Column D:	Count:
▼ decision	1
Column E:	Count:
▼ top-concern	1
Column B:	Count:
► province	1
▼ Yes I do	31
Column E:	Count:
► Devaluation of retirement assets	9
► Other	3
► Early access to Pension funds	11
► 75% limit on guarantees	8
▼ No I do not	116
Column E:	Count:
► Devaluation of retirement assets	59
► Early access to Pension funds	25
► Other	28
► 75% limit on guarantees	4
▼ Not fully	6
Column E:	Count:
► 75% limit on guarantees	1
► Early access to Pension funds	3
► Devaluation of retirement assets	2

Column D:	Count:							
▼ decision	1							
Column E:	Count:							
▼ top-concern	1							
Column B:	Count:							
▼ province	1							
	Submitted	**province**	**country**	**decision**	**top-concern**	**message**	**status**	**first-name**
▼ Yes I do	31							
Column E:	Count:							
▼ Devaluation of retirement assets	9							
Column B:	Count:							
▼ Eastern Cape	1							
	2021-05-19 14:20:56	Eastern Cape		Yes I do	Devaluation of retirement assets		employed individual	Mvuyi
▼ Gauteng	3							
	2021-05-17 21:19:13	Gauteng		Yes I do	Devaluation of retirement assets	Its about time that we have the freedom to invest our own pensioens and do not have to rely on useless banks, brokers and fund managers!	employed individual	Philippus Anthonia
	2021-05-17 21:18:56	Gauteng		Yes I do	Devaluation of retirement assets	Its about time that we have the freedom to invest our own pensioens and do not have to rely on useless banks, brokers and fund managers!	employed individual	Philippus Anthonia
	2021-05-16 09:21:27	Gauteng		Yes I do	Devaluation of retirement assets		employed individual	Tina
▼ Western Cape	2							
	2021-05-18 18:26:38	Western Cape		Yes I do	Devaluation of retirement assets	Despite the dangers of citizens using this irresponsibly and subsequently struggling in retirement this policy offers a necessary reprieve for those worried about the politicians eyeing South African's pensions to fund failing state owned entities.	employed individual	Caitlin
	2021-05-18 18:25:47	Western Cape		Yes I do	Devaluation of retirement assets	Despite the dangers of citizens using this irresponsibly and subsequently struggling in retirement this policy offers a necessary reprieve for those worried about the politicians eyeing South African's pensions to fund failing state owned entities.	employed individual	Alexander
▼ KwaZulu-Natal	2							
	2021-05-16 10:59:01	KwaZulu-Natal		Yes I do	Devaluation of retirement assets		employed individual	Parvathy
	2021-05-16 10:38:49	KwaZulu-Natal		Yes I do	Devaluation of retirement assets	Due to the current pandemic circumstances we ourselves in RSA, it would be prudent of the government to allow some access to Pensions in order to get out of the current financial hole that has been created by decisions regarding Covid. What is the point of having a pension when financially you may never reach pensionable age due to dire current living conditions? I understand the need for financial security in the future but is not present financial security more pressing?	employed individual	charles
▼ North West	1							
	2021-05-16 08:04:02	North West		Yes I do	Devaluation of retirement assets		retired	Marian
▼ Other	3							
Column B:	Count:							
▼ Eastern Cape	1							
	2021-05-14 17:38:08	Eastern Cape		Yes I do	Other	PIS POOR RETURNS FROM INSURANCE HOUSES	employed individual	Bob snob
▼ Gauteng	1							
	2021-05-13 07:20:51	Gauteng		Yes I do	Other	I don’t understand why it is assumed that consumers and for that manner any citizen need to be told what to do. To be forced to handle their business in the way that government or any other institution deem acceptable. The individual has the right to decide and do what he/she deems good for him/her. In the same way the individual needs to accept the consequences of that the decision he/she made.	employed individual	Anton
▼ Mpumalanga	1							
	2021-05-13 07:14:35	Mpumalanga		Yes I do	Other	Stop treating us like children, my money, my decision.	employed individual	Sandra
▼ Early access to Pension funds	11							
Column B:	Count:							
▼ Gauteng	3							
	2021-05-19 09:18:26	Gauteng		Yes I do	Early access to Pension funds	A govt. does not have the right to control people's pension funds , nor to use it to invest in their own agendas.T he govt. is the servant of the people and needs to fulfil their duties honestly and with integrity and wisdom.	employed individual	Cathrina
	2021-05-18 11:12:51	Gauteng		Yes I do	Early access to Pension funds		employed individual	Elizabeth Puleng
	2021-05-16 22:06:37	Gauteng		Yes I do	Early access to Pension funds		employed individual	CHANI
▼ Limpopo	7							
	2021-05-18 17:22:05	Limpopo		Yes I do	Early access to Pension funds	IT IS EMPLOYEE'S MONIES AND THEY DESERVE TO USE WHAT THEY HAVE ACCUMULATED WITHOUT A PAIN. THIS THING OF NOT ENJOYING THE FRUITS OF YOUR LABOUR WHILE ENRICHING THE BANKS AND GOVERNMENT, WHICH ITS LEADERS ARE SO CORRUPT, NECESSITATE THE RELEASE OF THE FUNDS TO THE CONTRIBUTORS. THANKS	business owner	Matsetsebale Botany
