



INTERNAL AUDIT DIVISION

REPORT 2025/071

Audit of client services and outreach activities in the Pension Administration of the United Nations Joint Staff Pension Fund

The Pension Administration needed to take steps to enhance the impact of its client services and outreach activities

22 December 2025

Assignment No. AS2025-800-03

Audit of client services and outreach activities in the Pension Administration of the United Nations Joint Staff Pension Fund

EXECUTIVE SUMMARY

The Office of Internal Oversight Services (OIOS) conducted an audit of client services and outreach activities in the Pension Administration of the United Nations Joint Staff Pension Fund. The objective of the audit was to assess the adequacy and effectiveness of internal controls over the effective and efficient delivery of client services and outreach activities by the Pension Administration. The audit covered the period from 1 January 2022 to 31 March 2025 and covered risk areas in client service operations which included: (i) strategic planning and governance; (ii) provision of client services; and (iii) outreach activities.

The Pension Administration implemented measures to improve client services and conducted several outreach activities. However, there were some gaps, notably in functioning of Client Services Delivery Model (CSDM) Project Board for the oversight of client services projects, workload distribution across global offices, communication strategy including global census survey, and performance monitoring.

OIOS made eight important recommendations. To address issues identified in the audit, the Pension Administration needed to:

- Reactivate the CSDM Project Board to strengthen oversight over client services projects and to ensure that planned benefits are realized.
- Review and streamline its service categories in the contact form on its website to improve client selection accuracy and enhance overall user experience and service delivery.
- Rationalize the distribution of client services workload among the New York, Geneva, Nairobi, and Bangkok offices to ensure a more balanced and equitable allocation of client service requests across all locations.
- Review the criteria for approval of the emergency fund requests and standardize the process for emergency fund requests review; and enhance outreach about the emergency fund.
- Develop a Client Services Staff-focused training pathway by conducting a training needs assessment and incorporating it into the overall Fund's training strategy.
- Enhance the communication strategy by targeting new entrants with improved engagement and digestible information formats.
- Incorporate awareness and knowledge elements in its global census survey to assess the pension literacy among participants and to customize the outreach.
- Take steps to promptly update the executive dashboard to ensure senior management has current and accurate data for monitoring progress on key Client Services performance indicators.

The Pension Administration accepted all recommendations and has initiated action to implement them. Actions required to close the recommendations are indicated in Annex I.

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Audit of client services and outreach activities in the Pension Administration of the United Nations Joint Staff Pension Fund

I. BACKGROUND

1. The Office of Internal Oversight Services (OIOS) conducted an audit of client services and outreach activities in the Pension Administration of the United Nations Joint Staff Pension Fund (UNJSPF).

2. UNJSPF was established in 1949 by the United Nations General Assembly to provide retirement, death, disability and related benefits for staff upon cessation of their services with the United Nations and the 24 other international organizations admitted to the membership of the Fund. UNJSPF operates under its own Regulations and Rules, including the Financial Rules as approved by the General Assembly.

3. The Pension Administration's clients comprise: (i) participants; (ii) retirees and other beneficiaries (hereafter collectively referred to as "beneficiaries"); and (iii) individuals who act on behalf of beneficiaries, such as family members and other interested parties. While the Fund also renders services to its member organizations including the secretariats of the various Staff Pension Committees, these entities are considered as the Fund's strategic partners in support of clients. The Pension Administration's client population has grown over the past decade, reaching 150,704 participants and 89,308 beneficiaries as of 31 December 2024. Clients are dispersed over some 190 countries, and they receive benefit payments in 18 currencies aggregating approximately \$ 320 million every month.

4. In 2021, the Pension Administration implemented the C.A.R.E Strategy (Client-focused, Action-oriented, Relationship-builder, and Efficacy-driven) aimed at becoming an outstanding service provider. There are three pillars of the C.A.R.E Strategy, namely: (i) simplifying the client experience; (ii) modernizing pension services; and (iii) developing a strong global partnership network. In 2024, the Pension Administration extended the same strategy, named the C.A.R.E Strategy 2024 and beyond, with a focus on modernizing its efforts for enhanced client experience.

5. Clients submit inquiries through various channels, including email, telephone, the online contact form, postal mail, fax, and walk-in visits. Prior to November 2024, the Pension Administration utilized the service ticketing system, iNeed, to track these communications. Certain types of inquiries also require the creation of a formal request or workflow within the Integrated Pension Administration System (IPAS) for processing.

6. To enhance the client service experience, the Pension Administration implemented projects under the Client Services Delivery Model (CSDM) programme. The major project under this programme is the multi-phase Client Relationship Management (CRM) system. The Administration implemented the first phase of this CRM system, known as UNJSPF Connect, in November 2024, directly replacing the legacy iNeed system for managing client queries. UNJSPF Connect's primary objectives are to improve client experience, standardize processes, automate workflows, and reduce reporting effort. New phases of UNJSPF Connect are planned for 2025 and beyond to ensure further integration with internal systems and stakeholders, including the deployment of a modernized Member Self-Service (MSS) portal with Multi-Factor Authentication access.

