



UNJSPF

United Nations Joint  
Staff Pension Fund

# ILO Pre-retirement Seminar

12 October 2026

UNJSPF Client Services and Outreach

Bangkok, Geneva, Nairobi, New York



# Today's Content

- 1. Welcome and retirement readiness
- 2. What determines your pension
- 3. Your choices when you leave
- 4. Compare retirement options
- 5. Financial impact and examples
- 6. Pension benefits for your surviving dependents
- 7. Your separation action plan
- 8. Tools, contacts and Q&A

# Disclaimer...

- For UNJSPF participants, retirees and beneficiaries—information only.
- UNJSPF Regulations and Rules prevail in case of conflict.
- If content is provided by others, it may not reflect UNJSPF policy.
- For authoritative guidance, rely on official Regulations, Rules and Fund communications.



# Pre-retirement



How confident do you feel about understanding your UNJSPF benefits?

By the end of today's session, you will be more familiar with your pension, benefit options, how to find information, and how to reach someone to answer your pension questions.



# The UNJSPF is a Defined Benefit Plan



Not dependent on the investment return or longevity

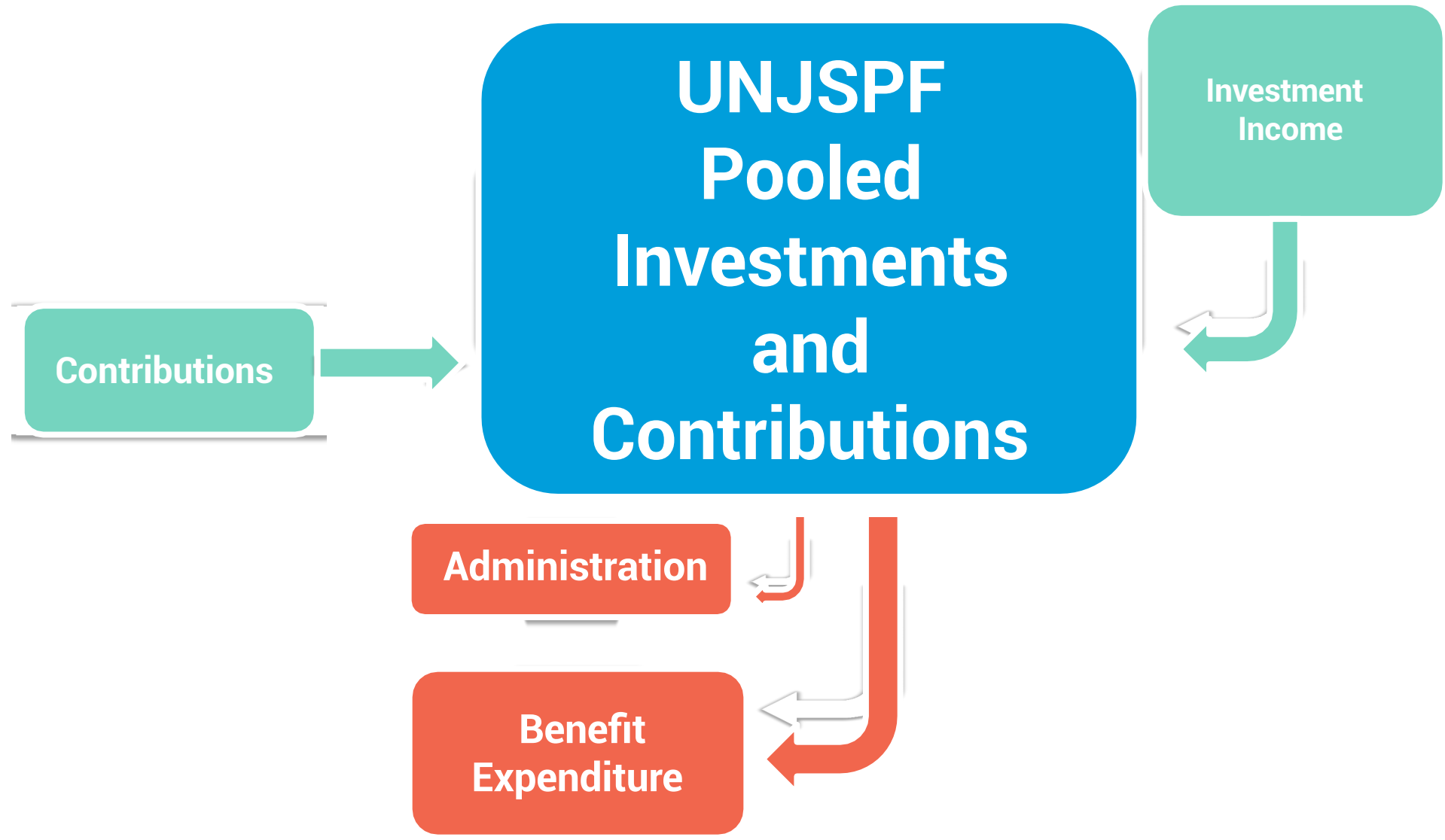
*Investment risk lies with the Fund, not the participant*

The past actuarial valuations have confirmed the Fund is fully funded.

