



ISASA

Independent Schools Association of Southern Africa



isiZulu

ISIKHOKHELO KUMALUNGA

**ISIKHWAMA SOMHLALA-PHANSI SE
ISASA (PROVIDENT FUND)**

Learning Planning Living

ISICUBUNGULO

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UHLA LOKUZIHLOLA

	Yebo	Cha
Ingabe ukhe wavakashela isayithi yesikhwama ethi: www.isasaprovidentfund.co.za ?	<input type="checkbox"/>	<input type="checkbox"/>
Uyifundile yini Incwadana enokufinqiwe ngezinsiza zesikhwama?	<input type="checkbox"/>	<input type="checkbox"/>
Ukucabangile yini ukubona umeluleki wezimali?	<input type="checkbox"/>	<input type="checkbox"/>
Ingaba ukhe walihlaziya muva nje ifomu lakho labazothola imali yakho?	<input type="checkbox"/>	<input type="checkbox"/>
Ingaba uyifundile na Incwadana yokutshala yesikhwama?	<input type="checkbox"/>	<input type="checkbox"/>

Izindaba ezisabisayo ngomhlala-phansi

Ubusazi na ukuthi...

- *Bayisishiyagalolunye (9) kwabayikhulu (100) abadla umhlala-phansi bengenazo izinkinga zemali?*
- *Amashumi amathathu anesine (34) kwaba ikhulu abasebenzayo kodwa bedla umhlala-phansi?*
- *Ishumi nesikhombisa (17) kwabaikhulu abadla umhlala-phansi abasizwa imindeni?*
- *Amashumi amane (40) kwabaikhulu abadla umhlala-phansi abaphila ngosizo lukaHulumeni?*

Abantu abaningi bakholelwa ekutheni bazokwazi ukuhlela futhi nokulawula imali yabo. Enye yezindlela ezifanele yokulawula ukuthi uzwisise indlela esisebenza ngayo isikhwama sakho. Lokho ke ilokhu esikubonisa kona kule ncwadi.

1. ISINGENISO

Siyabonga ngokuthi uthathe isikhathi sokuthi ufunde le ncwadi ebalulekile.

Iminingwane equkethwe kulencwadi ibhekiswe kuwo onke amalungu esikhwama seISASA (Iprovidenti). Kwenziwe yonke imizamo yokuqiniseka ukuthi le ncwadi ikhuluma ngodaba olufanele, noma kunjalo imigomo yesikhwama iyohlala isebenza uma kungabakhona ukuphikisana. Imigomo yesikhwama ingabhekiswama uma ungenza isicelo sokuthi kwenziwe njalo. Ikopi yekhompuyutha ingatholakala ehovisi elibhalisiwe lesikhwama, kumphathi wemisebenzi yesikhwama noma kumphathi wakho wezimali noma kwisayithi yesikhwama (lapho kukhona izindaba zesikhwama ongazifunda kwikhompuyutha).

Isikhwama sibhalisiwe ngokuhambisana nomthetho wentela futhi sibhaliswe ngaphansi kwemthetho olawula izikhwama zomhlala-phansi ngaphansi kwegama le Independent Schoolss Association of Southern African Provident Fund". Lona umthetho alawula imigomo eyezikhwama zomhlala-phansi, ukukhokhwa kwezimali kanye nemisebenzi yeBhodi. Lokhu kusho ukuthi imali yakho iphephile ngenxa yimithetho eqinisekisa ukuthi unemali oyongela isikhathi somhlala-phansi.

Lesisikhwama saqala ngonyaka ka 1974 futhi sinikeza izinsiza ezilungiselwe izidingo zabasebenzi bezikolo eziyimele abathanda ukuba yinxenye yesikhwama.

Sikweluleka ukuthi uthole ukwelulekwa umeluleki wezimali osemthethweni ngaphambi kokuthi wenze isinqumo ngemali yakho yomhlala-phansi kanye nezindlela zokuyitshala. Khumbula ukuthi ungakhuluma nomphathizimali wakho ukuthola ulwazi oludingayo ngesikhwama.

2. UKWAKHEKA KWESIKHWAMA SOMHLALA-PHANSI

Isikhwama sakho sikhupa imithelo ekhethekile futhi sinikeza ngezinsiza zomhlala-phansi noma zokuphuma emsebenzini womqeshi/wesikolo ngaphambi kwesikhathi somhlala-phansi. Kukhona uhlelo olwahlukile lokukhubazeka olunikezana ngenhlawulo etholakala uma ungase ukhubazeke bese uhlelo lweLife Scheme lunikeze inhlawulo uma ungase ushone.