7. Managing client inquiries and requests is the primary responsibility of the Client Services Service (Client Services) in the Pension Administration, headed by a Director (D-1), which has operations in the Fund's two main offices in New York and Geneva and two liaison offices in Nairobi and Bangkok. Additionally, the Pension Administration has outsourced call centre services to a United Nations agency since September 2016. Located in New York and Valencia, the call centres provide support to clients via

telephone and email, 24 hours a day, from Monday through Friday, excluding holidays. The internal and external resources dedicated to client service operations are shown in Table 1.

Table 1: Internal and external resources for the client service operations

Job category	Client Services Service				Call centre posts	
	New York	Geneva	Nairobi	Bangkok	New York	Valencia
Professional	6	2	1	1	-	-
General service	14	9	1	1	-	-
Contractor personnel	-	-	-	-	9	15
Total	20	11	2	2	9	15

8. Comments provided by the Pension Administration are incorporated in italics.

II. AUDIT OBJECTIVE, SCOPE AND METHODOLOGY

9. The objective of the audit was to assess the adequacy and effectiveness of internal controls over the effective and efficient delivery of client services and outreach activities by the Pension Administration.

10. This audit was included in the 2025 risk-based work plan of OIOS due to the risks associated with client service operations, which could potentially affect the quality of services as well as the Fund's reputation.

11. OIOS conducted this audit from July to September 2025. The audit covered the period from 1 January 2022 to 31 August 2025 and included: (i) strategic planning and governance; (ii) provision of client services; and (iii) outreach activities.

12. The audit methodology included: (a) interviews with key personnel; (b) review of relevant documentation; (c) assessment of the client's data management systems, including IPAS, iNeed, UNJSPF Connect and Open Ticket Request System for member organizations; (d) analytical review of data on client's inquiries and service requests; and (e) sample testing of emergency fund requests using a stratified sampling method.

13. OIOS assessed the reliability of data related to the Fund by: (a) reviewing existing information about the data and the IPAS; and (b) interviewing the Fund's personnel knowledgeable about the data. In addition, OIOS traced a random sample of data to source documents. Based on the assessment, OIOS determined that the data was sufficiently reliable for the purpose of addressing audit objectives.

14. The audit was conducted in accordance with the Global Internal Audit Standards.

III. AUDIT RESULTS

A. Strategic planning and governance

The client service activities were aligned with the C.A.R.E. Strategy

15. Among the three pillars of C.A.R.E Strategy 2024, the Simplifying Client Services pillar focused on enhancing client satisfaction by providing improved services, simplifying interactions, and ensuring clear communication with all participants, including beneficiaries. The Pension Administration has implemented the following key initiatives that demonstrate a clear alignment of its client service activities with the strategic objectives of the C.A.R.E. Strategy:

- Developed a communication strategy with senior management oversight.
- Initiated multiple projects to improve client services under CSDM programme.
- Launched new communication channels, such as a WhatsApp social media channel and a series of virtual pension townhalls, to improve access and provide clear information.
- Developed the UNJSPF Connect system, a new CRM tool, to improve client services through case tracking, visibility, and performance indicators.
- Continued working with member organizations to improve partnerships and services, including the definition of a common operating model for "Separation to Pay."

Need to strengthen strategic oversight over the CSDM programme

16. To operationalize the CSDM programme, the Pension Administration implemented 14 projects and instituted a governance framework to provide strategic oversight. The CSDM Project Board is responsible for providing strategic oversight, ensuring appropriate resource allocation, and monitoring the realization of benefits for the CSDM programme. This includes reviewing and approving programme architecture, providing guidance to the programme manager, and reporting on the programme's status to the Senior Management Team (SMT). A programme manager was responsible for the day-to-day operations of the CSDM programme.

17. The audit noted that the CSDM Project Board did not meet for the last two years. While some CSDM-related work continues, there is no structured process in place for reviewing project progress, ensuring that resource allocation aligns with strategic goals, or assessing the benefits realized from completed initiatives. Out of the 14 CSDM projects, nine projects are delayed or kept in a hold status. Staff noted that some projects remain open in the programme management tool even after completion, while new, relevant initiatives, such as the training strategy, were not formally incorporated into the programme's governance structure.

18. Because of internal staffing issues, the Pension Administration transferred the oversight of the CSDM projects to Client Services, the very team responsible for their execution. The absence of a formal, independent review to provide directions on the programme's portfolio had led to a fragmented and uncoordinated approach. Without a functioning board to review benefit realization, the Pension Administration cannot confirm whether the programme is achieving its stated objectives. This also makes it difficult to prioritize projects, ensure appropriate resource allocation, and resolve issues. The absence of a formal reporting mechanism to SMT means senior leadership may not have a clear and accurate picture of the programme's status, progress, and challenges.

(1) The Pension Administration should reactivate the CSDM Project Board to strengthen oversight over client services projects and to ensure that planned benefits are realized.

The Pension Administration accepted recommendation 1 and stated that it will reactivate the CSDM Project Board to strengthen strategic oversight over client services projects.

