



OLDMUTUAL

TWO-POT PRE-WITHDRAWAL



DO GREAT THINGS EVERY DAY

- Scan the QR code to go straight to WhatsApp
- Select what you want to do
- Learn more about Two-Pot
- Go back to the main menu
- Calculate what will be in your Savings Pot
- Failed authentication cellphone/ID number
- Fill in your ID number
- Fill in your monthly income to estimate tax
- Savings Pot results
- Enter your own amount
- Not eligible
- Final



TWO-POT

RETIREMENT SYSTEM

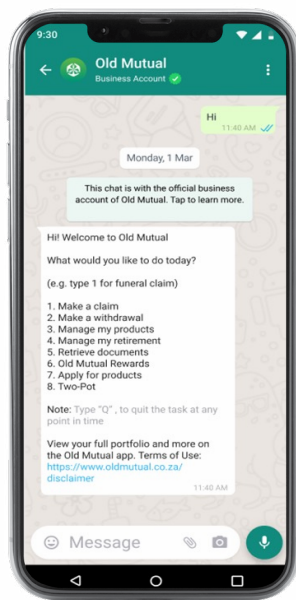
Introduction

Welcome to the guide that will help you to use our Two-Pot pre-withdrawal content on the Old Mutual WhatsApp channel.





STEP 1: Scan the QR code to go straight to WhatsApp



1 Scan the QR Code. It will open WhatsApp on your phone and will pre-populate the words **“Two-Pot”**. **Select send.**

OR

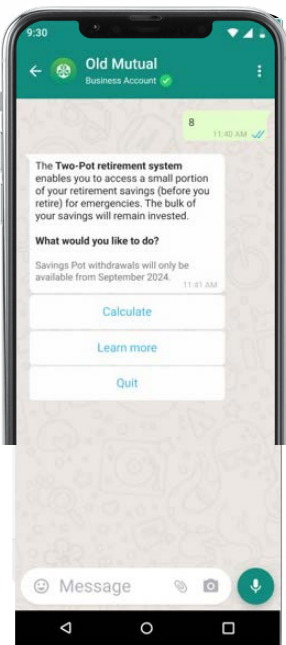
2 Send **“Hi”** to **0860 933 333**. You will see menu item number 8. Two Pot. Type **“8”** and select send.

OR

3 If you select menu item number 2 **“Make a withdrawal”**, you can select **“Retirement Funds”** followed by **“Two-Pot (Savings Pot)”**. This will direct you to the Two-Pot calculator and then to the withdrawal option once the Two-Pot Retirement system is in place.



STEP 2: Select what you want to do



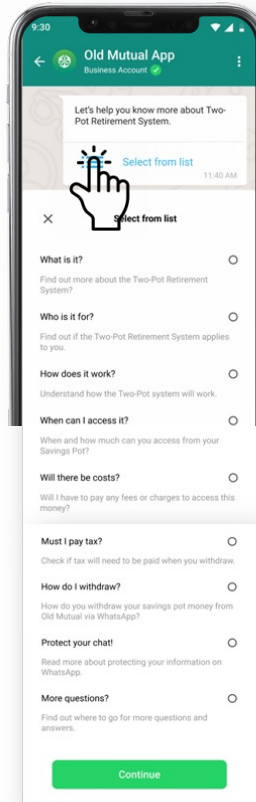
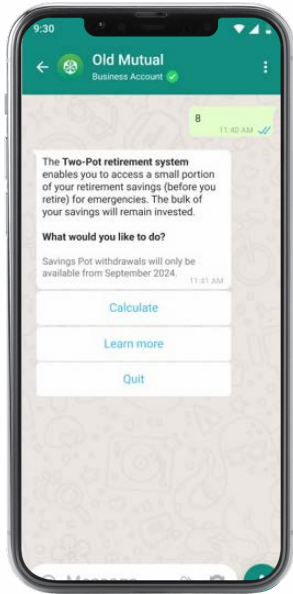
1 Select **“Calculate”** to see how much will be in your Savings Pot and what your estimated tax will be based on your current fund value.

OR

2 Select **“Learn More”** if you want to read more or watch a video explaining the new Two-Pot Retirement system.



STEP 3: Learn more about Two-Pot



- 1 If you selected “**Learn More**” you will be asked to select a topic from the list provided.
- 2 Scroll up to view all the questions on the list. Select a topic and click “**continue**”.
- 3 Note, only one question can be selected at a time.

