

isiZulu

ISIKHOKHELO KUMALUNGA

ISIKHWAMA SOMHLALA-PHANSI SE ISASA

(Provident Fund)

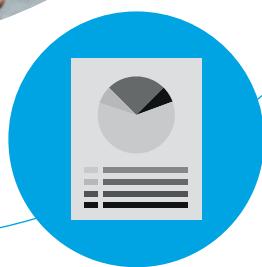
April 2022



Living



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UHLA LOKUZIHLOLA

- Ngabe usuke wayivakashela i-website yeSikhwama: www.isasaretirementfund.co.za
- Ingabe ubhalisile kusizindalwazi se-Old Mutual Secured Services?
- Ngabe usuke wawufunda umbhalo ofingqiwe wemihlomulo epheshaneni leSikhwama?
- Ingabe ubhalisele ukusebenzisa insizakalo ye-WhatsApp Yesikhwama?
- Ngabe usuke wacabanga ukubonana nomeluleki wezezimali?
- Ngabe usuke walungisa kamuva nje ifomu yokuqokwa kwabahlomuli?
- Ngabe usuke walifunda ibhukwana lokutshalwa kwezimali zeSikhwama?
- Ngabe usuke wawabuka amavidiyo afundisa ngeSikhwama akhona kwi-website?
- Ngabe usuke wacofa umbhalo othi "Like" ekhasini le-Facebook leSikhwama?

YEBO	CHA
<input type="checkbox"/>	<input type="checkbox"/>

Abantu abanangi bacabanga ukuthi bangakwazi ukulawula ukuhlela ezezimali zabo. Indlela eyodwa yokuqala ukukwazi ukusingatha okuthile ukuqonda isikhwama sakho somhlalaphansi. Yilokhu incwadi eyiseluleko eqonde ukukusiza ukuthi ukwenze.

Izindaba ezisabisayo ngomhlala-phansi

Ubuwazi nje...

- Bayisishiyagalolunye (9) kwabayikhulu (100) abadla umhlala-phansi bengenazo izinkinga zemali?
- Amashumi amathathu anesine (34) kwabayikhulu abasebenzayo kodwa bedla umhlala-phansi?
- Ishumi nesikhombisa (17) kwabayikhulu abadla umhlala-phansi abasizwa iminden?
- Amashumi amane (40) kwabayikhulu abadla umhlala-phansi abaphila ngosizo lukaHulumeni?

Abantu abanangi bakholelwu ekutheni bazokwazi ukuhlela futhi nokulawula imali yabo. Enye yezindlela ezifanele yokulawula ukuthi uzwisise indlela esisebenza ngayo isikhwama sakho. Lokho ke ilokhu esikubonisa kona kule ncwadi.



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ISTIKHWAMA LA-PHANSI SE ISASA

1. ISINGENISO

Siyabonga ngokuthi uthathe isikhathi sokuthi ufunde le ncwadi ebalulekile.

Imininingwane equkethwe kulencwadi ibhekiswe kuwo wonke amalungu esikhwama selsASA (Iprovidenti). Kwenziwe yonke imizamo yokuqiniseka ukuthi le ncwadi ikhulumha ngodaba olufanele,noma kunjalo imigomo yesikhwama iyohlala isebeza uma kungabakhona ukuphikisana. Imigomo yesikhwama ingabhekiswa uma ungenza isicelo sokuthi kwenziwe njalo. Ikhophi yekhompyutha ingatholakala ehovisi elibhalisiwe lesikhwama, kumphathi wemisebenzi yesikhwama noma kumphathi wakho wezimali noma kwisayithi yesikhwama (lapho kukhona izindaba zesikhwama ongazifunda kwikhompyutha).

Isikhwama sibhalisiwe ngokuhambisana nomthetho wentela futhi sibhalisiwe ngaphansi kwemthetho olawula izikhwama zomhlala-phansi ngaphansi kwegama le Independent Schools Association of Southern African Provident Fund". Lona umthetho olawula imigomo yezikhwama zomhlala-phansi, ukukhokwa kwezimali kanye nemisebenzi yeBhodi. Lokhu kusho ukuthi imali yakho iphephile ngenxa yemithetho eqinisekisa ukuthi unemali oyongela isikhathi somhlala-phansi.

Lesisikhwama saqala ngonyaka ka 1986 futhi sinikeza izinsiza ezilungiselwe izidingo zabasebenzi bezikole ezizimele abathanda ukuba yinxenye yesikhwama.

Sikweluleka ukuthi uthole ukwelulekwa umeluleki wezimali osemthethweni ngaphambi kokuthi wenze isinqumo ngemali yakho yomhlala-phansi kanye nezindlela zokuyitshala. Khumbula ukuthi ungakhulumha nomphathizimali wakho ukuthola ulwazi oludingayo ngesikhwama.

2. UKUMA KWESIKHWAMA

Isikhwama sakho yisikhwama somhlalaphansi lapho ilungu lithola khona isamba sonke semali uma selithatha umhlalaphansi kanti sihlinzeka imihlomulo uma usuthatha umhlalaphansi noma ushiya umsebenzi womqashi wakho esikoleni ngaphambi komhlalaphansi. Umshwalense oseceleni wokukhubazeka uhlinzeka imali engena esikhundleni somholo noma umhlomulo wemali eyisamba, kuncike osukwini owajoyina ngalo iSikhwama, uma kwenzeka ukhubazeka. Umshwalense wempilo i-Group Life scheme uhlinzeka imihlomulo uma ushona.

Nakuba isikhwama sibizwa ngeSikhwama somhlalaphansi lapho ilungu lithola khona isamba sonke semali uma selithatha umhlalaphansi kusukela mhla lu-1 kuMashi 2021, sizosebenza njengeSikhwama seMpesheni njengoba kuzophoqeleka ukuthi amalungu athenge umshwalense womhlalaphansi ekuthatheni kwavo umhlalaphansi okungenani ngokuthathu kokubili emalini yawo yomhlalaphansi ayiqongelete.

Izindaba ezimandi ukuthi amalungelo amalungu esikhwama somhlalaphansi lapho ilungu lithola khona isamba sonke semali uma selithatha umhlalaphansi avikelekile. **Funda okunye okuningi mayelana nalokhu ehasini lesi-6 nelesi-7.**

Isikhwama sakho siphethwe yiBhodi labantu abaqokwe ngokusemthethweni ukuthi babheke impahla yabanye elakhiwe abameleli abaziwa njengabantu abaqokwe ngokusemthethweni ukuthi babheke impahla yabanye. Amalungu eSikhwama akhetha abantu abayi-6 abaqokwe ngokusemthethweni ukuthi babheke impahla yabanye ezifundi ze-ISASA bese i-SASA iqoka abantu abayi-5 abaqokwe ngokusemthethweni ukuthi babheke impahla yabanye (abantu abazimele aba-3 abaqokwe ngokusemthethweni ukuthi babheke impahla yabanye, ummeleli we-SAHISA nommeleli oye-1 we-SABISA) okumsebenzi wabo ukuphatha iSikhwama. Abantu abaqokwe ngokusemthethweni ukuthi babheke impahla yabanye bona bese begoka umphathi, umuntu odidiyela bese ehlaziya izibalo bese ezisebenzisa ukubala izingozi zomshwalense nemali ekhokhelwa umshwalense, imenenja yempahla, umcwanningimabhuku nezimenenja zokutshalwa kwezimali ukubasiza ekuphathweni kweSikhwama.

Nakuba iSikhwama sakho sihlinzeka imihlomulo ephezulu kakhulu, kubalulekile ukuthi uyazi ukuthi imihlomulo etholwe kulesi Sikhwama kungenzeka ingahlinzeki ngokwenele impilo enokunethezeka emva komhlalaphansi. Ukukhokha enye imali ngaphezulu eSikhwameni sakho yindlela elula neyongayo yokukhulisa izimali zakho zomhlalaphansi futhi ifanele amalungu anesikhathi esifishane somsebenzi noma ekhathezekile ngokuthi kungenzeka awonganga imali eyenele yokuthatha umhlalaphansi ngokunethezeka.

3. IZINHLOBO ZOBULUNGA

Bonke abasebenzi abawela ngaphansi kwezinhlolo ezamukelwa isikole bavumelekile ukuba amalunga esikhwama. Ukuba ilunga kupoqelekile. Ubulunga besikhwama buphela uma uthathe umhlala-phansi, uma ushona noma ngesikhathi lapho isikole sakho singaselona ilunga lesikhwama noma uma wena uyekela ukusebenzela isikole ngenxa yempilo engekho yinhle, noma uma ungadilizwa noma uziyekela wena ukusebenza.

