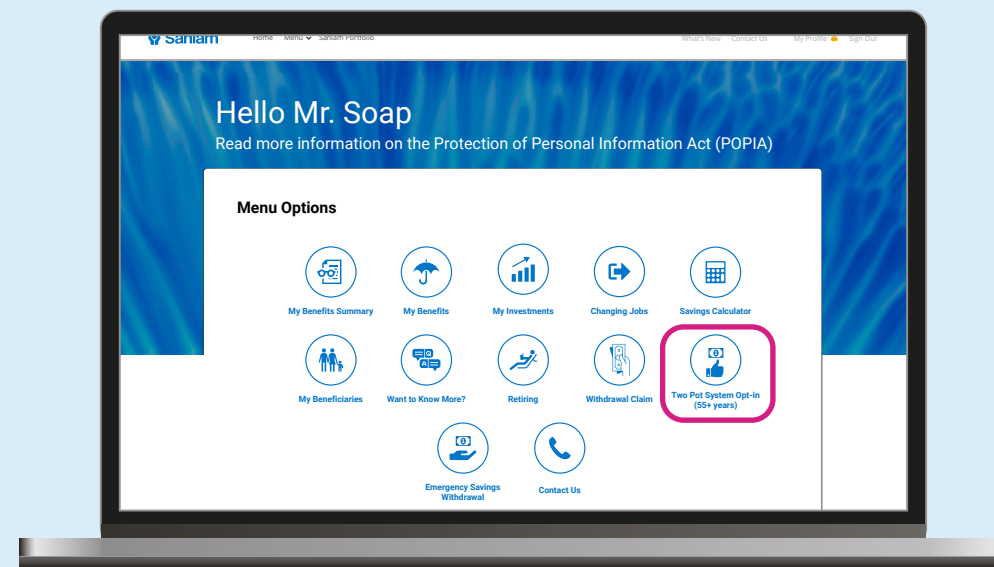


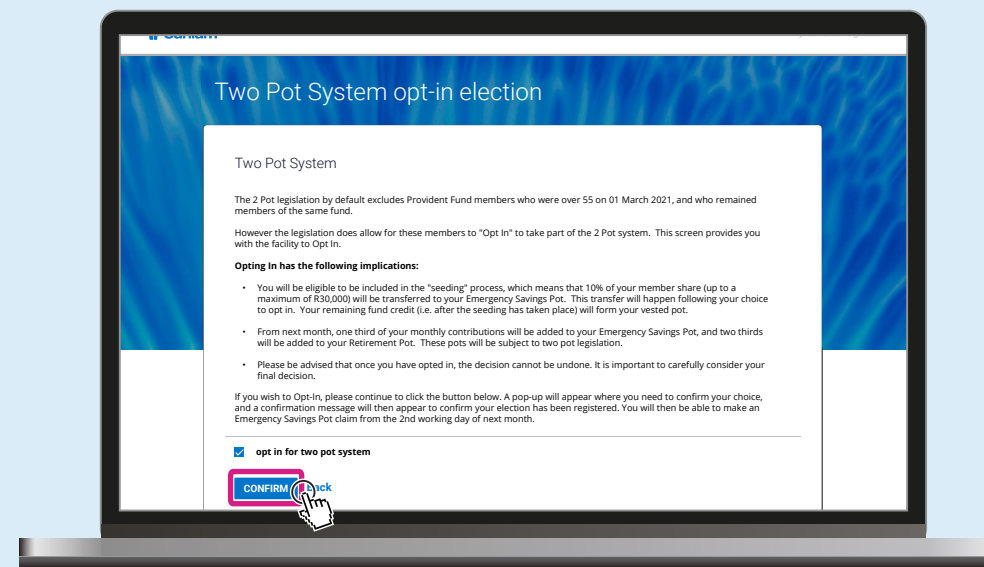
55+ Provident fund members Opt-In and Emergency Savings Pot withdrawal process

