

# THE PRE- RETIREMENT SEMINAR

United Nations Joint Pension Fund

23 September 2025

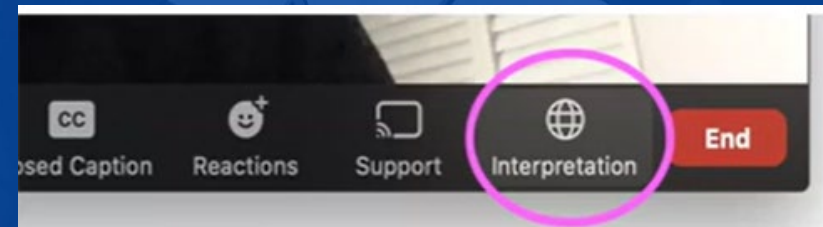
Q & A

[www.slido.com](https://www.slido.com)

Event code

3214907

Select your preferred language





UNJSPF

United Nations Joint  
Staff Pension Fund

# ILO PRE-RETIREMENT SEMINAR

CLIENT SERVICES and OUTREACH Bangkok, Geneva, Nairobi, New York

23<sup>rd</sup> September 2025

- This presentation is made available for the convenient information of the UNJSPF participants, retirees and other beneficiaries.
- Should there be any ambiguity or inconsistency between the information provided herein and the UNJSPF Regulations, Rules and Pension Adjustment System, any decisions will be based on the appropriate provisions contained therein.
- Should this presentation be provided by staff other than the staff of the UNJSPF, any ambiguity or inconsistency should likewise be clarified either with the appropriate provisions, or through communications with the staff of the Fund.

# What we will cover in this presentation

## **1. THE PENSION ADJUSTMENT SYSTEM**

Purpose

Mechanism 1: Cost of Living adjustment

Mechanism 2: US Dollar track vs Two track

## **2. PAYMENTS - GENERAL INFORMATION**

## **3. UNJPS WEBSITE**

## **4. MEMBER SELF SERVICE**

## **5. ESTIMATE and FORMS**

# THE PENSION ADJUSTMENT SYSTEM

## PURPOSE :

- **To preserve the purchasing power of a pension from inflation and, where applicable, from currency fluctuations.**

## WHICH BENEFITS are adjusted?

- **ALL periodic benefits:**
  - ✓ Normal retirement
  - ✓ Early retirement
  - ✓ Disability or surviving spouse benefit
  - ✓ Child Benefit
  - ✓ Secondary benefit
  - ✓ Deferred retirement .... *only as of age 55 !*



## FREQUENCY OF ADJUSTMENT

- **Annually**, on 01 April, **if** the relevant consumer price index\* moved **by at least 2%** since the date of the last adjustment.
- **Semi-Annually**, on 01 April and on 01 October, **if** the consumer price index moved by **10% or more** since the April adjustment during the same year.  
*(October 2024 : Türkiye (24.7 %), Egypt (16.5 %), Haiti (14.0%), Malawi (10.0%))*

\* **CPI are from the Monthly Bulletin of Statistics.** ( Statistics Division of the Department of Economic and Social Affairs (UN DESA) of the UN Secretariat

- ✓ **The first adjustment will be reduced by 0.5 percent.**
- ✓ **Adjustments can be also negative**




# THE PENSION ADJUSTMENT SYSTEM: mechanism 1

English

Text Size

NewsroomSearchGet Our NewsletterLogins

 UNJSPF

For ClientsInvestmentsResourcesAbout UsContact UsMember Self-Service Login

< Two-Track F

Two-Track is an option made available to living countries that can receive a pension adjustment. It has little to do with the periodic benefit and is more dependent on your preferred country of residence.

What is the Two-Track System?

The Two-Track system is composed of:

Dollar Track

Local Track

How does it work?

Two-Track/Local Track

To find out whether the Two-Track system is available for your country, please visit the [Two-Track System](#) page.

Regulations, Rules and Pension Adjustment System

About Member Self-Service (MSS)

Reports, publications and policies

Forms

UNJSPF Pension eLearning Modules

Pension Townhall Sessions

All Videos

All Booklets


Exchange Rates, CPI Adjustments, and Cost of Living Differential Factors

Case Digest of the Fund

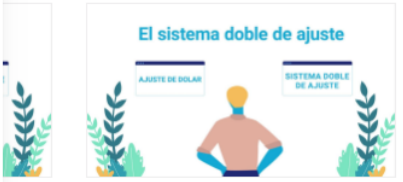
FAFICS

Other resources

Two-Track System



Two-Track System (English)



El sistema doble de ajuste

in

WhatsApp

YouTube

# THE PENSION ADJUSTMENT SYSTEM: mechanism 1



## HISTORICAL CONSUMER PRICE INDEX (CPI), EXCHANGE RATE

<https://www.unjspf.org/resources/exchange-rate-tables/>



### Exchange Rates, CPI Adjustments, and Cost of Living Differential Factors

Welcome to the Pension Exchange Rates! Please select your country or territory to begin.

CPI = Consumer Price Index  
COL = Cost of Living Differential

If you are experiencing issues with loading data, please clear the cache on your browser.

#### Pension Exchange Rate Tables

To retrieve exchange data, please select a country or territory

FRANCE

To complete, select currency.

EURO

Showing

13

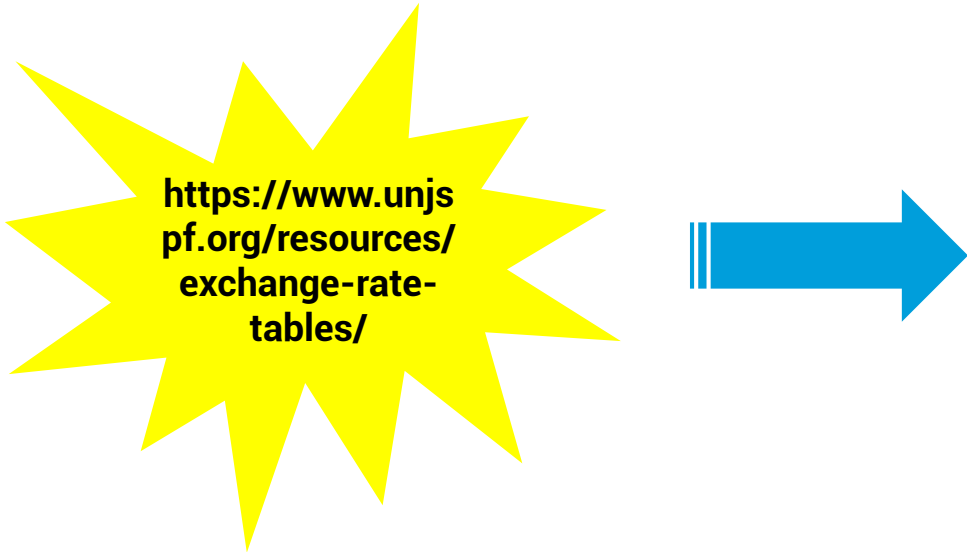
Records

Records are displayed for each table. Click 'View All Records' for complete history.

ning of the month)	Rate (Mid-month)	36 Mo Avg	Quarterly Rate
1.87200	0.85500	0.9270	0.88100
1.85400	0.85600	0.9300	0.88100
1.88100	0.87200	0.9340	0.96000
1.87700	0.89700	0.9360	0.96000
1.92800	0.88000	0.9370	0.96000
1.96000	0.91800	0.9380	0.94800
1.95800	0.96700	0.9380	0.94800
1.96000	0.98000	0.9360	0.94800
1.94800	0.95300	0.9330	0.90200
1.92200	0.94300	0.9310	0.90200
1.89400	0.91400	0.9290	0.90200
1.90200	0.90800	0.9280	0.92300
1.92500	0.91300	0.9260	0.92300

# THE PENSION ADJUSTMENT SYSTEM: mechanism 1

HISTORICAL CONSUMER PRICE INDEX (CPI), EXCHANGE RATE



## FRANCE

### CPI Adjustment

Showing 13 Records

Effective Date	Adjustment
April 2024	3.7
April 2023	5.8
April 2022	2.8
April 2020	3.1
April 2018	2.1
April 2014	2.1
April 2012	2.4
April 2011	3.7
April 2008	2.6
April 2007	3.2
April 2005	2.1
April 2004	2.1
April 2003	3.7

# THE PENSION ADJUSTMENT SYSTEM: mechanism 1

HISTORICAL CONSUMER PRICE INDEX (CPI), EXCHANGE RATE: Example

PERIOD	AMOUNT	COL ADJ %	ADJUSTED AMOUNT
31/03/2005	1,000.00		
Apr-06	1,000.00	3.4% - 0.5% = 2.9%	1,029.00
Apr-07	1,029.00	2.5	1,054.73
Apr-08	1,054.73	4.1	1,097.97
Apr-10	1,097.97	2.8	1,128.71
Apr-12	1,128.71	4.5	1,179.50
Apr-14	1,179.50	3.2	1,217.25
Apr-17	1,217.25	3.6	1,261.07
Apr-18	1,261.07	2.2	1,288.81
Apr-20	1,288.81	4.2	1,342.94
Apr-22	1,342.94	8.6	1,458.43
Apr-23	1,458.43	6.4	1,551.77
Apr-24	1,551.77	3.4	1,604.53
Apr-25	1,604.53	4.4	1,675.13

# THE PENSION ADJUSTMENT SYSTEM: mechanism 2

## US DOLLAR TRACK vs TWO TRACK

USD TRACK	TWO TRACK
▪ <b>DEFAULT Position</b>	▪ <b>OPTIONAL</b> (once retired)
▪ <b>COST OF LIVING OF USA</b>	▪ <b>COST OF LIVING IN COUNTRY OF RESIDENCE</b>
▪ <b>ENTITLEMENT IN USD</b>	▪ <b>ENTITLEMENT IN LOCAL CURRENCY</b>
▪ <b>OPTION TO CHANGE TO THE TWO TRACK AT ANY TIME</b>	▪ <b>NO REVERSION TO USD TRACK POSSIBLE NORMALLY</b> ( <i>Exception :</i> ✓ <i>if the country is suspended from the two-track system</i> ✓ <i>Aberrant results: Reversion of individual retirees is reviewed on a case-by-case basis</i> )

# THE PENSION ADJUSTMENT SYSTEM: mechanism 2

## US DOLLAR TRACK vs TWO TRACK

USD TRACK	TWO TRACK
<ul style="list-style-type: none"><li>▪ NO NEED TO SUBMIT PROOF OF RESIDENCE TO UNJSPF</li></ul>	<ul style="list-style-type: none"><li>▪ PROOF OF RESIDENCE REQUIRED (including each time you move country of residence) - See <i>Pens. E/10 &amp; E/11 forms and Examples of acceptable-POR and supporting doc.</i> (<a href="#">Link</a>) <a href="#">unjspf.org</a>)</li></ul>
<ul style="list-style-type: none"><li>▪ CONVENIENT TO CHANGE COUNTRY OF RESIDENCE (no changes to benefit amount)</li></ul>	<ul style="list-style-type: none"><li>▪ CHANGE OF COUNTRY OF RESIDENCE ENTAILS RECALCULATION OF BENEFIT AMOUNT</li></ul>

# THE PENSION ADJUSTMENT SYSTEM: mechanism 2

## US DOLLAR TRACK vs TWO TRACK

USD TRACK	TWO TRACK
<ul style="list-style-type: none"><li>▪ CURRENCY OF PAYMENT (among 18) INTO ACCOUNT/BANK OF YOUR CHOICE</li></ul>	<ul style="list-style-type: none"><li>▪ CURRENCY OF PAYMENT (among 18) INTO ACCOUNT/BANK OF YOUR CHOICE</li></ul> <p><b>Recommendation</b> : <i>Keep the currency of payment the same as the currency of your country of residence (if possible) to avoid fluctuations</i></p>

