



**UNJSPF**  
United Nations Joint  
Staff Pension Fund

# **UNJSPF**

# **PENSION TOWNHALL**

# **In-Retirement Essentials**

**22 May 2024**

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



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## Disclaimer...

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

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

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



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**Before we start...**



**Today's presentation is for retirees and beneficiaries who are entitled to and in receipt of one of the following regular monthly benefits from the UNJSPF:**

- **Disability Benefit**
- **Retirement benefit** (deferred, early, or normal)
- **Survivor's benefit** (spouse; ex-spouse; child; secondary dependent)



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**Keep an eye on our website for information about past and upcoming virtual Pension Townhall sessions that might interest you:**

**<https://www.unjspf.org/pension-townhall-sessions/>**

We also published the recordings and presentations of this and all past sessions on this webpage



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We recommend you take the  
Pension eLearning module  
*“Essentials for Retirees  
and Beneficiaries”*

[https://www.unjspf.org/unjspf-pension-  
elearning-modules/](https://www.unjspf.org/unjspf-pension-elearning-modules/)





If you are interested in the topic of the “Two-Track”,  
we strongly recommend that you:

-visit the webpage dedicated to the “Two-Track”  
<https://www.unjspf.org/for-clients/two-track-pension-adjustment-system/>

-take the online Pension eLearning module #11  
*“The Two-Track”*  
<https://www.unjspf.org/fr/unjspf-pension-elearning-modules/>

-listen to the recording and read the related document of the  
virtual Pension Townhall of 20 March 2024,  
*“Two-Track Essentials”*  
<https://www.unjspf.org/unjspf-pension-elearning-modules/>





# Today's presentation overview

- **The UNJSPF**
- Website and Member Self-Service (MSS)
- Death-related matters and survivors' benefits
- Certificate of Entitlement (CE)
- Digital Certificate of Entitlement (DCE)
- Change of Address or Bank details
- Cost-of-Living Adjustment (COLA)
- The UNJSPF Emergency Fund
- How to contact the UNJSPF

## Serving over 236,000 members as of 31 December 2023

- **24 Member Organizations**
- **149,848 active participants** (increase of 4.3% from 31/12/2022)
- **86,013 periodic benefits in award** (of which 17% paid on the two-track)

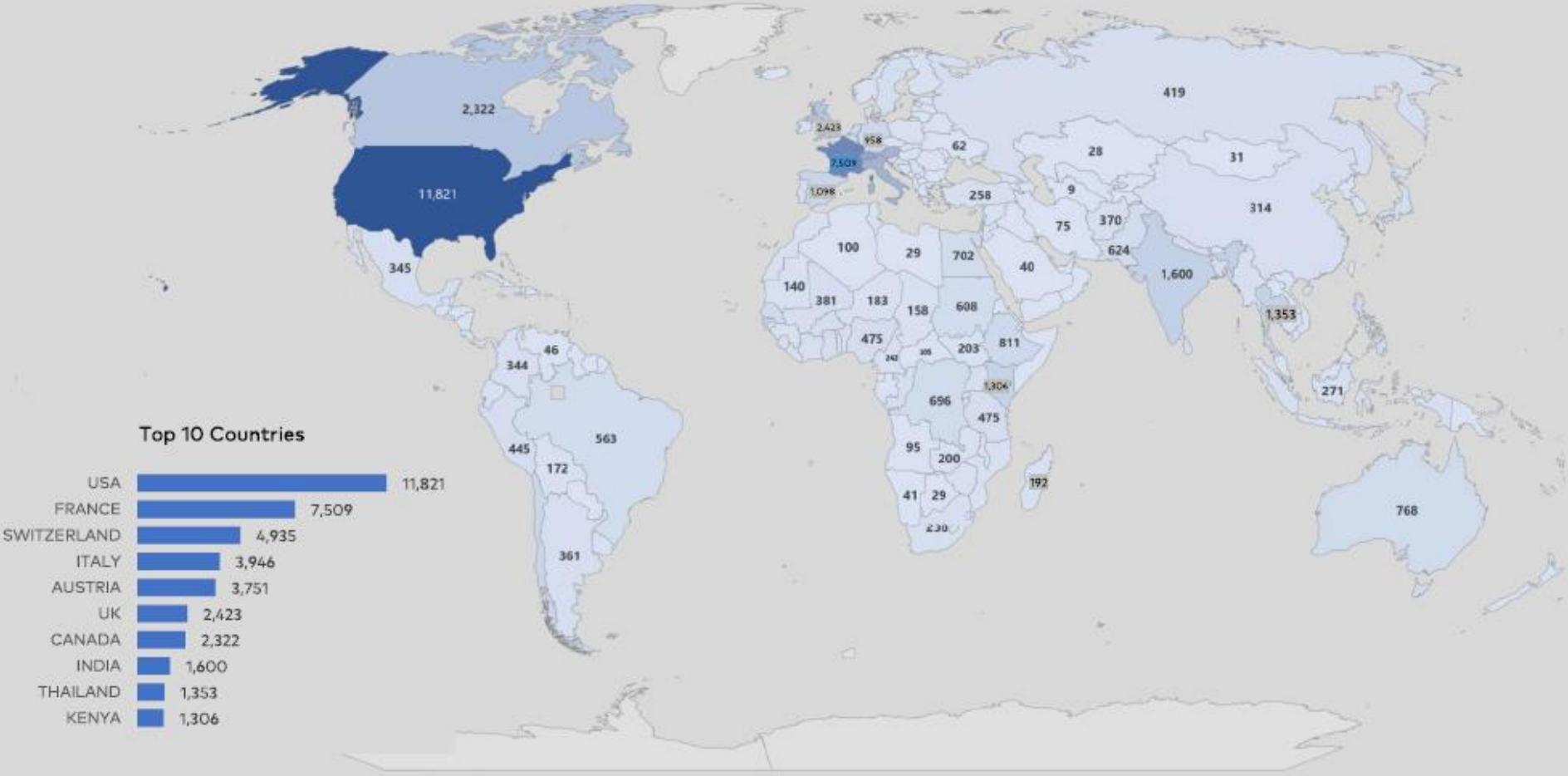
## Funding status

- **USD 3.12 billion** in contributions received per annum (as of 31/12/2022)
- **USD 3.13 billion** in benefits paid per annum (as of 31/12/2022)
- **Market Value of Assets: USD 91.86 billion** (as of 17/05/2024)

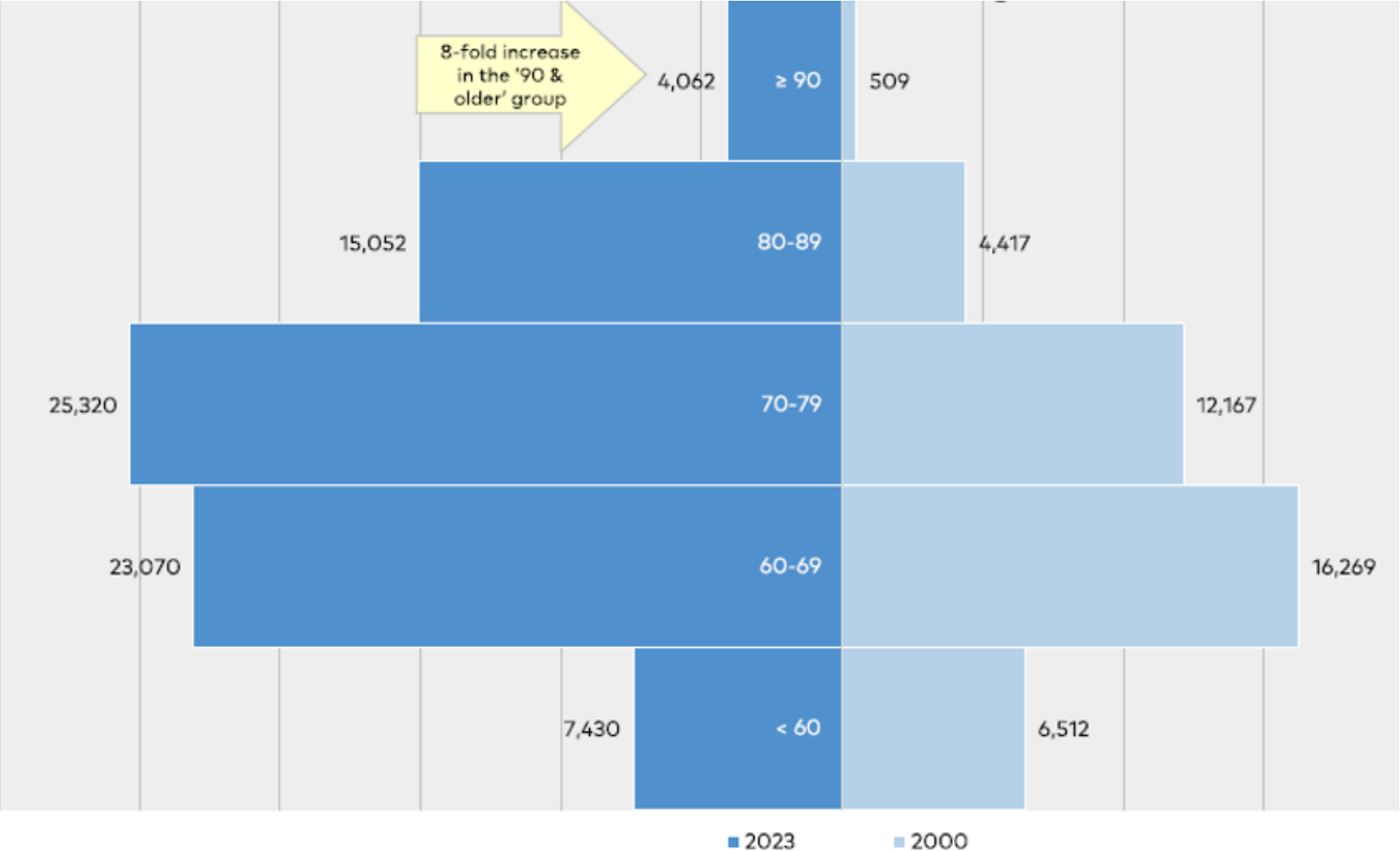
## UNJSPF Retirees & Beneficiaries Live in Every Corner of the World

\*Note: Based on 2023 periodic benefits census data excluding children.

UNJSPF Retirees & Beneficiaries Live in Every Corner of the World\* (USA Most Popular Country)



## Aging of UNJSPF retirees/beneficiaries 2023 vs. 2000 (excluding children)



# The Fund continues to perform



- **Pension processing benchmark outperformed at 92.8% (2023)** (new benefits implemented within 15 business days from date of receipt of all required documents from staff and org.)
- **Ongoing modernization:** more than **30,000 Digital Certificates of Entitlement** (both 2023 and 2024)

# Pension payments



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- **Monthly payroll** has continued to be issued on time
- **COLA for 2024: 3.4%** (from 1 April 2024, for USD track)
- **Addressing disruptions** in global payment channels

# Pension Administration Strategy



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- From **CARE strategy 2021-2023...**
- ...to **CARE strategy for 2024 and beyond**



# Priority projects for 2024-2025



Aligned with **CARE Strategy**:

- **UNJSPF Connect** (new Customer Relationship Management system – project in progress)
- **Multi-Factor Authentication** (for Member Self-Service)

# Benefits of UNJSPF Connect



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## For our Clients and Partners

- **Faster resolution** by getting requests to the right person, first-time
- **Straight-through self-servicing processing**
- **More ways to get help** through new channels, self-service, and available resources
- **Consistent servicing** using standard notifications and enhanced visibility of cases

## For our Staff

- **Single client view** giving all the required information to support our Clients
- **Transparent case management** with standardized and efficient processes
- **Integration with other systems** for consistent information and document management

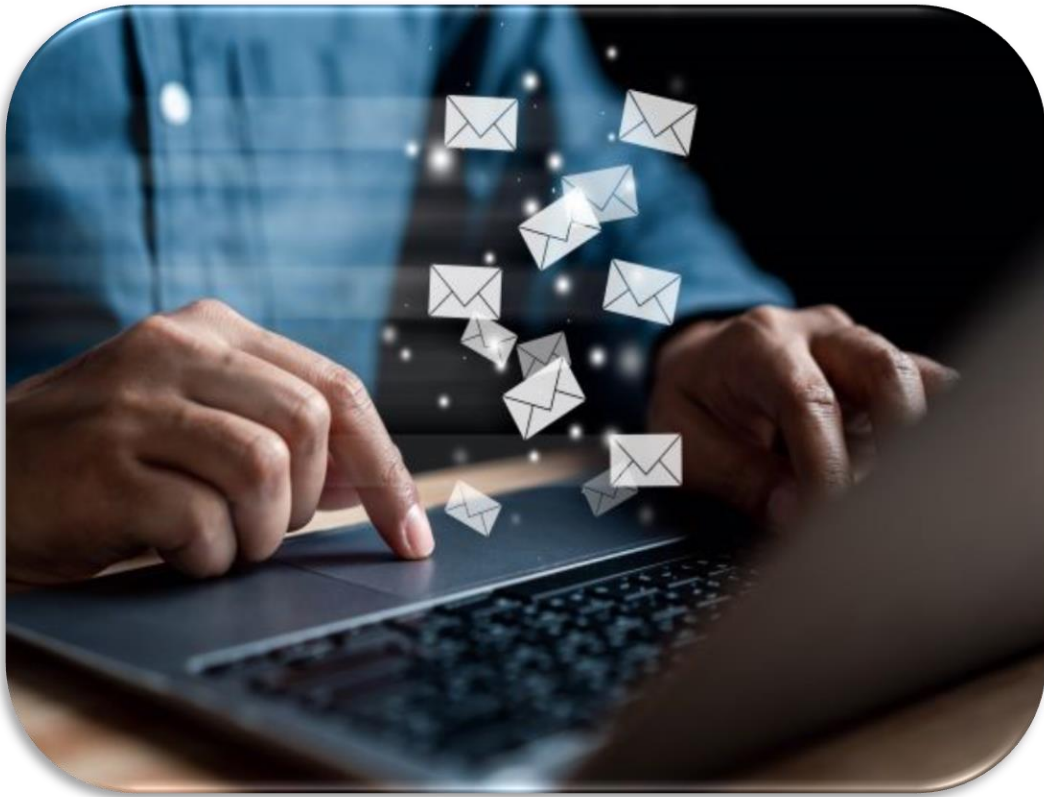
## For the Fund

- **Leading CRM solution in the market**, a robust, secure, scalable system based on latest technologies
- **Cloud-based solution** enabling security, scaling and cost benefits
- **Obtain valuable operational metrics and performance indicators** using real-time dashboards
- **Automated testing tools**

