



Ongakhetha kukho uma uthatha umhlalaphansi kumqashi

Ukuqinisekisa ukuphila kahle
ngokwezezimali impilo yakho yonke





Kulesi sigaba sempilo yakho yokusebenza, uzothanda ukwazi kabanzi ngokuthi yini evuleleke kuwe ngokuphathelele nokuthatha kwakho umhlalaphansi. Uma ukhetha ukuthenga impesheni, uzobe usuthanda ukwazi ukuthi yiluphi uhlobo lwempesheni okungenzeka ikufanele. Kule ncwajana, sikukhombisa ongakhetha kukho okwehlukene, sikhuluma ngokusemqoka okuhle kanye nokungekuhle kongakhetha kukho ngakunye.

Thatha umhlalaphansi manje noma ekuhambeni kwesikhathi?

Ngabe bewazi?

Ukuthatha umhlalaphansi uma usuneminyaka yobudala engama-65 kunokuthi uwuthathe uneminyaka yobudala engama-55 kungacishe kuphinde kabili indawo obekwa kuyo kanye nehlo lakho lokuthatha umhlalaphansi.¹

Uma iholo lakho lempesheni lingu-R10 000 futhi indawo obekwa kuyo ingu-30% eminyakeni yobudala engama-55, uzothatha umhlalaphansi ngo-R3 000 ngenyanga. Uma kunalokho uthatha umhlalaphansi usuneminyaka yobudala engama-65, indawo obekwa kuyo kungenzeka iphindwe kabili futhi uzothatha umhlalaphansi cishe ngo-R6 000 ngenyanga.

IMINYAKA
YOBUDALA
ENGAMA

55

Indawo
obekwa kuyo
30%



Thatha umhlalaphansi
ngo-R3 000 ngenyanga

IMINYAKA
YOBUDALA
ENGAMA

65

Indawo
obekwa kuyo
60%



Thatha umhlalaphansi
ngo-R6 000 ngenyanga

Ukuthatha umhlalaphansi eminyakeni emibili ngaphambi kwalokho, isibonelo uma uthatha umhlalaphansi eminyakeni yobudala engama-63 kunokuba uwuthathe kwengama-61, kungengeza **u-8% ukuya ku-15%** weholo lokuthatha umhlalaphansi.¹

Ucwaningo luka-2018 lwe-1 Member Watch™

Imali okulindleleke ukuthi itholakale uma ethatha umhlalaphansi isekelwe kulokho okucatshangelwayo: **Ukugcinwa kwemali:** akukho zimali ezikhishwe esikhwameni noma ezikhwameni zokuthatha umhlalaphansi ngaphambi kwalokho | **Izinga lokukhokha:** cishe u-12% weholo langonyaka | **Ukukhuphuka kweholo kwaminyaka yonke:** ukukhuphuka kwenani lentengo + 2% | **Inzuzo yemali etshaliwe:** ukukhuphuka kwenani lentengo + 4.5% | **Okophokophelwe:** u-75% wokuphuka kwenani lentengo njengemali ekhuphuka eholweni lempesheni. | **Ubulili:** owesilisa

Ukubaluleka kokwelulekwa

Ukuthola ulwazi kanye nokwelulekwa oluqondene nawe uqobo komunye wethu oweluleka ngezimali oqeqeshiwe kungaholela ekuthatheni izinqumo ezingcono futhi kuthuthukise nokuthatha kwakho umhlalaphansi ngempumelelo:

Thinta I-My Money Matters Centre

Ucingo: 0860 000 381

I-imeyli: mymoneymatters@alexforbes.com





ONGAKHETHA
KUKHO

A

Ukudlulisela esikhathini esizayo

(Ukuthatha umhlalaphansi
ekuhambeni kwesikhathi)

Lokhu kuchaza ukuthi uzothatha umhlalaphansi kumqashi wakho ngeminyaka yobudala yokuthatha impesheni yenkampani yakho, kodwa ugcinile imali yakho oyigcinele umhlalaphansi yongiwe.

