



ISASA

Independent Schools Association of Southern Africa

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ISASA Provident Fund

ZULU

Isehlakalo	Uhlaka Lokufaneleka	Okuphethwe Yimihlomulo	Ongakhetha Kukhona	Izinkomba zentela	Amabizana Namacebo
Ukufaneleka	Amalungu aqashwe ngokugcwele asemaqoqweni athile afanelekile aqagulwe Yisikole afaneleka njengamalungu Esikhwameni.	Ukhokha isabelo esinqunye esiphansi esingu-5,0% Somholo Wempesheni Esikhwameni bese umqashi ekhokha isabelo esinqunye esiphansi esingu-5,0% kanye nesamba sokufa okubekelwe umshuwalensi nemihlomulo yokukhubazeka kanjalo nezindleko zokuphathwa kohlelo.	zikole zikhetha inani elizokhokhwa ngqo okungeke libe ngaphansi kuka-5%. Ungenza izinkokhelo ezengeziwe uma uthanda Esikimini.	Kusukela ngomhlaka-1 kuMashi 2016 izinkokhelo zabasebenzi nezomqashi ziyinxenye yomholo wakho okhishwa intela. Uzokwazi ukuthola ukukhishwa kwentela ezinkokheleni zomqashi nomqashwa kuzo zonke izikhwama zomhlalaphansi esifinyelela kuma-27.5% wephekheji yomholo noma umholo okhishwa intela. Isamba esinqunye esiphezulu sezi-R350 000 ngonyaka sizosebenza kuzo zonke izimali ezihlanganisiwe.	Umholo Okukhishwa kuwo Impesheni yileyo ngenyene yomholo esetshenziselwa ukubala izinkokhelo esikhwameni.
Umhlalaphansi Ojwayelekile	Iminyaka yomhlalaphansi ejwayelekile iphakathi kwengama-55 nengama-70 njengokunqunywa Yisikole.	Uthola imali yakho eseyikhokhiwe. Imali esuke ikhokhiwe ihlanganisa izinkokhelo zomhlalaphansi zelungu nomqashi, kungabalwa izindleko zokufa, ukukhubazeka kanye nezindleko zokunganyelwa kohlelo kanye nezinzuzo zotshalomali.	Ungakhetha ukuthatha imali yakho eseyikhokhiwe iyisamba sikakheshi noma impesheni ingathengwa ngoMgciniMshuwalensi Obhalisiwe omthandayo. Isikhwama sikuvumela ukuba uhlelise umhlalaphansi wakho, lapha kusho umhlomulo osewubekiwe uqhubeka nobungu esikhwameni emva kokufinyelela iminyaka ejwayelekile yomhlalaphansi kanye nokushiya umqashi wakho.	Isamba esiyisigaxa sikakheshi, uma ukhetha lokho, siyokhishwa intela njengokulandelayo: Ama-R500 000 okuqala awakhishwa intela (lokhu kuncike ekubeni ungakaze uthole lo shwele ngaphambili) R500 001 kuya kuma-R700 000 kukhishwa intela yama-18% R700 001 kuya kuma-R1 050 000 kukhishwa intela yama-R 36 000 + 27% omholo okhishwa intela ongaphezu kwama-R700 000 R1 050 001 nangaphezulu kukhishwa intela yama-R 130 500 + 36% omholo okhishwa intela ongaphezulu kwezi-R1 050 000. Uyacelwa uqaphele ukuthi ama-R500 000 angakhishwa intela, kanye nethebhula, kusebenza kusamba sakho esiqokeleliwe semihlomulo yomhlalaphansi kuvela kuzo zonke izimali lokhu kusho ukuthi kuyobandakanya impesheni kanye nezinye zesikhwama somhlalaphansi kanye nezimali zaminyaka yonke zomhlalaphansi, empilweni yakho yonke.	Impesheni ingathengwa ngokusebenzisa Umgcini Mshuwalensi wakho Obhalisiwe omthandayo. Khumbula ukubheka ongakhetha kukho kotshalomali njengoba usondele kumhlalaphansi wakho ukuze uqinisekise ukuthi iphothifoliyo yakho yotshalomali iyahambisana nohlobo lomhlomulo olukhethayo (impesheni). Kunconywa ukuba uthole izeluleko kumeluleki wezezimali obhalisiwe. Ukuze uthole umeluleki wezimali ungavakasha Isikhungo Sokuhlelwa Kwezezimali lapha www.fpi.co.za . Noma ushayele inombolo yakwa-Old Mutual yamahhala 0860 388 873.
Umhlalaphansi Wangaphambi Kwesikhathi	Noma yimiphi iminyaka ephakathi kweyi-10 yomhlalaphansi ojwayelekile.	Uthola imali yakho eseyikhokhiwe (Njengoba ichazwe ngenhla).		R1 050 001 nangaphezulu kukhishwa intela yama-R 130 500 + 36% omholo okhishwa intela ongaphezulu kwezi-R1 050 000.	Kunconywa ukuba uthole izeluleko kumeluleki wezezimali obhalisiwe. Ukuze uthole umeluleki wezimali ungavakasha Isikhungo Sokuhlelwa Kwezezimali lapha www.fpi.co.za .
