



UCTRF

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INCWADANA YOQHELWANISO YAMALUNGU

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UNIVERSITY OF CAPE TOWN
IYUNIVESITHI YASEKAPA • UNIVERSITEIT VAN KAAPSTAD

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Umyalezo wolwamkelo



Lungu elibekekileyo

INgxowamali yoMhlalaphantsi yeYunivesithi yaseKapa ('i-UCTRF') ikunceda ufake imali elugciniweni ukulunguselela umhlalaphantsi ngethemba lokuba nawe uya kuba phakathi kwabo bayakuhlala ngokukhululeka xa sele bethathe umhlalaphantsi. Ukuba ushiya umsebenzi ngaphambi kwexesha lokuthatha umhlalaphantsi uza kufumana inzuzo yokurhoxa. Inzuzo iyabhatalwa kuwe naxa kusenzeka ukuba ugule kakhulu de ungakwazi ukusebenza okanye kusapho lwakho ukuba uyasweleka.

Kubantu abaninzi, imali eselugcinweni lwengxowamali yomhlalaphantsi yomqeshi wabo ngowona mthombo okanye okuphela komthombo womvuzo abaza kuwufumana xa behlala phantsi. Kubalulekile ukuziqonda iinzuzo i-UCTRF enazo noko ukudingayo ukuze uhlale phantsi ngokukhululeka. Ngelishwa, mnye kubantu abayi-6 eMzantsi Afrika oza kuthatha umhlalaphantsi enemali eyaneleyo ukuze akwazi ukuphila ubomi obufana nobuya ebebuphila esaphangela. Inkamkam karhulument incinci kakhulu kwaye isenongoneli ukuphila ngayo.

Le Ncwadana yoQhelwaniso iqulethe isishwankathelo sawona malungiselelo afumaneka kwi-UCTRF. Iwebsite ye-UCTRF ineenkcukacha nge-UCTRF neenkalo ngeenkalo zokuba lilungu layo kunye nezixhobo ezisebenzisekayo ukukunceda ukucebela umhlalaphantsi wakho.

Ukuba unemibuzo mayela nokuhlengahlengiswa komvuzo wakho okanye imiqathango yengqesho yakho, nceda uthethe ne-HRBP. Ungaqhagamshelana neofisi ye-UCTRF ukuba ufuna okungakumbi ukuqonda iinzuzo zakho.

Iinkcukacha zethu zoqhagamshelwano ungazifumana ekupheleni kwale ncwadana. Sithemba ukuba uza kuyifumana le ncwadi isebenziseka ukuqonda iinzuzo zakho ze-UCTRF.



Imibuliso

Penny Fabré

Ingqonyela eyiNtloko

INgxowamali yoMhlalaphantsi yeYunivesithi yaseKapa

Ukucaciswa kwamagama asetyenzisiweyo



Inggokelela yemali yomhlalaphantsi eselungcinweni	Ixabiso layo yonke imali oyifake elugcinweni le-UCTRF. Nceda ujonge kwiphepa-7 ngeenkukacha ezingakumbi.
Umxhamli	Lowo uza kufumana inzuzo
Iindleko zokuqashwa	Esi sisixa semivuzo yabasebenzi, inzuzo ezingezinye ngaphambi kokukutsalwa kwemali. Esisixa sibhatalwa ngumqeshi yaye siyavela kwikhontrakthi yakho
Umyalelo woqhawulo-mtshato	Umayelelo owiswe yinkundla yomthetho ukuphelisa umtshato
Unyuko-maxabiso	Ukunyuka kwamaxabiso empahla neenkonzo kuqoqosho kwisithuba sexesha elithile
I-HRBP	Iqabane loshishino lecandelo lezengqesho. Ukuba ufuna ukwazi ukuba ngubani i-HRBP ungandwendwela le website: https://hr.uct.ac.za/contacts#practitioners .
Isixa-nyaka sobomi	Uhlobo lwesixa-nyaka esinikwa ziinkampani zeinshorensi okanye iingxowamali zomhlalaphantsi apho umvuzo (okanye isixa sesixa-nyaka_siqinisekile ubomi bomntu bonke.
Isixa-nyaka sokuziphilisa	Uhlobo lwesixa-nyaka esinikwa ziinkampani zeinshorensi okanye iingxowamali zomhlalaphantsi apho umvuzo (okanye isixa sesixa-nyaka) singaqinisekiswa kodwa sixhomekeke kwindlela olunye utyalo-mali olusekelwe kulo esi sixa-nyaka. Isixa-nyaka nowobuninzi.
Iimbuyekazo zotyalo-mali	Isixa senzala eyingeniso yengqokelela yemali yomhlalaphantsi eselugcinweni ngoxa isatyalwe kwi- UCTRF. Khumbula, imbuyekazo Yotyalo-Mali ingancumisa okanye kungabinjalo.
Umhla oqhelekileyo wokuthatha umhlalaphantsi	Ukuphela konyaka oba na-65 yeminyaka.