# Benefits of Multi-Factor Authentication (MFA) for UNJSPF Member Self-Service (MSS)



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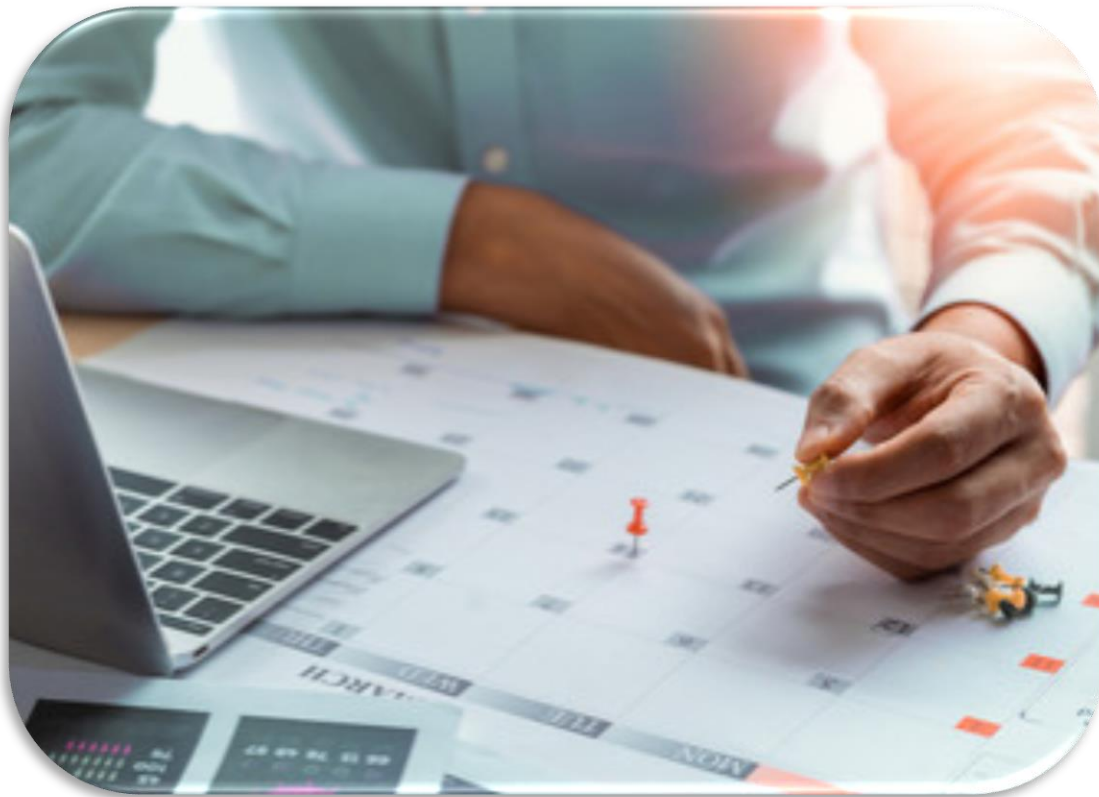


- **Increased Security**
- **Reduce risks** associated with password vulnerabilities
- **Better control** over sensitive data
- **Variety of authentication** choices
- **Conform to best practices** and industry standards

# Outreach initiatives



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- Pension Townhall sessions (En+Fr)
- New videos, more web news and regular newsletters
- Annual Letter distributed in April
- 11 booklets updated

**New social media channel:  
WhatsApp! Follow this link**



[United Nations Joint Staff Pension Fund \(UNJSPF\) | WhatsApp Channel](#)



# Today's presentation overview

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- **Website and Member Self-Service (MSS)**
- Death-related matters and survivors' benefits
- Certificate of Entitlement (CE)
- Digital Certificate of Entitlement (DCE)
- Change of Address or Bank details
- Cost-of-Living Adjustment (COLA)
- The UNJSPF Emergency Fund
- How to contact the UNJSPF

The UNJSPF website - let's take a tour!

**UNJSPF WEBSITE**

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

# UNJSPF Member Self-Service (MSS)

[https://www.unjspf.org/resources/  
about-member-self-service/](https://www.unjspf.org/resources/about-member-self-service/)



# UNJSPF Member Self Service (MSS) – How to access

← → ↻ 🏠 <https://www.unjspf.org>

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[Member Self-Service Login](#)

Our priority:  
your pension security

What is your situation?



Participating  
in the Fund



Separating or  
retiring



Retired or  
receiving benefits



Survivor



Something else



# Member Self-Service (MSS) – How to register

- Register for MSS access at <https://www.unjspf.org/member-self-service/>
- To get started:
  - Unique Identification Number (UID)
  - Your surname
  - Date of birth
  - Email address
- Support:
  - [How-to-Register-in-Member-Self-Service.pdf \(unjspf.org\)](#)
  - If you don't know your UID: [requestuidonly@unjspf.org](mailto:requestuidonly@unjspf.org)
  - For technical issues: [mssupport@unjspf.org](mailto:mssupport@unjspf.org)
- **Use your personal email and ensure to update MSS if you change your email address!**



## About Member Self-Service (MSS)

### Resources

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

Login

or

Register



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

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

Most UNJSPF participants can:

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



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**Let's have a look at some of the key MSS  
tools for retirees and beneficiaries...**

# Member Self-Service (MSS) – For Retirees and Beneficiaries

- MSS is a **web portal** providing real-time information about your UNJSPF pension account
- You can **verify** your personal information, **payment details** and **retrieve important documents** including official benefit letter, statements and (if you are not on the two-track) the **annual Certificate of Entitlement form (CE)**
- You can **change your address** (if you are not on the two-track) and provide **Emergency Contact details**
- **You can also:**
  - Track receipt of your Certificate of Entitlement (CE) form by the Fund
  - Submit a request for Emergency Fund assistance
  - Print official pension forms
  - Upload hand-signed copies of official forms and supporting documents directly to the Fund (then, no need to send the documents by mail!)
  - And much more!



Welcome [redacted] 05/06/2024

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## Home

**English:** The Terms of Service for use of the UNJSPF MSS portal have been updated. Please read them in full [here](#). Your continued use of the MSS portal constitutes your agreement to follow and be bound by the updated Terms of Service.

**Français:** Les conditions d'utilisation de l'Espace Client(MSS) de la CCPNU ont été mises à jour. Veuillez les lire dans leur intégralité [ici](#). En continuant à utiliser l'Espace Client (MSS) vous acceptez les dernières conditions d'utilisation.

### ENGLISH:

MSS will allow you to view and update information in your UNJSPF records. To update your email address, please go to the Account tab at the top right of this page; select "Update Email Address".

To correct any information, please follow these instructions. If you are an employee of:CTBTO, EPPO, FAO, IAEA, ICCROM, ICGEB, ICAO, ICC, IFAD, ILO, IMO, IOM, IPU, ISA, ITU, ITLOS, STL, UNESCO, UNIDO, WHO, WIPO, WMO, UNWTO, contact your Staff Pension Committee (SPC) Secretary.

If you are an employee of the UN family, contact your Executive Office or your HR Office immediately.

If you are a retiree or a beneficiary, please contact the Fund at <https://www.unjspf.org/contact-us/>.

For technical problems accessing your account please contact the Fund at [MSSsupport@UNJSPF.org](mailto:MSSsupport@UNJSPF.org).

For information on MSS please see <https://www.unjspf.org/member-self-service/>.

### FRANÇAIS:

MSS vous permettra de voir et mettre à jour les informations de votre dossier de la CCPNU. Pour mettre à jour votre adresse email, veuillez aller à l'onglet "COMPTE" situé dans le coin supérieur droit de cette page, puis, sélectionnez "Mettre à jour l'adresse email". Pour corriger toute information, veuillez suivre ces instructions. Si vous êtes employé par: OTICE, OEPP, FAO, AIEA, ICCROM, ICGEB, OACI, CPI, FIDA, OIT, OMI, OIM, UIP, ISA, UIT, ITLOS, TSL, UNESCO, ONUDI, OMS, OMPI, OMM, OMT, veuillez contacter votre Secrétaire du Comité des pensions du personnel.

Si vous êtes employé(e) par la famille des Nations Unies, veuillez contacter votre bureau exécutif ou votre bureau des ressources humaines immédiatement.

Si vous êtes un(e) retraité(e) ou un bénéficiaire, veuillez contacter la Caisse à <https://www.unjspf.org/fr/contactez-nous/>.

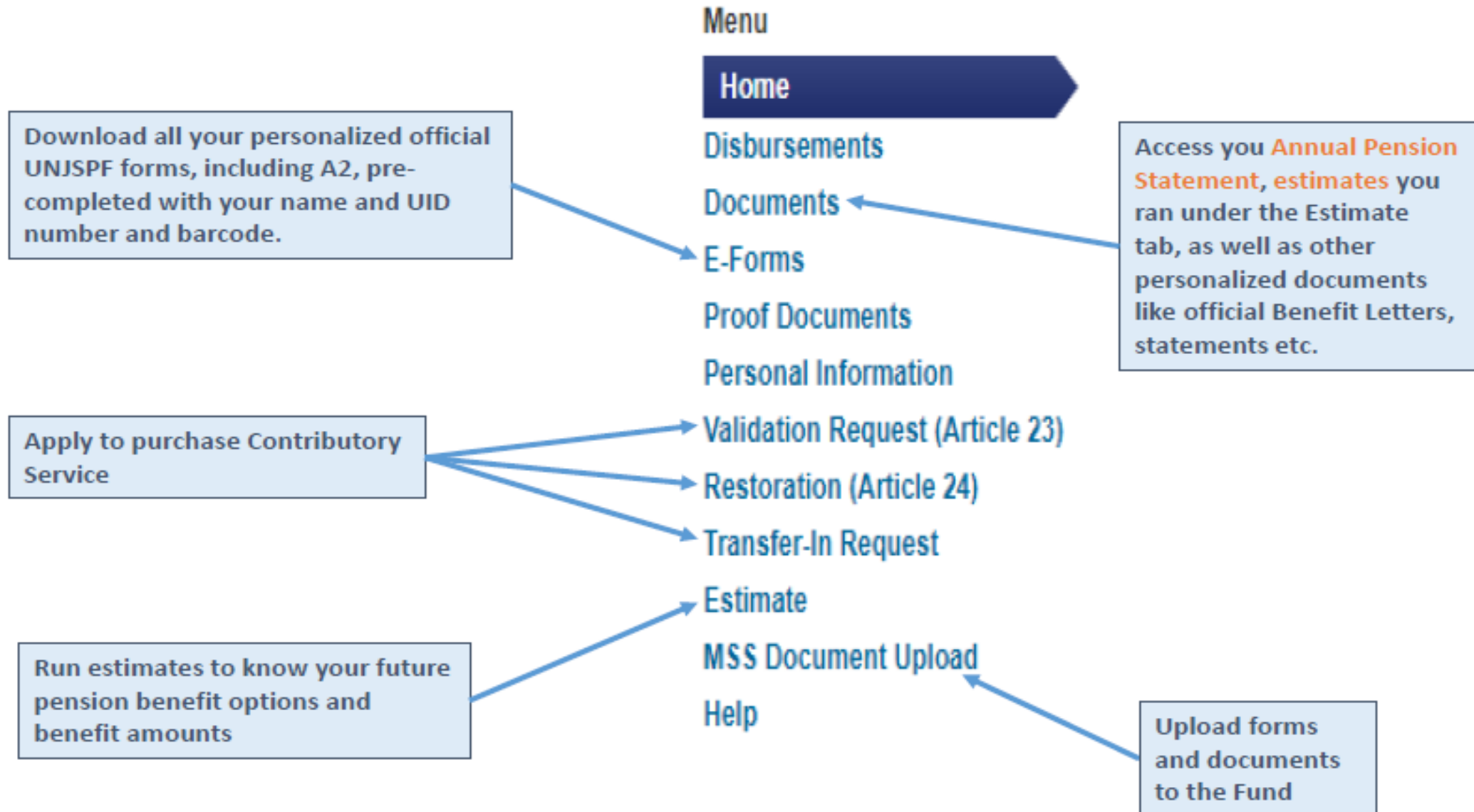
Pour tout problème technique avec l'accès à votre compte, veuillez contacter la Caisse à [MSSsupport@UNJSPF.org](mailto:MSSsupport@UNJSPF.org).

