



HOW WILL I ACCESS MY SAVINGS?

It is important to update your contact details to make sure you get relevant updates on the Two-Pot Retirement system.

If you chose to withdraw money from your Savings Pot, you'll deal directly with your retirement fund. Remember that you will pay tax on any withdrawals that you make based on your marginal tax rate.



WHAT DO I NEED TO KNOW ABOUT MY SAVINGS POT?

You will be able to access it from September 2024 via the Old Mutual WhatsApp number



Only withdraw from your Savings Pot in an emergency. And remember you will be taxed on any withdrawals you make.



Your Savings Pot is not intended to be a transactional account. Saving enough money to live on in retirement is the focus.



You'll be borrowing from your future self, if you access your Savings Pot. The money you don't spend, you will have when you retire.



The minimum withdrawal amount is R2 000 and you may only withdraw once every tax year.

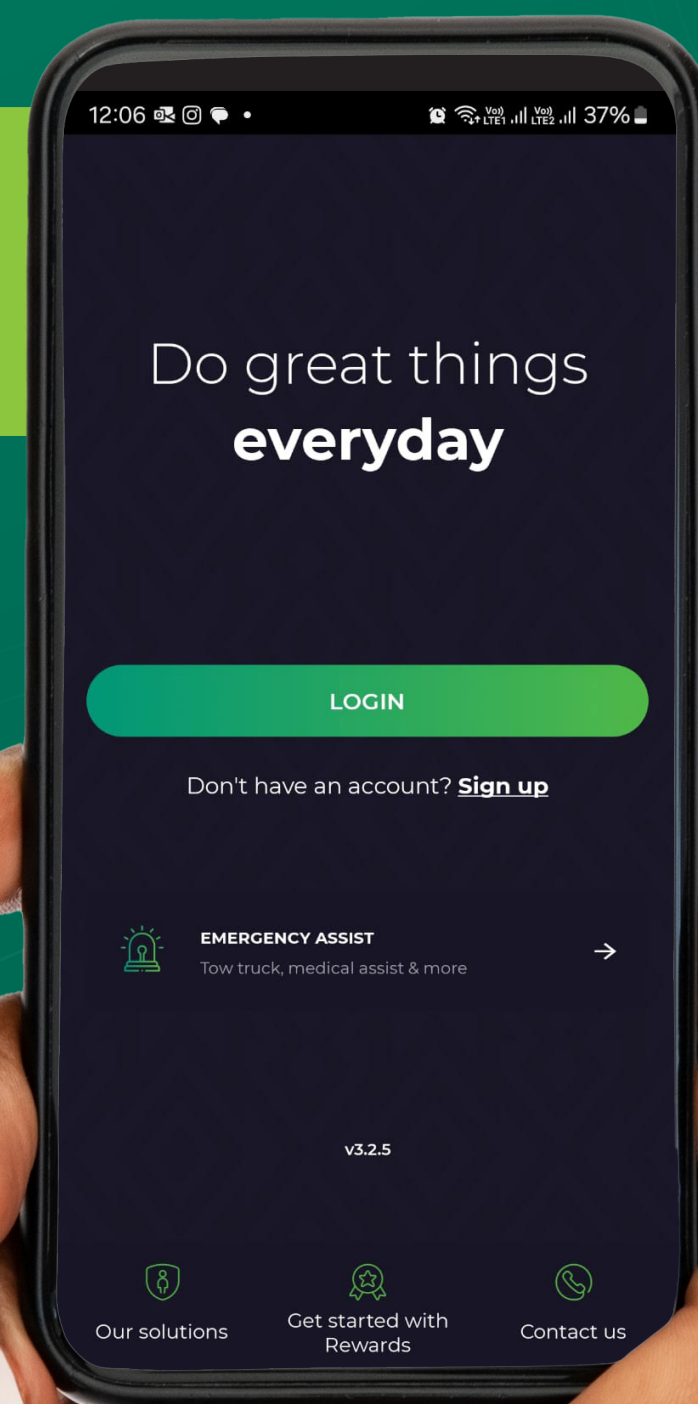
Don't be tempted to withdraw from your Savings Pot, other than for an emergency, as this will reduce the lump sum you will receive at retirement.

HOW TO... UPDATE YOUR CONTACT DETAILS

Download the Old Mutual App and click on “**Manage your personal details**”.

Visit oldmutual.co.za/twopot and click “**login**”. If you are not registered as a user then complete this first. Once you are logged in, select “**My Portfolio**” and “**Manage Profile**” to update your contact details.

For more information on the new Two-Pot Retirement System, visit our website to learn more, or speak to your financial adviser.



TWO-POT

RETIREMENT SYSTEM

Old Mutual Life Assurance Company (SA) Limited is a licensed FSP and Life Insurer.