INKQUBO YETWO-POT EYENZELWE UKUGCINA IMALI YOMHLALAPHANTSI

U-Vol. 1: Siphendula imibuzo yakho malunga nenkqubo yomhlalaphantsi "yeTwo-Pot" ephakanyiswa nguNondyebo kaZwelonke

Sonke siyayazi ukuba aBemi boMzantsi Afrika bacudiselwa macala onke ngokwasemalini. Siyayazi ukuba kufuneka sigcine imali ukwenzela umhlalaphantsi wethu, kodwa kukwafuneka sikwazi nokuhlawulela iimeko ezingxamisekileyo ezivela nanini na. Ukuncedisa ekulawuleni ezi nkxalabo zexesha elide nelifutshane, (nokuphucula iziphumo zamalungu eengxowa-mali zomhlalaphantsi) uNondyebo kaZwelonke uphakamisa inkqubo entsha yetwo-pot ukwenzela imali egcinelwa umhlalaphantsi. I-Old Mutual SuperFund iyasixhasa esi siphakamiso, kuba silungiselelwe ukugcina imali ixesha elide kusenzelwa umhlalaphantsi.

Le nkqubo yetwo-pot ziindaba ezimnandi kakhulu kumalungu, kuba iza kusombulula iingxaki ezimbini ngaxesha nye:

- Inika ilungu indlela enokukhethwa yokufikelela kwimali yalo egcinelwe umhlalaphantsi ngaphambi kwexesha lomhlalaphantsi, ngaphandle kwesidingo sokuba liyeke emsebenzini. Injongo yoku kukunceda amalungu ngeemeko zikaxakeka ezifuna imali, ezivela ngesiquphe.
- Iza kuzisa "ulondolozo" olungaphelelanga olunyanzelekileyo. Ekuhambeni kwexesha, oku kuza kuphela ngeziphumo zomhlalaphantsi ezingcono kumalungu. Ulondolozo luthetha ukugcina imali yakho yomhlalaphantsi ityaliwe de uthathe umhlalaphantsi, ingakhutshwa qho uyeka emsebenzini wakho.

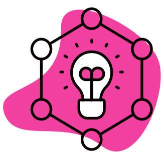
Nantsi indlela eza kusebenza ngayo, ngokwale nkcazelo ivela kuNondyebo kaZwelonke.

ZITHINI IINGCAMANGO EKUSEKELWE KUZO LE NKQUYO YETWO-POT?

Ngamazwi alula, uNondyebo kaZwelonke ubone indlela aBemi boMzantsi Afrika abaninzi abasokole ngayo ngokwasemalini ngalo bhubhane, kuba bengenazimali zibekelwe umhla kaxakeka. Bafuna ukubabonelela ngendlela yokufikelela kwingxenye yemali yabo yomhlalaphantsi ngeemeko zikaxakeka. Kodwa – eyona nto ibalulekileyo – uNondyebo ukwafuna nokunceda abantu balondoloze imali yabo yomhlalaphantsi.

Phantsi kwale migaqo ikhoyo, ungayitsala yonke imali yakho egcinelwe umhlalaphantsi nanini na utshintsha imisebenzi. Kule nkqubo yetwo-pot, ungafikela kwingxenye yomhlalaphantsi wakho ngaphandle kokunyanzeleka ukuba utshintshe umsebenzi, kodwa uza kunyanzeleka ukuba uhlale utyale isibini esithathwini sayo de uthathe umhlalaphantsi. Le nkqubo iyilelwe ukukhuthaza ukulondoloza nokubonelela ngeziphumo ezingcono zomhlalaphantsi ngelixa ifezekisa nemfuno yokuhlangabezana neemeko zikaxakeka zexesha elifutshane.

IZA KUSEBENZA NJANI LE NKQUBO YETWO-POT?



Ukusukela ngomhla othile omiselweyo ("uMhla wokuQalisa"), imirhumo yakho yengxowa-mali yomhlalaphantsi iza kuya "kwiimbiza" ezimbini: **iMbiza yokuGcina iMali** kunye **neMbiza yoMhlalaphantsi**. Isinye esithathwini semirhumo yakho siya kuya kwiMbiza yokuGcina iMali (onokufikelela kuyo kube kanye ngonyaka, ukuba uyayidinga). Esi sibini esithathwini siseleyo siya kuya kwiMbiza yoMhlalaphantsi (ongasoze ukwazi ukuyiphatha de uthathe umhlalaphantsi).

Xa uthatha umhlalaphantsi, imali epheleleyo ekwiMbiza yoMhlalaphantsi yakho kumele isetyenziselwe ukuthenga ipolisi yomhlalaphantsi. Ukuba isibini esithathwini sale **"Mbiza iYeyakho"** (jonga ngezantsi) sidibene nemali eshiyekileyo kwiMbiza yoMhlalaphantsi singaphantsi kwe-R165 000 xa uthatha umhlalaphantsi kwingxowa-mali, ungasifumana sonke isibonelelo sakho somhlalaphantsi njengesambuku.

