



Injongo ephambili yengxowamali yomhlalaphantsi kukukunika umthombo okhuselekileyo wengeniso xa uthathe umhlalaphantsi. Kodwa, amawaka abantu bayitsala ngaphambi kwexesha imali yabo eselugcinweni, nto leyo enokubeka ikamva labo lezemali emngciphekweni. Kakuhle kakuhle, iqikelelwa pha **kwi-R78 billion** imali etsalwa kwinkqubo yomhlalaphantsi ngonyaka ngamnye.

Naku okwenzekayo ekuhambeni kwexesha:
Kuba abantu beyitsala kaninzi imali yomhlalaphantsi eselugcinweni qho betshintsha imisebenzi, **yi-10% yamalungu efandi kuphela enakho ukugcina le ndlela aphila ngayo ngoku ingatshintshi emva komhlalaphantsi.** Yho! – yipesenti ephantsi kakhulu leyo.

Kodwa iNkqubo yoMhlalaphantsi iTwo-Pot iza kuyitshintsha le nto. **Ukusukela ngomhla woku-1 September 2024, oku kuqaliswa kuphakanyiswayo kwale nkqubo intsha, imirhumo yakho yomhlalaphantsi yexesha elizayo iza kwahlulwa ngale ndlela ilandelayo:**

- iNxalenye yeMali Eselugcinweni
- iNxalenye yoMhlalaphantsi, kunye
- neNxalenye eTyaliweyo (le mali yakho yomhlalaphantsi iselugcinweni)

Cofa apha ukuze ukhunjuzwe ngezi nxalenye zintathu.

Masijonge imizekelo emibini apha ngezantsi

ULunga

ULunga uneminyaka eyi-30 ubudala kwaye une-R50 000 kwimali yakhe yomhlalaphantsi eselugcinweni. Ngowe-31 August 2024, i-10% yemali yakhe yomhlalaphantsi eselugcinweni (i-R5 000) iza kugqithiselwa kwiNxalenye yeMali Eselugcinweni njengebhalansi avula ngayo. Oku kuya kumshiya ene-R45 000 kwiNxalenye eTyaliweyo yakhe.



Xa iTwo-Pot iqaliswa, uLunga angenza oku kulandelayo ngale R5 000 yakhe ekwiNxalenye yeMali Eselugcinweni:

- Angayitsala – le mali iza kutsalwa irhafu. Uza kubhataliswa neentlawulo zetranzekshini yokutsalwa ukuze kubhatalelwe iindleko zeenkondo zolawulo.
- Angayiyeka iqhubeka nokukhula. Angafikelela kuyo kube kanye ngonyaka werhafu ukwenzela iimeko zikaxakeka zexesha elizayo.
- Angangayitsali de ibe lixesha lomhlalaphantsi. Ngexesha lomhlalaphantsi angakhetha ukufumana imali isisambuku (itsalelwa irhafu) okanye ayidibanise kwimali ekwiNxalenye yoMhlalaphantsi ukuze athenge ipenshini yanyanga le.

Xa uLunga efikelela kwixesha lomhlalaphantsi, angenza oku:

- Angasebenzisa imali yakhe idibene yezi Nxalenye zintathu ukuze athenge ipenshini yanyanga le.
- Angayithatha yonke imali yakhe ekwiNxalenye yeMali Eselugcinweni njengekheshi esisambuku (itsalelwa irhafu) aze asebenzise imali yakhe ekwiNxalenye yoMhlalaphantsi ukuthenga ipenshini yanyanga le.
- Ukuba imali yakhe ekwiNxalenye eTyaliweyo ekumele yenziwe ipenshini yanyanga le idibene nemali yakhe ekwiNxalenye yoMhlalaphantsi, ingaphantsi kwe-R165 000, usenokuyitsala le mali iyonke.

U-Lee-Anne

U-Lee-Anne uneminyaka eyi-40 ubudala. Ngoku une-R150 000 kwimali yakhe yomhlalaphantsi eselugcinweni.



Utshintsha umsebenzi ngoJuly 2024 aze atsale yonke imali yakhe yomhlalaphantsi eselugcinweni. Ngoku kumele aqale ekuqaleni ukugcina imali.

