



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



Our New Calculator is here!

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 Component' from 1 September 2024.
- See the estimated balance available in your Savings Component starting 1 September 2024.
- Estimate the tax implications if you choose to withdraw from your Savings Component.
- 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 pre-populate 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.
- 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 with Old Mutual SuperFund. **These numbers are a guide or estimation 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 Component 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 Component, you will be charged the tax you would have paid if this money had been part of your regular salary (or taxable income).**

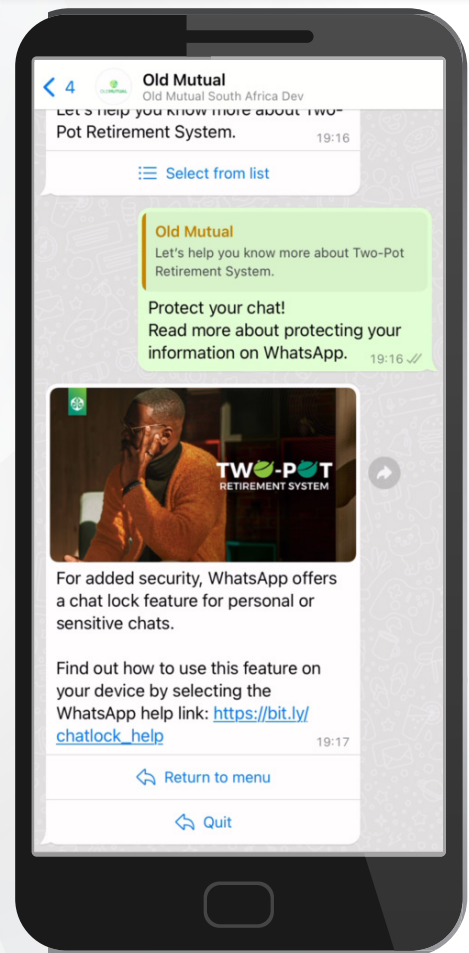
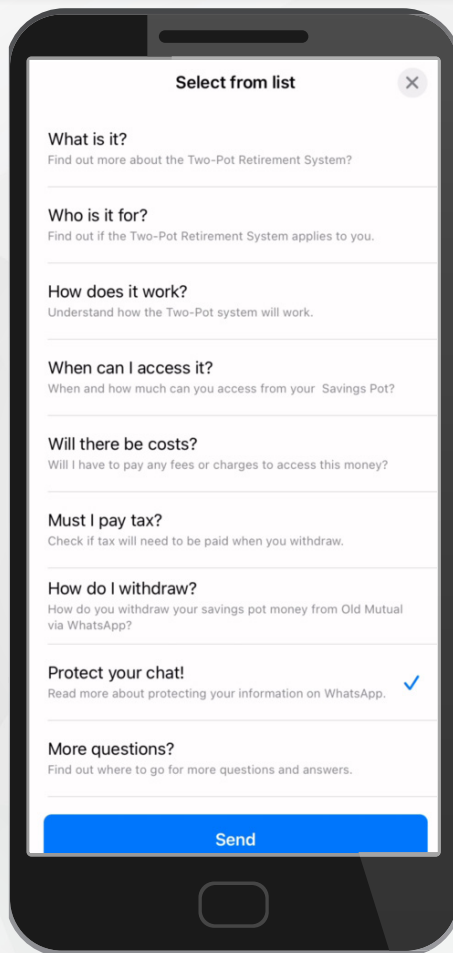
If you can't use the Two-Pot WhatsApp Calculator, it means we do not have your correct cellphone number and you will need to update it. Please do so via:

- » The Old Mutual App (available on [Android](#) and [iOS](#)), or
- » [Secure Services](#) ([click here](#) for a detailed registration guide), or
- » Contacting the SuperFund Call Centre on 0860 20 30 40.

Safe, Secure & Always Available!

Old Mutual's WhatsApp channel is accessible 24/7, 365, right at your fingertips! 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 on the cellphone number that we have on record for you.



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

View our latest Two-Pot communication and videos in various South African languages:

Your Retirement Component and Why It's So Important:
[English](#) | [IsiXhosa](#) | [IsiZulu](#) | [Sesotho](#) | [Sepedi](#) | [Afrikaans](#)

Two-Pot Explained:
[English](#) | [IsiXhosa](#) | [IsiZulu](#) | [Sesotho](#) | [Afrikaans](#)