

# When can I access my money in each pot?

## When I resign

- You cannot make withdrawals from the retirement pot when you resign.
- You can take everything in the savings and vested pots.



YES



NO



YES



Remember if you spend the money, you have to start saving all over again. Avoid financial hardship in retirement.

## In an emergency

- You cannot make withdrawals from the retirement or vested pots when you have an emergency.
- You can take everything in the savings pot, **once a year and as long as it is at least R2 000.**
- You will be taxed at the rate that you pay on your income.



NO



NO



YES

Once a year and as long as it is at least R2 000.

## When I retire

- The retirement pot can only be used to purchase a pension.
- The vested pot will have the same options as you did on 1 Sept 2024, so you will be allowed to take a portion in cash.
- You can take the savings pot in cash.



YES

You can take some in cash and the rest will be used to buy a pension



YES

You have to buy a pension



YES

You can take everything in cash