OLD MUTUAL SUPERFUND

TWO-POT RETIREMENT SYSTEM

Luchazani uHlelo lweziMbiza eziMbili?

Kusukela mhla lu-1 kuSepthemba 2024, imali yakho ozoyikhokhela umhlalaphansi wakho izocazelwa izimbiza ezintathu. Lezi zimbiza zibizwa ngeMbiza yokuLondoloza, iMbiza yoMhlalaphansi, eyokugcina iMbiza yokuBekelela. Ingxenye-ntathu eyodwa yemali oyikhokhayo izongena eMbizeni yokuLondoloza, izingxenye-ntathu ezimbili zayo zizongena eMbizeni yakho yoMhlalaphansi. Yonke imali yakho oyilondolozele umhlalaphansi eseyibekiwe kuze kube umhla zingama-31 ku-Agasti 2024 izofakwa eMbizeni yakho yokuBekelela. Chofoza lapha ukuze uthole impinda eningiliziwe yokuthi icazwa kanjani imali ihlukaniselwe izimbiza zontathu.

Isamba Esiphelele Semali Yomhlalaphansi = Imbiza yakho yokuLondoloza + Imbiza yoMhlalaphansi + Imbiza yokuBekelela

Isebenza kanjani imbiza Yokuqalela futhi Ubani ofanelekile ukukhipha imali lapho lolu hlelo seluqalile ukusebenza?

Isamba esingama-10% semali yakho yonke ebekelwe umhlalaphansi kusukela mhla zingama- 31 ku-Agasti 2024, isamba esingafinyelela ezi-R30,000 sizofakwa eMbizeni yakho yokuLondoloza. Lokhu kubizwa ngokuQalela. Lesi samba kufanele sibe yibhalansi yakho yokuqala iMbiza yakho yokuLondoloza ozokwazi ukukhipha kuyona. Kubalulekile ukuqaphela ukuthi nakuba umthetho wohlelo Lwezimbiza Ezimbili uqala ukusebenza mhla lu-1 kuSepthemba 2024, amaLungu ngeke akwazi ukukhipha imali yawo eMbizeni yokuLondoloza ngaleso sikhathi. Lokhu kungenxa yokuthi izinhlelo zizodinga ukulungiselelwa kuqala ukuze zikwazi ukwamukela imali yokuQalela nezicelo zokukhishwa kwemali.

Manje, ake sibuke izibonelo ezingezansi ukuze siqonde kabanzi ngohlaka lokufaneleka nokuthi ihamba kanjani inqubo yokuKhishwa kwemali eMbizeni yokuLondoloza.

	Mike	Monica	Mpho
Ibhalansi yemali yoMhlalaphansi mhla zingama-31 ku-Agasti 2024	R15 000	R25 000	R600 000
Inani leMali yokuQalela elizofakwa eMbizeni yokuLondoloza	R1 500	R2 500	R30 000
Bangakwazi ukukhipha imali eMbizeni yabo yokuLondoloza?	Cha	Yebo	Yebo
Kungani uMpho ethola u-R30,000 kuphela eMbizeni yakhe lokuLondoloza, uma ama-10% eBhalansi yakhe Yemali yoMhlalaphansi kuyizi-R60,000?	Ama-10% esamba esiphelele semali kaMpho elondolozelwe uMhlalaphansi kusukela mhla zingama-31 ku-Agasti 2024, **isamba esingafinyelela ezi-R30,000** sizodluliselwa eMbizeni yakhe yokuLondoloza. Lokhu kubizwa ngokuQalela. Le mali eyokumsiza akwazi ukukhipha okokuqala eMbizeni yokuLondoloza lapho uhlelo selusebenza.		
Kungani uMike engakwazi ukufaka isicelo sokukhipha imali eMbizeni yokuLondoloza okwamanje?	Ngebhadi, isamba esincane esivumelekile ukukhishwa izi-R2,000, kanti uMike unemali engaphansi kwalesi samba. Lokhu kusho ukuthi akakwazi ukukhipha imali **okwamanje**. Kusukela mhla lu-1 kuSepthemba, yonke imali engena esikhwameni sokulondolozela umhlalaphansi, imali kaMike eyingxenye-ntathu eyodwa izongena eMbizeni yakhe yokuLondoloza bese izingxenye-ntathu ezimbili zizofakwa eMbizeni yoMhlalaphansi. Lokhu kuchaza ukuthi izimbiza zakhe zizokhula ekuhambeni kwesikhathi. Emva kwesikhathi, iMbiza yakhe yokuLondoloza izokhula yeqe isamba esincane esinqunyiwe sezi-R2,000 esidingekayo ukuze afanelekele ukukwazi ukukhipha imali. Angakwazi ke emva kwalokho ukukhipha imali eMbizeni yokuLondoloza uma kwenzeka ebhekana nesimo esiphuthumayo kwezezimali.		
Ingabe umuntu ngamunye kubona uzokhokhiswa kanjani intela lapho esekhipha eMbizeni yakhe yokuLondoloza?	**Bobathathu uMike, uMonica noMpho bazokhokhiswa intela ngokweZinga leNtela abakuLona uma bekhipha imali eMbizeni yabo yokuLondoloza.** Chofoza lapha ukuze ubone ukuthi kuchazani loku. **Khumbula, bavumeleke ukuthatha kanye kuphela eMbizeni yokuLondoloza ngonyaka wentela ngamunye (1 Mashi - 28/29 Febhuwari).**		
Ingabe umuntu ngamunye kulaba angaya kuphi ukuze akwazi ukukhipha eMbizeni yakhe yokuLondoloza?	Angasebenzisa i-Old Mutual Savings Pot Withdrawal Calculator ukwenza loku: - Ukubona isilinganiso sokuthi ufaneleke ukukhipha malini - Ukubona isilinganiso sentela azoyikhokhiswa lapho ethatha imali - Ukufunda kabanzi mayelana noHlelo lweziMbiza eziMbili zoMhlalaphansi - Kuzoba nesamba sika-**R250 sokukhokhela ukukhishelwa imali** eMbizeni yokuLondoloza **Qaphela:** Amalungu azokwazi ukukhipha imali eziMbizeni zawo zokuLondoloza esebenzisa ulayini weWhatsApp, i-Web, ne-App kwakwa-Old Mutual lapho sesikhiphe imininingwane yezindlela ezintsha zokuthathwa kwemali. Funda kabanzi mayelana n-WhatsApp Savings Pot Withdrawal Calculator ngalezi zilimi English | IsiXhosa | IsiZulu | Afrikaans | Sesotho | Sepedi		

Vakashela iwebhusayithi yethu nganoma yimiphi imibuzo okungenzeka ukuthi unayo www.oldmutual.co.za/two-pot-retirement-system

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