Yini okumele uyibhekelele uma ukhetha ukudlulisela esikhathini esizayo ukuthatha imali yomhlalaphansi esikhwameni somqashi wakho:

- Wena kanye nomqashi wakho angeke nikhokhele isikhwama sakho.
- Angeke uze ube nemihlomulo efanayo, efana nomshwalense wokuvikela impilo noma ukukhubazeka.

Icebo: Xoxisana ngongakhetha kukho kokuqhubeka nokweluleka ngezimali.

- Imali yakho oyongile izohlala igcinwe esikhwameni.
- Kuzoba khona izimali ezikhokhiselwa ukutshala izimali kanye nezindleko zokwengamela.
- Inzuzo eyenziwe imali etshaliwe enhle noma engeyinhle izokwengezwa noma idonswe emalini yakho etshalwe esikhwameni kuze kube usuku onquma ngalo ukuthatha imali yakho oyogele ukuthatha umhlalaphansi.

Ungakwazi:

Ukudlulisela esikhathini esizayo NGAPHAKATHI esikhwameni

Gcina imali yakho esikhwameni sokuthatha umhlalaphansi somqashi wakho kuze kube usukulungele ukuthatha umhlalaphansi. Imihlomulo kungaba ukuthi izimali ezikhokhiswayo kanye nezindleko kungenzeka kube phansi kunokunye ongakhetha kukho.



Imali yakho izohlala itshalwe kulelo hlelo lokutshala imali obuvela utshale kulo imali ngeminyaka yakho yokuthatha umhlalaphansi, ngaphandle uma utshale imali kuhlobo oluvalelekile noma uma ushintsha indlela otshala ngayo imali.

Ungakwazi:

Ukudlulisela esikhathini esizayo NGAPHANDLE kwasesikhwameni

Udlulisela imali yakho esikhwameni somshwalense wokuthatha umhlalaphansi esigunyaziwe (noma isikhwama sokugcina imali yokuthatha umhlalaphansi kusukel ngomhlaka-1 Mashi 2019) kuze kube usukulungele ukuthatha umhlalaphansi.



Uma unquma ukudlulisela kwesinye isikhwama, cabanga ngezimali ezikhokhiswayo kanye nokuthi ungaqhubeka yini ukhokhe ezinye izimali. Uma kusekhona imibuzo onayo, sicela uxoxisane noweluleka ngezimali.





ONGAKHETHA
KUKHO

B

Thatha impesheni (uma uthatha umhlalaphansi)

Uma ufuna ukuqala ukuthola iholo kusukela ngesikhathi ufinyelela eminyakeni yobudala yokuthatha impesheni yenkampani yakho, ungathatha impesheni. Kukhona izinhlobo ezimbili zempesheni ongakhetha kuyo:

- 1 Impesheni eqinisekisiwe
(impesheni yempilo yonke)**
- 2 Impesheni ebhekelela
impilo**

Kukhona okwehlukene ongakhetha kukho okuvuleleke kuwe.

Okuncike ekutheni ngabe uthatha umhlalaphansi esikhwameni okukhokha kuso wena nomqashi noma kwesempesheni noma esikhwameni somshwalense wempesheni. Lokhu ongakhetha kukho yilokhu:

Izikhwama somhlalaphansi okukhokha kuzo wena kanye nomqashi	Izikhwama zempesheni noma zomshwalense wokuthatha umhlalaphansi
Ungathatha imali yakho yonke esesikhwameni njengokheshi.	Ungathatha ingxenye yokukodwa kokuthathu kwemali yakho esesikhwameni njengokheshi.
Ungasebenzisa enye yemali yakho esesikhwameni njengokheshi bese usebenzisela esele ukuthenga impesheni.	Kumele usebenzise okungenani izingxenye ezimbili kokuthathu zemali yakho esesikhwameni ukuthenga impesheni.
Ungasebenzisela yonke imali yakho ukuthenga impesheni.	Ungasebenzisela yonke imali yakho ukuthenga impesheni.

