INSTRUCTIONS AND IMPORTANT INFORMATION
FOR COMPLETING FORM PENS.E/8

PAYMENT INSTRUCTIONS FOR A BENEFIT
under article 40 (c) of the UNJSPF Regulations
(for participants with less than 5 years of additional contributory service)

PURPOSE OF FORM PENS.E/8

If you are a participant who rejoined the Fund and was again separated after less than five years of additional contributory service, you should use the form to elect your benefit under article 40 (c) of the UNJSPF Regulations, Rules and Pension Adjustment System.

The information that you provide on form PENS.E/8 will be used by UNJSPF to process your benefit.

IMPORTANT NOTES
Please do not fill out form PENS.E/8 until you have read the notes below

This information is provided to assist you in completing form PENS.E/8. 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.

The information provided below is subject to change. For updated information, please refer to www.unjspf.org/for-clients/benefit-options.

CHOICE OF BENEFIT AND THE IMPLICATIONS

If you are a participant who is entitled to a periodic benefit from a previous participation and you rejoined the Fund and again separated after less than five years of additional contributory service, the following benefit options are available under article 40 (c) of the UNJSPF Regulations:

(a) **Full retirement benefit (article 28).** You may opt for a full retirement benefit if you separated from service on or after reaching your normal retirement age (NRA) for pension purposes, which is 60, 62 or 65, depending on your date of re-entry into participation in the Fund. The benefit carries both potential survivors' benefits and a child's benefit;

(b) **Full early retirement benefit (article 29).** You may opt for a full early retirement benefit if, when you separated, you had reached early retirement age (ERA), but not normal retirement age. The early retirement benefit carries both potential survivors' benefits and a child's benefit. The payment of a child's benefit will, however, commence only when you reach your normal retirement age or upon death, if earlier, and is only for those children who are under the age of 21 at that time, except in the case of a child found by the United Nations Joint Staff Pension Board to be disabled, in which case payment commences at the same time as the early retirement benefit;

(c) **Deferred retirement benefit (article 30).** You may opt for a deferred retirement benefit if, upon separation, you have not reached your normal retirement age. Under this option, you can receive the benefit either (i) when you reach your normal retirement age or (ii) at any age between your early retirement age and normal retirement age. If you choose option (ii), your benefit amount will be reduced in the same manner as that of an early retirement benefit. It is important to note that the deferred retirement benefit carries potential survivors' benefits, but not a child's benefit;

(d) **Withdrawal settlement (article 31).** Regardless of your age at the time of separation, you may opt for a one-time payment in an amount equivalent to your own contributions plus interest. Choosing this option extinguishes all other entitlements from the Fund in relation to this period of participation;

(e) **Deferment of payment or choice of benefit (article 32).** You may decide, upon separation, to defer the payment or choice of a benefit for up to 36 months under the terms of article 32 of the UNJSPF Regulations. Please note that deferring the payment or choice of a benefit for your latest period of participation in the Fund will not affect the reinstatement of your pension, which was suspended following your re-entry into participation and will become payable again.

Please note that in accordance with article 40 (c) (ii) of the UNJSPF Regulations, if you choose a retirement, early retirement or deferred retirement benefit, under articles 28, 29 or 30 of the UNJSPF Regulations, the benefit may not be commuted into a lump

sum, in whole or in part, and shall not be subject to any minimum provisions. In no event shall the total benefits payable to or on account of a former participant in respect of separate periods of contributory service exceed the benefits that would have been payable had the participation in the Fund been continuous.

If the payment of your benefit was suspended under article 40 (a) when you re-entered participation, the payment of benefits under article 40 (c) shall commence on the date of the resumption or commencement of payment of benefits suspended under article 40 (a).

RETIREMENT AGES

NORMAL RETIREMENT AGE

Your **normal retirement age** is the age at which you, as a participant in the Fund with at least five years of contributory service on the date of separation, become entitled to a retirement benefit under article 28 of the UNJSPF Regulations. Your normal retirement age is determined based on the date on which you commenced or recommenced participation in the Fund.