4. IMALI EKHOKHWA ESIKHWAMENI

Ukhokha eSikhwameni iphesenti leholo lakho okubanjwa kulo impesheni bese isikole sakho naso sikhokha iphesenti leholo lakho okubanjwa kulo impesheni kanye nezindleko zomshwalense wokufa nemihlomulo yokukhubazeka nezindleko zokuphatha iSikhwama. Imali ekhokhwa umqashwa nomqashi iba yingxenyen yemali yeholo yomqashwa okubanjwa kuyo intela.

abantu bazokwazi ukuthola ukubanjwelwa intela ezimalini ezikhokhwe umqashwa nomqashwa kuzo zonke izikhwama zomhlalaphansi kuze kufinyelele kumaphesenti angama-27.5% womholo omkhulu noma umholo okubanjwa kuwo intela. Isamba esinqunyiwe esiphezulu sezi-R350 000 ngonyaka sizosebenza kuzo zonke izimali zihlanganisiwe. Uyacelwa ukuthi ubuze umuntu ophethe ezezimali zesikole noma ubheke isitifiki sakho esisha sokungena ngamanani emali ekhokhwayo asebenza esikoleni sakho. Lolu lwazi luyatholakala futhi emithethweni ekhethekile yesikole sakho nasezitatinendeni zemihlomulo iSikhwama esikuhihlerekayo njalo ngonyaka.

Ungakwazi ukukhokha enye imali ngaphezulu ngokuzithandela eSikhwameni inyanga ngayinye.

5. UKUBHALISELA INTELA

Kusemqoka ukuqiniseka ukuthi ubhaliselwe ukukhokha intela ngaphambi kokuthi uphume esikhwameni noma uthathe umhlala-phansi. Uma ungabhalisiwe noma uma izindaba zakho zingemanga kahle umnyango wezentela I SARS ingangawukhiphi umyalelo wentela futhi nesikhwama singangayikhokhi imali yakho.

Yonke le mininingwane elandelayo izodingeka nganoma yiziphi izicelo zokubanjwa kwentela nokucutshungulwa kwestifiketi sentela samalungu:

- Izinhlamvu zokuqala zamagama, amagama okuqala amabili nesibongo
- Inombolo kamazisi i-ID
Inombolo yephasiphothi nezwe ekhishwe kulo (lapho umazisi ungekho khona)
- Usuku lokuzalwa
- Inombolo yentela
- Ikheli le-imeyili
- Inombolo yeselula, yocingo lwasekhaya kanye/ noma yefeksi (okungenani okukodwa kwalokhu kufanele kuhlinzekwe)
- Ikheli leposi noma lendawo ohlala kuyo
- Imininingwane yasebhange (lapho kuzofakwa khona umhlomulo)
- Igama lebhange
- Ikhodi negama kwegatsha
- Uhlobo lwe-akhawunti yasebhange
- Umnikazi we-akhawunti:
- Ubudlelwano bomnikazi we-akhawunti (noma ngabe umnikazi, ehlanguyelwe noma eyomuntu wesithathu)

6. IMALI ONAYO ESIKHWAMENI – IAKHAWUNTI YAKHO YOKONGA

Imali onayo esikhwameni ilingana nemali oyongile esikhwameni.

Imali eyongiwe esikhwameni ihlanganisa lokhu okuzolandela:

- Imali yakho edlulisewi esikhwameni evela kunoma isiphi isikhwama sakho saphambilini (uma kudingeka).
- Imithelo oyifake esikhwameni.
- Imithelo eyenziwe isikole esikhwameni egameni lakho ngaphandle kwezindleko zemali yokushona, ukukhubazeka kanye neyezindleko zokuphathwa kwemisebenzi yesikhwama kanye;
- Nenzalo yemali etshaliwe etholakele ngezimali ezibhalwe ngaphezulu (ngemuva kokudonswa kwemali zezinsiza nokutshala).





6.1 Amalungu amanje eSikhwama

Uma njengamanje uylungu leSikhwama uzoba "namabhodwe" amabili emali yomhlalaphansi uma usuthatha umhlalaphansi:

Olithwesiwe "ibhodwe", kuzoba imali yakho enqwabelene owayongela umhlalaphansi ngomhlaka-1 Mashi 2021, kanye nokukhula kwale mali kuze kuba uthatha umhlalaphansi wakho. Wena uzoba nelungelo lokulithatha inani eligcwele kuleli "bhodwe" njengesamba semali eyinzozo ewukhesi uma usuthatha umhlalaphansi.

Ongalithwesiwe "ibhodwe", kuzoba yileyo minikelo yakho oyifake esikhwameni se-provident fund kanye / noma kunasiphi esinye isikhwama somhlalaphansi ngemuva komhlaka-1 Mashi 2021, kanye nokukhula kwale lemali kuze kuba uthatha umhlalaphansi wakho. Awukwazi ukuthatha inani eligcwele kuleli "bhodwe" njengesamba semali eyinzozo ewukhesi kodwa udinga ukusebenzisa okubili kokuthathu kule mali yalo ukuthenga imali engenayo yomhlalaphansi (annuity) uma usuthatha umhlalaphansi. Okukodwa kokuthathu kuphela ongakuthatha njengesamba semali ewukhesi ngesikhathi uthatha umhlalaphansi.

Lokhu kuzosho ukuthi kuzodingeka amarekhodi amabili ehlukene akhombisa " amabhodwe" amabili emali enqwabelene oyongele umhlalaphansi. Elinye elomhlaka 1 ku-Mashi 2021 bese elinye libe esedlule umhlaka1 ku-Mashi 2021.

Amalungu amanje eSikhwama aneminyaka engama-55 ubudala nangaphezulu

Uma uhlale isikhwama esifanayo se-provident fund kuze kuba uthatha umhlalaphansi wakho, uzovunyelwa ukuthatha sonke isamba esinqwabelene semali yakho yomhlalaphansi njengesamba semali ewukhesi uma usuthatha umhlalaphansi.

Lokhu kusho ukuthi uma uhlale esikhwameni esifanayo se-provident fund kuze kuba uthatha umhlalaphansi, uyoba "nebhodwe" eliodwa kuphela futhi yonke inzozo yakho izoba "sebhodweni" olithwesiwe.

Uma kwenzeka udlula uya kunoma yisiphi esinye isikhwama somhlalaphansi emva komhlaka-1 ku-Mashi 2021, uyokuba "namabhodwe" amabili uma usuthatha umhlalaphansi:

Olithwesiwe "ibhodwe", kuzoba inani lemali ongalithatha njengesamba semali eyinzozo ewukhesi uma usuthatha umhlalaphansi, ehlanganisa imali yakho yomhlalaphansi enqwabelene esikhwameni sokuqala se-provident fund ngosuku owadulela ngalo ngempumelelo wangena esikhwameni esisha, kanye nokukhula owakuthola kule mali edlulisiwe yangena esikhwameni esisha kuze kuba uthatha umhlalaphansi.

Ongalithwesiwe "ibhodwe", kuzoba inani lemali okufanele uyisebenzise ukuthenga i-annuity nesikhathi uthatha umhlalaphansi, ehlanganisa iminikelo yakho eyenziwe kulesi sikhwama esisha kanye nokukhula kwale minikelo, uma usuthatha umhlalaphansi.

Uyini umehluko phakathi "kwebhodwe" olithwesiwe kanye "nebhodwe" ongalithwesiwe?

Olithwesiwe "ibhodwe" elemali elondolozwe yilungu esikhwameni njengamanje ngomhlaka1 ku-Mashi 2021 kanye nokukhula kwemali kuze kuba ilungu lithatha umhlalaphansi. Ngesikhathi uthatha umhlalaphansi imali kuleli bhodwe ingathathwa njengesamba semali engukhesi.

Ongalithwesiwe "ibhodwe" elemali yonke eyiminikelo emisha kusuka mhlaka-1 Mashi 2021 kuze kuba ilungu lithatha umhlalaphansi kanye nokukhula kwayo. Ngesikhathi ilungu lithatha umhlalaphansi lingathatha okukodwa kokuthathu kuphela kwalemali njengesamba semali engukhesi, bese okubili kokuthathu kusetshenziswe ukuthenga impesheni (okuyimpoqo / okugarantiwe/ i-annuity yokuphila).

Uma ongalithwesiwe "ibhodwe" linemali engaphansi kwamarandi angama-R247 500 (umthetho we- de minimis) kungenzeka lokhu kuthathwe njengesamba semali engukhesi.

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

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

Uma ujoyine iSikhwama emva komhla lu-1 kuMashi 2021 uzoba “nebhodwe” elingaqinisekisiwe lemal eSikhwameni, ngaphandle uma wedlulisela “ibhodwe” eliqinisekisiwe lisuka eSikhwameni sangaphambilini.