*Retirement income is guaranteed*

*Pension amount is based on earnings and years of service*

# How does it work?





# Scope and purpose

- RETIREMENT

*Income replacement for life*

- Based on length of contributory service and salary earned during service
- Vesting required: minimum 5 years of contributions

- DISABILITY and DEATH

*Protection from day one*

- *Income replacement in case of disability or death (in service or after retirement)*
- *No vesting required*
- Coverage applies once participation begins (with medical clearance)



# Pension Elements

Benefits are based on :

- Length of Contributory Service (CS)
- Date of Entry (DOE)
- Age at separation
- Rate of Accumulation for each year of CS (ROA)
- Final Average Remuneration (FAR)



# Pension Elements:

*Your date of entry determines your retirement age*

## **Normal Retirement Age (NRA) (with 5 or more years of CS):**

- **Age 60**  
Entry into the Fund before 1 Jan 1990
- **Age 62**  
Entry into the Fund on or after 1 Jan 1990
- **Age 65**  
Entry into the Fund on or after 1 Jan 2014

## **Early Retirement Age (ERA) ) (with 5 or more years of CS):**

- **Age 55** if entry into Fund before 1 Jan 2014
- **Age 58** if entry into the Fund on or after 1 Jan 2014



# Pension Elements: Final Average Remuneration (FAR)

Final Average Remuneration (FAR) is the **average** of your **highest 36 months of pensionable remuneration (PR) within the last 60 months** of contributory before separation from service.



- Your highest pensionable pay in your last years of service has the greatest impact on your pension.

# Your Pension Journey:

 As a Participant, remember...

## **Grow your pension**

- Longer Contributory Service
- Higher Final Average Remuneration

## **Avoid interruptions**

- Limit breaks in service
- Be cautious with SLWOP without contributions

## **Use opportunities**

- Purchase CS when eligible
- Track your data in Member Self-Service

# How to read your ANNUAL PENSION STATEMENT

On your statement, always check:

- ✓ Personal & family data
- ✓ Vesting status
- ✓ Contributory Service
- ✓ Pensionable Remuneration

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        | PEN NUM |
|                  |  |  |  |      | Y      |               |  |  | Female | Single         |  | General Service |         |

|                                      |       |        |      |                                     |        |      |     |
|--------------------------------------|-------|--------|------|-------------------------------------|--------|------|-----|
| C. CONTRIBUTORY SERVICE              |       |        |      |                                     |        |      |     |
| BEGINNING DATE                       | DAY   | MO.    | YR.  | 2. DATE OF ENTRY INTO PARTICIPATION | DAY    | MO.  | YR. |
|                                      | 13    | 07     | 03   |                                     | 13     | 07   | 03  |
| CONTRIBUTORY SERVICE                 |       |        |      |                                     |        |      |     |
|                                      | YEARS | MONTHS | DAYS | L.W.O.P/BREAK-IN-PARTICIPATION      |        |      |     |
|                                      |       |        |      | YEARS                               | MONTHS | DAYS |     |
| PRIOR YEAR TOTAL                     | 3     | 14     | 4    | 0                                   | 7      | 0    | 23  |
| CURRENT YEAR                         | 4     | 1      | 0    | 0                                   | 8      | 0    | 0   |
| ADDITION/ DEDUCTION/ OTHER DEDUCTION | 5     | 0      | 0    | 0                                   | 9      | 0    | 0   |
| FINAL AT 31 DECEMBER 2018            | 6     | 15     | 4    | 0                                   | 10     | 0    | 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                                     |            |            |

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

|                                    |              |                       |                             |              |
|------------------------------------|--------------|-----------------------|-----------------------------|--------------|
| F. ANNUAL PENSIONABLE REMUNERATION |              |                       |                             |              |
| EFFECTIVE DATE (DD/MM/YYYY)        | AMOUNT (USD) | NO OF COMPLETE MONTHS | EFFECTIVE DATE (DD/MM/YYYY) | AMOUNT (USD) |
| 1 01/11/2007                       | 53,855.00    | 4                     | 11 01/03/2010               | 62,077.00    |
| 2 01/03/2008                       | 55,086.00    | 5                     | 12 01/03/2011               | 64,844.00    |
| 3 01/06/2008                       | 58,248.00    | 7                     | 13 01/03/2012               | 68,380.00    |
| 4 01/03/2009                       | 60,162.00    | 1                     | 14 01/03/2013               | 69,843.00    |
| 5 01/04/2009                       | 60,161.00    | 1                     | 15 01/10/2013               | 75,306.00    |
| 6 01/05/2009                       | 60,162.00    | 2                     | 16 01/03/2014               | 76,059.00    |
| 7 01/07/2009                       | 60,161.00    | 1                     | 17 01/04/2014               | 75,306.00    |
| 8 01/08/2009                       | 60,162.00    | 2                     | 18 01/10/2014               | 78,416.00    |
| 9 01/10/2009                       | 60,161.00    | 1                     | 19 01/11/2014               | 77,540.00    |
| 10 01/11/2009                      | 60,162.00    | 4                     | 20 01/01/2015               | 78,416.00    |

If something looks incorrect, act early

# Your choices when you leave

What benefits are available, and how your age and service determine your options

# Types of UNJSPF benefits – first look

## One-time Settlements

- **Withdrawal Settlement**
- **Residual Settlement**

**Ends your relationship with the Fund**

## Periodic Benefits (Pensions)

- **Deferred Retirement Benefit**
- **Early Retirement Benefit**
- **Normal Retirement Benefit**
- **Disability Benefit**
- **Survivor's Benefits**

