



ISASA
Independent Schools Association of Southern Africa

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ISASA Provident Fund

XHOSA

Isiganeko	Indlela yokulungela	Ukwakhwi kweNzuko	Imikhethi	Iziphumo zeRhafu	Intwana kunye Namacebo	
Ukufaneleka	Amalungu abasebenzi bexesha lesigxina aphakathi kwiindidi zokufaneleka ezicasive siSikolo akulungele ukubangamalungu eNgxowa-mali.	Uhlawula ubuncinane be 5,0% yoMvuzo woMhlaphantsi kwiNgxowa-mali kwave umqeshi uhlawula ubuncinane obuyi 5,0% kune nendleko yokukhusela ukufa nge inshurensi kune neenzuzo zokuhubazeka kune neendleko zolawulo.	Izikolo zikhethi umlinganiso wentlawulo yokwenyani engabu ngaphantsi kobuncinane be 5%. Ungenza iintlawulo zokuzithandela ezongezekileyo kwi Skumu.	Ukusuka ku I Matshi 2016 iintlawulo zomqeshwa kune nomqeshi zenza inxenyen yengeniso yakho enokurhafisa. Uzakubanako ukufumana ukutsalelwu kwerhafu ngeentlawulo zomqeshi kune nomqeshwa ukuya kuzo zonke iingxowa-mali zomhlaphantsi ukuya kutsho kwi 27,5% yobukhulu bomvuzo okanye ingeniso enokurhafisa.	Umvuzo woMhlaphantsi sesosahluo somvuzo wakho esisetyenziselwa ukubala iintlawulo zakho kwiNgxowa-mali.	
Umhlaphantsi Oqhelekileyo	Ubudala beminyaka obuqhelekileyo bomhlaphantsi buphakathi kwama-55 kune nama-70 njengokuba kugqitywe siSikolo.	Ufumana imali yakho eyandileyo. Imali eyandileyo iqulatha iintlawulo zomhlaphantsi welungu kune nezomqeshi, akuquki ukufa, ukukhubazeka neendleko zolawulo kune neengeniso zotyalo-mali.	Ungakhetha ukuthatha imali yakho eyandileyo ngekhesi njenge sixa semali okanye umhlaphantsi ungathengwa ngendlelo ye Inshurensi Ebalisiweyo yomkhetho wakho. Iingxowa-mali ikuvumela ukuba urhoxise umhlaphantsi wakho, ukt. ushiye inzuso yakho eyandileyo kwaye uqhebeke ngobulungu kune neNgxowa-mali emva kokufikelela kubudala beminyaka yomhlaphantsi kune nokushiya umqeshi wakho.	I-kheshi esisixa semali, ukuba ikhethiwe, izaku rhafiswa ngalendlelo ilandelayo: I-R500 000 yokuqala ayinarhafu (ukubangaba awulusebenzisanga oluyekelo ngaphambili) I-R500 001 ukuya kwi-R700 000 irhafisa nge 18% I-R700 001 ukuya kwi-R1 050 000 irhafisa nge-R 36 000 + 27% yengeniso enokurhafisa engaphezulu kwe-R700 000 I-R1 050 001 kune nangapezulu irhafisa nge-R 130 500 + 36% yengeniso enokurhafisa engaphezulu kwe-R1 050 000 Nceda uqaphele ukuba i-R500 000 ayinarhafu, kwaye uluhlu, luyasetyenziswa kwiinzu zoresa semali somhlaphantsi wakho owandileyo ezithathwe kuzo zonke iingxowa-mali ukt. zizakuquka zombini umhlaphantsi kune namacandelo ezibonelelo kune nee anyuwithi zomhlaphantsi, kwixesa lobude bobomi bakho.	Umhlaphantsi ungathengwa ngendlelo ye Inshurensi Ebalisiweyo yomkhetho wakho. Khumbula ukuthathela ingqalelo yemikhetho yakho yotyalo-mali njengokuba ubakufuphi kumhlaphantsi ukquiniseksa ukuba isikhundla sotyalo-mali sakho silungeleleniswe kumkhetho wakho we anyuwithi (umhlaphantsi). Kuyacebiseka ukuba ufumana ukucetyiswa kwezimali okusuka kumcebisi wezimali oqiniseksisweyo. Ukuze ufumane umcebiswezimali ungaya kwi Ziko Locwangciso-zimali ku www.fpi.co.za . Okanye utsale umnxeba kwinombolo yasimaha yase Old Mutual u-0860 388 873.	
