OLD MUTUAL SUPERFUND

INYUZILETA YAMALUNGU

MEYI 2023

AMAZWANA AVELA KWIGOSA ELIYINTLOKO

Wamkelekile kwiNyuzileta yaMalungu yethu yokuqala ka-2023!

Iingcali zomhlalaphantsi zidla ngokucebisa ukuba ugcine imali kangangoko unakho ngeminyaka yakho yokusebenza ukuze ulangazelele umhlalaphantsi ontofontofo. Kodwa ngenxa yokusokolisa kwemo yezoqoqosho yaseMzantsi Afrika (abe nocimi-cimi wombane esongeza kolo xinzelelo), siyayazi ukuba ukugcina imali ukwenzela iminyaka yakho yomhlalaphantsi kunzima. Ungavuyisana nesiqu sakho qho ngenyanga obeka ngayo imali, usazi ukuba uthatha inyathelo ukuzisondeza kwikamva elingcono.

Kananjalo, inokuba uyacinga ukuba ingaba ukutyala imali ixesha elide, njengakwimali yakho oyigcinele umhlalaphantsi, kungalulutho na nakwimo yoqoqosho enzima. Iindaba ezimnandi kukuba ukutyala imali ixesha elide kukunika amathuba angcono okuzuza kukukhula kweemarike kukonke. Siyakukhuthaza ukuba uhlale uzinikele kwiinjongo zakho zokugcina imali ukwenzela umhlalaphantsi, nokuba imingeni yezoqoqosho injani. Usenokuhendeka ukuba ukhuphe imali yakho eselugcinweni ngaphambi kwexesha lomhlalaphantsi, kodwa nokutsala nje kancinci kungayichaphazela kakubi impilo yakho yezemali ekuhambeni kwexesha kwaye kuze neempembelelo zerhafu ephezulu. Kwelinye icala, umrhumo ngamnye omncinci owenzayo nowugcina utyaliwe – ukwenzela imali yakho eselugcinweni namhlanje, ukusondeza ngakumbi kumhlalaphantsi ontofontofo kwixesha elizayo.

Kweli hlelo, sikubonelela ngoku kulandelayo:

- Izinto onokuzikhetha ukwenzela ukulawula imali yakho yomhlalaphantsi eselugcinweni ukuba kunokwenzeka ulahlekelwe ngumsebenzi okanye uyeke emsebenzini;
- Inkcazelo ngeempembelelo zerhafu xa uphuma kwiSuperFund;
- Ulwazi ngamabango okuboleka kwiDeath Benefit; kunye
- Nesikhumbuzo malunga neenkonzo zethu zikaWhatsApp ezifumaneka iiyure ezingama-24 iintsuku ezisi-7 zokujonga imali yomhlalaphantsi eselugcinweni.

I-SuperFund izinikele ekukuxhaseni kwinqanaba ngalinye kweli phulo lakho lomhlalaphantsi, ukusukela ekubekeleni imali ngeli xesha usebenza ukuya ekukhetheni kakuhle ngexesha lomhlalaphantsi.

Ukonwabele ukufunda apha kwaye uhlale ukhuselekile.
Fiona Reynolds
Igosa eliyiNtloko: Old Mutual SuperFund

KWENZEKA NTONI KWIMALI YAM YOMHLALAPHANTSI EGCINWE KWISUPERFUND UKUBA NDINOKUYEKA EMSEBENZINI, NDINOKUPHELELWA NGUMSEBENZI OKANYE NDINOKUGXOTHWA NGUMQESHI WAM?

Unezinto ezimbalwa onokukhetha kuzo:
Okunokukhethwa 1: Ukuhlala uliLungu leSuperFund: Ulondoloze imali yakho yomhlalaphantsi eselugcinweni kwiSuperFund Preserver.
Okunokukhethwa 2: Ukufudusa imali yakho yomhlalaphantsi eselugcinweni uyise kwenye ifandi efana neRetirement Annuity (RA) Fund, iPreservation Fund, okanye iFandi yoMqeshi wakho omtsha.
Okunokukhethwa 3: Ukutsala inxalenye okanye yonke imali yakho yomhlalaphantsi eselugcinweni iyikheshi (uze ugqithisele ibhalansi, ukuba ikhona, kwenye ifandi yomhlalaphantsi).

