

OUR NEW CALCULATOR IS HERE!

The Two-Pot Retirement System is set to launch on 1 September 2024, and Old Mutual wants to empower you to make informed financial decisions.

We are excited to present our **Two-Pot Savings Withdrawal Calculator** available on **WhatsApp**. This Calculator allows you to:

- See your current retirement savings: This amount will be your 'Vested Pot' from 1 September 2024.
- See the estimated balance available in your Savings Pot starting 1 September 2024.
- Estimate the tax implications if you choose to withdraw from your Savings Pot.

If you were a Provident Fund Member who was 55 years of age or older on 1 March 2021 and are still a member of the same Fund, you will not be able to make a Savings Pot Withdrawal unless you opt in to the Two-Pot Retirement System



You will not be able to put through a **Savings Pot withdrawal** at this point.

HOW TO USE THE TWO-POT SAVINGS WITHDRAWAL CALCULATOR ON WHATSAPP

There are two ways to access the Calculator:

OPTION 1:

- Scan this QR code on your mobile device. It will take you straight into WhatsApp and prepopulate the chat with the words "Two-Pot".
- Press "enter" to proceed.



OPTION 2:

- Save Old Mutual (0860 933 333) as a contact.
- Type "Hi" in the chat and hit send.
- Select option 8.
- The Two-Pot menu will appear.



Before you try out the Calculator, please remember:

1

The numbers provided by the Two-Pot Calculator are based on your current retirement savings. **These numbers are an estimation that acts as a guide, and may differ from your actual totals and tax numbers** when Two-Pot goes live on 1 September 2024.

2

The cash available in your Savings Pot should only be accessed in an emergency. **Any cash you withdraw before retirement will impact your lump sum** available (plus growth thereon) to you when you retire.

3

Unlike your regular salary, your retirement savings contributions aren't taxed and grow tax-free until retirement. **If you withdraw from your Savings Pot, you will be charged the tax you would have paid if this money had been part of your regular salary (or taxable income).**

If you can't use the Two-Pot WhatsApp Calculator, it means we do not have your correct cellphone number and you will need to update it. Please do so via:



The Old Mutual App (available on **Android** and **iOS**)



Secure Services (click [here](#) for a detailed registration guide)



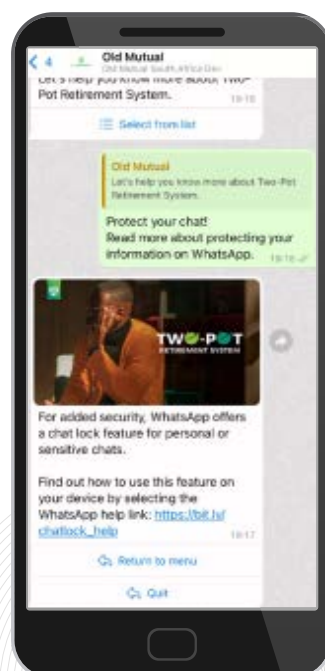
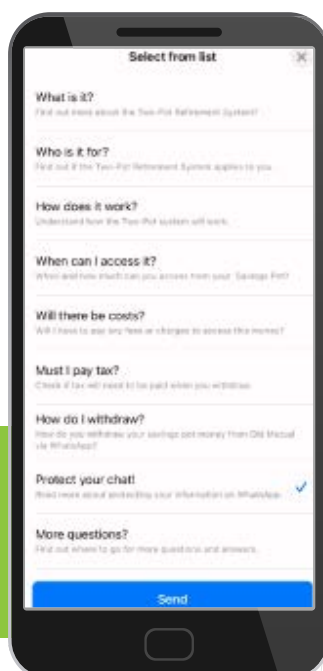
Contacting the Call Centre on 0860 20 30 40

SAFE, SECURE & ALWAYS AVAILABLE!

Old Mutual's WhatsApp channel is right at your fingertips, and accessible 24/7, 365! It also ensures the safety and security of your interactions. For added protection, we recommend locking your chat. On the Main Menu, simply click on **"Learn More"** and **select from "list"**.

Plus, your retirement savings are safeguarded against online fraud. Even if someone has your ID number, they cannot make a withdrawal claim as we need the claim to be processed using the cellphone number that we have on record for you.

Have any questions? For everything you need to know about the Two-Pot Retirement System, visit www.oldmutual.co.za/2pot



CORPORATE

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