Eligible Members 55+ Opt-In process

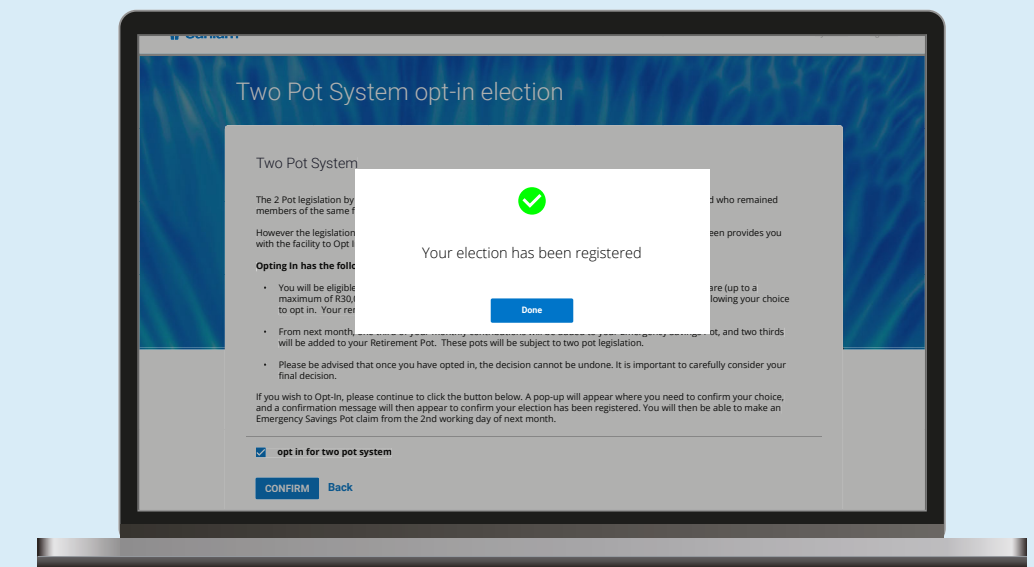
The draft legislation proposed an opt-in window for eligible members from 1 September 2024 to 1 September 2025 to join the two-pot retirement system. It is advisable that members who wish to opt-in do so within this window period.



The **Opt-In icon** will only appear in the **Menu Options** of eligible members aged 55 years and older as of 1 March 2021.



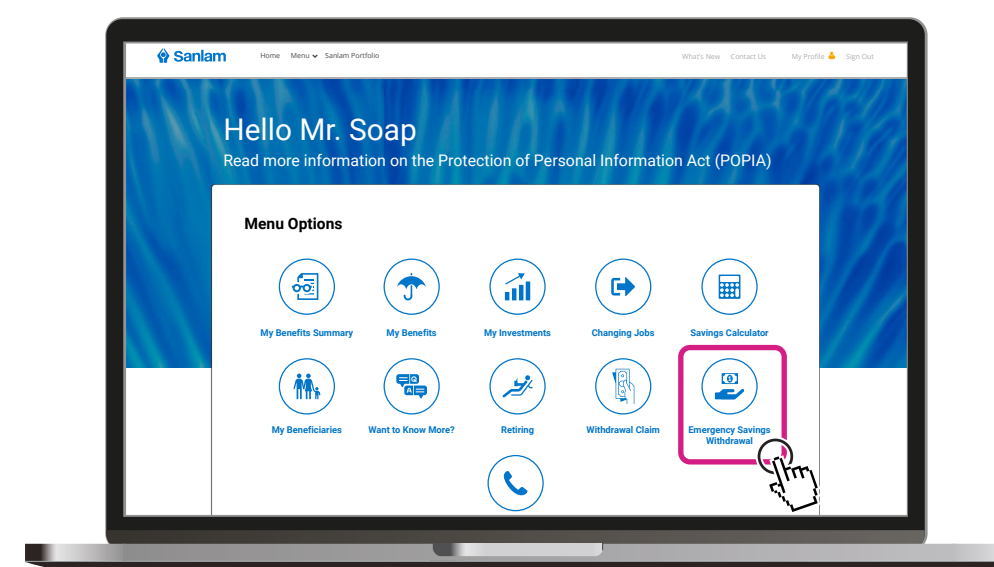
Once you have selected the **opt-in check box** and clicked on the **CONFIRM** button, the following message will appear.



Note: Once the member has elected to opt-in the **Opt-In icon** will no longer appear in the **Menu Options** as opting-in cannot be undone.

