



# Ongakukhetha xa uthatha umhlalaphantsi kumqeshi wakho

Zilungiselele ukuze wenze ukhetho  
olusekelwe elwazini ngemali yakho





Kweli nqanaba lobomi bakho bokusebenza uza kufuna ukwazi ngakumbi malunga noko ongakhetha kuko ngomhlalaphantsi wakho. Ukuba ugqiba ekubeni uthenge ipenshini, uza kufuna ke ngoko ukwazi ukuba loluphi uhlobo lwepenshini olungakulungela. Kule ncwadana, sikubonisa izinto ezahlukeneyo ongakhetha kuzo, sikhankanya izinto eziphambili ezintle kunye nezingentlanga ngento nganye.

# Uwuthatha ngoku umhlalaphantsi okanye kamva?

## Ubusazi?

Ukuthatha umhlalaphantsi xa uneminyaka yobudala engama-65 endaweni yengama-55 kungaphantse kuwuphinde kabini umlinganiselo wakho wembuyiselo kunye nomvuzo wakho womhlalaphantsi.<sup>1</sup>

Ukuba umvuzo wakho wokubala ipenshini yi-R10 000 kwaye unomlinganiselo wembuyiselo ongama-30% xa uneminyaka yobudala engama-55, uya kufumana umhlalaphantsi oyi-R3 000 ngenyanga. Ukuba ngaba endaweni yoko uthatha umhlalaphantsi xa uneminyaka yobudala engama-65, umlinganiselo wakho wembuyiselo ungaphindeka kabini ukuya kutsho kuma-60% uze ufumane umhlalaphantsi ongange-R6 000 ngenyanga.

Iminyaka yobudala engama

55

Umlinganiselo wembuyiselo  
30%

> Retire on **R3 000** a month

Iminyaka yobudala engama

65

Umlinganiselo wembuyiselo  
60%

> Retire on **R6 000** a month

Ukuthatha umhlalaphantsi kwiminyaka emibini kamva, umzekelo xa uneminyaka yobudala engama-63 endaweni yeminyaka engama-61, kungongeza i- **8% to 15%** yomvuzo ongaphezulu womhlalaphantsi.<sup>1</sup>

<sup>1</sup> Member Watch™ Survey 2018

Income projections at retirement are based on the following assumptions: Preservation: no withdrawals from retirement fund(s) before retirement | Contribution rate: approximately 12% of yearly salary | Yearly salary increase: inflation + 2% Investment return: inflation + 4.5% | Target: 75% of inflation as an increase in pension income | Gender: male

## Ukubaluleka kokufumana iingcebiso

Ukufumana ulwazi olwenzelwe wena buqu kunye neengcebiso komnye wabacebisi bethu bezezimali kungakhokelela ekubeni wenze izigqibo ezingcono kwaye uphucule impumelelo yakho yomhlalaphantsi.

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Skena apha





Ukhetho

A

## Libazisa

(thatha umhlalaphantsi kamva)

Oku kuthetha ukuba uya kuthatha umhlalaphantsi kumqeshi wakho ngexesha lokuthatha umhlalaphantsi kwinkampani yakho, kodwa ungayigcina imali yakho oyongileyo yomhlalaphantsi ityalwe kwingxowamali ude ukhetho ukuyifumana imali oyongele umhlalaphantsi.

# Yintoni ekufuneka uyiqwalasele xa ukhetha ukuwulibaliza umhlalaphantsi wakho kwingxowamali yomqeshi wakho:

- Wena nomqeshi wakho akho mirhumo niya kuyihlawula kwingxowamali yakho.
- Awusayi kuba neenzuzo ezifanayo, njengepolisi yobomi okanye eyokukhubazeka

## Ingcebiso: Xoxa nomcebisi wakho wezezimali malunga nokhetho lokuqhubeka.

- Imali yakho oyongele umhlalaphantsi iya kuhlala ityalwe kwingxowamali.
- Ziza kuqhubeka zisekho iintlawulo zotyalomali kunye neendleko zolawulo.
- limbuyekezo ezintle okanye ezingentlanga zotyalomali ziya kufakwa okanye zitsalwe kwimali yakho etyaliweyo kwingxowamali kude kube ngumhla othatha isigqibo sokuba uyifumane imali yakho oyongele umhlalaphantsi.

