

THE PRE-RETIREMENT SEMINAR

United Nations Joint Pension Fund

22 September 2025

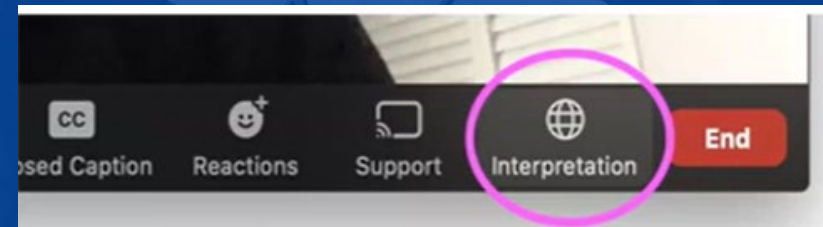
Q & A

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4233717

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UNJSPF

United Nations Joint
Staff Pension Fund

ILO

Pre-retirement seminar

22 September 2025 – UNJSPF Client Services and Outreach

Bangkok-Geneva-Nairobi-New York

- 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, the Regulations and Rules etc. take precedence.
- 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.

1. Key principles determining your benefit options and entitlement from the UNJSPF
2. Your benefit options explained
Special Leave without Pay, Break-in-Service
Survivors' benefits
3. Separation from service: how to prepare

Understanding your benefit options and choices at separation

- Your benefit option
- How your benefit is calculated
- Making an informed election

Knowing how to prepare for separation

- Separation documents requirements from the Fund
- Benefit processing timeline and what impacts it
- Useful resources to help you prepare

Knowing where to find useful pension information and tools

- UNJSPF website
- UNJSPF Member Self-Service (MSS) portal
- How to contact the Pension Fund

The UNJSPF is a Defined Benefit Plan



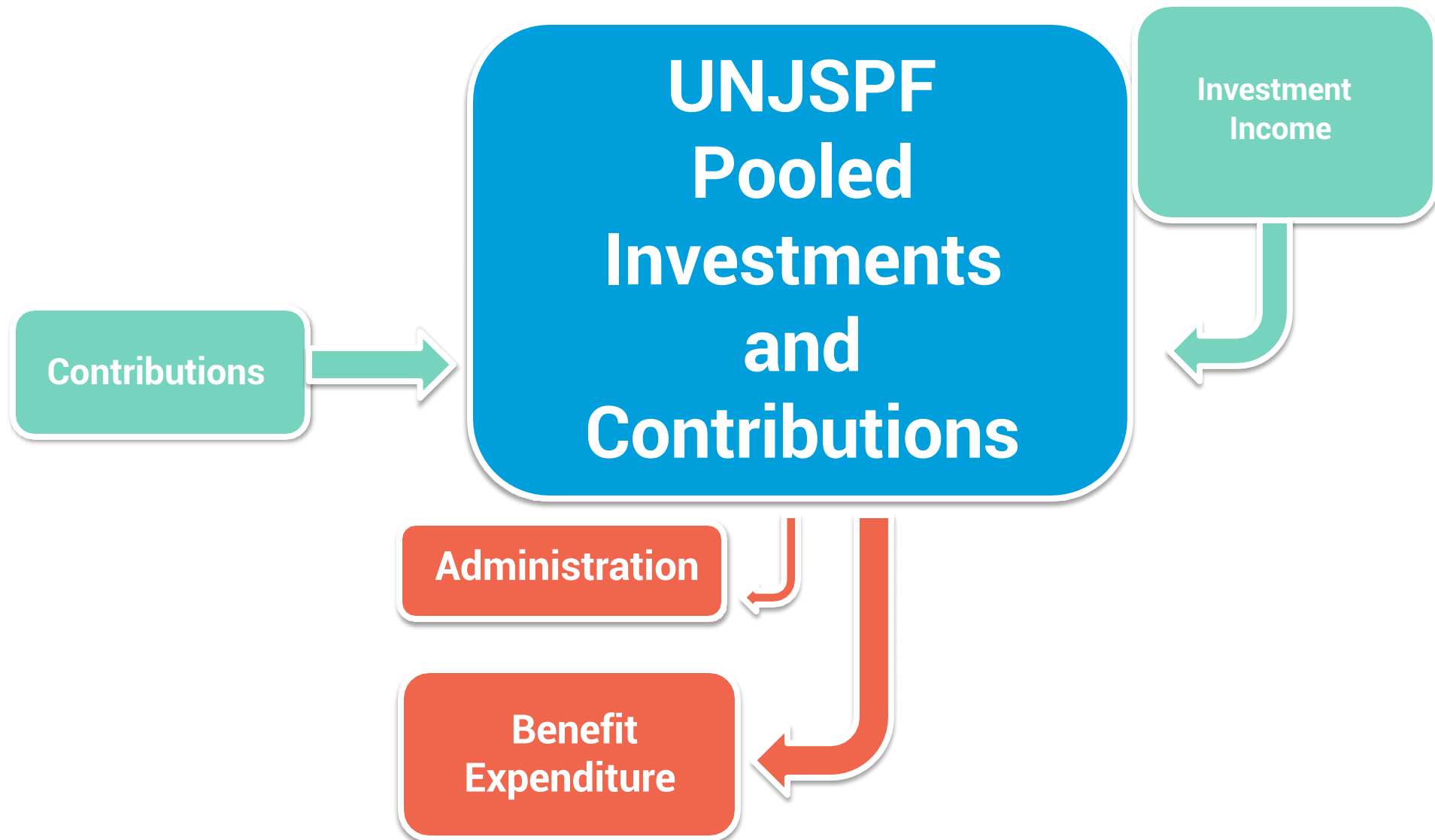
Not dependent on the investment return or longevity.

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?



Information about the Fund's solvency on our website

[Actuarial Matters - UNJSPF](#)

Information about the Fund's financial situation – watch the recent Pension Townhall recording

[Watch the UNJSPF Global Townhall Recording - UNJSPF](#) – On 11 April 2025, the Chief Executive of Pension Administration, and Representative of the Secretary-General for the investment of the UNJSPF assets provided updates on the status of the UN Pension Fund.

"Our clients can be assured that their benefits are secure"

Part 1: Key principles determining your entitlement from the Fund

The **length of your Contributory Service (CS) at separation** determines your benefit options.

