



## INSTRUCTIONS AND IMPORTANT INFORMATION FOR COMPLETING FORM PF.23/A

### PAYMENT INSTRUCTIONS FOR THE COMMENCEMENT OF A DEFERRED RETIREMENT BENEFIT under article 30 of the UNJSPF Regulations

#### PURPOSE OF FORM PF.23/A

The form should be used to request the commencement of your deferred retirement benefit.

#### IMPORTANT NOTES

Please do not fill out form PF.23/A 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](http://www.unjspf.org/for-clients).

A deferred retirement benefit, whether elected or deemed to have been elected, becomes payable when you reach your normal retirement age (NRA). You may, however, elect to receive your benefit earlier, at any time between your early retirement age (ERA) and normal retirement age, in which case a reduction factor will be applied to your entitlement in the same way as it would be applied to an early retirement benefit.

Your normal retirement age and early retirement age are determined based on the date on which your participation in the Fund commenced or recommenced. For further information, please consult [www.unjspf.org/for-clients/retirement-age-2](http://www.unjspf.org/for-clients/retirement-age-2).

Please note that:

- It is not possible to commute part of the benefit into a lump sum. The full benefit may, however, be commuted into a one-time lump sum payment, at your express and written request **ONLY**, if the rate of the benefit payable at normal retirement age was less than 1,000 United States dollars per year. If the benefit was commuted into a lump sum, no survivors' benefits would be payable.
- There is no child's benefit payable under a deferred retirement benefit.

If you elected or were deemed to have elected a deferred retirement benefit and payment of the benefit has not yet commenced, you may change your benefit election to a withdrawal settlement by submitting your request in writing to the Fund. Changing your benefit election from a deferred retirement benefit to a withdrawal settlement will not make you eligible to restore said period of contributory service under article 24 of the UNJSPF Regulations, should you again become a participant in the Fund, as restoration under article 24 is precluded for any participant who elected or was deemed to have elected a deferred retirement benefit on or after 1 April 2007.

**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 payment has been due, the beneficiary has failed to submit payment instructions or has failed or refused to accept payment.**

This information is provided to assist you in completing form PF.23/A. 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 PF.23/A until you have read the instructions below

Before completing the form, please read article 30 of the UNJSPF Regulations and section J of the Pension Adjustment System, 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: 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](mailto:requestUIDOnly@unjspf.org).

For the member self-service (MSS) support team to verify your identity and assist you, you must provide the following information in your email: 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](http://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: DATE OF COMMENCEMENT OF DEFERRED RETIREMENT BENEFIT

Please indicate the date on which you would like your benefit to become payable.

## 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.

### 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. Monthly benefits 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 firm (individual retirement account)**, **UNESCO SEPU**, **AMFIE/AMFI** or **UNSSCA**, you should also complete "10. Additional bank account information".

### 3. Beneficiary 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.

Your periodic benefit payments can be paid in any of the 18 currencies, regardless of your elected country of residence, under the two-track system. For more information on the two-track system, please visit [www.unjspf.org/for-clients/two-track-pension-adjustment-system](http://www.unjspf.org/for-clients/two-track-pension-adjustment-system).

### 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). 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: ACKNOWLEDGEMENT AND SIGNATURE

The form must be completed in full, dated, signed and duly authenticated 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 all your bank information, 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) A copy of your marriage certificate.
- (5) A copy of any divorce decree(s) for any previous marriage(s).

## 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 the 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 PF.23/A

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

Most registered users of MSS may 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/](http://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, hand-signed and authenticated, 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<br>c/o United Nations<br>PO Box 5036, New York, NY 10163-5036<br>United States of America | United Nations Joint Staff Pension Fund<br>37th floor, 1 DHP<br>885 Second Avenue, New York, NY 10017<br>United States of America | United Nations Joint Staff Pension Fund<br>s/c Palais des Nations<br>1211 Genève 10<br>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                                                                                                                                         |
| 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 000000000-000 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.<br>(Section 3.4) 9-digit bank ID code (BIK)<br>(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)                                | -                                                                                                                                                                                        |