



**UNITED NATIONS JOINT STAFF
PENSION FUND**

ANNUAL LETTER _____

2016

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March 2016

Dear UNJSPF Participants, Retirees and Beneficiaries,

On behalf of the secretariat of the Fund, I wish to pass along to all of you, and to your families, the Fund's best wishes for a healthy and happy New Year. In 2016, we are committed to continuing to service you in an efficient and proactive manner.

The Fund continues to be in a very good financial and operational situation. In 2015, the Fund undertook its third Asset-Liability Management Study, which developed projections on the Fund's contribution requirements and financial situation over the long-term, taking into account its maturing status and unique plan design. The results of the study, which utilizes state of the art financial and actuarial techniques to analyze a great number of potential economic scenarios, continue to provide great assurance of the strong financial situation of the Fund and its robust funding status in the short, medium and long term.

One of the Fund's highest priorities in 2015 was the implementation of its new Integrated Pension Administration System (IPAS). This new system supports a growing participant and beneficiary population while reducing IT-related system costs and mitigating IT and operational risks, which were becoming acute due to the obsolescence of the IT legacy platform as well as due to the fragmented system architecture which was developed piecemeal over the last couple of decades. The new system will also enable the Fund to continue to provide the highest levels of service to its active participants and retirees and beneficiaries in an efficient and effective manner and will lay the foundation for enhanced self-service capabilities that will be gradually introduced. Now that the implementation of IPAS is completed, the Fund will focus on the second phase of upgrading information systems and modernizing processes for further productivity and excellence in service.

Since the system implementation in August 2015 and until February 2016, the new system has paid more than 511,000 benefit payments in 15 currencies. All of the Fund's 72,000 retirees and beneficiaries who reside in 190 countries continued to receive their pension benefits accurately, on time and without interruption. The Fund also leveraged the introduction of the new system to automatically route payments to direct settlement mechanisms in India and Pakistan thereby significantly reducing or eliminating banking charges to more than 1,200 UNJSPF beneficiaries residing in those countries.

However, the implementation of the system was not without challenges, namely, a temporary increase in the number of cases awaiting processing. The Fund's management is cognizant of the difficulties that a delay in the receipt of the first pension can cause for newly separated staff, and deeply regrets the distress such delays in disbursements causes to the beneficiaries of the Fund. The Fund therefore has taken a series of actions to rapidly process the additional caseload and has taken also a series of coordinated actions with its HR partners to streamline the separation to entitlement process. These actions will ensure that we are able to return to regular processing times within the next few months.

Thank you for your continued support to the Fund.

Yours sincerely
Sergio B. Arvizú
Chief Executive Officer

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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.

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 2013, with the results presented to the Pension Board in July 2014.

The results of the 31 December 2013 valuation revealed a third consecutive deficit amounting to -0.72 per cent of pensionable remuneration. The -0.72 per cent, expressed another way, means that the required contribution rate needed to achieve balance as of 31 December 2013 was 24.42 per cent of pensionable remuneration, compared to the actual contribution rate of 23.70 per cent. This is a decrease from the deficit reported with the last valuation which was -1.87 per cent of pensionable remuneration; this decrease is primarily attributable to the increase in normal and early retirement ages for new staff whose participation in the Fund commences, or re-commences, on or after 1 January 2014. The deficit remains within the 2% “safety margin” recommended by the Committee of Actuaries that accounts for the normal variations in actuarial valuation results due to financial market volatility and other gains or losses due to demographic changes. At its 2014 session, the Board noted that the pattern of increasing deficits since the 31 December 1999 actuarial valuation has been reversed as of this valuation. Another important result of the actuarial valuation which highlights the strong financial situation of the Fund is the estimate that the principal of the assets of the Fund will not be required to finance the payment of benefits in all of the period covered by the valuation.

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 and are calculated on a “plan termination basis.” With respect to its liabilities on 31 December 2013, the Fund was found to be in a strong funded position, at 127 per cent (without considering the pension adjustments). An historical summary of funded ratios is provided below:

Funded ratios for valuations as of 31 december

	1997	1999	2001	2003	2005	2007	2009	2011	2013
Without pension adjustments	141	180	161	145	140	147	140	130	127
With pension adjustments	88	113	106	95	92	95	91	86	91

Factors that affect the funded status of the Fund, as well as the funding deficit or surplus, are investment returns, trends in the number of participants compared to the assumptions made, changes in benefit provisions, and changes in contributions to the Fund. Each of these factors is monitored closely by the Pension Board through the actuarial valuation and the advice of the Committee of Actuaries and the Consulting Actuary.

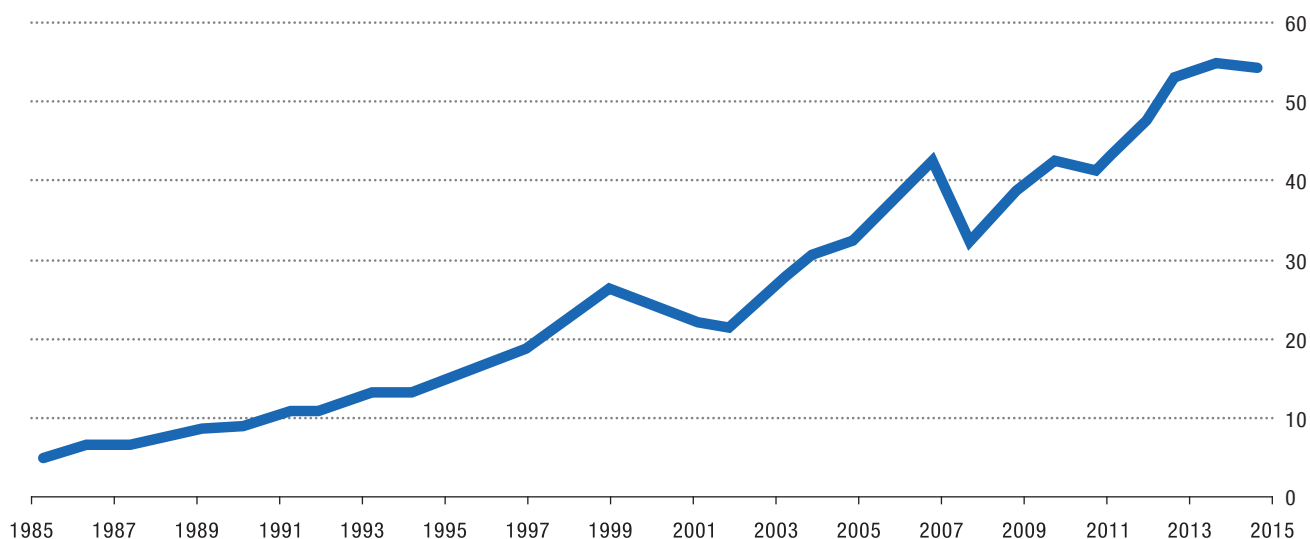
Regarding the Third Asset and Liabilities Management study conducted in 2015, it concludes that, in general, the Fund is expected to continue to be well funded throughout the 30-year projection under any of the strategic asset allocations studied and that the current 23.7% contribution rate is expected 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 2015

The market value of the Fund's assets was USD 52,080 million on 31 December 2015 as reported independently by the Master Record Keeper. Numbers reported are preliminary and are based on best available information as of 12 January 2016, which are subject to change. Compared to 31 December 2014, when the final market value was reported as USD 52,820 million, the Fund's assets represent a decrease of USD 740 million. The Fund reported the preliminary nominal rate of return of -1.1 per cent and after adjusting for the United States Consumer Price Index (CPI), reported the real rate of return as -1.9 per cent.

Market value of the UNJSPF from 31 December 1985 to 31 December 2015

(Billions of US\$)



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 one, three, four 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	(1.2)	1.0	5.6	7.4	5.0	5.3	5.6	6.8	7.5	8.2
US CPI	0.7	0.7	1.0	1.2	1.5	1.9	2.1	2.2	2.3	4.1
UN Real Return (Inf. Adj.)	1.9	0.3	4.6	6.1	3.4	3.4	3.5	4.5	5.1	3.9
Excess Return (3.5%)	(5.4)	(3.2)	1.1	2.6	(0.1)	(0.1)	(0.0)	1.0	1.6	0.4

Please note that the 31 December 2015 values are still preliminary. Inflation 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 2015

The Pension Board held its sixty-second session in Geneva from 20-24 July 2015. The major items dealt with by the Board in 2015 included the management of the investments of the Fund and the economic and demographic assumptions to be incorporated in the next actuarial valuation to be carried out as at 31 December 2015. As usual in the odd numbered years, most of the Board's focus in 2015 was on the budget proposal for the 2016-2017 biennium. It should be noted that in the last three biennia 2010-2015, the Fund secretariat made 46 requests for new posts to strengthen its operations and client services. However, only 8 were approved by the General Assembly. For the 2016-2017 biennium, the Fund secretariat requested 24 new posts. The General Assembly supported the majority of the Pension Board's recommendations including the approval of 14 new posts to strengthen the Fund's operations and client service.