1. US Dollar
2. Euro (EUR)
3. Swiss Franc (CHF)
4. Pound Sterling (GBP)
5. Canadian Dollar (CAD)
6. Australian Dollar (AUD)
7. New Zealand Dollar (NZD)
8. Singapore Dollar (SGD)
9. Japanese Yen (JPY)

10. Danish Krone (DKK)
11. Norwegian Krone (NOK)
12. Swedish Krone (SEK)
13. Indian Rupee (INR)
14. Pakistani Rupee (PKR)
15. CFA Franc (XAF and XOF)
16. Chilean Peso (CLP)
17. Peruvian Nuevo Sol (PEN)
18. Russian Rouble

# THE PENSION ADJUSTMENT SYSTEM

## PAYMENT FLUCTUATION

TRACK  
(calculation)

(USD  
1,000 per month)

Conversion  
at the UN  
Quarterly  
Rate

Payment in 18 Payroll  
Currencies (your choice)

CURR	1 APR	MAY-JUN-JUL
USD	1.000	1,000.00
EUR	0.914	914.00
CHF	0.875	875.00
GBP	0.785	785.00
CAD	1.353	1,353.00
AUD	1.533	1,533.00
NZD	1.665	1,665.00
SGP	1.349	1,349.00
JPY	145.570	145,570.00
DKK	6.812	6,812.00
NOK	10.537	10,537.00
SEK	10.799	10,799.00
INR	82.730	82,730.00
PKR	303.946	303,946.00
XOF	599.485	599,485.00
XAF	599.485	599,485.00
CLP	855.000	855,000.00
PEN	3.685	3,685.00
RUB	95.942	95,942.00

Amount may  
change every  
quarter, if  
currency of  
payment is  
different than USD  
!!



# THE PENSION ADJUSTMENT SYSTEM

## PAYMENT MECHANISM on TWO TRACK – SUMMARY VIDEO

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# THE PENSION ADJUSTMENT SYSTEM

What should I do if I might want to go on the Two-Track?

- Familiarize yourself with the **“Two- Track” booklet** on the web BEFORE you make a decision.
- **Run an estimate** of your Two Track benefit inside your Member Self Service (MSS), once your benefit is in payment.
- **After you retire**, contact the UNJSPF for detailed information and a discussion with a pension expert
- **DO NOT MAKE A HASTY DECISION**, on the basis of one quarter of fluctuation. Look at trends! The decision is **IRREVOCABLE**

Think about your future BEFORE you make a decision.

# THE PENSION ADJUSTMENT SYSTEM



What should I do if I might want to go on the Two-Track?

**ACCESS** the specific “Two-Track” topic on the UNJSPF Website:

[Two-Track Pension Adjustment System - UNJSPF](#) (English) or,  
[La double filière - UNJSPF](#) (French)

**BOOKLET** – From the UNJSPF Website under “Resources” in three languages:

<https://www.unjspf.org/wp-content/uploads/2024/03/Two-Track-EN.pdf> (English) or

<https://www.unjspf.org/wp-content/uploads/2024/03/Two-Track-FR.pdf> (French)

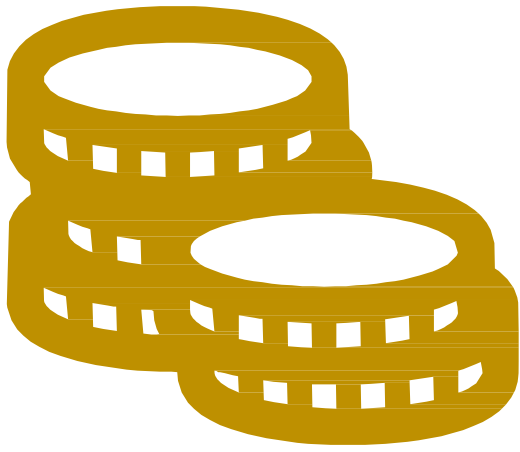
[https://www.unjspf.org/wp-content/uploads/2017/10/brochure-two\\_track2010\\_spa.pdf](https://www.unjspf.org/wp-content/uploads/2017/10/brochure-two_track2010_spa.pdf) (Spanish)

**TUTORIAL** – Videos on Two-Track available on the UNJSPF Website under “Resources”:

<https://www.youtube.com/watch?v=zE0iSMh-ddg> (English) or,

<https://www.youtube.com/watch?v=y8PYH0ID9kI&list=PLbv57VCEBszrlrBUmq-6i7sk2AHyFKwJl&index=19> (French)

# PAYMENTS



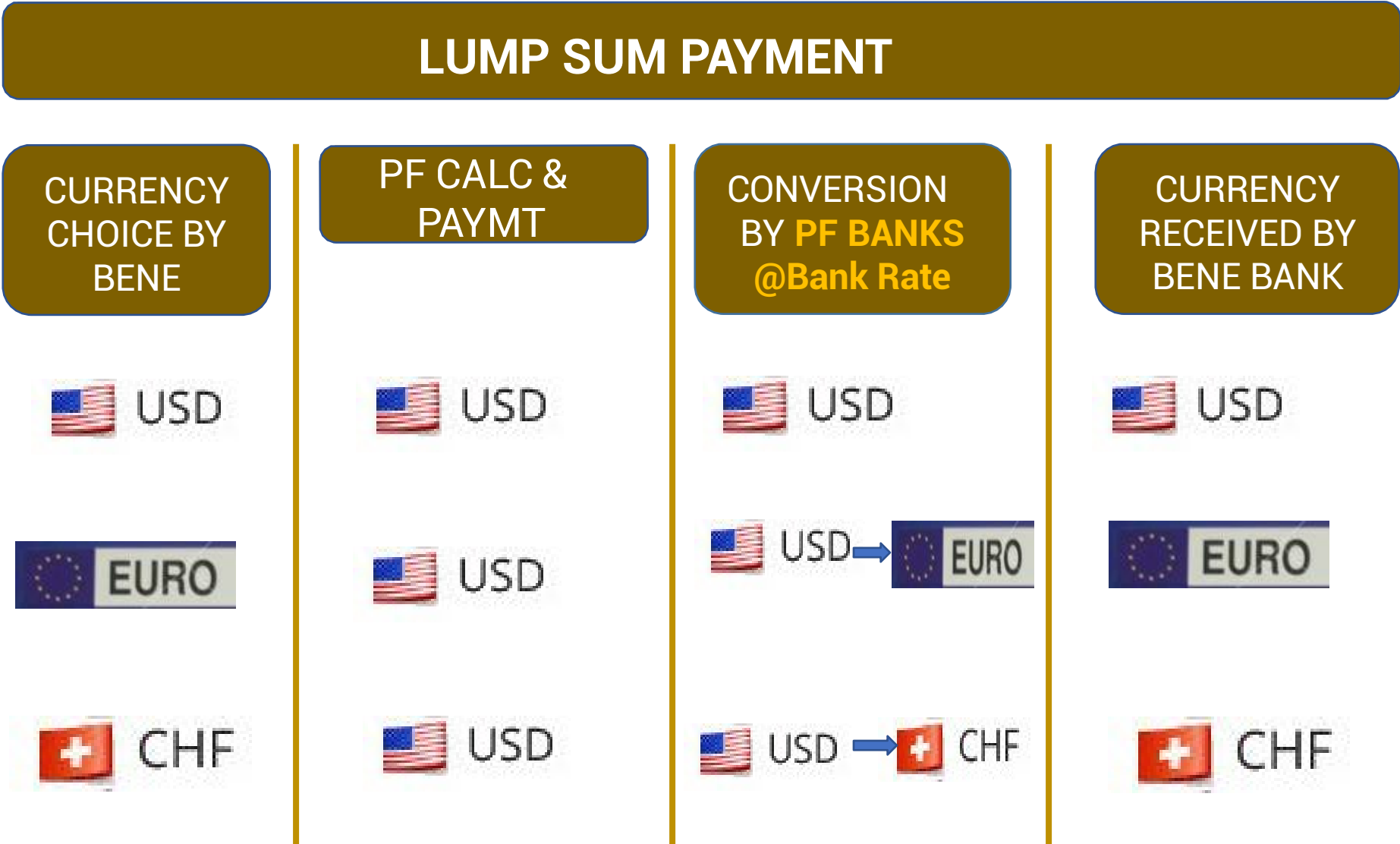
# PAYMENTS

## PAYMENT GENERAL INFORMATION

- **Weekly Payments:** All payments made outside the Monthly Payroll run.
- **They consist of:**
  - Lump Sum
  - Withdrawal Settlements
  - Residual Settlements
  - Retroactive Benefits
  - Re-issuance of Returned/Cancelled payments
  - Payment of suspended and withheld payments

**Value Date** for **WEEKLY PAYMENTS** (= date when the Fund authorizes the banks to release the payments): **Every Thursday**

PAYMENT GENERAL INFORMATION – LUMP SUM



## PAYMENT GENERAL INFORMATION – MONTHLY PAYMENT

- All **payments are made in arrears**: April 2025 benefits are payable at the end of April 2025.
- **Value Dates** for **MONTHLY PAYMENTS** (date when the Fund authorizes the banks to release the payments)
- **All Monthly pensions in USD payments to USA** are paid **on the last business day of the month** (April 2025 pensions were paid on 30 April 2025)
- **All other monthly pensions** are paid **the day before the last business day of the month** (April 2025 pensions were paid on 29 April 2025)
- **Change of bank account** : Up to twice a year
- **All Cheque payments** are dated the first of the following month (April 2025 payments by cheques are dated 01 May 2025)

## PAYMENT GENERAL INFORMATION – MONTHLY PAYMENT

- Each Pension payment must be made by bank transfer to **only one bank account** owned or co-owned by the beneficiary.
- The Pension benefit **cannot be split voluntarily** by the beneficiary. It can be split to comply with a legal obligation to pay maintenance to a former spouse in case of divorce (Article 45)
- **Two separate benefits** belonging to the same beneficiary (e.g. pension + survivor's benefit) **can be paid together as a single payment** (aggregate feature) or **separately to two different bank accounts**.