Ngowe-1 September 2024, une-R4 000 kwimali yakhe yomhlalaphantsi eselugcinweni. I-10% yemali yakhe (i-R4 00) iza kugqithiselwa kwimali yakhe ekwiNxalenye yeMali Eselugcinweni ngowe-31 August 2024.

U-Lee-Anne ufuna ukutsalwa imali yakhe ekwiNxalenye yeMali Eselugcinweni ukwenzela imeko kaxakeka ngoSeptember 2024. Akazukwazi ukwenza oku kuba eyona mali incinci inokutsalwa yi-R2 000, kwaye ibhalansi yakhe ingaphantsi koku (yi-R400).

NgoDecember 2024, uLee-Anne uye wanemeko kaxakeka. Ibhalsani yemali yakhe ekwiNxalenye yeMali Eselugcinweni ngoku yi-R2 400 aze ke ngoko atsale le R2 400 ikwiNxalenye yeMali Eselugcinweni yakhe. Kodwa ke, phantsi kwenkqubo yeTwo-Pot, imali kanye kanye eza kufunyanwa nguLee-Anne emva kokutsalwa kwerhafu kunye neentlawulo zeenkondo zolawulo isenokuba ngaphantsi kwe-R2 400. Akazukwazi ukutsalwa enye imali de ibe ngunyaka werhafu olandelayo, okokuthi ngowe-1 March 2025.



U-Lee-Anne uboleka kwimali yekamva lakhe. Ukutsalwa imali kwiNxalenye yeMali Eselugcinweni kuthetha ukuba uza kufumana imali encitshisiweyo (kunye nenzala yayo) njengesixa-mali ngexesha lomhlalaphantsi.

Izizathu ezi-3 zokuba sikubongoze ukuba ubeke umhlalaphantsi wakho phambili:

01

Gcina indlela yokuphila ingatshintshi

Akunakufane kwenzeke ukuba iNkamnkam (eyi-R2 180 ngoku) iza kwanela ukubhatalela zonke iindleko zakho ngexesha lomhlalaphantsi. Uza kudinga ingeniso eyongezelekileyo ukuze uphile ntonfontofo kwaye ugcine indlela ophila ngayo oyiqhelileyo ingatshintshi.

02

Utyalo-mali olululo

Imali yengxowamali yomahlalaphantsi eselugcinweni singathi lolona tyalo-mali luphambili onokuze ulwenze – kufanele ikhule nembuyekezo yotyalo-mali ekuhambeni kwexesha, okuthetha ukuba okukokona utyala imali yakho eselugcinweni ixesha elide, kokona unokubona ukukhula kule mali!

03

Abantu baphila ixesha elide kunangaphambili

Umhlalaphantsi sisigaba sobomi esinokuthatha iminyaka engama-30! Asifuni imali yakho yomhlalaphantsi iphele kuqala kunawe.

UNGALIBALI UKUBHALISA KUMAJELO ETHU ADIJITHALI

Sifuna ukwenza inkqubo yokufaka amabango ngekhompyutha ukwenzela ukutsalwa kwemali, ikhawuleze kwaye ibe lula kangangoko inokuba nakho. Ukusanceda senze oku, nceda uqinisekise ukuba sineenkucukacha zakho zoqhagamshelwano ezichanekileyo.

Ungahlaziya iinkcukacha zakho zoqhagamshelwano apha:

- » kwiOld Mutual App (ifumaneka kwi-Android nakwi-iOS), okanye
- » kwi-Secure Services (cofa apha ufumane isikhokelo sokubhalisa esinatyisiweyo)



Ukuze ufikelele kwiSuperFund kuWhatsApp, skena le QR khowudi isekunene okanye seyiva u-0860 933 333 njengekhontakthi. Uze uthumele u-“Hi” kuWhatsApp.

Funda ngakumbi ngeTwo-Pot ngokuya ku-www.oldmutual.co.za/two-pot-retirement-system

Funda inyuzileta yethu yeTwo-Pot yamvanje ngolwimi lwakho:

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