

OLD MUTUAL SUPERFUND

AMAPHUZU OKUFUNDISA ILUNGU – ISISHICILELO 6



UKUGCINA IZIMALI ZAKHO ZIHAMBA KAHLE EKUGUGENI KWAKHO!

Ngokwesibalo se-Statistics SA, phakathi konyaka we-2002 no-2016, isikhathi sempilo esilindelekile ukuthi siphilwe umuntu sinyukile, sisuka eminyakeni engama-55.2, saya kwengama-62.4. Ukukubeka nje ngendlela elula; abantu sebephila isikhathi eside kunesikhathi sezizukulwane ezedlule. Asisaphili nje isikhathi eside kuphela, kodwa sesiphila sibe yimiqemane futhi! Lokhu ke kungaba isipho, kodwa kunabo ubungozi uma kuza ekongeni imali eyanele ekugugeni kwakho.

NGAKHO-KE, UMA UYILUNGU LE-OLD MUTUAL SUPERFUND, UWUHLELELA KANJANI UMHLALAPHANSI OYISIKHATHI ESIDE?

FAKA NGOKUZIKHETHELA UMNIKELO ONGEZELELWE ESIKHWAMENI SAKWA-OLD MUTUAL SUPERFUND

Lokhu kungaba imali oyifaka njalo ngenyanga noma imali eyisamba. Shayela umnyango wakho wakwa-HR ukuze uthole ukuthi ungakwenza kanjani lokhu.

Siyazi ukuthi ukunyusa imali yakho oyibekayo akulula, ikakhulukazi uma isimo sezimali singesihle! Kodwa noshintsho oluncane lungenza umehluko. Isibonelo, zama ukunyusa imali oyifakayo **ngo-0.5% njalo ngonyaka**. Angeke kuzwele kangako ephaketheni, kodwa emva kwesikhathi kuzokhula bese uhleka wedwa kusasa!

ABAKWA-SARS BAZOKUSIZA UKUKHOKHELA UMHLALAPHANSI:

Amalungu ezikhwama zempesheni, provident kanye nemali yomhlalaphansi manje sebavumelekile ukubanjelwa u 27.5% wemali yabo enkulu ekhokhelwa intela noma isamba semali abayithole kumqashi. Lokhu kusho ukuthi uma wonga kakhulu, uzokhokha intela encane yemali engenayo.

XHUMANA NOMELULEKI WAKHO WEZIMALI

Ukubaluleka kokuba nolwazi ngekusasa lezimali zakho angeke sakugcizelela ngokwanele. Kumele wazi ukuthi uzoba nayo yini imali eyanele yokuthi uthathe umhlalaphansi onethezekile nokuthi le mali izokugcina isikhathi esingakanani.

Xhumana noMeluleki weziMali ogunyaziwe noma ushaye uringo uthole ukwesekwa kule nombolo **0860 38 88 73** bazokuhlazeka ngemininingwane yokuxhumana naBeluleki beziMali abagunyaziwe.

CABANGA NGOKUHLEHLISA UKUTHATHA UMHLALAPHANSI WAKHO

Uma imali oyongele isikhathi somhlalaphansi uyisebenzisa emva kwesikhathi, kuningi ongakuzuza ngalokho:

- **Imali oyongayo** yomhlalaphansi izoba **nesikhathi esiningi sokukhula**.
- Uyazuza emandleni ahlanganisile ngoba uma imali oyongele itshalwa isikhathi eside uzothola **inzalo phezu kwenzalo**.
- Ukhulisa inani lemali ozoyithola yempesheni ngenxa yokukhula kotshalomali lwakho.
- **Utshalomali** lwakho **lusazoqhubeka lubhekwe ongoti**.

Isisombululo somhlalaphansi ohlehlisiwe sakwa-Old Mutual SuperFund sikuvumela ukuthi uqhubeke nokuba yiLunga le-Old Mutual SuperFund emva kokuthatha umhlalaphansi kumqashi wakho. Uthola inzuzo yokukhula kwemali okuhlangene emalini yakho oyongayo yomhlalaphansi ngenkathi usanquma ukuthi isiphi isikhathi esikahle sokuthatha lemali yakho yomhlalaphansi uphinde uthole nosizo oluhamba phambili ngenani elihle.

Ngolwazi olwengeziwe, **cofa lapha.**

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 OKUYISEKELO ONGAKHETHA KUKHO!

DLULISELA IMALI YAKHO ESIKHWAMENI SOMHLALAPHANSI ESIGUNYAZIWE

Ungaphinda uyitshale kabusha imali eyinzuzo yomhlalaphansi ngokuyidlulisela yonke, ingabanjiwe intela, kwesinye isikhwama somhlalaphansi esifana nalezi:

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.

Ukucabanga ukuthi ungaphila isikhathi eside kuwumcabango omuhle nokhathazayo. Yize umqashi wakho nesiKhwama bezokwenza ngokusemandleni ukukusiza uthathe umhlalaphansi onethezekile, kodwa amandla asezendleni zakho. Sebenzisa amathuluzi owanikiwe, thola izeluleko ngezizimali kubeluleki bezimali abagunyaziwe bese wenza okufanele ukuze uthathe umhlalaphansi ungakhathazekile.