

Imihlomulo mayelana namalungu aziwayo e- ISASA Provident Fund

	Ukfaneleka	Umhlaphansi Ojwayelekile	Umhlaphansi Wangaphambi Kwesikhathi	Umhlaphansi Wangemva Kwesikhathi	Ukusula Emsebenzini/ Ukulilizwa Kanye Nokuxoshwa Ngaphambi Kweminyaka Omhlaphansi	Ukukhubazeka	Ukulula Emhlabeni Usasebenza
lisehlakalo							
Uhlaka Lokufaneleka	Amalungu aqashwe ngokugcwele asemagoqweni athile afanelekile aqagulwe Yisikole afaneleka njengamalungu Esikhwameni.	Iminyaka yonhlaphansi ejwayelekile iphakathi kwengama-55 nengama-70 njengokunqunywa Yisikole.	Noma yimiphi iminyaka ephakathi kweyi-10 yonhlaphansi eyejwayelekile ngokuvuma komqashi.	Izinkokhelo zihlala zizokohkhwa Esikhwameni yilungu kanye nomqashi.	Kukhokhwa umhlomulo wokuhoxa lapho ushiya umqashi wakho, ingabe ngenxa yokusula emsebenzini, ukulilizwa nomu ukuxoshwa, ngaphambi kweminyaka ejwayelekile yonhlaphansi. Ukuleliduseli kwezimali zomhlaphansi okwenzeka phakathi kwezikalole: Uma kwenzeka wedullesela izimali zomhlaphansi kwezimile iSikole esibamba iqhaza kwi-ISASA Provident Fund, kuphogelekile ukuthi inani eligcwele leMali Eseyikhokhiwe kusukela ngosuku lokwedululisa kwemvali yomhlaphansi ukufanele yedulleselwe kwi-akhwanti ye-Sikole esisha. Uzoqhubeka ngokuba ilungu leSikhwama.	Imihlomulo incike ekwamukelweni ngumhlizeki ngomshuwalela ngekohambisana namapholisi asemagamene baqashi ngaphandle kwe-Fund. Ukuze ufaneleka umhlomulo wokukhubazeka kufanele kubho ukuthi awukwazi ukuzisebenzela ngokwakho noma imisebenzi efanayo. Ubufakazi bezokwelapha obusekela lokho okushoyo kufanele kulethwe.	Ukuze ondlalifa bakho bakwazi ukuthola lo mhlovu umqashi neSikhwama kufanele kubho ukuthi bazisiwe ngokushona kwakho.
Okuqukethwe Yimihlomulo	<p>Ukhokha isabelo esinqunyiwe esiphansi esingu-5,0% Somholo Wempesheni Esikhwameni bess umqashi ekhokha isabelo esinqunyiwe esiphansi esingu-4% kanye nesamba sokuwa okubekelwe umshuwalensi nemihlomulo yokukhubazeka kanjalo nezindleko zokuphathwa kohlelo.</p> <p>Kusuka mhlaka-1 ku-Mashi 2021 izimali zezikhwama kuma-provident funds kumelwe zisebenze njengezimali zezikhwamha zempesheni, okusho ukuthi uma usuthatha umhlaphansi uyothola isamba semali engukheshi elinganiselwa kokukodwa kokuthathu kuthi lokhu okubili kokuthathu kusetheniselwe ukuthenga impesheni yempilo yakho yonke. Ukuze kuvikelwe amalungu atheswe amalungu, onke amalungu kusuka mhlaka-1 Mashi 2021 azoba "namabodwe" emali amabili esikhwameni. Olithwesiwe "ibhodwe" kanye nongalithwesiwe "ibhodwe".</p> <p>Uma ujoyine isiKhwama ngaphambi komhlaka lu-1 kuMashi wezi-2021 uyoba "namabodwe" amabili ezimali zomhlaphansi uma usuthatha umhlaphansi:</p> <p>Olitwesiwe "ibhodwe", kuzoba imali yakho enqwabeleni owayengela umhlaphansi ngomhlaka-1 Mashi 2021, kanye nokukhula kwale mali kuze kuba utatha umhlaphansi wakho. Wena uzoba nelungelo lokulithatha inani eligcwele kuleli "bhodwe" njengesamba semali eyinzuwo ewukheshi uma usuthatha umhlaphansi.</p> <p>Ongalithwesiwe "ibhodwe", kuzoba yileyo minikelu yakho oyifake esikhwameni se-provident fund kanye / noma kunasiphi esinye isikhwama somhlaphansi ngemewa komhlaka-1 Mashi 2021, kanye nokukhula kwale lemalu kuba utatha umhlaphansi wakho. Awukwazi ukuthatha inani eligcwele kuleli "bhodwe" njengesamba semali eyinzuwo ewukheshi kodwa udunga ukusebenzisa okubili kokuthathu kule mali yalo ukuthenga imali engenayo yomhlaphansi (annuity) uma usuthatha umhlaphansi. Okukodwa kokuthathu kuphela ongakuthatha njengesamba semali ewukheshi ngesikhathi utatha umhlaphansi.