**Nayiphi na imali oyitsalayo inokutsalelwa irhafu. I-SuperFund icebisa ukuba uyityale imali yakho yomhlalaphantsi eselugcinweni, apho unakho, endaweni yokuba uyithathe iyikheshi. Ukutsala imali kunganeempembelelo ezimbi kumathuba akho okonwabela umhlalaphantsi ontofontofo ngenye imini.*

Ngeengcebiso ezisimahla ngezinto onokukhetha kuzo ezifumanekayo kuwe nangokukunceda wenze isigqibo, thetha ne SuperFund Retirement Benefits Counsellor (RBC) ku-021 503 0069.

Yeyiphi irhafu endiza kuyibhatala ukuba nditsala imali yam eselugcinweni kwiSuperFund?
Irhafu oyibhatalayo ixhomekeka kwisizathu sakho sokuphuma kuMqeshi wakho:

Isizathu sokushiya indawo ophangela kuyo

Uyekile okanye ugxothiwe		Umhlalaphantsi, ukuphelelwa ngumsebenzi okanye ukubhubha	
Imali yebhenefithi	**Umlinganiselo werhafu**	**Imali yebhenefithi**	**Umlinganiselo werhafu**
R0 - R27 500	0%	R0 - R550 000	0%
R27 501 - R726 000	18% yomvuzo otsalelwa irhafu ongaphezu kwe- R27 500	R550 001 - R770 000	18% yomvuzo otsalelwa irhafu ongaphezu kwe-R550 000
R726 001 - R1 089 000	R125 730 + 27% yomvuzo otsalelwa irhafu ongaphezu kwe-R726 000	R770 001 - R1 155 000	R39 600 + 27% yomvuzo otsalelwa irhafu ongaphezu kwe-R770 000
R1 089 000 nangaphezulu	R223 740 + 36% yomvuzo otsalelwa irhafu ongaphezu kwe-R1 089 000	R1 155 001 nangaphezulu	R143 550 + 36% yomvuzo otsalelwa irhafu ongaphezu kwe-R1 155 000

Qaphela. Wonwabela imali engatsalelwa rhafu engangale R27 500 yokuqala kube kanye qha ebomini bakho. Xa uphinda utsala imali, uya kubhataliswa irhafu ngokupheleleyo.

Imali nganye oyitsalayo kwifandi yomhlalaphantsi iyadityaniswa, ngoko irhafu oyibhatalayo kwisihlandlo ngasinye kungenzeka iye inyuka. Kwaye imali oyitsalayo ngoku iza kunciphisa esi sixa-mali singahlawulelwa rhafu ngokupheleleyo xa uthatha umhlalaphantsi.

INGABA UBUSAZI NGOKUNIKWA IMALI NGAPHAMBI KWEXESHA XA USENZA IBANGO LEBHENEFITHI YOKUBHUBHA?

Xa iLungu leSuperFund libhubha, abo baxhomekeke kulo kunye/okanye nabaxhamli elibachongileyo basenokufumana isixa-mali ekuthiwa 'yiBhenefithi yokuBhubha' eyenzelwa ukubonelela ngenkxaso yezemali. Ibhodi yabaPhathi (iiTrasti) yeSuperFund iye iziqwalasele iibhenefithi zokubhubha. Le nkqubo ingathatha ukuya kutsho kwiinyanga ezili-12 ukusukela ngalo mhla wokubhubha kweLungu. Oku kungenxa yokuba umthetho ufuna kulandelwe amanyathelo amaninzi, kwaye kubonelelwa ixesha lokuba kufunyanwe nabanye abantu abaxhomekekileyo ukuba baze ngaphambili.

I-SuperFund isenakho, kwiimeko ezithile, ukuvuma ukukhutshwa kwebhenefithi ngaphambi kwexesha ukuze kuncedwe abo baxhomekeke kuwe ngokwasemalini bangasokoli ngokwasemalini.

Ukuba unokubhubha, uMqeshi wakho uya kuchazela abo baxhomekeke kuwe ngokwasemalini malunga noko kunokukhethwa.

