



PROVIDENT FUND
ISASA

Independent Schools Association of Southern Africa

isiXhosa

ISIKHOKHELO KUMALUNGU

INGXOWA-MALI YE ISASA
(Provident Fund)
April 2023



Living



Learning



Planning



ISALATHISO

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ULUHLU LOKUZIHLOLA

Ukhe wayityelela iwebhusayithi yeNgxowa-mali: www.isasareirementfund.co.za
Ngaba ubhalisile kwiwebhusayithi yakwaOld Mutual Secured Services?
Ukhe wasifunda Isishwankathelo seNgxowa-mali sepowusta yeeNzuzo?
Ukhe wakuthathela ingqalelo ukubona umcebisi wezezimali?
Ngaba ubhalisele ukusebenzisa inkonzo ye-WhatsApp yeNgxowa-mali?
Ukhe wayihlaziya kutsha nje ifomu yokuNyulwa koMxhamli?
Ukhe wayifunda Incwadana yoTyalo-mali lweNgxowa-mali?
Ukhe wayibukela iividyo zokuNgeniswa kweNgxowa-mali ezifumanekayo kwiwebhusayithi?
Ingaba Ulithandile iphepha leFacebook leNgxowa-mali?

EWE	HAYI
<input type="checkbox"/>	<input type="checkbox"/>

Uninzi lwabantu luziva ukuba lungabanako ukulawula okukhulu kucwangciso lwabo lwezezimali. Enye indlela elungleyo yokuqala ukuthatha ulawulo kukuqonda ingxowa-mali yakho yomhlalaphantsi. Yile nto isikhokelo esizimisele ukukunceda ukuba uyenze.

Iindaba ezoyikekayo ngomhlala-phantsi

Ubusazi na ukuba...

- Ngabalithoba (9) ekhulwini (100) abadla umhlalaphantsi abangenazo iingxaki zemali?
- Ngamashumi amathathu anesine (34) ekhulwini aphangela esidla umhlalaphantsi?
- Ishumi elinesixhenxe (17) kwikhulu labadla umhlalaphantsi lixhomekeke kwabosapho?
- Amashumi amane (40) kwikhulu labadla umhlalaphantsi baxhomekeke kwinkam-nkam karhulumente?

Abantu abaninzi bakholelwana ekubeni bayakuba nako ukulawula nokucwangcisa imali yabo. Enye yeendlela ezizizo zolawulo kukuba uqonde indlela esezenza ngayo ingxowa-mali yakho. Oko ke koku esi sikhokhelo sizama ukukwenza.



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1. INTSHAYELELO

Enkosi ngokuthi uthathe ixesha lokufunda le ncwadi ibaluleke kangakanana.

linkcukacha eziqulethwe yile ncwadi zibhekiswe kuwo onke Amalungu engxowa-mali ye ISASA (iprovidenti). Kwenziwe yonke imigudu yokuqinisekisa ukuba le ncwadana isemxholweni, noxa kunjalo imigaqo yengxowa-mali iyakusoloko isebeanza xa kunokubakho ukuphikisana. Imigaqo yengxowa-mali ingaqwalaselwa xa unokwenza isicelo sokuba kwenziwe oko. Ikopi yekhomputa ingafumaneka kwifisi ebhalisiweyo yengxowa-mali, kumlawuli wemisebenzi yengxowa-mali okanye kumphathizimali wakho kwakunye nesayithi yengxowa-mali (isayithi kulapho kukho imibhalo yengxowa-mali onokuyifundela kwikhompyutha).

Ingxowa-mali ivunywe ngokomthetho werhafu yaye ibhaliswe ngokomthetho olawula iingxowa-mali zemhlalaphantsi ngaphantsi kwegama le Independent Schools Association of Southern Africa Provident Fund". Lo ngumthetho olawula imigaqo yengxowa-mali, ukuhlawulwa kweenkonzo kwakunye nemisebenzi yeBhodi. Oku kuthetha ukuba imali yakho ikhuselwe yimithetho eqinisekisa ukuba unemali eyongelwe umhlala-phantsi.

Le ngxowa-mali yaqalwa ngonyaka ka 1986 kwaye inikezela ngeenkonzo ezelungiselelwe iimfuno zabasebenzi bezikolo zabucala abathanda ukuthatha inkxaxheba kwengxowa-mali.

Sikucebisa ukuba ufone icebiso kumcebisi wezemali ovuniweyo ngaphambi kokuba wenze isiggibo ngemali yakho yomhlala-phantsi kunye neendlela zotyalo. Khumbula ukuba ungathetha nonondyebo wakho ukufumana ulwazi oluthe vetshe mayelana nengxowa-mali.

2. UKWAKHEKA KWENGXOWA-MALI

Ingxowa-mali yakho yingxowa-mali yesibonelelo eligalelo elichaziweyo kwaye ikunika iinzudo xa uthatha umhlaphantsi okanye uyeka kwinkonzo yomqeshi/ yesikolo sakho ngaphambi kokuthatha umhlaphantsi. Umgao-nkqubo owahlukileyo wabakhubazekileyo ubonelela ngokutshintshwa kwengeniso okanye inzudo yesambuku, ngokuxhomekeke kumhla wokuzibandakanya neNgxowa-mali, xa unokukhubazeka. I-scheme se-Group Life sibonelela ngeenzudo kwimeko yokusweleka kwakho.

Nangona iNgxowa-mali ibizwa ngokuba yi--Provident Fund ukusukela ngomhla woku-1 kaMatshi 2021 izakusebenza njengeNgxowa-mali yoMhlala-phantsi ukuba kuthi ga ngoku njengoko kuzakuba sisinyanzelo ukuba amalungu athenge i-annuity xa ethatha umhlala-phantsi ubuncinci kwisibini ibesisibini kwisithathu yolondolozo lomhlala-phantsi owandileyo wabo.

lindaba ezimnandi zezokuba amalungelo agunyazisiweyo e-provident fund akhuselwe. Funda okuninzi malunga noku kumaphepha esi-6 kunye nelesi-7.

Ingxowa-mali yakho ilawulwa yiBhodi yeeTrasti eyilwe ngabammeli abaziwa njengee Trasti. Amalungu eNgxowa-mali anyula iiTrasti ezi-6 ezivela kwimimandla ye-ISASA kwaye i-ISASA yonyula iiTrasti ezi-5 (iiTrasti eziZimeleyo ezi-3, ummeli omnye we-SAHISA kunye nommeli omnye we-SABISA) abanoxanduva lokulawula iNgxowa-mali. liTrasti zona zonyula umlawuli, i-actuary, umphathi wee-asethi, umphicothi zincwadi kunye nabaphathi botyalo-mali ukubanceda kulawulo lweNgxowa-mali.

Nangona iNgxowa-mali yakho ikunika iinzudo ezikudidi oluphezulu, kubalulekile ukuba wazi ukuba iinzudo ezifunyenwe kule Ngxowa-mali zisenokungakuboneleli ngokwaneleyo ngobomi obuntofonto emva kokuthatha umhlala-phantsi. Ukwenza iminikelo eyongezelelekileyo kwiNgxowa-mali yakho yindlela elula neyonga iindleko yokonyusa ulondolozo lomhlala-phantsi kwaye ilungele amalungu anamaxesa amfutshane emisebenzi okanye axhalabile ukuba anokungalondolozu imali eyaneleyo yokuthatha umhlala-phantsi.

Ingxowa-mali yakho ikhupha Imirhumo ekhethekileyo kwaye inikezela ngeenkonzo zomhlala-phantsi okanye zexesha lokuphuma emsebenzini womqeshi/wesikolo ngaphambi kwexesha lomhlala-phantsi. Kukho uhlelo olwahlukileyo lokuxhwaleka olunikezela ngentlawulo efumaneka xa unokuthi uxhwaleke kwaye uhlelo Iwegroup life scheme lunikezela ngentlawulo xa unokuthi usweleke.

Ingxowa-mali yakho ilawulwa ngamalungu eBhodi edibanise abameli abaziwa ngokuthi ziiTrustees. Amalungu engxowamali onyula Amalungu abameli amathandathu (6) asuka kwimimandla yelSASA ize ingxowamali yelSASA yona yonyule abameli abahlanu (5) (abameli abathathu abazimeleyo, ze omnye amele iSAHISA athi omnye amele iSABISA) bonke banoxanduva lokulawula ingxowa-mali. Amalungu eBhodi ke athi atyumbe umbutho ozakujongana nemisebenzi ehambisana nengxowa-mali, umhlalutyi manani, umlawuli wamafa, umphicothi zincwadi kwakunye nabalawuli botyalo-mali abayakuthi bancedise ingxowa-mali.

Noxa ingxowa-mali yakho ikunika ezona nkonzon zikumgangatho ophezulu, kubalulekile ukuba ukuqonde ukuba imali efunyenwe kwingshwa-mali ingangabi yeyaneleyo ukuba ubi nobomi obuzinzileyo emva kokuthatha umhlala-phantsi. Ukwenza Imirhumo enguchatha kwengxowa-mali yakho yeyona ndlela ilula yokwandisa imali oyongela umhlala-phantsi kwaye ilungele amalungu anexesha elifutshane esengqeshweni okanye abo baxhalabileyo kukuba bangathi kanti abonganga ngokwaneleyo kwaye ngoko abuyikabalula ubomi kubo bakuthatha umhlala-phantsi.

3. IIINTLOBO ZOBULUNGU

Bonke abasebenzi abawela ngaphantsi kweentlobo ezamkelwayo sisikolo bavumelekile ukuba ngamatlungu engxowa-mali. Ukuba lilungu kusisinyanzelo. Ubulungu bengxowa-mali buphelelwa wakuthatha umhlalaphantsi, xa usweleka okanye isikolo sakho siyeka ukuthatha inkxaxheba kwingshwa-mali okanye xa unokuthi uphume kwingshesho yesikolo eso ngenxa yempilo e ethe-ethe, Ukudendwa okanye ukuziyekela umsebenzi.

