

UNITED



NATIONS

UNITED NATIONS JOINT STAFF PENSION FUND
REPORT OF THE UNITED NATIONS
JOINT STAFF PENSION BOARD
on the
THIRD ACTUARIAL VALUATION OF THE FUND
as of 30 September 1954

GENERAL ASSEMBLY
OFFICIAL RECORDS: TENTH SESSION
SUPPLEMENT No. 8A (A/2916)

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REPORT OF THE UNITED NATIONS JOINT STAFF PENSION BOARD ON THE THIRD ACTUARIAL VALUATION OF THE UNITED NATIONS JOINT STAFF PENSION FUND AS OF 30 SEPTEMBER 1954

1. Under the terms of article XXXI of the Regulations of the Joint Staff Pension Fund, the Joint Staff Pension Board is required to have actuarial valuations of the Fund made at stated intervals. The Board is further required, under that article, to make proposals to the General Assembly and to member organizations for any action to be taken as a result of the valuation.

2. Three actuarial valuations have been made by the consulting actuary of the Board, Mr. George B. Buck — as of 31 December 1949; as of 31 December 1951; and as of 30 September 1954. The report of the third valuation is transmitted herewith to the General Assembly for consideration at its tenth session.

3. The consulting actuary's conclusions and recommendations will be found in paragraphs 18 to 24 of his report. The Board notes with satisfaction that gains from favourable experience have more than offset the losses from adverse experience and that the experience of the Fund as a whole has been favourable during the period which has elapsed since the last valuation.

4. The satisfactory progress of the Fund is indicated by the consulting actuary's estimate of a margin of 0.97 per cent of pensionable remuneration between the 21 per cent contributions required by the Regulations and the contributions necessary to meet the benefit payments and administrative expenses. This compares with the margin of 0.52 per cent, estimated by the consulting ac-

tuary in the report of his second valuation of the Fund¹ as of 31 December 1951, between the 21 per cent contributions and the contributions necessary to meet benefit payments alone.

5. The Board concurs in the recommendation of the consulting actuary that contributions should be continued at the rate of 14 per cent of the pensionable remuneration of participants payable by the member organizations and 7 per cent of such remuneration payable by the participants.

6. The Board is also unanimously of the opinion that the opportunity afforded by the increasingly favourable experience of the Fund should be used to restore the five-year average as the basis for calculating pensions, which was provided by the provisional Regulations approved by the General Assembly in 1946. The consulting actuary has estimated the cost of this change as 0.68 per cent of pensionable remuneration. The Board considers that an increase of this amount is entirely consistent with prudent management of the finances of the Fund. If the change is made, it will still leave a margin of 0.29 per cent, which compares closely with the margin of 0.27 per cent which was left from the margin of 0.52 per cent, estimated as of 31 December 1951, after the decision that the administrative expenses of the Board should be paid from the Fund.

¹ See *Official Records of the General Assembly, Seventh Session, Supplement No. 8A*, document A/2190.

THIRD ACTUARIAL VALUATION OF THE UNITED NATIONS JOINT STAFF PENSION FUND

Report of the consulting actuary

1. The United Nations Joint Staff Pension Fund became effective in its present form as of 23 January 1949. The purpose of the Fund is to provide pension and death benefits to full-time members of the staff of the member organizations, including the Registrar and full-time officers of the Registry of the International Court of Justice. The following organizations were participating in the Fund as of 30 September 1954:

The United Nations
The International Labour Organisation
The Food and Agriculture Organization
The United Nations Educational, Scientific and Cultural Organization
The World Health Organization

The International Civil Aviation Organization
The World Meteorological Organization

2. The present report, prepared as of 30 September 1954, gives the results of the third actuarial valuation of the Fund. Article XXXI states that "The actuarial report shall state the assumptions on which the calculations are based; it shall describe the method of valuation used; it shall state the results of the investigations as well as the recommendations, if any, for any appropriate action". Before complying with these requirements, this report gives a brief summary of the main benefit and contribution provisions of the Fund, and a statement of the participation on the valuation date.

SUMMARY OF MAIN BENEFIT AND
CONTRIBUTION PROVISIONS

3. The following is a summary of the main benefit and contribution provisions of the Fund as interpreted in preparing the actuarial valuation.

