

General  
JSPB/G. 7



*United Nations*  
*Joint Staff Pension Fund*

# *Explanatory Booklet*

1956



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## I INTRODUCTION

### What the Fund is

1. The United Nations Joint Staff Pension Fund was created by the United Nations General Assembly to provide retirement pensions and certain other benefits for staff members of the United Nations and the specialized agencies. Seven international organizations are at present members of the Fund. They are:

- (a) The United Nations (including the Office of the High Commissioner for Refugees, the Technical Assistance Board, the United Nations Children's Fund, the United Nations Korean Reconstruction Agency, the United Nations Relief and Works Agency and the Registry of the International Court of Justice)
- (b) The International Labour Organisation
- (c) The Food and Agriculture Organization
- (d) The United Nations Educational, Scientific and Cultural Organization
- (e) The World Health Organization
- (f) The International Civil Aviation Organization
- (g) The World Meteorological Organization

### Purpose of this booklet

2. This booklet has been written for the staff members of these organizations who contribute to the Fund. The Regulations and Administrative Rules are written in legal language which is sometimes hard to understand. The booklet is not an "official legal interpretation" of the Regulations and Rules of the Fund, but it answers in plain language the questions most often asked about them. It is hoped that the answers will help you understand the Pension Fund. The Regulations and Administrative Rules can be obtained from the secretary of your staff pension committee.

## II WHAT BENEFITS WILL THE FUND PAY YOU AS A "PARTICIPANT" - THAT IS A CONTRIBUTOR TO THE FUND? (Typical examples of benefit calculations are given in Annex II)

### Retirement benefit

3. If you retire at sixty or later you will be entitled to an annual pension for the rest of your life. This pension will be equal to one-sixtieth of your "final average remuneration" multiplied by the number of years of "contributory service" up to a limit of thirty years. The definition of these terms is given in paragraph 5 below.

4. You may take up to one-third of the capital value of your benefit in a lump sum. If you do this the amount of your annual pension will be reduced accordingly. The remaining part of your retirement benefit must be taken as a pension unless the full annual value of the benefit is less than \$180. In that case you will be able to take the full capital value in a lump sum, and if you are a married man you may have the capital value of your wife's prospective right to a widow's benefit (see paragraph 13 below) included in this lump sum.

5. The terms in quotation in paragraphs 3 and 4 have the following meanings:

- (a) Contributory service means the total time you have spent in the employment of one or more of the organizations which belong to the Fund and during which you have contributed to the Fund.
- (b) Final average remuneration means the average of your annual "pensionable remuneration" during the last five years of your contributory service. If you contribute for less than five years, the average covers the whole of your contributory service.

Pensionable remuneration means that part of your total remuneration of which account is taken for pension purposes. It is not affected by salary differentials, either plus or minus, and it does not include children's allowances, education grants, expense allowances, cost-of-living allowances, payments for overtime, fees, honoraria or payments for expenses. In organizations which have a staff assessment plan the pensionable remuneration is the approximate net salary under the assessment plan.

Disability benefit

6. If before reaching sixty you should become unable to perform your duties because of serious disability you would be entitled (unless on account of your medical classification you are excluded from disability benefit - see paragraph 38 below) to a disability pension. If you have had less than twenty years' contributory service the pension will be calculated as follows:

- (a) If you entered the Fund before you were forty - 30 per cent of your final average remuneration
- (b) If you entered the Fund after forty - 90 per cent of the retirement benefit to which you would have been entitled if you had stayed in the Fund until sixty and your final average remuneration had not changed.

If you should become entitled to disability benefit after more than twenty years' contributory service the pension will be 90 per cent of one-sixtieth of your final average remuneration multiplied by the number of years of contributory service upto a limit of thirty years.

7. If you should be granted a disability pension it will be paid as long as your disability continues. If you recover and are not re-employed by a member organization, and the total amount of disability benefit paid to you is less than the withdrawal benefit (see paragraph 21 below) that you would otherwise have received on separation from service, the difference will be paid to you in a lump sum.

