

# OLD MUTUAL SUPERFUND

ISIGIDIMI SOKUFUNDISA AMALUNGU – IHLELO 3

## YINTONI IFUTHE LOKUYIKHUPHA IMALI OBUYIBEKELE UMHLALAPHANTSI WAKHO?

**Xa kubalwa, sitshintsha imisebenzi malunga nezihlandlo ezisixhenxe ebudeni bobomi bethu bokusebenza ize i-95 pesenti yethu iphele ingenamali yaneleyo xa ithatha umhlalaphantsi. Esona sizathu sale nto kukuba uninzi lwethu, siye siyikhuphe imali esiyibekele umhlalaphantsi endaweni yokuba siyigcine qho xa siphuma kulo msebenzi sisiya komnye olandelayo.**

Nanini na sikhupha imali esiyibekele umhlalaphantsi sidala isikroba esikhulu kwikamva lethu lokuma kakuhle ngokwasemalini. Ukuma kakuhle ngokwasemalini yinto esiyifumana xa imali esiyityalileyo ithi ngeli xesha lokuthatha umhlalaphantsi ibe yanele ukusinika ingeniso enokusithwala ubomi bethu buphela. Imali esiyibekele umhlalaphantsi yeyona nto ibalulekileyo ekwenzeni oku, kuba laa mali – le siyigcinayo ukwenzela umhlalaphantsi – isenokuba lolona tyalo-mali lukhulu sinokulwenza kwaye ibe lolona tyalo luthatha elona xesha lide ukuze luqokelelane.

Ukukhupha imali oyibekele umhlalaphantsi kuneziphumo ezibi kakhulu - kwaye kufuneka uzazile ezi ziphumo.

### IKUDLA NGAPHEZU KOKUBA UQONDA

Masithathe ukuba uqale ukubeka imali uneminyaka engama-30 phambi kokuba uthathe umhlalaphantsi, kodwa uyikhuphe le mali emva kweminyaka eli-10 yokuqala. Waza waqalisa ukubeka imali kwakhona ngenjongo yokufikelela kwela xabiso linye lemali, xa uthatha umhlalaphantsi, ibe ngathi awukhange uyikhuphe. Ukwenza loo nto kuya kufuneka ngenyanga ubeke imali elingana nalaa mali ubuyibeka iphindwe kathathu. Ukuba uyikhupha emva kweminyaka engama-20, uze uqalise ukubeka imali kwakhona, kuya kufuneka ubeke ngenyanga imali elingana naleya ubuyibeka iphindaphindwe kalishumi ukuze ufikelele kula thagethi.

Enye yemali oyikhuphayo kufuneka iye kwisebe lerhafu, endaweni yokuba ihlale kwingxowa-mali yomhlalaphantsi

iyincede ikhule. Okukona ushiya imali eninzi kwingxowa-mali, kokukona imali ikhawuleza ukunyuka.



### INDLEKO ZAKHO ZOKUPHILA

Ukuba uthatha imali kwingxowa-mali yakho yomhlalaphantsi ukuze uhlawule ityala ngayo, uzenzela umsebenzi onzima nangakumbi ekuhambeni kwexesha. Ukuba namatyala amaninzi, oku kuthetha ukuba uchiitha imali engaphaya kwemali oyenzayo. **Ukukhupha imali yakho oyibekele umhlalaphantsi kuthetha ukuba usenokungabi namvuzo kwaphela xa uthatha umhlalaphantsi.** Ukuba awukwazi ukufikelela ngokwasemalini kwindlela ophila ngayo ngoku ufumana umvuzo ophelileyo, ngokuqinisekileyo awusayi kufikelela ngokwasemalini kubo ngexesha uthatha umhlalaphantsi. Kumele ubophe ibhanti ngoku. Thoba imali oyisebenzisayo uze uhlawule amatyala akho ngomvuzo oseleyo emva kokuba uzibekele imali. Kuphela kwendlela onqinisekisa ngayo ukuma kakuhle ngokwasemalini kwixesha elizayo.

Iyazicacela into yokuba ukukhupha imali oyibekele umhlalaphantsi wakho akuyonto yokuqala uyenzayo xa uyeka emsebenzini. Endaweni yoko kumele oku kube yinto oncamela kuyo.

**Cofa apha** ukuze ubone umzekeliso wokuba kungenzeka ntoni xa unokuthatha imali oyibekele umhlalaphantsi ngaphambi kokuba uthathe umhlalaphantsi.

## HLALA UKHETHA UKULONDOLOZA

Akukho lula ukwenza izigqibo ezilungileyo xa uyeka emsebenzini okanye uphelelwa ngumsebenzi okanye ugxothiwe ngaphambi kwexesha lomhlalaphantsi. Kuza kufuneka ukhethe ukuba wenze ntoni ngemali obuyibekele umhlalaphantsi evela kwingxowa-mali yomhlalaphantsi – kwaye kumele uzame ukuphinda uyityale le mali.

### IZINTO EZIMBINI EZISISISEKO ONOKUKHETHA KUZO

#### UKUGQITHISELA KWINGXOWA-MALI YOMHLALAPHANTSI EVUNYIWEYO

Ungaphinda utyale isibonelelo sakho somhlalaphantsi ngokusigqithiselela sisonke, **ngaphandle kokuhlawula irhafu**, kwenye ingxowa-mali yomhlalaphantsi evunyiweyo efana:

1. nengxowa-mali yokulondoloza
2. nengxowa-mali ye-retirement annuity
3. nengxowa-mali yomqeshi wakho omtsha

#### OKANYE

#### UKUTHATHA ISIXA-MALI

Ungakhetha ukufumana isibonelelo sakho ositsalileyo sisonke njengesixa-mali **esihlawulelwa irhafu**. Cingisisa kakuhle ngaphambi kokuba ukhethe oku kuba kunganefuthe elibi kakhulu kumathuba akho okuba uzive kamnandi ngexesha lomhlalaphantsi. Ngoba? Okokuqala, kungenxa yokuba esi sixa-mali sakho sisonke sihlawuliswa irhafu. Okwesibini, kukuba ungahendeka ukuba uyisebenzise le mali iseleyo emva kokuhlawula irhafu endaweni yokuba uphinde uyityalele umhlalaphantsi. Ukuba ukhethe ukwenza izinto ngale ndlela, kuya kuba ngcono ukuba unokuphinda utyale isibonelelo sakho ukuze le mali uyibekele umhlalaphantsi ihlale ingaphathwa.

**Ungacela umcebisi wezemali ukuba akuncede wenze isigqibo sokuba wenze ntoni ngesibonelelo sakho, okanye ungenza ezakho izigqibo uze utyale imali yakho ngqo ukuze ulondoloze imali oyibekele umhlalaphantsi.**

## IINDABA EZIMNANDI!

**Njengalungu lengxowa-mali yomhlalaphantsi i-Old Mutual SuperFund, uyakwazi ukufikelela kwi-Old Mutual SuperFund Preserver.** Ingxowa-mali yokulondoloza i-Preserver yindlela elula nengenamagingxi-gingxi yokuphinda utyale imali, ukuba utshintsha imisebenzi, uyayeka emsebenzini, uphelelwa ngumsebenzi okanye uyagxothwa. Wakuba lilungu le-Old Mutual SuperFund Preserver, imali oyibekele umhlalaphantsi ihlala idibene kwaye usakwazi ukonwabela zonke izibonelelo ezinikezelwa yi-Old Mutual SuperFund Preserver.

**Ggenkcazelo ethe vetshe, cofa apha.**

