OLD MUTUAL SUPERFUND

INCWADINDABA YAMALUNGU

MEYI 2023

AMAZWI AVELA ESIKHULWINI ESIYINHLOKO

Siyanamukela kuNcwadindaba yethu Yokuqala Yamalungu yangowezi-2023!

Ongoti kwezomhlalaphansi bavame ukutusa ukuba umuntu abeke imali eningi ngangokunokwenzeka phakathi neminyaka yakhe yokusebenza ukuze alangazelele umhlalaphansi onokunethezeka. Kodwa njengoba isimo sezomnotho saseNingizimu Afrika sinzima (angiyiphathi-ke eyengcindezi elethwa ukulokhu kucinywa ugesi!), siyazi ukuthi ukubekelela umhlalaphansi wakho kulukhuni kakhulu. Zibonge kakhulu njalo ngenyanga lapho ubekelela umhlalaphansi wakho, wazi ukuthi leso isinyathelo sokuqinisekisa ukuthi unekusasa elihle.

Siselapho, mhlawumbe uyazibuza ukuthi ukwenza utshalomali lwesikhathi eside, njengokubekelela umhlalaphansi, kungaba yinzuzo ngisho nasemnothweni onzima. Izindaba ezinhle ukuthi ukwenza utshalomali lwesikhathi eside kukunikeza ithuba elingcono lokuzuza ekukhuleni kwezimakethe sekukonke. Sikukhuthaza ukuthi uhlale uzibophezele emigomweni yakho yokubekelela umhlalaphansi, noma ngabe zinjani izinselele zomnotho. Ungase ulingeke ukuthi ukhipha imali yakho osuyilondolozile ngaphambi kokuthatha umhlalaphansi, kodwa ngisho nokukhipha imali encane kakhulu kungaba nomthelela omubi empilweni yakho yezezimali ngokuhamba kwesikhathi futhi kube nemithelela yentela ephezulu. Ngakolunye uhlangothi, isamba nesamba osifakayo – futhi usigcine silondoloziwe – emalini yakho oyilondolozile namhlanje singakusondeza nakakhulu ekuphile impilo entofontofo esikhathini esizayo.

Kulesi sishicilelo, sikunikeza okulandelayo:

- Izinketho zokuphatha imali oyilondolozile uma kwenzeka ulahlekelwa umsebenzi noma wesula emsebenzini;
- Ulwazi ngemithelela yentela lapho ushiya i-SuperFund;
- Ukuqonda ngezicelo zangaphambi kwesikhathi kuMhlomulo Wokufa; kanye
- Nesikhumbuzi mayelana nensizakalo yethu ye-WhatsApp etholakala 24/7 yokuhlola intengo yemali yakho oyilondolozele umhlalaphansi.

I-SuperFund izibophezele ekukwesekeni kuzo zonke izigaba zohambo lwakho lokuthatha umhlalaphansi, kusukela ekulondolozeni kwakho imali ngenkathi usebenza kuye ekwenzeni izinqumo ezinhle lapho usuthatha umhlalaphansi.

Ukujabulele ukufunda futhi uphephe.
Fiona Reynolds
Isikhulu Esiyinhloko: Old Mutual SuperFund

KWENZEKANI EMALINI YAMI ENGIYILONDOLOZELE UMHLALAPHANSI KU-SUPERFUND UMA NGISULA EMSEBENZINI, NGIDILIZWA, NOMA NGIXOSHWA UMQASHI WAMI?

Nakhu ongakhetha ukukwenza:
Inketho 1: Hlala Uyilungu Le-SuperFund: Londoloza imali yakho yomhlalaphansi ku-SuperFund Preserver.
Inketho 2: Hambisa imali yakho yonke oyilondolozile yomhlalaphansi iye kwesinye isikhwama, njengesikhwama se-Retirement Annuity (RA), Preservation Fund, noma isiKhwama Somqashi wakho omusha
Inketho 3: Yithathe enye yayo noma uyithathe yonke imali yakho yomhlalaphansi iwukheshi (bese udlulisela ibhalansi, uma ikhona, kwesinye isikhwama somhlalaphansi).