The Board's report on its 2015 session is available on the Fund's website.

(B) MAJOR ISSUES TO BE CONSIDERED BY THE PENSION BOARD IN 2016

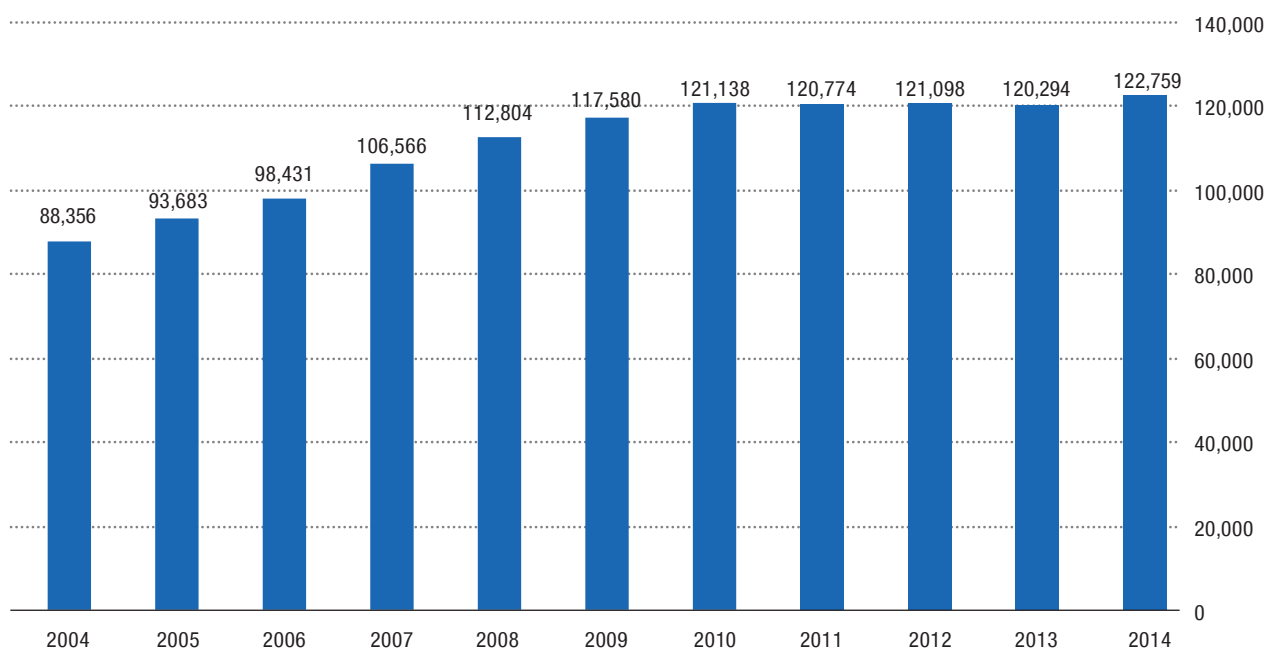
The Board has a very full agenda for 2016, covering over 30 items, including the next actuarial valuation of the Fund, the Fund's investments, governance matters, and administrative and benefit issues. You will be advised in the next annual letter on the development of these issues, as well as on the corresponding decisions taken by the Pension Board and General Assembly.

3. OPERATIONS OF THE FUND

As of 31 December 2014, there were 122,759 active participants contributing to the Fund and 72,367 periodic benefits in payment. This represents a 39% growth over the past decade for active participants and a 34% increase for retirees and beneficiaries. You will note that during the past few years, the active participant growth rate has stabilized. However, the total number of retirees and beneficiaries has continued to grow. The total population served by the Fund (active participants, retirees and beneficiaries) has grown by 37% since 2004. For the end of 2015 figures concerning total active participant population and periodic benefits in award, please see the Fund's 2016 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.

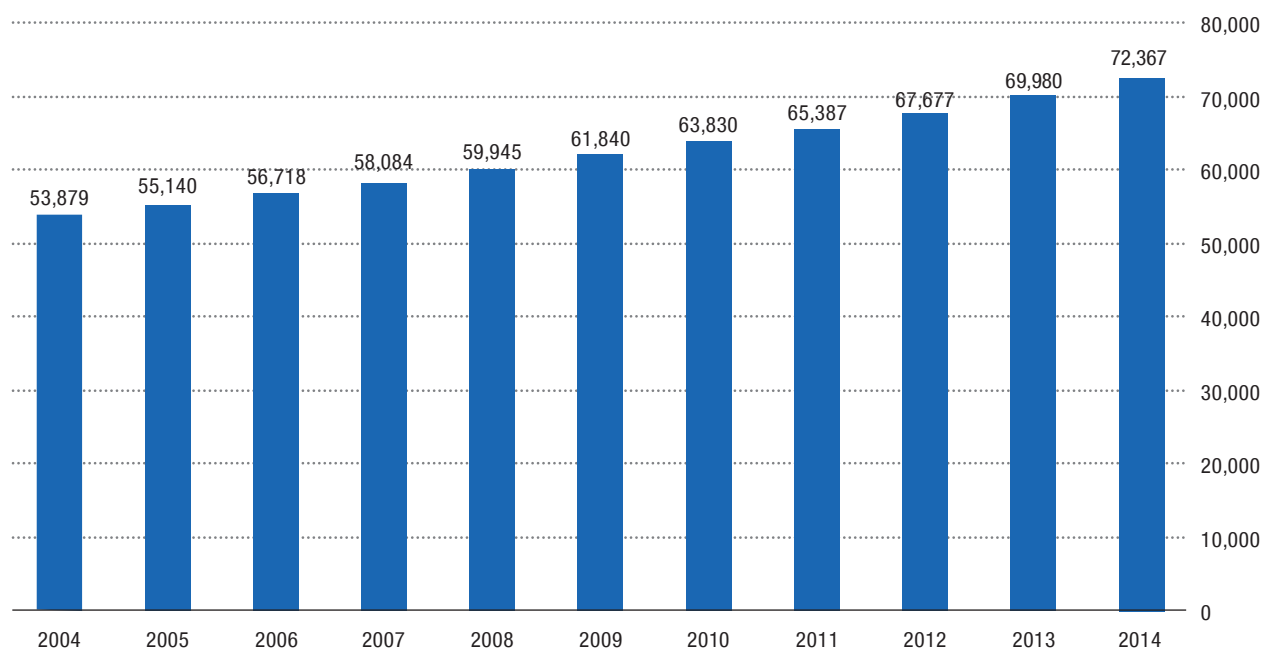
In 2014, the annual periodic benefit payments by the Fund amounted to more than \$2.3 billion, with payments made in 15 currencies in some 190 countries. The total payments made, including lump sum and final cash withdrawal settlements, exceeded \$2.4 billion.

Growth in Active Participants, 2004-2014



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.

Growth in Benefits in Payment, 2004-2014



4. RETIREES AND BENEFICIARIES

(A) ADJUSTMENTS TO PENSION ENTITLEMENTS ON 1 APRIL 2016

As usual at this time of year, the Fund announces the US cost-of-living adjustment for entitlements in US dollars. Since the movement of the United States Consumer Price Index (US-CPI) over the two year period from December 2013 to December 2015 was less than the required 2% threshold, there will be no adjustment of the United States dollar pension entitlements on 1 April 2016. The increase in the US-CPI during the period will be carried over to the measurement which will cover the period December 2015 to December 2016.

For retirees and beneficiaries on the two-track pension adjustment system, the adjustment of the local-currency track amount on 1 April 2016 will vary according to the CPI movements in their respective country of residence, provided that the 2 per cent threshold has been met. If the threshold is not met, CPI movements will be carried over to the next year. Also, please note that you will be able to view your individual statements on the UNJSPF website, once our new self-service becomes available in the second quarter of the year 2016.

For those who separated in 2015 or early 2016, the respective cost-of-living adjustments, if any, will be prorated. For those receiving the first adjustment since the award of their pensions, the increase will be reduced by a 0.5 percentage point.

Detailed information on CPI adjustments for individual countries is available on the Fund's website (<http://www.unjspf.org>) under the tab: UN Rates of Exchange/CPI

(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 office.