Your normal retirement age is determined as follows:

- If you joined or rejoined the Fund before 1 January 1990, your normal retirement age is 60.
- If you joined or rejoined the Fund between 1 January 1990 and 31 December 2013, your normal retirement age is 62.
- If you joined or rejoined the Fund on or after 1 January 2014, your normal retirement age is 65.

MANDATORY AGE OF SEPARATION

Your **mandatory age of separation (MAS)** is the age at which you, as a staff member, must separate from the service of your organization. This is regulated by the staff regulations and rules of your employing organization.

EARLY RETIREMENT AGE

Your early retirement age is determined based on the date on which you commenced or recommenced participation in the Fund.

Your early retirement age is determined as follows:

- If you joined or rejoined the Fund before 1 January 2014, your early retirement age is 55.
- If you joined or rejoined the Fund on or after 1 January 2014, your early retirement age is 58.

FORFEITURE OF BENEFITS

The right to a retirement, early retirement, deferred retirement or disability benefit, widow's or widower's benefit, divorced surviving spouse's benefit, child's benefit or secondary dependant's **benefit shall be forfeited if, for five years after the first payment has been due, the beneficiary has failed to submit payment instructions or has failed or refused to accept payment.**

INSTRUCTIONS
Please do not fill out form PENS.E/8 until you have read the instructions below

Before completing the form, please read articles 32, 40 and 46 of the UNJSPF Regulations, available at 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: PARTICIPANT INFORMATION

Please provide your Unique Identification number (UID), full name, date of birth and contact information. If you do not know your Unique Identification number, please send an email to requestUIDonly@unjspf.org.

If you are a participant who has not yet separated and has access to your work email, you must request your Unique Identification number by sending an email from your work email address, as this will serve as verification of your identity. Please include your index number and/or six-digit Pension Fund number in your email request.

If you separated and no longer have access to your work email address, you must include the following information in your email so that the member self-service (MSS) support team can verify your identity and assist you: your full name, your last employing organization before separation from service, your last duty station and your five-digit alphanumeric retirement number.

For further details, please consult www.unjspf.org/for-clients/unique-identification-number.

The pension number field is optional on the form. Your pension number can be found on your pension statement or in the welcome letter from UNJSPF.

SECTION 2: ELECTION OF BENEFIT

Please select **ONE** option **only** to elect your benefit.

SECTION 3: BANK ACCOUNT INFORMATION

Please complete section 3 **only** if you elect option **A**, **B** or **D**.

Please specify the method of payment by selecting one option only. You can opt to receive your benet using the current payment instructions on record or you can provide new bank account information by completing the rest of section 3.

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.

2. Name of bank or nancial institution
Please provide the name of the bank or nancial institution where your account is held. Please note that payment can only be made to a bank or nancial institution. Payment cannot be remitted to non-bankinginstitutions or money transfer agencies or to other third parties. Monthly benets are paid into one account only. It is not possible to request that the payment be split.

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

3. Beneciary account number and/or IBAN
This number is used to identify your personal account. Please refer to the "Banking requirements" table below for the account number requirements.

4. Bank ID code (SWIFT code, ACH routing number, sort code, transit number, IFSC, BSB number, NCC, etc.)
Please refer to the "Banking requirements" table below for the bank ID code requirements.

5. Currency of payment
Please specify the currency of payment. The default currency of payment is the United States dollar. However, periodic benefit payments may also be paid in the following currencies: AUD, CAD, CHF, CLP, DKK, EUR, GBP, INR, JPY, NOK, NZD, PEN, PKR, RUB, SEK, SGD, XAF and XOF. In such cases, the UNJSPF quarterly exchange rate will be applied.

You may therefore request payment in any of these currencies and to any bank of your choice, regardless of your country of residence.

