

IMIHLOMULO MAYELANA NAMALUNGU AZIWAYO E- ISASA PROVIDENT FUND

ISEHLAKALO	UKUFANELEKA	UMHLALAPHANSI OJWAYELEKILE	UMHLALAPHANSI WANGAPHAMBI KWESIKHATHI	UMHLALAPHANSI WANGEMVA KWESIKHATHI	UKUSULA EMSEBENZINI/ UKUDILIZWA KANYE NOKUXOSHWA NGAPHAMBI KWEMINYAKA OMHLALAPHANSI	UKUKHUBAZEKA	UKUFA USASEBENZA
<p><b>UHLAKA LOKUFANELEKA</b></p>	<p>Amalungu aqashwe ngokugcwele asemaqweni athile afanelekile aqagulwe Yisikole afaneleka njengamalungu Esikhwameni.</p>	<p>Iminyaka yomhlalaphansi ejwayelekile iphakathi kwengama-55 nengama-70 njen-gokunqunywa Yisikole.</p>	<p>Noma yimiphi iminyaka ephakathi kweyi-10 yomhlalaphansi eyejwayelekile njengoba ku-vume umqashi.</p>	<p>Izinkokhelo zihlala zizokhokhwa Esikhwameni yilungu kanye nomqashi.</p>	<p>Kukhokhwa umhlomulo wokuhoxa lapho ushiya umqashi wakho, ingabe ngenxa yokusula emsebenzini, ukudilizwa noma ukuxoshiwa, ngaphambi kweminyaka ejwayelekile yomhlalaphansi. <b>Ukweduliswa kwezimali zomhlalaphansi okwenze-ka phakathi kwezikole:</b> Uma kwenzeka wedlulisela izimali zomhlalaphansi kwesinye isikole esibamba iqhaza kwi-ISASA Provident Fund, kuphoqelekile ukuthi inani eligcwele leMa-li Eseyikhokhiwe kusukela ngosuku lokweduliswa kwemali yomhlalaphansi okufanele yedluliselwe kwi-akhawunti ye-Sikole esisha. Uzoqhubeka ngokuba ilungu leSikhwama.</p>	<p>Imihlomulo incike ekwamukelweni ngumhlazekazi ngomshuwalensi ngokuhambisana namapholisi ase-magamani abaqashi ngaphandle kwe-Fund. Ukuze ufaneleke umhlomulo wokukhubazeka ku-fanele kube ukuthi awukwazi ukuzisebenzela ngok-wakho noma imisebenzi efanayo. Ubufakazi bezokwelapha obusekela lokho okush-oyo kufanele kulethwe.</p>	<p>Ukuze ufaneleke ukuthola lo mhlomulo umqashi neSikhwama kufanele kube ukuthi baziwe ngok-ushona kwakho.</p>
<p><b>OKUPHETHWE YIMIHLOMULO</b></p>	<p>Ukhokha isabelo esinqunyiwe <b>esiphansi</b> esingu-5,0% Somholo Wempesheni Esikh-wameni bese umqashi ekhokha isabelo esinqunyiwe esiphansi esingu-5% kanye nesamba sokufa okubekelwe umshuwalensi nemihlomulo yokukhubazeka kanjalo nez-indleko zokuphatywa kohlelo.</p>	<p>Uthola imali yakho eseyikhokhiwe. Imali esuke ikhokhiwe ihlanganisa izinkokhelo zomhlalaphansi zelungu nomqashi, kungabalwa izindleko zokufa, ukukhubazeka kanye nezind-eko zokunganyelwa kohlelo kanye nezinzuzo zotshalomali.</p>	<p>Uyothola imali yakho eseyikhokhiwe.</p>	<p>Uyothola imali yakho eseyikhokhiwe.</p>	<p>Uma ushiya iSikhwama, uzoba usuba yilungu Elingumlon-di leSikhwama ngokuzenzakalela emva kwezinsuku eziyi-120, ngaphandle uma ukhetha okunye. Lokhu kuyiqhinga Loku-londwa kweSikhwama Okukhetha Ngokuzenzakalela eli-hambisana Nezimiso Ezikhetheke Ngokuzenzakalela. Uma uqoka ukuthatha imihlomulo yakho, uzothola umhlomulo wakho ekhona.