



**UNJSPF**  
United Nations Joint  
Staff Pension Fund

# UNJSPF

## Separation and Pre-Retirement Essentials

**2 April 2025**

**Client Services and Outreach, UNJSPF**  
Bangkok-Geneva-Nairobi-New York



UNJSPF  
United Nations Joint  
Staff Pension Fund

## Disclaimer...

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

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

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



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# Coming soon ...

**UNJSPF Virtual Annual Global Townhall on  
Wednesday, 9 April 2025 from 10:00 to 11:00 a.m. (New  
York time).**

Chief Executive of Pension Administration, Rosemarie McClean, and the Representative of the Secretary-General (RSG) for the investment of UNJSPF assets, Pedro Guazo

**Separation and pre-retirement essentials (English).  
Wednesday, 16 April 2025, 9:00 to 12:00 pm (New York  
time)**

<https://www.unjspf.org/newsroom/qa-on-the-solvency-and-sustainability-of-the-fund/>



# Today's Presentation...

- **Key pension definitions and factors**
- **Overview of the main UNJSPF pension benefits and how they are calculated**
- **Pension tools: UNJSPF website & Member Self-Service (MSS)**
- **Where to find additional information**
- **How to Contact the UNJSPF**



## Scope and purpose of the UNJSPF

### ■ RETIREMENT

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

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

### ■ DISABILITY and DEATH

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

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



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# The UNJSPF is a Defined Benefit Plan

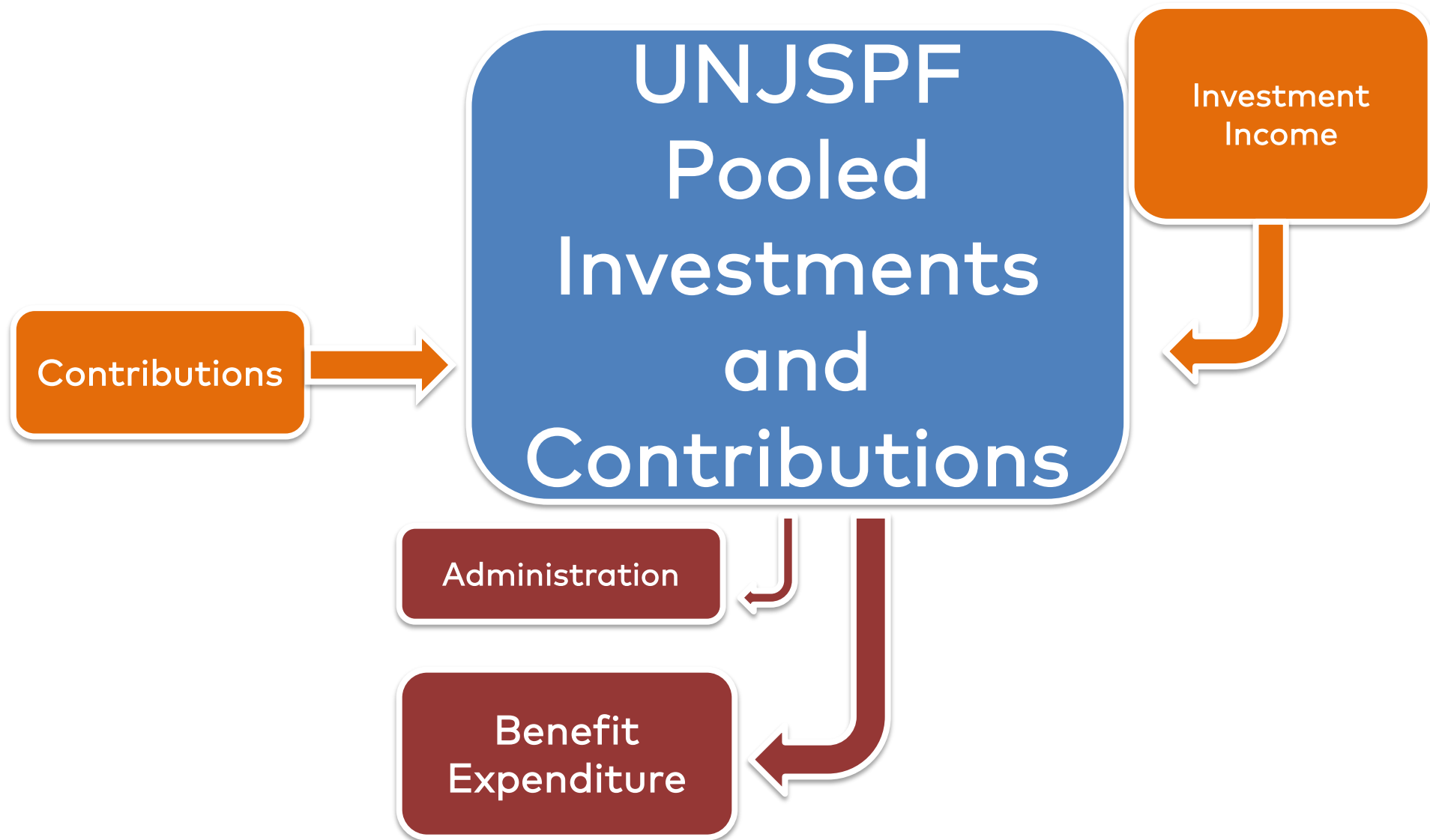
Not dependent on the investment return or longevity. The past actuarial valuations have confirmed the Fund is fully funded.

*Retirement income is guaranteed*

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



## How does it work?





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Staff Pension Fund

# **Key pension definitions & factors**



# Important definitions used in pension discussions

- 1. Date of Entry (DOE):** The date on which you first become a participant in the UNJSPF.
- 2. Contributory Service (CS):** The period (in years, months and days) during which you pay contributions to the UNJSPF.
- 3. Rate of Accumulation (ROA):** The amount of pension benefit in percentage terms you earn for each year, month and day of your Contributory Service.

- 4. Pensionable Remuneration (PR):** The scale used to calculate your monthly pension contributions **based on your Grade & Step.**
- 5. Final Average Remuneration (FAR):** The *average* of the highest *36 months* (3 years) of PR rates during your last *60 months* (5 years) of contributory service prior to your separation from service.

