



KUTHENI IINGXOWA-MALI ZIBONELELA NGEEPOTFOLIYO ZOTYALO-MALI ZE-LIFESTAGE?

*Ibhodi yaBalawuli iyazi ukuba amanye **amalungu angaziva engenawazi Iwaneleyo malunga notyalo-mali, ngako oko akuye kube lula kuwo xa ekhetha ipotfoliyo.** Iimodeli ze-Lifestage nganye yazo eneepotfoliyo ezimbini, ziza kuwasindisa amalungu kuloo msebenzi unzima ngokuqinisekisa ukuba ii-asethi zavo zityalwa ngokweminyaka yawo eseleyo phambi kokuthatha umhlaphantsi (ulundi lotyalo-mali).*

YINTONI IMODELI YE-LIFESTAGE?

Imodeli ye-lifestage isebeenza ngokommiselo olula othi ngokuya lisiba lifutshane ithuba eliseleyo phambi kokuthatha umhlaphantsi (ulundi lwakho lotyalo-mali), utyalo-mali lwakho kufanele lube lolukhuselekileyo. Ngoko ke, xa usiya uguga, ubude bexesha lolundi lwakho lotyalo-mali buyancipha. Isiphumo sale nto kukuncitshisa komgangatho womngcipheko wotyalo-mali lwakho, nto leyo yenza ukuba kubekho ukudluliswa ktyalo-mali ngokuzenzekelayo ngokuthe chu ukusuka ktyalo-mali oluguquguqukayo (olokukhulisa) ukuya ktyalo-mali olungaguquguki kakhulu (olokukhusela).

IMODELI I-GOALS-BASED LIFESTAGE

IPotfoliyo eKhulisayo

Iminyaka emi-5 ukuya kuMhlaphantsi

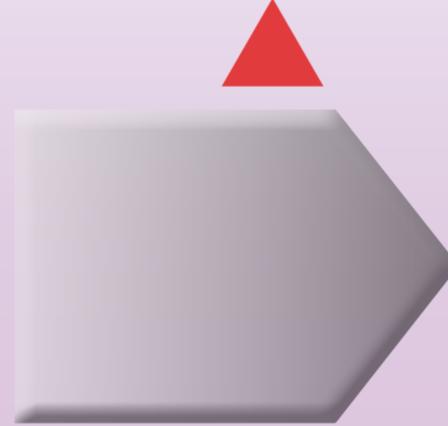


Inqanam
lokukhulisa
IPotfoliyo
eKhulisayo

Iminyaka emi-2 ukuya kuMhlaphantsi

IPotfoliyo eKhuselayo

Iminyaka yoBudala eQhelekileyo



Inqanam
IPotfoliyo eKhuselayo

UKUZIKHETHELA KWELUNGU BUQU (IMC)

Ibhodi yaBalawuli inolovo lokuba, kumalungu amaninzi, ipotfoliyo i-Goal-based default Lifestage yeyona potfoliyo ifanelekileyo emakutyalwe kuyo ngawo iMali eQokelelwego. Kodwa, ukuba ucinga ukuba iipotfoliyo ze-Lifestage azikufanelanga, wena lungu ungakhetha nayiphi na ipotfoliyo kwiintlobo ezisibhizo iiNgxowa-mali ezbonelela ngazo.

ICEBISO LEENGCALI

Unentlaninge yeendlela zotyalo-mali kwaye kubaluleke kakhulu ukuba ufune amacebiso azimeleyo kumcebisi ngezimali oyengcali evuniywego, ukuze uqinisekise ukuba utyalo-mali lwakho IweMali eQokelelkileyo kwiNgxowa-mali phakathi kwangoku nokuthathatha kwakho umhlaphantsi ktyalwa ngokuhambisana neemfuno zakho zexesha elizayo.

LE NGXOWA-MALI IBONELELA NGEEMODELI EZIMBINI ZE-LIFESTAGE:

IMODELI I-DEFAULT GOAL-BASED LIFESTAGE

IMODELI I-PASSIVE LIFESTAGE

IMODELI I-DEFAULT GOALS-BASED LIFESTAGE

Ukuba akukhethanga kwenza lutyalo-mali olungathanga chu, uya kutyaliswa imali ngokuzenzekelayo kwimodeli i-Default Goals-based Lifestage.