</p>	<p><b>Amalungu Esigaba 1:</b> amalungu Ezikole ezizoyine emva komhlaka 1 ku-Ephreli 2001 Uzothola isamba esikhulu somholo wakho ophindaphindiwe kuncike eminyakeni yakho yobudala, emva kwesikhathi sokulinda esiyiziny-anga eziyi-6 njengalokho okulandelayo: Iminyaka eyi- 18-35 – 2.46 Iminyaka engama- 36-40 – 2.21 Iminyaka engama- 41-45 – 1.31 Iminyaka engama- 46-50 – 1.79 Iminyaka engama- 51-55 – 1.41 Iminyaka engama- 56-60 – 0.94 Iminyaka engama- 61-65 – 0.73 <b>KANYE</b> Ukubuyiselwa kwemali eseyibekiwe kanye nentela.</p> <p><b>Amalungu Esigaba 2:</b> amalungu Ezikole ezizoyine ngaphambi komhlaka 1 ku-Ephreli 2001. Uzothola ama-87% (ama-75% omholo wakho wenyanga nama-12% womhlomulo ofakwa umqashi) okhishelwa impesheni kuncike esibalweni esinqunyiwe esiphezulu somhlomulo wama-R165 000, okhokhwa emva kwesikhathi sokulinda sezinyanga ezi-3. Umholo wokukhu-bazeka uphela esikhathini: • Esiyiminyaka (engama-65) – ukwi-RNA ye-sikole sakho kuphela • ukufa kwelungu • usuku Umhlinzeki ngomshuwalensi enikeza umyalelo wokuphela kokukhubazeka. Umhlomulo ngeke wedlule isamba selungu Som-holo Oqinisekisiwe emva kokubanjwa kwentela ekuqaleni kwesikhathi sokulinda.</p>	<p><b>Amalungu Esigaba 1:</b> amalungu Ezikole ezizoyine emva komhlaka 1 ku-Ephreli 2001 Abahlomuli bakho bazothola isamba esikhulu esikhishwa intela somholo wakho ophindaphindiwe kuncike eminyakeni yakho yobudala ngesikhathi sokudlula kwakho emhlabeni njengalokho okuland-elayo: Iminyaka eyi- 18-35 – 3.27 Iminyaka engama- 36-40 – 2.77 Iminyaka engama- 41-45 – 2.15 Iminyaka engama- 46-50 – 2.27 Iminyaka engama- 51-55 – 2.02 Iminyaka engama- 56-60 – 1.79 Iminyaka engama- 61-64 – 1.67 Iminyaka engama- 65-70 – 1.91 <b>KANYE</b> Ukubuyiselwa kwemali eseyibekiwe.</p> <p><b>Amalungu Esigaba 2:</b> amalungu Ezikole ezizoyine ngaphambi komhlaka 1 ku-Ephreli 2001. Abahlomuli bakho bazothola isamba esikhulu somholo wakho wonyaka ophindaphindiwe kuncike eminyakeni yakho yobudala ngesikhathi sokudlula kwakho emhlabeni njengalokho okulandelayo: Iminyaka eyi- 18-35 – 1.66 Iminyaka engama- 36-40 – 1.51 Iminyaka engama- 41-45 – 1.59 Iminyaka engama- 46-50 – 1.69 Iminyaka engama- 51-55 – 1.51 Iminyaka engama- 56-60 – 1.39 Iminyaka engama- 61-64 – 1.32 Iminyaka engama- 65-70 – 1.12 <b>KANYE</b> Ukubuyiselwa kwemali eseyibekiwe.</p>