AMALUNGU ANGAPHANSI KWEMINYAKA ENGAMA-55 NGOMHLAKA-1 KU-MASH 2021	AMALUNGU AMADALA NGAPHEZULU KWEMINYAKA ENGAMA-55 NGOMHLAKA-1 KU-MASH 2021
<p>Uzoba “namabhodwe” amabili ongela umhlalaphansi uma usuthatha umhlalaphansi:</p> <ul style="list-style-type: none"> • Olithwesiwe “ibhodwe”, kuzoba imali yakho enqwabelene owayongela umhlalaphansi ngomhlaka-1 Mashi 2021, kanye nokukhula kwale mali kuze kuba uthatha umhlalaphansi wakho. Wena uzoba nelungelo lokulithatha inani eligcwele kuleli “bhodwe” njengesamba semali eyinzozo ewukhesi uma usuthatha umhlalaphansi. • Ongalithwesiwe “ibhodwe”, kuzoba yileyo minikelo yakho oyifake esikhwameni se-provident fund kanye / noma kunasiphi esinye isikhwama somhlalaphansi ngemuva komhlaka-1 Mashi 2021, kanye nokukhula kwale lemal kuze kuba uthatha umhlalaphansi wakho. Awukwazi ukuthatha inani eligcwele kuleli “bhodwe” njengesamba semali eyinzozo ewukhesi kodwa udinga ukusebenzisa okubili kokuthathu kule mali yalo ukuthenga imali engenayo yomhlalaphansi (annuity) uma usuthatha umhlalaphansi. Okukodwa kokuthathu kuphela ongakuthatha njengesamba semali ewukhesi ngesikhathi uthatha umhlalaphansi. <p>Lokhu kuzosho ukuthi kuzodingeka amarekhodi amabili ehlikene akhombisa “ amabhodwe” amabili emali enqwabelene oyongele umhlalaphansi. Elinye elomhlaka 1 ku-Mashi 2021 bese elinye libe esedlule umhlaka1 ku-Mashi 2021.</p>	<p>Uma uhlale isikhwama esifanayo se-provident fund kuze kuba uthatha umhlalaphansi wakho, uzovunyelwa ukuthatha sonke isamba esinqwabelene semali yakho yomhlalaphansi njengesamba semali ewukhesi uma usuthatha umhlalaphansi.</p> <p>Lokhu kusho ukuthi uma uhlale esikhwameni efanayo se-provident fund kuze kuba uthatha umhlalaphansi, uyoba “nebhodwe” eliodwa kuphela futhi yonke inzozo yakho izoba “sebhodweni” olithwesiwe.</p> <p>Uma kwenzeka udlula uya kunoma yisiphi esinye isikhwama somhlalaphansi emva komhlaka-1 ku-Mashi 2021, uyokuba “namabhodwe” amabili uma usuthatha umhlalaphansi:</p> <ul style="list-style-type: none"> • Olithwesiwe “ibhodwe”, kuzoba inani lemal ongalithatha njengesamba semali eyinzozo ewukhesi uma usuthatha umhlalaphansi, ehlanganisa imali yakho yomhlalaphansi enqwabelene esikhwameni sokuqala se-provident fund ngosuku owadlulela ngalo ngempumelelo wangena esikhwameni esisha, kanye nokukhula owakuthola kule mali edlulisiwe yangena esikhwameni esisha kuze kuba uthatha umhlalaphansi. • Ongalithwesiwe “ibhodwe”, kuzoba inani lemal okufanele uyisebenzise ukuthenga i-annuity nesikhathi uthatha umhlalaphansi, ehlanganisa iminikelo yakho eyenziwe kulesi sikhwama esisha kanye nokukhula kwale minikelo, uma usuthatha umhlalaphansi.



ISIKHWAMA SOMHLALAPHANSI LA-PHANSI SE ISASA

7. IZIMALI EZIKHOKHWA ISIKHWAMA

7.1.1 Imali yomhlala-phansi

Isikole sakho isona esenza isinqumo seminyaka yokuthatha umhlala-phansi(njengobakuchaziwe emigomeni ekhethekile yesikolo sakho. Ungathatha umhlala-phansi wangaphambi kвесikhathi noma kunini eminyakeni eyishumi (10 years) engaphambi kвесikhathi sakho somhlala-phansi. Siza, ukhumbule isizathu sokuthi ubenemali yomhlala-phansi – ukuthi ubenemali engenayo lapho usuthathe umhlala-phansi.

Ngesikhathi somhlala-phansi, inhlawulo eyimali oyongele umhlala-phansi izokhokhwa.

Ungakhetha ukuthatha imali yakho esesikhwameni eqongeletwe “ebhodweni” lakho eliqinisekisiwe ewukhesi njengesamba noma impesheni ingathengwa ngeSikhama noma ngoMshuwalensi Obhalisiwe othandwa nguwe.

Kufanele usebenzise izingxene ezintathu kokubili zemali esesikhwameni eqongeletwe “ebhodweni” lakho elingaqinisekisiwe ukuthenga umshwälense womhlalaphansi wempiyo yonke (kumshwälense noma eSikhwameni, umshwälense womhlalaphansi othathelwa wona). Izingxene ezintathu kokukodwa “zebhodwe” elingaqinisekisiwe zingathathwa ukhesi noma isamba esiwukheshi.

Uma inani “lebhodwe” lakho elingaqinisekisiwe lingaphansi kuka-R247 500 ungathatha wonke umhlomulo unguheshi.

Kusukela ngomhla lu-1 kuMashi 2019 ngokomthetho, iSikhama sihlinzeka ngesu lomshwälense womhlalaphansi.

Kubalulekile ukuthi kwaziwe ukuthi lokhu akukhona ukuhlela okwenziwa yisikhwama lapho ilungu lingashongo ukuthi kwenziwenjani okuzenzakalelayo futhi amalungu yiwo okumele akhethe ukungena kuleli su uma ekhetha ukusebenzisa iSikhama sempesheli. Amalungu asengakhetha ukuthatha imali esesikhwameni eqongeletwe njengesamba esiwukheshi.

Khumbula ukuthi imihlomulo eyisamba ethathwe iwukhesi ibanjwa intel.

Amalungu azonikezwa iseluleko somhlomulo somhlalaphansi okungenani izinyanga ezi-3 ngaphambi kokufika eminyakeni yawo evamile yomhlalaphansi.

Kuyancomeka ukuthi ukhulume nomeluleki wezezimali onemvume ukukusiza ukuthi uqonde kongakhetha kukho nemikhiziqo ekhona.

7.1.2 Ukuhlehlisa umhlalaphansi wakho

Isikhwama sikuvumela ukuba ukuhlehlisa umhlalaphansi wakho, lapha kusho ukuthi, yeka imali eseSikhwameni esiqongeletwe (imali yeSikhwama) uquhubeku nobulungu njengomuntu ozimele emva kokufinyelela eminyakeni ejwayelekile yomhlalaphansi kanye nokushiya umqashi wakho. Lokhu kusho ukuthi awusadingekile ukuthi uthathe umhlomulo wakho womhlalaphansi eSikhwameni ngokushesha.

Ngeke usavunyelwa ukuba ukuhlehlisa enye imali eSikhwameni uma usufike eminyakeni yakho yokuthatha umhlalaphansi. Umhlomulo wokufa, wokukhubazeka kanye nowomngcwabo uzophela. Uma kungekho ukutshalwa kwezimali okukhethiwe ngosuku ilungu elikhetha ngalo ukuhlehlisa umhlalaphansi, imali yomhlalaphansi izotshalwa eqoqwensi lokutshalwa kwezimali ebitshalwe kulo ngaphambi kosuku kokuphela komsebenzi.

Onke amaqoqo okutshala izimali akwazi ukutholwa ngamalungu eSikhwama somhlalaphansi lapho ilungu lithola isamba uma selithatha umhlalaphansi enziwa ukuthi atholwe abathathi bomhlalaphansi abahlehlise umhlalaphansi. La maqoqo okutshala izimali yilawa: i-Performer, i-Protector, i-Shari'ah, i-Balanced Index Fund, i-Conservative Index Fund, i-Smooth Bonus AGP50 (Isiqinisekiso sika-50%), i-Smooth Bonus AGP80 (Isiqinisekiso sika-80%) ne-Banker portfolios. Imali yokuphatha izobanjwa njalo ngenyanga.

7.1.3 Ukubanjwa kwentela emihlomulweni womhlaphansi

Inkokhelo eyisamba

Intela edonselwa izimali zomhlala-phansi ezithathwa ziysisamba ikhokhelwa intela ngalendlela elandelayo:

Isizumbulu semali eyisamba	Intel efunwayo
Awokuqala ama R550 000	0% (uma ungakaze ulisebenzise lelithuba ngaphambili)
Ama R550 001 ukuya kuma R770 000	18%
Ama R770 001 ukuya kuma R1 155 000	ngama R 39 600 kanye ne 27% yemali enentela engaphezelu kwama R770 000 ngama R 143 550 ne 36% yomvuzo onentela ongaphezu kwesi R1 155 000.
Isi R1 155 000 nangaphezelu	

Qaphela ukuthi uR550 000 wokuqala awunantela, kanti futhi loluhla olungasenhla lusebenza emalini umuntu ayongile eyisamba ebuya kuzo zonke izikhwama zomhlala-phansi, lokhu kusho ukuthi zizohlanganisa izimali zemihlala-phansi yempensheni kanye neyeProvidenti kanye ngezimali zemihlala-phansi ezikhokha uze ufe.

Lamanani entela kanye nemikhawulo yaho angaguguqa ngalokho enza isiqiniseko sokuthi unayoyonke imininingwane evuselelwemayelana nendlela izindaba zentela ezizoyithinta ngayo imali yakho ngaphambi kokuthi wenze isinqumo.