4. IMINIKELO

Uhlawula ipesenteji yoMvuzo woMhlalaphantsi kwiNgxowa-mali kwaye Isikolo sikhawlawula ipesenteji yoMvuzo woMhlalaphantsi kune nendleko yokukhusela ukufa nge inshorensi kune neenzozo zokukhubazeka kune neendleko zolawulo. Iminikelo yabasebenzi kune nomqeshi iyinxalenye yomvuzo womqeshwa otsalelwirhafu. Abantu bazakubanako ukufumana ukutsalelwirhafu ngeentlawulo zomqeshi kune 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. Nceda ubuze i-Bursar yakho okanye ubhekisele kwiSatifikethi sakho sokuNgena Esitsha ngexabiso lemirkhumo elisebenza kwiSikolo sakho. Ezi nkukacha zikwafumaneka kwiMigaqo eKhethekileyo yeSikolo sakho kune neeNkcazo zeeNzuko ezbonelelwa yiNgxowa-mali kunyaaka ngamnye.

Ungenza iminikelo eyongezelelweyo yokuzithandela kwi Ngxowa-mali kwinyanga nganye.

5. UKUBHALISELA IRHAFU

Kubaluleke kakhulu ukuqinisekisa ukuba ungumhlawuli werhafu obhalisiweyo ngaphambili kokuba uphume kwingshwa-mali okanye uthathe umhlala-phantsi. Xa ungabhaliswanga njengomhlawuli werhafu okanye xa imiba yakho yerhafu ingemanga kakuhle, isebe elijongene nerhafu I SARS iyakungawukhuphi umyaledo werhafu kwaye ingxowa-mali ingangayihlawuli imali yakho.

Ukususela ngomhla ka 1 March ka 2011 ezi nkukacha zisisinyanzelo zizakufuneka xa kufakwa isicelo somyalelo werhafu kune nesiqinisekiso serhafu selungu.

- Onobumba bamagama akho, namagama akho apheleleyo nefani.
- Inombolo yesazisi
- Inombolo yencwadi yokundwendwela nelizwe elikhutshwe kulo (apho kungekho sazisi soMzantsi Afrika).
- Usuku lokuzalwa
- Inombolo yerhafu yengeniso
- Idilesi ye imayili (xa unayo)
- Inombolo yasendlini yocingo okanye yefekisi (kufuneka nokuba yenyne kwezi nombolo)
- linkcukacha zakho zasebhankeni kune nenombolo yakho yasebhankeni (apho kuyakkufakwa kuyo intlawulo yakho yomhlala-phantsi)
- Igama lebhanka
- Igama lendawo apha ibhanki ikhoyo kune nenombolo eyikhodi yebhanka
- Uhlobo lwe akhawunti onayo ebhankeni
- Igama lomnini we akhawunti yebhanka
- Ubudlelwane obuphakathi kwakho nomnini akhawunti (ingayeyakho, ehlanganelweyo okanye eyomnye umntu).

6. IMALI ONAYO ENGXOWENI – IAKHAWUNTI YAKHO YOKONGA

Imali onayo engxoweni ixabisa (ilingana) imali oyongileyo kwingshwa-mali.

Imali eyongiweyo ekwingxowa-mali iquka ezi zilandelayo:

- Imali yakho edluliselwe kwingshwa-mali evela nakuyiphi ingxowa-mali yakho yangaphambili (xa kukho imfuneko).
- Imirkhumo oyifake kwingshwa-mali;
- Imirkhumo eyenziwe sisikolo kwingshwa-mali egameni lakho kukhutshwa iindleko zemali yokusweleka nokuxhwaleka kwakunye neyeenkonzo zokuphathwa kwemisebenzi yengxowa-mali kwakunye;
- Nenzala yotyalo efumaneke ngezimali zibalwe ngasentla (emva kokutsalwa kweemali zeenkonzo zotyalo).





6.1 Amalungu Angoku eNgxowa-mali

Ukuba ngoku ulilungu kwiNgxowa-mali uzakuba "neembiza" ezimbini zolondolozo lomhlalaphantsi xa uthatha umhlalaphantsi:

"Imbiza" enikezelweyo, eyakuba yimali eyandileyo yolondolozo lomhlalaphantsi ngomhla woku-1 kaMatshi 2021, kune nokukhula kwale mali de uthathe umhlalaphantsi. Uya kuba nelungelo lokuthatha ixabiso elipheleleyo lale "mbiza" njengesambuku senzuso yekhesi xa uthatha umhlalaphantsi.

"Imbiza" enganikezelwanga, eyakuquka igalelo lakho elenziwe kwingxowa-mali yesibonelelo kune/nayiphina enye ingxowamali yomhlalaphantsi emva komhla woku-1 kaMatshi 2021, kune nokukhula kwale mali de uthathe umhlalaphantsi. Awunakho ukuthatha ixabiso elipheleleyo lale "mbiza" njengesambuku senzuso yekhesi kwaye kufuneka usebenzise isibini kwisithathu sale mali ukuthenga ingeniso yomhlalaphantsi (i-annuity) xa uthatha umhlalaphantsi. Sisinye kwisithathu kuphela esinokuthathwa njengesambuku sekhesi xa uthatha umhlalaphantsi.

Oku kuyakuthetha ukuba uya kuba neerekodi ezimbini ezhlukeneyo ezibonisa "iimbiza" zakho ezimbini zolondolozo lomhlala-phantsi olwandiseyo. Enye ngomhla woku-1 kaMatshi 2021 kwaye enye emva komhla woku-1 kaMatshi 2021.

Amalungu angoku eNgxowa-mali aneminyaka engama-55 nangaphezulu

Ukuba uhlala kwingxowa-mali enye de ube uthatha umhlala-phantsi, uya kuvunyelwa ukuba uthathe ulondololozo lomhlalaphantsi olwandiseyo Iwakho lulanke njengesambuku sekhesi xa uthatha umhlalaphantsi.

Oku kuthetha ukuba xa unokuhlala kwi-provident fund enye kude cube ngumhlalaphantsi, uya kuba "nembiza" enye kwaye yonke inzuso yakho iya kuba "kwimbiza" enikezelweyo.

Ukuba ute watshintshela nakweyiphi na ingxowa-mali yomhlalaphantsi emva komhla woku-1 kaMatshi 2021, uya kuba "neembiza" ezimbini xa uthatha umhlala-phantsi:

"Imbiza" enikezelweyo, izakuba sisixa-mali ongasithatha njengesambuku senzuso yekhesi xa uthatha umhlalaphantsi, kuquka ulondolozo lomhlala-phantsi owandiseyo kwi-provident fund ngomhla wokuqalisa kokutshintshela kwingxowa-mali entsha, kune nokukhula okuzze kwimali etshintshelwe kwingxowa-mali entsha kude cube ngumhlala phantsi.

"Imbiza" enganikezelwanga, eyakuba sisixa-mali ekufuneka usisebenzisile ukuthenga i-annuity xa uthatha umhlalaphantsi, kuquka amagalelo akho enziwe kwingxowa-mali entsha kune nokukhula kwala magalelo, xa uthatha umhlalaphantsi.

Uyintoni umahluko phakathi kwe "mbiza" enikezelweyo kune "nembiza" enganikezelwanga?

"Imbiza" enikezelweyo lulondolozo lemali yangoku yelungu ukususela ngomhla woku-1 kaMatshi 2021 kune nokukhula kwimali de ilungu lithathe umhlalaphantsi. Xa uthatha umhlalaphantsi le mbiza ingathathwa njengesambuku sekhesi.

"Imbiza" enganikezelwanga yimali yavo onke amagalelo amatsha ukusuka ngomhla woku-1 kaMatshi 2021 kude cube ilungu lithathe umhlala-phantsi kune nokukhula. Kwixesha lokuthatha umhlala-phantsi ilungu linokuthatha kuphela isinye kwisithathu sale mali njengesambuku sekhesi kwaye isibini kwisithathu kufuneka sisetyenziselwe ukuthenga ipenshini (isisinyanzelo/iqinisekisiwe/i-life annuity).

Ukuba "Imbiza" enganikezelwanga ingaphantsi kwama-R247 500 (umthetho wokunciphisa) oku kungathathwa njengesambuku sekhesi.

Kusukela mhla lu-1 kuMashi 2021 onke amalungu amanje eSikhwama azoba nama-akhawunti amabili emali eqongobezelive eSikhwameni - "ibhodwe" eliqinisekisiwe onelungelo kulo kanye "nebhodwe" elingaqinisekisiwe njengoba kukhonjisiwe kwtiebhula ekhasini 07:

6.2 Amalungu amasha ajoyine iSikhwama emva komhla lu-1 kuMashi 2021

Ukuba uzibandakanye neNgxowa-mali emva komhla woku-1 kaMatshi 2021 uyakuba “nembiza” engagunyaziswanga kwiNgxowa-mali, ngaphandle kokuba udlulise “imbiza” egunyazisiweyo kwiNgxowa-mali yangaphambili.

