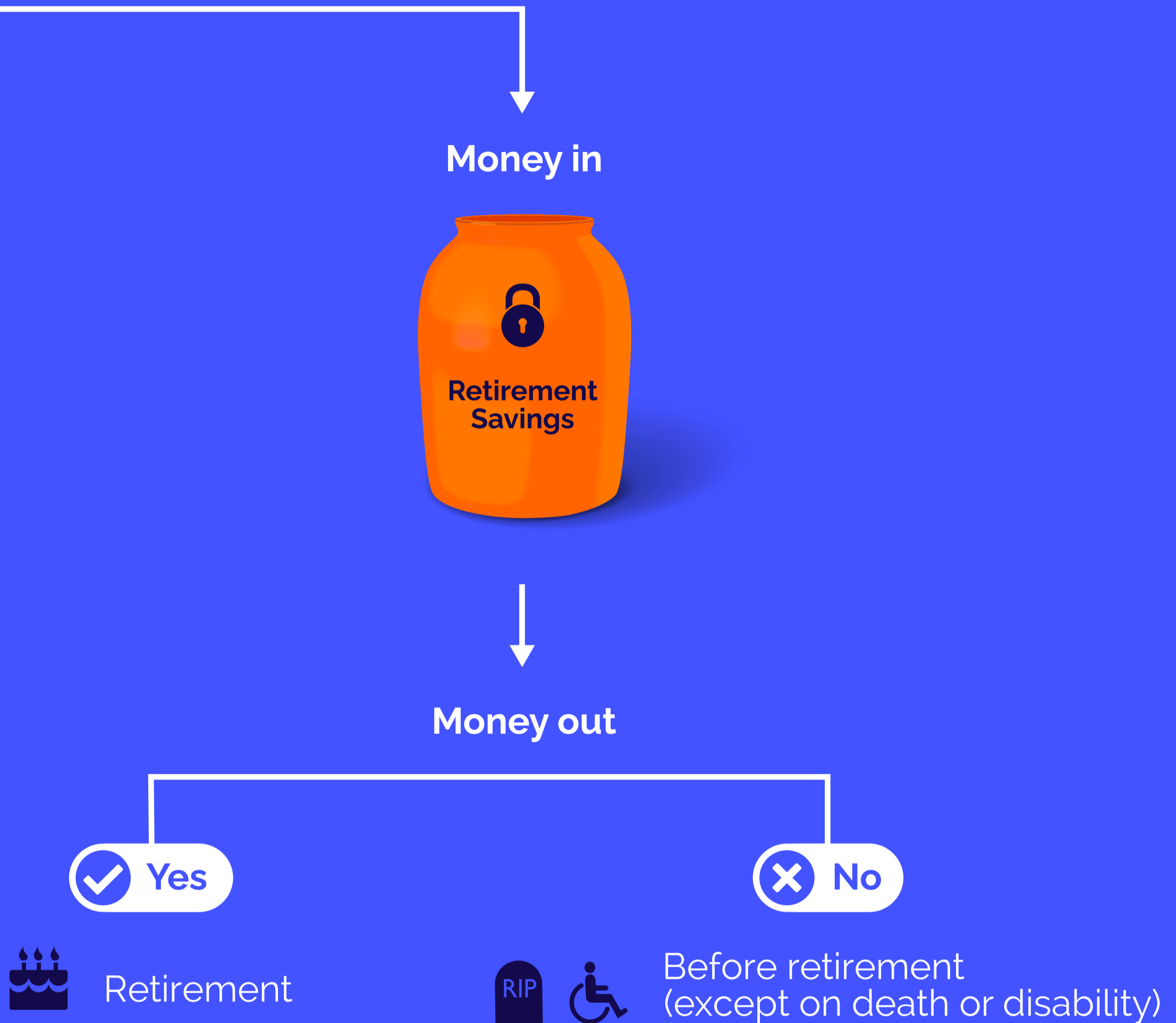




# BEFORE 1 SEPTEMBER 2024

Money you have been contributing towards retirement.



# AFTER 1 SEPTEMBER 2024

The two-pot system will be implemented.

From 1 September your retirement savings from your existing plan will be transferred into a new pot, called the **Vested Pot**. There will be no further contributions.

