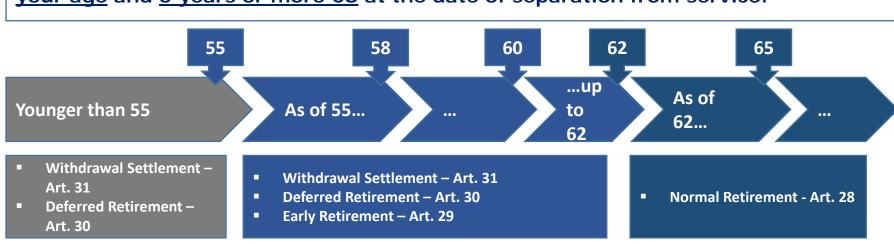
Your Pension benefits...

What kind of benefit can I elect, depending on the length of my contributory service and my age at the date of separation?

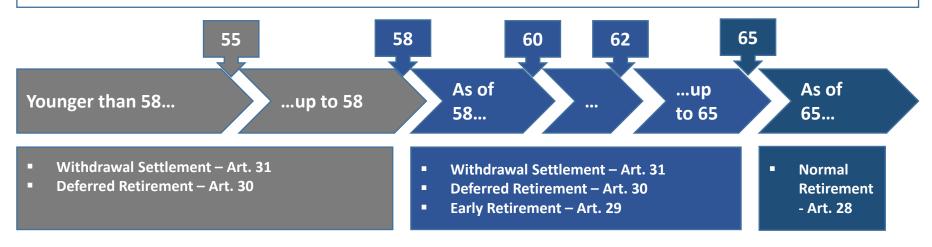
Scenario 1 - NRA 60 = Your entry/re-entry into the UNJSPF participation was before 01 January 1990 - Your benefit options based on your age and 5 years or more Contributory Service (CS) at the date of separation from service:



Scenario 2 - NRA 62 = Your entry/re-entry into the UNJSPF participation was between 01 January 1990 and 31 December 2013 - Your benefit options based on your age and 5 years or more CS at the date of separation from service:



Scenario 3 - NRA 65 = Your entry/re-entry into the UNJSPF participation was on or after 01 January 2014 - Your benefit options based on your age and 5 years or more CS at the date of separation from service:





Your Pension benefits

Summary

Summary – Your DOE determines your Normal and Early Retirement Ages



Normal Retirement Age (NRA) (Vested - with CS = or > 5 yrs):

- 60 if entry into the Fund <u>before</u> 1 Jan 1990
- 62 if entry into the Fund on or after 1 Jan 1990
- 65 if entry into the Fund on or after 1 Jan 2014

Early Retirement Age (Vested - with CS = or > 5 yrs):

- 55 or older but less than 60/62 if entry into Fund before 1 Jan 2014
- 58 or older but less than 65 if entry into the Fund on or after 1 Jan 2014

Deferred Retirement Age (Vested - with CS = or > 5 yrs):

• At any age younger than NRA, even if younger than 55/58



COMPARATIVE CHARTS

https://www.unjspf.org/for-clients/benefit-options

Separation at different stages of your career - Benefits



Please visit this link to find this and other benefit comparison charts:

GuidanceDocument UNJSPFBenefit-EligebilityComparison-Chart -Yearsof-CS-and-Age-atSeparation-Date.pdf

				United Nations Joint Staff Pension Fund
Length of contributory service (CS) & Age at date of separation	Less than 5 years of CS & separation at any age	5 or more years of CS & separation prior to reaching your early or normal retirement age	5 or more years of CS & separation at your early retirement age or after but prior to reaching normal retirement age	5 or more years of CS & separation at your normal retirement age or later
Withdrawal Settlement - Art. 31	Yes	Yes	Yes	No
Deferred retirement benefit - Art. 30	No	Yes	Yes	No
Early retirement benefit - Art. 29	No	No	Yes	No
Full retirement benefit - Art. 28	No	No	No	Yes
Deferment of choice/payment option - i.e. delaying payment or choice of benefit for a period of max. 36 months from the date of separation - Art. 32	• Should you re-join the Fund within the 36-month deferment period, your participation will be deemed to have been continuous (provided that no benefit has been paid to you). • Should you not re-join the Fund within the 36 months deferment period, remember to submit your payment instructions to the Fund before the 36 months have expired; if after a total of 5 years from your date of separation no payment instructions have been received by the Fund, your right to a benefit shall be forfeited under Article 46.	• Should you re-join the Fund within the 36-month deferment period, your participation will be deemed to have been continuous (provided that no benefit has been paid to you). • Should you not re-join the Fund within the 36 months deferment period, remember to submit your payment instructions to the Fund before the 36 months have expired; should you fail to submit your benefit election and payment instructions to the Fund within the 36-month deferment period, the Fund will automatically deem you to have elected a deferred	Yes • Should you re-join the Fund within the 36-month deferment period, your participation will be deemed to have been continuous (provided that no benefit has been paid to you). • Should you not re-join the Fund within the 36 months deferment period, remember to submit your payment instructions to the Fund before the 36 months have expired; should you fail to submit your benefit election and payment instructions to the Fund within the 36-month deferment period, the Fund will automatically deem you to have elected a deferred	• If you fail to submit your benefit election and payment instructions to the Fund within the 36-month deferment period, the Fund preserves your entitlement to a retirement benefit under Article 28. • However, if after a total of 5 years after your benefit was due no payment instructions have been received by the Fund, your right to a benefit shall be forfeited under Article 46.

retirement benefit under Art. 30.

 However, if after a total of 5 years after your benefit was due

no payment instructions have

under Article 46.

been received by the Fund, your right to a benefit shall be forfeited

retirement benefit under Art. 30.

• However, if after a total of 5

years after your benefit was due

right to a benefit shall be forfeited

no payment instructions have been received by the Fund, your

under Article 46.



	Retirement Benefit Art. 28	Early Retirement Benefit Art. 29	Deferred Retirement Benefit – Art. 30	Withdrawal Settlement Art. 31
Who is eligible to elect?	If you have 5 or more years of contributory service (CS) with the Fund & you separated from service on or after reaching your normal retirement age for pension purposes (NRA).	If you have 5 or more years of contributory service (CS) with the Fund & you separated from service on or after reaching your early retirement age and prior to reaching normal retirement age for pension purposes (NRA).	If you have 5 or more years of contributory service (CS) with the Fund & you separated from service prior to reaching your normal retirement age for pension purposes (NRA).	If you have any period of contributory service (CS) with the Fund; except, if you have 5 or more years of contributory (CS) and at the date of separation have reached your normal retirement age for pension purposes (NRA), you CANNOT elect a Withdrawal Settlement.
When does the benefit become payable?	Following your separation from service at normal retirement age or later. Your entitlement date is the date following the date of your separation from service.	Following your separation from service at early retirement age or later but prior to reaching normal retirement age. Your entitlement date is the date following the date of your separation from service.	Upon reaching your normal retirement age or, at your request, any date between your early retirement age and normal retirement age. Normally, your entitlement date is the date following the date at which you reach your normal retirement age; however, at your request, your benefit could come into payment at any date between your early and normal retirement age in which case a reduction factor would be applied to your entitlement, for life, based on your years of contributory service and the number of years (and prorated months) that separate you from NRA.	Following separation from service at any age.
Until when is the benefit payable?	For life	For life	For life	This is a one-time lump sum cash payment; once paid, you have relinquished all rights to any other form of benefit from



	Retirement Benefit Art. 28	Early Retirement Benefit Art. 29	Deferred Retirement Benefit – Art. 30	Withdrawal Settlement Art. 31	
Is it adjusted for cost of living over time?	YES, based on the Consumer Price Index (CPI) for the USA or your country of residence if you so elected.	YES, based on the Consumer Price Index (CPI) for the USA or your country of residence if you so elected.	YES, based on the Consumer Price Index (CPI) for the USA or your country of residence if you so elected. Cost of living adjustments (COLA) would be applied starting your early retirement age, regardless of the date you choose for this benefit to come into payment.	NO	
How is the benefit calculated?	Full retirement benefit, which is calculated on the basis of your number of years of contributory service and your final average remuneration (FAR) (i.e. the 36 completed calendar months of your highest pensionable remuneration within the last 5 years of your contributory service). You have the option to commutate up to max. 1/3 of your full entitlements into a one-time lump sum cash payout payable at the date of benefit implementation; your periodic entitlement payable for life would be proportionately reduced for life. For further details, please see Article 28 of the Fund's Regulations.	Early retirement benefit is calculated on the basis of your number of years of contributory service and your final average remuneration (FAR) (i.e. the 36 completed calendar months of your highest pensionable remuneration within the last 5 years of your contributory service). Because this benefit is payable earlier than your normal retirement age, a reduction factors will be applied to your entitlement, for life. The extent of the reduction depends on your age at the time of separation, i.e. the year(s) and month(s) that separate you from your normal retirement age, and the length of your contributory service. You have the option to commutate up to max. 1/3 of	 Benefit adjusted for cost of living increases from age 55 onward for those who separated from service on or after 31 December 1989 If you elect to be paid at any date after your early retirement age and prior to reaching your normal retirement age, your benefit would be reduced for life in the same manner as an early retirement benefit. For further details, please see Article 30 of the Fund's Regulations & Article 27 of the Pension Adjustment System. 	 It is a one-tim payment representing the reimbursement of your own contributions plus interest. If your contributory service was for less than 5 years, the interest earned will be at the rate of 3.25%. If your contributory service was for 5 or more years, the payment would consist of the reimbursement of your own contributions plus the interest earned, increased by 10 per cent for each year in excess of five up to a maximum of 100 per cent over your own contributions amount. For further details, please see Articles 11 & 31 of the Fund's Regulations. 	



	Retirement Benefit Art. 28	Early Retirement Benefit Art. 29	Deferred Retirement Benefit – Art. 30	Withdrawal Settlement Art. 31
		your full entitlements into a one-time lump sum cash payout payable at the date of benefit implementation; your periodic entitlement payable for life would be proportionately reduced for life. For further details, please see Article 29 of the Fund's Regulations.		
Is it possible to commute part of the benefit into a lump sum?	YES, it is possible to commute up to max. one third of the benefit into a onetime cash lump sum. You could elect any lump sum amount for as long as it does not exceed the max. 1/3 rd . The balance would be payable for life as a reduced monthly pension benefit. The higher the lump sum, the lower your monthly benefit payable for life.	yes, it is possible to commute up to max. one third of the benefit into a onetime cash lump sum. You could elect any lump sum amount for as long as it does not exceed the max. 1/3 rd . The balance would be payable for life as a reduced monthly pension benefit. The higher the lump sum, the lower your monthly benefit payable for life.	 In general NO. Should you have elected or were deemed to have elected a Deferred retirement benefit, IF the benefit was not yet due in payment, you are allowed to change your entitlement to a Withdrawal Settlement under Article 31. However, in that case, you would not be entitled to restore such Withdrawal Settlement at a later stage, should you again become a UNJSPF participant. 	A Withdrawal Settlement is a one-time cash payment.
Does the benefit carry prospective surviving spouse's benefit?	The value of this surviving spouse's benefit would be 50% of your full entitlement (prior to commutation of part of your benefit into a lump sum if such was the case); such surviving spouse's benefit would be payable for life and subject to cost of living adjustments.	The value of this surviving spouse's benefit would be 50% of your full entitlement (prior to commutation of part of your benefit into a lump sum if such was the case); such surviving spouse's benefit would be payable for life and subject to cost of living adjustments.	YES (unless commuted into a lump sum). The value of this surviving spouse's benefit would be 50% of your entitlement; such surviving spouse's benefit would be payable for life and subject to cost of living adjustments.	NO



	Retirement Benefit	Early Retirement Benefit	Deferred Retirement	Withdrawal Settlement
	Art. 28	Art. 29	Benefit – Art. 30	Art. 31
Does the	YES, for children younger than	YES. However, child benefit(s)	NO	NO
benefit carry	age 21, payable until the end	will become payable ONLY		
child benefit	of the month during which	upon your reaching normal		
for each child	they reach age 21, or beyond	retirement age and only for		
under the age	age 21 for children recognized	those children who will still be		
of 21?	by the Fund as disabled	under age 21 at that time,		
	children, in which case the	payable until the end of the		
	benefit is payable for as long	month during which they reach		
	as the disability lasts.	age 21, or beyond age 21 for		
		children recognized by the		
		Fund as disabled children, in		
		which case the benefit is		
		payable for as long as the		
		disability lasts.		
What will	 If you re-join the Fund after 	 If you re-join the Fund after 	 If your deferred retirement 	If a Withdrawal Settlement
happen if you	a periodic pension benefit was	a periodic pension benefit was	benefit is NOT yet in payment,	was paid to you and you re-
re-join the	put into payment, you will	put into payment, you will	and you re-join the Fund after	join the Fund, you may elect
Pension	start a new period of	start a new period of	a period of break in service of	to restore your most recent
Fund?	contributory service in the	contributory service in the	more than 36 months, even	prior contributory service by
	Fund; in that case payment of	Fund; in that case payment of	before payment of your	informing the UNJSPF in
	your periodic benefit will be	your periodic benefit will be	deferred retirement benefit	writing of your intent within 12
	suspended and no benefit is	suspended and no benefit is	commenced, you will start a	months from the date you re-
	payable until you again	payable until you again	new period of Fund	entered into Pension Fund
	separate from service. You will	separate from service. You will	participation, for which you	participation.
	earn a new benefit entitlement	earn a new benefit entitlement	will earn a new benefit from	If NO Withdrawal Settlement
	for this new period of Fund	for this new period of Fund	the Fund. Note that you will	was paid to you and you
	participation and upon your	participation and upon your	not be entitled to restore your	return to service and re-join
	separation from service you	separation from service you	prior period of contributory	the Fund within 36 months
	will be entitled to elect another	will be entitled to elect another	service for which you earned	from the date of your
	benefit from the Fund. Your	benefit from the Fund. Your	the deferred retirement	separation, your UNJSPF
	existing retirement benefit will	existing retirement benefit will	benefit.	participation will be deemed to
	be re-instated effective the	be re-instated effective the	Because you already earned	have been continuous. The
	date following your most	date following your most	a first retirement entitlement	period between your date of
	recent separation date.	recent separation date.	from the Fund, you have	separation and date of
	Because you already earned	Because you already earned	acquired vested pension	rejoining the Fund would be
	a first retirement entitlement	a first retirement entitlement	rights, meaning you do not	considered a Break in Service



Retirement Benefit	Early Retirement Benefit	Deferred Retirement Benefit – Art. 30	Withdrawal Settlement Art. 31
from the Fund, you have acquired vested pension rights, meaning you do not need to again fulfill the 5 year contributory service requirement to become entitled to a pension benefit from the Fund.	from the Fund, you have acquired vested pension rights, meaning you do not need to again fulfill the 5 year contributory service requirement to become entitled to a pension benefit from the Fund.	need to again fulfill the 5 year contributory service requirement to become entitled to a pension benefit from the Fund. • However, if your deferred retirement benefit is NOT yet in payment and you return to service and re-enter the Fund within 36 months from the date of your separation, your pension participation will be deemed to have been continuous. • If you re-join the Fund AFTER a periodic pension benefit was put into payment, you will start a new period of contributory service in the Fund; in that case payment of your periodic benefit will be suspended and no benefit is payable until you again separate from service. You will earn a new benefit entitlement for this new period of Fund participation and upon your separation from service you will be entitled to elect another benefit from the Fund. Your existing retirement benefit will be re-instated effective the date following your most recent separation date. NB: If you were deemed to	(BIS) which cannot be made pensionable at any time.
		Retirement benefit and wish to change this entitlement to a Withdrawal Settlement, this is possible under Administrative Rule J.2, provided the benefit was not yet in payment and upon written request from you to make such change; however, in that case, you would not be entitled to later restore the period of contributory service for which the Withdrawal Settlement was paid if you rejoined the Fund at a later stage.	

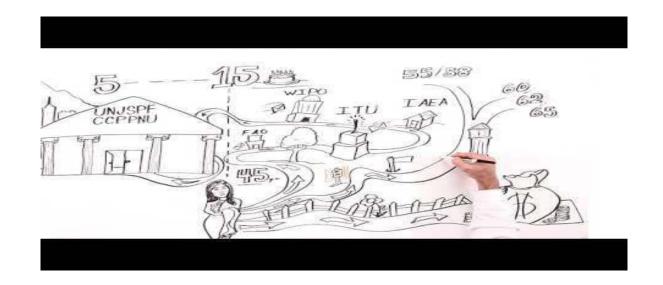


UNJSPF Benefits explained one by one



Watch the Educational Video about "Your benefit options when leaving the Fund":

https://www.youtube.com/w atch?v=vGqswYnk1Ls





The Withdrawal Settlement Article 31

Withdrawal Settlement – Article 31



The Withdrawal Settlement

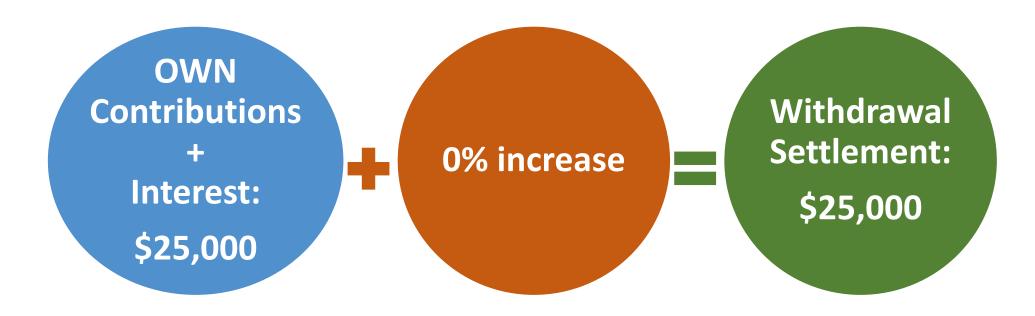
- ...is a one-time payment that "settles" all obligations of the Fund to you; you relinquish all rights in the UNSJPF and there is no further relationship between you and the Fund.
- ... is the sum of your own contributions plus compound interest (3.25%).
- ...for those who vested (5 years or more of CS), the amount of the Withdrawal Settlement is increased by a
 "bonus" amount based on the years/months of your CS after year 5 (up to a max. 100% increase).
- ... is eligible for Restoration should you re-join a UNJSPF member organization at a later date (strict deadlines apply!).
- Calculation basics:
 - Less than 5 years CS: one-time payment of your total OWN Contributions plus interest.
 - Between 5- and 15-years CS: one-time payment of your total OWN Contributions plus interest plus 10% increase for every year (and pro-rated month) of CS over 5 years (maximum 100%).
 - More than 15 years CS: one-time payment of your total OWN Contributions plus interest plus 100% increase.

Let's calculate: Withdrawal Settlement – less than 5 years CS



Example - Withdrawal Settlement after 4 years CS:

- \$20,000 own Contributions
- \$5,000 interest on Contributions
- Zero CS years over 5 years CS: no bonus payable.



Let's calculate: Withdrawal Settlement – between 5 & 15 years CS



Example - Withdrawal Settlement after 7.5 years CS:

- \$40,000 own Contributions
- \$10,000 interest on Contributions
- 2.5 CS years over 5 years CS: 2.5 X 10% = 25% bonus.



Let's calculate: Withdrawal Settlement – 15 years CS



Example - Withdrawal Settlement after 15 years CS:

- \$120,000 own Contributions
- \$60,000 interest on Contributions
- 10 CS years over 5 years CS: 10 X 10% = 100% bonus (max).



Let's calculate: Withdrawal Settlement – more than 15 years CS



Example - Withdrawal Settlement after 20 years CS:

- 15 CS years over 5 years CS: = 100% bonus (max) after 15 years CS.
- \$150,000 own Contributions
- \$50,000 interest on Contributions





Retirement Benefits



Normal Retirement Benefit Article 28

Vested Participants – Separation at or after NRA



What are my options if I separate from service <u>after</u> I have vested in the UNJSPF and <u>have reached my NRA</u>?

- Normal Retirement Benefit: The Normal Benefit is your only benefit option once you have reached your NRA. It is the maximum and unreduced benefit that is paid by the UNJSPF.
- Once you reach NRA, you are no longer eligible for a Withdrawal Settlement. If you wish to receive a Withdrawal Settlement rather than Normal Retirement Benefit, you must separate from service at least 1 day before you reach your NRA to be able to choose it (but keep in mind the Lump Sum provisions).
- Deferment of Choice Article 32: You may defer your benefit election/start payment date of your benefit for up to 36 months from your separation date, if you expect to return to service within that time frame; in that case you would continue your Fund participation and further increase your CS once you return to the Fund.

The Normal Retirement Benefit – Article 28



What is the Normal Retirement Benefit?

- A monthly benefit that is payable for life and is calculated without any reduction factors.
- Allows for converting part of the benefit into a lump sum (one-time payment at the beginning of your benefit which reduces the monthly amount accordingly).
- Once in payment, monthly amount is adjusted for cost of living over time.
- A Child's Allowance is also payable during your lifetime for any children you may have that are still under the
 age of 21 or, if recognized as disabled by the Fund, beyond age 21.
- The benefit carries Survivors Benefits for eligible survivors (eligible spouse/s, children under 21, or secondary dependents).
- You are eligible for a Normal Retirement Benefit beginning on your birthday at NRA. However, you can continue
 to work beyond this date. In that case, you will continue to pay pension contributions and earn additional CS.
- Your entitlement starts as of the date following your separation date.

The Normal Retirement Benefit – Article 28: The Lump Sum option



The Lump Sum option:

- Is available with Early Retirement or Normal Retirement Benefits.
- Is a one-time payment at the beginning of your retirement.
- Is an optional benefit and a personal choice.
- Can be any amount up to the greater of 1/3 of the actuarial (present) value
 of your full, yearly benefit or your total Contributions plus interest.
- Reduces the amount of your monthly benefit in proportion to the lump sum received. For example, a 1/3 Lump Sum will reduce your monthly benefit by 1/3.

Vested Participants – Separation at or after NRA



Summary:

- At this point, if you separate, you have two choices:
 - Normal Retirement Benefit
 - Deferment of choice
- When you run an estimate with a separation date at this stage, the estimate will only show the benefit choice available, the full, Normal benefit.
- The estimate will indicate you full 100% pension and also the reduced pension with the indicated Lump Sum amount.
- If you separate at your NRA but think you may return to work, it is possible to defer your choice while you decide.
- In this example, the Participant is married, so a prospective Surviving Spouse's Benefit is displayed.



NATIONS UNIES

UNITED NATIONS JOINT STAFF PENSION FUND CAISSE COMMUNE DES PENSIONS DU PERSONNEL DES NATIONS UNIES

NEW YORK (Headquarters)
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Web: http://www.unjspl.org

Ref: PENSION

16 October 2019

PERSONAL AND CONFIDENTIAL

):

IPAS SELF SERVICE ESTIMATE

SUBJECT: ESTIMATE OF YOUR PENSION ENTITLEMENT

The estimate you requested is provided below. Please note that it is unaudited based on information provided by your employing Organization. An accurate determination can be made only after your separation from service has actually taken place, at which time all data will be audited. For your convenience, you may obtain information on pension issues and forms in self-service https://member.unispf.org and from our Website www.unispf.org

DOB: 06/03/1971 (Normal Retirement Age: 62)

Separation Date

DATE OF SEPARATION

31 March 2033

\$ 47,635.20

1. FULL PENSION PER YEAR \$ 95,270.28

PROSPECTIVE SURVIVOR \$ 47,635.20 (ARTICLE 34/35). . . . PER YEAR

OR

2. REDUCED PENSION PER YEAR \$ 52,836.96 TOGETHER WITH LUMP SUM (MAXIMUM) \$ 546,174.83

PROSPECTIVE SURVIVOR
(ARTICLE 34/35). . . . PER YEAR

Full Retirement Benefit &
Prospective Surviving Spouse's
Benefit w/o Lump Sum

Reduced Retirement Benefit & Prospective Surviving Spouse's Benefit together with Lump Sum



Early Retirement Benefit Article 29

Vested Participants – Separation at or after Early Retirement Age (ERA)



What are my options if I separate from service <u>after</u> I have vested in the UNJSPF and have reached at least my Early Retirement Age but am younger than my NRA?

- Early Retirement Benefit Art. 29: The Early Retirement Benefit is one of your benefit options once you have reached your ERA. It is calculated in the same manner as a normal retirement benefit, also offers the lump sum option, however, because you start receiving a lifelong pension income form the Fund earlier than at NRA, a reduction factor will be applied to this benefit for life.

 OR
- Deferred Retirement Benefit Art. 30: The Deferred Retirement Benefit is one of your benefit options. This benefit does not offer a lump sum option, but it is a lifelong pension income. You can decide at what age you want this benefit to start into payment and, accordingly, can influence whether a reduction factor has to be applied and if so at what rate.
 OR
- Withdrawal Settlement Art.31: This is a final one-time payment from the Fund.
 OR
- Deferment of Choice Article 32: You may defer your benefit election/start payment date of your benefit for up to 36 months from your separation date, if you expect to return to service within that time frame; in that case you would continue your Fund participation and further increase your CS once you return to the Fund.

The Early Retirement Benefit – Article 29



What is the Early Retirement Benefit?

- A monthly benefit that is payable for life.
- The amount of the Early benefit is calculated in the same manner as a Normal Retirement Benefit; however, it is then reduced, for life, in line with your age and the length of your CS at the time of separation.
- Allows for converting part of the benefit into a lump sum (one-time payment at the beginning of your benefit which reduces the monthly amount accordingly).
- Once in payment, monthly amount is adjusted for cost of living over time.
- A Child's Allowance is also payable during your lifetime once you have reached NRA for any children you may
 have that are still under the age of 21 or, if recognized as disabled by the Fund, beyond age 21.
- The benefit carries Survivors Benefits for eligible survivors (eligible spouse/s, children under 21, or secondary dependents).
- Your entitlement starts as of the date following your separation date.