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STEP 4: Go back to the main menu



1 Once you have completed reading your selected Two-Pot topic, you can select **“Return to Menu”** which will allow you to browse content on other Two-Pot related topics.

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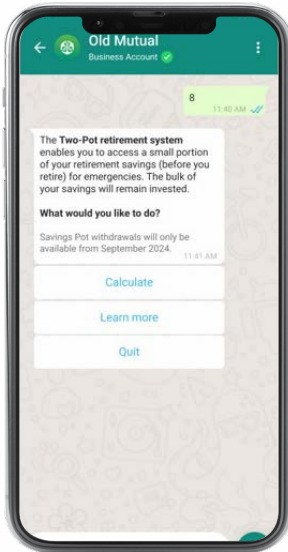
Enter your own amount

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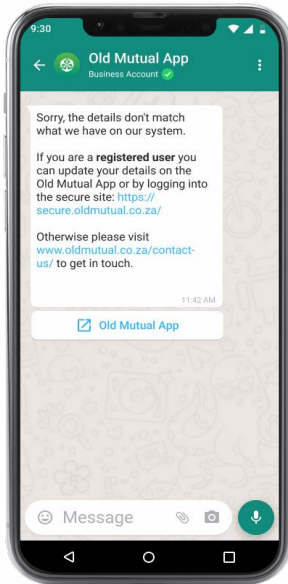
STEP 5: Calculate what will be in your Savings Pot



- 1 Once you are back at the main menu, you can now choose to calculate what will be in your Savings Pot after 1st September.
- 2 Select **“Calculate”** and push enter.



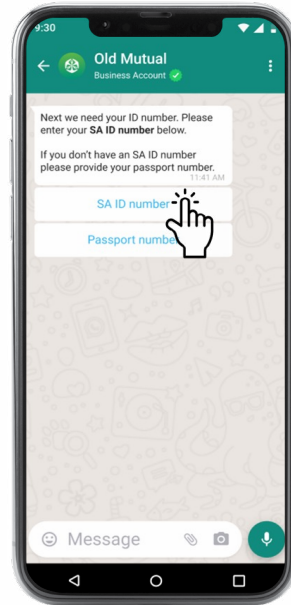
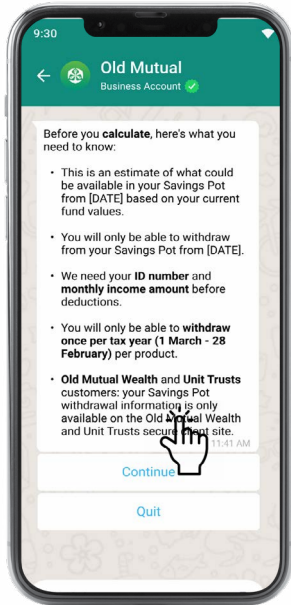
STEP 6: Failed authentication cellphone number and/or ID number



- 1 If your cellphone number or your ID number does not match the ones that are on our records, you will receive this error as this means that we are unable to authenticate who you are.
- 2 In order to proceed, you will first need to update your cellphone number, or ID number so that the information matches what we have on our records. You can do this by going to our website **oldmutual.co.za/twopot** and logging in to MyOldMutual, or by going to the Old Mutual App.
- 3 Once you have updated your information you can return to the Old Mutual WhatsApp channel and can start again.



STEP 7: Fill in your ID number



1

If your cellphone number has been validated, you will be able to proceed to the next step.

2

Before we can calculate the estimated amount in your Savings Pot and the estimated tax that you will pay, you will need to fill in your ID number or passport number.

3

Select the option you prefer and fill in your details.

NOTE: You will only be able to withdraw from your Savings Pot after 1 September 2024.

- Introduction
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STEP 8: Fill in your monthly income to estimate tax



1

Once you have filled in your ID number or passport number, push enter.

2

If you have a qualifying Old Mutual product, the investment value and estimated Savings Pot value will be displayed.

3

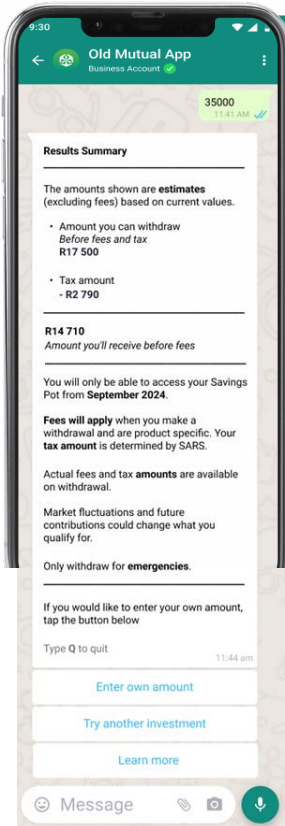
In order to calculate the estimated tax you will pay should you choose to withdraw an amount from your Savings Pot, select **“Estimate my tax”**.

