

**IMPLEMENTATION OF NEW MANDATORY AGE OF SEPARATION  
FOR STAFF MEMBERS RECRUITED BEFORE 1 JANUARY 2014**

FAQS

**WHAT IS THE MANDATORY AGE OF SEPARATION (MAS)?**

The mandatory age of separation (MAS) is the age at which staff members must be separated from the service of their employing UN organization as set by its Staff Regulations.

The General Assembly (GA) decided in the main part of its 72nd session to operationalized its decision in its 70th session ([A/RES/70/244](#)) to reset the MAS for all staff members to 65 years of age, effective 1 January 2018.

Following the decision of the GA under resolution [72/254 \(A/RES/72/254\)](#), UN Staff Regulation 9.2 ([ST/SGB/2018/1](#)) has been revised to reflect the new MSA for all staff members as 65 years.

**WHAT ARE MY RIGHTS AS A STAFF MEMBER UNDER THE NEW MAS?**

To preserve the rights of all staff members, staff members who, after 1 January 2018, were eligible to separate upon reaching their MAS at age 60 or 62 years may still do so at that age or any time thereafter until the month before reaching 65 years.

**WHAT IS THE NORMAL RETIREMENT AGE (NRA)?**

The normal retirement age (NRA) is the age at which a United Nations Joint Staff Pension Fund (UNJSPF) participant can retire with a full retirement benefit unreduced on account of age, in accordance with Article 28 of the UNJSPF Regulations and Rules<sup>1</sup>, as follows:

- 60 years of participants who entered or reentered the Pension Fund on or before 31 December 1989;
- 62 years of participants who entered or reentered the Pension Fund between 1 January 1990 and 31 December 2013; or

- 65 years of participants who entered or reentered the Pension Fund on or after 1 January 2014.

## WHAT ARE THE DIFFERENCES BETWEEN THE MANDATORY AGE OF SEPARATION (MAS) AND THE NORMAL RETIREMENT AGE (NRA)?

The differences are summarized in the following table:

MANDATORY AGE OF SEPARATION	NORMAL RETIREMENT AGE
<ul style="list-style-type: none"> <li>• The mandatory Age of Separation is set by the <b>Staff Regulations of the employing Organization</b>.</li> <li>• It is the age at which a staff member MUST be separated from the service of the employing organization</li> <li>• <b>The employing organization pursuant to its governing body decision</b>, not the pension Fund, regulates the age at which a staff member MUST be separated from service.</li> </ul>	<ul style="list-style-type: none"> <li>• The Normal Retirement Age for Pension Fund purpose is set by the <b>UNJSPF Regulations and Rules</b></li> <li>• The normal age of retirement is the age at which a retiring participant would be entitled to a retirement benefit unreduced on account of age.</li> <li>• For the UNJSPF, Normal Retirement Age is either:               <ul style="list-style-type: none"> <li>○ <b>60 years</b> for participants who entered or reentered the Pension Fund on or before 31 December 1989;</li> <li>○ <b>62 years</b> for participants who entered or reentered the Pension Fund between 1 January 1990 and 31 December 2013; or</li> <li>○ <b>65 years</b> for participants who entered or reentered the Pension Fund on or after 1 January 2014.</li> </ul> </li> </ul>

## I JOINED BEFORE 1 JANUARY 1990/2014 AND WILL REACH 60/62 YEARS OLD AFTER 1 JANUARY 2018, DO I NEED TO TAKE ANY ACTION?

No action is required, i.e. the staff members do not need to “opt in” or “opt out”.

On 1 January 2018, all staff members who joined before 1 January 1990/2014 and who will reach 60/62 years on or after 1 January 2018 will have their mandatory age of

separation (MAS) automatically changed to 65 years. As a result, all staff members will have their mandatory retirement date changed to the last day of the month in which they will turn 65. The expected contract end date for permanent/continuing appointment holders in these categories will also be changed to the last day of the month in which they reach 65 years.