Pour plus d'informations sur MSS <https://www.unjspf.org/fr/member-self-service/>.

News

Alerts

# Member Self-Service (MSS) – Functionalities



# Member Self-Service (MSS) – All the menu items explained

- **Account:** to change your Email, Username, Password or Security Questions.
- **Home page:** including alerts from the Fund.
- **Address:**
  - All those on the US Dollar track can change their address online and provide an emergency contact.
  - *If you are paid under the two-track, you must submit form PF23/M to request the Fund to change your address. You can upload and submit the form to the Fund electronically, inside your MSS account.*
- **Disbursements:** track all payments from the Fund and ASHI deductions (if applicable).
- **Documents:** you can access, download and print your:
  - **Official Benefit letter**
  - **Quarterly COLA Statements**
  - **Statement of Benefits («tax statement»)** (if requested)
  - **Two-track estimates that you have generated**
  - **Certificate of Entitlement (if on the US Dollar Track)**
  - Other important documents



# Member Self-Service (MSS) – All the menu items explained

- **E-Forms:** all official UNJSPF forms pre-completed with your UID and name (e.g. Change in Payment Instructions form PF.23, forms E.10 and E.11, etc.) – always use these forms as applicable!
- **Emergency Fund:** in case of severe financial hardship, submit an initial EF request online, and supporting documents via MSS Document Upload.
- **MSS Document Upload:** to upload and submit to the Fund duly completed, dated and signed official form/s and relevant supporting documents (e.g., current year barcoded CE, PF23, E10, E11, ID docs, Birth Cert./s, Marriage Cert., Divorce doc., etc.)
- **Proof Documents:** to track dated receipt by the Fund of your returned, barcoded annual CE form.
- **Two-Track Estimate:** to run your estimates of your entitlement if paid under the local track of your country of residence.

# Member Self-Service (MSS) – Change address in account

- **Address:** all those on the US Dollar track can change their address online and provide an emergency contact – *If you are paid under the two-track, you must submit form PF23/M to request the Fund to change your address.*

Last Logon 03/07/2018 | Account | Logout | Return To LOB

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

Welcome **confidential** 04/07/2018

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**Address**

Official Mailing Address ▼

PO **confidential**  
LUSAKA, ZM

**Phone:**  
Home: +260 **confidential** ZAMBIA

**Email:**  
Registered: **confidential**@yahoo.com

**Update address**

change accepted only for Official Mailing Address. **Pouch Address** can't be changed online

Click on the *Update address* button to edit the "Official Mailing Address"  
Cliquez sur le bouton *Update address* pour changer l'adresse postale officielle

# Member Self-Service (MSS) – View disbursements account

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## Disbursements

Below is historical record of your disbursements

### Issued Disbursements

Disbursements that have already been sent to you.

Payee: **All** Benefit Account: **All** Year: **All**

Records [Export](#)

Value Date	Payment Currency	COP Gross	ASHI	COP Deductions	COP Net	Status	Reason Code	Check EFT No	Disbursement	Unique Id	Payee Name	Overpayment Flag
30/06/2018	USD - US Dollar	4,746.85	469.09	0.00	4,277.76	Reconciled		1426860	EFT			<input type="checkbox"/>
31/05/2018	USD - US Dollar	4,746.85	469.09	0.00	4,277.76	Reconciled		1389668	EFT			<input type="checkbox"/>
30/04/2018	USD - US Dollar	4,746.85	453.84	0.00	4,293.01	Reconciled		1352607	EFT			<input type="checkbox"/>
31/03/2018	USD - US Dollar	4,644.66	453.84	0.00	4,190.82	Reconciled		1315484	EFT			<input type="checkbox"/>
28/02/2018	USD - US Dollar	4,644.66	453.84	0.00	4,190.82	Reconciled		1278716	EFT			<input type="checkbox"/>
31/01/2018	USD - US Dollar	4,644.66	462.01	0.00	4,182.65	Reconciled		1241976	EFT			<input type="checkbox"/>
31/12/2017	USD - US Dollar	4,644.66	462.01	0.00	4,182.65	Reconciled		1205554	EFT			<input type="checkbox"/>
30/11/2017	USD - US Dollar	4,644.66	462.01	0.00	4,182.65	Reconciled		1168625	EFT			<input type="checkbox"/>

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# Member Self-Service (MSS) – Access important pension documents

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No need to wait for the CE to arrive by mail, print the online CE, sign it and return it in Original by mail or pouch to NY or GVA Office  
Plus besoin d'attendre l'arrivée du CE par courrier, imprimez-le en ligne, signez et retournez l'Original au bureau de NY ou GVE par courrier ou valise diplomatique

Welcome Retiree's Name 04/07/2018

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## Documents

Records Export

Date	Document	Recipient	Action
29-May-2018	 CE 002 - Certificate of Entitlement - Mem	<div style="border: 1px solid green; padding: 5px; text-align: center;">Retiree's Personal Information. Blocked for Confidentiality</div>	Details
13-Apr-2018	 CO 001 - COLA Letter English		Details
21-Jun-2017	 MSS Registration Success		Details
28-May-2017	 CE 002 - Certificate of Entitlement - Mem		Details
19-Apr-2017	 CO 001 - COLA Letter English		Details

- Annual CE form
- STATEMENTS
- LETTERS
- ESTIMATES

# Member Self-Service (MSS) – Access/download all official UNJSPF forms

- *All official UNJSPF forms*
- *All forms in English and French version*
- *All forms pre-completed with your name and your UID#*
- **Change in Payment Instructions form - PF23** (account, currency)
- **Change of Mailing Address form - PF23M** (and/or email, phone)
- **Two-Track forms** (election and change in country of residence) – **E10 and E11**
- **Etc.**



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

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## Forms

Below is a list of standard forms used by the UN Pension Fund. The forms are formatted for US letter-sized paper, which is slightly smaller, but should print without problems on international standard, A4. The 'Type & Print' feature allows users to type their information directly into the PDF forms. Once the information is typed in, the form must be printed and signed. The UNJSPF currently accepts ONLY printed and signed forms. No e-mails or faxes are accepted. Forms are in PDF format. In order to view or print them, you will need Adobe Reader, version 11 or later. For printing the e-forms in PDF format, choose 'Actual Size' option under the Page Sizing & Handling section.

Please be aware that if you are in receipt of more than one benefit from the Fund, you must include all those Retirement numbers to which the change you are requesting shall apply, particularly for the following forms 'PF 23, PF23B, E10, E11, A2'

## Employee 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.



# Member Self-Service (MSS) – Track receipt of your CE form by the Fund

- The receipt date of the **Certificate of Entitlement form** can be seen under Proof Documents. Don't worry if no date is provided under the field "Accepted Date" as it is not required/needed; the importance is that you submitted, and the Fund received your CE form. If there was any issue with your CE, the Fund would reach out to you to address it.
- The DCE cannot be tracked here, only inside the DCE App!

Last Logon 04/06/2024 | Account | Logout | Return To LOB



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## Proof Documents

Please note that successful issuance of your annual Digital CE (DCE) can only be tracked inside your DCE App, not here inside MSS.

Records Export

Document Name	Received Date	Accepted Date	Rejection Date	Reason For Rejection	Additional Info
Certificate of Entitlement		28/10/2021			2016
Certificate of Entitlement		28/10/2021			2017
Certificate of Entitlement		28/10/2021			2018
Certificate of Entitlement		28/10/2021			2017
Certificate of Entitlement	11/06/2019	28/10/2021			2019
Certificate of Entitlement	11/06/2019	28/10/2021			2019
Certificate of Entitlement	14/07/2020	28/10/2021			2020
Certificate of Entitlement	24/08/2021	28/10/2021			2021
Certificate of Entitlement	09/07/2021	28/10/2021			2021



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## Request for Emergency Funds

The Emergency Fund is utilized to provide financial assistance to beneficiaries who are currently receiving a periodic benefit from the Fund. It is intended to provide relief in individual cases of proven hardship owing to illness, infirmity or similar cases, including funeral arrangements. It is not intended to supplement pensions that may be considered insufficient, whether due to general or local economic situations or limited contributory service.

Please answer the following questions in order to determine if you meet the minimum requirements of applying for Emergency Fund assistance.

a) Are you currently receiving a periodic benefit from the UNJSPF? Yes/No

b) Your request is not due to educational expenses or loans. Yes/No

If the answer to either of the above questions is "NO" you are not eligible for Emergency Fund assistance.



Disclaimer: Upon hitting the submit button, please note that this request will be sent to the UNJSPF Client Services and cannot be modified. You will have thirty calendar days from the date of this request to submit all required documentation as provided in the Emergency Fund Letter located in the "Documents" section of your Member Self-Service account.

## Create Request - (click Edit to create)

Emergency Fund Request Category:

**Click on the Edit Button, Select the Emergency Fund Request Category, Check the Disclaimer button and Click on the Submit Emergency Fund Request Button**  
Cliquez sur le bouton *Edit*, choisissez la catégorie, cochez le bouton *Disclaimer* et cliquez sur le bouton *Submit Emergency*

## Submitted Request

 Records  Export

Case Number	Emergency Fund Request Category
-------------	---------------------------------



# Member Self-Service (MSS) – Two-Track Estimate Tool

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- Help

## ALERT:

Some estimates generated by this tool are currently experiencing an issue. If you ran an estimate providing you with the amounts for a full Early Retirement benefit under Art. 29 and a full Deferred Retirement benefit under Art. 30 and the same entitlement amount is provided for both benefits, please disregard it. In that case, if you need an estimate, you may request it from the Fund via the "Contact Us" webpage (<https://contact.unjspf.org>); in your request, please indicate your 9-digit UID number in the designated UID field, as well as the separation date for your estimate in the free text box at the bottom of the form. We will send the new estimate to your UNJSPF Member Self-Service (MSS) email address. Please know we are working to resolve this issue and thank you for your patience.

## [Disclaimer / Clause de non-responsabilité](#)

### English

It can be useful to run an estimate of your benefit options for planning purposes or before making a final benefit election. To run your estimate, enter your proposed separation date in the designated box below. For detailed guidance on how to run and read estimates, check the Estimates page (<https://www.unjspf.org/help-tutorials/>). Once you have submitted your estimate request and the calculation is complete, you can view the estimate as a PDF file under the DOCUMENTS tab in MSS. Please take into consideration that the figures in the estimate are based on unaudited data, available to the Fund at the time of its running, as reported to us by you or your employing organization. In most cases, it will be a good estimate as long as there are no peculiar circumstances. Bear in mind that a full audit of your pension record will be conducted at the time of your actual separation from service, in the course of processing and establishing your final pension entitlement. If you need more advice on your estimate you may contact our Client Services via the online Contact Form: <https://www.unjspf.org/contact-us/>. If your separation date is within the next six months and you noted an issue with your estimate, please contact the Fund through the online Contact Form for assistance.

## Pension Estimate

### Estimate of your Pension Entitlement

Select Pension Application:

#### Local Track Pension

Effective Date:

New Country of Residence:

Submit Request

## About Member Self-Service (MSS)

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

Login

or

Register

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

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

Most UNJSPF participants can:

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

Most UNJSPF retirees and beneficiaries can:

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

## Resources

### Videos



Member Self-Service



Set up your MSS account



Recover Your Password



Beneficiary Services



Participant Services

### Tutorials



English

How to register  
(English)



French

Comment s'inscrire  
(Français)



Spanish

Cómo registrarse  
(Español)





# Today's presentation overview

- The UNJSPF
- Website and Member Self-Service (MSS)
- **Death-related matters and survivors' benefits**
- Certificate of Entitlement (CE)
- Digital Certificate of Entitlement (DCE)
- Change of Address or Bank details
- Cost-of-Living Adjustment (COLA)
- The UNJSPF Emergency Fund
- How to contact the UNJSPF



UNJSPF  
United Nations Joint  
Staff Pension Fund

Watch the educational video about  
**“Survivor’s Benefits”**

[https://www.youtube.com/watch?v=Vo\\_1OTDFRIk](https://www.youtube.com/watch?v=Vo_1OTDFRIk)

Watch the educational video  
**“Are you a survivor of a UNJSPF  
retiree/beneficiary?”**

<https://www.youtube.com/watch?v=C9y7guPsqO4>

# Informing the Fund of the death of a UNJSPF member

- Send an email to [unjspf-deathrelated@un.org](mailto:unjspf-deathrelated@un.org) or,
- Inform the Fund via the online [Contact Us form](#)
- Call the Fund (details for the Fund's Contact Centre are provided on the website under [Contact Us](#))
  
- **Include the following information:**
  - Full Name of the deceased
  - The deceased's Date of Birth
  - The deceased's Date of Death
  - The deceased's UID or pension number
  - The deceased's official mailing address
  - If possible, include:
    - Contact details for the surviving family;
    - An original or a certified copy of the deceased's death certificate (which should be sent to the Fund as soon as possible).

