



Presentation by Ms. Jaana Sareva, Chief of the Legal Office,
United Nations Joint Staff Pension Fund

September 2010



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- **UNJSPF pension benefits cannot be ASSIGNED or DESIGNATED to be paid to a third party, including your spouse or children**
- **no payments to trusts**





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- They are paid under the Fund's Regulations to a surviving spouse (article 34/35) or to a child who is under 21 (article 36)
 - *If you are in receipt of retirement benefit under article 28, surviving spouse's benefit will amount approx. to 50% of the last monthly benefit*
 - **USEFUL INFO IN THE BOOKLET!**





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Article 34/5 provides that

“A widow's/widower's benefit shall,....., be payable to the survivingspouse of a participant who was entitled to a retirement, early retirement, deferred retirement or disability benefit at the date of his death, or who died in service, if (s)he was married to him/her at the date of his/her death in service or, if (s)he was separated prior to his death, (s)he was married to him/her at the date of separation and remained married to him/her until his death.



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◊ *Thinking about future.*





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- The Fund promotes that the UNJSPF participants and retirees **submit documentation to the UNJSPF at the time of separation from service**, or any time after that, to facilitate and speed up the review and processing of entitlements to the survivors



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The documents, which the Fund requires are:

- a) **Birth certificate** (at the time of separation); also for you, for your spouse's and for any child under 21
- b) **Marriage certificate(s)**
- c) **Divorce decree(s)**, if any, together with the settlement agreement
- d) **Verified signature** of the spouse(s)



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IF OTHER DOCUMENTS ARE ALREADY IN FILE
when the participant/retiree passes away,
All we need at the time of death is:

- a) certified copy of **official death certificate**
- b) From a spouse, or a child under 21, - each separate -
payment instructions (E/2) which are ORIGINAL
AND AUTHENTICATED
- c) **OFFICIAL IDENTIFICATION DOCUMENT**
- d) Confirmation from the spouse that there has been no
change to the marital status (if documents submitted
earlier)



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E/2 (payment instructions) can be downloaded from the Fund's website www.unjspf.org, or a form is available from our office.





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E/2 (payment instruction form) requires

- Name, pension numbers
- Details of financial institution, including bank account and routing codes
- Contact details and emergency contact details
- Signature needs to be *witnessed, verified and certified*

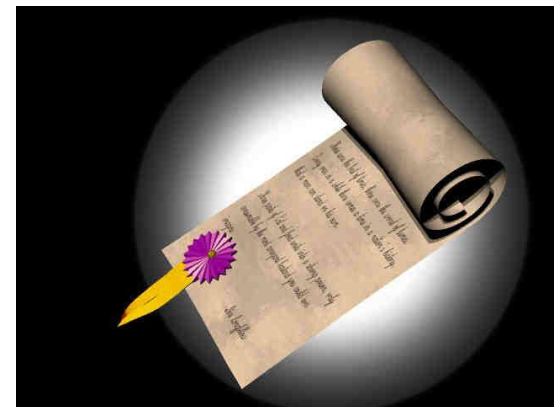


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The Fund accepts authentication of the signature by:

- *By government authority or*
- *UN official,*

Whose exact name, title and signature (dated) is included in the form, together with organization's official seal or stamp





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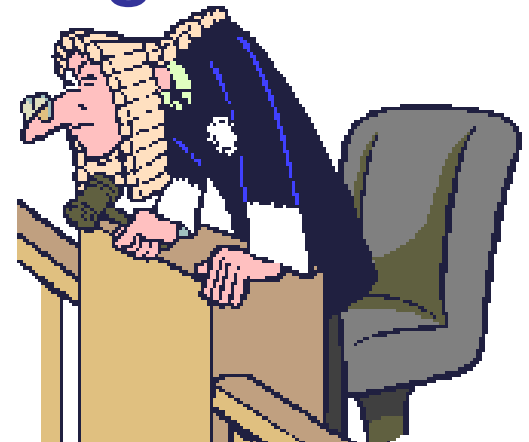
CE exercise (to verify that the person entitled to benefit continues to be alive)

- Also from widows/widowers
- Only for CE exercise, also Power of Attorney as long as it is supported by an original, dated doctor's letter to state that the beneficiary is not able to affix signature



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However, if the beneficiary is **no longer able to care for his/her own affairs/interests** e.g. for incapacity or illness, a court appointed legal guardian is needed
(in accordance with national law)





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Guardianship is advisable course of action for the beneficiaries and their caretakers whose medical condition and long-term outlook so dictates





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- guardianship document is reviewed and accepted by the Fund →
- New payment instructions in respect of the guardian needed
- No payments can be made directly to nursing homes or other third parties



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What is A/2 (designation of beneficiary) form?

- Used only in case of residual settlement under article 38
- Payments made to participant (including the amount of possible lump sum, or on account of participant (surviving spouse's or child's benefit) are LESS than the participant's/retiree's contributions to the Fund
- Vary rare occasion, mostly if the participant is single and the participant dies while in service



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Only in cases involving one-time payments (such as residual settlement, withdrawal settlement, death before the benefit has been processed, last month's payment due etc.) will the UNJSPF verify the validity of **executor** (*who carries out the directions of the will; documentation verifying judicial appt. needed*) or the **administrator of estate** (*person died intestate (no will); legal document from a court or gov't for the appt required*)



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Such a personal representative (executor or administrator) has the legal responsibility for distributing the assets of the estate to the heirs.





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In certain circumstances the **divorced spouse's benefit** may be payable under article 35 *bis* (this could lead to sharing the spousal benefit with the current and divorced spouse if conditions are met)





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Finally, the spouses married
after the separation from service
may be eligible
for a benefit, if the
retiree has purchased
an annuity under article
35 *ter*





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If there is no surviving spouse, divorced surviving spouse or child eligible for a periodic benefit, a benefit may be payable to a *secondary dependant (mother/father, unmarried sister/brother under 21) who was the participant's /retiree's dependant*



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Questions and answers.