7.1.4 Ukucabanga ezinye izindlela zomshwalense womhlaphansi wesikhwama

Kubalulekile ukuthatha izinqumo ezinhle uma ufika eminyakeni yokuthatha umhlaphansi. Siyaqonda ukuthi lesi sikhathi singaba esijabulisayo nesilukhuni ukubhekana naso. Kunezinquo eziningi okumele zithathwe ngomhlaphansi wakho, okuningi okumele kucatshangwe, nokuningi okumele kukhethwe kukho.

Ngalesi sizathu uhlelo Iwezimpesheni olwaziwa ngele-ISASA Pension Scheme and Provident Fund lunika amalungu izindlela ezimbili zomshwalense womhlaphansi (impesheni) okukhethwe ngokukhethekile yiBhodi labantu abaqokwe ngokusemthethweni ukuthi babheke impahla yabanye ukuhlangabezana nezidingo ezechlukene zamalungu, kanye nokuhlinzeka ukweseke kumalungu.

Imishwalense yomhlaphansi emibili yesikhwama okungakhethwa kuyo ehlinzekwa yiSikhwama yilena:

- I-Old Mutual Fund Select Annuity (Umshwalense wempilo oqinisekisiwe)
- I-Old Mutual Max Income Investment Funded Income Annuity (Umshwalense womhlaphansi okukhokhela njalo)

I-Old Mutual Fund Select Annuity (Umshwalense wempilo oqinisekisiwe)

Uma ucabanga ukuthatha umshwalense womhlaphansi wempilo - kumele ucabange ukuthatha umshwalense womhlaphansi weSikhwama, i-Old Mutual Fund Select Annuity (FSA). Njengoba kunemishwalense yomhlaphansi eminingi ongakhetha kuyo ekuthatheni umhlaphansi, ukwenza isinqumo esifanele kungaba nzima. Yingakho abantu abaqokwe ngokusethethweni ukuthi baphathe impahla yabanye bakwa-ISASA bekunika i-FSA. Abantu abaqokwe ngokusethethweni ukuthi baphathe impahla yabanye bakholwa ukuthi isixazululo esihle kumalungu amanangi ngoba kulula ukutshala izimali kuyo, kanti futhi ihlinzeka impesheni yanyanga zonke yempilo yonke eyethembekile. Okungcono kakhu kumakho konke, akunazindleko ngoba izimali ozozikhokha ziyanana nalezo ezivame ukukhokha abasebenzi bezinkampani ezinkulu, hhayi abantu ngabanye.

I-Old Mutual Max Income Investment Funded Income Annuity (Umshwalense womhlaphansi okukhokhela njalo)

Lo mshwalense womhlaphansi okukhokhela njalo ukuvumela ukhethe ukuthi yiliphi iqoqo lokutshala izimali imali yomhlaphansi wakho etshalwa kulo. Uyakhetha futhi ukuthi yiliphi iphesenti (elibizwa futhi ngokuthi yinani eliyingxene ye-akhawunti yomhlaphansi ilungu eliyikhipha njalo ngonyaka) lenani selilonke elitshaliwe ozokhkhelwa lona njengeholo. Ungakhetha phakathi kuka-2.5% no-17.5% wemali eselesi njengeholo laminyaka yonke. Okuthatha isikhundla salokhu kwenza izinto ngokuvumela zonke izimo, akukho siqinisekiso sokuthi leli holo ekuthatheni umhlaphansi lizozhubeka impilo yakho yonke.

Ngakho udinga ukwenza izinqumo ezinhle ngokuthi ufuni ukuthola iholo elingakanani. Uma kwenzeka wedlula emhlabeni ngaphambi kokusebenzisa yonke imali, inani elisele lingasala kwabathandiweyo bakho abasele ngemuva, liyingxene yefa lakho noma elisetshenziselwa ukweseke umshwalense womhlaphansi okukhokhela njalo egameni lomhlomuli okhethwe uwe.





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 sakh, 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 asekhethiwe ukuze ahlinzeke imali eholwa impilo yonke kanjalo nokuhlinzekela ukwenyuka kwemali emalini engenayo.

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

KUNGABE IVELE IZINGENELE IMALIYONYUKO NJALO NGONYAKA?

Nakuba lokhu kungaqinisekisiwe, uma unyuko lunikiwe, longewa 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, kungenzeka uphelelw yimali.

NGINGAKWAZI UKUGUQULA UBUNGAKO BEMALI ENGIZOYITHOLA?

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

Yebo. Kanye ngonyaka, ungaguqula 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 UKUGUQUKELA KWENYE IMALI EKHOKHELWA IMPESHENI?

Cha.

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

KUYINI OKUNGAKHOKHELWA ABAZOZUZA EFENI LAMI UMA NGIFA?

Ungakhetha isikhathi esingesincane kunazo zonke esigarantiwe ngokuthi iyiphi imali okumele ikhokhwe nomalisa yosibili 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, nomalisa ungakhulumu nomeluleki wakho wezezimali ngokunye esingakhetha kukho okukhona.

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





Imihlomulo yomshwalense womhlaphansi weSikhwama okukhethwa kuyo:

Awunazindleko - njengoba unikezwa yona ngamanani amahle kakhulu ngokujwayelekile abengenzelwa abaqashwa abathatha umhlaphansi ezinkampanini ezinkulu; futhi

Wethembekile - ukhethwe abantu abaqokwe ngokusemthethweni ukuthi babheke impahla yabanye beSikhwama kanti uhlinzekwa u-Old Mutual.

Amalungu asesalelwwe yiminyaka eyishumi ukuthi athathe umhlaphansi azothola incwadi enamanani ayo yomibili nge-imeyili. Incwadi enamanani izokunikeza umqondo omuhle wokuthi yini ongayilindela njengeholo lanyanga zonke emva komhlaphansi, okwakhelekhe emalini yakho esesikhwameni njengamanje esiqongelevwe. Emva kwalokho uzothola lezi zincwadi ezinamanani njalo ezinyangeni eziyisithupha uze uthathe umhlaphansi.

Khumbula: Imishwalense yomhlaphansi emibili ayithathi isikhundla seseluleko sezezimali esiphathelene nawe. Uma ungenasiqiniseko nganoma yisiphi isinqumo esikhulu esiphathelene nezimali, ukuthola iseluleko sezezimali esiphathelene nawe sihlale singumqondo omuhle.

Ukuthola olunye ulwazi ngemishwalense yomhlaphansi emibili yeSikhwama, thumela i-imeyili ku:
omanuitystrategy@oldmutual.com

7.2 Imali yokuphuma – (Ukusula, Ukudilizwa kanye nokuxoshwa)

Uma uphuma eSikhwameni, uzoba yilungu eselikhokhe yonke imali leSikhwama emva kwezinsuku eziyi-120, ngaphandle uma uzikhethela lokho okufunwa nguwe. Lokhu yisu lokulondwa kwemali okhethelwa lona yiSikhwama oluhambisana nemithethonqubo yokwenzelwa okuthile uma kungekho okukhethayo. Uma uba yilungu eselikhokhe yonke imali, uzokwaziwa njengelungu eligcina imihlomulo yalo yomhlaphansi kumqashi wangaphambilini lize likhethe ukuthatha umhlaphansi ngokweMithetho yeSikhwama. Ngeke uvunyelwe ukwehlukanisa izimali, okusho ukuthi, uthathe ingxenye ewukheshi bese ulonda yonke ese eSikhwameni.

Ukwehlukanisa kwezimali kuba khona kuphela uma kugcinwa imali ngaphandle kweSikhwama.

Njengelunga eligcina imihlomulo yalo yomhlaphansi kumqashi wangaphambilini lize likhethe ukuthatha umhlaphansi, ngeke futhi uvunyelwe ukuthi ukhokhe imali eSikhwameni nyanga zonke futhi abahlomuli abangaphansi komshwalense (ukufa, ukukhubazeka nomngcwabo) bazokhishwa.

Umhlomulo wakho njengelunga eligcina imihlomulo yalo yomhlaphansi kumqashi wangaphambilini lize likhethe ukuthatha umhlaphansi uzohlala utshalwe eqoqwensi lokutshala izimali elifanayo otshalwe kulo ngesikhathi useyilungu, kuze kube ukuthi ukhetha elinye iqoqo lokutshala izimali ohlwini olukhona lwamaqoqo okutshala izimali akhethwa amalungu.

Uma ukhetha ukukhipha umhlomulo wakho (futhi ukhetha ukungabi yilungu eselikhokhe yonke imali/ ilungu eligcina imihlomulo yalo yomhlaphansi kumqashi wangaphambilini lize likhethe ukuthatha umhlaphansi) unakho ukuzikhethela phakathi kwezindlela ezi-4 zokukhokha:

- Uyakwazi ukudlulisela imali yakho kumshwalense womhlaphansi (RA);
- Uyakwazi ukudlulisela imali yakho esikhwameni sokulondoloza;
- Uyakwazi ukudlulisela imali yakho esikhwameni somqashi wakho omusha;
- Uyakwazi ukuthatha wonke umhlomulo ongukheshi.