AMALUNGU ANGAPHANTSİ KWAMA-55 NGOMHLA WOKU-1 KAMATSHİ 2021	AMALUNGU ANGAPHEZULU KWAMA-55 NGOMHLA WOKU-1 KAMATSHİ 2021
<p>Uya kuba “neembiza” ezimbini zolondolozo lomhlaphantsi xa uthatha umhlalaphantsi:</p> <ul style="list-style-type: none"> “Imbiza” enikezelwego, eyakuba yimali eyandileyo yolondolozo lomhlaphantsi ngomhla woku-1 kaMatshi 2021, kunye nokukhula kwale mali de uthathe umhlalaphantsi. Uya kuba nelungelo lokuthatha ixabiso elipheleleyo lale “mbiza” njengesambuku senzuzo yekhesi xa uthatha umhlalaphantsi. “Imbiza” enganikezelwanga, eyakuquka igalelo lakho elenziwe kwingxowa-mali yesibonelelo kunye/okanye nayiphina 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 yekhesi kwaye kufuneka usebenzise isibini kwisithathu sale mali ukuthenga ingeniso yomhlalaphantsi (i-annuity) xa uthatha umhlalaphantsi. Sisinye kwisithathu kuphela esinokuthathwa njengesambuku sekhesi xa uthatha umhlalaphantsi. <p>Oku kuyakuthetha ukuba uya kuba neerekodi ezimbini ezoqlikeneyo ezibonisa ‘iimbiza’ zakho ezimbini zolondolozo lomhlala-phantsi olwandileyo. Enye ngomhla woku-1 kaMatshi 2021 kwaye enye emva komhla woku-1 kaMatshi 2021.</p>	<p>Ukuba uhlala kwingxowa-mali enye de ube uthatha umhlala-phantsi, uya kuvunyelwa ukuba uthathe ulondololozo lomhlaphantsi olwandileyo lwakho lulonke njengesambuku sekhesi xa uthatha umhlalaphantsi.</p> <p>Oku kuthetha ukuba xa unokuhlala kwi-provident fund enye kude kube ngumhlalaphantsi, uya kuba “nembiza” enye kwaye yonke inzuzo yakho iya kuba “kwimbiza” enikezelwego.</p> <p>Ukuba uthe watshintshela nakweyiphi na ingxowa-mali yomhlalaphantsi emva komhla woku-1 kaMatshi 2021, uya kuba “neembiza” ezimbini xa uthatha umhlala-phantsi:</p> <ul style="list-style-type: none"> “Imbiza” enikezelwego, izakuba sisixa-mali ongasithatha njengesambuku senzuzo yekhesi xa uthatha umhlalaphantsi, kuquka ulondolozo lomhlala-phantsi olwandileyo kwi-provident fund ngomhla wokuqalisa kokutshintshela kwingxowa-mali entsha, kunye nokukhula okuzuze kwimali etshintshelwe kwingxowa-mali entsha kude kube ngumhlala phantsi. “Imbiza” enganikezelwanga”, eyakuba sisixa-mali ekufuneka usisebenzisile ukuthenga i-annuity xa uthatha umhlalaphantsi, kuquka amagalelo akho enziwe kwingxowa-mali entsha kunye nokukhula kwala magalelo, xa uthatha umhlalaphantsi.



INGXOWA -MALI YE ISASA

7. IZIMALI EZIKHOKHWA ISIKHWAMA

7.1.1 Imali yomhlala-phantsi

Isikolo sakho siso esenza isigqibo seminyaka yokuthatha umhlala-phantsi (njengoko kuchaziwe kwimigaqo ekhethekileyo yesikolo sakho). Umhlala-phantsi ongaphambi kwexesha ungawuthatha naninina eminyakeni elishumi (10 years) engaphambi kwexesha lakho lokuthatha umhlala-phantsi. Nceda ukhumbule esona sizathu sokuba ubenemali yomhlala-phantsi – kukuba ubenengeniso xa sele uthathe umhlala-phantsi

Ngexa lomhlala-phantsi, intlawulo eyimali **oyonge** **umhlala-phantsi** iyakuhlawulwa.

Ungakhetha ukuthatha imali yakho eyandileyo kwi “mbiza” engagunyaziswanga ngekheshi njenge sixa semali okanye umhlalaphantsi ungathengwa ngendlela yeNgxowa-mali okanye Inshorensi Ebhalisiweyo yomkhethethe wakho.

Kufuneka usebenzise isibini kwisithathu semali eyandileyo kwi “mbiza” engagunyaziswanga yakho ukuthenga i-annuity yobomi bakho bonke (kwi-insurensi okanye kwiNgxowa-mali, kwi-default annuity). Isinye kwisithathu se “mbiza” engagunyaziswanga sinokuthathwa ngekheshi njenge sambuku sekhesi.

Ukuba ixabiso “lembiza” engagunyaziswanga lingaphantsi kwama-R247 500 ungathatha inzuzo yonke ngekheshi.

Ukusuka ngomhla woku-1 kaMatshi 2019, ngokwemiqathango yomthetho, iNgxowa-mali ikwabonelela ngobuchule be annuity.

Kubalulekile ukuqaphela ukuba olu ayilulo ulungiselelo lokusilela ukuhlawula oluzenzekelayo kwaye amalungu kuzakufuneka ukuba enze umkhethethe osebenzayo ukuze Angene kobubuchule ukuba afuna ukusebenzisa umkhethethe wepenshini yeNgxowa-mali. Amalungu asenokunyula ukuthatha Imali Eyandileyo labo njengesambuku sekhesi. Khumbula iinzuzo zesambuku ezithathwe ngekheshi zyarhafiswa

Amalungu azakunikwa ululeko lwengondo lwenzuzzo yomhlalaphantsi ubuncinane kwiinyanga ezi-3 ngaphambi kobudala beminyaka yawo yomhlalaphantsi eqhelekileyo.

Kuyacetyiswa ukuba uthethe nomcebisi wezimali onelaisensi ukukunceda uqonde ukuba zeziphi iindlela onokukhetha kuzo kanye neemveliso ezifumanekayo.

7.1.2 Ukuhlehlisa umhlalaphansi wakho

Ingxowa-mali ikuvumela ukuba urhoxise umhlalaphantsi wakho, ukt. ushiye Imali yakho Eyandileyo (Ulondolozo loMhlalaphantsi) kwiNgxowa-mali kwaye uqhubeke ngobulungu bakho buqu emva kokufikelela kubudala beminyaka yomhlalaphantsi kanye nokushiya umqeshi wakho. Oku kuthetha ukuba akusafuneki ukuba uthathe inzuzo yakho yomhlala-phantsi kwiNgxowa-mali ngokukhawuleza.

Awuzukuvunyelwa ukuba wenze iminikelo engeminye kwiNgxowa-mali xa ufikelela kubudala beminyaka yakho yomhlalaphantsi. linzuzzo zokufa, zokukhubaze ka kanye nezomngcwabo zizakuphela. Ukuba alukho ukhetho lotyalo-mali olwenziwe ngomhla welungu elikhethethe ukumisela ngawo, ulondolozo lomhlalaphantsi welungu uzakutyalwa kwi(kwii)porfolio ebityalwe kuyo phambi komhla wokuphela kwengqesho.

Zonke ii-porfolio ezikhoyo kezifumanekayo kumalungu e-Provident Fund zenziwa zifumanekayo kuMhlala-phantsi oMiselwego.

Ezi portfoliyo zezi: Umdlali, uMkhuseli, i-Shari’ah, i-, i-Conservative Index Fund, i-Conservative Index Fund, i-Smooth Bonus AGP50, i-Smooth Bonus AGP80 (Isiqinisekiso se-80%) kanye nee-porfolio zeBhanki.

Umrhumo wolawulo uya kutsalwa ngenyanga.

7.1.3 Ukurhafelwa kwemali yomhlala-phantsi

Intlawulo eziinkozo

Irhafu etsalelwa iimali zemihlala-phantsi ezithathwa zizinkozo zirhafelwa ngolu hlobo lulandelayo:

Isixa semali eziinkozo

Uxanduva lwerhafu

Awokuqala ama R550 000

0%(xa ungakhange ulisebenzise elithuba ngaphambili)

Ama R550 001 ukuya kuma R770 000

18%

Ama R770 001 ukuya kuma R1 155 000

ngama R 39 600 kunye ne 27% yemali erhafelwayo engaphezulu kwama R770 000 ngama R 143 550 ne 36% yomvuzo erhafelwayo ongaphezu kwesi R1 155 000.

Qaphela ukuba ama R550 000 akarhafelwa, kwaye uludwe olungasentla lusebenza kwimali umntu ayongileyo esisamba evela kuzo zonke iingxowamali zemihlalaphantsi oko kuthetha ukuba zizakuquka imihlala-phantsi yepensheli kanye naleyo yeprovident kwakunye neemali zemihlala-phantsi ezikuhlawula ubomi bakho bonke.

La maxabiso erhafu nemida yayo angaguquka ngako oko qinisekisa ukuba uneenkukacha ezihlaziyeleko mayelana neendlela imiba yerhafu eyakuthi iyichaphazele imali yakho ngaphambi kokuba wenze isiggibo.

7.1.4 Ukuhathela ingqalelo imikhethe ye-default annuity yengxowa-mali

Kubalulekile ukwenza iziggibo ezifanelekileyo xa ufikelela kubudala beminyaka yomhlalaphantsi. Siyaqonda ukuba elixesha lingaba zizo zombini imvuseleko kanye nokothuka. Zininzi kakhulu iziggibo ekufuneka zenziwe ngomhlalaphantsi wakho, izinto zokuthathelwa ingqalelo ezininzi kakhulu ekufuneka zibe sengqondweni, kanye noluhlu lwemikhethem emininzi emakukhethwe kuyo.