# Important definitions used in pension discussions

- **Pensionable Remuneration (PR):** The scale used to calculate your monthly pension contributions **based on your Grade & Step.**
  - Looks like a salary scale, but is used *only* for pension purposes
  - For Professional staff, one PR scale. The same Grade and Step during the same months will have the same PR rate and, therefore, pay the same amount of pension contributions.
  - For Local/General Service staff, the PR scale is equal to your gross pensionable salary plus any pensionable allowances (such as language allowance); (*refer to Art. 51 of the UNJSPF Regulations and Rules*).
  - PR scales are determined by the International Civil Service Commission (ICSC).
  - **Your PR rate is NOT what your future retirement income will be.**

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

# Participation: Your monthly Contributions to the UNJSPF

Pensionable remuneration for staff in the Professional and higher categories

In US dollars - effective 1 February 2024

UNITED NATIONS SECRETARIAT  
STATEMENT OF EARNINGS AND DEDUCTIONS



SECRETARIAT DES NATIONS UNIES  
RELEVÉ DES EMOLUMENTS ET RETENUES

Level	STEPS												
	I	II	III	IV	V	VI	VII	VIII	IX	X	XI	XII	XIII
USG	392,445												
ASG	364,348												
D-2	298,491	304,681	310,872	317,068	323,267	329,460	335,648	341,847	348,037	354,228			
D-1	268,620	274,057	279,505	284,947	290,368	295,813	301,253	306,682	312,127	317,561	322,999	328,430	333,873
P-5	233,349	237,977	242,607	247,227	251,858	256,477	261,110	265,733	270,361	274,983	279,613	284,231	288,866
P-4	192,472	196,935	201,401	205,864	210,327	214,791	219,262	223,725	228,188	232,646	237,120	241,573	246,038
P-3	157,753	161,827	165,904	169,973	174,052	178,124	182,221	186,358	190,487	194,616	198,758	202,887	207,021
P-2	122,158	125,702	129,246	132,790	136,367	140,015	143,665	147,297	150,945	154,587	158,232	161,885	165,525
P-1	94,213	97,225	100,232	103,244	106,251	109,265	112,269	115,284	118,290	121,305	124,312	127,318	130,330

- **Note well!** The PR rate shown is *not* what your future pension will be! It is used solely to calculate your contributions to the Fund and to calculate your FAR in the future, if you become entitled to a periodic benefit from the Fund!
- The amount of your monthly contribution is the *PR rate X 7.9% divided by 12 months*.
- The amount of your organizations monthly contribution is your contribution X 2 (*double your amount*), or *15.8%*.

	Current Month	Retroactive	Total in Base Currency (USD)
<b>Earnings</b>			
Gross Salary	USD 256,477		
Post Adjustment	USD		
			<u>Total:</u>
<b>Deductions</b>			
Staff Assessment	USD		
Staff Member's Pension Contribution	USD 1,688.47		
			<u>Total:</u>
			<u>Net Pay:</u>
<b>Organization's Contribution</b>			
Organization's Pension Contribution	USD 3,376.95		
			<u>Total:</u>

# Participation: Your monthly Contributions to the UNJSPF

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New York (USA)

General Service Category - Annual Salaries and Allowances  
(in United States dollars)

Effective 1 November 2024

		S E P S										
Level		I	II	III	IV	V	VI	VII	VIII	IX	X	XI
7	(Gross)	88766	92366	95966	99566	103166	106766	110366	113966	117566	121166	124766 *
	(Gross Pens.)	<b>85391</b>	<b>88846</b>	<b>92301</b>	<b>95754</b>	<b>99207</b>	<b>102659</b>	<b>106113</b>	<b>109567</b>	<b>113022</b>	<b>116579</b>	<b>120282 *</b>
	(Total Net)	<b>67024</b>	<b>69580</b>	<b>72136</b>	<b>74692</b>	<b>77248</b>	<b>79804</b>	<b>82360</b>	<b>84916</b>	<b>87472</b>	<b>90028</b>	<b>92584 *</b>
	(Net Pens.)	67024	69580	72136	74692	77248	79804	82360	84916	87472	90028	92584 *
	(NPC)	0	0	0	0	0	0	0	0	0	0	0 *
6	(Gross)	79832	83079	86328	89577	92827	96076	99325	102575	105824	109073	112323 *
	(Gross Pens.)	<b>76816</b>	<b>79934</b>	<b>83050</b>	<b>86168</b>	<b>89285</b>	<b>92401</b>	<b>95519</b>	<b>98637</b>	<b>101754</b>	<b>104873</b>	<b>107986 *</b>
	(Total Net)	<b>60679</b>	<b>62986</b>	<b>65293</b>	<b>67600</b>	<b>69907</b>	<b>72214</b>	<b>74521</b>	<b>76828</b>	<b>79135</b>	<b>81442</b>	<b>83749 *</b>
	(Net Pens.)	60679	62986	65293	67600	69907	72214	74521	76828	79135	81442	83749 *
	(NPC)	0	0	0	0	0	0	0	0	0	0	0 *
5	(Gross)	71801	74700	77599	80504	83444	86383	89323	92262	95201	98141	101080 *
	(Gross Pens.)	<b>69311</b>	<b>72018</b>	<b>74727</b>	<b>77466</b>	<b>80287</b>	<b>83103</b>	<b>85922</b>	<b>88739</b>	<b>91558</b>	<b>94379</b>	<b>97195 *</b>
	(Total Net)	<b>54897</b>	<b>56984</b>	<b>59071</b>	<b>61158</b>	<b>63245</b>	<b>65332</b>	<b>67419</b>	<b>69506</b>	<b>71593</b>	<b>73680</b>	<b>75767 *</b>
	(Net Pens.)	54897	56984	59071	61158	63245	65332	67419	69506	71593	73680	75767 *
	(NPC)	0	0	0	0	0	0	0	0	0	0	0 *
4	(Gross)	64578	67201	69825	72449	75072	77696	80324	82985	85645	88306	90966 *

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

## 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	MONTH	YEAR		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				L.W.O.P/BREAK-IN-PARTICIPATION							
	YEARS	MONTHS	DAYS		YEARS	MONTHS	DAYS				
PRIOR YEAR TOTAL	3	11	27	7	0	8	18				
CURRENT YEAR	4	1	0	8	0	0	0				
VALIDATION/ RESTORATION/ OTHER CREDIT	5	0	0	9	0	0	0				
TOTAL AT 31 DECEMBER 2023	6	12	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											
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 01/12/2020	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	19/11/2018	79,027.00	3	17 01/11/2021	96,864.00	3					
8	01/03/2019	84,717.00	8	18 01/02/2022	151,729.00	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					
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					

- **Normal Retirement Age (NRA):** The NRA is the age at separation when you are eligible to elect a full, monthly retirement benefit, payable for life, without any reductions.
- Your Normal Retirement Age for pension purposes is either 60, 62 or 65.