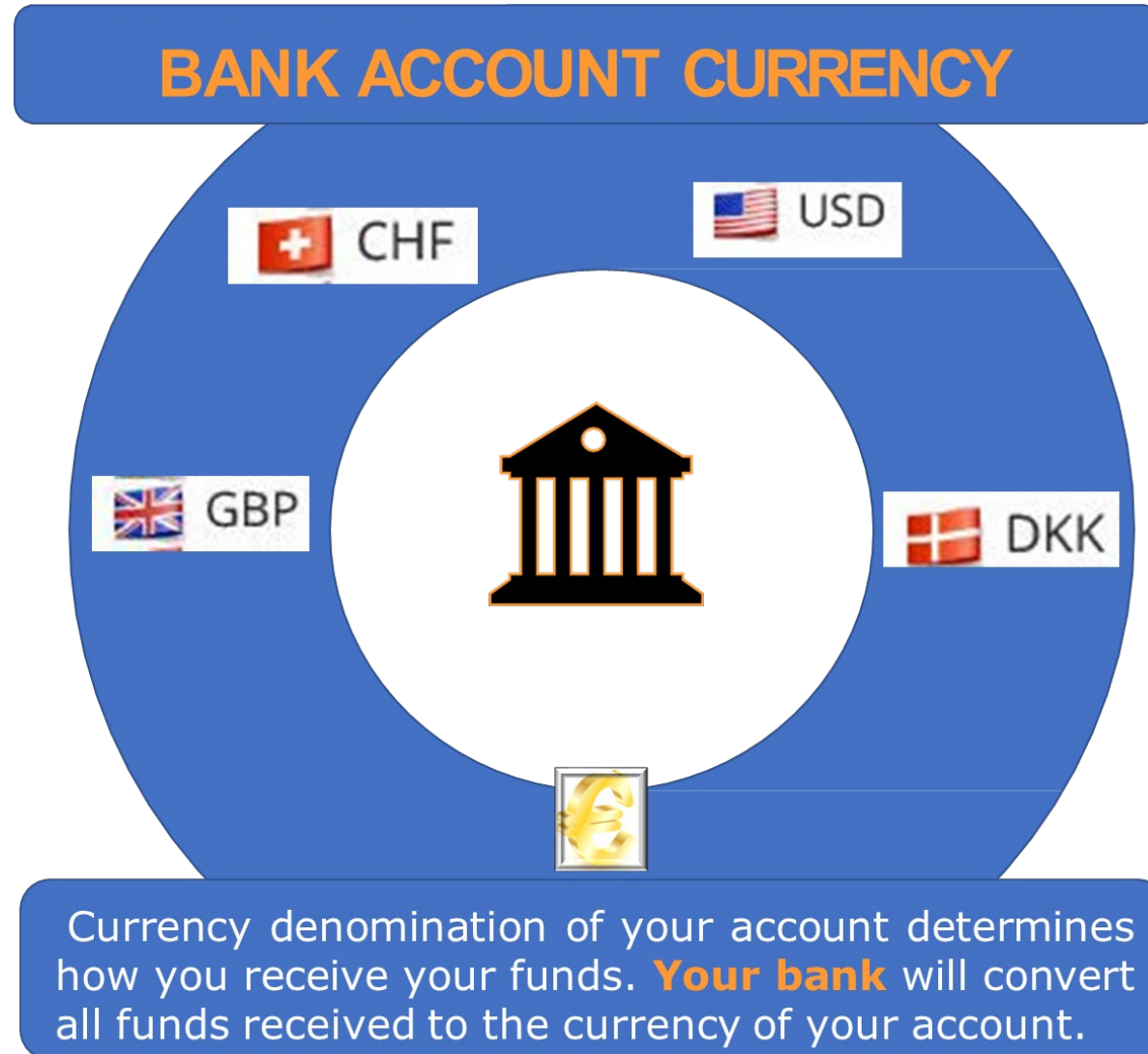
## PAYMENT GENERAL INFORMATION – MONTHLY PAYMENT

- **Child/ren benefit/s can be paid separately** to a bank account owned by the staff, the child or jointly held.
- Normally, all monthly pensions are paid each month...
- ...However, **SMALL PENSIONS** (USD400 or less per month) **can be paid in arrears quarterly, semi-annually or annually at the request of the beneficiary.** The payments will be withheld and released automatically at the end of each cycle.

**Note: This option is not compatible with ASHI deductions!**

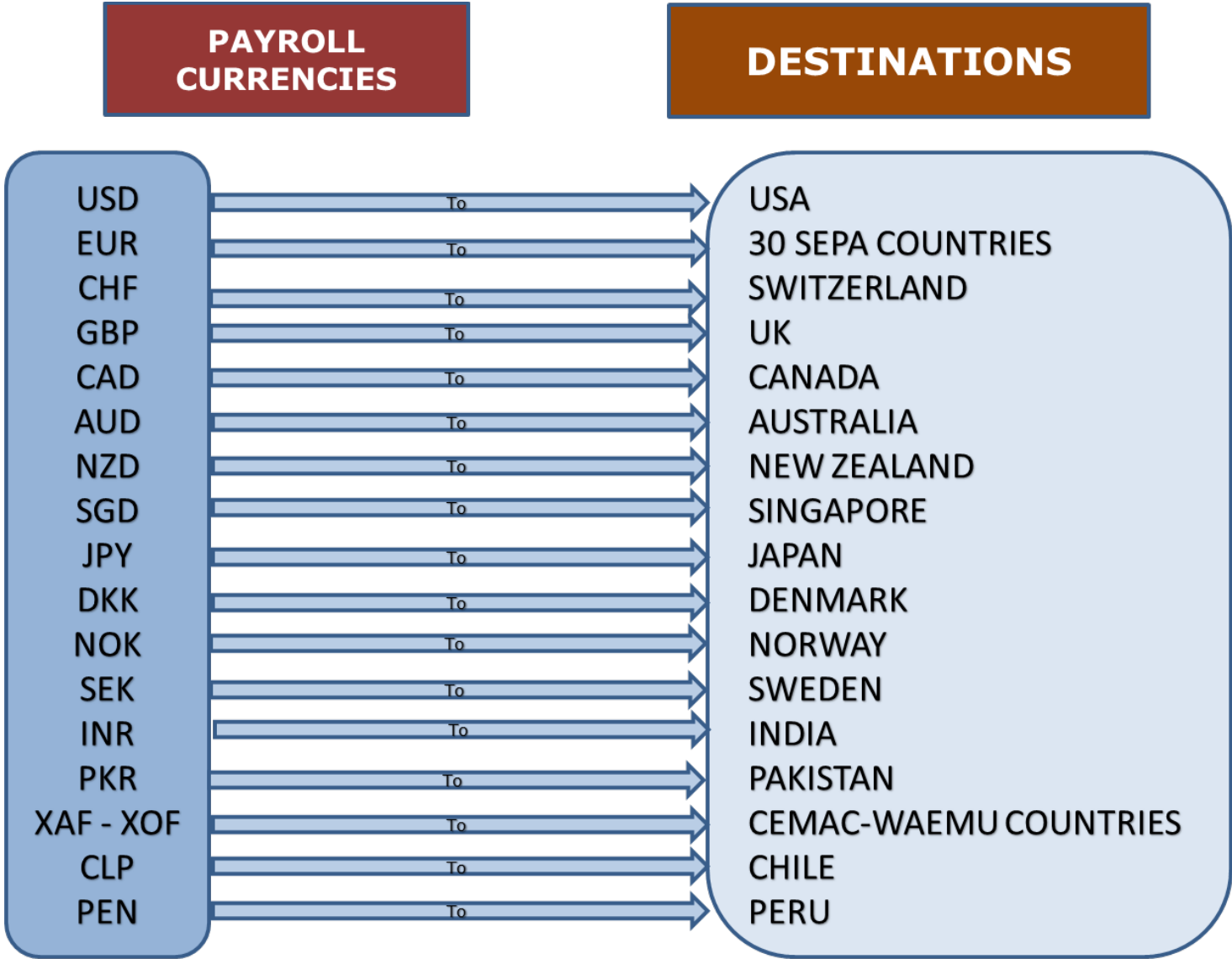
# PAYMENTS

## PAYMENT GENERAL INFORMATION – MONTHLY PAYMENT



# PAYMENTS

## PAYMENT GENERAL INFORMATION – MONTHLY PAYMENT



**CURRENCIES  
AND  
DESTINATION  
TO AVOID  
BANK  
CHARGES**

**LUNCH**




# UNJSPF WEBSITE


[www.unjspf.org](http://www.unjspf.org)




What is your situation?




Participating in the Fund




Separating or retiring



Retired or receiving benefits



Survivor



Something else



# UNJSPF website - Information for Separating or Retiring

←

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https://www.unjspf.org/for-clients/preparing-to-retire-or-leave-the-fund/

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English ▾

🔍

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United Nations Joint Staff Pension Fund

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For Clients


What is your situation?




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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

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# UNJSPF website: Links for learning



Watch our educational resources. Over 20 educational videos and 11 pension e-learning modules are available

Watch the videos here

- [Regulations, Rules and Pension Adjustment System](#)
- [About Member Self-Service \(MSS\)](#)
- [Reports, publications and policies](#)
- [Forms](#)
- [UNJSPF Pension eLearning Modules](#)
  - [Pension Townhall Sessions](#)
  - [All Videos](#)
  - [All Booklets](#)
- [Exchange Rates, CPI Adjustments, and Cost of Living Differential Factors](#)
- [Case Digest of the Fund](#)





# The UNJSPF Educational Videos



**Access all videos on YouTube:**  
<https://www.youtube.com/channel/UCIYus2IXTS2fV-wnDjOnbaQ>

**All videos are available in  
English, French, and Spanish**

**Or access all videos on the  
UNJSPF website:**  
<https://www.unjspf.org/resources/all-videos/>



# Newsletters and articles



The Fund regularly publishes articles and newsletters to provide its members with current and relevant updates: <https://www.unjspf.org/about-us/newsroom/>

Sign up to receive the newsletter on our website (top right corner)

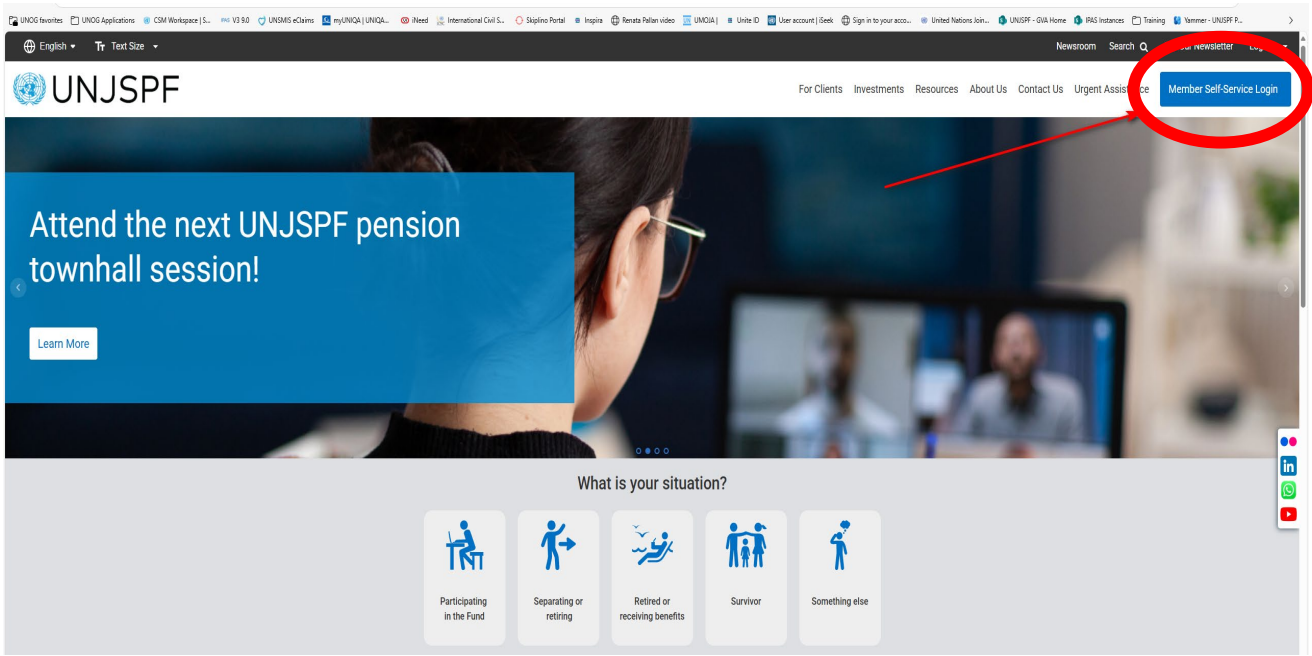
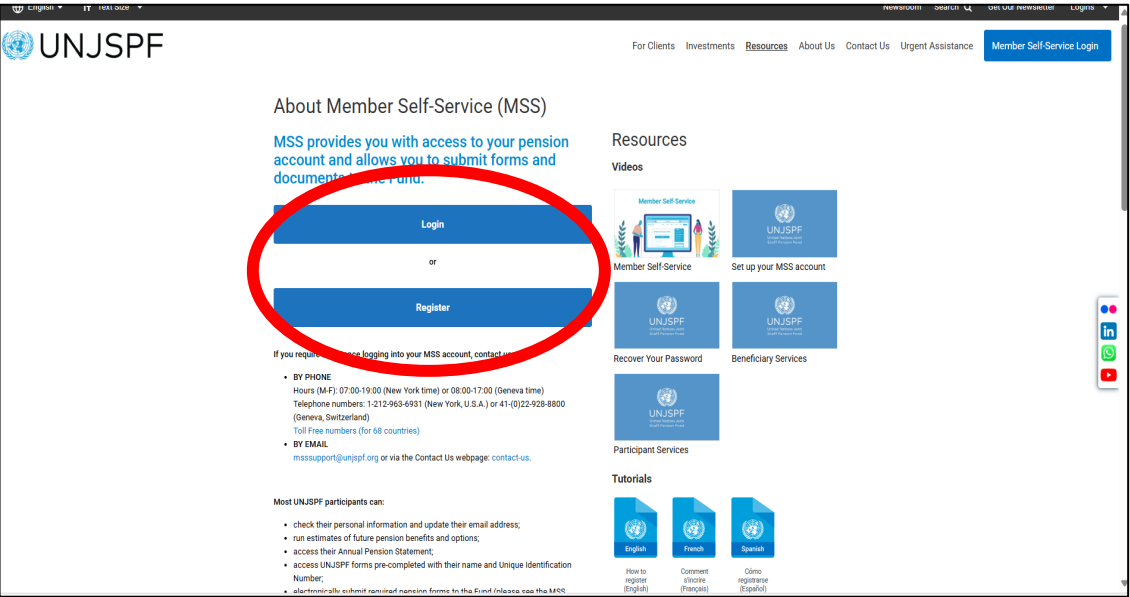
The screenshot shows the UNJSPF Newsroom website. At the top, there is a dark navigation bar with links for "English", "Text Size", "Search", "Get Our Newsletter", and "Logins". Below this is the UNJSPF logo and a horizontal menu with links for "For Clients", "Investments", "Resources", "About Us", "Contact Us", "Urgent Assistance", and a blue "Member Self-Service Login" button. The main content area is titled "Newsroom" and displays six news items in a grid:

- Check out our 2021 Annual Report** (16 September 2022): Accompanied by a graphic of the 2021 Annual Report cover.
- The United Nations Joint Staff Pension Fund recognized as a leader for responsible investment** (19 August 2022): Accompanied by a graphic of the Responsible Asset Allocator Leaders List Award certificate.
- The 2021 UNJSPF audited financial statements are now available** (5 August 2022): Accompanied by a graphic of a balance scale with gold coins.
- The 72nd session of the Pension Board concludes** (31 July 2022): Accompanied by a photo of the Pension Board meeting.
- Retirees and Beneficiaries: mailing of the 2022 Certificates of Entitlement** (5 July 2022): Accompanied by a photo of a mailbox with a certificate.
- Retirees and beneficiaries: if your regular monthly benefit was not paid at the end of June 2022, this is what you need to do** (1 July 2022): Accompanied by the UNJSPF logo.

On the right side of the newsroom, there are social media icons for LinkedIn and YouTube.

# **UNJSPF Member Self-Service (MSS)**

# UNJSPF Member Self-Service (MSS): How to access MSS



# UNJSPF Member Self-Service (MSS): How to register MSS



You will see the screen below

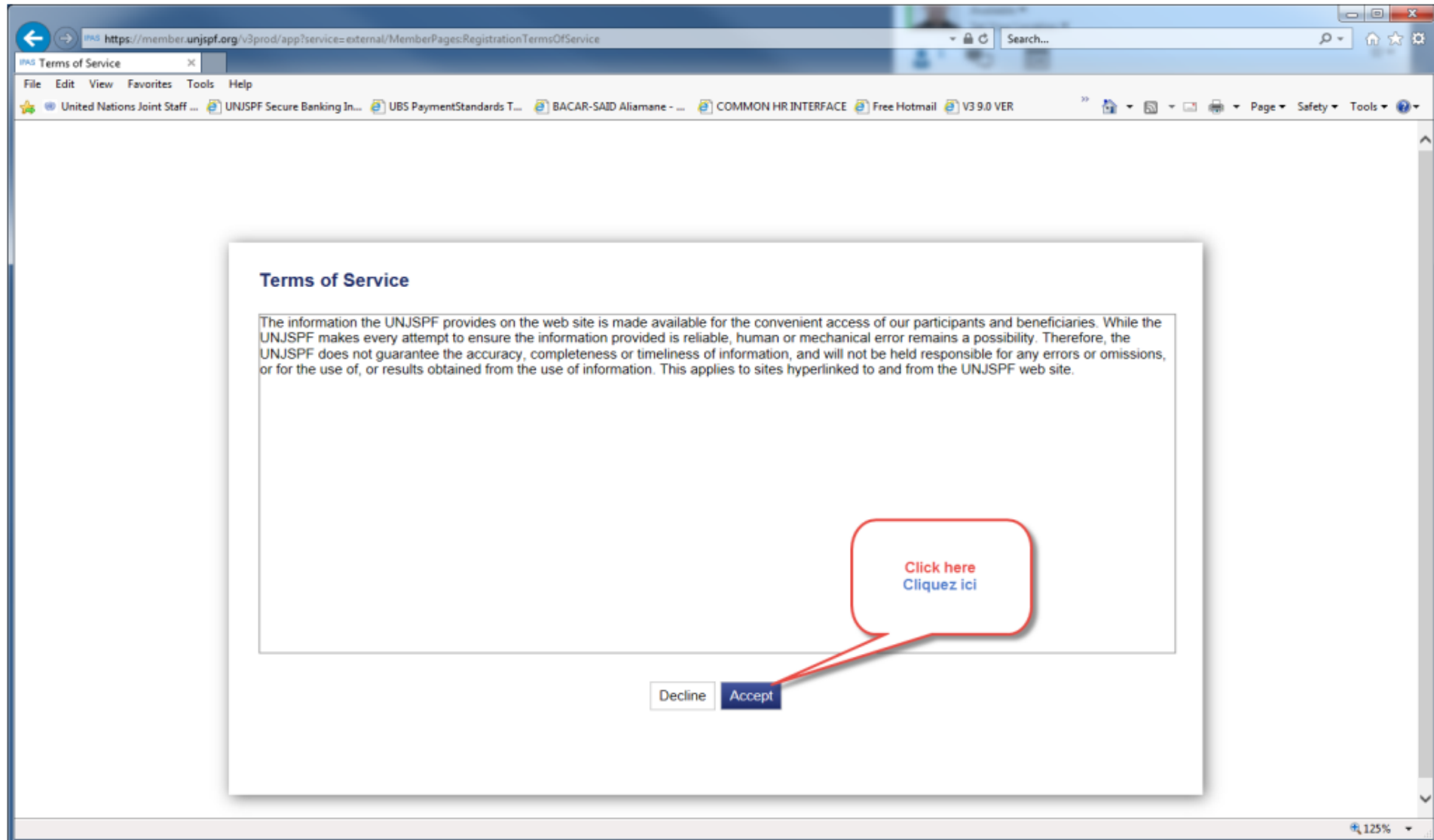
A screenshot of a web browser window displaying the UNJSPF Secure Login page. The browser's address bar shows the URL "https://member.unjspf.org/v3prod/app?service=page/MemberPages:MemberLogin". The page has a blue header with "IPAS Login" and a menu bar with "File", "Edit", "View", "Favorites", "Tools", and "Help". Below the header, there are several tabs: "United Nations Joint Staff ...", "UNJSPF Secure Banking In...", "UBS PaymentStandards T...", "BACAR-SAID Aliamane - ...", "COMMON HR INTERFACE", "Free Hotmail", and "V3 9.0 VER". The main content area is white and contains a central login box titled "UNJSPF Secure Login". Inside this box are two input fields: "User Name" and "Password", followed by a blue "Log In" button. Below the login box, there are three links: "Register", "Forgot User Name", and "Forgot Password". A red speech bubble with the text "Click Here" and "Cliquez ici" points to the "Register" link. The "Register" link is highlighted with a green background. The browser's status bar at the bottom shows a zoom level of 175%.

Click on the *Register* Button,

# UNJSPF Member Self-Service (MSS): How to register MSS



you will get the screen below. Click on the *Accept* Button



# UNJSPF Member Self-Service (MSS): How to register MSS



You will reach this following screen

A screenshot of the "Verify Identity" form. The form has a title "Verify Identity" and a sub-header "To verify your identity, please enter your Unique ID, last name, and your date of birth. Your information is secured during transmission." Below this are three input fields: "Unique ID:" with a text box, "Last Name:" with a text box, and "Date Of Birth:" with a date picker showing "dd/mm/yyyy". To the right of the form, there are three red callout boxes with white text: "Enter your UID / Saisissez votre UID" pointing to the Unique ID field, "Enter your Last Name / Saisissez votre nom de famille" pointing to the Last Name field, and "Enter your date of birth / Saisissez votre date de naissance" pointing to the Date Of Birth field. At the bottom left of the form are two buttons: "Cancel" and "Validate". A large red arrow points from the bottom left towards the "Validate" button.

- You will need your nine-digit UNJSPF Unique Identification Number (UID), your surname and date of birth as reported to and recorded in the Fund's records, and an email address to get started.
  - request it at: [requestuidonly@unjspf.org](mailto:requestuidonly@unjspf.org). using your UN email
  - For technical issues with MSS, write to: [msssupport@unjspf.org](mailto:msssupport@unjspf.org)
- For MSS: It is recommended to use a personal email address registration.

Please fill the requested information and click on the *Validate* Button ,



# UNJSPF Member Self-Service (MSS): How to register MSS



**Account Setup**

**Account**

All fields are required. The password is case sensitive.

Person: TULL, BASIL

Username:

Enter New Password:

Confirm New Password:

**Username Restrictions:**

- Username should have a minimum of 8 characters
- Username should have a minimum of 2 alpha characters
- Username should have a minimum of 2 numeric character

**Password Restrictions:**

- Password must have a minimum of 8 characters
- Password must have a minimum of 1 numeric characters
- Password must have a minimum of 1 capital letters
- Password must have a minimum of 1 lower case letters
- Password cannot be set to any of the previous 2 passwords

**Security Questions**

Security questions are used in-case you ever need to recover your password.

Select First Security Question:

Enter Answer to First Question:

Select Second Security Question:

Enter Answer to Second Question:

Select Third Security Question:

Enter Answer to Third Question:

**Email Address**

Your email address is used for all communications from the fund office. It will remain private and it will not be shared with outside companies.

Enter Email Address:

Re-enter Email Address:

**Annotations:**

- Enter your own User Name  
Saisissez votre nom d'utilisateur personnel
- Enter your own password  
Saisissez votre mot de passe
- Please answer the security questions  
Veuillez répondre aux questions de sécurité
- Click Submit after having filled everything  
Cliquez sur Submit après avoir rempli tous les champs
- Enter your email address  
Saisissez votre adresse email

- On this screen, you will need to complete each field appropriately and click the “Submit” button.



# UNJSPF Member Self-Service (MSS): How to register MSS



If all is well, the system will create your account and will come back to the initial screen. Please enter your User Name and Password and Click on the “Login” button to access the system.

