RETIREMENT FUND
ISASA

Caring about your financial future

Learning Planning Living

March **2026**

Retirement Fund Member Guide

isiZulu

Independant School Association of South Africa

Isicubungulo

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Uhla lokuzihlola

	YEBO	CHA
Ngabe usuke wayivakashela i-website yeSikhwama: www.isasaretirementfund.co.za	☐	☐
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Uma kunjalo, izinzuzo zakho zidluliselwa ngokuzenzakalelayo (Ukudluliswa kwe-Interschool) futhi azikhokhwa kuwe njengenzuzo yokusula.

Abantu abaningi 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 abaningi bakholelwa 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.

Isicubungulo

1. Isingeniso

Siyabonga ngokuthi uthathe
isikhathi sokuthi ufunde le ncwadi ebalulekile.

Imininingwane equkethwe kulencwadi ibhekiswe kuwo wonke amalungu esikhwama se ISASA (retirement fund). Kwenziwe yonke imizamo yokuqiniseka ukuthi le ncwadi ikhuluma ngodaba olufanele,noma kunjalo imigomo yesikhwama iyohlala isebenza uma kungabakhona ukuphikisana. Imigomo yesikhwama ingabhekisiswa 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 sibhaliswe ngaphansi kwemthetho olawula izikhwama zomhlala-phansi ngaphansi kwegama le Independent Schools Association of Southern African Provident Fund". Lona umthetho olawula imigomo yezikhwama zomhlala-phansi, ukukhokhwa 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.

Sincoma ukuthi uthole ukwelulekwa umeluleki wezimali osemthethweni ngaphambi kokuthi wenze isinqumo ngemali yakho yomhlala-phansi kanye nezindlela zokuyitshala. Khumbula ukuthi ungakhuluma 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.

Izindaba ezimnandi ukuthi amalungelo amalungu esikhwama somhlalaphansi lapho ilungu lithola khona isamba sonke semali uma selithatha umhlalaphansi avikelekile. Funda okunye okuningi mayelana nalokhu ekhasini 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 ezifundeni ze-ISASA bese i-ISASA 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 beqoka umphathi, umuntu odidiyela bese ehlaziya izibalo bese ezisebenzisa ukubala izingozi zomshwalense Nemali ekhokhelwa umshwalense, imenenja yempahla, umcwaningimabhuku 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.

Isicubungulo

3. Izinhlobo zobulunga

Bonke abasebenzi abawela ngaphansi kwezinhlobo ezamukelwa isikole bavumelekile ukuba amalunga esikhwama. Ukuba ilunga kuphoqelekile. 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 yingxenye yemali yeholo yomqashwa okubanjwa kuyo intela.

Abantu bazokwazi ukuthola ukubanjwelwa intela ezimalini ezikhokhwe umqashi nomqashwa kuzo zonke izikhwama zomhlalaphansi kuze kufinyelele kumaphesenti angama-27.5% womholo omkhulu noma umholo okubanjwa kuwo intela. Isamba esinqunyiwe esiphezulu sezi-R430 000 ngonyaka sizosebenza kuzo zonke izimali zihlanganisiwe. Uyacelwa ukuthi ubuze umuntu ophethe ezezimali zesikole noma ubheke isitifiketi sakho esisha sokungena ngamanani emali ekhokhwayo asebenza esikoleni sakho. Lolu lwazi luyatholakala futhi emithethweni ekhethekile yesikole sakho nasezitatimendeni zemihlomulo isikhwama esikuhlinzekayo njalo ngonyaka.

Ungakwazi ukukhokha enye imali ngaphezulu ngokuzithandela esikhwameni inyanga ngayinye.

4.1 Isistimu Yamabhodwe Amabili kusukela ngomhla ka-1 Septhemba 2024

Kusukela ngo-Septhemba 1, amalungu azokwazi ukuphatha imali yawa ayongele umhlalaphansi ngendlela evumelana nesimo kakhudlwana futhi efinyeleleka kalula.

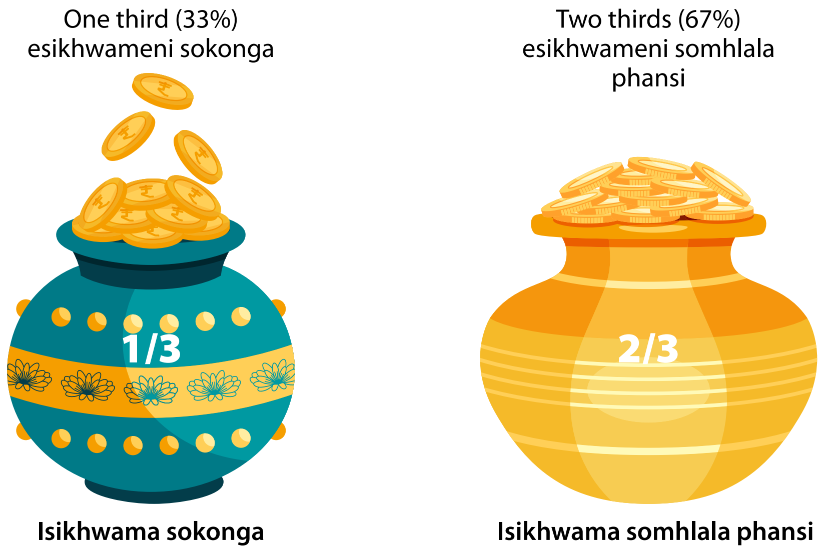
Ngokufinyeziwe

✓ Ingxenye etshaliwe iqukethe imali eyongiwe yomhlalaphansi eqongelelwe kuze kube ngu-31 Agasti 2024, ezohlala ingaphansi kwemithetho yakudala, okusho ukuthi ungaqhubeka uthathe le nzuzo engukheshi lapho uthatha umhlalaphansi.

✓ Ingxenye yokonga ivumela ukuthi ukhiphe ingxenye yemali ngonyaka uma kunezimo eziphuthumayo, okubonisa ukuqonda kukahulumeni izimo eziyiqiniso zezimali abantu abaningi baseNingizimu Afrika ababhekana nazo.

✓ Ingxenye yomhlalaphansi, ngakolunye uhlangothi, igcinelwe umhlalaphansi ngokuphelele, ukuqinisekisa ukuzinza ngokwezezimali kwesikhathi eside.

Kusukela ngo-Septhemba 2024 yonke iminikelo emisha etholakele izohlukaniswa ngale ndlela elandelayo:



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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 kwesitifiketi 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, ehlanganyelwe noma eyomuntu wesithathu)

6. Imali onayo esikhwameni – iakhawunti yakho yokonga

Inani ngalinye lezingxenye ezintathu (Vested, Savings and Retirement) imali Etshaliwe, Eyongiwe kanye neYomhlalaphansi izofakwa ndawonye ibizwe ngokuthi Yisikhwama Semali Eqongelelwe samalungu i-(Accumulated Fund Credit).

Imali onayo esikhwameni ilingana nemali oyongile esikhwameni.

Imali eyongiwe esikhwameni ihlanganisa lokhu okuzolandela:

- Imali yakho edluliselwe 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).

7. Izimali ezikhokhwa isikhwama

7.1.1 Imali yomhlala-phansi

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

Ngesikhathi somhlalaphansi kuzokhokhwa inzuzo elingana neMali Eqongelelwe yelungu. Indlela le nzuzo ekhokhelwa ngayo iyashintsha kusukela ngomhla ka-1 Septhemba 2024 ngenxa yomthetho omusha wamaBhodwe Amabili.

Ngesikhathi somhlalaphansi izingxenye zontathu nentela ekhokhwayo kuzokhokhwa ngale ndlela elandelayo:

Ingxenye oyitshalile	Ingxenye yokonga	Ingxenye yomhlalaphansi
Ingxenye eyodwa kwezintathu yale nzuzo ingathathwa ngokheshi kuthi izingxenye ezimbili kwezintathu kufanele zisetshenziselwe ukuthenga impesheni yokuphila konke. Inzuzo ephelele ingase futhi isetshenziselwe ukuthenga i-anyuwithi.	Inzuzo ephelele iyatholakala ukuze ithathwe ingukheshi noma itshalwe.	Dlulisela inzuzo ephelele esikhwameni sokugcina noma i-anyuwithi ukuze ibe yimali yempesheni impilo yakho yonke. Zonke izingxenye zontathu kufanele zitshalwe esikhwameni sokugcina uma kukhethwa ukugcinwa. Uma inani lingaphansi kuka-de minimis ka-R240 000 lingathathwa lingukheshi.
Amatebhula entela yomhlalaphansi ayasebenza, u-R550 000 akadonselwa intela kuzo zonke izingxenye zontathu.	Amatebhula entela yomhlalaphansi ayasebenza, u-R550 000 akadonselwa intela kuzo zonke izingxenye zontathu.	Ukungadonselwa intela lapho imali idluliselwa esikhwameni sokugcina noma i-anyuwithi. Uma kungaphansi kuka-de minimis ka-R240 000 amatebhula entela yomhlalaphansi ayasebenza, u-R550 000 ukadonselwa intela kuzo zonke izingxenye zontathu.

Uma inani "lebhodwe" lakho elingaqinisekisiwe lingaphansi kuka-R247 500 ungathatha wonke umhlomulo ungukheshi.

Kusukela ngomhla lu-1 kumashi 2019 ngokomthetho, isikhwama sihlinzeka ngesu lomshwalense 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 isikhwama sempesheli. Amalungu asengakhetha ukuthatha imali esesikhwameni eqongelelwe njengesamba esiwukheshi.

Khumbula ukuthi imihlomulo eyisamba ethathwe iwukheshi ibanjwa intela.

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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 siyakuvumela ukuba uhlehlise umhlalaphansi wakho, lapha kusho ukuthi, yeka imali esesikhwameni esiqongelelwe (imali yesikhwama) uqhubeke 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 ukhokhe 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 eqoqweni lokutshalwa kwezimali ebitshalwe kulo ngaphambi kosuku lokuphela 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, Conservative Fund, i-Smooth Bonus AGP50 (Isiqinisekiso sika-50%), i-Stable Growth AGP80 (Isiqinisekiso sika-80%) ne-Banker portfolios. Imali yokuphatha izobanjwa njalo ngenyanga.

7.1.3 Ukubanjwa kwentela emihlomulweni womhlalaphansi

Inkokhelo eyisamba

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

Isizumbulu semali eyisamba	**Intela 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 engaphezulu kwama R770 000
Isi R1 155 000 nangaphezulu	ngama R 143 550 ne 36% yomvuzo onentela ongaphezu kwesi R1 155 000

Qaphela ukuthi R 550 000 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 yawo angaguquka ngalokho enza isiqiniseko sokuthi unayoyonke imininingwane evuselelwe mayelana nendlela izindaba zentela ezizoyithinta ngayo imali yakho ngaphambi kokuthi wenze isinqumo.

