

## **Ask the FICSA Expert sessions on the UN Pension Fund and Separation from Service**

**2 April 2025, 08:30 – 10:30 CET**

**WEBSITE:** [UNJSPF - United Nations Joint Staff Pension Fund](#)

### **Future events**

- UNJSPF Townhall: 9 April: [UNJSPF Virtual Annual Global Townhall on 9 April - UNJSPF](#)
- 16 April 2025, 9:00 to 12:00 pm (New York time): Separation and pre-retirement essentials (English). Click [here](#) to join the session.

### **Frequently Asked Questions -Q&A**

**Q:** How do we correct our marital status?

**A:** While you are an active staff member (employed), you have to contact your HR.

**Q:** (The WHO organization) shows the Staff Member is married, but the annual statement shows Single.

**A:** Please address this matter to your HR, who will liaise with the WHO pension secretary, who will ensure that data is correctly transmitted to the Pension Fund.

**Q:** Is this statement showing only staff member contribution, not the organization's part?

**A:** The annual Pension Statement does not include the portion paid by the organization. , The contributions paid by your employing organization are not part of the calculation of a withdrawal settlement.

**Q:** If we separate early but cannot receive pension until after our early retirement age, do we not earn any interest for the period our contributed amount stays within the fund (from the separation date to early retirement age)?

**A:** Your contributions do not accrue interest after your separation date; however, cost-of-living adjustments would be applied to your benefit as of age 55.

**Q:** After age 55 and until pension age 65, is there an inflation adjustment?

**A:** If you are entitled to a monthly benefit from the UNJSPF, your benefit will be adjusted for cost-of-living as of age 55 and for as long as you are in receipt of a benefit. [Cost-of-Living Adjustment \(COLA\) - UNJSPF](#).

**Q:** You said the spouse gets a pension for life. What about children?

**A:** A child receives a pension until the age of 21 years UNLESS they are recognized as disabled. Then the payment can be beyond age 21 and for as long as the child has been approved for a disability benefit by the UNJSPF, possibly for life.

**Q:** Is it true that if I die all of a sudden, my family doesn't get anything from my pension?

**A:** Not necessarily. Please read about the specific page from our website [Death - UNJSPF](#), and review the notion of SURVIVOR BENEFIT and RESIDUAL SETTLEMENT. Some actions involve the responsibility of the staff, like completing the A/2 form and ensuring that your marital status and family composition have been reported to your HR.

**Q:** If we do not get employer contributions back, isn't it disingenuous to include employer contributions as part of our "package" description upon joining?

**A:** The UNJSPF is a defined benefit plan wherein both your own and your employer's contributions are pooled together. From this, all benefits are paid, such as your retirement benefit and any survivors' benefits in the event of your death. The employer's contributions are not shown as part of the staff member's pension on your Pension Statement, as they are not part of the calculation of the withdrawal settlement. This is what is explained now as well.

**Q:** Can I get my full retirement benefits after the separation date example, Jan 31:2026, Can I get my benefits in Feb 2026 without delay?

**A:** Upon separation, if ALL documents (from the staff and the organization) are received by the UNJSPF, and no discrepancies or issues are noted, then the UNJSPF will process your pension benefit in 15 business days. It may take longer, however, before the first payment is made, depending on the date with respect to the Fund's payroll schedule. Monthly pension benefits are paid at the end of each month. Please refer to this page. [Separation - UNJSPF](#)

**Q:** What is a Unique ID? Where can I get this ID? it is required for the registration.

**A:** The Unique ID is a nine-digit identifier assigned to you by the UNJSPF. Please refer to this webpage, which explains the UID and how to obtain it. [Unique Identification Number \(UID\) - UNJSPF](#)

**Q:** What about if a child has been declared a dependent for life due to a disability/challenge?

**A:** This information about disability of your child, with supporting documentation, has to be recorded **in your file with your organization**, which will inform the UNJSPF at the time of your separation, and request the UNJSPF to review and establish a disabled child benefit. You should normally initiate the request in anticipation of your separation from service.

**Q:** So, given employer contributions go into a pool to then payout benefits is it fair to say those who stay less time in the UN (even if joining later with experience) are cross subsidizing from our employer contributions people who stay a long time in the organization (given the benefits go up so much the longer you stay)?

**A:** In terms of the mechanism, yes, as the portion of the employer is in the pool. But we are not in a position to quantify it.

**Q:** Are there / will there be any changes to these arrangements for voluntary "early retirements" being offered and/or any redundancies that may occur in the future?