As part of the process improvement initiatives made possible by the implementation of the new Integrated Pension Administration System (IPAS), the Fund has changed the cycle of the Certificate of Entitlement (CE) distribution. Therefore, **the next CE will be dispatched by the Fund early May 2016**, and every year thereafter at this same time. **There would be no action required on your part until May 2016**, when the Fund will request you to sign and return your 2016 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 6 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 2016 CE and return it to the UNJSPF. Otherwise, a second bar-coded CE will be dispatched at the end of July 2016 to all those beneficiaries for whom the Fund's CE tracker did not record a returned (bar-coded) 2016 CE. If no duly completed 2016 CE has reached the Fund by 31 October 2016, 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 2016 CE? Should you NOT have received the 2016 CE by the end of August 2016, 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 October 2016. However, to fulfill audit requirements, the Fund still requires that you return the duly signed and completed bar-coded 2016 CE before end of October 2016; 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: <http://www.unjspf.org> and using the CE tracking feature (available once the new Member Self Service is launched in May 2016). Please allow up to 8 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 2016 CE mailing, you will not receive a 2016 CE. You will start receiving CEs only as of the 2017 CE exercise.

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: www.unjspf.org

The Fund decided to reset its CE cycle for several reasons. In particular, the Fund decided that moving the exercise to earlier in the year would enable the Fund to complete the full CE exercise in the same calendar year, thereby improving the process by better balancing workloads and further streamlining our activities overall. 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.

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://www.unjspf.org>

(C) UNJSPF ANNUAL STATEMENT OF 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 HAS STARTED?

Is your designation of beneficiary form (PENS.A/2) up to date?

Contact the Fund to confirm your current beneficiary election and/or send us a newly completed, signed and dated original form PENS.A/2

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 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 divorce 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.

Also, 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.

(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 about the Two-Track feature on our website at http://www.unjspf.org/UNJSPF_Web/pdf/brochure-two_track2010.pdf or by contacting the Fund's offices for an estimate at the time of your retirement.

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 you.

(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 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 II) 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. As decided with similar events in the past that could affect a large number of retirees and beneficiaries, in December 2015 the Fund facilitated the processing and payment to those affected by the flooding in Chennai, India of a one-time fixed payment to help offset some of the hardship faced as a direct consequence of this natural disaster.

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 (<http://www.unjspf.org>).

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

(G) DEDUCTION FOR AFTER-SERVICE HEALTH INSURANCE (ASHI)

All questions related to insurance, including the authorization forms and ASHI premium amounts should be addressed to the insurance service/section of your former employing organization and not to the Fund secretariat.

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.

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 58 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, I encourage all former international civil servants 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/WTO, 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.

(I) ACCESS TO MEMBER SELF SERVICE ON THE FUND'S WEBSITE

The Fund is currently in the process of enhancing its website and the Member Self Service (MSS) feature, so that we can provide you with a wider range of services on the website. During this upgrade period, due to technical requirements, **access cannot be granted to those participants who joined the Fund as a new member or those retirees and beneficiaries whose benefit came into payment on or after 01 July 2015.** If you are part of this group, thank you for your patience in awaiting implementation of the Fund's new and enhanced MSS which is scheduled to go live in the course of summer 2016. The Fund will send out a communication to all participants, retirees and beneficiaries once the new MSS is again available to all.

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 the "Publications" section of 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 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.

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.

(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 organisations: (1) the Separation Personnel Action; and (2) the PF.4 (Separation Notification).
- From the Specialised 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 UNJSPF web-site, 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.

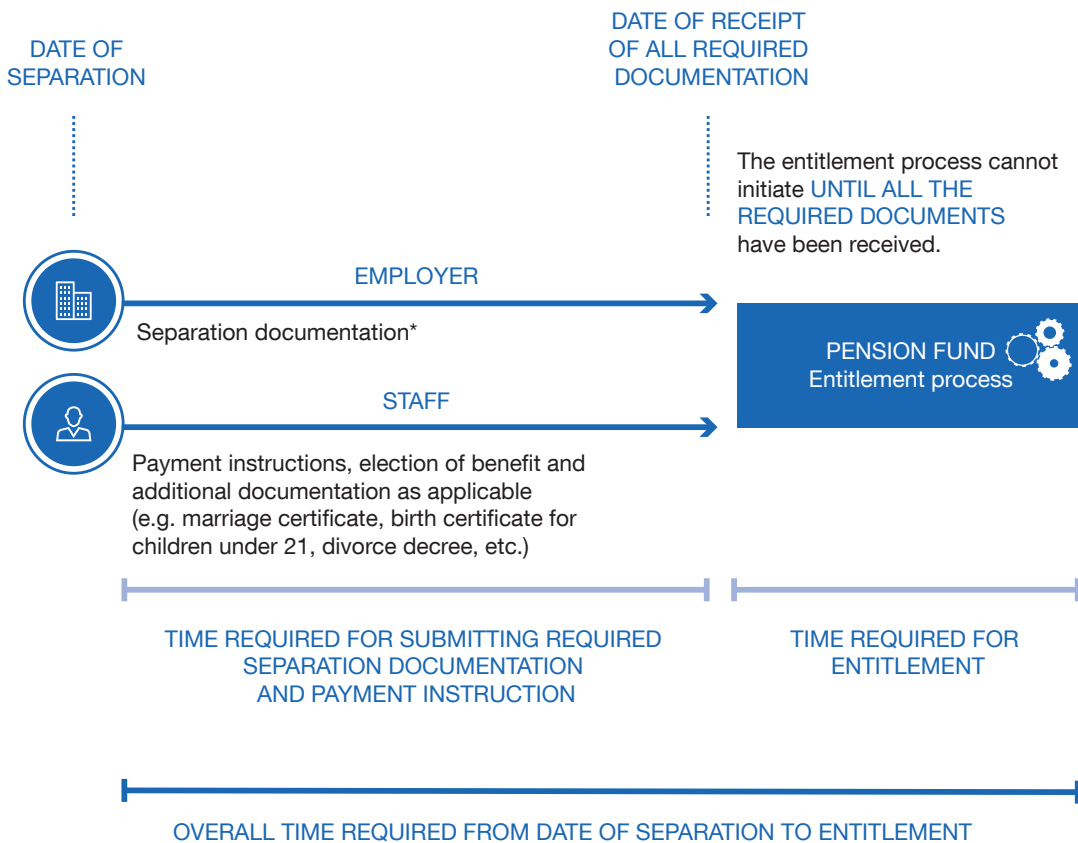
It is often incorrectly assumed that immediately after the date of separation, all the required documents are sent automatically to the Fund. This is not the case, as there is a prior review process that must take place in the HR and payroll areas of the releasing organizations. **The Fund can only start 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.

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 organisation 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



*Note: Some employing organizations send the separation documentation to the Fund after some HR and payroll processes are complete, such as reconciliation of time and attendance, settling of debts with employing organizations, education grants, repatriation grants, etc.

(D) ANNUAL STATEMENTS

Your annual statements are available on the website. The annual statements for the year 2015 will be available after the Fund’s year-end, which should be completed by mid-June 2016. The 2014 statement is currently shown. We urge you to review this information and contact the Pension Fund if there are any discrepancies in your employment history which could have an impact on your future benefit entitlements from the Fund.

(E) ON-LINE ESTIMATES

You can also complete your own estimate of your projected pension on the website. Before you complete any estimates, please verify that all personal data recorded by the Fund is correct.

6. OTHER INFORMATION YOU SHOULD KNOW

(A) SURVIVOR BENEFIT CHECKLIST

The survivor benefit payable by the Fund is designed to assist your beneficiary(ies) financially after your death. Whether you are an active participant or a retiree, in order to help your beneficiary(ies) simplify the application process in the event of your death, you should make sure you have all of the necessary paper work as outlined below.

The Pension Fund provides survivor benefits in many situations. First, you should read the “Survivor’s Benefits” booklet on the website and determine whether your survivors would be eligible for benefits from the UNJSPF upon your death. If so, the next step would be to ensure that the Pension Fund has, on file, copies of the following documents:

- Marriage certificate(s)
- Divorce decree(s) (if applicable)
- Birth certificates for you and your survivors/beneficiaries
- Official identification documents for you and your survivors/beneficiaries such as national passport or driver’s license, wherein the name and date of birth are indicated and which bears the holder’s signature.

Normally, the above documents have already been furnished at the time of separation. If not, then you must submit full copies of these documents for the completion of your pension file. In addition, make sure that the PENS.A/2 (Designation of Recipient of a Residual Settlement under Article 38) form that we have on file for you is current and that your personal status has been kept up to date.

Finally, it is important that a family member, friend or other representative informs the Fund of the death as soon as possible since late notification could lead to overpayments that will need to be recovered from the retiree’s estate or from the benefits payable to the survivors.