4. For purposes of the valuation, "pensionable remuneration" means the basic remuneration stated to be pensionable under a participant's terms of employment. "Final average remuneration" means the average annual pensionable remuneration of a participant during his last ten years of contributory service, except that a participant who was a staff member of the International Labour Organisation upon its entrance into the Fund may contribute an additional .8 per cent of pensionable remuneration and have such average based on the last five years of his contributory service.

Benefits

RETIREMENT BENEFIT

Condition for benefit

Any participant who has attained age sixty receives, upon retirement, a retirement benefit during the remainder of his life.

Amount of benefit

The annual retirement benefit is equal to one-sixtieth of the participant's final average remuneration multiplied by the number of years of his contributory service, not exceeding thirty years.

Optional benefit

A participant may, with the consent of the Joint Staff Pension Board, before the first payment of his retirement benefit becomes due, elect to receive a lump-sum not greater than one-third of the actuarial equivalent of the retirement benefit due him, and his retirement benefit is then reduced in the proportion that such lump-sum bears to the actuarial equivalent of his retirement benefit prior to reduction.

DISABILITY BENEFIT

Condition for benefit

Any participant who becomes unable to perform his duties satisfactorily due to serious physical or mental impairment before attaining age sixty is entitled, during the continuance of such impairment, to a disability benefit which is payable after no larger payments are payable under the staff regulations applying to him; provided that unless disability is the direct result of an accident or unless the participant has been determined to be physically qualified for admission to earlier coverage, a participant may not become eligible for a disability benefit until the completion of five years of contributory service.

Amount of benefit

The annual disability benefit is equal to 90 per cent of the retirement benefit that has accrued to the date service ceases, but is not less than the smaller of:

(a) 30 per cent of his final average remuneration; or

(b) 90 per cent of the retirement benefit to which the participant would have been entitled if

he had remained in service until age sixty and his final average remuneration had remained unchanged.

WIDOW'S BENEFIT

Condition for benefit

(1) Upon the death in service of a married participant, the widow, or disabled widower, is entitled to a widow's benefit; provided that unless death was the direct result of an accident or unless the participant had been determined to be physically qualified for admission to earlier coverage, such benefit is not payable unless the participant had completed five years of contributory service.

(2) Upon the death of a married male recipient of a retirement or disability benefit his widow is entitled to a widow's benefit provided she was his wife at the time of his cessation of service and, in the case of a recipient of a disability benefit whose disability was not the result of an accident or service in an unhealthy area, she was his wife six months prior to such cessation of service.

Amount of benefit

The annual widow's benefit is equal to 50 per cent of the retirement or disability benefit to which the participant was or would have been entitled at the time of his death, except that the widow's benefit payable to a widow more than twenty years junior to the deceased is the actuarial equivalent of the widow's benefit payable to a widow twenty years junior to the deceased. A widow's benefit ceases upon her remarriage, at which time she receives a lump-sum payment equal to twice her annual widow's benefit.

**LUMP-SUM BENEFIT
UPON PARTICIPANT'S
DEATH IN SERVICE**

Condition for benefit

Upon the death in service of a participant who leaves no widow, or disabled widower, entitled to a widow's benefit, a lump sum is payable to his designated beneficiary or beneficiaries.

Amount of benefit

The lump-sum death benefit is equal to the participant's own contributions with compound interest at 2½ per cent per annum, plus such amount as may have been transferred on his account from a Provident Fund to the Pension Fund, without interest.

CHILD'S BENEFIT

Condition for benefit

A child's benefit is payable on account of each child under the age of eighteen of a deceased participant or of a recipient or deceased recipient of a retirement, disability or widow's benefit.

Amount of benefit

The child's benefit is an annual benefit equal to \$300 if there is a surviving parent other than a widow not entitled to a widow's benefit and is \$600 if there is no such surviving parent.

WITHDRAWAL BENEFIT

A participant whose services are terminated for reasons other than death and who is not eligible for a disability or retirement benefit, receives a withdrawal benefit.

If such withdrawing participant has completed less than five years of contributory service he receives his own contributions to the Pension Fund with compound interest at 2½ per cent per annum, together with such amount as may have been transferred on his account to the Pension Fund from a Provident Fund, without interest.