Ukukhutshwa kweebhenefithi ngaphambi kwexesha kunokwenzelwa:

- Umlingane okanye undofanaye, ukwenzela isiqu sakhe, okanye egameni lom(laba)ntwana bakhe abasebancinci neli Lungu.
- Umzali, umgcini okanye umnakekeli wom(waba)ntwana osemncinci weLungu.
- Abanye abaxhomekekileyo abebebonelelwa ngumfi ngokwasemalini nekukho ithuba lokuba bangafumana inxalenye yale bhenefithi yokubhubha.

I-SUPERFUND KWIDIJITHALI

Ingaba ubusazi? I-SuperFund ibonelela ngeenkonzo zokuzinceda eziluncedo nezikhuselekileyo ezinokukhethwa kuWhatsApp nakwiiNkonzo Ezikhuselekileyo. Ungalandela ixabiso lemali yakho eselugcinweni iiyure ezingama-24/iintsuku ezisi-7 usebenzisa la maqonga.

Cofa apha ukwenzela isikhokelo ngendlela yokubhalisa kwiiNkonzo Ezikhuselekileyo.

Skena i-QR khowudi. Seyiva u-0860 933 333 kwiikhontakthi zakho. Tayipa u-"Retire" kuWhatsApp uze umfake. Khetha umsebenzi omawenziwe.

- Landela ibhalansi yomhlalaphantsi wakho oselugcinweni
- Fikelela kwiziteyitimenti zakho
- Beka esweni inkqubela y amabango akho omhlalaphantsi
- Fikelela kwiziqulatho zezemfundo yamaLungu

Nokunye okuninzi

Sisebenzisa inombolo yeselfowuni neye-ID esinayo kwiirekhodi. Ukuqinisekisa ukuba sineenkcukacha zakho ezichanekileyo, sifowunele ku-0860 20 30 40 okanye usi-imeyilele ku-superfund@oldmutual.com.

I-SuperFund ikwanazo neenkonzo zokwazisa nge-SMS ezinika amaLungu ezamvanje ngesimo semali epheleleyo etsalwayo okanye ngesimo sebango lomhlalaphantsi. Sifuna wazi ngokupheleleyo ukuba kwenzeka ntoni ngeli xesha usalindile.

INGABA IINKCUKACHA ZAKHO ZEZAMVANJE?

Tlhahisoleseding ya hao ya boikopanyo e bohlokwa ho rona hore re o fihlele ha re batla ho o fa tlhahisoleseding ya bohlokwa e amang wena le dipolokelo tsa hao tsa penshene.

Ndingazihlaziya njani iinkcukacha zam?

01 Ungahlaziya iinkcukacha zakho ngoMqeshi wakho.

02 Kungenjalo, qhagamshelana neZiko leeNkonzo zaBathengi lethu ku-0860 20 30 40. Iiejenti zethu zeSuperFund ezinamava zingavuya ukukunceda uhlaziye iinkcukacha zakho.

I-SuperFund ithembisa ukukhusela iinkcukacha zakho zoqhagamshelwano kwaye izisebenzise kuphela ngezizathu ezingqale kwimali yakho eselugcinweni. Angekhe sizithengise iinkcukacha zakho, kwaye ungalindela ukuba selubala kwethu ngokupheleleyo.

INGABA UBUPHOSIWE LUTHUNGELWANO LWETHU LWAMVANJE? LUFUNDE NGOLWIMI OLUKHETHAYO NGEZANTSI.

S13A – Ingaba imiRhumo yoMhlalaphantsi uyiHlawula Ngexesha?: English | IsiXhosa | IsiZulu | Sesotho | Sepedi | Afrikaans

Ibhenefithi Yakho yokuBhubhua iyaCaciswa: English | IsiXhosa | IsiZulu | Sesotho | Sepedi | Afrikaans

I-Two-Pot Vol. 1: English | IsiXhosa | IsiZulu | Sesotho | Sepedi | Afrikaans

Ngekopi yeSishwankathelo seeNguqu zeMithetho seOld Mutual SuperFund ngale minyaka iphela ngowe-30 June 2020, 2021, no-2022, cofa la maqhosha angezantsi.

2020 | 2021 | 2022

Ungajonga iprofayile yakho kwaye ufikelele kwezinye iinkonzo usebenzisa esinye sezisombululo zethu ezidijithali

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