

# OLD MUTUAL SUPERFUND

EZISEMATHENI ZAMALUNGU  
KAJUA6N



## YINYANI OKANYE YINTSOMI

Wakube ulilungu lengxowa-mali yomhlalaphantsi usendleleni elungileyo yokufikelela kumhlalaphantsi intofontofo?

### UBUGQOLO NGOKU BUTHETHA UKUBA UYAKUBE UMI KAKUHLE KWIMINYAKA EZAYO

**Umhlalaphantsi uzakuba kwiminyaka engama-20 okanye ama-30 ezayo, ngoko akukho sidingo sokuba sizihluphe ngawo ngoku, andithi kunjalo?.....AKUNJALO!**



Ingxaki kukuba le ndlela yokucinga izakuthetha ukuba kuninzi ozakuzihlupha ngoko xa ufika kuma-50, kuze kubekuninzi nangakumbi xa ufika kuma-60... kuba kuzakube kungekho mali yaneleyo phantsi komatraso wakho engakugcina kule minyaka ingama-20 okanye ama-30 yomhlalaphantsi,

kwaye kuzakube kungekho xesha laneleyo lokwenza into ngaloo nto.

**Njengokuba sigxile ekuphileleni unamhlanje, uninzi lwethu siyalibala ukuba ukuba asicwangcisi ngokufanelekileyo, umhlalaphantsi ungaphela wohlukile kunoko sikulindeleyo. La kotheyiji incinci ingasewandle ubuceba ukudlela kuyo umhlalaphantsi isenokuphela isiba liphupha kuphela.**

Usenokuthi WENA awunguye omnye wabo bantu..... umqeshi wakho unengxowa-mali yomhlalaphantsi

egqwesileyo.....uziva usempilweni kwaye usashiyekelwe yiminyaka emininzi yokuphangela.....

**Nangona oku kusenokuba yinyani, udinga ngaphaya kunokuba lilungu lengxowa-mali yomhlalaphantsi ukuze ukhusele ikamva lakho lezemali.**

### Nazi iingcebiso ezilula ezinokukunceda kweli phulo lakho:

- Bonana nengcali yeengcebiso zezemali egunya-zisiweyo nize nenze isicwangciso sakho sokongela umhlalaphantsi
- Qinisekisa ukuba uzisebenzisa kakuhle izibonelelo onazo kwingxowa-mali yakho yomhlalaphantsi
- Gcina imali kangangoko unakho ixesha elide kangangoko
- Hlola ubume bakho bezemali rhoqo
- Zama ukungayikhuphi imali yakho yomhlalaphantsi eselugcinweni xa ushiya umsebenzi wakho
- Imali yomhlalaphantsi eselugcinweni lutyalo-mali lwexesha elide – musa ukoyika xa iimarike zigungqa – hlala ujonge apho ujolise khona

Khumbula, uhlobo olufanelekileyo lokucwangcisa, ngexesha elifanelekileyo ebomini bakho lulo oluyakufumanisa ukuba ingaba udla umhlalaphantsi ngokonwabileyo okanye uzakube ugcele ziindzingo na. Nokuba unganeminyaka emi-5, eli-10 okanye engama-40 phambi kokuba uthathe umhlalaphantsi.... awukaphelelwa lixesha lokuba uthathe unyawu namhlanje. Nguwe ekufuneka azikhethele.



### UMVUNDLA NOFUDWAZANA – UKUTHI CHU ELUGQATSWENI KUZA NEMPUMELELO

Kuninzi lwabantu, umbono wokuthatha umhlalaphantsi ukhangeleka ngathi usekude kakhulu kwaye nesidingo sokuwubekela imali sibonakala singangxamisekanga kangako (Umvundla).

Babe abanye bekwazi ukubaluleka kokwenza iinguqu ezincinci zezemali ngokuthi chu, ukuze bafikelele kwiinjongo zabo zokugcina imali (Ufudwazana).



**Qhagamshelana neNgcali yeeNgcebiso zeZemali egunyazisiweyo ngoku okanye fowunela umnxeba wethu wenkxaso ku-0860 38 88 73 nonokunika iinkcukacha zoqhagamshelwano zeNgcali yeeNgcebiso zeZemali egunyazisiweyo nonganqwenela ukuqhagamshelana nayo.**