



UNJSPF

United Nations Joint Staff Pension Fund

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ISA ITU ITLOS STL UN UNESCO UNIDO WHO WIPO WMO WTO

Annual Letter 2017



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Please note that information in this letter is made available for the convenience of UNJSPF participants, retirees and beneficiaries. If there is an ambiguity, inconsistency or conflict between the information provided in this letter and the UNJSPF Regulations, Administrative Rules and the Pension Adjustment System, decisions will be based on the Regulations and Rules, and not on the information in this letter.



May 2017

Dear UNJSPF Participants, Retirees and Beneficiaries,



In 2016, there were a number of positive developments at the Fund. First and foremost, the Fund successfully transitioned from operating with an old fragmented and vulnerable IT environment to operating with a modern and flexible platform.

The Fund is now processing 75-80% of all the cases it receives (with accurate and complete documentation) within the same month it receives them. We expect that this excellent rate will continue and even gradually improve.

The new platform also eliminates the risks associated with the fragmentation and obsolescence of the old system. Additionally, the new system increases the Fund's processing capacity and secures the viability of its operations for decades to come.

The added capacity together with the adoption of an *agile* approach allowed the Fund to cope with the significant surge in the number of separations coming mainly from peacekeeping, and has also permitted the launch of a series of Client Service initiatives.

In 2016, the Fund established a pilot Call Center in New York. It has been fully operational since October providing 12-hours-a-day service, and responding to more than 80% of calls and to more than 90% of calls considering call-backs.

The Fund's management acknowledges the endemic problem of having limited resources and the corresponding shortcomings in this area. This letter describes many of the pilot initiatives that we have undertaken in 2016 and continue to implement in 2017 addressing this challenge. These initiatives and projects represent an effective and efficient way forward by doing more with less,



identifying synergies, trying innovative solutions, and becoming a flexible and agile organization that provides global services to all participants, beneficiaries and partners.

As part of this effort, the Fund, with the support of UNON, has established a liaison presence in the East Africa region with the objective of building capacity, presenting pre-retirement and post-retirement seminars, and assisting in improving the timeliness, completeness and accuracy of the separation documents sent to the Fund, thus improving the overall client experience of the Fund's participants, retirees and beneficiaries.

Furthermore, in an effort to extend its outreach activities, missions to other regions and countries are taking place; for example, in March 2017 a mission was conducted in Afghanistan and Lebanon for training, capacity building, and client servicing.

In 2016, the Fund rolled out a “dashboard” via its Member Self-Service system (which has more than 71,000 users today) that allows participants in the process of separating to monitor for themselves the status of their case including when the required separation documentation (from them and their employer) has reached the Fund, and whether this documentation is complete and accurate.

Shortly, the Fund will be launching a totally new, comprehensive and easier to use website, in addition to a series of innovative and fun whiteboard “how-to” videos. These videos will be added to the website and the Fund’s YouTube page between May and June 2017.

All of these activities and initiatives represent the cornerstones of the new service delivery model to ensure that the Fund strengthens its client services and communicates more quickly and securely with its members. The Fund will continue to make information available via a periodic newsletter, its website, and by holding seminars and open meetings with participants, retirees, beneficiaries and partner organizations. This vision was built into the biennial budget that will be presented to the 64th session of the Pension Board in July of this year.

In short, the Fund will continue during the next biennium to leverage the new more robust and efficient IT/operational platform in order to strengthen and expand its client services, increase operational efficiency and work with Member Organizations to streamline the separation to payment process to enhance the overall member experience.

Yours sincerely,

Sergio B. Arvizú
Chief Executive Officer



1 – Financial Situation of the Fund

(a) Actuarial Position of the Fund

Actuarial valuations are undertaken every two years to determine whether the present and estimated future assets of the Fund will be sufficient to meet its present and estimated future liabilities, using various sets of assumptions as to future economic and demographic developments. The most recent valuation of the Fund was carried out as of 31 December 2015, with the results presented to the Pension Board in July 2016.

The results of the 31 December 2015 valuation revealed a small surplus of 0.16% of pensionable remuneration. This means that the level of contributions being received by the Fund from participants and participating organizations is slightly better than what is required to maintain a balance between the money coming in and money going out on a long-term basis. In fact, this is the third valuation where results have shown a positive trend which eliminated the deficit reported in the past.

It is expected that the results of the biennial actuarial valuation will vary due to financial market volatility and other gains or losses related to demographic experience different than what is assumed. Therefore, the governance of the Fund includes a 2% safety margin which provides that no action is required to be taken if results are within 2 percentage points of the current 23.7% contribution rate, because of the expectation of this variance with every valuation. It is further noted that the Fund's Consulting Actuary, Committee of Actuaries, Asset and Liability Monitoring Committee, Pension Board, and General Assembly all closely monitor the funded status of the UNJSPF.

Another analysis that is carried out with the actuarial valuation is the determination of funding ratios. This analysis assists the Board in its assessment of the financial position of the Fund on a current, rather than, projected basis. The funding ratios are comparisons of the current assets of the Fund with the value of the accrued benefits (liabilities) on the given valuation date. With respect to its liabilities on 31 December 2015, the Fund was found to be in a strong funded position. An historical summary of funded ratios is provided below:

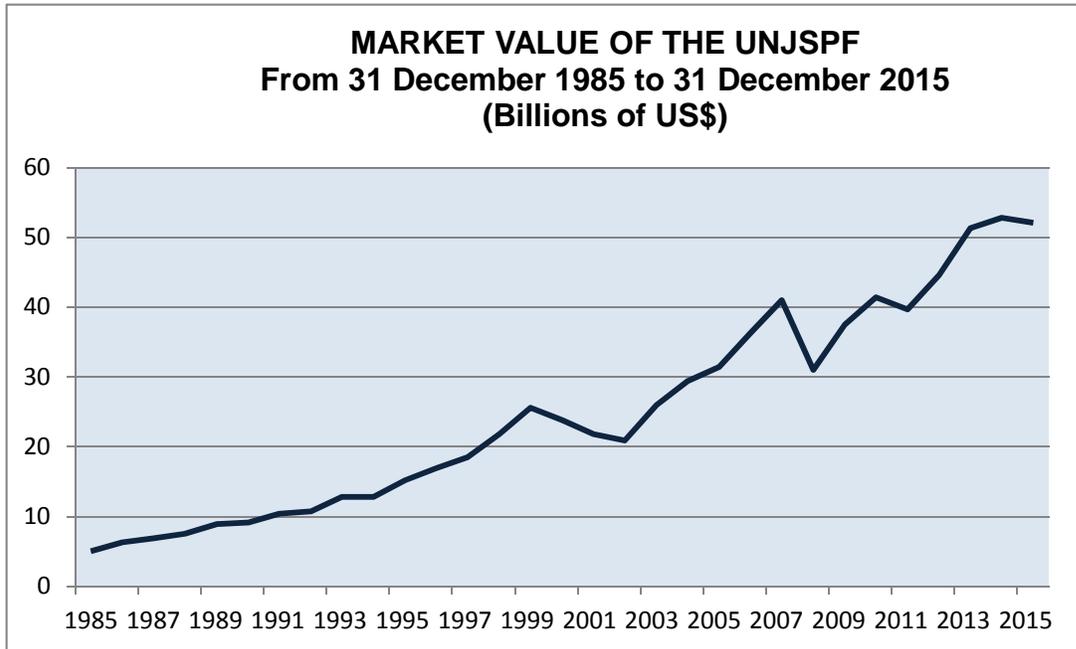


FUNDED RATIOS FOR VALUATIONS AS OF 31 DECEMBER									
1999 – 2015									
	1999	2001	2003	2005	2007	2009	2011	2013	2015
Without pension adjustment	180	161	145	140	147	140	130	127	141
With pension adjustment	113	106	95	92	95	91	86	91	101

Regarding the Third Asset and Liabilities Management study conducted in 2015, it concludes that, in general, the Fund is expected to continue to be well funded throughout the 30-year projection under any of the strategic asset allocations studied and that the current 23.7% contribution rate is expected to be sufficient to cover the required contribution rate. Moreover, the funded ratio of the termination liability to the actuarial value of assets is expected to improve, with assets potentially exceeding the Fund's accrued liability over time. Due to the maturity of the plan (the Fund is 67 years old) it must be recognized the significantly increasing importance of investment return to the Fund, the study highlights the fact that assets grow from a multiple of 5 times pensionable remuneration to approximately 15 times by the end of the projection period. Therefore achieving the investment return objective of 3.5% real is the most important variable (by a considerable margin over any other variable) in maintaining the Fund's healthy funded status.

(b) Investments of the Fund: Results for the Calendar Year 2016

The market value of the Fund's assets was USD 54,432 million on 31 December 2016 as reported independently by the Master Record Keeper. Compared to 31 December 2015, when the final market value was reported as USD 52,114 million, the Fund's assets represent an increase of USD 2,318 million. The Fund reported the nominal rate of return of 5.2 per cent and after adjusting for the United States Consumer Price Index (CPI), reported the real rate of return as 3.1 per cent.



