

THE PRE-RETIREMENT SEMINAR 2023

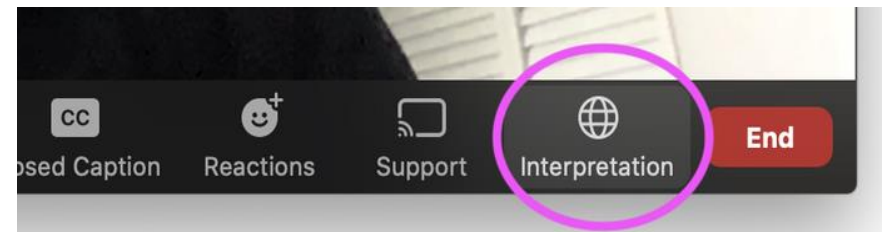


**United Nations Joint
Pension Fund -
Pension Benefits and
Separation Process**

21 November 2023

**Zoom
Q&A**

Select the language you prefer
for this session





UNJSPF
United Nations Joint
Staff Pension Fund

PRE-RETIREMENT PENSION TOWNHALL

21 NOVEMBER 2023

Client Services and Outreach Section, UNJSPF

Bangkok-Geneva-Nairobi-New York

Today's Presentation...

- Definitions and Key Factors of the UNJSPF
- Participation in the UNJSPF
- Your pension benefits
- Calculating Retirement benefits
- Survivor's and other benefits
- Separation from service
- UNJSPF website & Member Self-Service
- How to contact the UNJSPF
- Useful Information for Retirees
- Employment of Retirees



UNJSPF

United Nations Joint
Staff Pension Fund

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.



UNJSPF
United Nations Joint
Staff Pension Fund

United Nations Joint Staff Pension Fund

Intro:

Summary Overview

The UNJSPF – Your Pension Fund:

What is it and what does it do?

■ 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

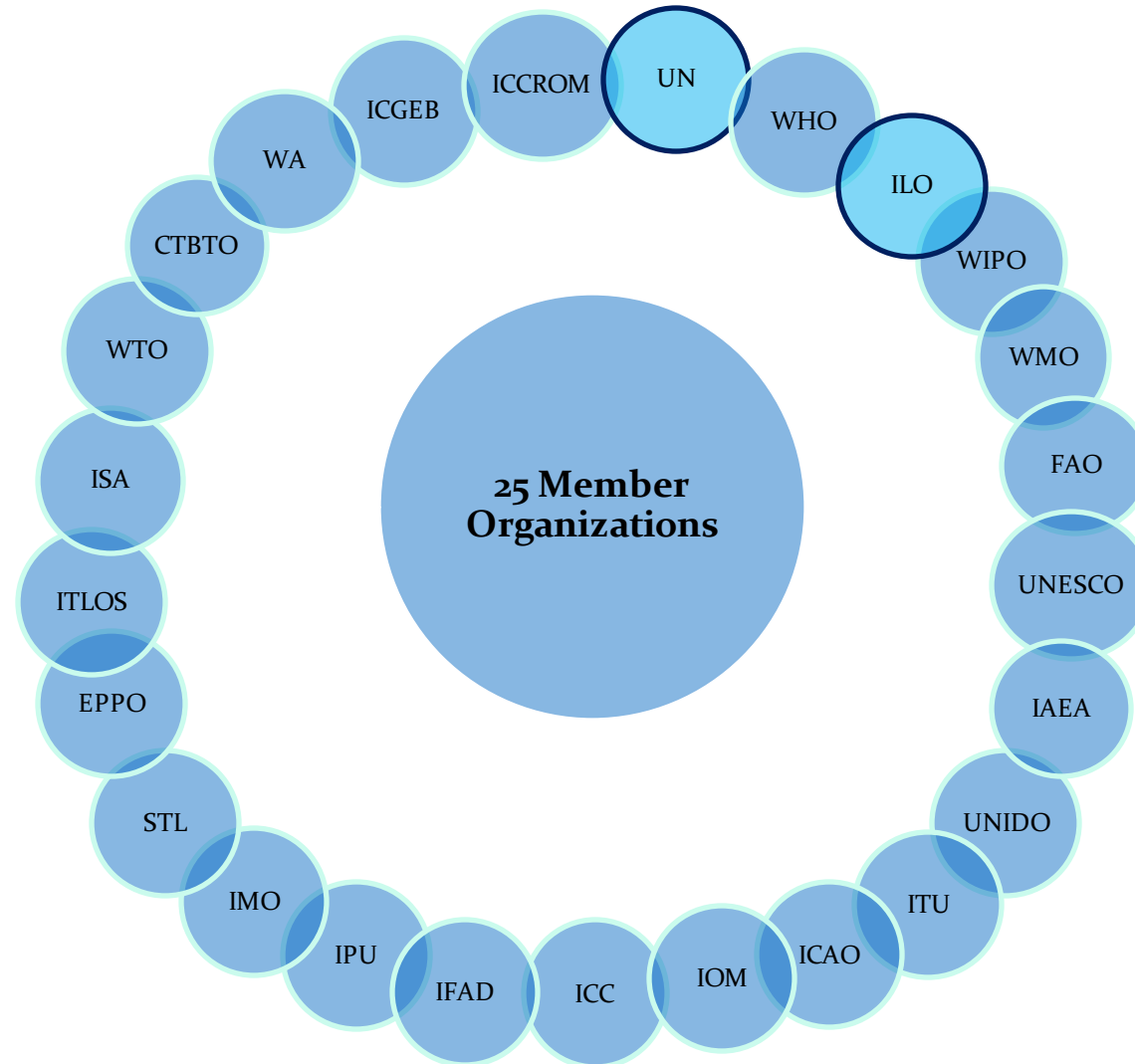
To **provide benefit coverage** and **income replacement** in case of (i) **disability** (for the participant) or (ii) **death** -in service or after retirement- (for entitled survivor/s).

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.

- Whom does the UNJSPF serve? **Number of active participants by end of 2021: 137,261**
- **Periodic benefits in award by end of 2021: 82,312**

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: 143,612
- Periodic benefits in award by end of 2021: 83,988
- 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 79.9 billion (as of 31 October 2023)
- **Contributions Received:** USD 3.12 billion per annum (as of 31/12/2022)
- **Benefit Payments:** USD 3.13 billion per annum (as of 31/12/2022)

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=3OIOOcSY3ms>

Weekly Fund Performance [Historical Fund Performance - UNJSPF](#)



Report: Total Fund Market Value GOF_Weekly Website Title: Daily Returns Report

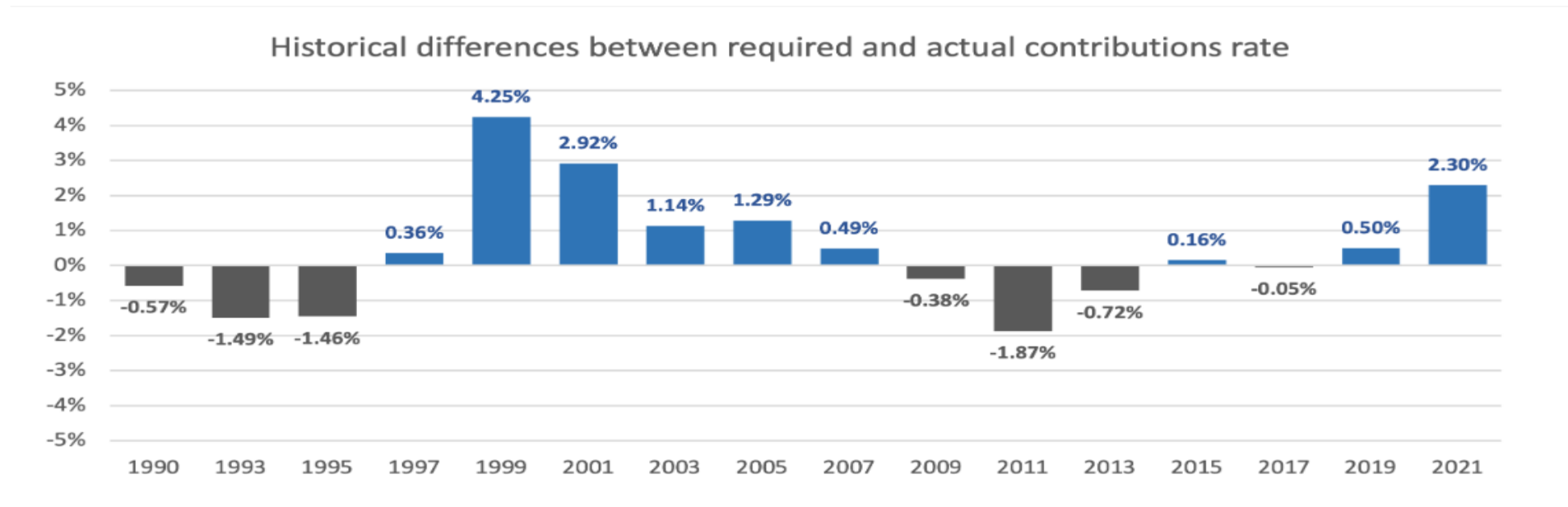
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Benchmark: Primary Benchmark

Group/Account	MV Latest Date	% of Total Latest Date	ROR			
			1 Week	MTD	QTD	YTD
United Nations	82,621,030,100	100.00	0.27	3.18	1.15	6.09
Total Public Equity	41,927,928,299	50.75	0.75	5.16	2.00	13.10
Private Equity	7,221,756,119	8.74	-0.12	0.10	0.25	1.73
Real Estate	7,028,945,013	8.51	-0.19	0.10	-0.12	-4.85
Real Assets	384,029,709	0.46	0.00	0.00	-0.27	2.74
Total Fixed Income	24,099,754,456	29.17	-0.27	1.99	0.42	-0.63
Investment Cash	1,684,549,759	2.04	0.10	0.18	0.63	4.41
Treasury & Operational Cash	274,066,745	0.33	0.09	0.15	0.60	3.90

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)
- **The Fund is financially sound.**

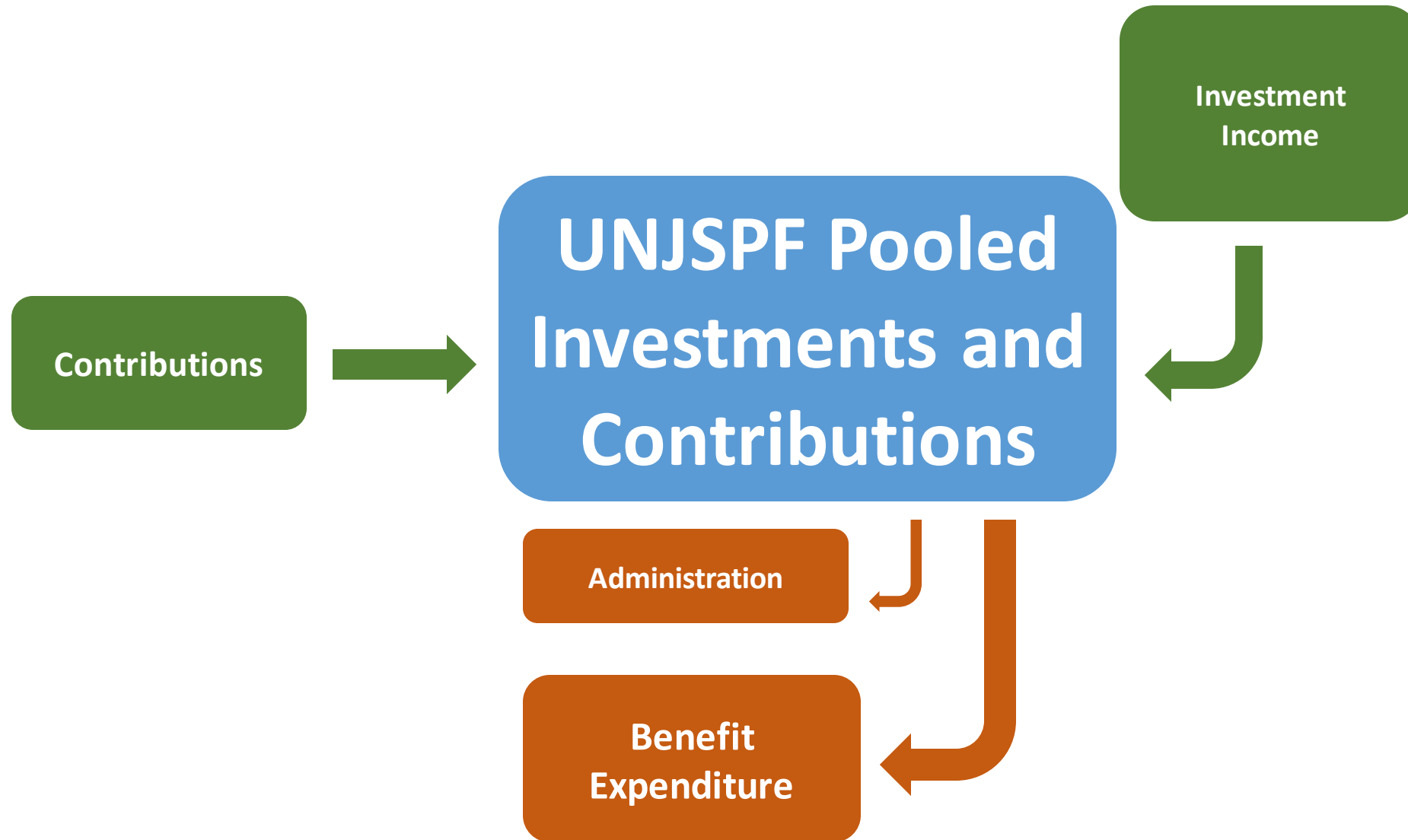
The UNJSPF is
A DEFINED BENEFIT
PENSION PLAN

What is a Defined Benefit Pension Plan?

- ***IN A DEFINED PENSION PLAN (as opposed to a Defined Contribution Plan) the employer promises a periodic benefit that is "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.*
- 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.

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

How does it work?





UNJSPF
United Nations Joint
Staff Pension Fund

Part I:

Definitions & Key Factors

Important definitions used in pension discussions

- **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%**

Important definitions used in pension discussions – cont'd

- **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
 - For Professional staff, 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).

For the latest applicable scales and further information, please visit:
<https://icsc.un.org/Home/PensionableRemuneration>

Important definitions used in pension discussions – cont'd

- **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 periodic 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:

<u>If your DOE is:</u>	<u>Your NRA is:</u>
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:

<u>If your DOE is:</u>	<u>Your Early Retirement Age is:</u>
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. You will continue to accrue pension benefits if you continue to work beyond your NRA.

- **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												
	I	II	III	IV	V	VI	VII	VIII	IX	X	XI	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

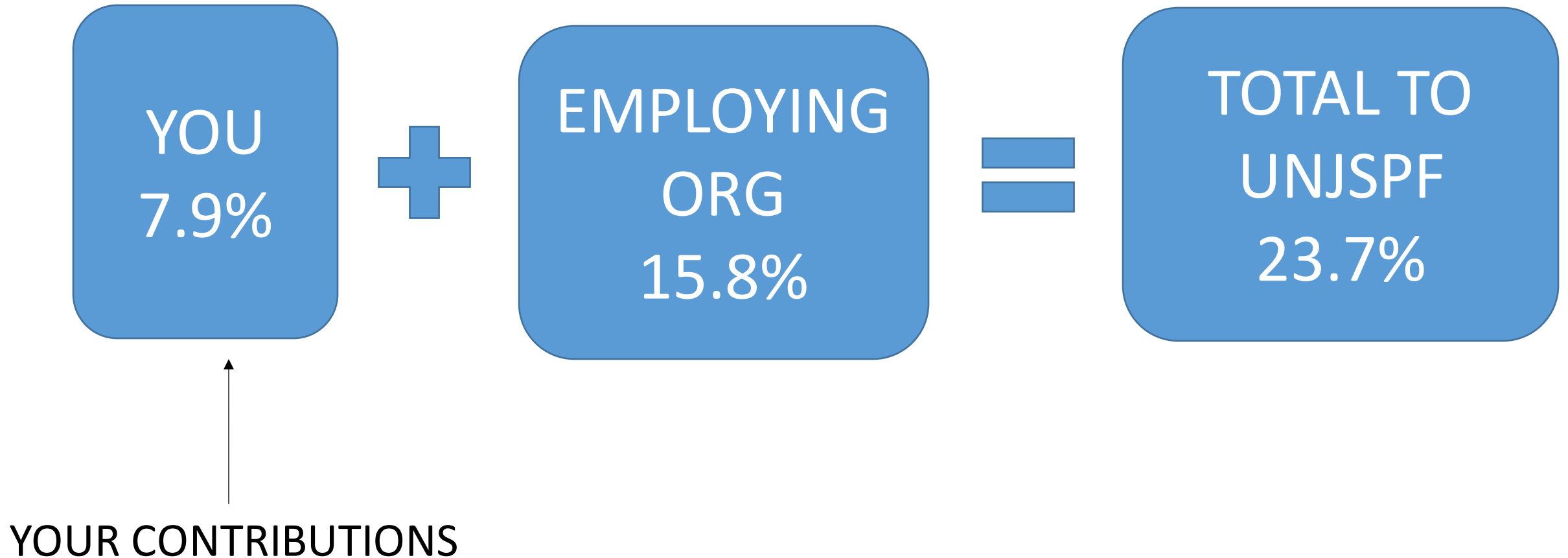
UNITED NATIONS SECRETARIAT
STATEMENT OF EARNINGS AND DEDUCTIONS











SECRETARIAT DES NATIONS UNIES
RELEVÉ DES EMOLUMENTS ET RETENUES

Contract Type	Spouse	Pay Date	Index No
Pension Remun :USD 229,322	Child	PayPeriod :01-Sep-2022 - 30-Sep-2022	Name
Cat-Grd-Step	Org	DutyStn	
	Current Month	Retroactive	Total in Base Currency (USD)
Earnings			
Gross Salary	USD		
Post Adjustment	USD		
			<u>Total:</u>
Deductions			
Staff Assessment	USD		
Staff Member's Pension Contribution	USD 1,509.70		
			<u>Total:</u>
Organization's Contribution			<u>Net Pay:</u>
Organization's Pension Contribution	USD 3,019.41		
			<u>Total:</u>

- 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*).



