



Dikgetho tse mabapi le ho beha meja fatshe

Itokisetse ho etsadikgethotse nang le
kutlwisiso mabapi le tjelete ya hao





Ha o fihla qetellong ya dilemo tsa tshebetso tsa hao o tla batla ho tseba haholwanyane mabapi le hore dikgetho tsa ho beha meja fatshe tsa hao ke dife. Haeba o kgetha ho reka penshene, teng o tla batla ho tseba hore na ke mofuta ofe wa penshene o ka o tshwanelang. Bukaneng ena, re o lemosa ka dikgetho tsa hao tse fapafapaneng, tse kenyeletsang menyeta ya sehlooho le mathata a kgetho e nngwe le e nngwe.

O beha meja fatshe hona jwale kapa ha morao?

Na o ne o tseba?

Ho beha meja fatshe o le dilemo tse 65 ho fapana le 55 ho batla ho ka atisa habedi "replacement ratio" mmoho le lekeno la tjehele la hao ha o beha meja fatshe.¹

Haeba moputso wa hao o lefisiwang lekgetho e le R10 000 "replacement ratio" ya 30% ha o le dilemo tse 55, o tla fumana R3 000 ka kgwedi ha o beha meja. Haeba o beha meja fatshe o le dilemo tse 65 teng, "replacement ratio" e ka atiswa habedi ho fihla ho 60% mme ha o beha meja fatshe o tla fumana tjehele e ka bang R6 000.

Dilemo
tse tse

55

Reshiyo ya
ditleleime ke(re-
placement ratio)

30%

Dilemo
tse tse

65

Reshiyo ya
ditleleime ke
(replacement
ratio)

60%



O beha meja fatshe ka moputso wa **R3 000** ka kgwedi



O beha meja fatshe ka moputso wa **R6 000** ka kgwedi

Ho beha meja fatshe dilemo tse pedi ha morao, ho etsa mohlala ha o le dilemo tse 63 ho fapana le tse 61, ho ka eketsa lekeno la **8% ho 15%** moputsong wa ho beha meja fatshe.¹

¹ 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

Molemo wa dikeletso

Ho fumana tlhahisoleseding e hlophiseditsweng wena le dikeletso ho tswa ho se seng sa ditho tsa rona tsa bakonsaltente ho ka lebisa ho etsweng ha qeto e ntle le ho ntlafatsa katleho ya hao ha o beha meja fatshe.

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Sekena mona





Kgetho ya

A

Tjhetjhisa

(beha meja fstshe
ha morao)

Sena se bolela hore o tla beha meja fatshe ho mohiri wa hao ka dilemo tsa hao tsa tlwaelo tsa ho beha meja fatshe, empa o ka boloka dipolokelo tsa hao tsa ho beha meja fatshe e le matsete letloleng ho fihlela o kgetha ho fumana dipolokelo tsa hao tsa ho beha meja fatshe.

Seo o lokelang ho se nahana ha o kgetha ho tjhetjhisa ho beha meja fatshe ha hao letloleng la mohiri wa hao:

- Wena le mohiri oa hao le ke ke la kenya letsoho letloleng la hao.
- O ke ke wa ba le dihlapiso tse tshwanang, jwalo ka tsa tshireletso ya bophelo kapa kgolofalo

Keletso: Tshohla kgetho ya tswelletso le moeletsi wa hao wa tsa ditjhelete.

- Dipolokelo tsa hao tsa ho beha meja fatshe di tla dula di le letloleng.
- Ho sa ntse ho tla ba le ditefiso tsa matsete le ditjeo tsa tsamaiso.

Diphetho tsa matsete tse nang le poello kapa tahlehelo di tla kopanngwa kapa ho hulwa matseteng a hao a letloleng ho fihlela ka letsatsi leo o etsang qeto ya ho fumana dipolokelo tsa hao tsa ho beha meja fatshe.

O ka:

Tjhetjhisa KAHARA letlole

O ka boloka tjhelete ya hao letlolena la mohiri wa hao la ho beha meja fatshe ho fihlela o beha meja fatshe. Melemo e ka nna ya ba hore ditefiso le ditjeo di tla ba tlase ho feta dikgethong tse ding.



