



**ISASA**

Independent Schools Association of Southern Africa

# BACK TO BASICS MAXIMISE RETIREMENT PROVIDENT FUND *Savings*

SEPTEMBER 2018

## IPHOSTA EMAYELANA NOKUBUYELA EMASISWENI INDLELA YOKUHLOMULA NGOKUPHELELE EKONGENI MAYELANA NOMHLALAPHANSI

***Yonga ngako konke  
okusemandleni isikhathi  
eside ngokunokwenzeka***



Ngokuvamile umuntu uqashwa iminyaka engu-40 - lokhu kusho ukuthi **unezinsuku ezingu-480** kuphela othola ngazo umholo wakho ongakwazi ukulondolozela ngazo umhlalaphansi ngokwanele. Iqiniso wukuthi ukuba ku-ISASA Pension Scheme naku-Provident Fund kungenzeka ukuthi ungakwazi ukuvikela ikusasa lakho lezimali.

### YIKUPHI ONGAKWENZA UKUZE ULONDE NGOKUTHE XAXA?

- ✓ **Yenusa** imali yakho oyilondayo ngokufaka Imali Eyongeziwe Ngokuzithandela ku-Fund ukuze kwehle intel (kufikela ku-27.5% yomholo wakho kuze kufike enanini elingu-R350 000 olilonda ngonyaka) - vele uxhumane ne-Bursar yakho noma umnyango we-Human Resource (HR) ukuze uthole ulwazi mayelana nalokhu.
- ✓ **Qala** kusasenesikhathi ukulonda imali futhi uyilonde isikhathi eside ngokusemandleni, futhi kumele ucabangisise kahle ngokuthatha umhlalaphansi ngaphambi kwesikhathi.
- ✓ **Cabanga** nokulonda okwengeziwe ngaphandle kwemali oyifaka ku-Fund yakho (ama-unit trusts, ama-retirement annuities noma ku-akhawunti yokulonda engakhokhisi intel).
- ✓ **Gwema** ukuthatha Imali Yakho Yomhlalaphansi lapho ushintsha imisebenzi, kungcono ulonde imali yakho ngokuyidlulisela ku-Preservation Fund noma kwenye i-Fund esemthethweni neyamukelekile.

### **IMINYAKA EMIHLE KAKHULU YEZEZIMALI YEMPILO YAKHO**

### **IMINYAKA YOKUQALA EYISHUMI NEYOKUGCINA EYISHUMI YOKULONDA IMALI**

Imali oyilondolozele umhlalaphansi **eminyakeni engu-10** yokusebenza kwakho (okuthathwa ngokuthi ufake imali iminyaka engu-40), ingenza u-50% wemali yakho yomhlalaphansi.

**Iminyaka yougcina engu-10** ngaphambi kokuthatha umhlalaphansi yisikhathi esivame ukuthi usuke ungasenazo izingane ozinakekelayo futhi nezikweledu zakho zisuke sezehlile, okwenza ukuthi ukwazi ukukhuphula imali oyilondolozayo. Uyakwazi ukubona imali yakho oyitshalile ikhula kakhulu ngenxa yemali enkulu osunayo ku-Fund yakho. Lesi yisikhathi lapho kuba khona inzalo yenzalo. U-Albert Einstein wathi Inzalo Yenzalo yiyo enamandla amakhulu emhlabeni.

**Inzalo yenzalo** yenzeka lapho inzalo ifakwa emalini yakuqala ezuza inzalo ekuhambeni kwesikhathi leyo nzalo nayo ibe nenzalo. Uma usheshe uqala ukulonda imali, imali yakho izoba nenzayo yenzalo eningi.

### **CABANGA NGESIKWELEDU SAKHO**

Kumele ube usuzikhokhele zonke izkweledu zakho lapho usuthathe umhlalaphansi. Kumele ukuhlehlise ukuthatha umhlalaphansi uma unezinga eliphezulu lezikweledu. Isamba semali yakho osithola uma uthatha umhlalaphansi sizokwehla kakhulu uma usisebenzisela ukukhokhela izikweledu zakho.



### **INGABE UYAZI?**

Abeluleki bezezimali babala ukuthi kudingeka imali oyihola ngonyaka iphindaphindeke **izikhathi ezingu-12 nezingu-16 okuzoba yimali yomhlalaphansi** ukuze ukwazi ukuthenga umhlalaphansi ozosimamisa izinga elivamile lokuphila kwakho uma usuthathe umhlalaphansi.

**Isibonelo:** uma uhola u-R10 000 ngenyanga (kuba ngu-R120 000 ngonyaka) uzodinga u-R1,4 wezigidi okuzoba yimali yomhlalaphansi, uma usebenzisa umholo wakho ophindwe ka-12. Uma unezikweledu eziningi ngesikhathi usuthathe umhlalaphansi kungadingeka ukuthi wenyuse leli nani ngokuliphindaphinda izikhathi ezingu-16 zomholo wakho.