Death benefit if death occurs while in service

8. If you should die while you are contributing to the Fund, a death benefit will be paid.

- (a) If you are a married man (and not subject to restriction on account of a medical classification - see paragraph 38 below) your widow will be entitled to an annual pension amounting (subject to paragraph 16 below) to half the disability pension which would have been paid to you if you had qualified for it at the time of the death. However, if you are over sixty, the widow's pension will be equal

- (subject to paragraph 16 below) to half the retirement pension which would have been paid to you if you had retired immediately before you died;
- (b) If you are a married woman (and not subject to restriction on account of medical classification) and at the time of your death your husband is totally and permanently incapable of providing for his own support, he will be entitled to a pension calculated in the same way as a pension for a widow;
  - (c) If you do not leave a widow or a widower who qualifies for a pension, a lump sum will be paid to your "designated recipient". If you have not designated a recipient or the person you designated has died, the benefit will be paid to your estate. This benefit consists of your own contributions to the Fund with compound interest at 2 1/2 per cent per annum. If any credit was transferred on your account to the Pension Fund from the Provident Fund of a member organization, this amount, too, will be included in the lump sum benefit (see paragraph 41 below).

Designated recipient: On your entry into the Fund you are required to fill in a form ( see Annex I) giving personal and family details. There is a space on this form for you to designate the person or persons whom you wish to receive the lump sum death benefit if it should ever become payable. It is in your own interest to fill in this form promptly and to notify the Fund of any changes in the information on it.

9. Please note particularly that if a lump sum death benefit becomes payable, it will be paid to the person or persons you have named and not to anyone else. For example, a man designates his sister as the recipient for the lump sum death benefit and then dies in service. If he leaves a widow entitled to a widow's pension, that pension will be paid and there will be no benefit for his sister. If he leaves no widow, the lump sum benefit will be paid to his sister. If he leaves a widow who is not entitled to a widow's pension (because he himself has not passed the medical examination and has less than five years' contributory service) the lump sum benefit will be paid to his sister and no benefit will be paid to his widow.

10. You may designate your child, and if the death benefit becomes payable to the child it will be paid in addition to any child's benefit. (For child's benefit see paragraph 18 below)

11. Even if you decide that the best arrangement would be for the lump sum to be paid into your estate you should say so on the form and not leave the space blank. There can be no doubt then about your intentions.

12. If you become entitled to a retirement or disability pension, the pension will cease on your death and no more benefit will be paid from the Fund unless you are a married man and leave a widow.

13. If you become entitled to a retirement pension and die leaving a widow who was your wife when you retired, she will receive a widow's pension half as large (subject to paragraph 16 below) as

Death benefit if  
a pensioner dies

your retirement pension. If your pension was reduced because you took part or all of its capital value as a lump sum, unless that sum included the capital value of your wife's prospective right to a widow's benefit, the widow's pension will still be half as large as your pension would have been if you had not taken the lump sum. If the value of the prospective right to a widow's benefit was however included in the lump sum, no widow's pension will be paid.

14. If you become entitled to a disability pension and die leaving a widow who was your wife six months before you became entitled to the benefit, she will receive a pension. If the Pension Board (see paragraphs 43 and 44 below) decides that your disability was the result of an accident or of damage to health arising from service in an unhealthy area, your widow will receive a pension if she was your wife at the time you qualified for benefit even if she was not your wife six months earlier. In either case her pension will (subject to paragraph 16 below) be half as large as yours.

A beneficiary who remarries

15. The pension of a widow or of a disabled widower is paid for life unless she or he remarries. In that case the pension ceases, but a lump sum is paid equal to twice the annual amount of the pension.

A widow who is more than twenty years younger than her husband

16. If a widow is more than twenty years younger than her husband her pension is less than half his, the difference depending on the difference in their ages. The same reduction is made in the pension of a disabled widower who is more than twenty years younger than his wife.

Beneficiary's pension of very small annual value

17. If a widow's or widower's pension amounts to less than \$120 per annum, she or he may forego the pension payments and receive the capital value instead.

Child's benefit

18. If you qualify for a retirement or disability pension, or if you die in service, there is a benefit for each of your children under eighteen. This is an annual benefit and continues until each child reaches eighteen. The amount is usually \$300 a year. But it is \$600 a year if both a child's parents are dead, or if only one parent is alive and that parent is either a widow who does not qualify for a pension from the Fund, or a widower who is unable to support the child. Each child qualifies for only one benefit - whether at \$300 or \$600 per annum; that is to say, a child does not qualify for a second benefit because both his parents are contributors to the Fund.

Maximum total benefit

19. There is an over-riding limit on the total amount of a pension (retirement, disability or widow's) plus child's benefit. The total cannot be more than your own final average remuneration plus the children's allowances you are receiving from your employing organization when you become entitled to a pension, or, if you should die in service, at the time of death.