Imikhethem emibini ye-default annuity portfolio (iportfolio yotyalo-mali yokusilela) enikezelwa yiNgxowa-mali yile:

- I-Old Mutual Fund Select Annuity (i-Life Annuity Eqinisekisiweyo)
- I-Old Mutual Max Income Investment Funded Income Annuity (i-Living Annuity)

I-Old Mutual Fund Select Annuity (i-Life Annuity Eqinisekisiweyo)

Ukuba uthathela ingqalelo ye-Life Annuity - kufuneka uthathele ingqalelo yokukhetha Imveliso ye-Fund's Default Annuity, i-Old Mutual Fund Select Annui (i-FSA). Kuba imininzi imikhethem ye-annuity xa uthatha umhlalaphantsi, ukwenza umkhethem ofanelekileyo kunokuba nzima. Yiyo loo nto iiTrasti ze-ISASA zikuniqa i-FSA. liTrasti zikholelwu ekubeni isisombululo esifanelekileyo kumalungu amaninzi kuba kulula ukutyalu imali kuyo, kwaye inika ipenshini ethembekileyo yenyanga ubomi bonke. Eyona nto ibaluleke kakhulu, kukonga iindleko kuba iintlawulo oza kuzihlawula ziyanana nezo ziqhele ukufumaneka kuphela kubasebenzi beenkampani ezinkulu, hayi abantu.

I-Old Mutual Max Income Investment Funded Income Annuity (i-Living Annuity)

I-living annuity ikuvumela ukuba ukhethem yeyiphi i-portfolio yotyalo-mali yolondolozwe lomhlalaphantsi ekutyalwe kuyo. Ukhetha kananjalo nokuba yeyiphi ipesenteji (ekwabizwa ngokuba yi-drawdown rate) yemali oyitayileyo iyonke eza kuhlawulwa kuwe njengengeniso. Unokukhetha phakathi kwe-2.5% kunye ne-17.5% eseleyo eyinkunzi njengengeniso yonyaka. Ukuhathela kuku kuguquka, akukho siqinisekiso sokuba le ngeniso yomhlala-phantsi ekuqhubeka ubomi bakho bonke.

Ngoko ke wena kufuneka uthathe iziggibo ezifanelekileyo malunga nengeniso oyifunayo. Ukuba uthathe wasweleka ngaphambi kokuba imali yakho eyinkunzi isetyenziswe, imali eseleyo ingashiyelwa abo ubathandayo, ibe yinxalenye yelifa lakho okanye isetyenzisewu ukuxhasa i-living annuity egameni lomxhamli onyuliweyo.





OLD MUTUAL FUND SELECT ANNUITY (GUARANTEED LIFE ANNUITY)



OLD MUTUAL MAX INCOME INVESTMENT FUNDED INCOME ANNUITY (LIVING ANNUITY)

NGINGAKWAZI YINI UKUKHETHA INANI LOMHOLO WASEKUQALENI?

Cha, kuncike ezintweni ezehlukene zabomshwälense (I-Old Mutual kulokhu) izohlonza imali ongaqala ngayo ukuhola.

Yebo, njengephesenti lesamba osisebenzisayo ukuthenga imali ozoyithola uma uthatha impesheni. Ukukusiza ngesinqumo sakho, iBhodi leSikhwama saBakwiThrasti bazophakamisa isilinganiso semali eholwayo (okuphinde kubizwe ngesilinganiso esisuka phezulu sehle*).

NGINGAKWAZI UKUKHETHA LAPHO IMALI EYONGIWAYO YOKUTHATHA IMPESHENI YAMI ITSHALWE KUPHI?

Cha. Amaphothifoliyo okutshala izimali eseka imali yakho yokuthatha impesheni asekhetiwe ukuze ahlinzeke imali eholwa impilo yonke kanjalo nokuhlinzekela ukwenyuka kwemali emalini engenay.

Yebo. Ukukusiza, iBhodi leSikhwama sabakwiThrasti lizophakamisa iphotifoliyo imali ezingenela kuyona nokunye okukhethwa kukho kwamaphothifoliyo okutshala kwezimali.

NKUNGABE IVELE IZINGENELE IMALI YONYUKO NJALO NGONYAKA?

Nakuba lokhu kungaqinisekisiwe, uma unyuko lunikiwe, longeza emalini yakho engenayongakho-ke kuqinisekiselwe impilo yakho kanti ngeke isuswe.

Unganquma. Khumbula ukuthi uma isamba osikhethayo sokuba usihole (isilinganiso esisuka phezulu esehlayo*) singaphezu kokukhula kwemali etshaliwe, kungeneka uphelelwé yimali.

NGINGAKWAZI UKUGUQLA UBUNGAKO BEMALI ENGIZOYITHOLA?

Cha. Lokhu kubalwa uma ukhokhela imali ozoyihola uma usuthatha umhlaphansi okuyinto egxile kokukhethayo.

Yebo. Kanye ngonyaka, ungaguqla ubungako bemali engenayo ephakathi kwama-2.5% nama-17.5% bemali eyisamba esasele.

KUNGABE NGIVIKELEKILE EKUPHELELWENI YIMALI?

Yebo. Uthola imali eqinisekisiwe impilo yakho yonke.

Cha. Imali esetshenziselwe ukukuholela ingaphela uma imali ikhishwa ngaphezu kokukhula kwemali etshaliwe.

NGINGAKWAZI UKUGUQKELA KWENYE IMALI EKHOKHELWA IMPESHENI?

Cha.

Yebo. Ezimalini zokuZikhethela zeSikhwama sakwa-Old Mutual noma enye imali ekhokhwa nyangazonke yempesheni eqinisekisiwe.

WUYINI OKUNGAKHOKHELWA ABAZOZUZA EFENI LAMI UMA NGIFA?

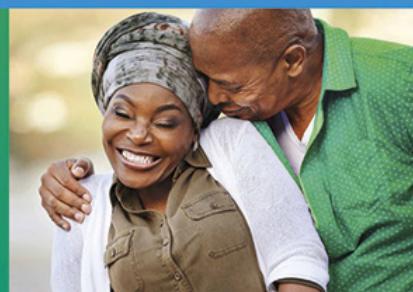
Ungakhetha isikhathi esingesincane kunazo zonke esigarantiwe ngokuthi iyiphi imali okumele ikhokhwe noma imalisamba yesibili yokugada impilo.

Nanoma iyiphi imali eyosala lapho iyokhokhelwa abathile.

KUNGABE NGINGAKWAZI UKUKHETHA ZOZIMBILI IZIKHWAMA ZEZIMALI ZEMPESHENI?

Yebo. Kuncike ezidingweni zakho kanye nesamba osonge esikhwameni sempesheni, ingxube yakho kokubili ekufanele kakhulu, noma ungakhulumma nomeluleki wakho wezezimali ngokunye esingakhetha kukho okukhona.

Yebo. Kuncike ezidingweni zakho kanye nesamba osonge esikhwameni sempesheni, ingxube yakho kokubili ekufanele kakhulu, noma ungakhulumma nomeluleki wakho wezezimali ngokunye esingakhetha kukho okukhona.





linzuzo zemikhetho ye-Fund annuity:

Yonga iindleko - njengoko inikezelwa kuwe ngexabiso elifanelekileyo ebelinokufumaneka ngesiqhelo kubasebenzi abathathe umhlala-phantsi kwinkampani enku; kwaye

Ithembekile - ikhethwe ziitasti zeNgxowa-mali zakho kwaye inikezelwa yi-Old Mutual.

Amalungu aneminyaka elishumi ethathe umhlala-phantsiaya kufumana iikowuteyshini yazo zombini nge-imeyile. Ikonwuteyshini iya kukunika umbono olungileyo wento onokuyilindela ukufumana njengengeniso yenysanga emva kokuthatha umhlala-phantsi, ngokusekwe kwiMali yakho Eyandileyo yangoku. Emva koko uyakufumana ezi kowuti rhoqo kwiinyanga ezintandathu de uthathe umhlala-phantsi.

Khumbula: Ezi annuitie zimbini azithatheli indawo yengcebiso yezemali yobuqu. Ukuba awuqinisekanga ngaso nasiphi na isigqibo esikhulu semali, ukufumana iingcebiso ngezemali yakho kusoloko kungumbono olungileyo.

Ngeenkukacha ezithe vetshe malunga nezi Fund annuities zimbini, thumela i-imeyile ku: omannuitystrategy@oldmutual.com

7.2 Imali yokuphuma – (Ukosula, Ukudendwa okanye ukugxothwa)

Ukuba ushiya ingxowa-mali, uzakuba lilungu Elibhatalwa ngokupheleleyo leNgxowa-mali emva kweentsuku ezili-120, ngaphandle kokuba wenza omnye umkhetho osebenzayo. Obu bubuchule boLolondolozo Lokusilela obuhambiselana neMimmiselo Yokusilela. Xa ubalilungu Elibhatalwa ngokupheleleyo uzokwaziwa njengelungu elinguMlondolozi ngokwemiqathango yeMithetho-siseko yeNgxowa-mali. Awui kuvunyelwa ukwahlula imali, okt uthathe isahlulo ngekheshi kwaye ugcine okuseleyo kwiNgxowa-mali. Inkxaso-mali eyahluliweyo ifumaneka kuphela xa ugcina ngaphandle kweNgxowa-mali.

Njengelungu le-In-Fund Preserver, awusayi kuvunyelwa ukuba ufake imali rhoqo kwiNgxowa-mali kwaye iinzuzo ze-inshorensi (ukusweleka, ukukhubazeka kunye nomngcwabo) ziza kuyekwa.

Inzuzo yakho njengelungu le-Preserver izakuhlala ityalwe kwi-portfolio efanayo aphi yayityalwe khona xa wawulilungu elisebenzayo, de ukhetho enye i-portfolio yotyalo-mali kuluhlu olufumanekayo lwee-Portfolio zeMikhetho yeLungu.

Ukuba uggiba ngokuba uthathe inzuzo yokutsalelwaa (kye ungabililo ilungu Elibhatalwa ngokupheleleyo/ ilungu elinguMlondolozi) unemikhetho emi-4 yokubhatala:

- Unokushenxisela imali kwi-annuity yomhlalaphantsi (RA);
- Unokushenxisela ingxowa-mali yolondolozo;
- Unokushenxisela imali kwingxowa-mali yomqeshi wakho omtsha;
- Unokuthatha inzuzo ngekheshi.

Uya kuba nethuba elikhulu lokhuseleko lwezemali ukuba ugcina iinzuzo zakho nanini na xa utshintsha ingqesho; ngoko ke kuyacetyiswa ukuba udlulisele le nzuzo kwenye i-Provident Fund, i-Annuity yoMhlalaphantsi okanye iNgxowa-mali yoLondolozo. Ushenxiselo alunarhafu.

Ngenye indlela, ukuba ukhetha ukuthatha le nzuzo njengesambuku sekhesi, irhafu iya kuhlawulisa ngabasemagunyen'i berhafu abafanelekileyo.

7.2.1 Ukurhafelwa kwemali yokuphuma

Umda wokungahlawuli rhafu wama R27 500 noluhlu lwerhafu zizakongezeleka kwaye zizakubalelw kwimali yakho oyitsale kwingxowa-mali kubom bakho. Ngaphezulu, imvume enikwayo xa utsala imali iyakunciphisa amathuba okwehliselwa irhafu ngexa uthatha umhlala-phantsi.

Imali ethathwa iwukhesi ikhokhelwa intela ngale ndlela:

Imali yokuphuma eziinkozo Ixabiso lerhafu ebizwayo

Ukusuka kuR0 ukuya kuma R27 500	Yi 0%
Ukusuka kuma R27 501 ukuya kuma R726 000	Li 18% kwengaphezu kwama R27 500
Ukusuka kuma R726 001 ukuya R1 890 000	Li R125 730 kanye ne 27% yemali edlula ama R726 000
Ukusuka kuma R1 890 001 nangaphezulu	ngama R223 740 kanye nama 36% kwedlula ama R1 890 000

Umda wokungahlawuli rhafu wama R27 500 noluhlu lwerhafu zizakongezeleka kwaye zizakubalelw kwimali yakho oyitsale kwingxowa-mali kubom bakho. Ngaphezulu, imvume enikwayo xa utsala imali iyakunciphisa amathuba okwehliselwa irhafu ngexa uthatha umhlala-phantsi.

Amaxabiso erhafu kanye nemida inokutshintsha nangaliphi na ixesha, ngoko ke qinisekisa ukuba uneenkukacha malunga nefuthe lerhafu kwiinzuzu zakho ngaphambi kokuba wenze naziphi na iziggibo. Ngoko ke, ukuba ukhetha ukuthatha inzuzu yakho yokurhoa ngekheshi, awunyelisi ngokuggithisileyo nje ulondolozo lomhlaphantsi wakho wexesha elizayo, kodwa unciphisa kanobom umrhumo werhafu oza kuwufumana xa uthatha umhlalaphantsi.

7.2.2 Ukuba ilungu Elibhatalwa ngokupheleleyo/Ilungu elinguMlondolozi wengxowa-mali

Xa ubalilungu elinguMlondolozi imali yakho ihlala ityalwe kwiNgxowa-mali kwaye izakuqhubea ukukhula de wazise Ingxowa-mali ukuba ufunu okokuba kubhatalwe inzuzzo yakho.

Ilungu elinguMlondolozi alenzi iminikelo kwiNgxowa-mali kwaye alizukuhlawulelwia iinzuzzo ezikwi inshorensi, ukt ezokufa, ezokukhubazeaka kanye nekhava yomngcwabo wosapho (ukuba kuyachaphazeleka).

Ingxowa-mali liziko elisemthethweni elingenzi inzuzzo ukwenzela inzuzzo yamalungu. Nangona kunjalo, inazo iindleko kwanokuqinisekisa ukuba onke amalungu, kuquka amalungu angabaLondolozi, beNgxowa-mali, abhatala isabelo sayo seendleko zeNgxowa-mali, lamalungu azakubhatala umnikelo wendleko wenyanga osisigxina, oxhaswe ngezimali ezsuka kwiMali yabo Eyandileyo, njengoko kumiselwe ziiThrasti, ngamathuba athile.

Izinto Eziyinzuzzo:

- Uzakusebenzisa ithuba lemirkhumo yotyalo-mali olwamkelekileyo kwaye uzakuhlala ukutyalo-mali olukwi portfolio obukutyalo-mali kulo ngaphambi kokushiya Isikolo.
- Uzakurbanoku kukhululeka bokuba imali elondoloziweyo yakho iphathwa kakuhle yingxowa-mali elawulwa kakuhle eneethrasti ezinobuchule;
- Awuzuku nyanzeleka ukuba ubhatale iikhomishini okanye imirhumo yangaphambi kokutyala imali njengoko inokuba sisimo esinjalo xa uthewashenxisela imali kwingxowa-mali ye-annuity yolondolozo.

Izinto Ezingeiyiyo Inzuzzo:

Awunako ukutsala inxalenye.

7.2.3 Ukudluliselwa phakathi kwezikolo

Xa unokuthi usuke kwesinye isikolo ubheke kwesinye esikwathatha inkxaxheba kwingxowa-mali ISASA, kunynzelekile ukuba imali onayo kwingxowa-mali nenzala yayo idluliselwe kwisikolo sakho esitsha. Oku kuyakukwenza uhlale ulilungu le ngxowa-mali.



Learning



Planning



Living

INGXOWA -MALI YE ISASA

7.3 Imali yokuxhwaleka

Ukuze ukwazi ukufumana inzuzo yokukhubazeka kufuneka ube ungakwazi ukwenza umsebenzi wakho okanye umsebenzi ofanayo. Ezonyango ubungqina bokuxhasa ibango lakho kufuneka bungeniswe. Ukuba u ulungele ukufumana inzuzo yokukhubazeka uya kuba nelungelo le-87% (I-75% yomvuzo womhlalaphantsi kune ne-12% yokuyekwa koMqeshi) kumvuzo wakho wenyanga wo hlalaphantsi njengomvuzo wenyanga, ngokuxhomekeke kwinzuzo enkulu wenyanga eyi-R165 000, ehlawulweyo emva kwexesha lokulinda leenyanga ezi-3. Ingeniso ehlawulweyo iya kuba irhafu-simahla. Le nzuzo ayinak qitha kwitotali yelungu Ipakethe eqinisekisiweyo emva kokutsalwa kwerhafu ekuqaleni kwe ixesha lokulinda.

UBUSAZI UKUBA?

Umnikelo woMqeshi kune ne-Premium Waiver zenzelwe ukuhlawula umnikelo womhlala-phantsi womqeshi kune nezavenge zenzuzo yomngcipheko. Umqeshi uza kusebenzisa le mali ukuhlawula iminikelo yakhe yomhlalaphantsi kune nezavenge zenzuzo yomngcipheko.

Oku kuthetha ukuba xa umqeshwa ubanga ukukhubazeka emsebenzini, iminikelo yomhlalaphantsi yomqeshi kune nezavenge zomngcipheko ziya kuqhubeke ngokungathi yiminikelo ephindaphindayo kune nakuphi na ukukhawuleziswa kwasivumelwano (i-CPI ukuya kufikelela kubununzi be-4%) bekufanle buqhubeke nokuhlawulwa.

Ingeniso wenyanga iyakumiswa xa ezi zinto zilandelayo zinokwenzeka:

- Xa imigaqo yeinshorensi isithi mayimiswe ngelo xesha;
- Ukufika eminyakeni yomhlalaphantsi; okanye wakusweleka.

Ngelixa usamkela imali yokuxhwaleka Ubulungu bakho kwingxowamali buzakuqhubeke kwaye uyakukhuseleka njengomntu oswelekele emsebenzini.

Kufuneka uqonde ukuba ngelixa usamkela imali yokuxhwaleka, I inshorensi iyakuthi gqolo ukuhlola ubume bempilo yakho. Imali ingancitthiswa okanye imiswe yi inshorensi xa ilungu linokuthi lichache okanye likwazi ukufumana ingeniso.

Akuyikuba sakulungela ukufumana le mali ekupheleni komnyaka ofikelele ngawo kwiminyaka efaneleyo yomhlalaphantsi (ukuthi ga eminyakeni engama 65 yobudala).

Ingeniso iyakunyuka ngokokunyuka kwamaxabiso empahla (ukuyakuthi ga kwiipesenti ezi 4) ngonyaka ngexesha lokuxhwala.

7.4 Imali yokuswelekela emsebenzini

Xa unokuthi usweleke usasebenza esikolweni ulilungu lengxowa-mali, abosapho Iwakho /naabo balungele ukuzuza emalini yakho bayakufumana intlawulo ngolu hlobo lubhalwe Ngezantsi apha.

Isikolo sakho siyakukhetha ipesenti efanele ukuhlawulwa kwiinshorensi ukuze kufumanekelo elo xabiso lentlawulo.

Ngokulandela ipesenti ebekiwego abosapho Iwakho bayakuhlawulwa imali esisixa erhafisiweyo ngokuya ngokuphinda-phindeka komvuzo wakho wonyaka orhafelwayo kwakunye neminyaka yakho yobudala ngexa usweleka. (ukuba umvuzo wakho orhafelwayo ngama R4000 kwaye usweleka uneminyaka yobudala engama 40, imali eyakuthi ihlawulwe iyakuba ngama R4000 x 12 x 2.52 = R120 960).

Amalungu oluhlu lokuqala: La ngamatlungu angena esikolweni emva komhla ka 1 April 2001.

