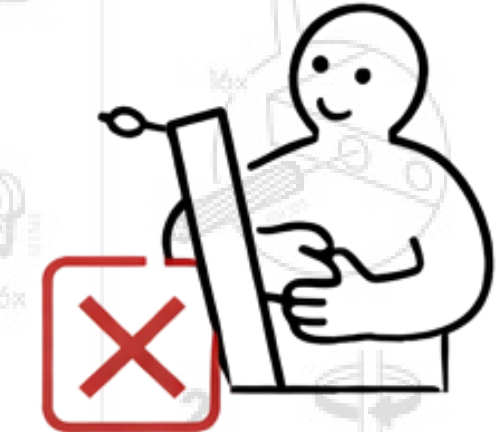


 30 min.

THREE THINGS HAPPEN



- The pension continues in a new structure for future contributions
- The existing fund is moved into a retirement pension account
- Or it is simply left to grow until retirement

In many cases it's much simpler than the letter makes it sound.