UNJSPF Participation– Principles to keep in mind

	<p>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).</p>		<p>5. You earn <u>compound</u> 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.</p>
	<p>2. Once you become a Fund participant, contributions are automatically deducted from your salary each month and reported to the Fund on your behalf.</p>		<p>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.</p>
	<p>3. NO voluntary contributions can be made to the Fund for periods of Breaks in Service (BIS) or after separation.</p>		<p>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.</p>
	<p>4. Once you reached 5 years of contributory service (CS) in the UNJSPF you will have earned “<u>vested pension rights</u>”, i.e. the right to elect a form of periodic, <u>lifelong retirement benefit</u> from the Fund upon separation from service.</p>		<p>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.</p>



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Participation:

Benefits upon becoming a Participant

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 life-long 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>



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Final points on Participation

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

BENEFIT AMOUNT

FINAL AVERAGE
REMUNERATION



RATE OF ACCUMULATION



ANNUAL PENSION AMOUNT

(REDUCED FOR EARLY RETIREMENT)

CALCULATED IN USD

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.unjspf.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)

- Voluntary contributions to the UNJSPF during a period of SLWOP are possible. 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 ($1/3^{\text{rd}} + 2/3^{\text{rd}} = 3/3^{\text{rd}} \rightarrow 23.7\%$).
- 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** inside their participation period.
- The staff member's ROA will not increase for this period.
- If SLWOP is granted for more than a total of 36 months 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 does not exceed 30 days, then your participation continues as soon as you resume employment as a staff member.
- If your BIS exceeds 30 days but does not exceed 36 months AND you did not receive a benefit from the Fund, 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.



UNJSPF
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Part III:

YOUR Pension benefits



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**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	Key Factors - A PERIODIC RETIREMENT BENEFIT (e.g., 'Normal', Early or Deferred Retirement benefits)
<p>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.</p> <p>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.</p> <p>If your CS <u>exceeds 5 years</u>, 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%.</p>	<ol style="list-style-type: none"> 1. The Length of your Contributory Service separation determines: <ul style="list-style-type: none"> -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. <p><i>...more details on the following pages</i></p>

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 hyperlink 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/											
A. PERSONAL DATA			ORG.	VESTED	DATE OF BIRTH DAY MONTH YEAR			SEX	MARITAL STATUS		
				Y				Female	Single		
										CATEGORY General Service	PENSION NUMBER 62
B. CONTRIBUTORY SERVICE											
1. BEGINNING DATE			DAY	MO.	YR.	2. DATE OF ENTRY INTO PARTICIPATION			DAY	MO.	YR.
			13	07	03				13	07	03
		CONTRIBUTORY SERVICE			L.W.O.P/BREAK-IN-PARTICIPATION						
		YEARS	MONTHS	DAYS	YEARS	MONTHS	DAYS				
PRIOR YEAR TOTAL		3	14	4	0	7	0	1	23		
CURRENT YEAR		4	1	0	0	8	0	0	0		
VALIDATION/ RESTORATION/ OTHER CREDIT		5	0	0	0	9	0	0	0		
TOTAL AT 31 DECEMBER 2018		6	15	4	0	10	0	1	23		
D. OTHER CONTRIBUTIONS											
(IN US DOLLARS)				(PAYMENTS)				(INTEREST)			
VALIDATION											
1. CURRENT YEAR PAYMENT											
RESTORATION											
2. ORIGINAL BALANCE											
3. AMOUNT PAID PRIOR TO 1 JANUARY											
4. CURRENT YEAR PAYMENTS											
5. REMAINING BALANCE AT 31 DECEMBER 2018											
0.00											
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					
E. ANNUAL PENSIONABLE REMUNERATION											
EFFECTIVE DATE (DD/MM/YYYY)	AMOUNT (USD)	NO OF COMPLETE MONTHS	EFFECTIVE DATE (DD/MM/YYYY)	AMOUNT (USD)	NO OF COMPLETE MONTHS						
1 01/11/2007	53,855.00	4	11 01/03/2010	62,077.00	12						
2 01/03/2008	55,696.00	5	12 01/03/2011	64,844.00	12						
3 01/06/2008	58,246.00	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 01/06/2009	60,162.00	2	16 01/03/2014	76,059.00	1						
7 01/07/2009	60,161.00	1	17 01/04/2014	75,306.00	6						
8 01/08/2009	60,162.00	2	18 01/10/2014	76,416.00	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	20 01/01/2015	78,416.00	46						

Where can you check these factors for your case?

YOUR ANNUAL PENSION STATEMENT inside your MSS ACCOUNT



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C. CONTRIBUTIONS			E. ANNUAL PENSIONABLE REMUNERATION					
(IN US DOLLARS)	(AMOUNT)	(INTEREST)						
1. PRIOR YEAR BALANCE	70,269.16	14,981.74	EFFECTIVE DATE (DD/MM/YYYY)	AMOUNT (USD)	NO OF COMPLETE MONTHS	EFFECTIVE DATE (DD/MM/YYYY)	AMOUNT (USD)	NO OF COMPLETE MONTHS
2. INTEREST ON PRIOR YEAR BALANCE		2,770.65	1 01/11/2007	53,855.00	4	11 01/03/2010	62,077.00	12
3. PRIOR YEAR ADJUSTMENTS REPORTED IN THE CURRENT YEAR			2 01/03/2008	55,696.00	5	12 01/03/2011	64,844.00	12
4. CURRENT YEAR REGULAR CONTRIBUTIONS	6,194.88		3 01/06/2008	58,248.00	7	13 01/03/2012	68,380.00	12
5. OTHER CONTRIBUTIONS CREDITED (TRANSFERRED FROM SECTION D UPON COMPLETION OF PAYMENTS)			4 01/03/2009	60,162.00	1	14 01/03/2013	69,843.00	7
6. BALANCE AT 31 DECEMBER 2018	76,464.04	17,752.39	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	1	17 01/04/2014	75,306.00	6
			8 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	20 01/01/2015	78,416.00	48

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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?**

**Less than 5 years of
Contributory Service**

**5 years or more of
Contributory Service**

Withdrawal Settlement

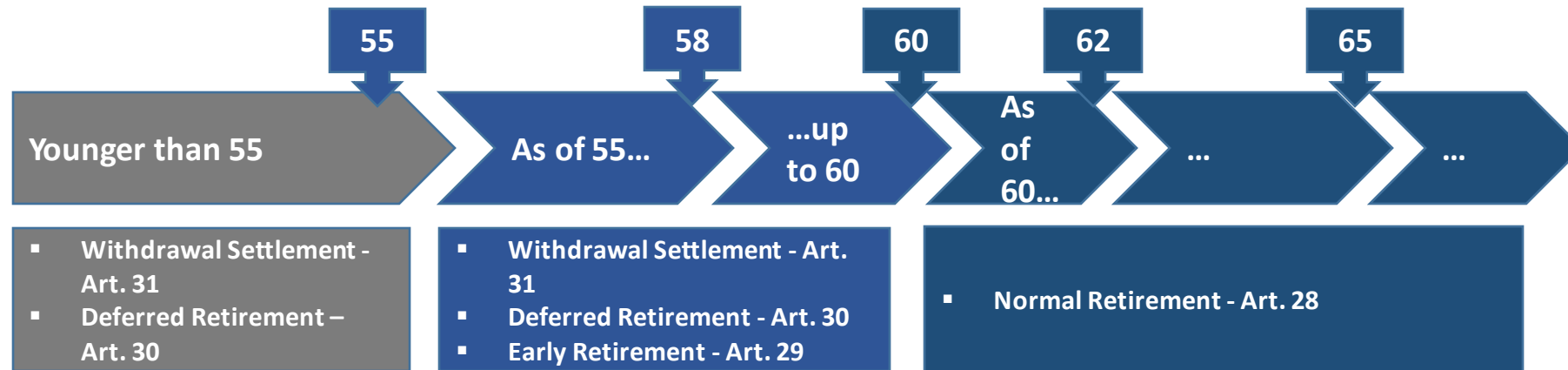
Normal Retirement Benefit

Early Retirement Benefit

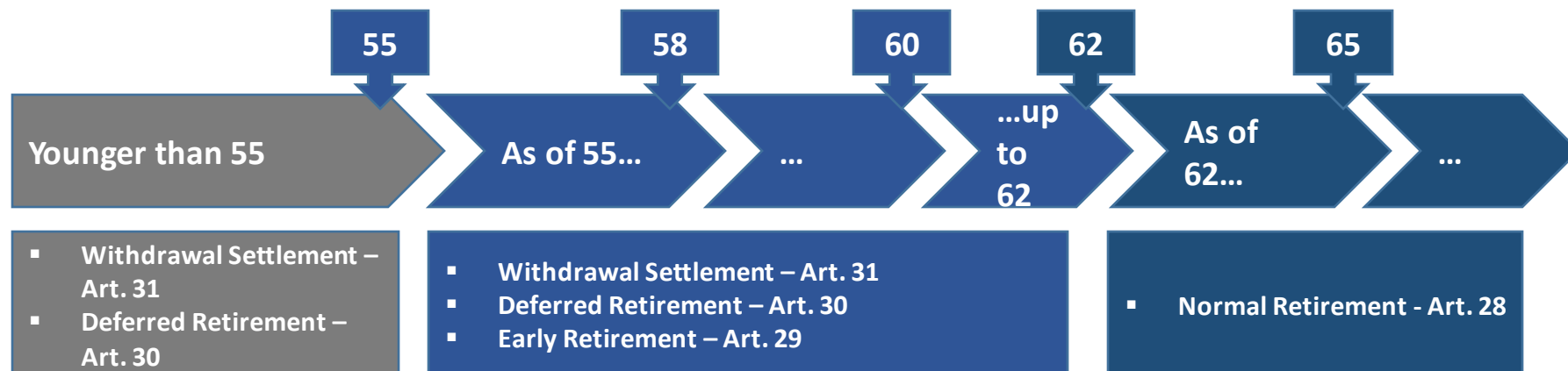
Deferred Retirement Benefit

Disability Benefit

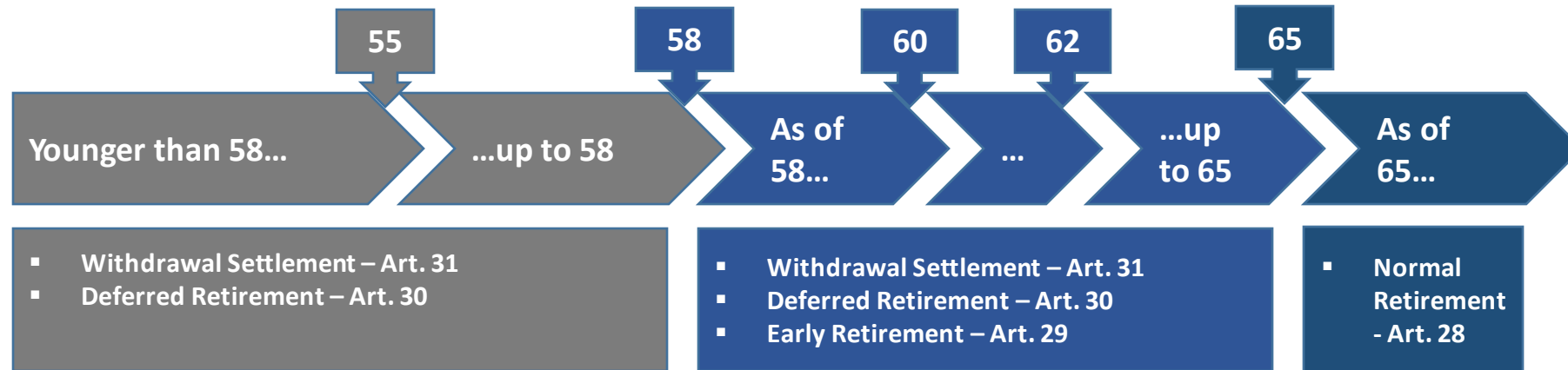
Scenario 1 - NRA 60 = Your entry/re-entry into the UNJSPF participation was before 01 January 1990 – Your benefit options based on your age and 5 years or more Contributory Service (CS) at the date of separation from service:



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:





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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 before 1 Jan 1990
- 62 if entry into the Fund on or after 1 Jan 1990
- 65 if entry into the Fund on or after 1 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:

[Guidance-Document UNJSPF-Benefit-Eligibility-Comparison-Chart -Years-of-CS-and-Age-at-Separation-Date.pdf](#)

<div>Length of contributory service (CS) & Age at date of separation</div> <div>BENEFITS</div>	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	Yes <ul style="list-style-type: none"> 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. 	Yes <ul style="list-style-type: none"> 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 retirement benefit under Art. 30. 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. 	Yes <ul style="list-style-type: none"> 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 retirement benefit under Art. 30. 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. 	Yes <ul style="list-style-type: none"> 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.

Comparative Benefit Charts: All the UNJSPF main benefits in one place

	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, <u>at your request</u> , 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 pro-rated 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 the Fund.

Comparative Benefit Charts: All the UNJSPF main benefits in one place

	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?	<p>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 commute 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.</p> <p>For further details, please see Article 28 of the Fund's Regulations.</p>	<p>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).</p> <p>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 commute up to max. 1/3 of</p>	<ul style="list-style-type: none"> • 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 <u>prior</u> to reaching your normal retirement age, your benefit would be reduced for life in the same manner as an early retirement benefit. <p>For further details, please see Article 30 of the Fund's Regulations & Article 27 of the Pension Adjustment System.</p>	<ul style="list-style-type: none"> • It is a one-time 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. <p>For further details, please see Articles 11 & 31 of the Fund's Regulations.</p>

Comparative Benefit Charts: All the UNJSPF main benefits in one place

	Retirement Benefit Art. 28	Early Retirement Benefit Art. 29	Deferred Retirement Benefit – Art. 30	Withdrawal Settlement Art. 31
		<p>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.</p> <p>For further details, please see Article 29 of the Fund's Regulations.</p>		
Is it possible to commute part of the benefit into a lump sum?	<p>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. 1/3rd. 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.</p>	<p>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. 1/3rd. 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.</p>	<ul style="list-style-type: none"> • 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. 	<p>A Withdrawal Settlement is a one-time cash payment.</p>
Does the benefit carry prospective surviving spouse's benefit?	<p>YES 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.</p>	<p>YES 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.</p>	<p>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.</p>	<p>NO</p>

Comparative Benefit Charts: All the UNJSPF main benefits in one place

	Retirement Benefit Art. 28	Early Retirement Benefit Art. 29	Deferred Retirement Benefit – Art. 30	Withdrawal Settlement Art. 31
Does the benefit carry child benefit for each child under the age of 21?	YES , for children younger than age 21, payable until the end of the month during which they reach 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.	YES . However, child benefit(s) will become payable ONLY upon your reaching normal retirement age and only for those children who will still be under age 21 at that time, payable until the end of the month during which they reach 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.	NO	NO
What will happen if you re-join the Pension Fund?	<ul style="list-style-type: none"> • 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. • Because you already earned a first retirement entitlement 	<ul style="list-style-type: none"> • 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. • Because you already earned a first retirement entitlement 	<ul style="list-style-type: none"> • If your deferred retirement benefit is NOT yet in payment, and you re-join the Fund after a period of break in service of more than 36 months, even before payment of your deferred retirement benefit commenced, you will start a new period of Fund participation, for which you will earn a new benefit from the Fund. Note that you will not be entitled to restore your prior period of contributory service for which you earned the deferred retirement benefit. • Because you already earned a first retirement entitlement from the Fund, you have acquired vested pension rights, meaning you do not 	<ul style="list-style-type: none"> • If a Withdrawal Settlement was paid to you and you re-join the Fund, you may elect to restore your most recent prior contributory service by informing the UNJSPF in writing of your intent within 12 months from the date you re-entered into Pension Fund participation. • If NO Withdrawal Settlement was paid to you and you return to service and re-join the Fund within 36 months from the date of your separation, your UNJSPF participation will be deemed to have been continuous. The period between your date of separation and date of rejoining the Fund would be considered a Break in Service

Comparative Benefit Charts: All the UNJSPF main benefits in one place

	Retirement Benefit Art. 28	Early Retirement Benefit Art. 29	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. <ul style="list-style-type: none"> • However, if your deferred retirement benefit is NOT yet in payment and you return to service and re-enter the Fund <u>within</u> 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 have elected a Deferred	(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 <u>not</u> 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.	