- Once the Fund has been informed of the death of a retiree, it will **stop payment** of the benefit; if necessary, the Fund will reach out to the survivors to request **reimbursement of overpayments**.
- Once the **death certificate** has been received by the Fund, we will review the late retiree's case to determine whether there any potential survivors entitled to a survivor's benefit. If so, the Fund will reach out to the survivors to request submission of payment instructions and supporting documents. **If not on file, these documents are requested:**
  - Copy of the retiree's Death Certificate
  - Copy of Marriage Certificate
  - Copy of Spouse's Birth Certificate
  - Copy of divorce court document (if applicable)
  - Copy of valid, government issued photo ID bearing the name, date of birth, validity date, and the signature of the entitled survivor (e.g., passport or National ID card)
  - Original PENS.E/2 payment instruction form duly completed, date, and hand signed by the entitled survivor(s), with signature duly authenticated

## Will my spouse be entitled to a survivor's benefit in the event of my death?

- If you were married at the time of separation from service and remained married to the same spouse until your death, your spouse will be entitled to a lifelong surviving spouse's benefit.
- A divorced surviving spouse is entitled to a survivor's benefit only if certain conditions are met.

For details, visit the webpage about [Survivors Benefits](#).

## Under which circumstances would my spouse not be entitled?

- If you married after separation from service and did not purchase an annuity.
- If you separated from service before 01 April 2001 and chose a **Deferred retirement benefit with partial lump sum**.



## How long will it take to receive the survivor's benefit after submitting all requested documentation?

- If all documents are received in good order, it can take 4-6 weeks before the survivor's benefit is paid.
- The surviving spouse's benefit is payable from the 1st day of the month following the death of the retiree.

## How much will my surviving spouse receive?

- In general, the amount equals half of the retiree's full pension (before any lump sum commutation)
- This amount is **payable for life** and is adjusted for cost-of-living.
- A Certificate of Entitlement will need to be submitted each year to the Fund as proof of life to continue receiving the benefit

## What can I do to facilitate the establishment of my spouse's pension after my death?

- Please establish a pension file for your spouse where you include print outs of [relevant pages](#) from the Fund's website, [contact details for the Fund](#), and copies of the relevant supporting documents as well as form Pens.E/2 which you can download from your [MSS account](#) or the [website](#).
- For form Pens.E/2: if you have a joint bank account with your spouse, and your bank agrees not to close it after your death, you can already fill the account details on page 2 of the Pens. E/2 form. Otherwise, your spouse will have to provide their own bank account details if/when the time comes.
- **PLEASE DO NOT SEND FORM PENS.E/2 TO THE FUND RIGHT NOW**, as it would confuse the Fund's systems, and likely the form would be outdated by the time we need it, and the Fund would have to request a new one then.
- **Right now, you can send** (and keep a copy in your pension folder) to the Fund a copy of your marriage certificate, birth certificates for you and your spouse and a copy of your spouse's valid, government issued photo ID (ideally, passport or National ID card). If you divorced from a spouse that was reported to the Fund in the past, then please also include copy of the Divorce Decree.
- Inform your spouse also about the future requirement to submit their annual proof of life to the Fund, in the form of the [Certificate of Entitlement](#).

## If the child has already been deemed disabled and approved for a disabled child's benefit by the Fund:

- If following your death, the other parent is still alive, they will be the natural guardian. The child's benefit will be paid to that parent.
- If both parents are deceased, or the child does not reside with the other parent, then a legal guardianship needs to be arranged. If the child is in custody of a third party, the child's benefit will be paid to a legal guardian appointed for the child by the appropriate judicial authority in the child's country of residence. In that case the benefit will have to be paid into a Guardianship account.
- In some cases, a disabled child can handle their own financial affairs (based on proof from a treating physician). When the child turns age 16, the benefit can be paid directly to the child, if the child is able to handle their own financial affairs.

**For more information:** <https://www.unjspf.org/for-clients/disability-benefit/>. **For questions, please contact us.**

## Preparation and reminders:

- If your disabled child is unable to handle their own financial affairs, please consider who will be the legal guardian in the event of your death.
- Please be aware that a disabled child benefit may be subject to periodic review. In the event of your death, someone will need to arrange for the medical reports to be submitted to the Fund.
- The Certificate of Entitlement will need to be submitted yearly to the Fund for the child benefit.
- See the booklet on Legal Guardianship and the type of bank account that is required. The benefit of a disabled child can only be paid to a guardianship/trust account in the name of or on behalf of the child, an account in the name of the child, or a joint account in the name of the legal guardian and the child.

## If the child has not yet been approved for a disabled child's benefit by the Fund:

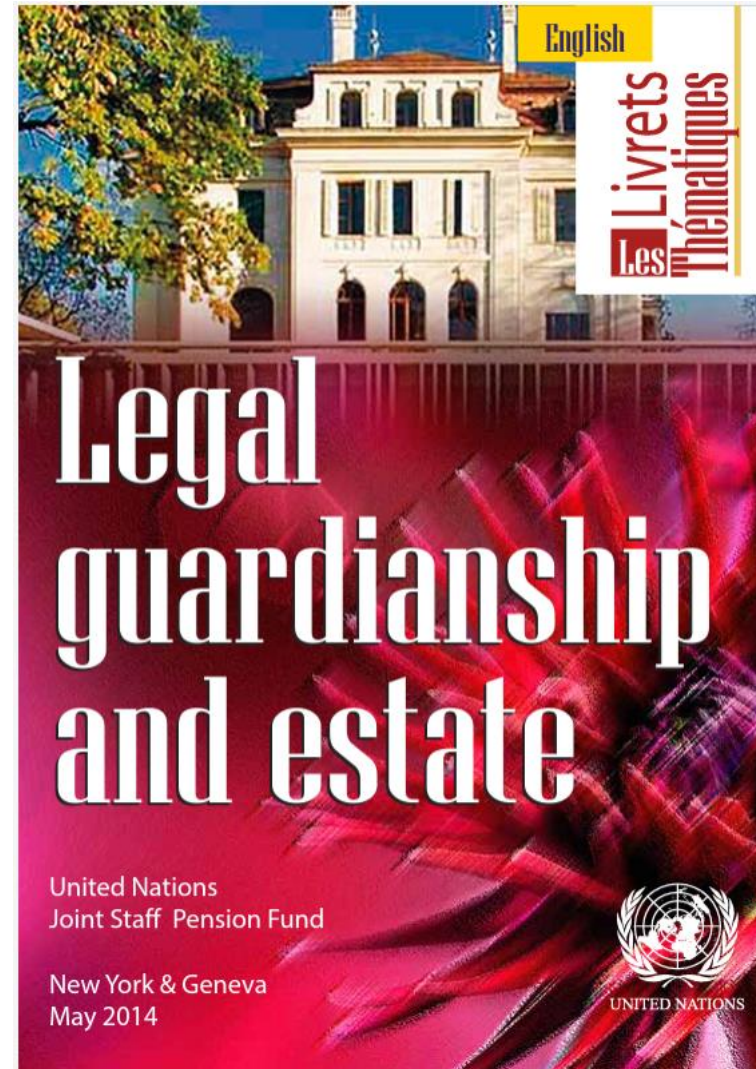
- If you are a retiree and in receipt of a child's benefit on behalf of your child, the child's benefit will normally stop at the end of the month during which the child reaches age 21. If the child is approved for disability, the benefit will be paid beyond age 21, and is usually subject to periodic reviews.
- If the child is disabled, you should declare this to the Fund at the time of separation, or as soon as possible thereafter. The case will need to be reviewed for approval by the Staff Pension Committee.

**For more information:** <https://www.unjspf.org/for-clients/disability-benefit/>. \

**For questions, please [contact us](#).**

Please read our  
**Legal guardianship  
and estate booklet:**

<https://www.unjspf.org/for-clients/legal-guardianship-and-estate/>

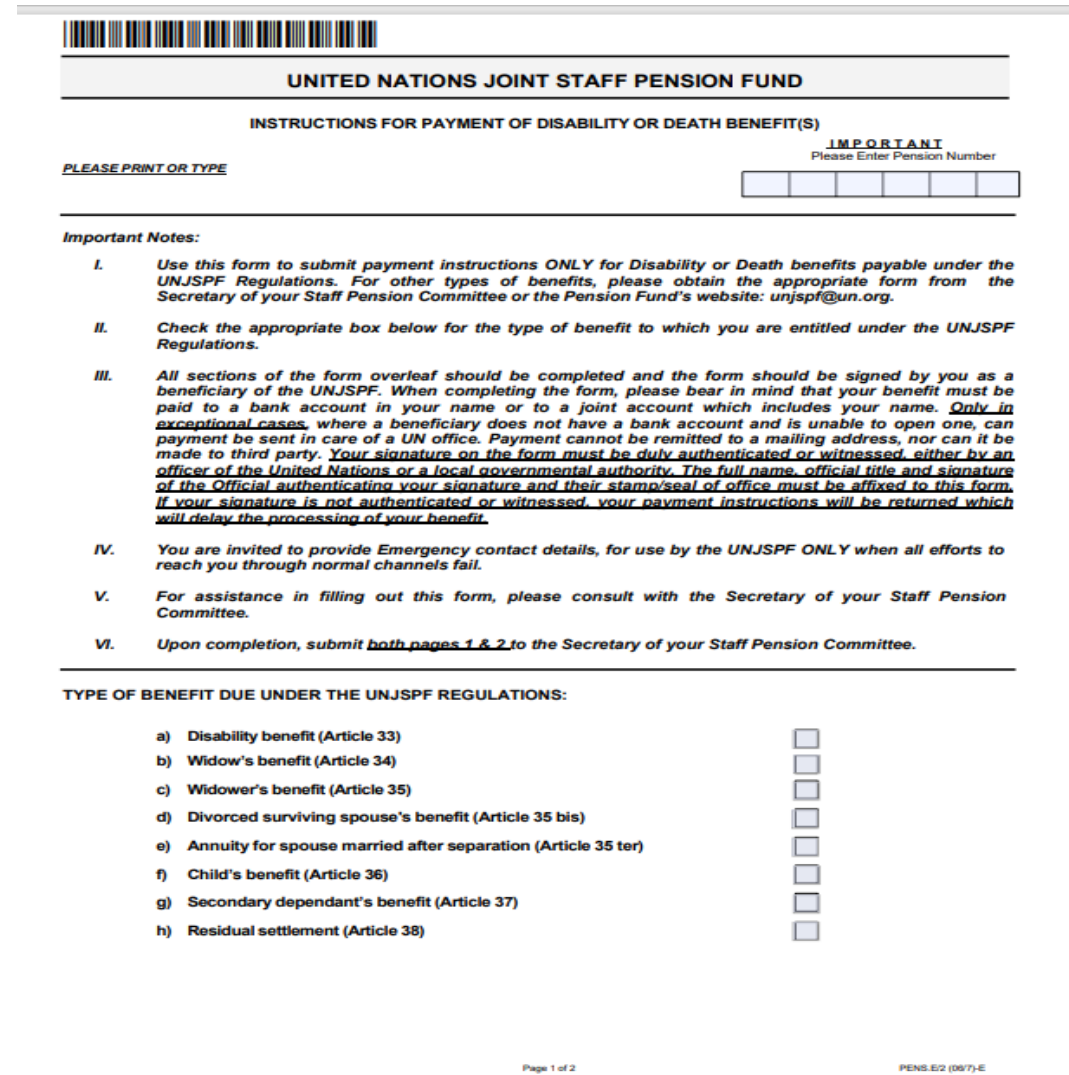




## PENS.E/2 payment instruction form

- Please fill the form for our website if possible before printing and signing to avoid misinterpretations of letters and numbers.
- The completed form bearing **ORIGINAL SIGNATURE** must be submitted to the Fund, normally, via mail.
- Please include a document from your bank showing your account details.

*Please make sure to check the correct box as applicable*



The form is titled "UNITED NATIONS JOINT STAFF PENSION FUND" and "INSTRUCTIONS FOR PAYMENT OF DISABILITY OR DEATH BENEFIT(S)". It includes a barcode at the top left and a section for the pension number with the label "IMPORTANT Please Enter Pension Number" and a grid of boxes. Below this is the "Important Notes" section with six numbered points. The final section is "TYPE OF BENEFIT DUE UNDER THE UNJSPF REGULATIONS:" with eight options (a-h) and corresponding checkboxes.

**UNITED NATIONS JOINT STAFF PENSION FUND**

INSTRUCTIONS FOR PAYMENT OF DISABILITY OR DEATH BENEFIT(S)

**IMPORTANT**  
Please Enter Pension Number

PLEASE PRINT OR TYPE

Important Notes:

- Use this form to submit payment instructions **ONLY** for Disability or Death benefits payable under the UNJSPF Regulations. For other types of benefits, please obtain the appropriate form from the Secretary of your Staff Pension Committee or the Pension Fund's website: [unjspf@un.org](mailto:unjspf@un.org).
- Check the appropriate box below for the type of benefit to which you are entitled under the UNJSPF Regulations.
- All sections of the form overleaf should be completed and the form should be signed by you as a beneficiary of the UNJSPF. When completing the form, please bear in mind that your benefit must be paid to a bank account in your name or to a joint account which includes your name. **Only in exceptional cases, where a beneficiary does not have a bank account and is unable to open one, can payment be sent in care of a UN office. Payment cannot be remitted to a mailing address, nor can it be made to third party. Your signature on the form must be duly authenticated or witnessed, either by an officer of the United Nations or a local governmental authority. The full name, official title and signature of the Official authenticating your signature and their stamp/seal of office must be affixed to this form. If your signature is not authenticated or witnessed, your payment instructions will be returned which will delay the processing of your benefit.**
- You are invited to provide Emergency contact details, for use by the UNJSPF **ONLY** when all efforts to reach you through normal channels fail.
- For assistance in filling out this form, please consult with the Secretary of your Staff Pension Committee.
- Upon completion, submit **both pages 1 & 2** to the Secretary of your Staff Pension Committee.

