

OLD MUTUAL SUPERFUND

ISIGIDIMI SOKUFUNDISA AMALUNGU – IHLELO 6



GCINA EZEZIMALI ZAKHO ZISEMGCENI KWIMINYAKA YOMHLALA-PHANTSI WAKHO!

Abantu baphila ixesha elide kunokuba kwakunjalo kwisizukulwana esadlulayo. Le yimiphumela yophando olwenziwewe ngabakwa Statistics SA-, phakathi konyaka ka 2002 noka 2016. Lengxelo ifumanise ukuba abo baneminyaka engama 55.2 ukuya kwiminyaka eyi 62.4 yobudala balindeleke ukuphila iminyaka ethe chatha jikelele kunakuqala. Asiphili nje ixesha elide noko, koko sihlala somelele kwaye sisempilweni kananjalo! Lonto ithetha ukuba iminyaka esiyichitha kumhlalaphantsi nayo iyanda. Nangona kususiphiso oku, xa kufikelela ekubeni wonge imali, unintsi lwethu lusemcingciphekweni ngoba asongi ngokwaneleyo.

NGOKO KE, NJENGELENGU LE-OLD MUTUAL SUPERFUND, INGABA UWULUNGISELELA NJANI UMHLALA-PHANTSI OMDE NOKO?

YONGEZA IGALELO NGOKUZITHANDELA KWI-OLD MUTUAL SUPERFUND

Njengelenku le-Old Mutual SuperFund uvumelekile ukwenza igalelo elithe catha lenyanga nganye okanye lesambuku semali.

Siyazi ukuba ukwandisa iqondo legalelo lakho akukho lula, ingakumbi ngamaxesha okubopha ibhanti! Kodwa ke neyona tshintshi incinane ingenza umahluko omkhulu. Umzekelo, **zama ukwandisa igalelo lakho kumhlala-phantsi wakho nge-0.5% ngonyaka ngamnye.** Akuyi kuyonzakalisa kakhulu ipokoitho yakho, kodwa ekuhambeni kwexesha oku kuza kudibana kubangele olona ncumo lubanzi ebusweni bakhp kwixesha elizayo! Qhagamshelana nje kuphela nesebe lakho lezabasebenzi (HR) ukufumanisa ukuba ungakwenza njani na oku.

VUMELA U-SARS ABE NEGALELO KWIMALO OYONGELA UMHLALA-PHANTSI WAKHO:

Amalungu engxowamali yomhlalaphantsi, ye-provident kunye nawe-retirement annuity ngoku afanele ukuxhuzulelwa igalelo lama-27.5% obukhulu bomvuzo wawo orhafelwayo okanye wonke umvuzo ofunyenwe kwinqesho. Oku kuthetha ukuba okukhona usonga ngaphezulu, kokukhona uhlawula irhafu yengeniso enciphisiweyo.

NCEDA UDLANE IINDLEBE NOMCEBISI WAKHO WEZEZIMALI

Ukwazi isimo sakho esimalunga ngemali zakho zexesha elizayo yinto ebalulekileyo esingenako ukuyigxininisa ngokwaneleyo. Ukudla umhlala phantsi lixesha lokonwaba. Ngelo ke sithi: **NCEDA UDLANE IINDLEBE NOMCEBISI WAKHO WEZEZIMALI** uzokuniginisekisa ukuba imali onayo izanele na izidingo zakho zasebudaleni kwaye ufamanise ukuba iza kukuqhuba ixesha elide kangakanani le mali.

Qhagamshelana nomcebisi wakho wezezimali oqinisekisiweyo okanye utsalele umnxeba wethu wenkxaso ku-**0860 38 88 73** onokukunika iinkcukacha zoqhagamshelwano zabacebisi bezezimali abaqinisekisiweyo.

THABATHA INGQALELO LOKUWUHLEHLISA UMHLALA-PHANTSI WAKHO

Ukuba ungalinda ithutyana phambi kokuba uqale ukusebenzisa imali oyongele umhlalaphantsi wakho kungayinto entle oko. Elinyathelo linganceda ukuba:

- **Imali oyongele** umhlala phantsi wakho **ifumana ithuba lokukhula.**
- **Imali oyongele** umhlala phantsi wakho ihlala ityaliwe kwaye uza kuzuzwa **inzala yenzala.**
- Wandise isixa-mali oza kusifumana njengepenshini ngenxa yohlumo lotyalo-mali lwakho.
- **Utyalo-mali** lwakho **lusaya kulawulwa ziingcaphephe.**

Isisombululo se-Old Mutual SuperFund Deferred Retirement sikuvumela ukuba uqhubeke ulilungu le-Old Mutual SuperFund emva kokuba uyekile ukuphangela kumqeshi wakho. Ufumana inzuzo yohlumo oluphindaphindiweyo kwimali oyongele umhlala phantsi wakho ngelixa uthatha isigqibo malunga nelona xesha lifanelekileyo lokufikelela kwinzuzo yomhlalaphantsi wakho. Ngaphezulu koko, wonwabela ukhetho kutyalo-mali lwakho kunye neenkonziso ezigqibeleleyo ngexabiso elihle.

Ukufumana ulwazi oluthe vetshe, **cofa apha.**

KSOLOKO UKHETHA UKUGCINA

Ukwenza isigqibo xa urhoxa emsebenzini, uphungulwa emsebenzini okanye ugxothwa 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 ibhenefithi yakho yomhlala-phantsi ngokuthi uyigqithisele yonke ibhenefithi, **engaxhuzulelwanga irhafu**, kwenye ingxowamali 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 ibhenefithi 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 ibhenefithi 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 ibhenefithi yakho ukuze uyigcine iphelele imali yakho eyinkunzi yomhlala-phantsi.

Ukuba kunokwenzeka uphile ixesha elide kungabangela iingcinga ezimbini ezahlukileyo, ekholisayo neyoyikisayo. Ngelixa umqeshi wakho kunye neNgxowamali beya kwenza konke okusemandleni ukukunceda wonwabele umhlala-phantsi okhululekileyo, amandla asahleli ezandleni zakho. Sebenzisa izixhobo ozinikeziweyo, ufune iingcebiso ngezezimali eziyimfuneko kumcebisi wezezimali oqinisekisiweyo uze uthathe inyathelo elifunekayo ukulungiselela ukufumana umhlala phantsi ongenaxhala.