Through the active management, and re-balancing of the assets to maintain the Fund’s long term investment objectives, the Fund out-performed the policy benchmark in the five and ten year periods. The management of the Fund’s investments continues to focus on balancing the risk and reward expectations with broad global diversification.

The following table provides longer-term perspectives of the UNJSPF investment returns:

	1 Year	2 Years	3 Years	4 Years	5 Years	10 Years	15 Years	20 Years	25 Years	50 Years
UN Nominal Return %	5.2	2.0	2.4	5.6	6.9	4.3	6.6	6.5	7.2	8.2
US CPI	2.1	1.4	1.2	1.3	1.4	1.8	2.1	2.1	2.3	4.1
UN Real Return %	3.1	0.6	1.2	4.2	5.5	2.5	4.4	4.3	4.8	3.9
3.5% Return Objective	3.5	3.5	3.5	3.5	3.5	3.5	3.5	3.5	3.5	3.5
UN Real Return minus 3.5% Return Objective	(0.4)	(2.9)	(2.3)	0.7	2.0	(1.0)	0.9	0.8	1.3	0.4

Inflation (US CPI) adjusted returns are calculated using geometric returns and numbers are rounded off to the single decimal point.



2 – Governance

(a) The Pension Board and General Assembly Decisions 2016

The Pension Board held its 63rd session in Vienna from 14-22 July 2016. The major items dealt with by the Board in 2016 included the management of the investments of the Fund, the results of the actuarial valuation of the Fund as at 31 December 2015, the financial statements for the year ended 31 December 2015 and the Strategic Framework for the biennium 2018-2019. The Board adopted the UNJSPF Financial Rules, which form part of the Fund's Administrative Rules. The General Assembly supported the majority of the Pension Board's recommendations.

Of specific note:

The General Assembly noted the valuation results reporting a surplus of 0.16 per cent as at 31 December 2015, and in this regard stressed the importance of continuing to earn the necessary 3.5 per cent annual rate of return on a long-term basis for the future solvency of the Fund.

The General Assembly approved amendments to the following provisions of the Regulations and Pension Adjustment System;

- a) Technical amendments to article 24 of the Regulations regarding the date of participation on re-entry to the Fund after receiving a disability benefit;
- b) An amendment to article 41 of the Regulations adopting the standard of "fit for employment" for purposes of medical evaluations for participation in the Fund; and
- c) An amendment to paragraph 26 of the Pension Adjustment System to reflect that in cases of reinstatement, a new local currency track benefit would be established as from the date of reinstatement using the 36-month average of exchange rates ending as at that date.

The General Assembly also took note of the amendments to the Administrative Rules. The text of the amended provisions can be found in Annex I.

Amendments to the Regulations, Administrative Rules and Pension Adjustment System are in force as of 1 January 2017, and the updated version is available on the Fund's website: unjspf.org.



The Board's report on its 2016 session is available on the Fund's website.

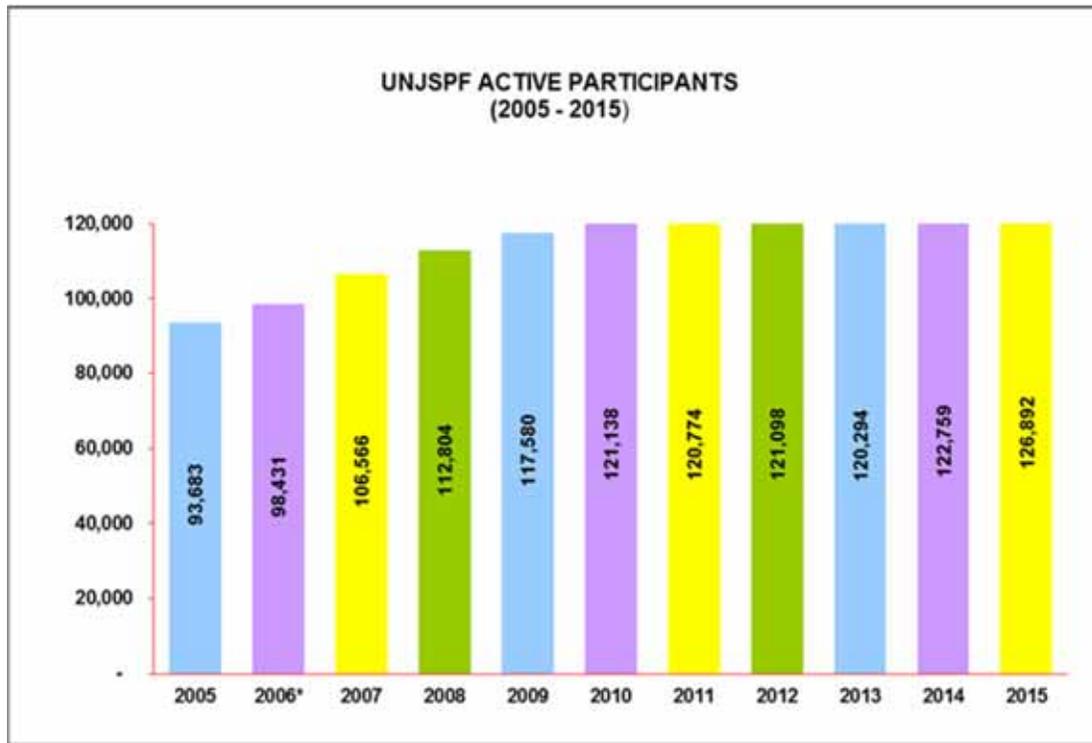
(b) Major issues to be considered by the Pension Board in 2017

As usual in the odd-numbered years, most of the Board's focus in 2017 will be on the budget proposal for the 2018-2019 biennium. Additional key items that will be addressed by the Board will include the selection of assumptions to use in the 31 December 2017 actuarial valuation, the results of the end-to-end review of the separation to benefit process, and the independent review of the Fund's investments operations, as well as many other items covering governance, administration and benefit provision matters. You will be advised in the next annual letter on the development of these issues, as well as on the corresponding decisions taken by the Pension Board and General Assembly.

3 – Operations of the Fund

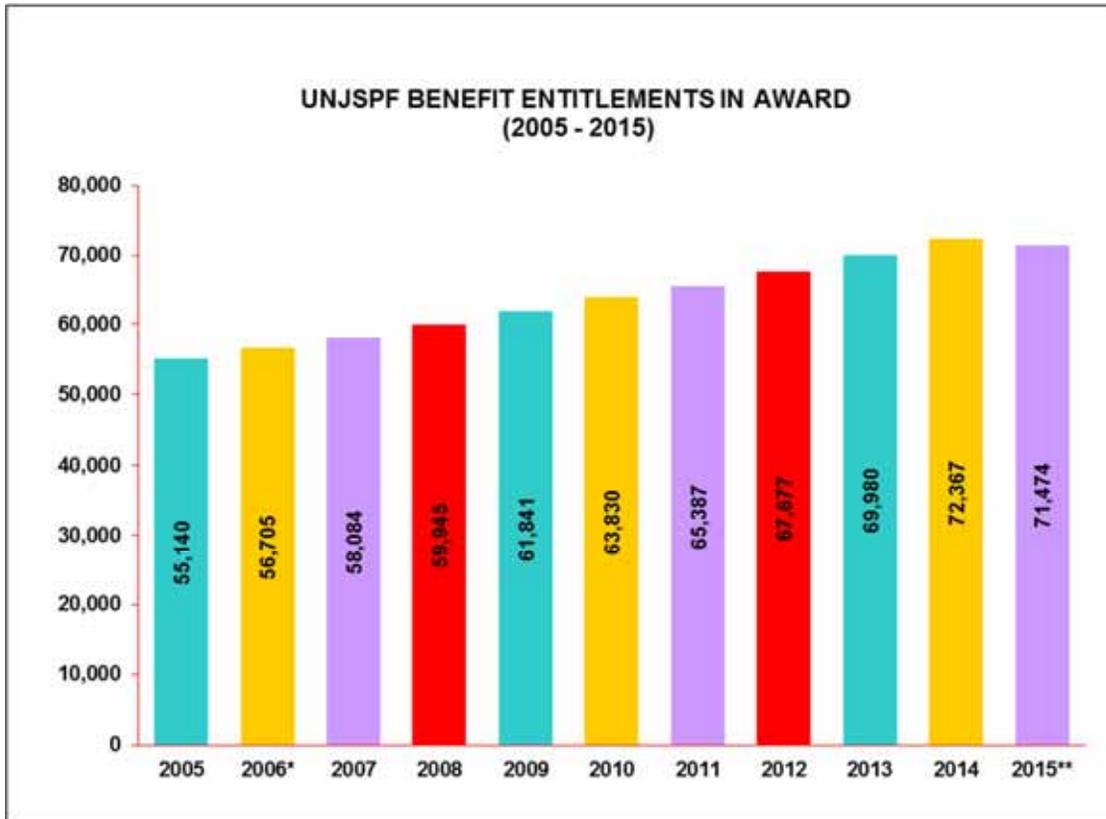
As of 31 December 2015, there were 126,892 active participants contributing to the Fund¹ and 71,474 periodic benefits awarded. This represents a 35% growth over the past decade for active participants and a 30% increase for retirees and beneficiaries. The total population served by the Fund (active participants, retirees and beneficiaries) has grown by more than 33% since 2005. For the end of 2016 figures concerning total active participant population and periodic benefits in award, please see the Fund's 2017 annual report, which will be issued and posted on the website later in the year after the Fund's member organizations data have been received and reconciled.

