



# INKQUBO YAMABANGO OKUBHUBHA YESUPERFUND

AMAGQABANTSHINTSHI EPENSION FUNDS ACT: SECTION 37C

## KWENZEKA NTONI KWIMALI YAKHO OYIBEKE KWINGXOWA-MALI YOMHLALAPHANTSI XA UNGASEKHO?



Njengokuba siqhubeka kulo nyaka umtsha, uninzi lwethu lucinga ngeenguqu esifuna ukuzenza nendlela esinokuqubisana ngayo nalo nyaka, sineenjongo. Inkalo enye ekubalulekileyo ukuba iqwalaselwe yimali ebekelwe umhlalaphantsi: isenokungabi yonto ufuna ukucinga ngayo, kodwa kwenzeka ntoni kuloo mali uyibekileyo wakubhubha ungekafiki kwixesha lomhlalaphantsi?



NjengeLungu leSuperFund, abo baxhomekeke kuwe kunye nabantu obachongileyo baya kuqwalaselwa ukuze bafumane imali ethile evela kwimali oyibekele umhlalaphantsi. Le mali kuthiwa siSibonelelo soKufa. Lo mba usenokungabikho lula ukuthetha ngawo kodwa kubalulekile ukuba senze izicwangciso ukuze sincede ukuphungula umthwalo kwabo ubathandayo. Nceda [ucofe apha](#) ukuze ubukele ividiyo emfutshane echaza ukuba esi sibonelelo singantoni na.

## INJONGO YESIBONELELO SOKUFA NENDIMA YABATHENJWA

ISibonelelo soKufa yimali obuyibekile ngexesha ubuphila ethi ifumaneke wakubhubha ngaphambi kokuba ufikelele kwixesha lomhlalaphantsi. AbaThenjwa beSuperFund (iBhodi yabaPhathi) kufuneka, ngokomthetho, bafumanise ukuba ngubani ekufanele afumane imali yakho kwaye baqinisekise ukuba ngabantu abafanelekileyo abaxhaswayo ngokwasemalini. Ungabanceda ngale nkqubo yabo yokuphanda ngokuthi ugqwalise ifomu yakho yokuchonga [apha](#). Wakuyigcwalisa, kufanele unike umqeshi wakho ikopi ukuze ayigcine ngokukhuselekileyo.



Kungenjalo, ungabhalisela [iOld Mutual Secure Services](#) uze ugqwalise ezi nkukacha ngqo. Wakube ubhalisile waza wangena ngeenkukacha zakho, cofa “ku-MyPortfolio”. Phantsi “ko-Personal Details”, cofa “u-Manage beneficiary details” uze ugqwalise ezi nkukacha zifunekayo. I-SuperFund iya kuthi izigcine kwiirekhodi. Oku kuza kunceda abaThenjwa ukuba bahambise imali yakho eselugcinweni ngobulungisa kwabo baxhomekeke kuwe nakwabo ubachongileyo.

## INGABA UZIHLAZIYILE IINKCUKACHA ZOSAPHO LWAKHO NABO UBACHONGILEYO MVANJE?

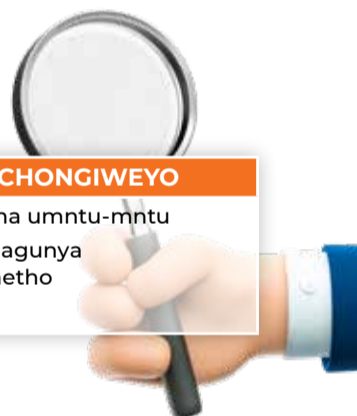


Kubaluleke kakhulu ukuba uhlale uhlola kwaye uhlaziye ifomu yakho yokuchonga rhoqo, ingakumbi emva kwesehlo sobomi esifana nokutshata, ukudivosa, ukuadoptha, ukuba nomntwana, njl.njl. Sifuna ukuqinisekisa kangangoko sinakho ukuba kukho indlela enobulungisa yokwaba zonke izibonelelo, kwaye wonke umntu uthathelwa ingqalelo. Nantsi indlela eza kusebenza ngayo le nkqubo ukuba unokuthi ubhubhe.

Ukuze ufumane uncedo ngokugcwalisa ifomu yakho yokuchonga abaxhamli, nceda ufowunele ku-0860 20 30 40

## 1: FUMANA UMNTU WONKE

Kuqala, abaThenjwa kufuneka bafumane wonke umntu okulungelayo ukuzuzwa kwiSibonelelo soKufa seLungu. Aba bantu baza kuba ngabaxhomekekileyo okanye abachongiweyo.



### ABAXHOMEKEKILEYO

- Nawuphi na umntu ongunya ngokomthetho lemali yesondlo
- Nawuphi na umntu obexhomekeke kwilungu ngokwasemalini ngexesha libhubha
- Bonke abalingane
- Bonke abantwana (kuquka nabantwana aba-adoptiweyo ngokusemthethweni)
- Nawuphi na umntu osenokuba beza kuxhomekeka kwilungu kwixesha elizayo ukuba ilungu belingabhubhanga

### ABACHONGIWEYO

- Nawuphi na umntu-mntu
- Into enamagunya ngokomthetho
- Itrasti

## 2: UKUQOKELELA IINKCUKACHA NOKWABA NGOBULUNGISA

Kuxhomekeke kukuba yeyiphi kwezi meko zingezantsi ebhekisa kuwe, abaThenjwa kumele:

### 1 ABAXHOMEKEKILEYO NABACHONGIWEYO

Baqwalasele kakuhle indlela yokuhambisa isibonelelo phakathi kwabo baxhomekekileyo nabachongiweyo

### 2 ABAXHOMEKEKILEYO KUPHELA

### 3 ABACHONGIWEYO KUPHELA

- Basebenzisa ixesha lokulinga elingangeenyanga ezili-12 ukusukela ngomhla wokubhubha kweLungu, kuba ukwenza oku ngumthetho **kwaye** kunika ithuba lokuba abanye abantu abaxhomekekileyo abangachazwanga baze ngaphambili
- Umthetho ukwafuna ukuba umthunywa welifa leLungu elibhubhileyo aqinisekise ukuba ingaba eli lifa lisenemali na (okokuthi, ilifa linemali eyaneleyo ukubhatala onke amatyala)

### 4 ABAKHO ABAXHOMEKEKILEYO OKANYE

- Basebenzisa ixesha lokulinga elingangeenyanga ezili-12 ukusukela ngomhla wokubhubha kweLungu, kuba ukwenza oku ngumthetho **kwaye** kunika ithuba lokuba abanye abantu abaxhomekekileyo abangachazwanga baze ngaphambili
- Xa kungenzekanga oku kungentla, isibonelelo siya kuhlalulwa kwilifa leLungu

## 3: UKUHLAWULA NGENGQIQO

Isibonelelo singahlawulwa kwiakhawunti yebhanki yaba balandelayo:

