

OLD MUTUAL SUPERFUND

ISIGIDIMI SOKUFUNDISA AMALUNGU – IHLELO 4

INGABA UCHITHA ENINZI KWAYE WONGA OKUNCINANE KAKHULU?

Ngokuka-2016 Old Mutual Savings and Investment Monitor, phantse ibe sisiqingatha semizi yaseMzantsi Afrika eyonga kancinane kunakunyaka odlulileyo!

Ingaba wonga ngokwangeleyo, uninzi lwethu aluyi kuyazi lo nto de sekusemva kwexesha ... Lixesha lokuhlola ezezimali.

Akukhathaliseki nokuba umncinane kangakanani na, okanye ucnga ukude kangakanani na umhla wakho womhlala-phantsi, into ekufanele uyenze ku-2017 kukufumanisa ukuba ingaba usendleleni na yokufumana umhlala-phantsi ngokukhululekileyo kwaye ukukubeka ngamazwi acacileyo oko, kuyeke ukumane ukuhlehlisela umhla ukongela umhlala-phantsi wakho, endaweni yoko wenze abe makhulu uwandise amagalelo wakho okongela umhlala-phantsi wakho ukwenze oko ngokucwangcisa kwangaphambili.

Kunyaka odlulileyo sithethe ngemithetho ebalulekileyo yokongela umhlala-phantsi – ngokufutshane kudingeka ukuba wonge kangangoko unako, kangangexesha elide onalo. Inyaniso yeyokuba ukuba kwingxowa-mali yomhlala-phantsi akuyi kukhusela ikamva lakho kwezimali – uqinisekisa ukuba wenza okuninzi ngeebenefithi onazo kwi-Old Mutual SuperFund.



NJENGELUNGU LE-SUPERFUND YINTONI ONOKUYENZA UKUPHUCULA UKONGA KWAKHO?

- **Yandisa ukonga kwakho ngokwenza amaGalelo oNgezelelweyo okuzithandela kwi-Old Mutual SuperFund** - suke nje uqhagamshelane nesebe lakho leZibonelelo zoluNtu (u-HR) ukufumanisa ukuba ungakwenza njani na oko.
- **Yonga ixesha elide kangangoko**, kwaye ukucinge nzulu ngokuthatha umhlala-phantsi kwangoko.
- **Kuphephe ukuthatha imali kwiiMali ozongela umhlala-phantsi xa utshintsha umsebenzi**, endaweni yoko ukonga kwakho kugcine kwi-Old Mutual SuperFund Preserver, kugqithisele kwi-Preservation Fund okanye kwenye iNgxowa-mali evunyiweyo.

KUKHUMBULE UKUBA, UKUTHATHA IMALI KWIIMALI OZONGELA UMHLALA-PHANTSI KUNEZIPHUMO EZIBI KAKHULU.

Ngokwe-2017 Old Mutual Corporate Retirement Monitor, uthotho lwabantu baseMzantsi Afrika abasebenzayo abangathi bafumane iimali zabo kwiiMali abazongele umhlala-phantsi landile ukusuka kwi-19% ukuya kuma-35% phakathi ko-2012 no-2016. Izifundo zibonisa ukuba ezi zezinye **zendlela zokuziphatha ngokutshabalalisayo ngokwexabiso** xa kufikelela ekongeleni ixesha elide, njengoko oko kunciphisa ifuthe lenzala ephindeneyo.



SOLOKO UKHETHA UKUGCINA

Ukwenza isigqibo xa urhoxa emsebenzini, uphungulwa emsebenzini okanye ugxothe phambi komhlala-phantsi kuyatyhafisa. Unazo izinto ezithile onokukhetha kuzo ukuba mawenze ntoni na ngeemali zakho ozongela umhlala-phantsi kwi-Retirement Fund yakho. Kufuneka wenze kangangoko ukuba uphinde uzityale ngokutsha iimali zakho ozongela umhlala-phantsi.

IZINTO ONOKUKHETHA KUZO EZIMBINI

GQITHISELA KWINGXOWA-MALI EVUNYIWEYO YOMHLALA-PHANTSI

Usenako ukuphinda uyityale ngokutsha ibenefithi yakho yomhlala-phantsi ngokuthi uyigqithisele yonke ibenefithi, **engaxhuzulelwanga irhafu**, kwenye ingxowa-mali evunyiweyo yomhlala-phantsi enjengezi:

1. I-preservation fund
2. Ingxowa-mali yomhlala-phantsi ekuthiwa yianyuwithi
3. Ingxowa-mali yomqeshi wakho omtsha

OKANYE

UKUFUMANA IMALI ESISAMBUKU (I-LUMP SUM)

Ungakhetha ukuyifumana iyonke ibenefithi yokuyikhupha enjengemali esisambuku esixhuzulelwa irhafu. Kudingeka ukuba ukucinge nzulu phambi kokuba ulukhetha olu khetho ngenxa yokuba kungawanciphisa kakhulu amathuba wakho okufumana umhlala-phantsi omhle. Izizathu zezokuba iyonke ibenefithi yakho ixhuzulelwa irhafu, kwanokuba usengahendeka uyisebenzise imali eshiyekileyo emva kokuxhuzulelwa irhafu endaweni yokuba uyongele umhlala-phantsi. Ukuba ukhetha olu khetho uyacetyiswa ukuba uphinde uyityale ngokutsha ibenefithi yakho ukuze uyigcine iphelele imali yakho eyinkunzi yomhlala-phantsi.

IINDABA EZIMNANDI!

Njengelongu lengxowa-mali yomhlalaphantsi i-Old Mutual SuperFund, uyakwazi ukufikelela kwi-Old Mutual SuperFund Preserver. Ingxowa-mali yokuLondoloza i-Preserver yindlela elula nengenamagingxingxi yokuphinda utyale imali, ukuba utshintsha imisebenzi, uyayeka emsebenzini, uphelelwa ngumsebenzi okanye uyagxothe. 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.

AMANDLA WAKHO ASEZANDLENI ZAKHO

Ngelixa umqeshi wakho kunye neNgxowa-mali (Fund) beya kwenza konke okusemandleni ukukunceda ufikelele kumhlala-phantsi omhle, amandla ahleli ezandleni zakho. Sebenzisa isixhobo osinikiweyo, funa icebiso eliyimfuneko lezezimali kumcebisi wezezimali oqinisekisiweyo uze uthabathe amanyathelo afunekayo okuzibekela umhlala-phantsi ongenamaxhala.

Kupapasho lwethu olumbalwa, siya kukunika ezinye iingcinga eziya kukunceda wenze ezo zigqibo zibalulekileyo ukuqinisekisa ukuba iimali zakho zomhlala-phantsi ozisebenzele nzima ziphatheka kakuhle. Hlala ulilindile elo thuba...



Qhagamshelana noMcebisi wakho wezeziMali oqinisekisiweyo okanye usitsalele umnxeba wenkxaso ku-0860 38 88 73 ongathi ukunikeze iinkcukacha zoqhagamshelwano zaBacebisi bezeziMali abaqinisekisiweyo onokuthi uqhagamshelane kunye nabo.