



Annual Letter 2011 from the CEO

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It is my pleasure to introduce this year's annual letter. On behalf of the Fund, I wish to pass along to all of you, and to your families, the Fund's best wishes for a healthy and happy New Year.

This letter is provided as a service to you, the participant, retiree and beneficiary, so that important and useful information can be conveyed, along with helpful hints to assist you in addressing your needs and questions. Please take advantage of the suggestions and information included throughout this letter. We suggest that, if you have not already tried it, you use our website for information and forms and also use the internet to communicate with the Fund.

It has been our pleasure to provide service and assistance to you in 2010. For 2011, we are committed to continuing to service you in a friendly and efficient manner.

Yours sincerely,

Bernard Cochemé
Chief Executive Officer

RETIREES AND BENEFICIARIES

Adjustments to Pension Entitlements on 1 April 2011

As usual at this time of year, the Fund announces the US cost-of-living adjustment for entitlements in US dollar. Since the movement of the United States Consumer Price Index (US-CPI) over the one year period from December 2009 to December 2010 was less than the required 2% threshold, there will not be an adjustment of the United States dollar pension entitlements on 1 April 2011. The increase in the US-CPI during the period will be carried over to the next period from December 2010 to December 2011.

For retirees and beneficiaries on the two-track pension adjustment system, the adjustment of the local-currency track amount on 1 April 2011 will vary according to the CPI movements in their respective country of residence, provided that the 2 per cent threshold has been met. As noted above, if the threshold is not met, CPI movements will be carried over to the next year. Also, please note that you can view your individual statements on the UNJSPF website, once you register on the website. Just follow the instructions after you have selected to go to the beneficiary page (look on the left side of the page and click on the register button and then follow the instructions). As usual, the quarterly two-track statements and annual cost-of-living notifications will also be mailed out, but we urge you to try the website, if possible, due to the significant timing difference between electronic and mailed communications. We continue to assure you that the information that is mailed to you is processed as quickly as possible, but is dependent upon many processing factors beyond the control of the Pension Fund.

For those who separated in 2010 or early 2011, who elected to be on the two-track and in which there is a cost-of-living increase in their respective country of residence, the adjustment will be prorated. For those receiving the first adjustment since the award of their pensions, the increase will be reduced by a 0.5 percentage point. This reduction was set at 1.5 percentage points in the early 80's as part of economy measures; however, in the light of the improved actuarial situation, the Board decided to lessen the reduction.

Retirees and beneficiaries will be advised of the changes in the amounts of their pensions, if any, with their April 2011 benefit payment, due either on 1 April for those who retired before 31 December 1984 or 1 May for those who retired on or after 31 December 1984.

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

UNJSPF Annual Statement of Benefits

Annually, the Fund issues a "Statement of Benefits" for tax purposes for benefits paid during a calendar year. Statements issued by the Fund for tax purposes reflect the full actual pension benefits, i.e. before any ASHI deductions.

These statements are provided initially upon request. It should be noted, however, that once you have made an initial request for an annual statement of benefits, you will receive a statement in each subsequent year on an automatic basis. The statements are normally transmitted within the first six weeks of each new year.

Fiscal periods and national tax laws, especially those relating to pensions, are exceedingly diverse and complex, and subject to frequent changes. Consequently, the UNJSPF is not able to maintain up-to-date familiarity in this field or to give advice to individual retirees or their survivors. All recipients of UNJSPF benefits must therefore ascertain for themselves what their tax obligations may be.

If you are receiving periodic pension payments, it is very important that you monitor regularly the receipt by your bank of our monthly remittances and inform us without delay of any missing payment.

RETIREES AND BENEFICIARIES

Certificates of Entitlement (CE) for Benefits

Each person who is receiving benefit(s) from the Fund must annually complete a CE. The Fund uses the CE to verify the continuing eligibility of retirees and beneficiaries for the benefit they are receiving. Prompt completion of the form ensures there is no disruption of your benefit(s) payment. The forms may be returned to either our Geneva or New York offices.

The Fund sent out the first 2010 CE mailing in late October 2010. Approximately 50,000 CEs were sent out, either via the US Postal Service or the UN Diplomatic Pouch Service. A large majority of retirees and beneficiaries returned their completed CE form by mid-January 2011. On 27 January 2011 the Fund dispatched a second mailing of bar-coded 2010 CE to all those retirees and beneficiaries from whom the Fund did not yet receive their signed CE. Approximately 7,000 CEs were dispatched with this second mailing. If you have not already done so, we encourage you to urgently complete and return to the Fund the 2010 CE.

If the Fund does not receive your signed and completed CE by the end of April 2011, your benefit may be suspended. Upon receipt by the Fund of the necessary and correctly completed documentation, your benefit will be reinstated retroactively.

You can check to see if your CE has been received by the Fund by going to our website <http://www.unjspf.org> and using the CE tracking feature. You must be registered on the website to use the feature. This is easy to do: just go to the website and follow the instructions, so that a Personal Identification Number (PIN) can be mailed to your home address for access to the CE tracking system.

We wish to take this opportunity to thank all of you who returned their CE form promptly. This saves the Fund employee time and money, as it avoids both sending out the second reminder and additional follow-ups.