7.1.4 Ukucabanga ezinye izindlela zomshwalense womhlalaphansi wesikhwama

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

Ngalesi sizathu uhlelo lwezimpesheni olwaziwa ngele- ISASA Retirement Fund lunika amalungu izindlela ezimbili zomshwalense womhlalaphansi (impesheni) okukhethwe ngokukhethekile yibhodi labantu abaqokwe ngokusemthethweni ukuthi babheke impahla. Yabanye ukuhlangabezana nezidingo ezehlukene zamalungu, kanye nokuhlinzeka ukweseka kumalungu.

Imishwalense yomhlalaphansi 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 womhlalaphansi okukhokhela njalo)

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

Uma ucabanga ukuthatha umshwalense womhlalaphansi wempilo - kumele ucabange ukuthatha umshwalense womhlalaphansi wesikhwama, i-Old Mutual Fund Select Annuity (FSA). Njengoba kunemishwalense yomhlalaphansi emininingi ongakhetha kuyo ekuthatheni umhlalaphansi, 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 amaningi ngoba kulula ukutshala izimali kuyo, kanti futhi ihlinzeka impesheni yanyanga zonke yempilo yonke eyethembekile. Okungcono kakhulu kunakho konke, akunazindleko ngoba izimali ozozikhokha ziyafana nalezo ezivame ukukhokhwa abasebenzi bezinkampani ezinkulu, hhayi abantu ngabanye.

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

Lo mshwalense womhlalaphansi okukhokhela njalo ukuvumela ukhethe ukuthi yiliphi iqoqo lokutshala izimali imali yomhlalaphansi wakho etshalwa kulo. Uyakhetha futhi ukuthi yiliphi iphesenti (elibizwa futhi ngokuthi yinani eliyingxenye ye-akhawunti yomhlalaphansi ilungu eliyikhipha njalo ngonyaka) lenani selilonke elitshaliwe ozokhokhelwa lona njengeholo. Ungakhetha phakathi Kuka-2.5% no-17.5% wemali esele njengeholo laminyaka yonke.

Okuthatha isikhundla salokhu kwenza izinto ngokuvumela zonke izimo, akukho siqinisekiso sokuthi leli holo ekuthatheni umhlalaphansi lizoqhubeka impilo yakho yonke.

Ngakho udinga ukwenza izinqumo ezinhle ngokuthi ufuna ukuthola iholo elingakanani. Uma kwenzeka wedlula emhlabeni ngaphambi kokusebenzisa yonke imali, Inani elisele lingasala kwabathandiweyo bakho abasele ngemuva, liyingxenye yefa lakho noma elisetshenziselwa ukweseka umshwalense womhlalaphansi okukhokhela njalo egameni lomhlomuli okhethwe uwe.

Isicubungulo

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 zabomshwalense (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 asekhethiwe ukuze ahlinzeke imali eholwa impilo yonke kanjalo nokuhlinzekela ukwenyuka kwemali emalini engenayo.	Yebo. Ukukusiza, iBhodi leSikhwama sabakwiThrasti lizophakamisa iphothifoliyo imali ezingenela kuyona nokunye okukhethwa kukho kwamaphothifoliyo okutshalwa kwezimali.
NKUNGABE IVELE IZINGENELE IMALI YONYUKO NJALO NGONYAKA?	
Nakuba lokhu kungaqinisekisiwe, uma unyuko lunikiwe, longezwa 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 uphelelwe yimali.
NGINGAKWAZI UKUGUQULA UBUNGAKO BEMALI ENGIZOYITHOLA?	
Cha. Lokhu kubalwa uma ukhokhela imali ozoyihola uma usuthatha umhlalaphansi 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 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 ungakhuluma nomeluleki wakho wezezimali ngokunye esingakhetha kukho okukhona.	Yebo. Kuncike ezidingweni zakho kanye nesamba osonge esikhwameni sempesheni, ingxube yakho kokubili ekufanele kakhulu, noma ungakhuluma nomeluleki wakho wezezimali ngokunye esingakhetha kukho okukhona.



OLDMUTUAL


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Imihlomulo yomshwalense womhlalaphansi wesikhwama okukhethwa kuyo:

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

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

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

Khumbula: Imishwalense yomhlalaphansi 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 yomhlalaphansi emibili yesikhwama, thumela i-imeyili ku: omannuitystrategy@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 yomhlalaphansi kumqashi wangaphambilini lize likhethe ukuthatha umhlalaphansi ngokwemithetho yesikhwama. Ngeke uvunyelwe ukwehlukanisa izimali, okusho ukuthi, uthathe ingxenye ewukheshi bese ulonda yonke esele esikhwameni.

Ukwehlukaniswa kwezimali kuba khona kuphela uma kugcinwa imali ngaphandle kwesikhwama.

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

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

Uma usula noma weqa emsebenzini izingxenye zontathu kanye nentela ekhokhwayo kuzokhokhwa ngale ndlela elandelayo:

Ingxenye oyitshalile	Ingxenye yokonga	Ingxenye yomhlalaphansi
Inzuzo ephelele iyatholakala ukuze ithathwe ingukheshi noma itshalwe.	Uma kungekho mali ebisivele ikhishiwe kulowo nyaka wentela inzuzo ephelele iyatholakala ukuze ithathwe ingukheshi noma itshalwe noma kuthathwe ukheshi bese kutshalwa ingxenye. Uma ubusuvele uyikhiphile imali kulowo nyaka wentela futhi inani lidlula u-R2 000 kufanele idluliselwe kumqashi omusha, esikhwameni sokugcina imali noma i-anyuwithi, uma ingaphansi kuka-R2 000 ingathathwa ingukheshi.	Akukho mali okuvunyelwe ukuthi ikhishwe kudingeka ukuthi idluliselwe kumqashi omusha, esikhwameni sokugcina noma ku-anyuwithi.
Amatebhula entela emali ekhishiwe ayasebenza.	Izinga lentela elilingene lelungu liyasebenza kanye nenkokhelo yokukhipha imali engu-R250.	Ukudluliselwa ngaphandle kwentela kumqashi omusha, isikhwama sokugcina noma i-anyuwithi.

