

GUIDANCE¹ TO RETIREES

On End-of-Life Matters

We all tend to be uncomfortable dealing with discussions and preparations related to end-of-life matters frequently leaving our families and loved ones unprepared to deal with this when the situation arises. The guidance below to retirees was put together by AFICS/NY to provide responses to the question **“As a former International Civil Servant, what should I do to make it easier for my spouse, significant other or whoever survives me when I die?”** The guidance provided refers to the spouse as the most usual survivor but the situation of a single person with or without a significant other, or perhaps with a parent or a sibling or other relatives, is often very similar. The closest survivor may also be a child of the former International Civil Servant.

The below guidance is written as if the member is a former United Nations, UNDP, UNICEF, UNOPS or UNFPA staff member. It may be equally relevant to members who are former staff of other United Nations Family organizations, e.g., FAO, ILO, or UNESCO, etc., but in those cases, retirees should turn to those organizations for advice and information specific to benefits provided by those organizations.

In all instances be sure to **keep your records and beneficiary designations up to date.**

¹ This document is provided for information purposes only. It is not a legal document and not intended to provide legal advice.

I. UNITED NATIONS AFTER SERVICE BENEFITS

A. United Nations Joint Staff Pension Fund – Pension Benefits

1. If you are receiving a periodic United Nations pension benefit and were married at the time of your separation from service or purchased an annuity from the Fund if you married after separation from service, make sure the United Nations Joint Staff Pension Fund (UNJSPF) has your spouse's full name and contact details, including your spouse's mailing and email addresses on file. If the UNJSPF does not have a copy of your marriage certificate, send them a copy of the official marriage certificate. If you are not sure whether your dependant(s) would qualify for monthly survivor's benefit payments from the Fund following your death, visit the Fund's website and webpages under the chapter "Survivor" <https://www.unjspf.org/for-clients/survivor/>, and specifically the webpage explaining all survivor's benefits from the Fund, the conditions under which they are payable and the documents that will have to be submitted to the Fund once a retiree or beneficiary has passed away, etc. The information is provided on the webpage itself, as well as in the form of a downloadable booklet and videos which are linked on the page: <https://www.unjspf.org/for-clients/survivors-benefit/>.

2. If you are receiving a periodic UNJSPF pension benefit and are not married or, if married and your spouse, child(ren) or secondary dependant would not qualify for regular monthly survivor's benefit payments, make sure that the UNJSPF has an up-to-date "Designation of Recipient of Residual Settlement" ("A/2 Form") on file for you. Note that the UNJSPF website provides detailed information about the purpose of this A2 form as well as explanation

of what a “Residual Settlement” is and under which conditions it would be payable; you can access this information here:

<https://www.unjspf.org/for-clients/residual-settlements/>.

3. Should you have any questions relating to survivor benefits and/or residual settlements, contact the Fund via their online Contact Form or other official contact channels specified on the UNJSPF website under “Contact Us”: <https://contact.unjspf.org/>. The Fund’s Client Services team will respond to any questions you may have and provide you with the necessary guidance.

4. The Fund also has a special webpage labeled “Urgent Assistance” on which it provides essential information on how to notify the Fund of the passing of a UNJSPF retiree or beneficiary and what kind of documentation will have to be submitted to the Fund to record the death and for the Fund to determine eligibility to survivor’s benefits: <https://www.unjspf.org/emergency/>.

5. You are strongly encouraged to download and print a copy of the UNJSPF booklet on ‘Survivors Benefits’ from this webpage:

(<https://www.unjspf.org/wp-content/uploads/2017/02/Survivors-Benefits-1.pdf>), and keep it in a place where your survivors could easily access it in the future, so they know what action to take vis a

vis the UNJSPF. Keeping copies of the following documents along with the UNJSPF booklet is also suggested in case your survivors are requested to submit them to the UNJSPF:

- a copy of the retiree’s birth certificate or passport;
- a copy of your marriage certificate;
- a copy of divorce decree, if any;

- a copy of your spouse’s birth certificate;
- a copy of the birth certificate of each of your children under the age of 21; and
- a copy of an Official Identification Document for each beneficiary, bearing the beneficiary’s signature (such as passport, driver’s license, or national identity card).

