

OLD MUTUAL SUPERFUND

AMAPHUZU OKUFUNDISA ILUNGU – ISISHICILELO 4

NGABE USEBENZISA IMALI ENINGI KAKHULU BESE WONGA ENCANE KAKHULU?

Ngokohlelo lwango-2016 lokuqapha ukonga notshalomali lwakwa i-Old Mutual Savings and Investment Monitor, cisha ingxenye yamakhaya aseNingizimu Afrika onga kancane kunangonyaka owedlule!

Ngabe wonga ngokwanele, abanengi bethu angeke bazi kuze kube ukuthi sekuhambe isikhathi ... Yisikhathi sokuhlola izimali zakho.

Ngale kokuthi umncane kangakanani, uzizwa kanjani, noma ucabanga ukuthi isikhathi somhlalaphansi sikude kangakanani, into okumele uyenze ngonyaka we-2017 ukuthola ukuthi ngabe usahamba kahle ngakwezimali ukuze uthathe umhlalaphansi ukhululekile kanti ukukubeka kucace, yeka ukuhlehlisa ukongela isikhathi somhlalaphansi, kunalokho nyusa imali oyongela umhlalaphansi uzihlelele kusenesikhathi.

Ngonyaka owedlule sakhuluma ngemithetho ebalulekile yokongela umhlalaphansi – kafushane nje kumele wonge kakhulu ngangokunokwenzeka futhi isikhathi eside ngangokunokwenzeka. Iqiniso ukuthi ukuba yingxenye yesikhwama somhlalaphansi angeke kuvikele ikusasa lakho lezimali – kumele uqiniseke ukuthi uyazisebenzisa izinzuzo onazo ku-Old Mutual SuperFund.



NJENGELUNGU LE-SUPERFUND YINI ONGAYENZA UKWENZA KANGCONO EKONGENI?

- **Nyusa imali oyongayo ngokuthi kube nemali ozibekela yona engeyona impoqo i-Additional Voluntary Contributions** - esikhwameni sakho se-Old Mutual SuperFund – vele uxhumane neHhovisi lezindaba zabantu i-Human Resource (HR) ukuze uthole ukuthi ungakwenza kanjani lokho
- **Yonga isikhathi eside ngangokunokwenzeka**, futhi ucabangise ngaphambi kokuthatha umhlalaphansi singakafiki isikhathi esibekiwe
- **Gwema ukuthatha imali oyongele umhlalaphansi ingukheshi uma ushintsha imisebenzi**, kunalokho gcina imali oyongayo ku-Old Mutual SuperFund Preserver, idlulisele esikhwameni sokulondoloza i-Preservation Fund noma kwesinye isiKhwama esigunyaziwe.

KHUMBULA, UKUTHATHA IMALI EMALINI OYONGELA UMHLALAPHANSI KUNEMIPHUMELA ENGEMIHLE.

Ngokohlelo lwango-2017 lokuqapha ukonga notshalomali lwakwa i-Old Mutual Savings and Investment Monitor, isibalo sabantu abasebenzayo baseNingizimu Afrika amathuba abo okuthi bathathe izimali abazongela umhlalaphansi uma bengathola ithuba sinyukile sisuka ku-19% saya ku-35% phakathi konyaka we-2012 no-2016. Ucwango luveza ukuthi lona iwona **mkhuba olimaza inani** uma kuziwa ekongeni kwesikhathi eside, ngoba lokhu kunciphisa umthelela wenzalo ephelele eyakhekile.



KHETHA UKULONDOLOZA NJALO

Ukuthatha isinqumo uma usula emsebenzini, uma udilizwa noma uxoshwa ngaphambi kokuthatha umhlalaphansi kuyathusa. Kukhona okuthize ongakhetha kukho ukuthi ufuna ukwenzani ngemali oyongele umhlalaphansi esesiKhwameni soMhlalaphansi. Kumele uzame ngakho konke okusemandleni ukuthi uphinde utshale kabusha imali yakho oyongele umhlalaphansi.

OKUBILI OKUYISISEKELO ONGAKHETHA KUKHOI

DLULISELA IMALI YAKHO ESIKHWAMENI SOMHLALAPHANSI ESIGUNYAZIWE

Ungaphinda uyitshale kabusha imali eyinzuzo yomhlalaphansi ngokuyidlulisele yonke, ingabanjiwe intela, kwesinye isikhwama somhlalaphansi esifana

1. Isikhwama sokulondoloza i-preservation fund
2. Isikhwama semali yomhlalaphansi
3. Isikhwama somqashi wakho omusha

NOMA

ISAMBA SEMALI I-CASH LUMP SUM

Ungakhetha ukuyithola yonke imali yakho iyisamba **esizobanjwa imali yentela**. Kumele ucabangise ngaphambi kokukhetha lokhu ngoba kungase kunciphise kakhulu amathuba akho okuthi ube nomhlalaphansi onethezekile. Izizathu ukuthi inzuzo yakho yonke izobanjelwa imali yentela, nokuthi ungase ulingeke ufune ukusebenzisa le ezosala emva kokuba sekubanjwe intela kunokuthi uphinde uyitshale futhi wenzele isikhathi sokuthatha umhlalaphansi. Uma ukhetha lokhu kungaba kuhle ukuthi uphinde uyitshale kabusha inzuzo yakho ukuze uzogcina imali eyisamba yomhlalaphansi ingaphazamisekile.

IZINDABA EZIMNANDI!

Njengalungu le-Old Mutual SuperFund retirement fund, uyakwazi ukufinyelela i-Old Mutual SuperFund Preserver. I-Preserver Preservation Fund yindlela elula, engenamicikilisho yokutshala kabusha imali lapho ushintsha imisebenzi, usula emsebenzini, udilizwa, kanye nanoma uxoshwa emsebenzini. Uma usuyilungu le-Old Mutual SuperFund Preserver, imali yakho oyilondolozile yomhlalaphansi ihlala ingaphazamiseki futhi uphinde uthokozelele yonke imihlomulo ehlinzekwa yi-Old Mutual SuperFund Preserver.

Ukuze uthole ulwazi oluthe xaxa, chofoza lapha.

AMANDLA ASEZANDLENI ZAKHO

Yize umqashi wakho nesiKhwama bezokwenza konke okusemandleni kubo ukuthi uma uthatha umhlalaphansi ukwazi ukunethezeka, amandla wona asezandleni zakho. Sebenzisa amathuluzi owanikiwe, funa izeluleko ezifanele ngezimali kumeluleki ogunyaziwe wezimali bese wenza okufanele ukuze uqiniseke ukuthi awukhathazeki ngesikhathi somhlalaphansi.

Kwesizokushicilela okumbalwa okulandelayo, sizokunika izinto ongacabanga ngazo ezizokusiza ukuthi uthathe lezo zinqumo ezibalulekile ukuze uqiniseke ukuthi imali yakho oyisebenzele kanzima oyongele umhlalaphansi ihamba ngendlela efanele.



Xhumana noMeluleki Ogunyaziwe weziMali noma ushayele isikhungo sethu sokwesekana kule nombolo 0860 38 88 73 abazokunika imininingwane yokuxhumana naBeluleki abaGunyaziwe beziMali ongafisa ukubathinta.