

RFMOs: Retirement schemes for international staff

By Secretariat, January 2016

Summary

The salaries and social security schemes for international staff members of ten comparable RFMOs were reviewed.

Seven of the ten organisations offer an employer contribution towards retirement of 15.8% of salary, independently of whether they implemented a defined-benefit or a fixed-contribution retirement scheme. In these cases the staff member contributes with 7.9% of salary. These organisations are: CCAMLR, CCSBT, GFCM, ICCAT, IOTC, NEAFC and NPFC.

The three organisations that deviate from these contributions either offer (a) a defined-benefit scheme (very advantageous for staff members but potentially expensive for employers, NAFO), or (b) pay up to 12% fixed contributions but make available subsidised investment funds for their employees (IATTC), or (c) have such extremely generous overall benefits and allowances that the contribution towards retirement is negligible (WCPFC).

Review

The Secretariat has reviewed salaries and social security for international staff members of the following RFMOs (find attached in Annex 2 the relevant extracts from all the staff regulations):

1. CCAMLR (HQ: Australia, 25 staff, 36 members)
2. CCSBT (HQ: Australia, 6 staff, 6 members)
3. GFCM (HQ: Italy, 13 staff, 24 members)
4. IATTC (HQ: USA, 45 staff, 20 members)
5. ICCAT (HQ: Spain, 30 staff, 48 members)
6. IOTC (HQ: Seychelles, 16 staff, 31 members)
7. NAFO (HQ: Canada, 11 staff, 12 members)
8. NEAFC (HQ: United Kingdom, 3.5 staff, 5 members)
9. NPFC (HQ: Japan, >3 staff, 7 members)
10. WCPFC (HQ: Federated States of Micronesia, 32 staff, 26 members)

For an additional comparable organisation, SEAFO (HQ: Namibia, 3 staff, 7 members), the details of the retirement scheme were unknown and it has therefore been excluded.

Most organisations distinguish between internationally recruited staff members (often called “professionals”)¹ and locally recruited staff members (often called “General Staff”)². The employment conditions usually differ between these two groups with the professional staff members being compensated at internationally comparable levels and General Staff members at nationally comparable levels. Sometimes, the staff regulations also differentiate between staff members serving in their home country and expatriate staff members meaning that

¹ Professional staff members can be nationals or residents of the host country. Usually, the same salary scales and benefits apply to them as to the expatriate staff members (with few exceptions, e.g. education grant).

² General staff members can be of any nationality but they have to be residents of the host country. Therefore, no moving costs apply.

professional staff members who are nationals or residents of the host country are treated differently than those from other countries.

There are two different approaches towards building the retirement income of employees in use by the comparable RFMOs:

1. A **“Defined-Benefit Retirement Scheme”**. This guarantees a monthly retirement income for retirees (pension), normally calculated based on salary and number of years worked for an organisation. All investment gains or losses are assumed by the employer.
2. A **“Fixed-Contribution Retirement Scheme”**. The employer contributes a fixed percentage amount towards retirement savings managed by the staff member. These should be calculated to allow for a sufficient retirement income but no monthly retirement income is guaranteed. All investment gains or losses are assumed by the staff member.

The first option is offered by all UN organisations as well as by half of the 10 RFMOs compared (GFCM, ICCAT, IOTC, NAFO, and NEAFC)³. Except NAFO, all of these organisations follow the UN contributions towards a pension, i.e. the employer contributes 15.8% and the staff member 7.9% of salary⁴. The actual contribution by the organisation can be more, e.g. in cases where the retirement fund cannot cover the defined benefit⁵. In the case of NAFO, the staff member contributes 7% but this may increase in the near future (the contribution by the NAFO currently is 35% to finance a recent deficit of the pension fund).

The second option is offered by CCAMLR, CCSBT, IATTC (since 2003), NPFC and WPFC. For international staff members CCAMLR, CCSBT and NPFC offer fixed contributions up to the amounts given by the UN for their defined benefit scheme. The level of contribution in these cases depends on the amounts regularly invested by the staff member for his/her retirement into a fund of their choice, i.e. the employer doubles the staff member's investment up to a maximum of 15.8% of salary (pensionable remuneration).

In contrast, IATTC offers 8% of salary as a fixed contribution plus a maximum of 4% to match an employee's contribution towards a so-called 301(b) retirement fund. This is not a normal commercial fund (as in the case of the other RFMOs with fixed contribution schemes) but is subsidised by the US government and set up especially for educational institutions, some not-for-profit organisations and a few others. These funds are audited by a third-party administrator.