B. Provision of client services

19. Provision of client Services includes handling queries relating to all areas of the Fund, guiding participants on their participation-related queries and decisions, including for breaks in service, part-time work, Special Leave Without Pay, personal status changes, providing consultations pre-separation on all

pension-related matters, and explaining the pension adjustment system. It also includes handling requests for emergency fund assistance and supporting the year-long Certificate of Entitlement exercise. To better manage client interactions, the Pension Administration recently enhanced its website's online contact form as part of the new UNJSPF Connect initiative.

There was a disconnect between the volume of client queries and the service categories available in UNJSPF Connect

20. The most notable change in the first phase of UNJSPF Connect is the revised 'Contact Us' page on the Fund's website, featuring a streamlined, two-step query topic selection process. Unlike in the previous iNeed system, where users of the contact form had to select a topic from a long list of menu items, they will now first select a category and then the more specific sub-category for which they require assistance. This improvement is designed to streamline topic selection and query submission, ensuring queries are routed to the appropriate service and responded to more efficiently.

21. When a client wants to submit a written query to the Fund's Contact Us webpage, clients select a specific service from a drop-down menu with 18 primary categories and 93 sub-categories. The system directs these queries to the appropriate team for a more efficient response. Of the 18 primary categories, 16 (with 74 sub-categories) are intended for both external clients and staff, while the remaining two are reserved for internal staff use. Details of these categories, including the number of requests received between November 1, 2024, and August 31, 2025, are shown in Table 2.

Table 2: Breakdown of each primary category and the number of requests received

No.	Primary Service Category	Number of sub-categories	Number of Requests
1.	Participant, Retiree, Beneficiary, and Dependent Eligibility, Entitlements, Benefit, Payment Information and Forms	28	9,944
2.	Other	1	4,875
3.	Certificates and Statements	8	3,087
4.	Non-Receipt of Payment	2	2,900
5.	Estimates (Service Requests)	6	2,724
6.	Client Appointments	1	2,052
7.	Updating Personal Information	6	1,934
8.	Member Organization Enquiries on behalf of Participants	0	1,360
9.	Pension Adjustment System	4	842
10.	Annual Certificate of Entitlement	3	765
11.	Transfer Agreements and Purchase of Contributory service	6	728
12.	Emergency Fund	1	290
13.	Client Outreach	1	263
14.	Benefit Reinstatement	2	262
15.	Application User Support	3	147
16.	Overpayment	1	73
17.	Member Identification Services	1	63
18.	Monthly Campaigns	0	8

22. The structure of the "Contact Us" categories did not align with client query volume. To help clients quickly find the exact topic they need, the highest-volume category, "Participant, Retiree, Beneficiary, and

Dependent Eligibility..." (9,944 requests) needed to be separated into three or more distinct sub-categories, such as "Eligibility & Enrollment," "Retirement & Benefits," and "Status Changes." Moreover, low-volume, niche categories, such as "Member Identification Services" (63 requests), could be combined into a single, less prominent option, such as "Account Administration & Other Services," thereby simplifying the main menu and streamlining the initial client selection process.

23. The Pension Administration stated that all primary service categories were developed based on operational needs. However, to achieve the UNJSPF Connect objective of enhancing the client experience, the Pension Administration needed to streamline and rationalize the primary and sub-categories in the contact form, primarily based on the volume and type of client requests received.

(2) The Pension Administration should review and streamline its service categories in the contact form on its website to improve client selection accuracy and enhance overall user experience and service delivery.

The Pension Administration accepted recommendation 2 and stated that it will review the service categories in the Contact Form available on the website to enhance user experience.

Need to expand the toll-free phone call service

24. The Pension Administration has established a toll-free phone call service in 75 countries, covering a total population of 165,656 (69 per cent of the total population size) participants, retirees, and beneficiaries. From January 2022 to December 2024, the Pension Administration received 79,738 phone calls for various service requests, incurring a total operational cost of \$205,308, with an average cost of \$2.57 per call.

25. OIOS noted that 20 countries, many of which are conflict-ridden, did not have toll-free phone access for clients, despite the service provider confirming the availability of the necessary infrastructure. As the Pension Administration has not added any new countries to this service list since January 2022, approximately 75,000 constituents remain without toll-free access. Expanding coverage to these 20 countries, while incurring an estimated one-time installation cost of \$5,000 to \$50,000 per country, would significantly increase service coverage to over 90 percent of the total client population. The Pension Administration stated that it will actively consider expanding the list of toll-free countries, guided by the service provider's input on available infrastructure.

There were inconsistencies in workload distribution and client request allocation processes

26. Client satisfaction is the goal of the Pension Administration and that can be achieved by the timely resolution of the client's service requests. OIOS's review of client services provided by the staff of the Pension Administration showed the following:

(a) Service request resolution times improved after the introduction of UNJSPF Connect

27. The audit noted considerable improvement above 50 per cent in the average resolution times of service requests in New York, Nairobi, and Bangkok offices after the implementation of UNJSPF Connect, as shown in Table 3.

