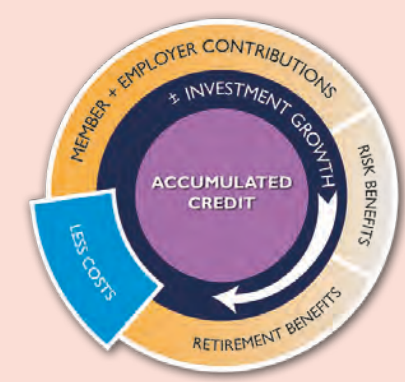


Iinzuzo ezinxulumene nabantu abangamalungu abhatalayo engxowa-mali yesibonelelo se-ISASA Provident Fund

Isiganeko	Ukufaneleka	Umhlalaphantsi Oqhelekileyo	Umhlalaphantsi Waphambi Kwexesha	Umhlalaphantsi Wasemva Kwexesha	Ukurhoxa/ Ukudendwa Kunye Nokugxothwa Ngaphambi Kobudala Benyaka Yomhlalaphantsi	Ukukhubazeka	Ukufa Ukwinkonzo
Indlela Yokulungela	Amalungu abasebenzi bexesha lesigxina aphakathi kwiindidi zokufaneleka ezicaciswe siSikolo akulungele ukubangamalungu eNgxowa-mali.	Ubudala beminyaka obuqhelekileyo bomhlalaphantsi buphakathi kwama-55 kunye nama-70 njengokuba kugqitywe siSikolo.	Nabuphina ubudala beminyaka obuphakathi kweminyaka eli-10 yomhlalaphantsi oqhelekileyo njengoko kuvunyelwe ngumqeshi.	Iintlawulo ezihlala zimele ukubhatalwa kwiNgxowa-mali ngabo bobabini ilungu kunye nomqeshi.	Inzuzo yokutsalelwa imele ukubhatalwa xa ushiya inkonzo yomqeshi wakho, nokuba kungenxa yokurhoxa, ukudendwa okanye ukugxothwa, ngaphambi kokufikelela kubudala beminyaka obuqhelekileyo bomhlalaphantsi. Ukushenxiswa phakathi kweziko: Ukubangaba ushenxiselwa kwesinye isikolo esithatha inxaxheba kwi ISASA Provident Fund, kusisinyanzelo ukuba ixabiso elipheleleyo lemali yakho Eyandileyo kumhla wokushenxiselwa ishenxiselwe kwiakhawunti yeSikolo entsha. Uzakuqhubeka ukonwabela ubulungu obungahlukenanga kwiNgxowa-mali.	Iinzuzo zixhomekeke ekwamkelweni yi Inshurensi ngokwezigqibo zeepolisi ezikumagama abaqeshi abangaphandle kwe Ngxowa-mali. Ukulungela inzuzo yokukhubazeka kufuneka ungabinako ukwenza imisebenzi eyiyeyakho okanye imisebenzi efanayo. Ubungqina bezonyango bokuxhasa ibango lakho kufuneka bungeniswe.	Ukulungela lenzuzo umqeshi kunye neNgxowa-mali kufuneka baziswe ngokufa kwakho.