</p> <p>Amalungu esikhwama abeneminya engama-55 nangaphezulu ngomhlaka-1 Mashi 2021: Uma uhlala phansi ku-ISASA Provident Fund uze uthathe umhlaphansi, uzovunyela ukuthi uthathe isamba semali yakho yomhlaphansi oyiqoqile njengesamba semali umhlaphansi.</p> <p>Amalungu Amasha ajoyina Isikhwama ngemava komhlaka lu-1 Mashi 2021: Uma ujoyine isiKhwama ngemava mhlaka lu-1 kuMashi wezi-2021 uyoba "nebhodwe" lemalu elinganqayiziwe kuphela esikhwameni, ngaphandle uma ukhiphe "ibhodwe" elisemethweni lisuka enkampanini. Isikhwama sangaphambili.</p>	<p>Imali esuke ikhokhiwe ihlanganisa izinkokhelo zomhlaphansi zelungu nomqashi, kungabalwa izindleko zokuhubazeka kanye nezindleko zokunganyelwa kohlelo kanye nezinzuwo zotshalomali.</p> <p>Uyothola imali yakho eseyikhokhiwe.</p> <p>Uyothola imali yakho eseyikhokhiwe.</p>	<p>Uyothola imali yakho eseyikhokhiwe.</p>	<p>Uma ushiya iSikhwama, uzoba usuba yilungu elingumlondi leSikhwama ngokuzenzakale emva kwezinsuku eziyi-120, ngaphandle una ukutheta okunye. Lokhu kuyiqingha lokulondwa kweSikhwama okukhetheke ngokuzenzakale elihambisana nezimizo ezikhethetekhe ngokuzenzakale. Uma uqoka ukuthatha imhlomulo yakho, uzothola umhlomulo wakho ekhona.</p>  <p>Amalungu angabalandi ababe besiyafaka imali esikhwameni futhi awabhekeliwe mayelana nemihlomulo yokpha neyokukhubazeka. Uzohlala kuleyo photifoliyo yotshalomali obufakwe kuyo ngesikhathi useyilungu elisebenzayo, ngaphandle umu uzoqokela okusha kulawo maphotifoliyo akhona esikhwama.</p>	<p>Malungu Ezikole ezijoyine ngaphambi komhlaka 1-ku-Ephreli 2001. Uzothola ama-87% (U-75%) womhelo wempesheni okohkelwa ilungu bese u-12% Wokuhoxiwa komqashi ukohkelwe esikhwameni) okihishela impesheni kuncike esibalweni esinqunyiwe esiphezelu somhlomulo wama-R165 000, okokwaha emva kweikhathi sokulinda sezinyanga ezi-3. Umhlo wokukhubazeka uphela esikhathini:</p> <ul style="list-style-type: none"> • iminyaka ejwayelekile yokuthatha umhlaphansi yesikole • ukufa kwelungu • usuku Umhlinziki ngomshuwalelni enikeza umyalelo wokuphela kokukhubazeka. <p>Umhlomulo ngeke wedule isamba selungu Somholo. Oqinisekisiwe emva kokabanja kwentela ekuqaleni kweikhathi sokulinda.</p>	<p>Abahlomuli bakho bazothola isamba esikhulu esikhishwa intela somholo wakho ophindaphindiwe kuncike eminyakeni yakho yobudala ngesikhathi sokudula kwakho emhlabeni njengalokho okulandelo:</p> <p>Iminyaka eyi- 18 - 35: 2.97 Iminyaka engama: 36 - 40: 2.52 Iminyaka engama: 41 - 45: 1.95 Iminyaka engama: 46 - 50: 2.06 Iminyaka engama: 51 - 55: 1.84 Iminyaka engama: 56 - 60: 1.63 Iminyaka engama: 61 - 64: 1.52 Iminyaka engama: 65 - 70: 1.74</p> <p>Futhi Imbuyiselo yekhredithi yakho eqoqiwe.</p>	