**Monthly income, usually for life, adjusted over time**

# Settlement vs Periodic Benefits



| WITHDRAWAL SETTLEMENT                                                                                                                                                                                            | RETIREMENT BENEFITS                                                                                                                                                                                                                                                                                                                    |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <ul style="list-style-type: none"><li>• <u>OWN</u> contributions</li><li>• Interest 3.25% compound</li><li>• Bonus for CS over 5 years (caps at 100%)</li></ul> <p><i>This is a one-time, final payment.</i></p> | <ul style="list-style-type: none"><li>• Length of Contributory Service (translates to ROA)</li><li>• Date of Entry (DOE) in the Fund (determines NRA)</li><li>• Final Average Remuneration (FAR)</li><li>• Age at separation (will there be reductions or not?)</li></ul> <p><i>These determine your monthly pension for life.</i></p> |

# Benefit options\* by age at separation

| Before early retirement age of 55 or 58                                                                       | From early retirement age until before normal retirement age                                                                                     | At normal retirement age 60, 62 or 65 |
|---------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------|
| <ul style="list-style-type: none"><li>• Withdrawal settlement</li><li>• Deferred retirement benefit</li></ul> | <ul style="list-style-type: none"><li>• Withdrawal settlement</li><li>• Deferred retirement benefit</li><li>• Early retirement benefit</li></ul> | <b>Normal retirement benefit only</b> |

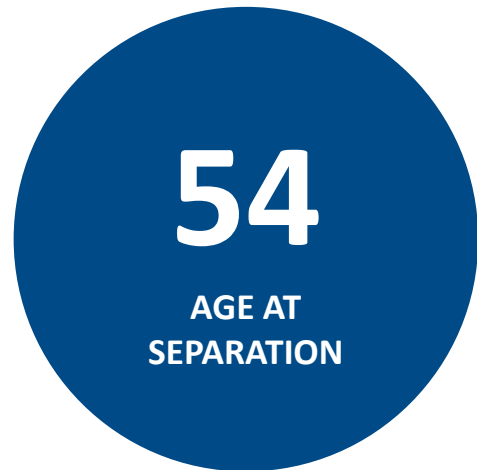
***\*if vested***



# Fictional case: separation at age 54 after 20 years

## SOFIA

Programme Officer • Fictional example



Joined at 30 → Separated at 54

30

**AGE JOINED THE FUND**

Participation begins

24

**YEARS OF CS**

Contributory service  
completed

54

**AGE AT SEPARATION**

Below early retirement age

### WHAT THIS MEANS

**At 54, Sofia is younger than the early retirement age of 55.**

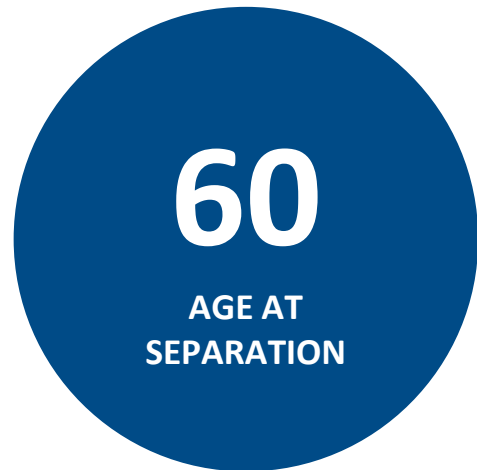
**Benefit options:** withdrawal settlement or deferred retirement benefit.



# Fictional case: separation at age 60 after 30 years

## SOFIA

Programme Officer • Fictional example



Joined at 30 → Separated at 60

30

**AGE JOINED THE FUND**

Participation begins

30

**YEARS OF CS**

Contributory service  
completed

60

**AGE AT SEPARATION**

Below early retirement age

### WHAT THIS MEANS

**At 60, Sofia is between early and normal retirement age.**

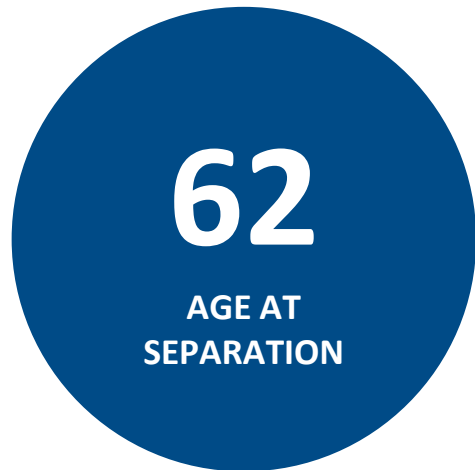
**Benefit options:** withdrawal settlement, deferred retirement benefit, or early retirement benefit.

**Benefit options:** withdrawal settlement, early retirement benefit or deferred retirement benefit.

# Fictional case: separation at NRA 62 after 8 years

## SOFIA

Programme Officer • Fictional example



Joined at 30 → Separated at 62

30

**AGE JOINED THE FUND**

Participation begins

32

**YEARS OF CS**

Contributory service  
completed

62

**AGE AT SEPARATION**

Normal retirement age

### WHAT THIS MEANS

**At 62, Sofia separates at her normal retirement age.**

**Benefit option:** normal retirement benefit only.





# Three retirement paths — one decision framework



Your **age** at separation determines when income can start and whether it is reduced.



