INKQUBO YETWO-POT EYENZELWE UKUGCINA IMALI YOMHLALAPHANTSI

Vol. 2: Siphendula imibuzo yakho ekwenza utshiseke malunga nenkqubela ngenkqubo yomhlalaphantsi "yeTwo-Pot" ephakanyiswa nguNondyebo kaZwelonke.

Ukusukela ngomhla woku-1 kuMatshi 2024, kuphakanyiswa ukuba le nkqubo intsha yeTwo-Pot iqalise eMzantsi Afrika. Iza kuvumela aMalungu afanelekayo ukufikelela kwisabelo semali yawo yomhlalaphantsi eselugcinweni. Okubalulekileyo, iza kukunceda kananjalo ukhusele imali yomhlalaphantsi eselugcinweni ukwenzela ukuthatha umhlalaphantsi.

Nanga amanqaku akhawulezileyo okukukhumbuza ngendlela esebenza ngayo inkqubo yeTwo-Pot:

- Uza kukwazi ukufikelela kwinxalenye yemali yakho eselugcinweni ngaphambi kwexesha lomhlalaphantsi ngaphandle kwesidingo sokuba uyeke emsebenzini wakho. Injongo yoku kukukunceda ngeemeko zikaxakeka ezifuna imali, ezivela ngesiquphe, ezifana nokuphelelwa ngumsebenzi.
- Le nxalenye iseleyo iza "kulondolozwa", okuthetha ukuba kuza kunyanzeleka ugcine inxalenye enkulu yemali yakho yomhlalaphantsi ityaliwe de uthathe umhlalaphantsi.

NGUBANI OZA KUCHAPHAZELEKA?

I-Two-Pot iza kuchaphazela zonke iindidi zeengxowa-mali zomhlalaphantsi – okokuthi, iingxowa-mali zepenshini, iiprovident fandi, iingxowa-mali zeepolisi zepenshini kunye neengxowa-mali zolondolozo lwemali. Amalungu eprovident fandi aneminyaka engama-55 ubudala okanye ngaphezulu ngomhla woku-1 kuMatshi 2021, aya kukwazi ukukhetha ukuqhubeka nala nkqubo indala, okanye athabathele kuwo le nkqubo intsha.

YINTONI ENTSHA?

Ebutsheni balo nyaka, uNondyebo kaZwelonke ukhuphe imithetho eyilwayo eza kusebenza kule nkqubo. Masikhe siyijonge.

Ukutshintshwa kwegama ukusuka kwelithi "iMbiza" ukuya kwelithi "iNxalenye"

Kule mithetho iphakanyiswayo, igama elithi "imbiza" lithathelwe indawo lelithi "inxalenye". umzekelo, iMbiza yokuGcina iMali ngoku kuza kuthiwa yiNxalenye yeMali Eselugcinweni. Nangona kunjalo, u-"imbiza" usasetyenziswa njengegama elingekho sesikweni ukubhekisa kwezi nguqu.

Kuza kuba kho ukugqithiselwa kwemali okwenziwa kube kanye kwiNxalenye yeMali Egcinwayo

Ngomhla wama-29 kuFebhuwari 2024, i-10% yaloo nto uyakube unayo kwimali yomhlalaphantsi eselugcinweni (iNxalenye Etyaliweyo) iya kugqithiselwa kwiNxalenye yakho yeMali Egcinwayo. Oku kuya kusikelwa isixa esingange-R30 000 ubukhulu. Oku kugqithiselwa kuthiwa "yimali eyimbewu". Kukugqithiselwa okwenziwa kube kanye okuya kukuvumela ukuba ube nebhalansi yokuvula iNxalenye yakho yeMali Egcinwayo. Emva koko, isinye esithathwini semirhumo yakho yengxowa-mali yomhlalaphantsi yexesha elizayo iya kufakwa kwiNxalenye yeMali Egcinwayo.

Ukutsala kuya kwenziwa kube kanye ngonyaka wokuhlola

Uza kukwazi ukutsala kuphela kwiNxalenye yeMali Egcinwayo kube kanye ngonyaka wokuhlola. Unyaka wokuhlola uqala ngomhla woku-1 kuMatshi qho ngonyaka uze uphele ngomhla wama-28/29 kuFebhuwari. Ngoko, ukuba utsala ngomhla wesi-5 kuMatshi 2024, kuya kunyanzeleka ulinde de ibe ngumhla woku-1 kuMatshi 2025 ukuze utsale kwakhona.