O tla dula o jetse matsete potefoliong ya matsete eo o neng o tsetetse ho yona ha o fihla dilemong tsa ho beha meja fatshe, ntle le haeba o tsetetse potefoliong e kwetsweng kapa o etsa phetoho ya matsete.

O ka:

Tjhetjhisa KANTLE ho letlole

O fetisetsa tjhelete ya hao ho anyuithi ya ho beha meja fatshe e fumeletsweng (kapa letlole la paballo ho tloha ka la 1 Hlakubele 2019) ho fihlela o se o loketse ho ka beha meja fatshe.



Ha o etsa qeto ya ho fetisa, nahana ka ditefiso le hore na o ka tswela pele ho etsa ditlatsetso. Haeba o sa ntse o na le dipotso, ka kopo bua le moeletsi wa tsa ditjhelete.





Kgetho ya

B

Nka penshene




(ha o beha meja fatshe)

Haeba o batla ho qala ho fumana lekeno hanghang ha o fihlela dilemo tsa khampani ya heno tsa ho beha meja fatshe, o ka nka penshene. Ho na le mefuta e mmedi ya sehlooho ya penshene e tswang ho:




1 Penshene e tiiseditsweng

2 Penshene e ka fetofetohang

Ditho tsa letlole la profidente, dikgetho tse fumanehang ke:

Dipitsa tsa hao	Ditho tse dilemo tse 55 kapa ho feta ka la 1 Hlakubele 2021 - mme o sa sa kenele sistimi ya dipitsa tse pedi	Ditho tse dilemo tse 55 kapa ho feta ka la 1 Hlakubele 2021 - mme o kenetse sistimi ya dipitsa tse pedi o le dilemo tse 55 kapa ho feta ka la 1 Hlakubele 2021 mme o fetotse matlole	Members aged 55 or older on 1 March 2021 and changed funds	Ditho tse ka tlase ho dilemo tse 55 ka la 1 Hlakubele 2021 le tla kenela ka ho iketsahalla sistimi ya dipitsa tse pedi	Seo o ka se etsang ka dipolokelo tsa hao tsa ho beha meja fatshe ha o beha meja fatshe
 <p>Pitsa ya dipolokelo - karolo ya nngwe borarong ya ditlatsetso tsa hao tse tswelang e entsweng kamora la 1 Lwetse 2024</p>	✗	✓	✓	✓	<ul style="list-style-type: none"> ➤ O ka nka tjehelele yohle kontane kapa ho e Sebedisa ho theha lekeno bakeng sa ho beha meja fatshe.
 <p>Pitsa ya Ho beha meja fatshe - dikarolo tse pedi borarong borarong ya ditlatsetso tsa hao tse tswelang e entsweng kamora la 1 Lwetse 2024</p>	✗	✓	✓	✓	<ul style="list-style-type: none"> ➤ O tlameha ho sebedisa tjehelele ena ho seta lekeno la hao bakeng sa ho beha meja fatshe. ➤ Ha ho tjehelele e pitseng ya hao ya pitseng ya hao ya ho beha meja fatshe mmoho le karolo ya pedi-borarong ya tjehelele ya hao e butswitseng e ka tlase ho R240 000 teng o ka nka tjehelele ena kontane
 <p>Pitsa e butswitseng - iKe tjehelele e seng e bolokilwe ka la 31 Phato 2024 (ha ho kutswe khapitale e jetsweng ya hao)</p> <p>Tjehelele e sa butswang ke tjehelele eo o e bolokileng dipakeng tsa la 1 Hlakubele 2021 le la 31 Phato 2024 kapa la 1 Hlakubele 2021 ho fihla ka letsatsi leo o fetotseng matlole</p>	✓	✓	✓	✓	<ul style="list-style-type: none"> ➤ O tlameha ho sebedisa tjehelele ena ho seta lekeno la hao bakeng sa ho beha meja fatshe. ➤ Take all the money in cash.
	✗	✗	✓	✓	<ul style="list-style-type: none"> ➤ Nka karolo ya nngwe - borarong ya tjehelele e le kontane. ➤ E sebedise ho theha lekeno bakeng sa ho beha meja fatshe

