



Federation of International  
Civil Servants' Associations

# United Nations Pension:

Essentials for the participants

UN Pension and separation from service

Ask the FICSA Experts

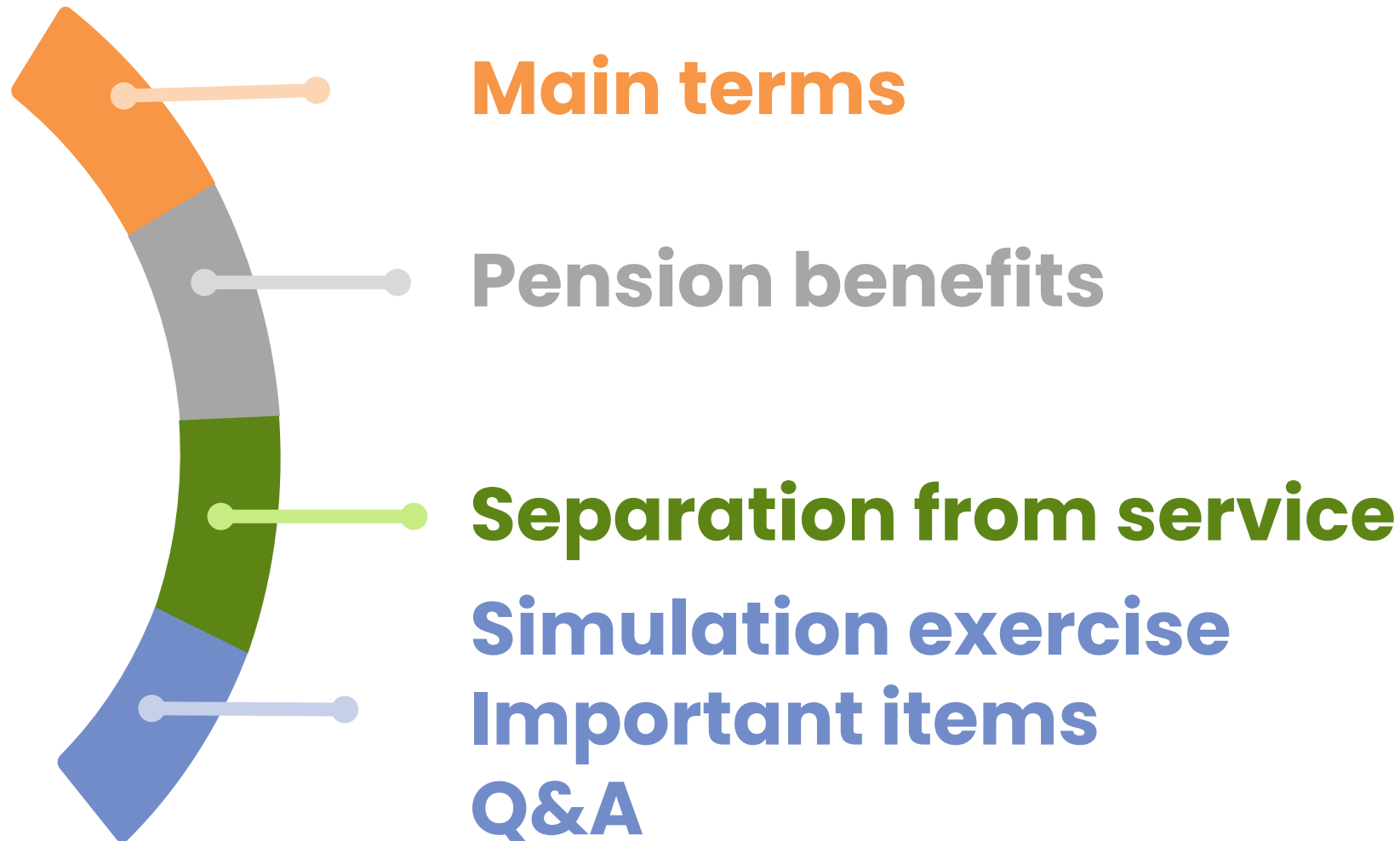
24 March 2025 and 2 April

# BEFORE WE START OFF

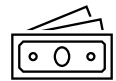
“Often when you think you’re at the end of something, you’re at the beginning of something else”

Fred Rogers

# ISSUES TO BE COVERED



# MAIN TERMS



## Defined benefit

All contributions, assets and risks are pooled; benefits are for life



## Financially healthy

Funded ratio: 111%



## Retirement

Income replacement that is proportionate to the participant's length of contribution and salary earned during service