Isikhwama sakho siphethwe amalungu eBhodi ehlanganisa abameli abaziwa ngokuthi amaTrustees. Amalunga esikhwama akhetha abameli abayisithupha (6) abaphuma ezifundeni zeSASA bese isikhwama seSASA sona sikhetha abameli abayisihlanu (5) (kulaba, abameli abathathu abazimele aze oyedwa amele ISAHISA omunye oyedwa amele Isabisa) bonke banesibopho sokuphatha futhi balawule isikhwama. Amalunga eBhodi afanele akhetha inhlango ezobhekana nokuhanjiswa kwemisebenzi yesikhwama, umbali wamanani, umlawuli wamafa, umhloli wamabhuku kanye nabalawuli bokutshalwa kwemali abayothi ke basize isikhwama.

Nomanje isikhwama sakho sikunikeza izinsiza zeqophelo eliphezulu, kusemqoka ukuthi wazi ukuthi imali etholwe esikhwameni ingangabi eyanele ukuthi uphile ngokunethezeka emva kokuthatha umhlala-phansi. Ukongeza imithelo yakho esikhwameni yeyonandlela elula yokwandisa imali oyongela umhlala-phansi futhi lokhu kungawasiza amalunga anesikhathi esincane eqashiwe nalabo abakhathazekile ngokuthi ngahle inganeli imali abayongile futhi lokho kungenza impilo ingabilula uma bethatha umhlala-phansi.

3. IZINHLOBO ZOBULUNGA

Bonke abasebenzi abawela ngaphansi kwezinhlobo ezamkelwa isikolo bavumelekile ukuba amalunga esikhwama. Ukuba ilunga kuyisinyanzeliso. Ubulunga besikhwama buphela uma uthathe umhlala-phansi, uma ushona noma ngesikhathi lapho isikolo sakho singaselona ilunga lesikhwama noma uma wena uyekela ukusebenzela isikolo ngenxa yempilo engekhonehle, noma uma ungadilizwa noma uziyekela wena ukusebenza..

4. IMITHELO

Ukhokha ipesenti ethize yeholo lakho elidonselwa intela esikhwameni futhi nesikolo sakho sikhokha ipesenti elinganayo kanye nezindleko zemali ebekelwa ukushona kanye nokukhubazeka kanye nemali yokwenziwa komsebenzi wesikhwama. Siza ucele umphathizimali wakho noma ubheke esiqinisekweni sakho sobulunga amaxabiso asetshenziswayo esikolweni sakho. Le mininingwane ungayithola kwimigomo ekhethekile nasesitatimendeni sezinsiza zomhlala-phansi ezikhishwa isikhwama unyaka nonyaka. Ungafaka imithelo eyengeziwe esikhwameni eyi R150.00 inyanga nenyanga.

5. UKUBHALISELA INTELA

Kusemqoka ukuqiniseka ukuthi ubhaliselwe ukukhokha intela ngaphambi kokuthi uphume esikhwameni noma uthathe umhlala-phansi. Uma ungabhalisiwe noma uma izindaba zakho zingemanga kahle umnyango wezentela I SARS ingangawukhiphi umyalelo wentela futhi nesikhwama singangayikhokhi imali yakho.

Ukususela ngomhla ka 1 March ka 2011 kunemininingwane ekuphoqeleka ukuzodingeka uyinikeze uma ufaka isicelo somyalelo wentela kanye nesiqiniseko sentela selunga.

- Amaletha okuqala amagama akho, namagama akho aphelele kanye nesibongo.
- Inombholo kamazisi
- Inombholo yencwadi yokuvakasha nezwe etholwe kulona (lapho engekho amazisi wase Ningizimu Afrika).
- Usuku lokuzalwa
- Inombholo yentela yemali oyitholayo
- Ikheli lakho le imeyili (uma unayo)
- Inombholo yasendlini yocingo noma yesikhahlamezi/ifikisi (kufuneka nokuba yeyodwa kulezi zinombholo)
- Imininingwane yakho yasebhangе kanye nenombholo yakho yebhangе (lapho kuyakkufakwa khona inhlawulo yakho yomhlala-phansi).
- Igama lebhange
- Igama lendawo lapho ibhangе likhona kanye nenombholo eyikhodi yebhangе

- Uhlobo lwe akhawunti onayo ebhange.
- Igama lomnini we akhawunti yebhange
- Ubudlelwane obuphakathi kwakho nomnini weakhawunti (ingayeyakho, ehlanganyelwe noma eyomunye umuntu).

6. IMALI ONAYO ESIKHWAMENI – IAKHAWUNTI YAKHO YOKONGA

Imali onayo esikhwameni ilingana nemali oyongile esikhwameni.