If such withdrawing participant has completed five or more years of contributory service he is entitled, four months after his service ceases, to a lump-sum payment which is the actuarial equivalent of a deferred annuity payable at age sixty equal to the retirement benefit accrued to the date his service ceases, provided that said lump sum shall not be less than the amount provided in the preceding paragraph. During the said period of four months, he is eligible for a death benefit based on his contributory service to the date he ceased to be employed; but a benefit will be payable only if his widow was his wife at the time his service ceased. If he dies during this period of four months and a death benefit becomes payable, no further benefit is payable. The participant may elect to receive the lump-sum payment at a date earlier than that prescribed, but he ceases to be eligible for death benefits on the date such payment is made.

Any participant whose years of contributory service when added to his age at withdrawal equal sixty or more years may elect to convert the lump-sum payment to which he is entitled or one-half thereof into a deferred annuity payable at age sixty; or to convert the entire lump-sum payment into an immediate annuity of equivalent actuarial value.

Contributions

BY PARTICIPANTS

Each participant contributes 7 per cent of his monthly pensionable remuneration. Subject to such conditions as the Board may prescribe, additional contributions may be made to provide additional retirement benefits.

BY MEMBER ORGANIZATIONS

Each member organization makes contributions equal to 14 per cent of the total monthly pensionable remuneration of its participants, plus such additional contributions as are necessary to cover the Fund's obligations with respect to the crediting of service prior to participation.

In addition, member organizations make good any deficiency which an actuarial valuation may show.

PARTICIPATION

5. Every full-time member of the staff of each member organization, including the Registrar and every full-time officer of the Registry of the International Court of Justice, becomes a participant if he enters employment under a contract for one year or more or has completed one year of employment; provided he was under age sixty at the time of his appointment and his participation was not excluded by his contract of employment.

6. The following table, prepared as of 30 September 1954, shows the number and annual remuneration of participants included in the valuation.

Table 1

NUMBER AND ANNUAL PENSIONABLE REMUNERATION OF ACTIVE PARTICIPANTS AS OF 30 SEPTEMBER 1954

Group	Number	Annual remuneration \$
Men	4,843	26,000,288
Women	3,670	12,785,898
TOTAL	8,513	38,786,186

7. The following table shows the number and annual benefits of retired participants and beneficiaries who were on the roll as of 30 September 1954.

Table 2

NUMBER AND ANNUAL BENEFITS OF RETIRED PARTICIPANTS AND BENEFICIARIES ON THE ROLL AS OF 30 SEPTEMBER 1954

Group	Number	Annual benefits \$
Retirement benefits:		
Men	79	41,418
Women	36	13,471
Total	115	54,889
Disability benefits:		
Men	6	7,192
Women	8	6,507
Total	14	13,699
Withdrawal benefits:		
Men	2	2,346*
Women	4	2,300
Total	6	4,646
Widows in receipt of benefits	35	21,936
Children in receipt of benefits	55	17,452
GRAND TOTAL	225	112,622

*Includes one deferred benefit of \$648 commencing November 1954.

VALUATION ASSUMPTIONS

8. The same valuation assumptions were used in this valuation as in the previous valuations of the Fund. The basic service and mortality tables used are those given in appendix II of the report on the valuation as of 31 December 1949 and hence have not been reproduced for this report.

9. In accordance with article XXIX, an interest rate of 2½ per cent per annum was used in the valuation.

VALUATION METHODS

10. The Secretary of the Joint Staff Pension Board submitted detailed data for each active participant and for each retired participant and bene-

fiary in receipt of benefits on the valuation date. These data were tabulated for use in the valuation. Summaries of the tabulations are given in tables 4 to 7 of the present report. A statement of the present assets of the Fund was also submitted by the Secretary for use in the valuation.

11. On the basis of the service and mortality tables, reserve values were constructed showing the present value of prospective benefits per unit of present remuneration or per dollar of past contributions. The appropriate reserve values were applied to the corresponding age and service groups shown by the tabulations and the present value of the prospective benefits and contributions was obtained.

12. In general, the methods of valuation are standard methods ordinarily employed in determining contributions to a pension fund on a level percentage reserve basis. These methods are set forth in various actuarial publications and are approved and used by various state insurance departments in the United States and used by the Federal Government in the valuation of the Civil Service Retirement and Disability Fund.

RESULTS OF VALUATION

13. The following valuation balance sheet shows the present and prospective assets and liabilities of the Fund as of 30 September 1954.