### Ungakwazi:

#### Ukulibazisela NGAPHAKATHI kwingxowamali

Imali yakho uyigcina ikwingxowamali yomhlalaphantsi yomqeshi wakho ude ube ukulungele ukuthatha umhlalaphantsi. Iinzuzo isenokuba iintlawulo neendleko zingaphantsi kunezinye izinto ongazikhetha.



Imali yakho iza kuqhubeka ityalwe kwipotifoliyo yotyalomali ebikade ityalwe kuyo ngexesha leminyaka yobudala yakho yomhlalaphantsi, ngaphandle kokuba ityalwe kwipotifoliyo evaliweyo okanye wenza utshintsho lotyalomali.

### Ungakwazi:

#### Ukulibazisela NGAPHANDLE kwingxowamali

Imali yakho uyitshintshela kwingxowamali evunyiweyo yotyalomali lomhlalaphantsi (okanye ingxowamali yokugcina imali yomhlalaphantsi ukusuka ngomhla woku-1 Matshi 2019) de ube ukulungele ukuthatha umhlalaphantsi.



Xa uthatha isigqibo sokutshintshela kwenye ingxowa, kufuneka uthathele ingqalelo iintlawulo kwanokuba ungakwazi na ukuqhubeka usenza imirhumo. Ukuba ngaba usenemibuzo, nceda uthethe nomcebisi wezezimali.





Ukhetho

**B**

## Thatha ipenshini




















(xa uthath  
umhlalaphantsi)

If Ukuba ngaba ufuna ukuqalisa ukufumana umvuzo ngoko nangoko emva kokuba ufike kwiminyaka yobudala yomhlalaphantsi yenkampani yakho, ungathatha ipenshini. Kukho iindidi ezimbini eziphambili zepenshini ongakhetha kuzo:

**1** Ipenshini eqinisekisiweyo

**2** Ipenshini enokuhlengahlengiswa

# Amalungu engxowamali yeprovidenti, naku angakhetha kuko:

<p><b>Iingxowa zakho</b></p>	<p>Amalungu aneminyaka engama-55 okanye ngaphezulu ubudala ngomhla woku-1 Matshi 2021 - kwaye <b>angakhange azibandakanyane</b> kwinkqubo yeengxowa ezimbini</p>	<p>Amalungu aneminyaka engama-55 years okanye ngaphezulu ubudala ngomhla woku-1 Matshi 2021 - kwaye <b>athi azibandakanya</b> kwinkqubo yeengxowa ezimbini Amalungu aneminyaka engama-55 okanye ngaphezulu ubudala ngomhla woku-1 Matshi 2021 kwaye <b>atshintsha iingxowamali</b></p>	<p>Amalungu aneminyaka yobudala engaphantsi kwama-55 ngomhla woku-1 Matshi 2021 <b>afakwa ngokuzenzekelayo</b> kwinkqubo yeengxowa ezimbini</p>	<p>Amalungu aneminyaka yobudala <b>engaphantsi</b> kwama-55 ngomhla woku-1 Matshi 2021 <b>aafakwa ngokuzenzekelayo</b> kwinkqubo yeengxowa ezimbini</p>	<p>Ongakwenza <b>ngemali yakho oyongele umhlalaphantsi</b> xa uthatha umhlalaphantsi</p>
 <p><b>Iingxowa yokonga - isinye kwisithathu</b> semirhumo yakho eqhubekayo eyenziwe emva komhla woku-1 Septemba 2024</p>					<ul style="list-style-type: none"> <li>Thatha yonke imali iyikheshi okanye</li> <li>Uyisebenzise ukuzakhela umvuzo womhlalaphantsi</li> </ul>
 <p><b>Iingxowa yomhlalaphantsi- isibini kwisithathu</b> semirhumo yakho eqhubekayo eyenziwe emva komhla woku-1 Septemba 2024</p>					<ul style="list-style-type: none"> <li>Kufuneka le mali uyisebenzise ukuzakhela umvuzo wakho womhlalaphantsi.</li> <li>Ukuba ngaba imali ekwingxowa yakho yomhlalaphantsi, kunye nesibini kwisithathu <b>semali yakho engatyalwanga</b> ingaphantsi kwe-R165 000 ungakwazi ke ngoko ukuyithatha yonke iyikheshi.</li> </ul>
 <p><b>Iingxowa yemali onayo egciniweyo</b> - yimali eyongiwe ngaphambi komhla wama-31 Agasti 2024</p> <p><b>Imali Engatyalwanga</b> yimali oyonge phakathi komhla woku-1 Matshi 2021 kunye nomhla wama-31 Agasti 2024 okanye umhla woku-1 Matshi 2021 ukuya kutsho kumhla <b>ngawo iingxowamali</b></p>					<ul style="list-style-type: none"> <li>Use all or some of this money to buy an income for retirement.</li> <li>Take all the money in cash.</li> </ul>
					<ul style="list-style-type: none"> <li>Thatha <b>isinye kwisithathu</b> semali siyikheshi.</li> <li>Yisebenzise ukwakha umvuzo womhlalaphantsi</li> </ul>