What should you do in case you did not receive the 2010 CE? Should you NOT have received any of the 2010 CE (October mailing or January reminder) by the end of February 2011, you may send a dated letter to the Fund, including your official address, your name(s), your retirement number(s) and your ORIGINAL signature (e.g. we cannot accept a facsimile). Such letter would be scanned to your file to alert the Fund to the situation and to allow the Fund to take action to prevent a possible future suspension in case of non-receipt of your CE by the end of April 2011. However, to fulfill the Fund's audit requirements, the Fund still requires that you return the signed and completed bar-coded 2010 CE before the end of April 2011.

Please note that if you are a new beneficiary in receipt of a benefit for less than six months at the time of the October 2010 CE mailing, you will not receive a 2010 CE. You will start receiving CEs only as of the 2011 CE exercise.

One of the main reasons some retirees and beneficiaries do not receive their CEs is that they forget to inform the Fund of changes in their permanent official address.

If you permanently change your official mailing address, you must complete and return to the Fund form PF.23/M, with your ORIGINAL signature.

You can download the form from the "Forms" page on the Fund's official website

<http://www.unjspf.org>

Click here to register on the website for access to your personalized CE Status, Two-track estimates, and Cost-of-living notification

<http://www.unjspf.org/UNJSPFSecureDocs/PINRequestPage?role=bene>

RETIREES AND BENEFICIARIES

Changes in Payment Instructions

If there are changes in the name of your bank, in your account or in the transit/routing number of your bank, please inform us promptly, by mailing a signed original form PF.23, to avoid any interruption in the payment of your benefit.

In order to ensure the timely implementation of changes in payment instructions, such requests should reach the Fund as soon as possible. Generally, you should inform the Fund of any expected changes in the month preceding the month you wish the change to be effective. PF.23 forms can be accessed through the Fund's website or by making a request either to your former employing organization or directly to the Fund.

Changes in Family Status, Country of Residence, Mailing Address

Retirees and beneficiaries need to inform the Fund of any changes in their family status and/or names. If you are on the two-track pension adjustment system and there is a change in your country of residence, please use form PENS.E/11, which is available on the website.

Changes of mailing address must be reported to the Fund in writing, preferably by completing and signing form PF.23M, which is also available on the internet.

Please note that the Fund cannot accept requests for the above changes by telephone, or in the form of an e-mail or fax. You must mail your request to the Fund office, using the appropriate forms noted above.

Married or Remarried after Your Pension has Started?

If you married or remarried after your pension started, you may elect to provide a lifetime periodic pension benefit after your death to a spouse you were not married to when you separated from service. If you are considering the purchase of this annuity, please contact the Fund and provide us with the marriage certificate (including the date of marriage as well as your spouse's date of birth) so that we can provide you with an estimated cost for the benefit. **You must make this election within one year of your marriage date.** Your election will then become effective 18 months after your date of marriage and it cannot be revoked unless you are subsequently divorced and provide the Fund with a valid divorce decree.

Your benefit will be actuarially reduced to provide this benefit to your spouse, taking into account factors such as your age and the age of your spouse. The benefit payable to your spouse can not exceed the amount payable to you after the actuarial reduction.

Also, should you be divorced from a spouse to whom you were married at the time of separation from service, it is important that you provide the Fund with a copy of the divorce decree so that we can accordingly update your file.

Quarterly Two-Track Statements Available on Website for Retirees and Beneficiaries

You can go online to review your benefits under the two-track system. Statements are provided on a quarterly basis and can be accessed through the Fund's website. To do so, you must register, which is easy, just follow the instructions on the website at the following link:

<http://www.unjspf.org/UNJSPFSecureDocs/PINRequestPage?role=bene>

*Is your
designation of
beneficiary
form
(PENS.A/2)
up to date?
Contact the Fund
to confirm your
current
beneficiary
election and/or
send us a newly
completed,
signed and dated
original form
PENS.A/2*

RETIREES AND BENEFICIARIES

Emergency Fund Assistance

We remind retirees and beneficiaries that an Emergency Fund was established to help alleviate financial hardships due to illness, infirmities of old age, or similar causes which may arise for recipients of small pensions, by providing aid in individual cases of proven emergency.

Please note that the Emergency Fund *is not* a source for supplementing pensions, which the recipient considers inadequate, and it does not provide loans nor does it serve as a substitute for medical insurance.

It also should be noted that the procedure for requesting assistance under the Emergency Fund commences with a submission in writing to the secretary of the staff pension committee of your former employing organization. It should include information on the circumstances surrounding the financial hardship experienced by the pensioner or beneficiary. The processing of a request is facilitated if supporting documentation is provided substantiating both the need for assistance and the costs involved. Emergency payments can be made only once the Fund has received proof of payment for the expenses relating to the request for financial aid. Requests relating to medical expenses must be accompanied by a statement from a medical doctor and paid receipts.

With further reference to emergency assistance, a number of member associations of FAFICS (as listed in annex I.A) also provide special assistance.

For example the Former FAO and Other UN Staff Association (FFOA) has established an "Emergency Fund" to assist its members; the Association of Former Staff Members of UNESCO (AAFU/AFUS) also assists those of its members who find themselves in a difficult financial situation, by means of interest-free loans or grants; and AFICS (NY) has a Charities Foundation that can assist retired international civil servants, their survivors and dependents.