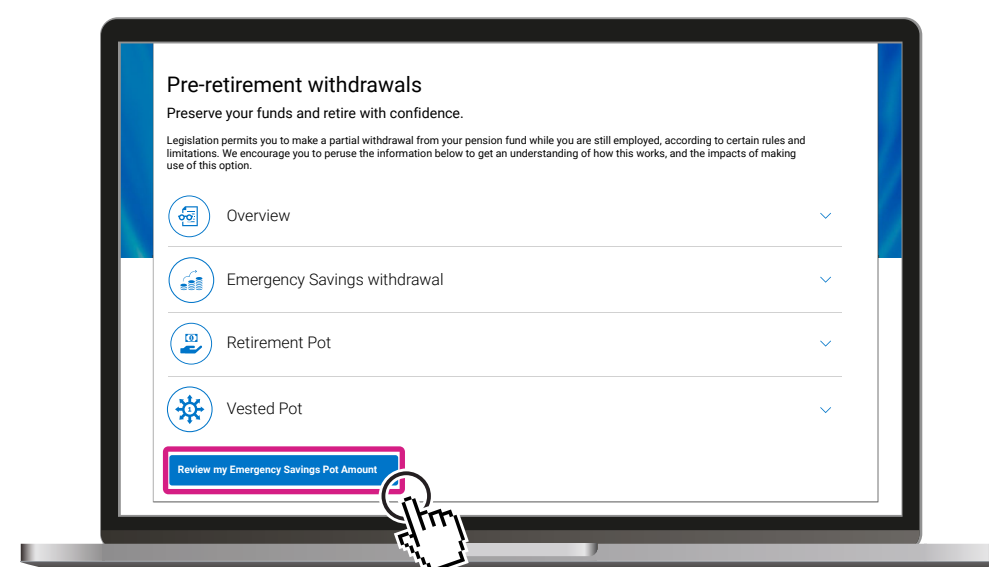
Emergency Savings Pot withdrawal process

1

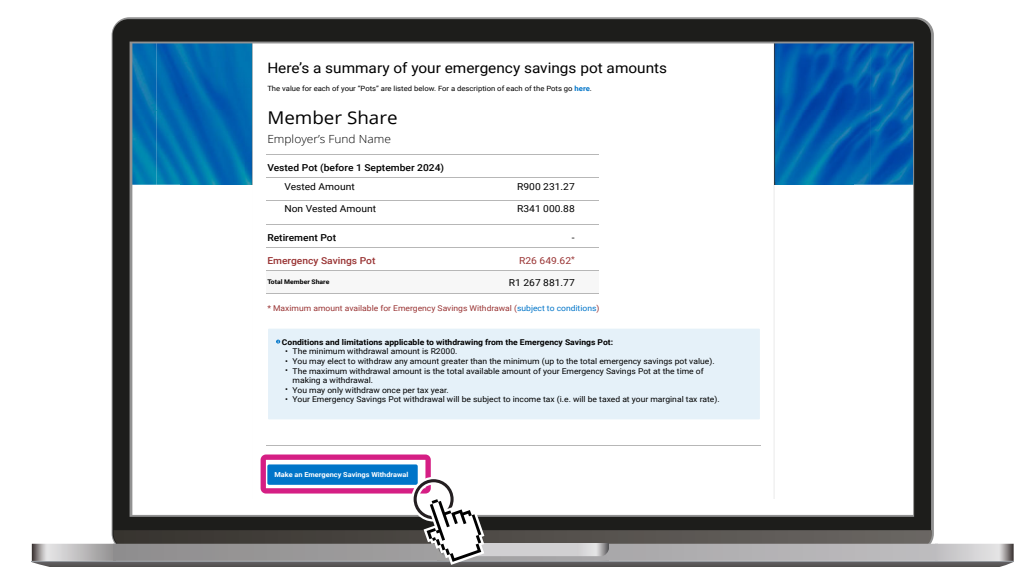


To make a withdrawal, click on the **Emergency Savings Withdrawal**

2



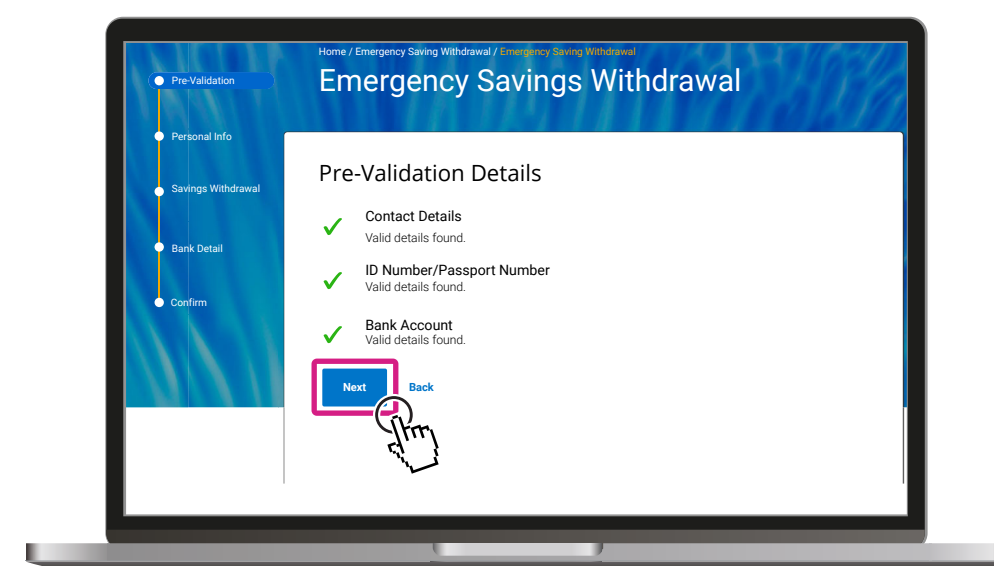
To see the balance in your Emergency Savings Pot, click on **Review Emergency Savings Pot**.



