

OLD MUTUAL SUPERFUND

AMAGQABANTSHINTSHI OKUFUNDISA AMALUNGU – UHLELO 5



OKUBALULEKILEYO NGEMALI YOMHLALAPHANTSI

Umhlalaphantsi sisihloko esinokukhangeleka singenamdlu kubo bobabini abantu abatsha abasandul' ukuqalisa ukongela umhlalaphantsi okanye kwabo kuni bakufutshane kumhlalaphantsi kodwa basakukhanyela oko. Unxibelelwano lwethu lujolise ukukunceda, nokuba uneminyaka emingaphi, ukuba uqalise, okanye uqhubeke ukukhetha kakuhle ngokwasezimalini ukhethela ikamva lakho.

Kubalulekile ukukhumbula, ukuba nangona umqeshi wakho kunye nengxowamali yakho yomhlalaphantsi ziza kukubonelela ngazo zonke izixhobo zokukhetha kakuhle ngokwasezimalini, amandla okuzisebenzisa kakuhle ezo zixhobo ukuze zikuncede udle umhlalaphantsi ngokonwaba ngenye imini asezandleni zakho.

Ngoko ke, masithi lifikile ixesha lomhlalaphantsi kwaye nabantwana bakhulile bakushiya, ukuhendwa ngumnqweno wokuthatha lowo utshate naye niye kwiholide enifaneleyo enisoloko niphupha ngayo, kuyinene, kakade, usebenze nzima kakhulu ukuze ufikelele kule ndawo ukuyo, akunjalo? Oku kunganjalo, kodwa kubalulekile ukukhumbula ukuba ukuthatha isigqibo sokuba uza kuyityala njani imali yakho eyinkunzi yomhlalaphantsi sesinye sezigqibo ezibalulekileyo ekufuneka usithathe, kuba isigqibo esifanelekileyo siza kunceda ukuqinisekisa ukuba ufumana ingeniso yenyanga oyifunayo xa usidla umhlalaphantsi. Kubalulekile ke ngoko ukuba uliqonde ifuthe lokukhethileyo phambi kokuthatha isigqibo sokuba uyayithatha okanye akuyithathi nayiphi na inxalenye yenkunzi yomhlalaphantsi njengesixamali esisisambuku.

UBenjamin Franklin wathi, "Utyalomali kulwazi luhlawula eyona nzala", ngoko ke thatha ixesha uzixhobise ukuze ukhetha kakuhle ngexesha lomhlalaphantsi ukhethela iimeko zakho kwaye ufunde ukuba zahluke njani imali zomhlalaphantsi onokukhetha kuzo.

BUYA UMVA <<<<<: YINTONI "IMALI YOMHLALAPHANTSI" ?

Eli ligama elinikwa umhlalaphantsi onokuwuthenga ngemali oyongileyo uyongela umhlalaphantsi.

Kukho iintlobo ezahlukeyo zeMali yoMhlalaphantsi: iMali yoMhlalaphantsi eQinisekisiweyo (imali yomhlalaphantsi ehlawulwa ubomi bakho bonke) okanye iMali yoMhlalaphantsi wokuPhila (ingeniso exhaswa lutyalomali).



IMALI YOMHLALAPHANTSI EQINISEKISIWEYO

IMALI yoMhlalaphantsi eQinisekisiweyo iza kubonelela ngomhlalaphantsi, okanye ingeniso, ehlawulwa ubomi bakho bonke – oko kukuthi, ude usweleke.

Iintlobo zeMali yoMhlalaphantsi eQinisekisiweyo:

IMALI yoMhlalaphantsi eLungeleleneyo: Iimali yomhlalaphantsi wakho ngenyanga iza kuhlala ifana ukusuka kulo nyaka ukuya komnye. Le mali yomhlalaphantsi ke ngoko ayikuniki nalo naluphi na ukhuseleko kunyuko lwamaxabiso.

IMALI yoMhlalaphantsi eNyuka ngokunguGuqukiyo: Iimali yoMhlalaphantsi wakho ngenyanga iza kunyuka ngeqondo elimiselwe kwangaphambili ngonyaka ngamnye, umzekelo i-10%, ikubonelela ngokhuseleko oluthile kunyuko lwamaxabiso.

IMALI yoMhlalaphantsi eHambelana nokuNyuka kwaMaxabiso: Iimali yoMhlalaphantsi wakho ngenyanga iza kunyuka ngeqondo elihambelana nokunyuka kwamaxabiso. Umhlalaphantsi wakho kunye nokunyuka kwemali yakho yomhlalaphantsi kuyaqinisekiswa kwaye uza kuhlawulwa ude usweleke. Lo mhlalaphantsi uza kuhambelana nokunyuka kwamaxabiso.

IMALI yoMhlalaphantsi eneNgeniselo: Wabelana ncam kwingeniso yotyalomali – nangona kungenakuqinisekiswa ukuba inyuka kangakanani, umhlalaphantsi kunye neqondo lokunyuka lexesha elidlulileyo ziqinisekisiwe kwaye ziza kuhlawulwa ude usweleke. Kwixesha elide, lo mhlalaphantsi kufuneka ukubonelele ngokhuseleko oluthile kunyuko lwamaxabiso.

IMALI YOMHLALAPHANTSI YOKUPHILA

IMALI yoMhlalaphantsi yokuPhila iza kukubonelela ngengeniso, uyazikhethela isixamali ofuna ukusifumana (esaziwa njengeqondo lomhlalaphantsi owutsalayo) kunye nokuba ufuna ukuyifumana kangaphi (ngenyanga, ngekota okanye ngonyaka). Kodwa ke, imali oyityalileyo ingangahlali ubomi bakho bonke; ungaphila ixesha elide kunomhlalaphantsi wakho ukuba utsala ingeniso ephezulu kakhulu.

Ungakhetha mhlawumbi iMali yoMhlalaphantsi eQinisekisiweyo okanye iMali yoMhlalaphantsi yokuPhila okanye, ukuba wonge ngokoneleyo usongela umhlalaphantsi, ungakhetha ukuzidibanisa ezi ntlobo zemali yomhlalaphantsi. Limeko zomntu ngamnye kufuneka zihlolwe ngokufanelekileyo ngumcebisi ngezimali phambi kokuba kuthathwe isigqibo sokuba ukhetha iMali yoMhlalaphantsi eQinisekisiweyo okanye iMali yoMhlalaphantsi yokuPhila.

Cofa apha ufumane inkcazelo ngomahluko phakathi kweMali yoMhlalaphantsi eQinisekisiweyo okanye iMali yoMhlalaphantsi yokuPhila.

Qhagamshelana noMcebisi ngeziMali wakho obhalisiweyo okanye utsalele umnxeba kumnxeba wethu wenkxaso kule nombolo 0860 38 88 73 ukuze ufumane iinkcukacha zoqhagamshelwano zoMcebisi ngeziMali obhalisiweyo.