



ISASA

Independent Schools Association of Southern Africa



isiXhosa

ISIKHOKHELO KUMALUNGU

INGXOWA-MALI YE ISASA

(PROVIDENT FUND)

Learning Planning Living

ISALATHISO

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ULUHLU LOKUZIHLOLA

	Ewe	Hayi
Ingaba ukhe wandwendwela isayithi yengxowa-mali u: www.isasaprovidentfund.co.za ?	<input type="checkbox"/>	<input type="checkbox"/>
Ulifundile na iphetshana lesishwankathelo seenkonzo zengxowa-mali?	<input type="checkbox"/>	<input type="checkbox"/>
Ukhe wakuqwalasela na ukubonana nomcebisi wezimali?	<input type="checkbox"/>	<input type="checkbox"/>
Ingaba ukhe walihlaziya mva nje ifomu yakho yabazakuzuza imali yakho?	<input type="checkbox"/>	<input type="checkbox"/>
Ingaba uyifundile na Incwadana yotyalo lwengxowa-mali?	<input type="checkbox"/>	<input type="checkbox"/>

Iindaba ezoyikekayo ngomhlala-phantsi

Ubusazi na ukuba...

- *Ngabalithoba (9) ekhulwini (100) abadla umhlalaphantsi abangenazo iingxaki zemali?*
- *Ngamashumi amathathu anesine (34) ekhulwini aphantela esidla umhlalaphantsi?*
- *Ishumi elinesixhenxe (17) kwikhulu labadla umhlalaphantsi lixhomekeke kwabosapho?*
- *Amashumi amane (40) kwikhulu labadla umhlalaphantsi baxhomekeke kwinkam-nkam karhulumente?*

Abantu abaninzi bakholelwa ekubeni bayakuba nako ukulawula nokucwangcisa imali yabo. Enye yeendlela ezizizo zolawulo kukuba uqonde indlela esebenza ngayo ingxowa-mali yakho. Oko ke koku esi sikhokhelo sizama ukukwenza.

1. INTSHAYELELO

Enkosi ngokuthi uthathe ixesha lokufunda le ncwadi ibaluleke kangakanana.

Iinkcukacha eziqulethwe yile ncwadi zibhekiswe kuwo onke Amalungu engxowa-mali ye ISASA (iprovidenti). Kwenziwe yonke imigudu yokuqinisekisa ukuba le ncwadana isemxholweni, noxa kunjalo imigaqo yengxowa-mali iyakusoloko isebenza xa kunokubakho ukuphikisana. Imigaqo yengxowa-mali ingaqwalaselwa xa unokwenza isicelo sokuba kwenziwe oko. Ikopi yekhomputa ingafumaneka kwiofisi ebhalisiweyo yengxowa-mali, kumlawuli wemisebenzi yengxowa-mali okanye kumphathizimali wakho kwakunye nesayithi yengxowa-mali (isayithi kulapho kukho imibhalo yengxowa-mali onokuyifundela kwikhompyutha).

Ingxowa-mali ivunywe ngokomthetho werhafu yaye ibhaliswe ngokomthetho olawula iingxowa-mali zemihlala-phantsi ngaphantsi kwegama le Independent Schools Association of Southern Africa Provident Fund". Lo ngumthetho olawula imigaqo yengxowa-mali, ukuhlawulwa kweenkonzo kwakunye nemisebenzi yeBhodi. Oku kuthetha ukuba imali yakho ikhuselwe yimithetho eqinisekisa ukuba unemali eyongelwe umhlala-phantsi.

Le ngxowa-mali yaqalwa ngonyaka ka 1974 kwaye inikezela ngeenkonzo ezilungiselelwe iimfuno zabasebenzi bezikolo zabucala abathanda ukuthatha inkxaxheba kwengxowa-mali.

Sikucebisa ukuba ufune icebiso kumcebisi wezemali ovunyiweyo ngaphambi kokuba wenze isigqibo ngemali yakho yomhlala-phantsi kunye neendlela zotyalo. Khumbula ukuba ungathetha nonondyebo wakho ukufumana ulwazi oluthe vetshe mayelana nengxowa-mali.

2. UKWAKHEKA KWENGXOWA-MALI

Ingxowa-mali yakho ikhupha Imirhumo ekhethekileyo kwaye inikezela ngeenkono zomhlala-phantsi okanye zexesha lokuphuma emsebenzini womqeshi/wesikolo ngaphambi kwexesha lomhlala-phantsi. Kukho uhlelo olwahlukileyo lokuxhwaleka olunikezela ngentlawulo efaneka xa unokuthi uxhwaleke kwaye uhlelo lwegroup life scheme lunikezela ngentlawulo xa unokuthi usweleke.

Ingxowa-mali yakho ilawulwa ngamalungu eBhodi edibanise abameli abaziwa ngokuthi ziiTrustees. Amalungu engxowamali onyula Amalungu abameli amathandathu (6) asuka kwimimandla yeISASA ize ingxowamali yeISASA yona yonyule abameli abahlanu (5) (abameli abathathu abazimeleyo, ze omnye amele iSAHISA athi omnye amele iSABISA) bonke banoxanduva lokulawula ingxowa-mali. Amalungu eBhodi ke athi atyumbe umbutho ozakujongana nemisebenzi ehambisana nengxowa-mali, umhlalutyi manani, umlawuli wamafa, umphicothi zincwadi kwakunye nabalawuli botyalo-mali abayakuthi bancedise ingxowa-mali.