Uzoba namathuba amanigi okuba nemali eyanele yokukhokhela izindleko futhi ungabi nazikweletu uma ugcina imihlomulo yakho noma nini uma ushintsha umsebenzi; ngakho-ke kuyanomeka ukuthi wedlulisele lo mhlovulo kthesinye iSikhwama lapho ilungu lithola isamba uma selithatha umhlaphansi esivunyiwe, uMshwalense woMhlaphansi noma iSikhwama soMhlaphansi okugcinwa kuso imihlomulo. Ukwedlulisa imihlomulo okunjalo akunantela. Okunye ongakwenza, uma kwenzeka ukhetha ukuthatha umhlomulo njengesamba esiwukheshi, intela izobanjwa iziphathimandla zezentela ezifanele.

7.2.1 Ukubanwa kwentela emihlomulweni womhlaphansi

Imali ethathwa iwukhesi ikhokhelwa intela ngale ndlela:

Imali yokuphuma ewukheshi Intel aefunwayo

Ukusuka kuR0 ukuya kuma R27 500	Yi 0%
Ukusuka kuma R27 501 ukuya kuma R726 000	18% kwengaphezulu ku R27 500
Ukusuka kuma R726 001 ukuya R1 89 000	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

Umkhawulo wokungakhokhintela wama R27 500 nohla lwentela zizokhuphuka futhi zizobalelw emalini yakho oyithathe esikhwameni empilweni yakho. Ngaphezu kwalokho imvume enikezwayo uma udonsa imali izonciphisa amathuba okwehliselwa intela uma uthatha umhlala-phansi.

Amanani entela nemikhawulo kungashintsha noma nini, ngakho qinisekisa ukuthi uthola ulwazi lwakamuva ngemiphumela yentela emihlomulweni yakho ngaphambi kokuthi uthathe noma yiziphi izinqumo. Ngakho-ke, uma ukhetha ukukhipha imihlomulo yakho iwukheshe, awubeki nje kuphela ikusasa lakho esimweni esibi kakhulu lezimali zomhlaphansi, kodwa unciphisa kakhulu amathuba okuthi uncishiselwe intela uma usuthatha umhlaphansi.

7.2.2 Ukuba yilungu eselikhokhe yonke imali/ ilungu eligcina imihlomulo yalo yomhlaphansi kumqashi wangaphambilini lize likhethe ukuthatha umhlaphansi

Uma uba yilungu eligcina imihlomulo yalo yomhlaphansi kumqashi wangaphambilini lize likhethe ukuthatha umhlaphansi imali yakho ihlala itshaliwe eSikhwameni kanti iyoqhubeka nokukhula kuze kube ukuthi wazisa iSikhwama ukuthi ufunya ukukhokhelwa umhlomulo wakho.

Ilungu eligcina imihlomulo yalo yomhlaphansi kumqashi wangaphambilini lize likhethe ukuthatha umhlaphansi alikhokhi malu eSikhwameni kanti ngeke lingene ngaphansi komshwalense wemihlomulo, okungukuthi ukufa, ukukhubazeka nemali yokungcwaba abomndeni (uma kungena).

iSikhwama siyisikhungo esisemthethweni esingalethi nzuzo esenzelwe ukuzuzisa amalungu. Kodwa, sinezindleko nokuqinisekisa ukuthi onke amalungu, okufaka namalungu agcina imihlomulo yawo yomhlaphansi kumqashi wangaphambilini aze akhethe ukuthatha umhlaphansi eSikhwama akhokha ingxenye yawo efanele yezindleko zeSikhwama, lawa malungu azokhokha imali eyisinqumo nyanga zonke, ekhokhelwa yimali esesikhwameni enqongobezelie.

Okuhle:

- Uzozuza ezimalini ezitshaliwe eziyohlala zitshaliwe eqoqweni lokutshala izimali owawutshale kulo imali ngaphambi kokushiya esikoleni.
- Uzohlala ukhululekile njengoba uzobe wazi ukuthi imali yakho oyibekile inakekelwe kahle yisikhwama esilawulwa kahle esezaandleni zabantu abaqokwe ngokusemthethweni ukuthi babheke impahlia yabanye abanekhono;
- Angeke kudingke ukuthi ukhokhe amakhomishini noma izindleko zotshalomali ezikhokhwa ngaphambilni njengoba kwenzeka esimweni lapho kudluliselwa imali esikhwameni somhlaphansi okugcinwa kuso imihlomulo noma somshwalense womhlaphansi.

Okubi:

Ngeke ukwazi ukukhipha ingxenye yomhlomulo.

7.2.3 Ukwedlulisa imihlomulo yomhlaphansi phakathi kwezikole

Uma ungasuka esikolweni uye kwasinye esiyilunga lesikhwama seSASA, kupoqelekile ukuthi imali onayo nenzalo yayo idluliselwe esikolweni sakho esisha. Lokhu kuyokwenza ukuthi uhlale uylunga lesikhwama.



ISIKHWAMA SOMVELA LA-PHANSI SE ISASA

7.3 Imali yokukhubazeka

Ukuze ulungele ukuthola imali yokukhubazeka kufuneka ube awukwazi ukwenza umsebenzi owuqashelwe noma ocishe ufane nawo.

Ngaphezulu, kufuneka kubekhona ubufakazi buka Dokotela obuhambisana nesicelo sakho.

Uma ukulungele ukuthola imali yokukhubazeka uzothola ngalezizindlela amaphesenti awu-87 (u-75% womholo wakho wenyanga okubanjwa kuwo impesheni kanye no-12% womhlomulo ofakwa umqashi) kumshwalense womhlomulo weholo lanyanga zonke okubanjwa kulo impesheni njengeholo lanyanga zonke kuncike emhlomulweni wanyanga zonke omkhulu ka-R165 000, okhokhwa emva kwesikhathi sokulinda sezinya ezi-3. Iholo elikhokhwayo alizukubanjwa ntela. Lo mhlomulo ngeke wedlule isamba selungu Somholo Oqinisekisiwe emva kokubanjwa kwentela ekuqaleni kwesikhathi sokulinda.

INGABE UBUWAZI?

Imali ekhokhwa umqashi kanye nemali yomshwalense ilungu elingayikhokhi isikhathi esithile esinqunyiwe kwenzelwe ukuthi kukhokhelwe imali yelungu ekhokhwa umqashi esikhwameni nezimali zomshwalense ezibhekelele ingozi yomhlomulo. Umqashi uzosebenzia leli nani ukukhokhela izimali azikhokhayo esikhwameni nezimali zomshwalense ezibhekelele ingozi umhlomulo womqashwa okhubazekile.

Lokhu kusho ukuthi uma umqashwa efaka isicelo sokukhokhelwa ngenxa yokukhubazeka okwenzeke emsebenzini, imali ekhokhwa umqashi yomhlalaphansi esikhwameni nezimali zomshwalense obhekelele ingozi kuzoqhubeka kube sengathi imali eqhubeka nokukhokhwa futhi noma yiziphi izinguquko enanini lesivumelwano (okwenza isilinganiso sanya zonke emananini emikhiqizweni kuze kufike ku-4%) bekungaqhube ka kukhokhwa.

Imali oyithola ngenyanga iyomiswa uma kungenzeka lezizinto ezilandelayo:

- Uma imigomo yomshwalense ithi ayimiswe ngalesosikhathi;
- Uma ufika eminyakeni yokuthatha umhlala-phansi; noma
- Ushona

Ngesikhathi uhola imali yokukhubazeka ubulunga bakho esikhwameni buzoqhubeka futhi uzophepha njengomuntu oshonele emsebenzini.

Kudingeka wazi ukuthi ngesikhathi uhola imali yokukhubazeka, umshwalense uzoqhubeka nokuhlolola isimo sempilo yakho. Imali ingancishisa noma imiswe umshwalense uma ilunga lingabancono noma likwazi ukuthola imali (iholo).

Ngeke usayithola le mali ekupheleni konyaka ofikelele ngawo isikhathi esifanele ukuthi uthathe umhlala-phansi (ukuyakuma ku 65 yeminyaka yobudala).

Ngeke ukwazi ukuthola lemali ekupheleni konyaka okufanele uthathe umhlalaphansi ngawo (ukufika ku 65).

Imali oyitholayo izokhuphuka nokukhuphuka kwentengo yezinto (ukugcina kumapesenti a 4) ngonyaka esikhathini sokukhubazeka.

7.4 Imali yokushonela emsebenzini

Uma ungashona usasebenza esikolweni futhi uylunga lesikhwama, umndeni wakho/nalabo abafanele ukuthola emalini yakho, bazokhokhelwa ngalendlela ebhalwe ngezansi: **Isikole sakho sizokhetha ipesenti efanele ukuhlawulwa kumshwalense ukuze kutholakale isibalo senhlawulo.**

Ngokulandela ipesenti ebekiwe abomndeni wakho bayokhokhelwa imali eyisamba enentela ngokuya ngokuphinda-phindeka komvuzo wakho wonyaka wentela neminyaka yakho yobudala ngesikhathi oshone ngaso.

(uma umvuzo wakho onentela ama R4000 futhi ushona uneminyaka yobudala engu 40, imali ezokhokhwa ama $R4000 \times 12 \times 2.52 = R120\ 960$).

