



OLD MUTUAL SUPERFUND

ISIGIDIMI SOKUFUNDISA AMALUNGU

IHLELO 8



LiXesha leNgxelo ngeNzuzo zeLungu: #THETIMEISNOW lokucingisisa kunye nokwandisa imali oyongele umhlalaphantsi!

Ingaba imali oyongele umhlalaphantsi ngoku (imali eseleyo kwi-akhawunti yelungu) yonele ukukubonelela kumhlalaphantsi wakho ngenye imini?

Amathuba ngawokuba mhlawumbi awuyazi impendulo yalo mbuzo. Sinento yokuqwalasela ngamandla ukonga uvimba wemali yethu kodwa asiyiniki ngqalelo ngokoneleyo into yokokuba ingaba lo vimba uza konela phofu ukusibonelela ngengeniso efanelekileyo ngenye imini.

**Ukucinga kwakhona ngomhlalaphantsi kufuneka kuqale ngombuzo olula:
"Yintoni umhlalaphantsi olungileyo kum?"**

Ebantwini abaninzi, "umhlalaphantsi olungileyo" ngulowo ukwaziyo ukumelana nomgangatho wakho wokuphila xa usidla umhlalaphantsi kwaye kungafuneki uxhomekeke ebantwaneni ekugqibeleni ebomini.

Ngamanye amazwi, "umhlalaphantsi olungileyo" uza kuthetha ukuba sifumana umgangatho wengeniso o ikelelayo kwindleko zethu zenyanga nganye, kwaye unyuka ngokuhambelana neendleko zokuphila bonke ubomi bethu.

Ungafumanisa njani ukuba usemkhondweni womhlalaphantsi olungileyo?

Lixesha leNkgxelo ngeNzuzo yeLungu kwaye ufanele ukuba kutshanje uyifumene iNkgxelo yoNyaka ngeNzuzo yeLungu kaJuni 2018 (MBS) evela kwa-Old Mutual SuperFund.

I-MBS yakho ikubonelela ngeenkukacha zemali oyongele umhlalaphantsi ngoku, isishwankathelo seenzuzo zakho kwingxowamali kunye nokuboniswa ukuba uwulandela njani umkhondo wenjongo yengeniso yakho ngexesha lokudla umhlalaphantsi.

Endaweni yokuyifunda ngokukhawuleza ungayicoseleli i-MBS yakho ... yiprinte uze uyisebenzisele ukuba ube nengxoxo enentsingiselo nomcebisi wakho kwezezimali. Ukuba awunaye umcebisi kwezezimali kwaye ungathanda ukudityaniswa nomnye, tsalela umnxeba kwiiNkonzo zokuXhasa iLungu ku-0860 38 88 73.

Kwesi sithuba, ungasebenzisa isixhobo sokubala imali yomhlalaphantsi [retirement calculator](#) ukubona ukuba yimalini efanele ukuba ligalelo lakho kwingxowamali yomhlalaphantsi ngenyanga nganye.



Ukuba ukuthatha njengenyaniso ukuba awuwulandelanga umkhondo wokuphumeza injongo yakho yengeniso, ungakulungisa oku ngeendlela ezintathu:

- 1. Unganyusa iqondo legalelo lakho okanye wenze igalelo elongezelekileyo ngokuzithandela (thetha nesebe lakho lezabasebenzi);**
- 2. Kufuneka uhlole ukuba alikho kusini na elinye icebo lobulumko lotyalomali elinokuvumela ukukhula okuphezulu kotyalomali (jonga [our Financial Wellbeing Programme](#) uze uthethe nomcebisi wakho wezezimali); okanye**
- 3. Ungakwazi ukuthatha umhlalaphantsi kade (Wuthathe kade umhlalaphantsi wakho)**

"Inxalenye enkulu yenkululeko yezezimali kukuba nentliziyo nengqondo ekhululekileyo kwinkxalabo yobomi yokuba kuza kuthini ebomini ukuba"

Suze Osman

OLDMUTUAL

CORPORATE

DO GREAT THINGS EVERY DAY

Indemnity: While every effort has been made to ensure that the information in this newsletter is correct, Old Mutual SuperFund Pension and Provident Funds and Old Mutual take no responsibility for any loss or damage suffered by any person as a result of their reliance on the information contained herein. Old Mutual is a licensed Financial Services Provider.