Izinketho zokuthatha umhlalaphansi okuvela kumqashi wakho

Lungiselela ukwenza izinqumo unolwazi mayelana nemali yakho

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Kulesi sigaba sempilo yakho yokusebenza uzofuna ukwazi kabanzi ukuthi yikuphi ongakhetha kukho ngokuphathelene nomhlalaphansi wakho. Uma unquma ukuthenga impesheni, uzofuna ukwazi ukuthi hlobo luni lwempesheni olungakufanela. Kule ncwadana, sikuchazela ngezinketho zakho ezihlukahlukene, sikhuluma ngemihlomulo eyinhloko kanye nobubi bento ngayinye.

Thatha umhlalaphansi manje noma uthathe umhlalaphansi kamuva?

Ngabe bewazi?

Ukuthatha umhlalaphansi uneminyaka engama-65 esikhundleni sama-55 kungaphinda kabili kokubili isilinganiso sakho sokufaka esikhundleni kanye nemali engenayo yomhlalaphansi.[1]

Uma iholo lakho lempesheni lingu-R10 000 futhi unesilinganiso sokushintshwa esingu-30% eminyakeni yobudala engama-55, uzothatha umhlalaphansi ngo-R3 000 ngenyanga. Uma uthatha umhlalaphansi uneminyaka engama-65 esikhundleni salokho, isilinganiso sakho sokufakwa esikhundleni singaphindeka sibe ngu-60% futhi uzothatha umhlalaphansi cishe ngo-R6 000 ngenyanga.

Iminyaka engama
55

Isilinganiso sokufaka esikhundleni
30%

Thatha umhlalaphansi ngo **R3 000** ngenyanga

Iminyaka engama
65

Isilinganiso sokufaka esikhundleni
60%

Thatha umhlalaphansi ngo **R6 000** ngenyanga

Ukuthatha umhlalaphansi eminyakeni emibili kamuva, isibonelo eminyakeni engama 63 esikhundleni sama 61, kunganezela u **8% kuya ku 15%** imali eyengeziwe yomhlalaphansi.[1]

Inani leseluleko

Ukuthola imininingwane yomuntu siqu kanye nezeluleko ezivela komunye wabeluleki bethu ngokuphathelene nezezimali kungaholela ekwenzeni izinqumo ezingcono futhi kuthuthukise nokuthatha kwakho umhlalaphansi ngempumelelo.

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Skena lapha

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

Inketho

A

Hlehlisa isikhathi

(uthatha umhlalaphansi ngokuhamba kwesikhathi)

Lokhu kusho ukuthi uzothatha umhlalaphansi kumqashi wakho eminyakeni yakho yokuthatha umhlalaphansi yenkampani, kodwa ungagcina imali yakho oyilondolozile yomhlalaphansi itshalwe esikhwameni kuze kube ukhethe ukuthola imali yakho yomhlalaphansi.

Yini okufanele uyicabange uma ukhetha ukuhlehlisa isikhathi sokuthatha uhlalaphansi esikhwameni somqashi wakho:

- Wena kanye nomqashi wakho angeke nikhokhe esikhwameni sakho.
- Ngeke ube nemihlomulo efanayo, njengekhava yokuvikela impilo noma ukukhubazeka.

Ithiphu: Xoxa ngokuqhubekayo nomeluleki wakho wezezimali.

- Imali oyongele umhlalaphansi izohlala itshalwe esikhwameni.
- Kuzoba khona izimali ezikhokhiselwa izindleko zokutshala imali kanye nezokwengamela.
- Inzuzo yokutshala imali enhle noma embi izofakwa noma idonswe emalini yakho oyitshale esikhwameni kuze kube usuku onquma ngalo ukuthola imali oyongile yomhlalaphansi.

Ungakwazi:

Gcinela isikhathi esizayo NGAPHAKATHI kwesikhwama

Ugcina imali yakho esikhwameni somhlalaphansi somqashi wakho kuze kube yilapho usukulungele ukuthatha umhlalaphansi. Imihlomulo ingaba ukuthi izimali nezindleko zingaba phansi kunezinye izinketho.

Uzohlala utshale imali kwiphothifoliyo yokutshala imali owayitshala eminyakeni yakho yomhlalaphansi, ngaphandle uma utshale imali kuhlelo lokutshala imali oluvaliwe noma wenze ushintsho ekutshalweni kwezimali.

Ungakwazi:

Gcinela isikhathi esizayo NGAPHANDLE kwesikhwama

Udlulisela imali yakho esikhwameni esigunyaziwe somhlalaphansi (noma esikhwameni sokulondoloza kusukela ngomhlaka-1 Mashi 2019) kuze kube usukulungele ukuthatha umhlalaphansi.