# Amalungu engxowamali yepenshini nengxowamali yotyalomali lomhlalaphantsi naku angakhetha kuko:

lingxowa zakho	Ingxowamali yepenshini nengxowamali yotyalomali lomhlalaphantsi	Ongakwenza <b>ngemali yakho oyongele umhlalaphantsi</b> xa uthatha umhlalaphantsi
<b>Ingxowa yokonga - isinye kwisithathu</b> semirhumo yakho eqhubekayo eyenziwe emva komhla woku-1 Septemba 2024		<ul style="list-style-type: none"> <li>Ungayithatha yonke imali iyikheshi okanye</li> <li>Uyisebenzise ukuzakhela umvuzo womhlalaphantsi.</li> <li>Yonke ikheshi ethathwayo kungatsalwa irhafu kuyo</li> </ul>
<b>Ingxowa yomhlalaphantsi - isibini kwisithathu</b> semirhumo yakho eqhubekayo eyenziwe emva komhla woku-1 Septemba 2024		<ul style="list-style-type: none"> <li>You must use this money to set up your income for retirement.</li> </ul>
<b>Ingxowa yemali onayo egciniweyo</b> -Yimali eyongiweyo ukusuka ngomhla wama-31 Agasti 2024 (ingafakwanga imali yakho yokuqala eyinkunzi)		<ul style="list-style-type: none"> <li>Kufuneka le mali uyisebenzise ukuzakhela umvuzo wakho womhlalaphantsi.</li> <li>Ukuba ngaba imali ekwingxowa yakho yomhlalaphantsi kunye nesibini kwisithathu sengxowa yakho yemali onayo egciniweyo ingaphantsi kwe-R165 000 ungakwazi ke ngoko ukuyithatha yonke iyikheshi</li> <li>Yonke ikheshi ethathwayo kungatsalwa irhafu kuyo.</li> </ul>

## Ekufuneka ucinge ngako ngaphambi kokuba ukhethe ukuthatha ipenshini:

- Zithini iindleko zakho zokuphila?
- Uza kudinga malini inyanga nenyanga?
- Ungakwazi ukubeka imali yakho oyongileyo emngciphekweni wamahla ndinyuka eemarike amaxesha amafutshane kwaye uhlale utyale imali kwiimarike ixesha elide?
- Injani impilo yakho?
- Kuya kwenzekani xa unokuphila ixesha elide kunokuba ulindele? Ukuba ngaba uneqabane
- lomtshato, ingaba iqabane lakho liya kudinga ukufumana umvuzo xa usweleka?
- Do you have other savings to boost your pension?
- Ingaba unayo enye imali eyongiweyo yokuncedisana nepenshini yakho?

**Ukwazi konke oku kuya kukunceda ekukhokeleleni ekubeni loluphi uhlobo lwepenshini oluya kuzifzekisa iimfuno zakho.**

# Ongakhetha kuko kwimivuzo yepenshini

Eli phepha kunye nelilandelayo likunika isishwankathelo sezinye zeendidi eziphambili zeepenshini ongakhetha kuzo. Thetha nomcebisi wezezimali ngaphambi kokuba wenze naziphi na izigqibo.

## Ipenshini eqinisekisiweyo (intlawulomali ngexesha lokuphila kwakho)



### Umvuzo

- Uqinisekisiwe ubomi bonke.
- Umvuzo wakho awusoze unciphe.



### Abaxhamli

- Abaxhamli bakho banokufumana inzuzo kuphela kwixesha eliqinisekisiweyo olikhethileyo.



