

# OUR NEW CALCULATOR IS HERE!

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

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 Pot' from 1 September 2024.
- See the estimated balance available in your Savings Pot starting 1 September 2024.
- Estimate the tax implications if you choose to withdraw from your Savings Pot.



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 prepopulate 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 and hit send.
- Select option 8.
- The Two-Pot menu will appear.



Before you try out the Calculator, please remember:

<p><b>1</b> The numbers provided by the Two-Pot Calculator are based on your current retirement savings. <b>These numbers are an estimation that acts as a guide, and may differ from your actual totals and tax numbers</b> when Two-Pot goes live on 1 September 2024.</p>	<p><b>2</b> The cash available in your Savings Pot should only be accessed in an emergency. <b>Any cash you withdraw before retirement will impact your lump sum</b> available (plus growth thereon) to you when you retire.</p>	<p><b>3</b> Unlike your regular salary, your retirement savings contributions aren't taxed and grow tax-free until retirement. <b>If you withdraw from your Savings Pot, you will be charged the tax you would have paid if this money had been part of your regular salary (or taxable income).</b></p>
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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](#))



Secure Services ([click here](#) for a detailed registration guide)



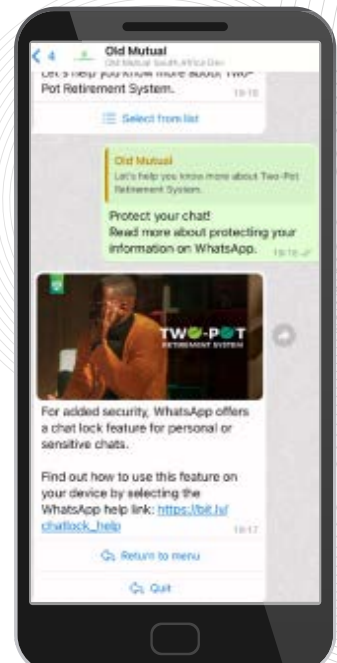
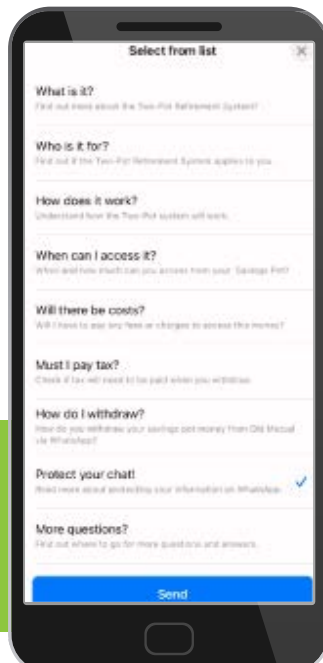
Contacting the Call Centre on 0860 455 455

## SAFE, SECURE & ALWAYS AVAILABLE!

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

**Have any questions?** For everything you need to know about the Two-Pot Retirement System, visit [www.oldmutual.co.za/2pot](http://www.oldmutual.co.za/2pot)



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