

Dear Friends,

We all plan for the best life possible during our years of retirement. Yet, all too often as we undertake this planning process, we put off thinking about and ensuring that our affairs are in order. AFICS/NY is therefore pleased to be able to provide the attached End-of-Life Guidance documents to help you tackle this vital part of the planning process. Please note that the information and material in these documents is informational only and not intended as legal advice.

Since its inception AFICS/NY has, inter-alia, provided its members with up-to-date information related to pension benefits payable by the United Nations Joint Staff Pension Fund (UNJSPF), and coverage available under the UN's After-service Health Insurance (ASHI) and After-service Life Insurance (ASLI) benefit plans. It has also shared responses to frequently asked questions about these benefit programs as well as on other topics of interest to retirees and beneficiaries.

Responses to questions related to end-of-life planning and procedures, including for securing survivor benefits, have been continually provided. In addition, a FAQ document was prepared for AFICS members in 2002 by Richard Nottidge, AFICS/NY President 2001-2003, based on previous text prepared by Freddie Friedgut, AFICS/NY President 1991-1994.

To ensure retirees have up-to-date information, the AFICS/NY Governing Board Health Insurance Committee has now updated and expanded the former FAQ document resulting in two guidance documents as follows:

- End-of-Life Guidance document for Retirees - providing information in response 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?"; and**

- End-of-Life Guidance document for Beneficiaries - providing information in response to the question **“As the spouse or survivor of a former International Civil Servant, what should I do when he or she dies?”**.

These documents provide information on UNJSPF pension benefits, ASHI and ASLI benefits, as well as other relevant information and a checklist for end-of-life planning. While this may not be an exhaustive list, we trust that you will find the information provided to be informative and helpful.

We take this opportunity to especially thank AFICS/NY Governing Board member and member of the AFICS/NY Health Insurance Committee, Ms. Vera Rajic, who has worked many hours to put these documents together in full consultation with key stake-holders. The AFICS/NY Governing Board has thoroughly reviewed and approved these documents.

Kind regards,

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Dr. Sudershan Narula, Co-Chair Health Insurance Committee AFICS/NY

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