In 2015, the annual periodic benefit payments by the Fund exceeded \$2.2 billion, with payments made in 15 currencies in some 190 countries. The total benefit payments made, including lump sum and final cash withdrawal settlements, amounted to \$2.4 billion.



*2006 figure was revised down by 2 from 98,433 to 98,431

¹ The number of member organizations of the Fund currently is 23. Annex II contains a list of e-mail addresses for each staff pension committee of the 23 member organizations.



*2006 figure was revised down by 13 from 56,718 to 56,705.

**2015 figure was decreased by 1,826 benefit entitlements that were eliminated at IPAS (Integrated Pension Administration System) implementation, as it does not recognize this minor category (benefit entitlements suspended, but not yet terminated).



4 – Retirees and Beneficiaries

(a) Adjustments to Pension Entitlements on 1 April 2017

Please note that effective on 1 April 2017 there was a 3.6% adjustment of the US dollar entitlements, based on the movement of the United States Consumer Price Index (US-CPI) over the three-year period December 2013 to December 2016 (there was no increase in April 2015 and April 2016 because the required minimum 2 per cent movement to trigger an adjustment was not reached). For retirees and beneficiaries on the two-track pension adjustment system, the adjustment of the local currency track amount on 1 April 2017 varied according to the CPI movements in their respective country of residence, provided that the 2 per cent threshold has been met.

(b) Certificates of Entitlement (CE) for Benefits

Each person receiving a periodic benefit(s) from the Fund must complete, sign and return an original CE form every year. The Fund uses the CE to verify the continuing eligibility of retirees and beneficiaries for the benefit they are receiving. Prompt completion of the form ensures there is no disruption of your benefit(s) payment. The forms may be returned to either our New York or Geneva offices.

With the implementation of the new Integrated Pension Administration System (IPAS), the Fund changed the cycle of the Certificate of Entitlement (CE) distribution. The Fund sent out the first 2016 CE mailing in May 2016. In September 2016, a second mailing of 2016 CE forms was dispatched to all those retirees and beneficiaries from whom the Fund had not yet received their signed 2016 CE.

The next CE for 2017 is expected to be dispatched by the Fund in late May 2017. There would be no action required on your part until after May 2017, when the Fund will request you to sign and return your 2017 CE in the normal manner. The CE with the retiree's/beneficiary's original signature/thumbprint must be returned to the Fund as soon as possible and no later than maximum six months from the date printed on the CE form to avoid the risk of a benefit suspension.

It is extremely important that retirees/beneficiaries sign and complete the bar-coded 2017 CE and return it to the UNJSPF. Otherwise, a second bar-coded CE will be dispatched at the end of September 2017 to all those beneficiaries for whom the Fund's



CE tracker did not record a returned (bar-coded) 2017 CE. If no duly completed 2017 CE has reached the Fund by the end of November 2017, the subsequent benefit payment may be suspended. In that case, your benefit would be reinstated retroactively upon receipt by the Fund of the necessary and duly completed documentation.

What should you do in case you do not receive the 2017 CE? Should you NOT have received the 2017 CE by the end of October 2017, you may consider sending a letter to the Fund, carrying your full name, official address, retirement and/or Unique UNJSPF ID number(s), the date and your ORIGINAL signature (e.g. we cannot accept a facsimile). Such letter would be scanned to your file to alert the Fund of the situation and to allow the Fund to take action to prevent a potential future suspension in case of non-receipt of your CE by end of November 2017. However, to fulfill audit requirements, the Fund still requires that you return the duly signed and completed bar-coded 2017 CE before end of November 2017 ; therefore, an according follow-up would be done by the Fund for cases where the Fund receives such letters.

You can check to see if your CE has been received by the Fund by going to our website at: unjspf.org and using the CE tracking feature available inside Member Self-Service (MSS). This CE Tracking system in MSS enables beneficiaries to find out whether their bar-coded CE was received by the Fund and at which date it was scanned. The Fund encourages you to use this tracking feature, which is easy and effective. Access to this feature requires you to register for MSS through our website. Please note that for MSS registration your nine-digit UID number is required. This UID number is printed on the 2017 CE. Please be aware that only the original bar-coded CEs of the first or second official mailings can be tracked (NOT copies). Kindly allow up to eight weeks for confirmation of receipt to be shown by the Fund on the website.

Please note that if you are a new beneficiary in receipt of a benefit for less than six months at the time of the May 2017 CE mailing, you will not receive a 2017 CE. You will start receiving CEs only as of the 2018 CE exercise.



One of the main reasons some retirees and beneficiaries do not receive their CEs is that they forget to inform the Fund of changes in their permanent address.

If you permanently change your official mailing address, you must complete and return to the Fund form PF.23/M, with your ORIGINAL signature. If you elected to be paid in accordance with the two-track feature, it is especially important to advise the Fund of any change in your permanent address within six months of such a change, as this may affect your benefit entitlement amount. You can download the form from the “Forms” page on the Fund’s official website <http://unjspf.org>



For up-to-date information on the annual CE Exercise and related practical information, please refer to the Fund's official website and on it the dedicated CE page, which you can access at: unjspf.org

In addition, the Fund is also aiming to introduce new features in the CE exercise which should simplify the process and add certain flexibilities and features, the details of which will be communicated to you in due course.

(c) UNJSPF Annual Statement Benefits

Annually, the Fund issues a "Statement of Benefits" for tax purposes for benefits paid during a calendar year. Statements issued by the Fund for tax purposes reflect the full actual pension benefits, i.e. before any ASHI deductions. These statements are provided initially upon request. It should be noted that once you have made an initial request for an annual statement of benefits, you will receive a statement in each subsequent year on an automatic basis. The statements are normally transmitted within the first six weeks of each New Year.

Fiscal periods and national tax laws, especially those relating to pensions, are exceedingly diverse and complex, and subject to frequent changes. Consequently, the UNJSPF is not able to maintain up-to-date familiarity in this field or to give advice to individual retirees or their survivors. All recipients of UNJSPF benefits must therefore ascertain for themselves what their tax obligations may be.



If you are receiving periodic pension payments, it is very important that you monitor regularly the receipt by your bank of our monthly payments and inform us immediately of any missing payment.

(d) Married, Remarried, or Divorced after Your Pension had Started?

If you married or remarried after your pension started, you may elect to provide a lifetime periodic pension benefit after your death to the spouse you married after you separated from service (Article 35 ter of the UNJSPF Regulations). If you are considering the purchase of this annuity, please contact the Fund and provide us with



• • •
Should you get divorced from a spouse to whom you were married at the time of your separation from service, it is important that you provide the Fund with a copy of the divorce decree so that we can update your file accordingly.

the marriage certificate (including the date of marriage as well as your spouse's date of birth) so that we can provide you with an estimated cost for the benefit.

You must make this election within one year of your marriage date. Your election will then become effective 18 months after your date of marriage and it may not be revoked after it becomes effective, except upon your explicit written request should you subsequently divorced from your spouse and provide the Fund with a valid divorce decree or by the death of your spouse.

Your benefit will be actuarially reduced to provide this benefit to your spouse, taking into account factors such as your age and the age of your spouse. The benefit payable to your spouse can not exceed the amount payable to you after the actuarial reduction.

(e) Two-Track Feature

If you declare a country other than the United States as your country of residence, you can elect to utilize the Two-Track feature of the Pension Adjustment System. Provided you submit acceptable proof of your residency, "a local track" benefit will be calculated in the currency of your residence. This benefit is then adjusted periodically by the official cost-of-living index published by the country where you reside (subject to the 2% threshold). Your monthly benefit, subject to certain maximum and minimum limits, is the greater of your US dollar benefit or the local track benefit, as compared quarterly. The local track benefit provides stability as it avoids fluctuation of your monthly pension in local currency terms. Please remember that the decision to go on the two-track system is an option, not a requirement. You can elect to utilize the two track feature at any time after you retire. Once the election has been made to receive the benefit under the two-track, reversion back to the US dollar track is permitted only for compelling reasons on a case-by-case basis. You can find out more

• • •
Remember, if you have elected to receive your benefit under the two-track feature, all changes in country of residence must be reported promptly, i.e., no later than six months from the date of arrival in the new country of residence.



