

MEMBER REGISTRATION APPLICATION / PORTFOLIO SELECTION

MEMBER DETAILS

Name / Surname			
Identity card / Passport No.		Social Security Number	
Date of Birth		Date of Employment	
Email Address		Telephone Number	
Home Address			
Employer			

MEMBER CONTRIBUTION

The Member will contribute €_____ per month or _____% of their monthly gross salary (delete as appropriate).

SELECTION OF RETIREMENT PLAN*

Please select the Retirement Plan you wish to participate in amongst the options listed below:

Please mark where applicable

<input type="checkbox"/> Conservative Portfolio Low risk. Focusing on capital preservation while still aiming to generate modest investment returns over the long term. The portfolio is addressed to Members who have a low risk tolerance or those who have a short term horizon.	<input type="checkbox"/> Dynamic Portfolio Medium Risk. This portfolio aims to provide long term growth in value while also holding significant amounts of defensive investments. It has more growth potential than the lower risk portfolios as it takes on higher risk.
<input type="checkbox"/> Balanced Portfolio Low – Medium risk. Aiming to provide steady long-term returns. It has less growth potential than a higher risk portfolio as it takes on less risk.	<input type="checkbox"/> Agressive Portfolio Medium - High risk. It provides exposure to globally diversified portfolio of cash & cash equivalents, equity, fixed income and alternative investments and achieves long-term capital appreciation. It carries a higher risk profile, accepting higher volatility of returns.
<input type="checkbox"/> Money Market Portfolio Cash. For those individuals who want to preserve their capital in cash deposits and not take any additional risk. The funds are kept in a number of reputable financial institutions.	

DECLARATION

I acknowledge acceptance of the above terms and conditions and I hereby confirm the selection of the above Retirement Plan.

I acknowledge receipt and acceptance of the Rules of Operation of the LifeGoals Multi-Employer Provident Fund (the Fund)** and I hereby confirm my registration to the Fund, subject to the approval of the Management Committee and following the charge of my individual account with the relevant fee.***

I declare that I am aware of the provisions of the Processing of Personal Data (Protection of the Individual) Law 138(I)/2001**** and by signing of this declaration I give my explicit consent to the collection and processing of my personal data.

Name: _____

Date: _____

Signature: _____

*In accordance with Law 208(I)/2012 providing for the establishment, registration, activities and supervision of occupational retirement benefit funds, a "Retirement plan" means a plan that operates pursuant to the applicable legislation, contract, agreement, trust deed or regulations, according to which it is determined which pension benefits are granted and under which terms.**The Fund is a registered provident fund governed by Law 208(I)/2012 and the Regulations of the Registrar of Occupational Retirement Benefit Funds of the Republic of Cyprus. ***For more information, please visit the "Fees & Charges" section of the website www.lifegoalsfund.net. ****For the purposes of providing services to the participating employers and Members, the Fund will collect and process personal data, such as the name, identity card number, address, etc. The Fund is committed to comply with the legislation for the protection of personal data under Law 138(I)/2001 and to take the necessary measures for the protection of personal data of the Member. All personal data will be kept confidential and will be treated as such. Any personal data will not be disclosed to third parties, except in cases where it is allowed by the Law. In accordance with the provisions of the applicable legislation, the Member is entitled to access and update their personal data. Members have the option to select the Retirement Plan they wish to participate in. The assets and liabilities of each sub-portfolio are segregated from the assets and liabilities of the other sub-portfolios of the Fund and any potential gain or loss performed by the one sub-portfolio does not affect the assets of the other sub-portfolios.

Details of the retirement plans are available at www.lifegoalsfund.net