**Noma iyiphi imali oyikhiphayo ingathathwa imali yentela. I-SuperFund incoma ukuthi ulondoloze imali oyibekele umhlalaphansi kunokuba uyithathe ngokheshi lapho kungenzeka khona Ukukhipha imali yakho kungaba nomthelela omubi kakhulu emathubeni akho okujabulela umhlalaphansi onethezekile ngolunye usuku.*

Ukuze uthole ukwelulekwa kwamahhala mayelana nezinketho ongakhetha kuzo kanye nokukusiza ukuthi uthathe isinqumo, khuluma ne-SuperFund Retirement Benefits Counsellor (RBC) lapha 021 503 0069.

Ithini intela engizoyikhokha uma ngithatha imali yami engiyilondolozele umhlalaphansi kwa-SuperFund?
Intela oyikhokhayo incike ekuthini siyini isizatho sokushiya kwakho uMqashi wakho:

Isizathu sokushiya umqashi wakho

Owesulile noma oxoshiwe		Umhlalaphansi, ukudilizwa noma ukufa	
Isamba somhlomulo	**Inani lentela**	**Isamba somhlomulo**	**Inani lentela**
R0 - R27 500	0%	R0 - R550 000	0%
R27 501 - R726 000	18% wemali odonswa intela engaphezu kwama-R27 500	R550 001 - R770 000	18% wemali odonswa intela engaphezu kwama-R550 000
R726 001 - R1 089 000	R125 730 + 27% wemali odonswa intela engaphezu kwama-R726 000	R770 001 - R1 155 000	R39 600 + 27% wemali odonswa intela engaphezu kwama-R770 000
R1 089 000 nangaphezuu	R223 740 + 36% wemali odonswa intela engaphezu kwama-R1 089 000	R1 155 001 nangaphezuu	R143 550 + 36% wemali odonswa intela engaphezu kwama-R1 155 000

Okubalulekile. Uthokozela ukukhipha imali ngaphandle kwentela kuma-R27 500 okuqala kanye empilweni yakho.Ngokulandelayo, uzothathelwa intela ngokuphelele.

Ukheshi nokheshi owukhiphayo emalini yakho yomhlalaphansi uyakhula, ngakho intela oyikhokhayo ngesikhathi ngasinye kufanele ukuthi izonyuka. Futhi, ukukhipha imali manje kuzokwehlisa isamba esingadonswa intela lapho usuthatha umhlalaphansi.

BEWAZI NGEZICELO ZANGAPHAMBI KWESIKHATHI EMHLOMULWENI WAKHO WOKUFA?

Uma Ilungu le-SuperFund lidlula emhlabeni, abantu abebondliwa yilo kanye/noma abahlomuli abaqokiwe bangase bathole isamba semali esibizwa ngokuthi 'Inzuzo Yokufa' okuhloswe ngayo ukuhlinzeka ngosizo lwezezimali. I-SuperFund Management Board (Abaphathiswa) ibheka ukwabiwa kwezinzuzo zokufa. Inqubo ingathatha izinyanga ezifika kweziyi-12 kusukela osukwini lokushona kweLungu. Lokhu kungenxa yokuthi umthetho udinga izinyathelo eziningi okufanele zilandelwe, futhi unikeza isikhathi sokuthi abantu okungenzeka ukuthi bebengabondliwa belungu abangaziwa baphumele obala.

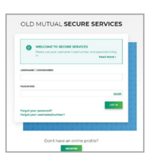
I-SuperFund, kwezinye izimo, ingase ivume ukuninika imali yokunisiza ukuze nibhekane nesimo sezimali njengabantu abebethembele kulelo lungu. Uma ubungadlula emhlabeni, uMqashi wakho uzokwazisa abantu abangabondliwa bakho ngokwezezimali ngale nketho.