Ingxowa-mali yolondolozo	Ingxowa-mali apho ungakwazi ukugcina imali yakho yomhlala phantsi eselugcinweni xa ushiya omnye umqeshi usiya komnye. Xa sele ufake imali yakho kwiNgcowa-Mali Yolondolozo uvumeleke ukuba uyikhuphe kube kanye kuphela imali (ungayikhupha yonke okanye ungayikhuphi yonke, uthathe loo mali uyidingayo) kwi“vested pot” yakho phambi kokuba uthathe umhlalaphantsi. Ungakwazi ukuba ukhuphe kwi’savings pot’ yakho nyaka nonyaka ukuba imali onayo ingapha kweR2000. Imali eshiyekileyo kule ngxowa-mali yolondolozo iya kufumaneka yonke xa uthatha umhlalaphantsi.
Ingxowa-mali yomqeshi wangaphambili	Ingxowa-mali yesinyanzeliso eyenziwa ngumqeshi wakho wangaphambili. Le ngxowa-mali yenzelwe ukuba basebenzi bakwazi ukonga imali yomhlalaphantsi apho imali ityalwa ngumqeshwa nomqeshi.
Imali yomhlalaphantsi	Ingxowa-mali yabantu abaziqashileyo okanye abasemsebenzini apho abangenayo ingxowa-mali yomsebenzi. Umsebenzi uyakwazi ukukhupha imali kwi’savings pot’ eselilungu kodwa imali ye’vested pot’ kunye neye’retirement pot’ zifumaneka xa umntu eneminyaka engama-55 kuphela. Xa umntu ethatha umhlalaphantsi, ilungu kumele libe lisebenzise isabelo esingange 2/3s kwi’vested pot’ kunye nemali yonke ekwi’retirement pot’ ukuze ilungu likwazi ukuzithengela ipenshini.
Imali yomhlalaphantsi eyahlulwe ngokuba ibeyi2/3 yemali yonke ekhoyo.	Le mali yipenshini engange 2/3s yemali yakho yomhlalaphantsi ekwiUCTRF kunye nenzala (kunye nayiphi na imali othe wayizisa kumqeshi wangaphambili okanye ingxowa-mali yolondolozo kwi”savings pot’.
Iprofayile yemingcipheko	Lonke utyalo-mali lunemingcipheko. Iprofayile yemingcipheko yakho ixhomekeka kwiimeko zomntu ngamnye (ezinye iiasethi, iminyaka yobudala, abo baxhomekeke kuwe njalo njako. Umdla wakho (enoba uza kusukela utyalo-mali olunembuyekezo ephezulu nakuba luba nokuguquguquka okumandla okanye hayi) uza kuxhomekeka kwiprofayile yakho yemingcipheko.
Imali eselugcinweni eyahlulwe ngokuba ibeyi1/3 kwimali yonke ekhoyo “retirement pot”	Le mali ingange 1/3 kwimali yakho eselugcinweni kunye nenzala (kunye nayiphi na imali othe wayizisa kumqeshi wangaphambili okanye ingxowa-mali yolondolozo kwi”savings pot’)
Imali yonke yomhlalaphantsi eselugcinweni (‘vested pot’)	Yonke imali yakho yomhlalaphantsi eselugcinweni ngokwe 31 kaAgasti 2024. Le mali iqulathe imali yePenshini esuka kumqashi wakho wangaphambili . Yonke lq ngqokelela ye mali igciniwe kunye nenzala yayo kwiUCTRF.

Ngubani othatha uxanduva lwe-UCTRF?



IBhodi ye-UCTRF ilawulwaziitrasti eziyi-14: eziyi-7 zikhethwa ngamalungu e-UCTRF zize eziyi-7 zimiselwe yi-UCT. Ulonyulo lweetrasti lwenziwa qho ngeminyaka emine. IBhodi ye-UCTRF yiyo enoxanduva lazo zonke izigqibo ezenzayo nokuphathelele i- UCTRF, yaye kufuneka iqinisekise ukuba imfuno zamalungu kunye nabaxhamli ziyafikelelwa yaye zikhuselwe ngalo lonke ixesha.

IBhodi ye-UCTRF iye imisele iNgqonyela eyiNtloko onembopheleleko yomsebenzi we- UCTRF wemihla ngemihla. Ngaphezu koko, le Ngqonyela iyiNtloko ixhaswa ngusekela Ngqonyela eliyiNtloko eliye lenze umsebenzi weNgqonyela eyiNtloko yakuba iNgqonyela eyiNtloko ingakwazi ukuwuphumeza umsebenzi wayo.

Ubulungu



Ngubani onokuba lilungu le-UCTRF?

Ukuba uqeshwe ngokusisigxina okanye uqeshwe ngokwesivumelwano esinemiqathango yengqesho esisigxina (ikhontrakthi yalapha eUCT ekuthiwa yiT2)), ungalilungu le-UCTRF.