## Disability Death

Benefit coverage and income replacement in case of work-related disability (for participant) OR death-in service or death-after retirement (for entitled survivors)



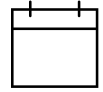
## Survivors

Recognized dependants, spouses (incl. same sex couples), ex-spouses {conditions apply}

→ [List of commonly accepted unions by UNJSPF](#)

\*As of 31 December 2023; Pension Essentials for retirees and beneficiaries; UNFSPF Townhall on 15 January 2025; available at: [https://www.unjspf.org/wp-content/uploads/2025/01/UNJSPF\\_Pension-Essentials-for-Retirees-and-Beneficiaries\\_EN.pdf](https://www.unjspf.org/wp-content/uploads/2025/01/UNJSPF_Pension-Essentials-for-Retirees-and-Beneficiaries_EN.pdf); accessed on 03 March 2025

# MAIN TERMS



## Date of entry (DOE)

Date when you first become a participant in UNJSPF



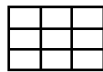
## Contributory service (CS)

Period, (in years, months and days) during which you pay contributions to UNJSPF



## Rate of accumulation (ROA)

Amount of pension benefit in % that you earn for each year, month and day of CS



## Pensionable remuneration (PR)

Scale used to calculate your monthly pension contribution, based on grade & step



## Normal retirement age (NRA)

Age at which, upon separation, you are eligible for full pension benefits

## Mandatory age of separation (MAS)

Age, at which you must separate from service



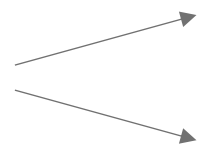
## Final average remuneration (FAR)

Average of the **highest 36 months** of PR rates **during the last 60 months** of CS

# MAIN TERMS



## Date of entry



①

automatically when appointed for 6 months or more

②

upon completion of 6 months on a series of appointments **and** without a break of more than 30 days

## Date when you first become a UNJSPF participant



## Contributory service

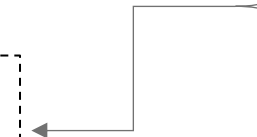
①

less than 5 years

②

5 years and more (=vesting)

You pay:..... 7.9%  
Employer pays:... 15.8%



## Period, when you pay contributions to UNJSPF

You become eligible for life-long pension benefits



- Separate options for:
1. prior UN employment
  2. separation and rejoining
  3. transfer of pension (rare)

# MAIN TERMS



## Contributory service

You pay  
**23.7%**



①

does not count towards your CS if you don't make contributions

②

does count if you do make contributions

Your share:..... 7.9%  
Employer's share:... 15.8%

### Part-time

①

Must be minimum 50%

②

Apportioned according to part-time %

③

Counts as full time for vesting

①

Does not count towards CS

### Break-in-service

②

Staff cannot pay 23.7%

③

Special conditions for 30 days or less; 30 days-36 months; more than 36 months

## Special leave without pay

If SLWOP is more than 36 months within one period  
**and**  
staff does not contribute 23.7%  
**then**  
at the end of 36 months of SLWOP, staff is considered  
to have separated from UNJSPF

# MAIN TERMS



## Rate of accumulation (ROA)

### Amount of pension benefit in % that you earn for CS

0 – 5 years of CS	1.5%/ p.a. (7.5% max)
6 – 10 years of CS	1.75%/ p.a. (8.75% max)
11 – 35 years of CS	2.00%/ p.a. (50% max)
More than 35 years of CS	1.%/ p.a. (3.75% max)
<b>Maximum ROA</b>	<b>70% (needs 38.75CS)</b>

### 9 years of CS (at 100% employment)

0-5 years (first 5 years of CS)

6<sup>th</sup>-9<sup>th</sup> year (remaining 4 years of CS)

**Total ROA**

### 22 years of CS (at 100% employment)

0-5 years (first 5 years of CS)

6<sup>th</sup>-10<sup>th</sup> year (5 years of CS)

11<sup>th</sup> to 22<sup>nd</sup> year (12 years of CS)

**Total ROA**

1.5% per year x 5 years

1.75% per year x 5 years

2% per year x 12 years

7.5%

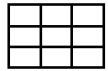
8.75%

24%

**40.25%**



# MAIN TERMS



## Pensionable remuneration (PR)

[ICSC data on PR](#)

[2025 PR](#)

[Local staff salary scales](#)

①

For P staff: scale is global (same for all duty stations)

②

For NPO/G: equal to gross pensionable salary + any pensionable allowances (language allowance, etc.)

