

Your Options on Leaving the Fund

Prepare to make informed choices about your money

One of the important decisions you need to make is what to do with your retirement savings that you have in the DHL Provident Fund. This communication takes you through your options and what they mean.



Consider keeping your retirement savings invested (preserved) so they can keep growing. You can keep your retirement savings invested by leaving them where they are or transferring to a new fund instead of withdrawing them in cash.



Why Preserve Your Retirement Savings?

Secure your future by keeping your retirement savings invested.

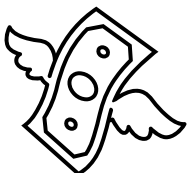
- Preserving your savings means your money keeps growing.
- Cashing out now will have long-term consequences for your retirement and SARS will tax you.



The Power of Compound Growth

Let your money work for you!

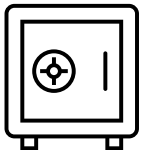
- Example: R100,000 preserved for 20 years at 7% annual growth = R386,968.
- The longer you keep your savings invested, the more you benefit from compound interest.



Risks of Cashing Out

Think before you withdraw:

- You pay taxes on lump-sum withdrawals.
- You lose out on future growth and will struggle to rebuild your retirement savings.
- Many retirees regret cashing out early—don't let short-term needs jeopardize your long-term security.



Your Preservation Options

Flexible ways to keep your savings safe:

- Leave your money in the current fund.
- Transfer to your new employer's fund.
- Move to a preservation or retirement annuity fund.



Frequently Asked Questions

What if I need money now?

You may be able to access your savings pot once per tax year (minimum R2,000).

What if I change jobs again?

You can transfer your preserved savings to your next employer's fund, or a preservation fund or an RA

Who can help me decide?

Contact Mark.Swanepoel@AxioConsult.com



Make the Smart Choice!!

Preserve your savings. Protect your future.

- Think long-term—your future self will thank you!
- For more information or support, contact our benefit consultant, Mark.Swanepoel@AxioConsult.com

