# INQUBO YOKUFAKWA KWESICELO SOKUFELWA KWI-SUPERFUND

UMTHETHO WEZIMALI ZEMPESHENI: UKUBUKWA NGOKUPHELELE KWESIGABA 37C

## KWENZEKANI EMALINI YAKHO OYILONDOLOZE ESIKHWAMENI SOMHLALAPHANSI UMA WENA UNGASEKHO?

Njengoba singena onyakeni omusha, iningi lethu licabanga ngezinguquko esifuna ukuzenza nokuthi singawungena kanjani unyaka oqalayo ngenjongo nangenhloso. Iphuzu elilodwa elibalulekile okufanele licatshangwe imali oyilondolozele umhlalaphansi: mhlawumbe lena yinto ongafuni nokuyicabanga, kodwa kwenzekani kuleyo mali uma wena udlula emhlabeni ungakafiki eminyakeni yokuthatha umhlalaphansi?

NjengeLungu le-SuperFund, abantu abangabondliwa bakho kanye nabantu abaqokwe nguwe bazokwabelwa isamba semali esithile emalini oyilondolozele umhlalaphansi. Lokhu kubizwa ngokuthi Umhlomulo Wokufelwa. Lesi sihloko kungase kungabi lula ukukhuluma ngaso, kodwa kubalulekile ukuhlela izinto zakho ukuze usize ukwehlisa umthwalo kwabathandiweyo bakho. Uyacelwa uchofoze lapha ukuze ubuke ividiyo emfushane echaza ukuthi o mhlomulo umayelana nani.

## INHLOSO YOMHLOMULO WOKUFELWA NEQHAZA LABAPHATHISWA

Umhlomulo wakho Wokufa yimali oyilondoloze ngesikhathi usaphila eye iphuma uma udlula emhlabeni ngaphambi kokufika eminyakeni yokuthatha umhlalaphansi. Abaphathiswa be-SuperFund (Ibhodi Labaphathi) kuye kudingeke, ngokomthetho, ukuthi banqume ukuthi ubani okufanele athole imali yakho futhi benze isiqiniseko sokuthi abantu abafanele bathola ukwesekwa ngokwezimali. Ungabalekelela uphenyo lwabo ngokugcwalisa ifomu lakho lokuqoka lapha. Uma usuqedile, kufanele unikeze umqashi wakho ikhophi ukuze ayigcine.

Kungenjalo, ungabhalisela i-Old Mutual Secure Services uzigcwalisele imininingwane wena mathupha. Uma usubhalisiwe futhi wangena, chofoza ku-"MyPortfolio". Ngaphansi kwalapho kuthi "Personal Details", chofoza okuthi "Manage beneficiary details" bese ugcwalisa imininingwane edingekayo. I-SuperFund izobe isigcina lokhu kumarekhodi. Lokhu kuzosiza Abaphathiswa ukuthi bakwazi ukwaba ngendlela efanele imali oyisebenze kanzima bayabele abantu abangabondliwa bakho nalabo obaqokile.

## UKE WABUKEZA UHLU LOMNDENI WAKHO NABANTU OBAQOKILE KAMUVA NJEY?

Kubaluleke kakhulu ukuthi uhlale uhlale ulokhu ubheka futhi ubukeza ifomu lakho lokuqoka abahlomuli, ikakhulukazi ngemva kwanoma yiziphi izehlakalo zempilo ezifana nomshado, isehlukaniso, ukutholwa, ukuzalwa kwengane, njll. Ngokusemandleni ethu, sifuna ukuqinisekisa ukuthi kwenziwa ukwabiwa kwazo zonke izinzuzo ngendlela nangokunembile nokuthi wonke umuntu uyacatshangelwa. Nansi indlela inqubo engenziwa ngayo uma kwenzeka udlula emhlabeni.