The Early Retirement Benefit – Article 29: The Lump Sum option



The Lump Sum option:

- Is available with Early Retirement or Normal Retirement Benefits.
- Is a one-time payment at the beginning of your retirement.
- Is an optional benefit and a personal choice.
- Can be any amount up to the greater of 1/3 of the actuarial (present) value of your full, yearly benefit or your total Contributions plus interest.
- Reduces the amount of your monthly benefit in proportion to the lump sum received. For example, a 1/3 Lump Sum will reduce your monthly benefit by 1/3.

The Early Retirement Benefit – Article 29: The Reduction Factor



What are the Reduction Factors for Early Retirement Benefits?

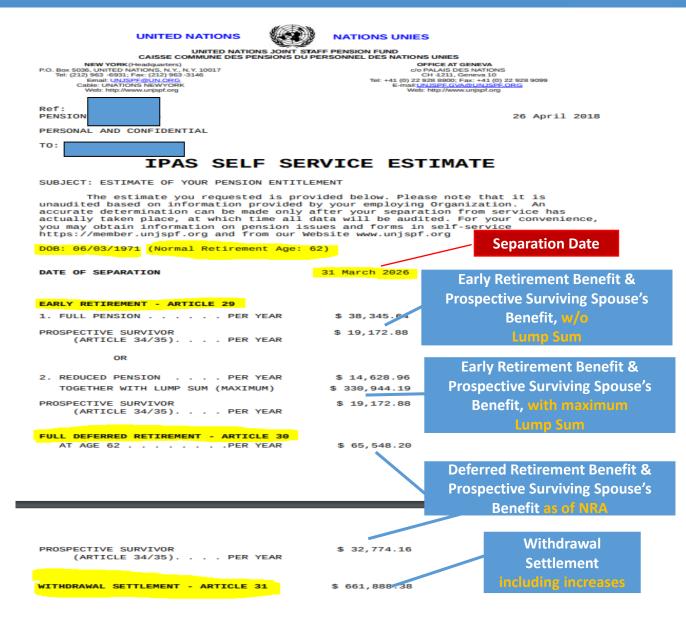
- The extent of the reductions applied to your Early Retirement Benefit depend on:
 - Your Age at separation, i.e., how many years and months you are younger than your Normal Retirement Age: to determine the multiplier applied to your reduction factor and
 - The Length of your CS at separation: to determine the applicable reduction factor
- If your Early Retirement Age is 55, then the following reduction factors apply based on the length of your CS:
 - less than 25 years of CS: 6% per year
 - from 25 to 30 years of CS: 3% per year
 - more than 30 years of CS: 1% per year
- If your Early Retirement Age is 58, then the following reduction factors apply based on the length of your CS:
 - less than 25 years of CS: 6% per year
 - more than 25 years of CS: 4% per year
- Note Well!! The smaller Reduction Factors of 1%, 3%, or 4% are applicable for a maximum of 5 years. After 5 years, the Reduction Factor reverts to 6%. For example, if separating at age 55 after 31 years of CS with a NRA of 62, you are separating 7 years "early". Therefore, the Reduction Factor applied to your full benefit is 1% X 5 years = 5% plus 6% X 2 years = 12%, total 17%.

Vested Participants – Separation between ERA and NRA



Summary:

- At this point, if you separate, you have four options:
 - Withdrawal Settlement
 - Early Retirement Benefit
 - Deferred Retirement Benefit
 - Deferment of choice
- An estimate run with a separation during this period will only show the benefit choices available calculated based on the separation date you entered.
- Both the Early and the Deferred Retirement benefits are shown>
 - -The Early Retirement calculation already includes the reduction factor as applicable to your case.
 - -The Deferred Retirement calculation shows the FULL amount payable if you defer payment till your NRA.
- In this example, the Participant is married, and that data is on file with the Fund, so a prospective Surviving Spouse's Benefit is displayed.
- The Withdrawal Settlement calculation already includes your 10%+ increase for 5-15 years of CS.





Deferred Retirement Benefit Article 30

Vested Participants – Separation at any age before reaching NRA



What are my options if I separate from service <u>after</u> I have vested in the UNJSPF <u>but</u> <u>am younger than my NRA</u>?

- Early Retirement Benefit Art. 29: The Early Retirement Benefit may be one of your benefit options IF at separation you have reached your ERA. It is calculated in the same manner as a normal retirement benefit, offers the lump sum option, however, because you start receiving a lifelong pension income form the Fund earlier than at NRA, a reduction factor will be applied to this benefit for life.

 OR
- Deferred Retirement Benefit Art. 30: The Deferred Retirement Benefit can be elected by a Fund participant with vested pension rights AT ANY AGE. This is one of your benefit options. This benefit does not offer a lump sum option, but it is a lifelong pension income. You can decide at what age you want this benefit to start into payment and, accordingly, can influence whether a reduction factor has to be applied and if so at what rate.
- Withdrawal Settlement Art.31: This is a final one-time payment from the Fund.
 OR

OR

Deferment of Choice – Article 32: You may defer your benefit election/start payment date of your benefit for up to 36 months from your separation date, if you expect to return to service within that time frame; in that case you would continue your Fund participation and further increase your CS once you return to the Fund.

The Deferred Retirement Benefit – Article 30



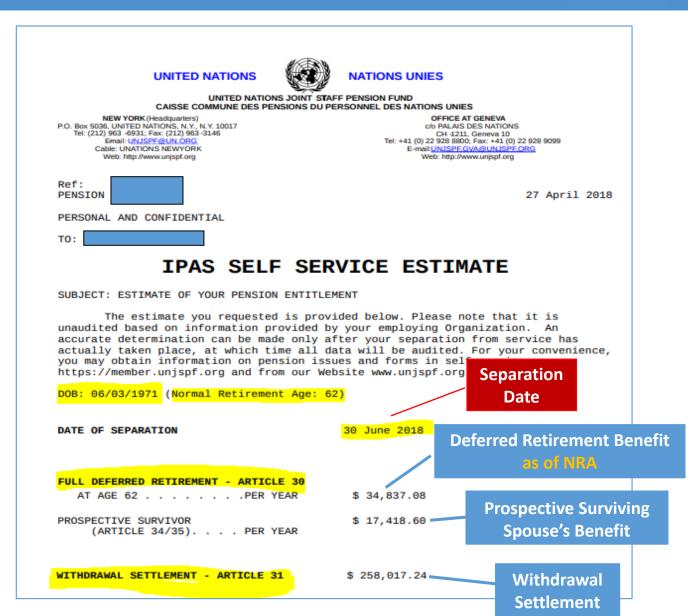
- NOT to be confused with the Deferment of Choice or Payment option (Art. 32) previously discussed. When you choose a Deferred Retirement Benefit, you are choosing a monthly benefit for life that will begin at a point in time of your choosing between your Early Retirement and Normal Retirement ages.
- You are in effect choosing an Early Retirement or Normal Retirement Benefit to be payable in the future.
- You determine when the benefit shall start into payment by submitting payment instructions to the Fund at any time after you reach your Early Retirement Age up to your NRA. Once you reach NRA, the benefit is automatically payable.
- If you elect to commence your benefit <u>before</u> your NRA, a reduction factor like for Early Retirement will be calculated and applied to your entitlement as of the start payment date.
- Note well!! If you elect a Deferred Retirement Benefit:
 - There is no option to receive a lump sum payment in addition to the monthly benefit,
 - There is no child's benefit applicable,
 - There is a Surviving Spouse's benefit payable where applicable.

Separation after vesting but before Early Retirement Age



Summary:

- At this point, if you separate, you have three choices (2 benefit options and the *Deferment of choice*):
 - Withdrawal Settlement Art. 31
 - Deferred Retirement Benefit Art. 30
 - Deferment of choice Art. 32
- When you run an estimate with a separation date at this stage, the estimate will only show the benefit options available based on the separation date you entered.
- The Withdrawal Settlement calculation includes your 10%+ increase for 5-15 years of CS.
- The Deferred Retirement calculation shows the FULL amount payable if you defer the commencement of payment till your NRA. If you choose an earlier commencement of payment date, the Early Retirement reduction factor would apply. Note no Lump Sum is available.
- In this example, the Participant is married, and that data is on file with the Fund, so a prospective Surviving Spouse's Benefit is displayed.

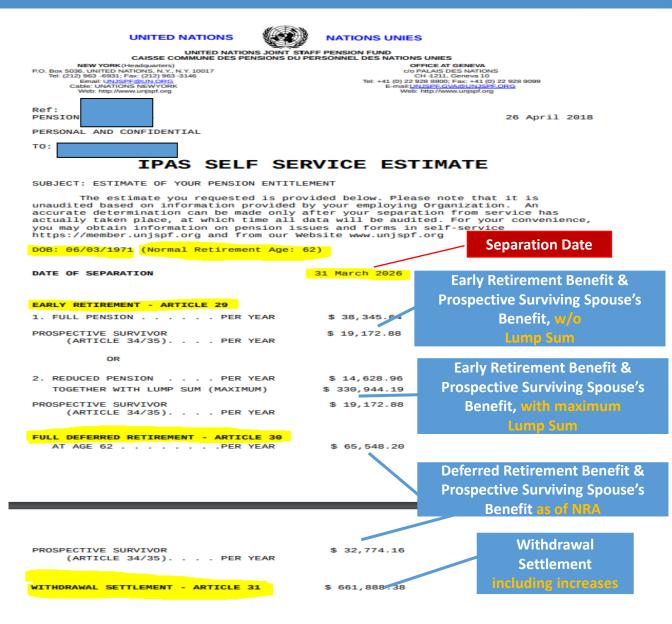


Vested Participants – Separation between ERA and NRA



Summary:

- At this point, if you separate, you have four choices (2 benefit options and the *Deferment of choice*):
 - Withdrawal Settlement Art. 31
 - Early Retirement Benefit Art. 29
 - Deferred Retirement Benefit Art. 30
 - Deferment of choice Art. 32
- An estimate run with a separation during this period will only show the benefit options available calculated based on the separation date you entered.
- Both the Early and the Deferred Retirement benefits are shown>
 - -The Early Retirement calculation already includes the reduction factor as applicable to your case.
 - -The Deferred Retirement calculation shows the FULL amount payable if you defer the commencement of payment till your NRA.
- In this example, the Participant is married, and that data is on file with the Fund, so a prospective Surviving Spouse's Benefit is displayed.
- The Withdrawal Settlement calculation already includes your 10%+ increase for 5-15 years of CS.





Finally, there is one other choice you have when separating from service:

The "Freeze" or Deferment of choice option Article 32

This is NOT a benefit option but the choice you have to NOT make a benefit election or request a payout when you separate from service but defer that choice/payout for up to 36 months...

The "Freeze" or Deferment of choice option – Article 32



- NOT to be confused with Deferred Retirement Benefit (Art. 30) previously discussed.
- Indeed, when you choose the Deferment of Choice under Art. 32 you choose to NOT make a benefit election and to NOT request the payment of your benefit for the time being. This is not a <u>benefit</u> option, but an option to "FREEZE" your holdings in the Fund for a limited period of up to max. 36 months from your separation date.
 - If you expect to <u>re-enter the UNJSPF within 36 months from the date of separation</u>, you may wish to defer the benefit election or payment of your benefit for a period of up to max. 36 months under Article 32 of the UNJSPF Regulations.
 - Should you re-enter into participation within the 36 months, your <u>participation is considered continuous</u>, with a period of break in service (BIS).
 - You do not earn interest on your contributions during such period of deferment under Article 32.
 - Be mindful to be informed about the related <u>benefit forfeiture</u> conditions under <u>Article 46</u>!
 - If you elect this option, <u>only page 1</u> of payment instructions forms <u>PENS.E7</u> or <u>PENS.E6</u> must be submitted at the time of separation. The following page(s) of the payment instruction form must NOT be submitted, else the form is invalid.
 - You can request payment of your benefit/make a benefit election at any time during the 36 months deferment period.
 - For those who elected Art. 32 and separated with <u>5 or more years</u> of Contributory Service (CS), i.e. with vested pension rights, should you NOT re-enter the Fund within the 36 months deferment period, <u>make sure to submit your benefit election on form Pens.E7 (pages 2 and 3) to the Fund before the 36 months have expired</u>; else, the Fund will deem you to have elected a deferred retirement benefit under Article 30.

TIME FOR A BREAK





Please return in 10 minutes (sharp)



Part IV:

Calculating retirement benefits



Let's calculate retirement benefits....

Examples of calculation for Normal & Early Retirement benefits

Periodic lifelong retirement benefits



Some key points:

- Rate of Accumulation (ROA): we'll review how it is calculated since it is a factor in computing a monthly benefit.
- Normal Retirement Benefit: the full retirement benefit based on your years of CS and FAR. No reduction factors are applied, it is payable at 100%. You must have reached your NRA to be entitled.
- **Early Retirement Benefit:** based on the Normal Retirement Benefit, with 'reduction factors' applied to account for the longer payment period of the monthly benefit. You must have reached your early retirement benefit to be entitled.

Rate of Accumulation (ROA)



- Used in calculating Deferred, Early and Normal Retirement Benefits.
- The percentage of your Final Average Remuneration (FAR)
- The maximum ROA is 70% of your FAR*.
- Your ROA is determined by your Date of Entry (DOE) into Participation. If your DOE is after 01 January 1983, your ROA are:

First 5 years of CS: 1.50% per year (7.50% max)

Next 5 years of CS: 1.75% per year (8.75% max)

Next 25 years of CS: 2.00% per year (50.00% max)

Excess of 35 years of CS: 1.00% per year (3.75% max = 3.75 years CS)*

^{*}maximum accrual of 70% reached after 38.75 years of CS. If you work longer than 38.75 years, you continue to be a participant, make contributions, earn interest, increase your FAR. Your contributions and interest increase, which will increase the lump sum you can take. The only difference is that your ROA remains at 70% and doesn't increase further.

Rate of Accumulation (ROA)



	Entry BEFORE 01 January 1983	Entry ON or AFTER 01 January 1983
First 5 years of CS		1.50% per year => 7.5% max
Next 5 years of CS	2.00% per year => 60% max	1.75% per year => 8.75% max
Next 20 years of CS		2.00% per year => 40% max
Next 5 years of CS	1.00% per year => 5% max	2.00% per year => 10% max
CS in excess of 35 years	1.00% per year => 5% max	1.00% per year => 5% max
Maximum ROA	70%	70%
Corresponding CS years	40 years	38.75 years

Let's calculate: Rate of Accumulation (ROA)



8 years of CS:

	Total ROA =		12.75%
Next 5 years of CS:	1.75% per year =	1.75% X 3 =	5.25%
First 5 years of CS:	1.50% per year =	1.50% X 5 =	7.50%

20 years of CS:

First 5 years of CS:	1.50% per year =	1.50% X 5 =	7.50%
Next 5 years of CS:	1.75% per year =	1.75% X 5 =	8.75%
Next 25 years of CS:	2.00% per year =	2.00% X 10 =	20.00%
	Total ROA =		36.25%

31 years of CS:

	Total ROA =		58.25%
Next 25 years of CS:	2.00% per year =	2.00% X 21 =	<u>42.00%</u>
Next 5 years of CS:	1.75% per year =	1.75% X 5 =	8.75%
First 5 years of CS:	1.50% per year =	1.50% X 5 =	7.50%

Let's calculate: Normal Retirement Benefit



Normal Retirement Benefit reminder:

- Monthly benefit payable for life.
- Carries prospective survivor's benefits.
- Adjusted for cost-of-living over time.
- Can convert any amount up to 1/3 of the present value or your total Contributions plus interest (whichever is higher) to a one-time lump sum payment. The balance is payable as a reduced monthly pension for life.

❖ Full Normal Retirement Benefit = your total ROA X your Final Average Remuneration (FAR)

Let's calculate: Normal Retirement Benefit – cont'd



Normal Retirement Benefit facts:

Calculation factors:

- Fictional G-7 staff member
- NRA = age 60
- Retirement date at or after NRA: 1 January 2023
- Final Average Remuneration:
 - 2020 Pensionable Remuneration: 95,000
 - 2021 Pensionable Remuneration: 100,000
 - **2022** Pensionable Remuneration: <u>105,000</u>
 - Total: 300,000
 - FAR: (=\$300,000/3) 100,000
- **31** years of CS = ROA of 58.25%
- Remember! You can choose a lump sum in conjunction with your Normal Retirement Benefit in any amount up to the maximum!

(1) Full annual pension (no lump sum):

\$100,000 FAR **X** 58.25% ROA = \$58,250 yearly pension;

\$4,854.17 monthly pension

(2) Reduced annual pension (1/3 lump sum):

\$100,000 FAR **X** 58.25% ROA = \$58,250 full yearly pension;

1/3 of \$58,250 = \$19,416.67 X 12.694 (estimated actuarial factor) = \$246,475.16 lump sum

Plus

2/3 of \$58,250 yearly pension = \$38,833.33 per year, \$3,236.11 monthly

\$246,475.16 lump sum **AND** \$3,236.11 monthly pension

Let's calculate: Early Retirement Benefit



Early Retirement Benefit reminder:

- Monthly benefit payable for life.
- The benefit is the full benefit amount reduced for each year or part year that you commence your benefit before your NRA; the amount of the reduction is dependent on your DOE into the Fund.
- Carries prospective survivor's benefits.
- Adjusted for cost-of-living over time.
- Can commute any amount up to 1/3 of the present value or your total Contributions plus interest (whichever is higher) to a one-time lump sum payment, with the balance being payable as a reduced monthly pension for life.

Let's calculate: Early Retirement Benefit – cont'd



Early Retirement Benefit facts:

Calculation factors:

- Fictional G-7 staff member
- NRA = age 62
- Retirement date at 56th birthday: 1 January 2023
- Final Average Remuneration:
 - 2020 Pensionable Remuneration: 95.000
 - 2021 Pensionable Remuneration: 100,000
 - 2022 Pensionable Remuneration: 105,000
 - Total: 300,000
 - FAR: (=\$300,000/3) 100,000
- 25 years of CS = ROA of 46.25%

Reduced annual pension:

\$100,000 FAR **X** 46.25% ROA = \$46,250 full yearly pension;

Reduction calculation:

Years younger than 62 = 6

Reduction factor for 25 years CS = 3% for 5 years

Reduction factor for additional years CS = 6%

Total reduction factor = (3% X 5 years) 15% + (6% 1 year) 6% = 21%

Reduced yearly pension = \$46,250 - 21% = \$36,537.50

\$3,044.79 monthly pension

Deferred Retirement Benefit



Deferred Retirement Benefit reminder:

... is a periodic benefit that is payable for life, monthly in arrears, <u>reduced on account of age</u> if paid earlier than NRA. The extent of the reduction depends on your age at the time of separation and the length of CS. You must have vested pension rights.

- You are entitled to elect a Deferred Retirement Benefit once you have you have vested your pension rights (5 years or more of CS) at any age under NRA (even if younger than age 55 or 58).
- You must have reached at least 'early retirement age' 55 or 58 for the benefit to come into payment; i.e. choosing this benefit means you decided to leave your monies with the Fund until you reach NRA or at least age 55 or 58.
- The full deferred benefit would be payable only at NRA. Payment at any date between age 55/58 and NRA would be reduced in the same manner as an Early Retirement Benefit.
- YOU decide at which date/age you want the benefit to come into payment, i.e. you can influence the
 applicable reduction factor (the closer to your NRA payments of your benefit start, the lesser the
 applicable reduction factor).
- The Deferred Retirement Benefit <u>does NOT allow for its partial commutation</u> into a lump sum.
- The Deferred Retirement Benefit carries <u>prospective surviving spouse's rights</u>, however...
- ... it NEVER carries an entitlement to a child's benefit!

^{*} Do not confound this benefit with the option to 'defer your benefit election or payment' under Article 32!



Let's do more examples.....

Let's calculate: Normal Retirement Benefit – example 2



Normal Retirement Benefit facts:

Calculation factors:

- Fictional G-7 staff member
- NRA = age 62
- Retirement date at NRA: 1 January 2023
- Final Average Remuneration:
 - 2020 Pensionable Remuneration: 95,000
 - 2021 Pensionable Remuneration: 100.000
 - 2022 Pensionable Remuneration 105,000
 - **FAR:** 100,000
- 20 years of CS = ROA of 36.25%
- Remember! You can choose a lump sum in conjunction with your Normal Retirement Benefit in any amount up to the maximum!

(1) Full annual pension (no lump sum):

\$100,000 FAR X 36.25% ROA = \$36,250 yearly pension;

\$3,020.83 monthly pension

(2) Reduced annual pension (1/3 lump sum):

\$100,000 FAR X 36.25% ROA = \$36,250 full yearly pension;

1/3 of \$36,250 = \$12,083.33 X 12.694 (estimated actuarial factor) = \$153,385.83 lump sum

Plus

2/3 of \$36,250 yearly pension = \$24,166.67 per year, \$2,013.89 monthly

\$153,385.83 lump sum AND \$2,013.89 monthly pension

Let's calculate: Early Retirement Benefit – example 2



Early Retirement Benefit facts:

Calculation factors:

- Fictional G-7 staff member
- NRA = age 62
- Retirement date at 56th birthday: 1 January 2023
- Final Average Remuneration:
 - 2020 Pensionable Remuneration: 95,000
 - 2021 Pensionable Remuneration: 100,000
 - 2022 Pensionable Remuneration: <u>105,000</u>
 - **FAR:** 100,000
- 20 years of CS = ROA of 36.25%

Reduced annual pension:

\$100,000 FAR X 36.25% ROA = \$36,250 full yearly pension;

Reduction calculation:

Years younger than 62 = 6 Reduction factor for 20 years CS = 6%

Total reduction factor = (6% X 6 years) = 36%

Full yearly pension = \$36,250 - 36% = \$23,200.00

\$1,933.33 monthly pension

•Lump Sum: applicable to Early Retirement and Normal Retirement



- As alternative to receiving the FULL (normal or early) periodic retirement benefit for life, participants may commute up to 1/3rd of their benefit into an <u>actuarially</u> <u>equivalent</u> lump sum with remaining portion to be paid monthly for life.
- In some cases, the max. lump sum is higher than the 1/3rd in which case the max. payable would amount to the participant's own contributions plus interest.
- Lump sum <u>option</u> is offered to participants as personal option to allow for flexible financial planning at retirement.
- <u>Commutation</u> factors are determined by (i) mortality rates and (ii) interest rates.
- The factor applicable to a participant depends on the specific age of the participant on their retirement date.
- Lump sum <u>option</u> is a personal <u>choice</u> that each retiree may decide based on individual circumstances.

Lump Sum: Pros and Cons



PROS:

- You receive a sizeable sum of money that may be useful towards a major expenditure such as buying a residence or paying off a debt;
- If you die, your surviving spouse will get half your <u>full</u> standard pension even though you took a lump sum; (i.e. there is no impact on surviving spouse benefit amount)
- In most countries the lump sum itself will be free of tax, though not the dividends and interest it produces;
- As your monthly pension payments will be smaller, so will your income tax liability on them;
- You can invest the lump sum money in a way that could yield a better return than by leaving it in the United Nations Joint Staff Pension Fund.

Lump Sum: Pros and Cons



CONS:

- You will have a smaller monthly pension to live on;
- You forego future cost-of-living adjustments on one-third of your pension;
- You take on risks and costs associated with investing your lump sum instead of leaving them with the Pension Fund;
- If on two-track and a cost-of-living differential (COLD) factor is applied to raise the initial local-currency track pension, it will only affect the periodic benefit, <u>not</u> the lump sum;
- If you want lump sum in local currency it will be converted at the current exchange rate, not at the more favorable rate that may be applied to periodic benefit under two track.

Disability Benefit



...is a periodic benefit payable on a monthly basis if, due to an illness or injury, a participant can no longer continue working and if the illness or injury is likely to be permanent or of long duration. It is adjusted for cost of living over time. No vesting period required.

- The Disability benefit payment starts after separation from service or after all paid sick and annual leave has been exhausted. It will be paid for as long as the incapacity continues and once you reach early retirement age 55 or 58 it is payable for life.
- Either the participant or his/her organization must apply for such benefit to the UN Staff Pension Committee (SPC).

How much is a disability benefit?

The benefit is roughly equivalent to the retirement benefit one would receive if s/he was to continue working until NRA at the same level and step as when the disability benefit is granted.

There is NO lump sum option under this benefit; it is a periodic benefit payable monthly in arrears.

Learning Material on UNJSPF website:

Information booklet: https://www.unjspf.org/wp-content/uploads/2019/11/Disability-Benefit.pdf



Part V:

Survivor's and other benefits

Additional benefits provided by UNJSPF



Additional Benefits provided by the Fund not yet discussed:

- Child's Benefit for child/ren under age 21 (or beyond age 21 if child recognized as disabled by the Fund)
- Survivor's Benefit Monthly benefit payable to:
 - entitled surviving spouse for life;
 - entitled surviving child/ren until the age of 21 (beyond age 21 if recognized as disabled by the Fund);
 - entitled surviving ex-spouse

OR, if none above entitled...

- entitled surviving secondary dependent for life or until age 21.
- Residual Settlement

Additional benefits – Child's Benefit: (Article 36)



Child's Benefit...

- Monthly benefit payable to each entitled child of a beneficiary in receipt of an Early or Normal Retirement Benefit or a Disability Benefit. It is payable during your lifetime together with your retirement/disability entitlement.
 - Early or Normal Retirement benefit: Child allowance is payable as of the date the retiree reaches NRA
 - Disability benefit: Child allowance is payable as of commencement of the Disability Benefit.
 - Note: A Child's Benefit is not payable in the case you elected a Deferred Retirement Benefit (Art. 30).
- The benefit is payable for as many children as you have, there is no limit. However, there is a limit on the total child benefit amount payable by the Fund.
 - Be sure to submit birth certificates for all your children to your HR even if you are not eligible to receive a child's allowance from your employing organization while in employment. All children must be reported to the Fund through your employing organization at the latest by the time of your separation from service; else they will not qualify for a child's benefit.
 - The benefit will be paid in equal shares for all entitled children. When one child is no longer eligible for the benefit, the Fund will recalculate, and the total benefit amount will then be divided among and paid in equal shares among to the remaining entitled children.
- The benefit is payable until the child is age 21 (or beyond age 21 for children recognized as disabled by the Fund).
- The amount of the benefit is set out in Article 36 of the Fund's Regulations.