6. In instances where a retiree or adult beneficiary is unable to manage his/her affairs the UNJSPF requires the appointment of a legal guardian to act on behalf of the retiree or beneficiary. Information regarding the UNJSPF’s policies, procedures and documentation requirements in such instances is available on the dedicated UNJSPF webpage at: <https://www.unjspf.org/for-clients/legal-guardianship-and-estate/> as well as in the UNJSPF booklet on legal guardianship and estate available at: <https://www.unjspf.org/wp-content/uploads/2017/02/LegalGuardEstate.pdf>.

7. The Fund has also created several pension eLearning modules; information about the modules and how to access them is available at: <https://www.unjspf.org/unjspf-pension-elearning-modules/>. The module entitled “Essentials for Retirees and Beneficiaries” is particularly relevant and informative and includes detailed information about the topic of survivor’s entitlements, etc.

8. **To contact the UNJSPF with your questions, it is best to use the official contact channels provided on the Fund’s website under “Contact Us”:** <https://contact.unjspf.org/>.

B. After-Service Health Insurance (ASHI)

9. Make sure that your spouse or other close family member is familiar with the claims procedures of the After-Service Health Insurance (ASHI) plan in which you are enrolled and the procedures necessary for your spouse or other covered family member(s) to continue to be covered by the plan as surviving dependants. If covered under the US-based medical plans they should also be familiar with the requirement for US Medicare B enrollment at age 65 and the procedures for receiving reimbursement from the UN for Medicare Part B premium. Related guidance material is available at: www.un.org/insurance/content/retirees, with specific guidance for eligible surviving dependants provided at: www.un.org/insurance/content/surviving-dependants.

10. It is to be noted that ASHI participants are responsible for notifying the office administering their plan whenever a covered family member dies or ceases to be eligible for coverage. Such notifications for ASHI participants in plans administered by the United Nations Health and Life Insurance Section should be sent via email to ashi@un.org within a maximum time period of three months from the date of death.

C. After-Service Life Insurance (ASLI)

11. You are eligible for After-service Life Insurance (ASLI) if you were in the UN Group Life Insurance plan while a staff member for at least ten years and were still in the plan when you retired at age 55 or above. Coverage is automatically continued for your lifetime at reduced coverage amounts as you age as follows:

Period	Coverage Amount
Before Retirement	3x pensionable remuneration, subject to maximum of \$300,000
After Retirement	
<ul style="list-style-type: none"> • age 55 - 69 	50% of coverage in effect before retirement
<ul style="list-style-type: none"> • age 70 - 74 	25% of coverage in effect before retirement
<ul style="list-style-type: none"> • age 75 and onwards 	10% of coverage in effect before retirement, subject to \$5,000 minimum and \$10,000 Maximum

12. If you are entitled to ASLI, make sure that your designated beneficiary is the person you want to receive the benefit. The UN’s group life insurance plan through which ASLI is provided has been underwritten by The Hartford since 2019 after Hartford acquired Aetna’s group life and disability insurance segment. The change from Aetna to The Hartford was a seamless transition with previously filed Aetna beneficiary designation forms continuing to be effective. If you wish to change or update your beneficiary designation(s) you will need to complete a new Designation of Beneficiary Form. Forms are available for download from the HLIS website at: www.un.org/insurance/content/life-insurance under “Guidance Materials – Forms”. Alternatively, you can request the United Nations Health and Life Insurance Section (HLIS) to send you a new Designation of Beneficiary Form. HLIS can be reached by email at ashi@un.org.