**NORMAL**

WHEN IT STARTS

**At NRA**

REDUCTION

**No reduction**

LUMP SUM

**Lump sum available**



**EARLY**

WHEN IT STARTS

**ERA to before NRA**

REDUCTION

**Permanent  
reduction**

LUMP SUM

**Lump sum available**



**DEFERRED**

WHEN IT STARTS

**Separate before NRA**

REDUCTION

**Choose a later start**

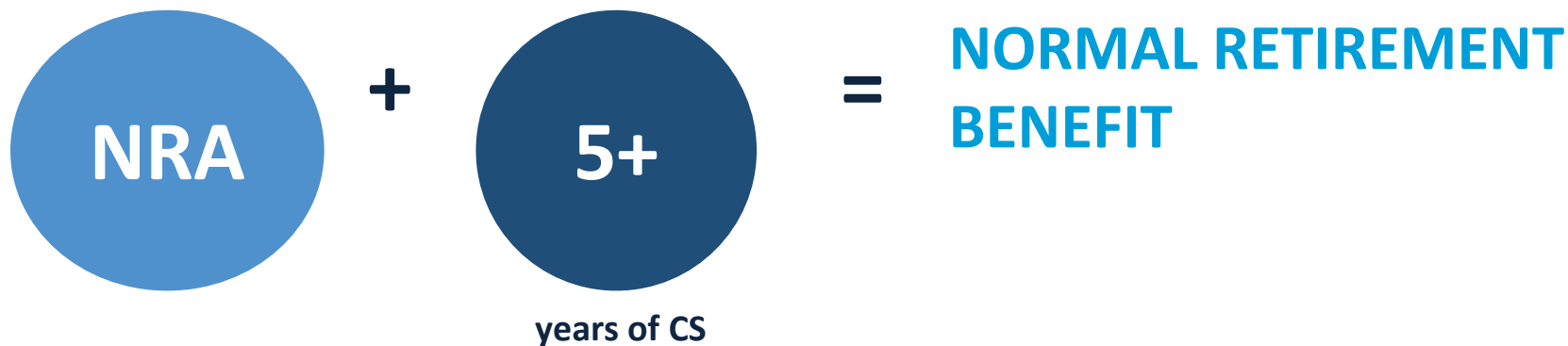
LUMP SUM

**No lump sum**

**Keep these three questions in mind as each benefit is explained.**

# At NRA with 5+ years of service, Normal Retirement is your only option

## NORMAL RETIREMENT ELIGIBILITY



---

**Once you reach your NRA, this becomes your only retirement benefit option.**

# Normal Retirement provides an unreduced monthly pension for life

## THE CORE BENEFIT

# Monthly income for life

Calculated without early-retirement reduction factors.

## COST OF LIVING

**Adjusted over time**

## CHILD BENEFIT

**For eligible children under 21**

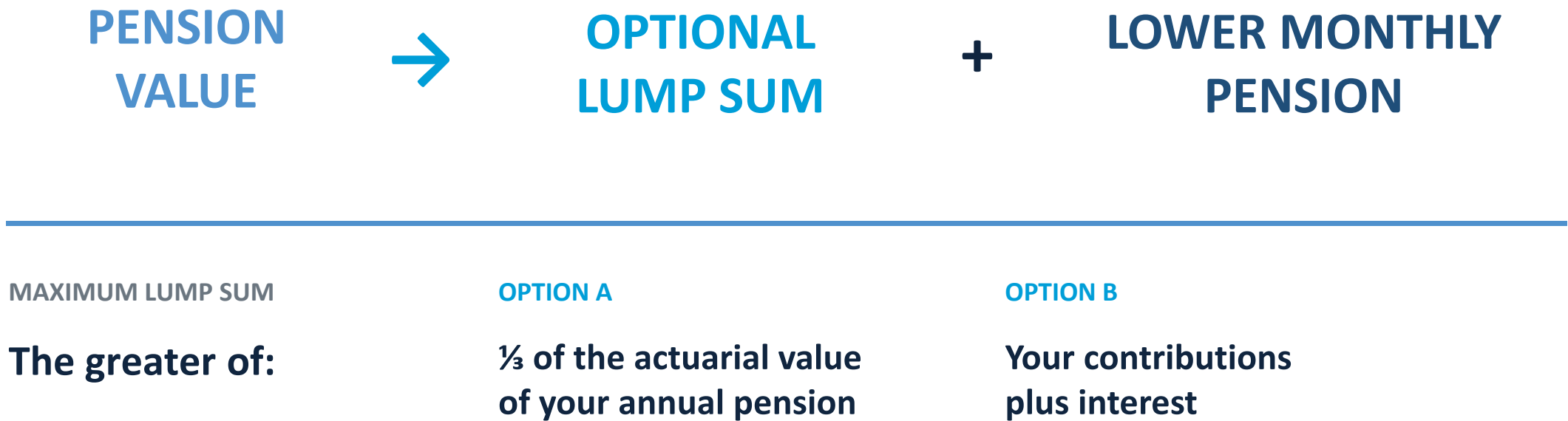
## SURVIVOR BENEFITS

**Where applicable**

# The lump sum is optional — and permanently lowers monthly income



AVAILABLE WITH NORMAL OR EARLY RETIREMENT



The election is made once and cannot be reversed.

# Between ERA and NRA, you may start a reduced pension



EARLY RETIREMENT ELIGIBILITY



**Start before NRA → permanent reduction applies**

# Start income sooner — accept a permanent reduction

## WHAT YOU GAIN

**A lifelong monthly pension that starts before NRA**

Adjusted over time for cost of living

## WHAT YOU ACCEPT

**A reduction that lasts for life**

The earlier payments begin, the greater the reduction.