Upon death, the remaining documents that need to be submitted in order for the Fund to process a survivor’s benefit would be:

- An Original or Certified copy of the Official death certificate issued by a governmental authority
- A duly completed and signed payment instruction form PENS.E/2 from each beneficiary, as applicable

(B) RECOGNITION OF PERSONAL STATUS FOR WIDOW/WIDOWER PENSION BENEFIT PURPOSES

Entitlements 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 on the understanding that the final verification will be done by the UNJSPF at the time of death of the UNJSPF participant.

Articles 34 and 35 of the UNJSPF Regulations refer exclusively to “marriage” as one of the requirements to be eligible for a UNJSPF spousal benefit from the Fund. The Pension Fund’s practice – similar to several other international organizations – is to determine the eligibility for spousal benefits by reference to the law of the country of nationality of the UNJSPF participant. Given recent changes in national legislations and legal environment, as well as human resources policies of the UNJSPF member organizations, the Pension Board has extended the interpretation of marriage to unions/partnerships lawfully entered into and legally recognized by the authorities of the country of nationality of a participant as establishing a legal relationship of mutual dependence under the relevant national law and therefore having *similar legal effects as a marriage*.

The Fund’s practice to determine eligibility for spousal benefits by reference to the law of the country of nationality of the UNJSPF participant ensures equal and consistent treatment of all UNJSPF participants. However, in view of different practices of determining personal status by some member organizations, there have been a few instances in which the status of spouse for purposes of paying dependency allowances (or other employment benefits under the Staff Rules and Regulations of the employing organization)

differed from that determined by the Fund for the purposes of paying spousal benefits under the UNJSPF Regulations.

As the issue of eligibility for spousal benefits in the context of non-traditional unions has been an ongoing item on the agenda of the Pension Board, the Board established a Contact Group to discuss the issues of determination of personal status under articles 34 and 35 of the UNJSPF Regulations, as well as the requirements of documentation and verification of such status by the employing organizations. The Contact Group developed a framework that followed the Board guidance and addressed those issues.

The Pension Board, at its 60th session approved the recommendation of the Contact Group to instruct the Fund's CEO to issue implementation guidelines with regard to the application of articles 34 and 35. The Guidelines have been posted on the Fund's website under 'Publications and Documents' http://www.unjspf.org/UNJSPF_Web/page.jsp?page=Documents&role=info&lang=eng. The Fund continues to provide assistance and guidance to employing organizations on individual cases, as well as 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. **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 by email to unjspf@un.org and not to the CEO.**

(C) INTEGRATED PENSION ADMINISTRATION SYSTEM (IPAS)

In August 2015, the Fund successfully implemented the Integrated Pension Administration System (IPAS), which supports a growing participant and beneficiary population while reducing IT-related system costs and mitigating operational risks. Furthermore, this change was needed because the useful life of the Fund's legacy systems based on COBOL was nearing an end, and the old platform was costly and difficult to maintain. The most important priority established by the Fund was to assure the accurate and continuous pension payroll.

At the time of the preparation of this letter (March 2016), seven consecutive months of payroll for more than 72,000 retirees and beneficiaries residing in 190 countries had been paid with no interruption, accurately and on time. For the Fund's more than 72,000 beneficiaries and retirees the introduction of IPAS was seamless, with no break in benefits.

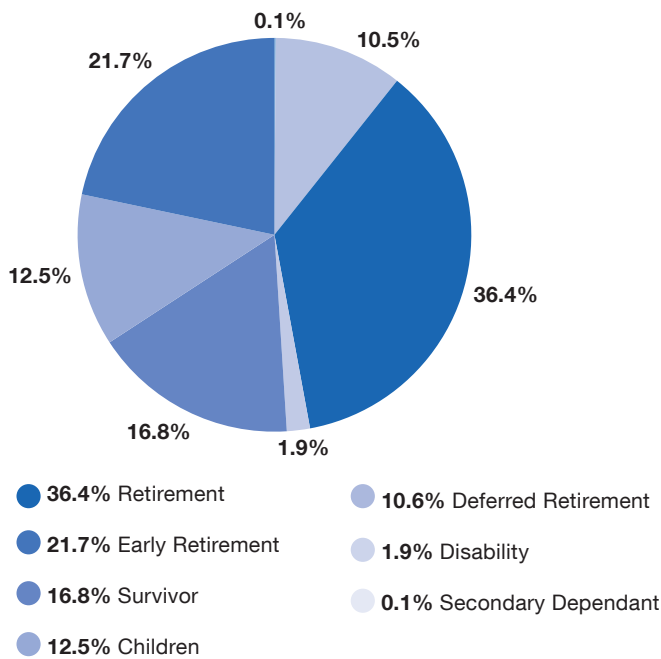
The IPAS system is working effectively, with Pension Fund staff continuously improving their proficiency in the new system. The Fund has already achieved processing rates that are significantly higher than both the previous year's average and the long term average.

NEW BENEFITS

- **6,000+** new benefits processed and paid since the implementation of IPAS on 3 August 2015
- **1,100+** new benefits estimated to be processed and paid during month of March 2016
- **848** monthly average of new benefits processed and paid per month in 2014 with legacy system

PENSION PAYROLL

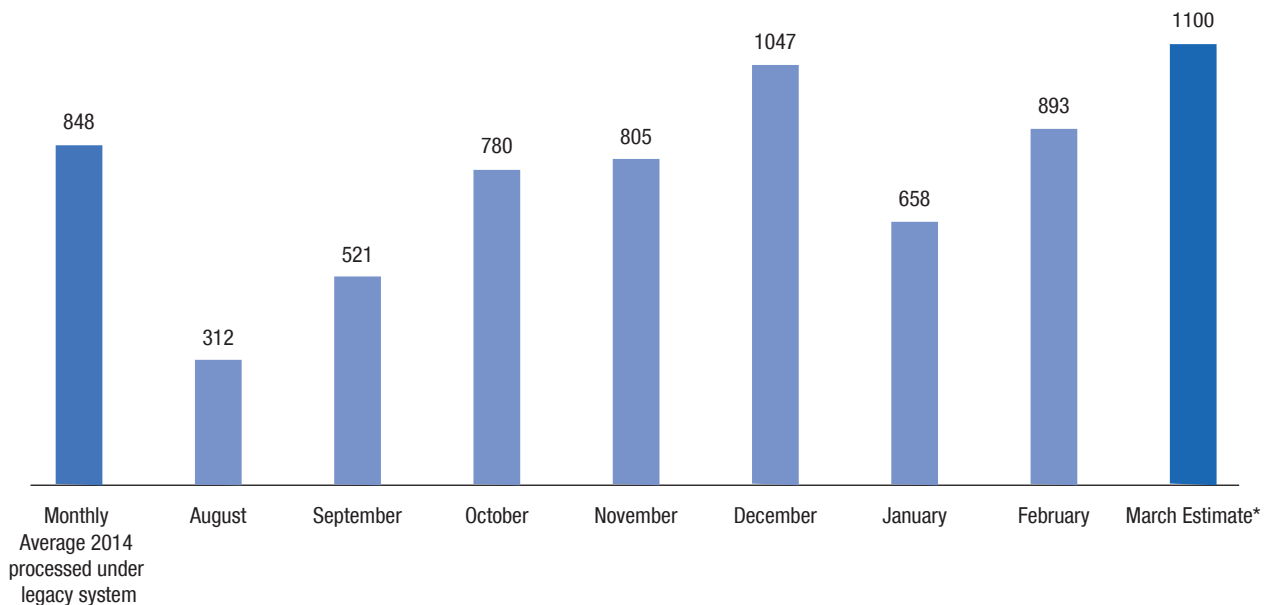
- **511,000** benefit payments made after IPAS Go Live (seven monthly cycles completed)
- **100%** coverage of beneficiaries already receiving a periodic benefit included in the payroll
- Payments in **190** countries and in **15** currencies
- **99.3%** payment efficiency rate (straight-through-processing)



BENEFIT TYPE	JUL - 15
Retirement	26.557
Early Retirement	15.834
Survivor	12.256
Children	9.096
Deferred Retirement	7.760
Disability	1.417
Secondary Dependant	43
Total Entitlements	72.963

New pension benefits processed with IPAS

August 2015 – March* 2016



The Fund is aware that some recent retirees are experiencing delays in receipt of their new benefit entitlement since processing during the first few months was slower than with the legacy system. The Fund deeply regrets the inconvenience and hardship this has caused to the beneficiaries of the Fund which is why the Fund has been devoting all of its resources to speeding up the processing of new pensions and addressing the backlog. At the same time, it should be noted that in many cases, the required separation documentation is sent to the Fund with delays.

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 HR 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. Please refer to Section 5 C (Separation from Service) above for further information.

