OLD MUTUAL SUPERFUND

TWO-POT RETIREMENT SYSTEM

Ngaba uTwo-Pot uthetha ntoni?

Ukusukela ngowe-1 September 2024, imirhumo yakho yokuhlawulela umhlalaphantsi yexesha elizayo iza kwahlulwa iye kwiimbiza ezintathu. Ezi mbiza kuthiwa yiMbiza yeMali Eselugcinweni, iMbiza yoMhlalaphantsi ize eyokugqibela ibe yiMbiza Etyaliweyo. Isinye esithathwini semirhumo yakho siya kuya kwiMbiza yeMali Eselugcinweni, size isibini esithathwini sayo siye kwiMbiza yoMhlalaphantsi yakho. Yonke imali egcinelwe umhlalaphantsi egcinwe kwade kwangowe-31 August 2024 iya kuya kwiMbiza Etyaliweyo. Cofa apha ukwenzela isishwankathelo esinatyisiweyo sendlela ekuza kusebenza ngayo oku kwahlulwa.

IMali Yakho Egcinelwe uMhlalaphantsi iYonke = neMbiza yeMali Eselugcinweni + iMbiza yoMhlalaphantsi + iMbiza Etyaliweyo yakho

Lusebenza Njani uTyalo lweMali yeNkunzi kwaye Ngubani ofanelekayo ukuba angatsala yakube le nkqubo iphunyeziwe?

I-10% yemali yakho egcinelwe umhlalaphantsi iyonke ngokwangowe-31 August 2024, ukuya kutsho kwimali engange-R30,000 ubukhulu, iya kugqithiselwa kwiMbiza yeMali Eselugcinweni yakho. Oku kuthiwa luTyalo lweMali yeNkunzi. Le mali yenzelwe ukuba ibe yibhalansi yokuvula kwiMbiza yeMali Eselugcinweni oza kuthi utsale kuyo. Kubalulekile ukuqaphela ukuba ngelixa umthetho weTwo-Pot uqalisa ukusebenza ngowe-1 September 2024, amaLungu akasayi kukwazi ukutsala ngoko nangoko kwiMbiza yeMali Eselugcinweni yawo. Oku kungenxa yokuba kuza kufuneka kuhlaziywe iinkqubo ukuze zisebenze olu Tyalo lweMali yeNkunzi kunye neemali ezitsalwayo.

Ngoku, masijonge le mizekelo ingezantsi ukuze siqonde ngakumbi malunga nemimiselo yokufaneleka kunye nendlela yokuTsala iMali kwiMbizo yeMali Eselugcinweni.

	Mike	Monica	Mpho
IBhalansi yeMali Egcinelwe uMhlalaphantsi ngowe-31 August 2024	R15 000	R25 000	R600 000
UTyalo lweMali yeNkunzi kwiMbiza yeMali Eselugcinweni	R1 500	R2 500	R30 000
Angakwazi ukutsala imali kwiMbiza yeMali Eselugcinweni yakhe?	Hayi	Ewe	Ewe
Kutheni uMpho efumana i-R30,000 kuphela kwiMbiza yeMali Eselugcinweni yakhe, xa i-10% yeBhalansi yakhe yeMali Egcinelwe uMhlalaphantsi iyi-R60,000?	I-10% yemali egcinelwe umhlalaphantsi iyonke kaMpho ngowe-31 August 2024, **ukuya kutsho kwimali engange-R30,000 ubukhulu** iya kugqithiselwa kwiMbiza yeMali Eselugcinweni yakhe. Oku kuthiwa luTyalo lweMali yeNkunzi. Kwenzelwa ukuba akwazi ukutsala okokuqala kwiMbiza yeMali Eselugcinweni yakuba inkqubo ikuvumela oko.		
Kutheni uMike engenakho ukuTsala kwiMbiza yeMali Eselugcinweni ngoku?	Ngelishwa, eyona mali incinci inokutsalwa imiselwe kwi-R2,000, kwaye uMike unemali engaphantsi kunaleyo. Oku kuthetha ukuba akakakwazi ukutsala **okwangoku**. Ukusukela ngowe-1 September, ngomrhumo ngamnye oya kwimali yakhe egcinelwa umhlalaphantsi, uMike uza kufakelwa isinye esithathwini kwiMbiza yeMali Eselugcinweni size isibini esithathwini siye kwiMbiza yoMhlalaphantsi yakhe. Oku kuthetha ukuba iimbiza zakhe ziza kukhula njengokuba ixesha lihamba. Emva kwexeshana, iMbiza yeMali Eselugcinweni yakhe iza kugqitha kula mali ingange-R2,000 ubuncinane ifunekayo ukuze afanelekele ukutsala. Angakwazi ukutsala kwiMbiza yeMali Eselugcinweni yakhe emva koko, ukuba kuyenzeka ajongane nemeko kaxakeka ngokwasemalini.		
Ngaba ngamnye kubo uza kubhataliswa njani irhafu xa etsala kwiMbiza yeMali Eselugcinweni yakhe?	**U-Mike, uMonica noMpho baza kubhataliswa irhafu bonke ngala Mlinganiselo weRhafu weSiqhelo wabo ukuba bayatsala kwiMbiza yeMali Eselugcinweni yabo.** Cofa apha ukuze ubone ukuba kuthetha ntoni oku. **Khumbula, bavumeleke kuphela ukuba baTsale kwiMbiza yeMali Eselugcinweni kube kanye ngonyaka werhafu (ngowe-1 March – ngowe-28/29 February).**		
Angayaphi umntu ngamnye kubo ukuze aTsale kwiMbiza yeMali Eselugcinweni yakhe?	Bangasebenzisa iKhatyuleyitha yeMbiza yeMalil Eselugcinweni kaOld Mutual ukuze: - Babone uqikelelo lwemali abalungela ukuyitsala - Babone uqikelelo lwerhafu eza kutsalwa xa betsala imali - Bafunde ngakumbi malunga neNkqubo yoMhlalaphantsi yeTwo-Pot - Kuza kuba kho i-**R250 yentlawulo yetranzekshini yeTwo-Pot** ngesihlandlo ngasinye sokuTsala kwiMbiza yeMali Eselugcinweni **Qaphela:** Amalungu aya kukwazi ukutsala kwiMbiza yeMali Eselugcinweni yawo ngoWhatsApp, iWeb neApp kaOld Mutual akube eyikhuphile inkqubo yokwenza utsalo. Funda ngakumbi malunga neKhatyuleyitha yokuTsala kwiMbiza yeMali Eselugcinweni kuWhatsApp ngezi lwimi English | IsiXhosa | IsiZulu | Afrikaans | Sesotho | Sepedi		

Yiya kwiwebhusayithi yethu ngayo nayiphi na imibuzo osenokuba nayo
www.oldmutual.co.za/two-pot-retirement-system

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