Uzoba namathuba amaningi okuba nemali eyanele yokukhokhela izindleko futhi ungabi nazikweletu uma ugcina imihlomulo yakho noma nini uma ushintsha umsebenzi; ngakho-ke kuyancomeka ukuthi wedlulisele lo mhlomulo kwesinye isikhwama lapho ilungu lithola isamba uma selithatha umhlalaphansi esivunyiwe, umshwalense womhlalaphansi noma isikhwama somhlalaphansi okugcinwa kuso imihlomulo.

Ukwedlulisa imihlomulo okunjalo akunantela. Okunye ongakwenza, uma kwenzeka ukhetha ukuthatha umhlomulo njengesamba esiwukheshi, intela izobanjwa iziphathimandla zezentela ezifanele.

7.2.1 Ukubanjwa kwentela emihlomulweni womhlalaphansi

Imali ethathwa iwukhesi ikhokhelwa intela ngale ndlela:

Imali yokuphuma ewukheshi	Intela efunwayo
Ukusuka kuR0 ukuya kuma R27 500	Yi 0%
Ukusuka kuma R27 501 ukuya kuma R726 000	18% kwengaphezulu ukuya kuma R726 000 ku R27 500
Ukusuka kuma R726 001 ukuya R1 089 000	R125 730 kanye ne 27%yemali edlula ama R726 000
Ukusuka kuma R1 089 001 nangaphezulu	ngama R223 740 kanye nama 36% kwedlula Ama R1 089 000

Isicubungulo

Umkhawulo wokungakhokhintela wama R27 500 nohla lwentela zizokhuphuka futhi zizobalelwa emalini yakho oyithathe esikhwameni empilweni yakho. Ngaphezu kwalokho imvume enikezwayo uma udonsa imali izonciphisa amathuba okwehliseliwa 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 zomhlalaphansi, kodwa unciphisa kakhulu amathuba okuthi uncishiselwe intela uma usuthatha umhlalaphansi.

7.2.2 Ukuba yilungu eselikhokhe yonke imali/ ilungu eligcina imihlomulo yalo yomhlalaphansi kumqashi wangaphambilini Lize likhethe ukuthatha umhlalaphansi

Uma uba yilungu eligcina imihlomulo yalo yomhlalaphansi kumqashi wangaphambilini lize likhethe ukuthatha umhlalaphansi imali yakho ihlala itshaliwe esikhwameni kanti iyoqhubeka nokukhula kuze kube ukuthi wazisa isikhwama ukuthi ufuna ukukhokhelwa umhlomulo wakho.

Ilungu eligcina imihlomulo yalo yomhlalaphansi kumqashi wangaphambilini lize likhethe ukuthatha umhlalaphansi alikhokhi mali 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 yomhlalaphansi kumqashi wangaphambilini aze akhethe ukuthatha umhlalaphansi esikhwama akhokha ingxenye yawo efanele yezindleko zesikhwama, lawa malungu azokhokha imali eyisinqumo nyanga zonke, ekhokhelwa yimali esesikhwameni enqongobezeliwe

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 esezandleni zabantu abaqokwe ngokusemthethweni ukuthi babheke impahla yabanye abanekhono;
- Angeke kudingeke ukuthi ukhokhe amakhomishini noma izindleko zotshalomali ezikhokhwa ngaphambili njengoba kwenzeka esimweni lapho kudluliselwa imali esikhwameni somhlalaphansi okugcinwa kuso imihlomulo noma somshwalense womhlalaphansi.

Okubi:

Ngeke ukwazi ukukhipha ingxenye yomhlomulo.

7.2.3 Ukukhishwa kwemali engxenyeni yokonga

Amalungu azovunyelwa ukuyikhipha kanye imali engxenyeni yokonga njalo ngonyaka wentela, ngaleyo ndlela kusukela ngo-Mashi kuya ku-Februwari wonyaka ngamunye. Lokhu kukhipha kanye kwemali kunenani eliphansi lika-R2 000 ngonyaka wentela futhi inani eliphakeme liyinani elitholakalayo engxenyeni yokonga.

Lemali efakelwa ukusungula isikhwama edluliselwa engxenyeni yokonga ngomhla ka-1 Septhemba 2024 izotholakala uma kumele uyikhiphe. Kumele kuqashelwe ukuthi ilungu kufanele okungenani libe nemali esikhwameni engu-R20 000 ukuze lithole u-10% okuyimali yokusungula isikhwama efinyelela ku-R2 000 futhi nemali esesikhwameni engu-R300 000 noma ngaphezulu ukuze ilithole imali yokusungula isikhwama engu-R30 000 ezodluliselwa engxenyeni yokonga futhi engatholakale ukuze uyikhiphe ngaleso sikhathi. Amalungu anemali esikhwameni esingaphansi kuka-R20 000 ngeke akwazi ukuyikhipha engxenyeni yokonga ngo-Septhemba 2024, njengoba ingxenye yokonga kufanele yakheke okungenani kuze kube ifika ku-R2 000 ukuvumela ukukhishwa.

