



# Trustee member newsletter

FundsAtWork Umbrella Pension/Provident Funds

**November 2024**

Hello

This year has seen one of the biggest changes in the retirement industry with the introduction of the two-pot system. In this newsletter, we show you the impact of withdrawing from your savings component and remind you of other important information.

Visit our **Member Hub** for videos, guides, and other helpful information on the two-pot system available in **various languages**.

Last month, we sent you your **Smart Benefit Statement** where you can check your benefit values, review your employee benefits, update your beneficiaries, and much more. If you did not receive it, check with your employer to make sure they have your updated cellphone number on record.

On behalf of the principal officer and all the trustees, I wish you and your family a joyful and restful holiday season. May 2025 bring you new opportunities, happiness, and exciting adventures.

Kind regards

**Regard Budler**  
Chairperson  
FundsAtWork Umbrella Funds

We want to help you build and protect you and your family's financial dreams. Read about the importance of preserving your retirement savings, with practical examples showing the impact that withdrawing from your savings component can have on your future.

[Click here](#)

We look at the first few weeks after the implementation of the two-pot system and our digital transformation.

[Click here](#)



## The two-pot system



## Steps to withdraw from your savings component

Our innovative and faster digital processes allow you to seamlessly withdraw money from your savings component.

[Click here](#)

There are important things you must know when it comes to tax and SARS before you withdraw.

[Click here](#)



## What you need to know



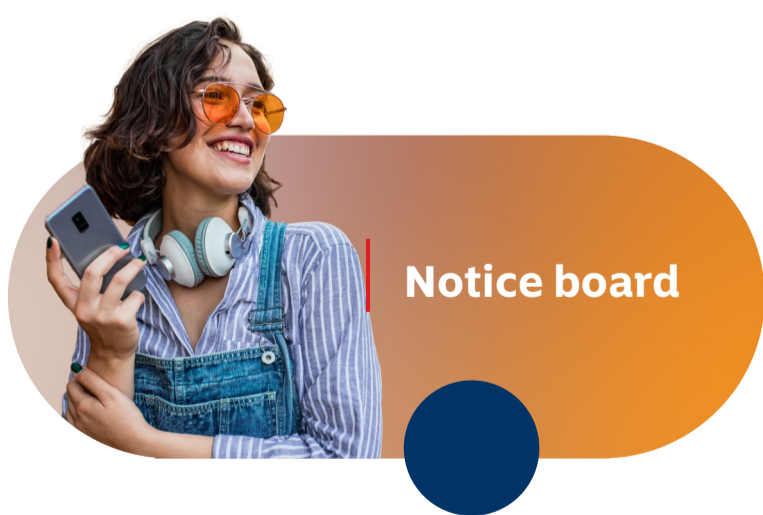
## What to consider

You need to consider how divorce and maintenance orders, and other deductions might impact you if you withdraw from your savings component.

[Click here](#)

Did you know that you have a doctor at your fingertips, at no cost? We also give you an economic and investment update, show you how to update your beneficiaries, and other important information.

[Click here](#)



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