



**This section is only for Employer / Employee read only. 此部份只供僱主/僱員閱讀。**

Please read this important note before you complete the Form MPF(S)-W(O), Form MPF(S)- W(R), Form MPF(S)-P(M) and Notice of Request Severance Payment/Long Service Payment:-

To process the withdrawals / transfer of MPF accrued benefits, the below documents should be submitted to the Trustee.

- Notice of Member Termination in order to ascertain whether Severance Payment (“SP”) / Long Service Payment (“LSP”) offsetting is involved (to be completed by employer). If outstanding document, the Trustee needs to follow up with employer or employee before releasing / transferring the accrued benefits.
- Request for SP / LSP offsetting (to be completed by employer and signed by both employer and terminated member, if applicable). If Employer indicates the need to offset SP/LSP but the relevant document is outstanding, the Trustee needs to follow up with employer or employee before releasing / transferring the accrued benefits. If Employer does not provide the relevant documents before the deadline which set by the Trustee, the trustee will proceed with the benefit paid out / transfer out of all the member’s accrued benefits from the terminated member’s account after the deadline.
- Fund Transfer Form / Claim Form – (to be completed by terminated member). If the Trustee does not receive the Fund Transfer Form / Claim Form within 3 months after the Trustee is notified of termination of employment, the MPF accrued benefits will be transferred to a personal account under Principal MPF Scheme. If SP / LSP offset is involved, it will be processed at the same time.

請於填寫表格 MPF(S)-W(O)、MPF(S)-W(R)、MPF(S)-P(M) 及要求遣散費及長期服務金通知前細閱此重要事項：

在處理提取/轉移強積金累算權益時，以下文件需遞交予受託人。

- 僱員離職通知書以確保是否涉及遣散費/長期服務金對沖(由僱主填寫)。如文件未齊全，受託人需與僱主或僱員作出跟進，才可提取/轉移有關累算權益。
- 要求對沖遣散費/長期服務金(如適用，由僱主填寫並由僱主及離職僱員簽署)。如僱主表示要對沖遣散費/長期服務金但有關文件未齊全，受託人需與僱主或僱員作出跟進，才可提取 /轉移有關累算權益。若僱主在受託人設定的截止日期前未能提供相關文件，受託人將會於該截止日期後把成員所有累算權益提取或轉出其終止成員戶口。
- 計劃會員資金轉移申請表 / 申索累算權益的表格(由離職僱員填寫)。如受託人於獲知終止受僱後三個月內，未收到計劃會員資金轉移申請表/申索累算權益的表格，則強積金累算權益將轉移到信安強積金計劃內的個人帳戶。如要對沖遣散費/長期服務金，會在此同時處理。

### Important Notes on Common Reporting Standard (“CRS”) for Member

If you have changed your telephone number, residence address or mailing address that involves in a change of jurisdiction or country, or you have changed your tax residence, please provide an updated Self-Certification Form-Individual to Principal within 30 days of such changes. The form can be downloaded from our website at [www.principal.com.hk](http://www.principal.com.hk).

### 共同匯報標準 (“CRS”) 成員重要提示：

若閣下更改電話號碼、住址或通訊地址，而涉及改變司法管轄區或國家，又或是更改稅務居住地，請於更改生效後30天內向信安提交一份更新的「自我證明表格 – 個人」。表格可於本公司網頁 [www.principal.com.hk](http://www.principal.com.hk) 下載。

Trustee & Administrator: Principal Trust Company (Asia) Limited 受託人及管理人: 信安信託(亞洲)有限公司

Sponsor: Principal Insurance Company (Hong Kong) Limited 保薦人: 美國信安保險有限公司

30/F, Millennium City 6, 392 Kwun Tong Road, Kwun Tong, Kowloon, Hong Kong 香港九龍觀塘觀塘道 392 號創紀之城 6 期 30 樓

Customer Service Hotline 客戶服務熱線: (852) 2827 1233 Employer Hotline 僱主熱線 : (852) 2251 9322 Fax 傳真: (852) 2827 1707 Website: 網址: [www.principal.com.hk](http://www.principal.com.hk)

**This page contains the Default Investment Strategy (DIS) Disclosure and Business Rules which forms part of the form. Member should read the contents in detail before completing the form.**

**DIS Disclosure and Business Rules (Effective Date is 1 April 2017)**

**Default Option**

- (1) Effective from 1 April 2017, the default investment arrangement of the scheme is DIS.
- (2) Members are allowed to choose separate fund choices on mandatory or voluntary contribution. For unspecified part, the future contributions and accrued benefits transferred from another MPF scheme will be set to DIS.