Imininingwane ebalulekile ngokuqondene nokukhishwa kwemali oyongile

- Kufanele ubhaliswe ku-app ye-Old Mutual ukuze ukwazi ukusebenzisa indlela yakho yokukhipha imali.
- Hlola imininingwane yakho yokuxhumana ku-app ye-Old Mutual ukuze uqinisekise ukuthi ilungile. Uma ingalungile uzokwazi ukuyibuyekeza ku-App noma sicela ucele i-Human Resources noma i-Bursar yakho ukuthi ikulungisele imininingwane ku-inthanethi.
- Kungokuzithandela ukusebenzisa le ndlela yokukhipha imali unyaka nonyaka, akuphoqelekile futhi kufanele kucatshangisiswe ngokucophelela, ngoba kungaba nomthelela omubi enzuzweni yakho yokugcina yomhlalaphansi.
- Amalungu kudingeka abe ngabakhokhi bentela ababhalisiwe ukuze bakwazi ukukhipha imali engxenyeni yokonga, njengoba yizinga lentela elilingene lelungu elizosebenza, amatebhula entela yomhlalaphansi awasebenzi.
- Ukukhipha imali kuzoba ku-inthanethi kuphela ku-app ye-Old Mutual futhi awekho amafomu engamaphepha azokwamukelwa, ngakho-ke kubalulekile ukuqinisekisa ukuthi ubhalisiwe ku-app.
- Ukukhokhelwa kuzokwenziwa kuphela emininingwaneni yasebhange enikezwe ngumqashi wakho, ngaleyo ndlela yi-akhawunti yasebhange efanayo neyomholo wakho wanyanga zonke okhokhelwa kuyo.
- Inkokhelo ayikwazi ukwenziwa ku-akhawunti yasebhange ehlanganyelwe noma ku-akhawunti yasebhange yomunye umuntu njengomlingani wakho. I-akhawunti yasebhange kufanele ibe egameni lelungu, njengoba umqondisi ezokwenza ukuqinisekiswa kwebhange, okuzongaphumeleli uma amanisheli nesibongo nenombolo kamazisi kungahambisani nalokho kwelungu lethu.
- Uma ukuqinisekiswa kwebhange kwenqaba umqashi futhi ilungu lizokwaziswa.
- Ukukhishwa kwemali ngaphambi kwesikhathi kuzoholela ekutholakaleni kwemali encane lapho usuthatha umhlalaphansi, ungawabukeli phansi amandla enzalo ephindaphindekile. Kunenzuzo enkulu kumalungu ukubonisana nomeluleki wezezimali ungakayikhiphi imali ngaphambi kwesikhathi.
- Isilinganiso sokubuyisela esibalelwa ku-75% lapho uthatha umhlalaphansi singaba ngaphansi kakhulu uma ukukhipha imali kwenziwa njalo ngonyaka wentela.
- Lokhu kukhipha imali akusiphazamisi isamba esingu-R550 000 esingabanjelwa ntela lapho uthatha umhlalaphansi.
- Intela kanye nemali yokuphatha i-akhawunti iyodonswa enzuzweni yemali ezokhishwa, ngaleyo ndlela ilungu ngalinye lizothola imali engaphansi kwenani langempela lesicelo semali. Isikweletu sentela (IT88) naso sizodonswa ngu-SARS.

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- Kuvunyelwe ukuthi ikhishwe kanye zwi imali onyakeni wentela. Uma ilungu lisebenzisa igunya lokukhipha kanye imali esengxenyeni yokulondoloza bese lisula emsebenzini kulowo nyaka wentela ofanayo, ibhalansi esengxenyeni yokulondoloza, uma imali ingaphezulu kuka-R2 000 ngeke ithathwe ingukhesi, kodwa komele idluliselwe esikhwameni sokugcina, ese-anyuwithi noma engxenyeni yokulondoloza yomqashi olandelayo.
- Uma ilungu libandakanyeka emaxoxweni esehlukaniso somshado iSikhwama esaziyo ngawo, iSikhwama singasenqaba isicelo sokukhipha imali ngaphambi kwesikhathi kuze kube yilapho inkokhelo yesehlukaniso isiphothuliwe, njengoba inkokhelo yesehlukaniso kumlingani ongelona ilungu ikhokhwa kuzo zonke izingxenye ezintathu.
- Konke okudonswayo ngaphansi kweSigaba 37D ngokoMthetho Wezikhwama Zempesheni kuzodonswa kuzo zonke izingxenye ezintathu.

Amalungu ajoyina Isikhwama ngemva komhla ka-1 Septhemba 2024 azoba neNgxenye Yokonga kanye Neyomhlalaphansi kuphela.

Imibuzo Evame Ukubuzwa yokwengeza:

Ingabe izinzuzo zami ziyashintsha kusukela ngomhla ka-1 Septhemba 2024?
Cha izinzuzo zeSikhwama zizohlala zinjalo. Ingabe kuyindlela nje iminikelo eyabiwa ngayo kanye nezinzuzo ezikhokhelwayo okuzoshintsha.

Ingabe iminikelo ishintsha kanjani kusukela ngomhla ka-1 Septhemba 2024?
Kusukela ngomhla ka-1 Septhemba 2024 amalungu ngeke esanikela Engxenyeni Yokutshala Esikhundleni salokho iminikelo (ngemuva kokudonswa kwezimali) izohlukaniswa kuthi ingxenye eyodwa kwezintathu noma u-33% uzokhokhelwa Ingxenye Yokulondoloza bese izingxenye ezimbili kwezintathu noma u-67% zikhokhelwe Ingxenye Yomhlalaphansi.

Uma ngisula emsebenzini ngemva komhla ka-1 Septhemba 2024 ingabe ngisazokwazi ukukhipha imali yami eSikhwameni?