**A:** There is no change to your pension entitlements from the UNJSPF in connection with the reason for your separation. If you are referring to your organization, please address your concern to your HR.

**Q:** I have 6 years of service as SSA 2006-2011 before getting the staff contract, can I pay the contribution so that I can add these years of service?

**A:** The UNJSPF does not allow for voluntary contributions. It is not possible to pay contributions during a period that you were not eligible to participate in the UNJSPF because you were not a staff member. Please read this section of our website, which gives indications about the conditions and possibilities for staff to "add" a contribution of service, without guarantee that it is applied to you. [Participation - UNJSPF](#)

**Q:** Does a Leave Without Pay affect the pension?

**A:** Yes, EXCEPT if the staff continues to contribute during that period. This possibility has to be discussed with your HR and implemented before going on SLWOP. A period of SLWOP is counted as non-contributory, so you will not accrue pension rights during that period unless you pay concurrent contributions during that period. Keep in mind that in such circumstances, you must pay both your share and the organization's share, so you would be paying three times the usual share.

**Q:** When you reach the age of 64, do the pension funds start to write to us to commence the process of retirement, or do we have to initiate the process?

**A:** For staff retired from the UN, yes. These staff will receive a contact from the UNJSPF between 3 - 6 months before their normal retirement age.

For staff of other specialized agencies, it depends on the agreement with the agency. Though the Fund is working to expand this feature. In addition, please note that your HR will contact you as well!

**Q:** My normal retirement age is 62. I have been with WHO for 30 years, my contract was extended to 65, and I will be retiring at 65 next year. what are the benefits of such an extension

**A:** Generally speaking, the longer your contributory service, the higher your final pension will be, assuming you remain at the same grade and level or higher during your last five years. As presented, you may run estimates to see the financial benefits of staying longer.

**Q:** Can we have an idea about the needed documents for separation?

**A:** Please refer to our webpage on the topic: [Overview of the separation process - UNJSPF](#)

**Q:** Is the estimate we have in the system currently the amount we are receiving, or will the calculation be different once we retire?

**A:** It is important to keep in mind that the estimate is JUST an estimate.

- The calculation is based on information as reported by your employing organization (meaning incorrect information gives an incorrect calculation - correct information gives a more accurate calculation)
- The estimate uses the most recently reported data and projects it to your proposed separation date. The closer you are to your date of separation, the more accurate the estimate becomes.

So, yes, there is a small margin of difference between an estimate and the final calculation of pension at the end.

**Q:** Can my survivor's payment be shared between my spouse and children?

**A:** In terms of survivor benefits, the surviving spouse benefit and child benefit are not the same, and they are separate entitlements and calculated differently.

**Q:** If I put my children (over 21 years) as beneficiaries, would they get the residual payment, if any?

**A:** Yes

**Q:** For GS staff, the language allowance is calculated in the predictable estimated pension?

**A:** Language allowance is pensionable, and it is included in the pensionable remuneration rate from which the amount of your pension contributions (visible on your payslip) every month is determined.

Consequently, as the calculation of a withdrawal settlement considers your contributions, then in that sense the language allowance is "included" in the calculation of your pension.

**Q:** In case of death after retirement, what is the process and timeline for the fund to contact the surviving beneficiary?

**A:** The UNJSPF needs to be informed of the death of the retiree, and this is usually done by the family, so the contact starts at that point. After a review of the file and determination of survivor's benefits, the UNJSPF informs the eligible survivor(s) of the required documents. Upon receipt of the required documentation, the UNJSPF processes the survivor's benefits.

**Q:** If my marriage date is after my separation date, is the spouse then entitled to have a survivor's pension?

**A:** No. The only option is if you choose a retirement benefit upon separation, and then you choose to purchase an annuity within one year of marriage. Your pension benefit would then be reduced as you pay the annuity from your pension benefit. Please read our website on the topic: [Updating Marital Status - UNJSPF](#)

**Q:** If a person separates from the UNJSPF at the age of 50, and chooses deferred benefit from age 65, a regular pension. Their final FAR is 100,000. So, they are out of the UNJSPF for 15 years. Will their pensionable amount continue to increase at some point, or will it always remain 100,000, meaning it has devalued an awful lot over the coming years?

**A:** If a separated staff member has opted for the Deferred retirement benefit (Art 30), a cost-of-living adjustment to the benefit will start from age 55, consequently impacting the level of the pension.