Noxa ingxowa-mali yakho ikunika ezona nkonzo zikumgangatho ophezulu, kubalulekile ukuba ukuqonde ukuba imali efunyenwe kwingxowa-mali ingangabi yeyaneleyo ukuba ube nobomi obuzinzileyo emva kokuthatha umhlala-phantsi. Ukwenza Imirhumo enguchatha kwengxowa-mali yakho yeyona ndlela ilula yokwandisa imali oyongela umhlala-phantsi kwaye ilungele amalungu anexesha elifutshane esengqeshweni okanye abo baxhalabileyo kukuba bangathi kanti abonganga ngokwaneleyo kwaye ngoko abuyikubalula ubomi kubo bakuthatha umhlala-phantsi.

3. IINTLOBO ZOBULUNGU

Bonke abasebenzi abawela ngaphantsi kweentlobo ezamkelwayo sisikolo bavumelekile ukuba ngamalungu engxowa-mali. Ukuba lilungu kusionyanzelo. Ubulungu bengxowa-mali buphelelwa wakuthatha umhlalaphantsi, xa usweleka okanye isikolo sakho siyeka ukuthatha inkxaxheba kwingxowa-mali okanye xa unokuthi uphume kwinqesho yesikolo eso ngenxa yempilo e ethe-ethe, Ukudendwa okanye ukuziyekela umsebenzi.

4. IMIRHUMO

Uhlawula ipesenti ethile yomvuzo wakho otsalelwa irhafu kwingxowa-mali kanti nesikolo sakho sihlawula ipesenti elinganayo kunye neendleko zemali egcinelwa ukusweleka kunye nokuxhwaleka kunye nemali yokwenziwa komsebenzi wengxowa-mali. Nceda ucele unondyebo wakho okanye ujonge kwisiqinisekiso sakho sobulungu amaxabiso asentyenziswayo kwisikolo sakho. Ezi nkukacha ziyafumaneka kwimigaqo ekhethekileyo nakwisitatimente seenkonzo zomhlala-phantsi ezikhutshwa yingxowa-mali unyaka nonyaka.

Ungayenza Imirhumo eyongezelelweyo ngokuzikhethela yenyanga nenyanga engama R150 .00 kwingxowa-mali

5. UKUBHALISELA IRHAFU

Kubaluleke kakhulu ukuqinisekisa ukuba ungumhlawuli werhafu obhalisiweyo ngaphambi kokuba uphume kwingxowa-mali okanye uthathe umhlala-phantsi. Xa ungabhaliswanga njengomhlawuli werhafu okanye xa imiba yakho yerhafu ingemanga kakuhle, isebe elijongene nerhafu I SARS iyakungawukhuphi umyalelo werhafu kwaye ingxowa-mali ingangayihlawuli imali yakho.

Ukususela ngomhla ka 1 March ka 2011 ezi nkukacha zisisinyanzelo zizakufuneka xa kufakwa isicelo somyalelo werhafu kunye nesiqinisekiso serhafu selungu.

- Onobumba bamagama akho, namagama akho apheleleyo nefani.
- Inombolo yesazisi
- Inombolo yencwadi yokundwendwela nelizwe elikhutshwe kulo (apho kungekho sazisi soMzantsi Afrika).
- Usuku lokuzalwa
- Inombolo yerhafu yengeniso
- Idilesi ye imayili (xa unayo)
- Inombolo yasendlini yocingo okanye yefekisi (kufuneka nokuba yenye kwezi nombolo)
- Iinkukacha zakho zasebhankeni kunye nenombolo yakho yasebhankeni (apho kuyakkufakwa kuyo intlawulo yakho yomhlala-phantsi)

- Igama lebhanka
- Igama lendawo apho ibhanki ikhoyo kunye nenombolo eyikhodi yebhanka
- Uhlobo lwe akhawunti onayo ebhankeni
- Igama lomnini we akhawunti yebhanka
- Ubudlelwane obuphakathi kwakho nomnini akhawunti (ingayeyakho, ehlanganelweyo okanye eyomnye umntu).

6. IMALI ONAYO ENGXOWENI – IAKHAWUNTI YAKHO YOKONGA

Imali onayo engxoweni ixabisa (ilingana) imali oyongileyo kwingxowa-mali.

Imali eyongiweyo ekwingxowa-mali iquka ezi zilandelayo:

- Imali yakho edluliselwe kwingxowa-mali evela nakuyiphi ingxowa-mali yakho yangaphambili (xa kukho imfuneko).
- Imirhumo oyifake kwingxowa-mali;
- Imirhumo eyenziwe sisikolo kwingxowa-mali egameni lakho kukhutshwa iindleko zemali yokusweleka nokuxhwaleka kwakunye neyeeenkonzozokuphathwa kwemisebenzi yengxowa-mali kwakunye;
- Nenzala yotyalo efumaneka ngezimali zibalwe ngasentla (emva kokutsalwa kweemali zeenkonzozotyalo).