Ingxenye Oyitshalile: Yebo uzokwazi ukuthatha ingxenye yakho Yokutshalile ngokheshi.

Ingxenye Yokonga: Uma kungekho ukukhishwa kwemali obusuvele ukwenzile kulowo nyaka wentela inzuzo ephelele iyatholakala ukuze ithathwe ingukheshi noma itshalwe noma kuthathwe ingxenye ngokheshi bese kutshalwa ingxenye.

Uma usuvele uyikhiphile imali kulo nyaka wentela futhi inani lidlula u-R2 000 kufanele lidluliselwe kumqashi omusha, esikhwameni sokugcina noma ku-anyuwithi. Uma ingaphansi kuka-R2 000 ingathathwa kube wukheshi.

Ingxenye Yomhlalaphansi: Akufanele ukhiphe imali kule ngxenye futhi kumele uyidlulisele esikhwameni somqashi wakho omusha, noma esikhwameni esigunyaziwe sokugcina imali noma ese-anyuwithi yomhlalaphansi.

Uhlu Lwamagama ongawengeza:
Ingxenye Oyitshalile: Imali yakho yeSikhwama injengoba injalo ngomhla ka-31 Agasti 2024 izobiyelwa futhi ivikelwe ebhodweni lokugcina.

Ingxenye Yokonga: Kusukela ngomhla ka-1 Septhemba 2024 amalungu kumele anikele ingxenye eyodwa kwezintathu (cishe u-33%) yeminikelo yawo yesikhwama somhlalaphansi, ngemva kokudonswa, engxenyeni yokonga.

Izamba zemali ezifakwe engxenyeni yokonga, okuhlanganisa imbuyiselo/ukukhula kwesikhwama, ilunga lizoyithola njengenzuzo uma kukhishwa mali yokonga (ubuncane buka-R2,000 futhi awukho umkhawulo ophezulu) kanye ngonyaka ngaphambi kokuthatha umhlalaphansi lingasulanga emsebenzini noma ukuthatha umhlalaphansi esikhwameni.

Uma uthatha umhlalaphansi ingxenye yokonga izokhokhwa ngokheshi.

Kubalulekile ukuqaphela ukuthi izimali ezikhishwa engxenyeni yokonga zifakwa emalini engenayo yelunga ekhokhiswa intela futhi kuthathwa intela ejwayelekile yemali engenayo ngamanani alingene hhayi njengenzuzo yesamba semali yomhlalaphansi ekhishwe esikhwameni somhlalaphansi.

Ingxenye Yomhlalaphansi: Kusukela ngo-Septhemba 1 izingxenye ezimbili kwezintathu (cishe u-67%) weminikelo (ngemva kokudonswa kwezimali) kufanele yabelwe ingxenye yomhlalaphansi welungu, engatholakala kuphela lapho ethatha umhlalaphansi futhi engeke yakhokhwa ngokheshi.

Lapho ilungu lisula emsebenzini ibhodwe lomhlalaphansi (iminikelo kanye nembuyiselo/ukukhula kotshalomali) kuzodingeka lidluliselwe ku-anyuwithi noma ebhodweni lomhlalaphansi lomqashi omusha njengoba lingeke lathathwa lingukheshi.

Lapho uthatha umhlalaphansi, kufanele itshalwe ohlelweni lwempesheni/i-anyuwithi ukuze kukhokhelwe ilungu impesheni yanyanga zonke, ngaphandle uma leli nani lilingana noma lingaphansi kuka-R240 000 lapho-ke lingathathwa ngokheshi.

Imali yokusungula: Imali yokusungula yimali efakwa kanye zwi yokwakha ibhalansi yokuvula Ingxenye Yokonga. Lokhu kuzovumela ukufinyelela ngokushesha kubhalansi etholakalayo (imali esiqongelelwe) eSikhwameni ngomhla ka-1 September 2024. Ngemva kwalokho, ingxenye eyodwa kwezintathu yeminikelo yesikhwama sakho somhlalaphansi ngokuzayo izokwabelwa Ingxenye yakho Yokonga.

Lokhu kuzosebenza kanjani?
I-Old Mutual izokwenza ukudluliswa okukodwa zwi okuphoqelekile okungu-10% wokongele umhlalaphansi wakho noma u-R30 000 ngomhla ka-31 Agasti 2024, noma yikuphi okuphansi kakhulu, engxenyeni yakho yokonga. Imali esele izohlala engxenyeni yakho egciniwe.

Ake sibheke ukuthi imali yakho izokwabiwa kanjani!

Okongelwe umhlalaphansi ngomhla ka-31 Agasti 2024	Inani elidluliselwe Ebhodweni Lokonga lakho (Ingxenye)
R5000	R500
R10 000	R1000
R20 000	**R2000**
R50 000	R5000
R100 000	R10 000

Isicubungulo

Njengoba kubonisiwe etebhuleni elingenhla - uma unemali engaphansi kuka-R20 000 njengeMali Yesikhwama (okongele umhlalaphansi) kusukela ngomhla ka-31 Agasti 2024 ngeke usakwazi ukukhipha imali oyilondolozile eSikhwameni kusukela ngomhla ka-1 Septhemba 2024. Kuzodingeka ulinde uze ube okungenani no-R2000 engxenyeni yokonga yakho ngaphambi kokuthi ukhiphe le mali.