If you wish to reduce your bank charges, you may wish to discuss the matter with your bank directly, to determine whether there is an alternative method of routing that might be more advantageous to

about the Two-Track feature through our website or by contacting the Fund for an estimate at the time of your retirement also through our website unjspf.org.

(f) Emergency Fund Assistance

Your attention is drawn to the fact that the Emergency Fund was established to help retirees and other beneficiaries alleviate financial hardships due to illness, infirmities of old age, or similar causes including funeral arrangements which may arise for recipients of periodic benefits from the Fund in individual cases of proven emergency.

Please note that the Emergency Fund is not a source for supplementing pensions which the recipient considers inadequate, and it does not provide loans nor does it serve as a substitute for medical insurance.

The procedure for requesting assistance under the Emergency Fund commences with a submission in writing to the secretary of the staff pension committee of your former employing organization. It should include information on the circumstances surrounding the financial hardship experienced by the pensioner or beneficiary. The processing of a request is facilitated if supporting documentation is provided substantiating both the need for assistance and the costs involved. Emergency Fund payments can be made only after the Fund has received proof of payment for the expenses relating to the request for



More detailed information regarding assistance available from the Emergency Fund is provided in “Note A” of the Regulations of the Fund, as well as in the informative booklet (“Livret thématique”) on the “Emergency Fund” which can be accessed through the [Fund’s website \(unjspf.org\)](http://unjspf.org)



financial aid. Requests relating to medical expenses must be accompanied by a statement from a medical doctor and paid receipts.

With further reference to emergency assistance, a number of member associations of FAFICS (as listed in Annex III) also provide special assistance. For example the Former FAO and Other UN Staff Association (FFOA) has established an “Emergency Fund” to assist its members; the Association of Former Staff Members of UNESCO (AAFU/AFUS) also assists those of its members who find themselves in a difficult financial situation, by means of interest-free loans or grants; and AFICS (NY) has a Charities Foundation that can assist retired international civil servants, their survivors and dependents.

AAFI-AFICS/Geneva has a Solidarity Fund, the aim of which is to provide financial help to former international civil servants who find themselves in difficult circumstances, irrespective of whether they are members of the Association and whether they reside in the Geneva region or elsewhere in the world. The Section of Former Officials of the ILO is also administering a Solidarity Fund, to which all former staff members of the ILO Office may apply for assistance, irrespective of whether they are members of the above-mentioned Section.

Should you believe you would be eligible for assistance, you are encouraged to follow up with the AFICS member association in your region, which also may be able to facilitate your submission of a claim.

The provisions of the Emergency Fund allow the Fund to provide limited financial assistance to retirees and other beneficiaries who may have been affected by natural disasters.

(g) Deduction for After-Service Health Insurance

As a service to retirees, the Fund deducts from monthly pensions the premiums for after-service health insurance (ASHI). The Fund makes these deductions only after receiving written instructions from retirees or beneficiaries using standard forms prepared by the insurance services section of their former employing organizations that have elected to utilize the Fund’s deduction service.



If you do not have access to the internet, the relevant information can be obtained from the pension secretariat of your former employing organization.



All questions related to insurance should be addressed to the insurance service/section of your former employing organization and not to the Fund secretariat.

ASHI premium deductions are not available for all member organizations. The scope of insurance coverage, amount of premiums and questions on claims cannot be addressed by the Pension Fund, as it is not the sponsoring organization for this insurance.

(h) Retiree and Beneficiary Associations

Valuable information and assistance is provided by the Federation of Associations of Former International Civil Servants (FAFICS), established in 1975, and its member Associations of Former International Civil Servants (AFICS). FAFICS is presently composed of 59 AFICS member associations located throughout the world and made up of individual members, numbering close to 20,000 former international civil servants. Several more associations are currently in the process of being formed.

The main objective of FAFICS is to represent and protect the interests of its member AFICS associations, in particular on matters of pensions, health insurance and related questions. FAFICS is also ready to assist former international civil servants living in countries where an AFICS association has not yet been established. FAFICS is an important partner to the Pension Fund secretariat and to its member organizations, working closely with the Fund to ensure that its constituents' needs are fully addressed. Through its member AFICS associations it also advises current and future retirees on all pension-related matters such as the practical application of the Regulations and Rules of the Fund, the Fund's Certificate of Entitlement process, etc. FAFICS appoints representatives who participate actively and effectively in the sessions of the Pension Board as well as its Standing Committee, the Audit Committee, the Asset and Liabilities Monitoring Committee, the Budget Working Group and in any other Working Groups established by the Pension Board.

Given its beneficial role, former international civil servants are encouraged to join an AFICS association in their country of residence. Even if you are already retired, it is



never too late to become an AFICS member in the country where you have retired. If there is no AFICS member association in your country, one may be established by following the guidelines provided on the FAFICS website (see below). After working with FAFICS to initiate the process, the Fund has offered to forward correspondence from the organizers of a new AFICS to retirees and beneficiaries living in a specific country, inviting them to affiliate.

A large number and wide representation of AFICS associations strengthens FAFICS and reinforces the level of support it is able to offer its members. Contact information on retiree associations and focal points for future associations can be found in Annex III. FAFICS has a secretariat in Geneva, where also the cross-organizational, FAFICS-affiliated Association of Former International Civil Servants (AAFI-AFICS/Geneva) serving all of the UN organizations is also located along with associations/sections formed by retirees from individual organizations at the ILO, ITC, ITU, GATT/UNWTO, WHO and WMO.

Details of these associations/sections, along with their respective contact points, are also contained in the Annex. Further information about FAFICS and its member associations can be found on its website at: <http://www.fafics.org>. This site contains a note on “What is FAFICS?”, together with contact information for the Federation, its officers and member associations, as well as other useful information for pensioners and beneficiaries, including guidance on the creation of new associations of former international civil servants.



5 – Active Participants

(a) Attention: New Participants

Validation and Restoration of Service: You may be entitled to add to your total contributory service and, thus, to your future pension entitlement, by electing to use your rights under the Regulations of the Fund to validate prior non-contributory service under article 23 and/or to restore your most recent previous period of contributory service under article 24.

It is important to note that should you be eligible in either case, there is a strict requirement that you must make your election within one year of commencement or recommencement of participation, as the case may be.

Transfer Agreements: If you worked for an intergovernmental organization or a Member State of a member organization that has implemented a transfer agreement between its retirement fund(s) and the UNJSPF, you may be entitled to add to your total contributory service and, thus, to your future pension entitlement by a transfer of monies from your prior plan(s) to the UNJSPF. If so, the provisions of the applicable transfer agreement will apply regarding the actual transfer process, the amount of the transfer and the amount of prior contributory service that may be granted under the UNJSPF.

It is important to note that, should you be interested, you must apply within a strict and specified period of time after joining the UNJSPF. For a list of current transfer agreements and the specific requirements for eligibility, please see our website.

(b) Reporting of Personal Status

As a Fund participant, the Fund maintains a record of your personal status, including your name, marital status and date of birth and as the case may be, the names and dates of birth of your spouse(s) and children under the age of 21 as reported to us by your employing organization (if you are a staff member of a UN Family Organization) or the Secretary of the Staff Pension



It is important that the Pension Fund has accurate and up-to-date records of your personal status to ensure no ambiguity at the time of your separation or death. Please remember that **NO CHANGE** in the participant's records shall be accepted after the date of the participant's separation from service or death.



Committee (SPC) of the Agency that handles your participation in the Fund (if you are a staff member of a specialized agency). Therefore, whilst an active participant, you must ensure that you provide correct information regarding your personal status to your employing organization or local SPC and also notify them of any changes which occur therein in order that they, in turn, can advise the Fund.

(c) Separation from Service

When you separate from service, in order for the Pension Fund to begin the processing of your pension entitlement for payment, the Fund must receive:

From your employing organization, the corresponding Separation Documentation as follows:

- From the UN and UN family organizations: (1) the Separation Personnel Action; and (2) the PF.4 (Separation Notification).
- From the Specialized Agencies: the form PENS.E/4 signed by the Secretary of the Staff Pension Committee.

From you:

- i. Your completed original payment instructions (Form PENS.E/6 or PENS.E/7), indicating the benefit election you have made (where options exist); the bank account into which you wish payment to be made, including the appropriate bank identifier as required by your bank for direct deposit; the currency of payment, and your mailing address. If possible, please also provide a personal telephone number and email address where the Fund can reach you in case clarification is needed at the time of processing your benefit or at a later stage.
- ii. If you are electing a retirement benefit, you must also submit copies of birth certificate or equivalent document for self, spouse(s) and each child under age 21, your marriage certificate(s) and divorce decree(s), if applicable. The above listed documentation must still be furnished even though you may have already submitted the same at some point to your employing organization since the Fund has no access to those records.

As you approach your date of retirement/separation you are urged to run an estimate from the MSS website, using the benefit estimate feature which will run an estimate for you based on the Fund's records (see point (e) below). It is an easy-to-use application.



