



3 September 2024

## Omsendskrywe 8 van 2024

Aan: Alle werkgewers en lede van die Predikante en Amptenare Pensioenfonds

### **DIE TWEOPOT STELSEL: RIGLYN VIR WERKGEWERS**

Op 1 September – lentedag - het die tweepot stelsel in werking getree.

Daar is verskeie ledesessies regoor die ou Transvaal gehou en alhoewel die bywoning teleurstellend was gegewe die aantal lede in die Fonds, was die begrip vir hierdie nuwe bedeling, besonders goed. Kommunikasie is tydens die sessies in gedrukte formaat uitgedeel en elektroniese kommunikasie daarna.

Klem is gelê op die swaar belasting by onttrekking uit die spaar- of noodpot, die fooi wat die administrateur hef en die langtermyn implikasie van 'n onttrekking op aftreegeld. Baie aandag is bestee aan die lid wat persoonlik verantwoordelik is via die toep om sy geld aan te vra en ook hoe werkgewers hul lede kan help. Hieronder is 'n epos vanaf Jaronet Brooks van Sanlam wat dit verduidelik:

*As you know, one of the prerequisites for a member to submit their own emergency savings claim online, is that bank details are preloaded by the employer.*

*I herewith attach the employer guide on bank detail uploads.*

*If a member's bank details are not uploaded (or if they have any other technical challenges), they may come through to you for assistance. Please note that you are able to load an emergency savings claim on behalf of a member.*

*I secondly attach the employer guide on how to submit an emergency savings withdrawal. Important to note is that you can download a 2-pot claim form for the member to sign, for you (as employer) to keep on record as confirmation that the member asked you to do the claim on their behalf.*



*You will note that as part of the emergency savings withdrawal process, you are also able to change a member's contact details and bank details. Please note that these changes are immediate (real time). However, changes done using the bulk upload tools on the portal, take 24 hours to reflect.*

*Please let us know if there are any questions.*

Ek heg hierdie gidse aan "Employer Guide on bank detail uploads" en "Employer Guide on how to submit an emergency savings withdrawal".

Alles van die beste

*TP Smith*

**TP SMITH**

**PENSIOENBESTUURDER**