If you have **less than 5 years** of CS, you have only one benefit option: the Withdrawal Settlement (Art. 31)

If you have **5 or more years** of CS, you have 'vested' pension rights; your benefit options may include:

A Withdrawal Settlement - if you are younger than your NRA

A Retirement benefit - **your age at separation** will determine the kind of retirement benefit you can elect

Or, you have the choice NOT to make a benefit election/receive a payout at separation, and instead to defer the benefit election/payment for up to 36 months from your separation date (Art. 32)

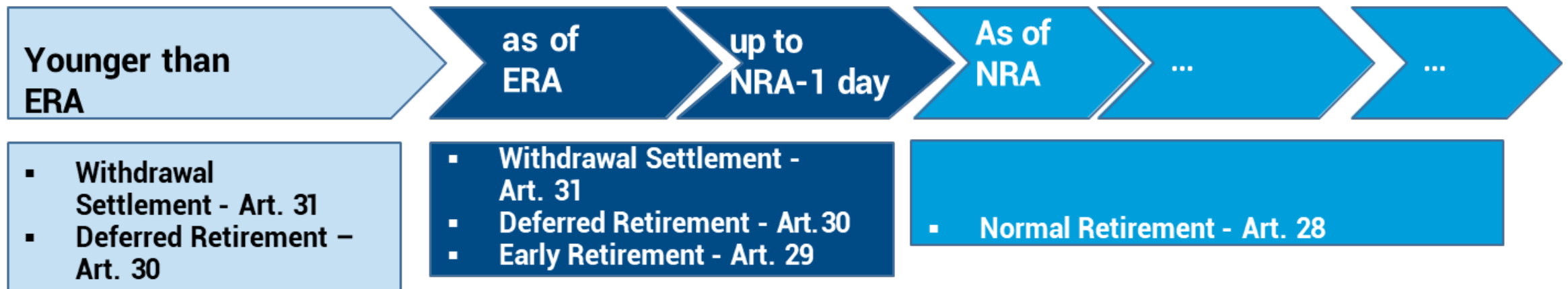
Options based on length of Contributory Service



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

Deferment option under Art. 32: Regardless of the length of your CS, you have the option to defer your benefit election/payment for up to 36 months from your separation date (*This is a choice, not a benefit!*)

Your options depending on your age at separation, with 5 years or more CS



Part 2: Your options explained

Watch the video: Benefit options

<https://www.unjspf.org/resources/all-videos>



Benefit Options



UNJSPF
3.71K subscribers

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👍 36



➦ Share



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



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

BENEFIT ELIGIBILITY CHART:

This is a one-page summary chart, explaining the [different benefit election options](#) available under the Fund's Regulations and Rules and the related [eligibility criteria](#) (i.e. length of contributory service & age at the date of separation from service).

BENEFIT COMPARISON CHART:

This is a multi-page chart, explaining in more detail the key [conditions attached to each of the benefits](#) provided in the chart.

Option 1:
The Withdrawal Settlement Article 31
(this is a one-time final settlement
payment)

Your own contributions + interest (3.25% yearly
while active participant)

Withdrawal Settlement – Article 31

What is a Withdrawal Settlement?

- One-time final payment
- There will be no further payment to you (or your dependents) from the Fund.

How is it calculated?

- Sum of your own contributions
- It is increased by the compound interest you earned on your own contributions (3.25% per year).
- The above amount is further increased by 10% per year (and pro-rated month) that you contributed more than 5 years to the Fund, up to a max. 100% increase

Will I receive the organizational contribution share?

- The organization's contribution is never paid out as part of a Withdrawal Settlement payment.

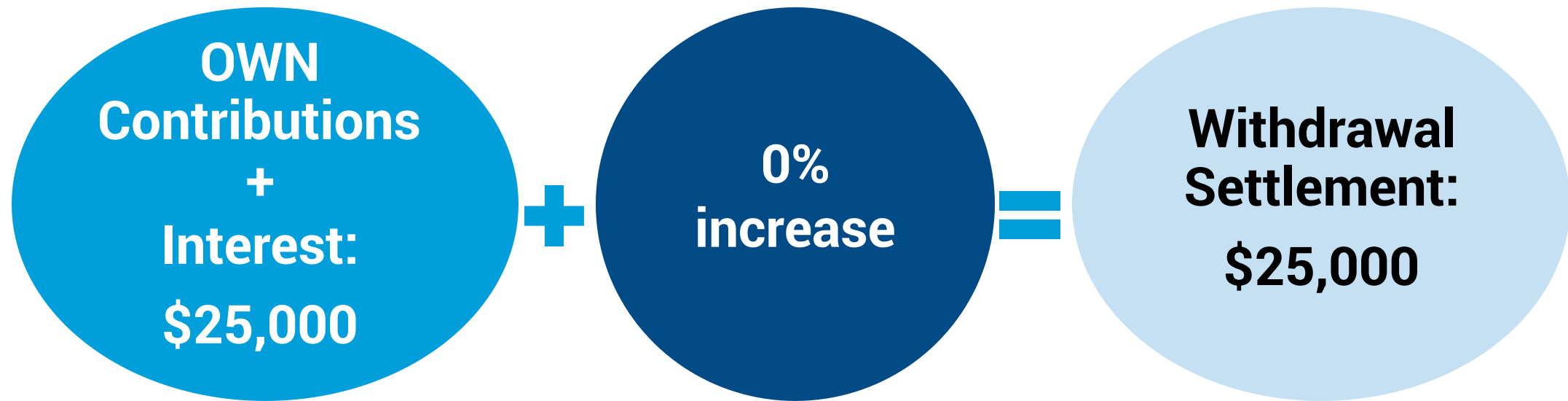
How do I request this benefit?

- Complete, date and hand-sign pages 2 and 3 of Payment Instructions form PENS.E/7 (PI) and submit the form to the Fund (together with supporting documents) in the manner instructed by your organization.

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 increase of your own contributions + interest amount.



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:** $2.5 \times 10\% = 25\%$ increase of your own contributions + interest amount.



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:** $10 \times 10\% = 100\%$ (max) increase of your own contributions + interest amount.



Let's calculate: Withdrawal Settlement – over 15 years CS

Example - Withdrawal Settlement after 20 years CS:

- **\$200,000** own Contributions
- **\$80,000** interest on Contributions
- **15 CS years over 5 years CS:** $10 \times 10\% = 100\%$ (max) increase of your own contributions + interest amount.



Restoration of withdrawal settlement



If I return to work for the UN system and rejoin the Fund after having received this payment – can I link my previous and new periods of service?

- **Yes**, you can link the two periods. This is called the [Restoration](#) option (Art. 24 of the Fund's Regulations).
- Restoration is not automatic; you must request it within a certain timeframe, and the Fund will determine if you are eligible.

How does Restoration work?

- Anyone who received a Withdrawal Settlement payment and rejoins the Fund again at a later stage can apply for restoration within the allowed timeframe - no matter how long the break in service period!
- You have **max. 12 months** from your date of re-joining the Fund, to apply in writing to the Fund to restore your most recent prior period of contributory service. Strict deadline, no exceptions!
- If you are eligible to restore, you will be requested to reimburse the Withdrawal Settlement amount you received plus compound interest.
- Once you made the restoration payment, your prior period of contributory service will be 'reactivated' and added to your new period of contributory service. Once you again separate from service your entitlement from the Fund will be determined based on your total contributory service at that time (previous + new period).

How can I apply for restoration?

- Apply inside your MSS account, under the 'Restoration' tab.
- If you have questions, please [contact us](#).