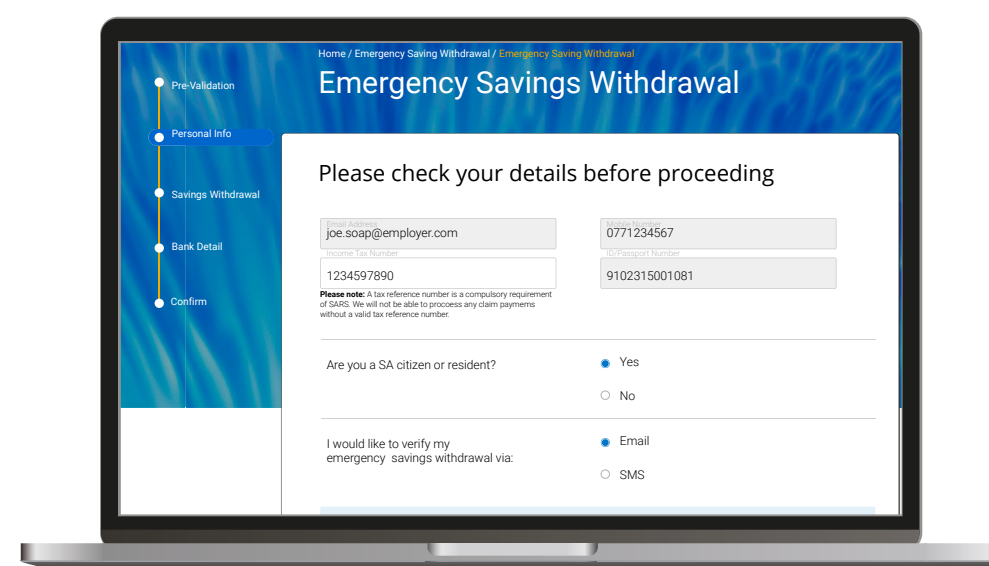
These are the balances in each of your pots. If you have more than R2 000 in your Emergency Savings Pot, you can make a savings withdrawal.

Click on **Make an Emergency Savings Withdrawal**.

