



UHLELO LOKULONDOLOZELWA UMHLALAPHANSI OLUBIZWA NGEZIMBIZA EZIMBILI

Ingxenye. 1: Siphendula imibuzo yakho mayelana nohlelo lomhlalaphansi oluhlongozwa uMgcinimafa kaZwelonke olwaziwa “Izimbiza Ezimbili”

Siyazi sonke ukuthi abantu baseNingizimu Afrika bacindezeleke ngokwezimali nhlangothi zonke. Siyazi ukuthi sidinga ukuzibekela imali yomhlalaphansi, kodwa futhi kufanele sikwazi ukuba nemali esiyibekile ukuze sikwazi ukubhekana nanoma yiziphi izimo eziphuthumayo ezingasehlela noma nini. Ukusiza ekulawuleni lezi zimo ezikhathazayo zesikhashana nezesikhathi eside, (kanye nokwenza ngcono imiphumela yamalungu esikhwama somhlalaphansi), uMgcinimafa Kazwelonke uhlongoza uhlelo olusha lokubekela umhlalaphansi oluzimbiza-zimbili imali. I-Old Mutual SuperFund iyaseseka lesi siphakamiso, njengoba inhloso yaso kungukubekela umhlalaphansi esikhathi eside.

Uhlelo olusha oluzimbiza-zimbili luyizindaba ezinhle ngempela kumalungu, ngoba luzoxazulula izinkinga ezimbili ngesikhathi esisodwa:

- Kudala ithuba lokuthi ilungu likwazi ukufinyelela ingxenye yemali yalo yomhlalaphansi ngaphambi kokuthatha umhlalaphansi, ngaphandle kokwesula emsebenzini. Lokhu kuhloswe ngako ukusiza amalungu ngezikhathi zezimo eziphuthumayo ebezingalindelekile.
- Ngokuhamba kwesikhathi, lokhu kuzoholela emiphumeleni engcono kakhulu yokuthatha umhlalaphansi kumalungu. Ukulondoloza kusho ukugcina imali oyolondolozile yomhlalaphansi itshaliwe kuze kube uthatha umhlalaphansi futhi ungabe ulokhu uyikhipha njalo lapho ushiya komunye umsebenzi uyoqala omusha.

Lapha kukhonjiswa ukuthi luzosebenza kanjani, kusetshenziswa ulwazi esinalo njengamanje oluvela kuMgcinimafa Kazwelonke.

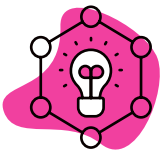
SITHINI ISISEKELO SOKUSUNGULWA KWALOLU HLELO OLUMBIZA-ZIMBILI?



Empeleni nje, uMgcinimafa Kazwelonke uye wabona ukuthi bangakanani abantu baseNingizimu Afrika abadonsa kanzima ngokwezimali ngenxa yalolu bhuhane ngoba bengenayo imali “yosuku lokuhlupheka”. Bafuna ukuhlazeka indlela yokuthi abantu bakwazi ukufinyelela ingxenye yemali yabo yomhlalaphansi ezimweni eziphuthumayo. Kodwa – okubaluleke kakhulu – uMgcinimafa ufuna ukusiza abantu ukuthi balondoloze imali yabo yomhlalaphansi.

Ngaphansi kwemithethonqubo ekhona, ungakwazi ukuyithatha yonke imali oyilondolozele yomhlalaphansi noma nini lapho ushintsha imisebenzi. Ohlelweni olumbiza-zimbili, ungakwazi ukufinyelela ingxenye yemali yakho ngaphandle kokushintsha imisebenzi, kodwa kuyodingeka ukuthi wonge izingxenye ezimbili kwezintathu zakhona uze uthathe umhlalaphansi. Yenzelwe ukukhuthaza ukulondolozwa kwemali kanye nokuhlazeka ngemiphumela engcono yomhlalaphansi kodwa futhi kube kusahlangatshezwana nesidingo sokubhekana nezimo eziphuthumayo zesikhashana.

LUZOSEBENZA KANJANI UHLELO OLUMBIZA-ZIMBILI?



Kusukela ngosuku oluthile olunqunywe (“Usuku Lokuqala Kokusebenza”), izinkokhelo zakho zesikhwama somhlalaphansi izongena “ezimbizeni” ezimbili: **Imbiza Yokulondoloza** kanye **Nembiza Yomhlalaphansi**. Ingxenye eyodwa kwezintathu yezinkokhelo zakho izongena Embizeni Yokulondoloza (ongakwazi ukufinyelela kuyo kanye ngonyaka, uma uyidinga). Izingxenye ezimbili kwezintathu ezisele zizongena Embizeni Yomhlalaphansi (ongeke ukwazi ukuyithinta uze uthathe umhlalaphansi).

Uma usuthatha umhlalaphansi, isamba semali eseMbizeni yakho Yomhlalaphansi kufanele sisetshenziselwe ukuthenga impesheni yomhlalaphansi. Uma izingxenye ezimbili kwezintathu **“zembiza yakho”** (bheka ngezansi) kanye nebhhalansi Yembiza yakho Yomhlalaphansi ingaphansi kuka-R165 000 lapho usuthatha umhlalaphansi esikhwameni, wonke umhlomulo wakho womhlalaphansi ungatholwa njengemali eyisamba.