Ho ditho tsa letlole la anyuithi la ho beha meja fatshe dikgetho tsa lona ke:

Dipitsa tsa hao	Letlole la dipenshene le matlole a dianyuithi tsa ho beha meja fatshe	Seo o ka se etsang ka dipolokelo tsa hao tsa ho beha meja fatshe ha o beha meja
Pitsa ya dipolokelo - karolo ya nngwe borarong ya ditlatsetso tsa hao tse tswelang e entsweng kamora la 1 Lwetse 2024		<ul style="list-style-type: none"> ➤ O ka nka tjehelele yohle kontane kapa ➤ ho e Sebedisa ho theha lekeno bakeng sa ho beha meja fatshe. ➤ Tjhelele e kontane yohle e nkuweng e lefiswa lekgetho
Pitsa ya Ho beha meja fatshe - dikarolo tse pedi borarong ya ditlatsetso tsa hao tse tswelang e entsweng kamora la 1 Lwetse 2024		<ul style="list-style-type: none"> ➤ O tlameha ho sebedisa tjhelele ena ho seta lekeno la hao bakeng sa ho beha meja fatshe.
Vested pot - Is the money saved as of 31 August 2024 (less your seed capital)		<ul style="list-style-type: none"> ➤ O tlameha ho sebedisa bonyane karolo ya pedi borarong ya ena ho seta lekeno la hao bakeng sa ho beha meja fatshe. ➤ Haeba tjhelele e pitseng ya hao ya ho beha meja fatshe, mmoho le karolo ya pedi borarong ya tjhelele ya hao e esong ho butswa e ka tlase ho R240 000 teng o ka nka tjhelele yohle sekolokoto ha o beha meja fatshe. ➤ Tjhelele e kontane yohle e nkuweng e lefiswa lekgetho.

Seo o hloakang ho nahana ka sona pele o kgetha ho nka penshene:

- WDiitjeo tsa hao ta bophelo ke bokae?
- O tla hloka tjhelele e kae kgwedi e nngwe le e nngwe?
- O ikenya kotsing ya ho pepesetsa dipolokelo tsa hao ho ho phahama le ho nyehla ha mebaraka ya ditjhelele nakong e kgutshwane mme ka hona o lokela ho dula o jetse matsete mebarakeng nako e teletsana?
- Bophelo ba hao mmeleng bo jwang?
- Ho tla etsahalang haeba o o phela nako e telele ho feta ka moo o lebeleletseng?
- Haeba o na le mohatsao, na mohatsao o tla hloka lekeno la tjhelele ha o shwa?
- Na o na le lekeno le leng la tjhelele ho eketsa tlatsetsa ya hao?
- Na o hloka ho siela ba lelapa la hao tjhelele ha o ka shwa?

Ho tseba dintho tsena tsohle ho ka thusa ho o tataisa mabapi le hore ke mofuta ofe wa penshene eo o tla phethahatsa ditlhoko tsa hao.

Dikgetho tsa lekeno la hao la penshene

Leqephe lena le le latelang a o fa tekodiso ya e meng ya mefuta ya dipenshene tseo o ka kgethang ho tsona. Bua le moeletsi wa tsa ditjhelete pele o ka etsa qeto efe kapa efe.

Penshene e tiiseditsweng (anyuithi ya bophelo)



Lekeno

- Le tiiseditswe bophelo bohle.
- Lekeno la hao le ke ke la hlola le theoha.



Majalefa

- Majalefa a hao a ka fumana feela hlapiso feela kahare ho nako e tiiseditsweng eo o e kgethileng.



Kotsi ya matsete

- Ha ho kotsi ya matsete (ntle le bakeng sa anyuithi e nang le phaello).
- Lekeno la hao le tiiseditswe.



Kgonahalo ya ho fetofetoha

- Le ke ke la fetofetoha.
- Mofuta wa lekeno la hao o tsitsiswa hang ha o kgethile mofuta wa lekeno.



