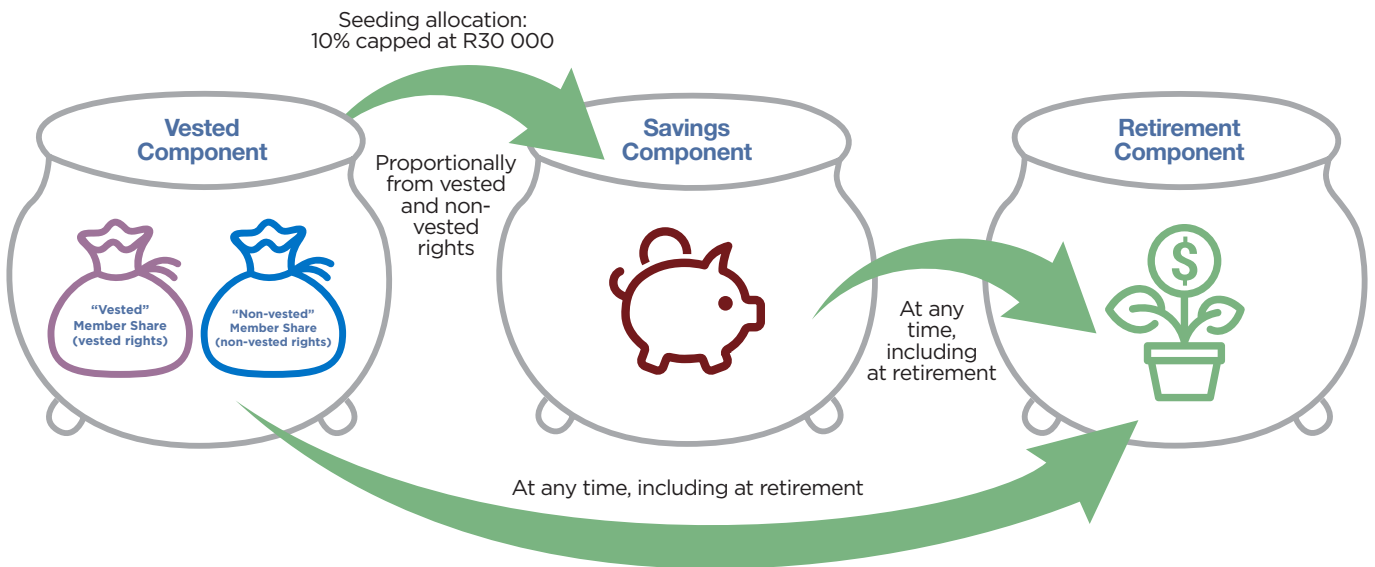


The two-pot retirement system

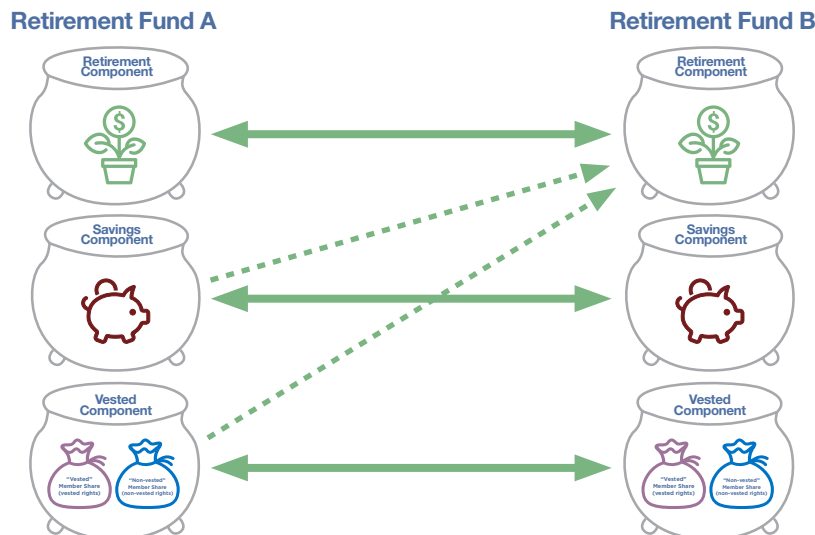
TRANSFERS ALLOWED UNDER THE NEW SYSTEM

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.

Intra-fund transfers



Inter-fund transfers



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