Ongakhetha Kukhona	<p>Izikole zikhetha inani elizokhokhwa ngqo okungele libe ngaphansi kuka-4%. Uyakwazi ukufaka ngokwengeziwe ngokuzithandela ku-Fund. Abantu bazokwazi ukuthola ukuthishwa kwentela ezinkokheliweni zomqashi nomqashwa kuzo zonke izikhwama zomhlaphansi esifenzile kuma-27.5% wephkehjei yomholo noma umholo okishwana intela. Isamba esinqunyiwe esiphezelu sez-R350 000 ngonyaka sizosebenza kuzo zonke izimali ezhlanganisiwe.</p> <p>Ungakhetha ukuthola imali osuyikhokheliwe "ebhodweni" lauko olithwesiwe ingukheshi oyisamba noma impeshenengi engase ithengwe yisikhwama noma ngumcinimshuwaleli Obhalisweli omthandayo. Kufanele usebenzise okubili kokuthathu kwemali osuyikhokheliwe enqwabeleni "ebhodweni" lauko ongalithwesiwe ukuthenga impesheni i-anuity yempilo (kunoma yimuphi umnikezi womshuwalese noma esikhwameni, i-anuity ezenzakaleloyo). Okukodwa kokuthathu "ebhodweni" ongalithwesiwe kungathathwa kungukheshi njengesamba semali engukheshi.</p> <p>Uma ubungako bennali "ebhodweni" ongalithwesiwe ingaphansi kwamarandi angama-R247 500 ungawuthatha wonke umhlomulo ungukheshi.</p> <p>Ngokomthetho, Isikhwama sihlinzek ngezamasu emali yomhlaphansi. Kubalekile ukuthi kwaziwe ukuthi lokhu akulona uhelo osebulwe luhlelwengaphambili ngokuzenzekela futhi amalungu yiwo okumele Azikhethelo ukungena kulu hlelo lwezamasu uma efuna ukusebenzisa okubili ongakhetha kukhona esikhwameni sempesheni.</p> <p>Isikhwama siikhethisa phakathi komshwalese i-Life ne-Living annuity kanti amalungu azothola incwadi ekhombisa imali ezokhokhwa ngalokhu kokubili una esesalewe iminyaka eyi-5 ukuthi athathe umhlaphansi. Amalungu azonikezwu ngomhlomulo wokwelulekwa ngomhlaphansi okungenani izinyanga ezintathu ezi-3 ngaphambi kokufika eminyakeni yawo evamile yomhlaphansi.</p>	<p>Isikhwama sikvumela ukuba uehlelse umhlaphansi wakho, lapha kusho umhlomulo osewubekiwe uehube nobulungu esikhwameni emva okufutylele iminyaka ejwayelekile yomhlaphansi kanye nokushwa umqashi wakho. Angek uvunyela ukuthi ukhoko enye imali esikhwameni una usufike eminyakeni yomhlaphansi wakho. Imhlomulo okungeyofuka, yokukhubazeka kanye neyomngcwabo (uma ikhona) negeke isabokhona. Imali yakho izoqhubeba nokutshawa kuleyo photifoliyo ozikhethelo yona phambili, kodwa uvumelekile ukuyinhishtha iphotifoliyo yakho. Kubalekile ukuba wazi ngokomthetho ngomthetho omusha omayelana Nabanihazi Bemiholomulo Ehlehlisiwe lapho sebekife eminyakeni evamile yokuthatha umhlaphansi ukuthi bangkazu ukudulisa imali yabo Esikhwameni Somhlaphansi noma Esikhwameni Sokulondoza.</p> <p>Kunconya ukuba uthole izeluleko kumeluleki wevezimali obhalisiwe. Ukuze uthole umeluleki wezimali ungavakashela Isikhuno Sokuhelwa Kwevezimali lapha www.fpi.co.za</p> <p>Noma xhumana no-Bursar / HR ukuba uthole imininingwane yokuxhumana nomeleki wakwa-Old Mutual wesinda sokusebenza wesikole sakho.</p>	<p>Kuyoba wubuhlakanu ukulondoza imali yakho kuze kufike isikhathi somhlaphansi. UKuhishwa kwemali kungabuke kuyinto ehehayo okwamanye, kodwa kuzobu nomthethela omubi ezhinlelwani zakho zomhlaphansi esikhathini.</p> <p>Izindza zentela kufanele zihambisane nesikhathi ngaso isikhathi njengoba noma yimuphi umhlomulo okhokhwa uvela Esikhwameni kuncike ezimweni zentela ezivela kwa-SARS.</p>	<p>Uma kwenzeka kufakwa isicelo semihlomulo yokukhubazeka singaphumeleli, ungakhetha ezinyezinto ezingenhu, uma kuwukuthi ngempela awusasebenzi kumqashi wakho futhi ufaneleka ukuthola imhlomulo ebaliwlue ngenhla.</p> <p>Ngenkathi usathola umhlomulowhomolo wokukhubazeka uzholah uylilungu elikhokha ngokugcwe Esikhwameni, lokho okusho ukuthi uzoqhubeka nokuba ngaphansi komhlomulo wokuhola kanti futhi uzoqhubeka nokuthola imhlomulo yempesheni.