Ndingakhetha ukungabilungu le-UCTRF?

Hayi. Ngokomthetho, wonke umntu okufanelekelayo ukuba lilungu umele abe lilo.



Imirhumo Kwi-UCTRF



Nyanga nganye umqeshi wakho utsala ipesenteji ethilse kwiindleko zengqesho yakho ukuze arhume kwi-UCTRF.

Ungakanani umrhumo ofakwa ngumqeshi egameni lam?

Uye ukhethe ipesenteji ephakathi kuka-12% no-40% weendleko zengqesho yakho. Ukuba awuzikhetheli le pesenteji xa usiba lilungu le-UCTRF, uza kukhethelwa u-18% weendleko zengqesho yakho ngokuzenzekelayo. Le mirhumo yimirhumo yomqeshi nakuba nje zitsalwa kwiindleko zengqesho yakho.

Inxalenye yale mirhumo isetyenziselwa iindleko zamalunguselelo xa uthe wasutywa kukufa, ukuba nesiphene (ukuba oku kufanalekile) kunye nomasincwabane wefemeli nezinye iindleko ze-UCTRF (ezifana nomrhumo wolawulo); ize instalela ifakwe kutyalo-mali. Ezi ndleko ziyatshintsha ngoJulayi nyaka ngamnye. Ukuba ufuna ukwazi ukuba zibiza kangakanani ngoku, nceda undwendwele iwebsite ye-UCTRF kule linki:

<http://uctrf.co.za/uctrf/contributions>

Ungalitshintsha izinga lomrhumo wakho ngomhla wokuqala kuNovemba nyaka ngamnye. Ungakwazi ukulitshintsha eli zinga naxa iindleko zengqesho zakho zitshintsha. Nceda uphawule ukuba lo mrhumo utsalwa kwiindleko yengqesho yakho, ngoko ke utshintsho kwizinga lomrhumo wakho liza kuwuchaphazela umrholo wakho ogoduka nawo.

Ingaba imirhumo itsalwa irhafu?

Imirhumo yakho epheleleyo kwipenshini, enoba yeyengxowamali esekwe ngumqashi ukulondolozela abaqashwa okanye eyesixa-nyaka somhalaphantsi ezifikelela ku-R430 000 ngonyaka okanye u-27.5% womvuzo opheleleyo ongekatsalwa okanye umvuzo onokutsalwa irhafu (eyona inkulu), uza kutsalwa irhafu. Ibhalsi nayo iza kutsalwa irhafu.

Masikhe sikhangele umzekelo. UThembi noJohn bobabini ngabasebenzi abasisigxina yaye bobabini banendleko yengqesho eyi-R20 000 ngenyanga. Uthembi ukhethe u-28% wendleko yengqesho yakhe njengomrhumo wakhe aze yena uJohn akhethe u-12%.

	Thembi urhuma u-28% we-CoE	John urhuma u-12% we-CoE
Indleko yengqesho yakho (CoE)	R20 000	R20 000
Imirhumo	R5 600	R2 400
Umvuzo okhutshwa irhafu	R14 400	R17 600
Irhafu ebhatalekayo eqikilelweyo	R1 156	R1 732
Umvuzo ogoduka nawo	R13 444	R15 868

Uyabona kulo mzekelo ukuba, nakuba umrhumo kaJohn kwi-UCTRF ungaphantsi nge-R3 200 kunokaThembi, umvuzo agoduka nawo ungaphezulu nje nge-R2 424 xa uthelekiswa nokaThembi. Isizathu kukuba uJohn ubhatala irhafu ephezulu kuba umvuzo wakhe onokutsalwa irhafu uphuzulwana kunokaThembi. Ngelifutshane, imali yomhlalaphantsi eselugcinweni kaJohn ingaphantsi kunekaThembi yaye ubhatala irhafu engakumbi kunoThembi. Enye indlela yokuyijonga ngayo le nto yile, uThembi ubhatala irhafu enganeno nge-R576 kunoJohn nyanga nganye ngoxa enemali eya eligcinweni lomhlalaphantsi engaphezulu kunaleyo kaJohn.

Ndingakhupha umrhumo osisambuku owongezelelweyo wokuzithandela?

Ewe. Ukuba ufumana ibhonasi yokuqhuba kakuhle emsebenzini, ungayithumela inxalenye yayo kwi-UCTRF. Ngaphezu koko, ungathumela inxalenye yomvuzo wakho wekhefu xa usekhefini, ukuba nje umazisile Umqeshi wakho ngaphambi kokuya ekhefini.

Ukuba ubusoloko ukhupha umrhumo ongaphantsi kobuninzi bomvuzo ongatsalelwa rhafu okhankanywe ngasentla, inxalenye okanye wonke lo mrhumo awuzukutsalwa rhafu.