Additional benefits – Child's Benefit/Allowance for disabled child



Child Allowance for a disabled Child...

- If it is determined by the Fund's SPC Disability Committee that due to an illness or injury, a child is incapacitated, then the Fund would pay the monthly Child's benefit/allowance beyond the child reaching age 21, should the child's disability continue beyond that age.
- You, as the Fund's beneficiary of a Disability benefit or of an Early or Normal Retirement benefit, must apply to the UN Staff Pension Committee (SPC) in the Fund for award of such disability status for your child. You must do so as soon as you separate on disability or retirement or, if the disability status commences while you are already in receipt of your benefit and your child is still under age 21 at that time, you must apply immediately at that time.
- If awarded, depending on the nature of the child's disability, the SPC may require periodic review of the child's medical status to confirm whether the Disabled Child's benefit/allowance can continue in payment. You would be informed of such requirement.
- The benefit may continue beyond age 21 and for as long as the child is found to remain incapacitated.
- The amount of the benefit is set out in Article 36 of the Fund's regulations.



Survivor's benefits

Survivor's benefits - summary



Survivor's benefits are paid to entitled beneficiaries :

- Primary survivor Surviving Spouse's Benefit Article 34/35:
 - Monthly benefit payable <u>for life</u> to the entitled surviving spouse of a beneficiary who dies while in receipt of a retirement or disability benefit or who dies while in service.
 - Death in service: Must have been married at the time of death in service.
 - Death after separation on disability/retirement: Must have been married at separation from service and remained married to you till the time of your death.
 - Non-traditional marriages may be recognized.
 - A divorced surviving spouse may be entitled.
 - Marriage after separation may be recognized by purchasing an annuity.
- Primary survivor Surviving Child's Benefit Article 36:
 - Monthly benefit payable to a surviving child under the age of 21 that was reported to the Fund during your lifetime. Payable beyond age 21 if child recognized as disabled by the Fund.
- Secondary Survivor Surviving Secondary Dependent's Benefit Article 37:
 - Only payable if no primary survivor is entitled to a survivor's benefit.
 - Monthly benefit payable for life to a secondary dependent that was reported to the Fund at separation and for which you were in receipt of a secondary dependent allowance from your employing org:
 - The mother or father of the main beneficiary or,
 - A brother or sister while under the age of 21.

Primary Survivor's benefits – Surviving Spouse's Benefit – Article 34/35



- Payable to your recognized spouse if:
 - You die in-service and you were married at the time of your death; or
 - You die while in receipt of a monthly disability/retirement benefit provided you were married at the time of your separation and remained married till the date of your death.

- Who is a recognized spouse?
 - Unions that legally convey the rights and benefits of marriage in the jurisdiction where the union took place are recognized by the Fund for the purpose of survivor's benefits.
 - These unions may include same-sex and non-traditional marriages

Primary Survivor's benefits – Surviving Spouse's Benefit – Article 34/35



- What is the benefit?
 - The surviving spouse benefit is a monthly benefit payable for life to the entitled surviving spouse and is adjusted for cost-of-living over time.
 - There is no lump sum option for surviving spouse benefit
 - If the benefit is payable upon death in service:
 - The amount of the benefit is ½ the Full Normal Retirement Benefit calculated as if the Participant had worked until NRA.
 - If the benefit is payable upon death in disability/retirement:
 - The amount of the benefit is ½ the Full Normal Retirement Benefit of the retiree, (i.e., regardless of whether the retiree opted for a lump sum and, therefore, received an accordingly reduced monthly pension).

Survivor's benefits – resources on the Fund's website



For more information on Survivor's benefits, please visit the Survivor's Benefits webpage and its contents (booklet, videos, etc.): https://www.unjspf.org/for-clients/survivors-benefit/

For information on recognized same-sex and non-traditional unions, please see the guidelines and Annex: <u>Annex-Revised-Guidelines-_effective-1-July-2022.pdf</u> (unjspf.org)

Primary Survivor's benefits – Divorced surviving spouse's benefit – Article 35bis



What happens if I divorce the spouse that I was married to while I was a Fund Participant?

- Divorced Surviving Spouse's Benefit:
 - Payable for life to an entitled divorced surviving spouse if they meet the following criteria:
 - You were married for at least 10 years while you were a contributing Fund Participant; and
 - Your divorce settlement agreement does <u>not</u> expressly state that your former spouse renounced UNJSPF pension entitlements; and
 - Your death occurs within 15 years of the date the divorce became final, unless at the time of your death you were under a legal obligation to pay maintenance to the former spouse; and
 - The former spouse has reached the age of 40 otherwise payment will commence upon the former spouse's 40th birthday.
- The benefit...
 - ...is equal to Surviving Spouse's Benefit (½ the Full Normal Retirement Benefit).
 - ...if there is more than one entitled surviving spouse/ex-spouse, the benefit is payable to each in proportion to the duration of their marriage to the late former Participant (total amount payable is still ½ the full benefit but is split).

For more information on divorce, please visit the Divorce webpage and its contents (booklet, video, etc.): https://www.unjspf.org/documents/divorce/

Primary Survivor's benefits – Survivor's benefits – Marriage after Separation – Article 35ter



What if I was married after Separation, while in receipt of a disability or retirement benefit - is my new spouse entitled to a Survivor's Benefit?

- Your new spouse is not automatically entitled survivor if you get married while you are not an active Participant making contributions to the Fund.
- If you wish to convey survivor's rights to your new spouse, you may <u>purchase an annuity</u> from the Fund:
 - You must make the election within one year of the date of the marriage;
 - The election becomes effective 18 months after the date of the marriage;
 - Available in varying amounts. The annuity is paid for by a reduction in the amount of your monthly benefit;
 - The election can only be revoked by an explicit request in writing in the case of divorce or death of the spouse;
 - No annuity payments will be refunded after revocation and a divorced spouse will no longer have a benefit entitlement from the UNJSPF.

Primary Survivor's benefits – Surviving Child's Benefit – Article 36



Surviving Child's Benefit:

- Payable to or on behalf of your child who is under 21 upon your death:
 - If you die in service or
 - You die while in receipt of a disability or retirement benefit AND you did NOT choose a Deferred Retirement Benefit.
 - The benefit continues to be payable even if there is no surviving spouse until the child or children reach age 21, or beyond age 21 if the child is recognized as disabled by the Fund.
 - Be sure to submit birth certificates for all of your children to your HR office (even if you are not eligible to receive a child's dependency allowance from your employing organization) while in employment. All children must be made known to the Fund through your organization.
- What is the benefit?
 - The amount of the benefit is set out in Article 36 of the Fund's Regulations.

Additional benefits – Surviving Disabled Child's benefit – Article 36



Surviving Child's benefit for a disabled child...

- If it is determined by the Fund's SPC Disability Committee that due to an illness or injury, a child is incapacitated, then the Fund would pay the monthly Disabled Surviving Child's benefit beyond the child reaching age 21, should the child's disability continue beyond that age.
- You, as the Fund's beneficiary of a Disability benefit or of an Early or Normal Retirement benefit, must apply to the UN Staff Pension Committee (SPC) in the Fund for award of such disability status for your child. You must do so as soon as you separate on disability or retirement or, if the child's disability status commences while you are already in receipt of your benefit and your child is still under age 21 at that time, you must apply immediately at that time. Or, a third party could apply on behalf of your disabled child, should you be deceased.
- If awarded, depending on the nature of the child's disability, the SPC may require periodic review of the child's medical status to confirm whether the Disabled Surviving Child's benefit can continue in payment. You would be informed of such requirement.
- The benefit may continue beyond age 21 and for as long as the child is found to remain incapacitated.
- The amount of the benefit is set out in Article 36 of the Fund's regulations.

Primary Survivor's benefits – several kinds of survivor's benefits can be paid in parallel



When several entitled primary survivors co-exist, the Fund will pay each benefit due. E.g., the Fund may pay in parallel:

- A Surviving spouse
- A Surviving ex-spouse and
- Surviving child/ren

Secondary Survivor's benefits – Surviving Secondary Dependent's Benefit – Art. 37



When there is <u>no</u> primary entitled survivor's benefit payable, i.e., there are no Surviving Spouse/Ex-spouse and/or Child/ren entitled to a regular monthly payment from the Fund:

- A Surviving Secondary Dependent's Benefit may be payable:
 - To ONE of your mother, father, brother, or sister;
 - The Secondary Dependent must have been recognized by your employing organization while you were in service and making monthly pension contributions;
- What is the benefit?
 - If the Secondary Dependent is a mother or father → equal to a Surviving Spouse's Benefit.
 - If the Secondary Dependent is a sister or brother equal to a Surviving Child's Benefit.
 - Note: a Secondary Dependent's Benefit is not payable to a sister or brother in case you elected
 a Deferred Retirement Benefit.



Resources for Survivor's benefits

Survivor's benefits – For more information



Resources on Survivor's Benefits provided by the UNJSPF (booklets, videos, explanatory information, etc.):

The Fund's Survivor's Benefits resource webpage: Survivor - UNJSPF

Links to:

- Surviving Spouse's Benefit
- Divorced Surviving Spouse's Benefit
- Spouses married after Separation
- Regulations & Rules applicable to Survivor's Benefits
- Non-Traditional Unions Guidelines & Annex

The Fund's Child's Benefit & Secondary Survivor's Benefits resource webpage: Child's Benefits - UNJSPF

Links to:

- Surviving Child's Benefit
- Surviving Secondary Dependent's Benefit



The Residual Settlement Article 38

The Residual Settlement – Article 38



- What is the Residual Settlement?
 - It is payable when following your death there are no living primary or secondary survivor/s entitled to a benefit from the Fund [your spouse, ex-spouse, your child/ren under 21 (or over 21 if recognized disabled), or a Secondary Dependent].
 - Like the Withdrawal <u>Settlement</u>, the Residual <u>Settlement</u> is a <u>one-time</u> payment that "settles" all obligations of the Fund to you and your entitled survivors; there is no further relationship between your estate and the Fund after a Residual Settlement is paid out.
 - The Residual Settlement is only payable once there are no more primary or secondary survivors entitled to a regular monthly payment from the Fund AND provided at that time, the Fund has not yet paid out to you and/or your entitled survivors the equivalent of your own total Contributions to the Fund plus interest.

The Residual Settlement



• Are Residual Settlements often paid out?

- Residual Settlements are only paid out when your own contributions plus interest have not, yet, been fully paid
 out to you and/or your entitled survivors and there are no more entitled survivor's.
- If you take a Withdrawal Settlement, there will never be a Residual Settlement because your total own contributions plus interest are paid out with the Withdrawal Settlement.
- If you take the maximum lump sum with your normal or early retirement benefit, there also will be no Residual Settlement as the maximum lump sum is already the equivalent of your own contributions plus interest.
- If you and/or your survivors have received a monthly benefit for a period of years, these payouts may also have already exceeded the amount of your own contributions plus interest, and, therefore, no Residual Settlement would be payable.



The Residual Settlement – Article 38



Who will receive the Residual Settlement?

- The Residual Settlement is payable to a beneficiary or beneficiaries designated by you on the designated UNJSPF form, while you are still alive.
 - -You can download form A2 from your Member Self-Service portal under the E-Forms tab; make sure to duly completed, date and hand-sign it before submitting it to the Fund in the manner instructed by your employing organization.
 - -You can submit a new duly completed form A2 to the Fund at any time, which will then supersede any previously submitted A2 form on file in the Fund.
- A beneficiary can be anyone (family member, partner, friend, third party, etc.) or even an entity (for example, a charity) that you designate. If entity, make sure to clearly designate such entity and provide very clear and complete contact details on the form)
- If you do not designate a beneficiary or the designated beneficiary is no longer alive, the Residual Settlement is payable to your Estate.

The Residual Settlement



- How do I designate my beneficiary?
 - You use Form A2 to designate the beneficiary of a potential Residual Settlement.
 - The completed form can be submitted through your HR or by uploading it in Member Self Service on the Fund's website (make sure to check with your SPC or HR about correct way of submission to the Fund).
 - Who should I designate as my beneficiary?
 - You can designate one or more beneficiaries; it is a personal choice;
 - Anyone can be a beneficiary, even an 'entity';
 - It is recommended not to designate any automatic beneficiaries, such as your spouse, as he/she/they will already qualify for a benefit while alive.
 - You can put children under 21 if you wish as once they reach age 21 and are no longer entitled to a monthly benefit, there may be a Residual Settlement left for them to receive.

Add your beneficiary(ies), handsign & date!



DESIGNATION OF RECIPIENT OF A RESIDUAL SETTLEMENT UNDER ARTICLE 38 OF THE REGULATIONS

UNJSPF ID

PLEASE ENTER YOUR PENSION NUMBER

INSTRUCTIONS: Please read the instructions below before filling out this form

 A residual settlement (equal to your own contributions with compound interest) becomes due to the designated recipient(s) should you die in service and there are no survivors entitled to a benefit under articles 34, 35, 36 or 37 of the Regulations of the United Nations Joint Staff Pension Fund.

Note: A residual settlement may become payable after a former participant in receipt of a monthly benefit dies, provided that (i) there are no survivors entitled to a benefit under articles 34, 35, 36 or 37, AND (ii) the total amount of the benefits previously paid to him/her was less than his/her own contributions with compound interest. The difference would be paid to the designated recipient(s).

- 2. If more than one recipient is designated, the recipients will share equally unless otherwise indicated. The share of a designated recipient who may predecease you will be distributed among surviving recipients in the ratio of their own shares. If no one is designated before your death or if no one designated survives you, the settlement will be paid to your estate.
- 3. Please complete this form using BLOCK LETTERS in type or print and return it duly signed to the Secretary of your Staff Pensior Committee, or to the UNJSPF if you are a staff member of the UN, e.g., UNICEF, UNHCR, UNFPA, UNDP, etc. It is suggested that you keep a copy of the completed form with your other important documents.
- 4. You may alter your designation of a recipient at any time by submitting a new form which will supersede the previous one

				ORGANIZATION	DUTY STATION
	I, Casatelli	Brian	Peter	United Nations	Thalland : BANGKOK
L	(Last name)	(First)	(Middle)		

hereby designate the person(s)/entity(ies) shown hereunder as recipient(s) of the residual settlement. I hereby cancel and revok any previous designation.

	RECIPIENT'S NAME IN FULL	RECIPIENT'S Date of Birth (DD/MMYY)	Sex	RECIPIENT'S ADDRESS Phone and E-mail	RECIPIENT'S RELATIONSHIP TO YOU (if any)	SHARE TO BE PAID (%)
N		•		(Total	must add up to 1	00%)
	Date:(day) (month)	(year)				
				*(Signature of Particip		

*NOTE: The completed form must bear your ORIGINAL SIGNATURE, no faxes or e-mails will be accepted

APPLICABLE ONLY TO NEW ENTRANTS OR RE-ENTRANTS:

It may be possible to validate prior non-contributory service and/or restore prior contributory service, if any, under articles 23 & 24 of the Regulations, provided that you apply within one year of your entry/re-entry date to the Fund, but before separation should you separate from service earlier. For more information, please visit the UNJSPF website (www.unjspf.org).

PENS.A/2 - REV.5 (06-06) -E

For more information on the Residual Settlement, please visit the Survivor's Benefits webpage:

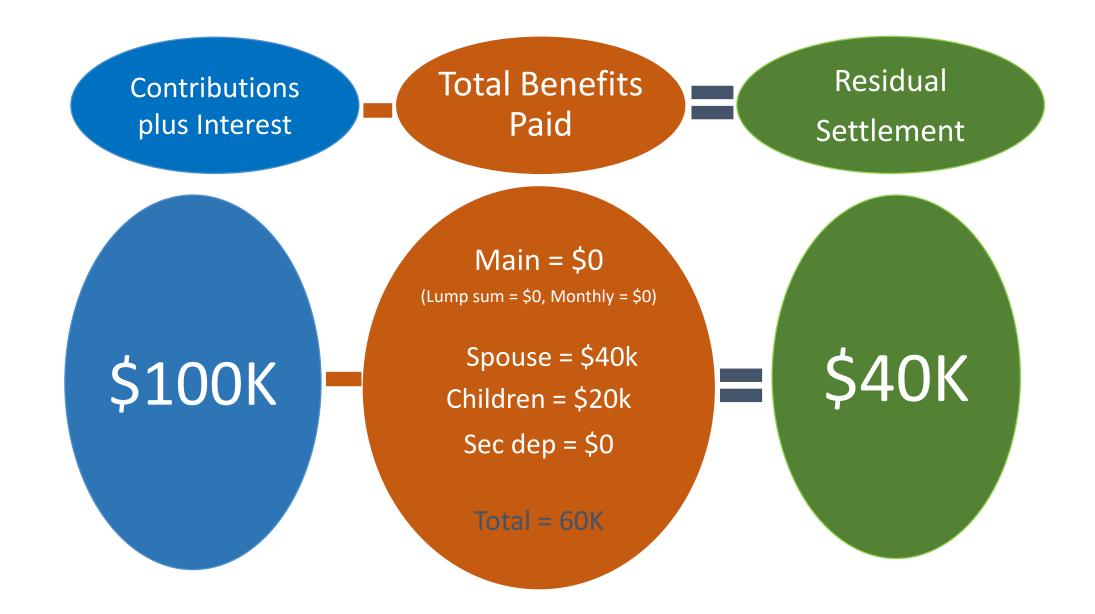
https://www.unjspf.org/for-clients/survivor/

For an educational video on the Residual Settlement, please visit:

Residual Settlement Whiteboard video

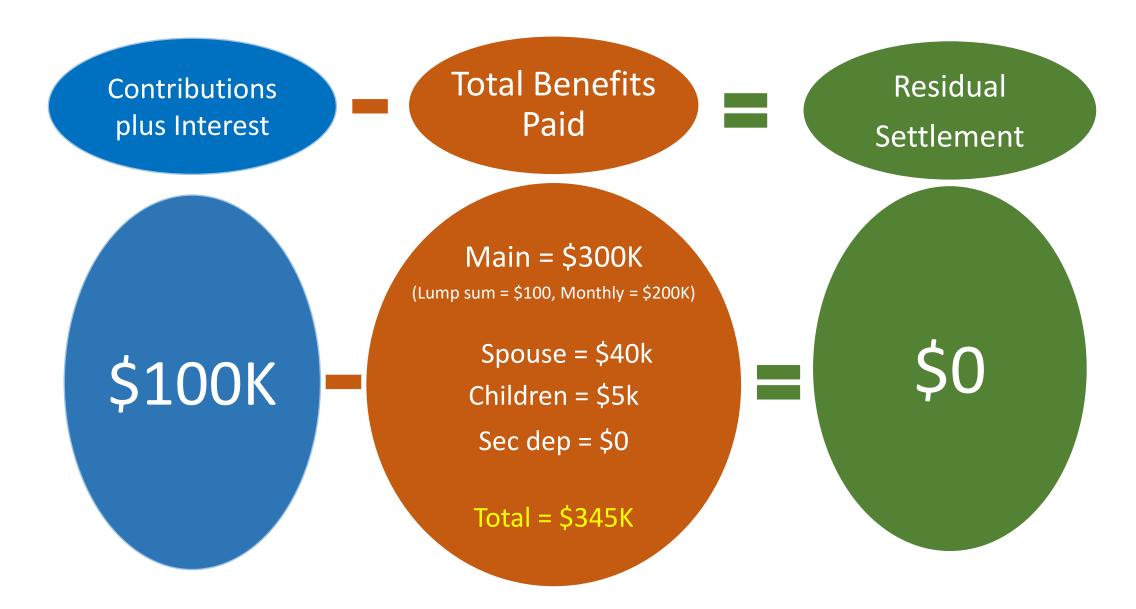
The Residual Settlement – Let's calculate –Participant died in Service





The Residual Settlement – Let's calculate – Participant died in retirement







Comparative charts of all survivors' benefits



Benefit Options	Main's Benefit	When Payable
Article 34/35 – Surviving Spouse's Benefit	Death in Service Death in receipt of benefit (Art 30/28/29/33)	DIS – day following death DIR - First day of following month after death of main.
Article 35 bis – Divorced Surviving Spouse's Benefit	Death in Service Death in receipt of benefit (Art 30/28/29/33)	Payable prospectively (going forward) following receipt of request for a divorced surviving spouse's benefit.
Article 35 ter – Surviving Spouse married after separation	Death in receipt of benefit (Art 30/28/29/33)	First day of following month after death of main provided that main purchased annuity for the spouse.



Benefit	Main's Benefit	Eligibility - Age	When Payable
Article 36 – Child's Benefit (together with main's benefit)	Art 28 Art 29 Art 33	Below age 21 Below age 21 at NRA Below age 21	Art 28 - Day following COB date Art 29 - Day following main's NRA Art 33- Day following COB date
Article 36(b) – Disabled Child's Benefit	Death in Service Death in receipt of benefit (Art 28/29/33)	The benefit shall be awarded and continue for as long as the child remains incapacitated.	Depending on the Board's approved date
Article 36 – Surviving Child's Benefit	Death in Service Death in receipt of benefit (Art 28/29/33)	Below age 21	DIS – day following death (Art 28/33) - First day of following month after death of main. (Art 29) – For main that did not reach NRA, day following death.



Benefit Options	Main's Benefit	Eligibility	When Payable
Article 37 – Secondary Dependent's Benefit	Death in Service Death After Service (Art 30/28/29/33)	Payable only when there is no surviving spouse or child entitled to a benefit.	Art 30/28/29/33 - First day of following month after death of main. DIS – day following death
Article 38 – Residual Settlement	Death in Service	No other dependents eligible for a benefit. Payment is made to the person(s) designated by the participant (in form Pens.A/2) in accordance with percentages (if any) set by him/her. Absence of A/2 benefit becomes payable to the Estate.	Upon death of Participant
Article 38 – Residual Settlement	Death after Service	No other dependents eligible for a benefit but there is remaining residual settlement owed. Payment is made to the person(s) designated by the participant (in form Pens.A/2) in accordance with percentages (if any) set by him/her.	Upon death of retiree



Part VI:

Separation from service

Separation Process

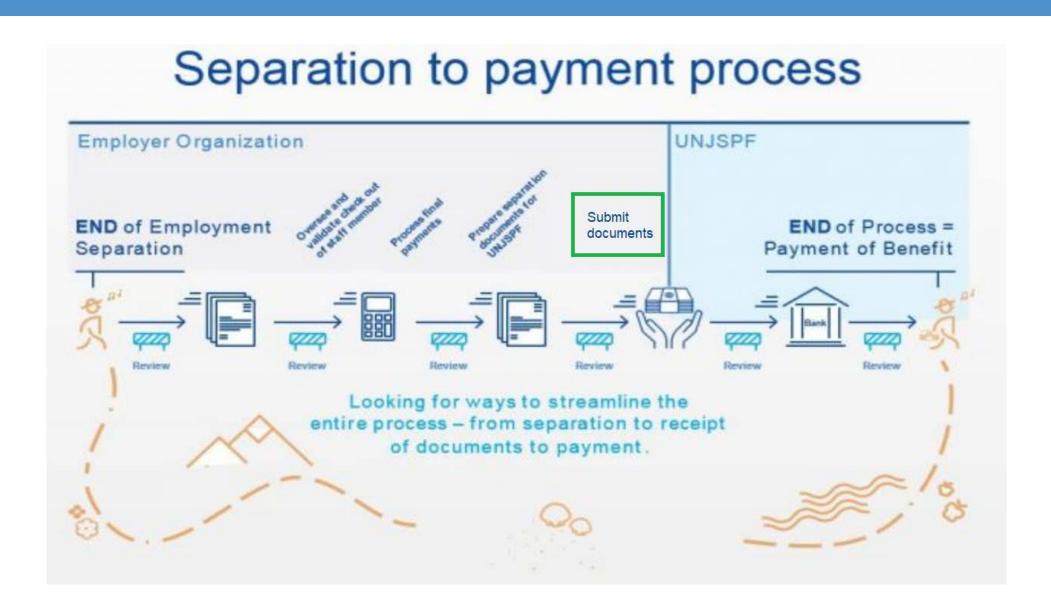


Three (3) parties must work together to ensure a smooth separation process and implementation of a UNJSPF benefit.



Separation Process







STAFF MEMBER: what you must do to prepare



STAFF MEMBER: WHAT YOU MUST DO TO PREPARE FOR SEPARATION (1/3)





- 1. Attend a Pension Townhall briefing, if possible, to understand:
- your benefit options upon separation from service,
- how and what to prepare for separation,
- the separation process,
- expected timeframe from separation date to receipt of your first benefit,
- where you can access useful self-service tools



2. You must make sure all personal data referring to your case was CORRECTLY reported to the Fund by your employing organization!

Discrepancies in the spelling of your family name, your date of birth, etc. if informed only at the date of your separation from service will result in processing delays and may not be accepted by the Fund.

ALL data reported to the Fund must be reported to the Fund by your organization and confirmed in an according Personal Action form. For any issues you may note, please contact your SPC or HR Official so they can guide you on how to address this.



3. You must understand your benefit options -> to understand what options you have and the estimated amounts you would be entitled to under each benefit option, you MUST run your own estimate/s inside your UNJSPF Member Self Service (MSS): https://www.unjspf.org/member-self-service/.

This will help you make an informed decision and to elect the best benefit option for you.