Imali eyongiwe esikhwameni ihlanganisa lokhu okuzolandela:

- Imali yakho edluliselwe esikhwameni evela kunoma isiphi isikhwama sakho saphambilini (uma kudingeka).
- Imithelo oyifake esikhwameni.
- Imithelo eyenziwe isikolo esikhwameni egameni lakho ngaphandle kwezindleko zemali yokushona, ukukhubazeka kanye neyezindleko zokuphathwa kwemisebenzi yesikhwama kanye;
- Nenzala yemali etshaliwe etholakele ngezimali ezibhalwe ngaphezulu (ngemuva kokudonswa kwemali zezinsiza nokutshala).

7. IZIMALI EZIKHOKHWA ISIKHWAMA

7.1 Imali yomhlala-phansi

Isikolo sakho isona esenza isinqumo seminyaka yokuthatha umhlala-phansi(njengoba kuchaziwe emigomeni ekhethekile yesikolo sakho. Ungathatha umhlala-phansi wangaphambi kwesikhathi noma kunini eminyakeni eyishumi (10 years) engaphambi kwesikhathi sakho somhlala-phansi. Siza, ukhumbule isizathu sokuthi ubenemali yomhlala-phansi – ukuthi ubenemali engenayo lapho usuthathe umhlala-phansi.

Ngesikhathi somhlala-phansi, inhlawulo eyimali oyongele umhlala-phansi izokhokhwa.

Ungaqoka ukuthatha imali yakho yomhlala-phansi lwukheshi noma uzithengele ngayo ipensheni kumgcini zimali obhalisiwe othandwa uwena.

Siyakwexwayisa ukuthi ukhulume nomeluleki wezimali osemthethweni ukuthi akusize ukuthi uzwisise izinhlelo ongakhetha kuzona kanye nezinsiza ezikhona.

7.1.2 Intela yemali yomhlala-phansi

Inkokhelo eyisamba

Intela edonselwa izimali zomhlala-phansi ezithathwa ziyisamba ikhokhelwa intela ngalendlela elandelayo:

Isizumbu semali eyisamba	Isibopho sentela
Awokuqala ama R500 000	0% (uma ungakhange ulisebenzise lelithuba 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 enentela engaphezulu kwama R700 000
Isi R1 050 001 nangaphezulu	ngama R 130 500 ne 36% yomvuzo onentela ongaphezu kwesi R1 050 000.

Qaphela ukuthi uR500 000 okuqala awunantela, kanti futhi loluhla olungasenhla lusebenza emalini umuntu ayongile eyisamba ebuya kuzo zonke izikhwama zomhlala-phansi, lokhu kusho ukuthi zizohlanganisa izimali zemihlala-phansi yempensheni kanye neyeProvidenti kanye ngezimali zemihlala-phansi ezikhokha ude ufe.

Lamanani entela kanye nemikhawulo yawo angaguquka ngalokho enza isiqiniseko sokuthi unayoyonke imininingwane evuselelwe mayelana nendlela izindaba zentela eziyakuyithinta ngayo imali yakho ngaphambi kokuthi wenze isinqumo.

7.2 Imali yokuphuma – (Ukusula, Ukudilizwa kanye nokuxoshwa)

Umakungenzeka uphume esikhwameni (ngezizathu zokusula, ukudilizwa noma ukuxoshwa) uzothola imali yakho ephelele onayo esikhwameni Ukususela kwilanga owaphuma ngalo.

Uyakuba sethubeni elihle kwezemali uma ungathi wonge imali yakho uma uya komunye umqashi: ngalokhu siyakwexwayisa ukuthi udlulisele imali yakho esikhwameni esongela

umhlala-phansi, kwesinye isikhwama somhlala-phansi, isikhwama sokonga imali ozoyihola ude ushone noma esikhwameni sokugcina izimali zomhlala-phansi. Uma udlulisa imali akunantela ekhokhwayo. Uma kungenjalo, uma ungakhetha ukuthatha imali yakho iwukheshi uyokhokhiswa intela umnyango ofanele ukwenzanjalo.

7.2.1 Intelu yemali yokuphuma

Imali ethathwa iwukheshi ikhokhelwa intela ngale ndlela:

Imali yokuphuma ewukheshi	Intelu efunwayo
Ukusuka kuR0 ukuya kuma R25 000	Yi 0%
Ukusuka kuma R25 001 ukuya kuma R660 000	18% kwengaphezulu ku R25 000
Ukusuka kuma R660 001 ukuya R990 000	I R114 300 kanye ne 27% yemali edlula ama R600 000
Ukusuka kuma R990 001 nangaphezulu	ama R203 400 kanye nama 36% kwedlula ama R 900 000

Umkhawulo wokungakhokhintela wama R25000 nohla lwentela zizokhuphuka futhi zizobalelwa emalini yakho oyithathe esikhwameni empilweni yakho. Ngaphezu kwalokho imvume enikezwayo uma udonsa imali izonciphisa amathuba okuhliselwa intela uma uthatha umhlala-phansi.