Abosapho Iwakho bayakufumana imali esisixa esiphinda-phindiwego somvuzo wakho wonyaka obalwe ngokweminyaka yakho yobudala ngexesha osweleka ngalo ngale ndlela ilandelayo:

Iminyaka yobudala 18-35 – 2.97
Iminyaka yobudala 36-40 – 2.52
Iminyaka yobudala 41-45 – 1.95
Iminyaka yobudala 46-50 – 2.06
Iminyaka yobudala 51-55 – 1.84
Iminyaka yobudala 56-60 – 1.63
Iminyaka yobudala 61-64 – 1.52
Iminyaka yobudala 65-70 – 1.74

NGAPHEZULU

Imali yakho ekwingxowa-mali.

NGAPHEZULU

Imali yakho esengxoweni

Eli nani le mali liyakurhafisa ngendlela efanayo naleyo kurhafelwa ngayo iimali ezizizixa ezihlawulwa ziingxowa-mali zemihlala-phantsi xa umntu ethatha umhlala-phantsi (funda umhlathi 7.2.1).

7.4.1 Inzuzo yoMngcwabo Yokuzithandela

Amalungu anomkhethethe wokuthatha inxaxheba kwiINzuzo zeKhava yoSapho (iSikimu sokuNgcwaba). Isavenge li-R20.65 ngelungu ngalinye kwaye inzuzo ihlawulwa ngolu hlobo lulandelayo:

Inzuzo yoMngcwabo Yokuzithandela

Umntu ophambili okwi Inshorensi	R24 200
Iqabane elikwi Inshorensi	R24 200
Umntwana okwi Inshorensi	
Ubudala beminyaka >=14	R24 200
Ubudala beminyaka >= 6 kodwa <14	R12 100
Ubudala beminyaka >= 2 kodwa <6	R 6 050
Ubudala beminyaka < 2 (kungaquki ozalwe phambi kwexesha)	R 6 050
Ozalwe phambi kwexesha	R 6 050

Amalungu ngoku afunwa ngumthetho ukuba agcwaliise iFomu yokuKhetha uMngcwabo. Xa uthe wabhubha, intlawulo yomngcwabo iya kuhlawulwa loo mntu umtyumbileyo kwifomu yakho yokhetho. Ukuba awukayigcwaliisi ifom yokutyumba, inzuzo iya kuhlawulwa kwilifa lakho. Nceda uqaphele ukuba ilifa lakho linokuthatha ukuya kutsho kwiinyanga ezili-12 ukubhaliswa kwaye usapho lwakho lusenokungabi nayo imali yokukungcwaba ukuba awukho uxwebhu olugcwaliisiweyo.

linkonzo zeNkxaso yokuNgcwaba - Amalungu aneNzuzo yokuNgcwaba yokuZithandela, kanye nosapho olusondeleyo kubo, banofikelelo kwinkxaso yomngcwabo kanye noncedo, ngexesha abalifunayo kakhulu. Le nkonzo ibandakanya ukuthuthwa komfi, ukusuka naphina emhlabenzi, ukuya kwikhaya lokuggibela lomngcwabo eMzantsi Afrika nakumazwe angabamelwane.

7.4.2 Ukubaluleka kokutyumba iindlamafa nabosapho:

Imali yakho wakusweleka iyakwabiwa ngokulandela imigaqo yengxowa-mali kwakunye nomhlathi 37C womthetho olawula iingxowa-mali zemihlala-phantsi, otetha ngemisebenzi yamalungu eBhodi ekwabiweni kweemali zokusweleka. Umthetho olawula iingxowa-mali zemihlala-phantsi unika amalungu ebhodi iinyanga ezili 12 ukwenza uphando nokuthatha isiggibo sokuba mayabiwe njani na imali. Umthetho unyanzela amalungu ebhodi ukuba aqwalasele bonke abondliwa ngumfi kungakhathaliseki ukuba babbaliwe na kwifomu yakho yokutyumba okanye hayi. Xa kunokuthi kanti awunabo obondlayo, imali yakho iyakuhlawulwa kwabo ubakhethileyo. Ukuba akunabo obondlayo okanye obakhethileyo, imali yakho iyakufakwa kwilifa lakho.

Injongo yefomu yokutyumba:

1. Kukwenza lula ukufumana abosapho lwakho ngokusebenzisa linkcukacha ozinikileyo; kwakunye
2. Nokukhawulezisa inkubo yokufumana ukuba ngoobani abosapho lwakho nendlela abaxhomekeke kuwe ngayo.
3. Ukufumana abanye abafanele ukuzuza kwimali yakho ngaphandle kwabo ubabhalileyo owawunokuthi uthande ukuba bafumane inxalenye yemali yakho.

Ngako oko kubalulekile ukuligcwalisia ifomu yakho yokutyumba okungenani kanye enyakeni naninina xa linkcukacha zakho zinokuthi ziguuke Umzekelo: xa kuzalwa umntwana okanye usohlukanisa umtshato njalo njalo. Ngokugcwalisia ifomu yokutyumba uchaza abondliwa nguwe nokuthi uyakwazi ukucacisa lowo ufunu afumane imali yakho kwakunye nenxalenye ofuna ayinikwe.

Noxa amalungu ebhodi ezakulandela indlela ocele ngayo kwifomu yakho kangangoko anakho, ekuggibeleni ngawo azakuthatha isiggibo sokuba ngubani na omakanikwe imali ngokuthi aqwalasele naabo bangabhalwanga kwifomu leyo.





7.5 Iinzuzo Ezongezelelweyo

Ingxowa-mali yakho nge-Old Mutual inikezela ngezi nzuzo zilandelayo ngaphandle kweendleko ezongezelelweyo:

Abongikazi abahambahambayo - Siyayiqonda into yokuba kunganzima kubasebenzi ukufumana ixesha lokutyelela ugqirha wokwenza uvavanyo lwezonyango olufunekayo lokubhatalela ukusweleka nokukhubazeka. I-ISASA Provident Fund's Travelling Nurses ityeleta abasebenzi emsebenzini ukuze yenze naziphi na iimvavanyo ezinokufuneka.

I-HR911 - Inkonzo esekwe kwifowuni yabaqeshi abathatha inxaxheba okanye abalamli abanokubanga umvuzo wabakhubazekileyo. Sinceda abaphathi bamacandelo kunye nabasebenzi ngokungenisa amabango nolawulo lwabasebenzi ngemeko yezempilo.

I-Cash4LovedOnes - 3 x ingeniso yenya ngekhesi iqhuma kumxhamli otyunjiwego njengoko kungqinwe yi ilungu ekuqaleni kwebango lokukhubazeka. Ukuba akukho mxhamli otyunjiwego, isixa-mali siya kuhaulwa kwi-late estate.

7.6. Umda wenkonzo engahlawulelwayo (Free Cover Limit)

Ukhuselekile mayelana nokuxhwaleka kunye nokusweleka ngaphandle kokuveza ubungqina bukaggira obuchaza ngobume bempilo yakho ukuyakuthi ga kumda obizwa ngokuba yi Free Cover Limit (FCL). Ukuba imali ofanele ukuyizuza ingaphezulu komda, I inshorensi iyakuhlola ubungqina bukaggira ze ithathe isiggibo sokuba Ingaba imali edlula ngalo umda we FCL ingafakwa kwiinshorensi ngexabiso eliqhelekileyo elibhalisiwego okanye ukungasamkeli isicelo eso. De kube kufakwe iincwadi zikaggira kwaye nemali edlule umda ibhaliswe kwiinshorensi yamkelwe, imali yakho iyakuhlala kumgangatho we FCL kuphela.

8. IZIMALI EZINOKUTHI ZITSALWE NGUMQESHI EMALINI YAKHO

Umhlathi 37D womthetho olawula iingxowa-mali zemihlala-phantsi unika isikolo sakho igunya lokufaka amabango kwimali yakho ngaphambi kokuba iphume kwezi meko zilandelayo kuphela:

- Xa isikolo besikuboleke imali yokuthenga indlu. Isikolo sivumelekile ukubiza imali eshiyekileyo mayelana nalo mali-mboleko.
- Ukuba isikolo (okanye ingxowa-mali) iye yakumela ekubeni unikwe imali-mboleko yokuthenga indlu. Isikolo (okanye ingxowa-mali) sivumelekile ukubiza imali yokokukumela.
- Ukuba isikolo siye safumana ukonakalelwa ngenxa yokungaziphathi kakuhle kwakho. Isikolo sivumelekile sokubiza imali esiyigwetyelwe yinkundla okanye leyo uthe wayivuma ngokubhala phantsi.

Ululeko Iwengqondo IweNzuzo zoMhlala-phantsi

I-Scheme sibonelela ngoLuleko Iwengqondo IweNzuzo zoMhlala-phantsi. Ululeko Iwengqondo IweNzuzo luthetha ukuxela kunye nokucacisa, ngolwimi olucacileyo noluqondakalayo, kubandakanya imingcipheko, iindleko kunye neentlawulo:

- a. li-porfolio ezifumanekayo zotyalo-mali;
- b. imiqathango yesicwangciso se-annuity yengxowa-mali;
- c. imiqathango nenqubo ethi ingxowa-mali, i ilawule ngayo iinzuzo ezigciniwego;
- d. naziphi na ezinye iindlela ezinokuthi zifumanek kumalungu.

Ululeko Iwengqondo IweNzuzo zoMhlala-phantsi luzakunceda amalungu ngayo yonke imibuzzo enxulumene nemveliso kwakunye nezikhalazo kwaye luzakunikezela ngeenkukacha KODWA INGELILO icebiso. Amalungu afuna ukucetyiswa kufuneka athethe nomcebisi wezimali.