Ingaba kuza kwenzeka ntoni ngemali ekhoyo egcinelwe umhlalaphantsi? Le nkqubo "yetwo-pot" kakuhle kakuhle yinkqubo "yethree-pot". Le mbiza yesithathu ("iMbiza eYeyakho") yiyo yonke imali oyigcinileyo de le nkqubo intsha iqalise, kwakunye namathole otyalo-mali ukuya kwixesha elizayo. Le Mbiza iYeyakho iya kuqhubeka nokuphathwa ngendlela efanayo neyangaphambili. Ngamanye amazwi, onke amalungelo kunye nezithintelo zokufikelela ebezisebenza kwimali yakho yomhlalaphantsi ngaphambi kwalo Mhla wokuQalisa ziza kuqhubeka nokusebenza kule mbiza.

ZIZA KWAHLUKA NJANI EZI MBIZA ZINTATHU?

IMBIZA YEMALI EGCINIWEYO	IMBIZA YOMHLALAPHANTSI	IMBIZA EYEYAKHO
• Isinye esithathwini semirhumo yakho yomhlalaphantsi yexesha elizayo ukusukela ngoMhla wokuQalisa siza kugcinwa apha size sikhuliswe ngembuyekezo yotyali-mali. • Le mali iza kufikeleleka (kuxhomekeke kwimigaqo) ngapham bi kwexesha lomhlalaphantsi. • Ufikelelo luza kuvumeleka kube kanye ngonyaka kwaye ilungu liza kuthwala iindleko ezimayelana nokutsala kule mbiza. • Ukutsala kumiselwe kwi-R2 000 ubuncinane. Akukho sithinte lo kubukhulu. • Nasiphi na isixa-mali ofikelele kuso kule Mbiza yokuGcina iMali ngaphambi kokufa kwakho okanye komhlalaphantsi kule ngxowa-mali siza kutsalelwa irhafu ngomlingaliselo wakho werhafu wesiqhelo.	• Isibini esithathwini semirhu mo yakho siza kugcinwa kule mbiza, size sikhuliswe ngembuyekezo yotyalo-mali. • Le mbiza iza kufikeleleka kuphela wakufa okanye wakuthatha umhlalaphantsi (kukho lo mba uphambukileyo apha usaqwalaselwayo – ukuba le mbiza ifikeleleke nayo ukuba kuyenzeka uphelel we ngumsebenzi).	• Yonke imali yomhlalaphantsi eselugcinweni iza kuhlala kule mbiza ukusukela ngoMhla wokuQalisa ize ikhuliswe yimbuyekezo yotyalo-mali. • Uza kukwazi ukufikelela kule mbiza ukuba uyayeka kumqeshi wakho ngaphambi kwexesha lomhlalaphantsi.

NGUBANI OZA KUCHAPHAZELEKA?

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

YIMALINI ENDINOKUYITSALA (KWAYE NINI)?

Le nkqubo yeembiza ezimbini iyilelwe ukukhuthaza ulondolozo lwemali egcinelwe umhlalaphantsi, kwaye ***kuba unakho ukutsala imali kwiMbiza yakho yokuGcina iMali akuthethi ukuba kufanele uyitsale.*** Iimali zomhlalaphantsi azakhelwanga ukuba zisetyenziswe njengeeakhanti zokubhankisha: zikhula ngokutyalwa kwale mali ixesha elide kwaye ziyilelwe ukukubonelela ngezehlo ezithile ezifana nomhlalaphantsi, ukufa okanye ukukhubazeka ngokusisigxina.

Kodwa ke, uza kukwazi ukufikelela kwimali ekwiMbiza yokuGcina iMali ngaphambi kokuthatha umhlalaphantsi kodwa kube kanye qha ngonyaka. Awusayi kunyanzeleka ukuba unike isizathu ngokufikelela kwimali yakho. Eyona mali incinane inokutsalwa kwiMbiza yokuGgcina iMali yi-R2 000. Akukho sithintelo ngobukhulu. Nantoni na oyitsale kwiMbiza yokuGcina iMali yakho iya kuqukwa kumvuzo wakho otsalelwa irhafu ngaloo nyaka werhafu ize itsalelwe ngaloo mlinganiselo usebenzayo werhafu yakho yesiqhelo.

IZA KUQALA NINI LE NKQUBO INTSHA?

UMhla wokuQalisa ophakanyiswayo ngumhla woku-1 kuMatshi 2024 – kwaye sele ubhekelisiwe ukusuka ku-2023. Kubalulekile uqaphele ukuba usengumhla ophakanyiswayo kuphela. Okunye okubalulekileyo kukuba imali yakho oyigcinele umhlalaphantsi ngoku ayisayi kuchaphazeleka. Nantoni na oyigcinileyo ukuza kutsho ngoMhla wokuQalisa iza kuqhubeka ilawulwa ngala migaqo midala. Siza kuqala ekuqaleni ngqa.

KUZA KWENZEKA NTONI OKWANGOKU?

Re tla dula re o tsebisa ka dintshetsopele dife kapa dife tse ntjha ha re ntse re emetse Mohla wa Qalo. Ebang o ena le dipotso dife kapa dife, ka kopo bua le motsamaisi wa HR khampaning ya heno kapa o letsetse Old Mutual SuperFund Service Centre ho 0860 20 30 40.

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