4

Next you will need to confirm what your monthly income is so that we can calculate what your estimated tax will be on a withdrawal.



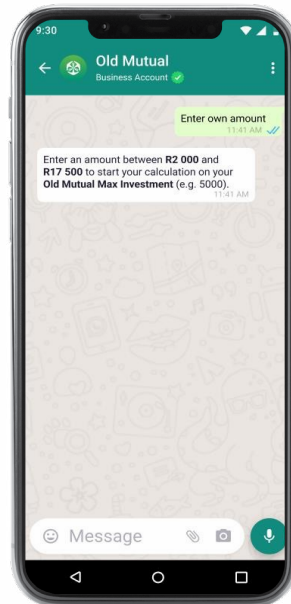
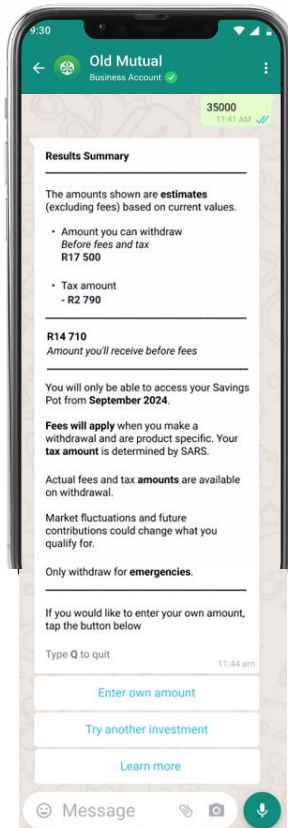
STEP 9: Savings Pot results



- 1 Once you have completed your monthly income amount, select send.
- 2 We will determine the marginal income tax rate based on your monthly income in order to estimate the tax that you will pay should you proceed to make a withdrawal from your Savings Pot.
- 3 Your results will appear. These are the **estimated withdrawal and tax amounts** before administration fees are deducted.
- 4 **Note:** You will only be able to process a withdrawal soon after 1 September 2024 once the new Two-Pot Retirement system is in place.
- 5 If you have multiple qualifying products in your Old Mutual portfolio, you can select “**Try another investment**” to perform the same calculations on these products.
- 6 Or select “**Quit**” to end the session.



STEP 10: Enter your own amount

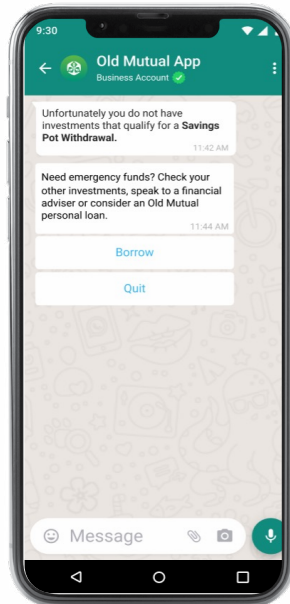
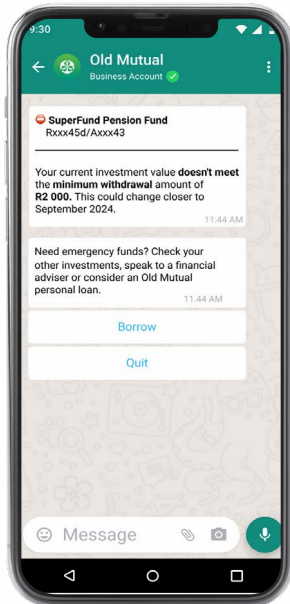


1

If you would like to enter your own amount to withdraw, select **“Enter own amount”**, fill in the amount and push enter. Your results will be displayed.



Not eligible



- 1 If you do not meet the minimum criteria of having R2 000 in your Savings Pot, you will not be eligible to make a withdrawal
- 2 If the product that you have is not one approved by the Two-Pot Retirement system, you will not be eligible to withdraw
- 3 Select **“Quit”** to end the session

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**Two-Pot Retirement
system starts on
1 September 2024**



Get prepared!

Learn more about the new Two-Pot Retirement System. Visit oldmutual.co.za/twopot, or speak to your financial adviser about your retirement goals and other financial needs.

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