

OLD MUTUAL SUPERFUND

AMAPHUZU OKUFUNDISA ILUNGU – ISISHICILELO 3

YINI UMTHELELA WOKUTHATHA IMALI YAKHO YOMHLALAPHANSI INGUKHESHI?

Ngokujwayelekile, thina bantu sishintshashintsha imisebenzi cishe izikhathi eziwu-7 ezimpilweni zethu, futhi abantu abangamaphesenti angama-95 bagcina bengenamali eyanele lapho bethatha umhlalaphansi. Isizathu esiqavile esibangela lokhu ukuthi iningi lethu lithatha imali yethu yomhlalaphansi ingukheshi esikhundleni sokuyigcina uma sisula komunye umsebenzi siyoqala omusha.

Uma sithatha ukheshi wethu esesiwulondolozile kufana nokugqobhoza imbobo enkulu esikhwameni sethu semali yomhlalaphansi. Ukuba nokukhululeka ngokwezimali yilowo muzwa esiba nawo uma imali ebesiyilondoloza ngenkathi sisasebenza iba eyenele uma sesithatha umhlalaphansi nokwenza sibe nemali esiyiholayo impilo yethu yonke yokuthatha umhlalaphansi. Imali yethu esiyilondolozele umhlalaphansi yingxenywe ebaluleke kakhulu kulokhu, ngoba leyo mali – imali ebekelwe umhlalaphansi – cishe utshalomali olukhulu kunalo lonke esiyoke silwenze, futhi yimali ethatha isikhathi eside kakhulu ukulondolozwa.

Ukuthatha imali yakho yomhlalaphansi ingukheshi kune-miphumela ebucayi kakhulu – futhi-ke kufanele uyazi leyo miphumela ukuthi iyini.

LESI SENZO SIKUBIZA NGAPHEZU KOKUNGASE UKUCABANGE

Ake sithi nje uqala ukulondoloza eminyakeni ewu-30 ngaphambi kokuthatha umhlalaphansi, kodwa uwuthathe ukheshi wakho emva kweminyaka yokuqala ewu-10. Bese uyaphinda ulondoloze futhi, uzame ukuthola isamba esilinganayo naleso obungasithola ukube ubungazange uwuthathe lowa kheshi. Ukuze ukwazi ukwenza lokho kufanele ugcine isamba esiphindwe kathathu ngenyanga kunaleso obungasilondoloza uma ubungazange uthathe ukheshi wakho. Uma uthatha ukheshi wakho emva kweminyaka engama-20, bese uphinda uqala phansi, uzodinga ukubeka isamba esiphindwe kayishumi ngenyanga ukuze ufinyelele kuloko okuhlosile.

Enye yemali oyithatha ingukheshi futhi kufanele idonswe njengentela, kunokuba yonke ingene esikhwameni sakho somhlalaphansi nemali yakho yande. Uma ugcina imali eningi esikhwameni sakho, kungale nkathi izokhula ngamandla.

IZINDLEKO ZOKUPHILA

Uma uthatha imali esikhwameni sakho somhlalaphansi ukuze ukhokhele izikweletu zakho, uzokwenza isimo sakho sibe sibi kakhulu ekuhambeni kwesikhathi. Uma unezikweletu eziningi kakhulu, lokho kusho ukuthi vele wena uchitha imali engaphezu kwale oyiholayo. **Ukuthatha imali yakho yomhlalaphansi ingukheshi kusho ukuthi ungase ungabi namholo nhlobo ngenkathi sewuthathe umhlalaphansi.** Uma ungakwazi uku-khokhela uhlobo lwempilo oyiphilayo manje, ngenkathi usasebenza unomholo owuholayo, nakanjani ngeke ukwazi ukukhokhela leyo mpilo uma sewuthathe umhlalaphansi. Kufanele ubhekane nesimo kusemanje. Nciphisa indlela ochitha ngayo imali ukhokhe uqedele izikweletu zakho ngomholo osalayo emva kokubeka imali. Leyo ukuphela kwendlela ongaba nesiqiniseko ngayo sokuthi esikhathini esizayo uba nokukhululeka uma kuza kwezezimali.

Kuyinto ephusile ukuthi ukuthatha ukheshi womhlalaphansi akuyona into yokuqala okumele uyenze lapho ushiya emsebenzini wakho. Empeleni nje, into yokugcina okufanele uyizame.

Chozoza lapha ukuze ubone isibonelo sokungase kwenzeke uma uthatha ukheshi wakho owulondolozele umhlalaphansi ngaphambi kwesikhathi somhlalaphansi.



NGASO SONKE ISIKHATHI KHETHA UKULONDOLOZA IMALI YAKHO

Akulula ukwenza izinqumo ezilungile lapho usula emsebenzini noma uma udilizwa noma-ke uxoshwa emsebenzini ngaphambi kokuthatha umhlalaphansi. Kufanele ukhethe okufanele ukwenze ngemali oyilondolozele umhlalaphansi esikhwameni sakho somhlalaphansi – futhi kufanele injongo yakho kube ukuphinda ulondoloze kabusha imali yakho.

IZINTO EZIMBILI EZIYISEKELO ONGAKHETHA KUZO

UKUYIDLULISELA ESIKHWAMENI ESIGUNYAZIWE SOMHLALAPHANSI

Ungayilondoloza kabusha imali yakho yomhlalaphansi ngokudlulisela imali yonke, **ngaphandle kwentela**, kwesinye isikhwama esigunyaziwe somhlalaphansi esifana nalezi:

1. I-preservation fund
2. I-retirement annuity fund
3. Isikhwama somqashi wakho omusha

NOMA

IMALI EYISIGAXA ENGUKHESHI

Ungakhetha ukuthatha umhlomulo wakho wonke wakheshi njengesamba sikakheshi **okungabanjwa intela kuso**. Cabangisa kahle ngaphambi kokukhetha lokhu, ngoba kungaba nemiphumela emibi emathubeni akho okuba nomhlalaphansi ontofontofo. Ngobani? Okokuqala, isamba sonke kungabanjwa kuso intela. Okwesibili, ungalingeka ukuba uchithe leyo mali esele emva kokubanjwa kwentela esikhundleni sokuthi uyilondoloze kabusha uyilondolozela umhlalaphansi wakho. Ngakho-ke uma ukhetha lokhu, ongase ukwenze ukuba utshale kabusha umhlomulo wakho ukuze imali oyilondolozele umhlalaphansi wakho ihlale injalo.

Ungakhetha ukuba ucele umeluleki ngezimali akusize ukukhetha ongakwenza ngomhlomulo wakho, noma ungazikhethela ukuzitshalela wena ngqo imali yakho ukuze ugcine imali yakho yomhlalaphansi.

IZINDABA EZIMNANDI!

Njengelungu 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.