# Summary – Your DOE determines your Normal and Early Retirement Ages

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

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

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

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

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

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



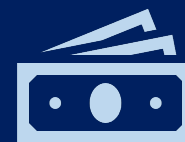
# Important definitions used in pension discussions – MAS

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

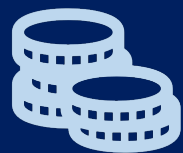
# UNJSPF Participation– Principles to keep in mind



1. Participation in the Fund is mandatory, not optional. You are covered for the risk of disability and death from the date of joining the Fund (if medically cleared).



5. You earn compound interest on your contributions – it accrues at the rate of 3.25% per year while you remain an active participant and until your separation date.



2. Once you become a Fund participant, contributions are automatically deducted from your salary each month and reported to the Fund on your behalf.



6. The Fund does NOT extend personal loans to participants, or advance payments, nor can a participant make withdrawals from his/her UNJSPF contributions BEFORE separation from service.



3. NO voluntary contributions can be made to the Fund for periods of Breaks in Service (BIS) or after separation.



7. The Fund does NOT make any payments to a third party. You can get paid into a joint account provided it includes your name.



4. Once you reached 5 years of contributory service (CS) in the UNJSPF you will have earned "vested pension rights", i.e. the right to elect a form of periodic, lifelong retirement benefit from the Fund upon separation from service.



8. The Fund CANNOT release confidential beneficiary related information to a third party unless the beneficiary has provided a dated and signed original written authorization to the Fund authorizing it to do so.

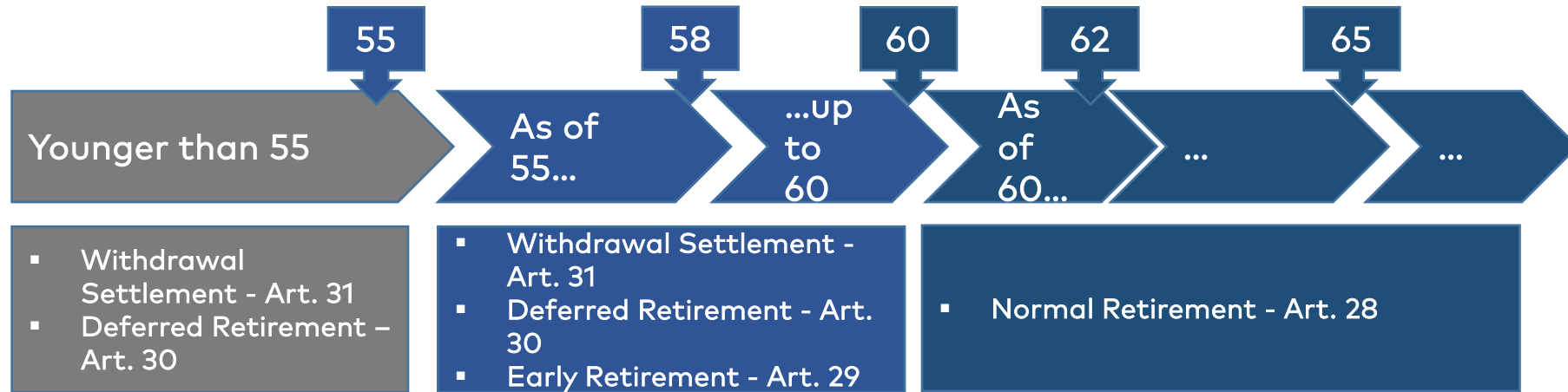


UNJSPF

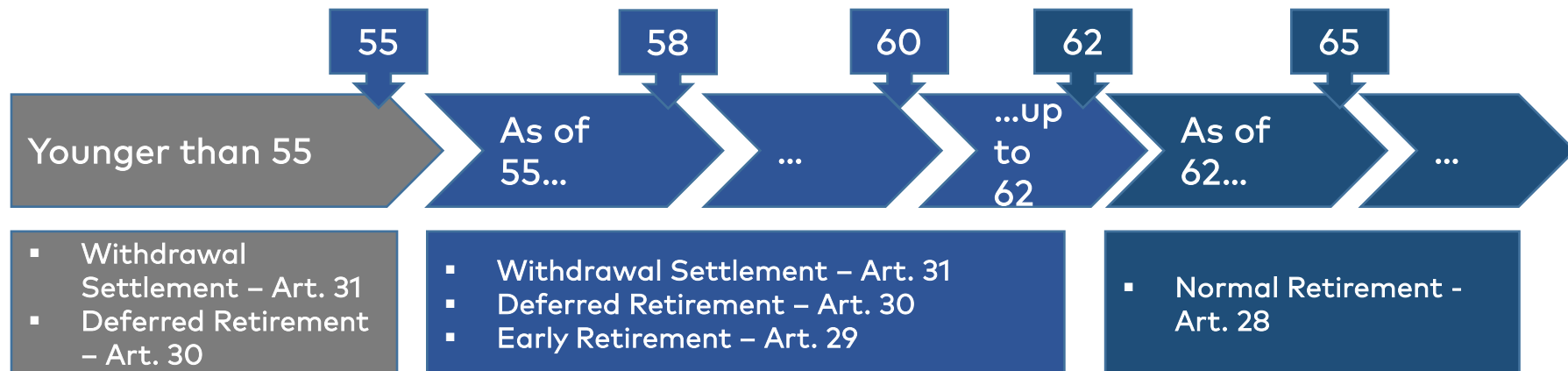
United Nations Joint  
Staff Pension Fund