Lapho unquma ukudlulisa imali, cabanga ngezimali ezikhokhiswayo nokuthi ungaqhubeka nokukhokha imali. Uma usenemibuzo, sicela ukhulume nomeluleki wezezimali.

Inketho

B

Thatha impesheni

(uma uthatha umhlalaphansi)

Uma ufuna ukuqala ukuthola imali ngemuva kokuba ufinyelele eminyakeni yakho yokuthatha umhlalaphansi, ungathatha impesheni. Kunezinhlobo ezimbili eziyinhloko zempesheni ongakhetha kuzo:

1. **Impesheni eqinisekisiwe**
2. **Impesheni eguquguqukayo**

Amalungu esikhwama Esihlinzekelayo, ongakhetha kukho okutholakalayo yilokhu:

Amabhodwe akho	Amalungu aneminyaka yobudala engama-55 noma ngaphezulu ngomhlaka-1 Mashi 2021 - futhi **ungangeni** kuhlelo lwamabhodwe amabili	Amalungu aneminyaka yobudala engama-55 noma ngaphezulu ngomhlaka-1 Mashi 2021 - kanye nawe **ujoyine**	Amalungu ohlelo lwamabhodwe amabili aneminyakayobudala engama-55 noma ngaphezulu ngomhlaka-1 Mashi 2021 futhi **ashintshe izikhwama**	Amalungu **angaphansi** kweminyaka yobudala engama-55 ngomhlaka-1 Mashi 2021 **wena uzojoyina ngokuzenzakalelayo kuhlelo** lwamabhodwe amabili lwemali	Yini **ongayenza ngemali yakho oyongele umhlalaphansi** lapho uthatha umhlalaphansi
 **Ibhodwe lokonga - Ingxenye eyodwa kwezintathu** zezimali zakho oqhubeka nokuzikhokha ezenziwe ngemva komhlaka-1 Septhemba 2024	✗	✓	✓	✓	Thatha yonke imali ngokheshi noma Uyisebenzise ukuze wenze iholo lomhlalaphansi
 **Ibhodwe lomhlalaphansi - Izingxenye ezimbili kwezintathu** zezimali zakho oqhubeka nokuzikhokha ezenziwe ngemva komhlaka-1 Septhemba 2024	✗	✓	✓	✓	Kumele usebenzisele le mali ukubeka iholo lakho lomhlalaphansi. Uma inani elisebhodweni lakho lomhlalaphansi, kanye **nezingxenye ezimbili kwezintathu** zemali yakho **engatshaliwe** lingaphansi kuka-R165 000 khona-ke ungathatha yonke imali njengokheshi uma uthatha umhlalaphansi.
 **Ibhodwe lemali eyongiwe -** yimali eyongiwe ngaphambi komhlaka-31 Agasti 2024	✓	✓	✓	✓	Sebenzisa yonke noma enye yale mali ukuze uthenge imali yomhlalaphansi. Thatha yonke imali ngokheshi.
Imali engatshaliwe Imali engatshaliwe- yimali oyonge phakathi komhlaka-1 Mashi 2021 no-31 Agasti 2024 noma ngomhlaka-1 Mash 2021 kuze kube usuk **oshintshe ngalo isikhwama**	✗	✗	✓	✓	Thatha **ingxenye eyodwa** kwezintathu zemali njengokheshi. Yisebenzise ukuze wenze iholo lomhlalaphansi

Amalungu esikhwama semali yempesheni neyomhlalaphansi izinketho zabo yilezi:

Amabhodwe akho	Isikhwama sempesheni kanye nomshwalense womhlalaphansi	Yini ongayenza ngemali yakho oyongele umhlalaphansi lapho uthatha umhlalaphansi
Ibhodwe lokonga - Ingxenye eyodwa kwezintathu zezimali zakho oqhubeka nokuzikhokha ezenziwe ngemva komhlaka-1 Septhemba 2024	✓	Ungathatha yonke imali ngokheshi noma Uyisebenzise ukuze wenze iholo lomhlalaphansi. Yonke imali ethathiwe izobanjelwa intela
Ibhodwe lokonga - izingxenye ezimbili kwezintathu zezimali zakho oqhubeka nokuzikhokha ezenziwe ngemva komhlaka-1 Septhemba 2024	✓	Kumele usebenzisele le mali ukubeka iholo lakho lomhlalaphansi.
Ibhodwe lemali eyongiwe - Yimali egcinwe kusukela ngomhlaka-31 Agasti 2024 (kususwa imali eyinhloko eyimbewu)	✓	Kumele usebenzise okungenani izingxenye ezimbili kwezintathu zale mali ukubeka iholo lakho lomhlalaphansi. Uma inani elisebhodweni lakho lomhlalaphansi, kanye nezingxenye ezimbili kwezintathu zemali yakho esebhodweni lemali eyongiwe lingaphansi kuka-R165 000 khona-ke ungathatha yonke imali njengokheshi uma uthatha le mali njengokheshi. Yonke imali ethathiwe izobanjelwa intela.

