



Inhlosongqangi yesikhwama somhlalaphansi ukukunikeza umthombo wemali ovikelekile lapho sewuthathe umhlalaphansi. Kodwa-ke, izinkulungwane zabantu zikhipha imali yazo kungekabi yisikhathi esifanele, ngaleyo ndlela bafake ikusasa labo lezezimali engozini. Eginisweni, isamba esibabazekayo sezigidigidi ezingama-78 zamarandi kulinganiselwa ekuthini sizothathwa abantu kulolu hlelo lomhlalaphansi onyakeni ngamunye.

Naku okugcina kwenzeka ekuhambeni kwesikhathi: Ngenxa yokuthi abantu bavame ukukhipha imali yabo yomhlalaphansi ngaphambi kwesikhathi esifanele lapho beshintsha imisebenzi, **cishe amaphesenti ayishumi kuphela amalungu esikhwama somhlalaphansi asuke ekwazi ukuqhubeka nezinga lempilo asuke ekade**

eliphila lapho esasebenza nalapho esethathe umhlalaphansi. Ewu – inani eliphansi kakhulu lelo!

Uhlelo Lomhlalaphansi Lwezimbiza Ezimbili lwenzelwe ukuguquka lokhu. **Kusukela mhla lu-1 kuSeptemba 2024, okungusuku okuhloswe ngalo ukuqalisa ukusebenza** kwalolu hlelo olusha, izinkokhelo zakho ozikhokha esikhwameni somhlalaphansi zizocazwa njengalokhu okulandelayo:

- iMbiza Yokulondoloza
- iMbiza Yemali Yomhlalaphansi, kanye
- neMbiza Yokubekelela (imali evela ikhona elondolozelwe umhlalaphansi)

Chofoza lapha ukuze uthole ulwazi olwenabayo mayelana nalezi zimbiza zontathu.

Ake sibuke izibonelo ezingezansi

ULunga

ULunga uneminyaka engama-30 ubudala kanti unemali engama-R50 000 esikhwameni sakhe somhlalaphansi. Mhla zingama-31 ku-Agasti 2024, u-10% wemali ayongele umhlalaphansi (R5 000) uzodluliselwa eMbizeni yakhe Yokulondoloza njengebhalansi yokuvula. Lokhu kuzomshiya nemali engama-R45 000 eMbizeni yakhe Yokubekelela.



Lapho uHlelo Lwezimbiza Ezimbili luqaliswa ukusebenza, uLunga angenza lokhu okulandelayo ngo-R5 000 oseMbizeni yakhe Yokulondoloza:

- Angawukhipha - lokhu kuzokwenza akhokhiswe intela. Futhi uzophinde akhokhiswe inhlawulo yokukhishwa kwemali ukuze kubhekanwe nezindleko zokuphatha kwemali.
- Angawuyeka uqhubeka nokukhula. Angakwazi ukufinyelela kuyo kanye ngonyaka wentela uma esikhathini esizayo enezimo eziphuthumayo ezidinga imali.
- Angagwema ukuwukhipha kuze kube yilapho esefinyelele esikhathini sokuthatha umhlalaphansi. Ngesikhathi sokuthatha umhlalaphansi angakhetha ukuwuthatha uyimali eyisamba (nalapho kuzodonswa intela) noma awufake eMbizeni yakhe Yomhlalaphansi ukuze azithengele umholo wempesheni.

Lapho uLunga efinyelela isikhathi sokuthatha umhlalaphansi, angenza lokhu:

- Asebenzise isamba seziMbiza zakhe zontathu ukuthenga umholo wempesheni.
- Ayithathe yonke imali yakhe eMbizeni Yokulondoloza noma ingxenye ethile yayo njengesamba esingukheshi (nalapha izodonswa intela) bese esebenzisa imali yakhe eMbizeni Yomhlalaphansi ukuthenga impesheni.
- Uma isamba esiseMbizeni yakhe Yokubekelela okufanele kukhishwe kusona imali eyizinkokhelo zanyangazonke zempesheni kanye naleso esiseMbizeni Yomhlalaphansi singaphansi kwama-R165 000, angasithatha sonke lesamba.

ULee-Anne

ULee-Anne uneminyaka engama-40 ubudala. Njengamanje unesamba esingama-R150 000 emalini yakhe yomhlalaphansi.



Uthole umsebenzi omusha ngoJulayi 2024 wabe eseyithatha yonke imali yakhe yomhlalaphansi abeseyilondolozile. Okusho ukuthi manje kufanele aqale phansi ukubeka imali.