Ukwakhiwa Kwenzuzo	Uhlawula ubuncinane be 5,0% yoMvuzo woMhlalaphantsi kwiNgxowa-mali kwaye umqeshi uhlawula ubuncinane obuyi 4,0% kunye nendleko yokukhusela ukufa nge inshurensi kunye neenzuzo zokukhubazeka kunye neendleko zolawulo. Ukususela ngomhla woku-1 kaMatshi 2021 iingxowa-mali zezibonelelo zimele ukusebenza njengeengxowa-mali zepensheni, kumhlala phantsi sisithathu esinye kuphela esinokuthathwa njengesambuku esiyikheshi ze izithathu ezibini zisetyenziselwe ukuthenga ipensheni yobomi bonke. Ukukhusela amalungelo otyalo-mali wamalungu, wonke amalungu angoku ukususela ngomhla woku-1 kaMatshi 2021 aza kuba "neembiza" zemali ezimbini kwiNgxowa-mali. "Imbiza" yotyalo-mali "neembiza" engayo yotyalo-mali.	Imali eyandileyo iqulatha iintlawulo zomhlalaphantsi welungu kunye nezomqeshi, akuqeki iindleko zokufa, ukukhubazeka nolawulo kunye neengeniso zotyalo-mali. Ukuba uzibandakanye neNgxowa-mali ngaphambi komhla woku-1 kaMatshi ngo-2021 uya kuba "neembiza" ezimbini zocino lomhlalaphantsi xa uthatha umhlala-phantsi: "Imbiza" etyaliweyo, eyakuba yimali eyandileyo yolondolozo lomhlalaphantsi ngomhla woku-1 kaMatshi 2021, kunye nokukhula kwale mali de uthathe umhlalaphantsi: Uya kuba nelungelo lokuthatha ixabiso elipheleleyo lale "mbiza" njengesambuku senzuzo yekheshi xa uthatha umhlalaphantsi. "Imbiza" engatyalwanga, eyakuquka igalelo lakho elenziwe kwingxowa-mali yesibonelelo kunye/okanye nayiphi na enye ingxowa-mali yomhlalaphantsi emva komhla woku-1 kaMatshi 2021, kunye nokukhula kwale mali de uthathe umhlalaphantsi. Awunakho ukuthatha ixabiso elipheleleyo lale "mbiza" njengesambuku senzuzo yekheshi kwaye kufuneka usebenzise isibini kwisithathu sale mali ukuthenga ingeniso yomhlalaphantsi (i-annuity) xa uthatha umhlalaphantsi. Sisinye kwisithathu kuphela esinokuthathwa njengesambuku sekheshi xa uthatha umhlalaphantsi. Amalungu eNgxowa-mali awayeneminyaka engama-55 ubudala nangaphezulu nge-1 kaMatshi ngo-2021: Ukuba uyahlala kwingxowa-mali, i-ISASA Provident Fund, de ube uthatha umhlalaphantsi, uya kuvunyelwa ukuba uthathe ulondolozo lomhlalaphantsi olwandileyo lwakho lulonke njengesambuku sekheshi xa uthatha umhlalaphantsi. Amalungu amatsha ajoyine iNgxowa-mali emva komhla woku-1 kaMatshi 2021: Ukuba ujoyine le Ngxowa-mali emva komhla woku-1 kaMatshi 2021 uya kuba "neembiza" engatyalwanga kuphela kule Ngxowa-mali, ngaphandle kokuba udlulisele kule "imbiza" etyaliweyo esuka kwiNgxowa-mali yangaphambili.	Uya kufumana imali yakho eyandileyo.	Uya kufumana imali yakho eyandileyo.	Ukuba ushiya iNgxowa-mali, ngokuzenzekelayo uzakuba ilungu elingumLondolozo leNgxowa-mali emva kweentsuku ezili-120, ngaphandle kokuba ukhetha ngokuzimiseleyo omnye umkhethe. Obu bubuchule boLondolozo Lokusilela obuhambiselana neMimiselo Yokusilela. Ukuba ukhetha ukuthatha inzuzo yakho uzakufumana imali yakho eyandileyo. 	Amalungu eziKolo ezizibandakanye emva kwe 1 Apreli 2001. Uzakufumana i-87% (i-75% yoMvuzo womhlalaphantsi ihlawulwe kwilungu kunye ne-12% yokurhoxiswa koMqeshi ihlawulwe kwiNgxowa-mali) kuxhomekeke kubuninzi benzuzo yenyanga ye R165 000, ebhatalwa emva kwesigaba sexesha lokulinda leenyanga ezi-3. Inzuzo yengeniso yokukhubazeka iyaphela ekuqaleni koku: <ul style="list-style-type: none">iminyaka umhlala phantsi eqhelekileyo yesikolo sakhoukufa kwelunguumhla wokuphela kwemithetho yokukhubazeka ye Inshurensi. Inzuzo ayinako ukugqitha Iphakheji Eqinisekisiweyo iyonke yelungu emva kokutsalwa kwerhafu ekuqaleni kwesigaba sexesha lokulinda.	Abantu abaxhomekeke kuwe bazakufumana isixa semali sokuphindwa komvuzo wakho obhekiselelwe kubudala beminyaka yakho ngomhla wokufa, ngalendlela ilandelayo: Ubudala beminyaka obuli- 18 - 35: 2.97 Ubudala beminyaka obuli- 36 - 40: 2.52 Ubudala beminyaka obuli- 41 - 45: 1.95 Ubudala beminyaka obuli- 46 - 50: 2.06 Ubudala beminyaka obuli- 51 - 55: 1.84 Ubudala beminyaka obuli- 56 - 60: 1.63 Ubudala beminyaka obuli- 61 - 64: 1.52 Ubudala beminyaka obuli- 65 - 70: 1.74 Kwakunye Nembuyiselo yemali eyandileyo.