## Scale to calculate monthly pension contribution



## Normal retirement age (NRA)

Age, at which, upon separation, you are eligible to receive full pension benefits

## Mandatory age of separation (MAS)

Age, at which you must separate from service

Date of entry	NRA	MAS
Before 01 January 1990	60 years old	65 years old
01 January 1990 – 31 December 2013	62 years old	
On/after 01 January 2014	65 years old	

# MAIN TERMS



## Final average remuneration (FAR)

Average of the **highest 36 months** of PR rates  
during the last 60 months of CS

Example

ROA      x      FAR (annual)      =      Basic pension (annual)\*

**40.25%**      x      **US\$100,000**      =      **US\$40,250**

**\*on condition that you are at/above NRA**

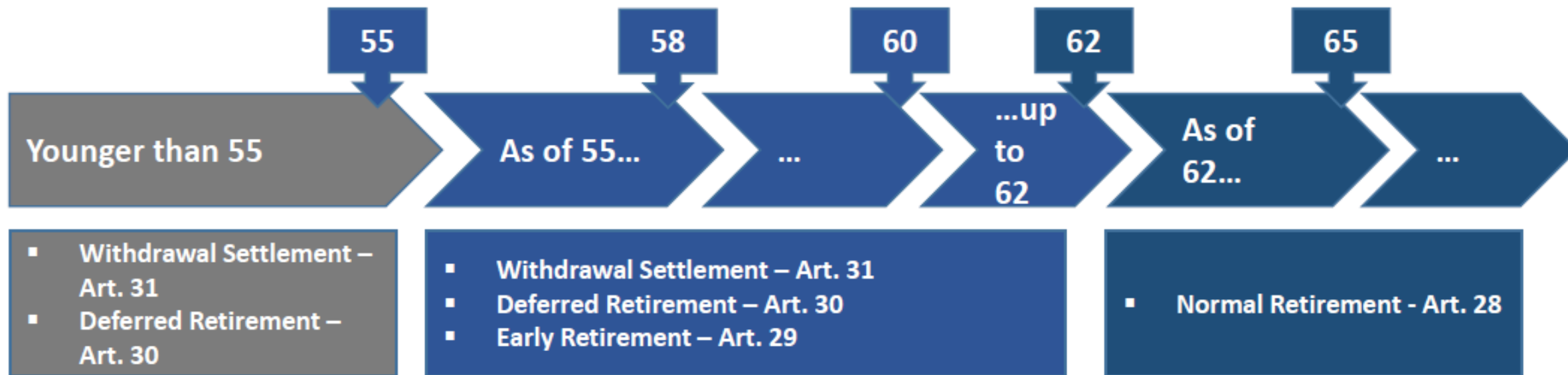
# PENSION BENEFITS

**5 OPTIONS**

<b>Option</b>		<b>Its meaning</b>
<b>1</b>	<b>Deferred of choice/payment</b>	<b>Delay for 36 months your decision what to do with your pension</b>
<b>2</b>	<b>Withdrawal settlement</b>	<b>Take out cash and end your relationship with UNFSPF</b>
<b>3</b>	<b>Deferred retirement benefit</b>	<b>You receive life-long monthly benefits, but the amount will depend on what option you choose</b>
<b>4</b>	<b>Early retirement benefit</b>	
<b>5</b>	<b>Full retirement benefit</b>	