Uma kushaya umhla lu-1 kuSeptemba 2024, unemali eyizi-R4 000 emalini yakhe elondolozelwe umhlalaphansi. Isamba esingama-10% ale mali (ama-R400) izodluliselwa eMbizeni yakhe Yokulondoloza ngomhla zingama-31 ku-Agasti 2024.

ULee-Anne ufuna ukuthatha eMbizeni yakhe Yokulondoloza ngoba unesimo esiphuthumayo ngoSeptemba 2024. Ngeke akwazi ukukwenza lokho ngoba isamba esiphansi okuvunyelwe ukuba sikhishwe yizi-R2 000, kanti yena unebhalansi engaphansi kwalokhu (ama-R400).

NgoDisemba 2024, uLee-Anne uvelelwa yisimo esiphuthumayo. Imali ekhona eMbizeni yakhe Yokulondoloza manje isiyizi-R2 400 ngakho uyikhipha yonke imali yakhe eyizi-R2 400 eMbizeni yakhe Yokulondoloza. Noma kunjalo, ngaphansi kohlelo Lwezimbiza Ezimbili, isamba esizofinyelela kuLee-Anne emva kwentela nezinkokhelo zokuqhutshwa kwesicelo empeleni sizoba ngaphansi kwezi-R2 400. Akakwazi nokukhipha imali kuze kube unyakamali wentela olandelayo, okungukuthi mhla lu-1 kuMashi 2025.

ULee-Anne uboleka emalini yakhe yakusasa. Ukuthatha imali eMbizeni yakhe Yokulondoloza kuchaza ukuthi uzothola isamba esincane (kanye nenzuzo yakhona) njengesamba azosithola ngesikhathi sakhe somhlalaphansi.

Izizathu ezi-3 zokuthi kungani sikukhuthaza kakhulu ukuthathele phezu ukulondolozela umhlalaphansi wakho:

01

Ukuqhubeka nokuphila izinga lempilo oyiphila usasebenza

Kubonakala kuyinto

engenakwenzeka ukuthi Imali Yempesheni Yabadala (njengamanje eyizi-R2 180) ingenela zonke izindleko zakho lapho usuthathe umhlalaphansi. Uzodinga enye imali engumholo ukuze ukwazi ukuphila ngokunethezeka futhi uqhubeka nokuphila uhlobo lwempilo olujwayele.

02

Utshalomali olukhulukazi

Imali yakho oyilondoloze

esikhwameni sakho somhlalaphansi akungabazeki ukuthi iwutshalomali oluncomeka ngaphezu kwalo lonke olunye oyolwenza – kufanele lukhule lukwakhele inzuzo ekuhambeni kwesikhathi, okusho ukuthi uma utshalomali lwakho luhlala isikhathi eside, kanjalo nenzuzo yakhona izoba nkulu!

03

Abantu sebehila isikhathi eside kunakuqala

Isikhathi somhlalaphansi yisigaba

sempilo esingadonsa size sifinyelele eminyakeni engama-30! Ngeke sathanda neze ukuthi uphelelwe imali obuyilondolozelwe umhlalaphansi wakho.

UNGAKHOHLWA UKUBHALISA EZITESHINI ZETHU EZIDIJITHALI

Sifuna ukwenza inqubo yokufakwa ngokudijithali kwezicelo zokukhipha imali kusheshe futhi kube lula ngangokunokwenzeka. Ukuze usisize senze lokhu, sicela uqinisekise ukuthi sineminingwane yokuxhumana nawe eyiyona.

Ungafaka iminingwane yokuxhumana nawe emisha ngokusebenzisa:

- » i-Old Mutual App (etholakala ku-**Android** ne-**iOS**), noma
- » i-**Secure Services** (**chofoza lapha** ukuze uthole umhlahlandlela wokubhalisa oningiliziwe)



Ukuze uthole iSuperFund kuWhatsApp, skena ikhodi ye-QR kwesokunxele noma ufake inombolo ethi 0860 933 333 ohlwini loxhumana nabo. Bese, uthumela amazwi athi "Sawubona" kuWhatsApp.

Funda kabanzi ngoHlelo Lwezimbiza Ezimbili ngokuvakashela ku-www.oldmutual.co.za/two-pot-retirement-system

Funda incwadindaba yakamuva yoHlelo Lwezimbiza Ezimbili ngolimi lwakho:

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