7.2.2 Ukusuka kwesinye isikolo usiya kwesinye

Uma ungasuka esikolweni uye kwesinye esiyilunga lesikhwama seSASA, kuyisinyanzelo ukuthi imali onayo nenzala yayo idluliselwe esikolweni sakho esisha. Lokhu kuyokwenza ukuthi uhlale uyilunga lesikhwama.

Uma ungayosebenza kwisikolo esiyinxenye ye Part 1 yesikhwama, imali yakho izosetshenziswa ukukuthengela insiza yangaphambili njengoba I Part 1 Scheme iwuhlobo olukhethekile.

7.3 Imali yokukhubazeka

Ukuze ulungele ukufumana imali yokukhubazeka kufuneka ube awukwazi ukwenza umsebenzi owuqashelwe noma ocishe ufane nawo. Ngaphezulu, kufuneka kubekho ubufakazi bukaDokotela obuhambisana nesicelo sakho. Uma ukulungele ukufumana imali yokukhubazeka uyakufumana ngalezizindlela:

Amalunga ohlu lokuqala: *Amalunga aqala ukusebenza esikolweni ngemuva komhla ka 1 April 2001.*

Uzothola imali eyisamba yomvuzo wakho ophindaphindiwe ngokuya ngeminyaka yakho yobudala, ngemuva kokulinda izinyanga eziyisithupha (6 months) kanjena:

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 esikhwameni kanye nenzala yayo.

Amalunga ohla lwesibini: *Amalunga aqashwe isikolo ngaphambi komhla ka 1 April 2001.*

Amapesenti angama 75 (75%) omvuzo wakho wenyanga onentela njengemali wenyanga, lokhu kuyakuhambisana nemali e uR140 000 ehlawulwa ngemuva kwezinyanga eyintathu zokulinda. Imali enhlawulwayo ayinakubanantela.

Imali oyithola ngenyanga iyomiswa uma kungenzeka lezizinto ezilandelayo:

- Uma imigomo yomshwalense ithi ayimiswe ngalesosikhathi;
- Uma ufika eminyakeni yokuthatha umhlala-phansi; noma
- Ushona

Ngesikhathi uholo imali yokukhubazeka ubulunga bakho esikhwameni buzoqhubeka futhi uzophepha njengomuntu oshonele emsebenzini.

Kudingeka wazi ukuthi ngesikhathi uholo imali yokukhubazeka, umshwalense uzoqhubeka nokuhlola isimo sempilo yakho. Imali ingancishiswa noma imiswe umshwalense uma ilunga lingabancono noma likwaazi ukuthola imali (iholo).

Awusenakuyithola le mali ekupheleni konyaka ofikelele ngawo isikhathi esifanele ukuthi uthathe umhlala-phansi (ukuyakuma kwi 65 yeminyaka yobudala).

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

Imali oyitholayo izokhuphuka nokukhuphuka kwentengo yezinto (ukuyakuma kumapesenti a 4) ngonyaka esikhathini sokukhubazeka.

7.4 Imali yokushonela emsebenzini

Uma ungashona usasebenza esikolweni futhi uyilunga lesikhwama, umndeni wakho/nalabo abafanele ukuthola emalini yakho, bazokhokhelwa ngalendlela ebhalwe ngezansi:

Isikolo sakho sizokhetha ipesenti efanele ukuhlawulwa kumshwalense ukuze kutholakale isibalo senhlawulo

Ngokulandela ipesenti ebekiwe abomndeni wakho bayokhokhelwa imali eyisamba enentela ngokuya ngokuphinda-phindeka komvuzo wakho wonyaka wentela neminyaka yakho yobudala ngesikhathi oshone ngaso.

(uma umvuzo wakho onentela ama R4000 futhi ushona uneminyaka yobudala engu 40, imali ezokhokhwa ama $R4000 \times 12 \times 2.33 = R111\ 840$).

Amalunga ohla lokuqala: Lana amalunga angena esikolweni ngemuva komhla ka 1 April 2001.

Abomndeni wakho bayothola imali eyisamba esiphinda-phindiwe somvuzo wakho wonyaka obalwe ngokweminyaka yakho yobudala ngesikhathi oshone ngaso ngale ndlela elandelayo:

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 esesikhwameni.

Amalunga ohla lwesibini: La amalunga esikolo angena ngaphambi komhla ka 1 kuApril ka 2001

Abomndeni wakho bayothola imali eyisamba esiphinda-phindiwe somvuzo wakho wonyaka obalwe ngokweminyaka yakho yobudala ngesikhathi oshone ngaso ngale ndlela elandelayo:

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 esesikhwameni

Lelinani lemali likhokhelwa intela ngendlela efanayo naleyo ezikhokhelwa ngayo izimali eziyisamba ezihlawulwa izikhwama zemihlala-phansi uma umuntu ethatha umhlala-phansi (funda isigaba 7.2.1).

