



ISIZULU

ISASA

Independent Schools Association of Southern Africa

PENSION SCHEME AND PROVIDENT FUND



UKUGCINA KUPHAMBILI EKUBENI OSEMPESHENINI ONEZEZIMALI EZIPHILILE

Ucwaningo luhombisa ukuthi umuntu owejwayelekile eNingizimu Afrika angakwazi ukufaka esikhundleni ama-28% kuphela omholo wabo ngemali ekhokhelwa impesheni ngesikhathi sokuthatha umhlalaphansi. Lokhu kuchaza ukuthi ubuhola ama-R10 000 ngenyanga ngaphambi kokuthatha umhlalaphansi – imali eyisamba yokuthatha umhlalaphansi ingakwazi kuphela ukuthenga imali ekhokhelwa impesheni elingana nama-R2 800 ngenyanga. Isizathu esimqoka wukuthi abantu abanigi baseNingizimu Afrika abazigcini izinzuzo zabo uma beshintsha imisebenzi.

Enye indlela yokubheka lokhu ukuthi ukuze uthathe umhlalaphansi ngokukhululeka eminyakeni engama-60, kumele wonge okungenani ama-17.5% omholo wakho, okungenani iminyaka engama-35, etshalwe ikakhulukazi kuma-asethi akhulayo (njengamasheya). Isikhathi sokonga sibaluleke kakhulu. Ngaso sonke isikhathi ushintsha imisebenzi uthatha imali ewukheshi, ufungqa isikhathi sokonga. Ubufishane besikhathi sokonga benza isimo sakho sibe sibi.

BEING A FINANCIALLY HEALTHY RETIREE PRESERVATION *is key*

IZEJWAYEZA EZIYISIKHOMBISA ZABASEMPESHENINI ABANEZEZIMALI EZIPHILILE

abantu abakumhlaphantsi wezimali ofanelekileyo banalezinto Ezilandelayo zixhaphakileyo, ngokocwaningo Iwe-Sanlam:

- Baqala kusenesikhathi ukonga** - bonga iminyaka engama-33.2 uma beqhathaniswa namalungu ajwayelekile onga iminyaka engama-29 kuphela.
- Yonga ngangalokho ongakwazi** - abasempeshenini abanezezimali eziphilile bonga ama-8% (kungafakwa imali efakwa wumqashi) semali yomholo nyanga zonke, isikalisilinganiso esingama-7.3%.
- Ungathembeli enkampanini** - abasempeshenini abanezezimali eziphilile banemali ye-anuwithi yokuhlala phansi (nanoma iyiphi inhlobo yokonga) ngaphezu kwesikhwama sempesheni yenkampani.
- Yeka imali oyongayo ungayikhiphi** - ama-12% kuphela alaba abasempeshinini bafaka isandla emalini eyongiwayo yempesheni uma beshintsha imisebenzi, isikatosilinganiso esingama-21% asizigcini izinzuzo uma beshiya izinkampani zabo.
- Phosa kude amanethi** - ama-98% abasempeshenini abazimele kahle banemithombo eyongeziwe yemali engenayo, uma kuqhathaniswa nama-68% ngokokulinganisa.
- Sebenzisa okuhamba kahle** - ama-80% akuthintwane nomeluleki wezezimali ngaphambi kokuthatha umhlalaphansi kanye nama-72% emva kokuthatha umhlalaphansi. Izingsalinganiso esingama-58% kanye nama-34% emva kokuthatha umhlalaphansi.
- Qinisekisa ukuthi imali iyakhula emva kokuthatha umhlalaphansi** - ama-48% okwenza kahle okuba nokukhula okuqinisekisiwe kwemali ye-anuwithi kanye nama-8% kuphela anezinga lemali ye-anuwithi.

Source: Sanlam Benchmark

INGABE UYAZI?

Imali eyongiwe yempesheni eminyakeni eyi-10 yempilo yokusebenza (okungukuthi sithatha ngokuthi uzoyifaka iminyaka engama-30), ungakwazi ukufaka ama-50% empesheni yakho. Ukuthatha lokhu kuyimali uma ushintsha imisebenzi kuchaza ukuthi ulahla uhfahu wemali yakho yempesheni.



Ukugcina izinzuzo zakho uma uphuma eSikhwameni kuwukukhetha okuhlakaniphile