**Valid Investment Option**

- (1) Fund choice allocation must be an integer.
- (2) For new enrolment case, if the total fund choice allocation is less than or exceeded 100%, or the percentage has been amended but without member's signature, future contributions and accrued benefits transferred from another MPF scheme will be set to DIS.
- (3) For fund switching case, the percentage amount for switching should be an integer percentage and the switch-in total must be 100%. If the total fund choice allocation is less than or exceeded 100%, switching percentage not an integer or the percentage has been amended but without member's signature, the existing investment choice for future contributions and accrued benefits transferred from another MPF scheme and/or fund allocation of the accrued benefits (if any) will remain unchanged.
- (4) For switching out of partial accrued benefits to other constituent fund(s), the fund allocation for the rest of the accrued benefits in any or all of a member's sub-account(s) for which no specified instruction has been given will remain unchanged until the member submits another valid fund switching request.

**DIS Features**

- (1) Members are free to choose to invest in the DIS. Also, members can select a combination of DIS and other constituent funds including Principal Core Accumulation Fund ("CAF") and Principal Age 65 Plus Fund ("A65F").
- (2) The automatic de-risking feature will only apply to members who have selected or defaulted to DIS. This feature does not apply if member has chosen the CAF and A65F as a standalone constituent fund choice.
- (3) The date of annual de-risking will be on member's birthday. In case the member's birthday is not a business day, the annual de-risking day will be the following business day. For member's birthday on 29 February, the de-risking will be on 1 March if there is no 29 February for the year.
- (4) For member who has selected DIS and with incomplete date of birth record:
  - If only the year and month of birth is available, the annual de-risking will use the last calendar day of the birth month or the following business day if such day is not a business day.
  - If only the year of birth is available, the annual de-risking will use the last calendar day of the year or the following business day if such day is not a business day.
  - If the date of birth is unknown, member's accrued benefits will be fully invested in A65F without de-risking.
- (5) For change of date of birth or submission of date of birth after member enrolment, an ad hoc de-risking on the DIS may be processed within 10 business days after we have updated the member's record.

**Discontinue of De-risking**

- (1) The de-risking mechanism for future contributions and accrued benefits transferred from another MPF scheme under DIS will be discontinued if member has provided a valid investment instruction on future investment choice to us which does not involve any DIS selection.
- (2) The de-risking mechanism on the accrued benefits under DIS will be discontinued if member has provided a valid fund switching instruction to us to switch out all the existing fund balance under DIS.
- (3) For a deceased member, de-risking will be ceased once we have received proof of the death of the member. If de-risking has already been taken place between the death of the member and the time at which we received the satisfactory proof of such death, such de-risking will not be undone, although no further de-risking will take place in respect of the deceased member.

**Multiple Transactions**

- (1) If we have received another specified instruction, including but not limited to subscription (e.g. contribution or fund transfer-in), redemption (e.g. fund transfer-out or withdrawals) or switching instructions, the de-risking will be automatically processed on the member's birthday while the other instruction(s) will be processed within the service turnaround time.
- (2) When one or more of the specified instructions, including but not limited to subscription, redemption or switching instructions, are being processed on the annual de-risking date for a relevant member, while the annual de-risking will only take place after completion of these instructions, the annual de-risking will be completed on the original de-risking date.
- (3) In order to ensure that the switching instruction can be processed on or prior to the de-risking date, members should refer to the cut-off time and the required time to complete (after the date of receipt of completed instruction) as set out in the "Trustee Service Comparative Platform" in the MPFA's website before submitting a valid switching instruction or change of investment mandate instruction. Any valid switching instruction or change of investment mandate instruction received by the Trustee before the annual de-risking but not meeting the required timeframe may only be completed after the annual de-risking.