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UNJSPF Benefits explained one by one



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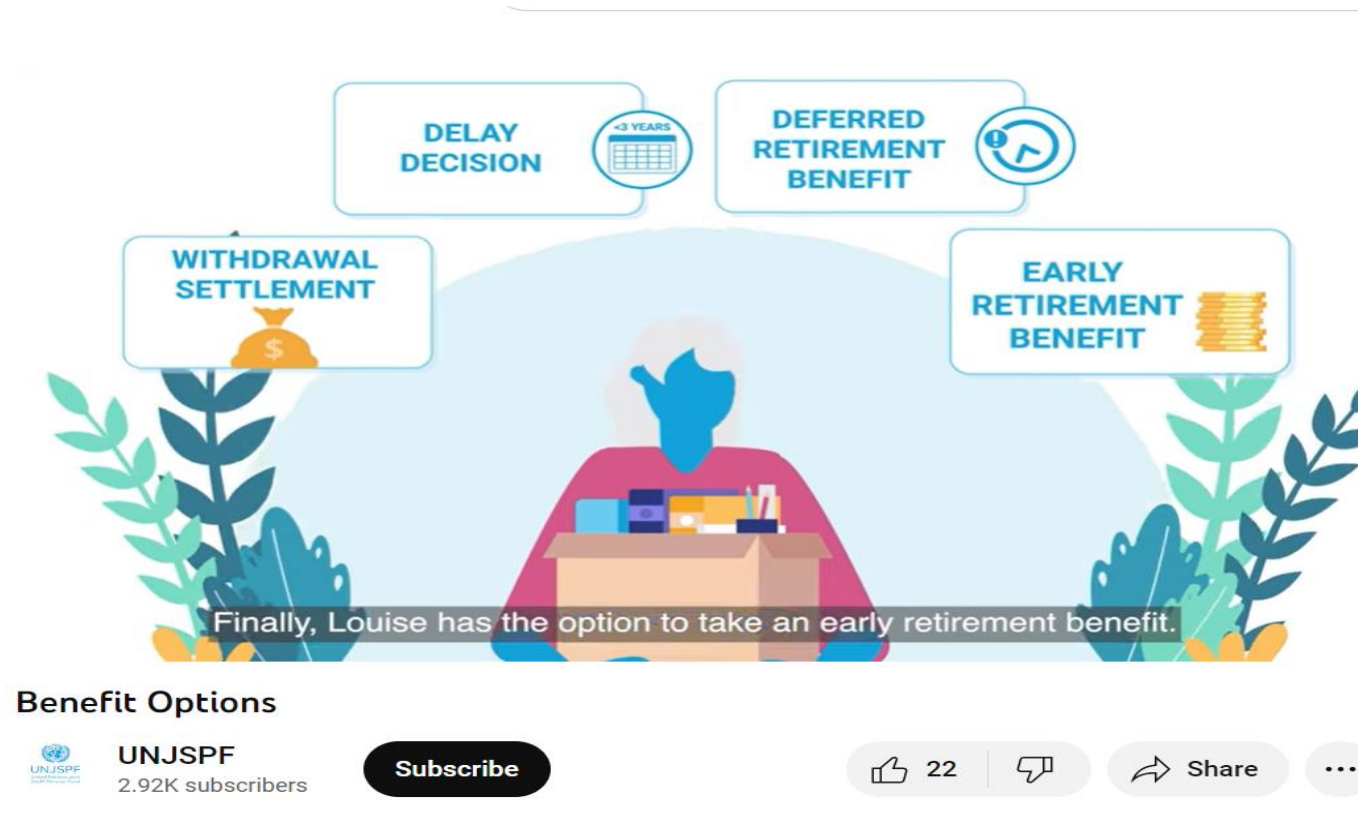
UNJSPF Benefits explained

- **Withdrawal** Settlement
- **Normal** Retirement Benefit
- **Early** Retirement Benefit
- **Deferred** Retirement Benefit
- **Disability** benefit



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Watch the Educational Video about “Your benefit options when leaving the Fund”: <https://www.youtube.com/watch?v=vGqswYnk1Ls>





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The Withdrawal Settlement Article 31

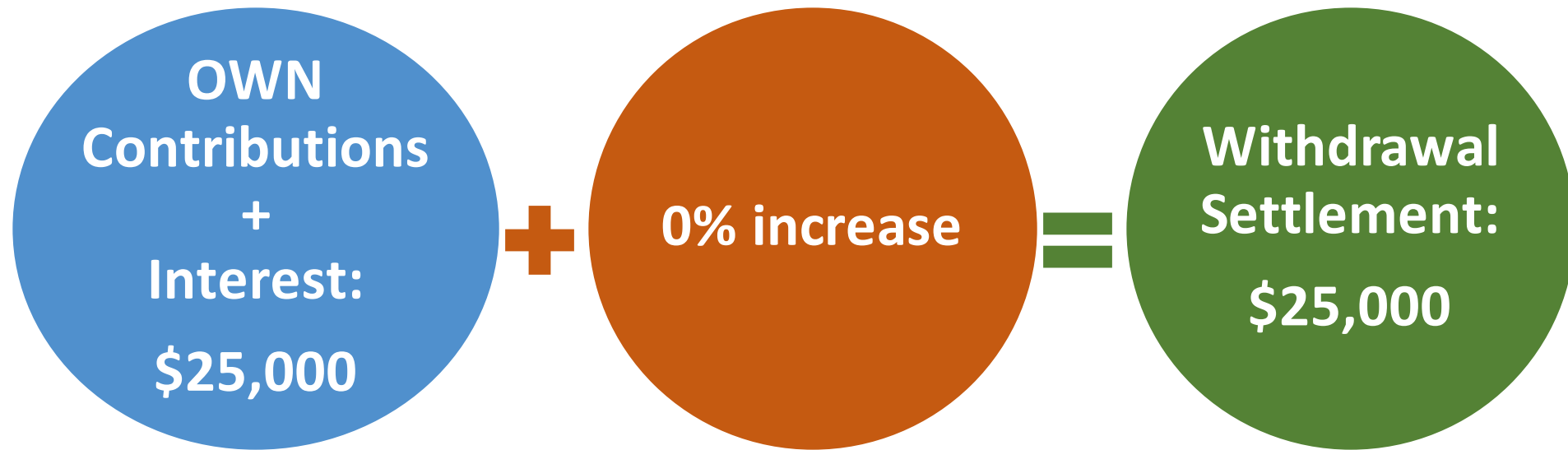
The Withdrawal Settlement

- ...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: $2.5 \times 10\% = 25\%$ 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: $10 \times 10\% = 100\%$ 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**





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Retirement benefits....

Examples of monthly pension benefits



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Normal Retirement Benefit

Article 28

Let's calculate: Normal Retirement Benefit

$$\text{❖ Full Normal Retirement Benefit} = \text{ROA} \times \text{FAR}$$

Normal Retirement Benefit reminder:

- Monthly benefit payable for life.
- Carries prospective survivor's benefits.
- Carries child benefit if child under age 21.
- 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.

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

- **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.*

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 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.

UNITED NATIONS  **NATIONS UNIES**

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

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Web: <http://www.unjspf.org>

Ref: [REDACTED]
PENSION [REDACTED] 16 October 2019

PERSONAL AND CONFIDENTIAL

TO: [REDACTED]

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

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

DATE OF SEPARATION 31 March 2033

RETIREMENT - ARTICLE 28

1. FULL PENSION PER YEAR	\$ 95,270.28
PROSPECTIVE SURVIVOR (ARTICLE 34/35). . . . PER YEAR	\$ 47,635.20
OR	
2. REDUCED PENSION PER YEAR	\$ 52,836.96
TOGETHER WITH LUMP SUM (MAXIMUM)	\$ 546,174.83
PROSPECTIVE SURVIVOR (ARTICLE 34/35). . . . PER YEAR	\$ 47,635.20

Separation Date

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

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

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: 105,000
 - 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):

$\$100,000 \text{ FAR} \times 58.25\% \text{ ROA} = \$58,250 \text{ yearly pension;}$

\$4,854.17 monthly pension

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

$\$100,000 \text{ FAR} \times 58.25\% \text{ ROA} = \$58,250 \text{ full yearly pension;}$

$\frac{1}{3} \text{ of } \$58,250 = \$19,416.67$

$\times 12.694 \text{ (estimated actuarial factor)}$

$= \$246,475.16 \text{ lump sum}$

Plus

$\frac{2}{3} \text{ of } \$58,250 \text{ yearly pension} = \$38,833.33 \text{ per year,}$
\$3,236.11 monthly

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



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Early Retirement Benefit Article 29

What are my options if I separate from service after 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 from 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.*

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 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:


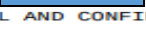

- At this point, if you separate, you have four options:
 - Withdrawal Settlement
 - Early Retirement Benefit
 - Deferred Retirement Benefit
 - Deferment of choice
- An estimate run with a separation during this period will only show the benefit choices available calculated based on the separation date 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.

UNITED NATIONS  NATIONS UNIES

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Ref: 
PENSION 
PERSONAL AND CONFIDENTIAL
TO: 

26 April 2018

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

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

DATE OF SEPARATION 31 March 2026

EARLY RETIREMENT - ARTICLE 29

1. FULL PENSION PER YEAR	\$ 38,345.64
PROSPECTIVE SURVIVOR (ARTICLE 34/35). PER YEAR	\$ 19,172.88
OR	
2. REDUCED PENSION PER YEAR	\$ 14,628.96
TOGETHER WITH LUMP SUM (MAXIMUM)	\$ 330,944.19
PROSPECTIVE SURVIVOR (ARTICLE 34/35). PER YEAR	\$ 19,172.88

FULL DEFERRED RETIREMENT - ARTICLE 30

AT AGE 62 PER YEAR	\$ 65,548.20
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PROSPECTIVE SURVIVOR (ARTICLE 34/35). PER YEAR	\$ 32,774.16
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WITHDRAWAL SETTLEMENT - ARTICLE 31

	\$ 661,888.38
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Separation Date

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

Early Retirement Benefit & Prospective Surviving Spouse's Benefit, with maximum Lump Sum

Deferred Retirement Benefit & Prospective Surviving Spouse's Benefit as of NRA

Withdrawal Settlement including increases

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:

$\$100,000 \text{ FAR} \times 46.25\% \text{ ROA} = \$46,250 \text{ full yearly pension;}$

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

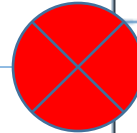


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Deferred Retirement Benefit Article 30

The Deferred Retirement Benefit – Article 30

>-5 YRS of CS



Separation



EARLY
Retirement
Age



NORMAL
Retirement
Age

Vested Participants – Separation at any age before reaching NRA

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

- **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 from 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.
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 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 before 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.

UNITED NATIONS  **NATIONS UNIES**

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Web: <http://www.unjspf.org>

Ref:
PENSION

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 <https://member.unjspf.org> and from our Website www.unjspf.org

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

DATE OF SEPARATION 30 June 2018

FULL DEFERRED RETIREMENT - ARTICLE 30
AT AGE 62PER YEAR \$ 34,837.08

PROSPECTIVE SURVIVOR
(ARTICLE 34/35). . . . PER YEAR \$ 17,418.60

WITHDRAWAL SETTLEMENT - ARTICLE 31 \$ 258,017.24

Separation Date

Deferred Retirement Benefit as of NRA


Prospective Surviving Spouse's Benefit

Withdrawal Settlement

Vested Participants – Separation between ERA and NRA

Summary:


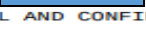

- At this point, if you separate, you have four choices (2 benefit options and the *Deferment of choice*):
 - Withdrawal Settlement – Art. 31
 - Early Retirement Benefit – Art. 29
 - Deferred Retirement Benefit – Art. 30
 - Deferment of choice* – Art. 32
- An estimate run with a separation during this 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.

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Ref: 
PENSION 
PERSONAL AND CONFIDENTIAL
TO: 

26 April 2018

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

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

DATE OF SEPARATION 31 March 2026

EARLY RETIREMENT - ARTICLE 29

1. FULL PENSION PER YEAR	\$ 38,345.64
PROSPECTIVE SURVIVOR (ARTICLE 34/35). PER YEAR	\$ 19,172.88
OR	
2. REDUCED PENSION PER YEAR	\$ 14,628.96
TOGETHER WITH LUMP SUM (MAXIMUM)	\$ 330,944.19
PROSPECTIVE SURVIVOR (ARTICLE 34/35). PER YEAR	\$ 19,172.88

FULL DEFERRED RETIREMENT - ARTICLE 30

AT AGE 62 PER YEAR	\$ 65,548.20
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PROSPECTIVE SURVIVOR (ARTICLE 34/35). PER YEAR \$ 32,774.16

WITHDRAWAL SETTLEMENT - ARTICLE 31

	\$ 661,888.38
--	---------------

Separation Date

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

Early Retirement Benefit & Prospective Surviving Spouse's Benefit, with maximum Lump Sum

Deferred Retirement Benefit & Prospective Surviving Spouse's Benefit as of NRA

Withdrawal Settlement including increases



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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 benefit 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 re-enter the UNJSPF within 36 months from the date of separation, 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 participation is considered continuous, 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 benefit forfeiture conditions under Article 46!
 - If you elect this option, only page 1 of payment instructions forms PENS.E7 or PENS.E6 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 5 or more years of Contributory Service (CS), i.e. with vested pension rights, should you NOT re-enter the Fund within the 36 months deferment period, make sure to submit your benefit election on form Pens.E7 (pages 2 and 3) to the Fund before the 36 months have expired; 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)



UNJSPF
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Part IV:

Calculating retirement benefits



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Let's calculate retirement benefits....

Examples of calculation for Normal & Early 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	2.00% per year => 60% max	1.50% per year => 7.5% max
Next 5 years of CS		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:**

■ 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 3 =	<u>5.25%</u>
	Total ROA =		12.75%

- **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 10 years of CS:	2.00% per year =	2.00% X 10 =	<u>20.00%</u>
	Total ROA =		36.25%

- **31 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 21 years of CS:	2.00% per year =	2.00% X 21 =	<u>42.00%</u>
	Total ROA =		58.25%

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: 105,000
 - 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):

$\$100,000 \text{ FAR} \times 58.25\% \text{ ROA} = \$58,250 \text{ yearly pension;}$

\$4,854.17 monthly pension

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

$\$100,000 \text{ FAR} \times 58.25\% \text{ ROA} = \$58,250 \text{ full yearly pension;}$

$\frac{1}{3} \text{ of } \$58,250 = \$19,416.67$

$\times 12.694 \text{ (estimated actuarial factor)}$

$= \$246,475.16 \text{ lump sum}$

Plus

$\frac{2}{3} \text{ of } \$58,250 \text{ yearly pension} = \$38,833.33 \text{ per year,}$
\$3,236.11 monthly

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

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:

$\$100,000 \text{ FAR} \times 46.25\% \text{ ROA} = \$46,250 \text{ full yearly pension;}$

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 reminder:

... is a periodic benefit that is payable for life, monthly in arrears, reduced on account of age 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 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 does NOT allow for its partial commutation into a lump sum.**
- The Deferred Retirement Benefit carries prospective surviving spouse's rights, 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 !*



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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: 105,000
 - 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 actuarially equivalent 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 option is offered to participants as personal option to allow for flexible financial planning at retirement.
- Commutation 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 option is a personal choice that each retiree may decide based on individual circumstances.

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 full 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.

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, not 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.

...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>



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Part V:

Survivor's and other benefits

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-spouseOR, if none above entitled...
 - entitled surviving secondary dependent for life or until age 21.
- **Residual Settlement**

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.**

For more information: <https://www.unjspf.org/for-clients/childs-benefits>

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.

For more information: <https://www.unjspf.org/documents/childds-benefit/> and <https://www.unjspf.org/documents/disability/>



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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 for life 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.

- 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

- **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: [Annex-Revised-Guidelines- effective-1-July-2022.pdf \(unjspf.org\)](#)

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 not 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/>

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 purchase an annuity 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.

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.

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.

For more information: <https://www.unjspf.org/documents/chlds-benefit/> and <https://www.unjspf.org/documents/disability/>

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**

When there is no 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.



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Resources for Survivor's benefits

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



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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 Settlement, the Residual Settlement is a **one-time 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.***

■ 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.



- **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.

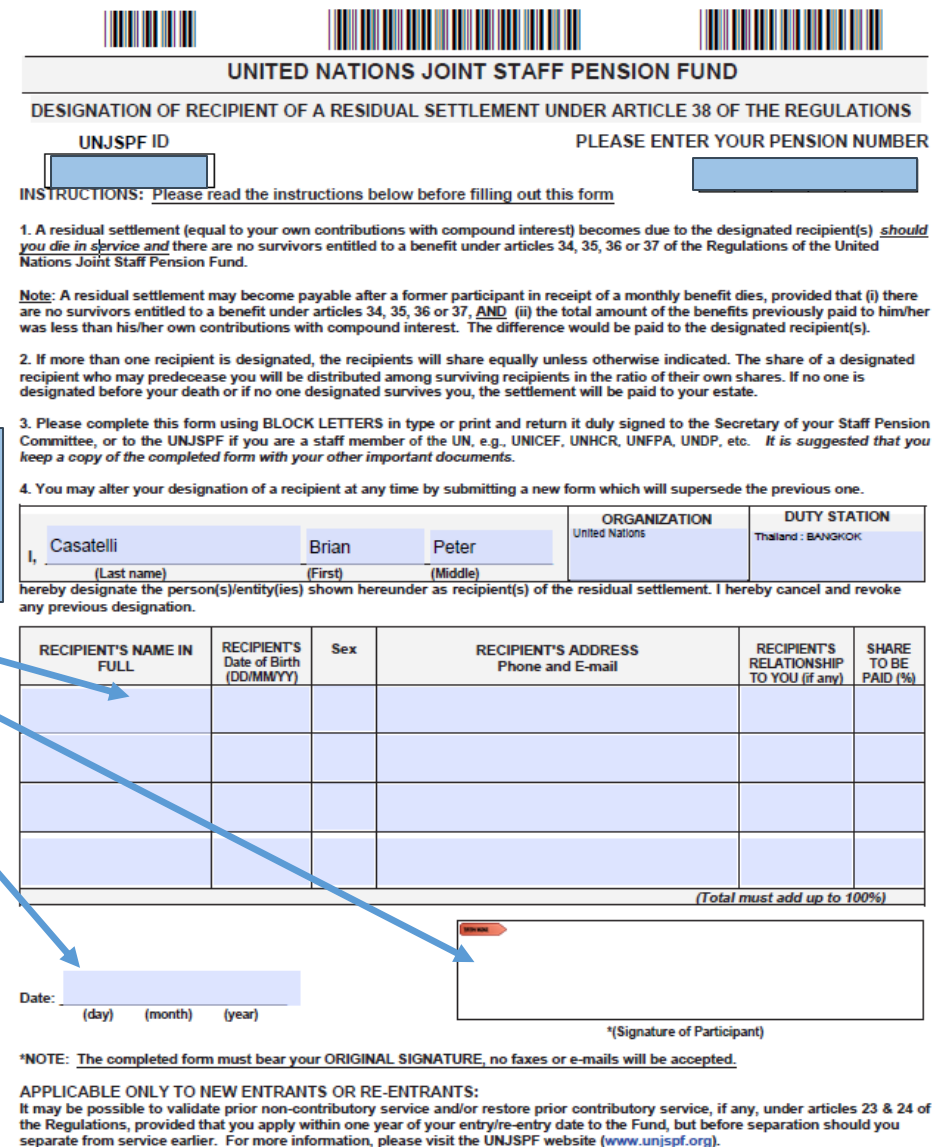
Add your
beneficiary(ies),
handsign & date!