Izinzuzo ezinikezwa ngaphambili zinganikezwa:

- Umlingani noma uphathina wakhe abephila naye, owakhe, noma lowo onengane/izingane zakhe ezincane njengeLungu.
- Umzali, umbheki, noma umnakekeli wengane/izingane ezincane zeLungu.
- Abanye abondliwa ababenakekelwa umufi ngokwezimali futhi okungenzeka banikezwe ingxenye yenzuzo yokufa.

I-SUPERFUND NGOKUDIJITHALI

Uthi bewazi? I-SuperFund ihlinzeka ngenketho elula nevikelekile yokuzisiza nge-WhatsApp kanye Ne-Secure Services. Ungakwazi ukulandelela isamba sakho semali oyilondolozele umhlalaphansi 24/7 usebenzisa lezi zinkundla.



Chofoza apha ukuze uthole usizo lokuthi ubhalisela kanjani i- Secure Services.

Skena i-QR code. Bhala inombolo le 0860 933 333 ezinombolweni ezisocingweni lwakho. Thayipha amagama athi "Retire" ku-WhatsApp ulandele ngo-"enter". Khetha into ofuna ukuyenza.

- Landelela ibhalansi yakho yemali yomhlalaphansi oyiondolozile
- Thola izitatimende zakho
- Landelela okuqhubekayo ngesicelo sakho semali oyilondolozele umhlalaphansi
- Finyelela ulwazi lokofundisa amalungu

Nokunye okuningi

Sisebenzisa inombolo kamakhalekhukwini nekaMazisi esinazo kumarekhodi ethu. Ukuze uqinisekise ukuthi sinemininingwane yokuxhumana nawe eyiyo, sishayele lapha 0860 20 30 40 noma uthumele i-imeyli lapha superfund@oldmutual.com.

I-SuperFund futhi inolayini we-SMS ohlinzeka Amalungu ngezindaba zakamuva mayelana nokukhipha kwawo imali engukheshi yonke noma isimo sesicelo sawo somhlalaphansi. Sifuna wazi kahle ngalokho okwenzekayo ngenkathi usalindile.

INGABE IMINININGWANE YAKHO INGEYAKAMUVA?

Imininingwane yokuxhumana nawe ibalulekile kithina ukuze sikwazi ukukuthinta mayelana nolwazi olusemqoka olukuthintayo wena nemali yakho yomhlalaphansi.

Ngivuselela kanjani imininingwane yami?

01 Ungavuselela imininingwane yakho kuMqashi wakho.

02 Kungenjalo, thinta i-Customer Service Centre yethu lapha 0860 20 30 40. Abeluleki be- SuperFund abangongoti bazokusiza ngentokozo enkulu ukwazi ukuvuselela.

I-SuperFund ithembisa ukuvikela imininingwane yakho yokuxhumana futhi iyisebenzise ngezizathu ezifanele kuphela okungukulondolozela imali yakho. Asisoze sathengisa imininingwane yakho, futhi ungalindela ukwenza izinto ngokusobala kuphela kithi.

KUNOLWAZI OLUTHILE ESIKUTHUMELE LONA LWAKUPHUTHA KAMUVA NJE? LUFUNDE NGOLIMI OLUKHETHAYO LAPHA NGEZANSI.

S13A – Ingabe Izinkokhelo Zakho Zomhlalaphansi Zifika Ngesikhathi?: English | IsiXhosa | IsiZulu | Sesotho | Sepedi | Afrikaans

Ukuchazwa Komhlomulo Wakho Wokufa: English | IsiXhosa | IsiZulu | Sesotho | Sepedi | Afrikaans

Izimbiza Ezimbili Ivol. 1: English | IsiXhosa | IsiZulu | Sesotho | Sepedi | Afrikaans

Ukuthola ikhophi yesiFingqo Sesichibiyelo Semithetho sakwa-Old Mutual SuperFund seminyaka yezi-30 June 2020, 2021, and 2022, chofoza izinkinobho ezilapha ngezansi.

2020 | 2021 | 2022

Ungabuka iphrofayela yakho futhi ufinyelele izinsizakalo zethu usebenzisa izinsizakalo zethu ezidijithali

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