13. It is important to note that The Hartford abides by the most recent Designation of Beneficiary form the HLIS has on file for you. If all designated beneficiaries predecease you, the life insurance proceeds will be paid to your Estate. Should a designated

beneficiary pass away before you, then the deceased beneficiary's portion of the life insurance proceeds will be apportioned between the surviving beneficiaries. In the event a beneficiary passes away after you but before the insurance proceeds are paid, then the proceeds otherwise payable to that beneficiary will be paid to the beneficiary's Estate.

14. HLIS provides certificates of insurance for retirees covered under ASLI. If you are eligible for ASLI and misplaced or did not receive your certificate of insurance for life insurance, contact HLIS by email at ashi@un.org to request a copy of the certificate for your files. Keep this in a place where your survivors could easily access it in the future, so they know what action to take vis a vis the ASLI.

15. Premiums for ASLI benefits are paid out of a special reserve fund. As a retiree you do not have to pay premiums yourself. (See more detailed information on the UN Group Life Insurance Plan and ASLI provisions at www.un.org/insurance/content/life-insurance.)

II. AFTER SERVICE BENEFITS FROM OTHER SOURCES

16. Follow the same type of procedures as noted above for pension, life insurance, long-term care, health insurance or other benefits obtained from non-UN sources including those you may have purchased on your own.

III. HELPFUL DOCUMENTS AND ARRANGEMENTS

A. Checklists

17. An up-to-date checklist of your assets, obligations and entitlements with appropriate reference or supporting documents will be extremely helpful for those called upon to take action on your behalf when the time comes. It should be kept in a known place and easily accessible to your survivors. A simple checklist is provided in the attached annex as a general guide to relevant content including general information regarding end-of-life planning documents. More comprehensive checklists and related templates can be found on the internet by searching for end-of-life planning documents.

5. Do not keep your checklists with supporting documents in a bank's safe deposit box in your name as that box will be sealed as soon as the bank becomes aware of the box-holder's death. Access to the contents of the box is then subject to state law which, in the case of New York, requires that a petition be made to the Surrogate Court to examine the contents of the box.

18. With respect to funds held in bank accounts, U.S. banks generally request that a beneficiary be designated at the time accounts are opened. However, in some cases in the U.S. and in many other countries, the bank accounts of a deceased person may be frozen pending the establishment of the succession, or for some other reason. As this may take some months, be sure your survivors have access to sufficient funds to tide them over. Consult your bank on how to ensure this and to make sure that your beneficiary designations are up to date.

B. Arrangements

19. Make arrangements with a relative, friend or former colleague, whom your spouse or other close survivor knows and trusts, to help with arrangements.

20. When someone dies, their closest survivor is often too upset and distressed to take care of the necessary practical arrangements, such as the funeral, death certificates, notification of those who need to be informed, and ensuring that the survivor's benefits are not lost.

C. End-of-Life Planning Documents

21. Make sure you have an up-to-date Last Will and Testament, as well as a Living Will, a Health Care Proxy, and, if appropriate, a Power of Attorney document on file. These documents are briefly described below.

- a. A Last Will and Testament ensures, inter-alia, that your assets (estate) will be distributed in accordance with your wishes after you pass away. In some countries, such a Will is indispensable.
- b. A Living Will is a type of advance directive that describes how you want your emergency care and/or end-of-life care to be managed.

- c. A Health Care Proxy gives authority to your spouse, or to someone else you specify, to give health care instructions on your behalf when you cannot do so. This document is at times referred to as a Medical Power of Attorney which can be structured to either become effective immediately to provide authority to your proxy (agent) to advocate and speak to healthcare providers on your behalf, or to become effective only if you become incapacitated and until you make a full recovery.

- d. A Durable Power of Attorney gives authority to your spouse or someone else you specify, to make financial decisions if you become incapacitated. If you choose, it can also be structured to be effective while you are still able to manage your financial affairs yourself. While a “non-durable” or “general” power of attorney is time-limited and is generally used only if/when you are not available for financial decisions or for signature of financial documents, a “durable” power of attorney includes special wording that makes it effective when you are incapacitated, with continued effect until your death.

