



# OLD MUTUAL SUPERFUND

ISIGIDIMI SOKUFUNDISA AMALUNGU

IHLELO 7



## #THETIMEISNOW lokuqalisa ukwakha inkcubeko engcono yokonga sikunye!

Ngokwe-2018 Old Mutual Savings and Investment Monitor elandela umkhondo woluvo kunye nokuziphatha ngokwasezimalini koluntu oluphangelayo oluhlala koomasipala abambaxa eMzantsi Afrika, abo kuvavanywe izimvo zabo bathi bonga **i-14% yengeniso yabo** xa kuthelekiswa ne-15% elashicilelwa kowama-2017.

Uphandolubonisa ukuba ukonga kukweyona ndawo isezantsi kuluhlu lwezinto ezibalulekileyo kubemi boMzantsi Afrika kwaye kucingwa ngako ngokubanzi emva kwayo yonke enye inkcitho kwaye neemfuno sele zonelisiwe.

Uluvo nokuziphatha kwethu kufuneka kutshintshe .....**lixesha lokuba siqalise ukukubona ukonga njengento "ekufuneka siyenze" endaweni yokuba yingcinga eza mva.** Kufuneka sitshintshe indlela esicinga ngayo malunga nokonga kwaye sibeke iinjongo ezilula, ezibonakalisa ukuqonda ukuze kulindeleke ngaphezulu ukuba sihlale sigqalile kwaye sizinikele.

Ngezantsi kukho iingcebiso ezisebenzayo ezinokukunceda uqalise ...

### 1. Nciphisa ukuchitha imali ungacinganga

Izixamali ezincinane ziyadibana kwaye xa ujongwa kwakhona awuyikhumbuli ukuba iyephi imali. Indlela elungileyo yokuqalisa ukonga kukubhala phantsi ukuba yintoni oyichithe kuyo imali ngeveki/ngenyanga ulandele umkhondo wokuba unganciphisa phi. Oku kuza kukwenza uqonde apho uyichitha kakhulu imali khona.



Uza kothuka ukubona ukuba yimalini oyichitha kwizinto ezingayongiyo imali okanye onakho ukuphila ngaphandle kwazo ngokupheleleyo.

### 2. Nciphisa ityala

Kulula ukuthetha kunokwenza, akunjalo? Kulula ukungena etyaleni – uyaswayipha... uswayiphe...uswayiphe kodwa kunzima kakhulu ukuphuma kulo. Kodwa akuyonto ingenakwenzeka! Inyathelo lokuqala kukuthi "HAYI" kwityala elitsha.

[Cofa apha](#), ukuze ufumane amanyathelo amane aza kukunceda ulawule ityala lakho.

### 3. Yinyuse nge-1% imali oyongela umhlalaphantsi

Inokuba umangele ukuba yintoni oza kuyifumana wena? Ingakumbi ukuba ukonga ngaphezulu kuthetha ukuncipha kwengeniso onokuyisebenzisa. Into ebalulekileyo ekufuneka uyikhumbule kukuba imali yomhlalaphantsi **iseyimali yakho**, nokuba awukwazi ukuyichitha kwakamsinyane.

AbeeNkonzo zeziMali zaseMzantsi Afrika (SARS) banciphisa irhafu yakho kakhulu xa unegalelo kwi-inshorensi yomhlalaphantsi, ingxowamali yomhlalaphantsi okanye ingxowa ye-provident. Uyakwazi ukufaka igalelo kwingxowamali yomhlalaphantsi elitsalelwa irhafu ukuya kuma-27.5% kweyona inkulu phakathi komvuzo wakho kunye nengeniso ehlawulelwa irhafu (kuxhomekeka ukuba ingedluli kuma-R350 000). Oku kuthetha ukuba uyakwazi ukonga ngaphezulu usongela umhlalaphantsi uze ufumane ngaphezulu kwabakwa-SARS!

**U M Z A N T S I A F R I K A**

**Lo nguTusa**

Igalelo lakhe ngoku li- **13%**  
Utshintsha igalelo libe li- **14%**  
Oku kunyuka kwegalelo nge- **1% (R200)** kuza kunyusa imali ayongele umhlalaphantsi ngama- **R53 067** kwiminyaka eli-15 ezayo.

Umvuzo womhlalaphantsi **R20 000**  
**15** iminyaka eseleyo phambi komhlalaphantsi

**Oku ngamandla ayinyaniso enzala ephindaphindiweyo!**

Umzekelo, zama ukunyusa igalelo lakho lokongela umhlalaphantsi nge-**1% ngonyaka ngamnye**. Njengalungu le-Old Mutual SuperFund ungafaka igalelo elongezelekileyo ngokuzithandela. Oku kungaba ligalelo lenyanga nganye okanye igalelo elisisixamali. Ngokulula aqagamshelana nesebe lezaBasebenzi lakho ufumanise njani.

**Hlala ukhangele upapasho olulandelayo, ixesha leNkcazelo ngeNzuzo yeLungu lifikile** – ungafumanisa ukuba usemkhondweni kusini na womhlalaphantsi owonwabileyo.

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DO GREAT THINGS EVERY DAY

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