Izinto Ongakhetha Kuzo	Izikolo zikhethwe umlinganiselo wentlawulo yokwenyani engangabi ngaphantsi kobuncinane be 4%. Ungenza iintlawulo zokuzithandela kwi Ngxowa-mali. Abantu bazakubanako ukufumana ukutsalelwa kwerhafu ngeentlawulo zomqeshi kunye nomqeshwa ukuya kuzo zonke iingxowa-mali zomhlalaphantsi ukuya kutsho kwi 27.5% yobukhulu bomvuzo okanye ingeniso enokurhafiswa. Ubuninzi be R350 000 ngonyaka buzakusebenziseka kuzo zonke iingxowa-mali xa zidibene.	Ungakhetha ukuthatha imali yakho eyandileyo "ekwimbiza" yakho etyaliweyo njengesambuku esiyikheshi okanye kungathengwa ipensheni ngale Ngxowa-mali okanye nge-Inshurensi eBhalisiweyo ozikhethela yona. Kuya kufuneka ukuba usebenzise izithathu ezibini zemali eyandileyo "ekwimbiza" yakho etyaliweyo ukuze uthenge imali yomhlalaphantsi yobomi (uyithenga kwi-inshurensi okanye kule Ngxowa-mali, imali yomhlalaphantsi ekunokuncanyelwa kuyo). Isithathu "sembiza" engatyalwanga singathathwa njengekheshi esisambuku. Ukuba ixabiso "lembiza" yakho engatyalwanga lingaphantsi kwama-R247 500 ungayithatha yonke loo nzuzo njengekheshi. Ngokwemiqathango yomthetho, iNgxowa-mali ikwabonelela ngobuchule be annuity. Kubalulekile ukuqaphela ukuba olu ayilulo ulungiselelo lokusilela ukuhlawula oluzenzekelayo kwaye amalungu kuzakufuneka ukuba enze umkhethe osebenzayo ukuze Angene kobuchule ukuba afuna ukusebenzisa imikhetho emibini yepenshini yeNgxowa-mali. Ingxowa-mali inikezela ngomkhethe we Life and Living annuity kwaye amalungu azakufumana iikowuteyishini yazo zombini xa ekwiminyaka emi-5 ukusuka kumhlalaphantsi. Amalungu azakunikwa ululeko lwegqondo lweenzuzo zomhlalaphantsi ubuncinane kwiinyanga ezi-3 ngaphambi kobudala beminyaka yawo yomhlalaphantsi eqhelekileyo.			Ukuba ugqiba ngokuba uthathe inzuzo yokutsalelwa (kwaye ungabillilo ilungu Elibhatalwa ngokupheleleyo/ Ilungu elingumLondolozo) unemikhetho emi-4 yokubhatala: <ul style="list-style-type: none">Unokushenxisela imali kwi-annuity yomhlalaphantsi (RA)Unokushenxisela ingxowa-mali yolondolozoUnokushenxisela imali kwingxowa-mali yomqeshi wakho omtshaUnokuthatha inzuzo ngekheshi	Iinzuzo zengeniso zingancitshiswa okanye zixhonywe yi inshurensi ukuba ilungu lithathelwe ingqalelo yokuba iyachacha okanye linako ukwenza ingeniso. Iinzuzo zengeniso zizakunyuka ngeSalathiso-maxabiso sabathengi (CPI) (kuxhomekeke kubuninzi be 4%) ngonyaka ngexesha lokukhubazeka.	Nangona Abaphathiswa bazakulandela iminqwano yakho ngokwezigqibo zokukhetha kwakho indlela yendlalifa kangangoko, isigqibo sokugqibela sokuba ngubani ozakufumana iinzuzo zokufa silele Kubaphathiswa, abafunekayo ngokwezigqibo zoMthetho weNgxowa-mali yoMhlalaphantsi ukuginisekisa ukuba bonke abantu abaxhomekeke kuye bathathelwa ingqalelo. Kufuneka ukuba uqinisekise ukuba isixa semali sekhaba yokhuselo lokufa kunye nokukhubazeka esinikezelwe ngendlela yeNgxowa-mali zikulungele wena nosapho lwakho. Ukuba unemvakalelo yokuba inganganeli ungafuna ukuthenga ikhava eyongezelelekileyo ngaphandle kweNgxowa-mali.