A screenshot of a web browser window displaying the UNJSPF Secure Login page. The browser's address bar shows the URL "https://member.unjspf.org/v3prod/app?service=external/MemberPages/MemberLogin". The page has a white background with a central login form. The form is titled "UNJSPF Secure Login" in a bold, dark blue font. Below the title, there are two input fields: "User Name" with the text "Aliamane012" entered, and "Password" with a masked password represented by ten black dots. To the right of the password field is a small eye icon for toggling visibility. Below the password field is a green "Log In" button with white text. At the bottom of the form, there are three links: "Register", "Forgot User Name", and "Forgot Password", separated by vertical bars. The browser's taskbar at the bottom shows several open tabs, including "United Nations Joint Staff ...", "UNJSPF Secure Banking In...", "UBS PaymentStandards T...", "BACAR-SAID Aliamane - ...", "COMMON HR INTERFACE", "Free Hotmail", and "V3 9.0 VER". The status bar at the very bottom shows the URL "https://member.unjspf.org/v3prod/app" and a zoom level of "175%".



# UNJSPF

United Nations Joint Staff Pension Fund

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**Pour mettre à jour vos préférences linguistiques pour l'Espace client de la CCPPNU (MSS), veuillez aller à l'onglet "COMPTE" situé dans le coin supérieur droit de cette page, puis, sélectionnez l'onglet correspondant.** Votre préférence linguistique définit la langue dans laquelle vous souhaitez utiliser MSS et la langue dans laquelle tous les documents concernant votre dossier seront générés par la Caisse à l'avenir. Vos options de langue sont soit l'anglais, soit le français. Une fois que vous avez opté pour une nouvelle langue, les NOUVEAUX documents générés pour votre dossier seront dans la nouvelle langue à compter de la date de changement ; les documents qui étaient déjà dans votre dossier avant un changement de langue ne seront PAS traduits dans la nouvelle langue de votre choix.

**To update your language preference for your UNJSPF Member Self-Service (MSS), go to the "ACCOUNT" tab at the top right of this page and select the according tab to change your language preference.** Your language preference defines the language in which you will use MSS and the language in which all documents for your case will be generated by the Fund going forward. Your language options are either English, or French. Once you have opted for a new language, NEW documents generated for your case as of that date will be in the new language; documents that were already on file prior to a language change will NOT be translated into your new language of choice.

**General instructions:**  
MSS will allow you to view and update certain information in your UNJSPF records.  
*The Terms of Service for use of the UNJSPF MSS portal have been updated. Please read them in full [here](#). Your continued use of the MSS portal constitutes your agreement to follow and be bound by the updated Terms of Service.*  
-To update your MSS email address or password, please go to the "Account" tab at the top right of this page; select the tab(s) of your choice to make the according change(s).  
-To correct any personal information, please follow the instructions below:  
If you are an employee of CTBTO, EPPO, FAO, IAEA, ICAO, ICC, ICCROM, ICGB, IFAD, ILO, IMO, IOM, IPU, ISA, ITU, ITLOS, OPCW, UNESCO, UNIDO, UN Tourism, WA, WHO, WIPO, WMO, [contact your Staff Pension Committee \(SPC\) Secretary](#).  
If you are an employee of the UN family, contact your Executive Office or your HR Office immediately.  
If you are a retiree or a beneficiary, please contact the Fund at [United Nations Joint Staff Pension Fund \(unjspf.org\)](#).  
-For help with technical problems accessing your MSS account please contact the Fund at [MSSsupport@unjspf.org](mailto:MSSsupport@unjspf.org).  
-For more detailed information on MSS please see [About Member Self-Service \(MSS\) - UNJSPF](#)

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Last Logon Account Logou

**ACCOUNT – To change your  
MSS password, email, and  
security questions**

Welcome

## Account Settings

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

### Reset Password

Please remember to frequently update your password.

### Update Email Address

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

### Update Security Questions

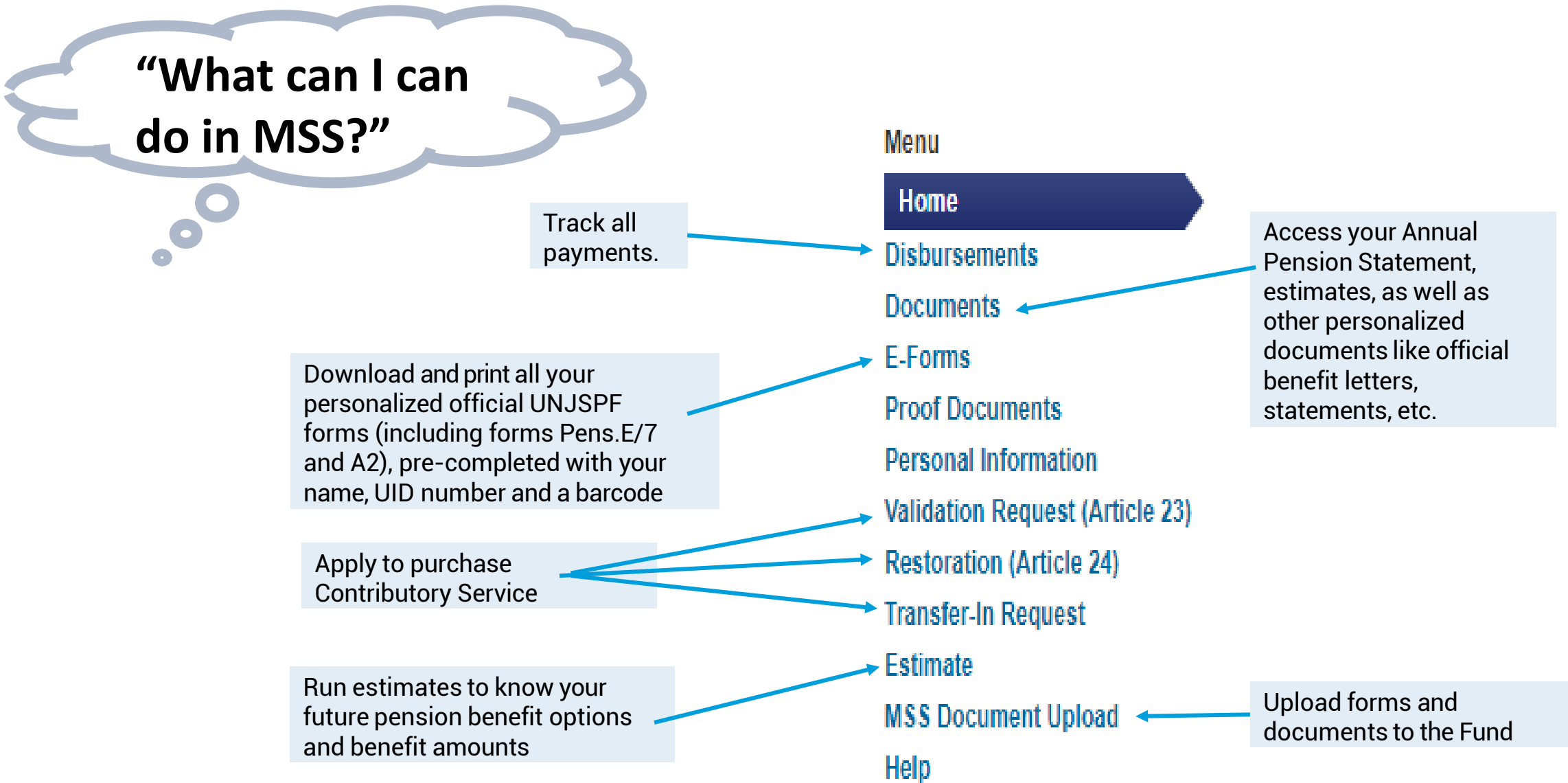
Your security questions are used when you forget your password.

### Update Document Communication Preferences

Please remember to set your document communication preferences.

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# UNJSPF Member Self-Service (MSS) – Functionalities



## **ESTIMATE**

**Run your own pension estimate from  
Member Self-Service (MSS)**

# Run estimates in MSS (1)



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

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## Disclaimer / Clause de non-responsabilité:

### English

It can be useful to run an estimate of your benefit options for planning purposes or before making a final benefit election. To run your estimate, enter your proposed separation date in the designated box below. For detailed guidance on how to run and read estimates, refer to the Learning Tools page and 'Tutorials' on the Fund's website: <https://www.unjspf.org/help-tutorials/>. Once you have submitted your estimate request and the calculation is complete, you can view the estimate as a PDF file under the DOCUMENTS tab in MSS. Please take into consideration that the figures in the estimate are based on unaudited data, available to the Fund at the time of its running, as reported to us by you or your employing organization. In most cases, it will be a good estimate as long as there are no peculiar circumstances. Bear in mind that a full audit of your pension record will be conducted at the time of your actual separation from service, in the course of processing and establishing your final pension entitlement. If you need more advice on your estimate, please contact the Fund through the contact-us page: <https://www.unjspf.org/contact-us/>. Presently, there are specific cases (e.g. cases where participants have been outside organization to the Fund, etc.); you can find more information on these cases under the link: [service/mss-known-issues-and-faq/](https://www.unjspf.org/service/mss-known-issues-and-faq/). If your separation date is more than six months away, please contact the Fund through the contact-us page: <https://www.unjspf.org/contact-us/>.

### français

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

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

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

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

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

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

## Pension Estimate

### Estimate of your Pension Entitlement

Proposed Separation Date:

Fixed Lump Sum Amount (In US Dollars):



# Run estimates in MSS (2)

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

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

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

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## Disclaimer / Clause de non-responsabilité:

### *English*

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

# Run estimates in MSS (3)

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

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[Estimate](#)

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Documents

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Export

Date	Document	Recipient	Action
04-Jul-2018	 Estimate SS		<a href="#">Details</a>
26-May-2018	 Pension Statement		<a href="#">Details</a>
15-Mar-2018	 Estimate SS		<a href="#">Details</a>
08-Feb-2018	 Estimate SS		<a href="#">Details</a>
08-Dec-2017	 Estimate SS		<a href="#">Details</a>
06-Dec-2017	 Estimate SS		<a href="#">Details</a>
05-Dec-2017	 Estimate SS		<a href="#">Details</a>
23-Nov-2017	 Estimate SS		<a href="#">Details</a>

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



# Run estimates in MSS: Exemple

**UNITED NATIONS**  **NATIONS UNIES**

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

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

**OFFICE AT GENEVA**  
c/o PALAIS DES NATIONS  
CH 1211, Geneva 10  
Tel: +41 (0) 22 928 8800; Fax: +41 (0) 22 928 9099  
E-mail: [UNJSPF.GVA@UNJSPF.ORG](mailto:UNJSPF.GVA@UNJSPF.ORG)  
Web: <http://www.unjspf.org>

Ref: 000303732  
PENSION NO: 409536

27 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](http://www.unjspf.org)

Separation Date

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

DATE OF SEPARATION

30 June 2018

**FULL DEFERRED RETIREMENT - ARTICLE 30**

AT AGE 62 . . . . .PER YEAR

\$ 34,837.08

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

\$ 17,418.60

Art. 31  
Withdrawal  
Settlement

**WITHDRAWAL SETTLEMENT - ARTICLE 31**

\$ 258,017.24

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

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

# Options based on length of contributory service (CS)



Any duration of CS but younger than normal retirement age (NRA)	5 years or more of CS
Withdrawal Settlement (Art. 31)	Deferred retirement benefit (Art. 30)
	Early retirement benefit (Art. 29)
	“Normal” retirement benefit (Art. 28)

