



T 011 381 7960 | F 011 482 3222 | W [ensimini.com](http://ensimini.com)  
A The Metal Box, 9<sup>th</sup> Floor, 25 Owl Street, Auckland Park, Johannesburg, South Africa, 2092  
P Postnet Box 30, Private Bag X12, Greenside, South Africa, 2034

31 July 2024

The Board of Trustees  
University of the Witwatersrand Retirement Fund

Dear Trustees,

**UNIVERSITY OF THE WITWATERSRAND RETIREMENT FUND (“THE FUND”)**  
**TWO-POT SYSTEM COMMUNICATION**

**Introduction**

As you are aware, the Two-Pot System will be implemented with effect from 1 September 2024.

The amendment to the Rules of the Fund to facilitate the implementation of the Two-Pot System for the Fund has been submitted to the Financial Sector Conduct Authority (“FSCA”) and awaits approval by the FSCA.

We will initiate the roll-out of the communication plan approved by the Board of Trustees in the next few days.

To ensure that the members of the Board of Trustees are fully informed on the Two-Pot System and the communication plan, we cover the following topics in this letter:

1. How the Two-Pot System will work.
2. Access to information on the Two-Pot System.
3. Member communication and engagement plan.
4. Changes to Ensimini’s administrative processes to facilitate the Two-Pot System.

Please read through this letter carefully and let us know if you have any questions.

**1. How will the Two-Pot System work?**

Please find enclosed the following material explaining the Two-Pot System:

- A one-page high-level overview of the Two-Pot System.
- Ensimini’s Legal Update Two-Pot System Special Edition that provides a detailed explanation of the Two-Pot System.
- A comprehensive video on the Two-Pot system. You can view this video at your leisure. This video is available by clicking on the following link: [☐ Long Video](#)

**FINANCIAL  
SERVICES**

The information above will be available for the members of the Board of Trustees to access on Ensimini Online.

Further communication material will be made available to employers and members. This is detailed later in this letter.

## 2. The Fund's Two-Pot System communication plan

A comprehensive communication plan has been developed to ensure that all members are fully informed on how the Two-Pot System will work and how it will impact them.

The communication will be provided in the form of written material, videos, online webinars as well as in-person presentations.

### A. Written Material & Videos

The member communication plan has been designed to deal with different components of the Two-Pot System separately.

The following material will be made available to members and will be rolled out over the next few weeks to avoid an overload of information in a short timeframe:

Topic	Media	Languages
<b>Savings Withdrawals Explained</b>	Video	English
	Written Document	Afrikaans
<b>Members that were over 55 on 1 March 2021</b>	Video	Zulu
	Written Document	Xhosa
<b>What happens when I leave my employer?</b>	Video	Sotho
	Written Document	Ndebele *
<b>How to make savings withdrawal</b>	Written document	Siswati *
	Written document	English
<b>Older Members – how to opt in to Two-Pot</b>	Written document	English
<b>Frequently Asked Questions</b>	Written document	English

\* Only the written documents are available in Ndebele and Siswati

The communication material will be sent to the members of the Board of Trustees, NMG as well as the financial advisors approved by the Fund when it is distributed to the members of the Fund.

It will be made available to members via the following channels:

- **Email and SMS**

The Fund's administrators, Ensimini, will send links to the communication material to members via email and SMS.

The material will be available on a dedicated SharePoint site as well as the Fund's website and Ensimini Online.

We will also be encouraging members to update incorrect and / or missing information and will liaise closely with the Pensions Office to obtain up to date contact information.

- **Fund Website**

The communication material will also be available on the Fund's website [www.uwrf.co.za](http://www.uwrf.co.za).

- **Ensimini Online**

All the material will also be made available on the Information Repository on Ensimini Online.

We will provide members with a reminder on how to register on Ensimini Online.

The process is as follows:

1. The Ensimini web platform is available at <https://www.ensimini.com/login>.
2. Select "LOG-IN Retirement Funds".
3. You will be prompted to enter a username and password.
4. If you are logging on for the first time kindly contact Ensimini at [info@ensimini.com](mailto:info@ensimini.com) to obtain information on your username and password.
5. You will use the same username and password for both platforms.
6. Once the username and password has been entered for the first time, you will be prompted to change the password to one of your choice.
7. You will use the same username and password for both platforms.

To access the information on Ensimini Online, please log in to Ensimini Online and select Information Repository and then the "Two Pot" tab – see below.



## **B. Webinars**

Ensimini is hosting webinars to provide further explanations and to address questions that members and employers may have.

Details of the webinars and how to register are available on our website. We will be encouraging members to visit [www.ensimini.com/twopot](http://www.ensimini.com/twopot) to view the webinar dates and to register to attend.

## **C. In-Person Presentations**

We will also be scheduling a number of in-person presentations to explain the Two-Pot System and to allow members to engage with the Fund's service providers for further clarity.

Dates and times for the in-person presentations will be communicated to members.

## **D. Ensimini Presence on Campus**

We are in discussions with the Pensions Office to facilitate a more accessible space on campus to improve ease of access to the Ensimini Team.

Our intention is to facilitate member access to the Ensimini representative on campus to assist with Two-Pot System explanations and claims.

## **Conclusion**

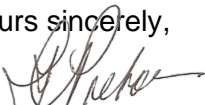
We are confident that the communication plan will provide sufficient opportunities for members to access information and to engage with the Fund's service providers on the Two-Pot System.

Please visit our Two-Pot System information page [www.ensimini.com/twopot](http://www.ensimini.com/twopot) and direct any questions regarding the Two-Pot System to us via email: [twopotinfo@ensimini.com](mailto:twopotinfo@ensimini.com).

Please read the information carefully and attend the online seminars that we will be hosting.

Please also feel free to engage with us on any suggested improvements or additions to the communication plan.

Yours sincerely,



**JACO PRETORIUS**  
**CHIEF EXECUTIVE OFFICER**