



**Uhlelo lomhlalaphansi
olunezikhwama ezimbili
kanye nekusasa lakho**



Kungani kusetshenziswa uhlelo **lomhlalaphansi olunezikhwama ezimbili?**

Uhlelo lomhlalaphansi olunezikhwama ezimbili luyingxenywe 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 ingxenywe 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 yizingxenywe **ezintathu** ezihlukahlukene.

What does the two-pot retirement system mean for me?



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

Ingxenywe exhaswayo kanye nengxenywe 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.**

Yonke imali kusukela ngomhla ka-1 Septhemba 2024



INGXENYE YOMHLALAPHANSI

Izingxenywe ezimbili kwezintathu zemali yesikhathi esizayo

- Sebenzisa ingxenywe yomhlalaphansi ukuze uthenge impesheni.

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.

Inani lotshalo-mali lukaThandiswa ngo-31 Agasti 2024 ngu-R100,000

Ngomhlaka 31 Agasti 2024 umcimbi we-Seed Capital oyisikhathi esisodwa uzokwenzeka:
 $R100,000 \times 10\% = R10,000$ Ngakho-ke:



Isikhwama semali

= R10 000



Isikhwama esibekiwe

= R90 000

Ekupheleni kukaSeptemba 2024, inani lotshalo-mali lukaThandiswa, kubandakanya neminikelo engu-R1,500:



Isikhwama esibekiwe

= R90 000

(I-R10 000 ngaphansi kwe-R10 000 eyimali ebonakalayo)



Isikhwama somhlalaphansi (+ Izimali)

= R1 000

(2/3 of the September contribution)



Isikhwama sokulondoloza (+ Izimali)

= R10 500

(10% wenzuzo enikeziwe) + R500 (1/3 womnikelo kaSeptemba)

Inani eliphelele loKutshalwa kwezimali ngo-30 Septhemba 2024:

$R90,000 + R1,000 + R10,500$ **R101,500**

Umthelela wohlelo lwezikhwama ezimbili zomhlalaphansi ezimalini nasezinkethweni zikaThandiswa ngenemva 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%, izingxenyane zizokhula zifike emananini aboniswe egrafini engezansi:



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.



Amahhovisi ethu

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