## WHAT REMAINS INCLUDED

**Optional lump sum • Child benefit from NRA • Survivor benefits, where applicable**

# Calculate the Early Retirement reduction in two steps

**1** COUNT YEARS BEFORE NRA  
NRA – age at separation

**2** APPLY THE RATE FOR YOUR ERA + CS  
Preferential rates apply to the first 5 years

RATE PER YEAR EARLY

| ERA | <25 years CS | 25–30 years CS | >30 years CS | After 5 years |
|-----|--------------|----------------|--------------|---------------|
| 55  | 6%           | 3%             | 1%           | 6%            |
| 58  | 6%           | 4%             | 4%           | 6%            |

WORKED EXAMPLE

NRA 62 • Separate at 55 • 31 years CS  
7 years early

$5 \times 1\% + 2 \times 6\% = 17\%$

Reduction factors ; preferential rates apply for up to 5 years.

# Start now or wait? Compare Early and Deferred Retirement



## START EARLY RETIREMENT NOW

|               |                             |
|---------------|-----------------------------|
| INCOME        | Starts now                  |
| <hr/>         |                             |
| REDUCTION     | Permanent reduction applies |
| <hr/>         |                             |
| LUMP SUM      | Available                   |
| <hr/>         |                             |
| CHILD BENEFIT | Starts at NRA               |
| <hr/>         |                             |

## CHOOSE DEFERRED RETIREMENT

|               |                                         |
|---------------|-----------------------------------------|
| INCOME        | Starts later, on a date you choose      |
| <hr/>         |                                         |
| REDUCTION     | Delay can reduce or avoid the reduction |
| <hr/>         |                                         |
| LUMP SUM      | Not available                           |
| <hr/>         |                                         |
| CHILD BENEFIT | Not available                           |
| <hr/>         |                                         |

If you do not want a reduced pension now, Deferred Retirement is the alternative.

# Child Benefit starts at NRA — even if Early Retirement starts sooner



UNJSPF

| WHO QUALIFIES?                                                                                                                                | WHEN PAID?                                                                                 | HOW MUCH?                                                                                          |
|-----------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------|
| <p><b>Each eligible natural, legally adopted or stepchild</b></p> <p>Generally until age 21; longer if recognized by the Fund as disabled</p> | <p><b>From your NRA</b></p> <p>Available only with Normal or Early Retirement benefits</p> | <p><b>⅓ of the retirement benefit</b></p> <p>Subject to the Fund’s minimum and maximum amounts</p> |

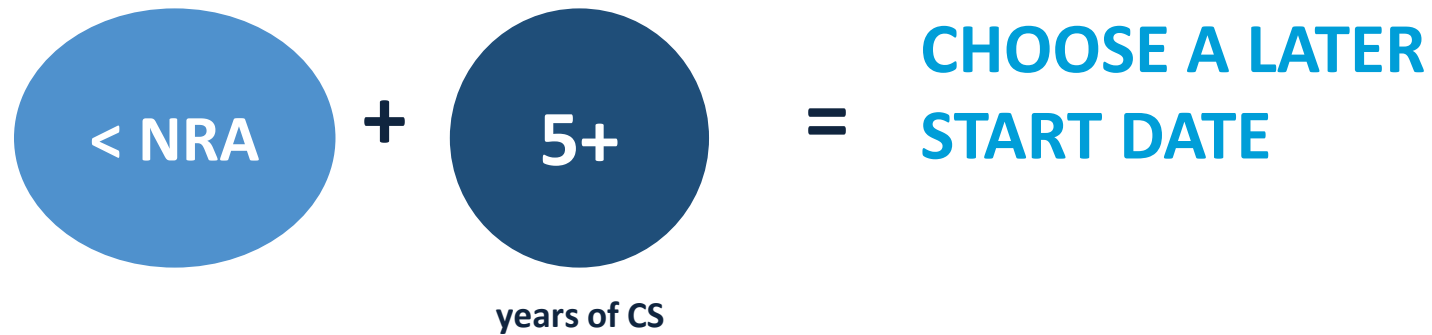
**No limit on the number of eligible children; a maximum total amount applies.**

Reference amounts as of 1 April 2025: \$2,341.68 minimum and \$4,656.84 maximum per year. Submit birth certificates through HR/SPC.

# Separate before NRA — then choose when your pension begins



## DEFERRED RETIREMENT ELIGIBILITY



---

**Available after vesting, up to one day before NRA.**

# With Deferred Retirement, you choose the start date

Your service and salary at separation determine the pension base.



**If you do not choose an earlier date, payment begins automatically at NRA.**

# Deferred Retirement trades flexibility for fewer benefit options



## WHAT YOU GAIN

**Lifelong monthly income**

**Delay can reduce or avoid  
early-retirement reductions**

**Surviving spouse benefit  
may be payable**

## WHAT YOU GIVE UP

**No lump sum option**

**No child benefit**

**No income until the  
chosen start date**

# Deferment of Choice (“Freeze”)

Delay your benefit election for up to 36 months

# Freeze postpones your election — not your benefit



## HOW IT WORKS

AT SEPARATION



**Make no benefit election yet**

Payment and the decision are delayed

FREEZE PERIOD



**Up to 36 months**

No interest is earned

BY THE DEADLINE



**Return or elect a benefit**

Act before the 36-month deadline

**Freeze is a temporary choice. It is not a pension benefit.**

# Within 36 months, either return or make your benefit election



## YOUR TWO PATHS

### IF YOU RETURN

**Participation is considered continuous**

The gap is still treated as a break in service.