Lump sum withdrawal benefit

20. Note: In the following paragraphs words "actuarial equivalent" are used. They simply mean an amount of equivalent value calculated by using the actuarial tables prepared for the Fund by its Consulting Actuary. Annex III contains in a short form the tables used for calculating withdrawal benefit after more than five years



contributory service, and for calculating the capital value of retirement benefits.

21. If your employment with a member organization ceases before you reach the age of sixty, you will receive a withdrawal benefit unless you qualify for disability benefit:

- (a) If you have had less than five years' contributory service the benefit will be a lump sum made up of your own contributions to the Fund with compound interest at 2 1/2 per cent per annum, together with any sum which was transferred on your account to the Pension Fund from the Provident Fund of a member organization (see paragraph 41 below).
- (b) If you have had five or more years of contributory service you will receive a lump sum which is the actuarial equivalent at the date your employment ceases, of the retirement benefit for which you would qualify if you were sixty. The retirement benefit for which you would qualify if you were sixty is calculated on the basis of the amount of contributory service you have actually had and of your final average remuneration. (An example showing how to calculate this kind of benefit is given in annex II). But if this sum would be less than the return of your own contributions with interest plus any Provident Fund credit transferred to the Pension Fund (see paragraph 41 below), your benefit will be calculated on that basis instead. The benefit will be paid to you four months after the end of your employment unless you ask to be paid earlier. If you wait for payment you will continue to be covered for death benefit (but not for disability benefit) during the four months. If you are married or have children you should consider carefully whether it is better to have the continued cover for four months rather than to ask for earlier payment of your withdrawal benefit.

After less than five years' contributory service

After more than five years' contributory service

Postponing the payment of a lump sum withdrawal benefit

22. Whatever the length of your contributory service you may leave your lump sum withdrawal benefit in the Fund for a maximum of three years if you wish. This will not give you continued cover for any of the Fund's benefits, but, provided payment is postponed for a minimum of four months, compound interest at two and one-half per cent per annum will be added to your money while it stays in the Fund. If you were to die while your benefit was left in the Fund under this arrangement, the benefit and interest would be paid to your estate. If when you are leaving you think you might be re-employed by one of the member organizations within three years, you should consider carefully the advantages of leaving your benefit in the Fund (for re-entry to the Fund see paragraph 40 below).

Life annuity instead of a lump sum withdrawal benefit

23. If when you become entitled to a withdrawal benefit your contributory service not only amounts to at least five years but, when added to your age, gives a total of sixty or more, some other choices are open to you. Instead of taking your withdrawal benefit in a lump sum you may receive the equivalent value in a life annuity, beginning either at once or when you are sixty. Or you may take half of the benefit as a lump sum and receive the equivalent value of the other half as a life annuity beginning when you are sixty.

24. If you are a married man, a further choice is open to you. You can if you wish receive, instead of the lump sum, its equivalent value in the form of a reduced annuity for your own life and your wife can have a right to a widow's pension at half this rate if she survives you. You may choose whether your own annuity is to begin at once or when you reach sixty. If your wife survives you, the widow's pension will be paid for life unless she remarries. If she does so the pension will cease and she will receive a lump sum equal to twice its annual amount.

Summary dismissal for serious misconduct

25. In a case of summary dismissal for serious misconduct, however long the contributory service, the benefit consists only of a return of contributions and interest plus Provident Fund credit, unless the chief executive of the employing organization recommends to the Pension Board that part or all of the difference between this amount and a withdrawal benefit calculated in the normal way should be paid.

### III HOW IS YOUR BENEFIT PAID?

26. Your benefit is calculated initially in your member organization, but under the Fund's regulations it has to be certified by the Board's Secretary, whose office is at United Nations Headquarters, New York. Benefit is paid from New York, usually between two and four weeks after the end of service. It cannot ever be paid before the end of service. Payment is usually made directly by cheque or into a bank account.

27. Pensions and other annual benefits are usually paid monthly in advance, but if you prefer they can be paid to you at the end of each quarter or half-year. At the time when you qualify for a benefit you will be asked to say how you wish to be paid. If you receive a pension or other annual benefit, you will be asked from time to time to fill in a life certificate.

### IV WHAT ARE YOUR CONTRIBUTIONS TO THE FUND?

Regular contributions

28. Seven per cent of your pensionable remuneration is deducted from your salary each month. Your employing organization pays your contribution into the Fund and itself pays double the amount of the total contributions paid by all its staff members.

Contributions for past non-pensionable service

29. If before you began to contribute to the Fund you had already been employed by a member organization, and the two employments were continuous you can make the earlier employment count as contributory service. The two employments count as continuous provided that any gap between them did not amount to more than thirty days. To make the earlier employment count as contributory service you must pay to the Fund seven per cent of your pensionable remuneration for that period, with compound interest at two and one-half per cent per annum.

