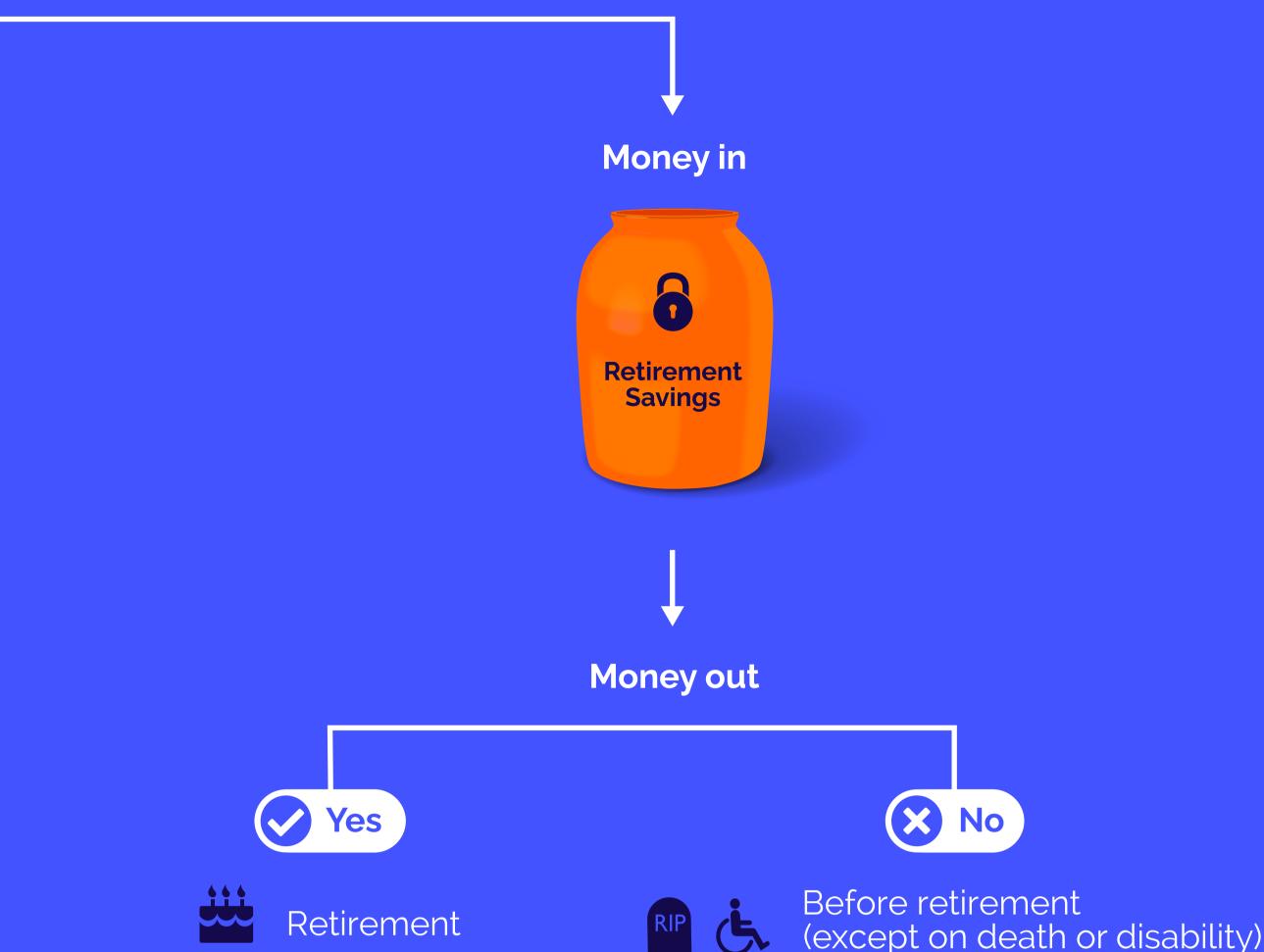


BEFORE 1 SEPTEMBER 2024

Money you have been contributing towards retirement.



AFTER 1 SEPTEMBER 2024

The two-pot system will be implemented.

From 1 September your retirement savings from your existing plan will be transferred into a new pot, called the **Vested Pot**. There will be no further contributions.



Two thirds go into the Retirement Pot. This can only be accessed at retirement (except on death or disability). One third goes into the Savings Pot. This can be accessed once in a tax year, with a minimum withdrawal of R2 000. It's taxable and a withdrawal fee applies.