Kuthiwani ngezimali zakho ezikhona vele mhlawumbe umbuzo wakho ungasho njalo? Hhayi-ke, uhlelo “Iwezimbiza ezimbili” empeleni luwuhlelo “Iwezimbiza ezintathu”. Imbiza yesithathu (“Imbiza Egcinawe”) yiyo yonke imali elondolozwe kuze kuqale uhlelo olusha, kanye nokukhula kotshalomali esikhathini esizayo. Imbiza Egcinawe izoqhubeka nokuphathwa ngendlela efanayo nakuqala. Ngamanye amazwi, wonke amalungelo nemikhawulo yokufinyelela ebeyisetshenziswa emalini oyibekela umhlalaphansi ngaphambi kosuku Lokuqala Ukusebenza izoqhubeka isebenza kule mbiza.



ZIZOHLUKA KANJANI IZIMBIZA EZINTATHU?

IMBIZA YOKULONDOLOZA	IMBIZA YOMHLALAPHANSI	IMBIZA YOKUBEKIWE
<ul style="list-style-type: none"> • Ingxenye eyodwa kwezintathu yezinkokhelo zakho zomhlalaphansi zesikhathi esizayo kusukela ngoSuku Lokusebenza izolondolozwa lapha futhi ikhule ngem buyiselo yokutshalwa kwezimali. • Le mali izofinyeleleka (kuya ngeqoqo lemithetho) nga phambi kokuthatha umhlalaphansi. • Ukufinyelela kuzonikezwa kanye ngonyaka futhi ilungu yilona elizothwala izindleko ezihlobene nokukhishwa kwemali kule mbiza. • Isamba semali engakhishwa asibi ngaphansi kwe-R2 000. Awukho umkhawulo obekiwe wesamba esiphezulu esingakhishwa. • Noma iyiphi imali efinyelelwe Embizeni Yokulondoloza ngaphambi kokushona kwakho noma ukuthatha umhlalaphansi esikhwameni izokhokhiswa intela ngesilinganiso sakho esincane sentela. 	<ul style="list-style-type: none"> • Izingxenye ezimbili kwezintathu zezinkokhelo zakho zizogcinwa kule mbiza, futhi zikhule ngenzuzo yokutshalwa kwezimali. • Le mbiza izofinyelelwa kuphela uma ushona noma usuthatha umhlalaphansi (kukhona nokunye okungase kufakwe – okungukuthi le mbizaifinye leleke uma udilizwa umqashi wakho). 	<ul style="list-style-type: none"> • Yonke imali elondolozelwe umhlalaphansi kusukela ngoSuku Lokusebenza izohlala kuleli bhodwe futhi ikhule nenzuzo yokutshala imali. • Usazokwazi ukufinyelela kule mbiza uma ushiya umqashi wakho ngaphambi kokuthatha umhlalaphansi.

UBANI OZOTHINTEKA?



Lolu hlelo olusha luzothinta zonke izinhlobo zezikhwama zomhlalaphansi – okungukuthi, izikhwama zempesheni, izikhwama zomhlalaphansi wabasebenzi, izikhwama zamaholo omhlalaphansi, retirement annuity, kanye nezikhwama zokulondolozwa kwezimali. Amalungu ezikhwama zabasebenzi angaphezu kweminyaka engama-55 ubudala ngomhlaka-1 Mashi 2021 ayokwazi ukuzikhethela ukuthi ayaqhubeka nohlelo oludala, noma amukela uhlelo olusha.

MALINI ENGINGAKWAZI UKUYITHATHA (FUTHI NINI)?



Uhlelo olumbiza-zimbili lwenzelwe ukukhuthaza ukulondolozwa kwemali yomhlalaphansi, futhi **ngenxa yokuthi ungakwazi ukukhipha imali Embizeni yakho Yokulondoloza akusho ukuthi kufanele uyikhiphe.** Izimali zomhlalaphansi azihlelelwe ukuthi zisetshenziswe njengama-akhawunti ajwayelekile: zikhula ngokutshalwa kwezimali kwesikhathi eside futhi zenzelwe ukuhlinzekela izehlakalo ezithile, njengokuthatha umhlalaphansi, ukufa noma ukukhubazeka unomphela.

Nokho, uzokwazi ukuthola imali Embizeni Yokulondoloza ngaphambi kokuthatha umhlalaphansi, kodwa kanye ngonyaka kuphela. Ngeke kudingeke ukuthi unikeze isizathu sokufinyelela imali yakho. Isamba esincane ongasithatha Embizeni Yokulondoloza ngu-R2 000. Alikho inani elinqunyiwe eliphezulu. Noma yini ekhishiwe Embizeni yakho Yokulondoloza izabalwa emalini yakho ewumholo oyikhokhela intela yalowo nyaka wentela futhi ikhokhiswe intela ngenani lakho eliphansi elisebenzayo.

LUZOQALA NINI LOLU HLELO OLUSHA?



Usuku Lokuqala Ukusebenza oluhlongozwayo umhla lu-1 Mashi 2024 – kodwa lolu suku seluvele alusekho onyakeni ka-2023. Kubalulekile ukuqaphela ukuthi kusewusuku oluhlongozwayo kuphela. Okunye okubalulekile ukuthi izimali zakho ezikhona zomhlalaphansi ngeke zithinteke. Noma yini oyilondolozile kuze kube Usuku Lokuqala Ukusebenza isazobuswa imithetho emidala. Sonke sizozala esigabeni esifanayo.

KWENZEKANI-KE OKWAMANJE?



Sizokwazisa mayelana nanoma yikuphi ukuthuthukiswa okusha njengoba silindele Usuku Lokuqala Ukusebenza. Uma unemibuzo, sicela ukhulume nomphathi wakwa-HR wenkampani yakho noma ushayele i-Old Mutual SuperFund Service Centre ku-0860 20 30 40.