	2021-05-18 17:22:05	Limpopo		Yes I do	Early access to Pension funds	IT IS EMPLOYEE'S MONIES AND THEY DESERVE TO USE WHAT THEY HAVE ACCUMULATED WITHOUT A PAIN. THIS THING OF NOT ENJOYING THE FRUITS OF YOUR LABOUR WHILE ENRICHING THE BANKS AND GOVERNMENT, WHICH ITS LEADERS ARE SO CORRUPT, NECESSITATE THE RELEASE OF THE FUNDS TO THE CONTRIBUTORS. THANKS	business owner	Matsetsebale Botany
	2021-05-18 17:21:57	Limpopo		Yes I do	Early access to Pension funds	IT IS EMPLOYEE'S MONIES AND THEY DESERVE TO USE WHAT THEY HAVE ACCUMULATED WITHOUT A PAIN. THIS THING OF NOT ENJOYING THE FRUITS OF YOUR LABOUR WHILE ENRICHING THE BANKS AND GOVERNMENT, WHICH ITS LEADERS ARE SO CORRUPT, NECESSITATE THE RELEASE OF THE FUNDS TO THE CONTRIBUTORS. THANKS	business owner	Matsetsebale Botany
	2021-05-18 17:21:55	Limpopo		Yes I do	Early access to Pension funds	IT IS EMPLOYEE'S MONIES AND THEY DESERVE TO USE WHAT THEY HAVE ACCUMULATED WITHOUT A PAIN. THIS THING OF NOT ENJOYING THE FRUITS OF YOUR LABOUR WHILE ENRICHING THE BANKS AND GOVERNMENT, WHICH ITS LEADERS ARE SO CORRUPT, NECESSITATE THE RELEASE OF THE FUNDS TO THE CONTRIBUTORS. THANKS	business owner	Matsetsebale Botany
	2021-05-18 17:21:54	Limpopo		Yes I do	Early access to Pension funds	IT IS EMPLOYEE'S MONIES AND THEY DESERVE TO USE WHAT THEY HAVE ACCUMULATED WITHOUT A PAIN. THIS THING OF NOT ENJOYING THE FRUITS OF YOUR LABOUR WHILE ENRICHING THE BANKS AND GOVERNMENT, WHICH ITS LEADERS ARE SO CORRUPT, NECESSITATE THE RELEASE OF THE FUNDS TO THE CONTRIBUTORS. THANKS	business owner	Matsetsebale Botany
	2021-05-18 17:21:53	Limpopo		Yes I do	Early access to Pension funds	IT IS EMPLOYEE'S MONIES AND THEY DESERVE TO USE WHAT THEY HAVE ACCUMULATED WITHOUT A PAIN. THIS THING OF NOT ENJOYING THE FRUITS OF YOUR LABOUR WHILE ENRICHING THE BANKS AND GOVERNMENT, WHICH ITS LEADERS ARE SO CORRUPT, NECESSITATE THE RELEASE OF THE FUNDS TO THE CONTRIBUTORS. THANKS	business owner	Matsetsebale Botany
	2021-05-18 17:21:43	Limpopo		Yes I do	Early access to Pension funds	IT IS EMPLOYEE'S MONIES AND THEY DESERVE TO USE WHAT THEY HAVE ACCUMULATED WITHOUT A PAIN. THIS THING OF NOT ENJOYING THE FRUITS OF YOUR LABOUR WHILE ENRICHING THE BANKS AND GOVERNMENT, WHICH ITS LEADERS ARE SO CORRUPT, NECESSITATE THE RELEASE OF THE FUNDS TO THE CONTRIBUTORS. THANKS	business owner	Matsetsebale Botany

▼ Mpumalanga	1							
	2021-05-12 21:57:41	Mpumalanga		Yes I do	Early access to Pension funds		employed individual	Enoch
▼ 75% limit on guarantees	8							
Column B:	Count:							
▼ Gauteng	4							
	2021-05-17 13:04:29	Gauteng		Yes I do	75% limit on guarantees		employed individual	Norman N
	2021-05-17 13:04:20	Gauteng		Yes I do	75% limit on guarantees		employed individual	Norman N
	2021-05-17 13:04:08	Gauteng		Yes I do	75% limit on guarantees		employed individual	Norman N
	2021-05-14 06:52:50	Gauteng		Yes I do	75% limit on guarantees		employed individual	Ernest
▼ Western Cape	1							
	2021-05-13 07:34:03	Western Cape		Yes I do	75% limit on guarantees		employed individual	Mignon
▼ KwaZulu-Natal	3							
	2021-05-15 08:01:47	KwaZulu-Natal		Yes I do	75% limit on guarantees	That will help embers access finance and transform their lives.	employed individual	Dayalen
	2021-05-13 21:45:10	KwaZulu-Natal		Yes I do	75% limit on guarantees		employed individual	Siyabonga
	2021-05-12 20:34:20	KwaZulu-Natal		Yes I do	75% limit on guarantees		employed individual	Cornelius
▼ No I do not	116							
Column E:	Count:							
▼ Devaluation of retirement assets	59							
Column B:	Count:							
▼ Eastern Cape	7							
	2021-05-17 12:05:16	Eastern Cape		No I do not	Devaluation of retirement assets		retired	Harold Hugh
	2021-05-17 12:04:59	Eastern Cape		No I do not	Devaluation of retirement assets		retired	Harold Hugh
	2021-05-15 17:25:50	Eastern Cape		No I do not	Devaluation of retirement assets	It is pension suicide. Live for today and don't worry about tomorrow.	retired	Rob
	2021-05-15 16:46:18	Eastern Cape		No I do not	Devaluation of retirement assets	Pension funds are totally overrated, due to the fact that on retirement the pension amount at present only allows for a minor amount to be withdrawn as cash and the balance has to be invested in an annuity or similar and this is where the problem lies. The invested amount depreciates at an alarming rate and if you withdraw in excess of 5% per month, this will compromise your bottom line. From a young age it is preferable to place monthly deposits in a tax free investment , build up the capital and on maturation place the accumulated value on fixed deposit in a reputable bank where the interest id compounded on a monthly basis. A word of warning this requires discipline and determination not to draw on the monies invested.	retired	Gavin