Ekufuneka Kwenziwe	Umvuzo woMhlalaphantsi sesosalulo somvuzo wakho esisetyenziselwa ukubala iintlawulo zakho kwiNgxowa-mali.	Ingxowa-mali ikuvumela ukuba urhoxise umhlalaphantsi wakho ushiye inzuzo yakho eyandileyo kwaye uqhubeka ngobulungu beNgxowa-mali emva kokufikelela kubudala beminyaka yomhlalaphantsi kunye nokushiya umqeshi wakho. Awuzukuvunyelwa ukuba wenze iminikelo engeminye kwiNgxowa-mali xa ufikelela kubudala beminyaka yomhlalaphantsi yakho. Ukufa, ukukhubazeka kunye neenzuzo zomngcwabo (ukuba ziyachaphazeleka) zizakuphela. Imali yakho izakuqhubeka ukuba ityalwe kwi-portfolio oyikhethe ngaphambili, kodwa unokukhetha ukutshintsha i-portfolio yakho. Kubalulekile ukuqaphela ukuba ngokwemiqathango yowiso-mthetho omtsha Abantu abakumhlalaphantsi omiselweyo abakubudala beminyaka obuqhelekileyo banomkhethe wokushenxela kwi-Annuity yomhlalaphantsi okanye kwiNgxowa-mali yoLondolozo yomkhethe wabo. Kuyacabiseka ukuba ufumane ukucetyiswa kwezimali okusuka kumcebisi wezimali oqinisekisiweyo. Ukuze ufumane umcebisi wezimali ungaya kwi Ziko Locwangciso-zimali ku www.fpi.co.za Okanye qhagamshelana noMgcin-mali (Bursar)/iCandelo leMimicmi Yabantu (HR) ukuze ufumane iinkcukacha zohqagamshelwano zegosa elicebisayo lesikolo sakho elikwindawo yokusebenzela yakwa-Old Mutual.			Imicimbi yerhafu kufuneka ibesemgangathweni ngamaxesha onke njengokuba nakuphina ukubhatalwa kwenzuzo kumele ukubhatalwa kwiNgxowa-mali kuxhomekeke ekucocweni kwerhafu okusuka kwi SARS.	Kwisiganeko sesicelo seenzuzo zokukhubazeka esithe saphumelela, ungakhetha omnye walemikhetho yokutsala ingasentla, ukubangaba nje uye washiya inkonzo yomqeshi wakho kwaye uzilungele ezinzuzo zikhankanywe ngasentla. Ngelixa ufumana inzuzo yengeniso yokukhubazeka uzakuhlala ulilungu elipheleleyo elihlawulayo leNgxowa-mali, okuthetha ukuba uyaqhubeka ukukhuselwa ekufeni ngeenzuzo zenkonzo kwaye uzakuqhubeka okongezeleka kwiinzuzo zomhlalaphantsi.	Uyakhunjuzwa ukuba uhlaziye ukukhethwa kweendlela zendlalifa rhoqo ukuthintela nakuphina ukulibaziseka okungenamfuneko ekwabweni kweenzuzo zokufa. Imicimbi yerhafu kufuneka ibesemgangathweni ngamaxesha onke njengokuba nakuphina ukuhlululwa kwenzuzo yesixa semali kumele ukubhatalwa kwiNgxowa-mali kuxhomekeke ekucocweni kwerhafu okusuka kwi SARS. Ukubhatalwa kweenzuzo zokufa kungathatha ixesha elide. Qinisekisa ukuba iqabane lakho lizakubanofikeleleko kwizimali ngeli ixesha. Thetha nomcebisi wezimali ovunyiweyo ukuba akuncede ngolungiselelo lwezimali zakho.