TYPE OF BENEFIT DUE UNDER THE UNJSPF REGULATIONS:

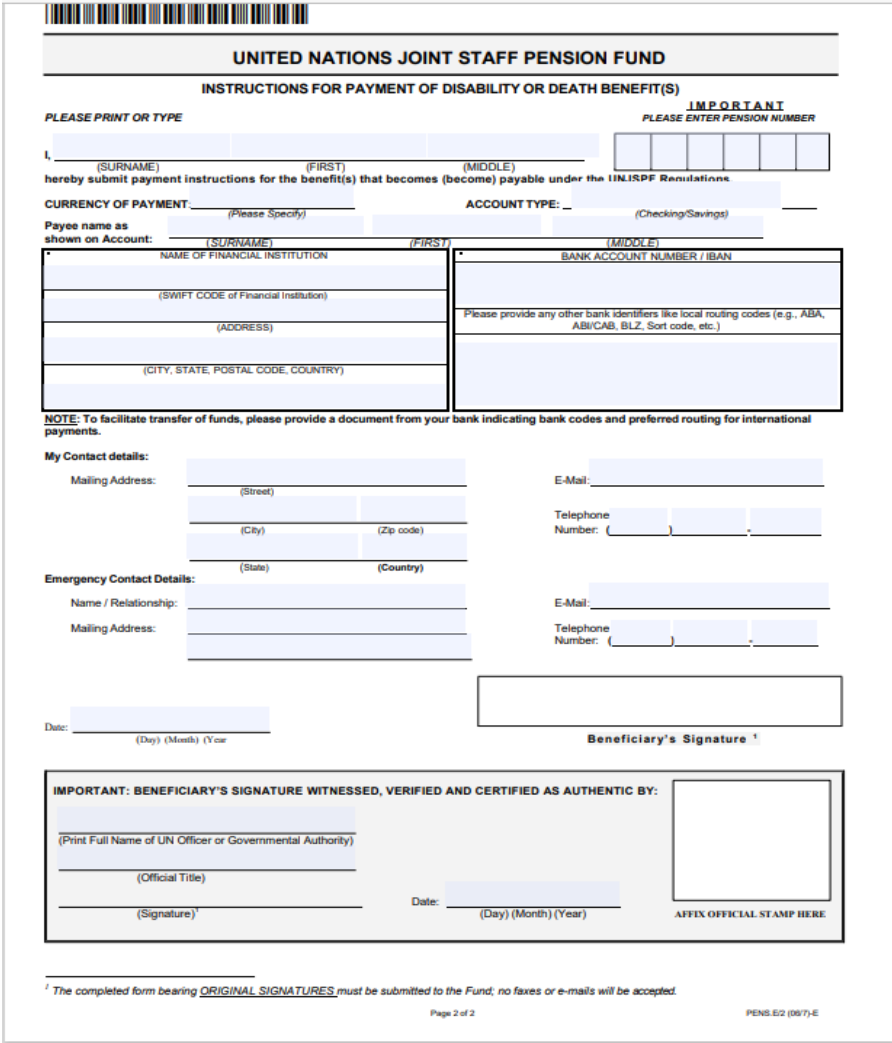
a) Disability benefit (Article 33)	<input type="checkbox"/>
b) Widow's benefit (Article 34)	<input type="checkbox"/>
c) Widower's benefit (Article 35)	<input type="checkbox"/>
d) Divorced surviving spouse's benefit (Article 35 bis)	<input type="checkbox"/>
e) Annuity for spouse married after separation (Article 35 ter)	<input type="checkbox"/>
f) Child's benefit (Article 36)	<input type="checkbox"/>
g) Secondary dependant's benefit (Article 37)	<input type="checkbox"/>
h) Residual settlement (Article 38)	<input type="checkbox"/>



# SURVIVOR'S BENEFITS – Completing form Pens.E/2 (by the entitled survivor)

## PENS.E/2 payment instruction form

- Please fill the form on our website if possible before printing and signing to avoid misinterpretations of letters and numbers.
- The completed form bearing **ORIGINAL SIGNATURE** must be submitted to the Fund.
- The signature **MUST BE AUTHENTICATED** in line with the Fund's [signature authentication requirements](#).
- A document from the beneficiary's bank must be included, showing their account details.



**UNITED NATIONS JOINT STAFF PENSION FUND**  
**INSTRUCTIONS FOR PAYMENT OF DISABILITY OR DEATH BENEFIT(S)**

**IMPORTANT**  
PLEASE PRINT OR TYPE  
PLEASE ENTER PENSION NUMBER

I, \_\_\_\_\_ (SURNAME) \_\_\_\_\_ (FIRST) \_\_\_\_\_ (MIDDLE) \_\_\_\_\_  
hereby submit payment instructions for the benefit(s) that becomes (become) payable under the UNJSPF Regulations.

CURRENCY OF PAYMENT: \_\_\_\_\_ (Please Specify) ACCOUNT TYPE: \_\_\_\_\_ (Checking/Savings)

Payee name as shown on Account: \_\_\_\_\_ (SURNAME) \_\_\_\_\_ (FIRST) \_\_\_\_\_ (MIDDLE)

NAME OF FINANCIAL INSTITUTION	BANK ACCOUNT NUMBER / IBAN
(SWIFT CODE of Financial Institution)	Please provide any other bank identifiers like local routing codes (e.g., ABA, ABI/CAB, BLZ, Sort code, etc.)
(ADDRESS)	
(CITY, STATE, POSTAL CODE, COUNTRY)	

**NOTE:** To facilitate transfer of funds, please provide a document from your bank indicating bank codes and preferred routing for international payments.

**My Contact details:**  
Mailing Address: \_\_\_\_\_ (Street) \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
(City) (Zip code)  
\_\_\_\_\_  
(State) (Country)  
E-Mail: \_\_\_\_\_  
Telephone Number: (\_\_\_\_) \_\_\_\_\_-\_\_\_\_

**Emergency Contact Details:**  
Name / Relationship: \_\_\_\_\_  
Mailing Address: \_\_\_\_\_  
E-Mail: \_\_\_\_\_  
Telephone Number: (\_\_\_\_) \_\_\_\_\_-\_\_\_\_

Date: \_\_\_\_\_ (Day) (Month) (Year)

\_\_\_\_\_  
**Beneficiary's Signature** <sup>1</sup>

**IMPORTANT: BENEFICIARY'S SIGNATURE WITNESSED, VERIFIED AND CERTIFIED AS AUTHENTIC BY:**

_____ (Print Full Name of UN Officer or Governmental Authority)	_____ AFFIX OFFICIAL STAMP HERE
_____ (Official Title)	
_____ (Signature)	

Date: \_\_\_\_\_ (Day) (Month) (Year)

<sup>1</sup> The completed form bearing **ORIGINAL SIGNATURES** must be submitted to the Fund; no faxes or e-mails will be accepted.

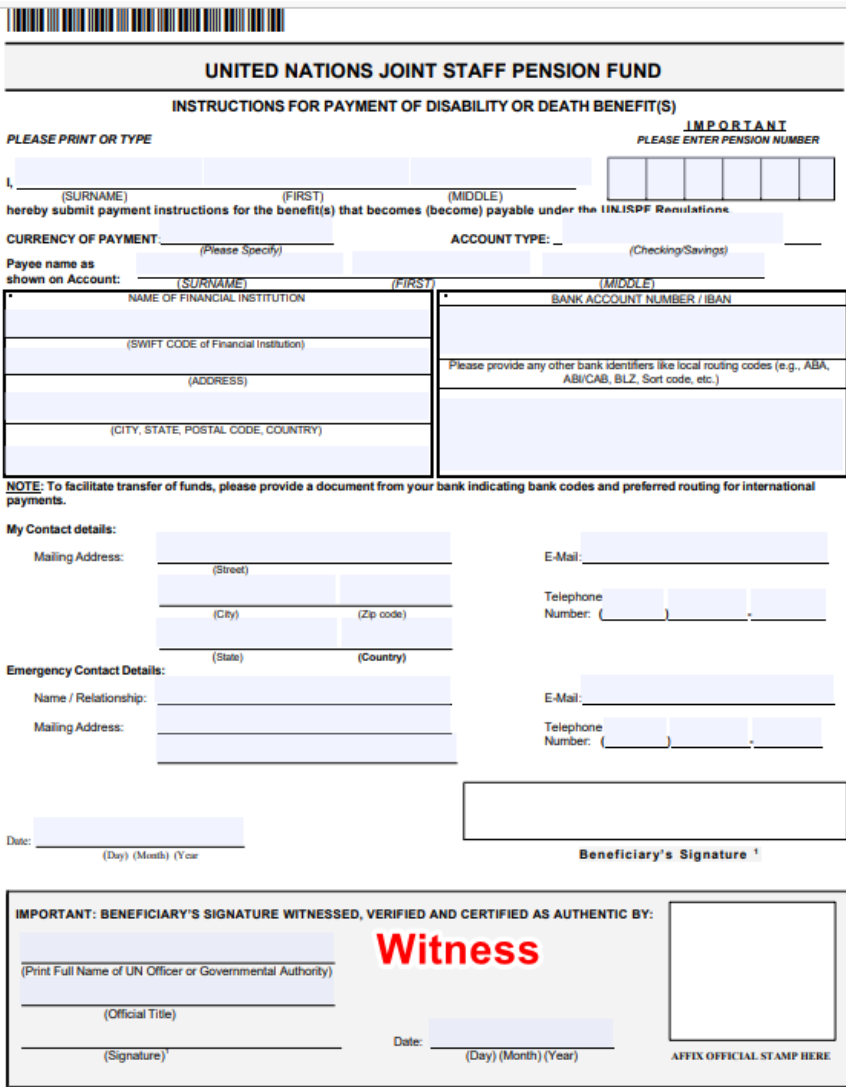
Page 2 of 2 PENS.E/2 (06/7)-E

# SURVIVOR'S BENEFITS – Signature authentication requirements

## Who can witness the signature on the PENS.E/2 payment instruction form?

1. The UN Pension Fund if the entitled survivor brings the documents to our Fund offices.
2. Officials of the United Nations System
3. Local Government Authorities (City Hall), Consular Authorities, Notary Public

For details, visit the webpage about Signature Authentication: <https://www.unjspf.org/for-clients/authentication-of-signatures-documents/>



**UNITED NATIONS JOINT STAFF PENSION FUND**  
**INSTRUCTIONS FOR PAYMENT OF DISABILITY OR DEATH BENEFIT(S)**

**PLEASE PRINT OR TYPE** **IMPORTANT**  
PLEASE ENTER PENSION NUMBER

I, \_\_\_\_\_ (SURNAME) \_\_\_\_\_ (FIRST) \_\_\_\_\_ (MIDDLE) \_\_\_\_\_  
hereby submit payment instructions for the benefit(s) that becomes (become) payable under the UNJSPF Regulations.

CURRENCY OF PAYMENT: \_\_\_\_\_ (Please Specify) ACCOUNT TYPE: \_\_\_\_\_ (Checking/Savings)

Payee name as shown on Account: \_\_\_\_\_ (SURNAME) \_\_\_\_\_ (FIRST) \_\_\_\_\_ (MIDDLE) \_\_\_\_\_

NAME OF FINANCIAL INSTITUTION	BANK ACCOUNT NUMBER / IBAN
(SWIFT CODE of Financial Institution)	Please provide any other bank identifiers like local routing codes (e.g., ABA, ABI/CAB, BLZ, Sort code, etc.)
(ADDRESS)	
(CITY, STATE, POSTAL CODE, COUNTRY)	

**NOTE:** To facilitate transfer of funds, please provide a document from your bank indicating bank codes and preferred routing for international payments.

**My Contact details:**

Mailing Address: \_\_\_\_\_ (Street)  
\_\_\_\_\_  
\_\_\_\_\_  
(City) (Zip code)  
\_\_\_\_\_  
(State) (Country)

E-Mail: \_\_\_\_\_  
Telephone Number: (\_\_\_\_) \_\_\_\_\_.

**Emergency Contact Details:**

Name / Relationship: \_\_\_\_\_  
Mailing Address: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
E-Mail: \_\_\_\_\_  
Telephone Number: (\_\_\_\_) \_\_\_\_\_.

Date: \_\_\_\_\_ (Day) (Month) (Year)

\_\_\_\_\_  
Beneficiary's Signature <sup>1</sup>

**IMPORTANT: BENEFICIARY'S SIGNATURE WITNESSED, VERIFIED AND CERTIFIED AS AUTHENTIC BY:**

\_\_\_\_\_  
(Print Full Name of UN Officer or Governmental Authority)

**Witness**

\_\_\_\_\_  
(Official Title)

\_\_\_\_\_  
(Signature)

Date: \_\_\_\_\_ (Day) (Month) (Year)

\_\_\_\_\_  
AFFIX OFFICIAL STAMP HERE

<sup>1</sup> The completed form bearing ORIGINAL SIGNATURES must be submitted to the Fund; no faxes or e-mails will be accepted.

Page 2 of 2 PENS.E/2 (08/7).E



# Today's presentation overview

- The UNJSPF
- Website and Member Self-Service (MSS)
- Death-related matters and survivors' benefits
- **Certificate of Entitlement (CE)**
- Digital Certificate of Entitlement (DCE)
- Change of Address or Bank details
- Cost-of-Living Adjustment (COLA)
- The UNJSPF Emergency Fund
- How to contact the UNJSPF



UNJSPF  
United Nations Joint  
Staff Pension Fund

Watch the educational video about  
**“The Certificate of Entitlement (CE)”**

<https://www.unjspf.org/for-clients/certificate-of-entitlement/>

# The Certificate of Entitlement (CE)

The Certificate of Entitlement (CE) is a yearly proof of life document to confirm you are alive and continue to be entitled to your monthly benefit from the Fund.