**Transfer or Withdrawal of Accrued Benefits**

- (1) For transfer of accrued benefits from one account to another account within the same scheme, for example, to transfer the account balance from a terminated member account to a personal account under the same scheme, it will be by way of unit transfer. Regarding future contributions and accrued benefits transferred from another MPF scheme, unless the member has provided investment instruction under the new personal account, the investment mandate will be set to DIS.
- (2) For any specified instructions involving unit redemption, including but not limited to consolidation of personal accounts among different schemes, partial or full withdrawal of accrued benefits, transfer out of accrued benefits due to member termination or under employee choice arrangement, long service payment / severance payment offset and employer switching plans, all or part of the member accrued benefits including DIS will be withdrawn. The de-risking mechanism on the remaining DIS accrued benefits will be continued until the DIS account balance is zero.
- (3) When an account is terminated and all the accrued benefit has been withdrawn or transferred out to another scheme, the subsequent contribution will be withdrawn to the member or transferred out to another scheme from the terminated account without allocating to any of the investment fund.

**Contact Details**

- (1) For details of the default fund arrangement, de-risking mechanism and de-risking table, please contact our customer service hotline at 2827 1233 or visit our website at [www.principal.com.hk](http://www.principal.com.hk).

**FORM MPF(S) – W(O)**

**MANDATORY PROVIDENT FUND SCHEMES ORDINANCE (CAP 485)  
(the Ordinance)**

**CLAIM FORM FOR PAYMENT OF MPF ACCRUED BENEFITS (BENEFITS) ON GROUNDS  
OF  
PERMANENT DEPARTURE FROM HONG KONG / TOTAL INCAPACITY /  
TERMINAL ILLNESS / SMALL BALANCE / DEATH**

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Please read the following **important notes** before completing this Form.

**Filling In This Form**

- (a) This Form is to be completed by any person who wishes to claim for payment of benefits from an MPF registered scheme (scheme) on the grounds of permanent departure from Hong Kong, total incapacity, terminal illness, small balance or death. For a claim for payment of benefits on the grounds of attaining the retirement age of 65 or early retirement, please use Form MPF(S) – W(R).
- (b) If the claimant/scheme member wishes to withdraw benefits from more than one scheme, please fill in a separate form for each scheme.
- (c) Please submit the completed form and the required supporting documents to the trustee of the scheme concerned for processing the claim. If any information provided is incorrect or incomplete, the relevant trustee may not be able to process your request.
- (d) Please read the explanatory notes carefully before completing this Form.
- (e) The personal data to be supplied in support of this claim for payment of benefits are to be used for processing your claim. The personal data you supply may, for such purpose, be transferred to the relevant service provider(s) and the government or regulatory bodies including the Mandatory Provident Fund Schemes Authority (the Authority).

**Reminder Before Submitting a Claim**

- (f) Withdrawal of benefits derived from voluntary contributions paid pursuant to section 11 of the Ordinance is subject to the governing rules of the scheme concerned. Please check the information from the offering document of the scheme concerned, which can be found on the website of the trustee of the scheme concerned. Please consult the relevant trustee for details.
- (g) Withdrawal of benefits derived from tax deductible voluntary contributions paid pursuant to section 11A of the Ordinance is subject to the same withdrawal requirements as for mandatory contributions (except that under section 11A(3), certain provisions relating to offsetting of severance or long service payments, and protection of benefits from creditors and others, do not apply).

### Reminder

- Withdrawal of benefits out of a guaranteed fund may result in some or all of the guarantee conditions not being satisfied; thus affecting your entitlement to the guarantee. Please check the offering document of the scheme or consult the relevant trustee for details.
- The price of fund units may change due to market fluctuations and may go down as well as up. The price of fund units on the date when you submit a claim form to the trustee may be different from that on the date when the fund units are redeemed.
- If you have reached, or are approaching, the age of 50 and your benefits are currently invested according to the default investment strategy (DIS) of the scheme, you should be aware that the de-risking mechanism of the DIS starts at the age of 50. If the annual de-risking of your investments in the DIS and your claim for payment of benefits take place at around the same time, the trustee of the scheme shall sequence the de-risking and the claim in accordance with its procedures and in compliance with the Ordinance. Please consult the trustee of the scheme if you wish to know the details of how it will handle these transactions.

### Enquiries

- (h) Please contact the relevant trustee for enquiries about account details and information on specific schemes or funds.
- (i) For general enquiries regarding a claim for payment of benefits, please contact the relevant trustee or the Authority (email: [mpfa@mpfa.org.hk](mailto:mpfa@mpfa.org.hk) or hotline: **2918 0102**).

