



United Nations

**emergency preparedness & support team**

Putting Your House in Order  
A Brief Guide to Preparing for the  
Unexpected



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# PUTTING YOUR HOUSE IN ORDER

## A BRIEF GUIDE FOR PREPARING FOR THE UNEXPECTED

In the most arduous and perilous places of our world, United Nations staff courageously work to improve the lives of the neediest. It is today's sad reality that United Nations staff find themselves, with increasing frequency, in harm's way. As such, planning for the future and making sure your affairs are in order in the event of an unexpected tragedy are of critical importance to you and your loved ones. Preparedness remains critical even for staff in the safest of duty stations, as disaster and illness can strike indiscriminately.

The need to make difficult decisions often arises during already stressful and emotional instances. Time spent making preparations in calmer moments can help alleviate such stressful situations for your friends and family down the line.

This brochure attempts to provide you with information to assist you in "putting your house in order" prior to tragedy, should it ever occur.\*

\* While the information provided in this guide was prepared with utmost care, the Organization or EPST does not guarantee the accuracy, completeness, timeliness or correct sequencing of the provided information. This guide serves as an orientation tool to staff members and provides not basis for legal claims of any kind.

### Step 1: Understanding Your Overall Financial Situation

You may want to evaluate what financial planners call your financial "net worth." Calculate your assets, including your checking, savings, money market, and fixed deposit accounts, equity assets, tax sheltered assets, property, memberships, and additional life insurance. You may also want to take stock of your debts and liabilities, such as your mortgages and loans. A sample worksheet is available on EPST's website.

In addition, there are several United Nations benefits and entitlements for which your surviving loved ones may be eligible in the untimely event of your passing. You may want to contact your Human Resource focal point to

review these benefits and entitlements. Ask him/her what you need to do now to make it easy for your family to obtain these payments, including the specific forms you need to fill out or update. Remember that some benefits are administered separately, and as such, require separate beneficiary documentation.

#### Pension Fund Entitlements

Your surviving dependents may be entitled to surviving spouse benefits and child benefits. Remember that these dependents must be officially recognized by the Organization. Surviving spouse benefits are payable at half the standard annual rate of retirement benefit that would have been payable had you worked to your retirement age. Child benefits are payable as long as your child remains unmarried and is under the age of 21. Should your surviving dependents die before the full amount that you contributed to the Pension Fund is paid out, the remainder goes as a lump sum to the beneficiary that you designate.

You may want to remind your family that documentation for pension benefits should be submitted to the Pension Fund by your Human Resource focal point as quickly as possible following death. Keep in mind your family's income continuity: it usually takes 4–6 weeks following receipt of the last required document for the first cheque to arrive. It is important to ensure that you complete, and update if necessary, the "Designation of a Residual Settlement" (Form Pens. A/2). For more information, contact your Executive Office or your UNJSPF focal point.

Think of planning for life after your demise as a four-step process:

#### STEP 1:

Understanding your overall financial situation: your benefits, entitlements, assets and liabilities

#### STEP 2:

Deciding what you want following your passing: what happens to you, what happens to your loved ones, and what they will receive

#### STEP 3:

Creating the tools necessary for your family to continue in as stress-free manner as possible

#### STEP 4:

Communicating these plans to your loved ones so that they are prepared



Settlement” (Form Pens. A/2). For more information, contact your Executive Office or your UNJSPF focal point.

### Final Payment

This is the amount of money the Organization owes a staff member at the time of death in service, calculated from his or her salary, dependency allowances, annual leave days, and other allowances if applicable. Any amounts due to the Organization by the staff member will be subtracted from this amount. The final payment will go to the persons you have designated as the beneficiaries on the form entitled "Designation, change, or revocation of beneficiary" (P.2), which is available from your Executive Office. This means that spouses are not automatic beneficiaries. Be sure to update this form as needed and ensure that the original is filed in your official status file.

### Death Benefit

The Organization may pay a death benefit in cases of service-incurred death. The death benefit is payable only to the officially recorded surviving spouse and dependent children. It is processed along with the final payment and is based on the years of service with the Organization. Contact your Human Resource focal point to understand how the benefit is calculated. It usually takes from 4–6 weeks to finalize this payment.

### Repatriation Travel, Shipment, and Repatriation Grant for Surviving Dependents

These entitlements apply to staff members in the Professional category and above, and internationally-recruited General Service and Field Service staff members whose families were brought to the duty station at the expense of the United Nations. To make arrangements for repatriation and shipment of personal effects and related grants, your loved one should contact the Executive Office or Human Resource focal point, who will provide information on the repatriation entitlements and process, and supply the necessary forms.

