



## INSTRUCTIONS AND IMPORTANT INFORMATION FOR COMPLETING FORM PENS.E/2-C

### PAYMENT INSTRUCTIONS FOR A RESIDUAL SETTLEMENT AND ANY RETROACTIVE BENEFIT DUE under article 38 of the UNJSPF Regulations and section J.3 of the Administrative Rules

#### PURPOSE OF FORM PENS.E/2-C

Upon the death of a participant or a retiree, a residual settlement and/or any retroactive benefits due but unpaid at the time of death may be payable as a one-time payment to the person(s) or institution designated by the participant or the retiree on form PENS.A/2 on file with the Fund.

The form should be used to request the payment of a residual settlement and/or any retroactive benefits due but unpaid at the time of death.

#### IMPORTANT NOTES

Please do not fill out form PENS.E/2-C until you have read the notes below

The information provided below is subject to change. For updated information, please refer to [www.unjspf.org/for-clients/residual-settlements](http://www.unjspf.org/for-clients/residual-settlements).

#### WHEN DOES A RESIDUAL SETTLEMENT BECOME PAYABLE?

A residual settlement becomes payable if:

- The participant died in service and had no survivors (e.g. a spouse, former spouse, child under the age of 21, disabled child or secondary dependant) who are entitled to a benefit under articles 34, 35 *bis*, 35 *ter*, 36 or 37 of the UNJSPF Regulations;
- The participant died after service but before electing a benefit, provided that he or she had five years or more of contributory service and no survivors (e.g. a spouse, former spouse, child under the age of 21, disabled child or secondary dependant) who are entitled to a benefit under articles 34, 35 *bis*, 35 *ter*, 36 or 37 of the UNJSPF Regulations;
- The participant died during entitlement to a retirement, early retirement, deferred retirement or disability benefit, provided that (i) no further benefits are payable to his or her survivors (e.g. a spouse, former spouse, child under the age of 21, disabled child or secondary dependant) who are entitled to benefits under articles 34, 35 *bis*, 35 *ter*, 36 or 37 of the UNJSPF Regulations; and (ii) the total amount of the benefits already paid to and on account of the deceased participant was less than the participant's own contributions plus interest;
- The participant had survivors (e.g. a spouse, former spouse, child under the age of 21, disabled child or secondary dependant) who are entitled to a benefit under articles 34, 35 *bis*, 35 *ter*, 36 or 37 of the UNJSPF Regulations and, following the death of the participant and the death or termination of entitlement of all survivors, the total amount paid by the Fund is less than the amount of the participant's own contributions plus interest.

#### WHEN DOES A RETROACTIVE DUE BUT UNPAID BENEFIT ARISE?

A retroactive due but unpaid benefit arises if, at the time of the participant's death, a benefit was payable but had not yet been disbursed to the participant. Such benefits include retirement, early retirement, deferred retirement and disability benefits or a withdrawal settlement that was due but not paid at the time of the participant's death, including payments that may have been returned by the participant's bank but were properly payable.

The residual settlement and/or retroactive due but unpaid benefit shall be payable to a beneficiary designated by the participant on form PENS.A/2. If more than one recipient was designated, the recipients will share the residual settlement and/or retroactive due but unpaid benefit equally unless otherwise indicated by the retiree in form PENS.A/2.

The designated recipient(s) must be alive when the payment is due. The share of a designated recipient who may predecease the participant will be distributed among the surviving recipients in the ratio of their own shares.

Each recipient must submit his or her own payment instructions. If a residual settlement and/or retroactive due but unpaid benefit is due to a child under the age of 16, the payment will be made to the custodial parent or the legal guardian of the child. In the latter case, UNJSPF requires the appointment of a legal guardian to act on behalf of the minor child. For more information, see [www.unjspf.org/for-clients/legal-guardianship-and-estate](http://www.unjspf.org/for-clients/legal-guardianship-and-estate).

## WHAT WILL HAPPEN IF YOU DO NOT COMPLETE FORM PENS.A/2?

If there is **no duly completed, dated and signed** PENS.A/2 in the Fund's records, any residual settlement and/or retroactive due but unpaid benefit will be paid to your estate.

This information is provided to assist you in completing form PENS.E/2-C. If there is any ambiguity, inconsistency or conflict between the information provided herein and the UNJSPF Regulations, Rules and Pension Adjustment System, the Regulations, Rules and Pension Adjustment System shall prevail.

## INSTRUCTIONS

Please do not fill out form PENS.E/2-C until you have read the instructions below

Before completing the form, please read article 38 of the UNJSPF Regulations, available at [www.unjspf.org/resources/regulations-and-rules](http://www.unjspf.org/resources/regulations-and-rules).

Please type or print the information in BLOCK LETTERS when filling in the form. All pages must be dated and signed.

### SECTION 1: DECEASED PARTICIPANT OR RETIREE INFORMATION

Please provide the deceased participant's or retiree's Unique Identification number (UID) and full name. If you do not know the deceased participant's or retiree's Unique Identification number, please send an email to [requestUIDonly@unjspf.org](mailto:requestUIDonly@unjspf.org).

