



## KUNGANI IZIKHWAMA ZINIKEZA AMAPHOTHIFOLIYO EZIGABA ZOBUDALA?

Ibhodi yamaThrastizi iyazi ukuthi amanye amalungu angazizwa sengathi awanalo ulwazi olwanele olumayelana notshalomali, ngakhoke awakhululeki lapho ekhetha iphothifoliyo. Amamodeli eziGaba zobudala, ngayinye akhiwa ngamaphothifoliyo amabili, azosindisa amalungu emsebenzini onzima ngokuthi siqinisekise ukuthi amafa atshalwe ngokuhambisana neminyaka yayo yokuthaththa umhlaphansi (umkhathizwe wotshalomali).

### IYINI IMODELI YEZIGABA ZOBUDALA?

Imodeli yezigaba zobudala iseenza ngesimiso esilula sokuthi nxa sesisifushane isikhathi sokufynelela eminyakeni yokuthatha umhlaphansi (umkhathizwe wakho wotshalomali) kumele utshalomali lwakho lube ngoluphephile kakhulu. Ngakhoke, njengoba ukhula ngokweminyaka, isikhathi sakho sokutshala imali siyancipha. Imiphumela ukuthi izinga lengozi olithathayo ngotshalomali liyancipha, livumele ukuzenzakalela, kancane kancane lidlulise utshalomali ekubeni iphothifoliyo yotshalomali eshintshashintshayo kakhulu (ukukhula) kube iphothifoliyo yotshalomali eshintshashintsha kancane (ukuvikeleka).

ZULU

## ISIKHWAMA SINIKEZA AMAMODELI AMABILI EZIGABA ZOBUDALA:

**IMODELI YEZIGABA ZOBUDALA ENEMIGOMO EZENZAKALELOYO**

**IMODELI YEZIGABA ZOBUDALA YOKWENZIWA**

### IMODELI YEZIGABA ZOBUDALA ENEMIGOMO EZENZAKALELOYO

*Uma ungenzi ngamandla onke ukukhetha utshalomali, uyobe usutshalelw ngokuzenzakalela ngeModeli yeziGaba zobudala enemiGomo Ezenzakaleloyo.*

Amaphothifoliyo amabili yilawa:

**IPHOThIFOLIYO YOKWENZA**

(IsiGaba sokuKhula)

**IPHOThIFOLIYO YOKUVIKELA**

(IsiGaba sokuVikela)

Imodeli yeziGaba zobudala enemiGomo Ezenzakaleloyo yakhiwa amaThrastizi ngokubonisana nongoti bezotshalomali besikhwama somhlaphansi kanti igxile kakhulu ekusizeni amalungu ukuthi afeze imigomo yawo yemali engenayo sebethathe umhlaphansi.

### IMODELI YEZIGABA ZOBUDALA YOKWENZIWA

*Ukuphathwa kotshalomali lokwenziwa yiqhinga lotshalomali oluhlose ukulandela eduze kakhulu inkomba yophawu lokuma lapho izindleko zizoba zincane kakhulu. Ayikho nencane inhloso yokuzama ukudlula inkomba yophawu lokuma.*

Amaphothifoliyo okulandela izinkomba ezimbili yilawa:

**ISIKHWAMA SENKOMBA E-BALANCED**

(IsiGaba sokuKhula)

**ISIKHWAMA SENKOMBA E-CONSERVATIVE**

(IsiGaba sokuVikela)

Imodeli yokwenziwa yokulandela izinkomba yezigaba zobudala iyafana nezenzakaleloyo yeziGaba zobudala ngokuthi isebezisa amaphothifoliyo amabili kanye nemiklamo yezikhathi zokuphenduka kusuka kuphothifoliyo yokukhula kuye kuphothifoliyo yokuvikela kuyafana, kuqala eminyakeni emihlanu kuye kumhlaphansi kugcine eminyakeni emibili kuya kumhlaphansi.