Please use **BLOCK LETTERS** to complete this Form.

**FORM MPF(S) - W(O)**

**CLAIM FORM FOR PAYMENT OF MPF ACCRUED BENEFITS (BENEFITS) ON GROUNDS  
OF  
PERMANENT DEPARTURE FROM HONG KONG / TOTAL INCAPACITY /  
TERMINAL ILLNESS / SMALL BALANCE / DEATH**

**SECTION I – DETAILS OF THE CLAIMANT <sup>Note 1</sup> / SCHEME MEMBER**

(1) CLAIMANT DETAILS				
Name <sup>Note 2</sup> (as shown on your Hong Kong Identity (HKID) Card)	Surname:			
	Other Name:			
Identification	HKID Card No.:			
	Passport No.: ( <i>ONLY</i> for person without HKID Card)			
Contact Details	Daytime Phone No.:		Mobile Phone No.:	
	Email Address:			
Correspondence Address	Flat/Room	Floor	Block	Building
	Estate		Street No.	Street
	District / Country (if not Hong Kong)		Hong Kong / Kowloon / New Territories (delete whichever is not applicable)	

(2) SCHEME MEMBER DETAILS (IF DIFFERENT FROM THE CLAIMANT)	
Name <sup>Note 2</sup> (as shown on your Hong Kong Identity (HKID) Card)	Surname:
	Other Name:
Identification	HKID Card No.:
	Passport No.: ( <i>ONLY</i> for scheme member without HKID Card)

## SECTION II – DETAILS OF THE CLAIM

<b>(1) ACCOUNT INFORMATION (please ✓ the appropriate box)</b>	
Name of Scheme	
<input type="checkbox"/> All accounts under the Scheme	
<input type="checkbox"/> Selected account(s) under the Scheme (please specify the scheme member account no. <sup>Note 3</sup> )	(1)
	(2)
	(3)

<b>(2) GROUNDS FOR CLAIMING BENEFITS AND THE REQUIRED DOCUMENTS <sup>Notes 4 &amp; 5</sup></b> <b>(please ✓ the appropriate box)</b>	
<b>Grounds</b>	<b>Required documents</b>
<input type="checkbox"/> Permanent departure from Hong Kong	<input type="checkbox"/> a copy of the scheme member's HKID card for verification of the name and identity card number of the scheme member if the claimant does not wish to present the card in person for verification <sup>Note 6</sup> ;
	<input type="checkbox"/> a copy of the documents / evidence that the scheme member is permitted to reside in a place other than Hong Kong (e.g. immigration visa / foreign passport) ;
	<input type="checkbox"/> the original statutory declaration form on permanent departure (Form MPF(S) – W(SD2)) <sup>Notes 5 &amp; 7</sup> ;
	<input type="checkbox"/> a copy of the Letter of Release issued by the Inland Revenue Department, if applicable; and
	<input type="checkbox"/> information on overseas settlement:
	Place other than Hong Kong where the scheme member is permitted to reside:
	Address:
Telephone no.:	
Fax no.:	
Email address:	
Departure reason(s):	<input type="checkbox"/> Emigration <input type="checkbox"/> Family reunion <input type="checkbox"/> Marriage <input type="checkbox"/> Retirement <input type="checkbox"/> Long-term overseas employment <input type="checkbox"/> Others (please specify): _____

Grounds	Required documents
<input type="checkbox"/> Total incapacity	<input type="checkbox"/> a copy of the scheme member's HKID card for verification of the name and identity card number of the scheme member if the claimant does not wish to present the card in person for verification <sup>Note 6</sup> ; and <input type="checkbox"/> a copy of the medical certificate certifying total incapacity (Form MPF(S) – W(M)) <sup>Notes 8 &amp; 9</sup>
<input type="checkbox"/> Terminal illness <sup>Note 10</sup>	<input type="checkbox"/> a copy of the scheme member's HKID card for verification of the name and identity card number of the scheme member if the claimant does not wish to present the card in person for verification <sup>Note 6</sup> ; and <input type="checkbox"/> a copy of the medical certificate certifying terminal illness dated not earlier than 12 months before the date on which the claim is lodged (Form MPF(S) – W(T)) <sup>Note 8</sup>
<input type="checkbox"/> Small balance	<input type="checkbox"/> a copy of the scheme member's HKID card for verification of the name and identity card number of the scheme member if the claimant does not wish to present the card in person for verification <sup>Note 6</sup> ; and <input type="checkbox"/> the original statutory declaration form on small balance (Form MPF(S) – W(SD3)) <sup>Notes 5 &amp; 7</sup>
<input type="checkbox"/> Death	<input type="checkbox"/> a copy of the claimant's HKID card for verification of the name and identity card number of the claimant if the claimant does not wish to present the card in person for verification <sup>Note 6</sup> ; and <input type="checkbox"/> a copy of the Letter of Probate or Letters of Administration granted by the Probate Registry / a letter requesting withdrawal of the benefits issued by the Official Administrator if the claim is made by the Official Administrator*

