AYINI LAMABHODWE AMABILI?

U Hulumeni uyawuguqula umthetho wesikhwama somhlalaphansi, ukuze aqinisekise ngokuthi imali yakho ilondolozeke kahle, kuze kufike isikhathi sakho sokuthatha umhlalaphansi. Kodwa-ke, uyakwazi ukuthola ingxenyana ethile yayo, uma ungahlangabezana nesimo esiphuthumayo, ungakawuthathi umhlalaphansi.

KUNGANI SILUDINGA LOLUHLELO FUTHI LUZ0SEBENZA KANJANI?

Kusukela ngomhlaka 1 September 2024, imali oyongela umhlalaphansi izohlukaniswa, ingene emabhodweni amabili. Ingxenye eyodwa yokuthathu izofakwa ku-Savings Pot, bese kuthi izingxenye ezimbili kokuthathu zona zifakwe ku-Retirement Pot.

IMALI OYONGELA UMHLALA-PHANSI WAKHO

I-VESTED POT (IBHODWE LEMALI ELONDOLOZIWE)

Lemali yakho ebilokhu ikhula njengoba uyongela umhlalaphansi kuze kufike umhlaka 1 September 2024, izobekwa ku-Vested Pot futhi leyo mali izobe ilawulwa ngalemithetho yamanje esetshenziswayo. Ayikho enye imali ezobe yongiwa kuleli bhodwe nyanga zonke.

- Uma uyingxenye yesikhwama esibhekele ukugula nokulimala, nakuwena kuzosebenza imithetho yamanje yokukhipha imali esikhwameni.

I-RETIREMENT POT (IBHODWE LOMHLALA-PHANSI)

Kusukela ngomhlaka 1 January 2024, izingxenye ezimbili kokuthathu zalemali ozobe usuyonga kuloluhlelo olusha, izofakwa ku-Retirement Pot.

- Imali yakho ebekwe ku-Retirement Pot, ngeke ukwazi ukuyikhipha, kuze kufike isikhathi sakho sokuthatha umhlala-phansi.
- I-Retirement Pot izosetshenziselwa ukuthi ukwazi ukuthola imali uma usuthatha umhlala-phansi.

I-SAVINGS POT (IBHODWE LOKONGA)

Kusukela ngomhlaka 1 September 2024, lemali ozobe usuyonga esikhathini esizayo, izofakwa ku-Savings Pot.

- Kusukela ngomhlaka 1 September 2024, u-10% walemali yakho esivele isesikhwameni sokongela impesheni (elinganiselwa ku-R30 000), izofakwa ku-Savings Pot yakho, ibe yibhalansi yokuvula i-Savings Pot yakho.
- Ungakwazi ukukhipha ukheshi ku-Savings Pot yakho kodwa kodwa kanye ngonyaka wentela.
- Uma ukhipha ku-Savings Pot yakho, uzokhokha izindleko zokwenza leyo transaction, ubuye ukhokhe nentela esekelwe esilinganisweni sakho sentela esincane.
- Imali oyikhiphayo ayibi ngaphansi kuka-R2 000.
- Ungasivumeli isilingo sokukhipha ku-Savings Pot yakho, ngoba lokho kuzonciphisa imali yakho ozoyithola uma usuthatha umhlalaphansi.
- Uma ongayisebenzisanga eku-Savings Pot yakho, uzoyithola isiyisamba esikhulu lapho usuthatha umhlalaphansi.

Uma ufuna ukuthola ulwazi oluthe xaxa ngale-Two-Pot Retirement System entsha, ngena ku-website yethu ukuze uzofunda okuningi, noma khulumisana nomeluleki wakho wezezimali.

TWO-POT RETIREMENT SYSTEM

Old Mutual Life Assurance Company (SA) Limited Abaphathi Bezubgkeki Zezimali abagunyaziwe nabanikazi Momshwalense Wempilo.