AAFI-AFICS/Geneva has a Solidarity Fund, the aim of which is to provide financial help to former international civil servants who find themselves in difficult circumstances, irrespective of whether they are members of the Association and whether they reside in the Geneva region or elsewhere in the world.

The Section of Former Officials of the ILO is also administering a Solidarity Fund, to which all former staff members of the ILO Office may apply for assistance, irrespective of whether they are members of the Section.

Deduction for After-Service Health Insurance (ASHI)

As a service to retirees, the Fund deducts from monthly pensions the premiums for after-service health insurance (ASHI). The Fund makes these deductions only after receiving written instructions from the retiree or beneficiary using standard forms prepared by the insurance services section of member organizations that have elected to utilize the Fund's deduction service. ASHI premium deductions are not available for all member organizations.

The scope of insurance coverage, amount of premiums and questions on claims cannot be addressed by the Pension Fund, as it is not the sponsoring organization for this insurance.

More detailed information regarding assistance available from the Emergency Fund is provided in "Note A" of the Regulations of the Fund, as well as in the informative booklet (Livret thematique) on the "Emergency Fund" which can be accessed through the Fund's website (<http://www.unjspf.org>)

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

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

RETIREES AND BENEFICIARIES

Retiree and Beneficiary Associations

Retirees and beneficiaries should be aware of the valuable information and assistance that can be obtained from the Federation of Associations of Former International Civil Servants (FAFICS) and its member associations. Established in 1975 by the then existing three retiree associations in Geneva, Rome, and New York, the membership of FAFICS reached 49 retiree associations in 2010.

FAFICS' main objective is to represent and protect the interests of its member associations, particularly on matters of pensions, health insurance and related questions. At the same time, FAFICS remains ready to intervene on any other issue affecting individual and/or groups of pensioners and beneficiaries, and to also assist non-member associations, particularly on matters of pensions, health insurance and related questions.

Through the experiences of their respective members, FAFICS member associations serve as knowledgeable sources of information and advice, not only on pension-related matters but also on the laws and other aspects of life in countries around the world.

FAFICS members continue to act as important partners to the Pension Fund secretariat and to the member organizations, through their support and assistance. More specifically, FAFICS and its member associations provide invaluable assistance to retirees and beneficiaries in resolving problems; FAFICS also furnishes general and individual information and advice to current and future retirees on the practical application of the Regulations and Rules of the Fund.

Furthermore, particular assistance is provided by FAFICS in respect of the Fund's important Certificate of Entitlement process. FAFICS representatives participate actively and effectively in the sessions of the Pension Board and its Standing Committee, the Audit Committee and in all Working Groups established by the Pension Board.

With this in mind, you may wish to consider joining a FAFICS member association in your area. FAFICS encourages all retirees of the UN System Organizations to join any member association of their choice, as they are open to all for their benefit. A list of FAFICS officers and all of its member associations can be found in annex I.A.

Contact information on retiree associations and focal points for future associations or retiree groups which have not yet become members of FAFICS can be found in Annex I.B. Established by FAFICS, this list provides information on contacts in the following countries: Afghanistan, Belarus, Benin, Fiji Islands and other Pacific Islands, Ghana, Nicaragua, Nigeria, Portugal, Senegal, Spain and Zambia.

Please note the contact information, which is provided in annex I.A in respect of three new member associations of FAFICS: the Association of Former United Nations Staff of Malaysia, Singapore and Brunei (AFICS-MSB), the Association of Former International Civil Servants in Mauritius (AFICS-Mauritius) to also include Comoros Islands and the Seychelles, and an Association of Former International Civil Servants in the Ukraine (AFICS-Kiev). A fourth association, the UN Pensioner Association in Somalia (UNPAS-Somalia), has been admitted as an Associate Member of FAFICS.

In the Geneva area, I should note that in addition to the cross-organizational, FAFICS-affiliated Association of Former International Civil Servants (AAFI-AFICS/Geneva); assistance continues to be provided by associations and sections formed by retirees from individual Geneva-based organizations, at the ILO, ITC, ITU, GATT/WTO, WHO and WMO. A list of these associations/sections, along with their respective contact points, is contained in Annex I.C.

Further information about FAFICS and its member associations can be found on its website at:

<http://afics.unog.ch/fafics.htm>

This site contains a document with the title "What is FAFICS?", together with contact information on the Federation, its officers and member associations, as well as other useful information for pensioners and beneficiaries, including guidance on the creation of new pensioner associations.

RETIREES AND BENEFICIARIES

Contacting the Fund if You Have Questions

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



New York

By telephone: 1 (212) 963-6931
By fax: 1(212) 963-3146
By e-mail: UNJSPF@UN.ORG
In person*: 37th floor
1 Dag Hammarskjöld Plaza (DHP)
Corner of 48th Street and
2nd Avenue

By letter:

UNJSPF
c/o United Nations
P.O. Box 5036
New York, NY 10017
USA

*For in person visits, please note the Fund's New York office hours for walk-in clients:
9 a.m. to 5 p.m., Monday through Friday
No appointment is needed.