### Umngcipheko kutyalomali

- Akukho mngcipheko kutyalomali (ngaphandle kwakwintlawulomali enengeniso).
- Umvuzo wakho uqinisekisiwe.



### Ukuhlengahlengiseka

- Ayinakuhlengahlengiseka.
- Uhlobo lwakho lomvuzo aluguquki ubomi bakho bonke wakuba ukhethe uhlobo oluthile lomvuzo.



### Iqondo lokuguquguquka kwamaxabiso

- Imali yakho ingaphelelwa ngamandla okuthenga ukuba ngaba awukhethi intlawulomali edityaniswe nokwehla nokwenyuka kwamaxabiso.

## Iindidi zepenshini eqinisekisiweyo (intlawulomali ngexesha lokuphila kwakho)

1

### Ukonyuka okusisigxina

- Khetha ukonyuka okufanayo rhoqo ngonyaka, umzekelo i-3%, i-5% okanye i-10%.
- Xa ukonyuka kukukhulu, uyakuba sezantsi umvuzo wokuqala oya kuwufumana.

2

### Enengeniso

- Indlela oluqhuba ngayo utyalomali luyawachaphazela amazinga okonyuka.
- Amazinga okonyuka amiselwa yinkampani yeinshorensi ngokusekelwe kwindlela oluqhuba ngayo utyalomali.

3

### Ihambelana neqondo lokuguquguquka kwamaxabiso

- Umvuzo wakho uqinisekisiwe ukuze umelane nokuguquguquka kwamaxabiso.
- Amazinga okonyuka axhomekeke kwiqondo lokuguquguquka kwamaxabiso enyakeni.

4

### Inqanaba

- Uya kufumana isixa esifanayo somvuzo ubomi bakho bonke.
- Umvuzo wokuqala uphezulu xa uthlekiswa nokunye ongakhetha kuko.

# Ongakhetha kuko kwimivuzo yepenshini

Sicebisa ukuba uthethe nomcebisi wezezimali ukuze akuncede uqonde imingcipheko kunye neenzuzo zolu khetho.

## Ipenshini enokuhlengahlengiswa (intlawulomali engaqinisekiswa ngexesha lokuphila kwakho)



### Umvuzo

- Umvuzo owufumanayo usengayiyo namalini ukusuka kwi-2.5% ukuya kwi-17.5% kwimali yakho
- eUzikhethela ngokwakho inqanaba lomvuzo.
- You choose your income level.
- Kukho umngcipheko wokuba usengaphila ixesha elide kunemali yakho oyongileyo.
- Umvuzo awuqinisekiswa ukuba uya kuwufumana ubomi bakho bonke. Umvuzo wakho usenokwehla ngokuhamba kwexesha ukuba ngaba ukhupha imali engaphezulu kunendlela ekhula ngayo imali yakho etyaliweyo.



### Abaxhamli

- Ungonyula abaxhamli ukuze bafumane nayiphi na imali eseleyo kwimali yakho etyaliweyo wokusweleka.



### Umngcipheko kutyalomali

- Uzikhetha ngokwakho iipotifoliyo zakho zotalomali. Kukho umngcipheko wokuba utyalomali lwakho lusenokungaqhubi kakuhle.



### Ukuhlengahlengiseka

- Ingahlengahlengiseka.
- Ongakhetha ukuwonyusa okanye ukuwunciphisa umvuzo wakho kanye rhoqo ngonyaka ngomhla elaliqale ngawo utyalomali lwakho.



### Iqondo lokuguquguquka kwamaxabiso

- Imali yakho ingaphelelwa ngamandla okuthenga ukuba ngaba aluqhubi kakuhle utyalomali lwakho.

## Ukubaluleka kokufumana iingcebiso

Injongo yeengcebiso ngezezimali kukuxhasa abantu ekwenzeni izigqibo ezifanelekileyo, ezisekelwe kwiimfuno kunye neemeko zabo.

Abantu abafumane iingcebiso ngezezimali bangakwazi ukufumana okuninzi koko banako kwaye babe nethuba elingcono lokufikelela kwiinjongo zabo.



Ungakwazi ukuyifumana intlawulomali yokuphila yeAFRIS ukuba ngaba ingxowamali yakho kunye nomqeshi wakho bayiphumezile iAFRIS. Ungaxhamla kwiintlawulo ezisezantsi kolu khetho. Qhagamshelana nathi ukufumanisa ukuba ungafaneleka na kolu khetho.