- Once you are in receipt of a regular monthly payment from the Fund, you must submit your annual proof of life in the form of the CE every year or your benefit might get suspended. Detailed and up to date CE information can be found on the following webpage: <https://www.unjspf.org/for-clients/certificate-of-entitlement/> - please check this webpage once your benefit has started into payment, so you are aware of the applicable timelines and requirements for this annual exercise.
- The annual CE can be submitted to the Fund either in biometric form inside the so-called **Digital CE (DCE) mobile app** as of **01 January each year**, OR by using a paper CE form which is sent to all retirees and beneficiaries concerned **end of June/early July every year**; a reminder is sent -normally at the end of **October of that same year**- to those who did not return the June CE form by then.
- You must submit your DCE or your duly completed CE for to the Fund at the latest by 31 December each year.
- If no DCE or CE form is received from you by the Fund by end of December, and no other acceptable proof of life or email was received by the Fund, you risk the suspension of your monthly payments effective **June of the following calendar year**.

# The Certificate of Entitlement (CE) – your annual proof of life

## Should I use the DCE mobile app OR the CE form to submit my annual proof of life to the Fund?

- It is entirely up to you! You can choose each year whether to use the user friendly, secure Digital CE Mobile App (DCE app) to submit your annual CE in biometric format inside the DCE app, **OR** to submit your proof of life using the paper-based CE form submitting it electronically inside your UNJSPF MSS account or sending the CE form to the Fund by mail (or remitting it in person at the Fund's offices in NY or Geneva).
- If you issue your Digital CE inside the DCE app, you do NOT have to submit the CE form. If you remit your CE form, you do NOT have to issue your DCE inside the DCE app. **ONE PROOF OF LIFE SUBMISSION IS ENOUGH**
- More details about both ways of submitting your CE follow...

# Let's first have a look at the annual CE FORM

<https://www.unjspf.org/for-clients/certificate-of-entitlement/>





# The Certificate of Entitlement (CE) form



This is what your  
**CERTIFICATE OF  
ENTITLEMENT (CE)**  
form looks like

CustomMind™ Solutions by Pama Enterprises Inc. 800.695.4726



L.I. ■ 33763

InfoSeal® Patent Number 4,951,964

PENS A/5 (8-98)

**CERTIFICATE OF ENTITLEMENT / CERTIFICAT DE DROIT A PRESTATION / CERTIFICADO DE DERECHO A PRESTACIÓN**

**UID NUMBER**

NAME

DATE

I certify that I receive a benefit(s) under the Regulations of the United Nations Joint Staff Pension Fund and that, on the date of my signature as indicated below, I continue to be entitled to this (these) benefit(s). I note that falsification of signature will be considered fraud.

Je certifie que je perçois une (des) prestation(s) qui m'est (me sont) versée(s) en vertu des dispositions des statuts de la Caisse commune des pensions du personnel des Nations Unies et que je continue d'y avoir droit à la date à laquelle j'appose ma signature. J'ai pris bonne note que falsifier une signature est considéré comme une tentative de fraude.

Certifico que recibo una(s) prestación(es) en virtud de las disposiciones de los Estatutos de la Caja Común de Pensiones del Personal de las Naciones Unidas, a la(s) que continúo teniendo derecho en la fecha que firmo el presente certificado. Entiendo que la falsificación de la firma será considerado como fraude.

SIGNATURE / FIRMA

**SIGN HERE**

(See below if you are unable to sign)  
(Si vous n'êtes pas en mesure de signer, voir ci-dessous)  
(Si no le es posible firmar, vea a continuación)

DATE

**DATE HERE**

- Retirement Number
- TYPE OF BENEFIT
- (COUNTRY OF RESIDENCE FOR TWO-TRACK BENEFICIARIES)

**IF YOU ARE UNABLE TO SIGN YOUR NAME, AFFIX YOUR THUMBPRINT HERE**  
**SI VOUS N'ETIEZ PAS EN MESURE DE SIGNER CI-DESSUS, VEUILLEZ APOSER VOTRE EMPREINTE DIGITALE ICI**  
**SI NO LE FUE POSIBLE FIRMAR, PONGA SU HUELLA DIGITAL AQUÍ**

Witness Name / Nom du témoin/ Apellido del testigo	Witnessed or attested to by a UN system official, attending physician or local government authority. Validée par un fonctionnaire du système des Nations Unies, par le médecin traitant ou par les autorités locales. Validada por un funcionario del sistema de las Naciones Unidas, por el médico a cargo o por las autoridades locales.				
Witness Title / Titre du témoin / Cargo del testigo	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%; padding: 2px;">SIGNATURE / FIRMA</td> <td style="width: 50%; padding: 2px;">OFFICIAL STAMP (SEAL) SCEAU OFFICIEL SELLO OFFICIAL</td> </tr> <tr> <td style="height: 40px;"></td> <td></td> </tr> </table>		SIGNATURE / FIRMA	OFFICIAL STAMP (SEAL) SCEAU OFFICIEL SELLO OFFICIAL	
SIGNATURE / FIRMA	OFFICIAL STAMP (SEAL) SCEAU OFFICIEL SELLO OFFICIAL				



# The Certificate of Entitlement (CE) form

This is what your  
**CERTIFICATE OF  
ENTITLEMENT (CE)**  
form looks like



# The Certificate of Entitlement (CE) form

## How do I receive the Certificate of Entitlement form?

- The CE will be mailed to your official mailing address on file.
- You must hand-sign and date the CE.
- Or, instead of waiting for the CE form to reach you by postal mail, you can access and download the CE from your Member Self-Service (MSS) account under the 'Documents' tab as of 01 July, provided you are not on the Two-Track.

## How do I complete the Certificate of Entitlement ?

**You can return your dated and hand-signed CE form to the Fund in one of the following ways:**

- Electronic submission of the PDF or JPG/JPEG of your duly completed and signed CE form via your MSS account under the 'Document Upload' tab.
- Mailing your duly completed, original CE form to the Fund.
- Dropping off your original CE form in person either in New York or in Geneva.

**More detailed info is available here:** <https://www.unjspf.org/for-clients/certificate-of-entitlement/>

# The Certificate of Entitlement (CE) – Affixing your thumbprint

## What should I do if I cannot sign the Certificate of Entitlement due to my age or a medical condition?

- You can affix your thumbprint in the indicated field and have it witnessed by a UN system official, an attending doctor, a Notary Public, or a Local Government Authority.
- The person witnessing the thumbprint must provide their name, official title and seal or stamp of office in the designated authentication box on the CE form.
- If you are using a thumbprint instead of your scripted signature for the first time, you must have your signature authenticated by your treating doctor and affix a medical certificate form the same doctor, on their official letter head, confirming the medical reason that is preventing you from using your usual signature.
- More details about signature authentication requirements are provided here: <https://www.unjspf.org/for-clients/authentication-of-signatures-documents/>

PENS A/5 (8-98)

CERTIFICATE OF ENTITLEMENT / CERTIFICAT DE DROIT A PRESTATION / CERTIFICADO DE DERECHO A PRESTACIÓN

DATE

I certify that I receive a benefit(s) under the Regulations of the United Nations Joint Staff Pension Fund and that, on the date of my signature as indicated below, I continue to be entitled to this (these) benefit(s). I note that falsification of signature will be considered fraud.  
Je certifie que je perçois une (des) prestation(s) qui m'est (me sont) versée(s) en vertu des dispositions des statuts de la Caisse commune des pensions du personnel des Nations Unies et que je continue d'y avoir droit à la date à laquelle j'appose ma signature. J'ai pris bonne note que falsifier une signature est considéré comme une tentative de fraude.  
Certifico que recibo una(s) prestación(es) en virtud de las disposiciones de los Estatutos de la Caja Común de Pensiones del Personal de las Naciones Unidas, a la(s) que continúo teniendo derecho en la fecha que firmo el presente certificado. Entiendo que la falsificación de la firma será considerado como fraude.

SIGNATURE / FIRMA

(See below if you are unable to sign)  
(Si vous n'êtes pas en mesure de signer, voir ci-dessous)  
(Si no le es posible firmar, vea a continuación)

DATE

**IF YOU ARE UNABLE TO SIGN YOUR NAME, AFFIX YOUR THUMBPRINT HERE**  
**SI VOUS N'ETIEZ PAS EN MESURE DE SIGNER CI-DESSUS, VEUILLEZ APPOSER VOTRE EMPREINTE DIGITALE ICI**  
**SI NO LE FUE POSIBLE FIRMAR, PONGA SU HUELLA DIGITAL AQUÍ**

Witness Name / Nom du témoin/ Apellido del testigo	Witnessed or attested to by a UN system official, attending physician or local government authority. Validée par un fonctionnaire du système des Nations Unies, par le médecin traitant ou par les autorités locales. Validada por un funcionario del sistema de las Naciones Unidas, por el médico a cargo o por las autoridades locales.	
Name of witness	SIGNATURE / FIRMA	OFFICIAL STAMP (SEAL) SCEAU OFFICIEL SELLO OFICIAL
Witness Title / Titre du témoin / Cargo del testigo		
Title of witness	Signature and Official Seal of Witness	

Retiree's Thumbprint here

CustomMind™ Solutions by Parma Enterprises Inc. 800.695.4726

FOLD

L.I. ■ 32783

InfoSeal® Patent Number 4,951,864



# The Certificate of Entitlement (CE) – What to do if you did not receive you CE

## What if I do not receive my Certificate of Entitlement? What do I do?

- *If you are NOT paid under the two-track system, you can access your annual CE form inside your UNJSPF Member Self Service (MSS), under the 'Documents' tab where you can download the CE, print it, hand-sign it and then return a scanned copy to the Fund insider your MSS account under the 'Document Upload' tab. Or, you can use the [DCE App](#) to submit your CE.*
- Otherwise, if the above options are not possible for you, please contact the Fund asap, to let us know you are alive and did not receive your annual CE form. Write and send an **Original Letter to the Fund**, with your full name, current mailing address, the date, and your signature to inform the Fund your non-receipt of the CE and **confirm your mailing address** in that letter. Include your UID number!
- There is a review by the Fund prior to the suspension of benefits, and your pension would not be suspended if we have such original letter on file. In that case, we would send you another CE form to sign, as the barcoded CE is still required for audit purposes.

More info is available here: <https://www.unjspf.org/for-clients/certificate-of-entitlement/>

## What if my pension is suspended due to the Fund's non-receipt of my CE, what should I do?

- As soon as you notice the suspension, contact the UNJSPF: <https://contact.unjspf.org/> or at [paymentstopped@unjspf.org](mailto:paymentstopped@unjspf.org)
- Your payment will be reinstated retroactively once we receive a **signed Original CE or other acceptable proof of life from you**. The reinstatement process is a fairly long process of approx. 3 weeks from the date of receipt of the acceptable proof of life from you, where the suspended payments will be reissued separately, and we will have to re-establish your monthly payments.
- **Important:**
  - **After Service Health Insurance (ASHI)** deductions can **NOT** be deducted once your payment is suspended! An extended period of benefit suspension can lead to termination of ASHI due to missing premium payments.
  - Also, Pension benefits will be **forfeited** if the suspension lasts 2 years or longer.

# Access your CE form under Documents in MSS (if NOT on the two-track)

- You can download your CE form inside your MSS account, if you are NOT paid under the Two-Track.
- The Two-Track system requires proof that you are residing in the country you declare as your country of residence.
- Currently, for those on the Two-Track the CE form is mailed to the official mailing address in the declared country of residence as part of the process to check that the retiree continued to reside there.



# UNJSPF

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

No need to wait for the CE to arrive by mail, print the online CE, sign it and return it in Original by mail or pouch to NY or GVA Office

Plus besoin d'attendre l'arrivée du CE par courrier, imprimez-le en ligne, signez et retournez l'Original au bureau de NY ou GVE par courrier ou valise diplomatique

come Retiree's Name 04/07/2018

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## Documents

Records Export

Date	Document	Recipient	Action
29-May-2018	CE 002 - Certificate of Entitlement - Mem	Retiree's Personal Information. Blocked for Confidentiality	Details
13-Apr-2018	CO 001 - COLA Letter English		Details
21-Jun-2017	MSS Registration Success		Details
28-May-2017	CE 002 - Certificate of Entitlement - Mem		Details
19-Apr-2017	CO 001 - COLA Letter English		Details



# Track receipt of your CE form in Member Self-Service (MSS) account

- The receipt date of the **Certificate of Entitlement form** can be seen under Proof Documents. Don't worry if no date is provided under the field "Accepted Date" as it is not required/needed; the importance is that you submitted, and the Fund received your CE form. If there was any issue with your CE, the Fund would reach out to you to address it.
- The DCE cannot be tracked here, only inside the DCE App!

Last Logon 04/06/2024 | Account | Logout | Return To LOB



# UNJSPF

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

Welcome [Redacted] 05/06/2024

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## Proof Documents

Please note that successful issuance of your annual Digital CE (DCE) can only be tracked inside your DCE App, not here inside MSS.