The most unusual case is WCPFC which makes a fixed contribution of 7.5% of salary towards the Micronesian superannuation or, in case of expatriate staff members, to a staff member's retirement fund. This may sound low, however, the salaries, benefits and allowances offered by WCPFC for its international staff members by far supersede those of any other RFMO (including the UN) and the amount paid by the organisation for benefits and allowances is even higher than the salaries themselves.

³ The defined benefit of a UN pension is based on an annual rate of accumulation of the salary (highest salary, i.e. normally just before retiring) calculated as follows: 1.5% for the first five years, 1.75% for the next five years, 2% for the next twenty-five years worked based on the average 3 years of highest salary. In the case of NAFO, the calculation is 2% per year worked in the organisation - this means that a NAFO retiree receives a pension of 70% of salary after 35 years of working for the organisation.

⁴Note that the UN bases its retirement contributions on the so-called “pensionable remuneration”, not the gross salaries.

⁵ This has happened recently in the case of the North American Fisheries Commission's Pension Society as a result of the economic crisis, a large number of new retirees, and growing life expectancy.

Some thoughts regarding cost implications of different schemes for SPRFMO

Where possible, the Secretariat has assessed the costs of benefits and allowances relative to the salaries⁶ (see ANNEX 1) noting that a comparison is difficult and can only be approximate because (a) the benefits and allowances for “professional” staff members are different from those of “General Service” staff members and the proportion of these two groups is highly variable among the RFMOs, and (b) the reporting of such costs is inconsistent among RFMOs. With these caveats in mind, it is observed that the relative costs of benefits and allowances range from 29% (CCSBT) to 108% of net salaries (WCPFC).

In contrast, SPRFMO is currently spending about 15% of net salaries on social security benefits (medical and retirement). If (as an example) the organisation decides to increase the retirement contributions to UN levels for all its professional staff members, then the relative costs of these benefits in relation to net salaries would be 28%. This would correspond to a 6% increase of total budget.

Attached:

ANNEX 1. Summary comparison of social security and related costs of 10 RFMOs

ANNEX 2. Extracts of staff regulations related to salaries and social security of 12 RFMOs

ANNEX 3. SPRFMO staff members’ salary scales and UN pensionable remuneration

⁶ Included in the benefits are retirement schemes, health and other insurances as well as (but not always) other entitlements. Also, it was not always possible to obtain net salaries in which case gross salaries have been used.

ANNEX 1

Summary comparison of social security and related costs of 10 RFMOs

RFMO	HQ Members	Staff (P/GS)	Type of retirement scheme	Retirement provisions for international staff (E=Employer; S=Staff)	Budget (2015)	Net / <u>Gross</u> salaries	Benefits (incl. retirement scheme)	Net / <u>Gross</u> salaries including benefits	Benefits as % net / <u>gross</u> salaries
GFCM	Italy 24	13 (8/5)	Defined benefit	E: 15.8%, S: 7.9%	2 628 777	-	-	<u>1 843 992</u>	-
ICCAT	Spain 48	35 (20/15)	Defined benefit	E: 15.8%, S: 7.9%	5 140 524	-	-	4 089 982	-
IOTC	Seychelles 31	16 (10/6)	Defined benefit	E: 15.8%, S: 7.9%	4 598 194	<u>1 732 564</u>	1 283 890	<u>3 016 454</u>	<u>74%</u>
NAFO	Canada 12	11 (4/7)	Defined benefit	E: variable; S: 7%	2 123 325	1 102 929	540 210	1 643 139	49%
NEAFC	United Kingdom 5	3.5 (2/1.5)	Defined benefit	E: 15.8%, S: 7.9%	-	-	-	-	-
IATTC	USA 20	45 (?/?)	mixed	E: 8% plus 4%; S: 0% plus 4%	7 877 306	<u>4 787 441</u>	1 935 754	<u>6 723 195</u>	<u>40%</u>
CCAMLR	Australia 36	25 (4/21)	Fixed contribution	E: 15.8%, S: 7.9%	4 960 236	2 824 371	850 000	3 674 371	30%
CCSBT	Australia 7	7 (?/?)	Fixed contribution	E: 15.8%, S: 7.9%	2 343 086	696 535	203 086	899 621	29%
NPFC	Japan 7	>3	Fixed contribution	E: 15.8%, S: 7.9%	-	-	-	-	-
WCPFC	Micronesia 26	32? (9/23?)	Fixed contribution	E: 7.5%	11 153 709	1 585 635	1 704 749	3 290 384	108%