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](#)



UNITED NATIONS JOINT STAFF PENSION FUND

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

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

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

2. If more than one recipient is designated, the recipients will share equally unless otherwise indicated. The share of a designated recipient who may predecease you will be distributed among surviving recipients in the ratio of their own shares. If no one is designated before your death or if no one designated survives you, the settlement will be paid to your estate.

3. Please complete this form using BLOCK LETTERS in type or print and return it duly signed to the Secretary of your Staff Pension Committee, or to the UNJSPF if you are a staff member of the UN, e.g., UNICEF, UNHCR, UNFPA, UNDP, etc. *It is suggested that you keep a copy of the completed form with your other important documents.*

4. You may alter your designation of a recipient at any time by submitting a new form which will supersede the previous one.

I, [] [] []			ORGANIZATION	DUTY STATION	
(Last name)	(First)	(Middle)	United Nations	Thailand : BANGKOK	
hereby designate the person(s)/entity(ies) shown hereunder as recipient(s) of the residual settlement. I hereby cancel and revoke any previous designation.					
RECIPIENT'S NAME IN FULL	RECIPIENT'S Date of Birth (DD/MM/YY)	Sex	RECIPIENT'S ADDRESS Phone and E-mail	RECIPIENT'S RELATIONSHIP TO YOU (if any)	SHARE TO BE PAID (%)
(Total must add up to 100%)					

Date: [] (day) [] (month) [] (year)

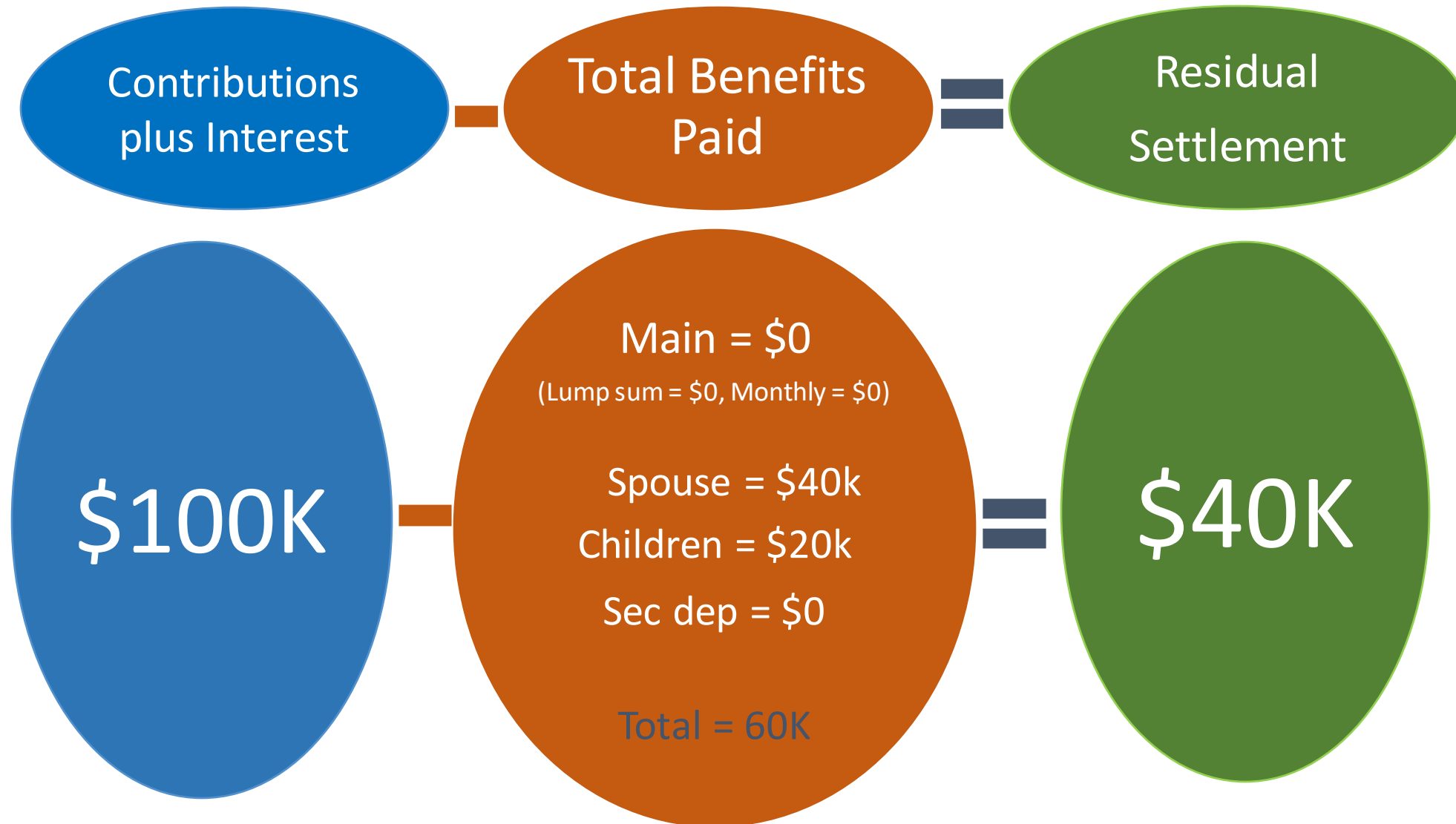
[] (Signature of Participant)

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

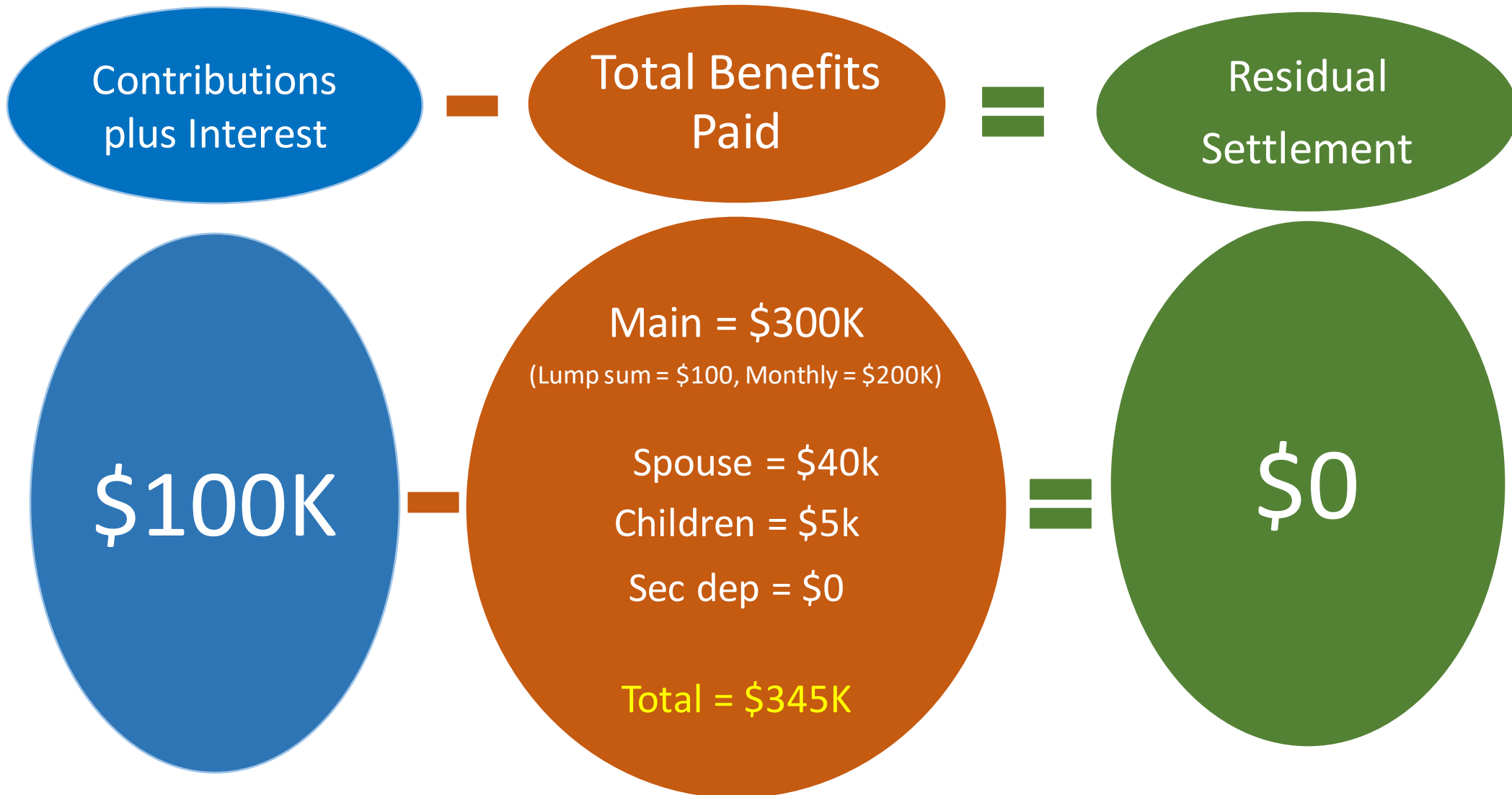
APPLICABLE ONLY TO NEW ENTRANTS OR RE-ENTRANTS:
It may be possible to validate prior non-contributory service and/or restore prior contributory service, if any, under articles 23 & 24 of the Regulations, provided that you apply within one year of your entry/re-entry date to the Fund, but before separation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

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

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

Survivors' benefits – summary charts

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.

Survivors' benefits – summary charts

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.

Survivors' benefits – summary charts

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



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Part VI:

Separation from service

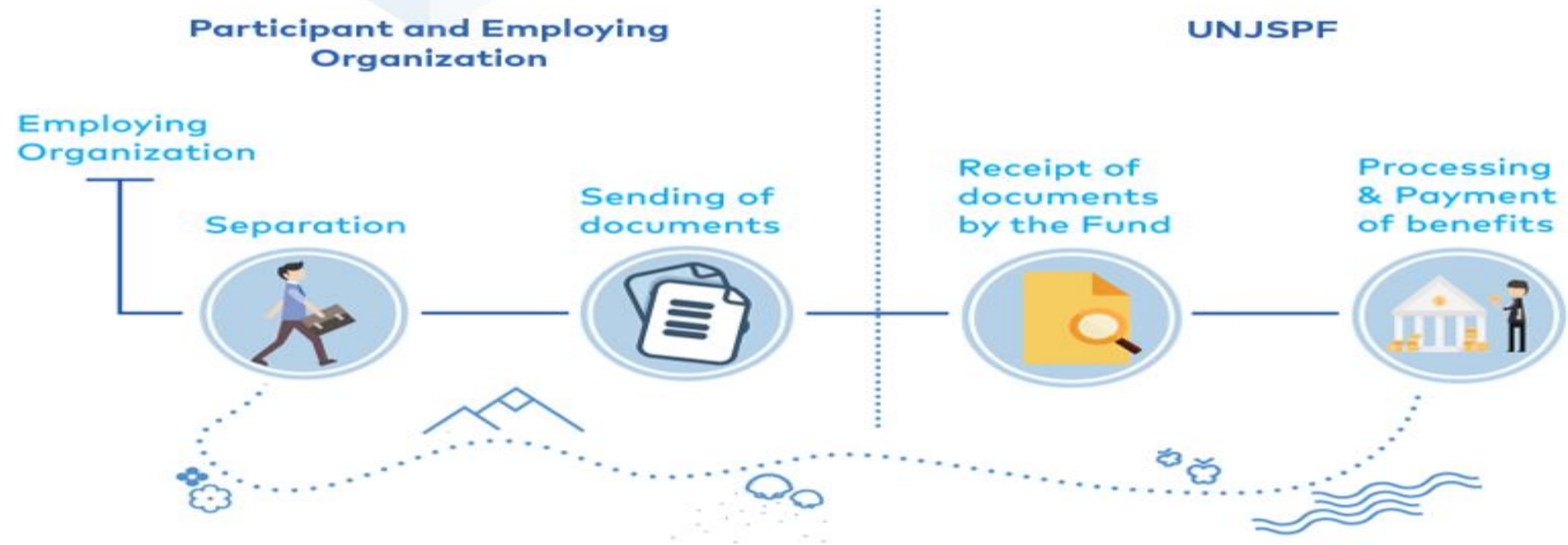


UNJSPF

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The process from separation to benefit payment

The process from separation to submission and receipt of all required documentation and information to the Fund.



- A UNJSPF benefit cannot be processed without the required separation documents from the employing organization and the former participant.

Separation Process

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



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 check 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. 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 should run an estimate of your benefit options to understand what options you have and the estimated amounts you would be entitled to under each benefit option, **inside your UNJSPF Member Self Service (MSS) or request from your SPC.**



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.



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 pre-completed with your name and UNJSPF Unique ID (UID) number and bar-coded.

- **DOWNLOAD** the PI
- **PRINT** the PI
- **COMPLETE, DATE and SIGN** the PI
- **ATTACH ALL APPLICABLE SUPPORTING DOCUMENTS**



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

- Copy of valid, government issued picture ID document including your full name, date of birth and signature
- Copy of a recent bank statement; your name and full 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.

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



5.2. If you are electing a form of retirement 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.

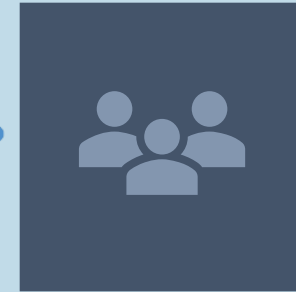
STAFF MEMBER:

HOW TO SUBMIT YOUR SEPARATION DOCUMENTS TO THE UNJSPF:

You have different options, as explained under 1, 2 or 3 below...



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:

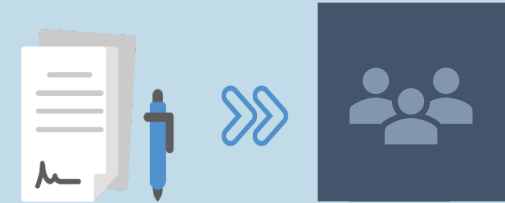
You have different options, as explained under 1, 2 or 3 below...



1. YOU -> YOUR EMPLOYING ORGANIZATION -

Via your employing organization: **If you received instructions from your employing organization to submit your separation documents to your HR or Pension Focal Point or SPC, as applicable, then you MUST follow those instructions 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:

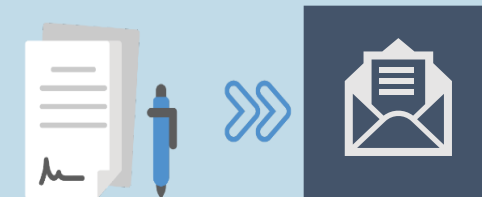
<https://www.unjspf.org/member-self-service-document-upload-tutorial/>



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 this is entirely beyond the Fund's control.

- **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 your HR 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



- **Upon receipt by the Fund of the complete set of duly completed separation documents for your case**, the Fund will take over to scan and index the documents to your UNJSPF case file and then route your case for review and processing to the Fund's Entitlements Section (PES).
- **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.
 - > Also make sure to update your email in your MSS Portal so it is up to date (personal email address!)

- **Standard processing time for initial benefits by the Fund is 15 business days from the date of receipt of the complete set of duly completed separation documents for your case. This timeline applies provided NO DISCREPANCIES ARE NOTED during the review and audit of your case.**

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.



UNJSPF
United Nations Joint
Staff Pension Fund

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 **COMPLETE** set of required forms and supporting documents reaches the Fund **IN THE CORRECT FORMAT** and **DULY COMPLETED** 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 PROOF DOCUMENTS 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:

Last Logon 26/05/2017 | Account | Logout | Return To LOB

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

Welcome Edwin Njila Ngange 26/05/2017

Home

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- Home
- Disbursements
- Documents
- E-Forms
- Proof Documents
- Personal Information
- Validation Request (Article 23)
- Emergency Fund
- Restoration (Article 24)
- Transfer-In Request
- Estimate
- Help

Using this website will enable you to view and update certain information in your UNJSPF records. Should you find any errors in the information please follow the instructions below:
If you are an employee of the following organizations, EPPO, FAO, IAEA, ICCROM, ICGB, ICAO, ICC, IFAD, ILO, IMO, IOM, IPU, ISA, ITU, ITLOS, STL, UNESCO, UNIDO, WHO, WIPO, WMO, UNWTO, please contact your Staff Pension Committee (SPC) Secretary.
If you are a participant of the United Nations family Organization, please contact your Executive Office or your human resource office immediately.
If you are a retiree or a beneficiary, please contact the Fund's Client Services: unjspf@un.org
If you have a technical problem accessing your account or this website please contact the Fund's web master at MSSsupport@unjspf.org
For additional information relating to the various tabs, please click on the HELP tab in the Menu on the left.

Thank you.

News

- Welcome to Member Self-Service. This is your personal United Nations Pension Fund information site containing data about your participation and your history with the Fund. Please take a few minutes to explore all of the tabs in the menu.
- Beneficiaries, please note that you can check receipt of your 2016 Certificate of Entitlement (CE) through the "Proof Documents" tab. If your 2016 CE is not yet listed, check again in a couple of weeks, as the Fund continuously records returned CEs.
- Participants, your 2015 Annual Statement, now called your 2015 Pension Statement, is available

Alerts

Last Logon 26/05/2017 | Account | Logout | Return To LOB

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

Welcome Edwin Njila Ngange 26/05/2017

Proof Documents

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- Help

No Separation documents received by the Fund yet, so no information available on this page yet. Page will be populated when one of the required separation documents has been received by the Fund.

TRACKING THE FUND'S RECEIPT OF YOUR SEPARATION DOCUMENTS

How to read the Proof Documents tab:

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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 complete set of the **required and duly completed separation documents** (or 'Proof Documents') for a separation case.