22. It may be useful to select in advance a lawyer who will assist your spouse or other survivors and designated beneficiaries upon your death. This may be the executor/executrix of your Will or another lawyer whom you and your spouse or other survivors trust. If it is not the executor/executrix of your Will, it would be a courtesy to inform both lawyers of the arrangement.

IV. KEEP YOUR SPOUSE, FAMILY MEMBER OR CLOSE FRIEND INFORMED

23. Make sure your spouse, family member, loved one or close friend know the names and addresses of the executor/executrix of your Will and of the person who prepares your tax returns. They should also have relevant information related to any bank and/or brokerage accounts you have and know where you keep all your personal documents, birth certificate, marriage certificate, your Will, stock/share certificates, property deeds, title documents for vehicles you may own, life insurance policies, powers of attorney, safe deposit boxes, etc. Make sure that they can access them. This is especially important where access codes, passwords or keys are required for example in the case of online accounts and safety boxes held at home or at a bank or other institution. A list of your important documents will help. Do not forget that a final tax return for the year of your death is normally required.

24. You are encouraged to include a printed copy of the UNJSPF booklet about ‘Survivors Benefits’ with your Will or in a place where it can be easily accessed, and/or to share the link to the relevant UNJSPF webpages with those you want to entrust with such information, so they know what to do with regard to the UNJSPF benefits. The link to the booklet is: <https://www.unjspf.org/wp-content/uploads/2017/02/Survivors-Benefits-1.pdf>.

25. A list of those you wish to be notified of your death (relatives, friends, business associates, associations, societies, financial institutions, etc.), with the addresses and contact numbers and a list of newspapers, alumnae associations, retirement

organizations, such as AFICS, etc., to which an announcement of the death should be sent will help your survivors to follow your wishes. If you have special requests with regard to the funeral arrangements, be sure to put them in writing. Be aware that in some countries there are laws governing certain arrangements.

26. The UNJSPF may, in cases of proven financial hardship, provide financial assistance with Funeral Arrangements for their late retiree. Such assistance may be granted under the specific conditions of the UNJSPF Emergency Fund. For detailed information about the Emergency Fund visit: <https://www.unjspf.org/for-clients/emergency-fund/>; a dedicated booklet about this topic is linked on that webpage.

V. FINAL NOTE REGARDING UNJSPF BENEFITS AND RELATED INFORMATION

27. Anyone in receipt of a monthly benefit from the Fund is strongly encouraged to register for the UNJSPF Member Self-Service (MSS), to gain access to important and useful personalized pension tools, including information about monthly payments, official letters and statements from the Fund, the MSS Document Upload functionality, and many other tools. To register for and access MSS the retiree or beneficiary will need their name, date of birth and UNJSPF Unique ID number (9 digits). Relevant MSS related information is provided at this link: <https://www.unjspf.org/resources/about-member-self-service/>.

28. The Fund has created a webpage on which it links to information and guidance material for the most important and frequently asked questions about topics of relevance for retirees and beneficiaries. This useful webpage is available at the following link: <https://www.unjspf.org/for-clients/retired-or-receiving-benefits/>.

29. The Fund has also created several pension eLearning modules, including one labeled “Essentials for Retirees and Beneficiaries” which provides information and guidance on topics like the annual Certificate of Entitlement process, how to change your address or your payment instructions in the future, information about legal guardianship and guidance on survivor’s benefits. There is also guidance on the Pension Adjustment System (PAS) and the Two-Track system. More information about this and other useful pension related eLearning modules and how to access them is available at the following link: <https://www.unjspf.org/unjspf-pension-elearning-modules/>.

30. All UNJSPF contact details are provided at the following link: <https://contact.unjspf.org/>.

Checklist for End-of-Life Planning

1. PREPARE A MASTER LIST OF YOUR ASSETS AND LIABILITIES

Preparing a master list of your assets and liabilities along with relevant account/policy numbers, passwords, and contact information will help your loved ones access and manage your assets and liabilities when you are no longer able to or have passed away. Include the items listed below along with related details and attach relevant supporting documents to the list.