Abomndeni wakho bayothola imali eyisamba esiphinda-phindiwe somvuzo wakho wonyaka obalwe ngokweminyaka yakho yobudala ngesikhathi oshone ngaso ngale ndlela elandelayo:

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

7.4.1 Umhlomulo womngcwabo ongapho qelekile

Amalungu angakwazi ukukhetha ukubamba iqhaza emhlomulweni womshwalense womngcwabo. Imali ekhokhwayo u-R20.65 ilungu ngalinye kanti umhlomulo ukhokha kanje:

Umhlomulo womngcwabo ongaphoqelekile

Umuntu obalulekile ongaphansi komshwalense	R24 200
Oshade naye obhekelelwe ngumshwalensi	R24 200
Ingane ebhekelelwe ngumshwalensi	
Iminyaka yobudala engaphezu noma elingana neyi-14	R24 200
Iminyaka yobudala engaphezu noma elingana neyi-6	
kodwa engaphansi kweyi-14	R12 100
Iminyaka yobudala engaphezu noma elingana nemi-2	
kodwa engaphansi kweyi-6	R 6 050
Iminyaka yobudala engaphansi kwe-2 (kungafaki ingane ezalwe isishonile)	R 6 050
Ingane ezalwe isishonile	R 6 050

Amalungu manje kudingeka ngokomthetho ukuthi agcwaliise Ifomu Lokuqoka Umngcwabo. Uma kwenzeka ushona, inzuso yomngcwabo izokhokhwa kumuntu omkhethile efomini lakho lokuqoka. Uma kwenzeka ungaligcwalisi ifomu lokuqoka, inzuso izokhokhwa efeni lakho. Sicela uqaphele ukuthi ifa lakho lingathatha izinyanga ezifika kweziyi-12 ukubhaliswa futhi umndeni wakho ungase ungabi nayo imali yokukungcwaba uma ifomu eligcwalisiwe lingekho.

Imisebenzi yokweseka ephathelene nomngcwabo - Amalungu anomhlomulo womngcwabo ongaphoqelekile, futhi umndeni wawo oseduzane, athola ukwesekeka nosizo okuphathelene nomngcwabo, ngesikhathi akudinga ngaso kakhulu. Lo msebenzi owenzelwa amalungu ufaka ukuhanjiswa kwesidumbu, noma kuphi emhlabenzi, siya ekhaya lomngcwabo eNingizimu Afrika nasemazweni angomakhelwane.

7.4.2 Ukubaluleka kokuqoka izindlalifa

Uma ushona imali yakho iyokwabiwa ngokulandela imigomo yesikhwama kanye nesigaba 37C womthetho olawula izikhwama, okhuluma ngemisebenzi yamalunga ebhodi ekwabiweni kwezimali zokushona.

Umthetho olawula izikhwama zomhlala-phansi uniqueza amalunga ebhodi izinyanga ezi u12 ukuthi aphenye futhi enze isinqumo sokuthi yabiwe kanjani imali.

Umthetho uphoqa amalungu ebhodi ukuthi abhekisise bonke abondliwa umufi kungenandaba ukuthi ubabhalile kwifomu lakhe lokuqoka noma cha. Uma kungekhomuntu omondlayo noma omqokile, imali yakho iyofakwa efeni lakho.

Injongo yefomu lokuqoka:

1. Ukwenza ukuthi kubelula ukuthola abomndeni wakho ngokusebenzisa imininingwane oyinikezile; kanye
2. Nokusheshisa inkambiso yokuthola ukuthi obani abomndeni wakho nendlela abancike ngayo kuwena.
3. Ukuthola abanye abanelungelo lokuthola emalini yakho ngaphandle kwalabo obabhalile obungathanda ukuthi bathole ingxenye yemali yakho.

Ngalokho kusemqoka ukuthi ugcwaliise ifomu lakho lokuqoka okungenani kanye ngonyaka noma inini uma imininingwane yakho iguquka isibonelo: uma kuzalwa ingane noma kuhlukaniswa umshado njalo-njalo.

Ngokugcwalisa ifomu lokuqoka uchaza abondliwa uwena kanti futhi uchaza nalowo ofuna ukuthi athole imali yakho kanye nengxenye ofuna ukuthi ayinikezwe.

Noma amalungu ebhodi ezolandela indlela wena ocelengayo kwifomu lakho ngendlela angenza ngayo kodwa ekugcineni yiwona azothatha isinqumo sokuthi ubani ozonikezwa imali ngokuthi abhekisise nalabo abangabhalwanga efomini lelo.





7.5 Eminye imihlomulo

Isikhwama sakho ngo-Old Mutual sihlinzeka le mihlomulo eyengeziwe engakhokhelwa mali ngaphezulu:

Abahlengikazi abahambayo - siyakuqonda ukuthi kungaba nzima kubaqashwa ukuthola isikhathi sokuvakashela udokotela ukuze bahlolelwe umshwälense wokufa nokukhubazeka. Abahlengikazi abahambayo be-ISASA Provident Fund bavakashela abaqashwa emsebenzini ukuze babahole uma kudingeka.

HR911 - umsebenzi owenzelwa amalungu ngocingo wabaqashi ababamba iqhaza noma abantu abakhulumela okungenzeka babe abafakizicelo zimali zokukhubazeka. Sisiza izimenenja zabaqashwa nabasebenzi bakwandabazabantu ngokuhanjiswa kwezicelo zokukhokhelwa nokusingathwa kwezifo zabaqashwa.

Ukheshi wabathandiweyo - 3 x inzozo yemali engenayo yanyanga zonke eyikheshi isigaxa kumhlomuli oqokiwe njengoba kuqinisekiswe yi-ilungu ekuqalen i kwesicelo sokukhubazeka. Uma kungekho ozuzayo oqokiwe, imali eyisamba izokhokhwa endaweni engasekho

7.6. Umkhawulo wosizo olungakhokhelwa (Free Cover Limit)

Uphephile mayelana nokukhubazeka kanye nokushona ngaphandle kokuveza ubufakazi bukaDokotela obuveza isimo sempilo yakho ukoyofika emkhawulweni obizwa ngeFree Cover Limit (FCL). Uma imali ozoyithola ingaphezulu komkhawulo, umshwälense izohlol ubufakazi bukaDokotela bese ithatha isinqumo sokuthi ingabe imali edlule ngayo umkhawulo weFCL ingafakwa emshwälensi ngesibalo semali esejwayelekile elibhaliwe noma ungangasemukeli leso sicelo. Umasekufakwe izincwadi zikaDokotela nokuthi imali edlule umkhawulo isibhalisiwe emshwälensi yemukelwa, imali yakho iyohlala ezingeni leFCL kwaphela.

8. IZIMALI ZOMQASHI EZINGADONSWA EMALINI YAKHO

Isigaba 37D somthetho olawula izikhwama zemihlalaphansi unikeza isikole sakho igunya lokufaka umbango emalini yakho ngaphambi kokuba iphume kulezizimo ezilandelayo zodwa:

- Uma isikole kade sikuboleke imali yokuthenga indlu. Isikole sivumelekile ukubiza imali eseleyo mayelana naleyo mali ebolekiwe.
- Uma isikole (noma isikhwama) siye sakumela ukuthi unikezwe imali ebolekwayo sivumelekile ukubiza imali yokokukumela.
- Uma isikole siye sathola ukonakalelw ngenxa yokungaziphathi kahle kwakho. Isikole sivumelekile ukubiza imali enqunywe yinkantolo noma leyo wena oyivume ngokubhalaphansi. yinkundla noma leyo oyivumile wayivuma ngokubhala phansi.

Ukwelulekwa ngemihlomulo yokuthatha umhlalaphansi

Uhlelo luhlinzeka ngokwelulekwa ngemihlomulo yokuthatha umhlalaphansi. Ukwelulekwa ngomhlomulo kusho ukudalula nokuchaza, ngolimi olucacile noluqondakalayo, okufaka izingozi, izindleko nezimali ezikhokhwayo,

- a. zamaqoqo okutshala izimali akhona;
- b. zemigomo yesu lomshwälense womhlaphansi wesikhwama;
- c. zemigomo nenqubo isikhwama, esiphatha ngayo imihlomulo egciniwe;
- d. zanoma yiziphi ezingeni izindlela ezikhona kumalungu.

Ukwelulekwa ngomhlomulo wokuthatha umhlalaphansi kuzosiza amalungu mayelana nayo yonke imibuzzo ehlobene nomkhiqizo futhi izohlinzeka ngolwazi KODWA HHAYI ngeseluleko. Amalungu adinga iseluleko kufanele akhulume nomeluleki wezezimali.

Khuluma nongoti wakwa-Old Mutual mahala

Umeluleki wemihlomulo yomhlalaphansi wakwa-Old Mutual uzokusiza ukuba uqonde ongakhetha kukho ngesikhathi usuthatha umhlaphansi ukuze ukwazi ukuzikhethela wena kanye nekusasa lakho.