Yini okumele uyicabange ngaphambi kokukhetha ukuthatha impesheni:

- ⤵ Ziyini izindleko zokuphila?
- ⤵ Uzodinga malini zinyanga zonke?
- ⤵ Ngabe ungakwazi ukuvulela imali yakho oyongile ezimaketheni ezingazinzile isikhathi esifushane futhi uhlale utshale izimali ezimakethe isikhathi esijana?
- ⤵ Ngabe injani impilo yakho? Kuzokwenzekani uma uphila isikhathi eside kunaleso obusilindele?
- ⤵ Uma ushadile, ngabe ushade naye uzodinga iholo uma ushona?
- ⤵ Ngabe unayo enye imali oyongile ezolekelela impesheni yakho?
- ⤵ Ngabe kudingeka ukuthi ushiyele obathandayo imali uma ushona?

Ukwazi konke lokhu kuzosiza ukukunika umhlahlandlela ngokuphathelene nokuthi imuphi umshwalense wokuthatha umhlalaphansi ohlangabezana nezidingo zakho.

Ukubaluleka kokwelulekwa

Oweluleka ngezimali angakusiza ukuthi uqonde umehluko phakathi kwemikhiqizo eyahlukene kanye nezisombululo bese unquma ukuthi ikuphi okukulungele. Angakusiza futhi ngokwengamela okubalulekile kuwe okubizwa phecelezi ngokuthi yi-trade-off. (I-trade-off yilapho ukhetha khona phakathi kokuphokophele okubili noma ngaphezulu okubaluleke ngendlela elinganayo kuwe, ngenxa yokuthi unezinsiza ezilingene futhi ungeke ukwazi ukuthatha konke ongakhetha kukho ngesikhathi esisodwa).

Oweluleka ngezimali angakusiza ukuthi uthole izindlela zokuzuza okuningi kulokho okuphokophele futhi assize ukuqinisekisa ukuthi awuncami okuphokophele okubaluleke kakhulu ngenxa yokuphokophele okungabalulekanga kangako

Thinta i-My Money Matters Centre

Ucingo: 0860 000 381

I-imeyli: mymoneymatters@alexforbes.com



Ongakhetha kukho ngokuphathelene neholo lakho lempesheni

Leli khasi kanye nelilandelayo azokunikeza umbono jikelele wezinye zezinhlobo zempesheni ongakhetha kuyo. Khuluma noweluleka ngezimali ngaphambi kokuthi uthathe noma yisiphi isinqumo.

Impesheni eqinisekisiwe (impesheni yempilo yonke)

Ingozi ibhekelelwa ohlinzeke ngomshwalense



Iholo

- ↳ Iqinisekisiwe impilo yonke.
- ↳ Iholo lakho angeke lehle nanini.



Abaqokelwe ukuhlomula

- ↳ Obaqokele ukuthi bahlomule kungenzeka bathole kuphela umhlomulo esikhathini esiqinisekisiwe esikhethiwe.



Ingozi yokutshala imali

- ↳ Akukho ngozi ngokuphathelene nokutshala imali (ngaphandle komshwalense onika inzalo).
- ↳ Iholo lakho liqinisekisiwe



Ukuvumela izimo ezithile

- ↳ Ayivumeli izimo ezithile.
- ↳ Uhlobo lwakho lweholo alushintshi impilo yakho yonke uma usukhethe uhlobo oluthile lweholo.



Ukukhuphuka kwenani lentengo

- ↳ Imali yakho kungenzeka iphelelwe Amandla okukwazi ukuthenga uma ungakhethi impesheni ehambisana nokukhuphuka kwenani lentengo.

Izinhlobo zezimpesheni eziqinisekisiwe (impesheni yempilo yonke)

1

Ukukhupha kwemali okubekwe emkhawulweni othile

- ↳ Khetha inani lokukhuphuka kwemali ngonyaka, isibonelo u-3%, u-5% noma u-10%.
- ↳ Uma inkulu imali oyikhuphulayo, lizoba lincane iholo lokuqala ozolithola.

2

Eenzalo

- ↳ Indlela okusebenza ngayo imali etshaliwe kunomthelela ekukhuphuleni imali.
- ↳ Imali ekhushulwayo inqunywa inkampani yomshwalense ngokusekela endleleni okusebenze ngayo izimali ezitshaliwe.

3

- ↳ Imali yakho ekhushulwayo kungenzeka ibe ngaphezulu noma ngaphansi kokukhuphuka kwenani lentengo

4

Okuhambisana nokukhuphuka kwenani lentengo

- ↳ Iholo lakho liqinisekisiwe ukuthi lizohambisana nokukhuphuka kwenani lentengo.
- ↳ Ukukhuphuka kwemali kusekelwe ekukhuphukeni kwenani lentengo onyakeni.