**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!)*

## **ESTIMATE and FORMS**

**How to read the estimate and complete  
the correct payment instruction form**

# How to read estimate: separation at NRA



Example:  
[with prospective surviving  
spouse's benefit (Art. 34) and  
under 2. max lump sum  
option]

UNITED NATIONS

NATIONS UNIES

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

NEW YORK (Headquarters)  
P.O. Box 5036, UNITED NATIONS, N.Y., N.Y. 10017  
Tel: (212) 963 -6931; Fax: (212) 963 -3146  
Email: [UNJSPF@UN.ORG](mailto:UNJSPF@UN.ORG)  
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Web: <http://www.unjspf.org>

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E-mail: [UNJSPF.GVA@UNJSPF.ORG](mailto:UNJSPF.GVA@UNJSPF.ORG)  
Web: <http://www.unjspf.org>

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

16 October 2019

## IPAS SELF SERVICE ESTIMATE

SUBJECT: ESTIMATE OF YOUR PENSION ENTITLEMENT

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

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

DATE OF SEPARATION 31 March 2033

### RETIREMENT - ARTICLE 28

1. FULL PENSION . . . . . PER YEAR \$ 95,270.28

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

OR

2. REDUCED PENSION . . . . . PER YEAR \$ 52,836.96

TOGETHER WITH LUMP SUM (MAXIMUM) \$ 546,174.83

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

Separation Date

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


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

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

# How to read estimate: separation at NRA



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

UNITED NATIONS  NATIONS UNIES

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

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E-mail: [UNJSPF.GVA@UNJSPF.ORG](mailto:UNJSPF.GVA@UNJSPF.ORG)  
Web: <http://www.unjspf.org>

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

16 October 2019

## IPAS SELF SERVICE ESTIMATE

SUBJECT: ESTIMATE OF YOUR PENSION ENTITLEMENT

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

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

**DATE OF SEPARATION** 31 March 2033

**RETIREMENT - ARTICLE 28**

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

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

Separation Date

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

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

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

# Payment Instruction when reaching NRA



UNITED NATIONS JOINT STAFF PENSION  
FUND

UID Number

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

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

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

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

**B. EARLY RETIREMENT BENEFIT FOR PARTICIPANTS WHO HAVE REACHED AGE 55 or 58, BUT HAVE NOT REACHED THE NORMAL RETIREMENT AGE** (Article 29) (See note 4)

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

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

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

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

NOTE 2. Deferred benefits may be paid, at a reduced rate, on or after age 55 or 58 as the case may be. Kindly notify the Fund approximately one month prior to the age at which you wish your deferred benefit to begin.

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

NOTE 4. The normal retirement age is 65 for those whose participation commenced or recommenced on or after 1 January 2014. It is age 62 for those whose participation commenced or recommenced on or after 1 January 1990. (It is age 60 for those whose continuous participation had commenced before 1990.)

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

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

Date: \_\_\_\_\_ Signature: \_\_\_\_\_

ONLY Page  
2 & 3 of  
Form Pens  
E/7

Full pension  
**WITHOUT**  
lump sum

## PART II - PAYMENT INSTRUCTIONS (PLEASE PRINT or TYPE - DO NOT USE ABBREVIATIONS)

I, \_\_\_\_\_, (Surname) (First) (Middle), hereby submit

payment instructions for the benefit payable to me as elected in Part 1 (see page 2).

**NOTE:** Payment will have to be made in your name to your account only. If you do not have a bank account and are unable to open one, then payment may be sent in care of a United Nations office. Payment cannot be remitted to a mailing address, nor can it be made to a third party.

**A. Payment Instructions** (If payment instructions are not completed in full, this form will be returned, causing delay in payment of benefit.)

### 1. MONTHLY BENEFIT

By remittance to my account as follows:

NAME OF FINANCIAL INSTITUTION	BANK ACCOUNT NUMBER
(NAME OF BRANCH, IF APPLICABLE)	
(ADDRESS)	Indicate your SWIFT, ABA, Routing, BLZ, ABI, CAB or sorting code, etc. as required by your bank for direct deposit.
(CITY, STATE, POSTAL CODE, COUNTRY)	

**NOTE:** Please provide a document from your bank indicating bank codes and preferred routing for international payments.

### 2. LUMP SUM (Complete only if different from above.)

By remittance to my account as follows:

NAME OF FINANCIAL INSTITUTION	BANK ACCOUNT NUMBER
(NAME OF BRANCH, IF APPLICABLE)	
(ADDRESS)	Indicate your SWIFT, ABA, Routing, BLZ, ABI, CAB or sorting code, etc. as required by your bank for direct deposit.
(CITY, STATE, POSTAL CODE, COUNTRY)	

**B. Currency of Payment:** Lump Sum \_\_\_\_\_ (Please Specify) Monthly Benefit \_\_\_\_\_ (Please Specify)

**NOTE:** Benefits may be payable in any currency selected by the recipient. Unless indicated otherwise, payment of your benefit will be made in U.S. dollars. With respect to the lump sum, if any currency other than US dollars is selected, the conversion from U.S. dollars will be done by the bank without Pension Fund involvement.

### C. Mailing address (to be completed in all cases):

(Number and Street)	(City)	(State or Province)
	(Zip or Postal code)	(Country)
(Personal Email Address)	(Best phone number (Home or Cell))	

Date: \_\_\_\_\_ Signature: \_\_\_\_\_



# Payment Instruction when reaching NRA



UNITED NATIONS JOINT STAFF PENSION  
FUND

UID Number

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

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

(Surname)	(First)	(Middle)
-----------	---------	----------

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

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

**B. EARLY RETIREMENT BENEFIT FOR PARTICIPANTS WHO HAVE REACHED AGE 55 or 58, BUT HAVE NOT REACHED THE NORMAL RETIREMENT AGE** (Article 29) (See note 4)

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

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

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

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

NOTE 2. Deferred benefits may be paid, at a reduced rate, on or after age 55 or 58 as the case may be. Kindly notify the Fund approximately one month prior to the age at which you wish your deferred benefit to begin.

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

NOTE 4. The normal retirement age is 65 for those whose participation commenced or recommenced on or after 1 January 2014. It is age 62 for those whose participation commenced or recommenced on or after 1 January 1990. (It is age 60 for those whose continuous participation had commenced before 1990.)

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

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

Date: \_\_\_\_\_ Signature: \_\_\_\_\_

ONLY Page  
2 & 3 of  
Form Pens  
E/7

Full pension  
WITH Lump  
sum

## PART II - PAYMENT INSTRUCTIONS (PLEASE PRINT or TYPE - DO NOT USE ABBREVIATIONS)

I, \_\_\_\_\_, hereby submit

payment instructions for the benefit payable to me as elected in Part 1 (see page 2).

**NOTE:** Payment will have to be made in your name to your account only. If you do not have a bank account and are unable to open one, then payment may be sent in care of a United Nations office. Payment cannot be remitted to a mailing address, nor can it be made to a third party.

**A. Payment Instructions** (If payment instructions are not completed in full, this form will be returned, causing delay in payment of benefit.)

### 1. MONTHLY BENEFIT

By remittance to my account as follows:

NAME OF FINANCIAL INSTITUTION	BANK ACCOUNT NUMBER
(NAME OF BRANCH, IF APPLICABLE)	
(ADDRESS)	Indicate your SWIFT, ABA, Routing, BLZ, ABI, CAB or sorting code, etc. as required by your bank for direct deposit.
(CITY, STATE, POSTAL CODE, COUNTRY)	

**NOTE:** Please provide a document from your bank indicating bank codes and preferred routing for international payments.

### 2. LUMP SUM (Complete only if different from above.)

By remittance to my account as follows:

NAME OF FINANCIAL INSTITUTION	BANK ACCOUNT NUMBER
(NAME OF BRANCH, IF APPLICABLE)	
(ADDRESS)	Indicate your SWIFT, ABA, Routing, BLZ, ABI, CAB or sorting code, etc. as required by your bank for direct deposit.
(CITY, STATE, POSTAL CODE, COUNTRY)	

**B. Currency of Payment:** Lump Sum \_\_\_\_\_ Monthly Benefit \_\_\_\_\_  
(Please Specify) (Please Specify)

**NOTE:** Benefits may be payable in any currency selected by the recipient. Unless indicated otherwise, payment of your benefit will be made in U.S. dollars. With respect to the lump sum, if any currency other than US dollars is selected, the conversion from U.S. dollars will be done by the bank without Pension Fund involvement.

**C. Mailing address (to be completed in all cases):**

(Number and Street)	(City)	(State or Province)
	(Zip or Postal code)	(Country)
(Personal Email Address)	(Best phone number (Home or Cell))	

Date: \_\_\_\_\_ Signature: \_\_\_\_\_

# How to read estimate : separation between ERA and NRA



Example:  
with prospective  
surviving spouse's  
benefit (Art. 34)

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

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

OFFICE AT GENEVA  
c/o PALAIS DES NATIONS  
CH 1211, Geneva 10  
Tel: +41 (0) 22 928 8800; Fax: +41 (0) 22 928 9099  
E-mail: [UNJSPF.GVA@UNJSPF.ORG](mailto:UNJSPF.GVA@UNJSPF.ORG)  
Web: <http://www.unjspf.org>

Ref: [redacted]  
PENSION NO: [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](http://www.unjspf.org)

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

DATE OF SEPARATION 31 March 2026

**EARLY RETIREMENT - ARTICLE 29**

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

**FULL DEFERRED RETIREMENT - ARTICLE 30**

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

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

**WITHDRAWAL SETTLEMENT - ARTICLE 31**

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

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

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

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

Art. 31  
Withdrawal  
Settlement

Separation Date

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



# Payment Instruction when opting for Early retirement



UNITED NATIONS JOINT STAFF PENSION  
FUND

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

UID Number

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

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

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

**B. EARLY RETIREMENT BENEFIT FOR PARTICIPANTS WHO HAVE REACHED AGE 55 or 58, BUT HAVE NOT REACHED THE NORMAL RETIREMENT AGE** (Article 29) (See note 4)

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

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

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

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

NOTE 2. Deferred benefits may be paid, at a reduced rate, on or after age 55 or 58 as the case may be. Kindly notify the Fund approximately one month prior to the age at which you wish your deferred benefit to begin.

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

NOTE 4. The normal retirement age is 65 for those whose participation commenced or recommenced on or after 1 January 2014. It is age 62 for those whose participation commenced or recommenced on or after 1 January 1990. (It is age 60 for those whose continuous participation had commenced before 1990.)

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

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

Date: \_\_\_\_\_ Signature: \_\_\_\_\_

ONLY Page  
2 & 3 of  
Form Pens  
E/7

Early  
retirement  
pension  
**WITHOUT**  
lump sum

**PART II - PAYMENT INSTRUCTIONS (PLEASE PRINT or TYPE - DO NOT USE ABBREVIATIONS)**

I, \_\_\_\_\_, hereby submit  
(Surname) (First) (Middle)

payment instructions for the benefit payable to me as elected in Part 1 (see page 2).

**NOTE:** Payment will have to be made in your name to your account only. If you do not have a bank account and are unable to open one, then payment may be sent in care of a United Nations office. Payment cannot be remitted to a mailing address, nor can it be made to a third party.

**A. Payment Instructions** (If payment instructions are not completed in full, this form will be returned, causing delay in payment of benefit.)

**1. MONTHLY BENEFIT**

By remittance to my account as follows:

NAME OF FINANCIAL INSTITUTION	BANK ACCOUNT NUMBER
(NAME OF BRANCH, IF APPLICABLE)	
(ADDRESS)	Indicate your SWIFT, ABA, Routing, BLZ, ABI, CAB or sorting code, etc. as required by your bank for direct deposit.
(CITY, STATE, POSTAL CODE, COUNTRY)	

**NOTE:** Please provide a document from your bank indicating bank codes and preferred routing for international payments.