9. ISU LESIKHWAMA LOKUTSHALA

Kuhlobo Iwemithelo olubizwa ngokuthi olukhethekile (defined contribution) ilunga ngalinye lizithathela ngokwalo isimo sengozi, okusho ukuthi ingozi oyohlangana nayo yehambisana nokwehla nokukhuphuka kwezimakethe zokutshalwa kwezimali futhi lokhu kuzothinta indlela ezokhula ngayo imali etshaliwe.

Imali ephelele ozoyithola esikhwameni iyoncika ezimeni eziningana ngokuya kweminyaka – Imithelo, uhlobo lokutshala olukhethile, ukukhuphuka kwentengo yezinto kanye nokuguqula umqashi.

Kufuneka ukhumbule ukuthi imali etshaliwe yomhlala-phansi iyekwa ekutshalweni isikhathi eside.

Izinjongo zokutshala zesikhwama ukuthola inzalo eyanele, emiselwe eminyakeni engamashumi amane (40 years) yobulunga, ukwenzela ukuthi ilunga likwazi ukuthenga impensheni emalunga namashumi ayisithupha ukuya kwa amashumi ayisikhombisa anesihlanu amapesenti omvuzo esikhathini somhlala-phansi

Isikhwama asilawuli utshalo. Yonke imithelo efakwa kubalawuli abaziwayo abahlukene bamafa ukuthi bawaphathe ngezindlela ezikhethekile nangokulandela imigomo yokutshala yesikhwama.

Isikhwama sakho sinikeza ngesu le Life Stage (Life Stage Investment Strategy) elizama ukuthi kubekhona ukulinganiswa kwezingozi nokuthi kutholwe inzalo elindelekile ezigabeni ezahlukene ngenkathi lapho usasebenza.

Uma ufune ukuzikhethela wena indlela yokutshala, ungakhetha kwinhlanganisela yezinhlobo eziyisihlanu ezenza uhlelo Iwamalunga ebhodi.

Uma ufisa ukusebenzisa iqoqo lakho lokutshala izimali olikhethile ungakhetha inhlanganisela yanoma iyiphi yalokhu:

- Iqoqo lezinkampani ezitshala izimali ze-Goalsbased Balanced LifeStage Model (Performer kanye/noma i-Protector) kunoma yiziphi izingxenye ozikhethayo
- Iqoqo lezinkampani ezitshala izimali ze-Passive Lifestage Model (the Balanced Index Fund and the Conservative Index Fund)
- I-Smooth Bonus portfolio (AGP50 and AGP80)
- I-Money Market porfolio
- I-Shari'ah High Growth

Uma udinga imininingwane ngohlelo lokutshala lesikhwama, funda incazelol etholakala ku webssayithi ethi www.isasaprovidentfund.co.za.



Learning



Planning



Living

ISIKHWAMA LA-PHANSI SE ISASA

10. IZIKHALAZO NEZIMPIKISWANO

Izikhalazo nezimpikiswano

Isikhwama siyazibhekisa izikhhalazo nokukhathazeka kwakho ngakho-ke kubalulekile ukuthi usitshele izinto ohlangabezana nazo.

Uma ufunu ukufaka isikhalo, ungenza njalo ngalezi zindlela ezilandelayo:

- Thumela i-imayili yakho ngqo ku ISASAComplaints@oldmutual.com
- Thinta umuntu ophethe ezezimali ozohambisa isikhalo sakho kumuntu ofanele kwa-Old Mutual
- Thinta ummeleli wakho womuntu oqokwe ngokusemthethweni ukuthi abheke impahla yabanye wesifunda ozohambisa isikhalo sakho kumuntu ofanele wakwa-Old Mutual.

Isikhalo sakho kufanele sifake lolu lwazi olulandelayo:

- Igama lakho eligcwele nolwazi otholakala kulo
- Inombolo yakho yobulungu nekamazisi
- Imininingwane eqondile yesikhalo
- Yimuphi umphumela owulindele.

Yini ezokwenziwa yiSikhwama:

Sizokwenza okusemandleni ukuxazulula isikhalo ezinsukwini eziyi-10 zokusebenza bese sikunika umbiko. Ezinye izikhalo ziyinkinga kakhulu futhi zithatha isikhathi eside ukuthi zixazululeke. Kulesi simo, isikhalo sakho sizokwedluliswa. Uma sesedlulisiwe kungaba nokubambezeleka okunye futhi kwezinsuku eziyi-10 zokusebenza.

Izikhalo zingedluliselwa kuMphathi oMkhulu, uMnu Leslie Primo, kulolu lwazi olungezansi atholakala kulo:
I-imayili: leslie.primo@mweb.co.za

Uma isikhalo sakho sesixazululiwe, iSikhwama:

- Sizolungisa ngokugcwele futhi ngendlela efanele uma kwenzeka sixazululwa ngendlela yokuthi kuvuna wena;
- Sizokuhlinzeka ngezizathu ezigcwele zokuthi kungani isikhalo sakho simisiwe.

Uma ungenelisekile ngombiko esikunika wona, ungathinta Umehluleli weSikhwama seMphesheni kule mininingwane engezansi atholakala kuyo:

Ucingo: 012 346 1738

Ifeksi: 086 693 7472

I-imayili: enquiries@pfa.org.za

11. IZINSIZA ZAMALUNGA

Kusemqoka ukuthi ubenokuthwala ukuziphendulela mayelana nemali oyongela umhlala-phansi ngokuthi usebenzise ulwazi olunikezwa isikhwama ukongeza ulwazi lwakho ngezindaba zomhlala-phansi.

Amalunga angasebenzisa lezizindlela ezilandelayo zokuxhumana ukuze abuze Imibuzo kanye nokulawula izindaba zomhlala-phansi.

1. **Ungangena kwiwebsayiti** www.isasaprovidentfund.co.za ukufumana imininingwane. Enza isiinqiniseko sokuthi ubuka imiboniso yamavidiyo amathathu esikhwama.
2. **Inombholo yocingo ye Old Mutual Service Centre number: 0860 455 455.** Le nombholo izokusiza ukuba ubuze Imibuzo mayelana nemali onayo esikhwameni.
3. **Ikheli le imayili ye Old Mutual:** isasa@oldmutual.com Lona likusiza ukuba ubuze ngokusebenzisa ikhompyutha mayelana nemali yakho esesikhwameni.
4. **Inombholo yesikhahlamezi yase Old Mutual: (021) 509-2564.** Yona ikusiza ukubuza ngencwadi mayelana nemali yakho esesikhwameni.

12. EVAMISE UKUBUZWA

Ngizokwazi kanjani ukuthi ikhula kanjani imali yami esikhwameni?

Uzothola isitatimende semali yakho njalo ngonyaka. Isitatimende sibonisa imali yakho futhi sibonisa nokuthi ikhula kanjani. Amalunga ayakwazi ukubheka imali yawo ekhompyutheni ngokuthi abhalisele ukusebenzisa iWebhusayithi kaOld Mutual.

Ngingayidlusela na imali yami kwesinye isikhwama noma ngingayithatha iwukheshi?

Isikhathi ongathathangaso imali yakho iwukheshi noma uyidlulisele kwesinye isikhwama kuma uthathe umhlala-phansi noma uphuma esikhwameni. Yisibopho sokuqashwa ukuthi ubeyilunga lesikhwama nje uma usasebenzela umqashi.

Ngingazenzela mina isinqumo sohlelo engingathanda ukuba kutshalwe kulona imali yami?

Yebo, isikhwama sakho sinesu lohlelo IweLife Stage Investment Strategy olufaka imali yakho kwesinye izinhlelo uma sisondela isikhathi sokuthi uthathe umhlala-phansi. Nokho kunjalo uma ungeke uthande ukulandela lelisu, ungazikhethela ukutshala imali yakho noma kuyiliphi uhlelo ezinhlelweni ezinhlanu ezikhona esikhwameni.

Ngingakuthola kuphi ukwelulekwa ngokwezimali?

Umeluleki wezimali obhalisiwe angakusiza. Isikhwama asingeke sakusiza ngokwelulekwa ngezezimali kanye nokutshala kwemali. Ungathola umeluleki ngokungena kwinhlangano ebizwa ngokuthi yiFinancial Planning Institute ku www.fpi.co.za noma ushayele ucingo kwinombholo yamahala yakwa Old Mutual ethi **0860 388 873.**

13. UHLA LWEZINCAZELO NOKUCACISWA KWAMAGAMA

Usolwazi ngemithelo (Actuary):

Lona umuntu onolwazi olukhethekile okwazi ukuqaphela ukulunga kwezimo zezikhwama kanye nezinhlelo ezahlukene zemishwalense. Lokhu ukwenza ngendlela yokuqhathanisa ukubukhulu. Lo solwazi uphendula kumalunga ebhodi abhekene nezinsiza zezimali ukwenza isiqiniseko sokuthi imiphumela yomsebenzi wakhe ithembakele.zemihlala-phansi nentela ezahlukeneyo zomshwalense.

Lena imithelo yakho ephelele kanye naleyo edluliswe ezinye izikhwama kuhlanganisa nenzalo yemali etshaliwe (noma ikhona noma ayikho ngokuya ngesimo sezimakethe).