**Your pension benefit  
will be determined based on  
your separation date**

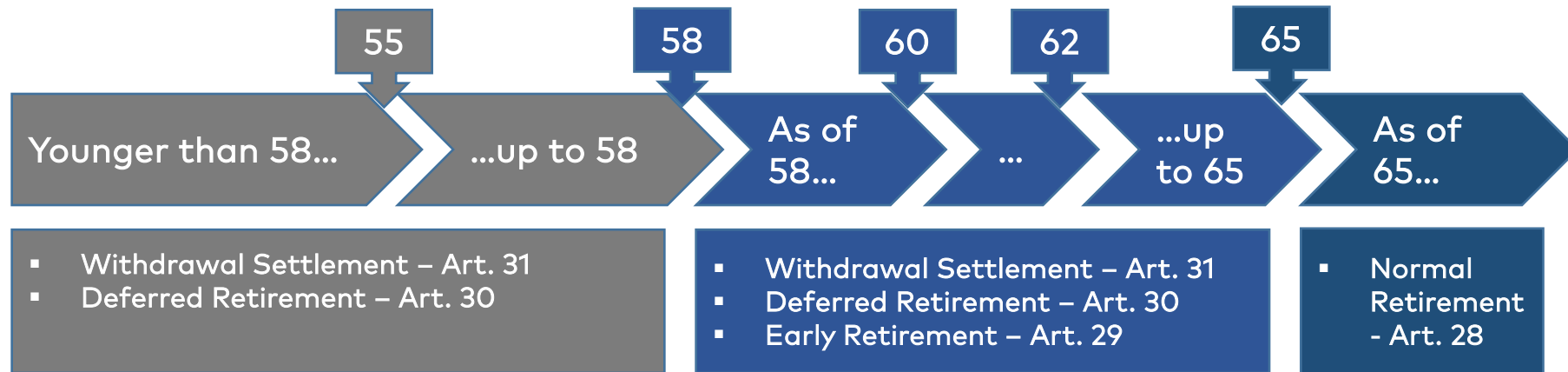
**Scenario 1 - NRA 60 = Your entry/re-entry into the UNJSPF participation was before 01 January 1990 – Your benefit options based on your age and 5 years or more Contributory Service (CS) at the date of separation from service:**



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



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



- **Withdrawal Settlement:** One-time payment that 'settles' or ends your relationship with the Fund - and all liabilities the Fund has with you.
- **Retirement Benefits:** Amounts paid to you by the Fund periodically, i.e. every month, for life and the life of any eligible surviving spouse. These benefits are adjusted for cost of living over time. They are only available as an option once you are vested.
  - **Deferred Retirement Benefit**
  - **Early Retirement Benefit**
  - **Normal Retirement Benefit**

# Separation after vesting but before Early Retirement Age

## Summary:

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

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

**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: [UNISPE.GVA@UNISPE.ORG](mailto:UNISPE.GVA@UNISPE.ORG)  
Web: <http://www.unjspf.org>

Ref:   27 April 2018

PENSION

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 at <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	30 June 2018
<b>FULL DEFERRED RETIREMENT - ARTICLE 30</b> AT AGE 62 . . . . .PER YEAR	\$ 34,837.08
PROSPECTIVE SURVIVOR (ARTICLE 34/35). . . . PER YEAR	\$ 17,418.60
<b>WITHDRAWAL SETTLEMENT - ARTICLE 31</b>	\$ 258,017.24

**Separation Date** (points to 30 June 2018)

**Deferred Retirement Benefit as of NRA** (points to \$ 34,837.08)


**Prospective Surviving Spouse's** (points to \$ 17,418.60)

**Withdrawal Settlement** (points to \$ 258,017.24)

# Vested Participants – Separation between ERA and NRA

## Summary:

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

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

NEW YORK (Headquarters)  
P.O. Box 5035, UNITED NATIONS, N.Y., N.Y. 10017  
Tel: (212) 963-6931; Fax: (212) 963-3146  
Email: UNJSPF@UN.ORG  
Cable: UNATIONS NEWYORK  
Web: http://www.unjspf.org

OFFICE AT GENEVA  
c/o PALAIS DES NATIONS  
CH 1211, Geneva 10  
Tel: +41 (0) 22 928 8900; Fax: +41 (0) 22 928 9099  
E-mail: UNJSPF.GVA@UNJSPF.ORG  
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 at <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

<b>EARLY RETIREMENT - ARTICLE 29</b>	
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
<b>FULL DEFERRED RETIREMENT - ARTICLE 30</b>	
AT AGE 62 . . . . . PER YEAR	\$ 65,548.20
<hr/>	
PROSPECTIVE SURVIVOR (ARTICLE 34/35) . . . . . PER YEAR	\$ 32,774.16
<b>WITHDRAWAL SETTLEMENT - ARTICLE 31</b>	\$ 661,888.38

**Separation Date**

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

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

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


**Withdrawal Settlement including increases**



# Vested Participants – Separation at or after NRA

## Summary:

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



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

NEW YORK (Headquarters)  
P.O. Box 5035, 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: [REDACTED]      16 October 2019  
PENSION [REDACTED]

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)

**Separation Date**

DATE OF SEPARATION	31 March 2033
<b>RETIREMENT - ARTICLE 28</b>	
1. FULL PENSION . . . . . PER YEAR	\$ 95,270.28
PROSPECTIVE SURVIVOR (ARTICLE 34/35). . . . . PER YEAR	\$ 47,635.20
OR	
2. REDUCED PENSION . . . . . PER YEAR TOGETHER WITH LUMP SUM (MAXIMUM)	\$ 52,836.96 \$ 546,174.83
PROSPECTIVE SURVIVOR (ARTICLE 34/35). . . . . PER YEAR	\$ 47,635.20

