



ISASA

Independent Schools Association of Southern Africa

UNDERSTANDING YOUR PROVIDENT *Fund*

EYOKWINDLA 2018

UKUBUYELA KWISISEKO

UKUQONDA INDLELA ESEBENZA NGAYO INGXOWA-MALI YAKHO

mali etyalwe kwingxowa-mali yesibonelelo yi-asethi enye enkulu kakhulu yezemali yakho. Ukucacisa indlela Ingxowa-mali yakho esebenza ngayo sithelekisa Ingxowa-mali yakho kwi Moto (elulolunye uhlobo lwe-asethi).

IMIRHUMO YELUNGU

Ilungu linikela ngobuncinane be-5% yomvuzo walo womhlala phantsi wonyaka kwiNgxowa-mali kwinyanga nganye.

IMIRHUMO YOMQESHI

Umqeshi unikela ngobuncinane be-5% yomvuzo walo womhlala phantsi wonyaka kwiNgxowa-mali kwinyanga nganye equka indleko zeenzuso zokhuseleko lomngcipheko kunye neendleko zengxowa-mali.



ULAWULO

Ingxowa-mali yakho ilawulwa yiBhodi yabaPhathiswa eyenziwa lilungu elikhethiweyo kunye nabaPhathiswa abanyulwe ngumqesi kunye ne-ISASA enyuliweyo kunye ne-SABISA kunye nabamel be-SAHLISA.

Ukunedisa abaPhathiswa ngolawulo kunye nokulawulwa kweNgxowa-mali iBhodi inyula ababoneleli beenkonzo abohlukaneyo abafana nomlawuli (i-Old Mutual), abaphathi bee-asethi (i-Alexander Forbes Investments), kunye nabaphicothi-zincwadi zemali (i-Deloitte & Touche), ukukhankanya abambalwa.

UTYALO-MALI

Ukuze wenze imali yakho kwiNgxowa-mali ikhule imali yakho ityalwa kubuchule botyalo-mali obushenxisa ii-asethi kumngcipheko omkhulu ukuya kumngcipheko omncinane weNgxowa-mali, Umfuziselo weSigaba soBomi obhekiselele kwiiNjongo. Imali yakho ityalwe kwenye yeePhothifoliyo ezi-2 ngokuxhomekeke kwiminyaka yakho kunye nexesha lokuthatha umhlalaphantsi. Amalungu anqwenela ukwenza ukhetho lwabo lotyalo-mali angatyala nakweziphina iiphothifoliyo ezisixhenxe ezbonelelwa yiNgxowa-mali.