**2. LUMP SUM** (Complete only if different from above.)

By remittance to my account as follows:

NAME OF FINANCIAL INSTITUTION	BANK ACCOUNT NUMBER
(NAME OF BRANCH, IF APPLICABLE)	
(ADDRESS)	Indicate your SWIFT, ABA, Routing, BLZ, ABI, CAB or sorting code, etc. as required by your bank for direct deposit.
(CITY, STATE, POSTAL CODE, COUNTRY)	

**B. Currency of Payment:** Lump Sum \_\_\_\_\_ Monthly Benefit \_\_\_\_\_  
(Please Specify) (Please Specify)

**NOTE:** Benefits may be payable in any currency selected by the recipient. Unless indicated otherwise, payment of your benefit will be made in U.S. dollars. With respect to the lump sum, if any currency other than US dollars is selected, the conversion from U.S. dollars will be done by the bank without Pension Fund involvement.

**C. Mailing address (to be completed in all cases):**

(Number and Street)	(City)	(State or Province)
	(Zip or Postal code)	(Country)
(Personal Email Address)	(Best phone number (Home or Cell))	

Date: \_\_\_\_\_ Signature: \_\_\_\_\_

# Payment Instruction when opting for Early retirement



UNITED NATIONS JOINT STAFF PENSION  
FUND

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

UID Number

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

(Surname) (First) (Middle)

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

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

## B. EARLY RETIREMENT BENEFIT FOR PARTICIPANTS WHO HAVE REACHED AGE 55 or 58, BUT HAVE NOT REACHED THE NORMAL RETIREMENT AGE (Article 29) (See note 4)

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

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

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

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

NOTE 2. Deferred benefits may be paid, at a reduced rate, on or after age 55 or 58 as the case may be. Kindly notify the Fund approximately one month prior to the age at which you wish your deferred benefit to begin.

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

NOTE 4. The normal retirement age is 65 for those whose participation commenced or recommenced on or after 1 January 2014. It is age 62 for those whose participation commenced or recommenced on or after 1 January 1990. (It is age 60 for those whose continuous participation had commenced before 1990.)

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

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

Date: \_\_\_\_\_ Signature: \_\_\_\_\_

ONLY Page  
2 & 3 of  
Form Pens  
E/7

Early  
Retirement  
pension  
**WITH** lump  
sum

## PART II - PAYMENT INSTRUCTIONS (PLEASE PRINT or TYPE - DO NOT USE ABBREVIATIONS)

I, \_\_\_\_\_ (Surname) (First) (Middle), hereby submit  
payment instructions for the benefit payable to me as elected in Part 1 (see page 2).

**NOTE:** Payment will have to be made in your name to your account only. If you do not have a bank account and are unable to open one, then payment may be sent in care of a United Nations office. Payment cannot be remitted to a mailing address, nor can it be made to a third party.

**A. Payment Instructions** (If payment instructions are not completed in full, this form will be returned, causing delay in payment of benefit.)

### 1. MONTHLY BENEFIT

By remittance to my account as follows:

NAME OF FINANCIAL INSTITUTION	BANK ACCOUNT NUMBER
(NAME OF BRANCH, IF APPLICABLE)	
(ADDRESS)	Indicate your SWIFT, ABA, Routing, BLZ, ABI, CAB or sorting code, etc. as required by your bank for direct deposit.
(CITY, STATE, POSTAL CODE, COUNTRY)	

**NOTE:** Please provide a document from your bank indicating bank codes and preferred routing for international payments.

### 2. LUMP SUM (Complete only if different from above.)

By remittance to my account as follows:

NAME OF FINANCIAL INSTITUTION	BANK ACCOUNT NUMBER
(NAME OF BRANCH, IF APPLICABLE)	
(ADDRESS)	Indicate your SWIFT, ABA, Routing, BLZ, ABI, CAB or sorting code, etc. as required by your bank for direct deposit.
(CITY, STATE, POSTAL CODE, COUNTRY)	

**B. Currency of Payment:** Lump Sum \_\_\_\_\_  
(Please Specify)

Monthly Benefit \_\_\_\_\_  
(Please Specify)

**NOTE:** Benefits may be payable in any currency selected by the recipient. Unless indicated otherwise, payment of your benefit will be made in U.S. dollars. With respect to the lump sum, if any currency other than US dollars is selected, the conversion from U.S. dollars will be done by the bank without Pension Fund involvement.

### C. Mailing address (to be completed in all cases):

(Number and Street)	(City)	(State or Province)
	(Zip or Postal code)	(Country)
(Personal Email Address)	(Best phone number (Home or Cell))	

Date: \_\_\_\_\_

Signature: \_\_\_\_\_

# How to read estimate : separation before ERA



Example  
[with prospective  
surviving spouse's  
benefit (Art. 34)]

UNITED NATIONS  NATIONS UNIES

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


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

OFFICE AT GENEVA  
c/o PALAIS DES NATIONS  
CH 1211, Geneva 10  
Tel: +41 (0) 22 928 8800; Fax: +41 (0) 22 928 9099  
E-mail: [UNJSPF.GVA@UNJSPF.ORG](mailto:UNJSPF.GVA@UNJSPF.ORG)  
Web: <http://www.unjspf.org>

Ref: 000303732  
PENSION NO: 409536

27 April 2018

PERSONAL AND CONFIDENTIAL

TO: 

## IPAS SELF SERVICE ESTIMATE

SUBJECT: ESTIMATE OF YOUR PENSION ENTITLEMENT

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

Separation Date	DOB: 06/03/1971 (Normal Retirement Age: 62)	Art. 30 Deferred Retirement Benefit payable for life as of NRA
	DATE OF SEPARATION 30 June 2018	
	FULL DEFERRED RETIREMENT - ARTICLE 30 AT AGE 62 . . . . .PER YEAR \$ 34,837.08	Art. 34/35 Prospective Surviving Spouse's Benefit (applicable in this case)
Art. 31 Withdrawal Settlement	PROSPECTIVE SURVIVOR (ARTICLE 34/35). . . . PER YEAR \$ 17,418.60	
	WITHDRAWAL SETTLEMENT - ARTICLE 31 \$ 258,017.24	

Payment Instruction when opting for Deferred retirement



UNITED NATIONS JOINT STAFF PENSION FUND  
INSTRUCTIONS FOR PAYMENT OF BENEFITS

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

UID Number

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

If you believe you are entitled to a disability benefit you should not complete this form, but should refer to Article 33 and relevant Administrative Rules H

1.

If you wish to elect deferment of payment or choice of benefit (under the terms of Article 32 of the Regulations), the ONLY action required by you is to enter your mailing address and sign the statement below. Please note the important provision of Article 32, which applies if you defer election, but make no final choice within 36 months. However, in accordance with Article 44 the Fund shall not be liable for interest on any due but unpaid benefits.

2.

If you wish to submit payment instructions at this time, please complete this form as follows:  
a) You should complete Parts I and II, and sign the form on pages 2 and 3.  
b) If you have less than 5 years of contributory service, you should NOT complete this form, but should get in touch with the Secretary of your Staff Pension Committee.

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

3.

Completed form should be sent to the Secretary of your Staff Pension Committee.

4.

Additional points to be noted:  
a) A participant is not deemed to have reached the age of 55, 58, 60, 62 or 65 until the end of the day of his/her 55<sup>th</sup>, 58<sup>th</sup>, 60<sup>th</sup>, 62<sup>nd</sup> or 65<sup>th</sup> birthday, respectively.  
b) Entitlement to a benefit does not exist until a participant separates from service.  
c) No benefit can be paid until documentation is processed and payment is certified by the Chief Executive of the Pension Fund.  
d) Monthly pension benefits may be subject to cost-of-living adjustments.

5.

Articles 34, 35, 35 bis, 36 and 37 of the Regulations automatically provide for certain benefits in respect of eligible widows, widowers, divorced surviving spouses, children or secondary dependants.

6.

Full commutation into a lump sum may be possible where the amount of a periodic benefit would be below US\$1000 per year.

7.

You should have on file a "Designation of Recipient of Residual Settlement" form. Any desired change in such designations should be submitted on form PENS.A/2.

8.

Please refer to Article 46 of the Regulations regarding forfeiture of benefits.

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

I, \_\_\_\_\_, wish to defer payment or choice of benefit for a  
(Print Name)  
period of up to 36 months from the date of my separation, as provided for in Article 32 of the Regulations.

My future mailing address is:

(Number and Street)

(City)

(State or Province)

(Zip or Postal code)

(Country)

(Personal Email Address)

(Best phone number (Home or Cell))

Date

Signature:

ONLY Page  
1 & 2 of  
Form Pens  
E/7

Deferred  
pension

UNITED NATIONS JOINT STAFF PENSION FUND

UID Number

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

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

(Surname)

(First)

(Middle)

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

1.

Full pension.....

☐

2.

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

☐

B. EARLY RETIREMENT BENEFIT FOR PARTICIPANTS WHO HAVE REACHED AGE 55 or 58, BUT HAVE NOT REACHED THE NORMAL RETIREMENT AGE (Article 29) (See note 4)

1.

Full early retirement pension .....

☐

2.

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

☐

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

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

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

☒

NOTE 2. Deferred benefits may be paid, at a reduced rate, on or after age 55 or 58 as the case may be. Kindly notify the Fund approximately one month prior to the age at which you wish your deferred benefit to begin.

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

NOTE 4. The normal retirement age is 65 for those whose participation commenced or recommenced on or after 1 January 2014. It is age 62 for those whose participation commenced or recommenced on or after 1 January 1990. (It is age 60 for those whose continuous participation had commenced before 1990.)

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

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

☐

Date:

Signature:

1

PENS.E/7(4-01)-

2

PENS.E/7(4-01)-



Payment Instruction when opting for withdrawal settlement



UNITED NATIONS JOINT STAFF PENSION FUND

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

UID Number

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

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

1. Full pension.....

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

B. EARLY RETIREMENT BENEFIT FOR PARTICIPANTS WHO HAVE REACHED AGE 55 or 58, BUT HAVE NOT REACHED THE NORMAL RETIREMENT AGE (Article 29) (See note 4)

1. Full early retirement pension .....

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

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

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

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

NOTE 2. Deferred benefits may be paid, at a reduced rate, on or after age 55 or 58 as the case may be. Kindly notify the Fund approximately one month prior to the age at which you wish your deferred benefit to begin.

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

NOTE 4. The normal retirement age is 65 for those whose participation commenced or recommenced on or after 1 January 2014. It is age 62 for those whose participation commenced or recommenced on or after 1 January 1990. (It is age 60 for those whose continuous participation had commenced before 1990.)

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

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



Date: Signature:

ONLY Page 2 & 3 of Form Pens E/7

Withdrawal settlement (participation more than 5 y.)

PART II - PAYMENT INSTRUCTIONS (PLEASE PRINT or TYPE - DO NOT USE ABBREVIATIONS)

I, (Surname) (First) (Middle), hereby submit payment instructions for the benefit payable to me as elected in Part 1 (see page 2).

NOTE: Payment will have to be made in your name to your account only. If you do not have a bank account and are unable to open one, then payment may be sent in care of a United Nations office. Payment cannot be remitted to a mailing address, nor can it be made to a third party.

A. Payment Instructions (If payment instructions are not completed in full, this form will be returned, causing delay in payment of benefit.)