Inggokelela Yemali Yomhlalaphantsi Eselugcinweni



Yintoni Inggokelela yeMali yoMhlalaphantsi eseluGcinweni? Inggokelela yeMali yoMhlalaphantsi eseluGcinweni yakhiwe olu hlobo:

- Umrhumo womqeshi, KUNYE
- Nayo nayiphi na imirhumo eyongezelelweyo yokuzithandela oyifake kwi-UCTRF, KUNYE
- Naso nasiphi na isixa osithumele kwi-UCTRF esisuka kwenye ingxowamali ubulilungu kuyo, KUNYE
- Imbuyekezo Yotyalo-Mali, NGAPHANDLE
- Kweenlindleko ze-UCTRF, izavenge zikamasingcabane (apho kufanelekileyo) ezisuka kwimirhumo kamasingcwabane wosapho; NGAPHANDLE KWE-
- Mali othe wayikhupha kwi'Savings Pot' yakho

Inggokelela yemali yakho yonke eselugcinweni yahlulwe phakathi. Kukho 'savings pot' kukebkho i'retirement pot'. Enye inxalenye yemali yakho ingasiwe kwi'vested pot' ukuba le nto imele yenzeke kuwe (jonga iphepha 4 ukuze ucacelwe ngezi 'pot' zahlukeneyo. Ngokomthetho, izixa ezithile zinokutsalwa KwingqokelelayeMaliyoMhlalaphantsi EseluGcinweniyakho ngaphambi kokuba ipenshini yakho ibhatalweyi-UCTRF.

Ezi zixa ziquka :

- Irhafu kwipenshini leyo
- Amatyala aseleyo email-mboleko yendlu apho Inggokelela yeMali yoMhlalaphantsi eseluGcinweni yayisetyennziswe njengesibambiso.
- Iintlawulo ezisemva zesapoti ezingumyalelo wenkundla yomthetho.
- Iintlawulo zeqabane lomtshato owahlukana nalo ezingumyalelo wenkundla yomthetho.
- Nayo nayiphi na ilahleko yomqeshi ngenxa yobuqhophololo okanye ubusela othe wabuvuma ngokubhalwe phantsi okanye ogwetywe ngenxa yabo yinkundla yomthetho.

Ndingalubona phi ixabiso lwemali yam yomalaphantsi eselugcinweni kwi-UCTRF?

Le nkcazelo ukhutshwa kwisteythiment sakho sepenshini sanyaka nanyaka. Okongezelelweyo, inkcazelo yakho yakutsha nje iyafumaneka kwiwebsite kaAlexforbes ekhuselekileyo yamalungu. Ungangena kuyo apha kule website:

<https://uctrf.co.za/uctrf/view-your-values>

Ukukhutshwa kwemali kaxaxeka esisixa kwiUCTRF



Ndingakwazi ukukhupha malini kwiUCTRF xa ndixakekile?

Ungakwazi ukukhupha imali yakho kwi'savings pot' kanye kunyaka omye werhafu (phakathi kwe1 Matshi nokuphekala kukaFebhruwari) ukuba imali onayo iyafika kwiR2000. Khumbula: Ukukhupha imali kuyayehlisa imali yakho yomhlalaphantsi. Uza kurhafa izinga lerhafu encinane ezifumaneka ku: <https://www.sars.gov.za/tax-rates/income-tax/rates-of-tax-for-individuals/> ubhatale nomrhumo obekiweyo.

Lo mrhumo uza kuba ngu2% yale mali uyikhuphayo. Ubuncinci balo mrhumo yiR100, ubuninzi yiR600. Uyacetyiswa ukuba ukhuphe imali xa uxakekile kuphela.

Inzuzo xa urhoxha, ugxothwa okanye uhlaliswa phantsi emsebenzini



Yintoni inzuzo yorhoxiso, ukugxothwa nokuhlaliswa phantsi emsebenzini?

Xa urhoxa, okanye ugxothiwe onaye uhlaliswa phantsi emsebenzini, uyakawazi ukukhupha yonke imali yakho Yomhlalaphantsi Eselugcinweni kwi UCTRF. Kodwa kufuneka ugcine imali yakho eselugcinweni engama 1/3 yemali yonke ('retirement pot' kuUCTRF okanye kwenye ingxowa-mali yomhlalaphantsi. Imali yakho ye'retirement pot' awuvumelanga ukuba uyifune de ufike kwiminyaka yokuhlala phantsi.

Zeziphi iinketho zam? ?

Ukuba ukhetha ukugcina imali yakho eselugcinweni yomhlalaphantsi kwiUCTRF, nayiphi na imali yakho eishiyekileyo kwi'savings pot' okanye kwi'vested pot' ongayithathiyo okwesixa, nayo kuza kufuneka ihlale kwiUCTRF.

