



Independent Schools Association of Southern Africa

PENSION SCHEME AND PROVIDENT FUND



ULONDOLOZO NGUNDOQO EKUBENI UBENGUMNTU OKUMHLALAPHANTSİ WEZIMALI OFANELEKILEYO

Uphando lubonisa ukuba umntu oghelekileyo eMzantsi Afrika angatshintsha kuphela i-28% yomvuzo wakhe ngomvuzo wepenshini kumhlalaphantsi. Oku kuthetha okokuba ukuba ubufumana umvuzo wama-R10 000 ngenyanga ngaphambi komhlalaphantsi – imali eyinkunzi yomhlalaphantsi yakho izakubanako ukuthenga kuphela umvuzo wepenshini olingana nama-R2 800 ngenyanga. Isizathu esiphambili sesokuba uninzi lwabemmi boMzantsi Afrika abazilondolozi iinzuzo zabo xa betshintsha imisebenzi.

Enye indlela yokujonga kulento kukuba ukuze ubekumhlalaphantsi okhululekileyo kubudala beminyaka engama-60, kufuneka ulondoloze ubuncinane obuyi-17.5% bomvuzo wakho, kangangeminyaka engama-35 ubuncinane, etyalwe kakhulu kwii asethi ezikhulayo (ezinjenje zabelo). Ixesha lolondolozo libalulekile kakhulu. Ngexesha ngalinye xa utshintsha imisebenzi naxa uthatha imali ngekheshi ukuba uyichithe, wenza ixesha lolondolozo ukuba libelifutshane. Xa kungona ixesha lolondolozo libelifutshane kungona ubakwimeko embi.

BEING A FINANCIALLY HEALTHY RETIREE PRESERVATION *is* *Key*

IZINTO EZISIQHELO EZISIXHENXE ZOKUBA NGABANTU ABAKUMHLALAPHANTSİ WEZIMALI OFANELEKILEYO

abantu abakumhlalaphantsi wezimali ofanelekileyo banezizinto zilandelayo zixhaphakileyo, ngokophononongo Iwe-Sanlam:

- Baqala ukulondoloza kwanethuba** - balondoloza kangange minyaka engama 33.2 xa kuthelekiswa nelungu eliqhelekileyo elilondoloza kangange minyaka engama 29 kuphela.
- Londoloza kangangako unako** - abantu abakumhlalaphantsi wezimali ofanelekileyo balondoloza i-8% (kungaquki umnikelo womqeshi) womvuzo wabo ngenyanga, umyinge uyi-7.3%.
- Sukuthembela kwinkampani** - abantu abakumhlalaphantsi wezimali ofanelekileyo bane annuity yomhlalaphantsi (okanye enye indlela yokulondoloza) ekongezeni kwingxowa-mali yomhlalaphantsi yenkampani yabo.
- Yiyeke imali oyilondolozileyo** - Kuphela yi-12% yabantu abakumhlalaphantsi abasebenzisa iimali zolondolozo lomhlalaphantsi xa betshintsha imisebenzi, umyinge oyi-21% awuzigcini iinzuzo zaho xa beshiya iinkampani zabo.
- Bandakanya abantu okanye izinto ezininzi xa ukhangela into** - i-98% yabantu abakumhlalaphantsi abaphila kakuhle banemithombo yemivuzo eyongezekileyo, xa kuthelekiswa nomyinge we- 68%.
- Sebenzisa amachule** - i-88% ithethane nomcebisi wezimali ngaphambi komhlalaphantsi kwaye i-72% emva komhlalaphantsi. Umyinge uyi-58% ngaphambi komhlalaphantsi kwaye uyi-34% emva komhlalaphantsi.
- Qinisekisa ukuba imali yakho iyakhula emva komhlalaphantsi** - i-48% yabo banemali eninzi bane annuity enyukayo eqinisekisiwego kwaye yi-8% kuphela ene-annuity ekumgangatho olinganayo.

Source: Sanlam Benchmark

UBUSAZI NA?

Ulondolozo Iwakho lomhlalaphantsi kwiminyaka eli-10 yokuqala yobomi bakho bokusebenza (ukt ucingela ukuba unikela kangangeminyaka engama-30), kunganikela kangange-50% yepenshini yakho. Ukuthatha imali xa utshintsha imisebenzi kuthetha ukuba unikezela ngesiqingatha solondolozo lomhlalaphantsi wakho.



Ukugcina iinzuzo zakho xa uphuma kwiNgxowa-mali kungumkhetho omncinane