Umlawuli (Administrator):

Umlawuli ubhekene nemisebenzi yosuku nosuku yesikhwama. Wenza isiqiniseko sokuthi imithelo ikhokhiwe, amalunga akhokhelwe kanye nokuthi amalunga amasha abhalisiwe njalo-njalo.

Umvuzo wonyaka onentela (Annual pensionable salary):

Lena inxenyen yomvuzo wakho ekubalwa ngawo imithelo yakho kanye nemali ozoyithola.

Umcwaningi mabhuku (Auditor):

Umcwaningi mabhuku uhlola izitativende zezimali zesikhwama ukuqinisekisa ukuthi iminininingwane

enikeziwe emibikweni ngesimo sezimali siyiqiniso yini.

(Impahla) Assets:

Lezi izinto ezintengo eyimali ezinjengemali eukhesi, izinto ezibambisile, izabelo kanye namayunithi trust.

Umlawuli wokutshalwa kwemali (Asset Manager):

Lona umuntu otshala imali imali egameni labatshali-mali eyifaka ezinhlotsheni ezahlukene zempahla ethengwayo ngenjongo yokukhulisa inzuso nokukhusela intengo ye mpahla nemali.

Ozuzayo (Beneficiary):

Lona angaba noma ubani umuntu oqokiwe ngokubhaliweyo noma engondliwa uwena.

Olithwesiwe “ibhodwe” (Vested “pot”), kuzoba imali yakho enqwabelene owayongela umhlalaphansi ngomhlaka-1 Mashi 2021, kanye nokukhula kwale mali kuze kuba uthatha umhlalaphansi wakho. Wena uzoba nelungelo lokulithatha inani eligcwele kuleli “bhodwe” njengesamba semali eyinzozo ewukhesi uma usuthatha umhlalaphansi.

Ongalithwesiwe “ibhodwe” (Non-vested “pot”), kuzoba yileyo minikelo yakho oyifake esikhwameni se-provident fund kanye / noma kunasiphi esinye isikhwama somhlalaphansi ngemuva komhlaka-1 Mashi 2021, kanye nokukhula kwale lemali kuze kuba uthatha umhlalaphansi wakho. Awukwazi ukuthatha inani eligcwele kuleli “bhodwe” njengesamba semali eyinzozo ewukhesi kodwa udinga ukusebenzisa okubili kokuthathu kule mali yalo ukuthenga imali engenayo yomhlalaphansi (annuity) uma usuthatha umhlalaphansi. Okukodwa kokuthathu kuphela ongakuthatha njengesamba semali ewukhesi ngesikhathi uthatha umhlalaphansi.

Inhlawulo (Benefit):

Leligama lisetshenziswa ukuchaza intlawulo yomhlalaphansi noma iyiphi inhlawulo etholakala esikhwameni somhlala-phansi noma umshwalense.

Izivumelwano zokutshelekwa kwemali (Bonds):

Lona umbhalo obuya kuhulumeni noma enye inhlango, unikezwa lowo okade ebolekwa, elithembisa ukuhlawa inzalo ngesikhathi esithize nokubuyisa imali leyo ebolekiwe ngosuku olubekiwe. Lolu hlolo lwe bondi lunezingozi ezimbalwa umalighathaniswa nama ekhwithi.





Inku noma imali efaka inzala (Capital):

Lesi isibalo semali yelunga enenzala noma Ingaba sesikhwameni noma uhlelo lwemali oyihola uze ushone noma leyo enesiqiniseko sokuthi uzoyihola.

Imali ewukheshi (Cash):

Lena yimali oyiboleka ibhange ngokuthi wena ufake imali enenzalo ebhange, bese ibhange likhokhela wena inzalo. Lolu ilona hloba oluphephile lokutshala imali ngaphandle nje kwengozi yokuthi inzalo ozoyithola ingangahambisani nokukhuphuka kwentengo yempahla esikhathi eside.

Uhlelo IweConservative Growth portfolio:

Lolu hlelo luthathwa njengenjengolusebenza ngendlela yakudala ngoba libanemali eningi etshaliwe ewukheshi nasekubolekweni.

Ukunyuka kwentengo yempahla (CPI):

Lena yindlela ekunyuka ngayo intengo yezimpahla nezinsiza ngonyaka, futhi ikhishwa umnyango obala amanani eNingizimu Afrika kanye nombali wamanani kaHulumeni.

Oncike kuwena (Dependant):

Lona umuntu oncike kuwe ngokusemthethweni ukuthi umondle noma lowo obufanele ukumondla uma ubungashonanga noma lowo ongacika kuwena ngokomthetho kodwa okade ethola usizo lwemali kuwena.

Izabelo (Equities):

Lapha uma uthenga enxene yebhizinisi. Ukuze wazi ukuthi isabelo sakho intengo yaso ithini kudingeka ufunde intengo yakho kwi Johannesburg Stock Exchange (JSE). Lolu uhlobo lokutshala elinengozi ephezulu ngoba imbuyekezo yalo incike kwindlela elisebenze ngayo ibhizinisi otshale kulona. Loku kusho ukuthi kungenzeka ungatholi lutho uma lingangasebenzi kahle ibhizinisi otshale kulona esikhathini esifushane. Ukutshala imali kwizabelo kungakulethela imbuyekezo ephezulu esikhathini eside, nokhokunjalo, imali oyitshalile ingathintwa ukukhuphuka kwentengo yezimpahla nezinsiza esikhathini esifushane.

Umeluleki wezimali (Financial Advisor):

Lona umuntu onolwazi lokubhekisa isimo somuntu futhi ameluleke ngohlobo lotshalo oluhambisana nezidingo zakhe. Angaba umuntu oqashwe umshwalense, inhlango esebezena ngezimali noma abe umuntu ozimele, angabiza imali ngokunika izeluleko noma ahole ikhomishini ngesicelo esifakwe kuleyo ndawo aqashwe kuyo.

I Free Cover Limit:

Uphephile ngokwemali yokukhubazeka neyokushona ngaphandle kokuthi unikeze ubufakazi bukaDokotela bokuthi Ingaba usempilweni enhle noma cha ukuyakufika emkhawulweni omisiwe wohlelo le Free Cover Limit. Uma imali ekufanele iyadlula emkhawulweni we Free Cover Limit uzocelwa ukuthi uyokuhlolwa ukuze ukwazi ukufumana leyo nxenye odlule ngayo kwi Free Cover Limit.

Ulawulo (Governance):

Lena yimithetho inhlango ehambisa ngayo ibhizinisi yalo. Kuhlanganisa ubuhlakani ekulawuleni, izindlela eziyizona zokwenza ibhizinisi, ukungafihli, ubulungiswa nokuhlonipha nokuziphatha okufanele.

Uhlelo olunembuyekezo ephezulu

(High Growth Portfolio):

Lolu hlelo lunemali eningi etshalwe kwizabelo nasekuthengweni kwezinxe ny zamabhizinisi. Kukhona izingozi emandla ezihambisana naloluhlobo lokutshala esikhathini esifushane ngenxa yokuntengantenga kwezimakethe.

Ukuqhube ka ukunyuka kwentengo yempahla nezinsiza (Inflation):

Lokhu ukulinganiswa noma ukuqhathaniswa kokunyuka kwempahla nezinsiza esikhathini esithize. Lokhu kukhuphuka kunciphisa intengo yemali yabantu. Ngemali elinganayo ungathenga izinto ezimbawwa kunalezo kade uzithenga phambilini.

Imbuyekezo yemali etshaliwe (Investment returns):

Yinzuzu etholakala ngokutshala okwenziwe isikhwama ngempahla yaso. Le nzuzo ingaletha noma ingalethi mbuyekezo ngokuya ngesimo sezimakethe ekutshalwe kuzo.

Imakethe (Market):

Leligama lisetshenziswa ukuchaza lapho zonke izindlela zokusebenza ngemali (izabelo, izimali ezibolekiwe/ezibolekisanayo, amayunithi trusts njalo-njalo) zithengiswa khona.

Market fluctuation:

Loku ukukhuphuka nokwehla komnyakazo wezimakethe ekutshalwa kuzona.

Uhlelo olukhuphuka ngokumaphakathi (Medium Growth Portfolio):

Lolu hlelo lunezingozi ezimbalwa umaluqhathanisa nalolo olukhuphuka kakhulu, futhi linemali encono etshaliwe ewukhesi noma ebolekisiwe.

Umqashi oyinxenye yesikhwama (Participating employer):

Lesi isiphi nasiphi isikole se ISASA esiyinxenye yesikhwama sezimpesheni kanye neprovidenti ze ISASA.

Imigaqo/Imigomo (Rules):

Ngokomthetho olawula izikhwama zemihlala-phansi, isikhwama nesikhwama kudingeka sibe nemigomo echaza izinsiza/imali nendlela esihanjiwa/silawulwa ngayo isikhwama.

Ukungabinozinzo (Volatility):

Lena indlela ekuthi ngayo izimali ezitshaliwe zibenokuguquguquka kwentengo. Uma isimo sokungazinzi siphezulu imali etshaliwe ithola ukushintsha kwentengo esikhathini esifushane.



Learning



Planning



Living