# PENSION BENEFITS

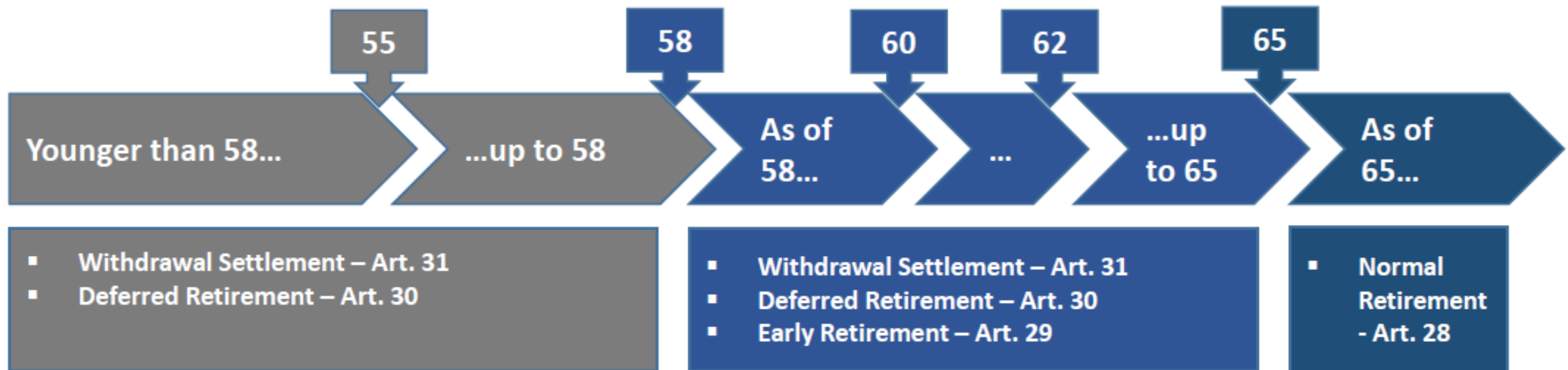
**Scenario 2 - NRA 62 = Your entry/re-entry into the UNJSPF participation was between 01 January 1990 and 31 December 2013 - Your benefit options based on your age and 5 years or more CS at the date of separation from service:**



Source: Pension Essentials for retirees and beneficiaries; UNFSPF Townhall on 15 January 2025; available at: [https://www.unjspf.org/wp-content/uploads/2025/01/UNJSPF\\_Pension-Essentials-for-Retirees-and-Beneficiaries\\_EN.pdf](https://www.unjspf.org/wp-content/uploads/2025/01/UNJSPF_Pension-Essentials-for-Retirees-and-Beneficiaries_EN.pdf); accessed on 03 March 2025

# PENSION BENEFITS

**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:**



Source: Pension Essentials for retirees and beneficiaries; UNFSPF Townhall on 15 January 2025; available at: [https://www.unjspf.org/wp-content/uploads/2025/01/UNJSPF\\_Pension-Essentials-for-Retirees-and-Beneficiaries\\_EN.pdf](https://www.unjspf.org/wp-content/uploads/2025/01/UNJSPF_Pension-Essentials-for-Retirees-and-Beneficiaries_EN.pdf); accessed on 03 March 2025

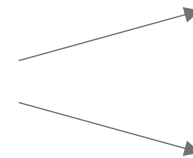
# SEPARATION FROM SERVICE

## Option 1: Deferred of choice/payment



### ≠ deferred retirement [option 3]

Option to postpone your decision for 36 maximum 36 months



look for new job in UN, get it and rejoin UNJSPF

look for new job in UN, don't get it and inform UNJSPF your benefit election **by 36<sup>th</sup> months**



If you don't inform the Fund about your benefit election before 36<sup>th</sup> months have expired, you will be deemed to have elected a deferred retirement benefit [option 3]

# SEPARATION FROM SERVICE



**Possible only before reaching NRA**

## Option 2: Withdrawal settlement

Duration of CS	What you receive	Example	Amount
<b>Less than 5 years</b>	Own contribution.....→ Compound interest (3.25% per year).....→	<b><u>4 years of CS:</u></b> US\$20,000 US\$990	<b>20,990</b>
<b>5-15 years</b>	Own contribution.....→ compound interest (3.25% per year).....→ Increase (10% per year for each year of.....→ CS above 5 years, capped at max 100%)	<b><u>7.5 years of CS:</u></b> US\$40,000 US\$5,148 US\$11,287 (2.5 years of CS=7.5 years of CS - 5 years) X 10%	<b>56,435</b>
<b>More than 15 years</b>	Own contribution.....→ compound interest (3.25% per year).....→ Increase (capped at max 100%).....→	<b><u>19 years of CS:</u></b> US\$120,000 US\$36,160 US\$156,560 (14 years of CS = 19 years of CS - 5 years, but <b>capped at 10 years max</b> ) x 10%	<b>312,120</b>