7.4.1. Ukubaluleka kokuqoka izindlamafa:

Uma ushona imali yakho iyokwabiwa ngokulandela imigomo yesikhwama kanye nesigaba 37C womthetho olawula izikhwama, okhuluma ngemisebenzi yamalunga ebhodi ekwabiweni kwezimali zokushona. Umthetho olawula izikhwama zomhlala-phansi unikez amalunga ebhodi izinyanga ezi u12 ukuthi aphande futhi enze isinqumo sokuthi yabiwe kanjani imali. Umthetho uphoqa amalungu ebhodi ukuthi abhekisise bonke abondliwa umufi kungenandaba ukuthi ubabhalile kwifomu lakhe lokuqoka noma cha. Uma kungekhomuntu omondlayo noma omqokile, imali yakho iyofakwa efeni lakho.

Injongo yefomu lokuqoka:

1. Ukwenza ukuthi kebelula ukuthola abomndeni wakho ngokusebenzisa imininingwane oyinikezile; kanye
2. Nokushesha inkambiso yokuthola ukuthi obani abomndeni wakho nendlela abancike ngayo kuwena.
3. Ukuthola abanye abanelungelo lokuthola emalini yakho ngaphandle kwalabo obabhalile obungathanda ukuthi bathole inxenye yemali yakho.

Ngalokho kusemqoka ukuthi ugcwalise ifomu lakho lokuqoka okungenani kanye ngonyaka noma inini uma imininingwane yakho iguquka isibonelo: uma kuzalwa ingane noma kuhlukaniswa umshado njalo-njalo. Ngokugcwalisa ifomu lokuqoka uchaza abondliwa uwena kantu futhi uchaza nalowo ofuna ukuthi afumane imali yakho kanye nenxenye ofuna ukuthi ayinikezwe.

Noma amalungu ebhodi ezolandela indlela wena ocelengayo kwifomu lakho ngendlela angenza ngayo kodwa ekugcineni yiwona azothatha isinqumo sokuthi ubani ozonikezwa imali ngokuthi abhekisise nalabo abangabhalwanga efomini lelo.

7.5. Umkhawulo wosizo olungakhokhelwa (Free Cover Limit)

Uphephile mayelana nokukhubazeka kanye nokushona ngaphandleni kokuveza ubufakazi bukaDokotela obuveza isimo sempilo yakho ukoyofika emkhawulweni obizwa ngeFree Cover Limit (FCL). Uma imali ozoyithola ingaphezulu komkhawulo, umshwalense izohlola ubufakazi bukaDokotela bese ithatha isinqumo sokuthi ingabe imali edlule ngayo umkhawulo weFCL ingafakwa emshwalensini ngesibalo semali esejwayelekile elibhaliwe noma ungangasemukeli leso sicelo. Umasekufakwe izincwaid zikaDokotela nokuthi imali edlule umkhawulo isibhalisiwe emshwalensini yemukelwa, imali yakho iyohlala ezingeni leFCL kwaphela.

8. IZIMALI ZOMQASHI EZINGADONSWA EMALINI YAKHO

Isigaba 37D somthetho olawula izikhwama zemihlala-phansi unikeza isikolo sakho igunya lokufaka amabango emalini yakho ngaphambi kokuba iphume kulezizimo ezilandelayo zodwa:

- Uma isikolo kade sikuboleke imali yokuthenga indlu. Isikolo sivumelekile ukubiza imali eseleyo mayelana naleyo mali ebolekiwe.
- Uma isikolo (noma isikhwama) siye sakumela ukuthi unikezwe imali ebolekwayo sivumelekile ukubiza imali yokokukumela.
- Uma isikolo siye sathola ukonakalelwa ngenxa yokungaziphathi kahle kwakho. Isikolo sivumelekile sokubiza imali enqunywe yinkantolo noma leyo wena oyivume ngokubhalaphansi. yinkundla okanye leyo uthe wayivuma ngokubhala phantsi.

9. ISU LESIKHWAMA LOKUTSHALA

Kuhlobo lwemithelo olubizwa ngokuthi olukhethekile (defined contribution) ilunga ngalinye lizithathela ngokwalo isimo sengozu, okusho ukuthi ingozu oyohlangana nayo yehambisana nokuhla nokukhuphuka kwezimakethe zokutshalwa kwezimali futhi lokhu kuzothinta indlela ezokhula ngayo imali etshaliwe.

Imali ephelele ozoyithola esikhwameni iyoncika ezimeni eziningana ngokuya kweminyaka – Imithelo, uhlobo lokutshala olukhethile, ukukhuphuka kwentengo yezinto kanye nokuguqula umqashi.