Running an estimate will help you to better understand and assess your options. It should be noted that you can use the feature, at any time during your participation in the Fund, to calculate the overall level of benefit according to different parameters regarding potential "lump-sum" amounts and pensionable remuneration.

An estimate of your benefit options within 6 months of your anticipated separation also may be requested from your staff pension committee secretariat.

It is often incorrectly assumed that immediately after the date of separation, all the required documents are sent automatically to the Fund. This is not the case, as there is a prior review process that must take place in the Human Resources and payroll areas of the releasing organizations. **The Fund can only start the review and processing of a case once the full set of duly completed separation documents have been submitted to the Fund by both the former employing organization and/or the former participant.** In many cases the required separation documentation is sent to the Fund with delays of up to six months for various reasons of which the retiree may be unaware.

In early 2017 a new tool (or "separation to payment dash-board") was added which allows separating staff to monitor and follow-up on their separation process in real-time by seeing when the Fund receives the original Payment Instructions (PI); the original Separation Notification and the Separation Personnel Action (SEPPA) for UN Family organizations. This information will allow separating staff to direct their queries and follow-up either to the employing organization or to the Fund. The Fund cannot start processing a benefit until it receives complete and accurate separation documentation.

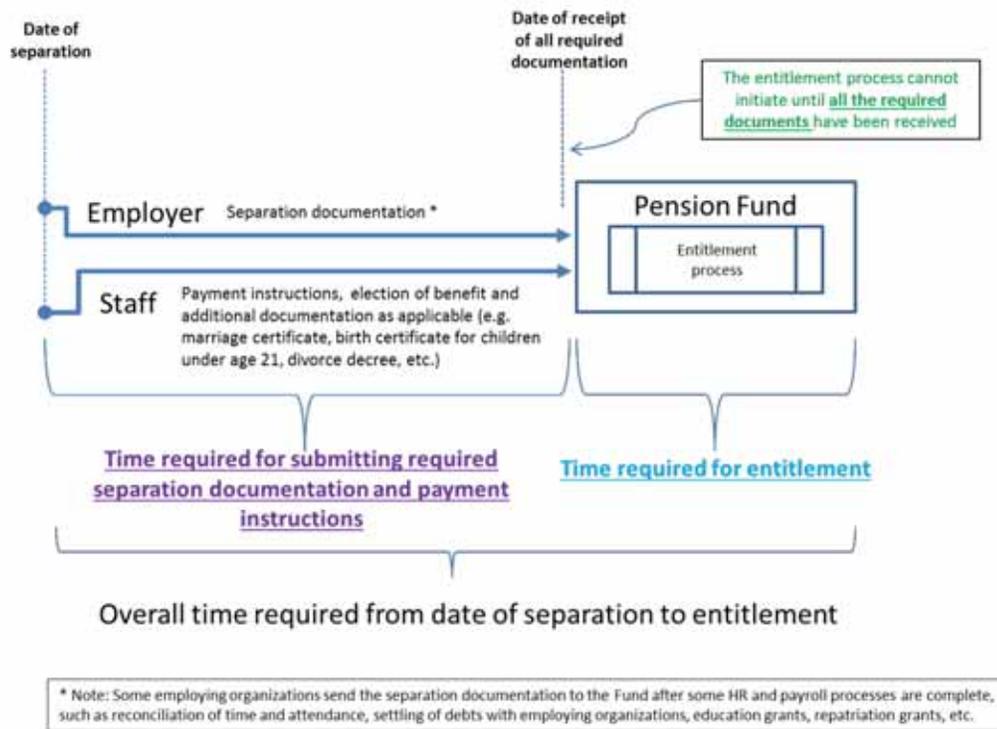
When long delays occur in the payment of the initial benefit, the main contributing factors usually are (a) late submission of the separation notification by the employing organization; (b) late submission of payment instructions; or (c) incomplete or inaccurate information on the participant, including date of birth discrepancies, marital status and the number and age(s) of children. You can help expedite the submission of the required separation documentation by your employing organization by ensuring that your personal records are in good order and that all outstanding amounts due to the organization are promptly settled as well as completing and submitting your payment instructions form promptly.

Overall process:

It is important to acknowledge that **the Fund cannot start processing a benefit until all of the separation documentation and payment instructions are received.**



The separation to entitlement process entails different roles and responsibilities from separating staff, employer and the Fund



(d) Annual Statements

Each year the Fund issues Annual Pension Statements which provide each active participant with information regarding his/her personal marital status and date of birth in the Fund’s records, length of contributory service, total contributions to the Fund and pensionable remuneration (PR). Participants can access their statements at the Member Self Service (MSS) feature on the Fund’s website.

The Pension Statement, previously referred to as the Annual Statement, provides participants of the UNJSPF with details on their contributory service, their accumulated contributions and interest, and the Pensionable Remunerations used to determine their contributions. Additional details are provided for those participants who opted to validate a non-contributory service period or restore a prior contributory service period. The Pension Statement is normally published early May containing details for the previous calendar year.



6 – Other Information You Should Know

(a) Survivor Benefit Checklist

DOCUMENTS TO BE PROVIDED IN CASE OF DEATH / DOCUMENTS A FOURNIR EN CAS DE DECES / DOCUMENTOS A PRESENTAR EN CASO DE DEFUNCION

Copy of Death Certificate issued by national authorities of the place where death occurred.	Acte de décès délivré par les autorités nationales du lieu de survenance du décès.	Certificado de defunción emitido por las autoridades nacionales del lugar del fallecimiento
<p><u>According to the family situation:</u></p> <ul style="list-style-type: none"> ▪ Copy of Marriage Certificate(s) of spouse(s); ▪ Copy of Domestic Partnership Documents; ▪ Copy of ID of spouse(s)/partner(s); ▪ Copy of birth certificate(s) of spouse(s)/partner(s) if available; ▪ Copy of full Divorce Decree(s); ▪ Copy of Adoption Decree issued by a Court for adopted children; ▪ Copy of Birth Certificate(s) of children below age 21; ▪ Copy of Birth certificate(s) of adopted children; ▪ Copy of Court Guardianship document for minor children under guardianship; ▪ Copy of ID or Passport of child(ren) if payment is to be made directly to child(ren). 	<p><u>Selon la situation de famille:</u></p> <ul style="list-style-type: none"> ▪ Copie de l' (des) acte(s) de mariage du (des) conjoint(s) ; ▪ Copie du (des) document(s) officiel(s)/certificat(s) en cas d'union non-traditionnelle ; ▪ Copie d'une pièce d'identité du (des) conjoint(s)/du (des) partenaire(s) ; ▪ Copie de l'Acte de naissance du (des) conjoint(s)/du (des) partenaires si disponible ; ▪ Copie du Jugement de divorce dans son intégralité ; ▪ Copie du jugement d'adoption rendu par un tribunal en cas d'adoption ; ▪ Copie de l'Acte de naissance de chaque enfant de moins de 21 ans ; ▪ Copie de l'Acte de naissance des enfants adoptés ; ▪ Copie du jugement de tutelle pour les enfants mineurs placés sous tutelle ; ▪ Copie d'une pièce d'identité ou du Passeport de l' (des) enfant(s) s'il(ils) doit(doivent) recevoir directement un paiement. 	<p><u>Según la situación familiar:</u></p> <ul style="list-style-type: none"> ▪ Copia del(de los) Certificado(s) de matrimonio del(de los)/de la(de las) cónyuge(s); ▪ Copia del(de los) Documento(s) Oficial(es)/Certificado(s) en caso de unión(es) no tradicional(es); ▪ Copia de una pieza de identidad del(de los)/de la(de las) cónyuge(s); ▪ Copia del certificado de nacimiento del(de los)/de la(de las) cónyuge(s) si disponible; ▪ Copia del juicio de divorcio en su integralidad; ▪ Copia del juicio de adopción en caso de adopción; ▪ Copia del certificado de nacimiento de cada hijo(a) menor(es) de 21 años; ▪ Copia del certificado de nacimiento de los niños adoptados; ▪ Copia del juicio de tutela para los hijos(as) menores bajo tutela; ▪ Copia de una pieza de identidad o del pasaporte de cada hijo(a) menor de 21 años si el pago debe hacerse(s) directamente.
ORIGINAL Payment Instructions form (PENS. E/2) duly completed, dated and signed by the beneficiary. Beneficiary's signature must be witnessed, verified and certified as authentic by an officer of the United	Formulaire ORIGINAL d'instructions de paiement (PENS. E/2) dûment rempli, daté et signé par le bénéficiaire. La signature du bénéficiaire doit être vérifiée et certifiée conforme par un fonctionnaire des Nations Unies ou	Formulario ORIGINAL de instrucciones de pago (PENS. E/2) llenado debidamente, con fecha, y firma del beneficiario. La firma del beneficiario debe ser verificada y certificada conforme por un funcionario de las



Nations or of a Governmental Entity, who should indicate his/her official title, as well as sign and affix his/her official stamp.	d'une entité publique, qui devra indiquer son titre officiel, ainsi que signer et apposer son cachet officiel.	Naciones Unidas o de una entidad pública, quien deberá indicar su título oficial, así como firmar y poner su sello oficial.
For payment of the pension on the local/double track: ORIGINAL form PENS. E/10 together with proof of residence issued by local/governmental authorities and dated less than six (6) months.	Pour le paiement de la pension sous la double filière/filière locale: formulaire ORIGINAL PENS. E/10 accompagné d'une preuve de résidence émanant d'une autorité administrative et datant de moins de six (6) mois.	Para el pago de la pensión bajo el Sistema de ajuste/filial local: formulario PENS. E/10 ORIGINAL acompañado de una prueba de residencia emitida por una autoridad administrativa y con fecha de menos de 6 meses.