SPRFMO 2016-17	New Zealand 14	4.5 (3/1.5)	(a) Fixed contribution	E: 6%; S: 3%	870 000	448 000	68 000	516 000	15%
			(b) Fixed contribution	E: 15.8%; S: 7.9%	870 000	448 000	127 000	575 000	28%

NOTE: SPRFMO option (b) would increase the total budget by approximately 6%

RFMO	HQ, Members	Staff at HQ (P/GS)	Salaries, insurances and retirement schemes (excluding leave, separation from service, death, etc.)
Defined-Benefit Retirement Scheme (Pension; guarantees a monthly retirement income [mostly appr. 2% of salary per year worked]; investment gains or losses are assumed by the employer)			
GFCM	Italy 24	13 (8/5)	Follows UN regulations: UN salaries are reviewed annually by the GA and published by the ICSC. Benefits include dependency allowance, education grant, home leave and other special leave, etc. <u>SOCIAL SECURITY: Article VI of the UN Staff Rules:</u> Regulation 6.1: Provision Provision shall be made for the participation of staff members in the United Nations Joint Pension Fund in accordance with the regulations of that fund. Regulations 6.2. The Secretary General shall establish a scheme of social security for the staff, including provisions for health protection, sick leave, maternity and paternity leave, and reasonable compensation in the event of illness, accident or death attributable to the performance of official duties on behalf of the United Nations. <i>NOTE: UN contributes 15.8% of salary towards pension, staff contributes 7.9% (compulsory). Also, UN contributes 50-75% to health insurance of active employees (depending on organisation) BUT 80% of health insurance for retirees</i>
ICCAT	Spain 48	35 (20/15)	<u>Article 6. Salaries and Allowances. 6.1 Professional or Higher categories</u> a) <u>Salary</u>: The salary scale for staff members in the Professional or Higher categories, as approved and established by the Commission, shall be based on the most current salary schedule (for Madrid, in Euros) published by the United Nations and provided by the International Civil Service Commission. This salary schedule, which is established in U.S. dollars, is subject to post adjustment, and is payable in convertible currency. b) <u>Post Adjustment</u>: A non-pensionable post adjustment shall be applied to the salary rates of the Professional or Higher categories in accordance with the most current post adjustment information (a variable multiplier for Madrid), provided on a monthly basis by the International Civil Service Commission. c) <u>Pension Plan</u>: Staff members in the Professional or Higher categories shall also be entitled to participation in the Van Breda Retirement Benefit Plan (established in U.S. dollars). The Commission's contribution to pension shall be up to a maximum of 23.7 percent of the figure given for the staff member's corresponding grade and step in the most current schedule of "Annual Pensionable Remuneration for Professional or Higher Categories", that is provided by the International Civil Service Commission. The current contribution rate for the Commission's pension plan is 23.7 percent for staff contracted up to 1999. For staff contracted since January 2000, the changes introduced at the Commission Meeting in Rio de Janeiro in November 1999 will be applied, such that the Commission's contribution to the pension plan will be two-thirds of the maximum and the staff member will contribute one-third. Participation in the Van Breda Retirement Benefit Plan is compulsory for those staff members in the Professional or Higher categories whose date of employment is on or after January 1, 1983. In the case of staff members contracted on a fixed-term basis, an alternate pension plan may be considered, to be negotiated between the staff member and the Executive Secretary, in consultation with the Chairman of the Standing Committee on Finance and Administration (STACFAD). d) <u>Dependency Allowance</u>: Staff members in the Professional or higher categories shall be entitled to a dependency allowance for each dependent child (up to the age of 21) in an amount equivalent to that in effect according to the most current UN salary schedule, as provided periodically by the International Civil Service Commission. The dependency allowance payable in respect of a child shall be offset or reduced by the amount of any allowance paid therefore as a social benefit for a source external to the Commission. (e) <u>Medical, accident and disability insurance</u>: Adequate medical, accident and disability insurance are compulsory for all staff members in the Professional or Higher categories. The Commission will contribute up to 2.5 percent of net base salary for these benefits. Each staff member is required to furnish to the Executive Secretary appropriate documentation of his or her current medical, accident and disability insurance. <u>Article 16 - Education grant.</u> 16.1 An education grant is available to internationally recruited staff members serving outside their home country to cover a part of the cost of educating children in full-time attendance at an educational institution. The grant is payable up to the end of the fourth year of post-secondary studies or the award of a recognized first level degree, whichever is earlier, subject to a maximum age limit of 25 years. The amount of the grant is equivalent to 75 percent of allowable costs, subject to the maximum amounts indicated in the table on "Education Grant Entitlement" that is annexed to the FAO Staff Regulations and Rules. 16.2 This education grant shall not be paid: a) In respect of children of staff members serving in their home country; b) In respect of attendance at a public (state) school or at a university in the country of the duty station; c) For correspondence courses or private tutoring; or when schooling does not require regular attendance at an educational institution; or d) In respect of education expenses covered from scholarship grants or subsidies from other sources.
IOTC	Seychelles 31	16 (10/6)	Follows UN regulations: UN salaries are reviewed annually by the GA and published by the ICSC. Benefits include dependency allowance, education grant, home leave and other special leave, etc. <u>SOCIAL SECURITY: Article VI of the UN Staff Rules:</u> Regulation 6.1: Provision Provision shall be made for the participation of staff members in the United Nations Joint Pension Fund in accordance with the regulations of that fund. Regulations 6.2. The Secretary General shall establish a scheme of social security for the staff, including provisions for health protection, sick leave, maternity and paternity leave, and reasonable compensation in the event of illness, accident or death attributable to the performance of official duties on behalf of the United Nations. <i>NOTE: UN contributes 15.8% of salary towards pension, staff contributes 7.9% (compulsory). Also, UN contributes 50-75% to health insurance of active employees (depending on organisation) BUT 80% of health insurance for retirees</i>