	2021-05-14 00:29:29	Eastern Cape		No I do not	Devaluation of retirement assets	Taking money from a retirement fund virtually guarantees a miserable near starvation retirement	retired	john
	2021-05-13 09:12:50	Eastern Cape		No I do not	Devaluation of retirement assets	If people can access most of their pension then they could run out of money and maybe starve	retired	Mike
	2021-05-13 07:52:03	Eastern Cape		No I do not	Devaluation of retirement assets	People dont have the discipline to plan for their future. The state cannot support its pensioners.	retired	Audrey
▼ Gauteng	19							
	2021-05-18 17:08:19	Gauteng		No I do not	Devaluation of retirement assets	Too dangerous	unemployed individual	Fana
	2021-05-17 22:55:13	Gauteng		No I do not	Devaluation of retirement assets	Anything the ANC has to do with money is and turns to shit. More corruption, stealing and enriching themselves. Leave our pension!! We worked hard for it more than we can say about the useless no good for nothing ANC, EFF and any Communist in this bancrupt and shit goverment and those mentioned in parlemaint	retired	L
	2021-05-17 12:19:31	Gauteng		No I do not	Devaluation of retirement assets		retired	Harry
	2021-05-17 10:17:10	Gauteng		No I do not	Devaluation of retirement assets	Too little savings will remain when the time comes to retire.	employed individual	Stefano
	2021-05-17 08:37:31	Gauteng		No I do not	Devaluation of retirement assets	People should take providing for their retirement. This would be a risk especially in these days of uncertainty.	retired	Patricia
	2021-05-17 07:30:34	Gauteng		No I do not	Devaluation of retirement assets		employed individual	Retha
	2021-05-16 21:18:30	Gauteng		No I do not	Devaluation of retirement assets		retired	Hester
	2021-05-16 17:00:22	Gauteng		No I do not	Devaluation of retirement assets	This seems like another money grabbing scheme by a corrupt government.	retired	Elsebe
	2021-05-16 11:54:50	Gauteng		No I do not	Devaluation of retirement assets		retired	Hans
	2021-05-15 11:23:10	Gauteng		No I do not	Devaluation of retirement assets		business owner	Phil
	2021-05-15 09:18:55	Gauteng		No I do not	Devaluation of retirement assets	It will make the population even poorer.	retired	Annatjie
	2021-05-14 20:56:55	Gauteng		No I do not	Devaluation of retirement assets	Irresponsible people could use all their retirement money before they actually go on pension and be left in poverty.	retired	Gerda
	2021-05-14 20:19:23	Gauteng		No I do not	Devaluation of retirement assets		employed individual	Sally
	2021-05-14 15:16:32	Gauteng		No I do not	Devaluation of retirement assets	There will be more people with no money for their retirement. There is not and there will not be any government help for people with no money for their retirement. Pension money is for your pension not to spend before you retire.	retired	Christine
	2021-05-13 13:10:37	Gauteng		No I do not	Devaluation of retirement assets	This will only place a heavy burden on the State due to much more people who wil not have a adequate pension fund on ritirement. All hands should be kept off of pensionfunds AND the manner they are opersting. Especially the cANCer hands.	retired	Frik
	2021-05-13 11:12:56	Gauteng		No I do not	Devaluation of retirement assets		employed individual	Wouter
	2021-05-13 07:12:29	Gauteng		No I do not	Devaluation of retirement assets		retired	Alta
	2021-05-13 06:37:55	Gauteng		No I do not	Devaluation of retirement assets		employed individual	Zelda
	2021-05-12 17:17:09	Gauteng		No I do not	Devaluation of retirement assets		retired	Lizelle
▼ Western Cape	12							
	2021-05-18 09:15:08	Western Cape		No I do not	Devaluation of retirement assets		retired	Wilma
	2021-05-17 08:02:03	Western Cape		No I do not	Devaluation of retirement assets	Do we really trust the government to take care of it elderly, ... Keep your pensions for your old age	retired	Anita
	2021-05-16 07:33:50	Western Cape		No I do not	Devaluation of retirement assets		retired	Bev Barker
	2021-05-14 16:11:36	Western Cape		No I do not	Devaluation of retirement assets	Cannot support anything proposed by government. They are not looking out for our well being. Most probably an attempt to get their dirty hands on hard working citizens money.	employed individual	Zaahir
	2021-05-14 10:14:01	Western Cape		No I do not	Devaluation of retirement assets		unemployed individual	Gavin
	2021-05-13 20:08:11	Western Cape		No I do not	Devaluation of retirement assets	These are personal security assets, the owners of these funds should be allowed to draw down as and when they like without further regulation. Bank security is their own issue and the have sufficient recourse to defaulters.	business owner	Ernest
	2021-05-13 14:01:34	Western Cape		No I do not	Devaluation of retirement assets	People are reckless with their money and don't take responsibility for their retirement	retired	Heleen
	2021-05-13 11:40:03	Western Cape		No I do not	Devaluation of retirement assets	Absolutel state corruption again.	employed individual	Thambina