Ukukhiswa kwemali oyongile:
Amalungu azovunyelwa ukuyikhipha kanye imali engxenyeni yokonga njalo ngonyaka wentela, ngaleyo ndlela kusukela ngo-Mashi kuya ku-Februwari wonyaka ngamunye. Lokhu kukhishwa kanye zwi kwemali kunenani eliphansi lika-R2 000 ngonyaka wentela ngamunye futhi inani eliphakeme liyinani elitholakalayo engxenyeni yokonga. Amalungu azokhokha intela ngamanani alingene ekukhishweni kwemali ngakunye kanye nemali yokuphathelwa i-akhawunti ka-R250 kufakwe ne-VAT.

7.2.4 Ukwedlulisa imihlomulo yomhlalaphansi phakathi kwezikole

Uma ungasuka esikolweni uye kwesinye esiyilunga lesikhwama se ISASA, kuphoqelekile ukuthi imali onayo nenzalo yayo idluliselwe esikolweni sakho esisha. Lokhu kuyokwenza ukuthi uhlale uyilunga lesikhwama.

7.3 Imali yokukhubazeka

Ukuze ulungele ukuthola imali yokukhubazeka kufuneka ube awukwazi ukwenza umsebenzi owuqashelwe noma ocishe ufane nawo. Ngaphezulu, kufuneka kubekhona ubufakazi bukaDokotela 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-R230 000, okhokhwa emva kwesikhathi sokulinda sezinyanga 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 uzosebenzisa 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 sanyanga Zonke emananini emikhiqizweni kuze kufike ku-4%) bekungaqhubeka 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 nokuhlola isimo sempilo yakho. Imali ingancishiswa 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 uyilunga 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 R20 000 futhi ushona uneminyaka yobudala engu 40, imali ezokhokhwa ama R20 000 x 12 x 4.20 = R1008,000).

Umqashi wakho uzokhetha ukuthi yiliphi iphesenti abalikhokhela Umshwalense. Ngokusekelwe kuleli phesenti abantu obondliwa nguwe bazothola isamba sesamba esikhokhiswa intela esisekelwe ekuphindlini komholo wakho wonyaka wempesheni kanye neminyaka yakho ngosuku lokushona kwakho.

Umqashi ukhethiwe 0.55%
Age 18-35 = 4.48
Age 36-40 = 4.20
Age 41-45 = 4.03
Age 46-50 = 3.48
Age 51-55 = 3.33
Age 56-60 = 3.28
Age 61-64 = 2.99
Age 65-69 = 2.39

Umqashi ukhethiwe 1.05%
Age 18-35 = 8.96
Age 36-40 = 8.41
Age 41-45 = 8.07
Age 46-50 = 6.84
Age 51-55 = 6.17
Age 56-60 = 5.20
Age 61-64 = 4.65
Age 65-96 = 3.41

Umqashi ukhethiwe 1.55%
Age 18-35 = 13.89
Age 36-40 = 13.16
Age 41-45 = 12.32
Age 46-50 = 11.48
Age 51-55 = 10.38
Age 56-60 = 8.46
Age 61-64 = 7.24
Age 65-69 = 5.01

Isicubungulo

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NGAPHEZU KWALOKHO
Imbuyiselo yekhredithi eqoqiwe yelungu.

NGAPHEZULU
Imali yakho esesikhwameni.

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	**R28 400**
Oshade naye obhekelelwe ngumshwalensi	**R28 400**
Ingane ebhekelelwe ngumshwalensi	
Iminyaka yobudala engaphezu noma elingana neyi-14	**R28 400**
Iminyaka yobudala engaphezu noma elingana neyi-6	**R14 200**
Kodwa engaphansi kweyi-14	**R 7 100**
Iminyaka yobudala engaphansi kwe-2	
(kungafaki ingane ezalwe isishonile)	**R 7 100**
Ingane ezalwe isishonile	**R 7 100**

Amalungu manje kudingeka ngokomthetho ukuthi agcwalise Ifomu Lokuqoka Umngcwabo. Uma kwenzeka ushona, inzuzo yomngcwabo izokhokhwa kumuntu omkhethile efomini lakho lokuqoka. Uma kwenzeka ungaligcwalisi ifomu lokuqoka, inzuzo 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 emhlabeni, siya ekhaya lomngcwabo eningizimu Afrika nasemazweni angomakhelwane.

7.4.2 Inzuzo Entsha Yezehlakalo Ezibucayi Eziphelele Ongayikhetha

Lo mhlomulo omusha uyatholakala kusukela ngomhlaka-1 Meyi 2024 futhi uyazikhethela ukuthi izikole zikhethe njengenzuzo eyengeziwe. Uma le mhlomulo isikhethiwe isikole kuphoqelekile ukuthi bonke abasebenzi abafanelekile kuleso sikole bajoyine. Ihlinzeka ngesamba somholo wonyaka kanye kanye njengenzuzo izigidi eziyi 3 (3 million) lapho ilungu kutholakala ukuthi linesifo esibucayi (isifo senhliziyo, unhlangothi, umdlavuza, ukwehluleka kwezinso, ukulahlekelwa isitho, ukungaboni, njll).

Lo mhlomulo uhlanganisa izifo ezibucayi ezingama-38 futhi unikeza induduzo yokwazi ukuthi ilungu lizoba nemali eyanele yokulwa nokugula noma ukulimala futhi lizokwazi ukuthatha isikhathi salo ukuze lilulame ngokugcwele.

Inketho yokuguqulwa iyatholakala futhi lapho amalungu eshiya isikole kanye nakubamangali abakhubazekile.

Ubufakazi bempilo budingeka kuphela kumalungu ahola ngaphezu kwezigidi ezi izigidi eziyi 2.2(2.2 million) ngonyaka.

7.4.3 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 unikeza 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 ugcwalise 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.