Table 3: Average resolution times for service requests generated from January 2022 to 31 August 2025

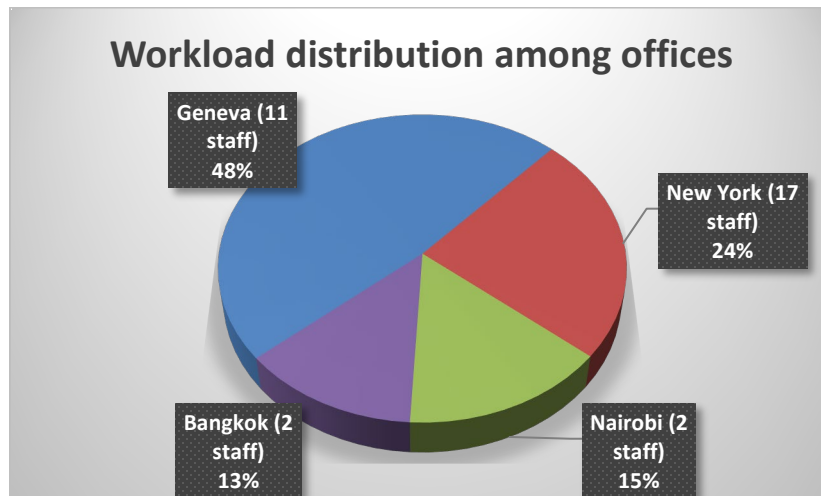
	Need (Jan 2022 to Oct 2024) Avg. Resolution Time (Days)	UNJSPF Connect (Nov 2024 to Aug 2025) Avg. Resolution Time (Days)	Percentage improvement
New York	14.46	6.04	58
Geneva	16.85	11.24	33
Nairobi	6.59	1.97	70
Bangkok	6.59	1.05	84

(b) Need to review the workload across Fund offices via different channels

28. Despite the overall system improvements, OIOS noted an imbalance in workload distribution across the Fund's two main offices (New York and Geneva) and two liaison offices (Nairobi and Bangkok), which runs contrary to the C.A.R.E. Strategy's goal of efficient resource utilization. The Geneva Office currently manages a disproportionately high volume of work relative to its staffing levels. The workload analysis conducted during the audit period demonstrated a clear imbalance: during the reporting period, the Geneva staff processed an average of 6,228 cases per person, exceeding the New York Office average of 3,059 cases per person. The New York office employs 17 staff members (excluding three senior managers providing services to all offices) to process a lower volume of requests compared to Geneva's 11 staff members, as shown in Chart 1.

29. This concentration of work in Geneva contributes to operational strain, resulting in the highest average resolution time among all four offices, as shown in Table 3. The Pension Administration stated that some work is assigned to New York staff due to the high volume of service requests received by the Geneva Office.

Chart 1: Distribution of work among various offices of the Pension Administration



30. The process of allocation of service requests among the General Service staff is different between the New York and Geneva Offices. In the New York Office, a Professional staff (P3) member allocates tickets based on staff skill sets, ensuring efficient matching of requests to expertise. Conversely, the Geneva Office lacks a centralized work-assignment process, relying on General Service staff to self-select requests that may not align with their skill sets, which can lead to additional processing time. Furthermore, the liaison offices in Nairobi and Bangkok remain underutilized for digital queries, which are heavily concentrated in New York and Geneva, even though they are mostly location-agnostic. While Nairobi

offers walk-in services two days a week, this beneficial service is not publicized on the Fund's website or local intranet, resulting in low awareness and further limiting efficient use of those physical resources.

(3) The Pension Administration should review and rationalize the distribution of workload among the New York, Geneva, Nairobi, and Bangkok offices to ensure a more balanced and equitable allocation of client service requests across all locations.

The Pension Administration accepted recommendation 3 and stated that the workload allocation approach in various locations responds to operational needs and schedule in each location and time zone. The Pension Administration will undertake a strategic workload and structure review of all client services entities in order to determine the best structure suitable for service excellence.

Need to address issues with the processing of client requests relating to the emergency fund

31. The General Assembly, in its 1974 resolution 3354, approved up to \$100,000 per year for the Emergency Fund, which was intended to provide aid in individual hardship cases with proven needs, such as those caused by illness, infirmity, or other circumstances, including funeral arrangements for retirees or immediate dependent relatives. In 2020, the maximum amount of the emergency fund increased to \$112,500 per year. The review of emergency fund requests showed the following:

(a) The criteria used to approve the emergency requests were restrictive and inconsistently applied

32. The Pension Administration established a scoring system to accept and review the emergency fund requests, including years of contributory service and the existence of universal health care in the country of requestor. However, a review of emergency fund requests found that universal healthcare is irrelevant to requests for funeral expenses or natural disasters.