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

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



# Separation at different stages of your career - Benefits

<b>BENEFITS</b> Length of contributory service (CS) & Age at date of separation	<b>Less than 5 years of CS &amp; separation at any age</b>	<b>5 or more years of CS &amp; separation prior to reaching your early or normal retirement age</b>	<b>5 or more years of CS &amp; separation at your early retirement age or after but prior to reaching normal retirement age</b>	<b>5 or more years of CS &amp; separation at your normal retirement age or later</b>
<b>Withdrawal Settlement</b> – Art. 31	<b>Yes</b>	<b>Yes</b>	<b>Yes</b>	<b>No</b>
<b>Deferred retirement benefit</b> – Art. 30	<b>No</b>	<b>Yes</b>	<b>Yes</b>	<b>No</b>
<b>Early retirement benefit</b> – Art. 29	<b>No</b>	<b>No</b>	<b>Yes</b>	<b>No</b>
<b>Full retirement benefit</b> – Art. 28	<b>No</b>	<b>No</b>	<b>No</b>	<b>Yes</b>
<b>Deferment of choice/payment option – i.e. delaying payment or choice of benefit for a period of max. 36 months from the date of separation</b> – Art. 32	<b>Yes</b> <ul style="list-style-type: none"> <li>Should you re-join the Fund within the 36-month deferment period, your participation will be deemed to have been continuous (provided that no benefit has been paid to you).</li> <li>Should you not re-join the Fund within the 36 months deferment period, remember to submit your payment instructions to the Fund before the 36 months have expired; if after a total of 5 years from your date of separation no payment instructions have been received by the Fund, your right to a benefit shall be forfeited under Article 46.</li> </ul>	<b>Yes</b> <ul style="list-style-type: none"> <li>Should you re-join the Fund within the 36-month deferment period, your participation will be deemed to have been continuous (provided that no benefit has been paid to you).</li> <li>Should you not re-join the Fund within the 36 months deferment period, remember to submit your payment instructions to the Fund before the 36 months have expired; should you fail to submit your benefit election and payment instructions to the Fund within the 36-month deferment period, the Fund will automatically deem you to have elected a deferred retirement benefit under Art. 30.</li> <li>However, if after a total of 5 years after your benefit was due no payment instructions have been received by the Fund, your right to a benefit shall be forfeited under Article 46.</li> </ul>	<b>Yes</b> <ul style="list-style-type: none"> <li>Should you re-join the Fund within the 36-month deferment period, your participation will be deemed to have been continuous (provided that no benefit has been paid to you).</li> <li>Should you not re-join the Fund within the 36 months deferment period, remember to submit your payment instructions to the Fund before the 36 months have expired; should you fail to submit your benefit election and payment instructions to the Fund within the 36-month deferment period, the Fund will automatically deem you to have elected a deferred retirement benefit under Art. 30.</li> <li>However, if after a total of 5 years after your benefit was due no payment instructions have been received by the Fund, your right to a benefit shall be forfeited under Article 46.</li> </ul>	<b>Yes</b> <ul style="list-style-type: none"> <li>If you fail to submit your benefit election and payment instructions to the Fund within the 36-month deferment period, the Fund preserves your entitlement to a retirement benefit under Article 28.</li> <li>However, if after a total of 5 years after your benefit was due no payment instructions have been received by the Fund, your right to a benefit shall be forfeited under Article 46.</li> </ul>



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# **The Withdrawal Settlement**

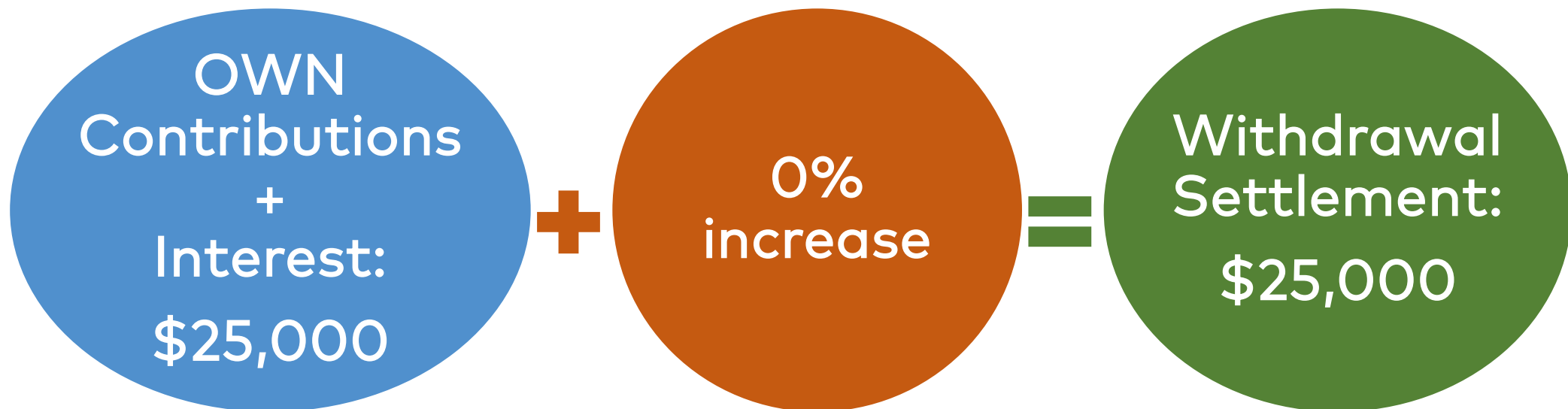
## **Article 31**

**(this is a one-time  
final settlement payment)**

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

## 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 – more than 15 years CS

## Example - Withdrawal Settlement after 20 years CS:

- **15 CS years over 5 years CS:** = 100% (max) increase of your own contributions + interest amount.
- **\$150,000 own Contributions**
- **\$50,000 interest on Contributions**





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**Retirement Benefits**  
**(these are periodic benefits,**  
**payable every month, for life,**  
**adjusted for cost of living over**  
**time with attached survivor's**  
**benefits)**





# **“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 – Article 28

- Monthly benefit payable for life *without* any reduction factors
- Option to convert part of benefit into a lump sum (one-time payment at the beginning of your benefit which reduces the monthly amount accordingly)
- Once in payment, monthly amount is adjusted for cost of living over time
- Child's Benefit is also payable during your lifetime for any children you may have that are still under the age of 21 or, if recognized as disabled by the Fund, beyond age 21.
- Survivors' Benefits for eligible survivors (eligible spouse, children under 21, or secondary dependents)
- Eligible for a Normal Retirement Benefit beginning on your birthday at NRA.
- Your entitlement starts as of the date following your separation date.

