10X Your Future_

Uhlelo lomhlalaphansi olunezikhwama ezimbili kanye nekusasa lakho

Kungani kusetshenziswa uhlelo lomhlalaphansi olunezikhwama ezimbili?

Uhlelo lomhlalaphansi olunezikhwama ezimbili luyingxenye yezinguquko zomhlalaphansi ezenziwa uhulumeni ezihloselwe ukuthuthukisa izimali zomhlalaphansi ezitholwa yibo bonke abantu baseNingizimu Afrika. Umgomo wesikhathi eside wesikhwama somhlalaphansi ukuqikelela ukongiwa kwemali yomhlalaphansi, kodwa lezi zinguquko zikahulumeni zivumela amalungu ukuba akwazi ukufinyelela ingxenye yemali yawo yomhlalaphansi kuphela lapho kuvela izindleko ezingalindelekile nalapho enezinkinga zezimali.

Yiziphi izimali ezizothinteka?

Uhlelo olusha luzothinta zonke izimali zomhlalaphansi ezisezikhwameni ezinabaqashi abahlukahlukene (umbrella), izikhwama zokulondoloza (preservation), nezikhwama ezikhokhela iholo nyanga zonke (retirement annuity)

Luzoqala ukusebenza nini uhlelo lomhlalaphansi olunezikhwama ezimbili?

Uhlelo olunezikhwama ezimbili lunconyelwe ukuba luqale ukusebenza ngomhla **ka-1 Septhemba 2024.**

Uhlelo olunezikhwama ezimbili luzosebenza kanjani?

Izimali zakho zomhlalaphansi zizohlukaniswa zibe yizingxenye **ezintathu** ezihlukahlukene.

Lungizuzisa kanjani uhlelo lomhlalaphansi olunezikhwama ezimbili?

INGXENYE OKWAZI UKUYIKHIPHA

Izinzuzo ezikhona

- Yonke imali etshaliwe njengamanje kanye nokukhula kwemali etshaliwe esikhathini esizayo kuzoqhubeka nemithetho yamanje.
- Uma kwenzeka ushiya emsebenzini, ungakhetha ukuhlala esikhwameni, udlulisele imali kwesinye isikhwama somhlalaphansi esigunyaziwe, noma unikezwe imali yakho esandleni.

U-10% wenani elitshalwe ngomhla ka-1 Septhemba 2024 lizodluliselwa engxenyeni yokonga. Leli nani lizovalwa ku-R30 000 futhi lifakwe engxenyeni yokonga.

Ukongela umhlalaphansi ngomhla ka-31 Agasti 2024

INGXENYE EYONGIWE

Ingxenye exhaswayo kanye nengxenye eyodwa kwezithathu yemali yesikhathi esizayo

- Uzokwazi ukukhipha imali kanye ngonyaka wentela.
- Isamba esincane ongasikhipha ngu-R2 000
- Lapho uthatha umhlalaphansi uzokwazi ukuthola imali ekhona esikhwameni sakho sokonga.

Ukuhoxiswa engxenyeni yokonga kuzokhokhiswa intela ngesilinganiso sakho sentela esincane futhi kuzoba nomthelela omkhulu ohambweni lwakho lokuya kumhlalaphansi osimeme.

INGXENYE YOMHLALAPHANSI

Izingxenye ezimbili kwezintathu zemali yesikhathi esizayo

- Sebenzisa ingxenye yomhlalaphansi ukuze uthenge impesheni.
- Ngeke ukwazi ukukhipha lezi zimali lapho ushiya emsebenzini noma uma uthatha umhlalaphansi ngaphandle uma inani lemali yomhlalaphansi liwela ngaphansi kwesilinganiso esingu-R165 000

Yonke imali kusukela ngomhla ka-1 Septhemba 2024

Isibonelo sohlelo lwezikhwama ezimbili zomhlalaphansi zelungu elisesikhwameni se-umbrella noma se-retirement annuity:

Njengamanje uThandiswa uno-R100 000 otshalwe esikhwameni somhlalaphansi ngomhla ka-1 Septhemba 2024. Imali yakhe ayifaka nyanga zonke ngu-R1 500. U-R10 000 uzothunyelwa ngomhla ka-1 Septhemba 2024 esikhwameni sakhe sokonga ukuze akwazi ukufinyelela ngokushesha. Imali ayifaka nyanga zonke izohlanganisa u-R500 otshalwa engxenyeni yokonga kanye no-R1 000 otshalwa engxenyeni yomhlalaphansi.

Kusukela mhla lu-1 kuMandulo 2024 amanani kaThandiswa yilawa:

R90 000

Ukonga kwamanje komhlalaphansi kungaphansi kuka-10% okuthunyelwe esikhwameni sokonga

Ukongela umhlalaphansi ngomhla ka-31 Agasti 2024

Imali yangoSepthemba

R1 500 → 1/3 · 2/3

R10 500

Ingxenye eyodwa kwezintathu yemali yangoSepthemba kuhlanganise u-10% wenzuzo enikeziwe.

R1 000

Izingxenye ezimbili kwezintathu zemali yangoSepthemba.

Yonke imali kusukela ngomhla ka-1 Septhemba 2024

Umthelela wohlelo lwezikhwama ezimbili zomhlalaphansi ezimalini nasezinkethweni zikaThandiswa ngemva kweminyaka emi-5:

UThandiswa uhlale esikhwameni esifanayo futhi uye waqhubeka efaka imali efanayo iminyaka emi-5 kusukela ngosuku lokuqala. Uma inzuzo yokutshala izimali ingu-5%, izingxenye zizokhula zifike emananini aboniswe egrafini engezansi:

Ingxenye yokonga · **Ingxenye yomhlalaphansi**

R115 000 + **R46 800** + **R68 000** **= R229 800**

Ingxenye ekhona njengamanje kusukela ngomhla ka-1 Septhemba kanye nokukhula kwemali etshaliwe.

U-R10 000 owayetshalwe ekuqaleni evela engxenyeni ekhona kanye nengxenye eyodwa kwezintathu zemali yangesikhathi esizayo kanye nokukhula kwemali etshaliwe.

Qaphela: Imbewu yokuqala izoba kube umcimbi ophuma kanye.

Izingxenye ezimbili kwezintathu zayo yonke imali yangesikhathi esizayo kanye nokukhula kwemali etshaliwe.

Ingxenye ekhona

Ukonga okusha kanye nengxenye yomhlalaphansi

Uyini umthelela wokukhipha imali yami esengxenyeni yokonga?

Nakuba kuheha ukukhipha imali esengxenyeni yokonga, kusemqoka ukuba uqonde ukuthi le mali kufanele ikhishwe kuphela lapho kunesimo esicindezela ngempela ngokwezimali noma esimweni esiphuthumayo. Izimo eziphuthumayo zihlanganisa izimo eziphuthumayo zomndeni, izimo eziphuthumayo zempilo, ukulungiswa okuphuthumayo kwendlu, izinkinga zomthetho kanye nezinhlekelele zemvelo.

Yini elandelayo?

10X izogcina amalungu ethu, amalungu ekomiti labaphathi, kanye nabameleli be-HR abatshelwe ngokuqedelwa kohlelo lwezikhwama ezimbili zomhlalaphansi, kanye nezibuyekezo nezinqubo zokuthuthukisa eziholela kumhla ka-1 Septhemba 2024.

Amahhovisi ethu

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Your Future_

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