Geneva

By telephone: 41 (0) (22) 928 88 00
By fax: 41 (0) (22) 928 90 99
By e-mail: UNJSPF.GVA@UNJSPF.ORG
In person*: Du Pont de Nemours Building
Chemin du Pavillon 2
1218 Grand Saconnex
Switzerland

By letter:

UNJSPF
c/o Palais des Nations
CH-1211 Geneva 10
Switzerland

*In person visits daily (except Thursdays) from
08.30 hrs until 17.00 hrs.
You may wish to call + 41 22 928 88 00
or send an e-mail to schedule an appointment.

ACTIVE PARTICIPANTS

Separation from Service

When you separate from service, in order for the Pension Fund to begin the processing of your pension entitlement for payment, we must receive:

(a) from your employing organization, the original separation notification(s) indicating the official date of your separation, your pensionable remuneration and contributions since the end of the previous year, and

(b) from you: 1) completed original payment instructions (Form PENS.E/6 or PENS.E/7), indicating the benefit election you have made (where options exist), 2) the bank account into which you wish payment to be made, 3) the currency of payment, 4) your mailing address, 5) your birth certificate and the birth certificate of your spouse(s) and each child under age 21, 6) marriage certificate(s), and 7) divorce decree(s), if applicable. Please note that you must provide this information, even if you have submitted copies of this information at some point to your employing organization. If possible, please also provide a personal telephone number and email address where the Fund can reach you in case clarification is needed at the time of processing your benefit or at a later stage.

It is in your best interest to request from your staff pension committee secretariat, an estimate of your benefit options within 6 months of your anticipated separation.

When long delays occur in the payment of the initial benefit, the main contributing factors usually are (a) late submission of the separation notification by the employing organization; (b) late submission of payment instructions; or (c) incomplete or inaccurate information on the participant, including marital status and the number and age(s) of any children. You should do everything you can to help expedite the submission of the required separation documentation by your employing organization, as well as to complete and submit your payment instructions form promptly.

Attention new participants:

You may be entitled to add to your total contributory service and, thus, to your future pension entitlement, by electing to use your rights under the Regulations of the Fund **to validate prior non-contributory service** under article 23 and/or **to restore your most recent previous period of contributory service** under article 24.

It is important to note that should you be eligible in either case, there is a strict requirement that you must make your election **within one year** of commencement or recommencement of participation, as the case may be.

Annual Statements

Your annual statements are available on the website. The annual statements for the year 2010 will be available after the Fund's year-end exercise, which should be completed by mid-May 2011. The 2009 statement currently is shown. We encourage you to review this information and contact the Pension Fund if there are any discrepancies in your employment history.

On-Line Estimates

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

Click here for instructions on how to register on the website for your personal statements and estimates:

http://www.unjspf.org/UNJSPF_Web/pdf/AnnualStatementInstruct_v2.pdf

COMMUNICATING WITH THE FUND

What's on the Website????

<http://www.unjspf.org>

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

Forms

On the website, under the tab "Forms", is a list of forms used by the Fund.

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

Some of the more frequently used forms are indicated below:

PF.23M: Change of Mailing Address

PENS.A/2: Designation of Recipient of Residual Settlement

PENS.E/2, E/6 E/7, E/8: Instructions for Payment of benefits

PENS.E/10: Declaration of Country of Residence (to request for Two-Track)

PENS.E/11: Change of Country of Residence

New Booklets on the Website

Booklets on - the "Two-track benefit" and "Restoration of Contributory Service" were updated and added to the website. A new booklet on "Divorce" was also added.

If you do not have access to the website, you may contact the Fund directly by email or mail to receive a copy of any of these booklets.

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

Investments

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

Frequently Asked Questions

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

CPI/Exchange Rates

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

Retirees and beneficiaries accessing the website can:

- generate local track estimates under the two-track system of adjustment, and
- may also check to ensure that the Fund has received their Certificates of Entitlement (CE).

http://www.unjspf.org/UNJSPF_Web/page.jsp?role=bene&page=Beneficiary

COMMUNICATING WITH THE FUND

2010 UNJSPF Website Statistics (increase from 2009)

Total recorded user sessions: 405,000 (+28%)

Benefit estimates: 225,000 (+28%)

Two-track estimates: 9,000 (+30%)

Annual statements viewed: 67,000 (+6%)

Channels for Efficient Communication with the Fund

When you cannot find what you need on the website or need to contact the Fund, we have systems in place designed to deal with the heavy volume of correspondence received from the almost 180,000 active participants, retirees and beneficiaries, working and/or residing in some 190 countries worldwide. These systems include a quality review mechanism to ensure a reasonable turnaround in response time, as well as expeditious handling of cases for which follow-up inquiries had to be made.

In this connection, please note that due to the United Nations security policy, incoming paper mail may be required to go through an external screening process, which could result in delays in turnaround time. **All incoming correspondence should include full, precise name and pension number (active or retiree). It is also advisable that this information be provided in the subject line of any e-mail that is transmitted to the Fund.** This will make sure that inquiries and the related documentation are not misrouted within the Fund secretariat.

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

For participants of the United Nations, its Funds and programmes, queries should be made directly to the UNJSPF, who acts as the Secretariat to the UN Staff Pension Committee. Other active participants should address their queries directly to the secretary of their organization's staff pension committee. A list of the member organizations is provided in article 3 of the Regulations of the Fund.

Annex II contains a list of e-mail addresses for each staff pension committee of the 23 member organizations.