Retirement Benefits (Articles 28, 29, or 30)

These are periodic benefits, payable every month, for life, adjusted for cost of living over time with attached survivor's benefits

How to determine and calculate a retirement benefit



The type and level of your retirement benefit from the UNJSPF depends on:

- The length of your contributory service in the Fund (CS)
- Your age at the date of separation
- The rate of accumulation (ROA) you acquired based on the length of your CS
- Your Final Average Remuneration (FAR)

How to calculate your benefit

- **ROA X FAR = Annual Pension Amount**
- If your retirement benefit starts into payment earlier than at your normal retirement age, it will be reduced by a reduction factor
- All benefits are initially calculated in their USD value; however, you can request payment in any of the Fund's 18 payment currencies:

1. US Dollar	7. New Zealand Dollar (NZD)	13. Indian Rupee (INR)
2. Euro (EUR)	8. Singapore Dollar (SGD)	14. Pakistani Rupee (PKR)
3. Swiss Franc (CHF)	9. Japanese Yen (JPY)	15. CFA Franc (XAF and XOF)
4. Pound Sterling (GBP)	10. Danish Krone (DKK)	16. Chilean Peso (CLP)
5. Canadian Dollar (CAD)	11. Norwegian Krone (NOK)	17. Peruvian Nuevo Sol (PEN)
6. Australian Dollar (AUD)	12. Swedish Krone (SEK)	18. Russian Rouble

Key factors - Age



How to determine your early and normal retirement ages for pension purposes (ERA & NRA)

- The UNJSPF Regulations determine your ERA & NRA
- Your NRA is the age at which you are entitled to an unreduced retirement benefit under Art. 28.
- Your ERA is the age as of which you are entitled to an early retirement benefit under Art. 29.
- Your Date of Entry into Fund participation determines your ERA and NRA:

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

Date of Entry (DOE): The date on which you first become a participant in the UNJSPF. Shown in Pension Statement:

UNITED NATIONS JOINT STAFF PENSION FUND
ANNUAL PENSION STATEMENT AS OF 31 DECEMBER 2023

SEE [INTERACTIVE GUIDE](#) (hyperlink to web page below) ON OUR WEBSITE FOR ANNUAL PENSION 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	NRA
						DAY	MONTH	YEAR						
					N				Female	Married		General Service		65

B. CONTRIBUTORY SERVICE								D. OTHER CONTRIBUTIONS				
1. BEGINNING DATE				2. DATE OF ENTRY INTO PARTICIPATION				(IN US DOLLARS) (PAYMENTS) (INTEREST)				
DAY	MO.	YR.	DAY	MO.	YR.							
01	02	22	01	08	22							
CONTRIBUTORY SERVICE								L.W.O.P/BREAK-IN-PARTICIPATION				
YEARS MONTHS DAYS								YEARS MONTHS DAYS				
PRIOR YEAR TOTAL	3	0	11	0	7	0	0	0				
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 2023	6	1	11	0	10	0	0	0				

VALIDATION

1. CURRENT YEAR PAYMENT

RESTORATION

2. ORIGINAL BALANCE

3. AMOUNT PAID PRIOR TO 1 JANUARY

4. CURRENT YEAR PAYMENTS

5. AMORTIZATION INTEREST WRITE OFF

6. REMAINING BALANCE AT

Key factors – Age (NRA vs

MAS)



Early and normal retirement ages for pension purposes (ERA & NRA)

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

Mandatory Age of Separation (MAS)

- The Staff Regulations determine your MAS
- Your MAS is the age your employing organization sets as **the age at which you must separate from service** (the Fund has NO say in this).
- The Fund does not consider your MAS when determining pension entitlements.
- Your MAS and NRA may be different; your MAS may be later than your NRA as it is independently determined by your organization.
- You may continue to work and contribute to the Fund past your NRA, thus continuing to accrue pension benefits; **for as long as you have reached at least your NRA at separation, you are entitled to a normal retirement benefit under Art. 28.**

Key factor – ROA



How to calculate your Rate of Accumulation (ROA) based on the length of your contributory service (CS)

- Your contributory service is the period during which you pay pension contributions to the Fund. The length of your CS will translate into your ROA.
- The ROA is the amount of pension benefit in percentage terms you earn for each day, month and year of contributory service.

Entry into the Fund on or after 01 January 1983	
First 5 years of CS	1.50% per year = 7.5% max
Next 5 years of CS	1.75% per year = 8.75% max
Next 25 years of CS	2.00% per year = 50% max
CS in excess of 35 years	1.00% per year = 5% max
Maximum ROA	70%
Corresponding years of CS	38.75

Your CS is shown in your Pension Statement:

B. CONTRIBUTORY SERVICE								
1. BEGINNING DATE	DAY	MO.	YR.	2. DATE OF ENTRY INTO PARTICIPATION		DAY	MO.	YR.
	10	08	08			10	08	08
	CONTRIBUTORY SERVICE			L.W.O.P/BREAK-IN-PARTICIPATION				
		YEARS	MONTHS	DAYS		YEARS	MONTHS	DAYS
PRIOR YEAR TOTAL	3	15	3	25	7	0	0	28
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 2024	6	16	3	25	10	0	0	28

Key factor – FAR

How to calculate your Final Average Remuneration (FAR)

Your FAR is the **average** of the **highest 36 months** of your pensionable remuneration (PR) during the **last 60 months** of your contributory service prior to separation from service. The FAR reflects your grade and step, and income level during the last years of your contributory service in the Fund.

Your pensionable remuneration rates are shown in your Pension Statement:

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	01/11/2010	81,164.00	4	11	01/11/2020	101,605.00	1
2	01/03/2011	82,239.00	8	12	01/12/2020	100,401.00	1
3	01/11/2011	84,704.00	4	13	01/01/2021	101,605.00	10
4	01/03/2012	86,725.00	12	14	01/11/2021	106,177.00	1
5	01/03/2013	88,581.00	12	15	01/12/2021	101,605.00	1
6	01/03/2014	89,444.00	55	16	01/01/2022	106,177.00	5
7	01/10/2018	92,048.00	13	17	01/06/2022	111,380.00	5
8	01/11/2019	100,401.00	1	18	01/11/2022	111,825.00	1
9	01/12/2019	99,145.00	1	19	01/12/2022	111,380.00	1
10	01/01/2020	100,401.00	10	20	01/01/2023	111,825.00	12



UNJSPF

The amount of your organizations monthly contribution is your contribution X 2 (*double your amount*).



Duty Station: Geneva

In US dollars - effective 1 February 2025

Level	STEPS												
	I	II	III	IV	V	VI	VII	VIII	IX	X	XI	XII	XIII
USG	400,198												
ASG	371,546												
D-2	304,388	310,700	317,014	323,332	329,653	335,969	342,279	348,601	354,913	361,226			
D-1	273,927	279,471	285,027	290,576	296,104	301,657	307,205	312,741	318,293	323,835	329,380	334,918	340,469
P-5	237,959	242,678	247,400	252,111	256,834	261,544	266,268	270,983	275,702	280,416	285,137	289,846	294,573
P-4	196,274	200,826	205,380	209,931	214,482	219,034	223,594	228,145	232,696	237,242	241,805	246,346	250,899
P-3	160,870	165,024	169,182	173,331	177,491	181,643	185,821	190,040	194,250	198,461	202,685	206,895	211,111
P-2	124,571	128,185	131,799	135,413	139,061	142,781	146,503	150,207	153,927	157,641	161,358	165,083	168,795
P-1	96,074	99,146	102,212	105,284	108,350	111,424	114,487	117,562	120,627	123,701	126,768	129,833	132,905

“Normal” Retirement benefit

Article 28

This is a periodic benefit, that always includes a lifelong monthly payment and the option to convert part of this benefit into a lump sum

The Normal Retirement benefit



- You are eligible for a Normal Retirement benefit if you have reached at least your NRA at the date of separation
- Monthly benefit payable for life
- Once in payment, monthly amount is adjusted for cost of living over time
- Option to convert part of this pension benefit into a lump sum (one-time payment at time of benefit implementation) which reduces the monthly amount accordingly for life.
- Includes payment of a Child's benefit as of your entitlement date for each eligible child that is younger than 21 or, if recognized as disabled by the Fund, beyond age 21
- Includes survivors' benefits for eligible survivors (spouse/s, ex-spouse, child/ren under 21, OR secondary dependent)
- Entitlement starts as of the date following your separation date.
- **How do I request this benefit?**
Complete, date and hand-sign pages 2 and 3 of Payment Instructions form PENS.E/7 (PI) and submit the form to the Fund (together with supporting documents) in the manner instructed by your organization.

