|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | **Less than 5 years of contributory service (CS) & separation at any age** | **5 or more years of contributory service (CS) & separation prior to reaching early or normal retirement age for pension purposes** | **5 or more years of contributory service (CS) & separation at early retirement age or after buy prior to reaching normal retirement age for pension purposes** | **5 or more years of contributory service (CS)** |
| **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\*** | **Yes\*\*** | **Yes\*\*** | **Yes\*\*\*** |
| **\*** Should you re-join the Fund within the 36-month deferment period, your participation will be deemed to be continuous (provided no benefit was paid to you); however, the period of break in service (BIS) cannot be made pensionable. Should you NOT re-join the Fund within the 36 months deferment period, you are required 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.**\*\*** Should you re-join the Fund within the 36-month deferment period, your participation will be deemed to be continuous (provided no benefit was paid to you); however, the period of break in service (BIS) cannot be made pensionable. Should you NOT re-join the Fund within the 36 months deferment period, you are required 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.**\*\*\*** 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. |