INDLELA EZA KWAHLULWA NGAYO IMALI YAKHO YOMHLALAPHANTSI ESELUGCINWENI

Ukusukela ngomhla woku-1 kuMatshi 2024, imirhumo yakho yengxowa-mali yomhlalaphantsi iya kwahlulwa ibe ziiNxalenye ezintathu:

- Ngomhla wama-29 kuFebhuwari 2024, i-10% yexabiso leNxalenye yakho Etyaliweyo iya kugqithiselwa kwiNxalenye yakho yeMali Eselugcinweni. Le mali iza kusikelwa kwi-R30 000.
- **Isinye esithathwini** semirhumo yakho yengxowa-mali yomhlalaphantsi yexesha elizayo siya kugcinwa apha kwaye kufanele sikhuliswe ngembuyekezo yotyali-mali.
- Unokufikelela kule Nxalenye ngaphambi kwexesha lomhlalaphantsi. Uya kuhlawuliswa imali yetranzekshini ngesihlandlo ngasinye sokutsala ukwenzela iindleko zolawulo.
- Ukutsala kungenzeka kuphela kube kanye ngonyaka werhafu phakathi komhla woku-1 kuMatshi nowama-28/29 kuFebhuwari.
- Ukutsala kumiselwe kwi-R2 000 ubuncinane. Esona sixa sikhulu siya kuba yibhalansi yakho ekhoyo kule Nxalenye.
- Le Nxalenye iyilelwe ukuba ibe sisixa-mali osifumanayo ngexesha lomhlalaphantsi. Nasiphi na isixa-mali ositsalayo ngaphambi kwexesha lakho lomhlalaphantsi siya kuphungula kwisixa-mali sakho.
- Nasiphi na isixa-mali esivela kwiNxalenye yeMali Egcinwayo esihlawulwe ngaphambi komhlalaphantsi okanye kokubhubha kwakho siza kutsalelwa irhafu ngemilingaliselo yangoku yebhenefithi yesixa-mali yengxowa-mali yomhlalaphantsi.
- Ukuba utsala kwiNxalenye yeMali Egcinwayo ngaphambi komhlalaphantsi okanye kokubhubha kwakho, le mali iya kutsalelwa irhafu ngomlingaliselo wakho werhafu wesiqhelo.

- **Isibini esithathwini** semirhumo yakho yexesha elizayo kwingxowa-mali yomhlalaphantsi siza kufakwa apha, kwaye kufanele sikhuliswe ngembuyekezo yotyalo-mali.
- Le Nxalenye iza kufikeleleka kuphela wakubhubha okanye wakuthatha umhlalaphantsi.
- Le Nxalenye iza kuhamba nawe kangangalo lonke ixesha lakho lokuphangela eliseleyo kwaye awusayi kuvunyelwa ukuba utsale ngaphambi kwexesha lomhlalaphantsi.
- Xa uthatha umhlalaphantsi, isixa-mali sisonke esilapha kumele sisetyenziselwe ukuthenga ipolisi yepenshini, eya kuthi ikubonelele ngomvuzo owufumana rhoqo, emva kokuba uthathe umhlalaphantsi.

- Imirhumo yakho ekhoyo kwingxowa-mali yo-mhlalaphantsi, itsalwe isixa-mali esigqithiselwe kwiNxalenye yakho yeMali Egciniweyo, iya kuhlala kule Nxalenye kwaye kufanele ikhuliswe ngembu-yekezo yotyalo-mali.
- Imigaqo yangoku yokufikelela iza kusebenza, okokuthi, usena kho ukufikelela kule Nxalenye ukuba uyayeka kuMqeshi wa-kho ngaphambi kwexesha lo-mhlalaphantsi.

MASIKHE SIJONGE IMIZEKELO EMIBINI NGEZANTSI

U-THEO

U-Theo uneminyaka engama-30 ubudala kwaye unemali yomhlalaphantsi eselugcinweni engange-R50 000. Ngomhla wama-29 kaFebhuwari 2024, i-10% yemali yakhe yomhlalaphantsi eselugcinweni (i-R5 000) iya kugqithiselwa kwiNxalenye yeMali Egcinwayo njengebhalansi aqala ngayo. Oku kuya kumshiya ne-R45 000 kwiNxalenye yeMali Etyaliweyo.

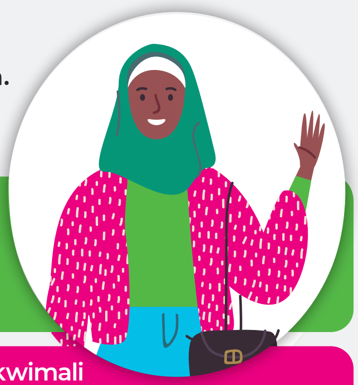
Xa iTwo-Pot iqaliwe, uTheo angenza oku kulandelayo ngale R5 000 ikwiNxalenye yeMali Egcinwayo:

a. Ayitsale (iza kutsalelwa irhafu).
b. Ayiyeke iqhubeka nokukhula. Unakho ukufikelela kuyo kube kanye ngonyaka wokuhlola ukwenzela iimeko zikaxakeka zexesha elizayo.
c. Angayitsali de ibe lixesha lomhlalaphantsi. Ngexesha lomhlalaphantsi unokukhetha ukuyifumana njengesixa-mali (esitsalelwa irhafu) okanye ayongeze kwiNxalenye yeMali Etyaliweyo okanye yoMhlalaphantsi ukuze athenge ipolisi yepenshini yanyanga le.