[Records](#) [Export](#)

Document Name	Received Date	Accepted Date	Rejection Date	Reason For Rejection	Additional Info
Certificate of Entitlement		28/10/2021			2016
Certificate of Entitlement		28/10/2021			2017
Certificate of Entitlement		28/10/2021			2018
Certificate of Entitlement		28/10/2021			2017
Certificate of Entitlement	11/06/2019	28/10/2021			2019
Certificate of Entitlement	11/06/2019	28/10/2021			2019
Certificate of Entitlement	14/07/2020	28/10/2021			2020
Certificate of Entitlement	24/08/2021	28/10/2021			2021
Certificate of Entitlement	09/07/2021	28/10/2021			2021



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UNJSPF  
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Staff Pension Fund

Watch the videos about  
“The Digital Certificate of  
Entitlement (CE)”

<https://www.unjspf.org/for-clients/digital-certificate-of-entitlement/>

# Let's have a look at the Digital CE (DCE) and the DCE Mobile App

<https://www.unispf.org/for-clients/digital-certificate-of-entitlement/>



# The Digital Certificate of Entitlement (DCE)

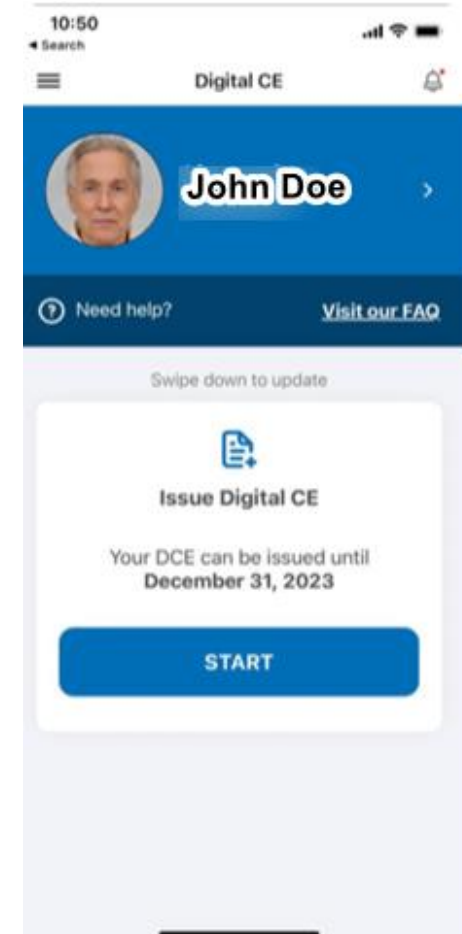
- The Fund has developed a **Digital CE (DCE) App**, which you can download on your mobile device (mobile phone or tablet).
- The Digital CE is an **optional way** to fulfill your yearly obligation to submit the CE as proof of life to the Fund.
- The Digital CE **can be used by all retirees and beneficiaries**, including those who are paid on two-track. The DCE App tracks the details of your location while you submit your Digital CE inside the app.
- If you submit the Digital CE, **you do not need to submit a paper CE** for that year.
- You can submit your DCE **anytime between 01 January and 31 December** to fulfill that year's CE requirement.
- **If you submit the DCE before June, you will NOT receive the paper CE in the mail that year.** Each year you have the option to use the DCE App OR the paper-based CE form to fulfill your annual proof of life requirement. If you have not submitted the DCE by June, the paper CE will be mailed to you, however, **you will still have the option to submit the DCE, even if you received the paper CE form.**

# The Digital Certificate of Entitlement (DCE)



UNJSPF  
United Nations Joint  
Staff Pension Fund

- To be able to issue your annual CE using the Digital CE (DCE) App, **you must first download the DCE App on your mobile device and complete the several step enrolment process**; this process includes a one-time video appointment with a Fund representative to confirm your identity. To enroll, **you will need your nine-digit UNJSPF Unique ID (UID) number, a valid government-issued photo ID document, your cell phone number, and an email address**; you will also take your first **biometric photo** of your face.
- Once your enrolment is complete and approved by the Fund, **you can submit your annual Digital CE inside the DCE App each year**. No further appointments will be required with the Fund.
- The DCE App runs on a mobile or tablet; **the app exists in English, French and Spanish**.
- The DCE App collects your **biometric data** by recording an image of your face.
- There is a **detailed step-by-step guide** available explaining the DCE enrolment process, and a **DCE Support team** exists to assist with enrolment and any DCE related queries.



# The Digital Certificate of Entitlement (DCE)

- Detailed information about the DCE App and DCE is available on our website, here: <https://www.unjspf.org/for-clients/digital-certificate-of-entitlement/>. On this webpage you can access a step-by-step DCE App enrolment guide, DCE FAQs, and other DCE relevant information.
- Key DCE resources are provided in English, French and Spanish language.
- Should you need technical support with the DCE, please write to: [dce@unjspf.org](mailto:dce@unjspf.org)
- To start, we suggest you watch a short video explaining the DCE and related process: <https://www.unjspf.org/resources/all-videos/>. All videos exist in English, French and Spanish.





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## Updating your address:

Most retirees/beneficiaries can update their mailing address **inside their MSS account**; (only those who are on the two-track cannot use MSS). If you cannot use MSS, then you must submit form PF23M to the Fund. Details on how to do that are following.

## Updating your banking instructions:

All changes to your bank account and/or currency of payment must be submit using form PF23.

## How to submit the forms to the Fund:

- Inside your MSS account, using the Document Upload function to submit a scanned copy of the duly completed, dated and hand signed form electronically. In that case you do not need to send the form by mail.
- Outside of MSS, you can submit by mailing **the original form** to the Fund's office.

**All requests for change via form must be signed by you and received in original form  
OR uploaded into MSS.**

# Submitting change of address or bank details without using MSS

## Form PF23M for change of address - Form PF23 for change of bank instructions/currency



**UNITED NATIONS JOINT STAFF PENSION FUND**

NEW YORK (Headquarters)  
P.O. Box 5036, UNITED NATIONS, N.Y., N.Y. 10017  
Tel: (212) 963-4931; Fax: (212) 963-3146  
E-mail: [UNJSPF@UN.org](mailto:UNJSPF@UN.org)  
Web: <http://www.unjpf.org>

OFFICE AT GENEVA  
c/o PALAIS DES NATIONS  
CH-1211, Geneva 10  
Tel: +41 (0) 22 928-8900; Fax: +41 (0) 22 928-9099  
E-mail: [UNJSPF.GVA@UNJSPF.ORG](mailto:UNJSPF.GVA@UNJSPF.ORG)  
Web: <http://www.unjpf.org>

OFFICE AT GENEVA  
PALAIS DES NATIONS  
CH-1211, Geneva 10  
Tel: +41 (0) 22 928-8900; Fax: +41 (0) 22 928-9099  
E-mail: [UNJSPF.GS@UN.org](mailto:UNJSPF.GS@UN.org)  
Web: <http://www.unjpf.org>

**CHANGE OF MAILING ADDRESS**

**IMPORTANT**  
Please Enter Your Retirement Number

PLEASE PRINT OR TYPE

R/					
----	--	--	--	--	--

I, \_\_\_\_\_  
(SURNAME) (FIRST) (MIDDLE)

hereby notify the UNJSPF of a change in my mailing address as shown below:

Mailing Address: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_


Additional contact information:

E-Mail: \_\_\_\_\_  
Phone No: \_\_\_\_\_

Signature <sup>1</sup>

Date: \_\_\_\_\_  
(dd/mm/yyyy)

<sup>1</sup> The completed form bearing ORIGINAL SIGNATURE must be submitted to the Fund; no faxes or e-mails will be accepted.



**UNITED NATIONS JOINT STAFF PENSION FUND**

NEW YORK (Headquarters)  
c/o United Nations P.O. Box 5036 NY 10153-5036  
Tel: (212) 963-4931; Fax: (212) 963-3146  
E-mail: [UNJSPF@UN.org](mailto:UNJSPF@UN.org)  
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E-mail: [UNJSPF.GS@UN.org](mailto:UNJSPF.GS@UN.org)  
Web: <http://www.unjpf.org>

**CHANGE IN PAYMENT INSTRUCTIONS**

**IMPORTANT**  
Please Enter Your Retirement Number

PLEASE PRINT OR TYPE

R/					
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UNJSPF ID \_\_\_\_\_

\_\_\_\_\_  
(SURNAME) (FIRST) (MIDDLE)

**ADDRESSEE NAME:** \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**MAILING ADDRESS:** \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Telephone No: \_\_\_\_\_ e-mail: \_\_\_\_\_

**MAKE PAYMENT TO MY ACCOUNT AS FOLLOWS:**

**CURRENCY OF PAYMENT:** \_\_\_\_\_  
(Please specify)

**Payee name as shown on account:** \_\_\_\_\_  
(SURNAME) (FIRST) (MIDDLE)

NAME OF FINANCIAL INSTITUTION	BANK ACCOUNT NUMBER
(NAME OF BRANCH, IF APPLICABLE)	
(ADDRESS)	Obtain from your bank a SWIFT, ABA, Routing, BLZ, ABI, CAB, IBAN or sorting code, etc. as required for wire transfer
(CITY, STATE, POSTAL CODE, COUNTRY)	

**NOTE: If possible, for bank accounts outside the USA and Switzerland ONLY, please provide a document from your bank indicating bank codes and preferred routing to facilitate the receipt of your benefit.**  
For administrative reasons, the above payment instructions will have to remain in force for at least one year.

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

**NOTE: The completed form bearing your original signature must be submitted to the Fund, no faxes or e-mails will be accepted. Following the receipt of the form, the required change might take up to 6 weeks to implement.**

## Keep in mind regarding PF23:

- If you are changing your bank account, even in the same country, you need to inform the Fund by filling out our **PF23 Change of payment instructions form** and sending it to the Fund in **original** by mail or diplomatic pouch.
- If your bank informs you that your **bank codes (Sort Code or SWIFT)** have changed, please inform the Fund through the same method, so we can ensure continued payments.

Documents received by email (including PDF attachments), photocopies and faxes are not accepted by the Fund.

- Only for changes in **intermediary banks** for cross-border payments, an email with the **name and SWIFT code** of the new intermediary bank is acceptable.

# Submitting change of payment instructions PF23

Keep in mind regarding PF23:

How long does it take the Fund to make the change?

- Generally, it take the Fund **15 business days** to implement a change to payment instructions.
- It **also depends on when we receive the request**. We close the payroll around the 9<sup>th</sup> or 10<sup>th</sup> of each month for the pensions due at the end of that month.

*Example: Payroll closing on 9 June for payments due on 30 June 2024.*

- Therefore, instructions received after the 7<sup>th</sup> of the month are normally processed for the following month's payroll (*i.e., for the July payroll in the example above*).

**Beneficiaries should NOT close their previous account until they have received at least one payment in the new bank account!**



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# Cost-of-living adjustment (COLA)

## How are COLA rates fixed?

## What is the periodicity, the mechanism and base date for both USD and local track?

## Who is in charge of this?

- Your initial benefit is adjusted over time for movements of the consumer price index in the United States or for your country of residence. If your benefit is on the dollar track, it will be adjusted periodically in accordance with the movement of the United States consumer price index (CPI). If you have opted for the two-track system, your pension amount will be adjusted also taking into account the movement of the CPI of your country of residence.
- Normally benefits are adjusted once a year, provided that the relevant consumer price index has moved by at least 2% since the date of the last adjustment. Adjustments are only made if the consumer price index has moved by 2% or more since the prior adjustment. If this is not the case, the CPI movement will be carried over and applied the following year.
- Adjustments are normally undertaken in April of the following year. However, in high-inflation situation, i.e. where the consumer price index has moved by 10% or more since the date of the last adjustment, benefits are adjusted semi-annually—on 1<sup>st</sup> April and 1<sup>st</sup> October.



# Cost-of-living adjustment (COLA) as

- There was a 3.4% cost-of-living adjustment (COLA) to the US dollar track of periodic benefits for this year, effective 01 April 2024. This is in accordance with the UNJSPF Pension adjustment system and based on CPI (consumer price index) data from the Monthly Bulletin of Statistics (MBS) published by the UN Statistics Division.
- The UNJSPF is bound to use the CPI data in the Monthly Bulletin of Statistics (MBS) published by the UN Statistics Division, in accordance with the UNJSPF Pension Adjustment System.
- For those who are on the Two-track, the applicable COLA adjustments for all countries of residence was also applied effective 01 April 2024. Cost-of-Living Adjustment (COLA) letters with these details were issued by the end of April 2024.
- The Fund's Payments Section prepares the Cost-of-Living Adjustment (COLA) letters, also known as Quarterly Statements. These statements provide the quarterly exchange and COLA percentage applied annually to your benefit. They also detail the established monthly payable amount per quarter and the After Service Insurance Deduction, and the Total Net Payment Amount.
- If you have an MSS account, you can access your COLA letter in your MSS account under Documents. All others should have received their COLA letter by mail.