# SEPARATION FROM SERVICE

## Option 4: Early retirement: penalties

**55** years old [if joined the Fund before 01 January 2014]

Less than 25 years of CS: **6% p.a**

25 - 30 years of CS: **3% p.a**

30+ years of CS: **1% p.a**

**CS: 31 years**  
**ERA: 55 years**  
**NRA: 62 years**

**NRA-ERA=7 years**

First 5 years  $1\% \times 5 = 5\%$

6<sup>th</sup> -7<sup>th</sup> years  $6\% \times 2 = 12\%$

**Total penalty 17%**

**During the first 5 years of ERA**

**58** years old [if joined the Fund on/after 01 January 2014]

Less than 25 years of CS: **6% p.a**

25+ years of CS: **4% p.a**

**CS: 23 years**  
**ERA: 58 years**  
**NRA: 65 years**

**NRA-ERA=7 years**

7 years  $6\% \times 7 = 42\%$

**Total penalty 42%**



# SIMULATION EXERCISES

Joint UNJSPF on **22 May 2011**

Worked 100% for **23 years**

Wants to retire at the age of **57**

① Calculate **rate of accumulation (ROA)**

ROA: {

- 0-5 years: 1.5% x 5 yrs = 7.5%
- 6-10 years: 1.75% x 5 yrs = 8.75%
- 11-23 years: 2% x 13 yrs = 26%

**42.25%**

② Calculate **penalties**

NRA (62) – 57 = 5 years  
 5 years x 6% (because less than 25 yrs of CS) **30.00%**

③ Calculate **FAR**

**US\$85,000**

**US\$85,000** multiply by **42.25%**

**US\$35,912**

**US\$35,912** minus **30.00%**

**US\$25,138**

**Final annual pension benefit**

1. Paid monthly for life; and
2. Adjusted annually if CPI moved by 2%

# SIMULATION EXERCISES

Joint UNJSPF on **26 May 2016**

Worked 100% for **27 years**

Wants to retire at the age of **64**

① Calculate **rate of accumulation (ROA)**

ROA: {

- 0-5 years: 1.5% x 5 yrs = 7.5%
- 6-10 years: 1.75% x 5 yrs = 8.75%
- 11-23 years: 2% x 17 yrs = 34%

**50.25%**

② Calculate **penalties**

NRA (65) – 64 = 1 year  
 1 year x 4% (because more than 25 yrs of CS)

**4.00%**

③ Calculate **FAR**

**US\$35,000**

**US\$35,000** multiply by **50.25%**

**US\$17,587**

**US\$17,587** minus **4.00%**

**US\$16,883**

**Final annual pension benefit**

1. Paid monthly for life; and
2. Adjusted annually if CPI moved by 2%

# SIMULATION EXERCISES

c/o United Nations  
 P.O. Box 5036 - New York, NY 10163-5036 - USA  
 Tel: +1 (212) 963-6931 - Fax: +1 (212) 963-3146  
 Email: Contact Us through our website  
<https://www.unjspf.org/contact-us>

s/c Palais des Nations  
 1211 Genève 10 - Suisse  
 Tél : +41 (0)22 928 88 00 – Fax : +41 (0)22 928 90 99  
 Courriel : Contactez-nous via notre site web  
<https://www.unjspf.org/fr/contactez-nous>

Ref: 00 [REDACTED]  
 PENSION NO: [REDACTED]

05 March 2025

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: [REDACTED] (Normal Retirement Age: 62)

DATE OF SEPARATION 15 April 2026

### EARLY RETIREMENT - ARTICLE 29

FULL PENSION . . . . . PER YEAR	\$ 31,357.20
PROSPECTIVE SURVIVOR (ARTICLE 34/35) . . . . . PER YEAR	\$ 15,678.60
OR	
REDUCED PENSION . . . . . PER YEAR	\$ 16,321.44
TOGETHER WITH LUMP SUM (MAXIMUM)	\$ 195,326.61
PROSPECTIVE SURVIVOR (ARTICLE 34/35) . . . . . PER YEAR	\$ 15,678.60

### FULL DEFERRED RETIREMENT - ARTICLE 30

AT AGE 62 . . . . . PER YEAR	\$ 35,431.92
PROSPECTIVE SURVIVOR (ARTICLE 34/35) . . . . . PER YEAR	\$ 17,715.96

### WITHDRAWAL SETTLEMENT - ARTICLE 31

\$ 390,653.22

You have provided the following lump sum choice for the calculation of your future benefit:

LUMP SUM %: or FIXED LUMP SUM AMOUNT:

The information the UNJSPF provides on the web site is made available for the convenient access of our participants. While the UNJSPF makes every attempt to ensure the information provided is reliable, human or mechanical error remains a possibility. Therefore, the UNJSPF does not guarantee the accuracy, completeness or timeliness of information, and will not be held responsible for any errors or omissions or for the use of, or results obtained from the use of information.