<p><b>OONGAKHETHA KUKHONA</b></p>	<p>Izikole zikhetha inani elizokhokhwa ngqo okungeke libe ngaphansi kuka-5%. <b>Uy-akwazi ukufaka ngokwengeziwe ngokuzithandela ku-Fund.</b> Abantu bazokwazi ukuthola ukukhishwa kwentela ez-inkokhelweni zomqashi nomqashwa kuzo zonke izikhwama zomhlalaphansi esifinyele-la kuma-27.5% wephekheji yomholo noma umholo okhishwa intela. Isamba esinqun-iyiwe esiphezulu sezi-R350 000 ngonyaka sizosebenza kuzo zonke izimali ezihlangan-isiwe.</p>	<p>Ungakhetha ukuthatha imali yakho eseyikhokhiwe iyisamba sikakheshi noma impesheni ingathengwa ngoMgcinshuwalensi Obhalisiwe omthandayo. Ngokomthetho, iSikhwama sihlinzeka ngezamasu emali yomhlalaphansi. Kubalulekile ukuthi kwaziwe ukuthi lokhu akulona uhlelo oselulele luhlelwe nga-phambili ngokuzenzakalela futhi amalungu yiwo okumele Azikhethele ukungena kulolu hlelo lwezamasu uma efuna ukusebenzisa okubili ungakhetha kukhona esikhwameni sempesheni. I-Sikhwama sikukhethisa phakathi komshuwalensi i-Life ne-Living annuity kanti amalungu azothola incwadi ekhombisa imali ezokhokhwa ngalokhu kokubili uma esesalelwe iminyaka eyi-5 ukuthi athathe umhlalaphansi. Amalungu azonikezwa ngomhlomulo wokwelulekwa ngomhlalaphansi okungenani izinyanga ezintathu ezi-3 ngaphambi kokufika eminyakeni yawo evamile yomhlalaphansi.</p>			<p>Uma ukhetha ukukhipha imali yakho (ukhetha ukungabi yi-lungu Eseyikhokhelwe Ngokugcwele/Yilungu ElinguMlon-di) unakho ukuzikhethela phakathi kwezindlela ezi-4 zokuk-hokha: • <b>Uyakwazi ukudlulisela imali yakho esikh-wameni somhlalaphansi (RA)</b> • <b>Uyakwazi ukudlulisela imali yakho esikh-wameni sokulondoloza</b> • <b>Uyakwazi ukudlulisela imali yakho esikh-wameni somqashi wakho omusha</b> • <b>Uyakwazi ukuzithandela yonke imali yakho engukheshi</b></p>	<p><b>Amalungu Esigaba 1:</b> Isabelo esinqunyiwe esiphezulu umhlomulo we-zi-R5 million. <b>Amalungu Esigaba 2:</b> Imihlomulo yomholo ingancishiswa noma inqanyulwe uma umhlinzeki ngoMshuwalensi ebona ukuthi ilungu seliluleme noma lingakwazi ukuzingenisela imali engumholo. Imihlomulo yomholo izokwenyuka nge-CPI (kuncike esibalweni esinqunyiwe esiphezulu sama-4%) ngonyaka ngesikhathi sokukhubazeka.</p>	<p>Yize noma Abengameli Besikhwama bezolandela izifiso zakho njengokuqokwa kwakho abahlomuli kuforamu lokuqoka ngokusemandleni, isinqumo sokugcina sokuthi ubani ozothola imihlomulo yok-ufa kwelungu isezandleni Zabengameli Besikhwama, okudingeka ngokusho kwemigomo Yomthetho Yezikhwama Zempesheni ukuba baqinisekise ukuthi bonke abondliwa yacatshangelwa. Kudingeka ukuba wenze isiqinisekiso sokuthi inani elibhekelele ukufa nokukhubazeka elihlenzeki yi-Fund likulungele wena nomndeni wakho. Uma ubona sengathi alele, ungathanda ukuthenga ikhava eyengeziwe ngaphandle kwe-Fund.</p>