4. If you have any questions about your future entitlements, the separation process, etc., please first contact your SPC Office. Start preparing early, so that you can submit questions early and receive a timely response.

Follow the instructions of your SPC office for all pension related matters including for submission of separation documentation.

STAFF MEMBER: WHAT YOU MUST DO TO PREPARE FOR SEPARATION (2/3)





- 5. You must complete, date and sign your PAYMENT INSTRUCTIONS (PI) on the correct form, so that the Fund knows which benefit you want to receive and where you would like it to be paid.
- Staff with 5 years or more of UNJSPF contributory service (CS): you must complete form Pens.E/7. You will indicate your benefit election, banking instructions and contact address.
- Staff with less than 5 years of UNJSPF contributory service (CS): you must complete form Pens.E/6. You will indicate your benefit election, banking instructions and contact address.



You must access your PI form inside your Member Self Service portal under the E-Forms tab: https://www.unjspf.org/member-self-service/ - All MSS forms are precompleted with your name and UNJSPF Unique ID (UID) number.





- PRINT the PI
- COMPLETE, DATE and SIGN the PI
- ATTACH TO THE PI COPIES OF ALL APPLICABLE SUPPORTING DOCUMENTS (see below and following page)



5.1. In addition to the PI Form, you must submit COPIES of the following supporting documents:

- Copy of valid, government issued <u>picture ID document</u> including your full name, date of birth and signature
- Copy of a <u>recent bank statement</u>; your name and bank account number on this document must match your name and account number as provided on the PI form and on file with the Fund

These documents serve to cross check your identity as well as banking details, to ensure that the Fund pays the entitled person the correct amount into the correct account.

STAFF MEMBER: WHAT YOU MUST DO TO PREPARE FOR SEPARATION (3/3)











5.2. If you are electing a form of <u>retirement</u> benefit, payable every month for the duration of your life, you must also provide COPIES of the following supporting documents, together with the PI:

Required:

- Copy of your valid government issued picture ID document (preferably passport) containing your name, date of birth and your scripted signature – for signature verification of the Payment Instructions
- Copy of valid government issued picture ID document of your spouse(s) (preferably passport) at the time of the implementation of your benefit, the Fund will also set up potential surviving spouse's benefit(s) for the future
- Copy of Marriage Certificate(s) of current spouse(s) for verification of marital status, date of marriage
- Copy of Birth Certificate of staff member for verification of age
- Copy of Birth Certificate of spouse for verification of age
- Copy of Birth Certificate of all children under age 21 (or recognized disabled), clearly indicating the names of both parents for verification of parental relationship and child's date of birth

Recommended:

- Marriage and Divorce decree(s) of former spouse(s) if applicable
- Updated A/2 Form

All of these documents serve to cross check all essential details relating to your dependents and potential entitlements for them. The Fund has a duty to check these details at the time of setting up your own retirement benefit.



NB: If you do not have a bank account and cannot open one, payment in the form of a cheque may be issued and sent in care of a UN Office; in that case provide the address of the organization care of which you wish to be paid.

STAFF MEMBER:

HOW TO SUBMIT YOUR SEPARATION DOCUMENTS TO THE UNJSPF:

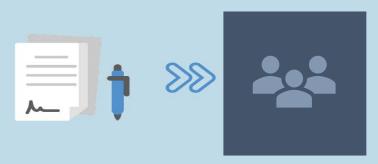






1. YOU -> YOUR EMPLOYING ORGANIZATION:

Via your employing organization





2. YOU -> UNJSPF:

Electronically, via your MSS portal

Please note, access to the MSS Document Upload tab may be restricted in some cases:

-If you are a participant, some UNJSPF member organizations have restricted access to the MSS Document Upload tab; in that case, staff of such organizations would not see the MSS Document Upload tab as part of their MSS menu options.

In any case, all participants should always first check with their employing organization about the correct process for submitting documents to the Fund.

-All retirees or a beneficiaries (recipient of a survivor's benefit from the Fund), will have access to the MSS Document Upload tab and can upload any document via your MSS portal to the Fund.







3. YOU -> UNJSPF:

By postal mail, special courier or UN Pouch



STAFF MEMBER:

HOW TO SUBMIT YOUR SEPARATION DOCUMENTS TO THE UNJSPF:







1. YOU -> YOUR EMPLOYING ORGANIZATION -

Via your employing organization: If you received <u>instructions</u> from your employing organization to submit your separation documents to your HR or Pension Focal Point or SPC, as applicable, then <u>you MUST follow those instructions</u> to ensure a smooth and timely process for the routing of your documents to the Fund.

In that case your organization will send all required documents (from you AND from the organization) to the Fund as a complete set.





2. YOU -> UNJSPF - Electronically, via your MSS portal:

First check with your employing organization about the correct process for submitting your separation documents.

If ok that you submit your PI and supporting documents
yourself directly to the Fund, then log into your MSS portal
https://www.unjspf.org/member-self-service/ and under
the MSS DOCUMENT UPLOAD tab carefully read and follow
the instructions on how to upload your duly completed, dated and signed
form/s and other documents to the Fund
via this MSS tab. In that case, no originals would be required,
unless otherwise advised by the UNJSPF.

More information is provided under Chapter V in this presentation and on the Fund's website, where you can find a Tutorial, here: https://www.unjspf.org/member-self-service-document-upload-tutorial/





3. YOU -> UNJSPF - By postal mail, special courier or

UN Pouch: First check with your employing organization about the correct process for submitting your separation documents.

If ok that you submit your PI and supporting documents yourself directly to the Fund and you cannot submit them electronically via your MSS portal, then you can mail or drop off the ORIGINAL PI and copies of the supporting documents to the Fund at the Contact details provided on the UNJSPF website under CONTACT US: https://www.unjspf.org/contact-us/. Also, refer to info under Chapter VI in this document.







CAUTION

Once your benefit has been processed and implemented into payment you CANNOT change your Benefit Election!





EMPLOYING ORGANIZATION: what they must do in the separation process



EMPLOYING ORGANIZATION: WHAT THEY MUST DO





Your (FORMER) EMPLOYING ORGANIZATION must submit two mandatory separation documents to the UNJSPF:

- (1) Your Separation Personnel Action (SEPPA) this document is issued by your HR office.
- (2) Your Separation Notification (referred to as SEP or PF4) this is the finance clearance for your case, which is issued by the Payroll Office (or Regional Service Centre) of your organization and must be signed by an authorized Finance Officer to be accepted by the Fund. This form PF4 can only be issued once you have effectively separated from your organization and only provided you have complied with your organization's clearance process. Note that if you owe money to your organization this will delay issuance of this document!

Please ask your former employing organization about the transmission timeline to the UNJSPF, as <u>this is entirely beyond the Fund's control</u>.



- For national staff in UN Peacekeeping the PF4/SEP document is generated sent via the Regional Service Centre.
- For international staff in UN Peacekeeping the PF4/SEP document is generated by UN Payroll in New York.

All the required Separation Documents from you (PI and supporting documents) and the organization (SEPPA and PF4/SEP) are compiled by <u>your HR</u> and transmitted via official channels from your organization to the UNJSPF.



It usually takes a few weeks (6-8) from the date of your separation from service, before the SEPPA and PF4 are issued and the complete set of document is sent on to the UNJSPF.



THE PENSION FUND: what the Fund must do



THE PENSION FUND: WHAT THE FUND MUST DO









- PES will review the entire history of your participation period in the Fund, verify that all contributions were correctly reported, and, if all is in good order, calculate, audit and implement your benefit.
- If PES notes any discrepancies during the processing of your benefit, the Fund will reach out to your former employing organization OR to you, as the case may be, to request the necessary input that will allow for the processing of your benefit. It is, therefore, very important that you provide the Fund with a valid email address where you can be reached in case it was needed.
 - -> You should include your personal email address and your telephone number on your PI.
 - -> <u>Also make sure to update your email in your MSS Portal</u> so it is up to date (personal email address!)





If there are processing delays, this is usually because...

- The Separation Notification (PF4) has not yet reached the Fund. This is out of the Fund's control.
- No PI was received, or PI submitted was incomplete or unacceptable. Fund will have to follow up.
- The UNJSPF does not have complete and accurate personal data on the participant or his/her dependents such as date of birth, marital status, number of dependent children, etc. In that case, the Fund will have to follow up to clarify/obtain the required information/ document/s.
- Contribution discrepancies are noted during the review process in the Fund which then
 require verification and clarification with the former employing organization before
 processing can continue. The Fund must await satisfactory feedback from the organization.





Separation Documentation Tracking Tool inside your Member Self-Service (MSS)

HOW TO KNOW THE STATUS OF YOUR CASE WITH THE FUND?





You can check receipt of your 3 key separation documents (PI, SEPPA and SEP) by the Fund inside your MSS Portal:

- Log into your MSS Portal: https://www.unjspf.org/member-self-service/
- Go to the PROOF DOCUMENTS tab
- Check the table at the bottom of this page to confirm whether the PI, the SEPPA and the SEP have been received, and if so at what date they were 'accepted' by the Fund.
- Determine 'Acceptance Date' + 15 business days = expected payment release date
- At that date (+15 business days) log back into MSS, go to the DISBURSEMENT tab and check whether payments have been posted under this tab.

Please keep in mind the several step process of transmission of the documents to the Fund and the time it will take for the documents to reach the UNJSPF in New York.



If you have any questions about the status of your benefit, please first contact your former HR (or SPC office if applicable for your organization); if they cannot assist, please contact the Fund via the online Contact Form with your question/s: https://www.unjspf.org/contact-us/. Only queries received via this channel will be addressed in a timely manner (15 business days from date of receipt of your query by the Fund).



STAFF → UN Organization/Fund/Program/Agency → UNJSPF:

We must work together to ensure that the <u>COMPLETE</u> set of required forms and supporting documents reaches the Fund <u>IN THE CORRECT FORMAT</u> and <u>DULY</u> <u>COMPLETED</u> as soon as possible after the separation dates, so the Fund can review, process and implement your benefit soonest.

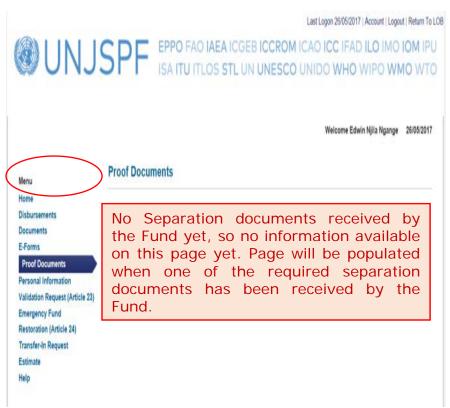
Each party has an important role to play to ensure a smooth process.

TRACKING THE FUND'S RECEIPT OF YOUR SEPARATION DOCUMENTS



IN MEMBER SELF SERVICE (MSS), INSIDE THE <u>PROOF DOCUMENTS</u> TAB YOU CAN TRACK RECEIPT BY THE FUND OF THE REQUIRED THREE SEPARATION DOCUMENTS (SEPPA, PF4/SEP and PI) - How to read the Proof Documents tab:





TRACKING THE FUND'S RECEIPT OF YOUR SEPARATION DOCUMENTS



How to read the Proof Documents tab:

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E-Forms

Proof Documents

Personal Information Validation Request (Article 23)

Emergency Fund
Restoration (Article 24)
Transfer-In Request

Estimate

Proof Documents

ONLY THOSE PARTICIPANTS WHOSE SEPARATION DATE IS ON OR AFTER 01 MARCH 2017 WILL BE ABLE TO TRACK RECEIPT OF THEIR SEPARATION DOCUMENTS.

This tracking table provides you with the status of receipt of the separation documents required by the UNISPF to commence processing your separation benefit. The 'Received' date is automatically updated as soon as a separation document has reached the UNISPF and has been incorporated (or 'indexed') to your personal UNISPF case file.

The review process for a separation case commences only upon receipt by the Fund of the <u>complete</u> set of the <u>required and duly completed separation documents</u> (or 'Proof Documents') for a separation case.

These required separation documents are:

- (1) Your <u>original</u> **Payment Instructions** (PI) on UNJSPF Forms: E6, E7, E8 or E2 (as applicable for your case).
- (2) Duly completed, <u>original</u> Separation Notification PF/4 for UN Family organisations or PENS.E/4 for Specialised Agencies
- (3) <u>Copy</u> of the **Separation Personnel Action SEPPA or P35** (for UN Family organisations only)

Moreover, for those requesting retirement and disability benefits, additional supporting documentation, i.e., copies of your birth certificate and the birth certificates of your eligible dependants, your marriage and/or divorce certificate are required. Therefore, you should submit these additional documents as applicable together with your Payment Instructions form to avoid delays in the processing of your benefit.

These Proof documents undergo a full review in the UNJSPF and the reviewer will update each relevant item in the table with either (1) an 'Accepted' date, if the document received is acceptable, OR (2) a 'Rejection' date and 'Rejection reason' if the document is not acceptable. In case of a rejection, the Fund will follow up directly with you or the organisation to request what is needed. Case processing would be pending until receipt of acceptable document/s.

When all documents pass the Fund's quality control, i.e., are confirmed acceptable by the Fund, the calculation of your benefit will begin.

For more detailed information about the required separation documentation, the separation process and the benefit processing time frame please refer to the MSS HELP tab and follow the 'proof documents' link.

Records Export

Document Name

Separation - PF4 or E4 - Separation Notification

21/02/2017

Separation - PI - Payment Instruction

Separation - SEPPA - Personal Action

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Perseal Information
Validation Request (Article 23)
Emergency Fund
Restoration (Article 24)
Transfer-in Request
Estimate

One or several of the required three separation documents were received by the Fund. Received date populated for document received. Once the Fund has reviewed the documents and confirmed they are acceptable, the Accepted date is populated for each document approved.

Proof Documents

ONLY THOSE PARTICIPANTS WHOSE SEPARATION DATE IS ON OR AFTER 01 MARCH 2017 WILL BE ABLE TO TRACK RECEIPT OF THEIR SEPARATION DOCUMENTS.

This tracking table provides you with the status of receipt of the separation documents required by the UNJSPF to commence processing your separation benefit. The 'Received' date is automatically updated as soon as a separation document has reached the UNJSPF and has been incorporated (or 'indexed') to your personal UNJSPF case file.

The review process for a separation case commences only upon receipt by the Fund of the <u>complete</u> set of the <u>required and duly completed separation documents</u> (or 'Proof Documents') for a separation case.

These required separation documents are:

- (1) Your <u>original</u> **Payment Instructions** (PI) on UNJSPF Forms: E6, E7, E8 or E2 (as applicable for your case).
- (2) Duly completed, <u>original</u> Separation Notification PF/4 for UN Family organisations or PENS.E/4 for Specialised Agencies
- Copy of the Separation Personnel Action SEPPA or P35 (for UN Family organisations only)

Moreover, <u>for those requesting retirement and disability benefits</u>, additional supporting documentation, i.e., copies of your birth certificate and the birth certificates of your eligible dependants, your marriage and/or divorce certificate are required. Therefore, you should submit these additional documents as applicable together with your Payment Instructions form to avoid delays in the processing of your benefit.

These Proof documents undergo a full review in the UNJSPF and the reviewer will update each relevant item in the table with either (1) an 'Accepted' date, if the document received is acceptable, OR (2) a 'Rejection' date and 'Rejection reason' if the document is not acceptable. In case of a rejection, the Fund will follow up directly with you or the organisation to request what is needed. Case processing would be pending until receipt of acceptable document/s.

When all documents pass the Fund's quality control, i.e., are confirmed acceptable by the Fund, the calculation of your benefit will begin.

For more detailed information about the required separation documentation, the separation process and the benefit processing time frame please refer to the MSS HELP to and follow the 'proof documents' link.



TRACKING THE FUND'S RECEIPT OF YOUR SEPARATION DOCUMENTS



DOCUMENT TRACKING PROCESS STEP BY STEP:

You can check in Member Self Service (MSS) on the Fund's website (<u>www.unjspf.org</u>) whether the mandatory three separation documents required by the Fund to start processing of your case were received by the Fund and if they are acceptable for processing;

The three required documents are:

- (1) Your **Payment Instructions (PI)** on UNJSPF Forms: E6, E7, E8 or E2 (as applicable for your case). In order to accept we require a duly completed and dated form that carries your original ink signature. A copy is not acceptable!
- (2) The original Separation Notification PF4/SEP from your former employing organization's Payroll Office (UN Family: PF4, or for Agencies: PENS.E/4).
- (3) The Separation Personal Action (UN Family: SEPPA or P35; for Agency staff this form is not required). In most cases this information is currently electronically updated by the Member Organization.
- Remember, if you are entitled to and electing a form of retirement benefit, you must also submit <u>copies</u> of supporting documents, as applicable in your case (Birth Certificate(s), Marriage Cert, etc.)!
- Register for MSS (you need your nine-digit Unique ID number (UID), your name as spelled in the Fund's records and your date of birth as reported to the Fund by your employing organization);
- Inside MSS, go to the PROOF DOCUMENTS tab;
- Upon receipt of the first of the three documents, a table will appear in this tab, providing individual lines for each of the three documents.
- Once ALL 3 documents have been received and each of them has a 'Received' date populated next to its name and all three documents are checked off as 'Accepted', you can expect processing of your case to commence in the Fund; should a document be found not acceptable by the Fund; no 'Accepted' date will appear and the 'Rejection' date and 'Rejection Reason' fields will be populated instead in that case the Fund will follow up directly with you or the organization to request what is needed. Case processing would be pending until receipt of acceptable document/s.
- If NO discrepancies are noted during case review and processing, you can expect your benefit to be implemented and paid within 6 to max. 8 weeks from the date of receipt of the last of the three documents listed.
- If more than 2 months go by from the date of your separation from service and you note from the Proof Documents Tracking Table that the complete set of separation documents has NOT reached the Fund, as a <u>first step</u>, contact your former employing organization to inquire about the status of issuance of your separation documents; the Fund would NOT be able to advise in this regard. The Fund can provide updates only once the documents have reached the Fund.

Processing Timeline (Reminder):



The Fund's current standard processing timeline is 15 business days from the date of receipt by the Fund of ALL required and duly completed mandatory separation documents and (if applicable) supporting documentation, (provided no discrepancies are noted during case processing and audit).

If there are delays, this is usually because:

- ➤ The Separation Notification (PF4) is delayed, or the PF4 was not signed by an authorized Finance Officer in your former employing organization, or the PF4 sent to the Fund is a copy (not an original). All these issues are out of the Fund's control. The UNJSPF would have to follow up.
- ➤ No Payment Instructions were received, or Payment Instructions submitted are copies (not originals), incomplete or unacceptable. The UNJSPF would have to follow up.
- The UNJSPF does not have complete and accurate personal data on the participant or his/her dependents such as date of birth, marital status, number of dependent children, etc. In that case, the Fund will have to follow up to clarify/obtain the required information/document/s.
- ➤ Contribution discrepancies are noted during the review process in the Fund which then require verification and clarification with the former employing organization before processing can continue. The Fund must await satisfactory feedback from the organization.



Part VII:

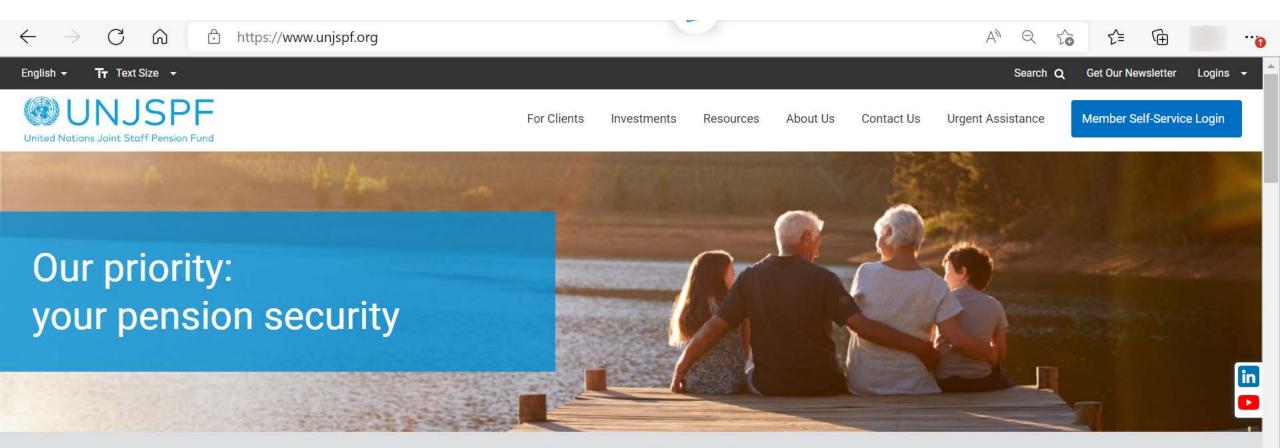
UNJSPF Website and Member Self Service (MSS)



UNJSPF WEBSITE www.unjspf.org

The UNJSPF Website – Homepage www.unjspf.org





What is your situation?





Separating or retiring



Retired or receiving benefits



Survivor



Something else

The UNJSPF Website – Further down the Homepage www.unjspf.org











https://www.unjspf.org













90.5%



of Initial pension cases processed within 15 business days of receipt Value of the UNUSPF assets sudited as at

219,573

beneficiaries as at 31 December







Digital Certificate of Entitlement wins the United Nations Secretary-General Award for innovation and sustainability

The Fund with the support of the United Nations International Computing Centre (UNICC), loundhed the DCE in February 2021 to modernize the process related to the retirees and beneficiaries' yearly obligation to send a proof of life and residence to the Fund. They now have the option to Issue their Certificate of Entitlement in a biometric format, using their phone or tablet, instead of sending







Established in 1909 by the United Nations General Assembly UNUSPE gravides retirement, depth, dispbility and related benefits for staff of the United Notions and other member organizations. The UN gension plan is a defined benefit plan which is not degendent on the investment return or longevity. The past actuarial valuations have confirmed the Fund is fully funded.



Defined Benefit Plan





Pension amount is based on earnings and years of service



Our approach to sustainable investing

As a signetory to the United National Principles of Responsible Investing or RR, the Office of Investment Management (OIM) incorporates environmental, social and governance (CSC) considerations throughout the investment decision-making

The UNJSPF Website – Further down on the Homepage www.unjspf.org









https://www.unjspf.org







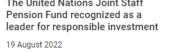




News & Announcements









More News





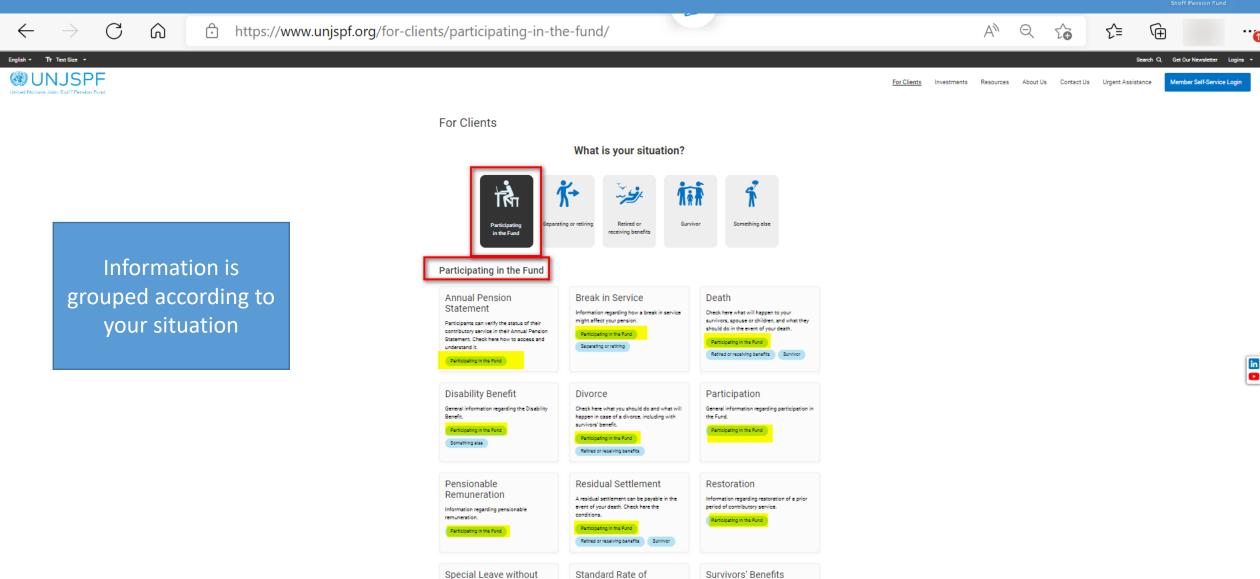
New Pension eLearning Modules

The new set of UNJSPF Pension eLearning Modules is intended to cater to all participants, retirees, and beneficiaries of the Fund, providing them with essential information on their UNJSPF pension plan along with pension rights, options and obligations and practical guidance.

Learn More

The UNJSPF Website – Key information for PARTICIPANTS





Accumulation

Participating in the Fund

accumulation.

Information regarding standard rate of

Information regarding the survivor's benefits

Retired or receiving benefits Survivor

the Fund offers.