Ukuba uthatha imali yakho yomhlalaphantsi eselugcinweni uyise kweyinye ingxowa mali yomhlalaphantsi, nayiphi na imali eshiyekileyo kwi'savings pot' ne'vested pot' ongayithathiyo njengesixa kufuneka isiwe kuloo ngxowa-mali uyikhethileyo.

Nazi iinketho onazo ze'vested pot,'savings pot' kunye ne'retirement pot':



"iVested Pot"

Ungayithatha yonke i'vested pot' njengesixa okanye uyigcine yonke kwiUCTRF okanye enye ingxowa-mali yomhlalaphantsi (kuxhomekeka ukuba 'iretirement pot' yakho uyigcine phi)

Uyakwazi nokuthatha imalana njengesixa uyise kwenye ingxowa mali yomhlalaphantsi (Awukwazi ukuthatha isixa se'vested pot' njengesixa ukuba ufuna ukugcina imali yakho kwiUCTRF)



I"Retirement Pot"

Awuvumelelkanga ukuba uthatha namalini na kwi'retirement pot' njengesixa. Ungayigcina ireriment pot kwiUCTRF okanye kwenye ingxowamali yokugcina imali yomhlalaphantsi.



I"Savings Pot"

Ukuba i"Retirement Pot" yakho iselugcinweni lweUCTRF:

Kuyanyanzeleka ukuba ugcine imali yakho eshiyekileyo kwi'Savings Pot' yeUCTRF.

Ukuba uthatha i"Retirement Pot" yakho uyisa kwenye Ingxowa Yogcino Lwemali Yomhlalaphantsi:

Ungakwazi ukuyithatha yoneke imali yakho ekwiSavings Pot okanye uthathe igcuntswana njengesixa. Kufuneka uthathe imali eshiyekileyo kwiSavings Pot uyifake kwenye Ingxowa Mali Yomhlalaphantsi.

Ukuba uyithatha ibe yimali ekuwe iza kutsalwa irhafu. Nakuba kungabonakala ungumbono omhle ukuyithatha ibe kuwe kodwa loo nto iya kuthetha ukuba unemali encinci eluvallelweni lomhlalaphantsi. Oku kuza kunciphisa esixa esingatsalelwa rhafu osivunyelwayo xa sele uthatha umhlalaphantsi yaye oku kungenza kube nzima ukuwunandipha umhlalaphantsi wakho.

Ukuba uyarhoxa okanye uyagxothwa ukhuphe imali esisixa kwi'vested pot' iza

kutsalwa irhafu ngokwala manqaba alandelayo :

R0 – R27 500	0%
R27 501 – R726 000	u-18% wemali engaphezu kwe-R27 500
R726 001 – R1 089 000	I-R125 730 kwakunye no-27% wemali engaphezu kwe-R726 000
R1 089 001 nangaphezulu	I-R223 740 kwakunye no-36% wemali engaphaya kwe-R1 089 000

Esi sixa singabhatalelwa rhafu sisetyenziswa kuzo zonke izambuku zenzuzo yorhoxiso ozifumene logama usaphila ukususela ngomhla wokuqala kuMatshi 2009. Nayiphi na inzuzo yorhoxiso okanye imali owayifumana ngenxa yokudendwa engazange ibhatalelwe irhafu (kuquka naso nasiphi na isixa esingabhatalelwa rhafu owasinikwa ngumqeshi wakho esifana nephakheji yokukhululwa(severance), kuquka neenxalenye ezingabhatalelwa rhafu owazihlawulwayo emva komhla wokuqala kaMtshi 2009 kwimiba efana noqhawulo mtshato okanye isapoti, zizakongezwa kweso sambuku usikhuphayo ngaphambi kokuba kusetyenziswe la manqanaba akule tatile ingentla.

Inzuzo yokudendwa

Inzuzo yokudendwa itsalwa irhafu kanye ngokufanayo nenzuzo yomhlalaphantsi.

R0 – R550 000	0%
R550 001 – R770 000	18% yemali edlula iR550 000
R770 001 – R1 155 000	R39 600 kunye ne27% yemali edulal iR770 000
R1 155 001 and above	R143 550 kunye ne36% yemali edlula iR1 155 000

Ukuba uthatha imali esisixa kwi'savings pot xa urhoxa, ugxothiwe okanye udendwa, . uza kurhafa izinga lerhafu encinane ezifumaneka ku: <https://www.sars.gov.za/tax-rates/income-tax/rates-of-tax-for-individuals/> ubhatale nomrhumo obekiweyo.