Useful Tip! *In all your communications to the Fund, you are kindly requested to include your full name and your pension or retirement number.*

OTHER INFORMATION YOU SHOULD KNOW

Survivor Benefit Checklist

Whether you are an active participant or a retiree, you should make sure you have all of the paper work available in the event of your death, as the Pension Fund does provide survivor benefits in many situations. First, you should read the “ Survivor’s Benefits ” booklet on the website and determine whether your survivors would be eligible for benefits from the UNJSPF upon your death. If so, the next step is to gather complete and full copies of the following documents:

Marriage certificate(s)

Divorce decree(s) (if applicable)

Birth certificates for you and your survivors/beneficiaries

Official identification documents for you and your survivors/beneficiaries

You should review the Survivor’s Benefits booklet regarding all of the information that is needed by the Fund, in order to help facilitate the timely processing of the benefit. At separation, you must supply this information to the Fund. In addition, you should make sure that your beneficiary elections on form A2 are always up to date, as well as your marital status.

Report of the Working Group on Plan Design

The Working Group on Plan Design completed its studies and presented its report to the Pension Board in July 2010. The report is available on the website using the following link:

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

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

Operations of the Fund: Continued growth

The number of member organizations of the Fund currently is 23. The total active participant population increased from 112,804 to over 117,580 (4.2% growth) during the period 1 January through 31 December 2009. The number of periodic benefits in award (including children's benefits) increased during the same period from 59,945 to 61,841 (3.2% growth). At the end of 2010, the estimated number of benefits in payment stood at 63,830, representing a 3.2% growth

For final end of 2010 figures, please see the year-end annual report, which will be issued later in the year after the Fund’s member organizations data have been received and reconciled.

In 2010, the annual periodic benefit payments by the Fund amounted to \$1.6 billion, with payments having been made in 15 currencies in some 190 countries.

FUND INVESTMENTS

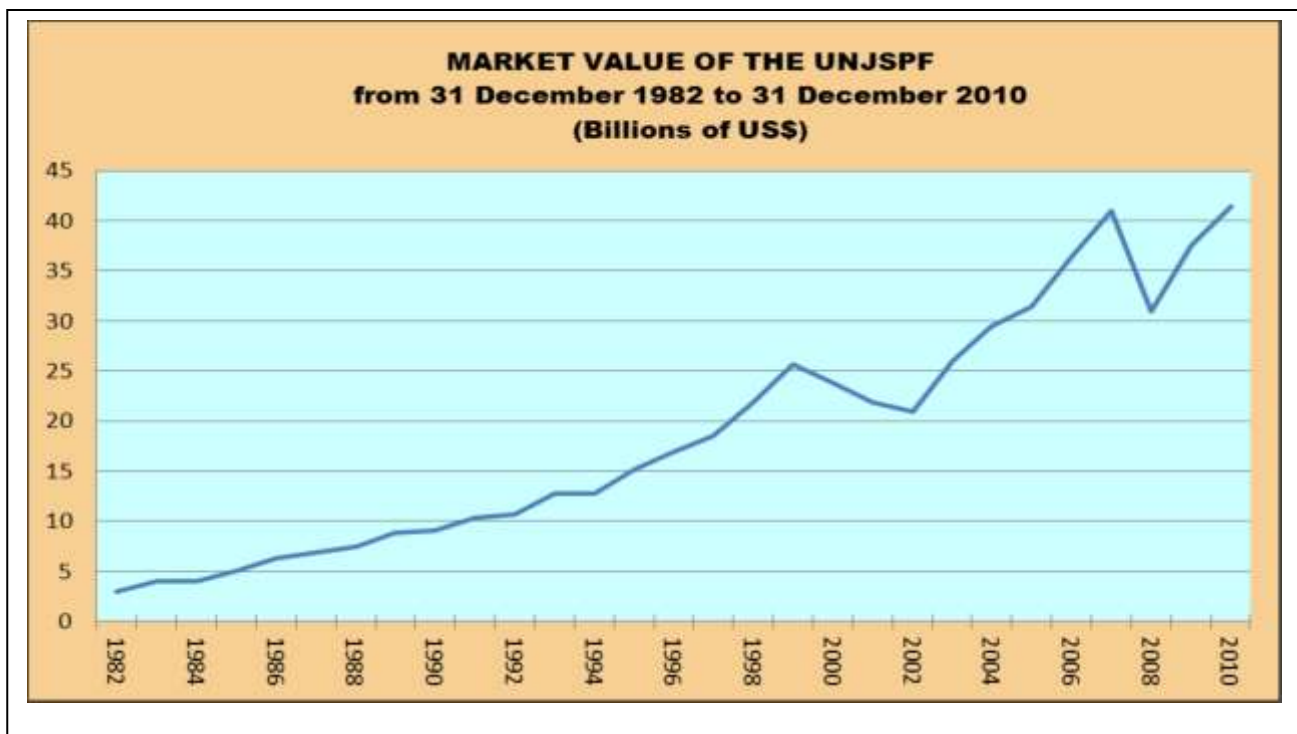
Investments of the Fund: Results for the Year 2010

As of 31 December 2010, the market value of the assets of the Fund stood at \$41.4 billion compared to \$37.5 billion a year earlier. This equates to an increase of 10.2 per cent, which after adjustment for the United States consumer price index (CPI), represents a real (i.e., above inflation) rate of return of 8.6 per cent. Returns reported as of 31 December 2010 are preliminary.

