



## **How is my Share of Fund built up?**

Your Share of Fund is the benefit that you have accumulated in your fund which becomes payable when you resign or retire.

Your Share of Fund is calculated as follows:

Any transfer values received from a previous retirement fund

PLUS

Any voluntary contributions paid to the fund

PLUS

All the employee's contributions paid to the fund

PLUS

All the employer's contributions paid to the fund

LESS

The expenses such as insured premiums and administration fees

PLUS

All interest and any investment returns and bonuses earned over the time you have been a member of the fund