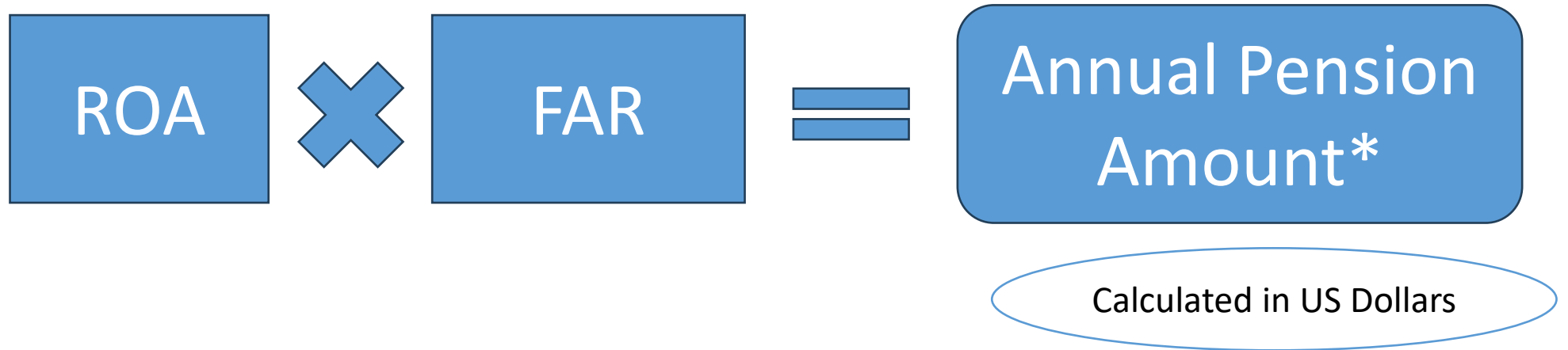
## The Lump Sum option:

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



# Formula to calculate your pension benefit

How your CS/ROA and your FAR impact your future retirement benefit



**\*Reduced in case of Early Retirement**

# Rate of Accumulation (ROA)

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

# Let's calculate: Rate of Accumulation (ROA)

- **8 years of CS:**
  - First 5 years of CS:  $1.50\% \text{ per year} = 1.50\% \times 5 = 7.50\%$
  - Next 5 years of CS:  $1.75\% \text{ per year} = 1.75\% \times 3 = \underline{5.25\%}$
  - Total ROA = **12.75%**
  
- **20 years of CS:**
  - First 5 years of CS:  $1.50\% \text{ per year} = 1.50\% \times 5 = 7.50\%$
  - Next 5 years of CS:  $1.75\% \text{ per year} = 1.75\% \times 5 = 8.75\%$
  - Next 25 years of CS:  $2.00\% \text{ per year} = 2.00\% \times 10 = \underline{20.00\%}$
  - Total ROA = **36.25%**
  
- **31 years of CS:**
  - First 5 years of CS:  $1.50\% \text{ per year} = 1.50\% \times 5 = 7.50\%$
  - Next 5 years of CS:  $1.75\% \text{ per year} = 1.75\% \times 5 = 8.75\%$
  - Next 25 years of CS:  $2.00\% \text{ per year} = 2.00\% \times 21 = \underline{42.00\%}$
  - Total ROA = **58.25%**

# Let's calculate: Normal Retirement Benefit

## Normal Retirement Benefit facts:

### Calculation factors:

- Fictional G-7 staff member
- NRA = age 60
- Retirement date at or after NRA:  
1 January 2023
- Final Average Remuneration:
  - 2020 Pensionable Remuneration: 95,000
  - 2021 Pensionable Remuneration: 100,000
  - 2022 Pensionable Remuneration: 105,000
    - Total: 300,000
    - FAR: ( $=\$300,000/3$ ) 100,000
- 31 years of CS = ROA of 58.25%

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

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

**$\$4,854.17 \text{ monthly pension}$**

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

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

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

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

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

**Plus**

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

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



# 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 – Article 29

- Monthly benefit payable for life
- 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 benefit into a lump sum (one-time payment at the beginning of your benefit which reduces the monthly amount accordingly)
- Once in payment, monthly amount is adjusted for cost of living over time
- Child's Benefit is also payable during your lifetime once you have reached NRA for any children you may have that are still under the age of 21 or, if recognized as disabled by the Fund, beyond age 21
- Survivors' Benefits for eligible survivors (eligible spouse, children under 21, or secondary dependents)
- Eligible for an Early Retirement Benefit if you separate at ERA or later, but before NRA.
- Your entitlement starts as of the date following your separation date.

## The Lump Sum option:

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

# The Early Retirement Benefit – Article 29: The Reduction Factor

## What are the Reduction Factors for Early Retirement Benefits?

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

# Let's calculate: Early Retirement Benefit – example 1

## Early Retirement Benefit facts:

### Calculation factors:

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

## Reduced annual pension:

$\$100,000 \text{ FAR} \times 36.25\% \text{ ROA} = \$36,250$  full yearly pension;

### Reduction calculation:

Years younger than 62 = 6

Reduction factor for 20 years CS = 6%

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

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

**\$1,933.33 monthly pension**

# Let's calculate: Early Retirement Benefit – Example 2

## Early Retirement Benefit facts:

### Calculation factors:

- Fictional G-7 staff member
- NRA = age 62
- Retirement date at 56<sup>th</sup> birthday: 1 January 2023
- Final Average Remuneration:
  - 2020 Pensionable Remuneration: 95,000
  - 2021 Pensionable Remuneration: 100,000
  - 2022 Pensionable Remuneration: 105,000
  - Total: 300,000
  - FAR: ( $= \$300,000 / 3$ ) 100,000
- 25 years of CS = ROA of 46.25%

## Reduced annual pension:

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

### Reduction calculation:

Years younger than 62 = 6

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

Reduction factor for additional years CS = 6%

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

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

**\$3,044.79 monthly pension**



# Deferred Retirement Benefit 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

## Deferred Retirement Benefit reminder:

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

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

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

# Let's calculate: Deferred Retirement Benefit

## Deferred Retirement Benefit:

### Calculation factors:

- Fictional G-6 staff member
- NRA = age 65
- Separation at age 50
- Final Average Remuneration:
  - \$100,000
- 15 years of CS = ROA of 26.25%

$\$60,000 \text{ FAR} \times 26.25\% \text{ ROA} = \$26,250$  full yearly pension starting at age 65

**Reduction calculation if payment commences before age 65, for example at age 58:**

Years younger than 65 = 7

Reduction factor = 6% for 7 years

Total reduction factor = 42%

Reduced yearly pension =  $\$26,250 - 42\% = \$15,225$





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

# The Deferment of choice option Article 32

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

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

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

## CAUTION

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





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# **Your Pension Toolkit**

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

# Your Pension Toolkit: What tools? What for? Where do I find them?

- UNJSPF website: <https://www.unjspf.org/>

An **intuitive, user-friendly** source of **up-to-date** pension related information, news, pension tools and learning material (booklets, videos, tutorials, etc.), investment information and access to your Member Self-Service (MSS), designed to help you **find the information you need when you need it!** All information on the website exists in English and in French.

