



PENSION ADVICE FORM

Member's FNPf Number Date

Member's Full Name (Print).....

Please complete and return Pension Option Form (Page 2) after you have read the instructions overleaf

1. According to the Broad's records you are entitled to receive on withdrawal a lump sum of:

\$

OR

2. You may choose to receive a full life pension based on the balance. Pension will be payable to you for your lifetime. The payments would be as follows:

\$	per annum payable at \$	per month
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3. If you are married, you may choose to have a joint pension with your spouse, payable for the lifetime of the last surviving partner. Marriage certificate must be produced. The payments would be as follows:

\$	per annum payable at \$	per month
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4. You may choose
(a) a part of the total amount as pension for yourself, and
(b) the balance as joint pension with your spouse

OR

5. You may choose:
(a) a part of the total amount as lump sum, and
(b) another part as life or joint pension

OR

You may choose:
(a) a part of the total amount as lump sum, and
(b) another part as life pension, and
(c) the balance as joint pension with your spouse.

Important Notes

Please read the following instructions before making a decision on your option.

Pension is calculated in accordance with the attached Basic Annuity Table for full single pension or joint pension with your spouse.

You will be eligible to receive full pension if you have been a member of the Fund for 120 months.

If you are a member who having withdrawn after 01 January, 1975 on the ground of marriage or migration has re-entered the Fund, your membership of 120 months must be the sum of:

- (i) complete months commencing of 01/01/75 and ending on your month of first withdrawal and
- (ii) Complete months commencing on your month of re-entry to the Fund and ending on the month of this withdrawal.

If you have not completed 120 months of membership then your pension will be reduced proportionately.

Any lump sum payments of any kind will be excluded if paid within 5 years of exercising retirements rights from the pension provisions.

On the face of this page are set out the choices you have between taking a lump sum and the 4 types of pension. You may choose whichever of these option you want. **Once you have made you choice it is final and cannot afterwards be changed or revoked.** You should therefore consider most carefully what would be in your best interest.

If choose alternative 2, i.e. Full Life Pension you will receive the amount of pension shown for as long as you live and pension will cease with your death. In the event of your death prior to receiving the full 12 months entitlement, the balance of your pension payable in the first 12 months will be paid to your nominee as shown in the space provided on pension option form.

If you choose alternative 3, the pension will be first payable to you as long as you live and then to your surviving spouse for as long as he/she lives. Marriage certificate must be produced.

If you have chosen alternative 4 or 5 you will be informed of exact amounts payable after we receive your completed pension option form.

You will not be eligible for a pension if your yearly pension works out to be \$240.00 or less per annum.

When you have made your choice, you must complete pension option form (page 2) and return to General Manager, Fiji National Provident Fund within 2 months of the date shown at the top of the page, failing which it shall be deemed that you have opted to take full lump sum and a lump sum payment will be processed. This cannot be changed or revoked later.

If you want any help in completing or in choosing any option, you are advised to consult with FNPF office nearest to your area. You cannot be advised as to which choice you should make as this is a matter purely for you to decide. They may be able to advise you what different choices mean and how to complete the form, if you do not understand how to complete it.

SPECIAL INSTRUCTION: The duration of pension persons withdrawing on grounds of incapacity is for the lifetime of member or until such time, he/she shall commence re-employment.

All Correspondence to be addressed to the General Manager & Chief Executive

Head Office

Provident Plaza 2
Private Mail Bag
Suva
Telephone: (679) 330 7811
Facsimile: (679) 330 7611

Lautoka

Drasa Avenue
Private Mail Bag
Lautoka
Telephone: (679) 666 1888
Facsimile: (679) 666 5232

Labasa

Rosawa Street
Private Mail Bag
Labasa
Telephone: (679) 881 2111
Facsimile: (679) 881 2741

Valelevu Agency

Valelevu Complex Building
Saqa Place
Valelevu
Telephone: (679) 3343 671
Facsimile: (679) 3343 670

Nadi Agency

Shop 2 Lalidhar Arcade
Namaka Lane
Nadi
Telephone: (679) 672 8981
Facsimile: (679) 672 8982

Savusavu Agency

Budget Lodge Building Ltd
Main Street
Savusavu
Telephone: (679) 885 3396
Facsimile: (679) 885 3397

Ba Agency

Ganga Singh Street, Ba
Telephone: (679) 667 0003

Email: information@fnpf.com.fj Website: www.myfnpf.com.fj