Izinga

- ↳ Uthola inani elifanayo leholo impilo yakho yonke.
- ↳ Iholo lokuqala liphezulu uma kuqathaniswa nokunye ongakhetha.
- ↳ Ukukhuphuka kwenani lentengo kwehlisa Amandla akho okwazi ukuthenga.

Ongakhetha kukho ngokuphathelene neholo lempesheni

Sincoma ukuthi ukhulume noweluleka ngezimali ozokusiza ukuthi uqonde izingozi kanye nemihlomulo yalokhu ongakukhetha.

Impesheni ebhekelela impilo

Ingozi ibhekelelwa nguwe



Iholo

- Iholo ongalikhipha lingaba noma ubani phakathi kuka-2.5% ukuya ku-17.5% wemali ephelele etshaliwe.
- Ukhetha izinga lakho leholo.
- Kukhona ingozi yokuthi ungaphila isikhathi esengeziwe kunemali oyongile.
- Iholo lakho aliqinisekisiwe impilo yakho yonke.
- Iholo lakho kungenzeka lehle ngemva kwesikhathi esithile uma ukhipha imali engaphezu kokukhula kwemali oyitshalile.



Ukushiyela imali okumele bahlomule

- Ungakhetha okumele bahlomule abazothola noma iyiphi imali esele emalini yakho etshaliwe uma ushona



Ingozi yokutshala imali

- Ukhetha izinhlelo zakho zokutshala imali.
- Kukhona ingozi yokuthi imali yakho etshaliwe kungenzeka ingasebenzi kahle.



Ukuvumela izimo ezithile

- Ivumela izimo ezithile.
- Ungakhetha ukukhuphula noma ukwehlisa iholo lakho kanye njalo ngonyaka, ngosuku lwesikhumbuzo lwemali etshaliwe.



Ukukhuphuka kwenani lentengo

- Imali yakho kungenzeka iphelelwe amandla okukwazi ukuthenga uma imali etshaliwe ungakhethi impesheni ehambisana nokukhuphuka kwenani lentengo.

Ukubaluleka kokwelulekwa

Ukubaluleka kokwelulekwa ngokuphathelene nezimali oweluleka ngezimali oqeqeshiwe akumele kubukelwe phansi futhi kukhuthazwa kakhulu.

Bayilaba:

- bangogoti emkhakheni wabo futhi bazinikele ekusizeni abanye ukuthi bafinyelele kulokho abakuphokophele ngokuphathelene nezimali
- baqoqa ulwazi olufanele ngokuphathelene nokukusiza ukuthi wenze ibalazwe lohambo lwezezimali lakho nokuthi uthathe izinqumo ngokuphathelene nendlela efanele ukudlula zonke okumele uyithathe
- bahlola amathuba okuthi ungakwazi yini ukufinyelela kulokho okuphokophele kanye nalokho okufisayo ngokuphathelene nokuthatha umhlalaphansi bese bekusiza ukuthi ulungise isimo sakho ukuze uthole imihlomulo esezingeni eliphezulu emalini yakho oyithole kanzima oyongile
- bazohlola nezinye izidingo zakho uma usuthathe umhlalaphansi bese benza izincomo ezifanele.



I-AFRIS isikhwama sokugcina imali yokuthatha umhlalaphansi esibhekelela impilo esivulekele kuwe uma isikhwama sakho sesiqalise i-AFRIS. Kungenzeka uhlomule ngokuphathelene nokungakhokhi izimali ezikhokhiswayo ezinkulu kulokhu ongakukhetha. Thinta u-Alexander Forbes ukuze uthole ukuthi ngabe ufanele yini ukuthola lokhu ongakukhetha.

Yini enye okumele uyazi

Uyikhokhiswa kanjani intela uma uthatha ukheshi.