(D) 2015 ELITE QUALITY RECOGNITION AWARD

The Fund received in February 2016 the “Elite Quality Recognition Award” for the year 2015 from J.P. Morgan Chase. This financial institution recognized UNJSPF for achieving 99.3% straight-through processing (STP), or the ultimate level of performance in the MT103 category, thus, entitling the Fund to the Elite Quality Recognition Award. Less than 1% of institutional clients meet this strictest criterion.

Straight-Through Processing mechanisms ensure an effective and efficient processing of benefit payments, with shortened processing cycles, reduced settlement risk and lower operating costs. At the same time, STP mechanisms eliminate manual intervention with a fully automated process that includes strong controls to prevent risks of fraud or error.

This is particularly important for the Fund as it has been working in the last few years at enhancing its controls and systems, especially around financial and entitlement activities.

7. GUIDELINES FOR EFFICIENT COMMUNICATION WITH THE FUND

When you cannot find what you need on the website or need to contact the Fund, we have systems in place designed to deal with the heavy volume of correspondence received from our nearly 200,000 active participants, retirees and beneficiaries, working and/or residing in some 190 countries worldwide. These systems include a quality review mechanism to ensure a reasonable turnaround in response time, as well as expeditious handling of cases for which follow-up inquiries have to be made.

In this connection, please note that due to the United Nations security policy, incoming paper mail may be required to go through an external screening process, which could result in delays in turnaround time.

All incoming correspondence should include full, precise name and pension number (active or retiree) or Unique ID. It is also advisable that this information be provided in the subject line of any e-mail that is transmitted to the Fund. This will make sure that inquiries and the related documentation are not misrouted within the Fund secretariat.

Useful Tip!

In all your communications to the Fund, you are kindly requested to include your full name and your pension or retirement number or Unique ID.

For participants who are staff members of the United Nations, its Funds and programmes, queries should be made directly to the UNJSPF, which acts as the secretariat to the UN Staff Pension Committee. Active participants from other organizations should address their queries directly to the secretary of their organization’s staff pension committee. A list of the UNJSPF member organizations is provided in Annex I to this letter.

To ensure appropriate recording, routing and expeditious handling of your requests, it would be both advisable and appreciated if you could use the above guidelines.

In some cases, depending on where you reside, it might be more convenient to contact the New York or the Geneva office, recalling that the complete transparency of the Fund’s systems and operations ensures that action will be taken by the appropriate personnel, irrespective of the office you contact.

New York	Geneva
By telephone: +1 212 963 6931	By telephone: +41 22 928 88 00
By fax: +1 212 963 3146	By fax: +41 22 928 90 99
By e-mail: UNJSPF@UN.ORG	By e-mail: UNJSPF.GVA@UNJSPF.ORG
In person*: 37th floor 1 Dag Hammarskjöld Plaza (DHP) Corner of 48th Street and 2nd Avenue	In person*: Du Pont de Nemours Building Chemin du Pavillon 2 1218 Grand Saconnex Switzerland
By letter: UNJSPF s/c United Nations P.O. Box 5036 New York, NY 10017 USA, 10163-5036	By letter: UNJSPF c/o Palais des Nations CH-1211 Geneva 10 Switzerland
* For in person visits, please note the Fund's New York office hours for walk-in clients: 9 a.m. to 5 p.m., Monday through Friday. No appointment is needed.	* In person visits daily (except Thursdays) from 08.30 hrs until 17.00 hrs. You may wish to call +41 22 928 88 00 or send an e-mail to schedule an appointment.

Given the high and growing incoming call volume and the potential for related delays and/or difficulties in reaching a Fund employee by telephone and considering the increasing volume of in-person visits to the Fund offices, the Fund strongly urges you to submit your inquiry via one of the email addresses shown above. Each email is not only recorded into our system but also responded to in a timely and efficient manner.

8. WHAT'S ON THE WEBSITE?

(A) HTTP://WWW.UNJSPF.ORG

The UNJSPF website provides you with all of the information you need to effectively manage your pension matters, whether you are a retiree, beneficiary or active participant. You can find the latest version of administrative forms, the Fund's Regulations and Rules, informative booklets and summaries of provisions, the list of Board Members, the Fund's annual letters and annual reports, updates on the yearly CE exercise, etc. You can view your annual statement and complete benefit estimates on your own. You can see up-to-date cost-of-living and exchange rates. We encourage you to use the website as your first resource for your pension related questions.

Forms	Updated Regulations and Rules on the Website
On the website, under the tab "Forms", is a list of forms used by the Fund. http://www.unjspf.org/UNJSPF_Web/page.jsp?page=Forms	The Regulations and Rules have been updated. To access the current version go to: http://www.unjspf.org/UNJSPF_Web/page.jsp?page=Documents
Some of the more frequently used forms are indicated below: PF.23M: Change of Mailing Address PENS.A/2: Designation of Recipient of Residual Settlement PENS.E/2, E/6 E/7, E/8: Instructions for Payment of benefits PENS.E/10: Declaration of Country of Residence (to request for Two-Track) PENS.E/11: Change of Country of Residence	Retirees and beneficiaries accessing the website can: - generate local track estimates under the two-track system of adjustment, and - may also check to ensure that the Fund has received their Certificates of Entitlement (CE). http://www.unjspf.org/UNJSPF_Web/page.jsp?page=Beneficiary

Frequently Asked Questions

http://www.unjspf.org/UNJSPF_Web/page.jsp?role=part&page=FAQ

CPI/Exchange Rates

http://www.unjspf.org/UNJSPF_Web/page.jsp?role=part&page=ExchangeRates

Booklet on Legal Guardianship and Estate

The booklet is available on the website, under Publications and Documents, through the following link:

http://www.unjspf.org/UNJSPF_Web/page.jsp?page=Documents&role=info&lang=eng

A limited number of printed copies are available by request to the Fund's offices in Geneva and New York.

(B) 2015 UNJSPF WEBSITE STATISTICS

Total recorded user sessions:	703,000 (+5.9%) (change from 2014)
Benefit estimates	304,000 (+8.2%)
Two-track estimates:	16,000 (+23.1%)
Annual statements viewed:	65,000 (no change)

(C) BEWARE OF SCAMS IMPLYING ASSOCIATION WITH THE UNJSPF

The security of your personal information is always a priority at UNJSPF. We work hard to help ensure the confidentiality of your personal information.

Please be aware of 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 are not and should not be replied to.

If you think you have received a fraudulent e-mail: Please forward it to unjspfinfosec@un.org so we can investigate it for you. You will receive an automated response to let you know we received the e-mail.

Reminder:

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

9. MEETINGS

2016 IMPORTANT DATES

PENSION BOARD:

14 - 22 July (Vienna)

AUDIT COMMITTEE:

16 - 18 March

6 - 8 June

10 - 11 November

COMMITTEE OF ACTUARIES:

8 - 10 June

INVESTMENTS COMMITTEE:

8 - 9 February

23 - 24 May

13 July

14 November

ASSETS AND LIABILITIES MONITORING COMMITTEE:

4 - 6 February

13 - 14 June

15 - 16 November

JOINT SESSION BETWEEN THE COMMITTEE OF ACTUARIES AND INVESTMENTS COMMITTEE:

3 February

JOINT MEETING OF INVESTMENTS COMMITTEE AND THE PENSION BOARD:

14 July

SENIOR MANAGEMENT MEETINGS:

19 January

5 April

21 June

18 October

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**E-MAIL ADDRESSES OF STAFF PENSION COMMITTEE SECRETARIAT FOR EACH OF THE 23 MEMBER ORGANIZATIONANNEX III**

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. K. Balram	spc@icao.int
International Criminal Court (ICC)	Mr. E. Gouws	PensionSecretariat@icc-cpi.int
International Fund for Agricultural Development (IFAD)	Ms. L. Orebi	l.orebi@ifad.org
International Labour Organisation (ILO)	Ms. C. McGarry	pension@ilo.org
International Maritime Organization (IMO)	Mr. T. Bregliano	tbregliano@imo.org
International Organization for Migration (IOM)	Ms. A. Verhas	iompensionadmin@iom.int & averhas@iom.int
International Seabed Authority (ISA)	Ms. N. Onyedim	nonyedim@isa.org.jm
International Telecommunication Union (ITU)	Ms. M. Wilson	marianne.wilson@itu.int
International Tribunal for the Law of the Sea (ITLOS)	Mr. K.K. Gaba	gaba@itlos.org
Inter-Parliamentary Union (IPU)	Ms. A. Lorber-Willis	alw@ipu.org
Special Tribunal for Lebanon (STL)	Ms. M. Kashou	stl-pension-secretariat@un.org
United Nations Educational, Scientific and Cultural Organization (UNESCO)	Mr. I. Welter	i.welter@unesco.org
United Nations Industrial Development Organization (UNIDO)	Mr. R. Dotzauer	r.dotzauer@unido.org
World Health Organization (WHO)	Ms. B. Sperandio de Llull	sperandiob@who.int
World Intellectual Property Organization (WIPO)	Ms. Marie-Sylvie Zinzindohoué	marie-sylvie.zinzindohoue@wipo.int
World Meteorological Organization (WMO)	Mr. M. Buch	mbuch@wmo.int & dmaffi@wmo.int
World Tourism Organization (UNWTO)	Mr. B. Slevin	bslevin@unwto.org

ANNEX II

(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>.