Okudingeka ucabange ngakho ngaphambi kokuba ukhethe ukuthatha impesheni:

- Ziyini izindleko zakho zokuphila?
- Uzodinga imali engakanani njalo ngenyanga?
- Ungaba sengozini yokubeka imali yakho engozini yokukhuphuka noma yokwehla kwamanani ezimakethe esikhathini esifushane futhi uhlale utshale izimali ezimakethe isikhathi eside?
- Injani impilo yakho?
- Kuzokwenzekani uma uphila isikhathi eside kunalokho okulindele?
- Uma unomlingani, ngabe umlingani wakho uzodinga imali engenayo uma ushona?
- Ngabe unayo enye imali eyongiwe yokukhulisa impesheni yakho?
- Ngabe udinga ukushiyela abathandekayo bakho imali uma ushona?

Ukwazi konke lokhu kuzokusiza ekukuqondiseni ukuthi yiluphi uhlobolwempesheni oluzohlangabezana nezidingo zakho.

Izinketho zakho zemali yempesheni

Leli khasi nakwelilandelayo likunikeza umbono wezinye zezinhlobo eziyinhloko zempesheni ongakhetha kuzo. Khuluma nomeluleki wezezimali ngaphambi kokuba wenze noma yiziphi izinqumo.

Impesheni eqinisekisiwe (umshwalense ovikela impilo)

Iholo

- Iqinisekiswe impilo yonke.
- Iholo lakho alisoze lehla.

Abahlomuli

- Ungaqoka okumele bahlomule ukuthi bathole noma iyiphi imali esele ezimalini ozitshalile ngesikhathi ushona.

Ingozi yokutshala imali

- Kunengozi yokuthi ukutshalwa kwezimali zakho kungenzeka kungenzi kahle.
- Iholo lakho liqinisekisiwe.

Ukuguquguquka

- Akuguquguquki.
- Uhlobo lwakho lwemali engenayo luhlelekile empilweni uma usukhethe uhlobo oluthile lwemali engenayo.

Ukwehla kwamandla emali

- Imali yakho ingase ilahlekelwe amandla okuthenga uma imali yakho etshaliwe ingenzi kahle.

Uhlobo lwempesheni eqinisekisiwe (imishwalense evikela impilo)

1

Ukukhuphuka kwemali okungaguquki

- Khetha ukukhuphuka kwemali okungashintshi kwaminyaka yonke, isibonelo u-3%, u-5% noma u-10%.
- Uma kukukhulu ukukhuphuka kwemali, izoba ncane kakhulu imali yokuqala ozoyithola.

2

Okunenzalo

- Ukusebenza kokutshalwa kwezimali kuthinta ukukhula kwemali.
- Ukukhuphuka kunqunywa yinkampani yomshwalense ngokusekelwe ekusebenzeni kwezimali ezitshaliwe.
- Ukukhuphuka kwemali yakho kungaba ngaphezu noma ngaphansi kokwehla kwandla emali.

3

Okuxhumene nokwehla kwandla emali

- Iholo lakho liqinisekisiwe ukuze lihambisane nokwehla kwamandla emali.
- Ukukhuphuka kwemali kusekelwe ekwehleni kwamandla emali phakathi nonyaka.

4

Izinga

- Uthola inani elifanayo lemali engenayo impilo yakho yonke.
- Imali engenayo yokuqala iphezulu uma iqhathaniswa nezinye izinketho.
- Ukwehla kwamandla emali kunciphisa amandla akho okuthenga.

Izinketho zakho zemali yempesheni

Sincoma ukuthi ukhulume nomeluleki wezezimali ukuze akusize uqonde izingozi nemihlomulo yale nketho.

Impesheni eguquguqukayo ngokuphathelene nezimo (umshwalense ovikela impilo)

Iholo

- Imali oyikhiphayo ingaba yinoma yimalini kusukela ku-2.5% kuya ku-17.5% wenani lakho eliphelele lemali oyitshalile.
- Ukhetha izinga leholo lakho.
- Kunengozi yokuthi ungalphila isikhathi esidlula imali oyongile.
- Umholo wakho awuqinisekisiwe impilo yakho yonke.
- Imali yakho engenayo ingancipha ngokuhamba kwesikhathi uma ukhipha imali eningi kunokukhula kwemali yakho oyitshalile.

Abahlomuli

- Abahlomuli bakho bangathola imihlomulo phakathi nenkathi yakho eqinisekisiwe oyikhethile kuphela. .

Ingozi yokutshala imali

- Ukhetha izindlela zakho zokutshala imali.

Ayikho ingozi yokutshala imali (ngaphandle komshwalense onenzuzo).