Isibali serhafu

Ukuba ufuna ukuqikelela ukuba ingakanani rhafu oza kuyibhatala kwimali yakho yomhlalaphantsi othe wayikhupha okanye kwimali yakho oyakuthi uyifumane mhla wayekiswa emsebenzini ungasebenzisa isibali serhafu seUCTRF apha: <https://uctrf.co.za/uctrf/toolbox>

linzuzo zomhlalaphantsi



Umhlalaphantsi

Ngokwesiqhelo, uza kuthatha umhlalaphantsi kunyaka oza kuba usiba neminyaka eyi-65. Usenokuwuthatha umhlalaphantsi wamsinya xa usiba neminyaka eyi-55 ubudala, kodwa iNgqokelela yeMali yoMhlalaphantsi eseluGcinweni iza kuba ncinci kunokuba ibiya ukuba ubuhlala phantsi kwiminyaka eyi-65, njengokuba uzabe ufake imirhumo embalwa kuneyaxa ubuthatha umhlalaphantsi kamva. Ukuba uthatha umhlalaphantsi wamsinya, nceda ukuxubushe oku ne-HRBP ongumcebisi ngeemeko zengqesho.

Ukuba umqeshi wakho uyavuma ukuba uqhubeke nengqesho nasemva kufike iminyaka eqhelekileyo yokuthatha umhlalaphantsi, uza kuqhubeka ulilungu le-UCTRF yaye imirhumo yakho iza kuqhubeka de ube uthathat umhlalaphantsi. Ipolisi kamasingcwabane yakho nayo iza kuqhubeka de ube uthatha umhlalaphantsi xa uneminyaka eyi-70 okanye kufike ukufa. Kodwa ke, awusazi kuba nayo ipolisi yesiphene.

Yintoni inzuzo yam yomhlalaphantsi?

Xa uthatha umhlalaphantsi uza kubaselungelweni lokubhatalwa yonke iNgqokelela yeMali yoMhlalaphantsi eseluGcinweni ngaphandle kokuba kukho iimali ekufuneka zitsaliwe.

Ukulibazisa ipenshini yakho kwi-UCTRF

Ukuba uthatha umhlalaphantsi kodwa awukafuni ukuyifumana ipenshini yakho kwi-UCTRF okwangoku, ungawulibazisa umhlalaphantsi wakho kwi-UCTRF. Kule imeko, imirhumo neepolisi zakho zizakuyekiswa xa ushiya umqeshi wakho usiya kuhlala phantsi, kodwa ungakhetha ukuthatha umhlalaphantsi kamva kwi-UCTRF uze ukhethe enye yezinkethe zingaphantsi kwesihloko “Zeziphi iinkethe endinazo xa ndithatha umhlalaphantsi?”.

Zeziphi iinkethe endinazo xa ndithatha umhlalaphantsi??

Nazi iinkethe onazo xa uthatha umhlalaphantsi:

- Ungathenga Isixa-Nyaka sobomi kwinkampani yeinshorensi ebhalisiweyo;
- Ungathenga Isixa-Nyaka sokuziphilisa (kwi-UCTRF okanye kwenye inkampani yeinshorensi ebhalisiweyo);
- Ungathenga Isixa-Nyaka sobomi ngenxalenye uphinde uthenge isixa-nyaka sokuziphilisa ngenye inxalenye;
- Ungathethe inxalenye ibeyimali eziinkozo ekuwe ze enye inxalenye uyisebenzise enye yezi nkethe sesithethe ngazo ngaphezulu;
- Ungathumela iNgqokelelayeMaliyakhoyoMhlalaphantsieseluGcinweni kwingxowamaliyesixa-nyaka okanyekuyonayiphinaingxowamaliyogcinooyithandayo

Inkcazelo engakumbi ngezinkethe ungayifumana kwiwebsite ye-UCTRF. Landela le link: <http://uctrf.co.za/uctrf/retirement-benefits>. Sikukhuthaz ngokungqongqo ukuba uthethe nomcibisi ngezemali akuncede kweli nqanaba libalulekileyo.

Yimalini endinokuyithatha ibeziinkozo kwiNgqokelela yeMali yam yoMhlalaphantsi eseluGcinweni?

Ungathatha yonke imali yakho ekwi'savings pot' kunye nemali esi sabelo se1/3 ekwi'vested pot' njengesixa. Ukuba ubulilungu lwengxowa mali yomnye umqeshi phambi kwe1Matshi 2021, ungakwazi ukuthatha isixa esingakumbi. Oku kuxhomekeke ukuba le mali ikwengxowa-mali enjani. Ukuba udinga inkcazelo ethe vetshe, qhagamishelana neofisi yeUCTRF okanye umcebisi wemali. Kufuneka usebenzise imali eshiyekileyo ukuze uzithengele ipenshini.

Kufuneka usebenzise yonke imali yakho Eyn=ingqokelela Eselugcinweni Yomhlalaphantsi (ngaphandle kokuba le mali ingaphantsi kwemali ebekiweyo). Xa kunjalo, kuza kufuneka uyikhphe yonke imali ekwi'retirement pot' njengesixa.

I'vested share' yimali yakho yonke eselugcinweni ngokwe 28 kaFebruwari 2021 kunye nenzala yayo.