These required separation documents are:

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

Document Name	Received Date	Accepted Date	Additional Info	Rejection Date	Reason For Rejection
Separation - PF4 or E4 - Separation Notification	21/02/2017				
Separation - PI - Payment Instruction					
Separation - SEPPA - Personal Action					

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Proof Documents
Personal Information
Validation Request (Article 23)
Emergency Fund
Restoration (Article 24)
Transfer-In Request
Estimate
Help

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 complete set of the **required and duly completed separation documents** (or 'Proof Documents') for a separation case.

These required separation documents are:

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

Document Name	Received Date	Accepted Date	Additional Info	Rejection Date	Reason For Rejection
Separation - PF4 or E4 - Separation Notification	08/05/2017	20/06/2017			
Separation - PI - Payment Instruction	14/06/2017	20/06/2017			
Separation - SEPPA - Personal Action	12/04/2017	20/06/2017			

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.

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 (www.unjspf.org) **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 **copies 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 **first step**, 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.



UNJSPF
United Nations Joint
Staff Pension Fund

Part VII:

UNJSPF Website and Member Self Service (MSS)

UNJSPF WEBSITE

www.unjspf.org



Our priority:
your pension security

What is your situation?



Participating
in the Fund



Separating or
retiring



Retired or
receiving benefits



Survivor



Something else



Fund Performance



2021 Annual Report

It contains a recap of the 2021 achievements and performance both from Pension Administration and the Office of Investment Management, key facts and figures related to the Fund's operations and investments, highlights of the Fund's sustainable investing efforts, governance and a summary of the audited financial statements.

[Read the Report](#)



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), launched 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 the Fund a paper form.

[Learn More](#)



A defined benefit plan

Established in 1958 by the United Nations General Assembly, UNJSPF provides retirement, death, disability and related benefits for staff of the United Nations and other member organizations. The UN pension plan is a defined benefit plan which is not dependent on the investment return on longevity. The past actuarial valuations have confirmed the Fund is fully funded.

[Learn More](#)

Defined Benefit Plan



Retirement income is guaranteed



Pension amount is based on earnings and years of service



Our approach to sustainable investing

As a signatory to the United Nations' Principles of Responsible Investing (PRI), the Office of Investment Management (OIM) incorporates environmental, social and governance (ESG) considerations throughout the investment decision-making process.

[Learn More](#)



Our approach to sustainable investing

As a signatory to the United Nations' Principles of Responsible Investing or PRI, the Office of Investment Management (OIM) incorporates environmental, social and governance (ESG) considerations throughout the investment decision-making process.

[Learn More](#)

Educational videos



The Fund has just released 20 videos covering almost every aspect of pensions for participants, retirees/beneficiaries, and survivors. The series, available in English, French and Spanish, offers a new way to learn about your pension in an entertaining, clear and concise manner – most of the videos are less than 3 minutes.

[Watch the series](#)

Pension eLearning Modules



The 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

← → ↻ 🏠 🔒 https://www.unjspf.org/for-clients/participating-in-the-fund/ 🔊 🔍 ⭐ ⚙️ 📁 🔴

English ▾ Text Size ▾ Search 🔍 Get Our Newsletter Logins ▾

For Clients

What is your situation?



Participating in the Fund


Annual Pension Statement Participants can verify the status of their contributory service in their Annual Pension Statement. Check here how to access and understand it. Participating in the Fund	Break in Service Information regarding how a break in service might affect your pension. Participating in the Fund Separating or retiring	Death Check here what will happen to your survivors, spouse or children, and what they should do in the event of your death. Participating in the Fund Retired or receiving benefits Survivor
Disability Benefit General information regarding the Disability Benefit. Participating in the Fund Something else	Divorce Check here what you should do and what will happen in case of a divorce, including with survivors' benefit. Participating in the Fund Retired or receiving benefits	Participation General information regarding participation in the Fund. Participating in the Fund
Pensionable Remuneration Information regarding pensionable remuneration. Participating in the Fund	Residual Settlement A residual settlement can be payable in the event of your death. Check here the conditions. Participating in the Fund Retired or receiving benefits Survivor	Restoration Information regarding restoration of a prior period of contributory service. Participating in the Fund
Special Leave without Pay (SLWOP) Information regarding special leave without pay. Participating in the Fund Something else	Standard Rate of Accumulation Information regarding standard rate of accumulation. Participating in the Fund	Survivors' Benefits Information regarding the survivor's benefits the Fund offers. Participating in the Fund Retired or receiving benefits Survivor

Information is grouped according to your situation




For Clients


What is your situation?




Participating in the Fund




Separating or retiring



Retired or receiving benefits



Survivor



Something else

Separating or retiring

Benefit Options

A comprehensive overview of all the benefit options the Fund offers including comparison charts.

Separating or retiring

Benefit Estimates

Information regarding how to run benefit estimates before separation/retirement and two-track estimates for retirees/beneficiaries.

Separating or retiring

Authentication of Signatures & Documents

Check here when authentication is needed and how to proceed.

Retired or receiving benefits
Separating or retiring Survivor

Transfer Agreements

Information regarding transfer of pension rights from the UNJSPF to an outside (non-member) organization, or from an outside (non-member) organization to the UNJSPF.

Participating in the Fund
Separating or retiring Something else

Break in Service

Information regarding how a break in service might affect your pension.

Participating in the Fund
Separating or retiring

Retirement Ages

Normal Retirement Age, Early Retirement Age and Mandatory Age of Separation.

Separating or retiring

The UNJSPF website – links for learning

← → ↻ 🏠 🔒 https://www.unjspf.org/for-clients/participating-in-the-fund/ 🔍 ⭐ ⚙️ 📁

English ▾ T Text Size ▾

Search 🔍 Get Our Newsletter Logins ▾



[For Clients](#)

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[Resources](#)

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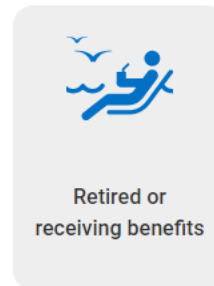
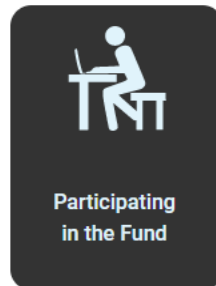
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[Member Self-Service Login](#)

For Clients

What is your situation?



Participating in the Fund

Annual Pension Statement

Participants can verify the status of their contributory service in their Annual Pension Statement. Check here how to access and understand it.

Break in Service

Information regarding how a break in service might affect your pension.

[Participating in the Fund](#)

[Separating or retiring](#)

[Regulations, Rules and Pension Adjustment System](#)

[About Member Self-Service \(MSS\)](#)

[Reports, publications and policies](#)

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[UNJSPF Pension eLearning Modules](#)

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[Exchange Rates, CPI Adjustments, and Cost of Living Differential Factors](#)

[Overview of the separation process](#)

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The UNJSPF website – Educational videos

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English ▾ 📄 Text Size ▾

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All Videos

Below you will find all of our educational videos.
Go to our Youtube Channel

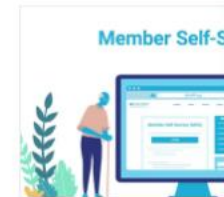
[Click here to watch the videos in French / Cliquez ici pour voir les vidéos en français](#)
[Click here to watch the videos in Spanish / Haga clic aquí para ver los videos en español](#)



Welcome to the Fund



How the Fund works



Member Self-Service



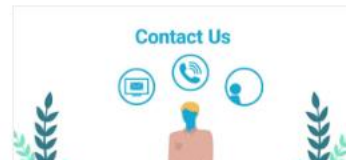
Retiring or separating: How to prepare



Benefit Options



Certificate of Entitlement



Contact Us



Validation and Restoration



Break in Service

[Regulations, Rules and Pension Adjustment System](#)

[About Member Self-Service \(MSS\)](#)

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[Overview of the separation process](#)

[Case Digest of the Fund](#)

[Glossary](#)

[FAFICS](#)


[Other resources](#)

**Link to UNJSPF
YouTube channel
for learning
videos in 4
languages
(organized into
playlists)**

**Educational
videos for many
topics – all videos
exist in English
and French**

The UNJSPF YouTube channel

← → ↺ 🏠 🔒 https://www.youtube.com/channel/UCIYus2IXTS2fV-wnDjOnbaQ 📺 🔊 🔍 ⭐ ⚙️ 📁 🔴 1

 CH

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How to get DCE app assistance

0:52

How to get Digital Certificate of Entitlement assistance

1.7K views • 9 months ago




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1:54

How to reset your Digital Certificate of Entitlement ap...


1.1K views • 9 months ago



3:02

How to issue the Digital Certificate of Entitlement


2K views • 9 months ago



6:29

How to enrol in the Digital Certificate of Entitlement app

2.9K views • 9 months ago




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1:14

How to download the Digital Certificate of Entitlement app

4K views • 9 months ago

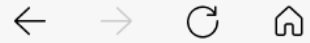


3:36

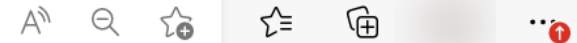
Updated - Simplifying Pensions for Retirees - The...

2.4K views • 1 year ago



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https://www.unjspf.org/all-booklets/



English   Text Size 

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For Clients Investments **Resources** About Us Contact Us Urgent Assistance [Member Self-Service Login](#)

All Booklets

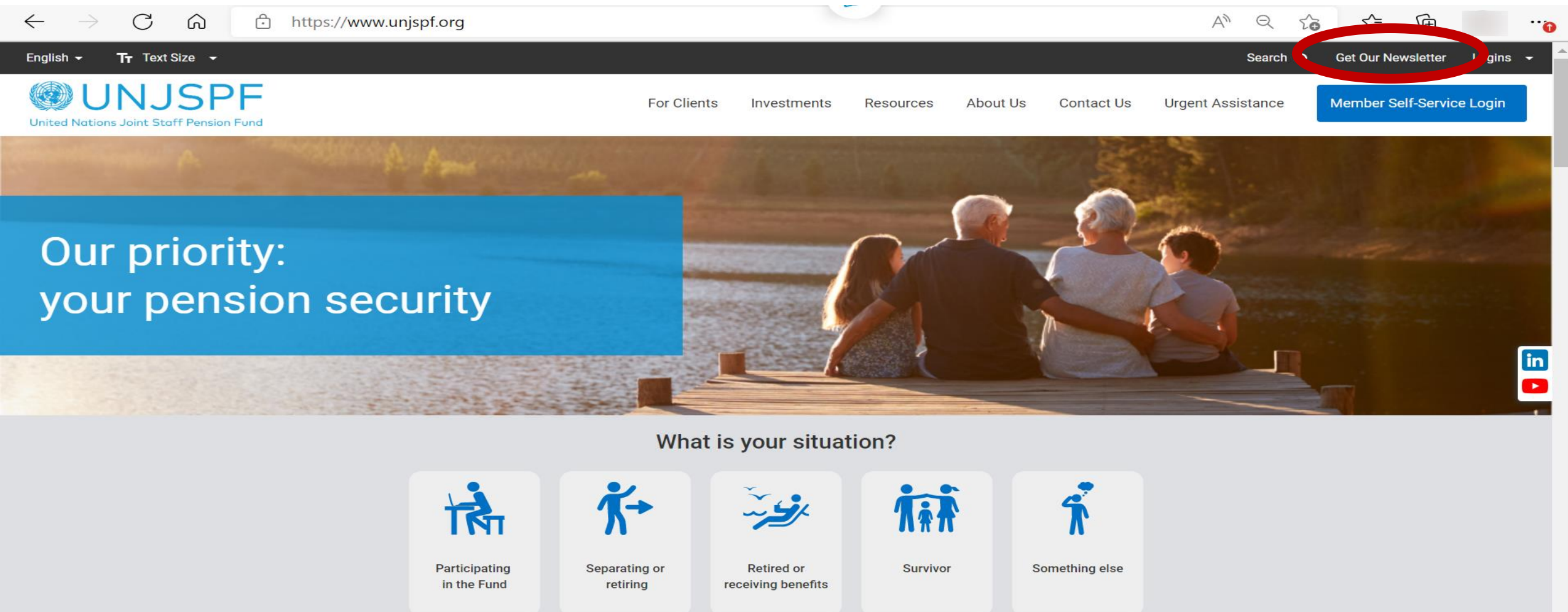
The links below will take you to the topics pages. On the right column under Resources, you will find the booklets in all available languages among other related resources.

Disability Benefit	→
Divorce	→
Emergency Fund	→
Information for Beneficiaries	→
Legal Guardianship and Estate	→
Participation	→
Restoration	→
Separation	→
Survivor's Benefit	→
Two-Track	→
Transfer Agreements	→
Validation	→



The UNJSPF website – Regular Newsletters

Sign up for the Fund's monthly newsletter



The screenshot shows the UNJSPF website homepage. At the top, there is a navigation bar with the UNJSPF logo on the left and links for "For Clients", "Investments", "Resources", "About Us", "Contact Us", and "Urgent Assistance" on the right. A "Member Self-Service Login" button is also present. A red circle highlights the "Get Our Newsletter" link in the top right corner. Below the navigation bar, a large banner image shows a family of four sitting on a wooden pier by a lake at sunset. On the left side of the banner, a blue box contains the text "Our priority: your pension security". Below the banner, a section titled "What is your situation?" features five icons representing different user scenarios: "Participating in the Fund", "Separating or retiring", "Retired or receiving benefits", "Survivor", and "Something else".

English Text Size

Search Get Our Newsletter Logins

Member Self-Service Login

Our priority:
your pension security

What is your situation?

Participating in the Fund

Separating or retiring

Retired or receiving benefits

Survivor

Something else



UNJSPF
United Nations Joint
Staff Pension Fund



UNJSPF Member Self Service (MSS)

Something else



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

English   Text Size 

Search  [Get Our Newsletter](#) [Logins](#) 



[For Clients](#) [Investments](#) [Resources](#) [About Us](#) [Contact Us](#) [Urgent Assistance](#) [Member Self-Service Login](#)

About Member Self-Service (MSS)

MSS provides you with access to your pension account and allows you to submit forms and documents to the Fund.

Login

or

Register

If you require assistance logging into your MSS account, contact us:

- **BY PHONE**
Hours (M-F): 07:00-19:00 (New York time) or 08:00-17:00 (Geneva time)
Telephone numbers: 1-212-963-6931 (New York, U.S.A.) or 41-(0)22-928-8800 (Geneva, Switzerland)
[Toll Free numbers \(for 68 countries\)](#)
- **BY EMAIL**
msssupport@unjspf.org or via the Contact Us webpage: [contact-us](#).

Most UNJSPF participants can:

- check their personal information and update their email address;
- run estimates of future pension benefits and options;
- access their Annual Pension Statement;
- access UNJSPF forms pre-completed with their name and Unique Identification Number;
- electronically submit required pension forms to the Fund (please see the MSS Document Upload section below under MSS Features for more information);
- fill online requests to validate, restore, or transfer your pension rights.

Most UNJSPF retirees and beneficiaries can:

- track all payments from the Fund as well as After Service Health Insurance premium

Resources

Videos



Member Self-Service



Set up your MSS account



Recover Your Password



Beneficiary Services



Participant Services

Tutorials



How to register
(English)



Comment s'inscrire
(Français)



Cómo registrarse
(Español)

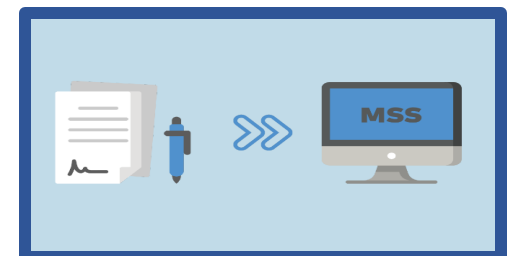


The UNJSPF website – UNJSPF Member Self Service (MSS)

- MSS is a web portal on the UNJSPF website that you can log into to access real-time information about your 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!

MSS Resources

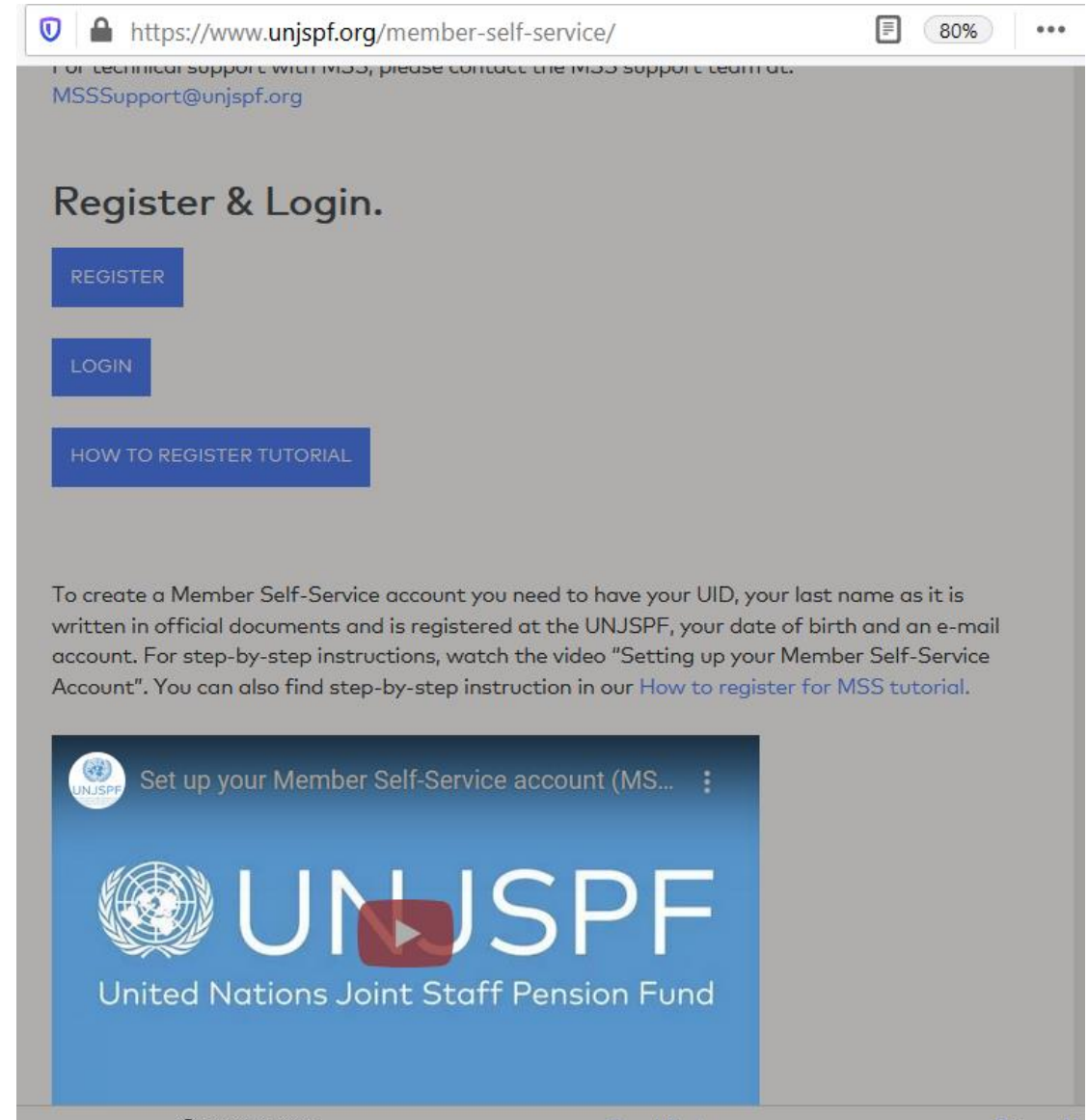
- **MSS webpage:** [About Member Self-Service \(MSS\) - UNJSPF](#)
 - Scroll through the page for information on every section of MSS and video tutorials and explanations.
- **MSS Registration tutorial:** [How-to-Register-in-Member-Self-Service.pdf \(unjspf.org\)](#)
- **MSS Document Upload tutorial:** [How-to-Upload-UNJSPF-Forms-and-Supporting-Documents-in-MSS-v2.docx \(live.com\)](#)
- **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

 member.unjspf.org/prod/app?service=page/MemberPages:MemberLogin

UNJSPF Secure Login

User Name

Password


Log In

[Register](#) | [Forgot User Name](#) | [Forgot Password](#)


The UNJSPF website – Member Self Service

Verify Identity

To verify your identity, please enter your Unique ID, last name, and your date of birth. Your information is secured during transmission.