# Yintoni enye ekumele uyazi

**Ukuba ngaba ugqiba ekubeni uyikhuphe imali yakho oyongele umhlalaphantsi iyikheshi, kunokuba uyigcine uyityalile, le yindlela oya kuhlawuliswa ngayo irhafu (Ngokusekwe kumthetho werhafu ngoSeptemba 2024).**

Ngexesha lakho lokuphila, ungakwazi ukuthatha isixa esipheleleyo esingama-

R550 000 semali yakho oyongele umhlalaphantsi ngaphandle kokuhlawula irhafu xa usiya kumhlalaphantsi. Kodwa ke, zonke iimali othi uzikhuphe kwingxowa yakho yemali onayo egcinaweyo, ziyikheshi (ngaphezu kwama-R27 500) ngaphambi kokuya kumhlalaphantsi ziya kusicutha esi sixa.1

Ukukhupha imali kwingxowa yakho yokonga ngaphambi komhlalaphantsi akusehlisi esi sixa singama-R550 000 singahlawuliswa rhafu xa uthatha umhlalaphantsi. Iimali ozikhupha kwingxowa yokonga zihlawuliswa irhafu ngokwelona qondo lakho liphezulu lerhafu, ngokufanayo nendlela ehlawuliswa ngayo irhafu kumvuzo wakho.

**The rate of tax is shown in the retirement tax table below.**

Ukuba uya kumhlalaphantsi <sup>2</sup>	
Uthatha malini	Izinga lerhafu
R1 – R550 000	<b>0% yemali ethathiweyo</b>
R550 001 – R770 000	<b>18% yemali ethathiweyo ngaphezu kwama-R550 000</b>
R770 001 – R1 155 000	<b>R39 600 + 27% yemali ethathiweyo ngaphezu kwama-R770 000</b>
R1 155 001 nangaphezulu	<b>R143 550 + 36% yemali ethathiweyo ngaphezu kwe-R1 155 000</b>

Xa uSARS emisela irhafu ekufanele ihlawulwe kwithebhule, uza kuthathela ingqalelo iimali ezazikhutshiwe ngaphambili kwiingxowamali zomhlalaphantsi kunye neenzuzo zokuyeka emsebenzini kumqeshi wakho.

## Iintlawulo neendleko

### Iintlawulo zokufumana iingcebiso

#### Iintlawulo yokuqala yokufumana iingcebiso

Lena yeyeengcebiso zokuqala ozinikwa ngumcebisi wezemali wakho. Yipesenti yemali oyityalayo kwaye ipesenti yokwenene kuvunyelwana ngayo nguwe kunye nomcebisi.

#### Iintlawulo yonyaka yokufumana iingcebiso

Lena itsalwa rhoqo ngenyanga kwiimali zakho ezityaliweyo. Iintlawulo njengepesenti kuvunyelwana ngayo nguwe kunye nomcebisi wakho.

### Iintlawulo zolawulo

Ezi ziintlawulo ezihlawulwa kumlawuli wengxowamali. Iintlawulo ezi zibalwa zize zitsalwe rhoqo ngenyanga kwiimali zakho ezityaliweyo.

### Iintlawulo zokuphathwa

#### Iintlawulo zokuphathwa kotyalomali

Ezi ziintlawulo kunye neendleko zabaphathi beepotifoliyo zotyalomali. Zichazwe kumaphepha anika ulwazi ngengxowamali epotifoliyo nganye kwaye zisenokutshintsha amaxesha ngamaxesha.

Irhafu yentengo (VAT) iyafakwa kwiintlawulo apho kufanelekileyo.

## Iingcebiso ezibalulekileyo

**Njengokuba usimka ngoku emsebenzini wakho, zisenokuba ninzi izinto ocingisisa ngazo kuquka nokuba ungenza njani ukuze ufumane ngakumbi kwimali yakho. Nazi ezinye iingcebiso:**

Gcina imali yakho oyongele umhlalaphantsi ityaliwe nanini na

contribute the most that you can to your savings

ensure you are protected for emergencies by having adequate insurance and savings

manage debt effectively

speak to a financial adviser to help you prioritise your needs and make decisions that are right for you



## Qhagamshelana nathi

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Skena apha



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