(b) The low percentage of approved requests

33. A review of 580 emergency fund requests from January 2022 to June 2025 showed that only 103 were ultimately approved (18 per cent) for disbursement as shown in Table 4. 92 per cent of approved requests were concentrated in two areas: medical expenses (53 requests, or 51.5 per cent of the total approved) and funeral expenses (42 requests, or 40.8 per cent of the total approved). Further, 442 out of 580 requests (76 per cent) were closed without any disbursement (see Table 4 below). This was primarily because beneficiaries failed to submit the required documentation within the 30-day period—specifically, 283 of the closed requests submitted via the MSS portal were closed for this reason. Although the Pension Administration conducted 291 outreach activities between January 2022 to June 2025, information about the emergency fund was not adequately covered. This operational gap means beneficiaries could not access the support they needed during periods of genuine hardship.

Table 4: Details of the emergency fund requests from 1 January 2022 to 30 June 2025

Year	Requests received	Open requests	Requests approved	Requests closed	Total available amount	Total approved amount	Percentage of utilization
2022	165	2	29	134	112,500	36,675	33
2023	135	1	23	111	112,500	31,090	28
2024	163	13	33	117	112,500	42,461	38
2025 (until June)	117	19	18	80	112,500	19,211	17
Total	580	35	103	442	450,000	129,437	29

34. Further, the review process differs between the New York and Geneva offices. The New York office uses a three-level review: a General Service staff member at the G-6 level, an audit at the G-7 level, and a final approval by a Professional staff member at the P-3 level. In contrast, the Geneva office employs a two-level review process, with all requests initially reviewed by a Professional at the P-3 level and then approved at the P-4 level. This discrepancy in the review processes, along with misaligned approval criteria and a lack of awareness among beneficiaries regarding the provisions of the emergency fund's purpose and documentation requirements, has led to a substantial missed opportunity to assist those in genuine hardship.

(4) The Pension Administration should: (i) review the criteria for approval of the emergency fund requests and standardize the process for emergency fund requests review; and (ii) enhance outreach about the emergency fund to create awareness among the beneficiaries about the documentation requirements.

The Pension Administration accepted recommendation 4 and stated that it will update the previous review of the emergency fund process to align activities in New York and Geneva and conduct an outreach campaign to reinforce awareness about documentation requirements among beneficiaries.

Need for a structured and targeted training pathway for Client Services staff

35. The training for Client Services staff should be tailored to their workflows and operational requirements, ensuring staff are adequately equipped to deliver consistent and accurate services to clients.

36. The Pension Administration didn't have a structured and specialized training pathway for the Client Services and its outsourced Contact Centre staff, despite the clear requirement for tailored training to ensure consistent delivery of accurate and high-quality client services. Although the Pension Administration provides access to general organizational e-learning platforms (e.g., Inspira, LinkedIn Learning) and general sessions, it has not finalized a Client Services-specific training plan or conducted a systematic needs assessment to identify specialized training requirements. This reliance on general resources and peer-to-peer knowledge transfer limits the staff's capacity to address client-specific queries with the necessary depth and consistency.

37. In addition, the allocated training budget remains heavily underutilized (11.1 per cent in 2024 and 15.2 per cent in 2025), indicating a significant gap between strategic resource allocation and training execution. The Pension Administration stated that it is currently developing an overarching, Fund-wide training strategy; therefore, the development of a structured and targeted training pathway for client services staff needed to be formally incorporated as an essential component of this overall strategy.

(5) The Pension Administration should: (i) develop a Client Services Staff-focused training pathway by conducting a training needs assessment and incorporating it into the overall Fund's training strategy; and (ii) strengthen the monitoring system to track the training budget.

The Pension Administration accepted recommendation 5 and stated that it will develop a Client Services-specific training strategy and pathway and enhance monitoring of the utilization of the training budget.

C. Outreach activities

Need to enhance the impact of outreach through improved engagement for new entrants and digestible information formats

38. The Pension Administration conducted a comprehensive array of outreach activities, totaling 291 separate events from January 2022 to June 2025. These efforts utilized multiple channels to engage with constituents. Digital and written outreach included regular global communications distributed via the official website and email channels, as well as the dispatch of targeted welcome letters containing key benefit information for new participants. The Fund also provided extensive informational publications, such as comprehensive booklets and guides. Furthermore, the Administration hosts frequent scheduled events, including various pension briefings, townhalls, and the "Pension Essential" webinar series. Finally, the Fund maintains a physical presence through walk-in services at its Liaison Offices in Nairobi and Bangkok.

39. However, to further enhance the impact of its outreach activities and ensure clients are better informed, the Pension Administration needs to ensure its significant efforts translate into optimal client understanding and knowledge retention, as explained below.

(a) **Plan for new entrants** - The Fund did not have a dedicated, granular outreach plan specifically designed for new entrants and early-career professionals in its communication strategy. The current broad approach may not effectively resonate with this younger demographic, who require simple, digital-first communication focused on the long-term value of their pension.

(b) **Need for digital-first content for outreach** - To engage new entrants effectively, the Fund needs to develop a digital-first content plan that is both simple and compelling. A digital welcome kit could be provided to each new staff member upon joining the UN system, serving as a central hub for essential information and key resources. In addition, the Fund needs to leverage professional networking platforms, such as LinkedIn, to share career-relevant content about the value of their UN pension and create a targeted email series that guides participants through their first year of participation. The Pension Administration could also collaborate with Human Resources and Pension Focal Points within member organizations to host brief, informal virtual sessions for new staff.