FEDERATION OFFICERS

PRESIDENT	
Linda Saputelli Room DC1-0580 United Nations New York 10017, USA	Tel.: +212 963 2943 saputelli@un.org
SECRETARIAT	
Room B.438 For mailing: Room E.2072 Palais des Nations CH-1211 GENEVA 10, SWITZERLAND	Tel.: +41 22 917 22 25 fafics@unog.ch
SECRETARY	
Jayaraman Sundaresan Room E.2072 Palais des Nations CH-1211 GENEVA 10, SWITZERLAND	Tel.: +41 22 917 22 25 Mobile: +41 79 718 62 58 jaysundaresan10@gmail.com
TREASURER	
Wolfgang Milzow Givrins, Switzerland	Tel.: +41 22 361 07 35 milzow@bluewin.ch
VICE-PRESIDENTS	
Michael Atchia Melrose, Mauritius	Tel.: +230 423 4500 mklatchia@intnet.mu
Katia Chestopalov, Cessy, France	Tel. +33 450 418 372 katia.chestopalov@wanadoo.fr
Adriana Gomez Santiago, Chile	Tel.: +56 99322 9488 Gomez67@yahoo.com
Ari Toubou Ibrahim Niamey, Niger	Tel: +227 207 236 93 aritoubou1er@hotmail.com
Warren Sach New York, USA	Tel.: +1 212 810 9873 warren.sach@gmail.com
Junko Sato Tokyo, Japan	Tel: +81 033 331 0709 Junkosato1@earthlink.net
Marashetty Seenappa Bangalore, India	Tel. +91 80 2658 3299 mseenappa@yahoo.com

FAFICS STANDING COMMITTEE ON HEALTH INSURANCE AND LONG-TERM CARE

CHAIR

Georges Kutukdjian Tel.: +33 142 72 42 48
g.kutukdjian@afus.unesco.org

VICE-CHAIR

Katia Chestopalov Tel.: +33 450 418 372
Mobile: +33 622 204 2759
katia.chestopalov@wanadoo.fr

FAFICS STANDING COMMITTEE ON PENSION ISSUES

CHAIR

Gerhard Schramek Tel.: +43 1 802 87 12
g.schramek@aon.at

VICE-CHAIR/RAPPORTEUR

Warren Sach Tel :+1 212 810 9873
Warren.sach@gmail.com

FAFICS REPRESENTATIVES TO THE PENSION BOARD FOR THE YEAR 2015

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Warren Sach Tel.: +1 212 810 9873
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Gerhard Schramek Tel: +43 1 802 87 12
Vienna, Austria g.schramek@aon.at

ALTERNATE REPRESENTATIVES

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Ouagadougou, Burkina Faso louedraogo@swissvon.ch

Marashetty Seenappa Tel.: +91 80 2658 3299
Bangalore, India seenappaunicef@gmail.com

LIST OF FAFICS MEMBER AND ASSOCIATE MEMBER ASSOCIATIONS SHOWN BY LOCATION

(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)

ARGENTINA		AUSTRALIA	
Asociación de Ex-Funcionarios de las Naciones Unidas de Argentina (AFICS-Argentina) c/o OPS/OMS M.T. de Alvear 684, 3e Piso AR - C1058AAH BUENOS AIRES	Tel.: +54 11 4319 4200 Fax: +54 11 4319 4201 afics.argentina@gmail.com www.onu.org.ar/viewpage.aspx?25 Permanence Tuesdays 2-4 p.m.	Australian Association of Former International Civil Servants (AAFICS-Australia) c/o Mary C. Johnson 5/4 New McLean Street AU - EDGECLIFF, NSW 2027	Tel.: +61 02 9362 5212 mary1945@ozemail.com.au
AUSTRIA		BANGLADESH	
Association of Retired International Civil Servants in Austria (ARICSA-Vienna) Vienna International Centre Room A-0401 P.O. Box 100 AT- 1400 VIENNA	Tel.: +43 1 2600 26116 office@aricsa.org www.aricsa.org Office hours: Mo – Fri 2-5 pm	Association of Former United Nations Staff of Bangladesh (AFUNSOB-Bangladesh) c/o. UNDP IDB Bhaban, 7th Floor, E/8-A, Rokeya Sharani, Sher-e-Bangla Nagar, Agargaon, Dhaka-1207, Bangladesh	Tel.: +880 2 882 8598 Mobile: +880 1711 566 689 ahmedhussainbd@gmail.com afunsob@gmail.com
BENIN		BOLIVIA	
Assicuatuib des Anciens Fonctionnaires des Nations Unies au Benin (AAFNUB) 01-BP 4773 Cotonou - Benin	Tel.: +229 21 33 95 30 aafnubf@yahoo.fr	Asociación Boliviana de Ex Funcionarios de las Naciones Unidas (AFICS-Bolivia) Casilla 9072 La Paz	Tel.: +591 2 279 7852 aficsbolivia@gmail.com
BRAZIL		BURKINA FASO	
Associação de Antigos Funcionários Internacionais no Brasil (AAFIB-Brazil) Centro de Informações das ONU Palácio Itamarati Av. Marechal Floriano 196 Centro 20080-002 RIO DE JANEIRO RJ	Tel.: +55 21 2511 1964 Fax: +55 21 2428 6704 jcalexim@terra.com.br	Association des Anciens Fonctionnaires des Nations Unies au Burkina Faso (AAFNU-BF) c/o UNIC Ouagadougou 01 BP 135 OUAGADOUGOU 01	Tel.: +226 50 30 66 90 aafnubf@yahoo.fr
CAMEROON		CANADA	
(Associate Member of FAFICS) Association of Retired International Civil Servants in Cameroon (ARICSCAM) GRS-Bota, Indian Quarters P.O. Box 140 LIMBE, S. W. Province	Tel./fax: +237 3333 3161/2269 Mobile: +237 7750 2895/2896 aricsam2005@yahoo.com	Canadian Association of Former International Civil Servants (CAFICS/ACAFI-Montreal) c/o ICAO 999 University Street CA - MONTREAL, QC H3C 5H7	Tel.: +1 514 954 8219, ext.: 7064 (answering machine) Fax: +1 514 954 6404 acafi.cafics@icao.int www.icao.int/cafics office hours: Tue 1- 4:30 pm

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Asociación de Ex-Funcionarios de Naciones Unidas en Chile (AFICS-Santiago) Edificio Naciones Unidas, Office 1S-1 Avenida Dag Hammarskjöld 3477 Casilla 179 D SANTIAGO DE CHILE	Tel.: +56 2 210 22 82 +56 2 471 22 82 Fax: +56 2 208 02 52 afics2@cepal.org afics@eclac.cl asociacion.jubilados@cepal.org	Asociación de Pensionados de Naciones Unidas en Colombia (ASOPENUC-Colombia) Apartado Aéreo 90423 Avenida 82 No. 10-62, Tercer Piso, c/o Oficina Coordinador Residente de las NN.UU.-UNDP BOGOTA, D.C.	Tel.: +57 1 695 4189 Fax: +57 1 624 1543 asopenuc@hotmail.com
CONGO		CONGO, DEMOCRATIC REPUBLIC	
Association Congolaise des Anciens Fonctionnaires des Nations Unies (ACAFNU-Congo) s/c du PNUD B.P. 465 CG-BRAZZAVILLE	Tel.: +242 81 03 88 or +242 81 16 79 Fax: +242 761 466 471 acafnu_president@yahoo.fr	Association des Retraités des Nations Unies au Congo c/o PNUD (ARNUC-Congo-Kinshasa) B.P. 7248 KINSHASA/GOMBE	Tel.: +243 99 99 49 134 arnuc@yahoo.fr
COSTA RICA		CUBA	
Asociación de Pensionados y Pensionadas de Naciones Unidas en Costa Rica (APNU-CR) c/o oficina PNUD Apartado postal 4540-1000 San José	Tel.: +506 22 82 82 24 Mobile: +506 88 23 26 15 Jorge.riverap@amnet.cr	Asociación de Ex Funcionarios de las Naciones Unidas en Cuba (AEFNUC-Cuba) c/o UNDP Grand Central Station P.O.Box 1608 New York , NY 10163-1608	Tel.: (via UNDP) +1 537 204 1512 or +1 537 204 1513 Fax: (via UNDP) +1 537 204 1516 registry.cu@undp.org aefnuc.cub@undp.org
CYPRUS		ECUADOR	
AFICS – CYP c/o UNFICYP Register P.O. Box 21642 CY – 1590 Nicosia, Cyprus	Tel.: +357 22 61 47 26 Afics-cyp@un.org www.afics-cyp.org	Asociación Ecuatoriana de Ex Funcionarios del Sistema de Naciones Unidas (AEFSNU-AFICS-Ecuador) Reina Victoria 1539 y Av. Colón Edificio Banco Guyaquil 10° piso, oficina 1004-B Quito	Tel.: +593 2 223 7118, or +593 2 256 0391, or +593 246 0081 ccea@impsat.net.ec
EGYPT		ETHIOPIA	
Association of Former International Civil Servants (AFICS Egypt) c/o ILO Office 9 Taha Hussein Street Zamalek CAIRO	Tel.: + 202 2399 9339 Fax: + 202 2736 0889 aficsegypt@yahoo.com aficsegypt.com Direct tel. daily between 10.00 am and 2.00 pm: + 202 2399 9329	Association of Former International Civil Servants (AFICS-Addis Ababa) c/o Economic Commission for Africa PO Box 3001 ADDIS ABABA	Tel.: + 251 11 544 3270 Fax: + 251 11 552 1640 tteshome@uneca.org afics-addis-ababa.fafics.org