Ezo potfoliyo zezi:

IPOTFOLIYO EKHULISAYO

(Inqanam lokukhulisa)

IPOTFOLIYO EKHUSELAYO

(Inqanam lokukhusela)

I-Default Goals-based Lifestage yayilwa ngaBalawuli kuboniswene neengcaphephe zotyalo-mali zengxowa-mali yomhlaphantsi kwaye igxininisa nangakumbi ekuncediseni amalungu ekufikeleli iinjongo zavo zengeniso yomhlaphantsi.

IMODELI YE-LIFESTAGE ETHE CHU

Ulawulo lotyalo-mali oluthe chu liqhinga lokutyalu imali elijolise ekulandeleni umkhondo woluhlu lothelekiso ngokusondele kangangoko kunako oko kusenziwa ngeyona mirhumi iphantsi kangangoko. Akukho njongo yokuzama ukuqhuba ngcono kunolohlu lothelekiso.

IPOTFOLIYO EZIMBINI EZILANDELA UMKHONDO WOLUHLU ZEZI:

I-BALANCED INDEX FUND (Inqanam lokukhulisa)

I-CONSERVATIVE INDEX FUND (Inqanam lokukhusela)

Imodeli yokulandela umkhondo kuluhlu ngokuthe chu kwimodeli ye-Lifestage iyafana nemodeli ezikhethelayo ye-Lifestage njengokoisebenza nje iipotfoliyo ezimbini nexesa nolundi lokutshintsha ukusuka kwipotfoliyo yokukhulisa ukuya kwipotfoliyo yokukhusela o.k.k. ukuqala kwiminyaka emihlanu ukuya kwixesha lokuthatha umhlaphantsi nokuya kuma kwiminyaka emibini ukususela ekuthatheni umhlaphantsi.

INDLELA ETHE CHU YOTYALO-MALI YE-LIFESTAGE

Balanced Index Fund

Iminyaka emi-5 ukuya kuBudala boKuthatha uMhlaphantsi

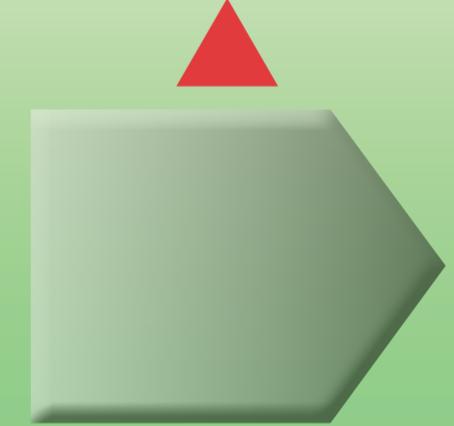


Inqanam
lokukhulisa
Balanced Uluhlu

Conservative Index Fund

Iminyaka emi-2 ukuya kuBudala boKuthatha uMhlaphantsi

Ubudala obuQhelekileyo boKuthatha uMhlaphantsi



Inqanam
lokukhulisa
Conservative Uluhlu

Nceda uqaphele:

Amalungu angakhetha ukuba nendibanisela yazo naziphi na iipotfoliyo kwezo zisibhizo zichazwe ngentla apha. Kodwa ilungu alinakuvunyelwa ukuba nendibanisela yeepotfoliyo ze-Lifestage kunye nezomntu buqu. Ukuba amalungu akhetha nayiphi na imodeli ye-Lifestage angakhetha kuphela ukutyalu imali kangange-100% kuloo modeli ye-Lifestage.

Amalungu angayifumana ifomu yokutshintsha utyalo-mali kwiwebhusayithi

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okanye

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Nceda uqinisekise ukuba iindlela zotyalo-mali ozikhethileyo ziba li-100% xa zidityaniswa.

IIpotfoliyo ezisibhizo ezinokusetyenziswa ngamalungu ziquka:

IPotfoliyo yokuKhulisa

Ipotfoliyo yokuKhusela

I-Balanced Index Fund

I-Conservative Index Fund

INgxowa-mali ekukhula kuqinisekiswe ngokupheleleyo (Absolute Smooth Growth Fund) - Ibhonasi eqinisekiswe kangange-50% (AGP50)

INgxowa-mali ekukhula kuzinze ngokupheleleyo (Absolute Stable Growth Fund) - Ibhonasi eqinisekisiwe kangange-80% (AGP80)

Banker (eyemali eziinkozo)

I-Shari'ah eKhula kaKhulu