Umhlaphantsi waphambi kwexesha	Nabuphina ubudala beminyaka obuphakathi kweminyaka eli-10 yomhlaphantsi oqhelekileyo.	Ufumana imali yakho eyandileyo (Njengokuba kuchazwe ngasenda).				
Umhlaphantsi wasemva kwexesha	Intlawulo ezhlala zimele ukubatalwa kwiNgxowa-mali ngabo bobabini ilungu kune nomqeshi.	Ufumana imali yakho eyandileyo (Njengokuba kuchazwe ngasenda).				
Ukurhoxa/Ukudenda kune Nokugxothwa ngaphambi kobudala benyaka yomhlaphantsi	Inzuso yokutsalelwu imele ukubatalwa xa ushiya inkonzo yomqeshi wakho, nokuba kungenxa yokurhoxa, ukudenda okanye ukugxothwa, ngaphambi kokufikelela kubudala beminyaka obuqhelekileyo bomhlaphantsi.	Ufumana imali yakho eyandileyo (Njengokuba kuchazwe ngasenda).	Ungakhetha nokuba: Kukushenxisela inzuso yakho: Kulondolozo lwengxowa-mali yobonelelo; Kwi anyuwithi (annuity) yomhlaphantsi; Kwi ngxowa-mali entsha yomqeshi wakho; Okanye Ungatsala inzuso yakho ngekhesi.	Ukuba ushenxisela ii-asethi zakho kwi Ngxowa-mali ukuya kwene Ingxowa-mali yomhlaphantsi, ingxowa-mali yolondolozolo lomhlaphantsi okanye i-anyuwithi yomhlaphantsi izakushenxiswa ngokugenarhafu. Isixa semali Ityala leRhafu lenzozo etsaliweyo R0 to R25 000 0% R25 001 to R660 000 18% of the amount above R25 000 R660 001 to R990 000 R114 300 + 27% of the amount above R660 000 R990 001 and above R203 400 + 36% of the amount above R990 000 The tax-free threshold of R25 000 and tax table will be cumulative and will apply to the total amount of your withdrawals from funds in your lifetime. In addition, the tax concessions granted on withdrawal will reduce the tax concessions at retirement i.e. you will pay more tax at retirement.	It will be wise to preserve your money until you retire. A cash withdrawal may seem attractive at this stage, but will influence your retirement plans negatively in the future. Tax affairs must be up to date at all times as any benefit pay-out due from the Fund is subject to tax clearance from SARS.	
Ukukhubazeka	Inzuso zixhomekeke ekwamkelweni yi Inshurensi ngokwezigqibo zezivumelwano ne inshurensi. Ukulungela inzuso yokukhubazeka kufuneka ungabinaiko ukwenzwa imisebenzi eyiyeyakho okanye imisebenzi efanayo. Ubungqina bezonyango bokuxhasa ibango lakho kufuneka bungeniswe.	Amalungu odidi loku-1: amalungu eziKolo ezizibandakanaye emva kwe I Apreli 2001. Uzakufumana isixa semali sokuphindwa komvuzo wakho obbekiselelwu kubudala beminyaka yakho, emva kwsigaba sexesa lokulinda leenyanga ezi-6 ngalendlelo ilandelayo: Ubudala beminyaka obuli- 18-35 – 2,13 Ubudala beminyaka obuli- 36-40 – 1,91 Ubudala beminyaka obuli- 41-45 – 1,13 Ubudala beminyaka obuli- 46-50 – 1,55 Ubudala beminyaka obuli- 51-55 – 1,22 Ubudala beminyaka obuli- 56-60 – 0,81 Ubudala beminyaka obuli- 61-65 – 0,63 KWAKUNYE Nembuyiselo yemali eyandileyo kune nenzala.	Ufumana imali yakho eyandileyo (Njengokuba kuchazwe ngasenda).	Ubusinzi benzuzo buzizigidi ezi R5 million.	Imihlaphantsi yokukhubazeka ibhatalwa ngokugenarhafu ukusuka ku I Matshi 2015.	Kwisanego sesicelo seenzuko zokukhubazeka esithe saphumelela, ungakhetha omnye walemikhethe yokutsala ingasenta, ukubanga rje ue washia inkonzo yomqeshi wakho kwaye uzingelene exinzuko zikhankanywe ngasenda.
