



# 5 in 1

Benefit Calculator



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# Are your members & employees confused about:

- When can they access each pot?
- What limits and maximums apply?
- What taxes will they pay on the different pots for various events?

**The Solution: Our 5 in 1 Calculator**



# Give them the 5-in-1 calculator

It doesn't just calculate—it  
empowers and educates!



# Do they need to login first?

That is your decision, most funds provide members with calculators and tools without having to log in.

We can connect with your administrator system to pull values from there, if you wish.

**We can even host it for you!**



# We can customise it for funds:

- Your brand
- Your contribution rates
- Your payslip layout etc.



# How does it work:

Members select the benefit event they want a calculation for:



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# How does it work:

## The fields are customised per benefit event



### How much do you have in the Fund?

This information is included on your benefit statement. [Click here](#)

a. Your Non-Vested Share in the Vested Pot in the Fund	R	<input type="text" value="300000"/>
b. Your Vested Share in the Vested Pot in the Fund	R	<input type="text" value="2000000"/>
c. Your Retirement Pot in the Fund	R	<input type="text" value="3000000"/>
d. Your Savings Pot in the Fund	R	<input type="text" value="300000"/>

### How much can you take in cash?

You will be able to take the following amount in cash

**R 2 400 000.00**

This is the total amount you will be able to take in cash, or you can take a portion of this in cash.

#### How much can I take in cash?

You can take the maximum of the sum of:

- Your Savings Pot, plus
- Your Vested Share in your Vested Pot, plus
- 1/3rd of Your Non-vested Share in your Vested Pot plus
- If the total of 2/3rds of your Non-vested Share in your Vested Pot plus the total in your Retirement Pot is less than R165 000, the balance in both these pots.

### How much do you have outside the Fund?

Your Retrenchment Benefit

R

The amount you are paid as a retrenchment package by your employer will affect the tax on your Vested Pot in the Fund. This value is your retrenchment package paid to you by your employer (before the deduction of tax)

### How much will be available to you?

The total benefit available to you

**R 4 600 000.00**

This is the total amount you will be able to take in cash, or you can take a portion of this in cash.

#### How much can I take in cash?

You can take maximum the sum of:

- Your Non-vested Share in your Vested Pot plus
- Your Vested Share in your Vested Pot plus
- Your Savings Pot



It educates them



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# How does it work:

The field notes educate as well



- a. Your Non-Vested Share in the Vested Pot in the Fund
- b. Your Vested Share in the Vested Pot in the Fund
- c. Your Retirement Pot in the Fund
- d. Your Savings Pot in the Fund

R	<input type="text" value="100000"/>	(You can take your entire Vested Pot as a lump sum)
R	<input type="text" value="400000"/>	(You can take your entire Vested Pot as a lump sum)
R	<input type="text" value="0"/>	* You cannot take your Retirement Pot at Withdrawal
R	<input type="text" value="35000"/>	

(You can only take the money in your Savings Pot as a lump sum if it is less than R2000 OR you have not already taken from your Savings Pot in the current tax year.)

Percentage to be taken in cash from your Vested Pot

 %

OR value in R

*The calculation is based on the percentage you entered - 50%*

Do you want to withdraw an amount from your Savings Pot?


It educates them

# How does it work:

For savings pot withdrawals it calculates the member's **marginal tax rate** and the **withdrawal fee**.



How much is available in your Savings Pot? This amount is included on your benefit statement. [Click here](#) for more

Monthly CoE  R  Per month - Refer to payslip

Total Fund Contribution Rate  % (as a percentage of CoE)

Funeral Cover  tick to include Funeral cover

Amount you wish to withdraw from your Savings Pot R

Have you taken a Savings Pot withdrawal in this tax year?

**CALCULATE**

# Results:

The member can change the tax rate depending on their situation.