The eligibility to benefits will be determined by the UNJSPF at the time of death. The benefit is paid upon receipt of all required documents.

The beneficiary should clearly indicate on the Payment Instructions form his/her postal address, telephone number (fixed and/or mobile) and e-mail address.

L'éligibilité pour une(des) prestation(s) sera déterminée par la CCPNU au moment du décès. Toute prestation ne sera payée qu'à réception de tous les documents nécessaires.

Le/La bénéficiaire doit indiquer clairement dans le formulaire d'instructions de paiement son adresse postale, son numéro de téléphone (fixe et mobile) et son adresse de messagerie électronique.

La elegibilidad a una(s) prestación(es) será determinada por la CCPNU al momento de la defunción. Toda prestación será pagada únicamente a recepción de todos los documentos necesarios.

Todo(a) beneficiario(a) deberá indicar claramente en el formulario de instrucciones de pago su dirección postal, su número de teléfono (fijo y/o móvil), y su dirección de correo electrónico.

(b) Recognition of Personal Status for Widow/Widower Pension Benefit Purposes

Entitlement to pension benefits, in particular with regard to the widow/widower survivor benefits under articles 34 and 35 of the UNJSPF Regulations, are determined based on the personal status of a participant using the information reported to the Fund by the participant's employing organization as at the date of separation from service.

As the nature of a UNJSPF spousal benefit is that of a survivor's benefit, the final determination of eligibility can only be done at the time of death of the UNJSPF participant/retiree. However, the Fund has received requests from active UNJSPF participants to confirm the understanding that a spousal benefit would be payable in their cases. For that purpose, the Pension Board requested, at its 60th session in 2013, that the CEO/Secretary issue Guidelines as to how to implement the relevant UNJSPF articles for pension benefit purposes, bearing in mind that only the CEO, in accordance with article 7 of the Fund's Regulations, has the authority to determine the eligibility for pension benefit entitlements and to certify payments. Guidelines were subsequently issued effective 1 April 2014.



At its 62nd session in 2015, the Pension Board took note of the change in the United Nations policy with regard to determining the personal status of staff members for purposes of employment benefits under United Nations Staff Rules and Regulations. Under the revised policy, personal status is determined by reference to the law of the competent authority under which the personal status has been established (ST/SGB/2004/13/Rev.1). A similar policy has been adopted by the majority of UNJSPF member organizations and, therefore, the Pension Board, at its 63rd session in 2016 took account of the change and extended the interpretation of marriage to unions/registered partnerships lawfully entered into and legally recognized by the competent authority of the location where the status was established as long as the union confers similar legal effects as marriage, specifically including pension rights. Revised guidelines reflecting the change in the Fund's policy have been posted on its website under 'Regulations and Rules.'

The Fund continues to provide assistance and guidance to employing organizations on individual cases, as well as to keep and update a list of commonly accepted unions, which have already been recognized by the Fund for the purposes of eligibility for spousal benefits under the UNJSPF Regulations. As noted above, the final determination of the eligibility of a spouse or divorced surviving spouse for a survivor's benefit under Articles 34/35 can only be undertaken after the death of a participant or retiree. Any enquiries concerning eligibility for survivors' benefits should be directed to the Fund's Client Services Section through the Contact Us page on the UNJSPF website.

(c) Integrated Pension Administration System (IPAS)

The Pension Board and the General Assembly recognized the successful implementation of the new IPAS system in 2016. It was an important milestone and the new operational platform has enhanced and increased the processing capacity; enhanced client services (see Member Self-Service) and it secured the operational viability and security of the Fund.

Last year saw important enhancements to Employer Self-Service, making it possible for SPC's to send and seek information more efficiently. By the end of 2016 the Fund was processing on average 40% more cases per month than in 2014 using the former computer system, and in early 2017 the Fund was able to process 75% – 80% of actionable cases in the same month that they were received.

For the second straight year the Fund (using IPAS) received the Elite Quality Recognition Award for achieving 99.24% "straight through processing" of its 900,000 payments



dispersed globally to more than 190 countries (see “2017 Elite Quality Recognition Award” below). The UNJSPF was the only pension fund in the world to receive this award.

In 2017 the Fund will continue to make improvements both on features available in Member Self Service (MSS) as well as the functionality for Fund staff.

(d) Member Self Service

At the end of August 2016 the Fund launched its Member Self-Service portal. Member Self-Service (MSS) was developed to allow participants and beneficiaries to monitor their own accounts with the Fund and to find important information that they need on their own.

Members can access Annual (Pension) Statements (for participants in the Fund), beneficiaries can see when their Certificate of Entitlement (CE) was received and registered by the Fund; everyone can see the personal information that the Fund has on file and access Forms that will be automatically filled in with user information. The Member Self-Service page also provides alerts for members.

In early 2017 a new tool (or “separation to payment dash-board”) was added which allows separating staff to monitor and follow-up on their separation process in real-time by seeing when the Fund receives the original Payment Instructions (PI); the original Separation Notification and the Separation Personnel Action (SEPPA) for UN Family organizations. This information will allow separating staff to direct their queries and follow-up either to the employing organization or to the Fund. The Fund cannot start processing a benefit until it receives complete and accurate separation documentation.

The Fund considers it essential that anyone preparing to separate register on MSS, not only to monitor the process, but also to ensure that the Fund will have your personal e-mail when you no longer have access to your work account. This makes it much easier for the Fund to remain in touch with members.

The Fund will continue to enhance this service, which is an extension of the new Integrated Pension Administrative System or IPAS system. By April 2017 more than 71,000 people had registered with Member Self-Service. The number of registered users in MSS represents an historic high for the Fund.



(e) End-to-End Review

The Pension Board at its 63rd session in July 2016 supported a joint (Fund and Member Organizations) end-to-end review project. Its main objective is to identify opportunities for streamlining the overall separation to entitlement process (leveraging the installed Enterprise Resource Planning tool) and to establish an overall process dashboard (from separation to payment) that would also provide transparency and easy monitoring and control, with the ultimate goal to improve member experience. In October 2016, the review was jointly launched by the Fund, UN, UNICEF, FAO/WFP and WHO.

The review covers representative member organizations including the Fund, DM, DFS, FAO/WFP, WHO and UNICEF. While the review was still ongoing at the time this Annual Letter was compiled, preliminary findings indicate that overall, HR and payroll processes are highly complex, with a lot of handoffs and interactions between functions. Some roles and responsibilities are unclear. There is an opportunity to redesign the way in which information and documents are submitted, particularly through optimizing the existing systems; so that the overall timescale it takes for participants to receive their benefits on separation can be reduced. The final report will be presented to the Pension Board in July 2017.

(f) 2017 Elite Quality Recognition Award

In March 2017, the Pension Fund received - for the second year in a row - the Elite Quality Recognition Award for achieving 99.24% "straight through processing" of its 900,000 payments dispersed globally to more than 190 countries. Each month, the Pension Fund pays more than 75,000 individuals in 15 currencies, quarterly adjusting the pension payroll to consider movements of inflation and foreign exchange in more than 100 countries. More than 99% of these payments are accurate, error-free, and require no follow-up. This is a remarkable rate for many reasons considering payment amounts must constantly be adjusted, and mailing addresses and bank information are changed often.

The Pension Fund has won this "Best-in-Class" award after it introduced the new Integrated Pension Administration System, or IPAS. The United Nations Joint Staff Pension Fund is actually "in a class of its own" as the only non-bank organization in the world to receive such an award.



(g) Pilot Regional Liaison Office UNON

Following a request from the Director General of the UN Office in Nairobi (UNON) and with support from UNON, the Fund set up a pilot project to establish a Pension Fund liaison office in Kenya in early 2017.

Established initially for one year, this UNJSPF liaison office will provide technical advice and guidance on Pension Fund regulations and procedures, along with other forms of client support to the participants and managers within the UN community based in Nairobi.

The UNJSPF Liaison Officer was assigned to the Human Resources Management Service (HRMS) at UNON, under the supervision of the HRMS chief and in close collaboration with the designated business partners and focal points for pension matters from UNON and Nairobi-based organizations.

In close collaboration with the Pension Fund offices in Geneva and New York and with the support from the UN's designated business partners and focal points for pension matters, the Liaison Benefit Officer will provide technical advice and support to participants, retirees, and other beneficiaries of the Pension Fund.