### IF YOU DO NOT RETURN

**Submit your benefit election before the deadline**

With 5+ years of contributory service, Deferred Retirement is the default benefit.

**Missing the deadline may put your benefit rights at risk.**

**Freeze preserves your options — it does not increase your benefit.**

# Summary of Benefit Options

## Your UNJSPF Benefit Options — At a Glance

| Withdrawal Settlement                                                             | Normal Retirement                                                                                    | Early Retirement                                                                                         | Deferred Retirement                                                                                                 | "Freeze" Deferment of Choice                                                                                     |
|-----------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------|
|  |                     |                       |                                  |                               |
| ✓ Before NRA                                                                      | ✓ At or After NRA                                                                                    | ✓ ERA to NRA                                                                                             | ✓ Before NRA                                                                                                        | ✓ Up to 36 Months                                                                                                |
| ✓ One-Time Payment                                                                | ✓ Monthly Pension                                                                                    | ✓ Reduced Pension                                                                                        | ✓ Monthly Pension                                                                                                   | ✓ No Payments Yet                                                                                                |
| ✓ Immediate Cash                                                                  | ✓ Full Benefit                                                                                       | ✓ Earlier Access                                                                                         | ✓ Delay Payments                                                                                                    | ✓ Decision Delay                                                                                                 |
| ✗ No Pension • Ends Relationship                                                  |  Lump Sum Optional |  Permanent Reduction |  No Lump Sum • No Child Benefit |  Not a Benefit • No Interest |

✓ Normal → Full Pension    ⌚ Early → Reduced Pension    ✓ Deferred → Protect Pension    💰 Withdrawal → Cash Now    ⌚

Your Age & Contributory Service at Separation Determine Your Options.



# How your normal retirement benefit is calculated

**Your annual retirement pension = (ROA) \* (FAR)**



# Survivors' benefits

Who may qualify • special cases • residual settlement



# Primary survivors are considered before secondary dependents

## WHO MAY QUALIFY

|                                                                                                    |                                                                                                     |                                                                                                                       |                                                                                                                             |
|----------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------|
| <div>S</div> <div>SURVIVING SPOUSE</div> <div>For life</div> <div>If recognized and eligible</div> | <div>E</div> <div>SURVIVING EX-SPOUSE</div> <div>For life</div> <div>If entitled and eligible</div> | <div>C</div> <div>SURVIVING CHILD</div> <div>Usually to age 21</div> <div>Longer if Fund-recognized as disabled</div> | <div>2</div> <div>SECONDARY DEPENDENT</div> <div>Life or to age 21</div> <div>Only if no primary survivor is entitled</div> |
|----------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------|

Eligibility is determined under the Fund’s rules for each survivor category.



# Eligibility depends on legal recognition, timing and status

## SPOUSE-RELATED CONDITIONS

### Recognized spouse

A legal union recognized in the relevant jurisdiction.

### Divorced surviving spouse

Possible when marriage, divorce, timing and age criteria are met.

### Marriage after separation

Not automatic; survivor rights require an annuity purchase within one year of marriage.

## DEPENDENT-RELATED CONDITIONS

### Child after age 21

Only if recognized as disabled by the Fund; periodic review may apply.

### Secondary dependent

Only if no primary survivor is entitled and the dependent was recognized while you were in service.

# Understand survivor benefits in two short videos

[unjspf.org/resources/all-videos](https://unjspf.org/resources/all-videos)



Survivor's Benefits

Survivor benefits explained



Are you a survivor of a UNJSPF retiree/beneficiary?

Guidance for survivors

# Residual Settlement applies only when no survivor pension is payable

## TWO CONDITIONS

1

### No eligible survivor

No primary or secondary survivor is entitled to a monthly benefit.

2

### A balance remains

Your contributions plus interest exceed benefits already paid.

## ONE FINAL PAYMENT

### Residual Settlement

= Contributions + interest – benefits paid

Payment settles the Fund's remaining obligation.

# Keep Form A2 current to direct any residual payment

## WHO RECEIVES IT

1

### **Beneficiary on Form A2**

If living and named on the current form.

2

### **Otherwise, your estate**

Applies when no named beneficiary is living.

## WHAT TO DO

1

### **Download**

Find Form A2 in Member Self-Service (E-Forms).

2

### **Complete**

Date and hand-sign the form.

3

### **Submit**

Send the original to the Fund; a new form replaces the old one.

# Disability Benefit – Article 33

- **Definition:** Disability benefit is a monthly payment for a participant who can no longer work due to illness or injury.

**Eligibility:** permanent/long-duration incapacity (no vesting period required).

- **Payments start:** after separation when all paid sick/annual leave is exhausted; paid monthly.
- **Duration:** continues while incapacity continues; converts to life benefit once early retirement age (55/58) is reached.
  - **Apply:** participant or organization submits via the UN Staff Pension Committee (SPC).
- **Amount:** Roughly equivalent to the projected retirement benefit at NRA, based on level/step at grant.  
Note: No lump-sum option.

## Key points

- **What it is:** Monthly benefit for a child whose disability continues beyond age 21.

**Eligibility:** Disability must be confirmed by the Fund's SPC Disability Committee.

- **When to apply:** Apply as soon as you retire or separate.
- **Who can apply:** You, or a third party if you are deceased.
- **How long it lasts:** Continues beyond age 21 as long as the child is found to remain incapacitated.
- **Reviews:** Medical status may be reviewed periodically, depending on the case



# Your separation action plan

# Prepare early: complete these six actions before separation



## YOUR RECORD

1

### Register for MSS

Use Member Self-Service as your main portal.