7. IZIMALI EZIHLAWULWA YINGXOWA-MALI

7.1 Imali yomhlala-phantsi

Isikolo sakho siso esenza isigqibo seminyaka yokuthatha umhlala-phantsi (njengoko kuchaziwe kwimigaqo ekhethekileyo yesikolo sakho). Umhlala-phantsi ongaphambi kwexesha ungawuthatha naninina eminyakeni elishumi (10 years) engaphambi kwexesha lakho lokuthatha umhlala-phantsi. Nceda ukhumbule esona sizathu sokuba ubenemali yomhlala-phantsi – kukuba ubenengeniso xa sele uthathe umhlala-phantsi

Ngexa lomhlala-phantsi, intlawulo eyimali oyongele umhlala-phantsi iyakuhlulwa.

Ungakhetha ukuthatha imali yakho yomhlala-phantsi iziinkozo okanye uzithengele ngayo ipensheli kumgcini zimali obhalisiweyo ofunwa nguwe.

Uyacetyiswa ukuba uthethe nomcebisi wezimali osemthethweni ukuba akuncede ukuba uvisisise lintlobo onokukhetha kuzo neenkonziso ezikhoyo.

7.1.2 Ukurhafelwa kwemali yomhlala-phantsi

Intlawulo eziinkozo

Irhafu etsalelwa iimali zemihlala-phantsi ezithathwa ziziinkozo zirhafelwa ngolu hlobo lulandelayo:

Isixa semali eziinkozo

Uxanduva lwerhafu

Awokuqala ama R500 000	0% (xa ungakhange ulisebenzise elithuba ngaphambili)
Ama R500 001 ukuya kuma R700 000	18%
Ama R700 001 ukuya kuma R1 050 000	ngama R 36 000 kunye ne 27% yemali erhafelwayo engaphezulu kwama R700 000
Isi R1 050 001 nangaphezulu	ngama R 130 500 ne 36% yomvuzo erhafelwayo ongaphezu kwesi R1 050 000.

Qaphela ukuba ama R500 000 akarhafelwa, kwaye uludwe olungasentla lusebenza kwimali umntu ayongileyo esisamba evela kuzo zonke iingxowamali zemihlalaphantsi oko kuthetha ukuba zizakuquka imihlala-phantsi yepensheli kunye naleyo yeprovident kwakunye neemali zemihlala-phantsi ezikuhlawula ubomi bakho bonke.

La maxabiso erhafu nemida yayo angaguquka ngako oko qinisekisa ukuba uneenkukacha ezihlaziyekileyo mayelana neendlela imiba yerhafu eyakuthi iyichaphazele imali yakho ngaphambi kokuba wenze isigqibo.

7.2 Imali yokuphuma – (Ukosula, Ukudendwa okanye ukugxothwa)

Xa unokuthi uphume kwingxowa-mali (ngezizathu zokosula, Ukudendwa okanye ukugxothwa); uyakufumana imali yakho ephelileyo onayo kwingxowa-mali Ukususela kumhla owaphuma ngawo.

Uyakuba sethubeni elihle kwezemali xa unokuthi uyonge imali yakho xa usiya kwenye ingqesho; ngoko ke Uyacetyiswa ukuba udlulisele imali yakho kwingxowa yomhlala-phantsi yokongela umhlala-phantsi, ingxowa-mali, ingxowa-mali yokonga imali

oyakuyamkela de usweleke nokuba kukwingxowa-mali yokugcina imali yakho yomhlalaphantsi. Oku kudluliswa kwemali akuhlawulelwa rhafu. Kungenjalo, xa ukhetha ukuthatha imali yakho isisixa esiziinkozo uyakurhafiswa lisebe eligunyazelwe ukwenjenjalo.

7.2.1 Ukurhafelwa kwemali yokuphuma

Imali ethathwa iziinkozo iyakurhafelwa ngolu hlobo:

Imali yokuphuma eziinkozo	Ixabiso lerhafu ebizwayo
Ukusuka kuR0 ukuya kuma R25 000	Yi 0%
Ukusuka kuma R25 001 ukuya kuma R660 000	Li 18% kwengaphezu kwama R25 000
Ukusuka kuma R660 001 ukuya R990 000	Li R114 300 kunye ne 27% yemali edlula ama R600 000
Ukusuka kuma R990 001 nangaphezulu	Ngama R203 400 kunye nama 36% kwedlula ama R 900 000

Umda wokungahlawuli rhafu wama R25 000 noluhlu lwerhafu zizakongezeleleka kwaye zizakubalelwa kwimali yakho oyitsale kwingxowa-mali kubom bakho. Ngaphezulu, imvume enikwayo xa utsala imali iyakunciphisa amathuba okwehliselwa irhafu ngexa uthatha umhlalaphantsi.

7.2.2 Ukusuka kwesinye isikolo usiya kwesinye

Xa unokuthi usuke kwesinye isikolo ubheke kwesinye esikwathatha inkxaxheba kwingxowa-mali ISASA, kunynzelekile ukuba imali onayo kwingxowa-mali nenzala yayo idluliselwe kwisikolo sakho esitsha. Oku kuyakukwenza uhlale ulilungu le ngxowa-mali.

Xa unokuthi uyekusebenza kwisikolo esiyinxalenye ye Part 1 yengxowa-mali, imali yakho iyakusetyenziswa ukukuthengela inkonzo yangaphambili njengoko I Part 1 Scheme iluhlobo olulodwa.

