

BENEFITS Length of contributory service (CS) & Age at date of separation	Less than 5 years of CS & separation at any age	5 or more years of CS & separation prior to reaching early or normal retirement age	5 or more years of CS & separation at early retirement age or after but prior to reaching normal retirement age	5 or more years of CS & separation at normal retirement age or later
Withdrawal Settlement – Art. 31	Yes	Yes	Yes	No
Deferred retirement benefit – Art. 30	No	Yes	Yes	No
Early retirement benefit – Art. 29	No	No	Yes	No
Full retirement benefit – Art. 28	No	No	No	Yes
Deferment of choice/payment option – i.e. delaying payment or choice of benefit for a period of max. 36 months from the date of separation – Art. 32	Yes <ul style="list-style-type: none"> • Should you re-join the Fund within the 36-month deferment period, your participation will be deemed to have been continuous (provided that no benefit has been paid to you). • Should you not re-join the Fund within the 36 months deferment period, remember to submit your payment instructions to the Fund before the 36 months have expired; if after a total of 5 years from your date of separation no payment instructions have been received by the Fund, your right to a benefit shall be forfeited under Article 46. 	Yes <ul style="list-style-type: none"> • Should you re-join the Fund within the 36-month deferment period, your participation will be deemed to have been continuous (provided that no benefit has been paid to you). • Should you not re-join the Fund within the 36 months deferment period, remember to submit your payment instructions to the Fund before the 36 months have expired; should you fail to submit your benefit election and payment instructions to the Fund within the 36-month deferment period, the Fund will automatically deem you to have elected a deferred retirement benefit under Art. 30. • However, if after a total of 5 years after your benefit was due no payment instructions have been received by the Fund, your right to a benefit shall be forfeited under Article 46. 	Yes <ul style="list-style-type: none"> • Should you re-join the Fund within the 36-month deferment period, your participation will be deemed to have been continuous (provided that no benefit has been paid to you). • Should you not re-join the Fund within the 36 months deferment period, remember to submit your payment instructions to the Fund before the 36 months have expired; should you fail to submit your benefit election and payment instructions to the Fund within the 36-month deferment period, the Fund will automatically deem you to have elected a deferred retirement benefit under Art. 30. • However, if after a total of 5 years after your benefit was due no payment instructions have been received by the Fund, your right to a benefit shall be forfeited under Article 46. 	Yes <ul style="list-style-type: none"> • If you fail to submit your benefit election and payment instructions to the Fund within the 36-month deferment period, the Fund preserves your entitlement to a retirement benefit under Article 28. • However, if after a total of 5 years after your benefit was due no payment instructions have been received by the Fund, your right to a benefit shall be forfeited under Article 46.