Unique ID: 9 digit Unique ID 

Last Name:

Date Of Birth: dd/mm/yyyy 

The UNJSPF website – Member Self Service Home Page

Last Logon 16/05/2022 | Account | Logout



Welcome

02/10/2022

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Proof Documents

Personal Information

Validation Request (Article 23)

Restoration (Article 24)

Transfer-In Request

Estimate

MSS Document Upload

Help

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 [ici](#). 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.

ENGLISH:

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, ICGB, 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.unjspf.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/>.

FRANÇAIS:

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, ICGB, 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/>.

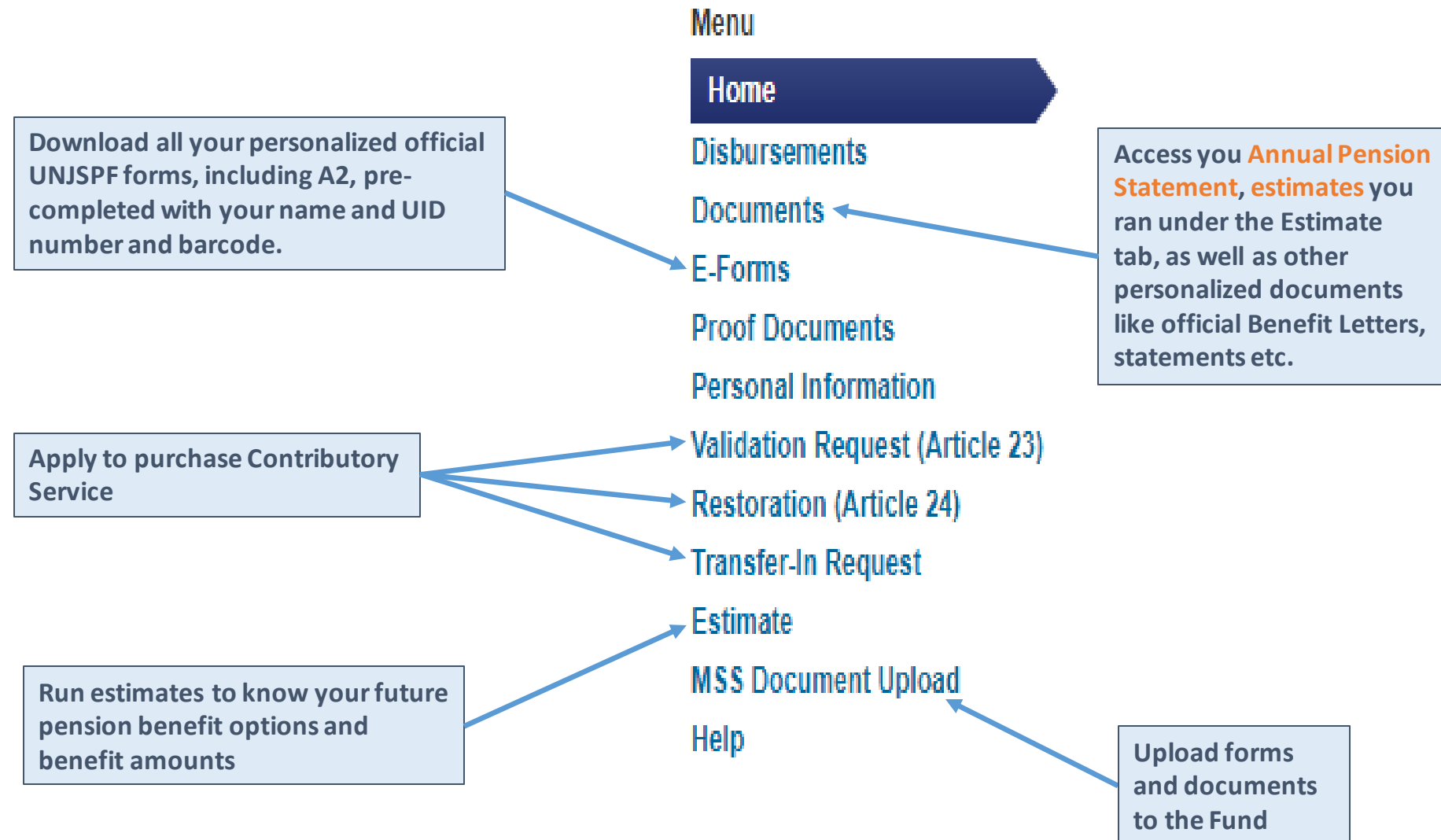
News

Alerts

- Your password was recently updated.

x

■ 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/functionality 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.





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

Last Logon 02/10/2022 | [Account](#) | [Logout](#)



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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

Please consider to frequently update your password.

Update Email Address

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

Update Security Questions

Your security questions are used when you forget your password.

[Home](#)



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DOCUMENTS tab:
Check your Annual Pension Statement

Last Logon 02/10/2022 | Account | Logout



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[Transfer-In Request](#)














[Estimate](#)

[MSS Document Upload](#)

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Documents

 Records  Export

Date	Document	Recipient	Action
13-May-2022	 Pension Statement - 2021		Details
25-Feb-2022	 Estimate SS		Details
17-Dec-2021	 Statement of Participation		Details
17-Dec-2021	 Estimate SS		Details
17-Sep-2021	 Estimate SS		Details
22-May-2021	 Pension Statement - 2020		Details
15-Mar-2021	 Estimate SS		Details
05-Mar-2021	 Estimate SS		Details
29-Jan-2021	 Estimate SS		Details
06-Jan-2021	 Estimate SS		Details
04-Dec-2020	 Estimate SS		Details
04-Dec-2020	 Statement of Participation		Details
26-Oct-2020	 Estimate SS		Details

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.

UNITED NATIONS JOINT STAFF PENSION FUND ANNUAL STATEMENT AS OF 31 DECEMBER 2018											
SEE hyperlink 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/											
A. PERSONAL DATA			ORG.	VESTED	DATE OF BIRTH			SEX	MARITAL STATUS	CATEGORY	PENSION NUMBER
				Y	DAY	MONTH	YEAR	Female	Single	General Service	62
B. CONTRIBUTORY SERVICE											
1. BEGINNING DATE			DAY	MO.	YR.	2. DATE OF ENTRY INTO PARTICIPATION			DAY	MO.	YR.
			13	07	03				13	07	03
CONTRIBUTORY SERVICE											
L.W.O.P/BREAK-IN- PARTICIPATION											
YEARS MONTHS DAYS YEARS MONTHS DAYS											
PRIOR YEAR TOTAL 3 14 4 0 7 0 1 23											
CURRENT YEAR 4 1 0 0 8 0 0 0											
VALIDATION/ RESTORATION/ OTHER CREDIT 5 0 0 0 9 0 0 0											
TOTAL AT 31 DECEMBER 2018 8 15 4 0 10 0 1 23											
D. OTHER CONTRIBUTIONS											
(IN US DOLLARS) (PAYMENTS) (INTEREST)											
VALIDATION											
1. CURRENT YEAR PAYMENT											
RESTORATION											
2. ORIGINAL BALANCE											
3. AMOUNT PAID PRIOR TO 1 JANUARY											
4. CURRENT YEAR PAYMENTS											
5. REMAINING BALANCE AT 31 DECEMBER 2018 0.00											
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											
E. ANNUAL PENSIONABLE REMUNERATION											
EFFECTIVE DATE (DDMM/YYYY)	AMOUNT (\$USD)	NO OF COMPLETE MONTHS	EFFECTIVE DATE (DDMM/YYYY)	AMOUNT (\$USD)	NO OF COMPLETE MONTHS						
1 01/11/2007	53,825.00	4	11 01/03/2010	62,277.00	12						
2 01/03/2008	55,696.00	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	1	17 01/04/2014	75,306.00	6						
8 01/08/2009	60,162.00	2	18 01/10/2014	76,416.00	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	20 01/01/2015	78,416.00	49						

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.



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Staff Pension Fund

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



UNJSPF

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Personal/Dependent Information

This page displays detailed personal information. If any of the information is incorrect, please contact the fund office.

First Name:

**VERIFY SPELLING
AND THAT ALL
DATA IS CORRECT.**

Middle Name:

Last Name:

Suffix:

Unique ID:

Current Nationality:

DOB:

Age:

Gender:

Marital Status:

Participation Status:

Language:

**VERIFY THAT ALL
DATA IS CORRECT.**

**If you note any
issues, contact your
HR office to correct
Data.**

Additional Information

Disabled:

☐

Date of Next Review:

Short Term Disabled

Start Date:

Most Recent BCS

Date:

**If you note any
issues, contact
UNJSPF so they can
check and advise**

Date Disability
Awarded or Certified:

Medical Clearance
Indicator:

☐

Short Term Disabled

End Date:

Most Recent Entry

Date:

**If you note any
issues, contact
UNJSPF so they can
check and advise**

Person Alias

First Name	Middle Name	Last Name	Preferred Name Flag
			<input checked="" type="checkbox"/>



UNJSPF
United Nations Joint
Staff Pension Fund

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



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ISA ITU ITLOS STL UN UNESCO UNIDO WHO WIPO WMO WTO

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10/04/2018

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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, please contact the Fund through the contact-us page: <https://www.unjspf.org/contact-us/>. Presently, there are no specific cases (e.g. cases where participants have been transferred outside organization to the Fund, etc.); you can contact the Fund through the contact-us page: <https://www.unjspf.org/contact-us/>. If you have a specific case, please contact the Fund through the contact-us page: <https://www.unjspf.org/contact-us/>.

Français

Il peut être utile de faire une estimation de vos options de prestations avant de prendre une décision finale. Pour générer votre estimation, entrez la date de votre séparation proposée dans la zone désignée ci-dessous. Pour des conseils détaillés sur la façon de générer et de lire les estimations, consultez la page des Outils d'apprentissage et les « Tutoriels » sur le site Web de la Caisse: <https://www.unjspf.org/help-tutorials/>. Une fois que vous aurez soumis votre demande d'estimation et que le calcul est terminé, l'estimation sera disponible en tant que fichier PDF sous l'onglet DOCUMENTS dans MSS. Veuillez prendre en considération que les chiffres de l'estimation sont basés sur des données non vérifiées disponibles à la Caisse au moment de son exécution, telles qu'elles vous ou votre employeur les ont rapportées. Dans la plupart des cas, il s'agit d'une bonne estimation tant qu'il n'y a pas de circonstances particulières. Gardez à l'esprit qu'un audit complet de votre dossier de pension sera effectué au moment de votre cessation d'emploi, dans le cadre du traitement et de l'établissement de votre prestation. Si vous avez besoin de plus de conseils sur votre estimation, vous pouvez contacter la Caisse via le formulaire de contact en ligne: <https://www.unjspf.org/fr/contactez-nous/>. À l'heure actuelle, il n'existe pas de « problèmes connus » concernant l'exactitude de ce calculateur d'estimation pour certains cas très précis (par exemple, pour des cas où les participants avaient des périodes de congé spécial sans solde ou des droits de retraite transférés d'une organisation externe à la Caisse, etc.); vous pouvez trouver une liste de tous les « problèmes connus » ici: <https://www.unjspf.org/member-self-service/mss-known-issues-and-faq/>. Si la date de votre séparation de service est dans les six prochains mois et que vous avez noté un problème avec votre estimation, vous pouvez contacter la Caisse via le formulaire de contact en ligne pour obtenir de l'aide.

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

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.

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.

Pension Estimate

Estimate of your Pension Entitlement

Proposed Separation Date:

Fixed Lump Sum Amount (In US Dollars):

Submit Request

The UNJSPF website – Member Self Service: Estimates

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Do NOT leave this ESTIMATE page while the wheel is turning which implies that your estimate is being generated in the background.

Only once an alert pops up to advise the estimate calculation is complete, can you leave this page and view/print your estimate in PDF format under the DOCUMENTS tab.

Estimate calculation is completed. The Estimate document will be available for review in the Documents tab shortly.

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Disclaimer / Clause de non-responsabilité:

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-self-service/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

Last Logon 04/07/2018 | [Account](#) | [Logout](#) | [Return To LOI](#)



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

Welcome 04/07/2018

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

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Date	Document	Recipient	Action
04-Jul-2018	 Estimate SS		Details
26-May-2018	 Pension Statement		Details
15-Mar-2018	 Estimate SS		Details
08-Feb-2018	 Estimate SS		Details
08-Dec-2017	 Estimate SS		Details
06-Dec-2017	 Estimate SS		Details
05-Dec-2017	 Estimate SS		Details
23-Nov-2017	 Estimate SS		Details

MSS – Estimates

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

(For participants with 5 or more years of Contributory Service)

UID Number

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Part I - ELECTION OF BENEFIT (Please mark the applicable box below and sign at the bottom of the page.)

(Surname)

(First)

(Middle)

A. RETIREMENT BENEFIT FOR PARTICIPANTS WHO HAVE REACHED THE NORMAL RETIREMENT AGE
(Article 28) (See note 4)

1. Full pension..... ☐

2. One-third lump sum, OR \$ if less than one third, OR your contributions with interest if greater, AND the balance as a pension. This means renouncing all rights to a minimum pension..... ☐

B. EARLY RETIREMENT BENEFIT FOR PARTICIPANTS WHO HAVE REACHED AGE 55, BUT HAVE NOT REACHED THE NORMAL RETIREMENT AGE (Article 29) (See note 4)

1. Full early retirement pension..... ☐

2. One-third lump sum, OR \$ if less than one third, OR your contributions with interest if greater, AND the balance as an early retirement benefit..... ☐

NOTE 1. Immediate pension at a reduced rate, with survivor's benefits. Child's benefit to commence only from the normal retirement age or at death, if earlier.

C. DEFERRED RETIREMENT BENEFIT FOR PARTICIPANTS AT ANY AGE UNDER THE NORMAL RETIREMENT AGE (ARTICLE 30) (See notes 2, 3 and 4)

Full deferred pension, with survivor's benefits, payable at the normal retirement age..... ☐

NOTE 2. Deferred benefits may be paid, at a reduced rate, on or after age 55. Kindly notify the Fund approximately one month prior to the age at which you wish your deferred benefit to begin.

NOTE 3. No child's benefit is payable under any form of deferred pension.

NOTE 4. The normal retirement age is 62 for those whose participation commenced or recommenced on or after 1 January 1990. (It is age 60 for those whose continuous participation had commenced before 1990.)

D. WITHDRAWAL SETTLEMENT AT ANY AGE UNDER THE NORMAL RETIREMENT AGE (Article 31)

A final cash withdrawal settlement which will extinguish all other entitlements..... ☐


Date:

Signature:

2

PENS.1/7(4-6)-

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 -3146
Email: UNJSPF@UN.ORG
Cable: UNATIONS NEWYORK
Web: <http://www.unjspf.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-mail: UNJSPF.GVA@UNJSPF.ORG
Web: <http://www.unjspf.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

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

DATE OF SEPARATION 30 June 2018

FULL DEFERRED RETIREMENT - ARTICLE 30

AT AGE 62PER YEAR \$ 34,837.08

PROSPECTIVE SURVIVOR (ARTICLE 34/35). . . . PER YEAR \$ 17,418.60

WITHDRAWAL SETTLEMENT - ARTICLE 31 \$ 258,017.24

Option C

Option D

188

MSS – Estimates

Example of an estimate where the separation date is the participant's Normal Retirement Age (NRA)
[with prospective surviving spouse's benefit (Art. 34)]

(For participants with 5 or more years of Contributory Service)

UID Number

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Part I - ELECTION OF BENEFIT (Please mark the applicable box below and sign at the bottom of the page.)

(Surname)

(First)

(Middle)

A. RETIREMENT BENEFIT FOR PARTICIPANTS WHO HAVE REACHED THE NORMAL RETIREMENT AGE
(Article 28) (See note 4)

1. Full pension.....

2. One-third lump sum, OR \$ if less than one third, OR your contributions with interest if greater, AND the balance as a pension. This means renouncing all rights to a minimum pension.....