7.3 Imali yokuxhwaleka

Ukuze ulungele ukufumana imali yokuxhwaleka kufuneka ube akukwazi ukwenza umsebenzi owuqeshelweyo okanye oyelelene nawo. Ngaphezulu, kufuneka kubekho ubungqina bukaGqirha obuhamba nesicelo sakho. Ukuba ukulungele ukufumana imali yokuxhwaleka uyakufumana:

Amalungu oluhlu lokuqala: *Amalungu aqala ukusebenza esikolweni emva komhla ka 1 April 2001.*

Uyakuzuza imali esisixa yomvuzo wakho ophindaphindiweyo ngokuya ngeminyaka yakho yobudala, emva kokulinda iinyanga ezintandathu (6 months) ngolu hlobo:

Iminyaka yobudala 18-35 – 2.06

Iminyaka yobudala 36-40 – 1.85

Iminyaka yobudala 41-45 – 1.10

Iminyaka yobudala 46-50 – 1.50

Iminyaka yobudala 51-55 – 1.18

Iminyaka yobudala 56-60 – 0.79

Iminyaka yobudala 61-65 – 0.61

NGAPHEZULU: Ukubuyiselwa imali yakho onayo kwingxowamali kunye nenzala yayo.

Amalungu oluhlu lwesibini: *Amalungu aqeshwe sisikolo ngaphambi komhla ka 1 April 2001.*

lipesenti ezingama 75 (75%) zomvuzo wakho wenyanga orhafelwayo njengengeniso yenyanga, oku kuxhomekeka kwimali eli R140 000 ehlawulwa emva kweenyanga ezintathu zokulinda. Imali ehlawulwayo ayisayi kurhafiswa.

Ingeniso yenyanga iyakumiswa xa ezi zinto zilandelayo zinokwenzeka:

- Xa imigaqo yeinshorensi isithi mayimiswe ngelo xesha;
- Ukufika eminyakeni yomhlalaphantsi; okanye
- wokusweleka.

Ngelixa usamkela imali yokuxhwaleka Ubulungu bakho kwingxowamali buzakuqhubeka kwaye uyakuhuseleka njengomntu oswelekele emsebenzini.

Kufuneka uqonde ukuba ngelixa usamkela imali yokuxhwaleka, I inshorensi iyakuthi gqolo ukuhlola ubume bempilo yakho. Imali ingancitshiswa okanye imiswe yi inshorensi xa ilungu linokuthi lichache okanye likwazi ukufumana ingeniso.

Akuyikuba sakulungela ukufumana le mali ekupheleni komnyaka ofikelele ngawo kwiminyaka efaneleyo yomhlalaphantsi (ukuthi ga eminyakeni engama 65 yobudala).

Ingeniso iyakunyuka ngokokunyuka kwamaxabiso empahla (ukuyakuthi ga kwiipesenti ezi 4) ngonyaka ngexesha lokuxhwala.

7.4 Imali yokuswelekela emsebenzini

Xa unokuthi usweleke usasebenza esikolweni ulilungu lengxowa-mali, abosapho lwakho /naabo balungele ukuzuza emalini yakho bayakufumana intlawulo ngolu hlobo lubhalwe Ngezantsi apha.

Isikolo sakho siyakukhetha ipesenti efanele ukuhlawulwa kwiinshorensi ukuze kufumaneke elo xabiso lentlawulo.

Ngokulandela ipesenti ebekiweyo abosapho lwakho bayakuhlulwa imali esisixa erhafisiweyo ngokuya ngokuphinda-phindeka komvuzo wakho wonyaka orhafelwayo kwakunye neminyaka yakho yobudala ngexa usweleka.

(ukuba umvuzo wakho orhafelwayo ngama R4000 kwaye usweleka uneminyaka yobudala engama 40, imali eyakuthi ihlawulwe iyakuba ngama $R4000 \times 12 \times 2.33 = R111840$).

Amalungu oluhlu lokuqala: La ngamalungu angena esikolweni emva komhla ka 1 April 2001.

Abosapho lwakho bayakufumana imali esisixa esiphinda-phindiweyo somvuzo wakho wonyaka obalwe ngokweminyaka yakho yobudala ngexesha osweleka ngalo ngale ndlela ilandelayo:

Iminyaka yobudala 18-35 – 2.75

Iminyaka yobudala 36-40 – 2.33

Iminyaka yobudala 41-45 – 1.81

Iminyaka yobudala 46-50 – 1.90

Iminyaka yobudala 51-55 – 1.69

Iminyaka yobudala 56-60 – 1.50

Iminyaka yobudala 61-64 – 1.41

Iminyaka yobudala 65-70 – 1.61

NGAPHEZULU

Imali yakho ekwingxowa-mali.