Empilweni yakho yonke, ungathatha inani eliphelele lemali eyongelwe ukuthatha umhlalaphansi engu-R500 000 engakhokhiswa ntela uma uthatha umhlalaphansi. Kodwa-ke, zonke izimali ozikhipha njengokheshi (ezingaphezu kuka-R25 000) ngaphambi kokuthatha umhlalaphansi zizokwehlisa leli nani2 Ukuthi ukhokhiswa intela yamalani kuncike ekutheni uthatha malini nokuthi uyithatha nini.

Izinga lentela likhonjiswe kumathebula entela angezansi.

Uma uthatha umhlalaphansi	
Inani lemali oyithathayo	Izinga lentela
U-R0 ukuya ku-R500 000	0%
U-R500 001 ukuya ku-R700 000	18%
U-R700 001 ukuya ku-R1 050 000	27%
U-R1 050 000 ukuya phezulu	36%

Uma u-SARS esho inani lentela okumele ulikhokhe ethebuleni, uzobhekelela izimali eziyisamba ezingukheshi ezithathwe phambilini ezikhwameni zokuthatha umhlalaphansi kanye nemihlomulo yokuyeka evela kumqashi wakho.

Izimali ezikhokhiswayo kanye nezimali okumele uzikhokhe.

Izimali ezikhokhiselwa ukwelulekwa Imali ekhokhelelwa ukwelulekwa kokuqala

Lokhu okokwelulekwa kwakho kokuqala oweluleka ngezimali oqeqeshiwe. Iyiphesenti elithile lemali oyitshalayo futhi ukuthi iphesenti lizoba yimalini kuncike kuwe kanye nalowo okucebisayo.

Imali ekhokhiselwa ukwelulekwa yangonyaka

Le mali idonswa zinyanga zonke emalini yakho oyitshalile. Iphesenti lemali ekhokhiswayo nivumelana ngalo wena kanye nokwelulekayo.

Izimali ezikhokhiselwa ukwengamela

Lezi yizimali ezikhokhelwa owengamele isikhwama. Lezi zimali ezikhokhiswayo zibalwa futhi zidonswa zinyanga zonke emalini yakho oyitshalile.

Izimali ezikhokhiswayo zokwengame-la imali etshaliwe

Lezi yizimali ezikhokhiswayo kanye nemali okumele ikhokhwe yabengamele izinhlobo zokutshala izimali. Azibhalwanga kumapheshana alokho okungamaqiniso kwesikhwama kohlobo lokuthala imali ngalunye futhi kungenzeka kushintshe njalo ngemva kwesikhathi esithile.

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

Icebo elibalulekile

Njengoba usushiya umqashi wakho kungenzeka ukuthi uphinda ukucabanga ngezinto eziningi. Nazi ezinye zezinto ezingamaqiniso ongacabanga ngazo ukuze wenze ngcono inhlalakahle yakho ngokuphathelele nezezimali:

- gcina imali yakho oyongele ukuthatha umhlalaphansi lapho ungakwazi khona
- khokha imali eningi ngeandlela ongakwazi ukwenza ngayo ngokuphathelele nokonga imali
- qinisekisa ukuthi uvikelekile ngokuphathelele nezimo eziphuthumayo ngokuba nomshwalense kanye nemali eyongiwe eyanele
- ngamela izikweletu ngendlela esebenzayo
- xoxisana noweluleka ngezimali ukuze akusize ukuthi ubeke eqhulwini izidingo zakho nokuthi uthathe izinqumo ezikufanele.

Sithinte

Imibuzo ngokuphathelene ne-sikhwama sakho sokuthatha umhlalaphansi

I-Client Contact Centre

Ucingo: 0860 100 333

I-imeyli: ccrfadmin@alexforbes.com

Ukwelulekwa ngokuphathelene nezezimali

I-My Money Matters Centre

Ucingo: 0860 000 381

I-imeyli: mymoneymatters@alexforbes.com

Ulwazi olukule dokhumenti oluka-Alexander Forbes, Akumele ukopishe, usabalalise noma ulungise noma iyiphi ingxenye yale dokhumenti ngaphandle kwemvume ebhalwe phansi esho lokhu yakwa-Alexander Forbes. Alexander Forbes Financial Services (Pty) Ltd (FSP 1177 kanye nenombolo yokubhaliswa 1969/018487/07)



alexforbes.com

alexforbes
insight • advice • impact