Table 3

VALUATION BALANCE SHEET SHOWING THE ASSETS AND LIABILITIES OF THE UNITED NATIONS JOINT STAFF PENSION FUND PREPARED AS OF 30 SEPTEMBER 1954

Assets		\$	\$	Liabilities		\$	\$
Present assets of the Fund creditable to:				Present value of benefits payable from the pension reserve account to present recipients of retirement, disability, withdrawal and widows' benefits including prospective benefits to widows of such recipients			1,645,365
Pension reserve account:				Present value of prospective benefits to be met by regular contributions to the participants' account and the accumulation account:			
Credited to account	1,503,026			To present participants:			
Add reserves transferable from accumulation account	142,339	1,645,365		Benefits payable upon retirement	89,165,695		
Participants' account:				Benefits payable upon disability	16,789,200		
Regular contributions	13,071,917			Benefits payable upon withdrawal after five years' service	4,136,210		
Contributions under article XVIII	163,999	13,235,916		Benefits payable upon withdrawal before five years' service or upon death in service when no widow's benefit payable	3,097,101		
Accumulation account:				Total	113,188,206		
Credited to account	28,710,570			To widows and children of present participants:			
Deduct reserves transferable to pension reserve account	142,339	28,568,231		Benefits payable upon death in service	13,870,364		
TOTAL PRESENT ASSETS		43,449,512		Benefits payable upon death after retirement	13,957,932		
Present value of future contributions by participants and by member organizations to balance liabilities....		102,470,579		Benefits payable upon death after disability	2,391,905		
				Total	30,220,201		
				Total liabilities on account of active participants		143,408,407	
				Present value of prospective benefits payable on account of voluntary contributions under article XVIII accumulated to date in the participants' account		163,999	
				Present value of benefits payable from the accumulation account to children of presently retired or deceased participants.....		131,129	
				Reserve for contingencies		571,191	
TOTAL ASSETS		145,920,091		TOTAL LIABILITIES		145,920,091	

COMMENTS ON VALUATION

14. The valuation balance sheet shows that the present assets are distributed among three accounts as described below.

Pension reserve account

The pension reserve account is the account to which the capital value of all annual benefits except children's benefits is transferred after participation ceases and from which all such annual benefits are paid. The balance sheet shows an amount of \$1,503,026 as credited to this account and an amount of \$142,339 as transferable from the accumulation account in order to balance the liabilities amounting to \$1,645,365.

Participants' account

The participants' account is the account in which each participant is credited with his own contributions to the Pension Fund together with interest thereon and with any amount transferred as provident fund contributions. When a lump-sum benefit becomes payable, the portion of such benefit represented by the amount credited to his account is charged against the participants' account. When a participant becomes entitled to an annual benefit or dies leaving a widow entitled to a widow's benefit, the amount credited to his account is transferred from the participants' account to the pension reserve account. The balance sheet shows an amount of \$13,235,916 as credited to this account, consisting of \$13,071,917 in regular contributions and \$163,999 in voluntary contributions.

Accumulation account

The accumulation account is the account to which all contributions made by the member organizations and the investment income are credited. When a lump sum benefit becomes payable, the amount of such benefit not chargeable against the participants' account is charged against the accumulation account. All children's benefits are charged against this account. When a participant becomes entitled to an annual benefit or dies leaving a widow entitled to a widow's benefit, an amount equal to the capital value of the benefit, less the amount transferred from the participants' account, is transferred from the accumulation account to the pension reserve account. The balance sheet shows an amount of \$28,568,231 as creditable to this account after deducting reserves transferable to the pension reserve account of \$142,339.

15. On the liabilities side of the balance sheet the first item is \$1,645,365 representing the present value of prospective benefits to all recipients of annual benefits except children's benefits. The present value of prospective widows' benefits payable on account of former participants now in receipt of annual benefits is also included in this item. The assets of the account are also shown as \$1,645,365. In the future any difference between the assets and the liabilities of this account will reflect the gain or loss on account of the mortality experience of recipients of benefits payable from this account. However, since the account was not in operation in prior years, it is necessary to place the account in balance as of the valuation date by transfer from the accumulation account.

16. Next is shown the present value of prospective benefits to or on account of present parti-

cipants to be met by the regular contributions of participants and member organizations. The total amount of such liability is \$143,408,407 consisting of \$113,188,206, the present value of prospective benefits to present participants, and \$30,220,201, the present value of prospective benefits to the widows and children of present participants who may be expected at death to leave dependants qualifying for benefits.

