

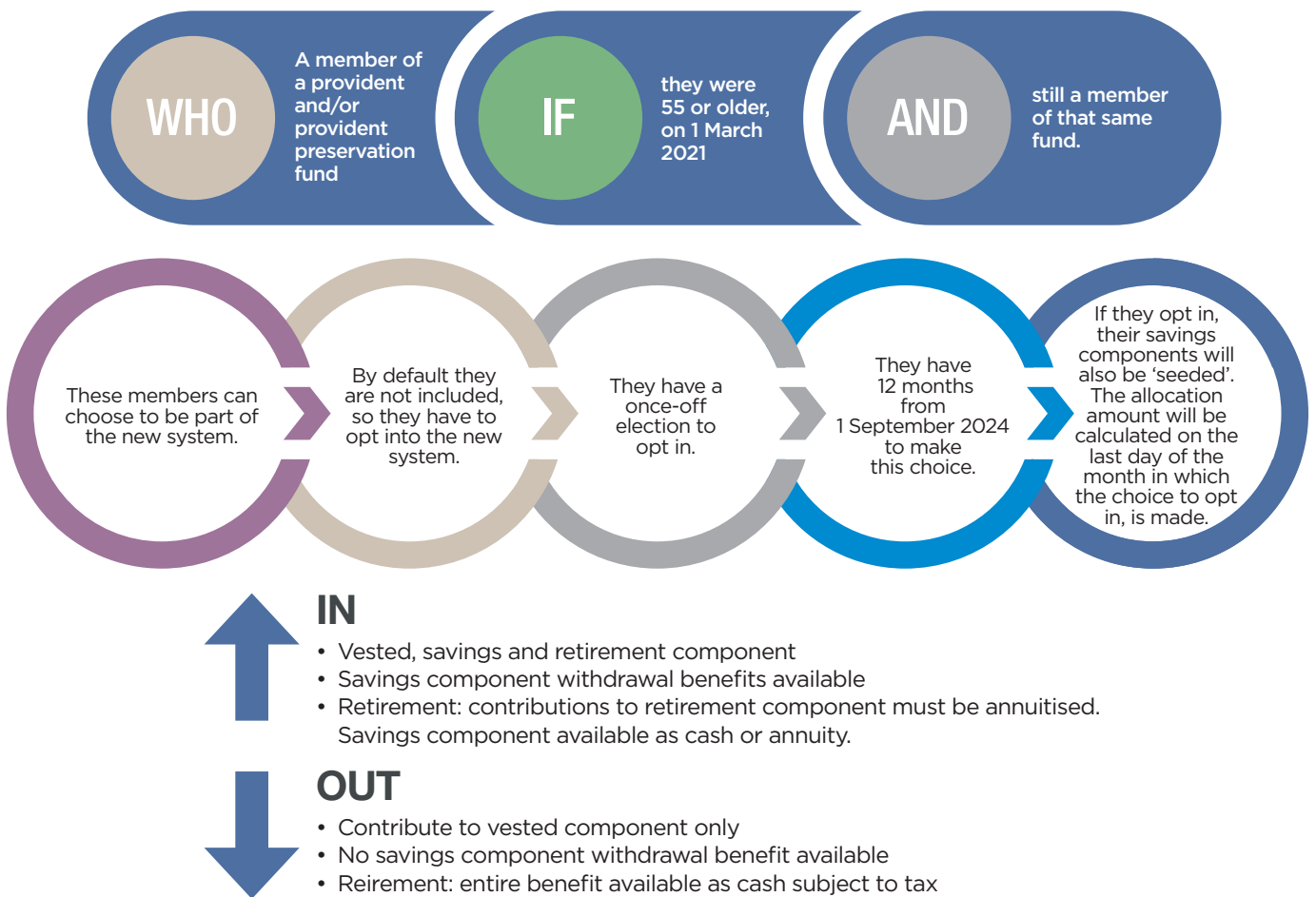
# The two-pot retirement system

HOW WILL THE NEW SYSTEM BE APPLIED FOR PROVIDENT FUND AND PROVIDENT PRESERVATION FUND MEMBERS OLDER THAN 55 ON 1 MARCH 2021?



The illustration below depicts the new system in the context of preservation funds and retirement annuity funds only. All information speaks to generic changes and not to any fund-specific implementation of the new rules.

## Some retirement fund members do not have to take part in the new system



SPF2993 05/2022