Amalungu oluhlu lwesibini: La ngamalungu esikolo angena ngaphambi komhla ka 1 kuApril ka 2001

Abosapho lwakho bayakufumana imali esisixa esiphinda-phindiweyo somvuzo wakho wonyaka obalwe ngokweminyaka yakho yobudala ngexesha osweleka ngalo ngale ndlela ilandelayo:

Iminyaka yobudala 18-35 – 2.00

Iminyaka yobudala 36-40 – 1.82

Iminyaka yobudala 41-45 – 1.92

Iminyaka yobudala 46-50 – 2.04

Iminyaka yobudala 51-55 – 1.82

Iminyaka yobudala 56-60 – 1.68

Iminyaka yobudala 61-64 – 1.59

Iminyaka yobudala 65-70 – 1.35

Ngaphezulu

Imali yakho esengxoweni

Eli nani le mali liyakurhafiswa ngendlela efanayo naleyo kurhafelwa ngayo iimali ezizizixa ezihlawulwa ziingxowa-mali zemihlala-phantsi xa umntu ethatha umhlala-phantsi (funda umhlathi 7.2.1).

7.4.1 Ukubaluleka kokutyumba iindlamafa nabosapho:

Imali yakho wakusweleka iyakwabiwa ngokulandela imigaqo yengxowa-mali kwakunye nomhlathi 37C womthetho olawula iingxowa-mali zemihlala-phantsi, othetha ngemisebenzi yamalungu eBhodi ekwabiweni kweemali zokusweleka. Umthetho olawula iingxowa-mali zemihlala-phantsi unika amalungu ebhodi iinyanga ezili 12 ukwenza uphando nokuthatha isigqibo sokuba mayabiwe njani na imali. Umthetho unyanzela amalungu ebhodi ukuba aqwalasele bonke abondliwa ngumfi kungakhathaliseki ukuba babhaliwe na kwifomu yakho yokutyumba okanye hayi. Xa kunokuthi kanti awunabo obondlayo, imali yakho iyakuhlawulwa kwabo ubakhethileyo. Ukuba akunabo obondlayo okanye obakhethileyo, imali yakho iyakufakwa kwilifa lakho.

Injongo yefomu yokutyumba:

1. Kukwenza lula ukufumana abosapho lwakho ngokusebenzisa linkcukacha ozinikileyo; kwakunye
2. Nokukhawulezisa inkqubo yokufumana ukuba ngoobani abosapho lwakho nendlela abaxhomekeke kuwe ngayo.

3. Ukufumana abanye abafanele ukuzuza kwimali yakho ngaphandle kwabo ubabhalileyo owawunokuthi uthande ukuba bafumane inxalenye yemali yakho.

Ngako oko kubalulekile ukuligcwalisa ifomu yakho yokutyumba okungenani kanye enyakeni naninina xa linkcukacha zakho zinokuthi ziguquke Umzekelo: xa kuzalwa umntwana okanye usohlukanisa umtshato njalo njalo. Ngokugcwalisa ifomu yokutyumba uchaza abondliwa nguwe nokuthi uyakwazi ukucacisa lowo ufuna afumane imali yakho kwakunye nenxalenye ofuna ayinikwe.

Noxa amalungu ebhodi ezakulandela indlela ocele ngayo kwifomu yakho kangangoko anakho, ekugqibeleni ngawo azakuthatha isigqibo sokuba ngubani na omakanikwe imali ngokuthi aqwalasele naabo bangabhalwanga kwifomu leyo.

7.5 Umda wenkonzo engahlawulelwayo (Free Cover Limit)

Ukhuselekile mayelana nokuxhwaleka kunye nokusweleka ngaphandle kokuveza ubungqina bukagqira obuchaza ngobume bempilo yakho ukuyakuthi ga kumda obizwa ngokuba yi Free Cover Limit (FCL). Ukuba imali ofanele ukuyizuza ingaphezulu komda, I inshorensi iyakuhlola ubungqina bukagqira ze ithathe isigqibo sokuba Ingaba imali edlula ngalo umda we FCL ingafakwa kwiinshorensi ngexabiso eliqhelekileyo elibhalisiweyo okanye ukungasamkeli isicelo eso. De kube kufakwe iincwadi zikagqira kwaye nemali edlule umda ibhaliswe kwiinshorensi yamkelwe, imali yakho iyakuhlala kumgangatho we FCL kuphela.

8. IZIMALI EZINOKUTHI ZITSALWE NGUMQESHI EMALINI YAKHO

Umhlathi 37D womthetho olawula iingxowa-mali zemihlala-phantsi unika isikolo sakho igunya lokufaka amabango kwimali yakho ngaphambi kokuba iphume kwezi meko zilandelayo kuphela:

- Xa isikolo besikuboleke imali yokuthenga indlu. Isikolo sivumelekile ukubiza imali eshiyekileyo mayelana nalo mali-mboleko.
- Ukuba isikolo (okanye ingxowa-mali) iye yakumela ekubeni unikwe imali-mboleko yokuthenga indlu. Isikolo (okanye ingxowa-mali) sivumelekile ukubiza imali yokokukumela.

- Ukuba isikolo siye safumana ukonakalelwa ngenxa yokungaziphathi kakuhle kwakho. Isikolo sivumelekile sokubiza imali esiyigwetyelwe yinkundla okanye leyo uthe wayivuma ngokubhala phantsi.

9. ICEBO LOTYALO LWE NGXOWA-MALI

Kuhlobo lwemirhumo olibuzwa ngokuthi lolukhethekileyo (defined contribution) ilungu ngalinye lizithathela ngokwalo imingcipheko, okuthetha ukuba imingcipheko oyakujongana nayo yileyo ihambisana nokuhla nokunyuka kweemakethe zotyalo-mali kwaye oku kuyakuchaphazela indlela imali etyaliweyo eyakuthi ikhule ngayo.