Salaries and Social Security Regulations of 12 RFMOs

RFMO	HQ, Members	Staff at HQ (P/GS)	Salaries, insurances and retirement schemes (excluding leave, separation from service, death, etc.)
NAFO	Canada 12	11 (4/7)	<u>SECTION 5. Salaries, Allowances and Other Remuneration</u> Rule 5.1 The scale of salaries, allowances and any other relevant conditions of employment for staff members shall be established and reflect to the extent possible the salary levels, allowances and conditions pertaining to similarly employed persons occupying similar positions in the public sector of the host country, subject to the NAFO Financial Regulations. The Executive Secretary shall be responsible for the determination of the appropriate public sector analogues following the procedures described by the "NAFO Staff Classification System". NAFO is a member of the North American Fisheries Commission's Pension Society. All NAFO staff receive a pension calculated at 2% of salary per year worked at NAFO (calculated as the average of the 3 years with highest earnings). <u>SECTION 7. Social Security</u> Rule 7.1 It shall be a condition of employment that members of the Secretariat join the Regular Pension Scheme and the Social Security Plans set up by the Organization covering life and disability insurances. Rule 7.2 It shall be a condition of employment that members of the Secretariat, who have been advised, under the terms of Rule 7.1, that they cannot comply with provision of the Regular Pension Scheme and/or Social Security Plans, make appropriate personal arrangements to cover, as necessary, retirement, medical and hospital, life and disability insurances, which shall be initiated as early as possible and duly documented before the end of the first year of employment. Costs to the member of the Secretariat of achieving this coverage shall be met by the Organization in accordance with such rules as it may prescribe, provided that such costs contributed by the Organization shall not exceed fourteen percent (14%) of the total of the salary and salary-related allowances of the member concerned. Costs in excess of this figure shall be the responsibility of that member. <i>NOTE: Staff contributes 7% towards pension scheme; increase is under discussion. In addition, NAFO pays 75% of premiums for the following insurances: life, longterm disability and private health.</i>
NEAFC	United Kingdom 5	3.5 (2/1.5)	<u>RULE 6. SALARIES AND RELATED ALLOWANCES</u> 6.1 Salaries of Secretariat members shall be determined by the Commission, on the recommendation of the Secretary, in accordance with the provision of the scales periodically revised and promulgated by the ICSC and as applied by other International Organisations in London. 6.5 The post adjustment component of the remuneration of Professional and higher categories is revised periodically by the ICSC. These revisions shall be applied by the Secretary taking into account the criteria used by the ICSC. 6.7 Secretariat members shall be entitled, if eligible, to receive dependency allowances in accordance with the provisions established by the ICSC4. Claims for dependency allowances shall be submitted in writing, and supported by acceptable evidence, to the Secretary. Secretariat members shall be responsible for reporting immediately to the Secretary any changes which affect the payment of the allowance during the year. 6.9 Education grant, in respect of each dependent child in full-time attendance at a school, university or similar educational institutions, in accordance with the provisions established by ICSC. <u>RULE 7. SOCIAL SECURITY AND OTHER INSURANCES</u> 7.1 Provision has been made for the establishment of an offshore pension scheme with the joint participation of the Commission and the Secretariat members. The pension scheme shall consist of: a contribution made by the staff member (deductible monthly from the salary) at the rate of 7.9 per cent of the remuneration applicable by the ICSC for this purpose; a monthly contribution made by the Commission through the annual budget at the rate of 15.8 per cent of the remuneration applied in (1) above; and all investment proceeds, be they negative or positive, in respect of the above contributions. 7.2 The Secretariat member (and any staff member on probation) is entitled (but not compelled) to receive the total proceeds of section 7.1 above on his/her last day of service. These proceeds may be taken either as a cash lump sum or as an annuity depending on the wishes of the individual. 7.3 The pension scheme will be invested via a pension provider of impeccable reputation situated in a country where the investor protection laws are equal to, or better than, those prevailing in the UK. 7.4 The pension provider will have a wide range of funds available to the member designed to cater to a broad spectrum of investment needs. Each member will select the fund or funds according to his/her wishes with the aid of an adviser and his/her benefits will at all times be individually identifiable and held separately from those of other members. 7.5 The pension provider will remit statements each year to the Commission to certify payment of premiums. A copy of this statement will be sent to each member, together with a statement providing evidence of his/her fund value. <i>Personal communciation from NEAFC: NEAFC subscribes to the UK National Insurance scheme and, in addition, staff members have private medical insurance. We have life assurance of four times salary, as well as critical illness and income protection.</i>