Xa uTheo efika kwixesha lomhlalaphantsi, unakho:

a. Ukusebenzisa ezi Nxalenye zintathu zidibene ukuze athenge ipolisi yepenshini yanyanga le.
b. Ukuthatha iNxalenye yeMali Eselugcinweni iyonke okanye inxenye yayo njengesixa-mali esiqingqiweyo (esitsalelwa irhafu) aze asebenzise iNxalenye yoMhlalaphantsi ukuthenga ipolisi yepenshini yanyanga le.
c. Ukuba ixabiso leNxalenye yeMali Etyaliweyo ekumele lenziwe ipolisi yepenshini yanyanga le lidibene neNxalanye yeMali yoMhlalaphantsi yakhe lingaphantsi kwe-R165 000, uvumelekile ukuba ayitsale yonke le mali.

U-TASNEEM



U-Tasneem uneminyaka engama-40 ubudala. Ngoku une-R150 000 kwimali yakhe yomhlalaphantsi eselugcinweni.

Utshintsha imisebenzi ngoJanyuwari 2024 kwaye atsale yonke imali yakhe yomhlalaphantsi eselugcinweni. Ngoku kumele aqale ekuqaleni ukugcina imali.

Ngomhla woku-1 kuMatshi 2024, une-R4 000 kwimali yakhe yomhlalaphantsi eselugcinweni. I-10% yale mali (i-R400) iya kugqithiselwa kwiNxalenye yeMali Egcinwayo ngomhla wama-29 kuFebhuwari 2024.

U-Tasneem ufuna ukutsala kwiNxalenye yakhe yeMali Egcinwayo ngoMatshi 2024 esenzela imeko kaxakeka. Akazukwazi kuba eyona mali incinci inokutsalwa yi-R2 000, kwaye ibhalansi yakhe ingaphantsi koko (yi-R400).

NgoAgasti 2024, uTasneem uzifumana ekwimeko kaxakeka. Ibhalansi kwiNxalenye yakhe yeMali Egcinwayo ngoku yi-R2 500, ngoko atsale i-R2 000 kwiNxalenye yakhe yeMali Egcinwayo. Akazukwazi ukuphinda atsale de ibe ngumhla woku-1 kuMatshi 2025.

U-Tasneem uboleka kwisiqu sakhe sexesha elizayo – le R2 000 ayitsalayo ngoAgasti 2024 ithetha ukuba uza kufumana isixa-mali somhlalaphantsi esiphungulwe nge-R2 000 (idibene nenzala yayo) ngexesha lomhlalaphantsi.

YINTONI ELANDELAYO?

Umhla woku-1 kuMatshi 2024 ngumhla ophakanyiswayo ngale nkqubo yeTwo-Pot ukuba iqalise, kodwa oku kusenokutshintsha. I-SuperFund iza kuhlala ikwazisa ngayo nayiphi na inkqubela yamvanje.

ULONDOLOZO

Khumbula ukuba namalini na oyitsalayo kwiNxalenye yakho yeMali Egcinwayo iya kuphungula imali oyifumanayo njengesixa-mali ngexesha lomhlalaphantsi. Cingisisa ngokugcina imali yakho yomhlalaphantsi eselugcinweni ukwenzela amaxesha xa uyidinga nyani.

IMIBUZO EBUZWA RHOQO

Ukuba sendiyitsalile imali kwiNxalenye yeMali Egcinwayo kulo nyaka wokuhlola kwaye ndiyekile emsebenzini, ndingaphinda nditsale?
Hayi, awunakho. Ukutsala imali kusikelwe kube kanye ngonyaka wokuhlola. Umzekelo, ukuba utsala imali kwiNxalenye yakho yeMali Egciniweyo ngomhla wama-30 kuMatshi 2024, uya kukwazi ukwenza njalo kwakhona ngomhla woku-1 kuMatshi 2025. Kanti, kwenziwa nto yimbi kuMalungu ayeka emsebenzini abe eneNxalenye yeMali Egcinwayo engaphantsi kwe-R2 000.

Yeyiphi irhafu eza kusebenza kwimali etsalwayo?
Ukuba utsala kwiNxalenye yeMali Egcinwayo ngaphambi kwexesha lomhlalaphantsi okanye lokubhubha, uya kuhlawuliswa ngomlinganiselo wakho werhafu wesiqhelo. Umlawuli wefandi yakho uya kuhlawula irhafu kwiSouth African Revenue Service (u-SARS), kwaye uya kubhatalwa le mali yasemva kokutsalwa kwerhafu.

Ingaba iTwo-Pot yinto elungileyo kuMzantsi Afrika?
Ewe. Iinkcukacha eziqikelelayo zithi yi-10% yaBemi boMzantsi Afrika abanakho ukuwugcina umgangatho wabo wokuphila emva kokuthatha umhlalaphantsi – isigaba sobomi esinokuthatha iminyaka engama-30. Umbono oxhasa iTwo-Pot kukwenza abantu baphile ubomi obungcono xa bethatha umhlalaphantsi, ngokukhusela imali yabo yomhlalaphantsi eselugcinweni ngalo lonke ixesha labo lokuphangela.

Old Mutual Life Assurance Company (SA) Limited is a licensed FSP and Life Insurer.