Participating in the Fund

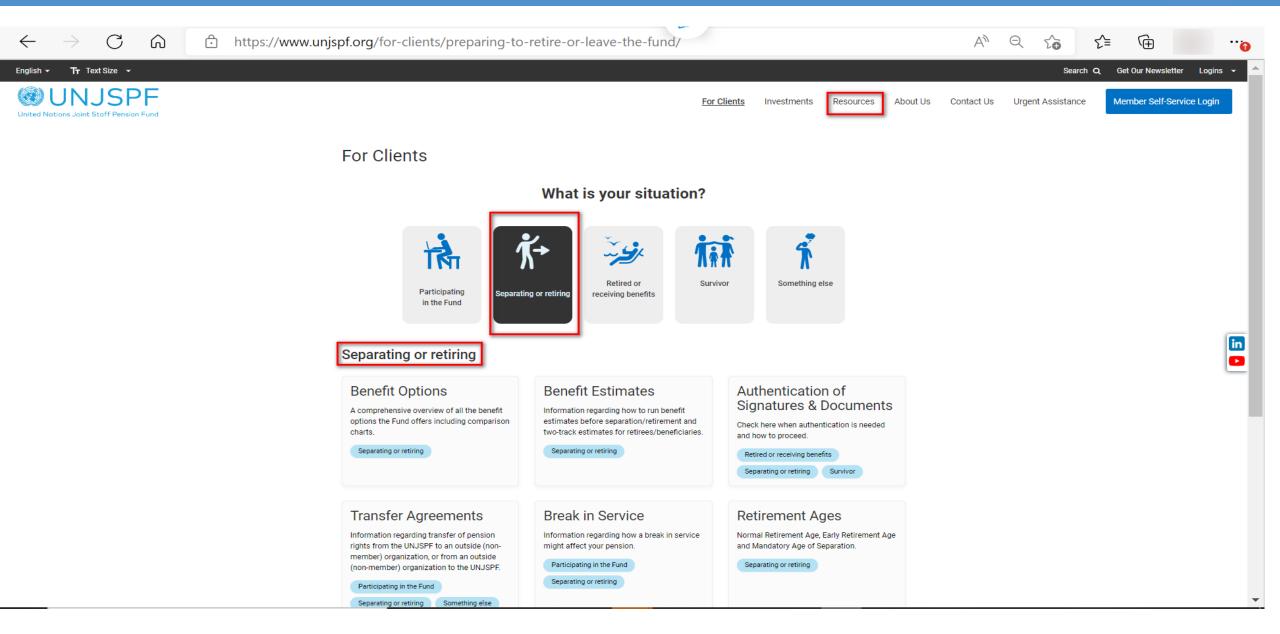
Pay (SLWOP)

Something else

Information regarding special leave without

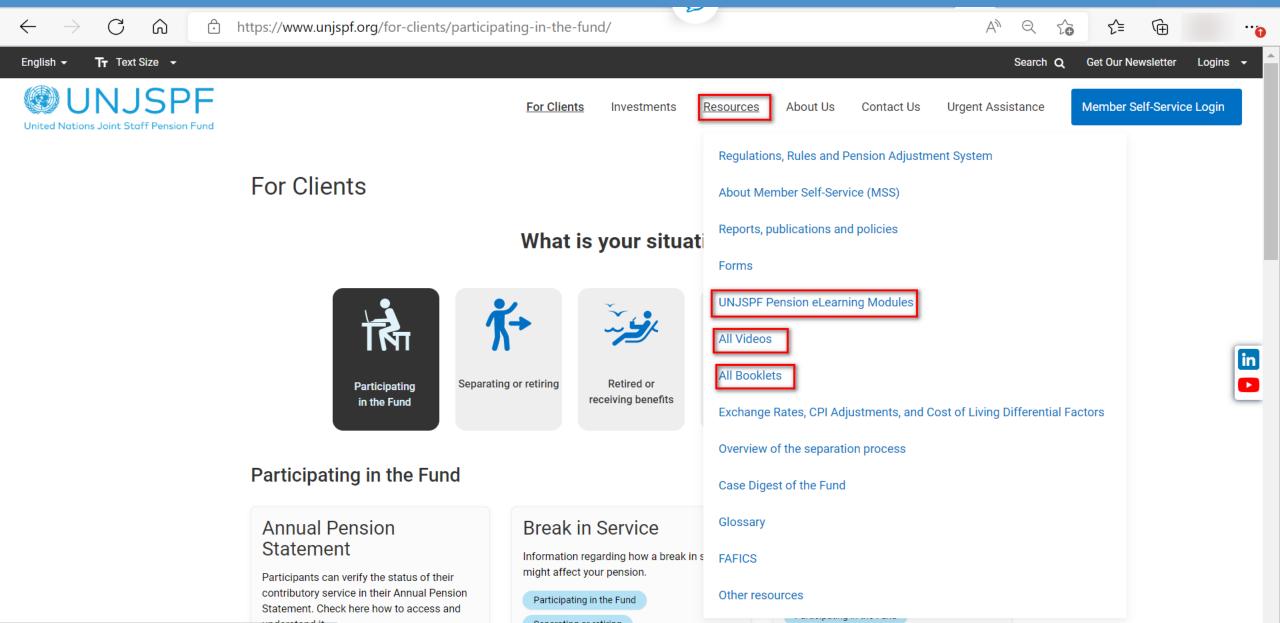
The UNJSPF Website – Key information for SEPARATING OR RETIRING





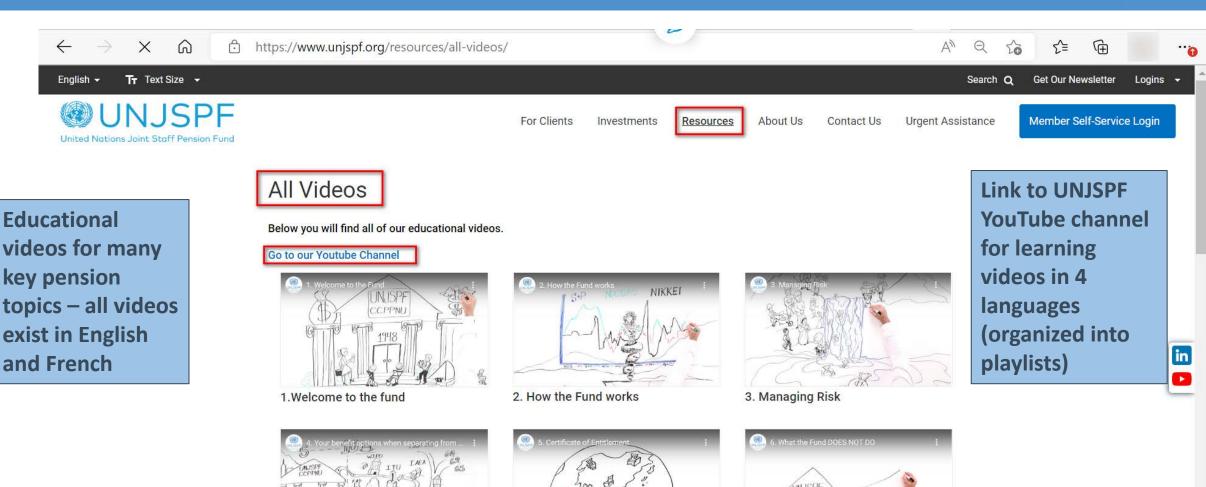
The UNJSPF website – links for learning





The UNJSPF website – Educational videos





4. Your benefit options when separating from service



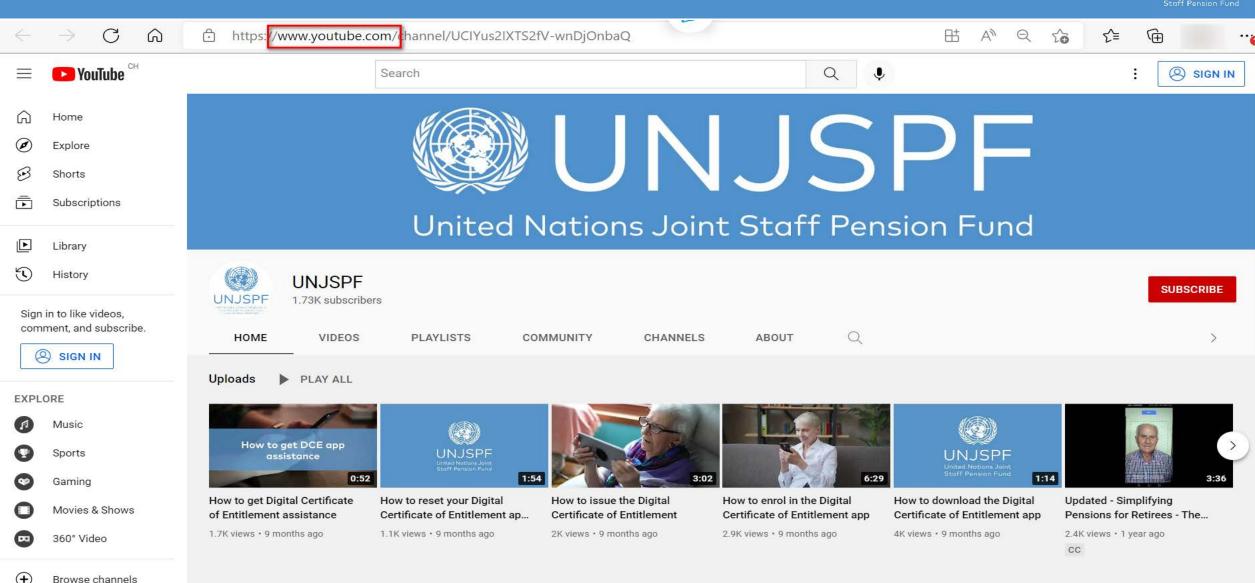
5. Certificate of Entitlement



6. What the Fund DOES NOT DO

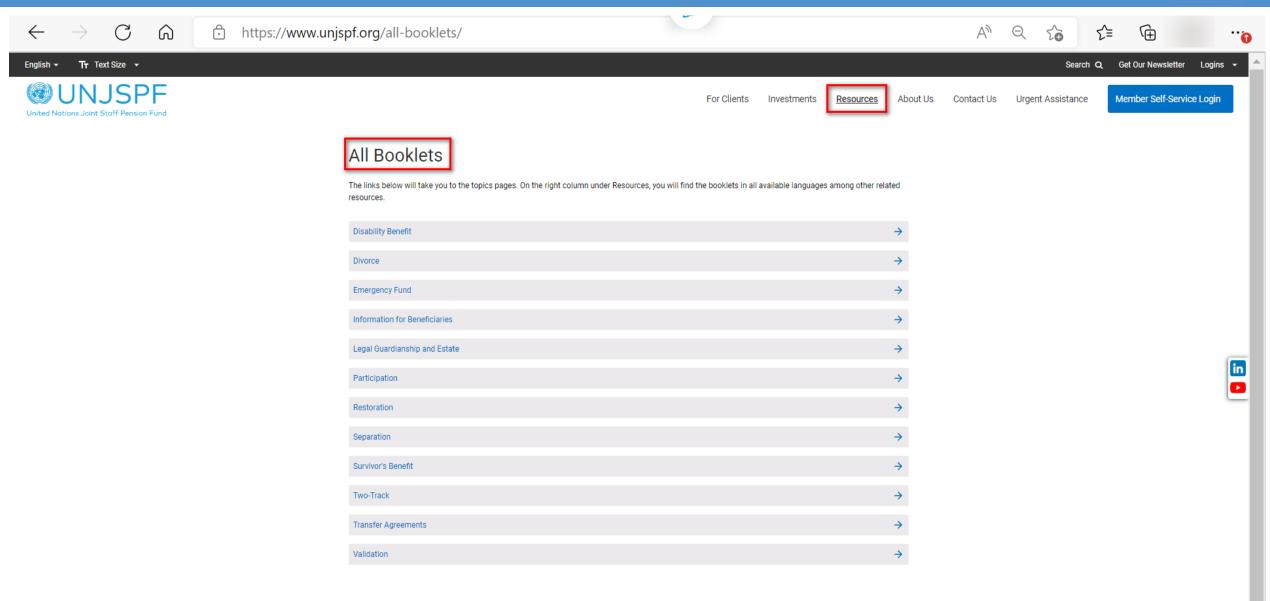
The UNJSPF YouTube channel





The UNJSPF Website – Topic specific booklets under RESOURCES







The UNJSPF website – Regular Newsletters

Participating

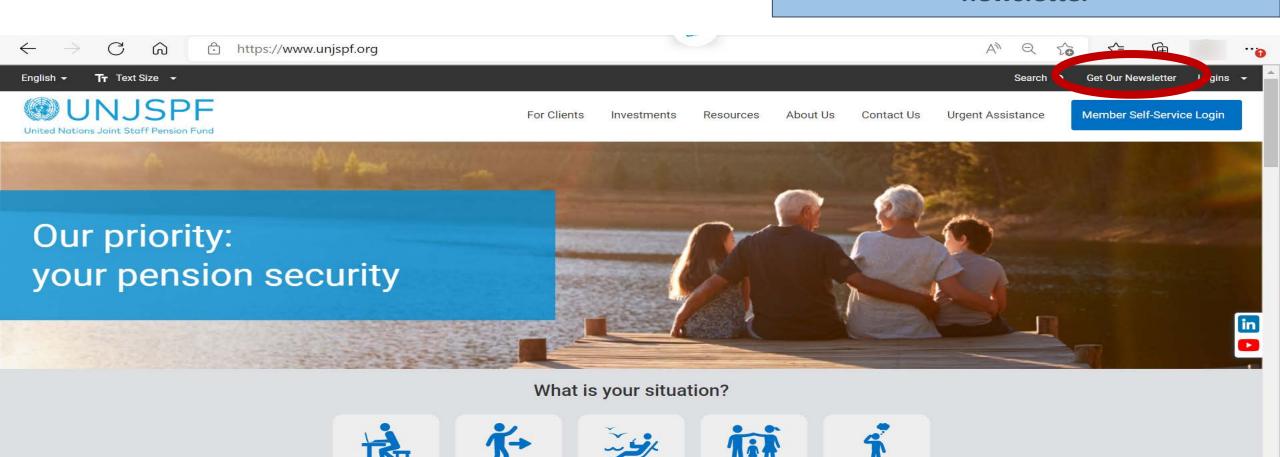
in the Fund

Separating or

retiring



Sign up for the Fund's monthly newsletter



Retired or

receiving benefits

Survivor

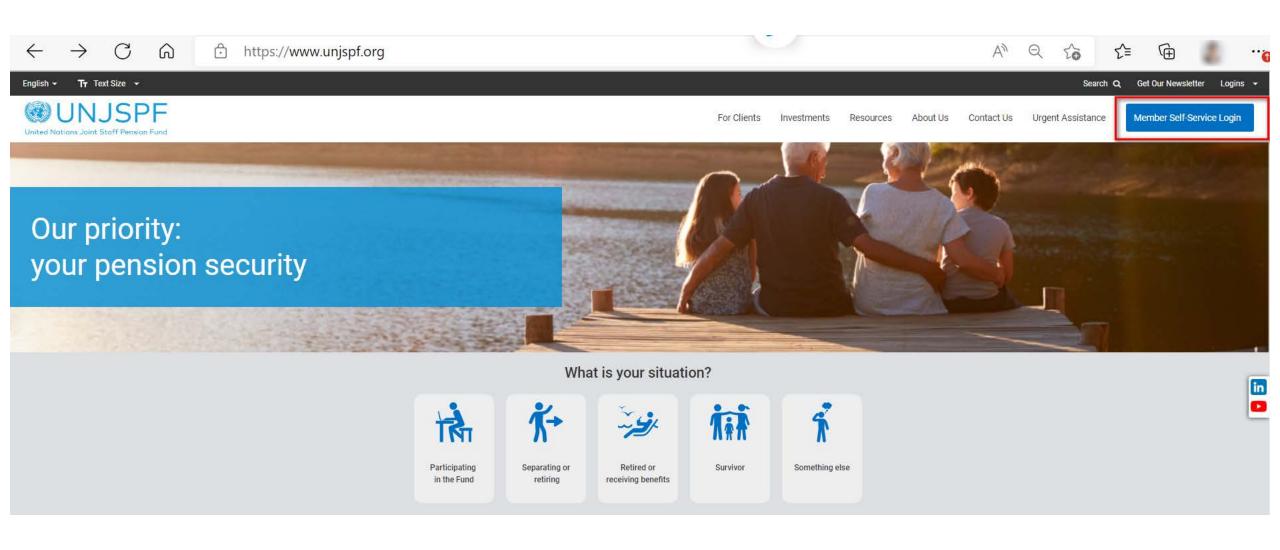
Something else



UNJSPF Member Self Service (MSS)

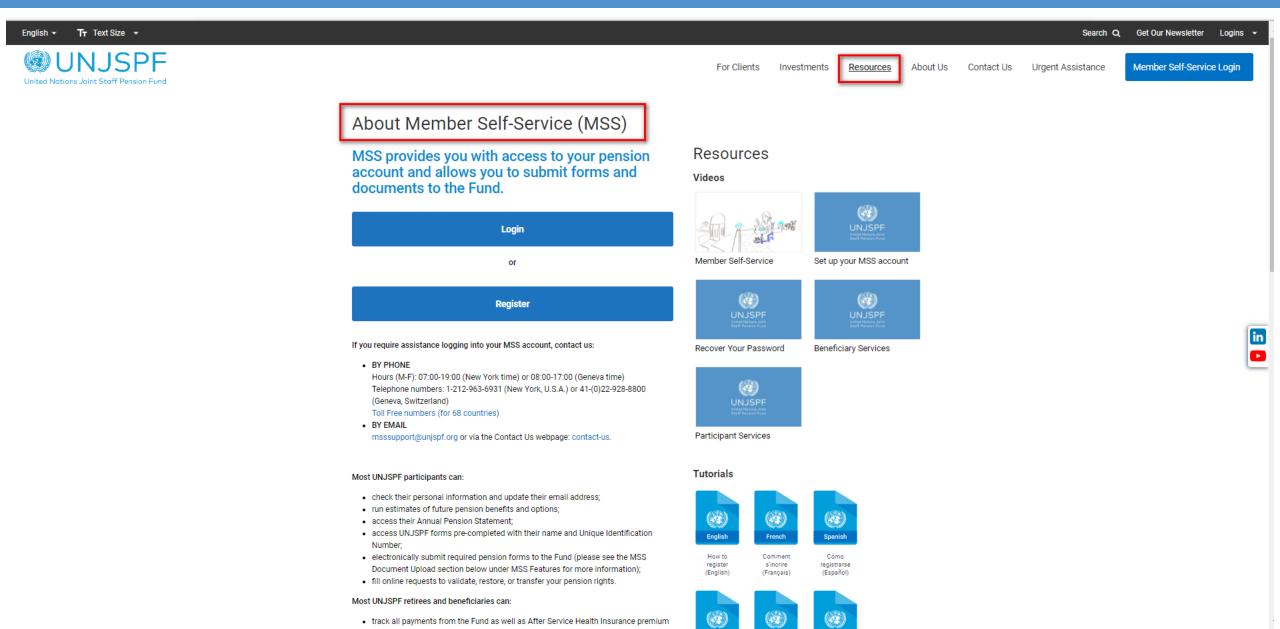
UNJSPF Member Self Service (MSS) – How to access MSS





UNJSPF Member Self Service (MSS) information, registration, log-in





The UNJSPF website – UNJSPF Member Self Service (MSS)



- MSS is a web portal on the UNJSPF website that you can log into to access real-time information about <u>your</u> UNJSPF pension account.
- You can verify your personal information as recorded by the Fund and update your contact information.
- You can print official pension forms and then upload hand-signed copies directly to the Fund.
- You can run estimates on your future entitlements from the Fund.
- When separating, you can track the progress of your separation documentation submissions to the Fund.
- Once you are a beneficiary, you can track payments made to you by the Fund and perform your yearly 'Certificate of Entitlement' exercise.
- And much more! MSS is constantly being improved and expanded, so check back often!

The UNJSPF website – Member Self-Service resources



MSS Resources

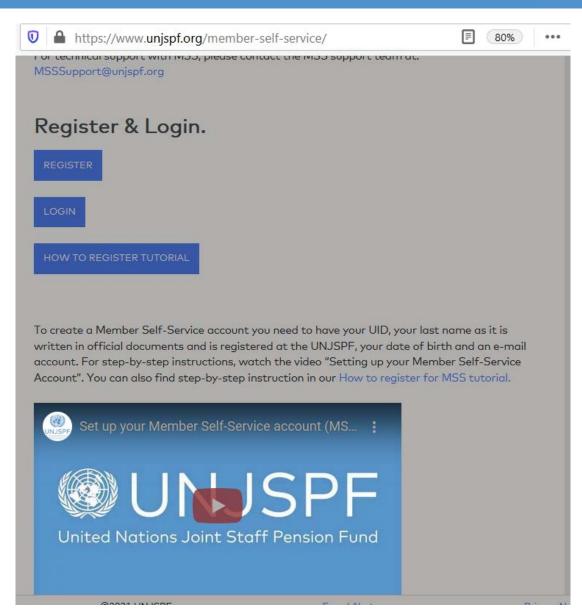
- MSS webpage: About Member Self-Service (MSS) UNJSPF
 - Scroll through the page for information on every section of MSS and video tutorials and explanations.
- MSS Registration tutorial: <u>How-to-Register-in-Member-Self-Service.pdf</u> (unjspf.org)
- MSS Document Upload tutorial: <u>How-to-Upload-UNJSPF-Forms-and-Supporting-Documents-in-MSS-v2.docx</u> (live.com)
- To request your UID, send a request to: RequestUIDonly@unjspf.org
 - Be sure to include some identifying information in your request, such as DOB, DOE, official email address, pension/index number, marital status, etc, so the Fund can correctly locate your file

The UNJSPF website – Member Self Service



How do I access MSS?

- You need to first register for MSS access at https://www.unjspf.org/member-self-service/
- How-to-Register-in-Member-Self-Service.pdf (unjspf.org)/
- You will need your nine-digit UNJSPF Unique Identification Number (UID), your surname and date of birth as reported to and recorded in the Fund's records, and an email address to get started.
 - -If you don't know your UID, you can request it at: requestuidonly@unjspf.org.
 - -For technical issues with MSS, write to: msssupport@unjspf.org
- It is recommended to use a personal email address for MSS registration to ensure constant communication with the Fund even after you separate.



The UNJSPF website – Member Self Service Home Page



Last Logon 16/05/2022 | Account | Logout



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

Welcome

02/10/2022

Menu

Home

Disbursements

Documents E-Forms

Proof Documents

Personal Information

Validation Request (Article 23)

Restoration (Article 24)

Transfer-In Request

Estimate

MSS Document Upload

Help

Home

English: The Terms of Service for use of the UNJSPF MSS portal have been updated. Please read them in full here. Your continued use of the MSS portal constitutes your agreement to follow and be bound by the updated Terms of Service.

Français: Les conditions d'utilisation de l'Espace Client CCPPNU ont été mises à jour. Veuillez les lire dans leur intégralité Îci. En continuant à naviguer et utiliser cet Espace Client vous nous signifiez votre accord avec les conditions d'utilisation mises à jour sans limite ni réserve.

MSS will allow you to view and update information in your UNJSPF records. To update your email address, please go to the Account tab at the top right of this page; select "Update Email Address".

To correct any information, please follow these instructions. If you are an employee of:CTBTO, EPPO, FAO, IAEA, ICCROM, ICGEB, ICAO, ICC, IFAD, ILO, IMO, IOM, IPU, ISA, ITU, ITLOS, STL, UNESCO, UNIDO, WHO, WIPO, WMO, UNWTO, contact your Staff Pension Committee (SPC) Secretary.

If you are an employee of the UN family, contact your Executive Office or your HR Office immediately,

If you are a retiree or a beneficiary, please contact the Fund at https://www.unispf.org/contact-us/

For technical problems accessing your account please contact the Fund at MSSsupport@UNJSPF.org

For information on MSS please see https://www.unjspf.org/member-self-service/.

MSS vous permettra d'afficher et de mettre à jour certaines informations dans vos dossiers CCPPNU. Pour corriger vos informations. veuillez suivre les instructions ci-dessous. Pour changer l'adresse électronique appuyer sur l'onglet "ACCOUNT" situé dans le coin supérieur droit de cette page, puis, appuyer sur l'onglet "Update Email Address".

Si vous êtes employé par OTICE, OEPP, FAO, AIEA, ICCROM, ICGEB, OACI, CPI, FIDA, OIT, OMI, OIM, UIP, ISA, UIT, ITLOS, TSL, UNESCO, ONUDI, OMS, OMPI, OMM, OMT, veuillez contacter votre Secrétaire du Comité des pensions du personnel. Si vous êtes employé par des Nations Unies, veuillez contacter votre bureau exécutif ou votre bureau des ressources humaines immédiatement.

Si vous êtes un retraité ou un bénéficiaire, veuillez contacter la Caisse via https://www.unjspf.org/fr/contactez-nous/

Pour tout problème technique avec le service en ligne, veuillez contacter la Caisse à MSSsupport@UNJSPF.org.

Pour plus d'informations sur MSS https://www.unjspf.org/fr/member-self-service/.

News

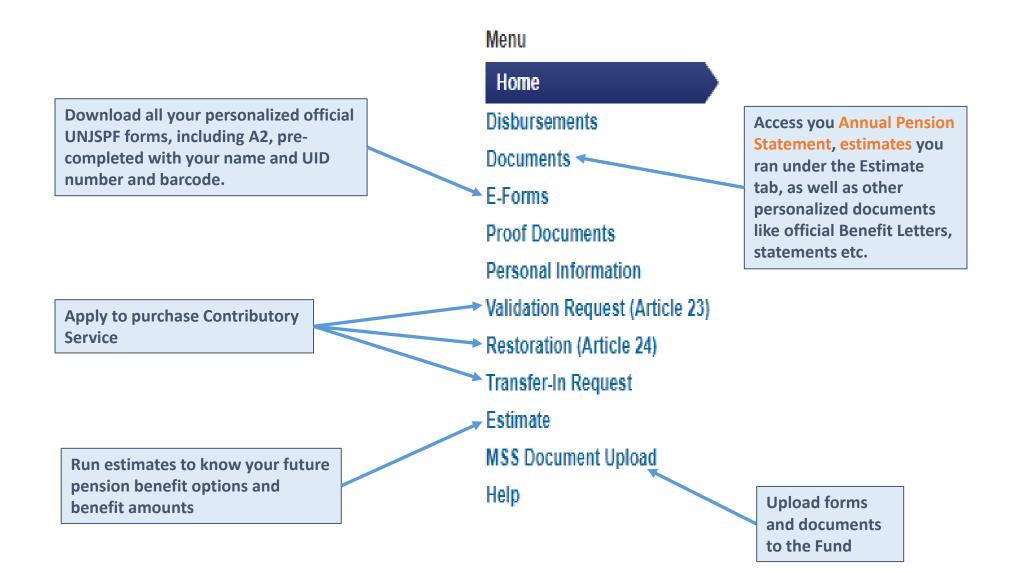
Alerts

· Your password was recently updated.

