MIRF
Copartes Pension Fund

Copartes Defined Benefit MIFA APP

Selection Process

Five steps to make your election

This is an important financial decision. Follow these steps to ensure you make an informed choice that's right for your future.

1 Register or Log In to the App

Download the MIFA App and register your account, or log in if you already have one. You'll need your member details to get started.

2 Download & Review Your Statement

Your personalised Conversion Letter contains your current benefits, projected pension values, and your calculated conversion value. Read it carefully.

3 Understand Your Two Options

Compare the Defined Benefit (DB) Section you're currently in with the new Defined Contribution (DC) Section. Seek independent financial advice if needed.

4 Verify Your Identity

Before submitting your election, the App will verify your identity through a facial recognition process linked to Home Affairs. Simply take a selfie and the system will confirm your identity.

5 Submit Your Election Option

Once verified, select your preferred option — Remain on DB or Convert to DC — and submit your election option on the App.

This is a once-off, irrevocable election
You cannot belong to both sections at the same time. Once you submit your election option, your choice is final. We strongly encourage you to seek independent financial advice before deciding.

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