

### Ukukhokhelwa kwemali eyongelwe umhlalaphansi kanye nomshwalense wokuvikela impilo

Ukulahlekelwa othandekayo kungenye yezinto ezinzima kakhulu umuntu angabhekana nazo. Ngakho, kwakha umqondo ukuthi phakathi nalesi sikhathi esinzima, abathandekayo bakho akudingeki bakhathazeke nangezezimali.

Umndeni wakho uzothola isabelo semali oyongele umhlalaphansi kanye nenkokhelo yomshwalense wokuvikela impilo (uma umqashi wakho ekunikeza lo mhlomulo) uma ushona ngenkathi uyilungu leSikhwama Sokuthatha Umhlalaphansi se-Alexander Forbes. Abaphatheli abaqokiwe besikhwama

banesibophu esisemthethweni sokuqinisekisa ukuthi izinzuzo eziphathelele nokushona esikhwameni zikhokhelwa labo abathembele kuwe ngokwezimali.

Uma umhlomulo wakho ophathelene nokushona ngenxa ye-policy ehlukele esikhwameni, khonake abaphatheli abaqokiwe ngeke bandakanyeke futhi lo mhlomulo uzokhokhwa ngokuya ngefomu lokuqokwa kwabahlomulayo oligcwalise naleyo nkampani yomshwalense, noma uma kungenjalo umqashi wakho uzonquma.



#### Umhlomulo ophathelene nokushona ovela noma otholakala esikhwameni sokuthatha umhlalaphansi



**Imali ekhokhelwa imali eyongelwe ukuthatha umhlalaphansi**



**Imali ekhokhelwa umshwalense wokuvikela impilo, ibizwa 'umhlomulo womshwalense ophathelene nokushona'**

Make sibheke izibophu zomuntu ngamunye obambe iqhaza kule nqubo yokukhokha imihlomulo ephathelene nokushona evela noma ngokusebenzisa isikhwama - ilungu lesikhwama somhlalaphansi, umqashi, umshwalense kanye nabaphatheli abaqokiwe besikhwama somhlalaphansi ngokufanayo. Ngale ndlela, wena nomndeni wakho niyazi okufanele nikwenze nokuthi kufanele nilandele bani, uma kwehla inhlekelele.

### Yini okudingeka yenziwe amalungu esikhwama sokuthatha umhlalaphansi

#### Gcina ifomu lakho lokuthi 'Ngubani odinga ukuxhaswa ngezimali lapho ngishona?' linemininingwane yakamuva

Leli fomu libaluleke kakhulu kunalokho okucatshangwa yinoma ngubani - nanoma lingeyona incwadi yefa noma umyalo wokugcina. Abaphatheli abaqokiwe kulindeleke, ngokomthetho, ukuthi bathole bonke abantu abathembele kuwe ngokwezimali, kanye nalabo obathandayo

futhi ongathanda ukubashiyela ingxenye yomhlomulo wokushona lapho ushona. Labo abathembele kuwe ukuze baphile ngokwezimali babizwa njengobaqokele ukuthi bahlomule. Izibonelo ngumlingani wakho noma umlingani wempilo yakho, izingane (zanoma yiminyaka yobudala emingaki), umama wakho, abantu odinga ukubakhokhela isondlo noma omunye umuntu empilweni yakho oncike kuwe ngokwezimali.



Uma kungekho muntu othembele kuwe nganoma iyiphi indlela ngokuphathelene nezimali, ungakhetha omunye umuntu ukuthi abe oqokelwe ukuthi ahlomule (umndeni, umngani noma inhlango esebenzela isihle). Uma ukhetha ukunikeza umhlomulo wakho wokushona enhlanganweni esebenzela isihle lapho ushona, imali izokhokhelwa kuqala efeni lakho bese ikhokhelwa inhlango esebenzela isihle oyithandayo. Uma leli fomu lisesikhathini, kungathatha ama-trustee isikhathi eside kakhulu ukubona ukuthi ngubani okufanele athole ingxenye yemihlomulo ephathelene nokushona esikhwameni.

**Faka amadokhumenti afanele**

Isizathu esivame kakhulu sokubambezeleka ngokuphathelene nokukhokhela isicelo sokushona

somshwalense ukuthi kunamadokhumenti angekho, engaphelele noma engalungile afakwe nesicelo sokukhokhelwa. Umqashi wakho angakusiza ngalokho okudingekayo futhi angabheka ukuthi ifomu seligcwaliswe ngokuphelele nangendlela efanele ngaphambi kokulifaka. Ngokuvamile, iminingwane elandelayo iyadingeka:

- ikhophi eqinisekisiwe yesitifiketi sokushona
- umazisi noma ipasipoti yelungu elingasekho
- ikhophi yemalimboleko yezindlu exhaswa yimpesheni (uma ikhona)
- ubufakazi bezinga lokuthembela ngokwezezimali kwabaqokelwe ukuhlomula

**Okudinga ukwenziwa umqashi wakho**

Umqashi wakho kufanele ahambise ifomu lesicelo sokukhokhelwa ngokuphathelene nokushona ku-Alexforbes nakohlizeka ngomshwalense. Umnyango wakwa-HR ezinkampanini ezinkulu uzoqondisa umndeni wakho ngesikhathi senqubo yokufaka isicelo sokukhokhelwa.

