

	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)
<b>Withdrawal Settlement</b> – Art. 31	Yes	Yes	Yes	No
<b>Deferred retirement benefit</b> – Art. 30	No	Yes	Yes	No
<b>Early retirement benefit</b> – Art. 29	No	No	Yes	No
<b>Full retirement benefit</b> – Art. 28	No	No	No	Yes
<b>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</b> – Art. 32	Yes*	Yes**	Yes**	Yes***
<p>* 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 <u>before</u> 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.</p> <p>** 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 <u>before</u> the 36 months have expired; should you fail to submit your benefit election and payment instructions to the Fund <u>within</u> 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.</p> <p>*** 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.</p>				