Salaries and Social Security Regulations of 12 RFMOs

RFMO	HQ, Members	Staff at HQ (P/GS)	Salaries, insurances and retirement schemes (excluding leave, separation from service, death, etc.)
Defined-Contribution Retirement Scheme (Savings; all investment gains or losses are assumed by the staff member)			
CCAMLR	Australia 36	25 (/21)	<u>Regulation 2.1 – Salaries and other remuneration.</u> 2.1.1 The scale of salaries for staff members in the International Professional category shall be established in US dollars according to the corresponding scales of salaries which would apply to officials of the United Nations Secretariat employed in Australia and shall be paid in Australian dollars. (a) The type of allowances available to staff members in the International Professional category shall, in principle, be those allowances in force in the United Nations. The scale of allowances shall be established in US dollars according to the corresponding scales of allowances which would apply to officials of the United Nations Secretariat in Australia and shall be paid in Australian dollars. However, education allowances for each dependent child shall not be paid: (i) in respect of children of Australian staff members (ii) in respect of attendance at an Australian public (state) school (iii) for attendance at a university in Australia (iv) for correspondence courses or private tuition (v) when schooling does not require regular attendance at an education institution (vi) in respect of education expenses covered from scholarship grants or subsidies from other sources. b) Except for the maximum figure for education allowance, changes in salaries and allowances applied in the United Nations Secretariat shall be applied to the salaries and allowances of staff members in the International Professional category. Regulation 2.2 – United Nations common system of salaries, allowances and benefits 2.2.1 The Commission has adopted, where applicable, terms and conditions of employment from the United Nations Common System of Salaries, Allowances and Benefits within these Staff Regulations. 2.2.2 The United Nations Common System of Salaries, Allowances and benefits has been used as a general reference for some Staff Regulations as appropriate, but the specific terms and conditions of employment are as per the Deed of Employment and the Staff Regulations ('the instruments') and any legal or administrative interpretations will be made on the basis of those instruments. 2.2.3 The annexes of the United Nations Common System of Salaries, Allowances and Benefits contain specific salary rates and allowances which are updated from time to time. Where applicable, the Commission will apply the appropriate variation of the annexes to the terms and conditions of employment within the Staff Regulations. <u>Regulation 1.20 - Superannuation</u> a) <u>Option 1.</u> Superannuation contributions shall be made by the Commission in accordance with the Superannuation Guarantee (Administration) Act 1992, the Superannuation Guarantee Charge Act 1992, the Superannuation Industry (Supervision) Act 1993 and the Superannuation (Resolution and Complaints) Act 1993. This legislation, as varied from time to time, shall govern the superannuation rights and obligations of the parties (b) <u>Option 2.</u> Where an employee wishes to contribute to an approved superannuation fund the Commission shall pay two-thirds of the total contributions to the superannuation fund, up to the maximum applied in the United Nations Secretariat to the total of the staff member's salary and salary-related allowances. <i>NOTE: Effectively, option 2 means that CCAMLR gives 15.8% towards retirement\ if the employee contributes 7.9%</i>
CCSBT	Australia 6	6 (??)	REGULATION 5. SALARIES AND OTHER REMUNERATION 5.1 The scale of salaries for staff members in the professional category shall be established in US dollars according to the corresponding scales of salaries which would apply to officials of the United Nations Secretariat employed in Australia and shall be paid in Australian dollars. 5.2 Staff members in the general services category shall, in principle, be paid at rates equivalent to those paid in Canberra for staff of equivalent qualifications and experience. 5.3 Subject to these Regulations, the type of allowances available to staff members in the professional category shall, in principle, be those allowances in force in the United Nations. The scale of allowances shall be established in US dollars according to the corresponding scales of allowances which would apply to officials of the United Nations Secretariat in Australia and shall be paid in Australian dollars. However, education allowances for each dependent child shall not be paid: (a) in respect of children of Australian staff members; (b) in respect of attendance at an Australian public (State) school; (c) for attendance at a University in Australia; (d) for correspondence courses or private tuition; (e) when schooling does not require regular attendance at an education institution; (f) in respect of education expenses covered from scholarship grants or subsidies from other sources. 5.4 Except for the maximum figure for education allowance, changes in salaries and allowances applied in the United Nations Secretariat shall be applied to the salaries and allowances of staff members in the professional category. The Commission shall review the system of applying these changes to salaries and allowances after it has been in operation for three years. REGULATION 8. SOCIAL SECURITY 8.1 It is a condition of employment that each staff member will contribute to a recognised retirement fund and have adequate medical, hospital, life and disability insurance cover to the satisfaction of the Executive Secretary. Such insurance cover shall include adequate provision for dependants. The Commission shall pay two-thirds of the total contribution to the retirement fund and of the insurance premiums, up to the maximum percentage applying in the United Nations Secretariat from time to time of the total of the staff member's salary and salary related allowances. Such payment shall be by way of reimbursement upon the production of receipts, or shall be paid direct together with the employee's contribution. <i>NOTE: Effectively, this means that CCSBT gives 15.8% towards retirement if the employee contributes 7.9%</i>