1. MONTHLY BENEFIT

By remittance to my account as follows:

NAME OF FINANCIAL INSTITUTION	BANK ACCOUNT NUMBER
(NAME OF BRANCH, IF APPLICABLE)	
(ADDRESS)	Indicate your SWIFT, ABA, Routing, BLZ, ABI, CAB or sorting code, etc. as required by your bank for direct deposit.
(CITY, STATE, POSTAL CODE, COUNTRY)	

NOTE: Please provide a document from your bank indicating bank codes and preferred routing for international payments.

2. LUMP SUM (Complete only if different from above.)

By remittance to my account as follows:

NAME OF FINANCIAL INSTITUTION	BANK ACCOUNT NUMBER
(NAME OF BRANCH, IF APPLICABLE)	
(ADDRESS)	Indicate your SWIFT, ABA, Routing, BLZ, ABI, CAB or sorting code, etc. as required by your bank for direct deposit.
(CITY, STATE, POSTAL CODE, COUNTRY)	

B. Currency of Payment: Lump Sum (Please Specify) Monthly Benefit (Please Specify)

NOTE: Benefits may be payable in any currency selected by the recipient. Unless indicated otherwise, payment of your benefit will be made in U.S. dollars. With respect to the lump sum, if any currency other than US dollars is selected, the conversion from U.S. dollars will be done by the bank without Pension Fund involvement.

C. Mailing address (to be completed in all cases):

(Number and Street)	(City)	(State or Province)
	(Zip or Postal code)	(Country)
(Personal Email Address)	(Best phone number (Home or Cell))	

Date: Signature:

# Payment Instruction when opting for withdrawal settlement



ONLY Page  
2 of Form  
Pens E/6

Withdrawal  
settlement  
(participation **less**  
than 5 y.)



UNITED NATIONS JOINT STAFF PENSION FUND  
INSTRUCTIONS FOR PAYMENT OF BENEFITS

(For participants with less than 5 years of Contributory Service)

UID Number

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PLEASE PRINT or TYPE – DO NOT USE ABBREVIATIONS

I, \_\_\_\_\_, hereby submit  
(Surname) (First) (Middle)  
payment instructions for the benefit payable to me.

**NOTE:** Payment will have to be made in your name to your account only. If you do not have a bank account and are unable to open one, then payment may be sent in care of a United Nations office. Payment cannot be remitted to a mailing address, nor can it be made to a third party.

A. Payment Instructions:

By remittance to my account as follows:

NAME OF FINANCIAL INSTITUTION	BANK ACCOUNT NUMBER
(NAME OF BRANCH, IF APPLICABLE)	
(ADDRESS)	Indicate your SWIFT, ABA, Routing, BLZ, ABI, CAB or sorting code, etc. as required by your bank for direct deposit.
(CITY, STATE, POSTAL CODE, COUNTRY)	

**NOTE:** Benefits may be payable in any currency selected by the recipient. Unless indicated otherwise, payment of your benefit will be made in U.S. dollars. If any currency other than US dollars is selected, the conversion from U.S. dollars will be done by the bank without Pension Fund involvement.\*

Currency of Payment:

☐ U.S. Dollars or ☐ Other Currency \_\_\_\_\_  
(Please Specify)

B. Mailing Address (to be completed in all cases):

_____ (Number and Street)		_____ (City)
_____ (State or Province)	_____ (ZIP or Postal code)	_____ (Country)
_____ (Personal Email Address)		_____ Best phone number (Home or Cell)
Date: _____		Signature: _____

\*The only exception is the rare case where administrative rule J.2(c) is applicable.

# Payment Instruction when opting for Deferment of choice



## UNITED NATIONS JOINT STAFF PENSION FUND INSTRUCTIONS FOR PAYMENT OF BENEFITS

(For participants with less than 5 years of Contributory Service)

### E6 – less than 5 years

UID Number

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ONLY Page  
1 of Form  
Pens E/6 or  
E/7

- As a participant with less than five years service in the Pension Fund you will, upon separation, become entitled to a withdrawal settlement under Article 31(b)(i) of the Regulations.
- If you believe you are entitled to a different type of benefit, you should not complete this form but should refer the matter to the Secretary of your Staff Pension Committee. In particular, if you claim entitlement to a disability benefit, please refer to Administrative Rule H.6.
- If you wish to elect deferment of payment for up to 36 months under the terms of Article 32 of the Regulations, please enter your mailing address and sign the statement below.
- If you wish to receive your payment as soon as possible, kindly complete page 2 of this form only and return the form to the Secretary of your Staff Pension Committee.
- Please refer to Article 46 of the Regulations regarding the forfeiture of benefits.

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

I, \_\_\_\_\_, wish to defer payment of my benefit for a period of up to 36 months, as provided for in Article 32 of the Regulations.

My future mailing address is:

_____ (City)	
_____ (Number and Street)	
_____ (State or Province)	_____ (ZIP or Postal code)
_____ (Country)	
_____ (Personal Email Address)	_____ Best phone number (Home or Cell)

Date: \_\_\_\_\_

Signature: \_\_\_\_\_

PENS.E/6 (5-01)-E

## UNITED NATIONS JOINT STAFF PENSION FUND INSTRUCTIONS FOR PAYMENT OF BENEFITS

UID Number

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### E7 – more than 5 years

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

If you believe you are entitled to a disability benefit you should not complete this form, but should refer to Article 33 and relevant Administrative Rules H

- If you wish to elect deferment of payment or choice of benefit (under the terms of Article 32 of the Regulations), the **ONLY** action required by you is to enter your mailing address and sign the statement below. Please note the important provision of Article 32, which applies if you defer election, but make no final choice within 36 months. However, in accordance with Article 44 the Fund shall not be liable for interest on any due but unpaid benefits.
- If you wish to submit payment instructions at this time, please complete this form as follows:
  - You should complete Parts I and II, and sign the form on pages 2 and 3.
  - If you have less than 5 years of contributory service, you should NOT complete this form, but should get in touch with the Secretary of your Staff Pension Committee.

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

- Completed form should be sent to the Secretary of your Staff Pension Committee.
- Additional points to be noted:
  - A participant is not deemed to have reached the age of 55, 58, 60, 62 or 65 until the end of the day of his/her 55<sup>th</sup>, 58<sup>th</sup>, 60<sup>th</sup>, 62<sup>nd</sup> or 65<sup>th</sup> birthday, respectively.
  - Entitlement to a benefit does not exist until a participant separates from service.
  - No benefit can be paid until documentation is processed and payment is certified by the Chief Executive of the Pension Fund.
  - Monthly pension benefits may be subject to cost-of-living adjustments.
- Articles 34, 35, 35 bis, 36 and 37 of the Regulations automatically provide for certain benefits in respect of eligible widows, widowers, divorced surviving spouses, children or secondary dependants.
- Full commutation into a lump sum may be possible where the amount of a periodic benefit would be below US\$1000 per year.
- You should have on file a 'Designation of Recipient of Residual Settlement' form. Any desired change in such designations should be submitted on form PENS.A/2.
- Please refer to Article 46 of the Regulations regarding forfeiture of benefits.

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

I, \_\_\_\_\_, wish to defer payment or choice of benefit for a period of up to 36 months from the date of my separation, as provided for in Article 32 of the Regulations.

My future mailing address is:

_____ (City)	_____ (State or Province)
_____ (Number and Street)	_____ (ZIP or Postal code)
_____ (Country)	
_____ (Personal Email Address)	_____ Best phone number (Home or Cell)

Date

\_\_\_\_\_

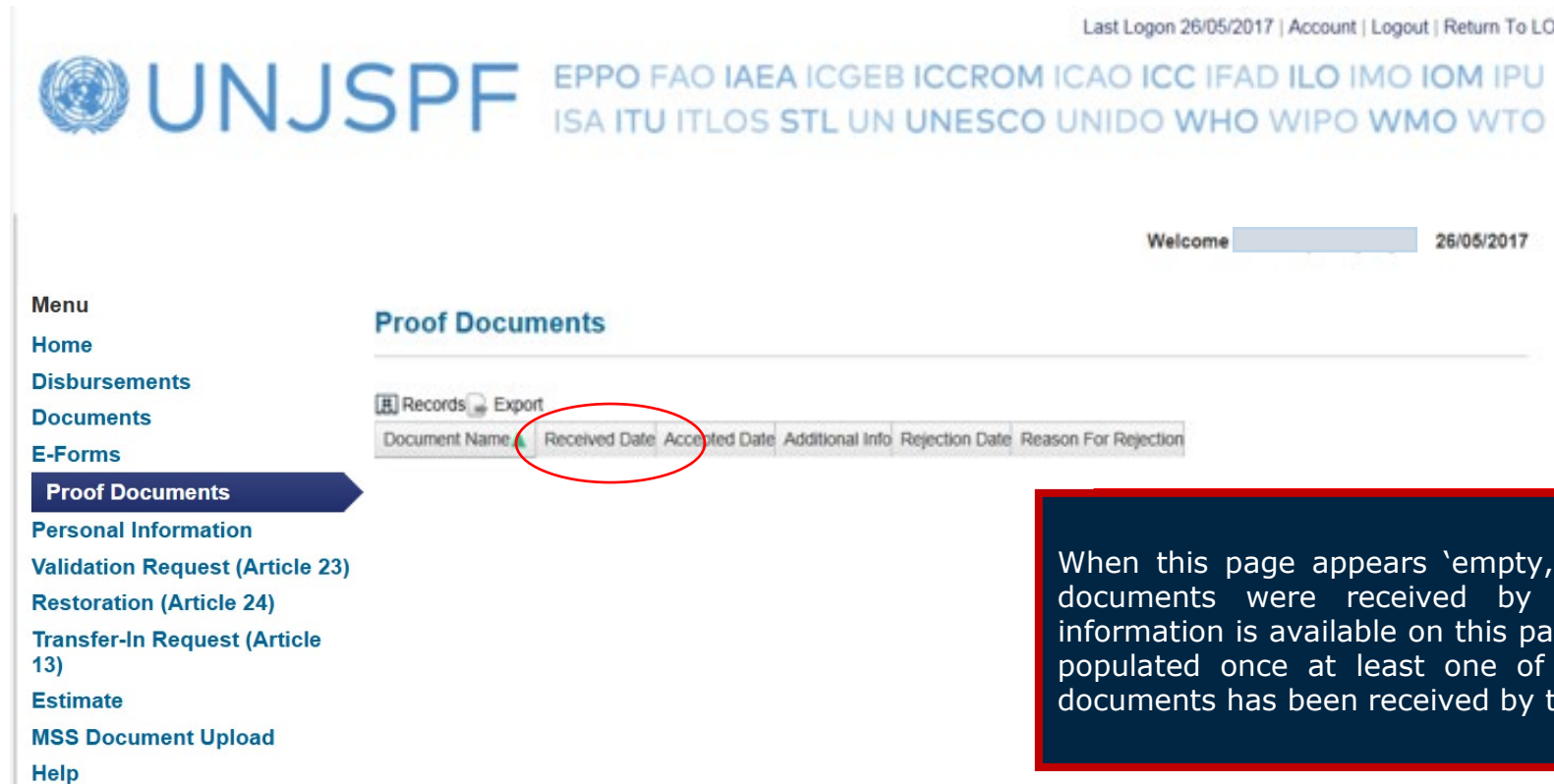
Signature:

\_\_\_\_\_

Deferment of  
choice of  
Election

# 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)



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

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

Welcome [redacted] 26/05/2017

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### Proof Documents

Records Export

Document Name	Received Date	Accepted Date	Additional Info	Rejection Date	Reason For Rejection
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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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### 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.

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					

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

Records

Export

Document Name	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			

**Contacting the UNJSPF**

# 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



UNJSPF

United Nations Joint  
Staff Pension Fund

**THANK YOU !!**

**Q&A**