17. The balance sheet then gives \$163,999 as the present value of the additional benefits that will be payable on account of voluntary contributions by participants under article XVIII of the Regulations. This item is followed by an item of \$131,129, the present value of the children's benefits now being paid from the accumulation account, and by an item of \$571,191 which is the reserve held for contingencies.

18. The total present value of all future benefits payable on account of active or retired participants and their dependants including the contingency reserve is \$145,920,091. If from this amount the present assets of \$43,449,512 are subtracted, the remainder is \$102,470,579 which represents the present value of the future contributions by participants and member organizations. A calculation indicates that contributions at the rate of 19.78 per cent of participants' future pensionable remuneration have a present value of this amount. This rate is slightly lower than the corresponding rate of 20.48 per cent computed when the Fund was valued as of 31 December 1951 and indicates that the progress of the Fund has been very satisfactory since that date.

19. In addition to the contributions to meet the benefit payments, it is necessary to provide for the administrative expenses which are chargeable to the Fund commencing 1 January 1955. The percentage of pensionable remuneration required to meet administrative expenses has been estimated to be approximately .25 per cent. Thus, the total contribution rate required from active participants and member organizations is equal to 20.03 per cent.

RECOMMENDATIONS

20. The regulations provide for contributions by member organizations at the rate of 14 per cent of pensionable remuneration of participants and for contributions by participants at the rate of 7 per cent of such remuneration. It is recommended that contributions at these rates be continued. This procedure has been followed in the past and has resulted in the accumulation of a reserve fund of \$571,191 to cover unexpected hazards and contingencies.

COMMENTS ON SERVICE AND MORTALITY EXPERIENCE

21. The reduction in the percentage rate of contribution required to support the Fund shows that the experience of the Fund as a whole has been favourable during the period which has elapsed since the last valuation. A review of the service experience shows that the actual number of withdrawals during the period among both men and women has exceeded the expected number of withdrawals by a wide margin. On the other hand, the actual cases of death have been less than the expected cases. There were fewer disability retirements than were assumed on the basis of the tables adopted.

22. With respect to remuneration experience, the actual remuneration was approximately 7 per cent greater than expected. Since benefits are based on the average final remuneration, any increases in remuneration over those expected produce an increase in cost.

23. With respect to the mortality of pensioners and beneficiaries, the experience to date indicates a slightly lower death rate than expected on the basis of the mortality tables in use.

24. Taken as a whole, the gains from favourable experience have more than offset the losses from adverse experience, showing that the basic tables are proving conservative.

(Signed) George B. BUCK,
Consulting Actuary,

United Nations Joint Staff Pension Board

8 April 1955

APPENDIX

Summary of tabulations

Summaries of the data used in the valuation are presented in the following tables, giving the distribution of the number and annual remuneration of participants by age and years of service and the distribution of the number and annual benefits of retired participants and beneficiaries by age.

Table 4

NUMBER AND ANNUAL PENSIONABLE REMUNERATION OF PARTICIPANTS
DISTRIBUTED BY AGE AS OF 30 SEPTEMBER 1954

Age	Men		Women	
	Number	Remuneration	Number	Remuneration
		\$		\$
17	2	5,930		
18	1	904		
19	3	8,422	5	8,253
20	7	19,917	15	33,966
21	15	30,889	10	17,594
22	24	43,416	44	101,939
23	26	54,314	64	146,029
24	46	83,702	87	195,740
25	62	155,100	97	247,127
26	89	233,173	107	274,040
27	99	272,965	126	339,894
28	149	486,874	151	425,137
29	169	554,224	182	554,143
30	179	666,643	181	567,684
31	160	642,508	164	523,479
32	181	772,211	204	707,519
33	216	909,314	168	564,247
34	206	897,071	181	626,828
35	196	978,034	165	602,537
36	160	784,644	136	527,899
37	174	904,510	108	395,025
38	188	985,186	111	418,589
39	176	1,047,261	111	450,331
40	173	1,036,644	117	459,355
41	184	1,111,056	121	481,120
42	188	1,123,341	91	350,947
43	161	1,067,910	96	390,937
44	147	981,139	80	330,828
45	156	1,037,700	79	325,062
46	146	931,275	77	303,465
47	122	859,749	64	271,416
48	110	773,629	60	231,822
49	120	807,733	62	269,117
50	92	641,979	59	229,891
51	116	826,626	50	203,459
52	86	637,137	51	209,963
53	78	565,939	30	113,529
54	67	393,595	26	105,271
55	62	435,918	48	181,493