Kufuneka ukhumbule ukuthi imali etshaliwe yomhlala-phansi iyekwa ekutshalweni isikhathi eside. Izinjongo zokutshala zesikhwama ukuthola inzala eyanele, emiselwe eminyakeni engamashumi amane (40 years) yobulunga, ukwenzela ukuthi ilunga likwazi ukuthenga impensheni emalunga namashumi ayisithupha ukuya kwa amashumi ayisikhombisa anesihlanu amapesenti omvuzo esikhathini somhlala-phansi

Isikhwama asilawuli utshalo. Yonke imithelo efakwa kubalawuli abaziwayo abahlukene bamafa ukuthi bawaphathe ngezindlela ezikhethekile nangokulandela imigomo yokutshala yesikhwama.

Isikhwama sakho sinikeza ngesu le Life Stage (Life Stage Investment Strategy) elizama ukuthi kubekhona ukulinganiswa kwezingozu nokuthi kutholwe inzala elindelekile ezigabeni ezahlukene esikhathini lapho usasebenza.

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. Uma ufune ukuzikhethele wena indlela yokutshala, ungekhetha kwinhlanganisela yezinhlobo eziyisihlanu ezenza uhlelo lwamalunga ebhodi.

Uma udinga imininingwane ngohlelo lokutshala lesikhwama, funda isikhokhelo sokutshala esitholakala ewebhusayithini ethi www.isasaprovidentfund.co.za.

10. IZIKHALAZO NEZIMPIKISWANO (Complaints and Disputes)

Uma ungenelisekanga yindlela imali yakho yomhlala-phansi ephatheke ngayo, ungafaka isikhalazo esibhaliwe esikhwameni ngokuthi ubhalele uMphathi Omkhulu wesikhwama. UMphathi Omkhulu angasabela kwangalesosikhathi noma enze uphando ukuze abenesiqiniseko ngezizathu eziholele kulesosikhalazo. Uma kunesidingo Umphathi Omkhulu angasidlulisela kwibhodi ukuthi isibhekisise.

Uma impendulo yesikhwama ingakujabulisi noma isikhwama singakwazi ukuxazulula isikhalazo sakho, unelungelo lokuthi udlulisele udaba lwakho KuMgwebi wesikhwama. Akuna nhlawulo edingekayo uma usa isikhalazo sakho eHovisi loMgwebi.

Imininingwane yoMgwebi wesikhwama yilena elandelayo:

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. IZINSIZA ZAMALUNGA

Kusemqoka ukuthi ubenokuthwala ukuziphendulela mayelana nemali oyongela umhlala-phansi ngokuthi usebenzise ulwazi olunikezwa isikhwama ukongeza ulwazi lwakho ngezindaba zomhlala-phansi.

Amalunga angasebenzisa lezizindlela ezilandelayo zokuxhumana ukuze abuze Imibuzo kanye nokulawula izindaba zomhlala-phansi.

- 1) Ungangena kwiwebsayiti **www.isasaprovidentfund.co.za** ukufumana imininingwane. Enza isiqiniseko sokuthi ubuka imiboniso yamavidiyo amathathu esikhwama.
- 2) **Inombholo yocingo ye Old Mutual Service Centre number: 0860 455 455.** Le nombholo izokusiza ukuba ubuze Imibuzo mayelana nemali onayo esikhwameni.
- 3) **Ikheli le imeyili ye Old Mutual: rfamembers@oldmutual.com.** Lona likusiza ukuba ubuze ngokusebenzisa ikhompyutha mayelana nemali yakho esesikhwameni.
- 4) **Inombholo yesikhahlamezi yase Old Mutual: (021) 509-2564.** Yona ikusiza ukubuza ngencwadi mayelana nemali yakho esesikhwameni..

12. IMIBUZO EBUZWA KANINGI

Ngizokwazinjani ukuthi ikhulanjani imali yami esikhwameni?

Uzothola isitatimende semali yakho njalo ngonyaka. Isitatimende sibonisa imali yakho futhi sibonisa nokuthi ikhulanjani. Amalunga ayakwazi ukubheka imali yawo ekhompuytheni ngokuthi abhalisele ukusebenzisa iWebhusayithi kaOld Mutual.

Ngingayidlusela na imali yami kwesinye isikhwama noma ngingayithatha iukheshi?

Isikhathi ongathathangaso imali yakho iukheshi noma uyidlulisele kwesinye isikhwama kuma uthathe umhlala-phansi noma uphuma esikhwameni. Yisibopho sokuqashwa ukuthi ubeyilunga lesikhwama nje uma usasebenzela umqashi.

Ngingazenzela mina isinqumo sohlelo engingathanda ukuba kutshalwe kulona imali yami?

