



BREAKAWAY 1: IMPROVING RETIREMENT SAVINGS THROUGH TAX REFORMS

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- Calculation and effect of the tax deduction in respect of retirement fund contributions:
 - Discussion of percentage cap bases;
 - Roll-overs
- Flexible benefit design without causing tax leakage:
 - Tax dispensation applicable to approved and unapproved group life;
 - Change to income protection taxation - consequences
- Tax treatment of retirement fund payouts including a discussion on incentivising and penalising behaviour:
 - The interaction between the retirement lump sum tax table and the withdrawal lump sum tax table;
 - The tax treatment of non-deductible contributions