FRANCE		GREECE	
Association des anciens fonctionnaires de l'UNESCO (AAFU/AFUS-Paris) UNESCO, Bureau 7B3.07 1 rue Miollis FR-75732 PARIS Cedex 15	Tel.: +33 145 68 46 55 or +33 145 68 46 53 or +33 145 68 46 50 Fax: +33 145 68 57 79 afus@unesco.org www.afus-unesco.org Daily permanence 10 am - 12:30 3 pm – 5 pm	Association of Personnel of the United Nations (APUNG-Greece) Solomou 25 ATHENS 10682 Preferred address: President: Ms. Helen Argalias 5, Kastrissianaki St. Athens GR-11524	Tel.: +30 210 692 7658 Fax: +30 211 220 4121 apungreece@gmail.com georgioskamizoulis@gmail.com
INDIA - (BANGALORE)		INDIA - (NEW DELHI)	
Association of Former United Nations Personnel in and of India (AFUNPI-Bangalore) P.O.Box 5569, Malleswaram West 77/6 (ground floor) Nandi Durg Road Benson Town BANGALORE 560 046	Tel.: +91 80 2354 7755 Fax: +91 80 2331 7748 afunpi@hotmail.com seenappaunicef@gmail.com	United Nations Pensioners' Association (UNPA-New Delhi) c/o Mr. Jagdish Aggarwal D-96, Naraina Vihar NEW DELHI 110 028	Tel.: +91 11 2579 8357 or +91 11 4141 5446 Mobile: +91 99 9986 6107 jpnhd@yahoo.com
INDONESIA		ISRAEL	
Association of Former United Nations Personnel and Retirees (AFUNPR-Indonesia) c/o UNDP Office Menara Thamrin, 7th Floor Jalan MH Thamrin Kav.3 P.O. Box 2338 JAKARTA PUSAT 10250	Tel.: +62 21 314 1308 ext.: 720 Fax: +62 (21) 314-5251 un.pension.id@undp.org Office hours : Mo-Thu	Israeli Association of Former International Civil Servants (IAFICS-Israel) c/o Mr. Michael Suess PO Box 7572 I-52175 RAMAT GAN	Tel./Fax: +972 3 674 7632 iafics@gmail.com
ITALY - (ROME)		ITALY - (TORINO)	
Former FAO and other UN Staff Association (FFOA-Rome) c/o FAO Viale delle Terme de Caracalla IT - 00100 ROMA	Tel.: +39 06 5705 4862 or +39 06 5705 5916 ffoa@fao.org Office hours: Mo-Fr 9:30 am -1 pm Wed 2:30 – 4:30 pm	Former Officials Association (FOA-Turin) International Training Centre of the ILO Viale Maestri del Lavoro 10 IT - 10127 TORINO	Tel.: +39 11 693 6298 ffoa@itcilo.org
JAPAN – (TOKYO)		KENYA	
Association of Former International Civil Servants (AFICS-Japan)	Tel.: +81 3 5443 0199 momoyo@ar.wakwak.com	Association of Former International Civil Servants (AFICS-Kenya) PO Box 47074 Nairobi 00200 Kenya	Tel.: +254 20 762 12 34 +254 721 768 855 anastasia.gianopulos@unon.org, teddy@gianopulos.home.co.ke with a copy to the Chairman at Jessica.kazina@gmail.com

LEBANON		MALAYSIA, SINGAPORE AND BRUNEI	
Association of Former International Civil Servants (AFICS-Lebanon) c/o UNDP, UN House Riad El Solh Square P.O. Box 11-8575 LB – BEIRUT	Tel.: +961 1 978 628 Fax: +961 1 981 510 aficsa@un.org	Association of Former International Civil Servants (AFICS-MSB) c/o Wisma U.N. Block C Damansara Office Complex Jalan Dungun 50490 KUALA LUMPUR	Hywong2005@gmail.com kongmei2@gmail.com Tel.: +60 12 212 5402
MALI		MAURITIUS	
Association malienne des Anciens Fonctionnaires internationaux des Nations Unies (AMAFINU-Mali) c/o PNUD B.P. 120 – Quartier du fleuve BAMAKO	Tel.: +223 20 21 04 82 amafinu@gmail.com mdkonare@yahoo.com	Association of Former International Civil Servants in Mauritius (AFICS-M) Botanical Garden, Royal Road MELROSE	Tel.: +230 423 4500 mklatchia@intnet.mu
MEXICO		MYANMAR	
Asociación de Ex Funcionarios de las Naciones Unidas en México (AFPNU-México) Miguel de Cervantes Saavedra 193, 14th floor MEXICO D.F. 11570	Tel.: +52 55 5263 9641 office hours: Tuesday 11.30 am -1:30 pm Fax: +52 55 5531 1151 afpnu.mexico@cepal.org	Association of Former International Civil Servants (AFICS-Myanmar) c/o UNDP, No. 6, Natmawk Road, Tamwe Township YANGON 11211, Union of Myanmar	Tel. UNDP: +95 1 542 911 Fax UNDP: +95 1 545 634 registry.mm@undp.org with a message to forward to U Hla Min. Khin.san.aye@undp.org
NEPAL		NETHERLANDS	
Retired United Nations Staff association – Nepal (RUNSAN) President: Mr. Iswar Man Shreshta c/o UN House Pulchowk, P.O.Box 107 Kathmandu, Nepal	Runsan12@gmail.com gopalpradhan@hotmail.com	Association of Former International Civil Servants (AFICS-Netherlands) Secretary: Mr. Eddy van Dijk Putenburgerlaan 81H NL-3812CC AMERSFORT	*Correspondence with AFICS-NL may either e-mail to the Secretariat or one of the listed addresses: information@afics.nl Tel.: +31 0 33 888 57 97 anton.kruiderink@hotmail.com afics.secretaris@gmail.com
NEW ZEALAND		NICARAGUA	
N.Z. Association of Former U.N. Officials (AFUNO-New Zealand) c/o Dr. Rex Billington 162 Cliff View Drive Green Bay AUCKLAND	Tel.: +64 9 826 3489 rex.billington@clear.net.nz leeryan2001@hotmail.com	Asociacion de Ex-Funcionarios de Naciones Unidas en Nicaragua (AFUNIC) (Associate member of FAFICS) c/o UNDP Apartado Postal 3260 Managua, Nicaragua	angaray53@hotmail.com ttdila@hotmail.com
NIGER		NIGERIA	
(AAFNU-Niger) 517, Avenue des Sultans (IB) BP: 10.167 Niamey - NIGER	Tel.: +227 20 34 05 00 or +227 96 61 20 82 aritoubou1er@hotmail.com	Association of Former United Nations Civil Servants NIGERIA (AFUNCN) c/o Ms. Adesola A. Oluwatomini UNICEF B-Field Office 14B Lugard Avenue, Ikoyi, Lagos, Nigeria	Tel.: +234 1 2690727 or +234 1 774064 or +234 1 4615644-5 Fax: +234 1 4614298 Mikeoyede36@gmail.com