Member Self Service (MSS) – Functionalities



■ What can I do in MSS?



Member Self Service (MSS) for PARTICIPANTS: the main tabs explained

- Account: (this tab can be accessed in the top left corner of all MSS pages) here you can change your Email, Username,
 Password or Security Questions
- Home page: the Fund uses this page to provide updates and alerts relating to MSS we encourage you to regularly log
 into MSS to check for such updates/alerts
- Disbursement: Here you can track all payments made to you by the Fund (one-time payments, retroactive payments, monthly payments...) note that this tab will contain information only once you have separated from service and a payment has been issued by the Fund. If you are covered for After Service Health Insurance and requested your ASHI premiums to be deducted from your monthly pension then you can also track those deductions and any fluctuations that may apply for your ASHI premium amounts related questions must be addressed to ASHI, not the Fund!
- Personal Information: Here you can verify the personal information the Fund has on file for you any discrepancies you may notice should be reported to your HR office so they can take action to rectify and inform the Fund.
- **Estimate:** Here you can run your estimates of future entitlement options and amounts you should run an estimate ahead of your separation so that you can make an informed benefit election.
- Documents: Here you can access, download and print your Annual Pension Statement, Estimates that you have generated in the Estimate tab, and, once your benefit is in payment, other important documents
- **E-Forms:** Here you can access all official UNJSPF forms pre-completed with your UID and name (e.g., Payment Instructions form Pens.E6 or E7, form A2, etc.) please always use these MSS forms, as applicable, as they are barcoded and the latest version of these forms.
- Proof Documents: Here you can track receipt by the Fund of the key separation documents for your case (SEPPA, Separation Notification PF4 and PI) this tab gives you visibility into whether the Fund has received the documents required to allow to start the review and processing of your UNJSPF benefit.
- MSS Document Upload: Here you can upload and electronically submit to the Fund all official UNJSPF form/s and supporting documents as required for your case (e.g., PI, A2, PF23A, ID docs, Birth Cert./s, Marriage Cert., etc.) this tab allows you to submit forms and required documents to the Fund electronically. No need to send physical documents to the Fund if you successfully uploaded them to the Fund inside your MSS!

Note that the MSS tabs/functionalities you can access as a participant are slightly different from those you will be able to access once you are a retiree/beneficiary in receipt of your pension payments.



ACCOUNTS tab (top right corner in MSS): Change your MSS password, email and security questions

Member Self Service (MSS) – How to change your MSS password, email etc.



Last Logon 02/10/202 Account |



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

Welcome 02/10/2022

Account Settings

You can update your password, email as well as a variety of other settings that affect your user account.

Reset Password

to frequently update your password.

Update Email Address

our primary means of communicating with you. Please make sure that you keep it up to date.

Update Security Questions

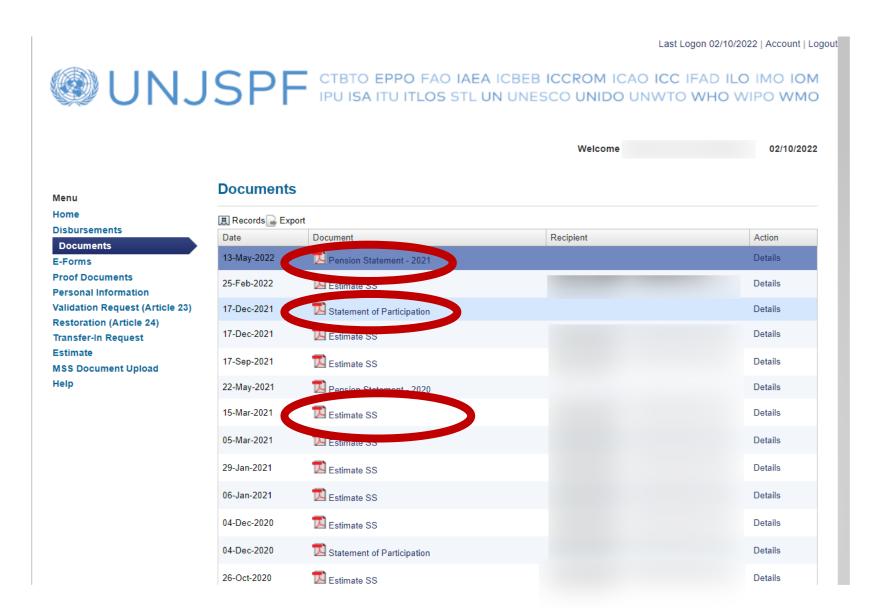
used when you forget your password.

Home



DOCUMENTS tab: Check your Annual Pension Statement





UNJSPF documents: What is my Annual Pension Statement and why is it important that I check it each year?



- The Annual Statement (also called Pension Statement) is made available each year in late May and provides you with all the key information about your UNJSPF participation from the date you joined the Fund as a participant till most recent prior year end.
- The statement informs you of all your important personal pension information, including biographical info, Contributory Service period (CS), your OWN contributions paid to the Fund, the history of your pensionable remuneration (PR) rates, etc.
- The statement provides you with key information for your period of UNJSPF participation from your entry into the Fund date(DOE) through to the end of the Annual Statement year.
- The Annual Statement can be found in Member Self Service on the UNJSPF website, under the DOCUMENT tab.
- You should access and review your Annual Statement every year and note any errors in personal data to your SPC, HR office OR the UNJSPF, as applicable https://www.unjspf.org/contact-us/.
- For a video explaining the Annual Statement, please visit: https://youtu.be/G3NM AxUIzY
- The Annual Statement is published in MSS each year by end of May; the most recent statement available is for the period till year end 2020.

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The information the UNJSPP provides on the web site is made available for the Convenient access or our participants. While the UNJSPP makes every attempt to ensure the information provided is reliable, human or mechanical error remains a possibility. Therefore, the UNJSPP does not guarantee the accuracy, completeness of timeliness of information, and will not be	The information the UN	JSPF	provides o	on the w	eb site i	is made	ava	ailable f	for the co	onvenie	ent acce	ess of o	ur partic	ipants. \	While the U	INJSPF make	es ev	vey attempt t	o ensure t	ne infor	mation



Your personal data (minus dependent data, which is not currently available for view in MSS)

Member Self Service (MSS) – PERSONAL DATA



Last Logon 02/10/2022 | Account | Logout

1



Welcome 02/10/2022 Personal/Dependent Information Menu Home This page displays detailed personal information. If any of the information is incorrect, please contact the fund office. Disbursements DOB: First Name: **VERIFY SPELLING** Documents **VERIFY THAT ALL** AND THAT ALL Middle Name: Age: E-Forms DATA IS CORRECT. DATA IS CORRECT. **Proof Documents** Last Name: Gender: If you note any Personal Information Suffix: If you note any Marital Status: issues, contact your Validation Request (Article 23) issues, contact your Unique ID: Participation Status: HR office to correct HR office to correct Restoration (Article 24) Data. Data. Transfer-In Request Current Nationality: Language: **Estimate MSS Document Upload** Additional Information Help Date Disability Disabled: Awarded or Certified: Medical Clearance Date of Next Review: Indicator: Short Term Disabled Short Term Disabled If you note any If you note any Start Date: End Date: issues, contact issues, contact Most Recent BCS Most Recent Entry **UNJSPF** so they can UNJSPF so they can Date: Date: check and advise check and advise **Person Alias** First Name Middle Name Last Name Preferred Name Flag



ESTIMATE tab: How to run and read your MSS pension estimates

The UNJSPF website – Member Self Service: Estimates





Last Logon 09/04/2018 | Account | Logout | Return To LOE

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

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Restoration (Article 24)

Estimate

Disclaimer / Clause de non-responsabilité:

Enalish

It can be useful to run an estimate of your benefit options for planning purposes or before making a final benefit election. To run your estimate, enter your proposed separation date in the designated box below. For detailed guidance on how to run and read estimates, refer to the Learning Tools page and 'Tutorials' on the Fund's website: https://www.unjspf.org/help-tutorials/. Once you have submitted your estimate request and the calculation is complete, you can view the estimate as a PDF file under the DOCUMENTS tab in MSS. Please take into consideration that the figures in the estimate are based on unaudited data, available to the Fund at the time of its running, as reported to us by you or your employing organization. In most cases, it will be a good estimate as long as there are no peculiar circumstances. Bear in mind that a full audit of your pension record will be conducted at the time of your actual separation from service, in the course of processing and establishing your final pension

entitlement. If you need more advice on your es https://www.unjspf.org/contact-us/. Presently, there specific cases (e.g. cases where participants ha outside organization to the Fund, etc.); you can service/mss-known-issues-and-fag/. If your separa estimate, please contact the Fund through the o

Each time you run an estimate for a new separation date, it is recommended that you leave the 'Fixed Lump Sum Amount' box blank.

Enter your future separation date here (dd/mm/yyyy).

The field might be pre-populated with a date, however you can change that date to any future separation date of your choice.

Then hit "Submit Request" – don't leave this page until the 'wheel' has stopped turning and you are advised that your estimate can now be viewed as a PDF under the DOCUMENTS tab in MSS.

I peut être utile de faire une estimation de vos choix final. Pour générer votre estimation, entre des conseils détaillés sur la façon de générer e «Tutoriels» sur le site Web de la Caisse: https:// d'estimation et que le calcul est terminé, l'estima Notez que les calculs de l'estimation sont basé: 'estimation est faite et telles que rapportées à la ce sera une bonne estimation tant qu'il n'y aura

This will give you an estimate with the maximum lump sum you are entitled to. Once you have the maximum, you can go back and run more estimates with smaller lump sum amounts to see how your benefits change.

votre dossier de pension sera effectuée au momient de votre cessation d'empior r 'établissement de votre prestation. Si vous avez besoin de plus de conseils sur totre estimation vous pouvez contacter le service clientèle de la Caisse via le formulaire de contact en ligne : https://www.unjspf.org/fr/contactez-nous/. À l'heure actuelle, il existe des «problèmes connus» concernant l'exactitude de ce calculateur d'éstimation pour certain cas très précis (par exemple, pour des cas où les participants avaient des périodes de congé pécial sans solde ou des droits de retraite ransférés d'une organisation externe à la Caisse, etc.); vous pouvez trauver une liste de tous les «problèmes connus» ici nttps://www.unjspf.org/member-self-service/mss-known-issues-and-faq/. Si 🗸 date de votre séparation de service est dans les six prochains mois et que vous avez noté un problème avec votre estigation, vous pouvez contacter la Caisse via le formulaire de contact en ligne pour obtenir de l'aide

Pension Estimate

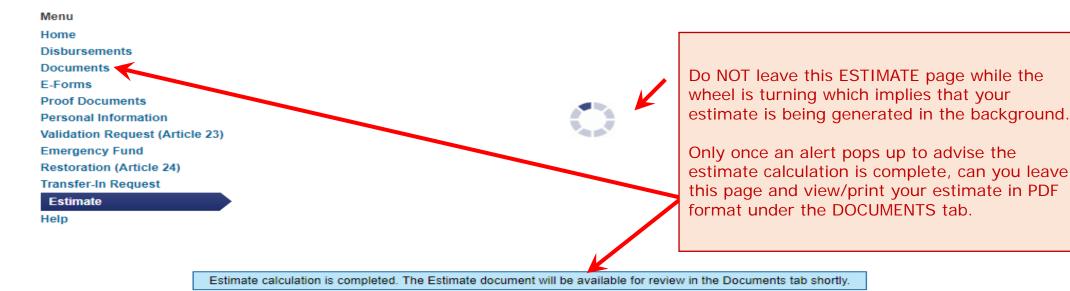
vour Pension Ent

Fixed Lump Sum Amount (In US Dollars)

Submit Request

The UNJSPF website – Member Self Service: Estimates





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English

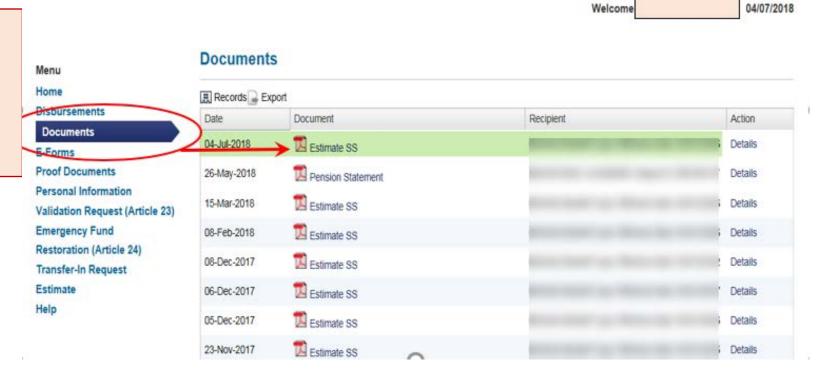
It can be useful to run an estimate of your benefit options for planning purposes or before making a final benefit election. To run your estimate, enter your proposed separation date in the designated box below. For detailed guidance on how to run and read estimates, refer to the Learning Tools page and 'Tutorials' on the Fund's website: https://www.unjspf.org/help-tutorials/. Once you have submitted your estimate request and the calculation is complete, you can view the estimate as a PDF file under the DOCUMENTS tab in MSS. Please take into consideration that the figures in the estimate are based on unaudited data, available to the Fund at the time of its running, as reported to us by you or your employing organization. In most cases, it will be a good estimate as long as there are no peculiar circumstances. Bear in mind that a full audit of your pension record will be conducted at the time of your actual separation from service, in the course of processing and establishing your final pension entitlement. If you need more advice on your estimate you may contact our Client Services via the online Contact Form: https://www.unjspf.org/contact-us/. Presently, there are some 'known issues' with the accuracy of this estimate calculator for very specific cases (e.g. cases where participants had periods of Special Leave without Pay, or transferred pension rights from an outside organization to the Fund, etc.); you can find a list of all 'known issues' here https://www.unjspf.org/member-selfservice/mss-known-issues-and-faq/. If your separation date is within the next six months and you noted an issue with your estimate, please contact the Fund through the online Contact Form for assistance.

The UNJSPF website – Member Self Service: Estimates





Your estimate will appear in the 'Documents' tab once completed and remain there for viewing at any time.



MSS – Estimates

Example of an estimate where the <u>separation date is EARLIER</u> than the participant's Early or Normal Retirement Ages (NRA) [with prospective surviving spouse's benefit (Art. 34)]



UNITED NATIONS



NATIONS UNIES

UNITED NATIONS JOINT STAFF PENSION FUND CAISSE COMMUNE DES PENSIONS DU PERSONNEL DES NATIONS UNIES

NEW YORK (Headquarters)
P.O. Box 5036, UNITED NATIONS, N.Y., N.Y. 10017
Tel: (212) 963 -6931; Fax: (212) 963 -3346
Email: UNJSPE@UN.ORG
Cable: UNATIONS NEWYORK
Web: http://www.unjspl.org

OFFICE AT GENEVA
c/o PALAIS DES NATIONS
CH -1211, Geneva 10
Tel: +41 (0) 22 928 8800; Fax: +41 (0) 22 928 9099
E-maik_UNISPE_GVA@UNISPE_ORG
Web: http://www.unispl.org

Ref: PENSION NO

27 April 2018

PERSONAL AND CONFIDENTIAL

TO:

IPAS SELF SERVICE ESTIMATE

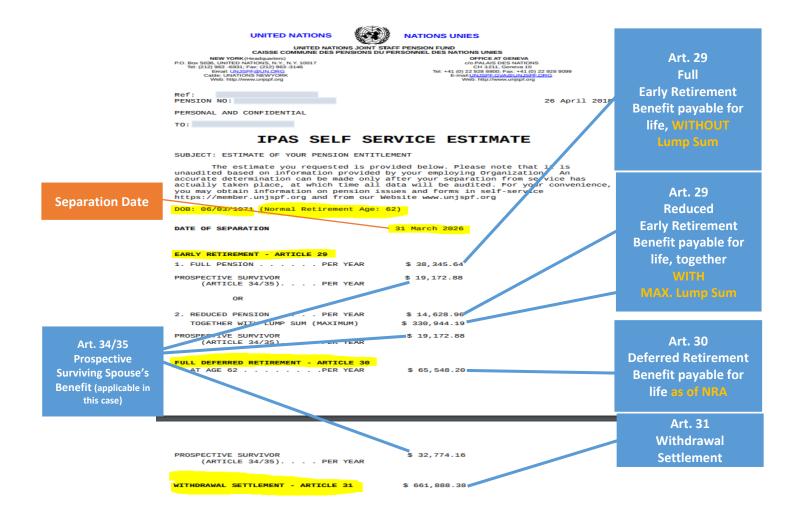
SUBJECT: ESTIMATE OF YOUR PENSION ENTITLEMENT

The estimate you requested is provided below. Please note that it is unaudited based on information provided by your employing Organization. An accurate determination can be made only after your separation from service has actually taken place, at which time all data will be audited. For your convenience, you may obtain information on pension issues and forms in self-service https://member.unjspf.org and from our Website www.unjspf.org Art. 30 DOB: 06/03/1971 (Normal Retirement Age: 62) **Deferred Retirement Separation Date** Benefit payable for life DATE OF SEPARATION 30 June 2018 Art. 34/35 FULL DEFERRED RETIREMENT - ARTICLE 30 AT AGE 62 PER YEAR \$ 34,837.08 **Prospective Surviving** Spouse's Benefit PROSPECTIVE SURVIVOR \$ 17,418.60 (ARTICLE 34/35). . . PER YEAR Art. 31 (applicable in this case) Withdrawal Settlement WITHDRAWAL SETTLEMENT - ARTICLE 31 \$ 258,017.24

MSS Estimates

Example of an estimate where the participant has <u>REACHED Early Retirement Age</u> but is <u>YOUNGER than Normal Retirement Age</u> (NRA) at their separation date [with prospective surviving spouse's benefit (Art. 34)]





MSS Estimates

Example of an estimate where the participant has <u>REACHED Normal Retirement Age (NRA)</u> at their separation date [with prospective surviving spouse's benefit (Art. 34) and under 2. max 1/3rd lump sum option]







UNITED NATIONS JOINT STAFF PENSION FUND CAISSE COMMUNE DES PENSIONS DU PERSONNEL DES NATIONS UNIES

NEW YORK (Headquarters)
P.O. Box 5036, UNITED NATIONS, N.Y., N.Y. 10017
Tel: (212) 963 -6931; Fax: (212) 963 -3146
Email: UNJSPF@UN.ORG.
Cable: UNATIONS NEWYORK
Web: http://www.unipsjn.org

OFFICE AT GENEVA
clo PALIAIS DES NATIONS
CH 1211, Geneva 10
Tel: +41 (0) 22 928 8800; Fax: +41 (0) 22 928 9099
E-mait_UNJSPE_GVA@UNJSPE_ORG
Web: http://www.unjspt.org

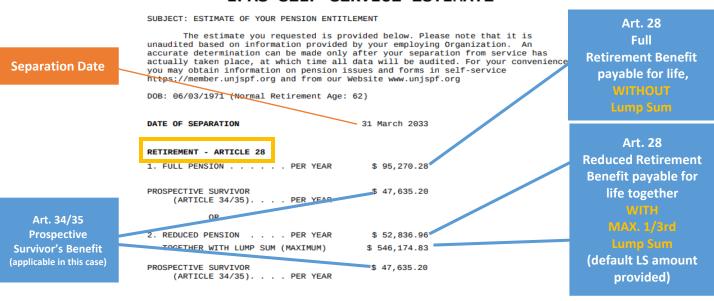
Ref: PENSION NO: PERSONAL AND CONFIDENTIAL

16 October 2019

PERSONAL AND CONFIDENTIAL

TO:

IPAS SELF SERVICE ESTIMATE

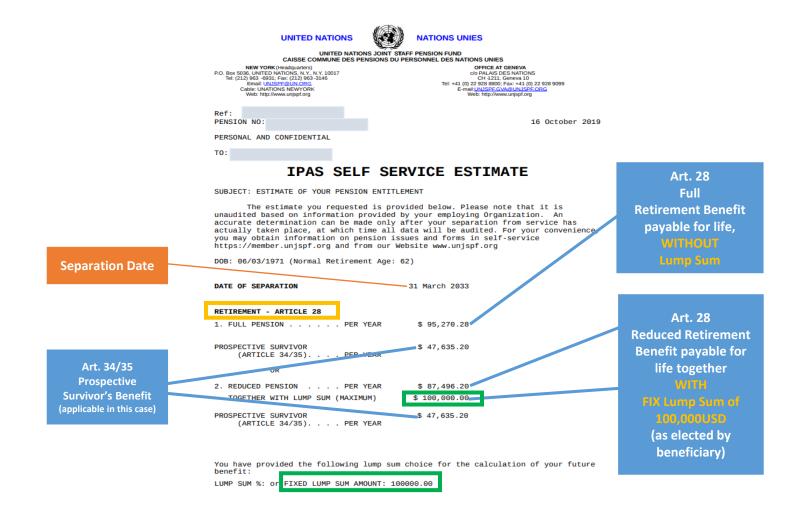


MSS Estimates

Example of an estimate where participant <u>REACHED Normal Retirement Age (NRA)</u> at separation date

[with prospective surviving spouse's benefit (Art. 34) and under 2. fix lump sum amount as elected by beneficiary]





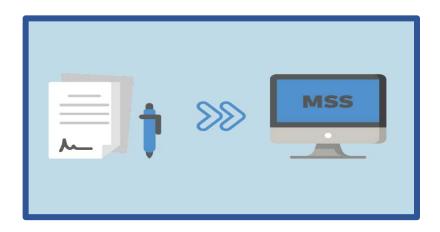


E-FORMS tab: How to complete your UNJSPF payment instructions (PI) form Pens.E7



You can access all official UNJSPF forms inside MSS under the E-Forms tab, including the PAYMENT INSTRUCTIONS FORMS (PI):

- Form PENS.E6 (for those who separate with less than 5 years of CS)
- Form PENS.E7 (for those who separate with 5 or more years of CS)



Member Self-Service (MSS) – E-FORMS – Payment Instructions



- You must submit duly completed, hand-signed PAYMENT INSTRUCTIONS (PI) on the correct form applicable to your case; if your organization instructs you to do so, you can submit your PI electronically:
 - ✓ All official UNJSPF forms are available for download and printing in Member Self Service (MSS) under the FORMS tab; MSS forms are pre-completed with your name and UID number;
 - ✓ You must complete the correct form that applies to your case, else the form will be rejected!
 - ✓ You must submit the correct page/s of the form.
 - ✓ If you have <u>5 years ore more of CS</u>, on <u>page 2 of form E7</u> you must select and check mark only the ONE box next to your selected benefit type; if several boxes are checked on page 2, your form will be rejected.
 - ✓ Normally, the Fund must receive your hand signed UNJSPF PI form, with your original signature, either by mail in original format, OR via other established and approved electronic channels! (Your employing organization knows and will inform you of the correct way to submit your PI etc.)
 - ✓ You must attach copy of a **valid ID document** and copy of a **recent bank statement** to your PI form, as well as other supporting documents as applicable in your case.
 - ✓ Remember to provide complete banking instructions -including bank identifier- in the box provided
 - ✓ If you do not have a bank account and cannot open one, payment in the form of a cheque may be issued and sent in care of a UN Office; in that case provide the address of the organization care of which you wish to be paid.
 - ✓ Payment cannot be remitted to a mailing address, nor can it be issued to a third party.
 - ✓ Make sure to provide your mailing address, Email Address (personal) and Telephone number (personal) on the PI form, so that the Fund can easily reach you, if needed.

HOW TO COMPLETE THE PAYMENT INSTRUCTIONS FORM (PI) PENS.E7: Page 1

You would only complete and submit this page 1 of your PI if you DO NOT WANT to be paid a benefit as soon as possible following your separation date.

This page 1 must only to be completed if you elect the **Deferment of your choice/payment of benefit under Art. 32.** In that case, ONLY page 1 must be completed (NOT the following page/s of your PI). Do NOT complete this page if you want to be paid as soon as possible after separation from service.

