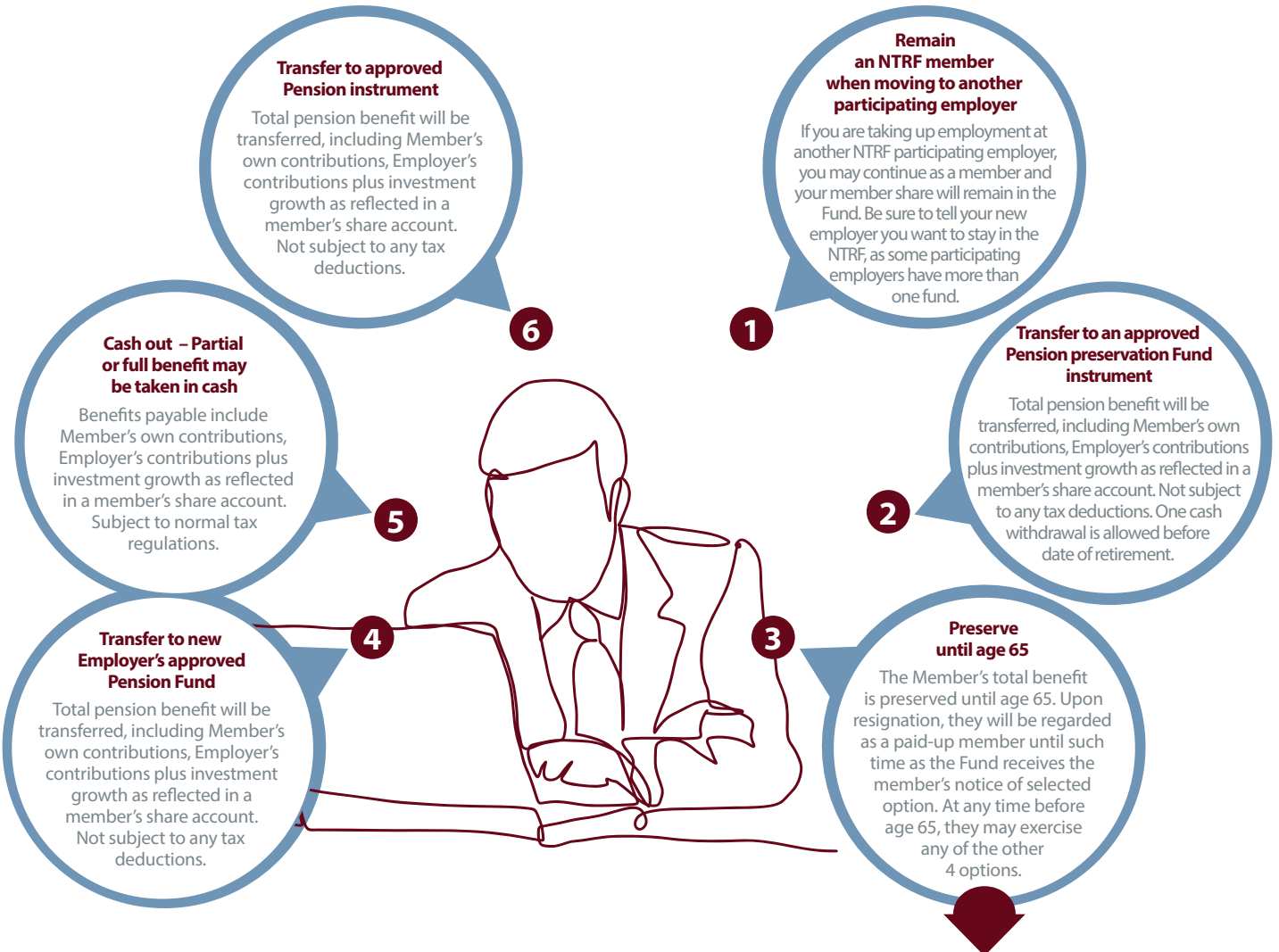


What to do when you RESIGN from a participating employer



When a member resigns from a participating employer *before the age of 65*, there are **6 options** with regards to the utilisation of his/her accumulated savings in the Fund as specified below.



Members do have the option to preserve their retirement benefits in the Fund. However, those who have preserved their pension benefits within the Fund will not be able to contribute to the Fund and will not be entitled to any Risk Benefits, but the member's pension account will be invested in the member's preferred investment portfolio.

Further to this, Members have the option to become a 'deferred pensioner', preserving their retirement benefits in the Fund *beyond age 65 until age 75*. **This individual has the following options available:**

A Transfer
Transfer their retirement benefit to another approved Pension Fund instrument (free of tax).

B Retire
Retire inside the Fund and become a pensioner of NTRF. When retiring in the NTRF, pensioners have three available options to choose from: an In-Fund Life Annuity; an In-Fund Living Annuity; or a combination of the two.