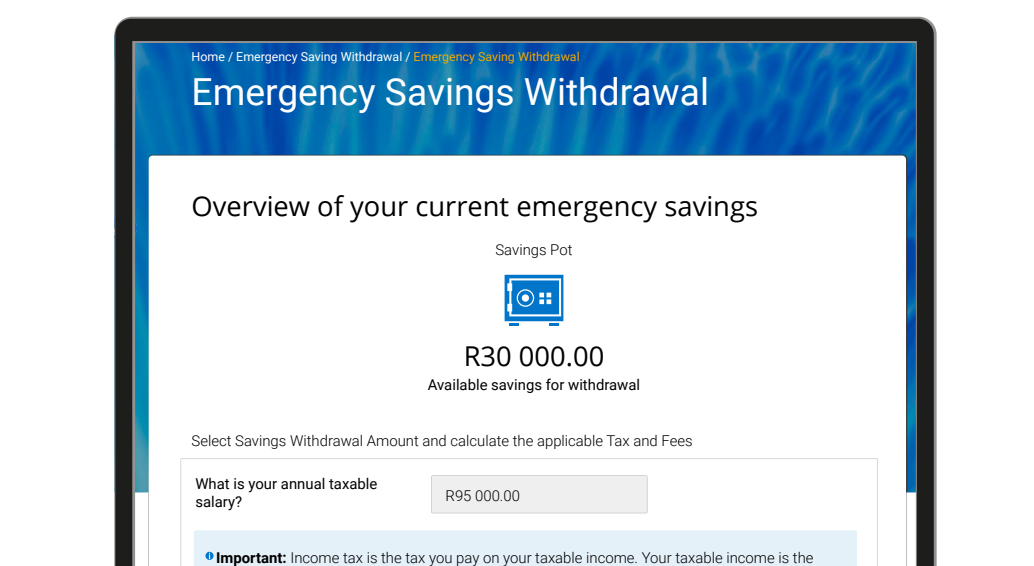
3



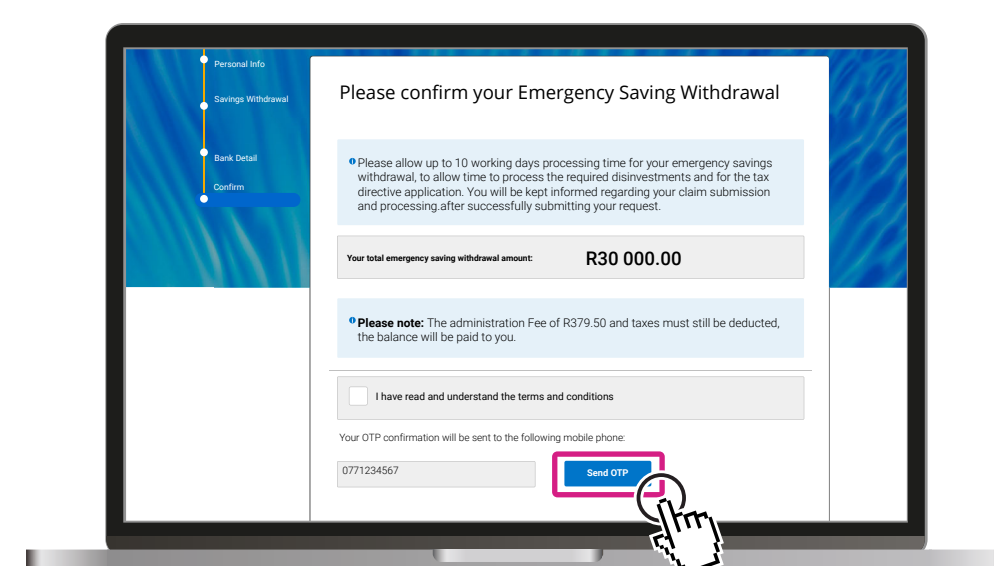
This shows that your contact and bank details have been validated. Click **Next**.



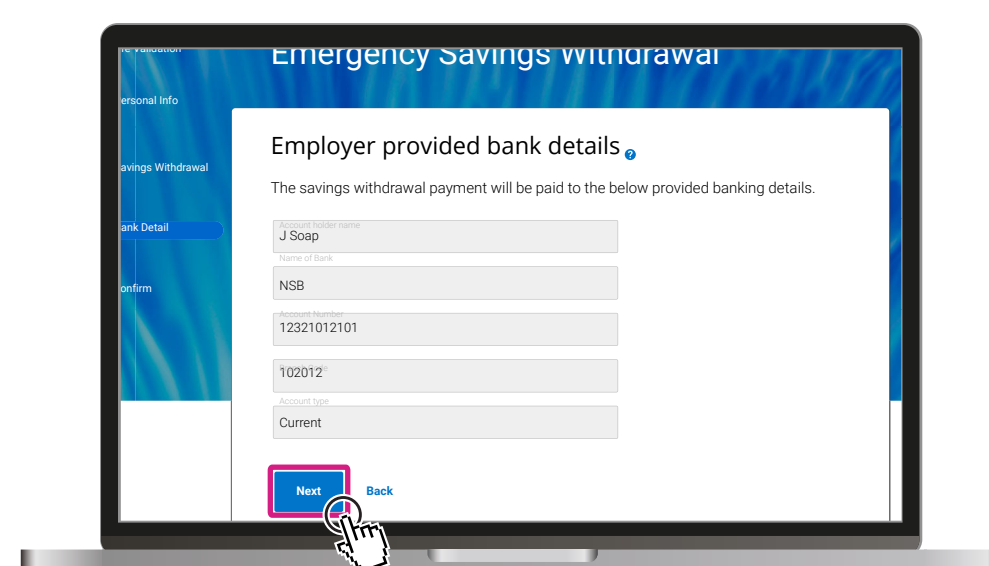
Check your details on the screen. Confirm if you're a SA citizen or resident and if you want to verify your savings withdrawal via email or SMS.