**Okudingwa ohlinzeka ngomshwalense**

Inkampani yomshwalense izohlola amadokhumenti okufaka isicelo sokukhokhelwa futhi izocubungula isicelo sokukhokhelwa ngokwepolicy yomshwalense. Lapho ohlinzeka ngomshwalense esegunyaze isicelo sokukhokhelwa esiphathelene nokushona, umshwalense uzokhokhela isikhwama.

**Ukukhokhela imihlomulo**

Abaphatheli abaqokiwe bazonquma ukuthi umhlomulo ophathelene nokushona ukhokhelwa kanjani kuye ngokuphathelene nezimo:

1. Ukukhokhwa kwemali koqokelwe ukuthi ahlomule omkhulu (oneminyaka yobudala engaphezu kweyi-18)
2. Ukukhokhwa kwemali engukheshi yomhlomuli omkhulu kusingamzali uma oqokelwe ukuhlomula esesesikoleni noma efunda esikhungweni semfundo ephakeme.
3. Ukukhokha esikhwameni sabaqokelwe ukuhlomula somuntu oqokelwe ukuhlomula omkhulu, ngemvume yabo, osesesikoleni noma ofunda esikhungweni semfundo ephakeme.
4. Inkokhelo eya esikhwameni sabaqokelwe ukuhlomula zoqokelwe ukuhlomula omncane (ongaphansi kweminyaka eyi-18). Isikhwama sabaqokelwe ukuhlomula silawula, sitshale imali futhi sikhokhele

imihlomulo kwabathembele kumalungu esikhwama somhlalaphansi abancane ngemuva kokushona kwelungu.

5. Ukukhokhwa kwemali yoqokelwe ukuhlomula omncane kusingamzali noma kumnaekeleli.
6. Thenga impesheni ezokuhlizeka ngemali engenayo yenyanga.
7. Ukukhokhwa kwesikhwama semali esisiwe somndeni noma isikhwama semali esisiwe soqokelwe ukuhlomula.





### Ungaphansi kweminyaka eyi-18

Khokhela usingamzali noma umnakekeli kaTshepo ngemali engukheshi

Isikhwama sabaqokelwe ukuhlomula silawula, sitshale imali futhi sikhokhele imihlomulo kwabathembele kumalungu esikhwama somhlalaphansi abancane ngemuva kokushona kwelungu.

### Tshepo



Imali ekhokhwayo engukheshi



Khokha esikhwameni sabaqokelwe ukuhlomula



Thenga impesheni ezokuhlinzeka ngemali engenayo yenyanga



Ukukhokhwa kwesikhwama semali esisiwe somndeni noma isikhwama semali esisiwe soqokelwe ukuhlomula

### Omdala kune-18

Khokhela uTshepo imali engukheshi

Khokhela usingamzali noma umnakekeli kaTshepo ngemali engukheshi uma uTshepo esesesikoleni noma efunda esikhungweni samabanga aphezulu

UTshepo kumele avume lokhu uma emdala kuneminyaka eyi-18 futhi esafunda noma efunda esikhungweni samabanga aphezulu

Umhlomulo wesicelo sokukhokhelwa esiphathelene nokushona ungakhokhiswa intela ngaphambi kokuba ukhokhwe. Inani lentela nendlela umhlomulo okhokhwa ngayo kuzoya ngemithetho yentela ngesikhathi sokushona.



## Yini okudingeka kwenziwe yisikhwama sokuthatha umhlalaphansi

Abaphatheli abaqokiwe besikhwama sakho banomsebenzi ngokwezomthetho wokwaba umhlomulo wakho ophathelene nokushona lapho ushona wesikhwama noma ngesikhwama.

Abaphatheli abaqokiwe kumele bathole abathembele kuwe kanye nabaqokelwe ukuthi bahlomule ukuze banqume ukuthi bazoyaba kanjani ngobulungiswa imali yakho eyongelwe umhlalaphansikanye nomshwalense wokuvikela impilo. Ukuze bathathe isinqumo esinobulungiswa, abaphatheli abaqokiwe bazobheka lezi zinto ezilandelayo ezinhlanu, phakathi kwezinye:



**6.**  
Inani eliphelele lemali eyongelwe umhlalaphansi ezokwabiwa

**5.**  
Imali okungenzeka itholakale esikhathini esizayo kanye nokungase kutholakale

**4.**  
Isimo sabo ngokuphathelene nezimali

**3.**  
Bathembele kangakanani ngokwezezimali kumufi

**2.**  
Ubudlelwane nomufi

**1.**  
Iminyaka yobudala yoqokelwe ukuthi ahlomule

Abaphatheli abaqokiwe bangakhetha ukungakhokheli lutho oqokelwe ukuthi ahlomule, njengoba umthetho ungasho ukuthi wonke umuntu oqokelwe ukuthi ahlomule kumele athole imali. Kodwa-ke, kumele bakelele izidingo zoqokelwe ukuthi ahlomule ngamunye kanye nemali ekhona ezokwabiwa.