(c) **Need for concise outreach material** - A review of the Fund's outreach materials and events found that content is generally lengthy and detailed, resulting in information overload and diminished retention of key concepts among the entire client population. Informational booklets often exceed 20 pages, and pension briefings and townhall meetings typically range from two to three hours. This traditional, document-heavy approach prioritizes the comprehensive inclusion of all information over the strategic focus on essential, actionable points. This design makes it less likely that participants will fully absorb and retain critical pension knowledge, reducing the impact of outreach efforts and, consequently, increasing the volume of reactive, administrative queries directed to Client Services.

(d) **Outreach approach and effectiveness assessment** - Finally, to assess the impact of its outreach, the Fund must adopt a multi-faceted approach utilizing both quantitative and qualitative metrics. Quantitatively, success should be measured by attendance rates, content views, and a demonstrable reduction in the volume and complexity of routine service queries received by the service center. Qualitatively, post-event surveys should gauge participant satisfaction and their understanding of key topics. This integrated approach would ensure that outreach efforts are directly aligned with broader organizational goals, such as faster case processing and increased adoption of digital self-service tools.

(6) The Pension Administration should: (i) develop and integrate a targeted component into its communication strategy with a clear focus on new entrants; (ii) revise outreach materials into concise, digital-first formats and optimize lengthy sessions into focused, modular components; and (iii) develop quantitative and qualitative metrics to assess the effectiveness of its outreach activities.

The Pension Administration accepted recommendation 6 and it will develop new entrants' specific presentation materials and target new entrants that receive the welcome package, identify and utilize the most effective approach and content for each target population and develop quantitative metrics to measure the reach of pension outreach and identify mechanisms to assess the effectiveness of outreach activities.

Need for a dedicated pension literacy assessment

40. The analysis of feedback collected from townhall sessions since 2021 (Table 5) highlighted recurring awareness gaps in pension rules and entitlements. For example, during pre-retirement essentials sessions, 292 comments were submitted, 47 of which directly reflected gaps in participant understanding of pension matters.

Table 5: Details on feedback on outreach activities received from clients

Session Type	Total Attendees	Comments Submitted	Awareness-Related Comments
Essential pension information for participants	100	50	9
In-retirement essentials	18	7	1
Other	31	20	4
Pension Briefing: Separating with less than 5 years of contributory service	57	26	3
Pension Briefing: Separating with more than 5 years but younger than ERA	47	23	2
Pension Briefing: Separating with more than 5 years, between ERA and NRA	92	61	9
Pension chat	1	1	0
Separation and pre-retirement essentials	163	72	14
Two-track essentials	70	32	5
TOTAL	579	292	47

41. The gaps in understanding of pension matters justify assessing the level of pension literacy among participants and ensuring that outreach and education efforts are achieving their intended impact. The Pension Administration had initiated a global survey to assess client satisfaction across four key areas: overall experience, communication and access to information, operational efficiency, and trust. The Pension Administration needs to expand the global satisfaction survey by incorporating knowledge and awareness elements to assess pension literacy among participants and to customize outreach.

(7) The Pension Administration should incorporate awareness and knowledge elements in its global census survey to assess the pension literacy among participants and to customize the outreach.

The Pension Administration accepted recommendation 7 and stated that it will introduce additional elements into the global census survey to assess participants' pension knowledge and to plan outreach activities.

The executive dashboard for reviewing the progress of key performance indicators was not updated

42. Monitoring key performance indicators (KPI) is essential for continuous improvement. The Pension Administration established six KPIs for client services in 2021 and instituted a mechanism to report to the senior management. Out of six KPIs, four were to be reported every month, and two KPIs were to be reported on an annual basis, as shown in Table 6.

Table 6: Key performance indicators for client services

No.	Key Performance Indicator	Benchmark	Periodicity
1.	Contact Center response time	(i) Call answered in 1 minute (ii) Email answered within one business day (iii) Contact form answered within one business day (iv) Call pickup rate – 95% and above	Monthly
2.	Client satisfaction score	4 or above (on a scale of 5)	Monthly
3.	Resolution time of client inquiries and service requests	Client enquiries and service requests resolved within four business days (average resolution time)	Monthly
4.	Website user satisfaction score	75% of users rated four and above (on a scale of 5)	Monthly
5.	Client and partner satisfaction with pension briefing and information materials (Joint for CSS and OSS)	4 or above (on a scale of 5)	Annually
6.	Pension briefings are available for all participants during onboarding and separation	80% or above of staff have access to the pension briefings	Annually

43. The Data Analysis Unit of the Pension Administration generated the performance reports and shared them with the senior management every month. Following the creation of the executive dashboard, which was developed for senior management to review KPIs, the Data Analysis Unit ceased sharing performance reports after May 2024. OIOS found that the executive dashboard is not being regularly updated. Only two of the four benchmarks for the Contact Centre response time KPI were reported through June 2025; the remaining two have not been updated since October 2024. Similarly, the status of the other three monthly KPIs and two annual KPIs was not updated on the executive dashboard for monitoring by senior management.