Important notes:
If you choose to have your withdrawal settlement paid in any currency other than United States dollar (USD), 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 nancial 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). Please refer to the "Banking requirements" table below for any intermediary or correspondent bank requirements.

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 USLS, AMFIE/AMFI or UNSSCA.** Please refer to the "Banking requirements" table below for any other information requirements.

11. Other information
Please provide any additional information that may be required by UNJSPF. Please refer to the "Banking requirements" table below for any other information requirements.

SECTION 4: EMERGENCY CONTACT
Please provide the details of your emergency contact, for use by UNJSPF ONLY when all efforts to reach you through normal channels fail.

SECTION 5: ACKNOWLEDGEMENT AND SIGNATURE

The form must be completed in full, dated and signed to be valid. Please also submit the following supporting documents, where applicable:

(1)   A copy of a valid Government-issued photo ID showing your full name, date of birth and scripted signature.
(2)   A recently dated bank statement and/or 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.
(3)   A copy of your spouse's official Government-issued photo ID, such as a valid passport or driving licence, showing his or her name, signature and date of birth (or a copy of your spouse's birth certificate).
(4)   Copies of the birth certificates for any children below the age of 21 and any disabled child over the age of 21.
(5)   A copy of your marriage certificate.
(6)   A copy of any divorce decree(s) for any previous marriage(s).

HOW TO SUBMIT FORM PENS.E/8

The dated and hand-signed form must be returned to the secretary of your Staff Pension Committee or to UNJSPF if you are a staff member of the United Nations family, for example the United Nations Secretariat, UNDP, UNFPA, UNHCR or UNICEF.

Most registered users of MSS can submit UNJSPF forms and other documentation electronically under the "MSS Document Upload" tab of their MSS account. Users must download the relevant UNJSPF form under the "E-Forms" tab and complete, print, date and hand sign it. Then they must scan the form and upload it, either in JPG, JPEG or PDF format, and send it to UNJSPF. Once the form has been successfully submitted, there is **NO NEED** to submit a physical version of the form to UNJSPF. Go to the "About member self-service (MSS)" web page, available at www.unjspf.org/resources/about-member-self-service, for a tutorial on how to upload documents using MSS.

Please note that access to the "MSS Document Upload" tab may be restricted, at the request of some UNJSPF member organizations. In such cases, the staff of such organizations will not see the "MSS Document Upload" tab as one of the MSS menu options. In any case, all participants should first check with their employing organization to ascertain the correct process for submitting documents 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

BANKING REQUIREMENTS

KEY TERMS

IBAN – The International Bank Account Number is an internationally agreed standard for identifying an individual's account at a financial institution. It consists of a two-letter ISO country code, followed by two check digits and up to 30 alphanumeric characters for the Basic Bank Account Number.

SWIFT code – The SWIFT code is a Business Identifier Code used by banks and payment providers when making international transfers.

To utilize the table, please identify your currency of payment and bank location.

Currency of payment (section 3.5)	Bank location (section 3.2, 3.8)	Beneficiary account number requirements (section 3.3)	Bank ID code requirements (section 3.4)	Intermediary or correspondent bank (section 3.9)/Other information (section 3.11)
USD	United Nations Federal Credit Union (UNFCU)	11 or 13 digits	226078609	-
USD	UNITED STATES	Up to 17 digits	9-digit Automated Clearing House (ACH) routing number	-
USD	Standard Chartered Bank, INDIA	11 digits	SCBLINBB	-
USD	Standard Chartered Bank, PAKISTAN	11 digits	SCBLPKKK	-
USD	CHILE	Up to 15 digits	SWIFT code (8 or 11 characters)	(Section 3.11) 8- or 9-digit tax ID (RUT) number

(table continued)