For further details, please consult [www.unjspf.org/for-clients/unique-identification-number](http://www.unjspf.org/for-clients/unique-identification-number).

The pension number field is optional on the form. This number can be found on the deceased participant's pension statement and benefit letter from UNJSPF.

### SECTION 2: DESIGNATED RECIPIENT INFORMATION

Please provide your full name exactly as shown on your passport or official Government-issued ID, date of birth, sex and contact information. If the designated recipient is an institution, please provide the name, identification or registration number and contact information of the institution.

### SECTION 3: BANK ACCOUNT INFORMATION

#### 1. Payee name

Please specify the payee name, which should match the name on your bank statement. Payment can only be made to an account in your name or to a joint account that is also held in your name. Payment cannot be remitted via cheque to a mailing address, nor can it be made to a third party. For institutions, the account should be in the name of the institution.

#### 2. Name of bank or financial institution

Please provide the name of the bank or financial institution where your account is held. Please note that payment can only be made to a bank or financial institution. Payment cannot be remitted to non-banking institutions or money transfer agencies or to other third parties. This is a one-time payment and cannot be split.

If your account is held at an institution, such as a **brokerage firm (individual retirement account)**, **UNESCO USLS**, **AMFIE/AMFI** or **UNSSCA**, you should also complete "10. Additional bank account information".

#### 3. Beneficiary account number and/or IBAN

Please provide your account number and/or IBAN. This number is used to identify your personal account.

#### 4. Bank ID code (SWIFT code, ACH routing number, sort code, transit number, IFSC, BSB number, NCC, etc.)

Please provide your Bank ID code.

#### 5. Currency of payment

Please specify the currency of payment. The default currency of payment is the United States dollar. However, a one-time payment may be paid in the currency of your choice. If any currency other than the United States dollar is selected, the UNJSPF will ask its bank(s) to convert and remit the funds in your chosen currency. However, please note that the UNJSPF does not control the exchange rate or any additional fees the bank or intermediaries may charge, which will be deducted from the amount you receive. If you prefer, you can choose to receive the payment in US dollars and then work with your own bank to convert it to another currency.

#### 6. Name of branch

Please provide the name of your bank branch, if applicable.

#### 7. Account type

For banks located in the United States of America, you should indicate whether your account is a checking or savings account.

#### 8. Bank address

You should provide the complete address of your bank or financial institution. It is preferable to provide a street address rather than a PO Box address.

#### 9. Intermediary or correspondent bank

Intermediary or correspondent banks are often used when a payment is made in a currency that is different from the local currency (e.g. if payment is made in United States dollars to an account held in France). Any intermediary or correspondent bank fees shall be incurred by you. UNJSPF is only liable for paying the remitting bank fees.

#### 10. Additional bank account information

Please provide this information if your account is held at an institution, such as a **brokerage firm (individual retirement account), UNESCO SEPU, AMFIE/AMFI or UNSSCA**.

#### 11. Other information

Please provide any additional information that may be required by UNJSPF.

### SECTION 4: ACKNOWLEDGEMENT AND SIGNATURE

The form must be completed in full, dated and signed to be valid.

Please also submit the following supporting documents:

- (1) A copy of a valid Government-issued photo ID showing your full name, date of birth and scripted signature. For institutions, a copy of a valid Government-issued photo ID of the representative.
- (2) A recently dated bank statement and/or a bank document, such as a voided cheque, showing your name and account number, which should match the information that you provide in the payment instructions, as well as in the Fund's records.

### SECTION 5: SIGNATURE AUTHENTICATION

For UNJSPF to accept your signature as duly authenticated, you must affix your signature and the date in the presence of an authenticating official (e.g. a United Nations official, government official or notary public). The person authenticating your signature must complete all fields in this section: printed full name; email address; official title, licence or index number; original ink signature; authentication date (which must match the date you are signing the form); and official stamp/seal of office. For further information, please refer to [www.unjspf.org/for-clients/authentication-of-signatures-documents](http://www.unjspf.org/for-clients/authentication-of-signatures-documents).

## HOW TO SUBMIT FORM PENS.E/2-C

The dated and hand-signed form must be returned to UNJSPF.

You can also mail the physical form, which must be duly completed, dated and hand-signed, directly to UNJSPF at any of the addresses below:

If documents are sent by regular postal mail to the New York Office	If documents are sent by express courier (e.g. DHL) or registered mail to the New York Office	If documents are sent to the Geneva Office (by either postal mail or express courier)
United Nations Joint Staff Pension Fund c/o United Nations PO Box 5036, New York, NY 10163-5036 United States of America	United Nations Joint Staff Pension Fund 37th floor, 1 DHP 885 Second Avenue, New York, NY 10017 United States of America	United Nations Joint Staff Pension Fund s/c Palais des Nations 1211 Genève 10 Suisse