Normal Retirement Pension Calculation (separated at NRA or later)



Full pension (25 years of Service)

Years of Contributory Service (CS): **25 yrs**

Rate of Accumulations (ROA):

1.50% for first 5 years = **7.50%**

1.75% for next 5 years = **8.75%**

2.00% for next 15 years = **30%**

} **46.25%**

Final Average Remuneration (FAR) : **\$192,540**

Full Annual Pension (FAR x ROA):


(\$192,540 x 46.25%) = \$89,049.75 (\$7,420.081/Month)

Reduced Annual Pension (i.e. with a lump sum)

(1/3 of \$89,049.75) x 11.697 (estimated actuarial factor) = \$347,205

Reduced Pension (2/3 of full annual pension) = \$59,366.50 (\$4,947.21/month)

UNITED NATIONS



NATIONS UNIES

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

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E-mail: UNJSPF.GVA@UNJSPF.ORG

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

Ref:

PENSION

16 October 2019

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: (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

Art 28 - Normal Retirement benefit payable for life; WITHOUT lump sum

Art 28 - Normal Retirement benefit payable for life; WITH max. lump sum

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

Early Retirement benefit

Article 29

This is a periodic benefit, that always includes a lifelong monthly payment and the option to convert part of this benefit into a lump sum

The Early Retirement benefit



- You are eligible for an Early Retirement benefit if you separate at ERA or later, but before NRA.
- Monthly benefit payable for life
- Once in payment, monthly amount is adjusted for cost of living over time
- Calculated like Normal Retirement benefit but then **reduced, for life**, in line with your age and the length of your CS at the time of separation
- Option to convert part of this pension benefit into a lump sum (one-time payment at time of benefit implementation) which reduces the monthly amount accordingly for life.
- Includes payment of a Child's benefit as of your NRA for each eligible child that is younger than 21 or, if recognized as disabled by the Fund, beyond age 21
- Includes survivors' benefits for eligible survivors (spouse/s, ex-spouse, child/ren under 21, OR secondary dependent)
- Entitlement starts as of the date following your separation date.
- **How do I request this benefit?**
Complete, date and hand-sign pages 2 and 3 of Payment Instructions form PENS.E/7 (PI) and submit the form to the Fund (together with supporting documents) in the manner instructed by your organization.

The reduction applied to Early Retirement benefits

- The extent of the reduction applied to your Early Retirement Benefit depends on:
 - **The length of your CS at separation** which is considered to determine the applicable reduction factor
 - **Your age at separation** which is considered to determine the multiplier applied to the applicable reduction factor for your case (i.e., how many years and months you are younger than your NRA)

- **Reduction factors if your Early Retirement Age is 55:**

Years of CS	Reduction factor %
less than 25 years of CS	6% per year
between 25 and 30 years of CS	3% per year
30 years and more of CS	1% per year

- **Reduction factors if your Early Retirement Age is 58:**

Years of CS	Reduction factor %
Less than 25 years of CS	6% per year
25 years and more of CS	4% per year

- **Important notice:** 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 NRA 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 reduction = 17%**.

Staff retiring at age 55 instead of NRA 62 with 20 years of contributory service:

- **Standard yearly pension:**
 $\$192,540 \text{ (FAR)} \times 36.25\% \text{ (ROA)} = \$69,796 \text{ } (\$5,816 \text{ per month})$
- **Reduction** at age 55 is 6% per year before NRA:
 $(62-55) \times 6\% = 42\%$
- **Resulting Early Retirement benefit payable as of age 55 (for life):**
 $(\$69,796 \times 58\%) = \$40,482 \text{ } (\$3,373 \text{ per month})$

Run an estimate of your future entitlement in MSS



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:
PENSION

26 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: (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

Art 29 - Early Retirement benefit payable for life; WITHOUT lump sum

Art 29 - Early Retirement benefit payable for life; WITH max. lump sum

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

The Lump Sum option under Articles 28 and 29

**This option is available only with the Early or
Normal Retirement benefits**

The Lump Sum option

- Available ONLY with Early Retirement (Art. 29) or Normal Retirement (Art. 28) benefits
- Also known as the “1/3rd lump sum” option – maximum lump sum payable
- **Reduces the amount of your lifelong monthly entitlement in proportion to the lump sum received.** For example, a 1/3rd lump sum will reduce your monthly benefit by 1/3rd for life.
- A one-time payment at the beginning of your retirement
- 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 retirement benefit OR
 - your own total contributions plus interest.
- Can be paid into a different bank account than your monthly pension payments

The Child Benefit connected to Articles 28 and 29

Available only with the Early or Normal Retirement benefits, as long as the child is under Age 21

The Child Benefit (Article 36)

- Available ONLY with Early Retirement (Art. 29) or Normal Retirement (Art. 28) benefits
- Payable with respect to each eligible child until the age of 21 (or beyond if recognized by the Fund as disabled).
- Natural, legally adopted or step child.
- Amount of benefit:
 - 1/3 of the retirement benefit, subject to minimum and maximum. (\$2,341.68 and \$4656.84 per year as of 1 April 2025)
- No limit to number of eligible children but there is a maximum amount payable. Be sure to submit birth certificates of all children to your HR office/SPC even if you are not eligible to receive a dependency allowance from your employer.

Deferred Retirement Benefit Article 30

This is a periodic benefit offering lifelong monthly payments, adjusted for cost of living over time, with attached surviving spouse's benefit - NO lump sum option, no child's benefits

Deferred Retirement Benefit – Article 30 (1)

What is a Deferred retirement benefit?

- You can elect this benefit if you have vested pension rights at separation (at least 5 years of CS), regardless of your age
- This is a periodic retirement benefit payable for life, monthly in arrears
- It is adjusted for cost of living over time
- Payment of this benefit normally starts once you reach your normal retirement age (NRA) – hence its name (the start payment date is 'deferred' into the future and later than your separation date).
- However, you can request payment to start before your NRA, any time as of your early retirement age (ERA), in which case a reduction factor will be applied to your entitlement for life. The extent of the reduction depends on your age at the time of separation, the length of your CS, and how many years separate you from your NRA at the time that payment commences.
- **This is the only retirement benefit where you can decide when you want payment of the benefit to start and influence the reduction factor.**
- This benefit provides for potential prospective surviving spouse's benefit

Deferred Retirement Benefit – Article 30 (2)

What else should I know about this benefit?