<p><b>AMABINZANA NA- MACEBO</b></p>	<p>Umholo Okukhishwa kuwo Impesheni yi-leyo ngxenye yomholo esetshenziselwa ukubala izinkokhelo esikhwameni.</p>	<p>Isikhwama sikuvumela ukuba uhlelise umhlalaphansi wakho, lapha kusho umhlomulo osebubeke uqhubeka nobulungu esikhwameni emva kokufinyelela iminyaka ejwayelekile yomhlalaphansi kanye nokushiya umqashi wakho. Angeke uvunyelwe ukuthi ukhokhe enye imali esikhwameni uma usufike eminyakeni yomhlalaphansi wakho. Imihlomulo okungeyokufa, yokukhubazeka kanye neyomngcwabo (uma ikhona) ngeke isabakhona. Imali yakho izoqhubeka nokushalwa kuleyo phothifoliyo ozikhethela yona phambili, kodwa uvumelekile ukuyishiintsha iphothifoliyo yakho. Kubalulekile ukuba wazi ngokomthetho ngomthetho omusha omayelana Nabanikazi Bemihlomulo Ehlelisiwe lapho sebefike eminyakeni evamile yokuthatha umhlalaphansi ukuthi bangakwazi ukudlulisela imali yabo Esikhwameni Somhlalaphansi noma Esikhwameni Sokulondoloza. Kunconywa ukuba uthole izeluleko kumeluleki wezezimali obhalisiwe. Ukuze uthole umeluleki wezimali ungavakashela Isikhungo Sokuhlelwa Kwezezimali lapha <a href="http://www.fpi.co.za">www.fpi.co.za</a> Noma ushayele inombolo yakwa-Old Mutual yamahlala <b>0860 388 873</b></p>			<p><b>Kuyoba wubuhlakani ukulondoloza imali yakho kuze kufike isikhathi somhlalaphansi.</b> Ukukhishwa kwemali kungabukeka kuyinto ehehayo okwamanje, kodwa kuzoba nomthelela omubi ezinhlweni zakho zomhla-laphansi esikhathini esizayo. Izindaba zentela kufanele zihambisane nesikhathi ngaso sonke isikhathi njengoba noma yimiphi umhlomulo ok-hokhwa uvela Esikhwameni kuncike ezimweni zentela ezivela kwa-SARS.</p>	<p><b>Amalungu Esigaba 1:</b> Uma kwenzeka kufakwa isicelo semihlomulo yokukhubazeka singaphumeleli, ungakhetha ezinye zezinto ezingenhla, uma kukwazi ngempela awusasebenzi kumqashi wak-ho futhi ufaneleke ukuthola imihlomulo ebalulwe ngenhla. <b>Amalungu Esigaba 2:</b> Ngenkathi usathola um-hlomulo womholo wokukhubazeka uzohlala uyilungu elikhokha ngokugcwele Esikhwameni, lokho okusho ukuthi uzoqhubeka nokuba ngaphansi kom-hlomulo wokufa kanti futhi uzoqhubeka nokuthola imihlomulo yempesheni.</p>	<p><b>Uyakhunjuzwa ukuba uvuselele ukuqoka kwakho kumafomu</b> okuqoka abahlomuli njalona-jo ukuze ugwele ukubambezeleka okungenasidingo lapho kwabiwa imihlomulo yokudlula kwakho emhlabeni. Izindaba zentela kufanele zihambisane nesikhathi ngaso sonke isikhathi njengesamba semali ewum-hlomulo okhokhwa uvela Esikhwameni kuncike ezimweni zentela ezivela kwa-SARS. Ukukhokhelwa kwezinsizakalo zokufa kungathatha isikhathi eside. Yenza isiqinisekiso sokuthi lowo oshadene naye uzokwazi ukuyithola imali ngalesi sikhathi. Khuluma nomeluleki wezezimali owamukel-ekile ukuze akusize mayelana nokuhlela kwakho ezezimali.</p>