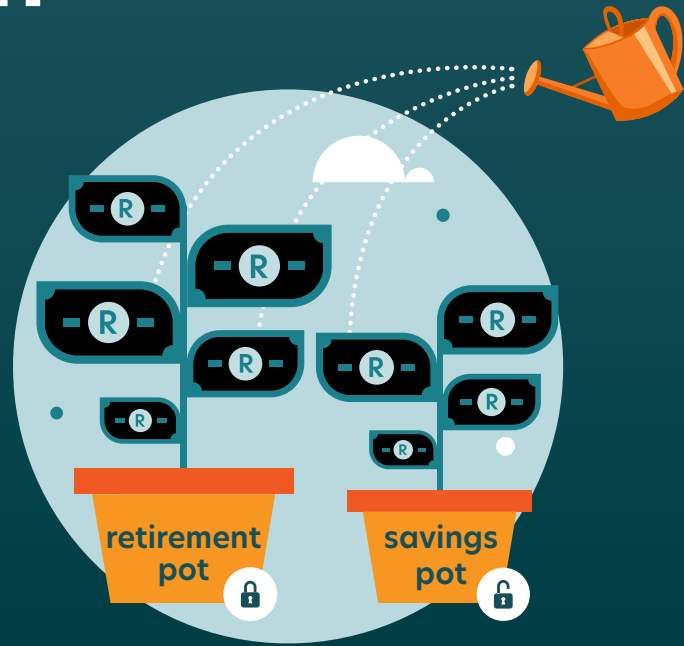



Two-pot system

Things to remember

The allocation to your savings pot from your vested pot on 1 September 2024 was a one-time event and will not be repeated.


The savings pot grows with one-third of contributions and investment growth (note that investments can fluctuate in value). Remember you need to have more than R2 000 in your savings pot if you plan on withdrawing.



 **Savings withdrawals**
You can make one withdrawal every tax year. A tax year runs from **1 March to 28 February**.

Your withdraw checklist

- Withdrawing from your savings pot reduces your cash and/or retirement income, and fees and taxes will be applied to the amount you withdraw.
- You may be unable to claim if you have a pending divorce or maintenance order.
- Plan your withdrawal carefully, you cannot make another claim in the same tax year.
- Refer to the FAQ's, Fast Facts and videos if you'd like to know more about the two-pot system and the implications of withdrawing from your savings pot.

 Claims must be submitted through AF Connect and can take up to **20 working days to process**.

Register for AF Connect

>>> 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.

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

Alexander Forbes Financial Services (Pty) Ltd is an authorised financial services provider (FSP 1177 and registration number 1969/018487/07), an approved retirement fund administrator (24/472) and an accredited Council for Medical Schemes organisation (ORG468).



Scan this QR code to read more about the two-pot system.

<https://mymoneymatters.alexforbes.com/twopot.html>