- The Deferred Retirement Benefit does NOT allow for its partial commutation into a lump sum.
- This benefit does NOT provide any form of child's benefit/allowance
- Do not confuse this benefit with the '*Deferment of benefit choice/payment*' option under Article 32.
- If you elected this benefit and rejoined service and the UNJSPF later, at a time when the benefit is not yet due to be in payment, you can apply to restore it under Art. 24 *bis*; however, since it is required to be cost neutral for the Fund, this kind of restoration under Art. 24 *bis* is usually not advantageous.

How do I request this benefit?

- Complete, date and hand-sign pages 2 and 3 of Payment Instructions form PENS.E/7 (PI) and submit the form to the Fund (together with required supporting documents) in the manner instructed by your employing organization. You can access this form inside your UNJSPF MSS portal.
- If you have questions, please [contact us](#).

Deferred Retirement Pension Calculation

Years of Contributory Service (CS): 25 yrs

Rate of Accumulations (ROA):

1.50% for first 5 years = 7.50%

1.75% for next 5 years = 8.75%

2.00% for next 15 years = 30%

} 46.25%

Final Average Remuneration (FAR) : \$192,540

Annual Pension at NRA :

(FAR x ROA)

(\$192,540 x 46.25%) = \$89,049.75

Run an estimate of your future entitlement in MSS



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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]

26 April 2018

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: [redacted] (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
------------------------------	--------------

PROSPECTIVE SURVIVOR (ARTICLE 34/35). PER YEAR

\$ 32,774.16

WITHDRAWAL SETTLEMENT - ARTICLE 31

\$ 661,888.38

Separation Date

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

Art 30 - Deferred Retirement
benefit payable for life;
value if payable as of NRA

**Option to elect:
Deferment of benefit choice/payment
Article 32**

This is NOT a benefit, but the option to NOT make a benefit election or request payment for up to 36 months from your separation date and continue participation should you rejoin within that period.

Option : The Deferment of Choice/Payment – Article 32



When separating from service [you can opt to defer making a benefit election for up to 36 months](#) from your separation date → This is called the **“Deferment of choice” option under Article 32**. You will receive NO payment from the Fund during the deferment period, unless you request the Fund to pay you.

Why would I choose not to receive a payment?

- If you returned to service and rejoin the Fund **within the 36 months deferment period**, you would be able to automatically link your prior and the new period of contributory service within one period of participation. You'd preserve your past 'date of entry' into the Fund, and with that your normal and early retirement ages (ERA and NRA).

How does the deferment under Article 32 work?

- You receive no payment from the Fund.
- You do not earn interest on your contributions during the deferment period.
- If you rejoin the Fund within the 36 months deferment period, your participation is considered continuous.
- The period in between your prior and new contributory service would be a break in service (BIS) period that you cannot make pensionable.
- Once you rejoin Fund, no benefit will become payable to you until you again separate from service.
- You can change your mind and request payment of your Withdrawal Settlement at any time during the 36 months deferment period. In that case, simply submit page 2 of form Pens.E6 to the Fund (*together with your valid ID and recent bank statement copies*).
- If you DON'T rejoin the Fund within the 36 months deferment period, you **MUST** submit your payment instructions to the Fund asap after expiration of the deferment period. Be mindful of the conditions for benefit forfeiture under Article 46!
- For more details, visit the [“Benefit Options”](#) webpage.

How do I request this option?

- Complete, date and hand-sign page 1 only Payment Instructions form PENS.E/7 (PI) and submit the form to the Fund (together with required supporting documents) in the manner instructed by your employing organization. You can access this form inside your UNJSPF MSS portal.

Final points

- Part time work
- SLWOP
- BIS
- Your benefit election is final once implemented

Part-time work / Special Leave without Pay (SLWOP)



What if I worked periods of **part-time** while a Fund participant – how does it impact my pension?

- To qualify for UNJSPF participation, your part-time must be at the minimum 50%.
- In that case, **your CS is apportioned accordingly** by the applicable part-time percentage. Your Rate of Accumulation (ROA) will be accordingly adjusted and accrue at a lower rate during qualifying part-time periods.
- However, for the purpose of vesting pension rights, qualifying part-time periods are counted like full time periods.

How does SLWOP impact my Fund participation?

- You have the choice to pay or not to pay pension contributions during a period of SLWOP.
- If you choose NOT to pay pension contributions, in which case, the period is non-contributory; if you get married or have children during this SLWOP period, they will not be covered by the Fund, until you return to active participation!
- If you choose to pay pension contributions during a period of SLWOP, the period is considered contributory service.
- In that case, you must make payment arrangements with the Payroll Office in your employing organization, NOT the Pension Fund. Payments must be made and reported to the Fund concurrently with the SLWOP period and from the START of your SLWOP; the Fund does not accept retroactive contributions!
- If you choose to pay contributions, you will have to pay your own AND the organization's share of pension contributions (3/3rds instead of 1/3rd). It is expensive!
- In that case, if you later elect a Withdrawal Settlement, you do NOT receive the 2/3rd organizational share you paid!
- You can stop to pay contributions at any point.
- You cannot exceed a total of 36 months of SLWOP without contributions to the Fund

Please [contact us](#) if you have questions.

Special Leave without Pay (SLWOP) for bridging purposes



Your employing organization (not the Fund) will determine if SLWOP for bridging purposes will be an option for you. Generally, this is for maximum 2 years on SLWOP to reach either ERA or 25 years of CS. This option falls under Staff Rule on Special Leave (Rule 5.3(d)), and only your employer can advise you about your specific options.

If you choose to pay contributions during SLWOP (remember, 3 times your normal contributions), you must make arrangements with your HR and Payroll before the start of your SLWOP. Contributions must be paid concurrently with your SLWOP.

If you choose NOT to pay contributions during SLWOP, be aware that if you should die during that SLWOP period, only those dependents that were already recognized before the start of SLWOP would be eligible for a survivor's benefit from the Fund.