Thetha Nengcali Yase Old Mutual Simahla

Umcebisi weeNzuzo zoMhlalaphantsi wase Old Mutual (i-RBC) uzakukunceda ukuba uqonde ngemikhethi yakho ngexesha lomhlalaphantsi ukuze ubenako ukwenza umkhethi ofaneleke kakhulu kuwe nakwikamva lakho.

I-imeyili: omannuitystrategy@oldmutual.com okanye Kunombolo Yomnxeba: **0860 388 873**.

9. ICEBO LOTYALO LWE NGXOWA-MALI

Ingxowa-mali yakho inikela ngecebo le Life Stage (Life Stage investment strategy) elizama ukuba kubekho ukulungelelanisa kwemingcipheko nokuze kuzuze inzala elindekileyo kumanqanaba ohlukaneyo exesheni lakho lokuphangela. Xa ufunu ukuzikhethela indlela yotyalo ungakhetha kwindibaniela yeentlobo ezintlanu ezenza uhlelo Iwamalungu ebhodi.

Kuhlobo Iwemirhumo olibuzwa ngokuthi lolukhethekileyo (defined contribution) ilungu ngalinye lizithathela ngokwalo imingcipheko, okuthetha ukuba imingcipheko oyakujongana nayo yileyo ihambisana nokuhla nokunyuka kweemakethe zotyalo-mali kwaye oku kuyakuchaphazela indlela imali etyaliwego eyakuthi ikhule ngayo.

Imali epheleleyo oyakuyifumana kwingsxowa-mali iyakuxhomekeka kwiimeko eziliqela ngokuya isiya Iminyaka – Imirhumo, uhlobo lotyalo olukhethileyo, ukunyuka kwamaxabiso empahla kwakunye nokutshintsha kwakho umqeshi.

Kufuneka ukhumbule ukuba imali etyaliwego yomhlalaphantsi iyekwa kutyalo ithuba elide. Linjongo zotyalo Iwengxowa-mali kukufumana inzala eyaneleyo, emiselwe eminyakeni engamashumi amane (40 years) yobulungu, ukwenzela ukuba ilungu likwazi ukuthenga ipensheli emalunga namashumi amathandathu ukuya kwangamashumi asixhenxe anesihlanu (60-75%) eepesenti zomvuzo ngexa lomhlala-phantsi.

Ingxowa-mali ayilulawuli ngokwayo utyalo. Yonke Imirhumo ifakwa kubalawuli abaziwayo abohlukaneyo bamafa ukuba bawaphathe ngeendlela ezikhethekileyo ngokulandela umgaqo wotyalo wengxowa-mali.

Ingxowa-mali yakho inikela ngecebo le Life Stage (Life Stage investment strategy) elizama ukuba kubekho ukulungelelanisa kwemingcipheko nokuze kuzuze inzala elindekileyo kumanqanaba ohlukaneyo exesheni lakho lokuphangela. Xa ufunu ukuzikhethela indlela yotyalo ungakhetha kwindibaniela yeentlobo ezintlanu ezenza uhlelo Iwamalungu ebhodi.

Ukuba unqwenela endaweni yoko ukwenza umkhethewe-portfolio yakho unokukhetha umdibani selwano wayo nayiphi na:

- Li-portfolio ezisisiseko se-Goalsbased Balanced LifeStage Model esebezayo (i-Performer kune/okanye i-Protector) nakweziphi na izahlulo ozithandayo
- Li-portfolio ezisisiseko se-Passive LifeStage Model (i-Balanced Index Fund kune ne-Conservative Index Fund)
- I-Smooth Bonus portfolio (i-AGP50 kune ne-AGP80)
- I-portfolio ye-Money Market
- I-Shari'ah High Growth

Xa ufunu linkcukacha ngohlelo lotyalo Iwengxowa-mali funda isikhokhelo sotyalo esifumaneka kwi websayiti ethi www.isasaprovidentfund.co.za.



10. IZIKHALAZO KUNYE NEEMPIKISANO (Izikhalazo kunye neeMbambano)

Izikhalazo nezimpikiswano

Ingxowa-mali izithathela ingqalelo izikhhalazo kunye neenkhalabo zakho kwaye ke kubalulekile ukuba wabelane nathi ngamava akho.

Ukuba unqwenela ukufaka isikhhalazo, ungenza ngezi ndlela zilandelayo:

- Thumela isikhhalazo sakho nge-imeyile ngqo ku ISASAComplaints@oldmutual.com
- Qhagamshelana ne-Bursar yakho eya kuthumela isikhhalazo sakho kumntu ofanelekileyo wase-Old Mutual
- Qhagamshelana nommeli weTrasti wommandla wakho oya kuthumela isikhhalazo sakho kumntu ofanelekileyo wase-Old Mutual.

Isikhhalazo sakho kufuneka sibandakanye ezi nkukacha zilandelayo:

- Igama lakho elipheleleyo kunye neenkukacha zoqhagamshelwano
- Inombolo yelungu lakho kunye neye-ID yakho
- Linkukacha ngqo zesikhhalazo
- Sesiphi isiphumo osilindeleyo.

Intezakwenziwa yiNgxowa-mali:

Siza kwenza konke okusemandleni ukusombulula isikhhalazo kwisithuba seentsuku ezili-10 zokusebenza kwaye sikuniye ingxelo. Ezinye izikhhalazo zinzima kwaye zingathatha ixesha elide kakhulu ukuzisombulula. Kule meko, isikhhalazo sakho siya kukhawuleziswa. Xa sithe sakħawuleziswa kunokubakho ukulibaziseka okungokunye kweentsuku ezili-10 zokusebenza.

Ukukhawuleziswa kunokwenziwa kwiGosa eliyiNtloko, uMnu Leslie Primo, kwezi nkukacha zoqhagamshelwano zingezantsi: **I-imeyili:** leslie.primo@mweb.co.za.

Xa isikhhalazo sakho sisonjululwe, iNgxowa-mali iza:

- Kukubonelela ngolungiso olupheleleyo nolufanelekileyo ukuba ngaba kungasonjululwa egameni lakho;
- Ukubonelela ngezizathu ezivakalayo zokuba isikhhalazo sakho singakhange sibanjwe.

Ukuba awanelisekanga ngempendulo oyinikiwego, ungaqhagamshelana noMgWEBI Weengxowa-mali Zepenshini kwezi nkukacha zingezantsi:

Umnxeba: 012 346 1738
Ifeksi: 086 693 7472
I-imeyili: enquiries@pfa.org.za

11. IINKONZO ZAMALUNGU

Kubalulekile ukuba uthathe uxanduva mayelana ngemali oyongela umhlala-phantsi ngokuthi usebenzise ulwazi olunikwa yingxowa-mali ukongeza ulwazi lwakho ngemiba yomhlala-phantsi.

Amalungu angasebenzisa ezi ndlela zilandelayo zonxibelewano ukuba Imibuzo kwakunye nokulawula imiba yomhlala-phantsi.

1. **Ungangena kwiwebsayiti** www.isasaprovidentfund.co.za ukufumana iinkukacha. Qinisekisa ukuba ubukela imboniso yeevidio ezintathu zengxowa-mali.
2. **Inombolo yomnxeba ye Old Mutual Service Centre number: 0860 455 455.** Le nombolo ikunceda ukuba ubuze Imibuzo mayelana nemali onayo kwiningxowa-mali.
3. **Idilesi ye imeyili ye Old Mutual:** isasa@oldmutual.com. Yona ikunceda ukuba ubuze ngokusebenzisa ikhompyutha mayelana nemali yakho ekwingxowa-mali.
4. **Inombolo yefekisi yase Old Mutual:** **(021) 509-2564.** Yona ikunceda ukuba ngencwadi mayelana nemali yakho ekwingxowa-mali.

12. IMIBUZO EBUZWA RHOQO

Ndizakwazi njani ukuba imali yam ekwingxowa-mali ikhula njani?

Uyakufumana isitatimente semali yakho rhoqo ngonyaka. Isitatimente sibonisa imali yakho kwaye sibonisa nokuba ikhula njani. Amalungu anako ukujonga imali yawo kwi khompyutha ngokuthi abhalisele ukusebenzisa iwebsayithi ka Old Mutual.

Ndingayidlulisela imali yam kwenye ingxowa-mali okanye ndingayithatha iziinkozo?

Ixesha onokuthi uthathe imali yakho iziinkozo okanye uyidlulisele kwenye ingxowa-mali, kuxa uthatha umhlala-phantsi okanye uphume kwingxowa-mali. Ingumqathango wengqesho into yokuba ubelilungu lengxowa-mali okokuba nje usephantsi kwingqesho yomqeshi.

Ndingazenzela isigqibo sohlelo endifuna ukuba kutyalwe kulo imali yam?

Ewe, ingxowa-mali yakho incecebo lohlelo Iwe Life Stage Investment Strategy olufaka imali yakho kwezinye iintelo xa usiya usondela ekuthatheni umhlala-phantsi. Noxa kunjalo, xa unokungathandi ukulandela eli cebo, ungazikhethela ukutyalala imali yakho nakuluphi na uhlelo kwiintlelo ezintlanu ezikhoyo kwingxowa-mali.

Ndingakufumana phi ukucetyiswa ngezimali?

Umcebisi wezimali obhalisiwego angakunceda. Ingxowa-mali ayinako ukunika iingcebiso ngezimali notyalo-mali. Ukufumana umcebisi ungangena kumbutho obizwa ngokuba yi Financial Planning Institute ku www.fpi.co.za okanye utsalele Inombolo yasimahla yakwa Old Mutual engu **0860 388 873**.