	2021-05-13 07:59:38	Western Cape		No I do not	Devaluation of retirement assets		retired	Paddy
	2021-05-13 07:21:48	Western Cape		No I do not	Devaluation of retirement assets		retired	Norma
	2021-05-12 22:18:54	Western Cape		No I do not	Devaluation of retirement assets		employed individual	Anne
	2021-05-12 16:53:43	Western Cape		No I do not	Devaluation of retirement assets		retired	Norma
▼ KwaZulu-Natal	13							
	2021-05-18 00:11:03	KwaZulu-Natal		No I do not	Devaluation of retirement assets		employed individual	Tanya
	2021-05-17 19:10:53	KwaZulu-Natal		No I do not	Devaluation of retirement assets		employed individual	Leonard
	2021-05-17 14:01:42	KwaZulu-Natal		No I do not	Devaluation of retirement assets		employed individual	Nanette
	2021-05-16 23:10:26	KwaZulu-Natal		No I do not	Devaluation of retirement assets	Pensioners are already struggling I Make ends meet with their low Pensions, allowing them to use any portion of their pension as surety against a bond or any other expense /loan will place them in jeopardy and make them poorer when it's too late for them recover in the event of a bad debt ... we should be protecting our pension fund for our retirement .	retired	Errico
	2021-05-16 20:19:52	KwaZulu-Natal		No I do not	Devaluation of retirement assets	We as elderly people can't go back to work. We were employed by government and trusted them with ou pension money, GEPF, to ensure that we have a reasonable income. Government can't help themselves to old people's pensions, money that we paid to the fund for many years. It will be nothing but theft if Goverment use ou pensions for their luxuries, they brought this country and economy to it's knees, so start with the guilty ones, confiscate their belongings, fancy mansions and expensive cars! Leave old people's hard earned monies alone, we had to live on pathetic salaries, paid for our childre ns university, nothing for free!!	retired	Emmerentia
	2021-05-16 16:31:32	KwaZulu-Natal		No I do not	Devaluation of retirement assets		retired	Walter
	2021-05-15 23:26:59	KwaZulu-Natal		No I do not	Devaluation of retirement assets	If the government wants to make laws to mess around with your retired life is it not better to have that monthly amount put into a secure account for you. Can they not leave other people's money alone. Make laws for government workers pension.	retired	Elza
	2021-05-15 20:03:44	KwaZulu-Natal		No I do not	Devaluation of retirement assets		unemployed individual	Sagren
	2021-05-15 20:03:41	KwaZulu-Natal		No I do not	Devaluation of retirement assets		unemployed individual	Sagren
	2021-05-15 15:51:03	KwaZulu-Natal		No I do not	Devaluation of retirement assets	The current situation is to ensure that people who have built up a pension, have it available when they retire, which is what a pension fund is for. Anything else will simply be abuse of funds. In a country rife with corruption no change should be supported unless it further protects the interests of people who retire.	retired	Johanna {Joey}
	2021-05-15 15:31:00	KwaZulu-Natal		No I do not	Devaluation of retirement assets	The current situation is to ensure that people who have built up a pension, have it available when they retire, which is what a pension fund is for. Anything else will simply be abuse of funds. In a country rife with corruption no change should be supported unless it further protects the interests of people who retire.	retired	Johanna {Joey}
	2021-05-14 15:26:16	KwaZulu-Natal		No I do not	Devaluation of retirement assets	If allowed to access 75% of their pensionmoney, many people will eventually have no money to live on and will have to rely on a State pension thus causing them great hardship. I truly hope this stupid idea will not be allowed for the general good of all pensioners	retired	Lorraine
	2021-05-14 10:27:23	KwaZulu-Natal		No I do not	Devaluation of retirement assets	It's nonsense! People live and breathe on these funds, its literally all some people have. You're taking away bread and butter from people's mouths, taking away a roof of peoples heads. People are already suffering and as long as people sitting in government are kak vol stuffed they don't care, what about the ones struggling to put food on the table?!	unemployed individual	Bianca
▼ Free State	2							
	2021-05-17 20:58:46	Free State		No I do not	Devaluation of retirement assets	Any money taken from retirement funds will at the end of the day mean less money for your pension. Work as long as you can and save to ensure a reasonable life style after retirement. Dont waste your money and in old age you suffer and get dependent on other people. If you change jobs dont take the money transfer to new fund.	retired	Jan
	2021-05-15 05:52:53	Free State		No I do not	Devaluation of retirement assets	Leave my hard earned pension money alone.	retired	Jan
▼ Mpumalanga	5							