Yebo, isikhwama sakho sinesu lohlelo lweLife Stage Investment Strategy olufaka imali yakho kwesinye izinhlelo umasisondela isikhathi sokuthi uthathe umhlala-phansi. Nokhokunjalo, uma ungeke uthande ukulandela lelisu, ungazikhethela ukutshala imali yakho noma kuyiliphi uhlelo ezinhlelweni ezinhlanu ezikhona esikhwameni.

Ngingakuthola kuphi ukwelulekwa ngokwezimali?

Umeluleki wezimali obhalisiwe angakusiza. Isikhwama asingeke sakusiza ngokwelulekwa ngezezimali kanye nokutshalwa kwemali. Ungathola umeluleki ngokungena kwinhlangano ebizwa ngokuthi yiFinancial Planning Institute ku www.fpi.co.za noma ushayele ucingo kwinqumbuso yamahala yakwa Old Mutual ethi 0860 388 873.

13. UHLA LWEZINCAZELO NOKUCACISWA KWAMAGAMA

Uso lwazi ngemithelo (Actuary): Lona umuntu onolwazi olukhethekile okwazi ukuqaphela ukulunga kwezimo zezikhwama kanye nezinhlalo ezahlukene zemishwalense. Lokhu ukwenza ngendlela yokuqhathanisa ukubukhulu. Lo solwazi uphendula kumalunga ebhodi abhekene nezinsiza zezimali ukwenza isiqiniseko sokuthi imiphumela yomsebenzi wakhe ithembakele. zemihlala-phantsi neentlelo ezahlukeneyo zeeinshorensi.

Imali onayo esikhwameni (Accumulated credit): Lena imithelo yakho ephelele kanye naleyo edluliswe ezinye izikhwama kuhlanganisa nenzala yemali etshaliwe (noma ikhona noma ayikho ngokuya ngesimo sezimakethe).

Umlawuli (Administrator): Umlawuli ubhekene nemisebenzi yosuku nosuku yesikhwama. Wenza isiqiniseko sokuthi imithelo ikhokhiwe, amalunga akhokhelwe kanye nokuthi amalunga amasha abhalisiwe njalo-njalo.

Umvuzo wonyaka onentela (Annual pensionable salary): Lena inxenye yomvuzo wakho ekubalwa ngawo imithelo yakho kanye nemali ozoyithola.

Umcwaningi mabhuku (Auditor): Umcwaningi mabhuku uhlola izitatimende zezimali zesikhwama ukuqinisekisa ukuthi imininingwane enikeziwe emibikweni ngesimo sezimali siyiqiniso yini.

(Impahla) Assets: Lezi izinto ezintengo eyimali ezinjengemali eukheshi, izinto ezibambisile, izabelo kanye namayunithi trust.

Umlawuli wokutshalwa kwemali (Asset Manager): Lona umuntu otshala imali imali egameni labatshali-mali eyifaka ezinhlotsheni ezahlukene zempahla ethengwayo ngenjongo yokukhulisa inzuzo nokukhusela intengo ye mpahla nemali.

Ozuzayo (Beneficiary): Lona angaba noma ubani umuntu oqokiwe ngokubhaliweyo noma engondliwa uweni.

Inhlawulo (Benefit): Leligama lisetshenziswa ukuchaza intlawulo yomhlala-phansi noma nayiphina inhlawulo etholakala esikhwameni somhlala-phansi noma umshwalense.

Izivumelwano zokutshelwa kwemali (Bonds): Lona umbhalo obuya kuhulumeni noma enye inhlango, unikezwa lowo okade ebolekwa, elithembisa ukuhlawula inzala ngesikhathi esithize nokubuyisa imali leyo ebolekiwe ngosuku olubekiwe. Lolu hlobo lwebondi lunezingozi ezimbalwa umaliquhathaniswa nama ekhwithi.

Inkunzi noma imali efaka inzala (Capital): Lesi isibalo semali yelunga enenzala noma Ingaba sesikhwameni noma uhlelo lwemali oyihola ude ushone noma leyo enesiqiniseko sokuthi uzoyihola.

Imali eukheshi (Cash): Lena yimali oyiboleka ibhange ngokuthi wena ufake imali eukheshi ebhange, bese ibhange likhokhela wena inzala. Loli olona hlobo oluphephile lokutshala imali ngaphandle nje kwengozi yokuthi inzala ozoyithola ingangahambisani nokukhuphuka kwentengo yempahla esikhathi eside.

Uhlelo lweConservative Growth portfolio: Lolu hlelo thathwa njengelisebenza ngendlela yakudala ngoba libanemali enengi etshaliwe eukheshi nasekubolekweni.

Ukunyuka kwentengo yempahla (CPI): Lena yindlela ekunyuka ngayo intengo yezimpahla nezinsiza ngonyaka, futhi ikhishwa umnyango obala amanani eNingizimu Afrika kanye nombali wamanani kaHulumeni.