13. ULUHLU LWENKCAZELO NENGACISO YAMAGAMA

Ingcaphphe yemirhumo (Actuary):

Lo ngumntu onolwazi olukhethekileyo okwazi ukuqaphela ukulunga kobume bengxowa-mali zemihlala-phantsi neentlelo ezahlukeneyo zeeinshorensi. Oku ekwenza ngendlela yokuthelekisa ubukhulu. Le ngcaphephe iphindula kwiBhodi yeenkonzo zezimali ukuqinisekisa ukuba Ingaba zithembakele na iziphumo zomsebenzi wayo.

Imali onayo kwingxowa-mali (Accumulated credit):

Le yimirhumo yakho epheleleyo kune yaley idluliswe zezinye iingxowa-mali kudibana nenzala yotyalo (nokuba ikhona okanye ayikho ngokuya nentshukumo zeemakethe).

Umlawuli (Administrator):

Umlawuli ujongene nemisebenzi yosuku nosuku yengxowa-mali. Uqinisekisa ukuhlawulwa kwemirhumo kwangetuba, ukuhlawulwa kweemali kumalungu kwakunye nokubhaliswa kwamalungu amatsha njalo njalo.

Umvuzo wonyaka orhafelwayo (Annual pensionable salary):

Le yinxalenyne yomvuzo wakho ekubalwa ngayo Imirhumo yakho kune nemali oyakuyifumana.

Umplicothe zincwadi zemali (Auditor):

Umplicothe uhlola izitatamente zezimali zengxowa-mali ukuqinisekisa ukuba iinkcukacha ezinikiwego kwingxelo yobume bezimali iyiyo kwaye inyanisekile.

(Impahla) Assets:

Izinto ezinexabiso lemalii ezinjengemali eziinkozo, izinto ezizizibambiso, izabelo kune nee yunitrusti.

Umlawuli wotyalo (Asset Manager):

Lo ngumntu otyala imali egameni labatyali-mali eyifaka kwiintlobo ezahlukeneyo zempahla ethengwayo ngenjongo yokukhulisa inzuso nokukhusela ixabiso le mpahla nemali.

Ozuzayo (Beneficiary):

Lo nguye nawuphi umntu otyunjwe ngokubhaliwego nokuba akaxhomekekanga kuwe.

“Imbiza” enikezelwego (Vested “pot”), lulondolozo lemalii yangoku yelungu ukususela ngomhla woku-1 kaMatshi 2021 kune nokukhula kwimali de ilungu lithathe umhlala-phantsi. Xa uthatha umhlalaphantsi le mbiza ingathathwa njengesambuku sekheshi.

“Imbiza” enganikezelwanga (Non-vested “pot”), yimali yavo onke amagalelo amatsha ukusuka ngomhla woku-1 kaMatshi 2021 kude kube ilungu lithathe umhlala-phantsi kunye nokukhula. Kwikhesha lokuthatha umhlala-phantsi ilungu linokuthatha kuphela isinye kwisithathu sale mali njengesambuku sekheshi kwaye isibini kwisithathu kufuneka sisetyenziselwe ukuthenga ipenshini (isisinyanzelo/iqinisekisiwe/i-life annuity).

Intlawulo (Benefit):

Eli gama lisetyenziswa ukuchaza intlawulo yomhlala-phantsi okanye nayiphina intlawulo efunyanwa ivela kwingxowa-mali yomhlala-phantsi okanye l inshorensi.





Izivumelwano zemboleko-mali (Bonds):

Lo ngumbhalo ovela kurhulumente okanye elinye iqumrhu unikwa lowo usuka enze imboleko, elithembisa ukuhlawula inzala ngamaxa athile nokubuyisa imali leyo ibolekiwego ngomhla obekiwego. Olu hlobo lweebondi lunemingcipheko embalwa kunaley ye ekhwithi.

Inkunzi okanye imali efaka inzala (Capital):

Eli lixabiso lemali yelungu enenzala nokuba ikwingxowamali yomhlala-phantsi okanye uhlelo lwemali oyamkela de usweleke okanye leyo inesiqinisekiso sokwamkela.

Imali eziinkozo (Cash):

Le yimali oyiboleka ibhanki ngokuthi wena ufafe imali eziinkozo ebhankeni. Zekuthi ke wena uhlawulwe inzala yibhanke. Olu lolona hlobo lukhuselekileyo lotyalo ngaphandle nje komngcipheko wokuba imbuyekezo ingangahambisani nokunyuka kwamaxabiso okuthengwa kwempahla ethubeni elide.

Uhlelo IweConservative Growth portfolio:

Olu hlelo lujongwa njengelisebenza isidala kuba linemali eninzi etyalwe iziinkozo nasekubolekiseni.

Ukunyuka kwentengo yempahla (CPI):

Le yindlela ekunyuka ngayo amaxabiso empahla neenkonzo ngonyaka, kwaye iveliswa lisebe elibala amanani loMzantsi Afrika Kunye nombali manani karhulumente.

Oxhomekekileyo (Dependant):

Lo ngumntu oxhomekeke kuwe ngokusemthethweni ukuba umondle okanye lowo obufanele ukumondla xa ubungaswelekanga okanye lowo ebengaxhomekekanga kuwe ngokusemethethweni kodwa obefumana inkxaso yezimali kuwe. Otshate naye nabantwana nabo baxhomekeke kuwe.

Izabelo (Equities):

Apha kuxa uthenga inxaleny yeshishini. Ukuze wazi ukuba isabelo sakho sixabisa malini na kufuneka ufunde amaxabiso adweliswe kwi Johannesburg Stock Exchange (JSE). Olu hlobo lotyalo linomngcipheko ophezulu kuba kaloku imbuyekezo yalo ixhomekeke kwindlela elisebenze ngayo ishishini elo utyale kulo.

Oku kuthetha ukuba ungangazuzinto xa linokuthi lingasebenzi kakuhle ishishini elo kwithuba elifutshane. Ukutyala imali kwizabelo kungakunika ingeniso ephezulu ethubeni elide, noxa kunjalo utsyalo lwakho lungachatshazelwa kukunyuka kwamaxabiso entengo yempahla neenkonzo kwithuba elifutshane.

Umcebisi Wezimali (Financial Advisor):

Lo ngumntu onolwazi lokuhlalutya ubume bomntu kwaye acebise ngohlobo lotyalo oluhambisana neemfuno zomntu lowo. Angaba ngumntu oqeshwe yiinshorensi, umbutho osebenza ngezimali okanye angangumntu ozimeleyo, angabiza imali ngokunika iingcebiso okanye amkele ikhomishini ngesicelo esifakwe kuloo ndawo aqeshwe kuyo.

I Free Cover Limit:

Ukhuselekile ngokwemali yokuxhwaleka neyokusweleka ngaphandle kokunika ubungqina bukaGqirha bokuba usempilweni entle okanye hayi ukuya kuma kumda omisiwego wohlelo le Free Cover Limit. Ukuba imali ekufaneleyo iyadlula kumda we Free Cover Limit uyakucelwa ukuba uyokuhlolwa ukuze ukwazi ukufumana loo nxalenye udlule ngayo kwi Free Cover Limit.

Ulawulo (Governance):

Le yimigaqo elithi iqumrhu lihambise ngayo ishishini lalo. Luquka ubulumko kulawulo, iindlela ezizizo zokwenza ishishini, ukungafihli, ulbungisa nokuhlonipha nokuziphatha okukuko.

Uhlelo olunembuyekezo ephezulu (High Growth Portfolio):

Olu hlelo lunemali eninzi etyalwe kwizabelo nasekuthengweni kweenxaleny zamashishini. Kukho imingcipheko emandla ehambisana nolu hlobo lotyalo kwithuba elifutshane ngenxa yokungazinzi kweemakethe.

Ukuqhube ka kokunyuka kwentengo yempahla neenkonzo (Inflation):

Oku kukulinganisa okanye ukuthelekisa kokunyuka kwempahla neenkonzo ethubeni elithile. Oku kunyuka kunciphisa imali ixabiso lemali yabantu. Ngemali elinganayo ungathenga izinto ezimbawla kunokuba ubusenza ngaphambili.

INGXOWA -MALI YE ISASA

Imbuyekezo Yotyalo (Investment returns):

Yinzuzo efumaneka ngotyalo olwenziwe yingxowa-mali ngempahla yayo. Le nzuzo inganengeniso okanye ingabi nayo ngokobume beemakethe zotyalo. Eli nqaku lamalungu linika ulwazi mayelana inzuzo eyenziwe yingxowa-mali kutyalo.

Imakethe (Market):

Eli gama lisetyenziswa ukuchaza imo apha zonke indlela zokusebenza ngemali (izabelo, iimali ezibolekiwego/ezibolekisayo, amayunithi trusts njalo-njalo) zithengiswa khona.

Market fluctuation:

Oku kukunyuka nokuhla kwentshukumo yeemakethe zotyalo.

Uhlelo olunyuka ngokuphakathi (Medium Growth Portfolio):

Olu hlelo lunemingcipheko embalwa xa luthelekswa nolunyuka kakhulu, kwaye lunemali ethe chatha etyalwe iziinkozo okanye ebolekisiwego.

Umqeshi othatha nkxaxheba (Participating employer):

Esi siso nasiphina isikolo se ISASA esithatha inkxaxheba kwingxowa-mali ze Pensheli neze Providenti ze ISASA.

Imigaqo (Rules):

Ngokomthetho olawula iingxowa-mali zemihlala-phantsi, ingoxwa-mali nganye kufuneka ibe nemigaqo echaza linkonzo/imali nendlela elawulwa ngayo ingxowa-mali.

Ukungazinzi (Volatility):

Indlela apha oluthi utyalo lube nokujika-jika kwamaxabiso. Xa ukungazinzi kumandla utyalo lufumana ukutshintsha-tshintsha kwamaxabiso ngethuba elifutshane.



Learning



Planning



Living