	2021-05-16 12:24:23	Mpumalanga		No I do not	Devaluation of retirement assets		employed individual	Glenn
	2021-05-16 10:45:08	Mpumalanga		No I do not	Devaluation of retirement assets	Is the Government going to provide pension for those who do use their pension before retirement?	retired	Marius
	2021-05-16 09:33:53	Mpumalanga		No I do not	Devaluation of retirement assets	Why should there be a bill in the first place to screw up a system that works fir many years? The money hunger in South-Africa want to put their hands on our pension money which they didn't work for!!	business owner	Lukas
	2021-05-14 15:30:46	Mpumalanga		No I do not	Devaluation of retirement assets	We do not need to create another avenue for citizens to become dependant on the state. Pension fund money should be protected to lessen the burden of citizens becoming dependant on the state because of decisions made and disaster strikes such as retrenchments and layoffs. The decision to treat provident the same as pension funds is the correct route and the proposed act should be in line with that requirement. Interferance in this industry can lead to total disaster and utter chaos.	retired	Frans
	2021-05-13 11:50:31	Mpumalanga		No I do not	Devaluation of retirement assets	Retirees who have Worked and Saved for their Old Age shouldn't have their Pensions interfered, with so that the Government can step away from their responsibilities	retired	nona
▼ Northern Cape	1							
	2021-05-12 17:10:43	Northern Cape		No I do not	Devaluation of retirement assets		retired	Jacomien
▼ Early access to Pension funds	25							
Column B:	Count:							
▼ Eastern Cape	2							
	2021-05-17 11:29:46	Eastern Cape		No I do not	Early access to Pension funds	if you tickle your fund you will never have enough money to retire and the government of the day will have to support you	retired	Iain
	2021-05-17 05:39:53	Eastern Cape		No I do not	Early access to Pension funds	What people dont realise is that if they can't manage their debt now ..they wont be able to live with a third of their pension when the time come. Your pension is already less then your normal pay as it is.	employed individual	Lizette
▼ Gauteng	16							
	2021-05-19 09:46:54	Gauteng		No I do not	Early access to Pension funds	Who will take care off you if you withdraw your pension early . No it must stay at the age off 65 years klaar. The responsibility can't go to the government or the children, they can support but not be fully liable for us at our old age.	employed individual	Antoinette
	2021-05-18 17:25:07	Gauteng		No I do not	Early access to Pension funds	How survive retirement if funds are drawn early. Who will look after you.	retired	Jane
	2021-05-17 21:48:30	Gauteng		No I do not	Early access to Pension funds		unemployed individual	Lynn
	2021-05-17 16:30:50	Gauteng		No I do not	Early access to Pension funds	I think that the very last thing this totally incompetent government needs is to procure more dependents. People need the discipline that is involved in not accessing these funds prematurely. It is just another scam in offing - disguised by the needy ANC CADRES.	retired	Lorna
	2021-05-17 15:02:05	Gauteng		No I do not	Early access to Pension funds	Rather lay off the pension fund thay I have worked a lifetime for. I am now unable to work due to disability.	retired	R G
	2021-05-17 15:01:49	Gauteng		No I do not	Early access to Pension funds	Rather lay off the pension fund thay I have worked a lifetime for. I am now unable to work due to disability.	retired	R G

	2021-05-16 21:25:49	Gauteng		No I do not	Early access to Pension funds	We need to get people to keep their pensions intact so that they retire with something not live in poverty in their old age	unemployed individual	Patrick
	2021-05-16 19:47:36	Gauteng		No I do not	Early access to Pension funds		employed individual	H
	2021-05-16 19:20:26	Gauteng		No I do not	Early access to Pension funds	It will leave the already little money for retirement depleted, and many elderly destitute	employed individual	Karien
	2021-05-15 17:10:26	Gauteng		No I do not	Early access to Pension funds		retired	Florence
	2021-05-15 05:35:11	Gauteng		No I do not	Early access to Pension funds		employed individual	Anthony
	2021-05-14 21:20:12	Gauteng		No I do not	Early access to Pension funds	This will put the money invested in pension funds in the hands of banks, who will charge interest for the loans. It is literally the opposite of saving and the long-term effect is that those who withdraw their funds early will have to be bailed out by the state when they retire. which will have to be done by taxing those who actually saved their money - effectively making it impossible for anyone to retire.	employed individual	Paul