	Amalungu odidi iwas- 2: amalungu eziKolo ezizibandakanaye emva kwe I Apreli 2001. Abantu abaxhomekeke kuwe bazakufumana isixa semali sokuphindwa komvuzo wakho obbekiselelwu kubudala beminyaka yakho ngomhla wokufa, ngalendlelo ilandelayo: Ubudala beminyaka obuli- 18-35 – 2,83 Ubudala beminyaka obuli- 36-40 – 2,40 Ubudala beminyaka obuli- 41-45 – 1,86 Ubudala beminyaka obuli- 46-50 – 1,96 Ubudala beminyaka obuli- 51-55 – 1,75 Ubudala beminyaka obuli- 56-60 – 1,55 Ubudala beminyaka obuli- 61-64 – 1,45 Ubudala beminyaka obuli- 65-70 – 1,66 KWAKUNYE Nembuyiselo yemali eyandileyo.	linzudo zengeniso zingancitshisa okanye zikhonywe yi inshurensi ukuba ilungu lithathelwe ingqalelo yokuqala liyachacha okanye linako ukwenzwa ingeniso. linzudo zengeniso zizakunyuka ngeSalathiso-maxabiso sabathengi (CPI) (kuxhomekeke kubunzi be 4%) ngonyaka ngexesha lokukhubazeka.				
Ukuwa ukwinkonzo	Ukulungela lenzozo Ingxowa-mali kufuneka ibekanti yaziwiye ngokufa kwelungu.	Amalungu odidi iwas- 1: amalungu eziKolo ezizibandakanaye emva kwe I Apreli 2001. Abantu abaxhomekeke kuwe bazakufumana isixa semali sokuphindwa komvuzo wakho obbekiselelwu kubudala beminyaka yakho ngomhla wokufa, ngalendlelo ilandelayo: Ubudala beminyaka obuli- 18-35 – 2,00 Ubudala beminyaka obuli- 36-40 – 1,82 Ubudala beminyaka obuli- 41-45 – 1,92 Ubudala beminyaka obuli- 46-50 – 2,04 Ubudala beminyaka obuli- 51-55 – 1,82 Ubudala beminyaka obuli- 56-60 – 1,68 Ubudala beminyaka obuli- 61-64 – 1,59 Ubudala beminyaka obuli- 65-70 – 1,35 KWAKUNYE Nembuyiselo yemali eyandileyo.	Nangona i-Trustees (Abaphathiswa) zizakulandela iminqweno yamalungu ngokwezigqibo zokukhetha kwavo indlela yendlalifa kangangoko, isigqiba sokugqibela sokuba ngubani ozakufumana inzuzzo zokufa silele kwiil Trustees (kubaphathiswa), abafunekayo ngokwezigqibo zoMthetho weNgxowa-mali yoMhlaphantsi ukquiniseksa ukuba bonke abantu abaxhomekeke kuye bayabonelelwu ngazo.	I-kheshi esisixa semali, izaku rhafiswa ngalendlelo ilandelayo: I-R500 000 yokuqala ayinarhafu (ukubangaba ilungu alilusebenzisanga oluyekelo ngaphambili) I-R500 001 ukuya kwi-R700 000 irhafisa nge 18% I-R700 001 ukuya kwi-R1 050 000 irhafisa nge-R 36 000 + 27% yengeniso enokurhafisa engaphezulu kwe-R700 000 I-R1 050 001 kune nangapezulu irhafisa nge-R 130 500 + 36% yengeniso enokurhafisa engaphezulu kwe-R1 050 000 Nceda uqaphele ukuba i-R500 000 ayinarhafu, kwaye uluhlu, luyasetyenziswa kwiinzu zoresa semali somhlaphantsi wakho owandileyo ezithathwe kuzo zonke iingxowa-mali ukt. zizakuquka zombini umhlaphantsi kune neengxowa-mali kuni neyewi nee anyuwithi zomhlaphantsi, kwixesa lobude bobomi bakho.	Uyakhunjuzwa ukuba uhlaziye ukukhetwa kweendlela zendlalifa rhoqo ukuthintela nakuphina ukulibaziseka okungenamfuneko ekwabiweni kweenzuko zokufa. Imicimbici yerhafti kufuneka ibesemgangathweni ngamaxhesa onke njengokuba nakuphina ukuhlawulwa kwenzu zoresa semali kumele ukubatalwa kwiNgxowa-mali kuxhomekeke ekucocweni kwerhafu okusuka kwi SARS.	

**IINZUZO EZINXULUMENE NAMALUNGU APHLAYO
ENGXOWA-MALI YESIBONELELO SE ISASA**