

# Two-pot system

## Fast fact 10



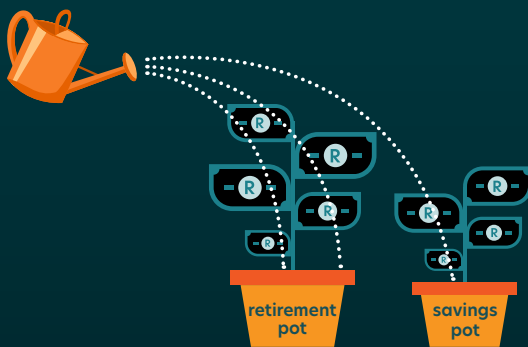
Effective:  
1 SEPTEMBER  
2024

### Your savings pot value goes up or down based on investment returns

Remember that your money in the retirement fund is invested for long-term growth. Even though your risk is spread out in the fund, but this investment is directly tied to the market. This means that your money can go up and down every day depending on how the investment market is doing.

Your vested, savings and retirement pots are all invested in the same way. After the once off seed capital was allocated to your savings pot on 1 September 2024, the ongoing contributions into the savings pot is one third of your monthly contributions.

The money in your savings pot from 1 September 2024 and ongoing contributions are invested in the market, this amount could grow and be more; or even less depending on how the markets are doing.



You can only take one withdrawal **at any time** in a tax year (1 March to 28 February). You can't take less than R2 000.

Keeping your money invested will allow it to grow for the long-term.

Register for AF Connect



All savings pot withdrawal claims must be submitted on AF Connect. Register for AF Connect [here](#).

>>> Save your savings pot for your future self!

If you have a query or need assistance with any of the information here, contact our Call Centre at 0860 896 768 or email [twopotqueries@alexforbes.com](mailto:twopotqueries@alexforbes.com).

Please speak to a financial adviser before you make any financial decisions.

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