Salaries and Social Security Regulations of 12 RFMOs

RFMO	HQ, Members	Staff at HQ (P/GS)	Salaries, insurances and retirement schemes (excluding leave, separation from service, death, etc.)
IATTC	USA 20	45 (?/?)	Benefits (page 20 ff): <i>Benefits (no costs for employees) include :</i> Medical and dental insurance, life insurance (1.5 annual salary), accidental death and dismemberment insurance (US 50,000), worker's compensation insurance policy, disability benefits. Retirement Plan (page 23): The Commission provides a 403(b) plan (a tax- for eligible permanent and term employees contributing a predetermined fixed percentage of gross wages earned to the employee's account each pay period. In addition to the fixed monthly contribution (8% <i>salary, pers. comm.</i>) , all eligible employees are entitled to receive a match according to their contribution of up to 4% of their salary. For information regarding eligibility and participation contact the Administrative Assistant. Staff employed prior to 2003 may be covered by a different retirement plan. <u>NOTE: Personal communication from an IATTC administrator :</u> <i>All employees are able to make contributions toward the 403(b) retirement fund (i.e. a U.S. tax-advantaged retirement savings plan available for public education organizations, some non-profit employers and a few others) with our broker regardless of whether or not an employer contribution is made. They are also fully vested immediately and make their own investment decisions based upon the broker's recommendation or their own. The broker provides this service to all members. He already receives his commission by being the broker of record for the IATTC funds therefore additional payment is not necessary. The broker meets with the staff at least once a year every year in our offices to provide updates. The IATTC provides a platform of investment funds which may be chosen by employee and they take complete ownership of their portfolio performance. We have a third party administrator who makes sure the plan is all in accordance with laws and regulations on the plan including all annual reporting requirements.</i>
NPFC	Japan 7	>3	From unofficial draft Staff Regulations. REGULATION 5. SALARIES AND OTHER REMUNERATION 5.1 The scale of salaries for staff members in the professional category shall be established by the Commission, taking into account the scales of salaries which would apply to officials of the United Nations Secretariat employed in Japan as well as the salaries of government officials working in Japan. Such salaries shall be paid in Japanese Yen. 5.2 Staff members in the general services category shall, in principle, be paid at rates equivalent to those paid in Japan for staff of equivalent qualifications and experience. REGULATION 8. SOCIAL SECURITY 8.1 It is a condition of employment that each staff member will contribute to a recognized retirement fund and have adequate medical, hospital, life and disability insurance cover to the satisfaction of the Executive Secretary. Such insurance cover shall include adequate provision for dependents. The Commission shall pay two-thirds of the total contribution to the retirement fund and of the insurance premiums, up to the maximum percentage applying in the United Nations Secretariat from time to time of the total of the staff member's salary. Such payment shall be by way of reimbursement upon the production of receipts, or shall be paid direct together with the employee's contribution. <u>NOTE:</u> <i>Effectively, this means that NPFC gives 15.8% towards retirement if the employee contributes 7.9%</i>
SEAFO	Namibia 7	3 (2/1)	<u>PART V: Salaries and other Renumérations.</u> 17. Staff members in the professional category shall be paid at a competitive salary as determined by the Commission and paid in Namibian Dollars. 18. Staff members in the general services category shall, in principle, be paid at rates equivalent to those paid in the Public Service of the Republic of Namibia for staff of equivalent qualifications and experience. 19. The salaries of staff members shall be reviewed annually by the Commission taking into account the evolution of cost of living in the host country and the performance of each staff member concerned. <u>PART VIII. Social Security</u> 40. It is a condition of employment that each staff member will contribute to a recognized retirement fund and have adequate medical, hospital, life and disability insurance cover. Such insurance cover shall include adequate provision for dependants