- **Assets** – Prepare a thorough list of your assets including inter-alia:
 - Real Estate holdings – Home(s), Condo(s), investment property, etc.
 - Cash – Savings Accounts/Plans and Checking Accounts/Bank Accounts, etc.
 - Investments – Investment Accounts, Mutual Funds, Stock Certificates, etc.
 - Trusts you may have set up.
 - Pension/Retirement benefits – United Nations Joint Pension Fund (UNJSPF) benefits, Individual Retirement Accounts (IRA's), annuities, Social Security benefits and/or other national benefit plans, etc.
 - Life Insurance Policies – After Service Life Insurance (ASLI) available through the UN and any other insurance policies from which death benefits may be payable.
 - Health Insurance Policies – After Service Health Insurance (ASHI) coverage through the UN and Medicare B or other

national health insurance plan providing medical coverage, long-term care policies, etc.

- Other possessions such as vehicles, other valuables, and items in safe deposit boxes, etc.

- **Liabilities** – Prepare a thorough list of your liabilities and debt accounts including inter-alia:

- Mortgages
- Auto loans
- Personal Loans
- Credit Cards
- Taxes
- Other

- **Other relevant items and accounts**, such as:

- Online Accounts
- Social media Accounts
- Email addresses

2. GATHER AND PREPARE/MAINTAIN END-OF-LIFE PLANNING DOCUMENTS

- **Contact Information** - Gather and document contact Information for those you wish to be contacted and/or who may need to be contacted in the event of your death including the following as may be applicable:

- UNJSPF related to pension benefits (available at the following link: <https://contact.unjspf.org/>)

- Health and Life Insurance Section (HLIS) at UN Headquarters related to ASHI and ASLI (email contact: ashi@un.org)
 - Next of kin and other family members and loved ones
 - The person you selected as executor/executrix in your Will
 - Your attorney
 - The person you appointed as power of attorney
 - Your estate planner or financial advisor
 - Any trustee(s) for trusts you may have set up
 - Your tax accountant
 - Any groups or associations you belong to or may have belonged to such as AFICS (email contact: afics@un.org)
- **End-of-life Planning Documents** – Individuals in every stage of adulthood can benefit from having an end-of life plan that indicates their healthcare, financial and personal preferences. The end-of-life planning documents noted below can help you make your choices clear to those who are close to you in the event of a potential health situation that leaves you unable to manage your affairs. General information regarding basic legal forms and documents for this purpose is provided below. Such forms are available on several websites for completion online and generally need to be notarized. Alternatively, personalized documents can be developed with the assistance of an attorney.
 - **Last Will and Testament** – This document is used to indicate your final wishes regarding guardianship of your dependants and pets, and where and to which beneficiaries your property and various assets are to be given. Once you have completed a Last Will and Testament, ensure the

document remains current and continues to reflect your final wishes and chosen Executor/Executrix.

- **Living Will** – This ensures your desires related to medical treatment and end-of-life care are properly documented and reflect your current wishes.
- **Health Care Proxy** – This document appoints a family member or trusted friend as your proxy, or agent, to express your wishes and make health care decisions for you if you are unable to speak for yourself due to a temporary or longer-term illness or injury. It is important to make sure your proxy is aware of your medical treatment preferences and has a copy of your Living Will if you have one.
- **Durable Power of Attorney** – This document enables you to plan for medical emergencies, cognitive decline later in life, or other situations where you may not be able to manage your financial affairs. It appoints a family member, trusted friend, attorney or loved one as the person who can act on your behalf in legal, financial and related matters, when you are incapacitated and not able to manage such affairs yourself.
- **Living Trust** – If you established a Living Trust to allow you, inter-alia, to have control over your estate and all your belongings until you pass, ensure that it is up to date and continues to reflect your wishes.