# SIMULATION EXERCISES

c/o United Nations  
 P.O. Box 5036 - New York, NY 10163-5036 - USA  
 Tel: +1 (212) 963-6931 - Fax: +1 (212) 963-3146  
 Email: Contact Us through our website  
<https://www.unjspf.org/contact-us>

s/c Palais des Nations  
 1211 Genève 10 - Suisse  
 Tél : +41 (0)22 928 88 00 – Fax : +41 (0)22 928 90 99  
 Courriel : Contactez-nous via notre site web  
<https://www.unjspf.org/fr/contactez-nous>

Ref: 00 [REDACTED]  
 PENSION NO: [REDACTED]

05 March 2025

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: [REDACTED] (Normal Retirement Age: 62)

DATE OF SEPARATION 15 April 2026

### EARLY RETIREMENT - ARTICLE 29

FULL PENSION . . . . . PER YEAR \$ 31,357.20

PROSPECTIVE SURVIVOR \$ 15,678.60  
 (ARTICLE 34/35) . . . . PER YEAR

OR

REDUCED PENSION . . . . PER YEAR \$ 16,321.44

TOGETHER WITH LUMP SUM (MAXIMUM) \$ 195,326.61

PROSPECTIVE SURVIVOR \$ 15,678.60  
 (ARTICLE 34/35) . . . . PER YEAR

### FULL DEFERRED RETIREMENT - ARTICLE 30

AT AGE 62 . . . . . PER YEAR \$ 35,431.92

PROSPECTIVE SURVIVOR \$ 17,715.96  
 (ARTICLE 34/35) . . . . PER YEAR

### WITHDRAWAL SETTLEMENT - ARTICLE 31

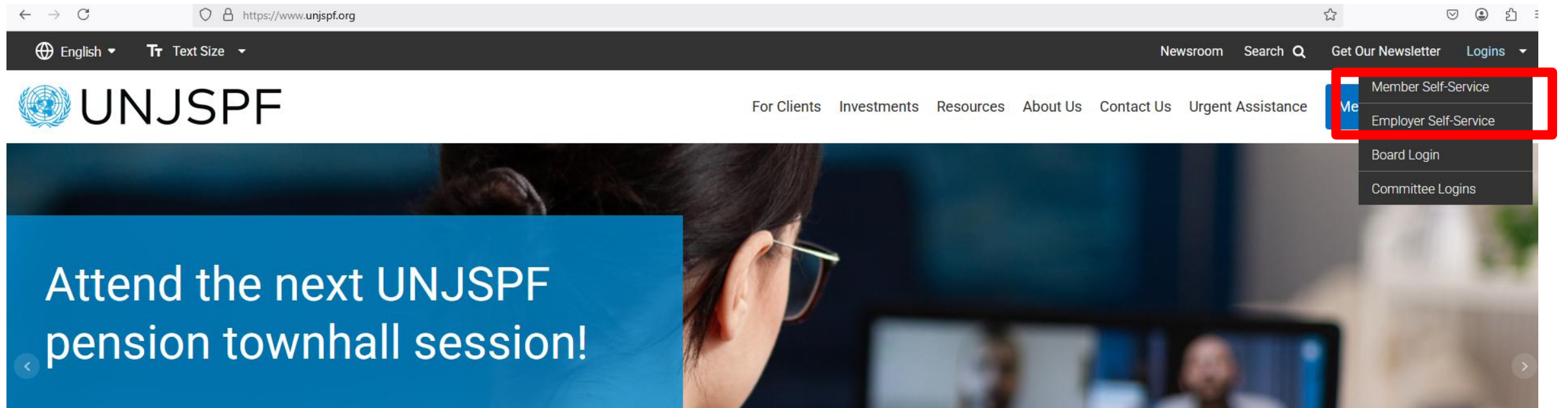
\$ 390,653.22

You have provided the following lump sum choice for the calculation of your future benefit:

LUMP SUM %: or FIXED LUMP SUM AMOUNT:

The information the UNJSPF provides on the web site is made available for the convenient access of our participants. While the UNJSPF makes every attempt to ensure the information provided is reliable, human or mechanical error remains a possibility. Therefore, the UNJSPF does not guarantee the accuracy, completeness or timeliness of information, and will not be held responsible for any errors or omissions or for the use of, or results obtained from the use of information.

# IMPORTANT THINGS



The screenshot shows the UNJSPF website interface. At the top, there is a navigation bar with links for 'Newsroom', 'Search', 'Get Our Newsletter', and 'Logins'. Below this, the UNJSPF logo is displayed on the left, and a secondary navigation bar contains links for 'For Clients', 'Investments', 'Resources', 'About Us', 'Contact Us', and 'Urgent Assistance'. A dropdown menu is open under the 'Logins' link, with a red box highlighting the 'Member Self-Service' and 'Employer Self-Service' options. Other options in the dropdown include 'Board Login' and 'Committee Logins'. Below the navigation, a large banner features a woman's profile and the text: 'Attend the next UNJSPF pension townhall session!'.