Currency of payment (section 3.5)	Bank location (section 3.2, 3.8)	Beneficiary account number requirements (section 3.3)	Bank ID code requirements (section 3.4)	Intermediary or correspondent bank (section 3.9)/Other information (section 3.11)
USD	PERU	20-digit Código de Cuenta Interbancaria (CCI)	SWIFT code (8 or 11 characters)	-
USD	Outside UNITED STATES	No specific requirement	SWIFT code (8 or 11 characters)	(Section 3.9) Intermediary or correspondent bank
EUR	SEPA ZONE or EUROZONE	IBAN - format based on country of remittance	SWIFT code (8 or 11 characters)	-
EUR	Outside SEPA ZONE or EUROZONE	No specific requirement	SWIFT code (8 or 11 characters)	(Section 3.9) Intermediary or correspondent bank
CHF	SWITZERLAND	IBAN - 21 characters starting with CH	SWIFT code (8 or 11 characters)	-
CHF	Outside SWITZERLAND	IBAN - format based on country of remittance	SWIFT code (8 or 11 characters)	(Section 3.9) Intermediary or correspondent bank
AUD	AUSTRALIA	Up to 9 digits	6-digit Bank State Branch (BSB) number in 000-000 format	-
AUD	Outside AUSTRALIA	No specific requirement	SWIFT code (8 or 11 characters)	(Section 3.9) Intermediary or correspondent bank
CAD	CANADA	Up to 16 digits	9-digit transit number	-
CAD	Outside CANADA	No specific requirement	SWIFT code (8 or 11 characters)	(Section 3.9) Intermediary or correspondent bank
CLP	CHILE	Up to 15 digits	SWIFT code (8 or 11 characters)	(Section 3.11) 8- or 9-digit tax ID (RUT) number
DKK	DENMARK	IBAN - 18 characters starting with DK	SWIFT code (8 or 11 characters)	-
GBP	UNITED KINGDOM	8 to 10 digits	6-digit sort code	-
GBP	Outside UNITED KINGDOM	No specific requirement	SWIFT code (8 or 11 characters)	(Section 3.9) Intermediary or correspondent bank
INR	Standard Chartered Bank, INDIA	11 digits	SCBLINBB	-
INR	INDIA	No specific requirement	11 alphanumeric characters Indian Financial System Code (IFSC)	-
JPY	JAPAN	No specific requirement	SWIFT code (8 or 11 characters)	(Section 3.11) 7-digit Zengin code
JPY	Outside JAPAN	No specific requirement	SWIFT code (8 or 11 characters)	(Section 3.9) Intermediary or correspondent bank
NOK	NORWAY	IBAN - 15 characters starting with NO	SWIFT code (8 or 11 characters)	-
NZD	NEW ZEALAND	12 digits in 00000000-000 format, leading zeros may be added	6-digit National Clearing Code (NCC) in 00-0000 format	-
NZD	Outside NEW ZEALAND	No specific requirement	SWIFT code (8 or 11 characters)	(Section 3.9) Intermediary or correspondent bank
PEN	PERU	20-digit Código de Cuenta Interbancaria (CCI)	SWIFT code (8 or 11 characters)	-
PKR	Standard Chartered Bank, PAKISTAN	11 digits	SCBLPKKK	-
PKR	PAKISTAN	No specific requirement	SWIFT code (8 or 11 characters)	(Section 3.11) Inter-Bank Funds Transfer (IBFT)
RUB	RUSSIAN FEDERATION	20 digits	SWIFT code (8 or 11 characters)	(Section 3.1) full name as it appears on your bank statement, including your patronymic name. (Section 3.4) 9-digit bank ID code (BIK) (Section 3.11) 12-digit tax ID (INN) number
SEK	SWEDEN	IBAN - 24 characters starting with SE	SWIFT code (8 or 11 characters)	-
SGD	SINGAPORE	No specific requirement	SWIFT code (8 or 11 characters)	-
XAF	Central African Economic and Monetary Community (CEMAC)	23 digits	SWIFT code (8 or 11 characters)	-
XOF	West African Economic and Monetary Union (WAEMU/UEMOA)	24 alphanumeric characters	SWIFT code (8 or 11 characters)	-

Instructions for **form PENS.E/8 EN**