**MY FIXED-TERM APPOINTMENT WAS DUE TO EXPIRE ON REACHING MANDATORY RETIREMENT AGE AT 60/62. NOW THAT MY MANDATORY RETIREMENT AGE HAS BEEN EXTENDED, WHAT SHOULD I EXPECT?**

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Now that the mandatory retirement age has been extended to 65 for all staff, there is no longer a requirement for you to cease employment with the Organization at age 60/62. Your renewal/extension may be approved subject to meeting other conditions for renewal/extension specified in [ST/AI/2013/1](#).

**I JOINED BEFORE 1 JANUARY 1990/2014 AND WILL REACH 60/62 YEARS OLD ON OR AFTER 1 JANUARY 2018. WHAT DO I NEED TO DO IF I WANT TO LEAVE BEFORE REACHING 65 YEARS OF AGE AND CAN THIS RIGHT BE EXERCISED ANY TIME AFTER 1 JANUARY 2018?**

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Staff members who wish to leave before reaching 65 years old are required, at a minimum, to provide employing organizations a written notice period of:

- **one month** for fixed term appointments (FTA)
- **three months** for permanent or continuing appointment holders (PA/CA)

**I JOINED BEFORE 1 JANUARY 1990/2014. IF I EXERCISE MY RIGHT TO RETIRE BEFORE THE AGE OF 65, WILL IT BE CONSIDERED AS EARLY RETIREMENT?**

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No. It will not be considered early retirement because the staff member has reached normal retirement age (NRA).

**I WAS ENTITLED TO RETIRE AT 60/62 PRIOR TO THE INTRODUCTION OF THE NEW 'MAS'. WILL THIS CHANGE IN 'MAS' AFFECT THE AGE THAT I CAN CLAIM AN EARLY RETIREMENT FROM THE FUND AND IF SO, HOW?**

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The new MAS will not affect the age that can be used to claim an early retirement benefit for those staff members who used to have a mandatory age of separation of 60/62 as

they will retain their rights to avail of early retirement benefit at age 55 or between 55 and 60/62.

### **I JOINED THE ORGANIZATION ON OR AFTER 1 JANUARY 2014. WHAT WILL BE CONSIDERED TO BE MY EARLY RETIREMENT DATE?**

The early retirement age for staff members who commenced or recommenced in the Fund on or after 1 January 2014 is 58.

### **CAN MY APPOINTMENT BE EXTENDED BEYOND MANDATORY AGE OF SEPARATION (MAS)?**

The General Assembly on several occasions has recalled the necessity for organizations to comply with Staff Regulation 9.2 on mandatory age of separation. Exceptions allowing retention of service beyond the mandatory age of separation (MAS) for a limited period of time should be rare and are monitored.

Exceptional retention beyond MAS are discretionary subject to meeting conditions specified in [ST/AI/2003/8](#), or as amended, and may be considered when there may be **disruption of operations due to unavoidable delay**, that is, when a properly planned replacement of a retiree is unavoidably delayed and the departure of the retiring staff member would cause significant disruptions to operations, delivery, representation or the safety and well-being of staff.

Extensions beyond retirement age for **up to 6 months** need to be submitted by the programme manager to the Head of Department explaining why the staff member could not be replaced in a timely manner.

### **I JOINED BEFORE 1 JANUARY 1990/2014 AND WILL REACH 60/62 YEARS OLD ON OR BEFORE 31 DECEMBER 2017, WILL MY MANDATORY AGE OF SEPARATION (MAS) CHANGE TO 65 IF MY CONTRACT IS EXTENDED BEYOND 31 DECEMBER 2017?**

Staff members who have reached the mandatory age of separation on or before 31 December 2017 and are exceptionally retained in service beyond their mandatory age of separation will **not** have their MAS changed to 65. Their MAS will remain the same

(60/62 years). At the end of the exceptional extension beyond retirement, they will be separated.

