



**ISASA**

Independent Schools Association of Southern Africa

# BACK TO BASICS MAXIMISE RETIREMENT PROVIDENT FUND *Savings*

EYOMSINTSI 2018

## IPOWUSTA YOKUBUYELA KWISISEKO - INDLELA YOKUKHULISA ULONDOLOZO LOMHLALAPHANTS

**Umgaqo-nkqubo ekufuneka  
ulandelwe womhlalaphantsi  
kukulondoloza kakhulu kangangoko  
unako, kangangexesha elide  
kangangoko unako.**



Umntu oqhelekileyo uza kuqeshwa malunga neminyaka engama-40 - oku kuthetha ukuba unemihla **yokuhawulwa engama-480 kuphela** apho unokundolozela umhlalaphantsi ngokwaneleyo. linyaniso kukuba ukuba kwiSicwangciso sePenshini ye-ISASA kunye neProvident Fund (iNgxowa-mali yeSibonelelo) akunakukhusela izimali zakho zexesha elizayo.

### YINTONI ENDINGAYENZA UKUZE NDILONDOLOZE KAKHULU?

- ✓ **Ukwandisa** ulondolozo lwakho ngokwenza Umnikelo Wokuzithandela Owongezelelweyo zosebenzayo kwirhafu (ukuya kwi-27.5% yomvuzo wakho ukuya kubuninzi obungama-R350 000 ngonyaka) - qhagamshelana nje noNondyebo okanye Icandelo leMicimbi yabaSebenzi (HR) ukuze ufumanise ngendlela onokwenza ngayo.
- ✓ **Qalis** phambi kwexesha kwaye ulondoloze ixesha elide kangangoko unako, kwaye ucinge ngononophelo ngaphambi kokuthatha umhlalaphantsi phambi kwexesha.
- ✓ **Thathe** laingqalelo yokwenza ulondolozo olongezelelweyo ngaphandle kweNgxowa-mali yakho (iiyuthi thrasti, ii-anyuwithi zomhlalaphantsi okanye i-akhawunti yokulondoloza engenayo irhafu)
- ✓ **Kuphephe** ukuthatha Ulondolozo loMhlalaphantsi wakho njengekhesi xa utshintsha imisebenzi, kubheteli ukuba ugcine iinzuso zakho ngokuzidlulisel kwiNgxowa-mali yokuGcina okanye kwenye iNgxowa-mali evunyelweyo.

### IMINYAKA YEZIMALI EFANELEKE KAKHULU YOBOMI BAKHO

**IMINYAKA ELISHUMI YOKUQALA KUNYE  
NEMINYAKA ELISHUMI YOKUGQIBELA  
YOKULONDOLOZA**

Ulondolozo lwakho lomhlalaphantsi **kwiminyaka eli-10 yokuqala** yobomi bakho bokusebenza (ukt ucingela ukuba unikela kangangeminyaka engama-40), kunganikela kangange-50% yomhlalaphantsi wakho.

**Iminyaka eli-10 edlulileyo** ngaphambi komhlalaphantsi iqhele ukuba lixesha xa ungenabo abantwana abaxhomekeke kunye netyala elincinane, ekuvumela ukuba wamdise ulondolozo lwakho. Usenako ukuqoda ngokukhula okukhulu kutyalo-mali lwakho ngenxa yenkenzi enkulu kakhulu obunga uyakhile kwiNgxowamali yakho. Apha kulapho inzala eziphindeneoyo epeheleleyo isebeza khona. U-Albert Einstein uthe Inzala Eziphindeneyo yenze yezona zinto zinamandla kakhulu emhlabeni.

**Inzala Eziphindeneyo** yenzeka xa inzala yongezwe kwidiphozithi yasekuqaleni ekhokelela ekuhambeni kwexesha kwi nzala efumaneka kwinzala. Ekuqaleni uqala ngokulondoloza xa kungona inzala eziphindeneoyo eninzi ifunyanwa yimali yakho.

### THATHELA INGQALELOYETYALA LAKHO

Kufuneka ubekanti uwabatalile wawaggiba amatyala akho ngexesha othabatha ngalo umhlalaphantsi. Kufuneka uhlehlise umhlalaphantsi wakho ukuba unenqanaba eliphezulu letyala. Uza kunciphisa umhlalaphantsi wakho kakhulu ukuba usebenzisa inzudo yesambuku semali osifumana kumhlalaphantsi ukubhatala ugqibe amatyala akho.



### UBUSAZI NA?

Abacebisi bezimali babala ukuba uza **kufuna phakathi kokuphindaphindwa kali-12 kunye ne-16 lomvuzo wakho wonyaka njengenkunzi yomhlalaphantsi** ukuze uthenge umhlalaphantsi oza kugcina umgangatho wakho wokuphila kumhlalaphantsi.

**Umzekelo:** ukuba ufumanana ama-R10 000 ngenyanga (R120 000 ngonyaka) uza kufuna i-R1,4 yezigidi njengenkunzi yomhlalaphantsi, ukuba usebenzisa ukuphindaphindeka kali-12 lomvuzo wakho. Ukuba unetyala elikhulu kumhlalaphantsi ungadinga ukwandisa okukuphindaphindeka kubekuku phindaphindeka okuli-16 komvuzo wakho.