Oncike kuwena (Dependant): Lona umuntu oncike kuwe ngokusemthethweni ukuthi umondle noma lowo obufanele ukumondla uma ubungashonanga noma lowo ongacika kuwena ngokomthetho kodwa okade ethola usizo lwemali kuwena.

Izabelo (Equities): Lapha kuma uthenga enxenye yebhizinisi. Ukuze wazi ukuthi izabelo sakho intengo yaso ithini kudingeka ufunde intengo yakho kwi Johannesburg Stock Exchange (JSE). Lolu uhlobo lokutshala elinengozi ephezulu ngoba imbuyekezo yalo incike kwindlela elisebenze ngayo ibhizinisi otshale kulona. Loku kusho ukuthi kungenzeka ungatholo lutho uma lingangasebenzi kahle ibhizinisi otshale kulona esikhathini esifutshane. Ukutshala imali kwizabelo kungakulethela imbuyekezo ephezulu esikhathini eside, nokhokunjalo, imali oyitshalile ingathintwa ukukhuphuka kwentengo yezimpahla nezinsiza esikhathini esifutshane.

Umeluleki wezimali (Financial Advisor): Lona umuntu onolwazi lokubhekisa isimo somuntu futhi ameluleke ngohlobo lotshalo oluhambisana nezidingo zakhe. Angaba umuntu oqashwe umshwalense, inhlangotho esebenza ngezimali nom abe umuntu ozimele, angabiza imali ngokunika izeluleko noma ahole ikhomishini ngesicelo esifakwe kuleyo ndawo aqashwe kuyo.

I Free Cover Limit: Uphephile ngokwemali yokukhubazeka neyokushona ngaphandle kokuthi unikeze ubufakazi bukaDokotela bokuthi Ingaba usempilweni enhle noma cha ukuyakufika emkhawulweni omisiwe wohlelo le Free Cover Limit. Uma imali ekufanele iyadlula emkhawulweni we Free Cover Limit uzocelwa ukuthi uyokuhlolwa ukuze ukwazi ukufumana leyo nxenye odlule ngayo kwi Free Cover Limit.

Ulawulo (Governance): Lena yimigaqo inhlangotho ehambisa ngayo ibhizinisi yalo. Kuhlangotho ubuhlakani ekulawuleni, izindlela eziyizona zokwenza ibhizinisi, ukungafihli, ubulungiswa nokuhlonipha nokuziphatha okufanele.

Uhlelo olunembuyekiso ephezulu (High Growth Portfolio): Lolu hlelo lunemali eningi etshalwe kwizabelo nasekuthengweni kwezinxenye zamabhizinisi. Kukhona izingozi emandla ezihambisana naloluhlobo lokutshala esikhathini esifutshane ngenxa yokuntengantenga kwezimakethe.

Ukuqhubeka kokunyuka kwentengo yempahla nezinsiza (Inflation): Lokhu ukulinganiswa noma ukuqhathaniswa kokunyuka kwempahla nezinsiza esikhathini esithize. Lokhu kukhuphuka kunciphisa intengo yemali yabantu. Ngemali elinganayo ungathenga izinto ezimbalwa kunalezo kade uzithenga phambilini.

Imbuyekiso yemali etshaliwe (Investment returns): Yinzuzo efumaneka ngokutshala okwenziwe isikhwama ngempahla yaso. Le nzuzo ingaletha noma ingalethi mbuyekiso ngokuya ngesimo sezimakethe ekutshalwe kuzo.

Imakethe (Market): Leligama lisetshenziswa ukuchaza lapho zonke izindlela zokusebenza ngemali (izabelo, izimali ezibolekiwe/ezibolekisanayo, amayunithi trusts njalo-njalo) zithengiswa khona.

Market fluctuation: Loku ukukhuphuka nokwehla komnyakazo wezimakethe ekutshalwa kuzona.

Uhlelo olukhuphuka ngokumaphakathi (Medium Growth Portfolio): Lolu hlelo lunezingozi ezimbalwa umaluthathaniswa nalolo olukhuphuka kakhulu, futhi linemali encono etshaliwe eukheshi noma ebolekisiwe.

Umqashi oyinxenye yesikhwama (Participating employer): Lesi isiphi nasiphi isikolo se ISASA esiyinxenye yesikhwama sezimpesheni kanye neprovidenti ze ISASA.

Imigaqo/Imigomo (Rules): Ngokomthetho olawula izikhwama zemihlala-phansi, isikhwama nesikhwama kudingeka sibe nemigomo echaza izinsiza/imali nendlela esihanjiwa/silawulwa ngayo isikhwama.

Ukungabinozinzo (Volatility): Lena indlela ekuthi ngayo izimali ezitshaliwe zibenokuguquguquka kwentengo. Uma isimo sokungazinzi siphezulu imali etshaliwe ithola ukushintsha kwentengo esikhathini esifutshane.

