

UNITED NATIONS  NATIONS UNIES

UNITED NATIONS JOINT STAFF PENSION FUND
CAISSE COMMUNE DES PENSIONS DU PERSONNEL DES NATIONS UNIES

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Dear Participant,

I have the pleasure in welcoming you as a participant to the United Nations Joint Staff Pension Fund (UNJSPF).

As a new participant, please visit the website where you could read the UNJSPF Regulations and Rules, booklets on specific topics like participation, validation, restoration, transfer agreements, and disability. You could view copies of the CEO's Annual Letter which provides information about recent developments and changes in Regulations; additionally, you would be able to print out your annual statement as well as an estimate of your future benefit entitlements.

In addition to the above, you must complete and return the **Designation of Recipient of Residual Settlement** under article 38, **FORM PENS.A/2**.

PLEASE NOTE:

The 3 options listed below that might be available to you can be exercised only during a specified time limit which begins to run from the date of commencement of your participation; all documents can be found at the Pension Fund's website at www.unjspf.org:

(a) Validation of prior non-contributory service under article 23 of the UNJSPF Regulations and Section E of the UNJSPF Administrative Rules (FORM PENS.B/1).

Validation and restoration are optional but are possible only within one year of commencement/recommencement of your participation.

(b) Restoration of prior contributory service under article 24 of the UNJSPF Regulations and Section F of the UNJSPF Administrative Rules (FORM PENS.C/1)

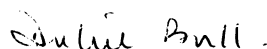
(c) Transfer of pension rights under article 13 of the UNJSPF Regulations.

Terms and conditions of each Transfer Agreement may differ; refer to the agreement relating to your case at the website.

All completed forms bearing your original signature should be mailed to:

**The United Nations Joint Staff Pension Fund
C/O United Nations,
P.O. Box 5036
New York, N.Y. 10017**

Yours sincerely,



Dulcie Bull, Chief of Operations,
United Nations Joint Staff Pension Fund