Imali epheleleyo oyakuyifumana kwingxowa-mali iyakuxhomekeka kwiimeko eziliqela ngokuya isiya Iminyaka – Imirhumo, uhlobo lotyalo olukhethileyo, ukunyuka kwamaxabiso empahla kwakunye nokutshintsha kwakho umqeshi.

Kufuneka ukhumbule ukuba imali etyaliweyo yomhlala-phantsi iyekwa kutyalo ithuba elide. Iinjongo zotyalo lwengxowa-mali kukufumana inzala eyaneleyo, emiselwe eminyakeni engamashumi amane (40 years) yobulungu, ukwenzela ukuba ilungu likwazi ukuthenga ipensheli emalunga namashumi amathandathu ukuya kwangamashumi asixhenxe anesihlanu (60-75%) eepesenti zomvuzo ngexa lomhlala-phantsi.

Ingxowa-mali ayilulawuli ngokwayo utyalo. Yonke Imirhumo ifakwa kubalawuli abaziwayo abohlukeneyo bamafa ukuba bawaphathe ngeendlela ezikhethekileyo ngokulandela umgaqo wotyalo wengxowa-mali.

Ingxowa-mali yakho inikela ngecebo le Life Stage (Life Stage investment strategy) elizama ukuba kubekho ukulungelelaniswa kwemingcipheko nokuze kuzuzwe inzala elindelekileyo kumanqanaba ohlukeneyo exesheni lakho lokuphangela. Xa ufuna ukuzikhethela indlela yotyalo ungakhetha kwindibanisela yeentlobo ezintlanu ezenza uhlelo lwamalungu ebhodi.

Xa ufune linkcukacha ngohlelo lotyalo lwengxowa-mali funda isikhokhelo sotyalo esifumaneka kwi websayiti ethi www.isasaprovidentfund.co.za.

10. IZIKHALAZO KUNYE NEEMPIKISANO (Complaints and Disputes)

Xa unokungoneliseki yindlela imali yakho yomhlala-phantsi ephethwe ngayo, unako ukufaka isikhalazo esibhaliweyo kwingxowa-mali ngokuthi ubhalele uMphathi Omkhulu wengxowa-mali. UMphathi Omkhulu angasisabela kwangoko isikhalazo eso okanye kungafuneka enze uphando ukuze aqinisekise izizathu ezikhokhelele kweso sikhhalazo. Xa kukho imfuneko Umphathi Omkhulu angasidlulisela kumalungu ebhodi ukuba asiqwalasele.

Ukuba akoneliseki yimpendulo yengxowa-mali okanye xa ingxowa-mali ingakwazi ukusombulula isikhalazo sakho unalo ilungele lokuba usidlulisele umba wakho kuMgwebi wengxowa-mali. Akukho ntlawulo ifunekayo xa usisa isikhalazo kwi ofisi yoMgwebi.

linkcukacha zoMgwebi wengxowa-mali zezi zilandelayo:

4th Floor
Riverwalk Office Park,
Block A, 41 Matroosberg Road,
ASHLEA GARDENS
PRETORIA
0180

P.O. Box 580,
MENLYN,
0063

Tel: 012 346 1738
Fax: 086 693 7472
Email: enquiries@pfa.org.za

11. IINKONZO ZAMALUNGU

Kubalulekile ukuba uthathe uxanduva mayelana ngemali oyongela umhlala-phantsi ngokuthi usebenzise ulwazi olunikwa yingxowa-mali ukongeza ulwazi lwakho ngemiba yomhlala-phantsi.

Amalungu angasebenzisa ezi ndlela zilandelayo zonxibelelwano ukubuza Imibuzo kwakunye nokulawula imiba yomhlala-phantsi.

- 1) Ungangena kwiwebsayiti **www.isasaprovidentfund.co.za** ukufumana iinkcukacha. Qinisekisa ukuba ubukela imiboniso yeevidiyo ezintathu zengxowa-mali.
- 2) **Inombolo yomnxeba ye Old Mutual Service Centre number: 0860 455 455.** Le nombolo ikunceda ukuba ubuze Imibuzo mayelana nemali onayo kwingxowa-mali.
- 3) **Idilesi ye imeyili ye Old Mutual: rfamembers@oldmutual.com.** Yona ikunceda ukuba ubuze ngokusebenzisa ikhompuyutha mayelana nemali yakho ekwingxowa-mali.
- 4) **Inombolo yefekisi yase Old Mutual: (021) 509-2564.** Yona ikunceda ukubuza ngenchwadi mayelana nemali yakho ekwingxowa-mali.

12. IMIBUZO EBUZWA RHOQO

Ndizakwazi njani ukuba imali yam ekwingxowa-mali ikhula njani?

Uyakufumana isitatimente semali yakho rhoqo ngonyaka. Isitatimente sibonisa imali yakho kwaye sibonisa nokuba ikhula njani. Amalungu anako ukujonga imali yawo kwi khompyutha ngokuthi abhalisele ukusebenzisa iwebsayithi ka Old Mutual.