	2021-05-14 15:49:29	Gauteng		No I do not	Early access to Pension funds	Simply put if people access their retirement savings before retirement, even as guarantee for a loan, they risk their ability to re to re in comfort. To protect the government from having decades and decades or millions of people relying on government for grants this should be take n off the table completely. Retirement savings are not for use or collateral today but for the day of tomorrow. We need a society that thinks about tomorrow.	employed individual	Timothy
	2021-05-13 13:13:37	Gauteng		No I do not	Early access to Pension funds	Low education levels in South Africa and lack of financial skills will put many people, who have been contributing to a pension fund, to be able to take the cash before retirement and not see the longer benefit. By the time retirement does come , they will be left financially bankrupt. This will put a strain on the government and the families of those affected. Its a narrow game plan and doesn't take the future into account.	retired	George
	2021-05-13 09:44:17	Gauteng		No I do not	Early access to Pension funds	Most people do not have the financial disipline to build enough funds after withdrawal to provide for sufficient pension in their old age.	employed individual	Joe
	2021-05-13 09:08:01	Gauteng		No I do not	Early access to Pension funds	This is not a good idea..	employed individual	Steve
▼ Western Cape	4							
	2021-05-17 18:13:14	Western Cape		No I do not	Early access to Pension funds	Older persons might be subject to abuse of family and associates who would use the money and when you go on pension you cannot survive and have to rely on other people or government for your daily bread.	retired	Johanna
	2021-05-17 15:32:01	Western Cape		No I do not	Early access to Pension funds	How can they not see the long-term potential financial disaster looming by allowing this? This exactly how you would create more wards of the state that would end up costing future taxpayers dearly and end up bankrupting the country, just like Greece in 2001. Have we learnt nothing from the securities 2008 financial crisis?	employed individual	George
	2021-05-14 13:06:28	Western Cape		No I do not	Early access to Pension funds	A pension is money people save after paying tax to live on once they have stopped regular work, what right does the government or anyone else have to dictate what that person does with their money. Leave pensions alone and let people do what they want with their own money. It's nonsense! People live and breathe on these funds, its literally all some people have. You're taking away bread and butter from people's mouths, taking away a roof of people's heads. People are already suffering and as long as people sitting in government are stuffed on the most expensive foods and wines etc. they don't care, what about the ones struggling to put food on the table?! By using the funds before retirement the person will not be able to support themselves at retirement age. This will also deplete the investment pool and therefore other pensioners will be negatively affected. South African citizens have a record of being amongst poorest savers in the world and hold the record for being the top country who citizens requires loans.	employed individual	charles
	2021-05-13 08:13:34	Western Cape		No I do not	Early access to Pension funds		retired	Norma
▼ KwaZulu-Natal	1							
	2021-05-14 06:04:36	KwaZulu-Natal		No I do not	Early access to Pension funds		employed individual	Mario
▼ Mpumalanga	1							
	2021-05-14 06:54:47	Mpumalanga		No I do not	Early access to Pension funds	By using the funds before retirement the person will not be able to support themselves on retirement. This will also deplete the investment pool and therefore other pensioners will be negatively affected.	retired	Kevin
▼ North West	1							
	2021-05-15 19:37:22	North West		No I do not	Early access to Pension funds		employed individual	Theresa
▼ Other	28							
Column B:	Count:							
▼ Gauteng	9							
	2021-05-18 15:59:40	Gauteng		No I do not	Other	Money taken by Government will disappear and we will not see any pension again !! Enrichment of leaders only will happen and country go bankrupt !!	retired	Hannes
	2021-05-17 15:12:02	Gauteng		No I do not	Other	These pigs have stolen enough ... phukem.	business owner	Tony
	2021-05-17 07:36:28	Gauteng		No I do not	Other	If members cannot manage their financial affairs at present they will not be able to do it later on either. The fact of the matter is that if you borrow money you end up with a financial burden which places you in a deeper gorge than you are at present and you will end up with less pension at retirement than the salary which you are receiving at the moment.	retired	Philip
	2021-05-17 07:00:35	Gauteng		No I do not	Other		employed individual	Angela
	2021-05-15 21:49:06	Gauteng		No I do not	Other	Less money to live on in the pension yrs.	retired	Trevor