Ukuguquguquka

- Ivumelana nezimo.
- Ungakhetha ukwandisa noma ukunciphisa iholo lakho kanye ngonyaka esikhumbuzweni sokutshala imali.

Ukwehla kwamandla emali

- Ungakhetha ukwandisa noma ukunciphisa iholo lakho kanye ngonyaka esikhumbuzweni sokutshala imali.

Inani leseluleko

Inhloso yezeluleko zezezimali ukusekela abantu ekwenzeni izinqumo ezibalungele, ngokusekelwe ezidingweni zabo siqu kanye nezimo zabo.

Abantu abathola iseluleko sezezimali bangasebenzisa ngokugcwele lokho abanakho futhi banethuba elihle kakhulu lokufinyelela emigomweni yabo.

I-AFRIS living annuity iyatholakala kuwe uma isikhwama sakho noma umqashi wakho eseqalise i-AFRIS. Ungazuza ngemali ephansi ekhokhiswa kule nketho. Xhumana no-Alex Forbes ukuze uthole ukuthi ufanele yini ukungena kulokhu.

Yini enye okudingeka uyazi

Indlela okhokhiswa ngayo intela uma ukhipha imali yakho yomhlalaphansi ngokheshi

Ngesikhathi usaphila ungathatha inani eliphelele elingu-R550 000 lemali yakho oyongele ukuthatha umhlalaphansi ngaphandle kokukhokhiswa intela lapho uthatha umhlalaphansi. Kodwa-ke, yonke imali oyikhipha ngokheshi (engaphezu kuka-R27 500) ngaphambi komhlalaphansi izonciphisa le mali. Ukuthi ukhokhiswa intela yamalini kuncike ekutheni uthatha malini nokuthi uyithatha nini.

Izinga lentela liboniswa emathebuleni entela omhlalaphansi angezansi.

Uma uthatha umhlalaphansi	
Ukuthi uthatha malini	**Isilinganiso sentela**
U-R1 - R550 000	**U-0% wemali ethathwe njengokheshi**
U-R550 001 - R770 000	**U-18% wemali ethathwe njengokheshi ngenhla u-R550 000**
R770 001 - R1 155 000	**U-R39 600 + 27% wemali ethathwe njengokheshi ngenhla u-R770 000**
U-R770 001 - R1 155 000	**U-R143 550 + 36% wemali ethathwe njengokheshi ngenhla u-R1 155 000**

Uma i-SARS inquma intela ekhokhwa ethebuleni, izobheka ukukhishwa kwemali kwaphambilini okuthathwe ezikhwameni zomhlalaphansi kanye nemihlomulo yokushiya umqashi wakho.

Izimali ezikhokhiswayo nezindleko

Imali yeseluleko

Imali ekhokhiselwa iseluleko sokuqala
Lokhu kungokweseluleko sokuqala someluleki wakho wezezimali akunika sona. Yiphesenti lemali oyitshalayo futhi amaphesenti angempela okuvunyelwene ngawo phakathi kwakho nomeluleki wakho.

Imali ekhokhiselwa iseluleko saminyaka yonke
Lokhu kudonswa njalo ngenyanga ekutshalweni kwezimali zakho. Imali ekhokhiswayo njengephesenti kuvunyelwene ngayo phakathi kwakho nomeluleki wakho.

Izimali ezikhokhiselwa ukwengamela

ngenyanga ekutshalweni kwezimali kwakho.

Izimali ezikhokhiselwa ukwengamela imali etshaliwe

Izimali ezikhokhiswayo zibalwa futhi zidonswa njalo Lezi yizimali ezikhokhiswayo nezindleko zabaphathi bezindlela zokutshalwa kwezimali. Zibekwe emaphepheni okungamaqiniso esikhwameni sendlela yokutshala imali ngayinye futhi zingashintsha ngezikhathi ezithile.

Intela yentengo (i-VAT) ifakwa ezimalini ezikhokhiswayo lapho kufanele khona.

Icebiso elibalulekile

Nazi ezinye izici okufanele uzicabange ukuze ufinyelele emigomweni yakho yomhlalaphansi:

- gcina imali yakho yomhlalaphansi itshaliwe futhi uyengeze lapho ungase ukwazi khona
- ukukhokha izimali ezengeziwe ngokusemandleni akho emalini yakho oyongayo
- qinisekisa ukuthi uvikelekile ezimweni eziphuthumayo ngokuba nomshwalense kanye nezimali ezongiwe ezanele
- ukulawula isikweletu ngokuphumelelayo
- khuluma nomeluleki wezezimali ukuze akusize ubeke izidingo zakho zezezimali eqhulwini futhi wenze izinqumo ezikufanele

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Chofoza lapha ukuze ucele ikholi ibuyele manje noma Skena ikhodi ye-QR engezansi