Ndingayidlulisela imali yam kwenye ingxowa-mali okanye ndingayithatha iziinkozo?

Ixesha onokuthi uthathe imali yakho iziinkozo okanye uyidlulisele kwenye ingxowa-mali, kuxa uthatha umhlala-phantsi okanye uphume kwingxowa-mali. Ingumqathango wengqesho into yokuba ubelilungu lengxowa-mali okokuba nje usephantsi kwingqesho yomqeshi.

Ndingazenzela isigqibo sohlelo endifuna ukuba kutyalwe kulo imali yam?

Ewe, ingxowa-mali yakho inecebo lohlelo lwe Life Stage Investment Strategy olufaka imali yakho kwezinye iintlelo xa usiya usondela ekuthatheni umhlala-phantsi. Noxa kunjalo, xa unokungathandi ukulandela eli cebo, ungazikhethela ukutyala imali yakho nakuluphi na uhlelo kwiintlelo ezintlanu ezikhoyo kwingxowa-mali.

Ndingakufumana phi ukucetyiswa ngezimali?

Umcebisi wezimali obhalisiweyo angakunceda. Ingxowa-mali ayinako ukunika iingcebiso ngezimali notyalo-mali. Ukufumana umcebisi ungangena kumbutho obizwa ngokuba yi Financial Planning Institute ku www.fpi.co.za okanye utsalele Inombolo yasimahla yakwa Old Mutual engu 0860 388 873.

13. ULUHLU LWENKCAZELO NENGCACISO YAMAGAMA

Ingcaphephe yemirhumo (Actuary): Lo ngumntu onolwazi olukhethekileyo okwazi ukuqaphela ukulunga kobume bengxowa-mali zemihlala-phantsi neentlelo ezahlukeneyo zeeinshorensi. Oku ekwenza ngendlela yokuthelekisa ubukhulu. Le ngcaphephe iphendula kwiBhodi yeenkonzo zezimali ukuqinisekisa ukuba Ingaba zithembakele na iziphumo zomsebenzi wayo.

Imali onayo kwingxowa-mali (Accumulated credit): Le yimirhumo yakho epheleleyo kunye naleyo idluliswe zezinye iingxowa-mali kudibana nenzala yotyalo (nokuba ikhona okanye ayikho ngokuya nentshukumo zeemakethe).

Umlawuli (Administrator): Umlawuli ujongene nemisebenzi yosuku nosuku yengxowa-mali. Uqinisekisa ukuhlawulwa kwemirhumo kwangethuba, ukuhlawulwa kweemali kumalungu kwakunye nokubhaliswa kwamalungu amatsha njalo njalo.

Umvuzo wonyaka orhafelwayo (Annual pensionable salary): Le yinxalenye yomvuzo wakho ekubalwa ngayo Imirhumo yakho kunye nemali oyakuyifumana.

Umphicothi zincwadi zemali (Auditor): Umphicothi uhlola izitatimente zezimali zengxowa-mali ukuqinisekisa ukuba iinkcukacha ezinikiweyo kwingxelo yobume bezimali iyiyo kwaye inyanisekile.

(Impahla) Assets: Izinto ezinexabiso lemali ezinjengemali eziinkozo, izinto ezizizibambiso, izabelo kunye nee yunitrusti.

Umlawuli wotyalo (Asset Manager): Lo ngumntu otyala imali egameni labatyali-mali eyifaka kwiintlobo ezahlukeneyo zempahla ethengwayo ngenjongo yokukhulisa inzuzo nokukhusela ixabiso le mpahla nemali.

Ozuzayo (Beneficiary): Lo nguye nawuphi umntu otyunjwe ngokubhaliweyo nokuba akaxhomekekanga kuwe.

Intlawulo (Benefit): Eli gama lisetyenziswa ukuchaza intlawulo yomhlala-phantsi okanye nayiphina intlawulo efunyanwa ivela kwingxowa-mali yomhlala-phantsi okanye I inshorensi.

Izivumelwano zemboleko-mali (Bonds): Lo ngumbhalo ovela kurhulumente okanye elinye iqumrhu unikwa lowo usuka enze imboleko, elithembisa ukuhlawula inzala ngamaxesha athile nokubuyisa imali leyo ibolekiweyo ngomhla obekiweyo. Olu hlobo lwebboni lunemingcipheko embalwa kunaleyo ye ekhwithi.

Inkunzi okanye imali efaka inzala (Capital): Eli lixabiso lemali yelungu enenzala nokuba ikwingxowa-mali yomhlala-phantsi okanye uhlelo lwemali oyamkela de usweleke okanye leyo inesiqinisekiso sokwamkela.

Imali eziinkozo (Cash): Le yimali oyiboleka ibhanki ngokuthi wena ufake imali eziinkozo ebhankeni. Zekuthi ke wena uhlawulwe inzala yibhanke. Olu lolona hlobo lukhuselekileyo lotyalo ngaphandle nje komngcipheko wokuba imbuyekezo ingangahambisani nokunyuka kwamaxabiso okuthengwa kwempahla ethubeni elide.

Uhlelo lweConservative Growth portfolio: Olu hlelo lujongwa njengelisebenza isidala kuba linemali eninzi etyalwe iziinkozo nasekubolekiseni.