## ✓ RESULTS

Amount you are taking in cash from your Savings Pot: **R30 000.00**

Withdrawal fee: R600.00

This is the tax you will pay on this amount: **R7 800.00**

Tax bracket (based on CoE): 26%

Change Tax Bracket: Up to R370 500.00 - 26% ▼

**CALCULATE**



Amount paid to you from your Savings Pot after deductions:

**R21 600.00**



# The results are specific to each benefit event, with each pot split for clarity



Withdrawal Benefits

## RESULTS

Your Accumulated Retirement Savings in the Vested Pot: **R500 000.00**

Amount you are taking in cash: R250 000.00

Tax paid to SARS: **R40 050.00**



Amount paid to you:

**R209 950.00**

Amount available for retirement (preserved): R250 000.00

Amount you are taking in cash from your Savings Pot: **R30 000.00**

Withdrawal fee: R0.00

This is the tax you will pay on this amount: **R7 800.00**

Tax bracket (based on CoE): 26%

Change Tax Bracket: Up to R370 500.00 - 26%

CALCULATE



Amount paid to you from your Savings Pot after deductions:

**R22 200.00**

Total Tax paid to SARS: **R47 850.00**



Total withdrawal after deductions:

**R232 150.00**



# Options for results:

Funds can customise it to show them how much their retirement savings will be if they take the withdrawal based on assumptions



100%  
90%  
80%  
70%  
60%  
50%  
40%  
30%  
20%  
10%

What I need  
What I will have

51

⚠️

Oops! If you don't save more now, your future looks to be filled with financial worries. Now is the time to turn the tides. It is never too late to save more.

👍 What can I do now? 😞

Invest in a portfolio with higher potential returns\*  
Save more  
Retire later

\*Make sure you understand the risks

Click on one of the blocks above to take you to that section in the calculator, where you can make adjustments to improve your pension at retirement. Once done, click on **Results** again.

100%  
90%  
80%  
70%  
60%  
50%  
40%  
30%  
20%  
10%

What I need  
What I will have

65

✅

Not quite there yet, well on your way, try saving more

👍 What can I do now? 😐

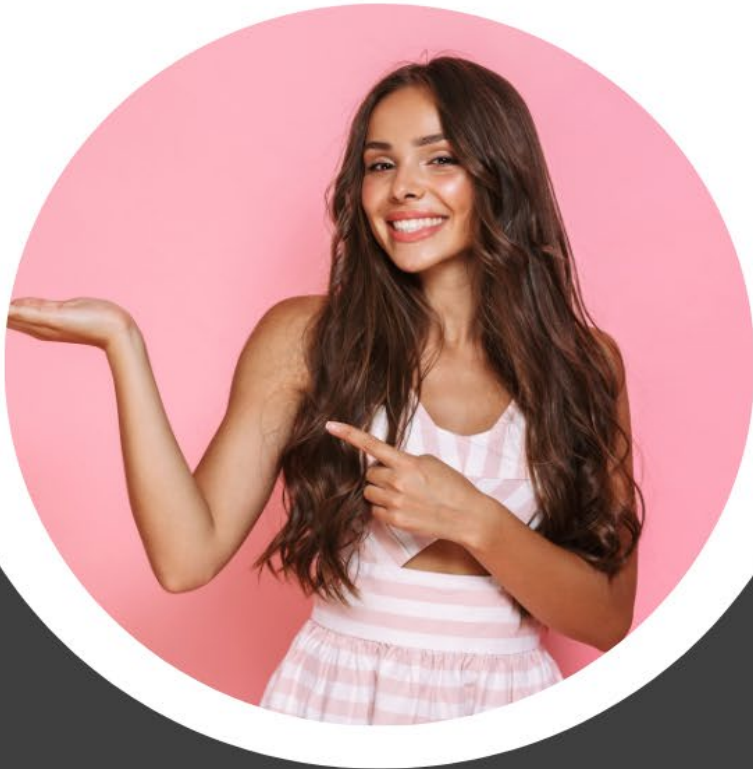
Invest in a portfolio with higher potential returns\*  
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Click on one of the blocks above to take you to that section in the calculator, where you can make adjustments to improve your pension at retirement. Once done, click on **Results** again.



**Empower them** to make sense of all the rules and tax implications of the different benefit events



It is **FIVE** calculators in **ONE** easy interface



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