	2021-05-15 16:04:40	Gauteng		No I do not	Other	Far too easy to access cash for, in some intances, extravagant lifestyles. People must plan for their retirement and not rely on handouts all the time. The taxpayer cannot be expected to fund bailouts, which, in some instances, are certainly not appreciated.	retired	Joseph
	2021-05-15 13:10:42	Gauteng		No I do not	Other	Leave our pensions alone thieves	employed individual	Stephan
	2021-05-15 00:24:05	Gauteng		No I do not	Other	Allowing retirement fund members to access up to 75% of their retirement savings before retirement as security against a bank loan means the retirement fund member will just be getting deeper and deeper into debt, i.e. will have to continue paying retirement fund contributions (probably with an annual escalation clause attached), and they will have to repay the loan on their retirement fund (probably subject to fluctuating interest rates) and they will have to repay the loan their retirement funds was used to secure (also subject to fluctuating interest rates! So guess who will be raking it in at another consumer's expense? The retirement fund companies! The banks! The property developers! The agents active in the housing market! The housing market is going down! This government is attempting to prop it up in order to keep property rates and taxes flowing into the till so that they can steal it!	unemployed individual	Erika
	2021-05-14 13:27:49	Gauteng		No I do not	Other	We save monies to try and live after paying taxes. What more do you want you have already taken everything from the people ?	unemployed individual	Joan
▼ Western Cape	7							
	2021-05-15 23:58:25	Western Cape		No I do not	Other		unemployed individual	Pauline
	2021-05-15 18:42:31	Western Cape		No I do not	Other	I would always encourage people to contribute more to a pension fund in order that they could live comfortably on their retirement years. Now should they withdraw 75% then they will have virtually nothing left for living on, on their retirement and they would have to rely on getting some sort of government grant in order to live. I am sorry but this idea has not been thought through carefully by a financial expert.	retired	Maria

	2021-05-15 17:06:36	Western Cape		No I do not	Other	Everything the government touches is being corrupted. AND tarnished!!!They do not know how to govern and run a country.They have filled and still fill their own pockets.Incompetent!!!	retired	Andorette
	2021-05-15 15:42:19	Western Cape		No I do not	Other	Pensions are a form of security not only for the individual but also for the state. Those with pensions do not rely on the state nearly as heavily as those that do not. These changes will ultimately see additional strain on tax payers in the long term. Devaluation of pension due to the states use of it to continuously fund pathetic government schemes like SAA bailouts puts the country at risk. The new changes are one step closer to the creation of a socialist state. This is exactly what government wants. This however will be catastrophic for the people. There is not a single example of where socialism has worked well where everyone thrives.	employed individual	Jeremy
	2021-05-14 16:50:37	Western Cape		No I do not	Other	All of the above.	retired	Sylvia
	2021-05-14 12:18:51	Western Cape		No I do not	Other	Not good at all.....some people are not financial educated to save for retirement So ……NO	retired	Corne
	2021-05-14 10:34:45	Western Cape		No I do not	Other	All of the above. To me it seems like you would end up with no pension when u reach retirement. And those that dont access their pension early will have a deflated amount.	unemployed individual	Rushdia
▼ KwaZulu-Natal	9							
	2021-05-16 21:03:38	KwaZulu-Natal		No I do not	Other	This Bill will make more people reliant on the state for a pension. Many pension fund contributors did so as part of their plan to be financially independant, or at least not dependant on the state.	retired	Malcolm
	2021-05-15 16:14:13	KwaZulu-Natal		No I do not	Other	More poor people who will be relying on Social Grants in the future.	retired	Joan
	2021-05-15 15:29:56	KwaZulu-Natal		No I do not	Other	The current situation is to ensure that people who have built up a pension, have it available when they retire, which is what a pension fund is for. Anything else will simply be abuse of funds. In a country rife with corruption no change should be supported unless it further protects the interests of people who retire.	retired	Johanna {Joey}
	2021-05-15 14:41:57	KwaZulu-Natal		No I do not	Other	In one's senior years of life one would still want to be independent. The longevity is well over 60 years.. With inflation going up yearly it will be challenging to live a normal life as one was used to prior retirement.	employed individual	Marcus Anthony
	2021-05-15 14:41:47	KwaZulu-Natal		No I do not	Other	In one's senior years of life one would still want to be independent. The longevity is well over 60 years.. With inflation going up yearly it will be challenging to live a normal life as one was used to prior retirement.	employed individual	Marcus Anthony