30. The form which you fill in, giving personal and family details, when you join the Fund has a section in which you can notify the Fund that you wish to pay contributions for the earlier period. You must decide whether or not to do so, and notify the Fund, within one year of joining. If you decide to pay you will be told

how much is due and you can pay either in a lump sum or in monthly instalments. There is a time limit for completing the payments and if you wish to delay your payment after being notified of the amount due, you should consult the secretary of your staff pension committee.

Contributions during leave with pay

31. The regular seven per cent contribution continues to be deducted from your salary during all periods of annual, sick or other leave with pay. If you should have a period of sick leave with part-pay, seven per cent of your full pensionable remuneration will still be deducted, and when you qualify for benefit it will be calculated as if you had been on full pay the whole time.

Contributions during leave without pay for military service

32. If you take leave without pay for military service you will not be able to continue to pay contributions to the Fund while you are away and your benefit rights will be restricted in certain respects during that period. The principal restrictions are that disability benefit cannot be paid, and in the event of death only a lump sum benefit is paid and not a pension for a widow (or a widower).

Contributions during leave without pay for other purposes

33. If you should take leave without pay for other purposes you will be able to choose whether or not to continue to pay contributions. If you choose to pay you will have to pay not only your own seven per cent of pensionable remuneration, but also the fourteen per cent normally paid by your employing organization. If you do pay the full twenty-one per cent contribution each month you will be covered for the full benefits of the Fund while you are on leave without pay. If you do not pay the contributions, your benefit rights will be unaffected for the first four months. After that they will normally be restricted in the same way as they are restricted during leave without pay for military service.

Payment of contributions on return to duty after leave without pay

34. If you do not pay contributions while you are on leave without pay you can, if you wish, pay them after you have returned to duty. The period of leave without pay will then be counted as contributory service. The payment has to be made within a year of return to duty and compound interest at 2 1/2 per cent per annum is added to the twenty-one per cent of pensionable remuneration.

Voluntary contributions

35. You can increase your benefits upto certain fixed limits by paying additional contributions over and above your regular contributions. This may interest you if you entered the Fund after the age of thirty. If you would like to know more about it you should ask the secretary of your staff pension committee for a copy of leaflet JSPB/G.3/Rev.1.

V WHO IS IN THE FUND?

Participants

36. Any fulltime staff member of one of the member organizations, who has a contract for a year or more or who has completed one year of service, and was under sixty when he entered the service, is in the Fund unless his contract of employment excludes him from it. People who belong to the Fund are called "participants."

Medical examinations

37. Although you do not have to pass a medical examination in order to join the Fund you have to take one after you come in, unless you took a pre-employment examination less than thirteen

months before entering the Fund. In that case, the medical officer of your organization may decide to use the findings of that examination for his report to the Fund. When the medical officer has reported, a new entrant to the Fund is usually told that he comes up to the full medical standards ("Class 1") and is covered at once for all the benefits of the Fund.

Restriction of benefit rights for health reasons

38. A few participants are found not to come up to the standards. They are classified according to their health in "Class 2" or "Class 3". They are not covered at once for disability benefit (see paragraph 6 above) or for widow's benefit if death occurs in service (see paragraph 8 above). The restriction lasts only until five years of contributory service have been completed. Moreover a participant who has been put in Class 2 (but not a participant who has been put in Class 3) can have his case reconsidered before the end of five years if his medical officer examines him again and finds that his health has so improved that he comes up to the full standards. The restriction on disability and widow's benefits does not apply even in the first five years if the Pension Board decides that disability or death is the direct result of accident or of damage to health arising from service in an unhealthy area.

Information required from entrants to the Fund

39. On entering the Fund participants are normally asked to supply documentary proof of vital facts and dates - for instance birth certificates and marriage certificates - unless the documents have already been shown to the employing organization. If the documents have not been presented for inspection by the time a benefit becomes payable it will be necessary then to produce any of them which are required for establishing title to the benefit.

## VI WHAT HAPPENS IF YOU RE-ENTER THE FUND?

40. If you should be employed again by a member organization and come back into the Fund within three years of leaving it, you will be able to repay your withdrawal benefit with compound interest at 2 1/2 per cent per annum. By doing so you will restore your credit for the earlier period of contributory service. If you have left your withdrawal benefit in the Fund (see paragraph 22 above) the "repayment" will be automatic on your notifying the Fund that you wish to make it, and there will be no interest to be paid. You must decide whether or not to repay the benefit, and notify the Fund of your choice within a year of your re-entry. The repayment can be made in a lump sum or in monthly instalments but there are time limits for completing it.