**Use private email address or change to private before separating**

# IMPORTANT THINGS

## Menu

Home

Disbursements

Documents

E-Forms

Proof Documents

Personal Information

Validation Request (Article 23)

Restoration (Article 24)



Transfer-In Request (Article 13)






Estimate

Help

## Documents

The Annual Pension Statement is currently available only in English version. please read [the illustrated guide "How to read your Pension Statement", available in](#)

 Records  Export

Date	Document
1 Mar 2025	 Estimate SS
24 Feb 2025	 Estimate SS
6 Feb 2025	 Estimate SS
24 Oct 2024	 Estimate SS
11 May 2024	 Pension Statement - 2023

**Download and check  
Annual pension statement**

# IMPORTANT THINGS

## 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.unjssf.org/annual-statement-pension-statement/>

A. PERSONAL DATA	ORG.	VESTED	DATE OF BIRTH			SEX	MARITAL STATUS			CATEGORY	PENSION NUMBER	NRA
			DAY	MO. YR.	YEAR							
<b>YOUR NAME</b> <b>9-digit code</b>		<b>Y</b>	<b>11</b>	<b>10</b>	<b>82</b>	<b>Male</b>	<b>Married</b>			Professional & above	<b>xxxxxx</b>	<b>65</b>

B. CONTRIBUTORY SERVICE														
1. BEGINNING DATE	DAY	MO.	YR.	2. DATE OF ENTRY INTO PARTICIPATION	DAY	MO.	YR.	CONTRIBUTORY SERVICE			L.W.O.P/BREAK-IN-PARTICIPATION			
	01	05	15		01	04	16	YEARS	MONTHS	DAYS	YEARS	MONTHS	DAYS	

D. OTHER CONTRIBUTIONS		
(IN US DOLLARS)	(PAYMENTS)	(INTEREST)
<u>VALIDATION</u>		
1. CURRENT YEAR PAYMENT		

# IMPORTANT THINGS

https://member.unjspf.org/prod/app#tapestry/MemberPages:MemberForms

Welcome

## Menu

- Home
- Disbursements
- Documents
- E-Forms**
- Proof Documents
- Personal Information
- Validation Request (Article 23)
- Restoration (Article 24)
- Transfer-In Request (Article 13)
- Estimate
- Help

## Forms

Below is a list of official UNJSPF forms used by the UN Pension Fund. your name and Unique ID number (UID), as recorded in the Fund's file: letter-sized paper, which is slightly smaller than the international standard problems. The 'Type & Print' feature allows users to type their informal Once the information is typed in, the form must be printed and then has forms also require signature authentication. The UNJSPF currently accepts signed forms, either in original format via mail or submitted in person, or the 'MSS Document Upload' tab inside this MSS account. No e-mails for signatures are accepted. Forms are in PDF format. In order to view or print Reader, version 11 or later. For printing the E-Forms in PDF format, check Page Sizing & Handling section.

Please be aware that if you are in receipt of more than one benefit from the form all those Retirement numbers to which the change you are receiving the following forms 'PF 23, PF23B, E10, E11, A2'