PAKISTAN		PARAGUAY	
<p>Pakistan Association of Former International Civil Servants (PAFICS-Pakistan) c/o UNDP, H. No.124, St. No.11 Sector E-7 PK-ISLAMABAD</p>	<p>Tel. Office: +92 51 2111167-68 Pres.: +92 51 300 854 6948 Gen. Sectry: +92 3335602350 Fax: +92 51 2652536 shams1947@yahoo.com</p>	<p>Asociación Paraguaya de Ex Funcionarios de Organismos de Naciones Unidas (APEFONU/AFICS-Paraguay) UN Building Basement Naciones Unidas Saravi esq. Av. Mariscal López Edificio ASUNCIÓN</p>	<p>Tel.: +595 21 611 980 Ext.: 141 Fax: +595 21 611 981 afics.py@undp.org</p>
PERU		PHILIPPINES	
<p>Asociación de Ex Funcionarios de las Naciones Unidas en el Peru (AEFNUP) c/o Fernando Quevedo Complejo Pérez de Cuéllar Av. Del Ejército 750 Magdalena</p>	<p>Tel.: +51 971 065 206 Alfonso.chan@yahoo.com zuniganora@hotmail.com</p>	<p>Association of Former International Civil Servants (AFICS-Philippines) c/o UNDP, 30th Floor, RCBC Plaza, Sen. Gil Puyat Cor. Ayala Avenue MAKATA CITY</p>	<p>Mobile: +63 91781/97106 Fax: +63 2 576 1190 marlenearduo@gmail.com AFICS_Philippines@yahoogroups.com</p>
RUSSIAN FEDERATION		SOMALIA	
<p>Association of Former International Civil Servants (AFICS-Moscow) c/o UNDP- Moscow (for AFICS-Moscow) 9, Leontyevsky Lane RU-125009 MOSCOW</p>	<p>Tel.: +7 495 787 2186 Fax: +7 495 787 2101- “for AFICS” aficsmoscow@undp.org</p>	<p>UN Pensioners Association in Somalia (UNPAS-Somalia) c/o UNDP-Somalia P.O. Box 28832 Nairobi, Kenya</p>	<p>Tel.: +254 716 635 209 is4rogte@gmail.com</p>
SPAIN		SRI LANKA	
<p>Asociación de Funcionarios internacionales jubilados en Espana (AFIJUB) Calle Doctor Fleming 4, Piso 7 Puerta Izq CP 28036 Madrid</p>	<p>Fax: +34 911 311 880 afijub@gmail.com http://www.afijub.es</p>	<p>Association of Former International Civil Servants (AFICS – Sri Lanka) c/o Mr. R.S. Seneviratne 8/1, Charles Drive COLOMBO 3</p>	<p>President Tel.: +94 11 258 2748 +94 77 303 4746 pandu_wij@yahoo.com Tel.: +94 11 257 3181 rssenev@gmail.com</p>
SWITZERLAND		TANZANIA	
<p>Association des anciens fonctionnaires internationaux Association of Former International Civil Servants (AAFI-AFICS-Geneva) E.2072 Palais des Nations 1211 GENEVE 10</p>	<p>Tel.: +41 22 917 33 30 Chairman: +41 22 917 26 26 Fax: +41 22 917 00 75 aafi-afics@unog.ch http://afics.unog.ch/afics/ afics.htm</p>	<p>United Nations Pensioners' Association of Tanzania (UNAPATA-Tanzania) P.O. Box 9182 DAR ES SALAAM</p>	<p>Tel.: +255 22 266 8000 Mobile: +255 65 814 4149 UNDP Fax: +255 22 266 87 49 Chairperson: athman.kakiva@hotmail.com</p>

THAILAND		TOGO	
Association of Former International Civil Servants (AFICS-Thailand) Ground Floor UNCC United Nations Building BANGKOK 10200	Tel.: +66 2 2881890 Mobile: +66 81 3710241 Fax: +66 2 2881088 escap_un_retirees. unescap@un.org Chairman: tbkvt_bkk@hotmail.com	Association des Anciens Fonctionnaires du Systeme des Nations Unies au TOGO (ATAFONU) President : Yao P Agbodzie c/o PNUD 40, Avenue des Nations Unies B.P. 911 LOME	Tel.: +228 99 48 46 70 atafonu@yahoo.com
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Association of Former International Civil Servants (AFICS-Kiev) 36B, Schersa Street, Apartment 127 KIEV 01133	Tel.: +38 0 44 569 1726 slava_1931@km.ru	British Association of Former United Nations Civil Servants (BAFUNCS) c/o International Maritime Organization 4 Albert Embarkment LONDON SE1 7SR	fafics@bafunco.org mikedvd@hotmail.com www.bafunco.org Chairman : Tel.: +44 0 1608 65 91 42
UNITED STATES OF AMERICA		URUGUAY	
Association of Former International Civil Servants (New York) (AFICS (NY)) Room DC1-0580 United Nations NEW YORK, NY 10017	Tel.: +1 212 963 2943 Fax: +1 212 963 5702 afics@un.org www.un.org/other/afics	Asociación de Ex-Funcionarios de las Naciones Unidas en Uruguay (AFICS Uruguay) c/o UNDP Javier Barrios Amorín 870 P.3 Casilla de Correo 1207 - Correo Central 11200 MONTEVIDEO	Tel.: +598 2 412 3357 or +598 (2) 412 3359 Fax: +598 (2) 412 3360 aficsuruguay.crocibrea2@gmail.com encb1204@gmail.com

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:

**The Clerk/Treasurer,
 BAFUNCS Benevolent Fund
 4 Roebuck Rise
 Reading
 Berks, RG31 6TP
 United Kingdom**

(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.

ALGERIA	
Mme. Safia Lekehal	+... 054 950 3619 - sl.lekehal@yahoo.fr
Mr.Tewfik Zahir Benderra	Tel:.....066 169 7180 - Tewfik.bender@yahoo.fr
Mr.Mohamed Boumaza	Tel:.....055 228 7993 Mboom2006@yahoo.fr
BELARUS	
United Nations Assistance Association of Belarus (UNAAB-Minsk) President Vladimir E. Sobolev 69152 Kolasa Street MINSK CITY 110113	Tel.: +375 172 03 26 90 sobolev@cci.by
FIJI ISLANDS AND OTHER PACIFIC ISLANDS	
Focal point for a future AFICS in the Fiji Islands and other Pacific Islands Robert Kruger PO Box 440, Denarau NADI, FIJI ISLANDS	Tel.: +679 675 07 75 afics.pac@gmail.com
GHANA	
Ghana Association of Former International Civil Servants (GAFICS) President: Mr Emmanuel Bentil-Owusu c/o UNDP P.O.Box 1423 ACCRA	Tel.: +233 244 28 00 12 Mobile: +233 21 77 68 92 mggbowusu@hotmail.com info@gafics.org cc: abakah@unfpa.org
GUINEA	
Prof. M. Pathe Diallo Director medical center and health Clinique Kipe. Conakry.	Mobile :+224 6224 11101 Mobile: +224 664216 440

PORTUGAL	
Association portugaise d'anciens fonctionnaires internationaux (APAFI) Focal points: Ms Joana Gomes/ Mr Castro de Almeida c/o Escritório de OIT em Portugal Rua Viriato, no 7, 7ème LISBOA	Tel. via ILO Lisbon: +351 21 317 34 40 gomes@ilo.org ccastroalmeida@netcabo.pt
SENEGAL	
Association Sénégalaise des Anciens Fonctionnaires Internationaux (ASAFI) Président : M. Alioune Mbodji Dione c/o PNUD, Immeuble Fayçal 19, rue Parchappe à Dakar DAKAR	Tél.: +221 33 88 824 74 83 cheikh166@hotmail.com msock@sentoo.cn
ZAMBIA	
Zambian Association of UN Former International Civil Servants (ZAUNFICS) Focal point: Mr Pharaoh H. Kalapa c/oUNDP P.O. Box 31966 LUSAKA 10101	Tel.: +260 9 77 79 43 18 pharaohhkalapa@yahoo.com

(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 22 791 31 03/31 92 Fax: +41 22 791 31 11 (attention AFSM) 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 22 799 64 23 Fax: +41 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 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 22 739 51 11
ASSOCIATION OF FORMER ITC STAFF (AFIS-AAFC)	
and c/o International Trade Centre (ITC) Palais des Nations CH-1211 Geneva 10	Tel. & Fax Chairman: +41 21 824 30 34 and mobile: +41 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 22 730 80 56 (via Staff Association) 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	
WHO South-East Asia Regional Office Indraprastha Estate New Delhi-110002 India	Tel.: +91 11 23370804 Fax: +91 11 23379395 exstaffwho@yahoo.com 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)	Tel.: +41 22 799 74 93 Fax: +41 22 799 85 71 pension@ilo.org