## VII WHAT ABOUT PROVIDENT FUND CONTRIBUTIONS?

41. If before joining the Pension Fund you belonged to the Provident Fund of a member organization and your credit in the Provident Fund was transferred to the Pension Fund, the period during which you paid contributions to the Provident Fund counts as contributory service. The amount transferred (both your own and the organization's contributions) up to a limit of twelve per cent of your pensionable remuneration would be included without interest in a lump sum withdrawal benefit paid after less than five years contributory service (see paragraph 21 above) or in a lump sum death benefit (see paragraph 8 above).

## VIII WHO RUNS THE SCHEME?

### Your point of contact

42. Your normal point of contact with the Fund is the secretary of the staff pension committee of your employing organization. If you need more information about your position under the scheme you should get in touch with the secretary.

### The Joint Staff Pension Board and the Staff Pension Committees

43. The United Nations Joint Staff Pension Board which has the overriding responsibility for administering the scheme, has delegated to the staff pension committee of each member organization authority to deal with most of the matters that are likely to arise in relation to your participation in the Fund.

44. The Pension Board is composed of twenty-seven members appointed by the staff pension committees. One-third of the members are elected by the General Assembly of the United Nations and the corresponding bodies of the other member organizations; one-third are appointed by the chief executive officers of the member organizations; and one-third are elected by the participants of the member organizations. Each staff pension committee has a membership representative of these three groups. The Board normally meets once a year and between sessions its Standing Committee meets as necessary. The staff pension committees meet as often as their business may require.

### The Regulations and Administrative Rules

45. The Board and the committees administer the Fund under the Regulations and Administrative Rules. The Regulations were made by the United Nations General Assembly and can be amended by the Assembly after consultation with the Board. The Board can propose amendments to the Assembly. Administrative Rules are made and amended by the Board.

### Appeals

46. Under an amendment to the Regulations made by the General Assembly at its tenth session, an appeal can be made to the United Nations Administrative Tribunal against a decision of the Board. This right of appeal is open not only to staff members of the United Nations, but also to staff members of other member organizations, since those organizations have accepted the jurisdiction of the Tribunal in Pension Fund cases. Details of the appeals procedure will be worked out by the Pension Board.

### Basic tables and actuarial valuations

47. The basic service and mortality tables of the Fund were adopted by the Board on the advice of the Consulting Actuary. The Regulations require an actuarial valuation of the Fund at least every three years.

### Assets of the Fund

48. The assets of the Fund are held in the name of the United Nations, but the Fund is administered separately from the assets of the United Nations and is used solely for the purposes provided in the Regulations. The investment of the assets is decided on by the Secretary-General of the United Nations after consulting with an expert Investments Committee. The Pension Board can make observations and suggestions on investment policy to the Secretary-General and normally does so once a year.

### Administrative expenses

49. The administrative expenses of the Board are met from the Fund; those of the staff pension committees are paid by the member organizations.

IX MISCELLANEOUS

Currency

50. Your contributions are calculated on your pensionable remuneration as fixed in your terms of employment. But whatever the currency of your remuneration, your member organization pays your contribution to the Fund in US dollars<sup>1/</sup>. Benefits are calculated in US dollars<sup>1/</sup> and are usually paid in that currency. However, you can, if you wish, ask for payment in another currency and the amount due to you in US dollars<sup>1/</sup> will then be converted into the other currency through banking channels.

Loans and assignments

51. The Fund cannot make loans to participants and the Regulations forbid any assignments of rights.

Taxation

52. The benefits of the Fund are not exempted by international treaty or convention from national taxation.

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<sup>1/</sup> Canadian dollars for staff members of ICAO.

## ANNEX I

JSPB/G.6/Rev.1  
February 1956

### PARTICIPANT'S DECLARATION OF BENEFICIARIES OR DESIGNATED RECIPIENTS

#### UNITED NATIONS JOINT STAFF PENSION FUND

##### MEMBER ORGANIZATIONS IN THE FUND

United Nations	United Nations Educational, Scientific
International Labour Organisation	and Cultural Organization
Food and Agriculture Organization	World Health Organization
International Civil Aviation Organization	
World Meteorological Organization	

##### MEMORANDUM TO ALL PARTICIPANTS IN THE JOINT STAFF PENSION FUND:

The *regulations* of the Pension Fund are given in full in document JSPB/G.4, and its *administrative rules* in document JSPB/G.5. Copies of these documents will be supplied to you by your Organization, together with an explanatory booklet - document JSPB/G.7.