### Health Insurance

After-service health insurance (ASHI) is available to the surviving spouse and eligible dependent children provided they were enrolled in the same contributory health insurance plan as the former staff member. Dependent children may be covered under ASHI until they reach 25 years of age, provided they are not married or in full-time employment. Application for ASHI must be submitted within three months of the incident. To complete the application, your spouse or the legal guardian of your minor children should contact the Health and Life Insurance Section or your Human Resource focal point.

### Appendix D

If the death of a staff member is attributable to the performance of official services on behalf of the United Nations, the surviving spouse and dependents may be entitled to compensation which is regulated by Appendix D of the United Nations Staff Rules. This compensation is similar to a workers' compensation schedule of payments. Your spouse should ask the Executive Office or Human Resource focal point if Appendix D may be relevant in the circumstances. The claim for compensation should be submitted through your Human Resource focal point, so contact him or her to learn about the process.

### Malicious Act Insurance Policy (MAIP)

If the death of a staff member is attributable to a malicious act at a designated duty station, there may be additional compensation paid to family members. If the event is classified as a malicious act, the application process for the benefit will be initiated by the Human Resource focal point. Your family member should contact him/her with any questions.

### Memorial and Recognition Fund

This is a one-time grant available to various categories of persons who have been injured, kidnapped, held hostage, relocated, or to surviving family members of those who lost their lives in the line of duty.

Remember that there may be some benefits and entitlements that will cease upon your passing and may affect your family members. These include:

- I. Education grant and education grant travel
- II. Home leave
- III. Immigrant visa or residence permit
- IV. Rental subsidy

Other duty station specific entitlements (e.g. security allowance, duty free/ commissary privileges, etc.)

The surviving spouse and/or dependents should contact their designated Human Resource focal point and the Visa Committee (for New York-based staff) for information and assistance as soon as possible.



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The grant is meant to be used for two purposes: (a) education for surviving children, and (b) to cover some specific expenses not covered by existing benefits and entitlements at the United Nations. Please contact the Emergency Preparedness and Support Team for more information.

### Funeral Costs

A portion of funeral costs may be reimbursable, including costs related to the transportation of remains and/or for escorts to accompany the body to the location of the funeral and/or burial. Family members should be advised to contact the Human Resource focal point or Family Focal Point for more situation-specific information.

### Other Entities to Consider:

#### Life Insurance

If you participate in United Nations Group Life Insurance, your spouse should be advised to contact the Health and Life Insurance Section. If you have any other insurances, such as additional life insurance or education trusts, your loved ones should be advised now of the persons or offices to contact.

#### United Nations Federal Credit Union (UNFCU)

If you have an account with UNFCU, your remaining balances will be transferred to your designated beneficiary in the event of your passing. Other designations of beneficiary forms do not govern the UNFCU, so add the "UNFCU Totten Trust Form" to your list of forms to review immediately (and update periodically) while putting your house in order.

## Step 2: Deciding What You Want

Once you have understood your financial situation and what you can expect, you may want to think about your wishes for yourself and your family following your passing.

### What Happens to You?

- ▶ Do you wish to be interred or cremated?
- ▶ What kind of funeral and memorial arrangements would you like?
- ▶ What do you want done with your personal things, such as clothes and photographs?
- ▶ What do you want done with your virtual "things," such as your personal email account, social network accounts, professional network accounts, virtual publishings, etc.? Do you want a digital afterlife? You may want to consider what information about you remains online, particularly given the rampancy of identity theft that occurs via the internet.

### What Happens to Your Loved Ones?

- ▶ What benefits and entitlements would they receive?
- ▶ Where would they live? What repatriation benefits are applicable to them?
- ▶ How would your assets be divided?
- ▶ Who would be responsible to continue your financial obligations?
- ▶ Should both you and your partner pass away, what would happen to your children?

## Step 3: Creating the Tools for Your Family

Once you have decided what you want for yourself and your family following your passing, you may want to set in place some tools that will make it logistically and administratively easier for your family to continue after you.

Having a legal will is important for your family and for local authorities to know how to carry out your last wishes. A legal will usually identifies the person you wish to appoint as the representative of your estate and the guardian of your children, all your assets as well as the recipients of these assets. Wills may be subject to various kinds of regulations based on one's country. Check whether a legal will must comply with any particular form requirements in your country of nationality.

You may want to create a set of guiding documents such as:

- I. A legal will
- II. A living will (document outlining your last wishes and rites)
- III. A financial information sheet

A letter to your family explaining, in non-legal language, what you intend for them



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For instance, a handwritten document may have greater legal validity than a typed one in your country, or, in order to be legally binding, it may have to be notarized. You should also consider having an attorney review the will. Try to keep the document updated.