</p>	<p>Uyakhunjuzwa ukuba uvuselele ukuqoka kwakho kumafomu okuqoka abahlomuli njalonjalo ukuze ugwece ukubamezeleka okungenasidiso lapho kwabiuwa imhlomulo yokudula kwakho emhlabeni.</p> <p>Izindaba zentela kufanele zihambisane nesikhathi ngaso sonke isikhathi njengesamba semali ewumhlomulo okhokhwa uvela Esikhwameni kuncike ezimweni zentela ezivela kwa-SARS.</p> <p>Ukukhokhela kwezinsizakalo zokufa kungathathisa isikhathi eside. Yenza isiqinisekiso sokuthi lowo oshadene naye uzokwazi ukuyithola imali ngalesi sikhathi. Khulumu nomeluleki wevezimali ovumukelele ukuze akusize mayelana nokuhela kwakho eezimwali.</p>		
Ukubizelwa Ekwenzeni	<p>Umhlo Okukhethwa kuwo Impesheni yileyo nxenye yomholo esetsheniselwa ukubala izinkokhelo esikhwameni.</p> <p>Kunconya ukuba uthole izeluleko kumeluleki wevezimali obhalisiwe. Ukuze uthole umeluleki wezimali ungavakashela Isikhuno Sokuhelwa Kwevezimali lapha www.fpi.co.za</p> <p>Noma xhumana no-Bursar / HR ukuba uthole imininingwane yokuxhumana nomeleki wakwa-Old Mutual wesinda sokusebenza wesikole sakho.</p>	<p>Isikhwama sikvumela ukuba uehlelse umhlaphansi wakho, lapha kusho umhlomulo osewubekiwe uehube nobulungu esikhwameni emva okufutylele iminyaka ejwayelekile yomhlaphansi kanye nokushwa umqashi wakho. Angek uvunyela ukuthi ukhoko enye imali esikhwameni una usufike eminyakeni yomhlaphansi wakho. Imhlomulo okungeyofuka, yokukhubazeka kanye neyomngcwabo (uma ikhona) negeke isabokhona. Imali yakho izoqhubeba nokutshawa kuleyo photifoliyo ozikhethelo yona phambili, kodwa uvumelekile ukuyinhishtha iphotifoliyo yakho. Kubalekile ukuba wazi ngokomthetho ngomthetho omusha omayelana Nabanihazi Bemiholomulo Ehlehlisiwe lapho sebekife eminyakeni evamile yokuthatha umhlaphansi ukuthi bangkazu ukudulisa imali yabo Esikhwameni Somhlaphansi noma Esikhwameni Sokulondoza.</p> <p>Kunconya ukuba uthole izeluleko kumeluleki wevezimali obhalisiwe. Ukuze uthole umeluleki wezimali ungavakashela Isikhuno Sokuhelwa Kwevezimali lapha www.fpi.co.za</p> <p>Noma xhumana no-Bursar / HR ukuba uthole imininingwane yokuxhumana nomeleki wakwa-Old Mutual wesinda sokusebenza wesikole sakho.</p>	<p>Kuyoba wubuhlakanu ukulondoza imali yakho kuze kufike isikhathi somhlaphansi. UKuhishwa kwemali kungabuke kuyinto ehehayo okwamanye, kodwa kuzobu nomthethela omubi ezhinlelwani zakho zomhlaphansi esikhathini.</p> <p>Izindza zentela kufanele zihambisane nesikhathi ngaso isikhathi njengoba noma yimuphi umhlomulo okhokhwa uvela Esikhwameni kuncike ezimweni zentela ezivela kwa-SARS.</p> <p>Ngenkathi usathola umhlomulowhomolo wokukhubazeka uzholah uylilungu elikhokha ngokugcwe Esikhwameni, lokho okusho ukuthi uzoqhubeka nokuba ngaphansi komhlomulo wokuhola kanti futhi uzoqhubeka nokuthola imhlomulo yempesheni.</p>	<p>Uyakhunjuzwa ukuba uvuselele ukuqoka kwakho kumafomu okuqoka abahlomuli njalonjalo ukuze ugwece ukubamezeleka okungenasidiso lapho kwabiuwa imhlomulo yokudula kwakho emhlabeni.</p> <p>Izindaba zentela kufanele zihambisane nesikhathi ngaso sonke isikhathi njengesamba semali ewumhlomulo okhokhwa uvela Esikhwameni kuncike ezimweni zentela ezivela kwa-SARS.</p> <p>Ukukhokhela kwezinsizakalo zokufa kungathathisa isikhathi eside. Yenza isiqinisekiso sokuthi lowo oshadene naye uzokwazi ukuyithola imali ngalesi sikhathi. Khulumu nomeluleki wevezimali ovumukelele ukuze akusize mayelana nokuhela kwakho eezimwali.</p>			