Table 4 (Continued)

NUMBER AND ANNUAL PENSIONABLE REMUNERATION OF PARTICIPANTS
DISTRIBUTED BY AGE AS OF 30 SEPTEMBER 1954

Age	Men		Women	
	Number	Remuneration	Number	Remuneration
		\$		\$
56	62	422,059	31	126,200
57	56	363,880	26	91,514
58	47	332,519	33	136,215
59	34	219,503	25	126,178
60	37	306,350	13	41,518
61	22	175,640	8	45,365
62	18	158,993	3	17,000
63	11	106,807	2	6,233
64	13	89,710		
65	4	25,520		
66	2	13,925		
68	1	11,800	1	10,000
TOTAL	4,843	26,000,288	3,670	12,785,898

Table 5

NUMBER AND ANNUAL PENSIONABLE REMUNERATION OF PARTICIPANTS
DISTRIBUTED BY YEARS OF SERVICE AS OF 30 SEPTEMBER 1954

Years of Service	Men		Women	
	Number	Remuneration	Number	Remuneration
		\$		\$
0	272	1,091,076	231	559,112
1	498	2,013,169	396	1,032,203
2	568	2,473,378	500	1,364,497
3	1,008	4,900,656	883	2,907,089
4	467	2,625,118	316	1,186,806
5	511	2,742,889	296	1,149,174
6	300	1,915,638	218	841,182
7	356	2,581,388	280	1,166,533
8	863	5,656,976	550	2,579,302
TOTAL	4,843	26,000,288	3,670	12,785,898

Table 6
NUMBER AND ANNUAL BENEFITS OF RETIRED PARTICIPANTS
DISTRIBUTED BY AGE AS OF 30 SEPTEMBER 1954

Age	Men		Women	
	Number	Annual benefits	Number	Annual benefits
		\$		\$
		<i>Retirement benefits</i>		
60.....	3	639	4	1,841
61.....	7	4,477	7	4,493
62.....	9	4,043	2	435
63.....	15	9,765	4	839
64.....	18	9,353	7	1,856
65.....	8	3,365	4	767
66.....	9	4,423	3	1,231
67.....	8	4,373	4	1,886
68.....	2	980	1	123
TOTAL	79	41,418	36	13,471
		<i>Disability benefits</i>		
24.....	1	358		
26.....			1	891
31.....			3	2,922
35.....			1	828
36.....	1	598		
38.....			1	1,070
47.....			1	446
50.....	2	3,853		
51.....	1	1,509		
54.....	1	874		
60.....			1	350
TOTAL	6	7,192	8	6,507
		<i>Withdrawal benefits</i>		
58.....			1	318
60.....	1	648*	3	1,982
62.....	1	1,698		
TOTAL	2	2,346	4	2,300
GRAND TOTAL	87	50,956	48	22,278

* Deferred benefit commencing November 1954.

Table 7
NUMBER AND ANNUAL BENEFITS OF BENEFICIARIES
DISTRIBUTED BY AGE AS OF 30 SEPTEMBER 1954

Widows			Children		
Age	Number	Annual benefits	Age	Number	Annual benefits
		\$			\$
27.....	1	790	1.....	1	300
30.....	1	375	2.....	1	352
33.....	2	1,085	3.....	6	1,800
35.....	2	2,172	4.....	4	1,200
36.....	3	3,605	6.....	6	1,800
39.....	1	558	7.....	3	900
41.....	1	152	8.....	2	600
42.....	4	3,451	9.....	6	1,800
46.....	1	618	10.....	2	600
47.....	2	1,375	11.....	3	900
48.....	2	952	12.....	5	1,800
49.....	2	2,811	13.....	2	600
51.....	1	565	14.....	3	900
54.....	3	1,012	15.....	4	1,500
55.....	1	254	16.....	2	600
56.....	1	106	17.....	4	1,500
58.....	2	853	18.....	1	300
59.....	1	229			
60.....	1	186			
63.....	2	666			
70.....	1	121			
TOTAL	35	21,936	TOTAL	55	17,452

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