Salaries and Social Security Regulations of 12 RFMOs

RFMO	HQ, Members	Staff at HQ (P/GS)	Salaries, insurances and retirement schemes (excluding leave, separation from service, death, etc.)
WCPFC	Federated States of Micronesia 26	32? (9/23?)	PART VII: Remuneration. Regulation 20: Salaries. General. (a) Current salary scales approved by the Annual Session are set out in Schedule 2(a) and (b) to these Regulations and shall be incorporated annuallly to the Commission's Work Programme and Budget ... PART VIII: Allowances and related benefits. Regulation 23: Professional Staff and Expatriate Allowances: In addition to base salary, expatriate professional staff are entitled to receive the following allowances and benefits: School holiday travel; Home leave travel: (b) Expatriate staff are entitled to return economy class airfares between Pohnpei and the recognized home for the staff member and dependents after completing 12 months of service, and at the completion of each 12-month anniversary, during each year for four (4) year contracts... (f) A professional staff member is eligible to receive an education allowance, based on actual receipts, for each dependent child in full-time attendance at school, university or similar higher educational institution in a country outside the staff member's duty station. (i) The education allowance entitlement for professional staff is a total of USD 20,500 per annum per dependent child comprising, separately, total tuition fees of USD9,400 and total boarding fees USD11,100. Cost-of-living allowance: (q) COLA to reflect the comparative cost of living difference between Suva and Pohnpei, calculated, reviewed and provided periodically by Employment Conditions Abroad Ltd is payable to professional staff. The index that currently applies is shown in Schedule 1. Location allowance: (r) Professional staff shall receive a location allowance as follows: 10% of base salary from 01 January 2008; 13% of base salary from 01 January 2009 and 16.5% of base salary from 01 January 2010. Housing Assistance: Professional staff occupying houses not rented by the Commission shall receive housing assistance of 75% of the typical rent payable in Federated States of Micronesia for expatriate executive furnished housing. Professional staff members who choose to live in housing not rented by the commission will be responsible for their own furniture, maintenance and security costs. The current rate is set out in Schedule1 to these Regulations. This assistance shall be reviewed annually and adjusted on relative movement in the local rental market. (1200 USD per month). Regulation 32: Insurance. Personal Accident: (a) All staff are covered by the Commission's personal accident insurance schemes 24 hours a day. Medical Insurance: (c) All staff and their dependents will have all reasonable medical, dental and optical expenses, at the Executive Director's discretion depending on available schemes and reasonable costs, met by the Commission's medical scheme or, where appropriate, direct by the Commission. Travel Insurance: (e) All staff are covered by the Commission's travel insurance, ..., during official travel. (f) All staff and their dependents are covered by the Commission's travel insurance during home leave travel and on recruitment and repatriation. Life insurance: (h) All staff are covered by the Commission's term life insurance policy which provides cover at 2.5 times the base salary on death. (i) A staff member may take out additional term life insurance cover at his/her own cost. Regulation 33: Superannuation: (a) Local employees will contribute to the Federated States of Micronesia National Provident Fund (NPF). (b) For all local employees (c) An expatriate professional staff member will receive a payment of seven and a half (7.5%) percent of basic salary, provided that if the minimum legal requirement for contributions payable by Federated States of Micronesian citizens and residents to the NPF is increased to exceed seven and a half (7.5) percent of basic salary, the employee will be entitled to i) a payment equal to such minimum legal requirement for contributions to the NPF, or ii) to request the Commission to make deposits to the Federated States of Micronesia National Provident Fund in the name of the professional staff concerned.
SPRFMO	New Zealand 14	3.5 (3/0.5)	<u>SALARIES AND OTHER REMUNERATION</u> 5.1 The scale of salaries for staff members in the professional category shall be established in US dollars according to the corresponding scales of salaries which would apply to officials of the United Nations Secretariat employed in New Zealand and shall be paid in New Zealand dollars. 5.2 Staff members in the general services category shall, in principle, be paid at rates equivalent to those paid in Wellington for staff of equivalent qualifications and experience. 5.5 The Commission shall levy from each employee's salary an amount for Staff Assessment. Staff Assessment rates shall be those in force in the United Nations. <u>SOCIAL SECURITY</u> 8.1 It is a condition of employment that each staff member will contribute to Kiwisaver or an alternative recognised retirement fund. The Commission shall pay 6% of gross salary to the retirement fund. The Commission shall pay for the cost of medical insurance for staff members and their families who are not eligible for publically funded health services.