Infoleishene

- Tjhelete ya hao e ka nna ya lahlehelwa ke matla a ho reka haeba o sa kgethe anyuithi e hokahantsweng le infoleishene.

Mefuta ya penshene e tiiseditsweng (dianyuithi tsa bophelo)

1

Keketso e tsitsisitsweng

- Kgetha keketso e bataletseng ya selemo le selemo, ho etsa mohlala 3%, 5% kapa 10%.
- Ha keketso e phahame, lekeno le qalang leo o le fumanang le tla ba tlase.

2

Ka phaello

- Investment perforTshebetso ya matsete e ama dikeketso.
- Dikeketso di laolwa ke khampani ya inshoreense ho ipapisitswe le tshebetso ya matsete.
- Dikeketso di ka nna tsa ba ka hodimo kapa ka tlase ho infoleishene.

3

Di hokahantswe le infoleishene

- Lekeno la hao le tiiseditswe hore le tla kgema le sekgahla sa infoleishene.
- Dikeketso di thehilwe hodima sekgahla sa infoleishene nakong ya selemo.

4

Boemo

- O fumana lekeno la tjhelete le lekanang bakeng sa nako yohle e setseng ya bophelo ba hao.
- Lekeno le qalang le phahame papisong le dikgetho tse ding. Infoleishene e fokotsa matla a ho reka

Dikgetho tsa lekeno la hao la penshene

Re kgothaletsa hore o bue le moeletsi wa ditjhelete ho o thusa ho utlwisisa menyetla ya kotsi le melemo tsa kgetho ena.

Penshene e fetofetohang (anyuithi ya ho phela)



Lekeno

- ⊗ Lekeno leo o le fumanang e ka ba tjhelete efe kapa efe ho tloha ho 2.5% ho fihla ho 17.5% ya kakaretso ya matsete a hao.
- ⊗ O kgetha boemo ba lekeno la hao
- ⊗ Ho na le monyetla wa kotsi ya hore o tla phela nako e telele ho feta dipolokelo tsa hao.
- ⊗ Lekeno la hao ha le tiiseditswe nako ya bophelo bohle ba hao
- ⊗ Lekeno la hao le ka fokotseha ha nako e ntse e tsamaya haeba o ntsha tjhelete e fetang eo matsete a hao a holang ka yona.



Majalefa

- ⊗ You can nominate beneficiaries to receive any balance remaining in your investment at death.



Kotsi ya matsete

- ⊗ You choose your investment portfolios.
- ⊗ There's a risk that your investment may not perform well.



Kgonahalo ya ho fetofetoha

- ⊗ It's flexible.
- ⊗ You can choose to increase or decrease your income once every year on the anniversary of the investment.



Infoleishene

- ⊗ Tjhelete ya hao e ka nna ya lahlehelwa ke matla a ho reka ha e sa sebetse hantle.

Molemo wa dikeletso

Sepheo sa keletso ya tsa ditjhelete ke ho fana ka tshehetso ho batho ba etsang diqeto tse ba loketseng, ho ipapisitswe le ditlhoko le maemo a bona jwalo ka batho. Batho ba fumanang dikeletso tsa ditjhelete ba ka fumana molemo o fetisisang ho seo ba nang le tsona mme ba na le monyetla o motle ka ho fetisisa wa ho fihlella dipakane tsa bona.



Anyuithi ya ho phela ya AFRIS e fumaneha ho wena haeba letlole la hao kapa mohiri a kentse AFRIS tshebetsong. O ka nna wa fumana molemo ho tswa ditefisong tse tlase kgetho ena. Ikopanye le rona ho fumana haeba o tshwaneleha bakeng sa kgetho ena.

Ke eng hape seo o hloakang ho se tseba

Hore o lefiswa lekgetho jwang ho ipapisitse le hore na o hula dipolokelo tsa hao tsa ho beha meja fatshe neng

Nakong ya bophelo ba hao o ka nka kakaretso ya R550 000 ya dipolokelo tsa hao tsa ho beha meja fatshe ntle le ho lefiswa lekgetho. Leha ho le jwalo, ditjhelete tsohle tseo o di hulang kontane (tse kahodimo ho R27 500) pele o beha meja fatshe di tla fokotsa tjhelete ena. Hore o lefiswa lekgetho le lekae ho ipapisitse le hore na o nka tjhelete e kae ha o e nka.

