

The Two-pot Retirement System is here - what now?

The Fund is all systems go for the two-pot retirement system. The amendments to the Fund Rules have been approved so the Fund is able to process any withdrawal requests from 24 September 2024.

As previously communicated, members who choose to make a withdrawal from their savings pot will only be able to submit a [DB/DC 19 Savings Pot Withdrawal Request Form](#) from 24 September. This is to allow the Fund sufficient time to calculate each member's seeding capital and to transfer Fund Credits to the applicable vested annuity, vested lump sum (if applicable), retirement and savings pots.



If you have registered to view your Fund Credit online, you will be able to view the balance in each of your pots in due course. You can request an approximate calculation of the amount available in your savings pot by completing a [DC11 Approximate Calculation Application Form](#) and emailing it to pensionpost@dbpf.co.za.

If you have not registered to view your benefit statement online, please complete the Password Registration Form using this [link](#).

Financial experts advise that the most effective use of any money you withdraw from your savings pot is to:

- pay off or reduce your personal debt;
- pay off or reduce a mortgage/home loan;
- pay off or reduce loans on other assets;
- acquire capital assets, such as property or an investment.



Members should not see their savings pot as a cash windfall and are encouraged to get advice from a certified financial planner before making withdrawals from their savings pot.

All two-pot communication can be found on the Fund's website [HERE](#).