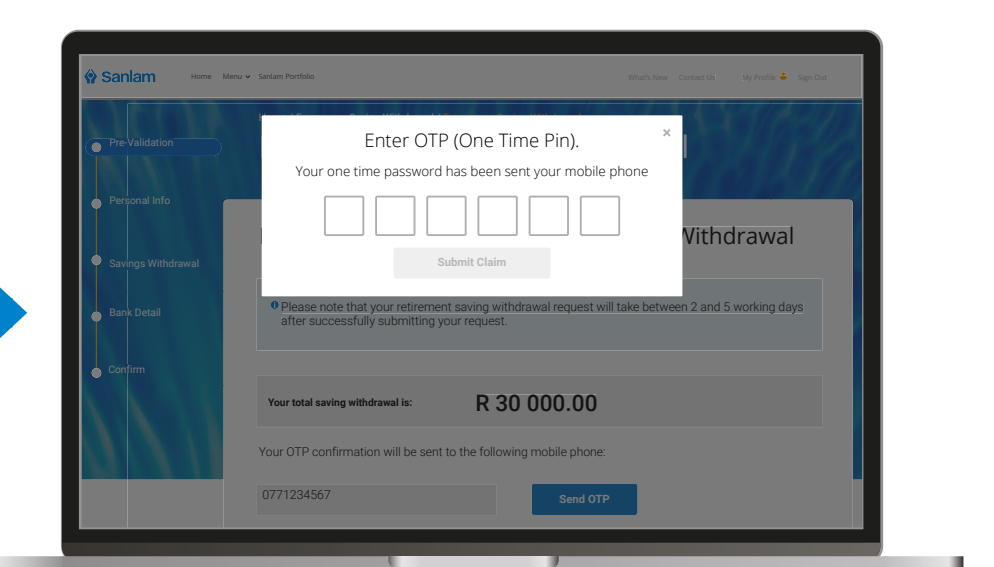
Indicate the amount you want to withdraw. This can be the full amount available or enter a Rand amount. Click on the **SARS Tax Tables** for the applicable tax rate that may apply to you.



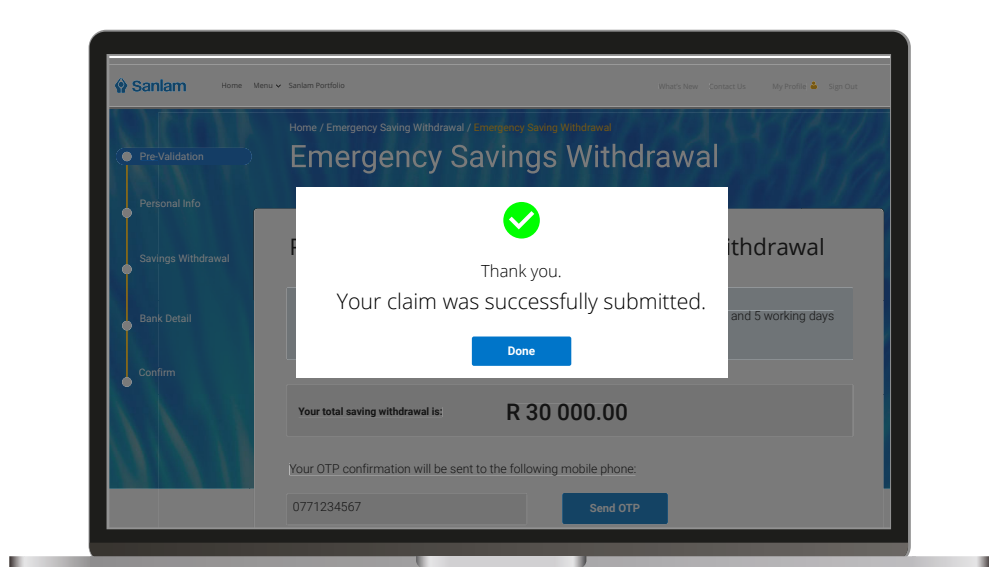
Please be advised that processing may take up to 10 working days after we completed your seeding process and received a successful tax directive within 2 working days from date of application. Click on **Send OTP**.



Your banking details are inserted by your employer. If your bank details are correct, click **Next**. Should they need updating please contact your HR.



Enter the OTP that you have received via your choice of either email or SMS.



If the OTP is correct, you will get confirmation that your claim was successfully submitted.

If you need help, please contact **SC Client Care** on: SCClientCare@sanlam.co.za or send a WhatsApp or call: 0861 223 646 from 8am - 5pm Monday to Friday excluding public holidays