- Pension eLearning modules: <https://www.unjspf.org/unjspf-pension-elearning-modules/>

Essential and interactive pension courses. Information about your pension plan, pension rights, options and obligations. Freedom to follow the courses at your own pace. Currently, the modules exist in English language only, but the Fund is working on launching the French version soon.

- UNJSPF Member Self-Service (MSS): <https://www.unjspf.org/resources/about-member-self-service/>

Your **secure, personalized** pension portal where you can access important information about your status with the Pension Fund, useful tools (estimator, separation document tracking tool, etc.), all pension forms personalized with your name and UID number, etc. **Your MSS portal will serve you during your participation in the Fund and in retirement!** Currently, the MSS portal is in English language only, the Fund will launch the French version soon.



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# **UNJSPF Website**

**<https://www.unjspf.org>**

## Our priority: your pension security

### What is your situation?



Participating  
in the Fund



Separating or  
retiring



Retired or  
receiving benefits



Survivor



Something else



## For Clients

### What is your situation?

- Participating in the Fund
- Separating or retiring**
- Retired or receiving benefits
- Survivor
- Something else

### Separating or retiring

- Benefit Options**  
A comprehensive overview of all the benefit options the Fund offers including comparison charts.  
Separating or retiring
- Benefit Estimates**  
Information regarding how to run benefit estimates before separation/retirement and two-track estimates for retirees/beneficiaries.  
Separating or retiring
- Authentication of Signatures & Documents**  
Check here when authentication is needed and how to proceed.  
Retired or receiving benefits  
Separating or retiring | Survivor
- Transfer Agreements**  
Information regarding transfer of pension rights from the UNJSPF to an outside (non-member) organization, or from an outside (non-member) organization to the UNJSPF.  
Participating in the Fund  
Separating or retiring | Something else
- Break in Service**  
Information regarding how a break in service might affect your pension.  
Participating in the Fund  
Separating or retiring
- Retirement Ages**  
Normal Retirement Age, Early Retirement Age and Mandatory Age of Separation.  
Separating or retiring





# The UNJSPF website – links for learning



UNJSPF

For Clients

Investments

Resources

About Us

Contact Us

Urgent Assistance

Member Self-Service

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

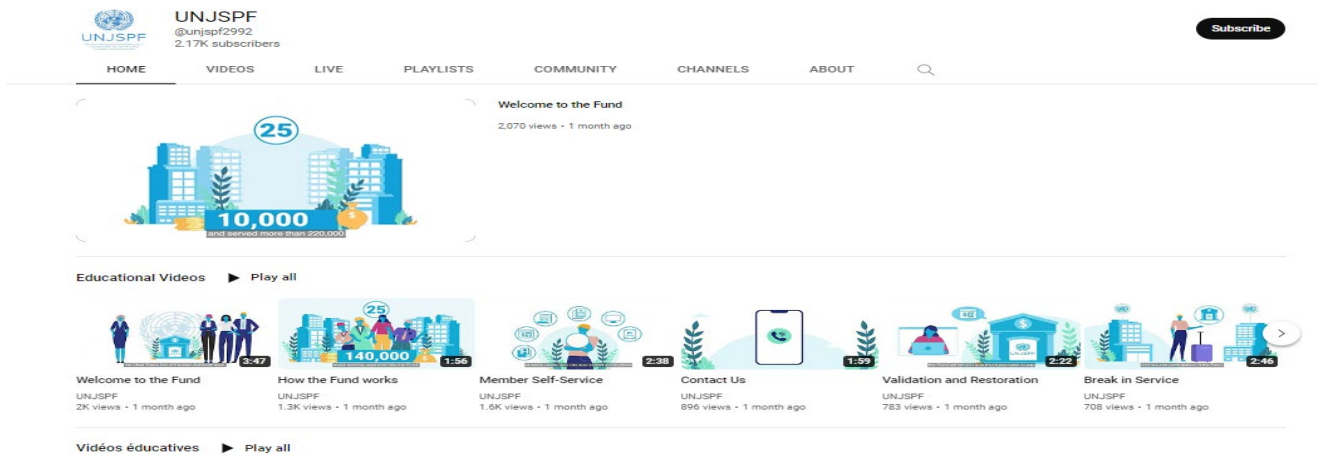
Exchange Rates, CPI Adjustments, and Cost of Living Differential Factors

Case Digest of the Fund



# The UNJSPF Educational Videos

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



All videos exist in English,  
French and Spanish

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



# The UNJSPF website – Topic specific booklets

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

**Booklets on many of the key pension topics (more than shown here!). All booklets exist in English and French, some also in Spanish**

## All Booklets

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

<a href="#">Disability Benefit</a>	→
<a href="#">Divorce</a>	→
<a href="#">Emergency Fund</a>	→
<a href="#">Information for Beneficiaries</a>	→
<a href="#">Legal Guardianship and Estate</a>	→
<a href="#">Participation</a>	→
<a href="#">Restoration</a>	→
<a href="#">Separation</a>	→
<a href="#">Survivor's Benefit</a>	→
<a href="#">Two-Track</a>	→
<a href="#">Transfer Agreements</a>	→
<a href="#">Validation</a>	→



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# UNJSPF Member Self-Service (MSS)

**<https://www.unjspf.org/resources/about-member-self-service/>**

## About Member Self-Service (MSS)

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

Login

or

Register

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

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

Most UNJSPF participants can:

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

Most UNJSPF retirees and beneficiaries can:

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

## Resources

### Videos



Member Self-Service



Set up your MSS account



Recover Your Password



Beneficiary Services



Participant Services

### Tutorials



English

How to register  
(English)



French

Comment s'inscrire  
(Français)