Special Leave without Pay (SLWOP) for bridging purposes



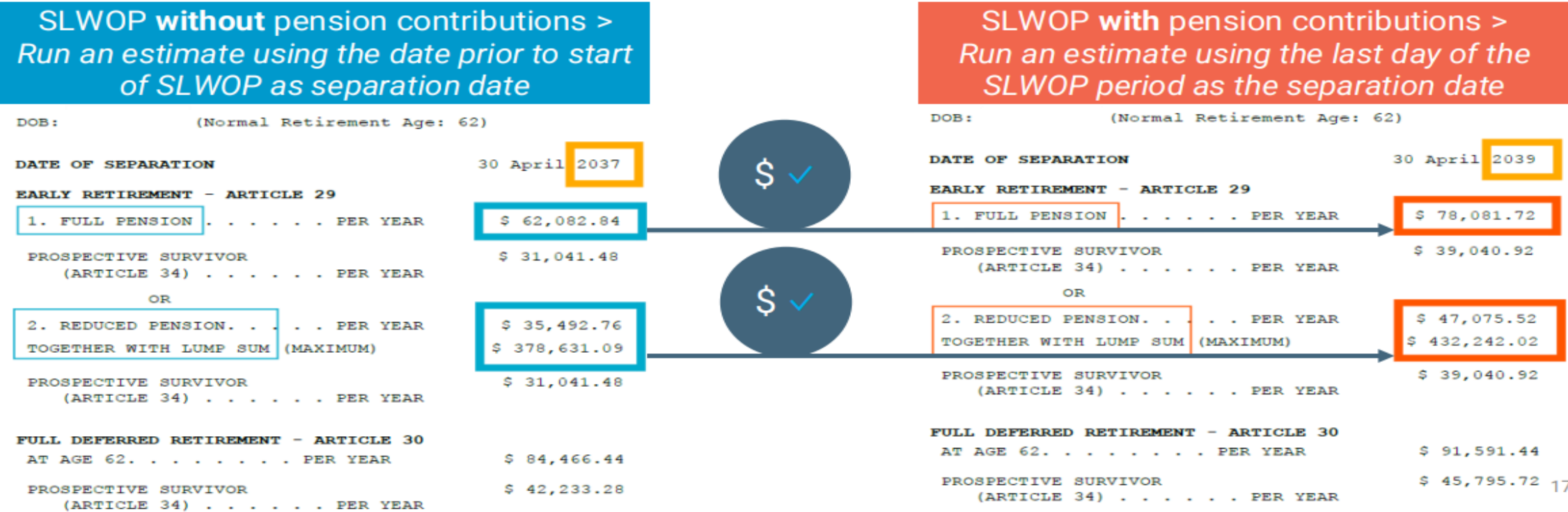
Will it be worth it to pay contributions during SLWOP?

- If you are sure you will not take a Withdrawal Settlement.
- If you plan to choose a retirement benefit and want to separate with the maximum amount of CS (see estimates)
- If you want to reach a pension milestone of 25 or 30 years of CS to benefit from a lower reduction factor on your Early Retirement benefit:
 - Example: You are already ERA and want to bridge with SLWOP to reach 25 or 30 years of CS in order to benefit from a lower lifelong reduction applied to your Early Retirement Benefit. (Paying contributions **would be necessary**)
- However, if you want to bridge with SLWOP to reach the milestone of early retirement age of 55 or 58 so that you can choose an Early Retirement Benefit at separation, paying contributions **would not be necessary**.

SLWOP – Comparative estimates

To assess whether it's 'worth it' to pay contributions while on SLWOP, run comparative estimates inside your UNJSPF Member Self-Service (MSS): one estimate with the Separation date right before you start SLWOP; the other estimate with the Separation date at the end of your SLWOP.

In this example (P3/07 at start of SLWOP), it would cost the staff USD 3,669 per month x 2 years of SLWOP (= USD 88,027 total) to increase their early retirement entitlement (full pension) by USD 16,005 per year for life. This means, after 5.5 years of receiving USD 16,005 more per year, the staff would have 'paid off' the SLWOP pension contributions (USD 3,669 x 24 months = USD 88,056 // USD 16,005 x 5.5 years = USD 88,027). After 5.5 years of receiving regular retirement payments the contribution payments during SLWOP become "worth it".



Break-in-Service (BIS) – Rejoining the Fund after receiving a payment



What is a Break in Service (BIS) period, and can I pay voluntary contributions during such break?

- A break in service refers to the period between your date of separation and date of re-entry into the Fund
- A period of BIS cannot be made pensionable (the Fund cannot accept voluntary contributions)

What if I rejoin the Fund **AFTER** my benefit was paid/started into payment?

- If you rejoin the Fund **after a benefit has been paid to you** (regardless of the length of your BIS period), you will start a NEW period of participation.
- You will have a NEW date of entry into the Fund for your NEW participation, which will determine your ERA and NRA, etc.
- You will earn a NEW entitlement from the Fund for your new period of participation.
- If you received a Withdrawal Settlement or elected a Deferred Retirement benefit which is not yet due in payment, you may apply for restoration.

Please [contact us](#) if you have questions.

Break in service (BIS) and no benefit elected/payment made by the Fund UNJSPF

What if I did not elect a benefit/receive a payment and I rejoin the Fund within 36 months from my separation date – how can I link my previous and new periods of service? *(This is the same scenario as the Art. 32 Deferment option)*

- If you made no benefit election/received no payment from the Fund and rejoined the Fund **within 36 months** from your date of separation, **your participation will continue**. This means, your previous and your new period of contributory service will be 'combined'.
- In that case, you will receive NO payment until you again separate from service when your entitlement from the Fund will be determined based on your total contributory service at that time (previous + new period of contributory service).
- The period of break in service (BIS) in between your contributory service periods, CANNOT be made pensionable (the Fund does not accept voluntary contributions).

What if I did not elect a benefit/receive a payment and I rejoin the Fund more than 36 months after my separation date – can I link my previous and new periods of service?

- If your BIS is **more than 36 months**, **you cannot automatically join the two contributory service periods**. In that case, your previous period of participation ended, and **you are deemed to have elected a Deferred Retirement benefit (Art. 30)**.
- If you wish, you can apply to **restore** the Deferred Retirement benefit under **Article 24 bis**, provided you apply within 12 months from rejoining the Fund (however, this is usually not beneficial). In this scenario, it is advisable that you contact the Fund so we can review and advise.
- **You will start a new period of participation**, with a new date of entry into the Fund, and earn a new entitlement from the Fund based on your new contributory service period.

ATTENTION!

**Once your benefit has been
processed and implemented into
payment you CANNOT
change your election!**

**A summary overview of survivor's
benefits**

Watch the video: Survivors' benefits

<https://www.unjspf.org/resources/all-videos>



Survivor's Benefits – Summary overview



Survivor's Benefit - monthly benefit payments potentially payable to eligible dependents:

- surviving **spouse** for life, and/or
- surviving **child/ren** until the age of 21 (or beyond age 21 if recognized as disabled by the Fund), and/or
- surviving **ex-spouse** for life, if eligible

OR, if none above are entitled...

- entitled surviving secondary dependent payable for life to a parent or until age 21 to a sibling

You cannot assign survivor's entitlements to a person that is not entitled under the Fund's Regulations and Rules

What if I at the time of my death I have no entitled survivors – what will happen to my money in the Fund, if any?

- The Fund will first check if a 'residual' of your own pension contributions plus interest remains unpaid in the Fund at that time. If so, that amount would constitute a so called "[Residual Settlement](#)".
- If so, the Fund will check whether we have a duly completed form PENS.A/2 from you on file, on which you designated (a) recipient(s) of a Residual Settlement, if payable.
- If so, we will pay the Residual Settlement to the designated recipient(s)
- If no A2 form is on file, we will request an Executor of your estate to be court appointed and pay the Residual Settlement to that person.
- If you are not sure whether you submitted a form PENS.A/2, you can download it inside your MSS portal, under E-Forms, and submit it to the Fund. It would override any previously submitted form(s).
- If you elected and received the max. lump sum as part of an early or normal retirement benefit, there is no residual.

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 the guidelines and Annex: [230908-Guidelines-on-spousal-benefits-art-34-35-Rev.2-1.pdf](#) and [250804-Annex-Revised-Guidelines.pdf](#)

Survivor's Benefits – Divorced Surviving Spouse



■ 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/>

If you marry after Separation (and receive a monthly 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.