Isicubungulo

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 umshwalense wokufa nokukhubazeka. Abahlengikazi abahambayo Be-ISASA Provident Fund bavakashela abaqashwa emsebenzini ukuze babahlole 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 inzuzo yemali engenayo yanyanga zonke eyikheshi isigaxa kumhlomuli oqokiwe njengoba kuqinisekiswe yi-ilungu ekuqaleni 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, umshwalense izohlola ubufakazi bukadokotela bese ithatha isinqumo sokuthi ingabe imali edlule ngayo umkhawulo wefcl ingafakwa emshwalensini ngesibalo semali esejwayelekile elibhaliwe noma ungangasemukeli leso sicelo. Umasekufakwe izincwadi zikadokotela nokuthi imali edlule umkhawulo isibhalisiwe emshwalensini yemukelwa, imali yakho iyohlala ezingeni lefcl kwaphela.

8. Izimali zomqashi ezingadonswa emalini yakho

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

- Uma kade uboleke 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 ukonakalelwa 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 lomshwalense womhlaphansi wesikhwama;
c. Zemigomo nenqubo isikhwama, esiphatha ngayo imihlomulo egciniwe;
d. Zanoma yiziphi ezinye izindlela ezikhona kumalungu.

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

Khuluma nongoti wakwa-Old Mutual mahhala

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

I-imeyili: omannuitystrategy@oldmutual.com noma ngocingo kule nombolo: **0860 388 873**.

9. Isu lesikhwama lokutshala

Kuhlobo lwemithelo 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 lwamalunga ebhodi.

Isicubungulo

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 Fund)
- Stable Growth portfolio (AGP50 and AGP80)
- I-Money Market porfolio
- I-Shari'ah High Growth

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

10. Izikhalazo nezimpikiswano

Izikhalazo nezimpikiswano
Isikhwama siyazibhekisa izikhalazo nokukhathazeka kwakho ngakho-ke kubalulekile ukuthi usitshele izinto ohlangabezana nazo.

Uma ufuna ukufaka isikhalo, ungenza njalo ngalezi zindlela ezilandelayo:
- Thumela i-imeyili 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-imeyili: 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 sempesheni kule mininingwane engezansi atholakala kuyo:

Ucingo: 012 346 1738
Ifeksi: 086 693 7472
I-imeyili: 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.isasaretirementfund.co.za ukufumana imininingwane. Enza isiqiniseko 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 imeyili 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.

Isicubungulo

Ngingazenzela mina isinqumo sohlelo engingathanda ukuba kutshalwe kulona imali yami?
Yebo, isikhwama sakho sinesu lohlelo lwelife 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 nokutshalwa 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 inxenye yomvuzo wakho ekubalwa ngawo imithelo yakho kanye nemali ozoyithola.

Umcwaningi mabhuku (Auditor):
Umcwaningi mabhuku uhlola izitatimende zezimali zesikhwama ukuqinisekisa ukuthi imininingwane enikeziwe emibikweni ngesimo sezimali siyiqiniso yini.

(Impahla) Assets:
Lezi izinto ezintengo eyimali ezinjengemali eukheshi, 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 inzuzo nokukhusela intengo ye mpahla nemali.

Ozuzayo (Beneficiary):
Lona angaba noma ubani umuntu oqokiwe ngokubhaliweyo noma engondliwa uwena.

Inhlawulo (Benefit):
Leligama lisetshenziswa ukuchaza intlawulo yomhlala- phansi noma iyiphi inhlawulo etholakala esikhwameni somhlala-phansi noma umshwalense.

Izivumelwano zokutshelekwa kwemali (Bonds):
Lona umbhalo obuya kuhulumeni noma enye inhlangano, unikezwa lowo okade ebolekwa, elithembisa ukuhlawula inzalo ngesikhathi esithize nokubuyisa imali leyo ebolekiwe ngosuku olubekiwe. Lolu hlobo lwe bondi lunezingozi ezimbalwa umaliqhathaniswa nama ekhwithi.

Inkunzi 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 hlobo oluphephile lokutshala imali ngaphandle nje kwengozi yokuthi inzalo ozoyithola ingangahambisani nokukhuphuka kwentengo yempahla esikhathi eside.

Uhlelo lweconservative 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 enxenye 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.

Isicubungulo

Umeluleki wezimali (Financial Advisor):
Lona umuntu onolwazi lokubhekisisa isimo somuntu futhi ameluleke ngohlobo lotshalo oluhambisana nezidingo zakhe. Angaba umuntu oqashwe umshwalense, inhlangano esebenza 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 inhlangano 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 kwezinxenye zamabhizinisi. Kukhona izingozi emandla ezihambisana naloluhlobo lokutshala esikhathini esifushane ngenxa yokuntengantenga kwezimakethe.

Ukuqhubeka kokunyuka kwentengo yempahla nezinsiza (Inflation):
Lokhu ukulinganiswa noma ukuqhathaniswa kokunyuka kwempahla nezinsiza esikhathini esithize. Lokhu kukhuphuka kunciphisa intengo yemali yabantu. Ngemali elinganayo ungathenga izinto ezimbalwa kunalezo kade uzithenga phambilini.

Imbuyekezo yemali etshaliwe (Investment returns):
Yinzuzo 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 umaluqhathaniswa nalolo olukhuphuka kakhulu, futhi linemali encono etshaliwe ewukheshi 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 zibenokuguququguquka kwentengo. Uma isimo sokungazinzi siphezulu imali etshaliwe ithola ukushintsha kwentengo esikhathini esifushane.

Isicubungulo

Page

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