	(For	narticinants with 5	or more years of	Contributory Service		
	4,55	paracipants and	or more years o	dunished y service	UNJSPF ID	
				(
					0	
Toa					of the benefits indicated on page the form do not necessarily apply	
H.6.	f you believe you are entitle	to a disability bene	fit you should not	complete this form, but	t should refer to Administrative Ru	
requi	If you wish to elect deferment of payment or choice of benefit (under the terms of Article 32 of the Regulations), the ONLY action required by you is to enter your mailing address and sign the statement below. Please note the important provision of Article 32, which applies if you defer election, but make on final choice within 36 months. However, in accordance with Article 44 the Fund shall not be liable for interest on any due but unpaid benefits.					
If yo	u wish to submit payment in					
a b	You should complete Pa if you have less than 5 y Secretary of your Staff P	rears of contributory.			iorm, but should get in touch with t	
(Plei	ase read carefully the note	s which are intende	ed as a guide to I	he benefit to which yo	ou may be entitled.)	
Com	pleted form should be sent to	the Secretary of yo	our Staff Pension	Committee.		
Addi	tional points to be noted:					
a)		d to have reached th	se age of 55, 60,	or 62, until the end of th	e day of his/her 55s, 60s, or 62vs	
61	birthday, respectively. Entitlement to a benefit do	on and exist until a na	uticinant sanarate	s from service		
c) d)	No benefit can be paid unt Monthly pension benefits n	documentation is p	rocessed and pay	ment is certified by the	CEO of the Pension Fund.	
	les 34, 35, 35 bis, 36 and 3 wers, divorced surviving spo				in respect of eligible widows,	
Full	commutation may be possible	e where the amount	of a periodic bene	rfit would be below US\$	300 pa year.	
You	should have on file a 'Desig	nation of Recipient of	f Residual Settlen	sent form. Any desired	range in such designations shou	
be su	ubmitted on form PENS.A/2.					
Plea	se refer to Article 46 of the R	egulations regarding	forfeiture of bene	rits.		
1	the Regulations; please	note that your a t, please return t	nccount accrue this page to in notifying your	e Secretary of your final decision.	I payment under Article 32 of all your separation date. It is staff Pension Committee a	
1,		Print Name)		wish to defer paymer	nt os anoice of benefit for a	
period of up to 36 months from the date of my separation, as provided for in Autor 32 of the Regulations.						
My	future mailing address is				-	
-	(Number and Street)		(City)		(State of Parks)	
			(Zip or Postal	code	(Country)	
_	(Proposi Sinol Address)				how Others or Celli	
				-	The second of Call	

- If you elect to defer your benefit election/payout under Art.32, you should complete, sign, date and return ONLY page 1 of form Pens.E7 to the Fund! Keep pages 2 and 3 to submit at a later stage.
- Your Unique ID# (UID) must be affixed in the designated box on ALL pages of the form;
- Clearly indicate your full first and family names in the designated areas on each page of the form; their spelling must match that in UN official records - discrepancies must be explained.
- You must provide your permanent mailing address, personal telephone number and email address.
- You must DATE and HAND-SIGN every page of the form; the form must be returned and submitted to the UNJSPF either via your employing organization OR directly by you – make sure to follow the instructions for submission provided by your employing org.

HOW TO COMPLETE THE PAYMENT INSTRUCTIONS FORM (PI) PENS.E7: Page 2

If you wish to be paid as soon as possible after separation, complete and submit only pages 2 and 3 of form E7.

On this page 2 you must elect your pension benefit; only ONE SINGLE benefit election box must be check marked, else the form is invalid.

		ITED NATIONS JOINT ST ISTRUCTIONS FOR PAYE				
(For participants with 5 or more years of Contributory Service)						
				UNJSPF ID		
				0		
art I - ELECTION	N OF BENEFIT (Ple	sase mark the applicable b	ox below and sign at t	ne bottom of the page.)		
		4				
(Sec	umame)	(F-8	W)	(Middle)		
. RETIREMENT Article 28) (See n		RTICIPANTS WHO HAVE	REACHED THE NO	RMAL RETIREMENT AGE		
Full pension						
One-third lump			third, OR your contribu			
greater, AND	the balance as a per	nsion. This means renound	ang as righes to a minin	ium perision		
EARLY RETIR	REMENT BENEFIT	FOR PARTICIPANTS WH	O HAVE REACHED	GE 55, BUT HAVE NOT		
EACHED THE N	NORMAL RETIREM	ENT AGE (Article 29) (See	note 4)			
Full early refin	ement pension					
One-third lump	p sum, OR \$	if less than one t	third, OR your contribu			
greater, AND	the balance as an e	arly retirement benefit				
		seed rate, with survivor s be	enefits. Child's benefit	to commence only from the		
	ate pension at a redu age or at death, if ea		mefits. Child's benefit	to commence only from the		
ormal retirement	age or at death, if ea	arlier.				
DEFERRED R	age or at death, if ex ETIREMENT BENE					
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DEFERRED R	age or at death, if ex ETIREMENT BENE SE (ARTICLE 30) (So	erlier. FIT FOR PARTICIPANTS	AT ANY AGE UNDER	THE NORMAL		
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- Ensure you affix your UID# or Pension Fund participant
 number in the designated box on ALL pages of the form;
- Clearly indicate your full first and family names in the designated areas on each page of the form; their spelling must match that in Fund's records discrepancies must be explained.
- Clearly mark the ONE box on this page that corresponds to your benefit election.
- Mark <u>one</u> of these boxes if you want to receive the full periodic benefit and <u>NO lump sum</u> payment.
- Mark one of these boxes if you want to receive a <u>LUMP SUM</u> payment. If you want a LS of less than the max. 1/3 allowed, please indicate the USD amount you would like to receive. Else we will pay you the default 1/3 LS.
- Mark this box if you elect a <u>Deferred Retirement benefit</u> under Art.30.
- Mark this box if you elect a <u>Withdrawal Settlement</u> under Art.31.
- Remember to date and sign this page!
- Now go to page 3 of the form which must be submitted together with page 2; both pages gust be dated the same day.

HOW TO COMPLETE THE PAYMENT INSTRUCTIONS FORM (PI) PENS.E7: Page 3
On this page 3 you must clearly indicate your banking details, currency choice, mailing address, other contact details, etc.

UNITED NATIONS JOINT STAFF PENSION FUND INSTRUCTIONS FOR PAYMENT OF BENEFITS	1	If you wish to receive your benefit payments as soon as possible, please submit only the duly completed, dated and signed pages 2 and 3 of this form.
(For participants with 5 or more years of Contributory Service) UNJSPF ID		
PART II - PAYMENT INSTRUCTIONS (PLEASE PRINT or TYPE - DO NOT USE ABBREVIATIONS) I, (Surname) (First) (Middle)		Clearly indicate your full first and family names as well as your UID# or Pension Fund participant number.
payment instructions for the benefit payable to me as elected in Part 1 (see page 2). NOTE: Payment will have to be made in your name to your account only. If you do not have a bank account and are unable to open one, then payment may be sent in care of a United Nations office. Payment cannot be remitted to a mailing address, nor can it be made to a third party. A. Payment Instructions (If payment instructions are not completed in full, this form will be returned, causing delay in payment of benefit.) 1. MONTHLY BENEFIT		If you elect payment to be made to a bank account clearly indicate in these boxes exact and complete banking instructions including ALL RELEVANT DETAILS (ABA, IBAN, SWIFT codes, etc.).
By remittance to my account as follows: NAME OF FINANCIAL INSTITUTION BANK ACCOUNT NUMBER BANK ACCOUNT NUMBER		The bank account must be open in <u>your own name</u> (or at least include your name if it is a joint account). The account can be open in a bank located in another country than your country of residence.
(NAME OF BRANCH, IF APPLICABLE) Scate your SWFT, ABA, Routing, BLZ, ABI, CAB, Sorting code, etc. as required by your bank for direct day, at (CITY, STATE, POSTAL CODE, COUNTRY)	•	If you elect a WS, only complete the LS box. If you elect a pension benefit, complete box A.1.; in that case, complete box A.2. ONLY if you want the LS to be paid to an account <u>other</u> than the one you indicated for your periodic benefit.
NOTE: Please provide a document from your bank indicating bank codes and preferred routing for international payments. 2. LUMP SUM (Complete only if different from above.) By remittance to my account as follows: NAME OF FINANCIAL INSTITUTION INNER ACCOUNT NUMBER (NAME OF BRANCH, IF APPLICABLE)		Clearly indicate the currency in which you would like the Fund to pay you pension benefit. Here, also provide currency instructions for both the periodic pension benefit AND the LS amount, if and as applicable.
(CITY, STATE, POSTAL CODE, COUNTRY)	•	You must provide your permanent mailing address; <u>also</u> please provide a <u>personal telephone</u> <u>number and email address</u> .
B. Currency of Payment: Lump Sum (Please Specify) Monthly Benefit (Please Specify) (Please Specify) (Please Specify) Payment of your benefit will be made in U.S. dollars. With respect to the lump sum, if any irrency other than US dollars is selected, the conversion from U.S. dollars will be done by the base without Pension Fund involvement. C. Malling address (to be completed in all cases):	۰	If you would like to be <u>paid by check c/o a UN/UNDP office</u> , clearly indicate this instruction in each of the boxes under A.1 and 2. as applicable AND provide in the address section the UN/UNDP office's address. In that case, also please provide a personal email address and telephone number for yourself.
(Number and Street) (City) (State or Province) (Zip or Postal code) (Personal Email Address) Date: Signature:	<u>.</u>	Remember to date and sign this page!
3 MRS COLUMN		



MSS DOCUMENT UPLOAD tab: Uploading and submitting your documents to the UNJSPF inside MSS

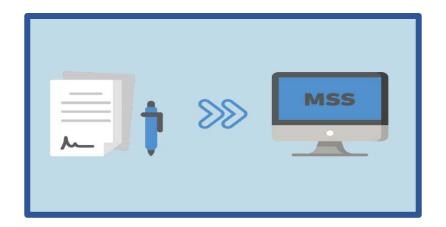
For staff of some UN Agencies, this tab may not be available inside the Participant MSS

All retirees/beneficiaries can access this tab

Member Self-Service (MSS) – MSS DOCUMENT UPLOAD



- Participants can now upload and electronically submit their duly completed, dated and hand-signed pension documents in PDF, JPEG or JPG format to the Fund inside the MSS Document Upload tab.
- For submission of your separation documents, always follow the instructions received from your employing org (HR, Pension Office or SPC)
- For detailed guidelines about this process, refer to the MSS Document Upload tutorial on the Fund's website:
 About Member Self-Service (MSS) - UNJSPF



The UNJSPF website – MSS Document Upload



Read and follow these instructions carefully!

Then click on 'Upload Document' to begin the document uploading process.



that you are aware if the submission was not successful!

produce it at any time, if so requested by the Fund.

https://www.unjspf.org/contact-us/

submitted successfully, and you must restart the uploading process

Menu

Disbursements **Documents**

Proof Documents Personal Information

Restoration (Article 24)

Transfer-In Request

E-Forms

Last Logon 02/10/2022 | Account | Logou

UNJSPF CTBTO EPPO FAO IAEA ICBEB ICCROM ICAO ICC IFAD ILO IMO IOM IPU ISA ITU ITLOS STL UN UNESCO UNIDO UNWTO WHO WIPO WMO 02/10/2022 Welcome Inbox Upload Documen Outbox Too see a middlicial UNUSPF forms and supporting documentation to the Fund electronically, by uploading documents inside this MSS tab. In that case you do not need to send original documents unless otherwise instructed by the Fund. Validation Request (Article 23) Discisimer:
Use of MSS Document Upload is subject to acceptance of the United Nations Joint Staff Pension Fund's Privacy Policy and the Member Self-Service Terms of Service. Use of MSS Document Upload signifies agreement to the terms and conditions stated therein Important Note: You cannot submit pension queries via this feature. All queries must be submitted via the established channels as provided on the Fund's website MSS Document Upload Guidelines read the following instructions carefully to ensure the successful use of this new MSS Document Upload feature All official UNJSPF forms will have to be downloaded, printed, dated and signed by you in ink before transforming them into a format that allows for uploading. The Fund does not accept forms with electronic signatures. All information that you provide must be true and complete Note that there is no two-factor authentication through this proces By submitting UNJSPF forms electronically through MSS, you confirm that the signature on the form is your original signature. Any official UNUSPF form that includes a requirement for authentication of your signature by a UN or government official, or notary public, must be completed as instructed. Please refer to the Fund's website for guidance on signature authentication: https://www.unisgt.org/authentication-of-signatures-and-docs/. Before you can upload your document(s), you have to create a JPEG, JPG or PDF file of the duly completed document, which you must then save on your computer or device so that you can then upload the document to MSS via this feature. All documents must be uploaded in either JPEG, JPG or PDF format; no other file types are acceptable.
 Documents must be uploaded one by one as individual files (do NOT include several documents in the same PDF, JPG or JPEG file). You can upload a maximum of five (5) documents in one electronic submission. If you want to submit more than 5 documents, you must create a new submission Documents are best uploaded using current versions of Google Chrome, Mozilla Firefox, Internet Explorer (IE) and Microsoft Edge browsers. We do NOT recommend the use of the Apple Safari (for MAC systems) browser, as it can cause uploading issues and failure Please follow the steps explained in this paragraph to ensure successful document upload and submission. Note that EACH document will have to be uploaded, one by one, following these steps: (I) click on the button "UPLOAD DOCUMENT" - this will take you to a different page where you will access an 'UPLOAD DOCUMENT feature' where you will be able to upload your document(s). At the bottom next to the "Select File" field, you click "CHOOSE FILE". There, (III) select the PDF, JPG or JPEG file you wish to upload. Then, (IIII) you click "UPLOAD" and you should now see the attachment name under "File Name" and a drop-down menu under "Description". (IV) Now you must label the uploaded document by selecting the appropriate document name from the "DESCRIPTION" drop-down menu (i.e. official form name or description of supporting document). If all is in good order, you can proceed to upload the next document by following the same steps (i) to (iv) described above. Once all documents (not exceeding max. 5 documents) have been uploaded, click "SEND" to submit them to the UNJ SPF. You will see a temporary pop-up "Document submission successful". This message will appear and remain visible on the screen for 15 seconds only; make sure to keep your eyes on the screen throughout the process so that you can check whether your document submission was successful or, in case an error message appears, so

In case there was a technical issue uploading a document, you would see an error message pop up alerting you that the upload failed.

the same manner as originals, only if the documents and official forms are legible and have been correctly completed, dated and signed.

Reminder: You cannot submit queries via this feature. All queries must be submitted via the established channels, provided on the Fund's website

If you want to check whether your document submission was successful, you can also do so by checking the "OUTBOX" tab. All documents that were uploaded and submitted successfully can be viewed by clicking on the "OUTBOX" tab. If the document(s) you were trying to upload do not appear under this tab, then they were not

You are expected to retain all original forms submitted in this manner for at least 10 years from the date of submission of the electronic copy to the Fund, so that you can

Documents successfully uploaded and submitted inside this MSS tab will be recorded in your UNJSPF file and will be accepted by the Fund for processing purposes in

In case there is an issue with an uploaded document, or if additional information is required, the Fund will contact you at the email address associated with your MSS



Part VIII:

Contacting the UNJSPF

Contacting the UNJSPF – where to start



ACTIVE PARTICIPANTS of UN Agencies (listed below) must contact their SPC Secretariat for all pension related queries:

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

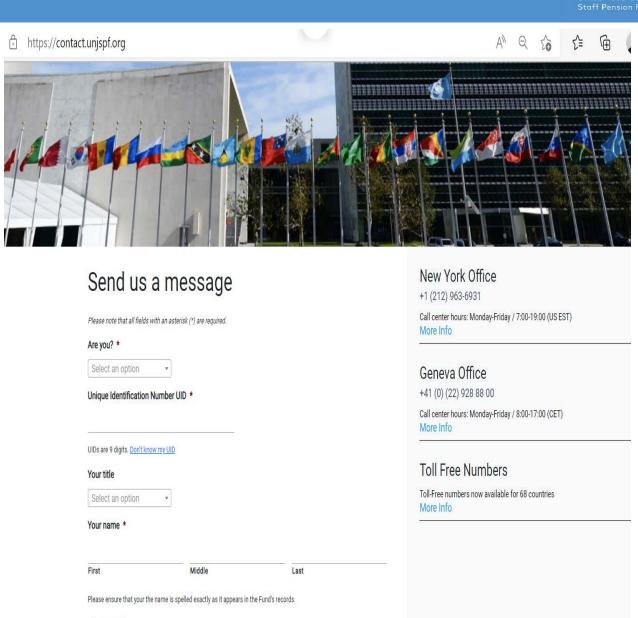
- ACTIVE PARTICIPANTS of all other UNJSPF member organizations (including the UN Secretariat) can contact the Fund directly with their queries.
- RETIREES and BENEFICIARIES can contact the Fund directly with their queries.

Contacting the UNJSPF – All UNJSPF contact details on the website

Your email 4



- All UNJSPF contact details are provided on the Fund's online "Contact Us" webpage. All queries to the Fund should be submitted via these official contact channels.
 - You can directly access the UNJSPF Contact Us webpage here: https://www.unjspf.org/contact-us/
 - Please always use these official contact channels, as they will ensure that your queries are duly received, acknowledged, tracked, routed internally for review and a timely response.



Contacting the UNJSPF – Online contact form step by step - part 1



- Complete the online form with all the required details relating to your query. Fields marked with an * are required!
- If you are not yet in receipt of a benefit, identify yourself as a 'Participant'. Identify yourself as a 'Retiree/Beneficiary' if you are in receipt of a monthly benefit.
- Select the correct topic from the dropdown menu for best results.
- Make sure to provide a valid email address.



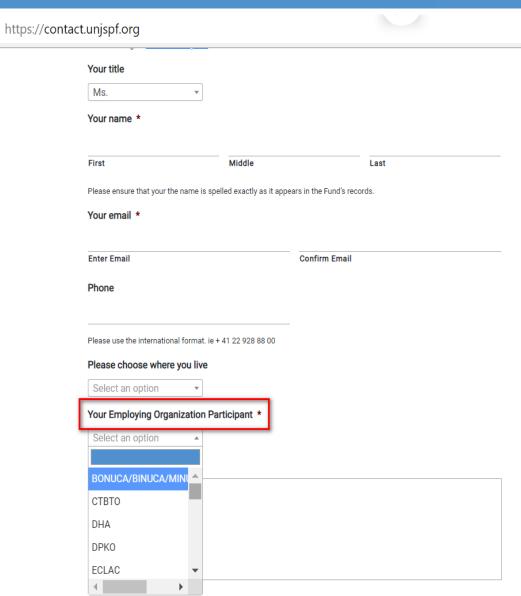
Send us a message

Select an option	A LUID A		
Other Interested Par	r UID *		
Participant			
Retiree/Beneficiary	D		
our title			
Select an option	•		
our name *			
First	Middle	Last	

Contacting the UNJSPF – Online contact form step by step - part 2



- Participants: please select the name of your employing organization from the drop-down menu (no need to provide your country of residence).
- Retirees/Beneficiaries: please select the name of your country of residence from the drop-down menu (no need to provide the name of your former employing organization).
- You can describe your query in more detail in the free text field.
- You can attach uploaded documents to your query, if deemed useful.
- Once all required fields are completed, hit 'Submit'.
- Upon submission of your Contact Form, you will receive an initial automated response from the Fund, acknowledging your submission, tracking number and providing also information relevant to the topic of your query.
- Once a UNJSPF pension expert has reviewed your query and case file in depth, you will receive a detailed, case specific response to your question.
- In view of large number of queries reaching the Fund, which are responded to in chronological order of receipt, standard response time is currently 15 business days.



Contacting the UNJSPF – Contacting the Fund by MAIL



- It is strongly encouraged to contact the Fund via the online Contact Form, but you can also contact us by mail (e.g., pouch, postal mail, special courier).
- The mailing addresses for the Fund's Geneva and New York offices are also provided on the "Contact Us" webpage.
- Note that when sending postal mail to the Fund's New York office, the address to use will depend on how you send your mail (postal service vs. special courier vs. pouch).
- Always make sure to include the letter date, your full name, your UNJSPF reference number and your contact details (address, phone, email address) in all communications with the UNJSPF. All official forms submitted by mail must be hand signed in ink to be acceptable.

UNJSPF NEW YORK

New York Office

+1 (212) 963-6931

Call center hours: Monday-Friday / 7:00-19:00 (US EST)

By Fax

+1 (212) 963-3146

Office Location

4th floor

1 Dag Hammarskjöld

Plaza (DHP)

Corner of 48th Street and

2nd Avenue

UNJSPF Client Services New York

FOR VIRTUAL APPOINTMENTS:

Please contact us by phone or in writing via the online Contact Form on this page, to schedule a virtual appointment with a UNJSPF pension expert at a specific date and time during regular UNJSPF office hours.

FOR WALK-IN SERVICES:

The UNJSPF New York Client Services are located on the 4th floor at 1 Dag Hammerskjold Plaza (the visitor entrance is on 48th Street at the corner with 2nd Avenue), where we welcome walk-in clients on Tuesday and Thursday afternoons, from 12:00 to 16:00. Clients will be seen on a first come first serve basis. Please have your UNJSPF Unique ID (UID) or Retirement number handy as you will need it to register with the UNJSPF Client Services. When visiting the building, you must first register at the building welcome desk where you will have to present a valid picture ID before you can access the 4th floor.

MAIL DROP-OFF ONLY:

The UNJSPF has a dedicated drop-off mailbox available on the ground floor at the building, you can drop off physical documents (with original signatures where required) during standard building opening hours (Monday to Friday, 08:00 to 18:00). Please inquire about the exact location of the UNJSPF drop-off mailbox at the building welcome desk.

Postal Mailing Address

United Nations Joint Staff Pension Fund

c/o United Nations

P.O. Box 5036

New York, NY 10163-5036 USA

Courier and Registered Mailing Address

United Nations Joint Staff Pension Fund

37th floor, 1 DHP

885 Second Avenue

New York, NY 10017

USA

UNJSPF GENEVA

Geneva Office

+41 (0) (22) 928 88 00

Call center hours: Monday-Friday / 8:00-17:00 (CET)

By Fax

+41 (0) (22) 928 90 99

UNJSPF Client Service Geneva

FOR VIRTUAL APPOINTMENTS:

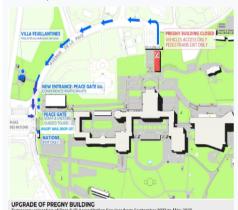
Please contact us by phone or in writing via the online Contact Form on this page, to schedule a virtual appointment with a UNJSPF pension expert at a specific date and time during regular UNJSPF office hours.

FOR WALK-IN SERVICES:

The UNJSPF Geneva Client Services are now located on the 1st floor at the UNOG Client Support Centre in Building H, where we welcome walk-in clients on Tuesday and Thursday afternoons, from 13:00 to 16:00. Clients will be seen on a first come first serve basis. Please also have your UNJSPF Unique ID (UID) or Retirement number handy, as you will need it for the sterve that the UNJSPF Client Services.

MAIL DROP-OFF ONLY:

The UNUSPF has dedicated drop-off mailboxes available at two locations on UNOG premises; you can drop off physical documents (with original signatures where required) at the Peace gate building (see below) and at the entrance of the UNOG Client Support Centre during standard UNOG opening hours (Monday to Friday, 08:00 to 18:00) Peace Gate Drop-Off



Postal Mailing Address

UNJSPF c/o Palais des Nations CH-1211 Geneva 10 Switzerland

Contacting the UNJSPF – Contacting the Fund by PHONE



- You can also call the Fund and speak to our Call Center who will help you with your issue or put you in touch with the appropriate section of the Fund that can resolve the problem.
- The phone numbers for the Call Center are also provided on the "Contact Us" webpage. The Call Center currently operate from Monday-Friday 8:00-17:00 (CET) in Geneva, Switzerland, and Monday-Friday 7:00-19:00 in New York, USA.
- The Call Center also operates toll-free and local numbers in 68 countries during these same hours. The list of toll-free numbers is on the Contact page.

Contacting the UNJSPF – Visiting the Fund in person



You can also visit the Client Services in person.

The UNJSPF Geneva Client Services are available for walk-in services. Clients will be seen on a first-come, first-serve basis. Please also have your UNJSPF Unique ID (UID) or Retirement number handy, as you will need it to register with the UNJSPF Client Services.

You may also request a virtual appointment with Client Services by completing the Contact Us form and requesting an appointment. 1st floor at the UNOG Client Support Centre in Building H

We welcome walk-in clients on Tuesday and Thursday afternoons, from 13:00 to 16:00.



Additional Information for Retirees

Information for retirees



The Annual Certificate
of Entitlement (CE)
Exercise: a
requirement for
retirees

The UNJSPF WEBSITE: useful info for retirees

Member Self Service (MSS): useful content for retirees

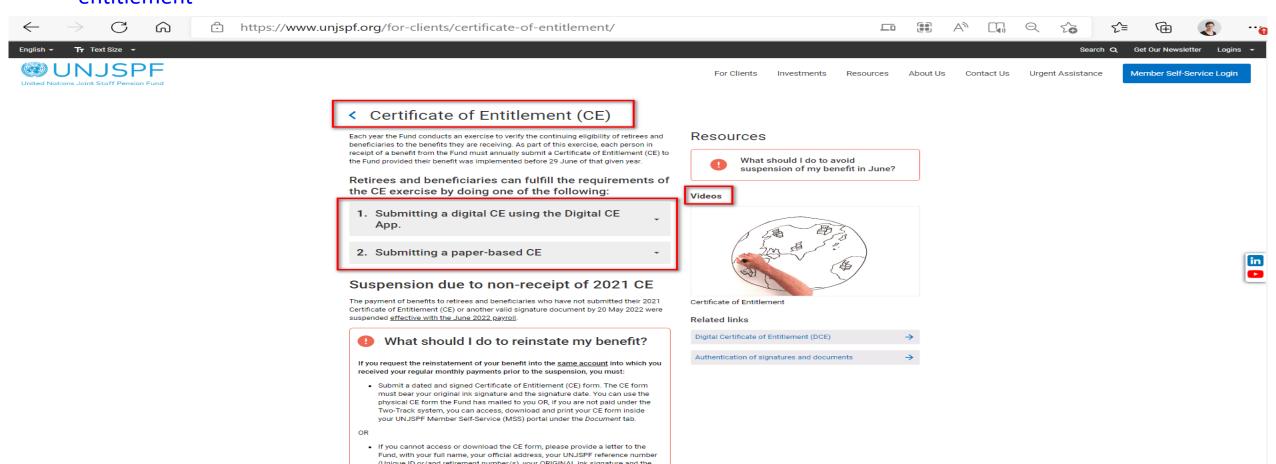
The UNJSPF
Emergency Fund: onetime financial
assistance in hardship
cases

Yearly Certificate of Entitlement (CE)



If you receive a monthly benefit from the Fund, you will need to submit Certificate of Entitlement (CE) to the Fund every year.

