



OLD MUTUAL SUPERFUND

AMAPHUZU OKUFUNDISA ILUNGU

ISISHICILELO 7



#THETIMEISNOW sokuqala umkhuba omuhle wokonga ndawonye!

Ngokwe-2018 **Old Mutual Savings and Investment Monitor** elandelela indlela abantu abaphatha ngayo imali emphakathini wabantu abasebenza emadolobheni amakhulu, labo okwenziwe kubo ucwaningo bathe **bonga 14% womholo wabo**, uma kuqhathaniswa no-**15% owatholakala ngonyaka wezi-2017**.

Ucwaningo luveza ukuthi **ukonga akukho eqhulwini kubantu baseNingizimu Afrika** kanti invamisa kucatshangwa uma sekwenziwe konke okunye okuyizindleko nezidingo.

Kumele sishintshe indlela esicabanga ngayo.....**Sekuyisikhathi sokuthi siqale sibone indaba yokonga njengento "okumele siyenze" hhayi esiyenza sesiyicabanga kamuva.** Kumele sishintshe indlela esicabanga ngayo ngokonga futhi sizibekele imigomo elula, nesizokwazi ukufinyelela kuyo ukuze sikwazi ukugxila kukho futhi sizibophezele.

Ngezansi kukhona amasu ongawasebenzisa angakusiza ukuthi uqale...

1. Yeka ukuthenga ungasophile/ungahlelile

Izimali ezincane zigcina zinkulu kuthi lapho usuthi uyabheka ungakumbuli ukuthi imali yakho iyephi. Indlela enhle yokuqala ukonga ukubhala phansi incitho yakho yesonto/yenyanga ukuze uzobona ukuthi ikuphi lapho unganciphisa khona. Lokhu kuzokwenza ukuthi uqonde kangcono ukuthi imali yakho uyisebenzisa/uyichitha kuphi ngokweqile.

Uzomangala uma ubona ukuthi yimalini oyichithe ezintweni ezingenamsebenzi noma ongakwazi ukungazithengi nhlobo.



2. Nciphisa isikweletu


Kulula ukukhuluma kunokwenza, kunjalo? Kulula ukungena esikweletini...uyaswayipha nje... uswayiphe... kodwa kunzima kakhulu ukuphuma. Kodwa-ke, hhayi ukuthi akuphumeki! Isinyathelo sokuqala ukuthi "CHA" esikweletini esisha.

[Chofaza lapha](#), ukuze ubone izinyathelo ezine ezingakusiza ukwazi ukulawula isikweletu sakho.

3. Nyusa imali oyongela umhlalaphansi ngo-1%

Kunokwenzeka ukuthi uyazibuza ukuthi uzotholani wena? Ikakhulukazi uma ukonga kakhulu kuzosho ukuthi wena uzosala nemali encane engenayo. Into ebalulekile okumele uyikhumbule ukuthi imali yomhlalaphansi nayo **iseyimali yakho**, yize ungeke ukwazi ukuyisebenzisa manje.

Kwa-SARS banomusa ngokubanjwa kwentela uma ukhokhela isikhwama somhlalaphansi (RA), isikhwama sempesheni noma sokuhlinzekela isikhathi esizayo. Uyakwazi ukubeka imali ebanjelwa intela engafinyelela ku-27.5% emalini enkulu yomholo wakho nemali ebanjelwa intela (kodwa inomgomo wokuthi ifinyelele ku-R350 000). Lokhu kusho ukuthi ungakwazi ukonga imali eningi yomhlalaphansi futhi uthole imali eningi ephuma kwa-SARS!

<p>ISIBONELLO</p>  <p>Umholo wakhe otheliswayo R20 000 eyi-15 athathe umhlalaphansi</p>	<p>Njengamanje ufaka imali engu- 13%</p>	<p>Isibonelo, zama ukunyusa imali oyibekela umhlalaphansi ngo-1% njalo ngonyaka. Njengalungu le-Old Mutual SuperFund ungakwazi nokukhokha enye ngaphezulu engeyona impoqo. Lokhu ungakwenza ngokukhokha njalo ngenyanga noma ufake isamba. Xhumana nomnyango wakho we - HR ukuze uthole ukuthi ungakwenza kanjani lokho.</p>
	<p>Bese eshintsha imali ayifakayo ibe ngu- 14%</p>	
	<p>Lokhu kwenyusa kwakhe imali ayifakayo ngo- 1% (okuwu-R200) kuzokwenyusa imali ayongela umhlalaphansi ngo- R53 067 eminyakeni eyi-15 ezayo.</p>	
	<p>Lokhu kungamandla enzalo ehlanganisiwe!</p>	

Bheka ushicilelo olulandelayo, isikhathi sesiTatimende sesiNzuzo zamaLungu sesifikile – ungathola ukuthi usahamba kahle yini endleleni yakho yomhlalaphansi omuhle

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DO GREAT THINGS EVERY DAY

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