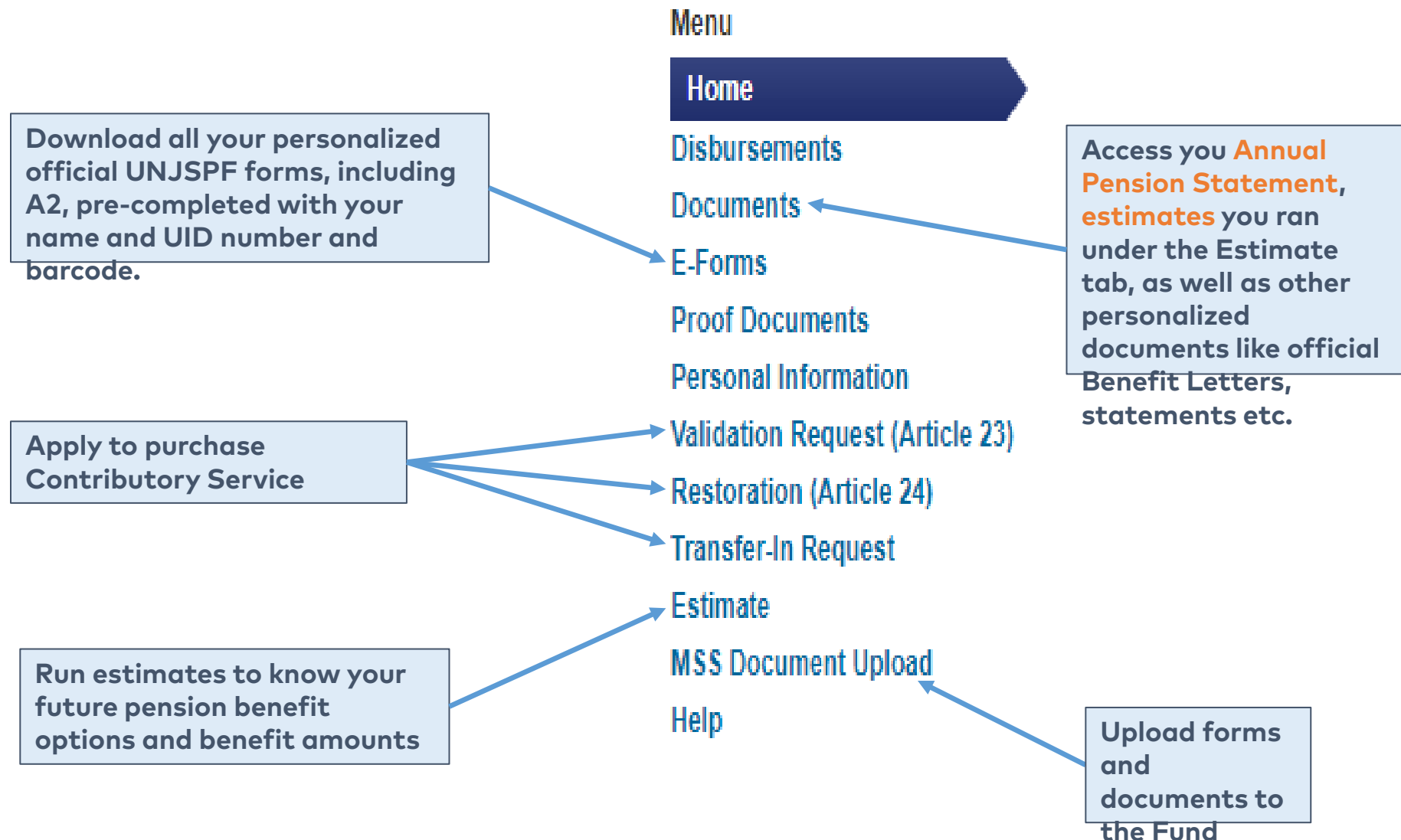


Spanish

Cómo registrarse  
(Español)



## ▪ What can I do in MSS?





UNJSPF  
United Nations Joint  
Staff Pension Fund

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

# The UNJSPF website – Member Self Service: Estimates

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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 information on the website: <https://www.unjspf.org/contact-us/>. Presently, there are some specific cases (e.g. cases where participants have been transferred to the Fund, etc.); you can find more information on these cases under the service/mss-known-issues-and-faq/. If your separation date is more than 6 months away, please contact the Fund through the contact information on the website: <https://www.unjspf.org/contact-us/>.

### Français

Il peut être utile de faire une estimation de vos options de prestations pour des fins de planification ou avant de faire un choix final. Pour générer votre estimation, entrez la date de votre séparation proposée dans la boîte désignée ci-dessous. Pour des conseils détaillés sur la façon de générer et de lire des 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 que rapportées à la Caisse 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, 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 le service clientèle de la Caisse via le formulaire de contact en ligne : <https://www.unjspf.org/fr/contactez-nous/>. À l'heure actuelle, il existe des « problèmes connus » concernant l'exactitude de ce calculateur d'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):



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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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### *English*

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# The UNJSPF website – Member Self Service: Estimates

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



Welcome  04/07/2018

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

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## Documents

Records 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>

# MSS – Estimates

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

**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: [REDACTED]  
 PENSION NO [REDACTED] 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)

	DOB: 06/03/1971 (Normal Retirement Age: 62)	
<b>Separation Date</b>	DATE OF SEPARATION	30 June 2018
	<b>FULL DEFERRED RETIREMENT - ARTICLE 30</b> AT AGE 62 . . . . .PER YEAR	\$ 34,837.08
	PROSPECTIVE SURVIVOR (ARTICLE 34/35). . . . PER YEAR	\$ 17,418.60
<b>Art. 31 Withdrawal Settlement</b>	<b>WITHDRAWAL SETTLEMENT - ARTICLE 31</b>	\$ 258,017.24
		<div style="background-color: #4a90e2; color: white; padding: 5px; text-align: center; margin-bottom: 5px;"><b>Art. 30 Deferred Retirement Benefit payable for life as of NRA</b></div> <div style="background-color: #4a90e2; color: white; padding: 5px; text-align: center;"><b>Art. 34/35 Prospective Surviving Spouse's Benefit (applicable in this case)</b></div>



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# Additional information



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# Watch the educational video about "Retiring or Separating: How to Prepare"



# Watch the Educational Video about your benefit options

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

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## Survivor's Benefits



[Survivor's Benefits \(English\)](#)

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



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# Contacting the UNJSPF



# Contacting the UNJSPF – where to start

- ACTIVE PARTICIPANTS of UN Agencies (listed below) *must* contact their **SPC Secretariat** for all pension related queries:
- ACTIVE PARTICIPANTS of all other UNJSPF member organizations (including the UN Secretariat) should contact the Fund directly with their queries.
- All RETIREES and BENEFICIARIES can contact the Fund directly with their queries.
- <https://www.unjspf.org/contact-us/>



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# Time for Questions