As a participant in this Fund you acquire certain rights, and it is necessary for the Secretary of the Staff Pension Committee of your Member Organization to know your wishes with respect to these rights. Therefore, before completing the forms on pages 2, 3, 4, please read the following articles and rules carefully:

*Articles I, 7, III, VII, VIII, IX and XII*

*Rules, Sections II, III, V, VI and VIII*

After completing the forms, *in duplicate*, send both copies to:

The Secretary, Staff Pension Committee

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(NAME OF MEMBER ORGANIZATION)

The forms will be acknowledged by the return of the duplicate copy, which you should preserve carefully. If the duplicate is not returned to you within four weeks, please write to the Secretary.

Verification of age and of family relationship is required and will be requested except in cases where acceptable documents have already been submitted to the competent authority of your member organization.

Please note especially the questions under *Sections V and VI* in this document.

**JOINT STAFF PENSION FUND — PARTICIPANT'S DECLARATION**  
*(Please type or print all entries)*

Complete this form in duplicate (see page 1). Failure to provide the information, or inaccuracy, may result in loss of benefit.

**I. INFORMATION AS TO PARTICIPANT**

SURNAME: _____  _____ (FIRST)                      (MIDDLE)	DATE OF BIRTH	SEX	MARITAL STATUS	DUTY STATION

**II. INFORMATION AS TO WIFE AND TO CHILDREN\* UNDER 18 YEARS OF AGE**

This information is required in connection with benefits for widows and for children under 18 years of age, in accordance with Articles VII, VIII and IX of the Regulations.

NAME OF WIFE:	DATE OF BIRTH	NAMES OF CHILDREN	SEX	DATES OF BIRTH
PRESENT ADDRESS	DATE OF MARRIAGE			

\* The children (under 18 years of age) of all participants, male or female, shall be entered in this section.



**III. DESIGNATION OF RECIPIENTS UNDER ARTICLES I(7) and VII(5)**

1. Each participant is required by the Administrative Rules to designate a recipient for the lump sum death benefit under article VII(5) in case this should become payable. The designated recipient may be any person or persons, physical or corporate (see article I(7)).
2. A participant may designate more than one recipient, indicating the order of priority for payment or, if he wishes the benefit to be divided, the proportion to be paid to each.
3. Children, whether over or under eighteen, may be designated. Children under eighteen can receive the lump sum death benefit in addition to child's benefit under article VIII.
4. If a participant wishes to designate for this benefit any member of his family named in section II he must enter the name again in section III.
5. The lump sum death benefit is paid if a participant dies in service and does not leave a widow or disabled widower entitled to a pension. On the death of a married man a pension is normally paid to his widow. However, a married man should designate a recipient since on his death in service the lump sum death benefit would be payable if:-
  - (a) his wife should not survive him,
  - (b) he dies during the first five years of his participation and is, for medical reasons, not entitled to the full benefits of the Fund,
  - (c) he dies during a period of leave without pay and he is not currently paying full contributions and is not entitled to full benefits.
6. If the lump sum death benefit becomes payable on the death of a participant who is not survived by a designated recipient the benefit will be paid to his estate.

**DESIGNATION**

I designate the following persons as my recipients under Article VII(5). I direct that if any of these recipients predecease me their shares shall be distributed among the surviving recipients in the ratio of the proportions to be paid to the surviving recipients. I note that if no recipient whom I have designated survives me, any death benefit payable will be paid into my estate.

NAME IN FULL	ADDRESS	RELATIONSHIP (IF ANY)	PROPORTION TO BE PAID TO EACH

**IV. AFFIRMATION**

I solemnly declare that the information appearing on this form is complete, true and accurate. I make my signature here following in execution also of the foregoing designation of recipients.

\_\_\_\_\_  
DATE

\_\_\_\_\_  
SIGNATURE

**MOST IMPORTANT:** In your own interests you should advise the Secretary immediately: (1) When any changes occur which should be entered in this Declaration, e.g., change of address; change in marital status; additions or deaths in your family; (2) of any changes you wish to make in your designation of recipients.

**V. VALIDATION OF NON-PENSIONABLE SERVICE (ARTICLE III)**

Any participant may elect to have a period of non-pensionable service in any member organization validated under the terms of Article III. This decision must be made within one year of the commencement of participation in the Fund.