The Fund's website contains a special page on the CE: https://www.unjspf.org/for-clients/certificate-of-entitlement

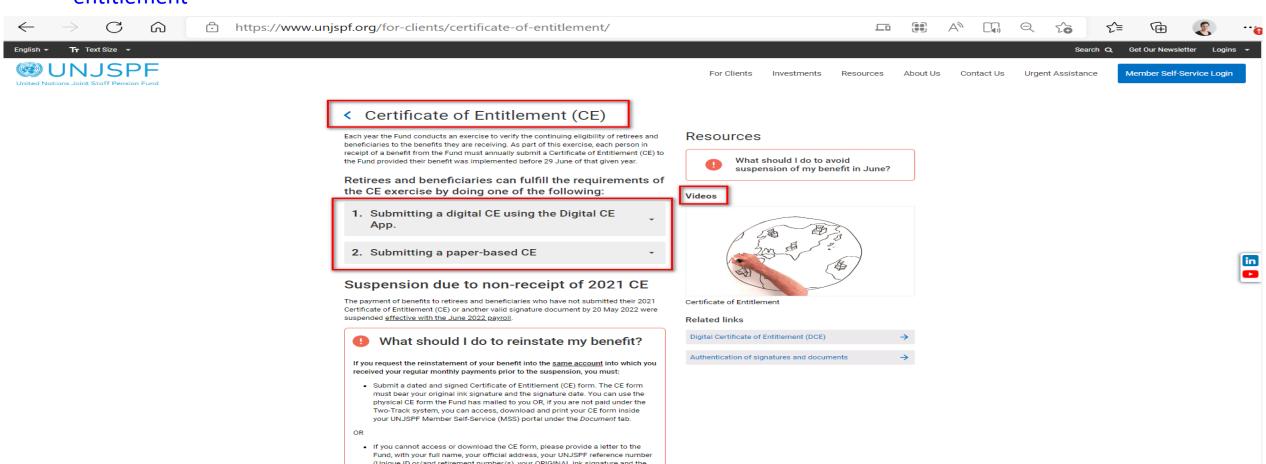


Yearly Certificate of Entitlement (CE)



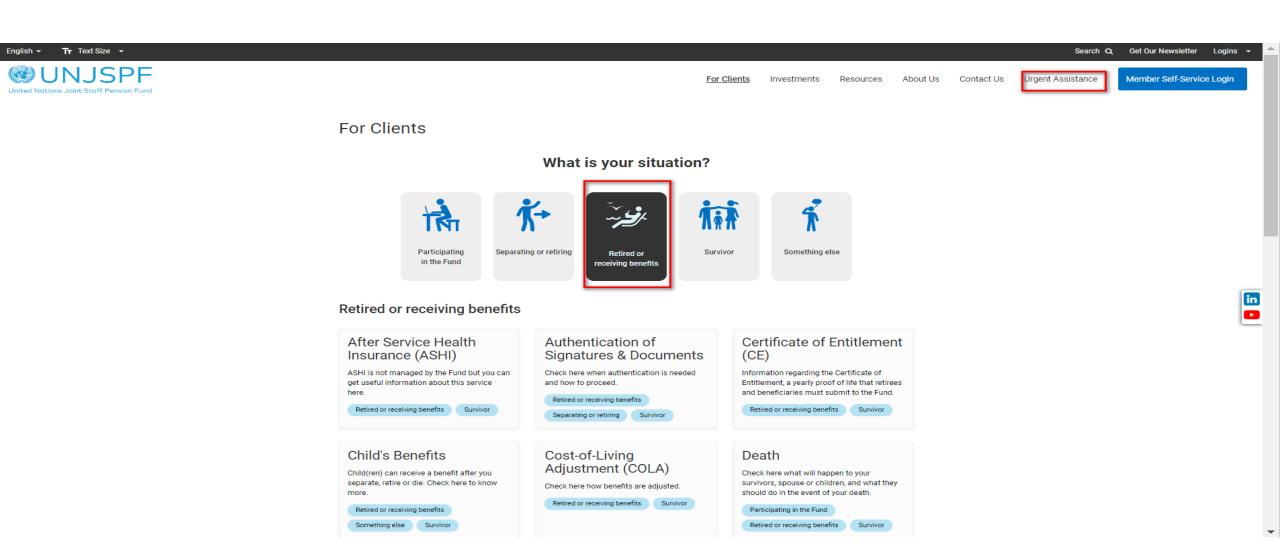
If you receive a monthly benefit from the Fund, you will need to submit Certificate of Entitlement (CE) to the Fund every year.

The Fund's website contains a special page on the CE: https://www.unjspf.org/for-clients/certificate-of-entitlement





Please keep yourself informed via the **UNJSPF website**, which is regularly updated with current and useful information and tools. Information for retirees is grouped together.





Retiree Associations of former UN Org staff exist in many countries worldwide. They are often called 'AFICS' (Association of Former International Civil Servants) and you can find the complete list of these Associations on the Fund's website via the FAFICS webpage: http://www.fafics.org/FAFICS Member Associations E.htm.

Publications: UNJSPF Annual Letter, Annual Report, Pension Board Reports, Pension Fund Financial Statements and Audit Opinions, and Policies are found under: https://www.unjspf.org/the-fund/reports-publications-policies

Investments: Information on the Office of Investment Management (OIM), Historical Fund Performance, Actuarial Matters, and more are available on the website.

Urgent Assistance information is available for the event of non-receipt of monthly benefit or death.



Authentication of Signatures & Documents: this page provides detailed information about the conditions under which signature authentication is required, which authorities the Fund accepts as authenticating officials, etc.: https://www.unjspf.org/for-clients/authentication-of-signatures-documents

Legal Guardianship and Estate: the following link takes you to the information explaining under which conditions the Court appointment of a legal guardian may be required by the Fund to allow a third party to handle the pension affairs of a retiree/beneficiary: https://www.unjspf.org/for-clients/legal-guardianship-and-estate

Survivors: this link provides information relevant for survivors of a retiree or beneficiary: https://www.unjspf.org/for-clients/survivors-benefit



The UNJSPF website

- Certificate of Entitlement (CE): this page provides up to date information about the annual Certificate of Entitlement Exercise and related matters, e.g. the deadline for return of the annual CE to the Fund, what to do in case of non-receipt of the annual CE, how to access your online CE, under which circumstances signature/thumbprint authentication is required, etc.: https://www.unjspf.org/for-clients/certificate-of-entitlement
- Authentication of Signatures & Documents: this page provides detailed information about the conditions under which signature authentication is required, which authorities the Fund accepts as authenticating officials, etc.: https://www.unjspf.org/for-clients/authentication-of-signatures-documents/
- Emergency Fund: this page explains the existence of the UNJSPF Emergency Fund (EF), its purpose, general conditions of EF assistance award, requirements for submission of EF assistance requests, etc. Booklet available in English, French, Spanish and Arabic: https://www.unjspf.org/for-clients/emergency-fund

Information for retirees about Member Self-Service (MSS) account



- Account: (this tab can be accessed in the top left corner of all MSS pages) here you can change your Email, Username, <u>Password</u> or Security Questions
- **Home page:** the Fund uses this page to provide updates and alerts relating to MSS we encourage you to regularly log into MSS to check for such updates/alerts
- Address: all those on the US Dollar track can change their address online and provide an emergency contact. —If you are paid under the two-track, you must submit form PF23/M to request the Fund to change your address.
- Disbursements: track all payments from the Fund and ASHI deductions (if applicable).
- Documents: you can access, download and print your Official Benefit letter, Quarterly COLA Statements, Statement of Benefits (if requested), Estimates that you have generated in the Estimate tab, and, other important documents. For all those on the US Dollar Track: you can access your annual Certificate of Entitlement ("MSS" CE) here.

Information for retirees about Member Self-Service (MSS) account

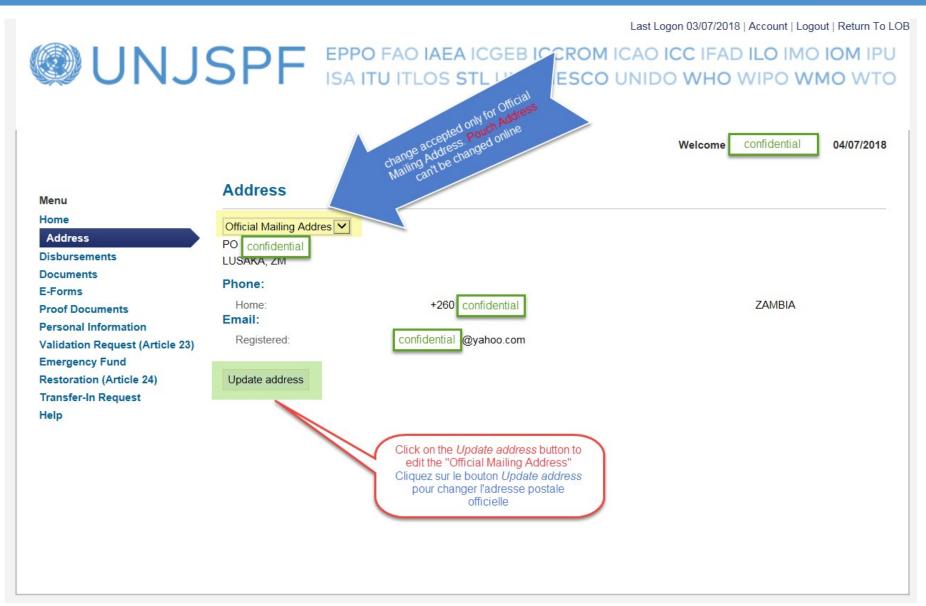


- **E-Forms:** you can access all official UNJSPF forms pre-completed with your UID and name (e.g. Change in Payment Instructions form PF.23, forms E.10 and E.11, etc.) please always use these MSS forms, as applicable, as they are barcoded and the latest version of these forms.
- Emergency Fund: in case of severe financial hardship, submit an initial EF request online.
- MSS Document Upload: Here you can upload and submit to the Fund duly completed, dated and signed official UNJSPF form/s and supporting documents as required for your case (e.g. current year barcoded Certificate of Entitlement (CE), PF23, E10, E11, ID docs, Birth Cert./s, Marriage Cert., Divorce doc., etc.) this tab allows you to submit forms and required documents to the Fund electronically.
- Proof Documents: you can track receipt by the Fund of your returned, barcoded annual CE form this tab gives you visibility into whether the Fund has received your returned CE form and at which date it was indexed to your file.
- Two-Track Estimate: you can run your estimates of your entitlement if paid under the local track of your country of residence you should definitely run a two-track estimate before applying to the Fund to be paid under the local track.

Change address in Member Self-Service (MSS) account

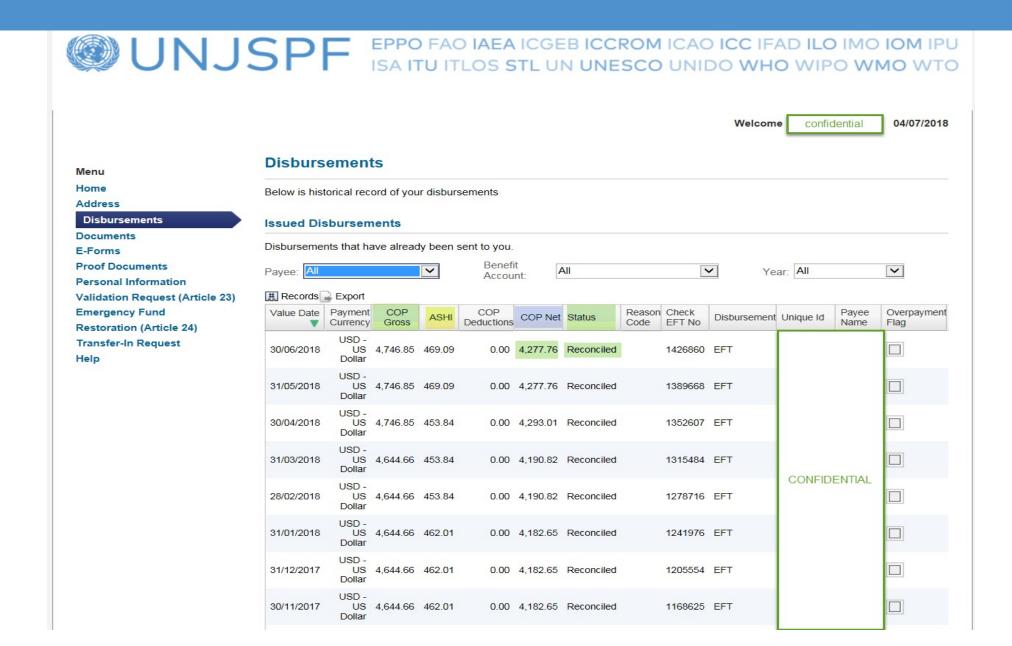


• Address: all those on the US Dollar track can change their address online and provide an emergency contact. —If you are paid under the two-track, you must submit form PF23/M to request the Fund to change your address.



View disbursements in Member Self-Service (MSS) account





Access Documents in Member Self-Service (MSS) account



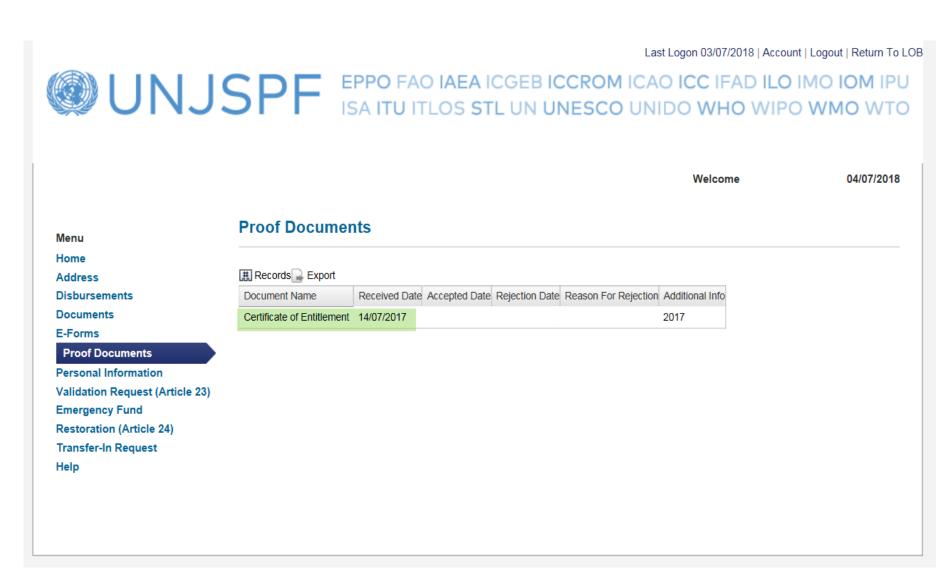
Last Logon 03/07/2018 | Account | Logout | Return To LOB EPPO FAO IAEA ICGEB ICCROM ICAO ICC IFAD ILO IMO IOM IPU UNJSPF ISA ITU ITLOS STL UN UNESCO UNIDO WHO WIPO WMO WTO No need to wait for the CE to arrive by mail, print the online CE, sign it and return it in Original by mail or pouch to NY or GVA Office Retiree's Name 04/07/2018 Plus besoin d'attendre l'arrivée du CE par courrier, imprimez-le en ligne, signez et retournez l'Original au bureau de NY ou GVE par courrier ou valise diplomatique **Documents** Menu Home # Records Export Address Date Document Recipient Action Disbursements 29-May-2018 Details L CE 002 - Certificate of Entitlement - Mem Documents E-Forms 13-Apr-2018 CO 001 - COLA Letter English Details **Proof Documents** Retiree's Personal Information. 21-Jun-2017 MSS Registration Success Details Personal Information Blocked for Confidentiality Validation Request (Article 23) 28-May-2017 Legal CE 002 - Certificate of Entitlement - Mem Details **Emergency Fund** 19-Apr-2017 CO 001 - COLA Letter English Details Restoration (Article 24) Transfer-In Request Help

CE, STATEMENTS, LETTERS, ESTIMATES

Track receipt of your CE in Member Self-Service (MSS) account



The receipt date of the Certificate of Entitlement can be seen under Proof Documents



The UNJSPF Emergency Fund



- Find information on the purpose and conditions of the Emergency Fund, watch the whiteboard video, read the informative booklet (available in English, French, Arabic and Spanish) and more on the "EMERGENCY FUND" on the Fund's website: https://www.unjspf.org/for-clients/emergency-fund
- See the requirements for submissions for assistance. It is important that all requests for Emergency Fund (EF) financial assistance are submitted in writing accompanied by all required supporting documentation (such as medical reports, receipts for payment made). You can submit a request via MSS, the Contact Us page or by mail.
- Monitor the Fund's website www.unjspf.org for announcements for Special Emergency Fund assistance in the context of a Natural Disaster. For EF assistance in the context of a Natural Disaster, the Fund would publish an according announcement on its website and where possible reach out to local AFICS chapters and/or UN organizations, to raise awareness of such Special EF Payment.

Submit a request for Emergency Fund in Member Self-Service (MSS)





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Request for Emergency Funds

The Emergency Fund is utilized to provide financial assistance to beneficiaries who are currently receiving a periodic benefit from the Fund. It is intended to provide relief in individual cases of proven hardship owing to illness, infirmity or similar cases, including funeral arrangements. It is not intended to supplement pensions that may be considered insufficient, whether due to general or local economic situations or limited contributory service.

Please answer the following questions in order to determine if you meet the minimum requirements of applying for Emergency Fund

- a) Are you currently receiving a periodic benefit from the UNJSPF? Yes/No
- b) Your request is not due to educational expenses or loans. Yes/No

If the answer to either of the above questions is "NO" you are not eligible for Emergency Fund assistance.

Disclaimer: Upon hitting the submit button, please note that this request will be sent to the UNJSPF Client Services and cannot be modified. You will have thirty calendar days from the date of this request to submit all required documentation as provided in the Emergency Fund Letter located in the "Documents" section of your Member Self-Service account.

Create Request - (click Edit to create)

Emergency Fund Request Category: Natural Disaster

Submit Emergency Funds Request

Click on the Edit Button, Select the Emergency Fund Request Category, Check the Disclaimer button and Click on the Submit Emergency Fund Request Button Cliquez sur le bouton Edit, choisissez la catégorie, cochez le bouton Disclaimer et cliquez sur le bouton Submit Emergency

Submitted Request

Cancel

Records Export Case Number Emergency Fund Request Category



EMPLOYMENT OF UNJSPF RETIREES

Employment after Retirement



As a UNJSPF retiree, you may again seek employment.

<u>If working outside of the UN System</u>, such employment will have no bearing on your UNJSPF pension income. The Fund will simply continue paying your pension.

<u>If working for one of the UNJSPF member organizations</u>, it will depend on the status/quality of your contract and its duration, whether or not you will again qualify for UNJSPF participation.

If you **DO** qualify for UNJSPF participation, you will have to again contribute and your pension will be suspended for the duration of your UNJSPF participation.

If you **DO NOT** qualify for UNJSPF participation, the Fund will continue to pay your pension, regardless of how much you will earn under your new employment.

Hiring of Retirees by a UNJSPF Member Organization



UNJSPF participation requirements - Articles 21 (and 40) of the UNJSPF Regulations and Rules

As a principle, the Fund, when considering whether or not a retiree re-employed by one of its member organizations again qualifies for Pension Fund participation, checks the following key criteria:

- The retiree's new contract quality/type i.e. is it a full time staff member contract or not? If the answer is 'YES', we check the following element under (ii)... (NOTE: Consultants cannot become UNJSPF participants, regardless of duration of their services or level of their compensation.)
- The <u>contract duration</u> i.e. is the contract for a <u>duration of 6 months or more</u>, or does the retirees have several consecutive contracts of less than six months interrupted by less than 30 days that add up to more than 6 months of contract duration? If the answer is 'YES', the retiree again qualifies for UNJSPF participation and, therefore, the Fund will have to suspend the payment of pension benefits for the duration of his/her employment (Article 21 of the Fund's R+Rs)...

...Except, the Fund would NOT enroll this retiree in the Fund if the terms of his/her contract expressly excluded him/her from UNJSPF participation for valid reasons like a 1 USD contract arrangement. In that case, the retiree would not be enrolled in the UNJSPF and would continue to receive his/her monthly pension benefits normally.

UNJSPF Participation Requirements – Article 21 of the Fund's Regulations



- The provisions of Article 21 determine whether a staff member qualifies for Fund participation or not.
- A regular staff member of a UNJSPF member organization who fulfills the conditions of Article
 21 of the Fund's Regulations and Rules MUST participate in the Fund. If the staff member indeed qualifies, he or she MUST pay contributions to the Fund.
- No participant can receive at the same time a pension benefit from the Fund and contribute to the Fund.
- The Fund will suspend the benefit payable to a retiree who again qualifies to contribute to the Fund in line with the conditions under Article 21.

The UN Rule of Limitation of Earnings (USD 22,000 Rule)



Another element to consider when hiring a UNJSPF retiree as a staff member of a UNJSPF member organization is the USD 22,000 max. earning rule and how it ties in with such re-employment...

- The annual US\$ 22,000 ceiling on earnings by UNJSPF retirees is derived from a UN General Assembly resolution and is applicable to UNJSPF retirees who are employed by the UN in any capacity, whether as staff members or as consultants; the earnings limit does not vary or depend in any way on the amount of the UNJSPF retiree's monthly pension. The US\$ 22,000 ceiling limits the ability of the UN (and UNfamily entities) to engage the services of UNJSPF retirees.
- The annual earnings limit of \$22,000 is a UN rule, based on policy set by the UN General Assembly, and NOT a Pension Fund rule. The UNJSPF pays benefits in accordance with its own Regulations and Rules, which do not incorporate in any way the US\$ 22,000 earnings limit. The UNJSPF would stop the payment of a UNJSPF retirement benefit only if the retiree concerned re-entered the UNJSPF as a participant (through reemployment as a staff member in a UNJSPF member organization, under contractual arrangements covered by Article 21(a) of the Fund's Regulations).
- <u>NOTE:</u> The responsibility for monitoring of the monetary limits on earnings by UNJSPF retirees from UN sources rests with the <u>employing organization</u>.

UN ST/AI/2003/8 Amend .1 and Restrictions



- Set out <u>restrictions</u> on re-employment of retirees in receipt of a UNJSPF benefit.
- **Note:** These <u>restrictions apply to all persons in receipt of a UNJSPF benefit</u> irrespective of former employer, i.e. any one of the 24 member organization of the UNJSPF.
 - Retiree cannot earn more than \$22,000 per calendar year (gross salary less staff assessment)...

EXCEPT

- Language services staff, who may not be paid more than the monetary equivalent of 125 days per calendar year; monetary limit approximately \$55,000.
- The above <u>applies also to</u> retirees who are employed as <u>consultants or on SSA's, WAEs</u>, etc.

UN ST/AI/2003/8 Amend .1 and Restrictions



When considering employment with a UNJSPF member organization while in receipt of a pension benefit, please keep in mind the following...

If you are being offered a staff appointment of 6 months or longer or after completing six months of service under shorter appointments, without BIS of more than 30 days...

- Your UNJSPF benefit will be suspended and you will become a participant in the Fund again with option to take a withdrawal settlement or a second benefit at the expiration of the contract.
- You must contact the Insurance Section of your former employing organization to advise that your benefit will be suspended and you will again contribute as a participant in the Insurance Plan. ASHI will be resumed as soon as your benefit is reinstated after your new separation in the future.

Retirees must be aware of and financially prepare for the possibility of time lag prior to <u>suspension of benefits</u> and <u>reinstatement</u> of the same as the UNJSPF is not always notified of re-hiring on a timely basis and the related administrative procedures in the Fund easily take up to one month from registration of notification.

All overpayments will be recovered and, of course, retroactive amounts due will be paid.

CLARIFICATIONS to prevent common errors and issues when hiring retirees



- The Fund cannot temporarily suspend a pension payment other than under the provisions explained, i.e. if a retiree of the Fund again became a participant in the Fund in line with the conditions under Articles 40 and 21.
- The Fund cannot, at the request of a beneficiary or a member organization, simply suspend pension payments for a limited duration, and then reinstate such benefit to comply with the UN limitation on earnings Rule, even for cases where retirees do NOT meet the conditions of Article 21 (i.e. are re-employed, earn over 22,000USD but have a contract quality or duration that does not qualify them to again participate in the Fund).

For example:

The Fund cannot suspend pension payments in cases where a retiree is re-employed as a full time staff but under a contract (or consecutive contracts) for a <u>duration shorter than 6</u> <u>months</u> EVEN if his/her earnings for such employment period exceeded USD22,000.

Similarly, and regardless of the contract duration, the Fund cannot suspend pension payments in cases where the retiree is re-employed on a <u>contract type that does not qualify for UNJSPF participation</u> (i.e. in a capacity other than a full time staff member, e.g. a consultant contract), EVEN if his/her earnings exceeded USD22,000.

Entitlements upon separation after being employed as a retiree (Article 40)



Based on the new participation, at the time of separation the following entitlement options exist under Article 40...

- If new participation is for less than 5 years of contributory service, the options are:
 - -Withdrawal Settlement, OR
 - -A new 'add on' Retirement Benefit, WITHOUT lump sum option.
- If new participation is for 5 years or more of contributory service, the options are:
 - -Withdrawal Settlement, OR
 - -A new 'add on' Retirement Benefit, WITH lump sum option.
- The date of entry into the new UNJSPF participation will determine the participant's (retiree's) EARLY and NORMAL Retirement Ages (which may differ from their Early and NRA under the former participation).
- The entitlement under their suspended retirement benefit would be separate from the new entitlement and NOT affected by potentially new Early and Normal Retirement Ages.
- For the Fund to reinstate the suspended retirement benefit and implement the new benefit, upon the participant's (retiree's) 'new' separation from service, it must again receive the usual required complete and duly completed set of three separation documents (SEPPA, PF4 and PI).
- The retiree entitled to a new benefit under Art. 40 must submit new Payment Instructions, this time, on form PENS.E8.

END