ANNEX 3

2016 SPRFMO Salary categories after staff assessment (USD)

Post adjustment applies. Calculated monthly, varied between 11.6% and 30.4% in 2015

Exchange rates provided by the UN on a monthly basis.

CATEGORY_ID	GRADE_ID	STEP	NET_DEPENDENT	NET_SINGLE
P	1	1	40344	38056
P	1	2	41630	39239
P	1	3	42908	40423
P	1	4	44195	41605
P	1	5	45476	42786
P	1	6	46760	43969
P	1	7	48043	45151
P	1	8	49329	46319
P	1	9	50609	47481
P	1	10	51891	48644
P	3	1	61470	57379
P	3	2	62963	58751
P	3	3	64457	60126
P	3	4	65947	61497
P	3	5	67442	62873
P	3	6	68934	64244
P	3	7	70425	65615
P	3	8	71920	66991
P	3	9	73412	68361
P	3	10	74905	69735
P	3	11	76400	71103
P	3	12	77891	72473
P	3	13	79385	73838
P	3	14	80877	75209
P	3	15	82369	76577
P	5	1	88898	82586
P	5	2	90569	84072
P	5	3	92241	85552
P	5	4	93910	87032
P	5	5	95584	88510
P	5	6	97253	89981
P	5	7	98927	91454
P	5	8	100597	92923
P	5	9	102269	94390
P	5	10	103940	95853
P	5	11	105611	97316
P	5	12	107281	98771
P	5	13	108954	100229

PENSIONABLE REMUNERATION FOR STAFF IN THE PROFESSIONAL AND HIGHER CATEGORIES
(in United States dollars)
Effective 1 February 2013

Level	STEPS														
	I	II	III	IV	V	VI	VII	VIII	IX	X	XI	XII	XIII	XIV	XV
USG	301,443														
ASG	278,617														
D-2	231,676	236,943	242,208	247,468	252,732	257,995									
D-1	210,577	214,896	219,215	223,524	227,842	232,374	237,003	241,629	246,248						
P-5	175,226	178,897	182,568	186,245	189,915	193,588	197,258	200,934	204,605	208,278	211,951	215,632	219,569		
P-4	143,031	146,571	150,103	153,637	157,180	160,711	164,248	167,788	171,321	174,854	178,387	181,935	185,465	189,002	192,540
P-3	117,554	120,559	123,558	126,554	129,559	132,557	135,557	138,562	141,702	144,985	148,264	151,543	154,825	158,104	161,384
P-2	96,441	99,131	101,810	104,495	107,179	109,862	112,545	115,226	117,913	120,597	123,276	125,962			
P-1	75,099	77,684	80,261	82,838	85,419	87,995	90,580	93,155	95,735	98,313					

COMMON SCALE OF STAFF ASSESSMENT APPLICABLE TO PROFESSIONAL AND HIGHER CATEGORIES AND GENERAL SERVICE
Effective 1 January 1997

Total assessable payment (United States dollars)	Staff assessment rates used in conjunction with pensionable remuneration (percentage)	
	Dependency staff assessment rates for application to Professional and higher categories	Single staff assessment rates for application to General Service and related categories
Up to 20,000 per year	11	19
20,001 to 40,000 per year	18	23
40,001 to 60,000 per year	25	26
60,001 and above per year	30	31