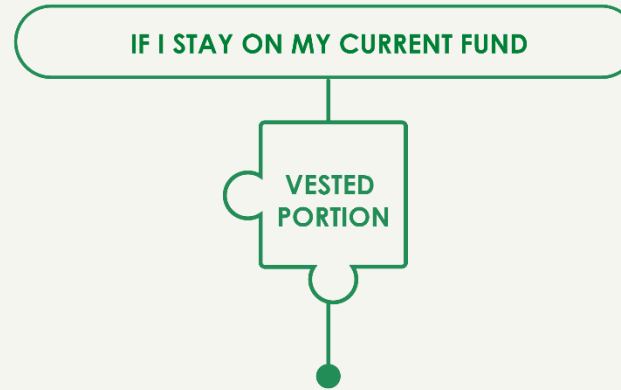
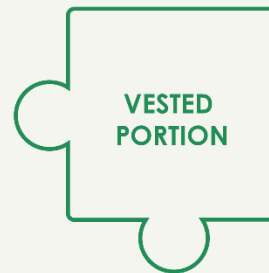


I AM 55 YEARS OR OLDER ON 1 MARCH 2021

(Applicable to members of Provident or Preservation Provident Funds)



I **will not** be affected by this Act, and I **will** still be able to take my benefit as a **cash lump sum at retirement**



VESTED
The portion of my benefit that can be taken as a cash lump sum at retirement