**(3) METHOD OF PAYMENT (please ✓ the appropriate box)**
 by cheque

 by depositing directly into a bank account

*(This option is applicable only to trustees who provide such services and there may be bank charges involved)*

Name of bank account holder:

Name of bank:

Bank account number:

*For overseas bank only:*

Address of bank:

Swift code:

 Other settlement information (if any):  
 (e.g. IBAN)

Currency:



**SECTION III – AUTHORIZATION & DECLARATION****(1) TERMINATION OF MPF ACCOUNT WITH NO RESIDUAL BALANCE  
(IF APPLICABLE)**

I/We\* <sup>Note 1</sup> hereby authorize the trustee to terminate the relevant scheme member account(s) as referred to in Section II(1) upon

- (i) withdrawal of the full amount of benefits with no residual balance in the said account(s);
- (ii) (for employee contribution account only) termination of the employment in relation to the contribution account; and
- (iii) (for self-employed person contribution account only) cessation of the self-employment, with effect from \_\_\_\_\_ (DD/MM/YYYY).

**(2) FOR CLAIM FOR PAYMENT OF BENEFITS ON GROUNDS OF TOTAL INCAPACITY ONLY**

For the claim for payment of benefits on the grounds of total incapacity, I/we\* <sup>Note 1</sup> hereby declare that I/the scheme member\* last performed the relevant kind of work as set out in the medical certificate (Form MPF(S)-W(M)) before becoming totally incapacitated or the “Certificate of an employee’s permanent unfit for a particular type of work” <sup>Note 9</sup> and that contract of employment has been terminated.

**(3) DECLARATION**

I/We\* <sup>Note 1</sup> declare that to the best of my/our\* knowledge and belief, the information given in this Form and its attachments is correct and complete. †

Signature of the claimant(s)

Date (DD/MM/YYYY)

\* delete whichever is not applicable

† **Warning:** Under section 43E of the Ordinance, a person who, in any document given to the Authority or an approved trustee, knowingly or recklessly makes a statement which is false or misleading in a material respect commits an offence and is liable to a maximum penalty of a \$100,000 fine and one year’s imprisonment on the first conviction and a \$200,000 fine and two years’ imprisonment on each subsequent conviction. A person who knowingly and wilfully makes a statutory declaration false in a material particular also commits an offence under section 36 of the Crimes Ordinance (Cap 200) and is liable on conviction to imprisonment for two years and to a fine.

***Explanatory Notes on  
Claim Form for Payment of MPF Accrued Benefits (Benefits) on Grounds of Permanent Departure  
from Hong Kong / Total Incapacity / Terminal Illness / Small Balance / Death (Form MPF(S) –  
W(O))***