Through active management, the Fund continues to outperform the policy benchmark in long-term periods due to effective stock selection and the re-balancing of assets during the spring of 2009. From 1 July 2007 to 31 December 2010, the equity underweight and stock selection in the financial sector has benefited the portfolio. For the 5-year and the 10-year periods the Fund continues to outperform its investment policy benchmark return. The current investment policy is 60 per cent equity investments, 31 per cent fixed income investments and 9 per cent in other investments (called the 60/31 policy). The 5 year Fund return is 5.6 per cent outperforming the 60/31 policy benchmark return by 0.7 per cent and the 10-year Fund return is 5.9 per cent outperforming the 60/31 policy benchmark return by 0.89 per cent.

It must be recalled that variations in the market value of the assets of the Fund are an inevitable result of fluctuations in the financial markets and in the value of the US dollar in relation to other currencies in which the Fund is invested. Since the retirement and other related benefits of the UN pension system are secured through the assets of the Fund, the long-term investment objective of the Fund is to obtain an optimal investment return over the long-term while applying the criteria of safety, profitability, liquidity and convertibility. In this connection, it is noted that the cumulative annualized rate of return for the 50-year period ending 31 December 2010 was 8.3 per cent. This represents an annual real rate of return of 4.0 per cent for the same period, after adjustment by the United States Consumer Price Index.

Below shows an historical summary of the market value of assets since 1983. Please note that the 31 December 2010 value is still preliminary:



FUND INVESTMENTS

The following table provides longer-term perspectives of the investment returns:

<u>Compound Annual Rates of Return for Selected Periods Ending 31 December 2010</u>							
	1 Year	5 years	10 years	15 years	20 years	25 years	50 years
	%	%	%	%	%	%	%
Nominal	10.2	5.6	5.9	7.4	8.2	9.0	8.3
Real (inflation-adjusted)	8.6	3.4	3.5	4.9	2.6	5.2	4.0

The management of the Fund's investments continues to be based on maintaining a careful balance between risk and reward expectations over the medium-to-long term. In order to reduce risk and improve long-term returns, the structure of the Fund's portfolio is widely diversified with respect to (a) the distribution of the Fund's investments among stocks, bonds, real-estate related investments and cash; (b) the markets in which the funds are invested and their weightings in the portfolio; and (c) the selection of individual securities.

As of 31 December 2010, the distribution of the assets by type of investment was as follows: 65.1 per cent in equities, 28.4 per cent in bonds, 3.9 per cent in real-estate related instruments and 2.6 per cent in short-term holdings and commodities. The assets were invested in more than 47 countries (including emerging markets), in regional institutions, international institutions and in real-estate investment trusts. As for currency diversification, 43.2 per cent of the investments were in United States Dollars and the remaining 45.2 per cent were in 34 other currencies; 11.6 per cent of the investments were in Euros.

ACTUARIAL INFORMATION

Actuarial Position of the Fund

Actuarial valuations are undertaken every two years to determine whether the present and estimated future assets of the Fund will be sufficient to meet its present and estimated future liabilities, using various sets of assumptions as to future economic and demographic developments.

The most recent valuation of the Fund was carried out as of 31 December 2009. The results of the valuation revealed the first deficit in 12 years of minus - 0.38 per cent of pensionable remuneration. However, the Committee of Actuaries and the Consulting Actuary were of the opinion that the present contribution rate of 23.70 per cent is still sufficient to meet the benefit requirements under the Fund Regulations and the Committee of Actuaries and the Consulting Actuary, as well as the Pension Board, will monitor this very closely.

Another analysis that is carried out with the actuarial valuation is the determination of funding ratios. This analysis assists the Board in its assessment of the financial position of the Fund on a current rather than projected basis. The funding ratios are comparisons of the current assets of the Fund with the value of the accrued benefits (liabilities) on the given valuation date and are calculated on a "plan termination basis." With respect to its liabilities on 31 December 2009, the Fund was found to be in a strong funded position, at 139.6 per cent. An historical summary of funded ratios is below:

FUNDED RATIOS FOR VALUATIONS AS OF 31 DECEMBER								
1995 – 2009								
	1995	1997	1999	2001	2003	2005	2007	2009
<u>Without</u> pension adjustments	132	141	180	161	145	140	147	140
<u>With</u> pension adjustments	81	88	113	106	95	92	95	91

Factors that affect the funded status of the Fund, as well as the funding deficit or surplus, are investment returns, trends in the number of participants compared to the assumptions made, changes in benefit provisions, and changes in contributions to the Fund. Each of these factors is monitored closely by the Pension Board through the actuarial valuation and the advice of the Committee of Actuaries and the Consulting Actuary. As part of the normal actuarial valuation cycle, during 2011, the Pension Board will review an analysis of the actuarial assumptions and methods to be used for the next actuarial valuation.

In addition, during 2011, a special study called an asset liability management study is also being completed. This study provides a sophisticated statistical analysis of projected plan liabilities compared to plan assets over the next 60 years. As was done in 2007, this new study will review available asset classes and alternatives to help the Secretary-General develop a strategic investment policy that will assist the Fund in earning the best investment return possible, taking into account the expected future benefits to be paid from the Fund and the Fund's risk tolerance. The results of this special study will be made available on the Fund's website later this year.