2

### Verify personal data

Raise corrections with HR or your SPC.

3

### Review your statement

Check your Annual Pension Statement.

## YOUR BENEFIT DECISION

4

### Run an estimate

Compare the benefit options available to you.

5

### Attend a Townhall

Ask questions before making an election.

6

### Complete and submit required documentation

Use MSS to submit benefit election, if possible

# Use the Separation Checklist to track actions and documents



Download the checklist, mark completed steps and keep required documents together.

## Preparing for Separation and Retirement



### 1 Register for Member Self-Service (MSS)

In MSS, you can find personalized pension information and tools, including access to the online estimate tool, all pension forms, the document upload functionality, etc.

Learn more [here](#).

### 2 Run an estimate

You should run a pension estimate for your intended separation date inside your MSS account ahead of your separation to ensure you know your benefit options and future estimated benefit amounts. This is essential to help you make an informed decision.

Learn more [here](#).

### 3 Review your Annual Pension Statement

Your Annual Pension Statement is available in your MSS account, under the Documents tab. It is published each year in May and provides you with a summary of your status with the Fund, from the date you joined until the most recent prior year-end. If you note discrepancies in your personal data, please inform your HR. If you note discrepancies in your contributory service periods, please contact the Fund.

Learn more [here](#).

### 4 Attend a virtual Pension Townhall

Pension Townhalls are held every month and are available in English and French. Recordings and presentations for past sessions as well as upcoming dates and links to join are available on the dedicated page.

Learn more [here](#).

### 5 Take Pension eLearning modules

Pension eLearning modules are available in English or French for various key topics. All the modules are free for UNJSPF clients.

Learn more [here](#).

### Links to helpful information

[Separating or retiring - all topics](#)[Separation](#)[Overview of the separation process](#)[Retirement ages](#)[Benefit options](#)

### Separation checklist



All UNJSPF forms are available inside your MSS account and [here](#).

☐ **Payment Instructions (PI) on the required form.**

For less than 5 years of contributory service: Form PENS.E/6

- if you wish to receive your payment as soon as possible after separation, only submit page 2
- if you wish to avail of the deferment option under and not make a benefit election or request payment at this time, only submit page 1

For 5 years or more of contributory service: Form PENS.E/7

- if you wish to receive your payment as soon as possible after separation, only submit pages 2 and 3; only one benefit election box should be checked on page 2
- if you wish to avail of the deferment option under and not make a benefit election or request payment at this time, only submit page 1

☐ **Copy of a recent bank document that contains your name and account number**

Your name and account information on the bank document must match the name and account information provided on your payment instructions. Examples of acceptable bank documents are voided checks, copy of a formal bank statement or payment instructions for international wire transfers.

☐ **Copy of your valid passport or other government issued photo ID with your signature**

The "UN Laisser Passer" is not a valid ID document. If your ID document does not include your signature, you must also provide a duly completed and hand signed form S/1 on which your signature must be authenticated by a UN Official.

**Those selecting a retirement benefit (Article 28, 29, or 30) or a disability benefit (Article 33) must also submit the following copies of documents, as applicable:**

- marriage certificate(s)
- divorce decrees (for any former spouse you were married to while a participant)
- spouse's valid government-issued ID
- birth certificate(s) of dependent child(ren) under 21 (or, for children above age 21 if disabled)
- death certificate(s) for spouse(s), ex-spouse(s), child(ren)
- duly completed form PENS.A/2

**Your employing organization must also submit:**

1. Separation Notification (PF4/SEP)
2. Separation Personnel Action form (SEPPA) (not required for staff of UN Agencies).



Contact details and info on how to submit documents are available [here](#).



# A smooth separation depends on three parties staying aligned



## WHO IS INVOLVED



---

**A smooth separation requires coordination among all three.**



# A smooth separation depends on three parties staying aligned



WHO IS INVOLVED



**A smooth separation requires coordination among all three.**

# Tools and resources

# Key information for SEPARATING OR RETIRING



Browser address bar: <https://www.unjspf.org/for-clients/preparing-to-retire-or-leave-the-fund/>

Language: English | 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](#)

## 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](#)



## 📅 Upcoming Sessions

Pension Q&A for separating participants

Date: Wednesday, 13 May 2026  
Time: 09:00 to 11:00 (EST)  
Language: English

[Join the Session](#) ➔

Pension Q&A for separating participants

Date: Wednesday, 20 May 2026  
Time: 09:00 to 11:00 (EST)  
Language: French

[Join the Session](#) ➔

## Past Sessions

Separation ▾

In-retirement ▾

Participation ▾

The recordings of all previous sessions are available on [this playlist](#) ➔

## FAQ





# Member Self-Service (MSS)

# UNJSPF Member Self Service (MSS)



← → ↻ 🏠 🔍 ☆ 📱

unjspf.org

English ▾ T Text Size ▾

Newsroom Search 🔍 Get Our Newsletter Logins ▾

UNJSPF United Nations Joint Staff Pension Fund 75

For Clients Investments Resources About Us Contact Us Urgent Assistance

**Member Self-Service Login**

## Attend the next UNJSPF pension townhall session!

Learn More

What is your situation?