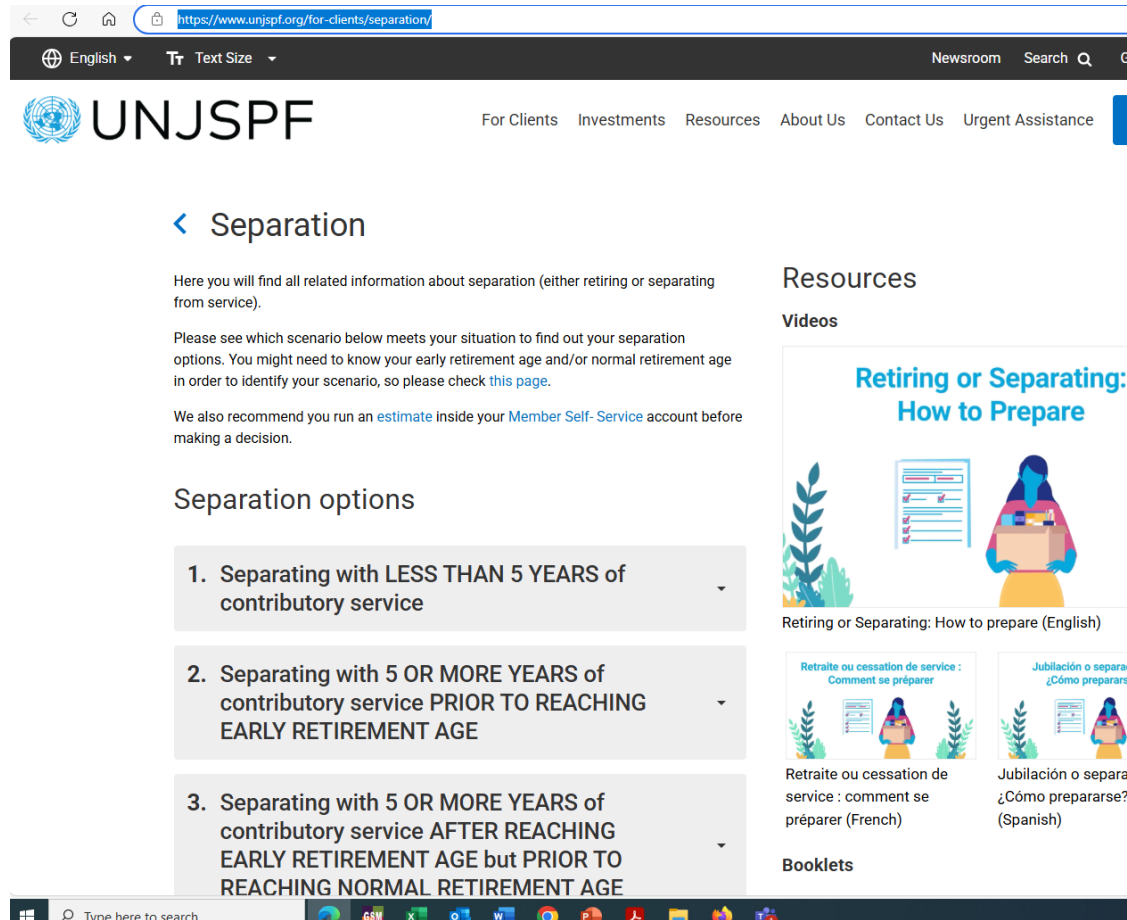
### Official UNJSPF Forms

-  [A2-E - Designation of Beneficiary - English](#)  
Form used in Member Self Service
-  [A2-F - Désignation de bénéficiaires d'un versement résiduel](#)  
Formulaire français disponible pour les démarches autonomes de nos membres.
-  [B1-E - Notice of Election to Validate - English](#)  
Form used in Member Self Service
-  [B1-F - Demande de Validation](#)  
Formulaire français disponible pour les démarches autonomes de nos membres.
-  [C1-E - Notice of Election to Restore - English](#)  
Form used in Member Self Service
-  [C1-F - Demande de Restitution](#)  
Formulaire français disponible pour les démarches autonomes de nos membres.

- **Remember if you sent it?**
- **Do NOT have to include recognized spouse or**
- **dependant children under 18 years old, as they are beneficiaries by default**



# IMPORTANT THINGS



English Text Size Newsroom Search

**UNJSPF** For Clients Investments Resources About Us Contact Us Urgent Assistance

## ← Separation

Here you will find all related information about separation (either retiring or separating from service).

Please see which scenario below meets your situation to find out your separation options. You might need to know your early retirement age and/or normal retirement age in order to identify your scenario, so please check [this page](#).

We also recommend you run an [estimate](#) inside your [Member Self-Service](#) account before making a decision.

### Separation options

1. Separating with **LESS THAN 5 YEARS** of contributory service
2. Separating with **5 OR MORE YEARS** of contributory service **PRIOR TO REACHING EARLY RETIREMENT AGE**
3. Separating with **5 OR MORE YEARS** of contributory service **AFTER REACHING EARLY RETIREMENT AGE but PRIOR TO REACHING NORMAL RETIREMENT AGE**

### Resources

#### Videos

**Retiring or Separating: How to Prepare**

Retiring or Separating: How to prepare (English)

Retraite ou cessation de service : Comment se préparer (French)

Jubilación o separación: ¿Cómo prepararse? (Spanish)

#### Booklets



**UNJSPF**  
United Nations Joint Staff Pension Fund

# SEPARATION

# CONTACT

**FICSA Secretariat ([ficsa@un.org](mailto:ficsa@un.org))**