44. The Pension Administration attributed these reporting delays to the recent switch from the iNeed system to the UNJSPF Connect system and the ongoing integration efforts. OIOS considers that the Pension Administration needs to rectify the technical glitch in the executive dashboard to ensure that the performance of KPIs is reported to senior management in accordance with established timelines for effective monitoring.

(8) The Pension Administration should take steps to promptly update the executive dashboard to ensure senior management has current and accurate data for monitoring progress on key Client Services performance indicators.

The Pension Administration accepted recommendation 8 and stated that it will regularly update the key performance indicators for Client Services to enable monitoring by management.

IV. ACKNOWLEDGEMENT

45. OIOS wishes to express its appreciation to the management and staff of the Pension Administration for the assistance and cooperation extended to the auditors during this assignment.

Internal Audit Division
Office of Internal Oversight Services

STATUS OF AUDIT RECOMMENDATIONS

Audit of client services and outreach activities in the Pension Administration of the United Nations Joint Staff Pension Fund

Rec. no.	Recommendation	Critical ¹ / Important ²	C/ O ³	Actions needed to close recommendation	Implementation date ⁴
1	The Pension Administration should reactivate the CSDM Project Board to strengthen oversight over client services projects and to ensure that planned benefits are realized	Important	O	Receipt of evidence that the CSDM Project Board has been reactivated.	31 July 2026
2	The Pension Administration should review and streamline its service categories in the contact form on its website to improve client selection accuracy and enhance overall user experience and service delivery.	Important	O	Receipt of evidence showing review of service categories in the contact form available on the website to enhance overall user experience.	30 April 2026
3	The Pension Administration should review and rationalize the distribution of client services workload among the New York, Geneva, Nairobi, and Bangkok offices to ensure a more balanced and equitable allocation of client service requests across all locations.	Important	O	Receipt of evidence showing review of client services offices to ensure a more balanced and equitable allocation of client service requests across all locations.	31 December 2026
4	The Pension Administration should: (i) review the criteria for approval of the emergency fund requests and standardize the process for emergency fund requests review; and (ii) enhance outreach about the emergency fund to create awareness among the beneficiaries about the documentation requirements.	Important	O	Receipt of evidence showing actions taken to review the criteria for approval of emergency fund requests and conduct of outreach activities to create awareness.	31 March 2027
5	The Pension Administration should: (i) develop a Client Services Staff-focused training pathway by conducting a training needs assessment and incorporating it into the overall Fund's training	Important	O	Receipt of evidence showing development of Client Services Staff-focused training strategy and pathway, and actions taken to strengthen the monitoring system to track the training budget.	31 March 2027

¹ Critical recommendations address those risk issues that require immediate management attention. Failure to take action could have a critical or significant adverse impact on the Organization.

² Important recommendations address those risk issues that require timely management attention. Failure to take action could have a high or moderate adverse impact on the Organization.

³ Please note the value C denotes closed recommendations whereas O refers to open recommendations.

⁴ Date provided by [entity] in response to recommendations. [Insert "Implemented" where recommendation is closed; (implementation date) given by the client.]

STATUS OF AUDIT RECOMMENDATIONS

Audit of client services and outreach activities in the Pension Administration of the United Nations Joint Staff Pension Fund

Rec. no.	Recommendation	Critical ¹ / Important ²	C/ O ³	Actions needed to close recommendation	Implementation date ⁴
	strategy; and (ii) strengthen the monitoring system to track the training budget.				
6	The Pension Administration should: (i) develop and integrate a targeted component into its communication strategy with a clear focus on new entrants; (ii) revise outreach materials into concise, digital-first formats and optimize lengthy sessions into focused, modular components; and (iii) develop quantitative and qualitative metrics to assess the effectiveness of its outreach activities.	Important	O	Receipt of evidence showing a targeted component with a clear focus on new entrants has been incorporated into the communication strategy, outreach materials have been revised, and quantitative and qualitative metrics have been developed to assess the effectiveness of its outreach activities.	31 March 2027
7	The Pension Administration should incorporate a supplementary awareness and knowledge survey into its global census survey to assess the pension literacy among participants and to customize the outreach.	Important	O	Receipt of evidence that action has been taken to incorporate the awareness and knowledge elements in its global survey to assess the pension literacy among participants and to customize the outreach.	31 December 2026
8	The Pension Administration should take steps to promptly update the executive dashboard to ensure senior management has current and accurate data for monitoring progress on key Client Services performance indicators.	Important	O	Receipt of evidence that action has been taken to update the executive dashboard to incorporate current and accurate data for monitoring progress on key Client Services performance indicators.	31 December 2026

APPENDIX I

Management Response

UNJSPF



CCPPNU

United Nations Joint Staff Pension Fund

Caisse commune des pensions du personnel des Nations Unies

INTEROFFICE MEMORANDUM

MEMORANDUM INTERIEUR


CONFIDENTIAL

TO: Mr. Byung-Kun Min,
A: Director Internal Audit Division,
Office of Internal Oversight Services (IOS)