UNJSPF  
United Nations Joint  
Staff Pension Fund

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- To understand the purpose, functioning and condition to apply for financial assistance from the UNJSPF Emergency Fund, **watch the Whiteboard video on the “EMERGENCY FUND” on the Fund’s website: <https://www.youtube.com/watch?v=FZoDnPqJ5M4>**
- Read the informative **booklet on the “EMERGENCY FUND”** which you can access and download here: <https://www.unjspf.org/wp-content/uploads/2017/02/Brochure-Emergency.pdf>
- It is important that all requests for Emergency Fund (EF) financial assistance are **submitted in writing accompanied by all required supporting documentation** (e.g., medical reports, receipts for payment made, etc., if and as applicable)  
**OR...**
- You could **submit your EF request via the Fund’s Member Self-Service (MSS) Emergency Fund tab** (see next page). In that case, please make sure to **still submit to the Fund the required supporting documentation via the Fund’s MSS Document Upload tab**, or, to mail the documentation to the Fund. Your EF request cannot be reviewed until the Fund has received the full required supporting documentation.
- **Monitor the Fund’s website [www.unjspf.org](http://www.unjspf.org) for announcements for Special Emergency Fund assistance in the context of a Natural Disaster.** For EF assistance in the context of a Natural Disaster, the Fund would usually publish an according announcement on its website and where possible reach out to local AFICS chapters and/or UN organizations, to raise awareness of such Special EF Payment.

# The Emergency Fund tab in your Member Self-Service (MSS)



# UNJSPF

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

Welcome

04/07/2018

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## Request for Emergency Funds

The Emergency Fund is utilized to provide financial assistance to beneficiaries who are currently receiving a periodic benefit from the Fund. It is intended to provide relief in individual cases of proven hardship owing to illness, infirmity or similar cases, including funeral arrangements. It is not intended to supplement pensions that may be considered insufficient, whether due to general or local economic situations or limited contributory service.

Please answer the following questions in order to determine if you meet the minimum requirements of applying for Emergency Fund assistance.

a) Are you currently receiving a periodic benefit from the UNJSPF? Yes/No

b) Your request is not due to educational expenses or loans. Yes/No

If the answer to either of the above questions is "NO" you are not eligible for Emergency Fund assistance.

Disclaimer: Upon hitting the submit button, please note that this request will be sent to the UNJSPF Client Services and cannot be modified. You will have thirty calendar days from the date of this request to submit all required documentation as provided in the Emergency Fund Letter located in the "Documents" section of your Member Self-Service account.





## Create Request - (click Edit to create)

Emergency Fund Request Category:

**Click on the Edit Button, Select the Emergency Fund Request Category, Check the Disclaimer button and Click on the Submit Emergency Fund Request Button**  
Cliquez sur le bouton *Edit*, choisissez la catégorie, cochez le bouton *Disclaimer* et cliquez sur le bouton *Submit Emergency*

## Submitted Request

 Records  Export

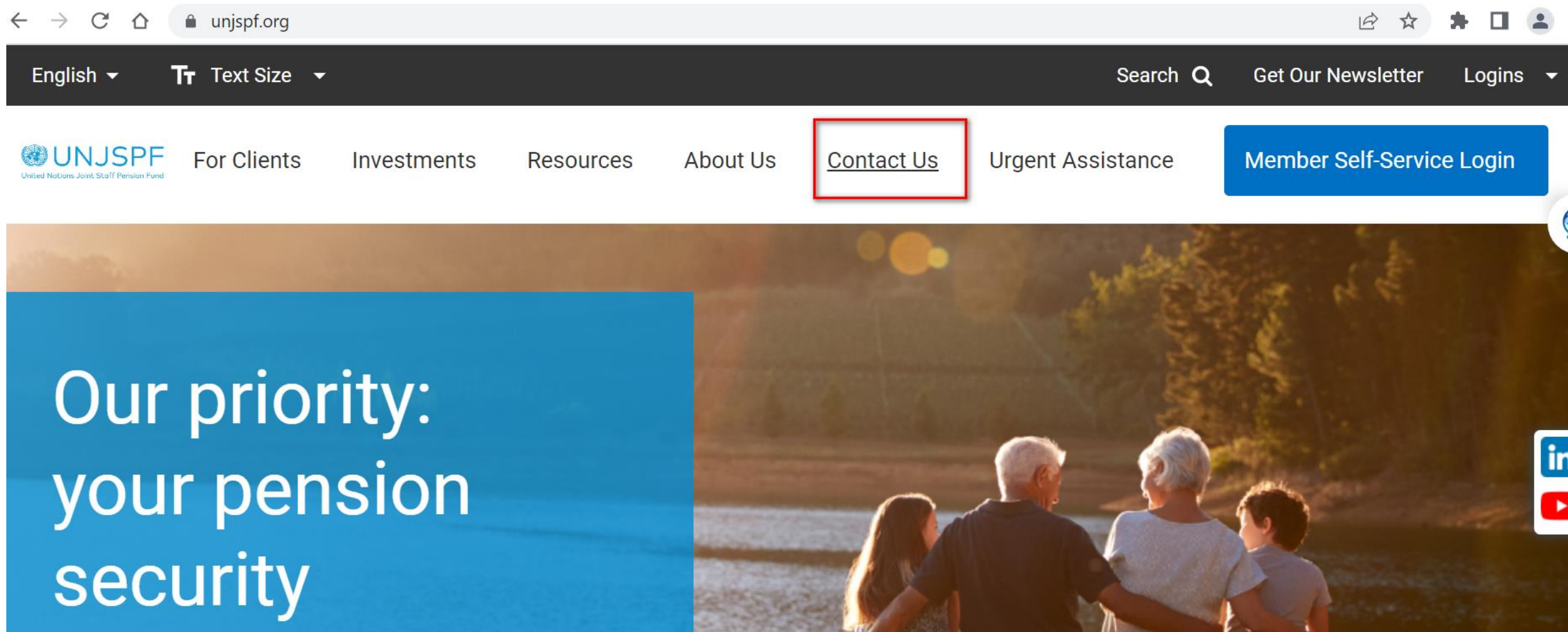


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- **How to contact the UNJSPF**

# Contacting the UNJSPF - All contact details under “Contact Us”

Please go to the Fund’s website [www.unjspf.org](http://www.unjspf.org) and click on “CONTACT US”



The screenshot shows the UNJSPF website homepage. At the top, there is a navigation bar with the following elements: a language dropdown set to 'English', a 'Text Size' dropdown, a search icon, 'Get Our Newsletter', and 'Logins'. Below this is a main navigation menu with links for 'For Clients', 'Investments', 'Resources', 'About Us', 'Contact Us' (highlighted with a red box), 'Urgent Assistance', and a blue button for 'Member Self-Service Login'. The main content area features a large blue banner with the text 'Our priority: your pension security' on the left and a photograph of an elderly couple and their children on the right. Social media icons for LinkedIn and YouTube are visible in the bottom right corner.

# Contacting the UNJSPF – Sending an electronic message/submitting a query

To send us a message, fill out the information under «Send us a message» and select

SUBMIT SECURE REQUEST

contact.unjspf.org

## Send us a message

*Please note that all fields with an asterisk (\*) are required.*

**Are you? \***

Select an option

**Unique Identification Number UID \***

UIDs are 9 digits. [Don't know my UID](#)

**Your title**

Select an option

**Your name \***

First	Middle	Last
-------	--------	------

Please ensure that your the name is spelled exactly as it appears in the Fund's records.

### New York Office

+1 (212) 963-6931

Call center hours: Monday-Friday / 7:00-19:00 (US EST)

[More Info](#)

---

### Geneva Office

+41 (0) (22) 928 88 00

Call center hours: Monday-Friday / 8:00-17:00 (CET)

[More Info](#)

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### Toll Free Numbers

Toll-Free numbers now available for 68 countries

[More Info](#)



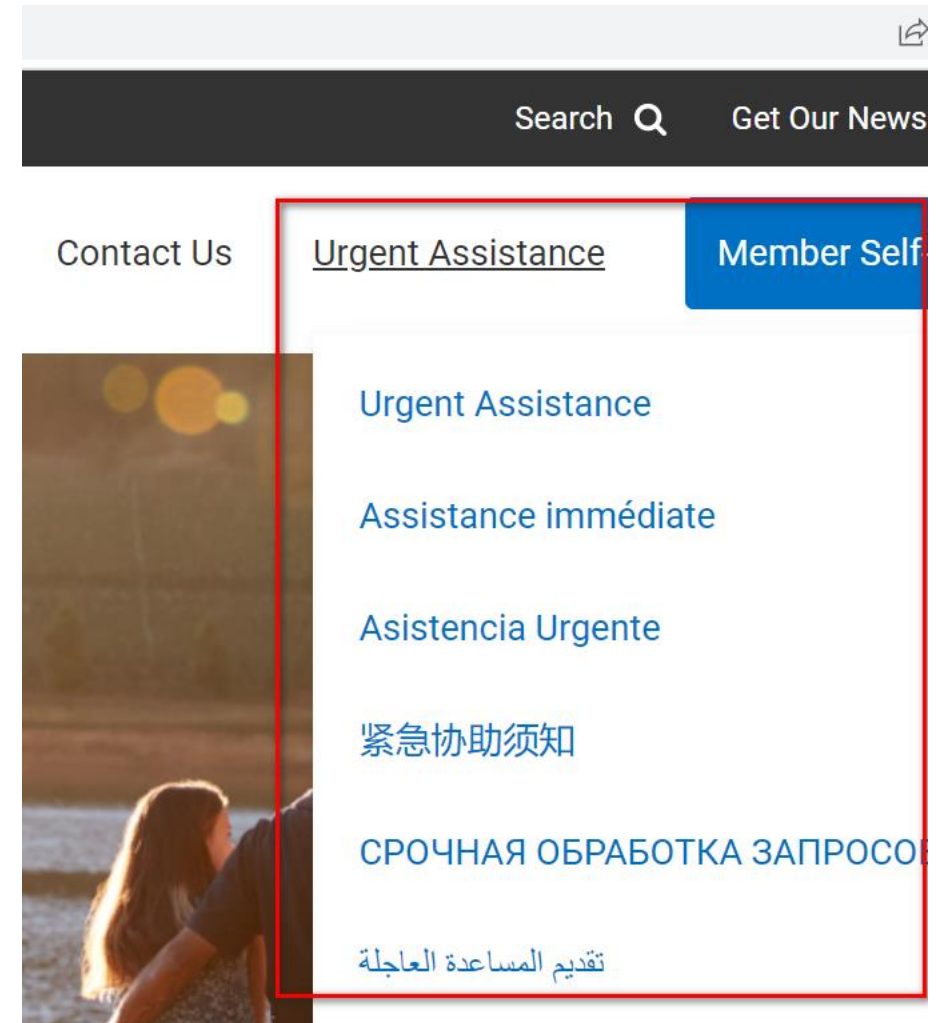
# Contacting the UNJSPF – By phone or in person

- You may also contact the Fund by **phone, mail or in person**
- Call Center and **toll-free numbers** available in over 65 countries
- **Postal mail or courier** to either our New York or Geneva office
- UNJSPF **walk-in services** in New York and Geneva (currently on Tuesdays and Thursdays)
- Please see the [Contact Us page](#) on the Fund's website for all details and hours of operation

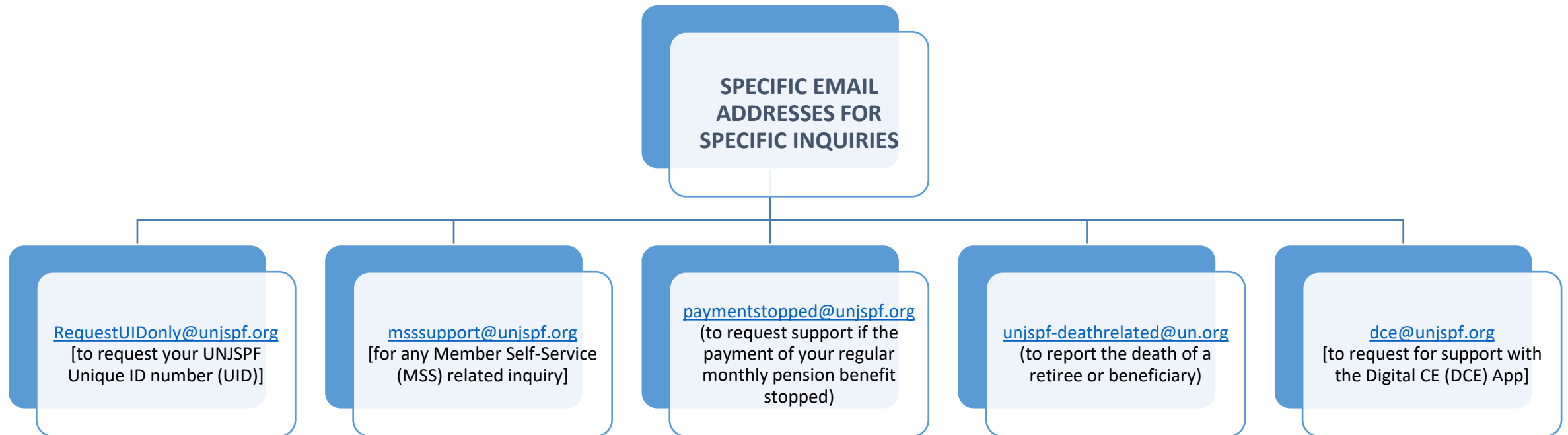
## Urgent Assistance for **NON-RECEIPT OF MONTHLY BENEFIT OR, to notify the Fund of the DEATH OF A RETIREE OR A BENEFICIARY**

- Go to [www.unjspf.org](http://www.unjspf.org)
- Select the “URGENT ASSISTANCE” tab in the language of your choice.

Essential information on how to contact the Fund and what information to provide for these two **HIGH PRIORITY TOPICS** is available in the six official UN languages.



# Contacting the UNJSPF – Special mailboxes



*In general, we encourage you to please submit all your queries, also for the topics above, via the [online Contact Form](#) on our website.*



**Thank you!**