

OLD MUTUAL SUPERFUND

IBHUKWANA LE-5 LOKUFUNDISA ILUNGU



UKUBALULEKA KWEZIMPESHENI (ANNUITIES)

Umhlalaphansi yisihloko abantu abasebasha abasanda kuqala ukongela umhlalaphansi noma labo asebesondele esikhathini sokuthatha umhlalaphansi kodwa abasakuphika lokhu abangenantshisekelo ngaso. Ukuxhumana kwethu kuhlose ukulekelela wena, noma ungakanani ubudala, ukuthi uqale, noma uqhubeke nokukhetha kahle kwezezimali esikhathini esizayo kwezezimali zakho.

Kubalulekile ukukhumbula, ukuthi yize umqashi wakho kanye nesikhwama sakho somhlalaphansi bezokuhlinzeka ngamathuluzi wonke owadingela ukukhetha kahle kwezezimali, amandla wona asezandleni zakho okuthi uwasebenzise kahle lawo mathuluzi ukuze akusize uthathe umhlalaphansi onethezekile ngelinye ilanga.

Ngakho-ke, ake sithi yisikhathi sokuthi uthathe umhlalaphansi kanti nabantwana sebekhulile abasahlali nawe, ukulingeka kokuthi uthathe umlingani wakho umuyise eholidini alidingayo ngempela leli ebenikade niphupha ngalo selizofezeka, kwazise, usebenze kanzima kakhulu ukufika lapho ukhona angithi? Lokhu kungaba yiqiniso, kodwa kubalulekile ukukhumbula ukuthi ukunquma **ukuthi uyitshala kanjani ikhephithali yakho womhlalaphansi ngenye yezinto ezibalulekile okumele ukhethe kahle kuzo, ngoba isinqumo esiphusile sizoqinisekisa ukuthi uthola imali engenayo oyidingayo uma uthatha umhlalaphansi.** Ngakho-ke kusemqoka ukuthi uwuqonde umthelela wezinto ozikhethayo ngaphambi kokunquma ukuthi uyithathe noma cha enye ingxenye yekhephithali yomhlalaphansi wakho iyisamba.

UBenjamin Franklin wathi, "Ukuzihlomisa ngolwazi kunenzuzo enkulu", ngakho-ke thatha isikhathi uzihlomise ukuze ukhethe kahle uma kufika isikhathi sokuthatha umhlalaphansi ngokwezimo zakho uphinde ufunde ngokuthi yiziphi izimpesheni ezehlukene ongakhetha kuzo.

BUYELA EMUVA KANCANE <<<<<: IYINI I- "ANNUITY" ?



Leli yigama okubizwa ngalo impesheni ongayithenga ngemali oyongele umhlalaphansi wakho ngesikhathi somhlalaphansi.

Kukhona izinhlobo ezihlukene zezempesheni: eqinisekile eyaziwa nge-Guaranteed Annuity (impesheni yempilo) noma eyokuphila eyaziwa nge-Living Annuity (imali engenayo exhaswe utshalomali).



I-GUARANTEED ANNUITY

I-Guaranteed Annuity izokunika impesheni, noma imali engenayo, ekhokhwa impilo yakho yonke – okungukuthi, kuze kufike isikhathi sakho sokudlula emhlabeni.

Izinhlobo ze-Guaranteed annuities:

Engaguquki (Level Annuity): Impesheni yakho yanyanga zonke izohlala injalo unyaka nonyaka. Le-annuity ayikuvikeli ezimeni zokuguquka kwamandla erandi.

Kwenyuka okungaguquki (Fixed Escalation Annuity): Impesheni yakho yanyanga zonke izonyuka ngezanga elibekiwe njalo ngonyaka, isibonelo 10%, okukunika ukuvikeleka okuthile ezimeni zokuguquka kwamandla erandi.

Encike emandleni erandi (Inflation-linked Annuity): Impesheni yakho izokwenyuka ngezanga elihambisana nokuguquka kwamandla erandi. Impesheni yakho kanye nokwenyuka kwayo kuqinisekisiwe kanti kukhokhwa uze udlule emhlabeni. Le mpesheni iyakwazi ukumelana nokuguquka kwamandla erandi.

Eenzalo (With-Profit Annuity): Uba nesabelo ezinzuzweni zotshalomali – yize kungaqinisekanga ukwenyuka kwayo, impesheni yakho ihlanganiswe nokwenyuka okwedlule uzokuthola ngokuqinisekile kanti kukhokhwa uze udlule emhlabeni. Ema kwesikhathi eside, le mpesheni kumele ikwazi ukukuvikela ekuguqukeni kwamandla erandi.

I-LIVING ANNUITY

I-Living Annuity izokunika imali engenayo, uyakhetha ukuthi ufuna ukuthola malini (okubizwa ngezanga elehlisayo) nokuthi ufuna ukuyithola nini (nyanga zonke, ngekota noma ngonyaka). Kodwa, utshalomali lwakho lungase lungakugcini impilo yakho yonke; uma ukhipha umholo omkhulu kakhulu impesheni yakho ingase ikuphelele ngaphambi kokudlula kwakho emhlabeni.

Ungakhetha phakathi kwe-Guaranteed Annuity noma i-Living Annuity noma, uma wonge imali eyanele yomhlalaphansi, ungakhetha uzihlanganise zombili lezinhlobo ze-annuity. Kumele isimo somuntu nomuntu sihlolisise ngumeluleki wezezimali ngaphambi kokuthi uthathe isinqumo noma ngabe ukhetha i-Guaranteed Annuity noma i-Living Annuity.

Cofa lapha ukuze uthole izincazelo ngomehluko phakathi kwe-Guaranteed Annuity noma i-Living Annuity.

Xhumana noMeluleki wakho wezeziMali ogunyaziwe noma ushayele ucingo lwethu lokwesekwa kule nombolo 0860 38 88 73 ukuze uthole imininingwane yokuxhumana naBaluleki bezeziMali abagunyaziwe.