DATE: 15 December 2025

REFERENCE:

THROUGH:
S/C DE:

FROM: Rosemarie McClean, 
DE: Chief Executive,
United Nations Joint Staff Pension Fund

[Rosemarie McClean \(Dec 16, 2025 11:12:48 EST\)](#)

SUBJECT: UNJSPF response to draft report of the audit of client services and outreach
OBJET: activities in the Pension Administration

1. Reference is made to your memorandum dated 2 December 2025, in which you submitted for the Fund's review and comments, the draft report of the above-mentioned audit.
2. As requested, the Pension Administration's comments on the audit recommendations are included in Annex I.
3. The Pension Administration would like to thank OIOS auditors for the constructive exchanges with management.

cc.: Mr. D. Dell'Accio, Deputy Chief Executive
Mr. A. Bacar-said, Chief of Client Services
Ms. M. O'Donnell, Chief of Operations
Ms. C. Cartner, Chief of Client Services Section, New York
Ms. K. Manosalvas, Senior Risk Officer and Audit Focal Point

ANNEX I
Recommendations Audit of Client Services and Outreach in the Pension Administration

Rec. no.	Recommendation	Critical ¹ / Important ²	Accepted? (Yes/No)	Title of responsible individual	Implementation date	Client comments
1	The Pension Administration should reactivate the CSDM Project Board to strengthen oversight over client services projects and to ensure that planned benefits are realized.	Important	Yes	Chief of Client Services	July 2026	The Pension Administration will reactivate the CSDM Project Board to strengthen strategic oversight over client services projects.
2	The Pension Administration should review and streamline its service categories in the contact form on its website to improve client selection accuracy and enhance overall user experience and service delivery.	Important	Yes	Chief of Client Services	April 2026	The Pension Administration will review the service categories in the Contact Form available on the website to enhance user experience.
3	The Pension Administration should review and rationalize the distribution of client services workload among the New York, Geneva, Nairobi, and Bangkok offices to ensure a more balanced and equitable allocation of client service requests across all locations.	Important	Yes	Chief of Client Services, Chief Data Analysis Unit	December 2026	The workload allocation approach in various locations responds to operational needs and schedule in each location and time zone. The Pension Administration will undertake a strategic workload and structure review of all client services entities in order to determine the best structure suitable for service excellence.
4	The Pension Administration should: (i) review the criteria for approval of the emergency fund requests and standardize the process for	Important	Yes	Chief of Client Services	March 2027	The Pension Administration will: i) update the previous review of the emergency fund process to

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² Important recommendations address those risk issues that require timely management attention. Failure to take action could have a high or moderate adverse impact on the Organization.

Rec. no.	Recommendation	Critical/Important ²	Accepted? (Yes/No)	Title of responsible individual	Implementation date	Client comments
	<p>emergency fund requests review; and (ii) enhance outreach about the emergency fund to create awareness among the beneficiaries about the documentation requirements.</p>					<p>align activities in New York and Geneva; ii) conduct an outreach campaign to reinforce awareness about requirements among beneficiaries.</p>
5	<p>The Pension Administration should: (i) develop a Client Services Staff-focused training pathway by conducting a training needs assessment and incorporating it into the overall Fund's training strategy; and (ii) strengthen the monitoring system to track the training budget.</p>	Important	Yes	Chief of Client Services	March 2027	<p>The Pension Administration will: i) develop a Client Services specific training strategy and pathway; and ii) enhance monitoring of the utilization of the training budget.</p>
6	<p>The Pension Administration should: (i) develop and integrate a targeted component into its communication strategy with a clear focus on new entrants; (ii) revise outreach materials into concise, digital-first formats and optimize lengthy sessions into focused, modular components; and (iii) develop qualitative and quantitative metrics to assess the effectiveness of its outreach activities.</p>	Important	Yes, with comments	Chief of Client Services	March 2027	<p>The Pension Administration will: i) develop new entrants specific presentation materials and target new entrants that receive the welcome package; ii) identify and utilize the most effective approach and content for each target population. iii) develop quantitative metrics to measure the reach of pension outreach and identify mechanisms to assess the effectiveness of outreach activities.</p>

Rec. no.	Recommendation	Critical/ Important ²	Accepted? (Yes/No)	Title of responsible individual	Implementation date	Client comments
7	The Pension Administration should incorporate awareness and knowledge elements into its global census survey to assess the pension literacy among participants and to customize the outreach.	Important	Yes	Chief Data Analysis Unit	December 2026	The Pension Administration will introduce additional elements into the global census survey to assess participants pension knowledge and to plan outreach activities.
8	The Pension Administration should take steps to promptly update the executive dashboard to ensure senior management has current and accurate data for monitoring progress on key Client Services performance indicators.	Important	Yes	Chief Data Analysis, Chief of Client Services	December 2026	The Pension Administration will regularly update the key performance indicators for Client Services to enable monitoring by management.