Application may be made by placing your signature at the foot of this section. You will be advised of the amount of payment due and of the terms on which payment can be made.

**APPLICATION**

I hereby make application to make pensionable the following period of service in:

Member Organization: \_\_\_\_\_  
(state name)

From: \_\_\_\_\_ To: \_\_\_\_\_  
(date only) (date only)

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

**VI. RE-EMPLOYMENT (ARTICLE XII)**

If a person who has ceased to be a participant becomes a participant again by virtue of a new appointment he may, upon application, and under the terms of article XII, have his contributory service credit prior to separation restored. The application must be made within one year of re-entering the Fund. Application may be made by placing your signature at the foot of this section.

**APPLICATION**

I hereby make application to have my previous contributory service credit restored under the terms of Article XII:

Member Organization: \_\_\_\_\_  
(state name)

From: \_\_\_\_\_ To: \_\_\_\_\_  
(date only) (date only)

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

## ANNEX II

### EXAMPLES OF BENEFIT CALCULATIONS

#### I RETIREMENT BENEFIT

The steps are:

(1) Calculate the final average remuneration by dividing total pensionable remuneration for the last five years of contributory service by five. (If total contributory service is less than five years divide total pensionable remuneration by actual contributory service).

(2) Divide the final average remuneration by sixty and multiply by the total years of contributory service (to the nearest month).

(3) If one-third of the benefit is to be taken in a lump sum, multiply one-third of the full annual pension by the annuity value appropriate to the retirement age (Tables II and III in Annex III) to determine the amount of that sum.

Example:

A man retires at the age of sixty-one after precisely seven years of contributory service. During the last five years of service his total pensionable remuneration has amounted to \$26,050.00:

$$\text{Step (1) } \frac{\$26,050.00}{5} = \$5,210.00 - \text{final average remuneration}$$

$$\text{Step (2) } \frac{\$5,210.00}{60} = 86.833$$

$$86.833 \times 7 = \$607.83 - \text{full pension}$$

$$\text{Step (3) } \frac{\$607.83 \times 13.234}{3} = \$2,681.34 - \text{lump sum payable, leaving a reduced}$$

pension of \$405.22.

Note: Pensions not divisible by twelve are rounded to the nearest figure divisible by twelve to enable them to be paid monthly.

#### II DISABILITY BENEFIT

A. If the participant has had less than twenty years' contributory service and entered the Fund before the age of forty, work out the final average remuneration as for retirement benefit and take thirty per cent of it.

Example:

A participant who entered the Fund at the age of thirty-five became entitled to disability benefit after contributory service of exactly three years during which his total pensionable remuneration amounted to \$3,630.00:

$$\frac{\$3,630.00}{3} = \$1,210.00 - \text{final average remuneration}$$

$$30 \text{ per cent of } \$1,210.00 = \$363.00 \text{ disability pension}$$

B. If the participant has had less than twenty years' service and entered the Fund after the age of forty, calculate the final average remuneration as for retirement benefit, divide by sixty and multiply by possible years of contributory service (to nearest month), which is arrived at by deducting his age at entry from sixty. Take ninety per cent of the resulting figure.

Example:

A participant who entered the Fund at the age of forty-six became entitled to disability benefit after exactly three years' contributory service during which his total pensionable remuneration amounted to \$22,950.00:

$$\frac{\$22,950.00}{3} = \$7,650.00 - \text{final average remuneration}$$

$$\frac{\$7,650 \times (60 - 46)}{60} = \$1,785.00$$

$$90 \text{ per cent of } \$1,785.00 = \$1,606.50 - \text{disability pension.}$$

### III WITHDRAWAL BENEFIT AFTER FIVE OR MORE YEARS OF CONTRIBUTORY SERVICE

The steps are:

- (1) Calculate the final average remuneration as for retirement benefit.
- (2) Divide the final average remuneration by sixty and then multiply by years of contributory service (to the nearest month).
- (3) Multiply the result by the appropriate actuarial equivalent factor (from Table I in Annex III).
- (4) Multiply the result by the appropriate annuity value factor (from Table II of Annex III for men and from Table III for women).