- (1) (i) For a claim made on the grounds of death, only personal representatives within the meaning of the Mandatory Provident Fund Schemes Ordinance can be the claimant to act on behalf of the deceased scheme member to claim for payment of the scheme member's benefits. This includes a personal representative within the meaning of the Probate and Administration Ordinance (Cap 10) and the Official Administrator who gets in and administers an estate of a deceased scheme member in a summary manner without a grant or other legal formality under section 15 of that Ordinance. If there is more than one personal representative and the personal representatives have not authorized one of the representatives to act on behalf of other representatives to lodge the claim, all the personal representatives should submit the Claim Form jointly. Please use an additional blank sheet to provide details of the claimants under Section I. Under such circumstances, this Form needs to be signed by all of the personal representatives.
- (ii) For a claim made on all other grounds of permanent departure from Hong Kong, total incapacity, terminal illness or small balance, either the scheme member or person(s) appointed as a committee of the estate of a mentally incapacitated person under the Mental Health Ordinance (Cap 136) (the committee of the estate) to act on behalf of the scheme member can be the claimant to lodge the claim for payment of benefits. If there is more than one person appointed by the court as the committee of the estate, those persons should apply and sign in the capacity as the committee of the estate in accordance with those terms of appointment and any other requirements contained in the relevant court order. Please use an additional blank sheet to provide details of the claimants under Section I. Under such circumstance, this Form needs to be signed by all of the persons appointed by the court as the committee of the estate, unless the Court authorizes otherwise.
- (2) If a claimant/scheme member does NOT possess a HKID Card, please fill in the name as shown on the passport.
- (3) Scheme member account number can be found:
- (i) in the membership certificate, notice of acceptance, or notice of participation; or
  - (ii) in the annual benefit statement, or other statements provided by the trustee; or
  - (iii) through the member enquiry facilities available from the trustee.
- If you are in doubt, please contact the trustee of the MPF registered scheme (scheme) concerned.
- (4) In processing a claim for payment, the trustee of the scheme concerned may request the claimant to produce the original documents for checking purpose, if necessary.
- (5) For a claim made by the committee of the estate on behalf of the scheme member, in addition to the required documents in respect of the scheme member, the following documents should be enclosed:
- (i) a copy of the evidence of the status of the committee of the estate, i.e. the court order;
  - (ii) a copy of each claimant's HKID card for verification of the name and identity card number of the claimant if the claimant does not wish to present the card in person for verification <sup>Note 6</sup>; and

- (iii) the original statutory declaration form made by the committee of the estate for a claim for payment of benefits (MPF(S) – W(SD4))<sup>Note 7</sup> (if applicable). Where such a statutory declaration has been made and enclosed with the claim, the statutory declaration form (MPF(S) – W(SD2) and MPF(S) – W(SD3)) for claims made on the grounds of permanent departure from Hong Kong and small balance respectively shall not be required.
- (6) For a claimant/scheme member who does NOT possess a HKID card, a copy of the passport (only pages with personal particulars and passport number) should be provided to the trustee concerned for verification of the name and passport number of the claimant/scheme member if the claimant/scheme member does not wish to present the passport in person for verification.
- (7) The statutory declaration must be a valid statutory declaration in the place where the declaration is made (e.g. in Hong Kong, the statutory declaration should be made before and signed by a Commissioner for Oaths (e.g. at a Public Enquiry Service Centre of the Home Affairs Department) or a Notary Public or a Justice of the Peace). A statutory declaration made in a place other than Hong Kong is also acceptable provided that it is made before and signed by a Notary Public or a person authorized under the law of that place to administer an oath or take a statutory declaration.
- (8) A medical certificate certifying total incapacity (Form MPF(S) – W(M)) or terminal illness (Form MPF(S) – W(T)) shall be signed by a medical practitioner who must be *either* -
- (i) a registered medical practitioner who is registered under the Medical Registration Ordinance (Cap 161), i.e.,
    - (a) a person who is duly registered as a medical practitioner with the Medical Council of Hong Kong; or
    - (b) a person who is deemed to be registered as a medical practitioner under the Medical Registration Ordinance (Cap 161) (i.e. persons who are exempted from registration);
  - or*
  - (ii) a registered Chinese medicine practitioner, within the meaning assigned to it by section 2(1) of the Chinese Medicine Ordinance (Cap 549).
- (9) For a claim made on the grounds of total incapacity, the claimant shall ask a medical practitioner to fill in the Form MPF(S) – W(M) and attach it to the Form MPF(S) – W(O).

For a claimant who also claims long service payment on the grounds of permanent unfitness for his present job under the Employment Ordinance (Cap 57), the claimant may use the form “Certificate of an employee’s permanent unfitness for a particular type of work” under that Ordinance to substitute for the Form MPF(S) – W(M) for the purpose of claiming payment of MPF benefits on the grounds of total incapacity.

- (10) For a claim made by a scheme member for payment of benefits from a contribution account on the grounds of terminal illness, the scheme member may continue his current employment or current self-employment after he has received the payment of benefits. In that case, future contributions made by the employer (both employer and employee portions) or by the self-employed person himself will continue to be made to the contribution account. If the scheme member wishes to withdraw the benefits derived from future contributions and transfer-in benefits (if any) in the contribution account again, he should lodge another claim for payment of benefits.