

CARDINALSTONE
PENSIONS

DATE: _____

A. PERSONAL DATA

[illegible]

Other Name(s)

[illegible][illegible][illegible]

Fund Type	Risk exposure to Variable Income Instruments	Membership	Remark
Fund I	20% to 75% of portfolio	49 years & below (by choice)	Only contributors in Fund II can move to Fund 1
Fund II	10% to 55% of portfolio	49 years & below (by default)	A contributor in Fund II can move to Fund I subject to a formal request
Fund III	5% to 20% of Portfolio	50 years & above (by default)	A contributor in Fund III can move to Fund II subject to a formal request
Fund 1V	0% to 10% of Portfolio	50 years & above (Retirees)	Strictly for Retirees
Fund VA	Low risk (focused on capital preservation)	Default for PPP contributors	All contributors assigned here unless they opt for Fund 5B
Fund VB	Higher risk (potential for higher returns)	Optional for PPP contributors	Contributors must elect in writing or digital instruction
Fund VI	0% (Non-Interest Fund)	Contributors preferring non-interest investments	For contributors who prefer non-interest investments

with effect from _____

Reason for Transfer

Last movement date

(Note: Contributors can switch among Funds once in 12 months without a fee. Additional requests to switch among Funds within a year will attract a fee).

For official use only

Signature & Date