

Dear Mr. Cocheme,
Chief Executive Officer, UNJSPF

March 27, 2009

I am sure you will agree that it is healthy for UN staff and UN retirees, as **customers (and part owners)** of the membership, to raise questions, and as a moral difference expect answers from UNJSPF. This process would have been easy if there was a format of web-based interactive communication with UNJSPF. Some of these questions may be part of your FAQ's in due course. I will not implore you with further questions at this time on the management of the fund unless absolutely necessary.

I must however, disagree with your interpretation of the "Entitlement to survivors' benefits" since the operation of the fund now neglects the rights of the potential surviving spouse. Many UN staff (especially in 3rd-world countries) suffer immensely when the spouse has no jurisdiction over the ways in which the pension is disbursed upon retirement, complete withdrawal, lump sum and reduced pension or full-pension. There are unreported stories how reckless husbands take complete withdrawals on lump sums and squander the money reducing the spouse to pauper status or forcing her to accept a financial situation to which there was no mutual agreement in the first instance. After all, UNJSPF is part of the United Nations, the very body that promotes the rights of women. Any actions UNJSPF can subscribe to that ethic will be appreciated by the socially-responsible public of the world.

The pension of a UN staff member is legally a marital property and therefore the spouse has a pre-conditional right to the decisions made by the participating member in the disbursement of the pension annuity. That is why I underscore **that full disclosure – in writing – to the nonparticipating spouse must be made, and that spouse should be advised to obtain an independent legal (and possibly also financial) advisor in connection with the waiver. Any consent of the nonparticipating spouse to an optional benefit selected by the participant should be notarized.** Therefore, to make UNSJPF more socially responsible I recommend that in the case of married persons, the participant and his/her spouse must execute the necessary forms to entitle the participant to receive retirement benefits under the United Nations Joint Staff Pension Fund. As you may be aware, even ERISA grants these rights of law to the nonparticipating spouse. I can only urge you to propose these recommendations for the welfare of women and I may consider making this same suggestion to other active women's groups in the UN system.

I hope the President of AFICS; will take up these issues of the **Open Web Page** concept and the **Entitlement to survivors' benefits** with UNJSPF without delay. In other forums, AFICS should indeed promote the extension of the retirement age for the benefit of its future members and for a more sensible and up-to-date retirement policy of the United Nations. We will be in touch with AFICS on this matter.

Yours truly,

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