## Can a member belong to two retirement funds:

In order to be a member of a fund, the employee must work full time for the employer. As it is not possible to work full-time for more than one employer, multiple membership is not permissible.

It is, however, possible to be employed by one organisation and to "charge out" that employee to other organisations.

This situation must not be confused with a labour broking business, where the individual is usually not an employee but contracts with the labour broker to provide specific services to third parties for a fee.