7 – Enhancing Communications

With more than 200,000 people living and working in 206 countries and territories, reaching out and responding to the clients and partners of the Pension Fund presents a unique challenge. Although the digital age has increased the demand for more information, and expectations that information will be provided faster, an important segment of the Pension Fund’s retirees and beneficiaries are not digitally connected. This means that the medium for the message is not one-size-fits-all.

The Fund believes that by building and developing an array of outreach material and projects, and attempting to explain as simply and clearly as possible, in different mediums, the complicated processes, regulations and rules governing the Fund that clients and partners of the Fund will be better informed and better serviced. An assortment of pilot projects was developed to address the need for enhanced communications.



In June 2016 a Senior Communications Officer joined the Fund for a limited duration to undertake a number of pilot projects, which included re-developing the Fund’s website, making how-to videos (How to register for Member Self-Service, How to find your Unique ID, How to navigate the new website, etc.) and a series of “whiteboard” videos to explain complexities of the Fund processes, and developing a newsletter to keep participants and beneficiaries abreast of news from the Fund.

The Fund setup its own You Tube page (UNJSPF) to house all of the videos and to make it easy for participants and beneficiaries to find them in one place.



Designing a comprehensive “Contact Us” form on the new website (which gives the Fund important information making it easier to respond and helps clients answer their own questions).

The Fund also established a phone tree to ensure that urgent requests to the Fund concerning the non-receipt of monthly payments or information about the death of a beneficiary are addressed immediately, and The Fund has built a pilot call centre that functions from 07:00 a.m. – 07:00 p.m. in New York from Monday to Friday.

The Fund has also sent outreach missions to Burkina Faso, Côte d’Ivoire, Liberia, Afghanistan, Jordan, Lebanon, Denmark, UK and the Netherlands.

The Fund also opened a pilot liaison benefits office in Nairobi (see above) in order to assist participants, beneficiaries and human resource staff in East Africa.

8 – What’s on the Website?

(a) *unjspf.org*

After almost 15 years of service, the old UNJSPF website was ready to be retired. In digital terms, 15 years is like a century. In order to usher in the most versatile content management platform the Fund decided to start from scratch and to build a website that would service all of its constituents, clients and partners. Keeping in mind the needs of this diverse audience coming to the site and wanting to get to their information quickly, the new site was built with the idea that anyone could navigate from the homepage to what they need in two clicks. First and foremost it offers a login portal for all committee members, member self-service, employer self-service, Board members and FAFICS members.

The design and development of the new site aimed to make it possible for anyone to be



able to not only seek any bit of information she or he might need, but also to understand what information he or she should be seeking. In other words the site was designed to be didactic and to lead users to better understand the processes of the Pension Fund, its Regulations and Rules and what important information each person in his or her relationship with the Fund needs to better understand.

The site uses tutorials, customized search engines, and an interactive

Contact Us page to guide users to the information they need. Accompanying the website are 11 “whiteboard” videos in English and in French, which were designed to elucidate complicated concepts around joining, contributing to and separating from the Pension Fund.



The site is a living medium that will change as more feedback is given and user interaction is studied. It is the hub of the Pension Fund's digital tools, connecting to IPAS, Sharepoint and for the time being quicklink, and will continue to be developed to make accessing information easier.

Designed as a one-stop-shop for all information about the Fund, it is the frontline Client Service tool, coupled with Member Self-Service, making it easier and faster for UNJSPF participants, retirees and beneficiaries to access accurate information quickly and it will hopefully alleviate strain on the Fund's Client Service staff.

(b) Beware of Scams Implying Association with the UNJSPF

The Fund takes information security seriously and has dedicated staff overseeing and maintaining the information management systems and all of the Fund's external and internal processes. The Fund is ISO 27001 compliant, and has more than 100 controls regulating all aspects of the Fund's software and hardware, from cryptography to asset management. The Regulations and Rules of the Fund and the Information Security Policy emphasize and define how confidential data must be treated, how information is to be protected and what measure must be taken to guarantee business continuity if there is a disaster.

The security of your personal information is always a priority at UNJSPF. The Fund works hard to guarantee a secure environment.

Please be aware that fraud can come in many different forms. Examine carefully e-mails asking for personal information or e-mails containing instructions on how to receive "unclaimed" benefits. Although these e-mails might seem to be legitimate and originate from the United Nations, they do not.



Remember, UNJSPF will never send or ask for personal information such as account numbers, PIN or passwords via e-mail or text messages.



9 – Meetings

2017 Important Dates

Pension Board:

24 - 28 July (Vienna)

Audit Committee:

20 - 21 March

14 - 16 June

9-10 November

Committee of Actuaries:

22 - 25 May (London)

Investments Committee:

21 February

23 - 24 May

24 July

14 - 15 November

Assets and Liabilities Monitoring Committee:

2 - 3 March

8 - 9 June

November

TBD

Joint Session between the Committee of Actuaries and Investments Committee:

24 May

Joint Meeting of Investments Committee and the Pension Board:

24 July

Senior Management Meetings:

24 January

18 April

6 June

17 October

Annual Letter 2017



Please note that information in this letter is made available for the convenience of UNJSPF participants, retirees and beneficiaries. If there is an ambiguity, inconsistency or conflict between the information provided in this letter and the UNJSPF Regulations, Administrative Rules and the Pension Adjustment System, decisions will be based on the Regulations and Rules, and not on the information in this letter.



Annex I

Amended Regulations in effect as of 1 January 2017: Articles 24 and 41 of the UNJSPF Regulations

Article 24

Restoration of prior contributory service

- (a) In certain circumstances, a participant may elect, within one year of the recommencement of participation, to restore his or her most recent period of contributory service. A participant re-entering the Fund on or after 1 April 2007, who previously had not, or could not have, opted for a periodic retirement benefit following his or her separation from service, may, within one year of the recommencement of participation, elect to restore his or her most recent period of prior contributory service. Furthermore, and under the same terms and conditions, restoration of the most recent period of contributory service may also be elected if, before 1 April 2007, a participant had elected under article 30, or was deemed to have elected under article 32, a periodic deferred retirement benefit that was not yet in payment at the time of election to restore.
- (b) Notwithstanding the provisions of (a) above, if the recipient or former recipient of a disability benefit again becomes a participant in pay status, the contributory service, for which the participant has not received a benefit, preceding the commencement of the disability benefit, shall be restored. Furthermore, in such a case the disability benefit period will be recognized as contributory service, without the payment of any contributions and the participant shall retain the date of commencement of participation that was applicable preceding the commencement of the disability benefit.
- (c) A beneficiary of the participant may make the election under (a) above, under the same conditions as a beneficiary under article 23(b).
- (d) Restoration under (a) above shall be subject to receipt by the Fund of contributions in accordance with article 25(d).

Article 41

Medical Evaluation

- (a) Every staff member of each member organization who fulfils the requirements of article 21(a) for participation in the Fund and is determined to be medically fit for employment by the member organization shall be accepted as medically fit for participation in the Fund.



- (b) A participant who knowingly fails to disclose relevant medical information, or who falsifies information, shall not be entitled to receive a disability benefit under article 33(a) unless the condition giving rise to the disability is determined medically to be unrelated to the information that was not disclosed or was falsified.

Amended Sections of the Administrative Rules in effect as of 1 January 2017: Section C and Section J.

SECTION C

Medical Evaluation

C.1 In accordance with article 41(a) of the Regulations, a medical evaluation shall be carried out of each participant prior to or as early as may be practicable after the commencement of participation.

C.2 The evaluation shall be conducted in such manner as to determine whether or not the participant is medically fit for participation in the Fund and may be waived if the participant has undergone a medical evaluation within twelve months prior to the commencement of participation the results of which are acceptable to the medical officer.

C.3 A participant who refuses to undergo a medical evaluation to determine fitness for employment and fulfils the requirements under article 21(a) of the Regulations, and for whom the findings of an earlier medical evaluation are not accepted, shall not, until completion of five years of contributory service be entitled to a disability benefit under the Regulations, nor shall a widow's, widower's or secondary dependent's benefit be payable.

C.4 A participant whose entitlements are restricted under rule C.3 above shall, upon undergoing the medical evaluation provided for in rules C.1 and C.2 above, be accorded his or her full entitlements.

SECTION J

Computation and payment of benefits

J.7 The age of a participant shall be calculated in years and fractions of years from the date of birth to the date of separation, in accordance with the method prescribed for the calculation of contributory service in J.4 above; a participant shall nevertheless not be considered to have reached age fifty-five, age fifty-eight, age sixty, or age sixty-two or age sixty-five until his or her fifty-fifth, fifty-eighth, sixtieth, or sixty-second or sixty-fifth birthday, as the case may be, shall have elapsed.



The full text of the UNJSPF Financial Rules is available on the UNJSPF website: unjspf.org

*Amended provisions of the Pension Adjustment System in effect as of 1 January 2017:
Section I.*

26.