	2021-05-15 14:41:38	KwaZulu-Natal		No I do not	Other	In one's senior years of life one would still want to be independent. The longevity is well over 60 years.. With inflation going up yearly it will be challenging to live a normal life as one was used to prior retirement.	employed individual	Marcus Anthony
	2021-05-15 14:41:06	KwaZulu-Natal		No I do not	Other	In one's senior years of life one would still want to be independent. The longevity is well over 60 years.. With inflation going up yearly it will be challenging to live a normal life as one was used to prior retirement.	employed individual	Marcus Anthony
	2021-05-15 09:09:19	KwaZulu-Natal		No I do not	Other		retired	Ronald
	2021-05-13 08:59:38	KwaZulu-Natal		No I do not	Other	Government is unable to balance their books, and with this amendment they want to make it easier for themselves to steal even more money. Keep your grubby little fingers off our hard earned pensions!	retired	Otto
▼ Free State	2							
	2021-05-14 08:57:01	Free State		No I do not	Other	Oneshould not access 75% of the fund. This will only lead to excessive hardship for the elderly. What happens when the mpney runs out. One cannot go back to the job, there are no jobs to be found, especilally so for the elderly.	retired	Johan
	2021-05-14 07:45:35	Free State		No I do not	Other	A pension is money people save after paying tax to live on once they have stopped regular work, what right does the governmunt or anyone else have to dictate what that person does with their money , Leave pensions alone and let people do what they want with their own money	business owner	BARRY
▼ Mpumalanga	1							
	2021-05-14 18:00:04	Mpumalanga		No I do not	Other	People must get what they worked for all their years. Government can stop wasting money and support the rest .	employed individual	Jan
▼ 75% limit on guarantees	4							
Column B:	Count:							
▼ Gauteng	1							
	2021-05-15 18:49:40	Gauteng		No I do not	75% limit on guarantees		unemployed individual	Fillicia
▼ Western Cape	1							
	2021-05-13 06:54:10	Western Cape		No I do not	75% limit on guarantees		employed individual	Hilton
▼ Mpumalanga	2							
	2021-05-15 10:10:16	Mpumalanga		No I do not	75% limit on guarantees		employed individual	Desmond
	2021-05-14 08:53:01	Mpumalanga		No I do not	75% limit on guarantees	The retirement fund belongs to the citizens of this country and not government, they waisted all the funds and still keep on wasting it on a daily basis and now they want to suck another pool dry. How much do they need to provide for the citizens of this country. Government is wasteful and keep spending money to no end. Now they want the funds that was saved by the citizens. How will we be able to retire?	employed individual	Yolandi
▼ Not fully	6							
Column E:	Count:							
▼ 75% limit on guarantees	1							
Column B:	Count:							
▼ Gauteng	1							
	2021-05-19 11:33:59	Gauteng		Not fully	75% limit on guarantees	I do not fully agree with the provision of a guarantee against your pension fund. With the state of the economy, if you are lose your work and are unable to pay your home loan, the bank will claim 75% of the pension fund towards settlement of the home loan. This means that you will have 25% to retire with. Has the government got plans in place to ensure that people who utilise there pension fund for a home loan actually then qualify for SASSA should they not have adequate pension to retire with. Or are we leaving people down and out again?	business owner	Ursula
▼ Early access to Pension funds	3							
Column B:	Count:							
▼ Gauteng	2							
	2021-05-17 05:56:30	Gauteng		Not fully	Early access to Pension funds		employed individual	Jacobus
	2021-05-14 01:43:41	Gauteng		Not fully	Early access to Pension funds	75% is too high and it would lead to reckless lending on the part of individuals who would consider this. Take the notch down to 20 or 15	employed individual	Shoki
▼ KwaZulu-Natal	1							
	2021-05-14 19:00:19	KwaZulu-Natal		Not fully	Early access to Pension funds	I suggest 50% not 75%. It is vital to maintain one's social status even during retirement. People live longer now and will need the other 50% for upkeep.	retired	Priscilla
▼ Devaluation of retirement assets	2							
Column B:	Count:							
▼ Western Cape	1							
	2021-05-14 16:52:42	Western Cape		Not fully	Devaluation of retirement assets	Why just for a bond? Surely people should be able to access their pension for other choices?	unemployed individual	hayley
▼ KwaZulu-Natal	1							
	2021-05-12 21:06:24	KwaZulu-Natal		Not fully	Devaluation of retirement assets	My concern is that today, many pensioners are supporting their children or grandchildren due to unemployment situation. It's imperative that government protect the elderly as they may lose their future security due to the aforesaid.	retired	Lydia