Umhlalaphansi Kwesikhathi	Izinkokhelo zihlala zizokhokhwa Esikhwameni yilungu kanye nomqashi.	Uthola imali yakho eseyikhokhiwe (Njengoba ichazwe ngenhla).		Uyacelwa uqaphele ukuthi ama-R500 000 angakhishwa intela, kanye nethebhula, kusebenza kusamba sakho esiqokeleliwe semihlomulo yomhlalaphansi kuvela kuzo zonke izimali lokhu kusho ukuthi kuyobandakanya impesheni kanye nezinye zesikhwama somhlalaphansi kanye nezimali zaminyaka yonke zomhlalaphansi, empilweni yakho yonke.	Noma ushayele inombolo yakwa-Old Mutual yamahhala 0860 388 873.
Ukusula emsebenzini/ Ukudilizwa kanye Nokuxoshwa ngaphambi kweminyaka omhlalaphansi	Kukhokhwa umhlomulo wokuhoxa lapho ushiya umqashi wakho, ingabe ngenxa yokusula emsebenzini, ukudilizwa noma ukuxoshwa, ngaphambi kweminyaka ejwayelekile yomhlalaphansi.	Uthola imali yakho eseyikhokhiwe (Njengoba ichazwe ngenhla).	Ungakhetha ukuba: Udlulisele kwesinye isikhwama imihlomulo yakho: Isikhwama somhlalaphansi sokulondolozisa; Izimali ezikhokhwa ngonyaka zomhlalaphansi; Isikhwama somqashi wakho omusha; Noma Ukukhipha umhlomulo ongukheshi.	Uma udlulisele impahla yakho Esikhwameni iye kwesinye isikhwama sempesheni, ukugcinwa kwezimali zempehesheni noma izimali zomhlalaphansi ziyodluliselwa ngaphandle kokuthathwa kwentela. Uma kwenzeka unquma ukuthatha umhlomulo wakho njengokheshi kuzosebenza leli thebhula lentela elilandelayo: Isamba esikhulu umhlomulo othathwayo izimfanelo zentela R0 kuya R25 000 0% R25 001 kuya R660 000 18% zenani elingaphezu kwezi-R25 000 R660 001 kuya R990 000 R1 14 300 + 27% zenani elingaphezu kwezi-R660 000 R990 001 nangaphezulu R203 400 + 36% zenani elingaphezulu kwezi- R990 000 Isigaba semali engathathwa intela sama-R25 000 kanye nethebhula lentela kuzokhokhwa kusebenza kusamba esiphelele semali oyikhiphayo esikhwameni ngesikhathi usaphila. Phezu kwalokho, ukwehliselwa intela okuthola lapho ukhipha imali kuzokwehlisa ukwehliselwa intela ngesikhathi somhlalaphansi lokho okusho ukuthi uzokhokha intela eringi ngesikhathi somhlalaphansi.	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	Imihlomulo incike ekwamukelweni ngumhlazekazi ngomshuwalensi ngokuhambisana nezinqumbongo. Ukuze ufaneleke umhlomulo wokukhubazeka kufanele kube ukuthi awukwazi ukuzisebenzela ngokwakho noma imisebenzi efanayo. Ubufakazi bezokwela obusekela lokho okushoyo kufanele kulethwe.	Amalungu Esigaba 1: amalungu Ezikole ezijoyine emva komhlaka 1 ku-Ephreli 2001 Uzothola isamba sikhulu somholo wakho ophindaphindiwe kuncike eminyakeni yakho yobudala, emva kwesikhathi sokulinda esiyizinyanga ezizisi-6 njengalokho okulandelayo: Iminyaka eyi-18-35 – 2.13 Iminyaka engama-36-40 – 1.91 Iminyaka engama-41-45 – 1.13 Iminyaka engama-46-50 – 1.55 Iminyaka engama-51-55 – 1.22 Iminyaka engama-56-60 – 0.81 Iminyaka engama-61-65 – 0.63 KANYE Ukubuyiselwa kwemali eseyibekiwe kanye nentela.	Isabelo esinqunye esiphezulu umhlomulo wezi-R5 million. Imihlomulo yomholo ingacishiswa noma inqanyulwe uma umhlazekazi ngoMshuwalensi ebona ukuthi ilungu selilulele noma lingakwazi ukuzingenisela imali engumholo. Imihlomulo yomholo izokwenyuka nge-CPI (kuncike esibalweni esinqunye esiphezulu sama-4%) ngonyaka ngesikhathi sokukhubazeka.	Impesheni yokukhubazeka ikhokhwa ingenantela kusukela ngomhlaka 1 kuMashi 2015.	Uma kwenzeka kufakwa isicelo semihlomulo yokukhubazeka singaphumeleli, ungakhetha ezinye zezinto ezingenhla, uma kuvukuthi ngempela awusasabeni kumqashi wakho futhi ufaneleke ukuthola imihlomulo ebalulwe ngenhla.