- a) For countries where the application of the local-currency track would lead to aberrant results, with wide fluctuations depending on the precise commencement date of the underlying benefit entitlement, establishment of a local currency base amount in accordance with section C may be suspended by the Chief Executive Officer of the Pension Fund with respect to future and current retirees and beneficiaries. In such cases, the Chief Executive Officer shall duly inform retirees and beneficiaries in pay status in advance of such suspension. The Chief Executive Officer shall also inform the Board of this action, as soon as feasible.
- b) For countries where:
- i) up-to-date CPI data is not available, after examining possible alternative sources of cost-of-living data and taking into account the particular circumstances of the beneficiaries residing in those countries; or
 - ii) the 36 month average of exchange rates covers different currency units or includes a currency unit that is no longer applicable and reasonable adjustment and/or conversions are not available or cannot be determined in accordance with section Q, the application of the Local Currency Track may be suspended for future and current retirees and beneficiaries; such suspensions shall apply only prospectively, with due notice given to the current retirees and beneficiaries concerned.
- c) As determined by the Chief Executive Officer, the Local Currency Track benefit may be reinstated after it is determined that the economic conditions within that country create a situation where the Local Currency Track benefit will once again, as of the reinstatement date, be expected to consistently preserve the purchasing power of the monthly pension benefit as established in the currency of the recipient's country. The following provision will be applicable with respect to the reinstatement of the Local Currency Track benefit:
- i) A new local currency base amount will be established for the country of residence in accordance with section C, replacing the month of separation by the month prior to the reinstatement date wherever it occurs in that section. A new notional dollar track benefit will not be established.



- ii) Section H shall apply with the adjustment occurring as of the 1 April following the reinstatement date,
- iii) Section I will apply commencing on the first quarter following the reinstatement date.

All retirees and beneficiaries residing in the country as of the reinstatement date will be allowed to elect payment of the local currency benefit at any time subsequent to the reinstatement date provided residence is maintained and acceptable proof of such residency is provided to the Fund. These reinstatement provisions are not applicable to retirees and beneficiaries whose benefits commence subsequent to the reinstatement date.



Annex II

E-mail Addresses of Staff Pension Committee Secretariat for Each of the 23 Member Organizations

United Nations	Ms. D. Mapondera (focal point)	unjspf@un.org
European and Mediterranean Plant Protection Organization (EPPO)	Mr. M. Ward	hq@eppo.int & madene@eppo.int
Food and Agriculture Organization of the United Nations and World Food Programme (FAO and WFP)	Ms. K. Guseynova	kamila.guseynova@fao.org
International Atomic Energy Agency (IAEA)	Ms. R. Sabat	r.sabat@iaea.org
International Centre for Genetic Engineering and Biotechnology (ICGEB)	Ms. F. Misiti	misiti@icgeb.org
International Centre for the Study of the Preservation and the Restoration of Cultural Property (ICCROM)	Ms. S. Janowski	sophy.janowski@iccrom.org
International Civil Aviation Organization (ICAO)	Ms. S. Valla	spc@icao.int
International Criminal Court (ICC)	Mr. E. Gouws	PensionSecretariat@icc-cpi.int
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Annex III

(a) Federation of Associations of Former International Civil Servants (FAFICS)

FAFICS represents and protects the interests of retirees and their beneficiaries at the United Nations Joint Staff Pension Board and at its Standing Committee as well as other UN bodies.

Retirees and beneficiaries, who have questions about various pension matters and need to seek advice, are welcome to consult the Federation, its Officers or any of its Member Associations, as listed below. Those residing in a country or region, where there is no association of former international civil servants, are also welcome to consult the FAFICS Secretariat for information on alternative membership possibilities, including guidance on procedures to create a retiree association in their country of residence.

Detailed information on how to contact the Federation and its Member Associations can be found on the FAFICS website at <http://www.FAFICS.ORG>.

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(In the attached list of member and alternate member associations, please note that where times are given these are local and account should be taken of international time zone differences)

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The BAFUNCS Benevolent Fund is accessible to all UN and UN Agency ex-employees (or their spouses, widows/widowers, or other dependants) who are now resident in the UK. They do not have to be in receipt of a UN pension nor do they need to be members of BAFUNCS. The Trustees of the Fund will consider any case of temporary financial embarrassment, unexpected expense of specific hardship and may offer a non-refundable cash grant or a short-term interest free loan. This Fund cannot be used to pay BAFUNCS membership fees. The Trustees must be able to verify the validity of an application and the claimant may be put in touch with a nearby member of BAFUNCS especially charged with this responsibility. All information is treated with complete confidentiality. Applications for assistance or requests for further information should be addressed to:

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(b) Other Associations Not Affiliated with FAFICS

All other associations and groups not yet affiliated with FAFICS may count on the full support of FAFICS to raise any individual or collective problems that their members may encounter irrespective of the fact that they are not yet part of the Federation. In that respect, FAFICS would welcome a detailed submission of the issues involved, in order to assist in finding a solution.

All non-member associations are encouraged to apply for membership in the Federation.

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FIJI ISLANDS AND OTHER PACIFIC ISLANDS

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PORTUGAL

Association portugaise d'anciens fonctionnaires internationaux
(APAFI)
Focal points: Ms Joana Gomes/Mr Castro de Almeida
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Rua Viriato, no 7, 7^{ème}
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SENEGAL

Association Sénégalaise des Anciens Fonctionnaires
Internationaux (ASAFI)
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ZAMBIA

Zambian Association of UN Former International Civil
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Focal point: Mr Pharaoh H. Kalapa
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(c) Other Sources of Assistance for Retirees

There are other sources of assistance that are not affiliated with FAFICS but which may be more conveniently located and which may also provide special assistance to retirees of certain organizations (or their spouses, widows/widowers, or other dependents). In this connection, you may wish to contact FAFICS and/or your former employing organization, which may be able to refer you to such sources. In light of the growing number of beneficiaries residing in the Geneva area, it should be noted that in addition to the cross-organizational, FAFICS affiliated Association of Former International Civil Servants (AAFI-AFICS), assistance is provided by separate associations formed by retirees from other Geneva-based organizations at the ILO, ITC, ITU, GATT/WTO, WMO and WHO, as listed below:

Association of Former Staff Members (AFSM-WHO)

Room 4141
WHO Headquarters
Avenue Appia 20
CH-1211 Geneva 27

Tel: +41 (0)22 791 31 03/31 92
Fax: +41 (0)22 791 31 11
aoms@who.int

Association of Former PAHO/WHO Staff Members

President Germán Perdomo
c/o Pan American Health Organization
525 23rd Street NW, Washington DC 20037

Tel: (703) 310-7013
perdomog@gmail.com

Former Officials' Section of the Staff Union of the ILO

Room 6-8
Route des Morillons 4
CH-1211 Geneva 22

Tel: +41 (0)22 799 64 23
Fax: +41 (0)22 798 86 85
anciens@ilo.org

Association of Former ITU Staff Members

Room V-23
International Telecommunications Union (ITU)
Place des Nations – case postale
CH-1211 Geneva 20

Tel: +41 (0)22 730 55 84
retraites@itu.int

Association of Retired GATT/WTO Staff Members

c/o Ian Bates, Room CDM-132
World Trade Organization
Centre William Rappard
Rue de Lausanne 154
CH-1211 Geneva 21

Tel: +41 (0)22 739 51 11



Association of Former ITC Staff (AFIS-AAFC)
c/o International Trade Centre (ITC)
Palais des Nations
CH-1211 Geneva 10

Tel & Fax: Chairman +41 (0)21 824 30 34 and
mobile +41 (0)78 752 90 02
olof.karsegard@bluewin.ch

Association of Former WMO Staff (Amicale)
Bureau 1J95
World Meteorological Organization
Case postale 2300
CH-1211 Geneva 2

Tel: +41 (0)22 730 80 56
amicale@wmo.int

In addition, the Association of Former WHO Staff Members in South-East Asia was established to further the interests of its members and to keep them abreast of related developments occurring globally. Its membership extends to all former WHO staff members and surviving spouses of former WHO staff settled in the WHO South-East Asia Region. It currently covers eleven countries: Bangladesh, Bhutan, DPR Korea, India, Indonesia, Maldives, Myanmar, Nepal, Sri Lanka, Thailand and Timor Leste. Their contact points are as follows:

Association of Former WHO Staff in South-East Asia Region	Tel: (91 11) 23370804
WHO South-East Asia Regional Office	Fax: (91 11) 23379395 exstaffwho@yahoo.com
Indraprastha Estate New Delhi-110002 India	afsm@searo.who.int

Additional assistance may also be provided by the Special Payments Fund, which was created by the ILO Governing Body. Such assistance does not entail any contractual obligation on the part of the ILO Office. Former ILO officials, or their surviving spouses, may contact the following office for additional information:

ILO Pension Section (Human Resources Division)	Telephone: (41 22) 799 74 93 Facsimile: (41 22) 799 85 71 E-mail: pension@ilo.org
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