**Isinqumo esihlongozwayo**  
Ngemva kokuthola ulwazi kumqashi, abengamele kanye neminye imithombo, abaphatheli abaqokiwe bazonquma ukuthi bazowaba kanjani umhlomulo ophathelene nokushona. Isinqumo sizobhalwa 'esinqumweni esihlongozwayo'.

Uma kukhona ulwazi okungenzeka ukuthi abaphatheli abaqokiwe abazange balubhekelele ngesikhathi bethatha isinqumo sabo futhi sesilungiselelwe nesinqumo esihlongozwayo. Abengamele isikhwama bazokhokhela umhlomulo ophathelene nokushona uma sebethole impendulo evela kubo bonke abaqokelwe ukuthi bahlomule, noma uma bengazange bathole impendulo kungekadluli izinsuku ezingama-30 ngemva kokuthumela idokhumenti yesinqumo esihlongozwayo.

## Inqubo yokufaka isicelo sokukhokhelwa ngokuphathelene nokushona - yazi imikhawulo ngokuphathelene nesikhathi

Uma ungazange uhlangebazane nemikhawulo ngokuphathelene nesikhathi, isicelo sokukhokhelwa kungenzeka singavunywa, futhi akukho sicelo sokukhokhelwa esizokhokhelwa. Imikhawulo yesikhathi ebekwe ohlinzeka ngomshwalense ku-policy yomshwalense wokuvikela impilo welungu.

**3 izinyanga** Yazisa u-Alexforbes noma inkampani yomshwalense ngokushona kwelungu kungekadluli izinyanga ezintathu zokushona kwelungu.

**12 izinyanga** Nikeza wonke amadokhumenti asekela isicelo sokukhokhelwaku-Alexforbes noma enkampanini yomshwalense kungekadluli izinyanga eziyi-12 zokushona kwelungu. Umkhawulo wesikhathi oyizinyanga eziyi-12 ungumhlahlandlela nje kuphela. Buza kumnyango wakho we-HR ukuze uthole ukuthi kusebenza muphi umkhawulo wesikhathi ngokuphathelene nama-policy omshwalense, ngoba kungenzeka ube mfushane.

24  
izinyanga

Imali kungenzeka idluliselwe esikhwameni semihlomulo engazange ifakelwe isicelo sokukhokhelwa ngemva kwezinyanga ezingama-24. Uma isikhwama singakakhokhi umhlomulo (noma ingxeny yomhlomulo) koqokelwe ukuthi ahlomule ngemva kwezinyanga ezingama-24 ngemva kokuba sekusayinwe isinqumo sokwaba sabaphatheli abaqokiwe, inani kungenzeka libe 'umhlomulo ongafakelwanga isicelo sokukhokhelwa' futhi kungenzeka ufakwe esikhwameni semihlomulo ongafakelwanga isicelo sokukhokhelwa.

### Izizathu ezibangela ukuthi kwephuze ukukhokhelwa kwemihlomulo



Kunezizathu eziningi ezibangela ukwephuza kokukhokhelwa kwezicelo eziphathelene nokushona esikhwameni noma ngesikhwama. Izizathu ezivae kakhulu zihlanganisa umqashi ongagcwalisi ifomu lesicelo sokukhokhelwa ngokugcwele, amadokhumenti angekho noma angafanele, ukuthatha isikhathi eside kunesilindelekile kwesinqumo sabaphatheli abaqokiwe, izindaba zentela engakhokhiwe kanye nokunganikezi imininingwane yabo yasebhangwe kwabaqokelwe ukuthi bahlomule. Qinisekisa ukuthi umndeni wakho uyazi ukuthi yini engangahambi kahle nokuthi yini okumele bakwenze ukuze izinto zihambe kahle ngaphandle kwezihibe - konke kudlala indima ekushiyeni ifa ongaziqhenya ngalo.

#### Ifa lichaza imali ekhokhelwe obathandayo ngokuphathelene nomhlomulo wokushona lapho ushona.

“Ukushiya ifa kuchaza ukugxoba isitembu ngokuphathelene nekusasa kanye nokufaka isandla esizukulwaneni sesikhathi esizayo. Abantu bafuna ukushiya ifa ngoba bafuna ukuzizwaukuthi impilo yabo ibisho okuthile.

Ukuthola ukucaciselwa ngokuphathelene nalokho ofisa ukuthi ifa lakho libe yikho kunganikeza incazelo kanye nenhloso.” - Marelisa Fabrega, *How to leave a lasting legacy, Daring to live fully*



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