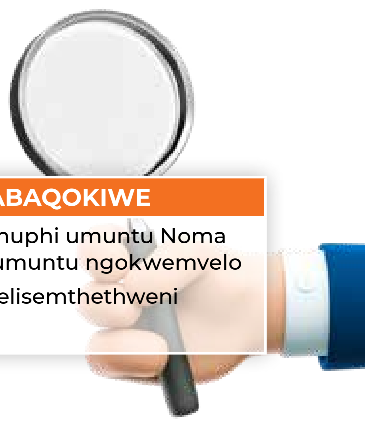
Ukuze uthole ukusizakala ngokugcwaliswa kwefomu lakho lokuqoka abahlomuli, uyacelwa ushayele ku-0860 20 30 40

## 1: UKUTHOLWA KWAWO WONKE UMUNTU

Okokuqala, Abaphathiswa badinga ukuthola wonke umuntu ofanelekile ukuhlomula kulo Mhlomulo Wokufa Welungu. Laba bantu bangaba abondliwa noma abaqokiwe.

**ABONDLIWA**

- Noma yimuphi umuntu ngokomthetho ofanelekile ukondliwa
- Noma yimuphi umuntu obencike kuwena ngokwezimali ngosuku lokudlula kwakho emhlabeni
- Bonke abashadikazi
- Zonke izingane (kubandakanya nezingane zokutholwa ngokusemthethweni)
- Noma yimuphi umuntu okungathi ngokuhamba kwesikhathi adinge ukondliwa ufi ubesaphila



**ABAQOKIWE**

- Noma yimuphi umuntu Noma yimuphi umuntu ngokwemvelo
- Ibhizinisi elisemthethweni
- I-Trust

## 2: UKUQOQWA KOLWAZI NOKWABA NGOKUFANELEKILE

Kuya ngokuthi yisiphi isimo okuyiso kulezi ezine ezingezansi, Abaphathiswa kufanele:

| ① ABONDLIWA NABAQOKIWE | ② ABONDLIWA KUPHELA |
|---|---|
| Kucutshungulwe ngokucophelela mayelana nokwabiwa komhlomulo kubondliwa nabaqokiwe | |
| **③ ABAQOKIWE KUPHELA** | **④ KUNGEKHO BONDLIWA ABAQOKIWE** |
| • Kufakwe isicelo senkathi yokulinda eyizinyanga eziyi-12 kusukela ngosuku lokudlula emhlabeni kweLungu, ngoba nomthetho usho njalo **kanye** nokuhlinzeka abantu abangahlonzwanga abangase baqhamuke<br>• Umthetho udinga ukuthi umabi wempahla yeLungu elishonile aqinisekise ukuthi ifa alinakweleti (okungukuthi kunempahla eyanele ukukhokhela zonke izikweletu) | • Kufakwe isicelo senkathi yokulinda eyizinyanga eziyi-12 kusukela ngosuku lokudlula emhlabeni kweLungu, ngoba nomthetho usho njalo **kanye** nokuhlinzeka abantu abangahlonzwanga abangase baqhamuke<br>• Uma okungenhla kwehluleka, umhlomulo uzofakwa empahleni yeLungu |

## 3: UKUKHOKHA NGOKUFANALEKILE

Umhlomulo ungakhokhelwa kuma-akhawunti asebhange abantu abalandelayo:

**UMHLOMULI OYINHLOKO**
Umhlomuli ongumuntu omdala (iminyaka eyi-18 ubudala).

**UMBHEKELELI WOMHLOMULI OYINGANE**
Umuntu onegunya nezibopho zomzali malungana nokwesekwa kwengane (ongaphansi kweminyaka eyi-18 ubudala) ukunakekelwa, imfundo, ezempilo nenhlalakahle yayo nje.

**UMNAKEKELI**
Umuntu onesibopho sokunakekela ngqoumhlomuli lapho engekho umnakekeli osemthethweni isib. izingane ezincane, abadala, abantu abakhubazekile, njll.

**ISIKHWAMA SABONDLIWA**
Isikhwama esibhalisiwe nesilawulwa ngokoMthetho WeziKhwama Zempesheni ukuze sengamele izinzuzo ezinikezwa abahlomuli lapho kushona iLungu.

**I-TRUST**
Umuntu noma abantu abanesibopho sokugcinwa ngokuphephile kwemihlomulo.

**IMPAHLA KAMUFI**
Izimpahla nezikweletu ezishiywe yiLungu elishonile.

**ISAMBA SINGAKHOKHWA NJENGE**
- *Samba esigcwele esiphelele
- Samba Esiwumholo Wokuziphilisa Ngemva Komhlalaphansi
- Nhlanganisela yako kokubili

*Kuya ngentela edonswayo

*Samba esigcwele esiphelele



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