## IMODELI YEZIGABA ZOBUDALA ENEMIGOMO

Iphothifoliyo yoKwenza

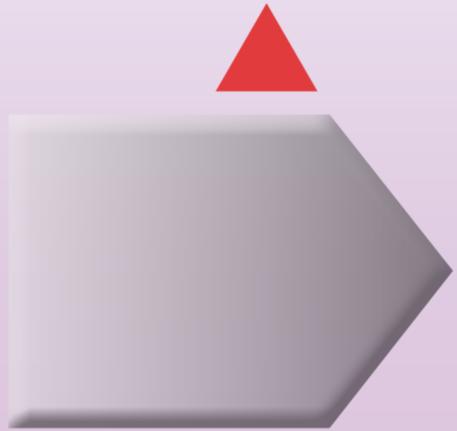
5 iminyaka usuya kumhlaphansi



IsiGaba  
sokuKhula  
Iphothifoliyo  
yoKwenza

Iphothifoliyo yokuVikela

2 iminyaka usuya kumhlaphansi



IsiGaba sokuVikela  
Iphothifoliyo yokuVikela

## IMODELI YEZIGABA ZOBUDALA YOKWENZIWA

Isikhwama senkomba e-Balanced

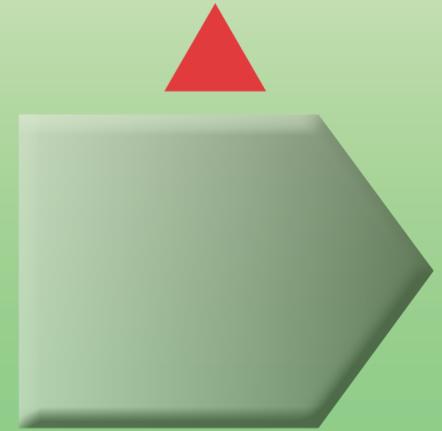
5 iminyaka usuya kumhlaphansi



IsiGaba sokuKhula  
Balanced Inkomba

Isikhwama senkomba e-Conservative

2 iminyaka usuya kumhlaphansi



IsiGaba sokuVikela  
Conservative Inkomba

## UKUKHETHA KWELUNGU NGALINYE (IMC)

Ibhodi yamaThrastizi icabanga ukuthi, emalungeni amanangi, iphothifoliyo yeziGaba zobuDala enemiGomo Ezenzakaleloyo kumele kube yiphothifoliyo okuyionayona yokutshala imali Osuyikhokhelwe Enqwabelene. Kodwake, uma ucabanga ukuthi amaphothifoliyo ezigaba zobudala awalungile, wena njengelungu ungakhetha noma iyiphi kulamaphothifoliyo ayisishiyagalombili anikezwa yiziKhwama.

### ISELULEKO SIKANGOTI

Unezindlela eziningi zotshalomali ongakhetha kuzo kanti kubalulekile kakhulu ukuthi uthole ukwelulekwa ungoti ozimele ongumeluleki ngokwezimali ogunyaziwe, ukue uqinisekise ukuthi utshalomali lwemali Osuyikhokhelwe Enqwabelene esiKhwameni kusukela, manje kanye nokuthatha kwakho umhlaphansi itshalwe ngokuhambisanayo nezidingo zakho zezezimali.

*AmaPhothifoliyo ayisishiyagalombili atholakalayo kumalungu ahlanganisa:*

**IPhothifoliyo yoKwenza**

**IPhothifoliyo Yokuvikela**

**Isikhwama seNkomba e-Balanced**

**Isikhwama seNkomba e-Conservative**

**Absolute Smooth Growth Fund - Smooth bonus 50% (AGP50)**

**Absolute Stable Growth Fund - Smooth bonus 80% (AGP80)**

**Banker (ukheshi)**

**Shari'ah High Growth**

### Sicela uqaphele:

Amalungu angakhetha ukuhlanganisa noma yimaphi kulamaPhothifoliyo ayisishiyagalombili akleliswe ngasenhla. Kodwake, ilungu alivunyelwe ukuhlanganisa maPhothifoliyo eziGaba zobuDala kanye nePhothifoliyo engayinye. Uma ilungu likhetha kumbe kumamodeli eziGaba zobuDala bangakhetha kuphela ukuba batshalelw u-100% kuleyo modeli yeziGaba zobuDala.

*Amalungu angathola amafomu okuphendula utshalomali lwawo kuwebhusayithi*

[www.isasapensionfund.co.za](http://www.isasapensionfund.co.za)

or

[www.isasaprovidentfund.co.za](http://www.isasaprovidentfund.co.za)

Siyacela ukuthi uqinisekise ukuthi ukukhetha kwakho kumaphothifoliyo kuhlangana kuge u-100%.