A living will is a document in which you set forth your wishes in advance, while you are competent, regarding your decisions about yourself should you ever be rendered incompetent. A living will discusses things such as whether you would wish to be placed on life support or whether you would wish to be artificially hydrated. This document only becomes relevant when any of the situations outlined therein actually occur. You may want to peruse the Web to find templates of living wills, such as at [www.agingwithdignity.org](http://www.agingwithdignity.org). As with legal wills, check whether a living will must comply with any particular form requirements in your country of nationality.

Be sure that basic information related to your finances is available to your family members or loved ones (i.e. where bank numbers, passwords, important contact information, and monthly billing information can be found). If in general in your household, one person takes sole charge of financial matters, the other person may not know where to begin to take over following a tragedy. To assist with this process of making your financial information easily accessible in an emergency, EPST's website contains a sample financial information sheet that you can modify to your own needs.

Gather in one place all the documents that will be needed by your family to establish rights for insurance, pension, benefits and entitlements, social security, and ownership. These should include, but are not limited to, your will, your marriage licenses and birth certificates, bank books, deeds to property, income tax returns, citizenship papers, residence permits or visas, social security cards, and papers on designated beneficiaries. You should also always keep safe a valid signed United Nations Letter of Appointment. Be sure that your Letter of Appointment is signed immediately upon your recruitment and put on record so that you are covered as a valid staff member of the Organization at all times. Each time you are reappointed and sign a new letter of appointment make sure to have it filed at once.

## Step 4: Communicating Your Plans to Your Loved Ones

Death may or may not be an easily broached topic in your family. In either case, it remains important for your family to know your wishes about what is to happen in the unfortunate event of your passing. You may want to find a quiet time and place to discuss these matters with your family. Some families may have complicated situations which require additional

sensitivity; you may wish to discuss such issues with your primary beneficiary. Speaking to a counsellor or therapist in advance may also be useful.

You may also want to communicate to the United Nations your new wishes and beneficiaries as soon as possible following a major life event, such as a birth, death, marriage, or divorce. Communicate changes to emergency contact information as well.

If you have not already done so, we encourage you to start putting your house in order right away. Make an appointment today to speak with your Human Resource focal point, Executive Office focal point, the Pension Fund, the Health and Life Insurance section, and the UNFCU. You can visit our website ([www.un-epst.org](http://www.un-epst.org)) to download the principal forms that you will need. Make a point of recording necessary updates at the beginning of every year—a yearly ritual of sorts.

Beneficiary documents that you should think of reviewing and updating as necessary:

- I. Pension Fund: "Designation of a Residual Settlement" (Form Pens. A/2)
- II. Final Payment: "Designation, change, or revocation of beneficiary" (P.2)
- III. Life insurance and other insurances and trusts: designation of beneficiary forms
- IV. UNFCU: UNFCU Totten Trust Form

Most of these documents, are available on EPST's website. Remember to also update, as necessary your emergency contact information via your Human Resource focal point.

# QUESTIONS?

CONTACT US:

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The Emergency Preparedness and Support Team (EPST) was created in May 2010 to better fulfill the UN's duty to care for its personnel and their family members given the risks that these personnel endure. EPST is housed in the Office of Human Resources Management (OHRM), Department of Management in the Secretariat in New York.

Our mandate is to provide and coordinate essential support to staff survivors and the families of those who perish or are injured as a result of malicious acts, natural disasters, or other emergencies.

Our mission is to:

- ▶ Coordinate and improve existing HR mechanisms and policies for staff support
- ▶ Empower United Nations staff in preparing themselves for emergencies from an HR perspective
- ▶ Provide a 'chapeau' framework & support to existing broad network of internal and external resources for partner UN offices, and staff and families
- ▶ Serve as a communication/coordination centre on Human Resource matters related to staff and family support in emergencies

Our partners in coordinating services in the Secretariat are: Department of Management - Human Resources Services, Staff Counsellor's Office, Medical Service Division, Business Continuity Management Unit, Advisory Board on Compensation and Claims, Pension Unit – Department of Safety and Security: Critical Incident Management Unit (CISMU), Lead Department(s) such as Department of Field Support, etc.

We also collaborate with the UN's Agencies, Funds, and Programmes both at Headquarters and in the field, as well as best practice NGOs and commercial entities that offer similar family support programs.

For more information on EPST, please visit [www.un-epst.org](http://www.un-epst.org)



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