### **CAN I BE REHIRED ON A TEMPORARY APPOINTMENT (TA) AFTER SEPARATING AT 60/62 ON RETIREMENT, OR AT 55/58 ON EARLY RETIREMENT IF I AM STILL UNDER 65 YEARS OF AGE?**

Staff members who have retired from the Organization are only eligible for reemployment under a temporary appointment in accordance with the provisions of [ST/AI/2010/4/Rev.1](#).

### **IS THERE ANY CHANGE TO AFTER-SERVICE HEALTH INSURANCE (ASHI) ELIGIBILITY?**

No, there is no change to After Service Health Insurance (ASHI) eligibility. Details on ASHI can be found at: <http://www.un.org/insurance/faq/who-eligible-after-service-health-insurance>

### **WHEN IS AN EARLY RETIREMENT BENEFIT PAYABLE?**

As per Article 29 of the UNJSPF Regulations and Rules, for staff members who commenced or recommenced participation in the Fund:

- **prior to 1 January 2014**, an early retirement benefit shall be payable to a participant whose age on separation is at least **55** but less than the normal retirement age and whose contributory service was five years or longer; and.
- **on or after 1 January 2014**, an early retirement benefit shall be payable to a participant whose age on separation is at least **58** but less than the normal retirement age and whose contributory service was five years or longer.

### **WHAT IS A WITHDRAWAL SETTLEMENT?**

In accordance with article 31 of the UNJSPF Regulations, a withdrawal settlement is payable to a participant whose age on separation is less than the normal retirement age (NRA), or if the participant is the normal retirement age or more on separation but is not entitled to a retirement benefit.

The withdrawal settlement consists of:

- (i) The participant's own contributions, if the contributory service of the participant was less than five years; or

- (ii) The participant's own contributions increased by 10 per cent for each year in excess of five up to a maximum of 100 per cent, if the contributory service of the participant was more than five years.

It should be noted that a withdrawal settlement extinguishes all other rights to any other future benefits.

### **IF I SEPARATE AT THE AGE OF 63 AND MY NORMAL RETIREMENT AGE (NRA) FOR PENSION PURPOSES IS 60/62 YEARS, WOULD I BE ELIGIBLE TO A WITHDRAWAL SETTLEMENT?**

In accordance with article 31 of the UNJSPF Regulations, a withdrawal settlement is only payable to a participant whose age on separation is **less than the normal retirement age (NRA)**, or if the participant is the normal retirement age or more on separation **but is not entitled to a retirement benefit**. Simply, you would be entitled to a withdrawal settlement if you are not entitled to a retirement benefit at the age of 60/62 when your contributory service was less than five years.

### **IS A WITHDRAWAL SETTLEMENT DIFFERENT FROM A LUMP-SUM PAYMENT?**

Yes, a withdrawal settlement is different from a lump-sum. A withdrawal settlement extinguishes all other rights to any other future benefits.

Any retiree who elects to receive a benefit under Article 28 (Retirement benefit) or Article 29 (Early Retirement Benefit) has an option to partially commute their benefit into a lump-sum up to a maximum of 1/3 the actuarial equivalent of such benefit to be paid upon separation from service and the balance to be paid as a reduced monthly pension.

### **WHEN IS A RETIREMENT BENEFIT PAYABLE?**

As per Article 28 (a) of the UNJSPF Regulations a retirement benefit is payable to a participant whose age on separation is the normal retirement age (NRA) or more and whose contributory service was five years or longer.

### **WHERE CAN I FIND MORE INFORMATION ON RETIREMENT AND PENSION BENEFITS?**

1. UNJSPF website:  
<https://www.unjspf.org/>

2. UNJSPF Regulations and Rules:

<https://www.unjspf.org/documents/regulations-and-rules-of-the-unjspf/>

3. UNJSPF Pension Benefit Estimate

<https://www.unjspf.org/questions/19-how-do-i-run-a-periodic-benefit-estimate-standard-normal-early-full-and-reduced/>

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