☐

☐

B. EARLY RETIREMENT BENEFIT FOR PARTICIPANTS WHO HAVE REACHED AGE 55, BUT HAVE NOT REACHED THE NORMAL RETIREMENT AGE (Article 29) (See note 4)

1. Full early retirement pension.....

2. One-third lump sum, OR \$ if less than one third, OR your contributions with interest if greater, AND the balance as an early retirement benefit.....

☐

☐

NOTE 1. Immediate pension at a reduced rate, with survivor's benefits. Child's benefit to commence only from the normal retirement age or at death, if earlier.

C. DEFERRED RETIREMENT BENEFIT FOR PARTICIPANTS AT ANY AGE UNDER THE NORMAL RETIREMENT AGE (ARTICLE 30) (See notes 2, 3 and 4)

Full deferred pension, with survivor's benefits, payable at the normal retirement age.....

☐

NOTE 2. Deferred benefits may be paid, at a reduced rate, on or after age 55. Kindly notify the Fund approximately one month prior to the age at which you wish your deferred benefit to begin.

NOTE 3. No child's benefit is payable under any form of deferred pension.

NOTE 4. The normal retirement age is 62 for those whose participation commenced or recommenced on or after 1 January 1990. (It is age 60 for those whose continuous participation had commenced before 1990.)

D. WITHDRAWAL SETTLEMENT AT ANY AGE UNDER THE NORMAL RETIREMENT AGE (Article 31)

A final cash withdrawal settlement which will extinguish all other entitlements.....

☐

Date:

Signature:

2

PENS.E/7(4-01)-

Separation Date

DOB: 10/04/1971 (Normal Retirement Age: 62)

DATE OF SEPARATION 30 April 2033

RETIREMENT - ARTICLE 28

1. FULL PENSION PER YEAR \$ 121,441.08

PROSPECTIVE SURVIVOR \$ 60,720.60
(ARTICLE 34/35). . . . PER YEAR

OR

2. REDUCED PENSION PER YEAR \$ 68,978.52
TOGETHER WITH LUMP SUM (MAXIMUM) \$ 663,377.15

PROSPECTIVE SURVIVOR \$ 60,720.60
(ARTICLE 34/35). . . . PER YEAR

Option A.1

Option A.2

MSS – Estimates

Example of an estimate where the separation date is Earlier than the participant’s Normal Retirement Age (NRA) but at least ERA
[with prospective surviving spouse’s benefit (Art. 34)]

(For participants with 5 or more years of Contributory Service)

UID Number

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Part I - ELECTION OF BENEFIT (Please mark the applicable box below and sign at the bottom of the page.)

(Surname)

(First)

(Middle)

A. RETIREMENT BENEFIT FOR PARTICIPANTS WHO HAVE REACHED THE NORMAL RETIREMENT AGE
(Article 28) (See note 4)

1. Full pension.....

2. One-third lump sum, OR \$ if less than one third, OR your contributions with interest if greater, AND the balance as a pension. This means renouncing all rights to a minimum pension.....

B. EARLY RETIREMENT BENEFIT FOR PARTICIPANTS WHO HAVE REACHED AGE 55, BUT HAVE NOT REACHED THE NORMAL RETIREMENT AGE (Article 29) (See note 4)

1. Full early retirement pension.....

2. One-third lump sum, OR \$ if less than one third, OR your contributions with interest if greater, AND the balance as an early retirement benefit.....

NOTE 1. Immediate pension at a reduced rate, with survivor's benefits. Child's benefit to commence only from the normal retirement age or at death, if earlier.

C. DEFERRED RETIREMENT BENEFIT FOR PARTICIPANTS AT ANY AGE UNDER THE NORMAL RETIREMENT AGE (ARTICLE 30) (See notes 2, 3 and 4)

Full deferred pension, with survivor's benefits, payable at the normal retirement age.....

NOTE 2. Deferred benefits may be paid, at a reduced rate, on or after age 55. Kindly notify the Fund approximately one month prior to the age at which you wish your deferred benefit to begin.

NOTE 3. No child's benefit is payable under any form of deferred pension.

NOTE 4. The normal retirement age is 62 for those whose participation commenced or recommenced on or after 1 January 1990. (It is age 60 for those whose continuous participation had commenced before 1990.)

D. WITHDRAWAL SETTLEMENT AT ANY AGE UNDER THE NORMAL RETIREMENT AGE (Article 31)

A final cash withdrawal settlement which will extinguish all other entitlements.....

Date: Signature:

2

PENS.E/7(4-01)-

DATE OF SEPARATION	30 April 2026
EARLY RETIREMENT - ARTICLE 29	
1. FULL PENSION PER YEAR	\$ 66,416.88
PROSPECTIVE SURVIVOR (ARTICLE 34/35). . . . PER YEAR	\$ 33,208.44
OR	
2. REDUCED PENSION PER YEAR TOGETHER WITH LUMP SUM (MAXIMUM)	\$ 35,307.24 \$ 428,049.66
PROSPECTIVE SURVIVOR (ARTICLE 34/35). . . . PER YEAR	\$ 33,208.44
FULL DEFERRED RETIREMENT - ARTICLE 30 AT AGE 62PER YEAR	\$ 90,363.12
PROSPECTIVE SURVIVOR (ARTICLE 34/35). . . . PER YEAR	\$ 45,181.56
WITHDRAWAL SETTLEMENT - ARTICLE 31	\$ 856,099.32

MSS Estimates

Example of an estimate where the participant has REACHED Early Retirement Age but is YOUNGER than Normal Retirement Age (NRA) at their separation date
[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 4931; Fax: (212) 963 3146
Email: UNJSPF@UN.ORG
Cable: UNATIONS NEWYORK
Web: <http://www.unjspf.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-mail: UNJSPF.CWA@UNJSPF.CH
Web: <http://www.unjspf.org>

Ref: [REDACTED]
PENSION NO: [REDACTED]
PERSONAL AND CONFIDENTIAL
TO: [REDACTED]

26 April 2016

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

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

DATE OF SEPARATION 31 March 2026

EARLY RETIREMENT - ARTICLE 29

1. FULL PENSION PER YEAR	\$ 38,345.64
PROSPECTIVE SURVIVOR (ARTICLE 34/35) PER YEAR	\$ 19,172.88
OR	
2. REDUCED PENSION . . . PER YEAR	\$ 14,628.96
TOGETHER WITH LUMP SUM (MAXIMUM)	\$ 336,944.19
PROSPECTIVE SURVIVOR (ARTICLE 34/35) . . . PER YEAR	\$ 19,172.88

FULL DEFERRED RETIREMENT - ARTICLE 30

AT AGE 62 PER YEAR	\$ 65,548.20
------------------------------	--------------

PROSPECTIVE SURVIVOR (ARTICLE 34/35) PER YEAR

	\$ 32,774.16
--	--------------

WITHDRAWAL SETTLEMENT - ARTICLE 31

	\$ 661,888.38
--	---------------

Art. 29
Full
Early Retirement
Benefit payable for
life, **WITHOUT**
Lump Sum

Art. 29
Reduced
Early Retirement
Benefit payable for
life, together
WITH
MAX. Lump Sum

Art. 30
Deferred Retirement
Benefit payable for
life **as of NRA**

Art. 31
Withdrawal
Settlement

Art. 34/35
Prospective
Surviving Spouse's
Benefit (applicable in
this case)

Separation Date

MSS Estimates

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

UNITED NATIONS
P.O. Box 5036, UNITED NATIONS, N.Y., N.Y. 10017
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Cable: UNATIONS NEWYORK
Web: <http://www.unjspf.org>

NATIONS UNIES
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-mail: UNJSPF.GVA@UNJSPF.ORG
Web: <http://www.unjspf.org>

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

Ref: [redacted]
PENSION NO: [redacted]
PERSONAL AND CONFIDENTIAL
TO: [redacted]

16 October 2019

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

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

DATE OF SEPARATION 31 March 2033

RETIREMENT - ARTICLE 28

1. FULL PENSION PER YEAR	\$ 95,270.28
PROSPECTIVE SURVIVOR (ARTICLE 34/35) PER YEAR	\$ 47,635.20
OR	
2. REDUCED PENSION PER YEAR	\$ 52,836.96
TOGETHER WITH LUMP SUM (MAXIMUM)	\$ 546,174.83
PROSPECTIVE SURVIVOR (ARTICLE 34/35) PER YEAR	\$ 47,635.20

Art. 28
Full Retirement Benefit payable for life, **WITHOUT Lump Sum**

Art. 28
Reduced Retirement Benefit payable for life together **WITH MAX. 1/3rd Lump Sum** (default LS amount provided)

Art. 34/35
Prospective Survivor's Benefit (applicable in this case)

Separation Date

MSS Estimates

Example of an estimate where participant **REACHED Normal Retirement Age (NRA)** at separation date
[with prospective surviving spouse's benefit (Art. 34) and under 2. fix lump sum amount as elected by beneficiary]

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
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Email: UNJSPF@UN.ORG
Cable: UNATIONS NEWYORK
Web: <http://www.unjstf.org>

OFFICE AT GENEVA
c/o PALAIS DES NATIONS
CH-1211, Geneva 10
Tel: +41 (0) 22 928 8000; Fax: +41 (0) 22 928 9099
E-mail: UNJSPF.OVA@UNJSPF.ORG
Web: <http://www.unjstf.org>

Ref: [redacted]
PENSION NO: [redacted]
PERSONAL AND CONFIDENTIAL
TO: [redacted]

16 October 2019

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

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

DATE OF SEPARATION 31 March 2033

RETIREMENT - ARTICLE 28

1. FULL PENSION PER YEAR	\$ 95,270.28
PROSPECTIVE SURVIVOR (ARTICLE 34/35) PER YEAR	\$ 47,635.20
OR	
2. REDUCED PENSION PER YEAR	\$ 87,496.20
TOGETHER WITH LUMP SUM (MAXIMUM)	\$ 100,000.00
PROSPECTIVE SURVIVOR (ARTICLE 34/35) PER YEAR	\$ 47,635.20

You have provided the following lump sum choice for the calculation of your future benefit:
LUMP SUM %: or **FIXED LUMP SUM AMOUNT: 100000.00**

Separation Date

Art. 28 Full Retirement Benefit payable for life, **WITHOUT Lump Sum**

Art. 34/35 Prospective Survivor's Benefit (applicable in this case)

Art. 28 Reduced Retirement Benefit payable for life together **WITH FIX Lump Sum of 100,000USD** (as elected by beneficiary)

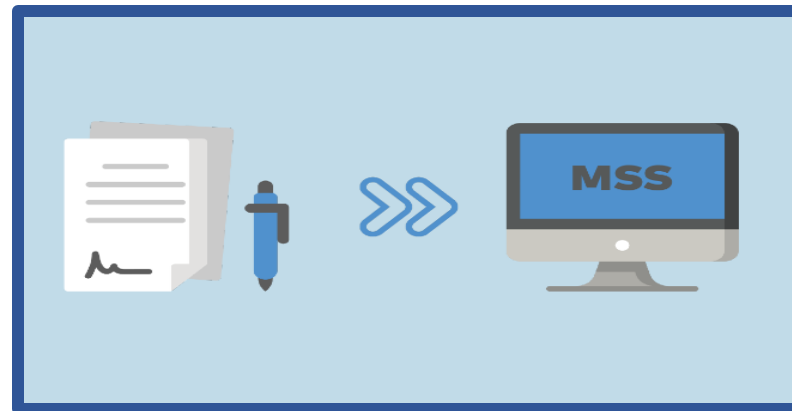


UNJSPF
United Nations Joint
Staff Pension Fund

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

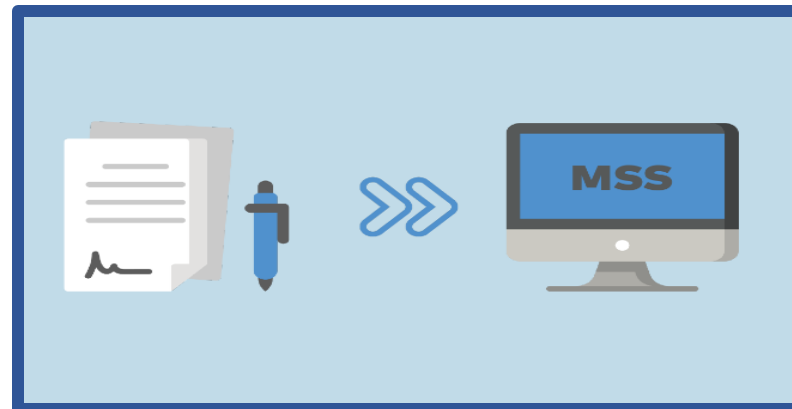
You can access all official UNJSPF forms inside MSS under the E-Forms tab, including the PAYMENT INSTRUCTIONS FORMS (PI):

- 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)**



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)**



- **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 5 years or more of CS, on page 2 of form E7 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.

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.

UNITED NATIONS JOINT STAFF PENSION FUND
INSTRUCTIONS FOR PAYMENT OF BENEFITS
(For participants with 5 or more years of Contributory Service)

UNJSPF ID
0

As a participant in the Pension Fund you will, upon separation, become entitled to one of the benefits indicated on page 2. To assist you in filling out this form, you should read the instructions below since all parts of the form do not necessarily apply to your situation.

If you believe you are entitled to a disability benefit you should not complete this form, but should refer to Administrative Rule H.8.

- 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 no 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 you wish to submit payment instructions at this time, please complete this form as follows:
 - You should complete Parts I and II, and sign the form on pages 2 and 3.
 - If you have less than 5 years of contributory service, you should NOT complete this form, but should get in touch with the Secretary of your Staff Pension Committee.

(Please read carefully the notes which are intended as a guide to the benefit to which you may be entitled.)

- Completed form should be sent to the Secretary of your Staff Pension Committee.
- Additional points to be noted:
 - A participant is not deemed to have reached the age of 55, 60, or 62, until the end of the day of his/her 55th, 60th, or 62nd birthday, respectively.
 - Entitlement to a benefit does not exist until a participant separates from service.
 - No benefit can be paid until documentation is processed and payment is certified by the CEO of the Pension Fund.
 - Monthly pension benefits may be subject to cost-of-living adjustments.
- Articles 34, 35, 35 bis, 36 and 37 of the Regulations automatically provide for certain benefits in respect of eligible widows, widowers, divorced surviving spouses, children or secondary dependants.
- Full commutation may be possible where the amount of a periodic benefit would be below US\$300 per year.
- You should have on file a "Designation of Recipient of Residual Settlement form. Any desired change in such designations should be submitted on form PENS.A/2.
- Please refer to Article 46 of the Regulations regarding forfeiture of benefits.

NOTE: The following portion is to be completed ONLY if you elect deferment of payment under Article 32 of the Regulations; please note that your account accrues interests only until your separation date. If you elect to such deferment, please return this page to the Secretary of your Staff Pension Committee and **RETAIN** pages 2 and 3, to be used when notifying your final decision.

I, _____, wish to defer payment or choice of benefit for a
(Print Name)

period of up to 36 months from the date of my separation, as provided for in Article 32 of the Regulations.

My future mailing address is:

(Number and Street)

(City)

(State or Province)

(Zip or Postal code)

(Country)

(Personal Email Address)

(Work phone number (Home or Cell))

Date _____ Signature: _____

1 PENS.E/(14-01)-E

▪ 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.

UNITED NATIONS JOINT STAFF PENSION FUND
INSTRUCTIONS FOR PAYMENT OF BENEFITS
(For participants with 5 or more years of Contributory Service)

UNJSPF ID

0

Part I - ELECTION OF BENEFIT (Please mark the applicable box below and sign at the bottom of the page.)

(Surname) (First) (Middle)

A. RETIREMENT BENEFIT FOR PARTICIPANTS WHO HAVE REACHED THE NORMAL RETIREMENT AGE (Article 28) (See note 4)

1. Full pension.....
2. One-third lump sum, OR \$ if less than one third, OR your contributions with interest if greater, AND the balance as a pension. This means renouncing all rights to a minimum pension.....

B. EARLY RETIREMENT BENEFIT FOR PARTICIPANTS WHO HAVE REACHED AGE 55, BUT HAVE NOT REACHED THE NORMAL RETIREMENT AGE (Article 29) (See note 4)

1. Full early retirement pension.....
2. One-third lump sum, OR \$ if less than one third, OR your contributions with interest if greater, AND the balance as an early retirement benefit.....

NOTE 1. Immediate pension at a reduced rate, with survivor's benefits. Child's benefit to commence only from the normal retirement age or at death, if earlier.

C. DEFERRED RETIREMENT BENEFIT FOR PARTICIPANTS AT ANY AGE UNDER THE NORMAL RETIREMENT AGE (ARTICLE 30) (See notes 2, 3 and 4)

Full deferred pension, with survivor's benefits, payable at the normal retirement age.....

NOTE 2. Deferred benefits may be paid, at a reduced rate, on or after age 55. Kindly notify the Fund approximately one month prior to the age at which you wish your deferred benefit to begin.

NOTE 3. No child's benefit is payable under any form of deferred pension.

NOTE 4. The normal retirement age is 62 for those whose participation commenced or recommenced on or after 1 January 1990. (It is age 60 for those whose continuous participation had commenced before 1990.)

D. WITHDRAWAL SETTLEMENT AT ANY AGE UNDER THE NORMAL RETIREMENT AGE (Article 31)

A final cash withdrawal settlement which will extinguish all other entitlements.....

Date: Signature:

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

- 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 one of these boxes if you want to receive the full periodic benefit and NO lump sum payment.
- Mark one of these boxes if you want to receive a LUMP SUM 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 Deferred Retirement benefit under Art.30.
- Mark this box if you elect a Withdrawal Settlement 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 must be dated the same day.

On this page 3 you must clearly indicate your banking details, currency choice, mailing address, other contact details, etc.