Part 3: Separation from service – how to prepare

Watch the video:

Retiring or Separating: How to Prepare



How to prepare for separation



What you should do:

- Register for the [UNJSPF Member Self-Service \(MSS\)](#)
- Run at least one [pension estimate](#) for your intended separation date inside your MSS account
- Check all personal data for your case to ensure it was CORRECTLY reported to the Fund by your employing organization. For any issues with your personal data, please contact your HR officer (SPC for a UN Agency).
- Check your [Annual Pension Statement](#) inside your MSS portal.
- Attend a virtual [Pension Townhall](#)
- Take [Pension eLearning modules](#)

If you have pension questions, please [contact the Fund](#).

How to prepare for separation

Key UNJSPF webpages you should consult on www.unjspf.org:

- [Separating and retiring](#) - linking to all the webpages about separation/retirement topics
- [UNJSPF Benefit options](#) – all UNJSPF primary benefits explained, including comparative benefit charts
- [Overview of the separation process](#) – practical information pertaining to the separation process, including list of documents required by the Fund
- [General info about separation](#) – here you can also download a “[Flyer: Separation Checklist](#)”, that might help you with your planning
- [How to submit documents to the UNJSPF](#) – explanation of the different ways in which documents can be submitted to the Fund by UNJSPF members
- [Taxation](#) – while the Fund cannot provide any tax related advice, this webpage links to a Tax Guide authored by the UNOLA and UN Tax Office, that may contain useful information

Use the Separation Checklist to prepare:



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 marked 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 Laissez 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](#).

What you should do prior to separation

- Check your [Annual Pension Statement](#) inside your UNJSPF Member Self-Service portal (MSS) for an overview of your status with the Fund, including your Contributory Service and the amount of your own contributions paid to the Fund
- [Run an estimate](#) of your future entitlement inside your MSS portal
- More on this tomorrow!

Check your Annual Pension Statement in MSS

See the "How to read your Pension Statement" guide: www.unjspf.org/for-clients/annual-pension-statement



UNITED NATIONS JOINT STAFF PENSION FUND													
ANNUAL PENSION STATEMENT AS OF 31 DECEMBER 2023													
SEE INTERACTIVE GUIDE (hyperlink to web page below) ON OUR WEBSITE FOR ANNUAL PENSION 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	NRA
			1001	Y	DAY	MO	YR		Married		Professional & above	4	62
B. CONTRIBUTORY SERVICE													
1. BEGINNING DATE			DAY	MO	YR	2. DATE OF ENTRY INTO PARTICIPATION			DAY	MO	YR		
			17	01	11				17	01	11		
CONTRIBUTORY SERVICE													
LWOP/BREAK-IN-PARTICIPATION													
YEARS MONTHS DAYS YEARS MONTHS DAYS													
PRIOR YEAR TOTAL													
3 11 2 27 7 0 8 18													
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 2023													
6 12 2 27 10 0 8 18													
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. AMORTIZATION INTEREST WRITE OFF													
6. REMAINING BALANCE AT 31 DECEMBER 2023													
C. CONTRIBUTIONS													
(IN US DOLLARS) (AMOUNT) (INTEREST)													
1. PRIOR YEAR BALANCE													
69,686.17 11,553.07													
2. INTEREST ON PRIOR YEAR BALANCE													
2,640.28													
3. PRIOR YEAR ADJUSTMENTS REPORTED IN THE CURRENT YEAR													
4. CURRENT YEAR REGULAR CONTRIBUTIONS													
12,979.21													
5. OTHER CONTRIBUTIONS CREDITED (TRANSFERRED FROM SECTION D UPON COMPLETION OF PAYMENTS)													
6. BALANCE AT 31 DECEMBER 2023													
82,665.38 14,193.35													
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 01/11/2014	66,804.00	12	11 01/01/2020	85,784.00	2								
2 01/11/2015	69,069.00	3	12 01/03/2020	88,688.00	8								
3 01/02/2016	73,819.00	12	13 01/11/2020	89,752.00	1								
4 01/02/2017	76,423.00	12	14 01/11/2020	88,688.00	1								
5 01/02/2018	79,027.00	1	15 01/01/2021	89,752.00	2								
6 01/03/2018	LWOP	8	16 01/03/2021	92,693.00	8								
7 15/11/2018	79,027.00	3	17 01/11/2021	96,864.00	3								
8 01/03/2019	84,717.00	8	18 01/02/2022	151,739.00	11								
9 01/11/2019	85,784.00	1	19 01/01/2023	155,405.00	1								
10 01/12/2019	84,717.00	1	20 01/02/2023	165,101.00	11								

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.

Run an estimate of your future entitlement in MSS

UNITED NATIONS
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Web: http://www.unjspf.org

Ref: [REDACTED]
PENSION NO: [REDACTED]
PERSONAL AND CONFIDENTIAL
TO: [REDACTED]
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: [REDACTED] (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) \$ 339,944.19

PROSPECTIVE SURVIVOR (ARTICLE 34/35) PER YEAR \$ 19,172.88

FULL DEFERRED RETIREMENT - ARTICLE 30

AT AGE 62 PER YEAR \$ 65,548.29

PROSPECTIVE SURVIVOR (ARTICLE 34/35) PER YEAR \$ 32,774.16

WITHDRAWAL SETTLEMENT - ARTICLE 31 \$ 661,888.38

Separation Date

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

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

Separation Checklist (1)



YOU must submit:

- ☐ **Payment Instructions (PI) on form PENS.E/7** (page 1 OR pages 2&3 only, depending on your election)
- ☐ **Copy of a recent bank document** that contains your name and account number
- ☐ **Copy of your valid passport or other government issued photo ID with your signature** (UN LP is not accepted)

If you elect a form of retirement benefit you must also submit [copies](#) of the following documents, as applicable:

- ☐ your marriage certificate(s)
- ☐ divorce decrees (for any former spouse you were married to while a Fund participant)
- ☐ your spouse's valid passport or other government issued ID
- ☐ death certificate(s) for spouse(s), ex-spouse(s), if applicable
- ☐ birth certificate(s) for child(ren) under the age of 21 at the date of separation (or beyond 21, if recognized as disabled)
- ☐ duly completed, dated and hand signed form PENS.A/2 (Designation of recipient of a Residual Settlement payment under Article 38, should it become payable in the future)

Separation Checklist (2) and UNJSPF processing timeline



YOUR ORGANIZATION must submit:

- **Separation Notification (PF4/SEP)**
- **Separation Personnel Action form (SEPPA)**

UNJSPF processing timeline

- The Fund cannot calculate and implement your benefit without having received all of the required documents. Check with your organization how you should submit YOUR documents, and how soon after your separation date they can submit THEIR documents (PF4/SEP and SEPPA).
- The UNJSPF's current standard processing timeline is 15 business days from the date of receipt of the full set of the required separation documents (SEPPA, PF4 and PI), in the correct format, duly completed, dated and signed and for those entitled to and electing a form of retirement benefit together with the applicable supporting documentation (copies).