I'non vested share' yimali yakho yonke eselugcinweni ngokwe1 kaMatshi 2021 ukuya kwi31 kaAgasti 2024 kunye nenzala yayo.

Ukubala imali ezinkozo onokuyithatha, iNgqokelela yeMali yakho yoMhlalaphantsi eseluGcinweni yohlulwa kubini, kwisabelo osithenga ze usithengise nanini na ufuna nakwisabelo osithengisa emva kwexesha elimiselweyo.

Isabelo ongasithenga ze usithengise nanina	Yonke imali yakho eselugcinweni ukususela nge-28 February 2021 (kwakunye nenzala ukubheka phambili)
Isabelo onokusithengisa emva kwexesha elimiselweyo	Yonke imali yakho eselugcinweni ukususela ngo-1 Matshi 2021 (kwakunye nenzala ukubheka phambili)

Ukuba ubuneminyaka eyi-55 okanye ngaphezulu ubudala ngo-1 Matshi 2021, ungayithatha iziinkozo yonke iNgqokelela yeMali yakho yoMhlalaphantsi eseluGcinweni xa uthatha umhlalaphantsi.

Ukuba ubuneminyaka engaphantsi kweyi-55 ubudala ngo-1 Matchi 2021, ungathatha isabeo sakho ongasithenga ze usithengise nanini na ufuna sonke sibe yimali eziinkozo xa uthatha umhlalaphantsi. Ukuba isabelo onokusithengisa emva kwexesha elimiselweyo sakho singaphantsi kwe-R247 500, naso ungasithatha sonke sibe yimali eziinkozo. Kodwa ke, ukuba isabelo onokusithengisa emva kwexesha elimiselweyo sakho siyi-R247 500 okanye ngaphezulu, sisithathu kuphela onokusithatha sibe yimali eziinkozo esinye isithathu kufuneka uthenge ipenshini ngaso.

Iza kutsalwa njani irhafu kwinzuzo yomhlalaphantsi yam ?

Ukuba uthatha isixa kwi'savings pot' okanye kwi'vested pot' okanye kuzo zombini, uza kubhatala irhafu kula manqanab alandelayo:

R0 – R550 000	0%
R550 001 – R770 000	U-18% wesixa esingaphezulu kwe-R550 000
R770 001 – R1 155 000	I-R39 600 kwakunye no-27% wesixa esigqithileyo kwi-R779 000
R1 155 001 nangaphezulu	I-R143 550 kwakunye no-36% wesixa esigqithileyo kwi-R1 155 000

Esi sixa singabhatalwa rhafu sisetyenziswa kuzo zonke izambuku zenzuzo yomhlalaphantsi ozifumene logama usaphila (oku kuthetha ukuba, ngokomzekelo, awukwazi ukungahlawuli irhafu ye-R550 000 yesixa-nyaka somhlalaphantsi ze uphinde ungayirhafeli i-R550 000 kwingxowamali yomhalalaphantsi yase-UCT). Eshiyekileyo iza kuhlawuliswa irhafu ngale Ndlela iboniswe kule tafle ingentla. Nayiphi na inzuzo yorhoxiso okanye imali owayifumana ngenxa yokudendwa engazange ibhatalwe rhafu (kuquka naso nasiphi na isixa esingabhatalwa rhafu owasinikwa ngumqeshi wakho esifana nephakheji yokukhululwa(severance)), kuquka neenxalenye ezingabhatalwa rhafu owazihlawulwayo emva komhla wokuqala kaMtshi 2009 kwimiba efana noqhawulo mtshato okanye isapoti, zizakongezwa kweso sambuku usikhuphayo ngaphambi kokuba kusetyenziswe la manqanaba akule tafle ingentla.

Nayiphi na imali esentyensiselwe ukuthenga ipenshini, kodwa ipenshini yona oyifumeneyo iza kutsalwelwe irhafu (njengomrholo wakho)

Isibali serhafu

Ukuba ufuna uqikelelo lwerhafu oza kuyibhatala kwinxalenye kwinkethe yemali yenzuzo yomhlalaphantsi wakho oza kuyithatha njengesixa, ungasebenzisa isibali serhafu se-UCTRF esinokufumaneka apha: <https://uctrf.co.za/uctrf/toolbox>

Ipolisi yokufa



Yintoni ebhatalwa yi-UCTRF xa ndisweleka?

Ukuba usweleka ngaphambi komhlalaphantsi, abaxhamli bakho baza kufumana inzuzo elingana ne-:

- a. Ngqokelela yeMali yakho yoMhlalaphantsi eseluGcinweni ekwi -UCTRF, kwakunye
- b. Isixa semali esilingana nesixa sepolisi yokufa oyikhethe kwi -UCTRF, kwakunye
- c. Isixa semali esilingana nesixa semali yepolisi eyahlukileyo esecaleni.