Participating in the Fund



Separating or retiring



Retired or receiving benefits



Survivor



Something else



# MSS page with tutorials

## 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](#)



 [Register](#)



## Registering and logging in

To register for MSS, you'll need your [UNJSPF Unique ID \(UID\)](#), full name, date of birth, and a personal email address.

If you already have an MSS account but haven't logged in since October 2025, you must re-register to activate Multi-Factor Authentication (MFA).

## What you can do in MSS

[Participants](#)

[Retirees/Beneficiaries](#)

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 and documents to the Fund;
- fill online requests to validate, restore, or transfer your pension rights;
- submit your benefit election, payment instructions and supporting documents as part of the separation process.



[User guide for participants](#) →

## Need assistance?



**By Phone**

Primary and toll-free numbers

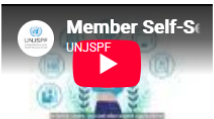


**By Email**

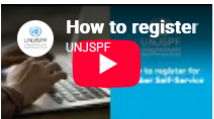
[msssupport@unjspf.org](mailto:msssupport@unjspf.org) or via the [Contact Us form](#)

## Resources

### Videos



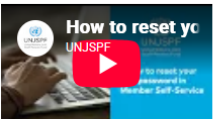
Member Self-Service



How to register for MSS



How to log in MSS



How to reset your password in MSS

### Tutorials

Select your language:

 [English](#)

 [French](#)

 [Spanish](#)





## Welcome to UNJSPF Member Self-Service (MSS)



Access your pension information, documents, and self-service tools securely in one place. Use the menus above or search to get started.

By using MSS, you agree to the Terms of Service, available on the Fund's [About Member Self-Service \(MSS\)](#) page.

For comprehensive pension information, visit the [UNJSPF – United Nations Joint Staff Pension Fund](#) website.



### My Information

[Personal Details](#)

[Dependents](#)



### My Records

[Payment Records](#)

[Annual Pension Statement](#)

[Official UNJSPF Documents](#)

[Key Documents Tracker](#)

[Submitted Documents](#)



### My Pension Self-Service

[Generate an Estimate](#)

[Upload a Document/Form](#)

[Download Official UNJSPF Forms](#)

[Validate](#)

[Restore](#)

[Transfer-In](#)

[Online Submission of Benefit Elections and Payment Instruction](#)



Your Queries to the UNJSPF

No records found



### My Pension Self-Service

Generate an Estimate

Upload a Document/Form

Download Official UNJSPF Forms

Validate

Restore

Transfer-In

Online Submission of Benefit Elections  
and Payment Instruction

Submit your benefit  
election and payment  
instructions online.



## Menu

Home

Online Submission

[Online Submission of Benefit Election and Payment Instruction](#)



## Home

### Welcome to the Online Submission Portal

This page provides access to the Fund's secure **Online Submission of Benefit Election and Payment Instructions** tool. Through the Member Self Service (MSS) portal, eligible participants can complete their benefit election process electronically — from reviewing their benefit options to submitting required documents.

Using the online tool, you will be able to:

- Review the benefit election or deferment options available to you
- Generate personalized retirement benefit estimates
- Enter or update your payment instructions (banking details)
- Upload supporting documents directly to the Fund, where they are treated as originals

To begin, select "**Online Submission of Benefit Election and Payment Instruction**" from the menu on the left.

### News

### Alerts

- Your email address was recently changed. x
- Your password was recently updated. x



## What Can I Do in MSS?



  **As an active participant, you**

**can:**

 Access your Annual Pension Statement

 Run pension benefit estimates

 Download official UNJSPF forms

 Submit documents to the Fund securely

 Track receipt by the Fund of your separation documents

 Request CS purchase

  **As a retiree, you can:**

 Track all pension payments

 Submit your yearly Certificate of Entitlement (proof of life)

 Upload required documents

 Update your contact details

 Download official UNJSPF forms

 Submit documents to the Fund securely

 View and monitor your pension records

 And more...all in one secure portal

- Contacts and next steps

## Contacting the UNJSPF

Participants from UN agencies should contact [their SPC](#) for pension-related queries.

Participants from the UN Secretariat and related entities should contact the Fund directly using the contact details provided on the Fund's [Contact Us page](#).

**Always use the official contact channels, to ensure that your queries are duly received, acknowledged, tracked, routed internally for review and you receive a timely response.**

### Contact Us



Services to clients can only be provided in the two official working languages of the Fund, English and French.

Online

Phone

In-person

Submit documents

## •Your next 3 steps



1. Review your annual Pension Statement. Contact your SPC/HR if data is incorrect.

2. Run estimates in MSS for different dates.

3. Contact your SPC or the UNJSPF if you have questions that you cannot find answers to on the UNJSPF website.

## •Top Mistakes we see

1. Waiting until the last few months before separation to check pension records and understand your pension.
2. Assuming pension estimates are final.
3. Forgetting to update family information.
4. Confusing pensionable remuneration with pension benefit amount.
5. Expecting additional benefit options post-separation at ERA or NRA.
6. Thinking interest on contributions will accrue after separation.



# Your Retirement Roadmap

*Five steps from participant to pensioner*



## Key Questions



### UNDERSTAND

*How is my pension determined?*



### CHECK

*Is my information correct?*



### COMPARE

*Which option is right for me?*



### PREPARE

*Am I ready to retire?*



### RETIRE

*Have I completed all required steps?*



UNJSPF

United Nations Joint  
Staff Pension Fund

**Q&A**