Sekgahla sa lekgetho se bontshitswe theiboleng ya lekgetho e ka tlase mona.

Haeba o beha meja fatshe	
O nka bokae	Sekgahla sa lekgetho
R1 - R550 000	0% ya tjhelete e kontane e nkuwang
R550 001 - R770 000	18% kontane e nkuweng e ka hodimo ho R550 000
R770 001 - R1 155 000	R39 600 + 27% kontane e nkuweng e ka hodimo ho R770 000
R1 155 001 and above	R143 550 + 36% kontane e nkuweng e ka hodimo ho R1 155 000

Ha SARS e bolela lekgetho le lokelang ho lefuwa theiboleng, e tla ela hloko ditjhelete tse hutsweng pele ho tswa matloleng a ho beha meja fatshe le dihlapisong tsa ho tswa mosebetsing ho mohiri wa hao.

Ditefiso le ditefello

Ditefiso tsa boelets'i

Tefiso ya qalo ya dikeletso

Tsena ke dikeletso tse qalang tseo moelets'i wa hao wa tsa ditjhelete a o fang tsona. Ke phesente ya tjhelete eo o e jetseng matsete mme phesente ya nnete e dumellanwa dipakeng tsa hao le moelets'i wa hao wa ditjhelete.

Tefiso ya selemo le selemo ya dikeletso

Ena e hulwa kgwedi le kgwedi matseteng a hao. Tefiso ena ke phesente e dumellanweng dipakeng tsa hao le Alexforbes wa hao.

Ditefiso tsa tsamaiso

Tsena ke ditefiso tse lefuwang ho motsamaisi wa letlole. Ditefiso di sebetswa le ho hulwa kgwedi le kgwedi ho tswa matseteng a hao.

Ditefiso tsa batsamaisi ba matsete

Tsena ke ditefiso le difetello tsa baokamedi ba dipotefolio tsa matsete. Di tekilwe maqepheng a dinnete tsa letlole tsa potefolio ka nngwe mme di ka fetoha nako le nako.

Value-added tax (VAT) e tla kopanyeletswa moo ho lokelang.

Keletso ya bohlokwa

Jwale ha o se o atametse dilemo tsa hao tsa ho beha meja fatshe o ka nna wa nahana botjha dintho tse ngata. Dintlha tse ding ke tsena tseo o lokelang ho di nahana bakeng sa ho fihlella dipakeng tsa hao tsa ho beha meja fatshe:

baballa dipolokelo tsa hao tsa ho beha meja fatshe nako yohle ha o kgona

tlatsetsa tjhete e ngata ka moo o ka kgonang dipolokelong tsa hao

netefatsa hore o sireletsehile bakeng sa maemo a tshohanyetso ka hore o be le inshoreense le dipolokelo tse lekaneng

laola sekoloto ka tshwanelo

bua le moelets'i wa tsa ditjhelete ho o thusa ho hlophisa ditlhoko tsa hao tsa le ho etsa diqeto tsa hore ke dife tse o loketseng



Ikopanye le rona

Dipotso tse mabapi le letlole la hao la ho beha meja fatshe

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Ho ipapisitse le maemo a hao a botho (keletso):

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Sekena mona



Alexander Forbes Financial Services ke mofani wa ditshebeletso tsa ditjhelete ya fuweng laensense (FSP 1177). Tokomane ena e reretswe hoba keletso feela. Haeba ho na le diphapano tokomaneng ena le sehlahiswa sefe kapa kapa sefe kapa dikonteraka tsa tshebeletso kapa melawaneng, dikonteraka kapa melawana di tla sebetsa kamehla. Tlhahisoleseding e tokomaneng ena ke thepa ya Alexforbes. Ha o a lokela ho e kopitsa, ho e hasanya kapa ho fetola karolo efe kapa efe ya tokomane ena ntle le tumello e hlakileng ya mongolo.