Ukunyuka kwentengo yempahla (CPI): Le yindlela ekunyuka ngayo amaxabiso empahla neenkonziso ngonyaka, kwaye iveliswa lisebe elibala amanani loMzantsi Afrika kunye nombali manani karhulumente.

Oxhomekekileyo (Dependant): Lo ngumntu oxhomekeke kuwe ngokusemthethweni ukuba umondle okanye lowo obufanele ukumondla xa ubungaswelekanga okanye lowo ebengaxhomekekanga kuwe ngokusemethethweni kodwa obefumana inkxaso yezimali kuwe. Otshate naye nabantwana nabo baxhomekeke kuwe.

Izabelo (Equities): Apha kuxa uthenga inxalenye yeshishini. Ukuze wazi ukuba isabelo sakho sixabisa malini na kufuneka ufunde amaxabiso adweliswe kwi Johannesburg Stock Exchange (JSE). Olu hlobo lotyalo linomngcipheko ophezulu kuba kaloku imbuyekezo yalo ixhomekeke kwindlela elisebenze ngayo ishishini elo utyale kulo. Oku kuthetha ukuba ungangazuzinto xa linokuthi lingasebenzi kakuhle ishishini elo kwithuba elifutshane. Ukutyala imali kwizabelo kungakunika ingeniso ephezulu ethubeni elide,

noxa kunjalo utyalo lwakho lungachatshazelwa kukunyuka kwamaxabiso entengo yempahla neenkonzozo kwithuba elifutshane.

Umcebisi Wezimali (Financial Advisor): Lo ngumntu onolwazi lokuhlalutya ubume bomntu kwaye acebise ngohlobo lotyalo oluhambisana neemfuno zomntu lowo. Angaba ngumntu oqeshwe yiinshorensi, umbutho osebenza ngezimali okanye angangumntu ozimeleyo, angabiza imali ngokunika iingcebiso okanye amkele ikhomishini ngesicelo esifakwe kuloo ndawo aqeshwe kuyo.

I Free Cover Limit: Ukhuselekile ngokwemali yokuxhwaleka neyokusweleka ngaphandle kokunika ubungqina bukaGqirha bokuba usempilweni entle okanye hayi ukuya kuma kumda omisiweyo wohlelo le Free Cover Limit. Ukuba imali ekufaneleyo iyadlula kumda we Free Cover Limit uyakucelwa ukuba uyokuhlolwa ukuze ukwazi ukufumana loo nxalenye udlule ngayo kwi Free Cover Limit.

Ulawulo (Governance): Le yimigaqo elithi iqumrhu lihambise ngayo ishishini lalo. Luquka ubulumko kulawulo, iindlela ezizizo zokwenza ishishini, ukungafihlisi, ubulungisa nokuhlonipha nokuziphatha okukuko..

Uhlelo olunembuyekizo ephezulu (High Growth Portfolio): Olu hlelo lunemali eninzi etyalwe kwizabelo nasekuthengweni kweenxalenye zamashishini. Kukho imingcipheko emandla ehambisana nolu hlobo lotyalo kwithuba elifutshane ngenxa yokungazinzi kweemakethe.

Ukuqhubeka kokunyuka kwentengo yempahla neenkonzozo (Inflation): Oku kukulinganiswa okanye ukuthelekiswa kokunyuka kwempahla neenkonzozo ethubeni elithile. Oku kunyuka kunciphisa imali ixabiso lemali yabantu. Ngemali elinganayo ungathenga izinto ezimbalwa kunokuba ubusenza ngaphambili.

Imbuyekizo Yotyalo (Investment returns): Yinzuzo efumaneka ngotyalo olwenziwe yingxowa-mali ngempahla yayo. Le nzuzo inganengeniso okanye ingabi nayo ngokobume beemakethe zotyalo. Eli nqaku lamalungu linika ulwazi mayelana inzuzo eyenziwe yingxowa-mali kutyalo.

Imakethe (Market): Eli gama lisetyenziswa ukuchaza imo apho zonke indlela zokusebenza ngemali (izabelo, iimali ezibolekiweyo/ezibolekisiyo, amayunithi trusts njalo-njalo) zithengiswa khona.

Market fluctuation: Oku kukunyuka nokuhla kwentshukumo yeemakethe zotyalo.

Uhlelo olunyuka ngokuphakathi (Medium Growth Portfolio): Olu hlelo lunemingcipheko embalwa xa luthelakiswa nolunyuka kakhulu, kwaye lunemali ethe chatha etyalwe iziinkozo okanye ebolekisiweyo.

Umqeshi othatha nkxaxheba (Participating employer): Esi siso nasiphina isikolo se ISASA esithatha inkxaxheba kwingxowa-mali ze Pesheli neze Providenti ze ISASA.

Imigaqo (Rules): Ngokomthetho olawula iingxowa-mali zemihlala-phantsi, ingoxwa-mali nganye kufuneka ibe nemigaqo echaza linkonzo/imali nendlela elawulwa ngayo ingxowa-mali.

Ukungazinzi (Volatility): Indlela apha oluthi utyalo lube nokujika-jika kwamaxabiso. Xa ukungazinzi kumandla utyalo lufumana ukutshintsha-tshintsha kwamaxabiso ngethuba elifutshane.