Ukudlula emhlabeni usasebenza	Ukuze ufaneleke lo mhlomulo isikhwama kufanele kube zazisiwe ngokufa kwelungu.	Amalungu Esigaba 2: amalungu Ezikole ezijoyine emva komhlaka 1 ku-Ephreli 2001. Uzothola ama-75% omholo wakho wenyanga okhishelwa impesheni kuncike esibalweni esinqunye esiphezulu somhlomulo wama-R160 000, kukhokhwe emva kwesikhathi sokulinda sezinyanga ezi-3. Umholo wokukhubazeka uphela esikhathini: -iminyaka yobudala ejwayelekile yomhlalaphansi (63) -ukufa kwelungu -usuku Umhlazekazi ngomshuwalensi enikeza umyalelo wokuphela kokukhubazeka.	Yize noma Abangameli besikhwama bezolandela izifiso zamalungu njengokuqokwa kwabahlomuli kufomu lokuqoka ngokusemandleni, isinqumo sokugcina sokuthi ubani ozothola imihlomulo yokufa kwelungu izezandleni Zabangameli besikhwama, okudingeka ngokusho kwemigomo Yomthetho Yezikhwama Zezimpesheni ukuba baqinisekise ukuthi bonke abondliwa yabahlazekelwa.	Isamba esiyisigaxa sikakheshi, siyokhishwa intela njengokulandelayo: Ama-R500 000 okuqala awakhishwa intela (lokhu kuncike ekubeni ilungu lingakaze lithole lo shwele ngaphambili) R500 001 kuya kuma-R700 000 kukhishwa intela yama-18% R700 001 kuya kuma-R1 050 000 kukhishwa intela yama-R 36 000 + 27% omholo okhishwa intela ongaphezu kwama-R700 000 R1 050 001 nangaphezulu kukhishwa intela yama-R 130 500 + 36% omholo okhishwa intela ongaphezulu kwezi-R1 050 000. Uyacelwa uqaphele ukuthi ama-R500 000 angakhishwa intela, kanye nethebhula, kusebenza kusamba sakho esiqokeleliwe semihlomulo yomhlalaphansi kuvela kuzo zonke izimali lokhu kusho ukuthi kuyobandakanya impesheni kanye nezimali zesikhwama somhlalaphansi kanye nezimali zaminyaka yonke zomhlalaphansi, empilweni yakho yonke.	Uyakhunjuzwa ukuba uvuselele ukuqoka kwakho kumafomu okuqoka abahlomuli njalunjalo ukuze ugweme ukubambezeleka okungenasidingo lapho kwabiwa imihlomulo yokudlula kwakho emhlabeni. Izindaba zentela kufanele zihambisane nesikhathi ngaso sonke isikhathi njengesamba semali ewumhlomulo okhokhwa uvela Esikhwameni kuncike ezimweni zentela ezivela kwa-SARS.
		Amalungu Esigaba 1: amalungu Ezikole ezijoyine emva komhlaka 1 ku-Ephreli 2001. Abahlomuli bakho bazothola isamba sikhulu esikhishwa intela somholo wakho ophindaphindiwe kuncike eminyakeni yakho yobudala ngesikhathi sokudlula kwakho emhlabeni njengalokho okulandelayo: Iminyaka eyi-18-35 – 2.83 Iminyaka engama-36-40 – 2.40 Iminyaka engama-41-45 – 1.86 Iminyaka engama-46-50 – 1.96 Iminyaka engama-51-55 – 1.75 Iminyaka engama-56-60 – 1.55 Iminyaka engama-61-64 – 1.45 Iminyaka engama-65-70 – 1.66 KANYE Ukubuyiselwa kwemali eseyibekiwe. Amalungu Esigaba 2: amalungu Ezikole ezijoyine ngaphambi komhlaka 1 ku-Ephreli 2001. Abahlomuli bakho bazothola isamba sikhulu somholo wakho wonyaka ophindaphindiwe kuncike eminyakeni yakho yobudala ngesikhathi sokudlula kwakho emhlabeni njengalokho okulandelayo: Iminyaka eyi-18-35 – 2.00 Iminyaka engama-36-40 – 1.82 Iminyaka engama-41-45 – 1.92 Iminyaka engama-46-50 – 2.04 Iminyaka engama-51-55 – 1.82 Iminyaka engama-56-60 – 1.68 Iminyaka engama-61-64 – 1.59 Iminyaka engama-65-70 – 1.35 KANYE Ukubuyiselwa kwemali eseyibekiwe.			

IMIHLOMULO MAYELANA NAMALUNGU AZIWAYO E-ISASA PROVIDENT FUND

Isitatimende sokuzihlangula:Yonke imininingwane ishicilelwa ngezinhloso zokwazisa kuphela futhi isikhwama noma Umqondisi ngeke abe nasibopho nganoma yikuphi ukulahlakela ngenxa yesinqumo esincike kulolu lwazi, njengoba wonke amalungelo esekelwe emithethweni esemthethweni nezinqumbongo zesikhwama. Ikhophi yemithetho iyatholakala esikhwameni. Uyacelwa uthinte Umxhasi wakho nganoma yimiphi imininingwane ethe xaxa.