Payment Instructions (PI) – Form PENS.E/7



- **All forms are available for download inside your [Member Self-Service \(MSS\)](#) portal under the E-Forms tab.** Always use and submit MSS forms to the Fund, as they are pre-completed with your name, UID and a barcode.

Form PENS.E/7

- Tutorial on how to complete your PI, visit: [PENS.E/7 Tutorial – UNJSPF](#)
- **Submit PI duly completed, dated and hand-signed** (the Fund does not accept electronic signatures)
- Check with your employing organization how you should submit the PI (and supporting documents); if needed consult the Fund's instructions on [how to submit documents to the Fund](#)
- Provide your complete mailing address, email address (personal) and telephone number (personal) on the PI form page you will submit, so we can contact you

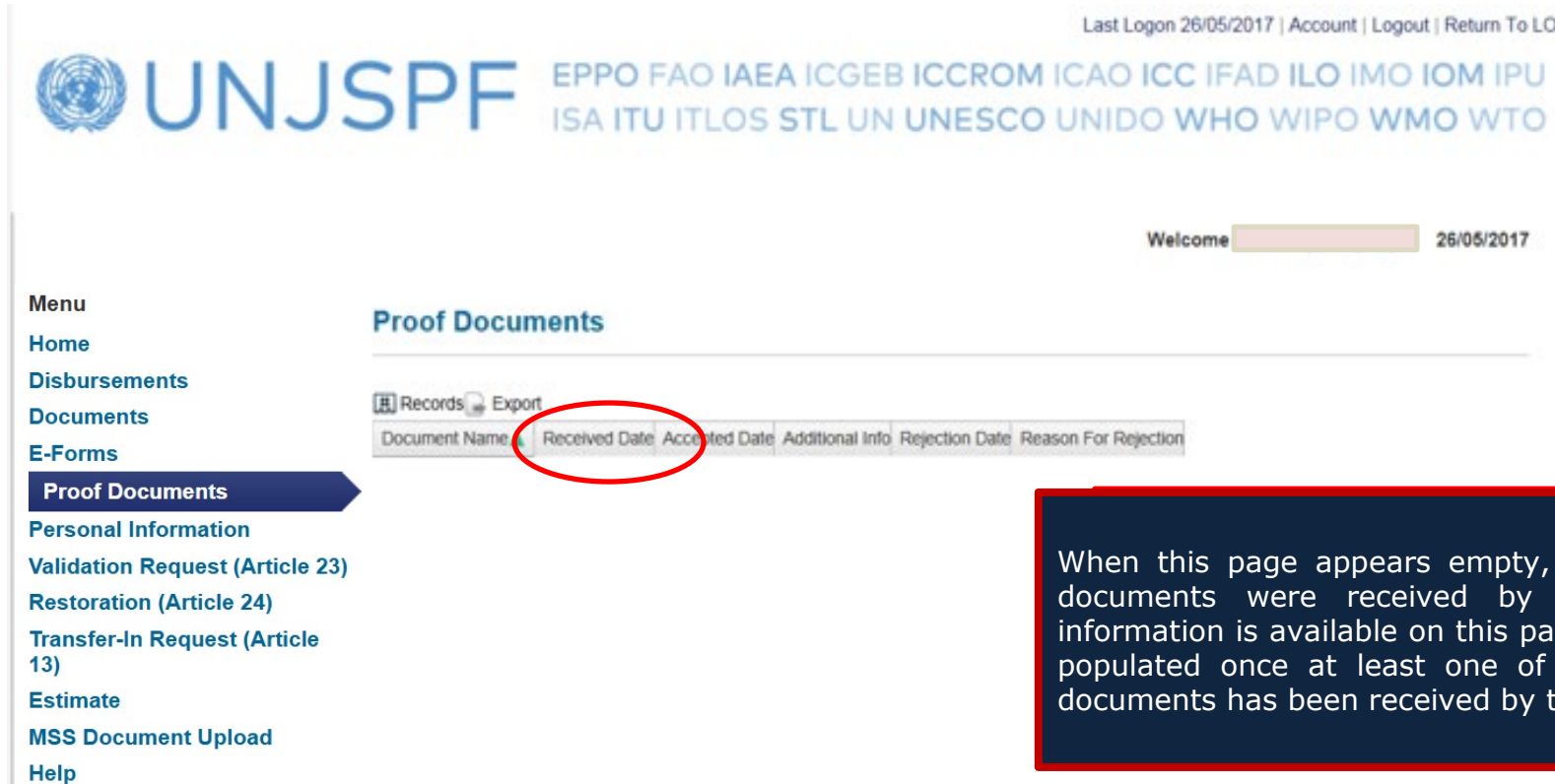
If you want to make a benefit election and receive your payment as soon as possible after separation, only submit PI pages 2&3

- Make your benefit election on page 2 (only one single box must be check marked)
- Provide complete banking instructions (including choice of payment currency)
- If you do not have a bank account, a cheque may be sent in care of a UN Office; in that case, provide the address of the organization care of which you wish to be paid.

If you wish to avail of the deferment option under Article 32 and NOT make a benefit election, nor receive payment at this time, only submit PI page 1

Tracking the Fund's receipt of your separation documents

Inside your UNJSPF [Member Self-Service portal](#), under the PROOF DOCUMENTS tab, you can track receipt by the Fund of the three key separation documents required for your case by the Fund (PF4/SEP, SEPPA and PI)



The screenshot shows the UNJSPF Member Self-Service portal. At the top, there is a header with the UNJSPF logo and a list of member organizations: EPPO, FAO, IAEA, ICGB, ICCROM, ICAO, ICC, IFAD, ILO, IMO, IOM, IPU, ISA, ITU, ITLOS, STL, UN, UNESCO, UNIDO, WHO, WIPO, WMO, and WTO. Below the header, there is a navigation menu on the left with options: Menu, Home, Disbursements, Documents, E-Forms, Proof Documents (highlighted), Personal Information, Validation Request (Article 23), Restoration (Article 24), Transfer-In Request (Article 13), Estimate, MSS Document Upload, and Help. The main content area is titled "Proof Documents" and contains a table with columns: Document Name, Received Date, Accepted Date, Additional Info, Rejection Date, and Reason For Rejection. The "Received Date" column is circled in red. A red box highlights the text: "When this page appears empty, it means no separation documents were received by the Fund yet, so no information is available on this page, yet. This page will be populated once at least 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 MSS Proof Documents tab:

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Home

Disbursements

Documents

E-Forms

Proof Documents

Personal Information

Validation Request (Article 23)

Restoration (Article 24)

Transfer-In Request (Article 13)

Estimate

MSS Document Upload

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.

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Records Export

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					

Records Export

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 key required three separation documents were received by the Fund. The "Received Date" has been populated for the document received. Once the Fund has reviewed the documents and confirmed they are acceptable, the "Accepted Date" is also populated for each document approved.

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Processing Timeline:

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 not signed by an authorized Finance Officer in your former employing organization, or 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.

Tomorrow's presentation:



The Pension Adjustment System / Two-track

Currencies of Payment

Your Pension toolkit:

UNJSPF.org website

Member Self-Service (MSS)

Running Estimates and completing Payment Instruction forms



UNJSPF

United Nations Joint
Staff Pension Fund

Q&A