- 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.
- **Clearly indicate your full first and family names as well as your UID# or Pension Fund participant number.**
- 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.). The bank account must be open in your own name (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.
- 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 other than the one you indicated for your periodic benefit.
- 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.
- **You must provide your permanent mailing address; also please provide a personal telephone number and email address.**
- If you would like to be paid by check c/o a UN/UNDP office, 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.
- **Remember to date and sign this page!**



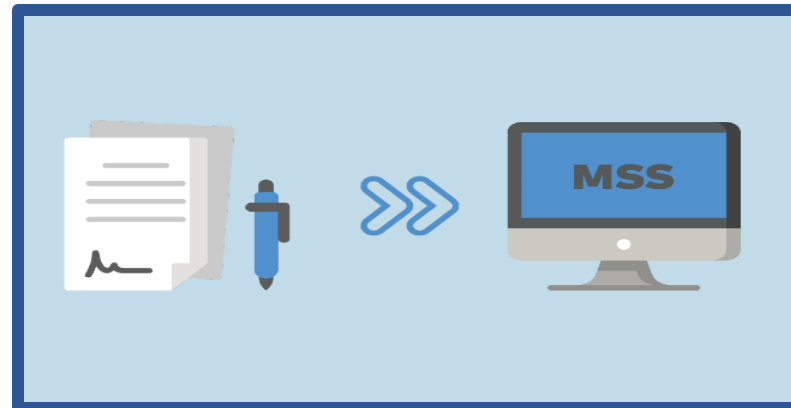
UNJSPF
United Nations Joint
Staff Pension Fund

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

- 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.



Last Logon 02/10/2022 | 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
MSS Document Upload
Help

Inbox

Upload Document Outbox

Documents are official UNJSPF 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.

Disclaimer:
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 <https://www.unjpf.org/contact-us/>.

MSS Document Upload Guidelines:
Please 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 process.
- By submitting UNJSPF forms electronically through MSS, you confirm that the signature on the form is your original signature.
- Any official UNJSPF 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.unjpf.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, (ii) select the PDF, JPG or JPEG file you wish to upload. Then, (iii) 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 UNJSPF.
- 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 that you are aware if the submission was not successful.
- In case there was a technical issue uploading a document, you would see an error message pop up alerting you that the upload failed. 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 submitted successfully, and you must restart the uploading process.
- 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 produce it at any time, if so requested by the Fund.
- 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 the same manner as originals, only if the documents and official forms are legible and have been correctly completed, dated and signed.
- 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 account.
- Reminder:** You cannot submit queries via this feature. All queries must be submitted via the established channels, provided on the Fund's website <https://www.unjpf.org/contact-us/>.



UNJSPF
United Nations Joint
Staff Pension Fund

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.
- **RETIREEES and BENEFICIARIES** can contact the Fund directly with their queries.

Contacting the UNJSPF – All UNJSPF contact details on the website

- 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.

https://contact.unjspf.org



Send us a message

Please note that all fields with an asterisk (*) are required.

Are you? *

Select an option

Unique Identification Number UID *

UIDs are 9 digits. [Don't know my UID](#)

Your title

Select an option

Your name *

First Middle Last

Please ensure that your the name is spelled exactly as it appears in the Fund's records.

Your email *

New York Office

+1 (212) 963-6931

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

[More info](#)

Geneva Office

+41 (0) (22) 928 88 00

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

[More info](#)

Toll Free Numbers

Toll-Free numbers now available for 68 countries

[More info](#)

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 drop-down menu for best results.
- Make sure to provide a valid email address.



Send us a message

Please note that all fields with an asterisk () are required.*

Are you? *

Select an option ▲

- Other Interested Party
- Participant
- Retiree/Beneficiary

or UID *

Your title

Select an option ▼

Your name *

First

Middle

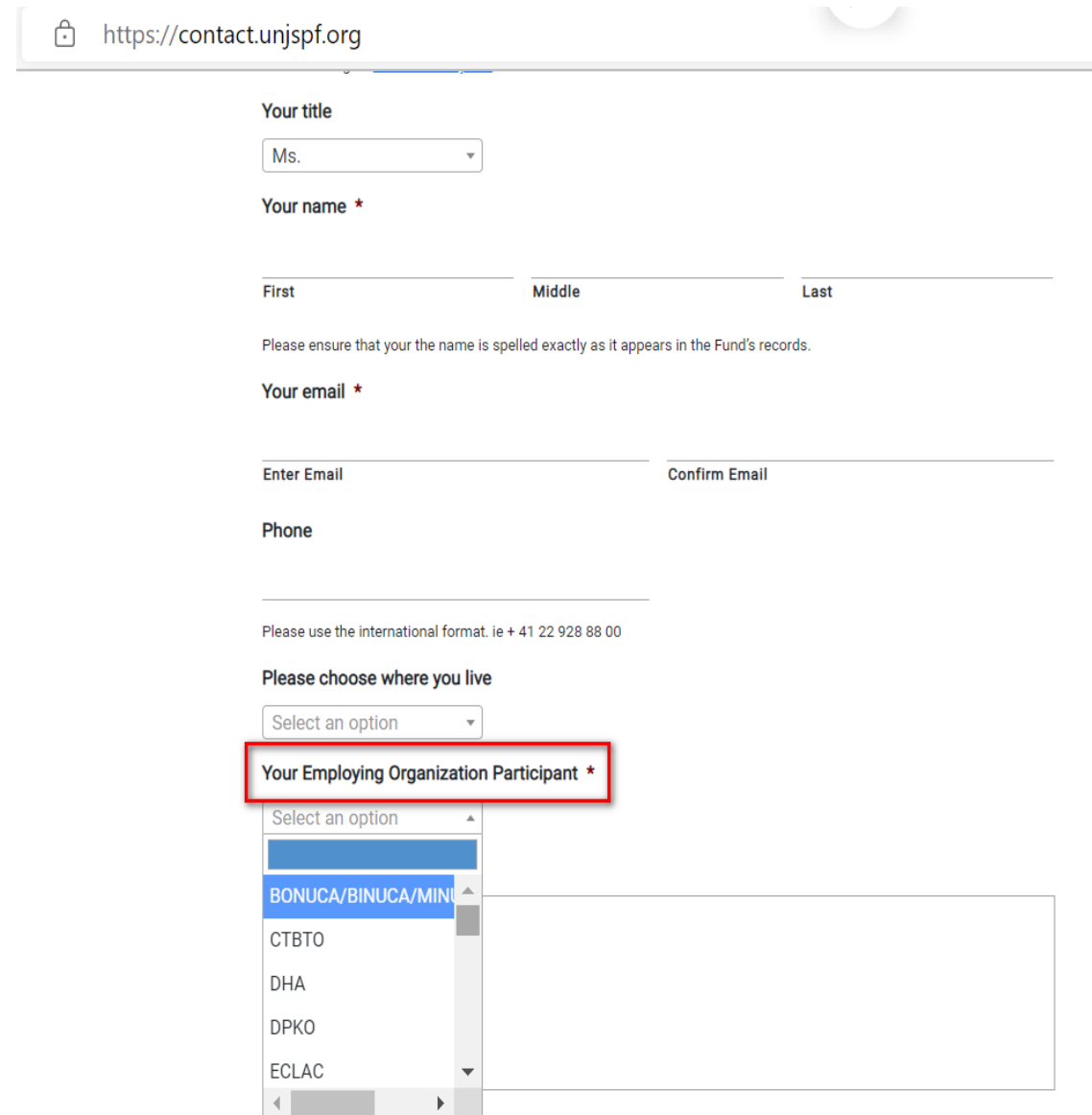
Last

Please ensure that your the name is spelled exactly as it appears in the Fund's records.

Your email *

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.



The screenshot shows the online contact form for the UNJSPF. The browser address bar displays <https://contact.unjspf.org>. The form includes the following fields and sections:

- Your title:** A dropdown menu with "Ms." selected.
- Your name ***: Three text input fields labeled "First", "Middle", and "Last". Below these fields is a note: "Please ensure that your the name is spelled exactly as it appears in the Fund's records."
- Your email ***: Two text input fields labeled "Enter Email" and "Confirm Email".
- Phone:** A text input field with a note below it: "Please use the international format. ie + 41 22 928 88 00".
- Please choose where you live:** A dropdown menu with "Select an option" selected.
- Your Employing Organization Participant ***: A dropdown menu with "Select an option" selected. This section is highlighted with a red box. The dropdown list shows the following options: "BONUCA/BINUCA/MINU", "CTBTO", "DHA", "DPKO", and "ECLAC".

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 Hammarskjöld 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:

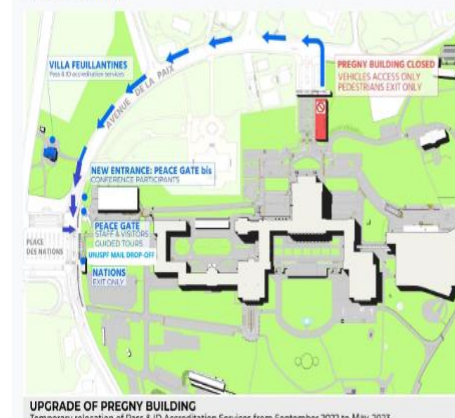
Please contact us by phone or in writing via the online Contact Form on this page, to schedule a virtual appointment with a UNJSPF pension expert at a specific date and time during regular UNJSPF office hours.

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 to register with the UNJSPF Client Services.

MAIL DROP-OFF ONLY:

The UNJSPF 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



UPGRADE OF PEACE BUILDING
Temporary relocation of Pass & ID Accreditation Services from September 2022 to May 2023

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.

- **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.



UNJSPF

United Nations Joint
Staff Pension Fund

Additional 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:** one-
time 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>

← → ↺ 🏠 <https://www.unjspf.org/for-clients/certificate-of-entitlement/> 📱 🖨️ 🔊 📄 🔍 ⭐ 🌐 👤 ⋮

English ▾ Tr Text Size ▾ Search 🔍 Get Our Newsletter Logins ▾

 **UNJSPF**
United Nations Joint Staff Pension Fund

For Clients Investments Resources About Us Contact Us Urgent Assistance [Member Self-Service Login](#)

← Certificate of Entitlement (CE)

Each year the Fund conducts an exercise to verify the continuing eligibility of retirees and beneficiaries to the benefits they are receiving. As part of this exercise, each person in receipt of a benefit from the Fund must annually submit a Certificate of Entitlement (CE) to the Fund provided their benefit was implemented before 29 June of that given year.

Retirees and beneficiaries can fulfill the requirements of the CE exercise by doing one of the following:

1. Submitting a digital CE using the Digital CE App. ▾
2. Submitting a paper-based CE ▾

Suspension due to non-receipt of 2021 CE

The payment of benefits to retirees and beneficiaries who have not submitted their 2021 Certificate of Entitlement (CE) or another valid signature document by 20 May 2022 were suspended effective with the June 2022 payroll.

! What should I do to reinstate my benefit?

If you request the reinstatement of your benefit into the same account into which you received your regular monthly payments prior to the suspension, you must:

- Submit a dated and signed Certificate of Entitlement (CE) form. The CE form must bear your original ink signature and the signature date. You can use the physical CE form the Fund has mailed to you OR, if you are not paid under the Two-Track system, you can access, download and print your CE form inside your UNJSPF Member Self-Service (MSS) portal under the *Document* tab.


OR

- If you cannot access or download the CE form, please provide a letter to the Fund, with your full name, your official address, your UNJSPF reference number (Unique ID or/and retirement number/s), your *ORIGINAL* ink signature and the

Resources

! What should I do to avoid suspension of my benefit in June?



Videos



Certificate of Entitlement

Related links

- [Digital Certificate of Entitlement \(DCE\)](#) →
- [Authentication of signatures and documents](#) →


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>

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English ▾ Tr Text Size ▾ Search 🔍 Get Our Newsletter Logins ▾

 **UNJSPF**
United Nations Joint Staff Pension Fund

For Clients Investments Resources About Us Contact Us Urgent Assistance [Member Self-Service Login](#)

← Certificate of Entitlement (CE)

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! What should I do to reinstate my benefit?

If you request the reinstatement of your benefit into the same account into which you received your regular monthly payments prior to the suspension, you must:

- Submit a dated and signed Certificate of Entitlement (CE) form. The CE form must bear your original ink signature and the signature date. You can use the physical CE form the Fund has mailed to you OR, if you are not paid under the Two-Track system, you can access, download and print your CE form inside your UNJSPF Member Self-Service (MSS) portal under the *Document* tab.


OR

- If you cannot access or download the CE form, please provide a letter to the Fund, with your full name, your official address, your UNJSPF reference number (Unique ID or/and retirement number/s), your *ORIGINAL* ink signature and the

Resources

! What should I do to avoid suspension of my benefit in June?



Videos



Certificate of Entitlement



Related links




- [Digital Certificate of Entitlement \(DCE\)](#) →
- [Authentication of signatures and documents](#) →



 

Information for retirees on WWW.UNJSPF.ORG

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.

English   United Nations Joint Staff Pension Fund


English   Text Size 

Search  [Get Our Newsletter](#) [Logins](#) 


[For Clients](#) [Investments](#) [Resources](#) [About Us](#) [Contact Us](#) [Urgent Assistance](#) [Member Self-Service Login](#)

For Clients


What is your situation?




Participating in the Fund




Separating or retiring



Retired or receiving benefits



Survivor



Something else

Retired or receiving benefits

After Service Health Insurance (ASHI)

ASHI is not managed by the Fund but you can get useful information about this service here.

[Retired or receiving benefits](#) [Survivor](#)

Authentication of Signatures & Documents

Check here when authentication is needed and how to proceed.

[Retired or receiving benefits](#) [Separating or retiring](#) [Survivor](#)

Certificate of Entitlement (CE)

Information regarding the Certificate of Entitlement, a yearly proof of life that retirees and beneficiaries must submit to the Fund.

[Retired or receiving benefits](#) [Survivor](#)

Child's Benefits

Child(ren) can receive a benefit after you separate, retire or die. Check here to know more.

[Retired or receiving benefits](#) [Something else](#) [Survivor](#)

Cost-of-Living Adjustment (COLA)



Check here how benefits are adjusted.

[Retired or receiving benefits](#) [Survivor](#)

Death

Check here what will happen to your survivors, spouse or children, and what they should do in the event of your death.

[Participating in the Fund](#) [Retired or receiving benefits](#) [Survivor](#)



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/> and 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>

- **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
- **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.**

- **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.

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Address

Official Mailing Address ▼
PO **confidential**
LUSAKA, ZM

Phone:
Home: +260 **confidential**

Email:
Registered: **confidential**@yahoo.com

ZAMBIA

Update address

change accepted only for Official Mailing Address. **Pouch Address** can't be changed online

Click on the *Update address* button to edit the "Official Mailing Address"
Cliquez sur le bouton *Update address* pour changer l'adresse postale officielle

View disbursements in Member Self-Service (MSS) account



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Disbursements

Below is historical record of your disbursements

Issued Disbursements

Disbursements that have already been sent to you.

Payee: **All**

Benefit Account: **All**

Year: **All**

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Value Date	Payment Currency	COP Gross	ASHI	COP Deductions	COP Net	Status	Reason Code	Check EFT No	Disbursement	Unique Id	Payee Name	Overpayment Flag
30/06/2018	USD - US Dollar	4,746.85	469.09	0.00	4,277.76	Reconciled		1426860	EFT	CONFIDENTIAL		<input type="checkbox"/>
31/05/2018	USD - US Dollar	4,746.85	469.09	0.00	4,277.76	Reconciled		1389668	EFT			<input type="checkbox"/>
30/04/2018	USD - US Dollar	4,746.85	453.84	0.00	4,293.01	Reconciled		1352607	EFT			<input type="checkbox"/>
31/03/2018	USD - US Dollar	4,644.66	453.84	0.00	4,190.82	Reconciled		1315484	EFT			<input type="checkbox"/>
28/02/2018	USD - US Dollar	4,644.66	453.84	0.00	4,190.82	Reconciled		1278716	EFT			<input type="checkbox"/>
31/01/2018	USD - US Dollar	4,644.66	462.01	0.00	4,182.65	Reconciled		1241976	EFT			<input type="checkbox"/>
31/12/2017	USD - US Dollar	4,644.66	462.01	0.00	4,182.65	Reconciled		1205554	EFT			<input type="checkbox"/>
30/11/2017	USD - US Dollar	4,644.66	462.01	0.00	4,182.65	Reconciled		1168625	EFT			<input type="checkbox"/>

Access Documents in Member Self-Service (MSS) account

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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

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

Welcome Retiree's Name 04/07/2018

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Date	Document	Recipient	Action
29-May-2018	CE 002 - Certificate of Entitlement - Mem	Retiree's Personal Information. Blocked for Confidentiality	Details
13-Apr-2018	CO 001 - COLA Letter English		Details
21-Jun-2017	MSS Registration Success		Details
28-May-2017	CE 002 - Certificate of Entitlement - Mem		Details
19-Apr-2017	CO 001 - COLA Letter English		Details

CE, STATEMENTS, LETTERS,
ESTIMATES


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



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

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Document Name	Received Date	Accepted Date	Rejection Date	Reason For Rejection	Additional Info
Certificate of Entitlement	14/07/2017				2017

- 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 assistance.

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

Submitted Request

Records Export

Case Number Emergency Fund Request Category

Cancel

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**



UNJSPF
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EMPLOYMENT OF UNJSPF RETIREES

As a UNJSPF retiree, you may again seek employment.

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

If working for one of the UNJSPF member organizations, 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.*

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:

- i. 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.)
- ii. The contract duration - i.e. is the contract for a **duration of 6 months or more, or does the retiree 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.

- 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.

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 UN-family 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 re-employment as a staff member in a UNJSPF member organization, under contractual arrangements covered by Article 21(a) of the Fund's Regulations).
- **NOTE: The responsibility for monitoring of the monetary limits on earnings by UNJSPF retirees from UN sources rests with the employing organization.**

- Set out restrictions on re-employment of retirees in receipt of a UNJSPF benefit.
- **Note:** These restrictions apply to all persons in receipt of a UNJSPF benefit 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 applies also to retirees who are employed as consultants or on SSA's, WAEs, etc.

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 suspension of benefits and reinstatement 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.

- 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 duration shorter than 6 months 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 contract type that does not qualify for UNJSPF participation (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.

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