Should you wish additional information on the 31 December 2009 actuarial valuation, please contact the Fund at unjspf@un.org. A detailed summary of the results of the 31 December 2010 actuarial valuation will be included in this year's Annual Report.

MEETINGS



2011 Important Dates

Pension Board:
11-15 July (Geneva)

Audit Committee:
1-2 March
15-17 June
November

**Joint Session
between the
Committee of
Actuaries and
Investment
Committee**
10 May

**Committee of
Actuaries**
8-10 June

**Investments
Committee:**
7-8 February
9 May
11 July
14 November

**Senior Management
Meetings:**
18 January
12 April
21 June
4 October

The Pension Board held its fifty-seventh session in London from 13-23 July 2010

Some of the items addressed by the Board at its 2010 session in London have been discussed throughout this letter. Some of the other items considered were that of the management of investments, risk management, financial statements and the human resource principles for the Fund's staff. The Pension Board suspended the Special Index provision of the pension adjustment system for all separations as from 1 January 2011. The General Assembly approved all of the Pension Board's decisions, except one related to part-time service.

Major issues to be considered by the Pension Board in 2011

As usual in the odd-numbered years, most of the Board's focus in 2011 will be on the budget proposal for the 2012-2013 biennium.



As in the past, you will be advised in the next annual letter of developments on these issues, of additional matters that may be considered by the Board and of the relevant decisions taken by the General Assembly in 2011.

Annex I

A. Federation of Associations of Former International Civil Servants (FAFICS)

FAFICS represents and protects the retirees and their beneficiaries on the United Nations Joint Staff Pension Board and on its Standing Committee.

Retirees and beneficiaries, who have questions about various pension matters and need to seek advice, are welcome to consult the Federation, its Officers or any of its Member Associations, as listed below. Those residing in a country or region, where there is no association of former international civil servants, are also welcome to consult the FAFICS Secretariat for information on alternative membership possibilities, including guidance on procedures to create a retiree association in their country of residence.

Detailed information on how to contact the Federation and its Member Associations can be found on the FAFICS website at <http://afics.unog.ch/fafics.htm>.

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LIST OF FAFICS MEMBER AND ASSOCIATE MEMBER ASSOCIATIONS
SHOWN BY LOCATION
(as at 10 January 2011)

(In the attached list of member and alternate member associations, please note that where times are given these are local and account should be taken of international time zone differences)

ARGENTINA

Asociación de Ex-Funcionarios
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* The BAFUNCS Benevolent Fund is accessible to all UN and UN Agency ex-employees (or their spouses, widows/widowers, or other dependants) who are now resident in the UK. They do not have to be in receipt of a UN pension nor do they need to be members of BAFUNCS. The Trustees of the Fund will consider any case of temporary financial embarrassment, unexpected expense of specific hardship and may offer a non-refundable cash grant or a short-term interest free loan. This Fund cannot be used to pay BAFUNCS membership fees. The Trustees must be able to verify the validity of an application and the claimant may be put in touch with a nearby member of BAFUNCS especially charged with this responsibility. All information is treated with complete confidentiality. Applications for assistance or requests for further information should be addressed to:

The Clerk/Treasurer
BAFUNCS Benevolent Fund
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B. Other Associations not affiliated with FAFICS

All other associations and groups not yet affiliated with FAFICS may count on the full support of FAFICS to raise any individual or collective problems that their members may encounter irrespective of the fact that they are not yet part of the Federation. In that respect, FAFICS would welcome a detailed submission of the issues involved, in order to assist in finding a solution.

All non-member associations are encouraged to apply for membership in the Federation.

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Tel: via ILO Lisbon
+351 21 317 34 40
gomes@ilo.org
ccaastroalmeida@netcabo.pt

SENEGAL

Association Sénégalaise des Anciens Fonctionnaires Internationaux (ASAFI)
Président : M. Alioune Mbodji Dione
c/o PNUD, Immeuble Fayçal,
19, rue Parchappe à Dakar
DAKAR

Tél : +221 33 88 824 74 83
cheikh166@hotmail.com
msock@sentoo.cn

SPAIN

Focal point:
Mr Armando Duque González

Tel: +34 639 104 977
adunqueg@hotmail.com

ZAMBIA

Zambian Association of UN Former International Civil Servants (ZAUNFICS)
Focal point: Mr Pharaoh H. Kalapa
c/o UNDP
P.O. Box 31966
LUSAKA 10101

Tel: +260 9 77 79 43 18
pharaohhkalapa@yahoo.com

C. Other Sources of Assistance for Retirees

There are other sources of assistance that are not affiliated with FAFICS but which may be more conveniently located and which may also provide special assistance to retirees of certain organizations (or their spouses, widows/widowers, or other dependents). In this connection, you may wish to contact FAFICS and/or your former employing organization, which may be able to refer you to such sources. In light of the growing number of beneficiaries residing in the Geneva area, it should be noted that in addition to the cross-organizational, FAFICS affiliated Association of Former International Civil Servants (AAFI-AFICS), assistance is provided by separate associations formed by retirees from other Geneva-based organizations at the ILO, ITC, ITU, GATT/WTO, WMO and WHO, as listed below:

Association of Former Staff Members (AFSM-WHO)

Room 4141
WHO Headquarters
Avenue Appia 20
CH-1211 Geneva 27

Tel: +41 (0)22 791 31 03/31 92
Fax: +41 (0)22 791 31 11 (attention AFSM)
aoms@who.int

Former Officials' Section of the Staff Union of the ILO

Room 6-8
Route des Morillons 4
CH-1211 Geneva 22

Tel: +41 (0)22 799 64 23
Fax: +41 (0)22 798 86 85
anciens@ilo.org

Association of Former ITU Staff Members

Room V-23
International Telecommunications Union (ITU)
Place des Nations – case postale
CH-1211 Geneva 20

Tel: +41 (0)22 730 55 84
retraites@itu.int

Association of Retired GATT/WTO Staff Members

c/o Ian Bates, Room CDM-132
World Trade Organization
Centre William Rappard
Rue de Lausanne 154
CH-1211 Geneva 21

Tel: +41 (0)22 739 51 11

Association of Former ITC Staff (AFIS-AAFC)

c/o International Trade Centre (ITC)
Palais des Nations
CH-1211 Geneva 10

Tel & Fax: Chairman +41 (0)21 824 30 34
mobile +41 (0)78 752 90 02
olof.karsegard@bluewin.ch

Association of Former WMO Staff (Amicale)

Bureau 1J95
World Meteorological Organization
Case postale 2300
CH-1211 Geneva 2

Tel: +41 (0)22 730 80 56 (via Staff Association)
amicale@wmo.int

In addition, the Association of Former WHO Staff Members in South-East Asia was established to further the interests of its members and to keep them abreast of related developments occurring globally. Its membership extends to all former WHO staff members and surviving spouses of former WHO staff settled in the WHO South-East Asia Region. It currently covers eleven countries: Bangladesh, Bhutan, DPR Korea, India, Indonesia, Maldives, Myanmar, Nepal, Sri Lanka, Thailand and Timor Leste. Their contact points are as follows:

Association of Former WHO Staff in South-East Asia Region	
WHO South-East Asia Regional Office Indraprastha Estate New Delhi-110002 India	Tel: (91 11) 23370804 Fax: (91 11) 23379395 exstaffwho@yahoo.com afsm@searo.who.int

Additional assistance may also be provided by the Special Payments Fund, which was created by the ILO Governing Body. Such assistance does not entail any contractual obligation on the part of the ILO Office. Former ILO officials, or their surviving spouses, may contact the following office for additional information:

ILO Pension Section (Human Resources Division)	Telephone: (41 22) 799 74 93 Facsimile: (41 22) 799 85 71 E-mail: pension@ilo.org
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Annex II

E-mail addresses for each staff pension committee of the 23 member organizations

United Nations	Mr. B. Cochemé	unjspf@un.org
European and Mediterranean Plant Protection Organization (EPPO)	Mr. N. van Opstal	hq@epo.fr
Food and Agriculture Organization of the United Nations and World Food Programme (International and HQ Participant Staff)	Mr. M. Casciana	massimiliano.casciana@fao.org
International Atomic Energy Agency (IAEA)	Ms. R. Sabat	r.sabat@iaea.org
International Centre for Genetic Engineering and Biotechnology (ICGEB)	Ms. F. Misiti	misiti@icgeb.org
International Centre for the Study of the Preservation and the Restoration of Cultural Property (ICCROM)	Mr. B. Pisani	bp@iccrom.org
International Civil Aviation Organization (ICAO)	Ms. I. Rusedski	irusedski@icao.int
International Criminal Court (ICC)	Mr. E. Gouws	etienne.gouws@icc-cpi.int
International Fund for Agricultural Development (IFAD)	Ms. L Orebi	l.orebi@ifad.org
International Labour Organisation (ILO)	Ms. C. McGarry	pension@ilo.org
International Maritime Organization (IMO)	Mr. A. Nathoo	anathoo@imo.org
International Organization for Migration (IOM)	Mr. J. Finn	IOMPensionAdmin@iom.int
International Seabed Authority (ISA)	Ms. N. Onyedim	nonyedim@isa.org.jm
International Telecommunication Union (ITU)	Ms. M. Wilson	marianne.wilson@itu.int
International Tribunal for the Law of the Sea (ITLOS)	Mr. K. Gaba	gaba@itlos.org
Inter-Parliamentary Union (IPU)	Mr. A. Taylor	at@mail.ipu.org
Special Tribunal for Lebanon (STL)	Ms. M. Kashou	Stl-pension-secretariat@un.org
United Nations Educational, Scientific and Cultural Organization (UNESCO)	Mr. M. Ghelaw	m.ghelaw@unesco.org
United Nations Industrial Development Organization (UNIDO)	Ms. P. Nenonen	p.nenonen@unido.org
World Health Organization (WHO)	Ms. B. Sperandio de Llull	sperandiob@who.int
World Intellectual Property Organization (WIPO)	Ms. T. Dayer	therese.dayer@wipo.int
World Meteorological Organization (WMO)	Ms. P. Geddes	pgeddes@wmo.int
World Tourism Organization (UNWTO)	Ms. C. Molina	cmolina@unwto.org