Example:

A man aged fifty-one years is separated from employment after nine years and three months of contributory service. During the last five years of his contributory service, his total pensionable remuneration has amounted to \$52,500.00:

$$\text{Step (1) } \frac{\$52,500.00}{5} = \$10,500.00 - \text{final average remuneration}$$

$$\text{Step (2) } \frac{\$10,500.00}{60} = 175.000$$

$$175.000 \times 9.25 = \$1,618.75$$

$$\text{Step (3) } \$1,618.75 \times .558997 \text{ (factor taken from Table I) } = \$904.88$$

$$\text{Step (4) } \$904.88 \times 17.412 \text{ (factor taken from Table II) } = \$15,755.77 - \text{with-} \\ \text{drawal benefit payable.}$$

IV **OPTIONAL VARIATION OF WITHDRAWAL BENEFIT AFTER MORE THAN FIVE YEARS OF CONTRIBUTORY SERVICE WHERE YEARS OF CONTRIBUTORY SERVICE PLUS AGE EQUAL SIXTY OR MORE**

The steps are:

- (1) For a life annuity commencing immediately, proceed with the first three steps shown in the preceding example.
- (2) For a life annuity commencing at age sixty, proceed with the first two steps shown in the preceding example.
- (3) For a lump sum of half the benefit and a life annuity commencing at age sixty which is the actuarial equivalent of half the benefit, halve the lump sum arrived at under (4) in the preceding example and halve the pension arrived at under (2) in that example.

Example:

The man whose particulars are given in the preceding example has contributory service which, added to his age at withdrawal, totals more than sixty. He may take, instead of the lump sum of \$15,755.77:

- (1) A life annuity of \$904.88 commencing immediately, or
- (2) A life annuity of \$1,618.75 commencing at the age of sixty, or
- (3) A lump sum of \$7,877.89 and a life annuity of \$809.38 commencing at the age of sixty.

ANNEX III

Table I

ACTUARIAL EQUIVALENT FACTORS

AGE	MALE PARTICIPANTS	FEMALE PARTICIPANTS
20	.140339	.160055
21	.145612	.165880
22	.151130	.171962
23	.156909	.178317
24	.162964	.184960
25	.169314	.191909
26	.175977	.199182
27	.182973	.206798
28	.190325	.214779
29	.198056	.223148
30	.206193	.231929
31	.214764	.241150
32	.223799	.250839
33	.233334	.261028
34	.243404	.271752
35	.254050	.283048
36	.265317	.294957
37	.277253	.307523
38	.289913	.320795
39	.303355	.334826
40	.317645	.349675
41	.332856	.365406
42	.349069	.382091
43	.366372	.399807
44	.384867	.418641
45	.404663	.438688
46	.425888	.460056
47	.448680	.482861
48	.473197	.507236
49	.499617	.533327
50	.528141	.561300
51	.558997	.591338
52	.592445	.623651
53	.628780	.658471
54	.668341	.696064
55	.711516	.736731
56	.758753	.780814
57	.810569	.828702
58	.867563	.880841
59	.930435	.937744
60	1.000000	1.000000

Table II

## ANNUITY VALUES, MALE PARTICIPANTS

AGE	ANNUITY VALUE	AGE	ANNUITY VALUE
18	27.666	42	20.851
19	27.450	43	20.490
20	27.229	44	20.124
21	27.002	45	19.752
22	26.770	46	19.374
23	26.531	47	18.992
24	26.287	48	18.604
25	26.038	49	18.211
26	25.782	50	17.814
27	25.520	51	17.412
28	25.253	52	17.006
29	24.979	53	16.597
30	24.699	54	16.184
31	24.413	55	15.768
32	24.120	56	15.350
33	23.821	57	14.929
34	23.516	58	14.507
35	23.205	59	14.083
36	22.887	60	13.658
37	22.563	61	13.234
38	22.233	62	12.809
39	21.897	63	12.385
40	21.554	64	11.963
41	21.205	65	11.542

Table III

## ANNUITY VALUES, FEMALE PARTICIPANTS

AGE	ANNUITY VALUE	AGE	ANNUITY VALUE
18	28.478	42	22.233
19	28.283	43	21.897
20	28.082	44	21.554
21	27.877	45	21.205
22	27.666	46	20.851
23	27.450	47	20.490
24	27.229	48	20.124
25	27.002	49	19.752
26	26.770	50	19.374
27	26.531	51	18.992
28	26.287	52	18.604
29	26.038	53	18.211
30	25.782	54	17.814
31	25.520	55	17.412
32	25.253	56	17.006
33	24.979	57	16.597
34	24.699	58	16.184
35	24.413	59	15.768
36	24.120	60	15.350
37	23.821	61	14.929
38	23.516	62	14.507
39	23.205	63	14.083
40	22.887	64	13.658
41	22.563	65	13.234