Le mali ikhankanywa ku-a) naku-b) idityaniswe yonke, iza kutsalwa irhafu ngendlela efana twatse neyenzuzo yomhlalaphantsi esele ixushiwe ngaphambili. Le ona uku-c) ayitsalwa rhafu (ngenxa yokuba irhafu ibisele itsalwe kwizavenge ubuzibhatala).

Zikhona izinto ezikushiyelelwa ngaphandle kuzo zombini ezi polisi zokufa. Ezi zinto ziyakhankanywa kwiipolisi ezifumaneka kwiwebhusayithi ye-UCTRF efumaneka apha: <https://uctrf.co.za/uctrf/death-benefits>

Ipolisi yokufa ye-UCTRF

Le nzuzo yepolisi yokufa izakurhafwa kanye ngendlela efanayo nale yokurhafwa kwenzuzo yomhlalaphantsi sele siyixubushile. Unokukhetha ipolisi yokufa esisixa esiphakathi kwendleko yengqesho yakho yonyaka (x1) kunye nendleko yakho yonyaka ephindaphindwe kahlanu (x5).

Izavenge zale polisi ziza kuthathwa kumrhumo wakho. Oku kuthetha ukuba, ukuba ukhetha ipolisi enkulu, incinci imali yomrhumo wakho eza kuya kwiNgqokelela yeMali yakho yoMhlalaphantsi eseluGcinweni. Kubalulekile ukubhalansisa iimfuno zabo baxhomekeke kuwe xa kusenzeka usutywe kukufa kunye neemfuno zakho zomhlalaphantsi. Sicebisa ukuba usebenzise isibali sesibonelelo somhlalaphantsi kunye nesibali sepolisi yokufa ukuncedisa ngesi sigqibo apha: <https://uctrf.co.za/uctrf/toolbox> uze uthethe nomcebisi ngemali ovunyiweyo.

Ipolisi yokufa ezimeleyo

Ngaphezu kwenzuzo eza kubhatalwa yi-UCTRF, abaxhamli bakho baza kufumana isixa

esilingana nendleko yengqesho yakho yonyaka ngokwepolisi ekhutshwe ngumqashi. Izavenge zale polisi zithathwa kumrhumo wakho kwi-UCTRF uwonke.

Ngaphezu koko, xa usiba lilungu le-UCTRF ungakhetha ukubhatala isixa esongezelelweyo sepolisi eyongezelelweyo elingana nendleko yengqesho yakho yonyaka iphindwe kahlanu (x5).

Izavenge zale polisi yangezelelweyo ziphuma emvuzweni wakho phezu komrhumo we- UCTRF nawo ophuma kumvuzo wakho (oku kukuthi ziphuma kumvuzo ogoduka nawo).

Ndingalwenza nini utshintsho kwiipolisi zam zokufa zombini?

Ungayikhetha ipolisi yokufa yakho xa usiba lilungule-UCTRF amatyeli amaninzi yaye ungayitshintsha qho ngonyaka nge-1 Novemba. Uza kunikwa inkcazelo zokuba lwenziwa njani olu tshintsho nyaka nagmnye ngoOktobha.

Usenakho nokuyinyusa ipolisi yakho ukuba inani labo baxhomekeke kuwe liyanyuka okanye uthenga indlu Ungakwazi ukuhlisa ipolisi yakho yokufa nangeliphi na ixesha ufuna ngalo. Nceda undwendwele iwebsite ye-UCTRF kule link: <https://uctrf.co.za/uctrf/when-can-i-change-my-death-benefits> ilandlelayo ngenkcazelo engakumbi ephathelele imiqathango yokwenza olu khetho, okanye uqhagamishelane neofisi yeHR eza kukunceda ngakumbi.

Ngubani oza kufumana inzuzo yepolisi yokufa?

Inzuzo ebhatalwa yi-UCTRF: Umthetho olawula iingxowamali zepenshini uthi, ukuba uyasweleka, iBhodi ye-UCTRF ifanele ibeyiyo eyaba inzuzo yepolisi yakho. Xa isenza esi sigqibo, iBhodi ifanele iqwalasele zonke iimfuno zabo baxhomekeke kuwo ngokomthetho nangokwemali naye nabani na ongomnye oye wamchonga ukuba axhamle. Xa kuthe kwenzeka ungabi nabantu baxhomekeke kuwe, inzuzo yakho iza kusetyenziswa ukuvala amatyala ubunawo ngaphambi kokwabela abo ubachongileyo. Ukuba awunabo abantu abaxhomekeke kuwe okanye abantu obanyulileyo, imali leyo iza kubhatalwa kwilifa lakho.

Inzuzo yepolisi ezimeleyo: Le nzuzo izimeleyo iza kohlulwa abaxhamli abakwifomu yokuchonga abaxhamli eyakutshanje. Apho kungekho baxhamli bachongiweyo, inzuzo izakubhatalwa kwiestate yakho.

Yintoni ifomu yokuchonga abaxhamli?

Le yifomu othi kuyo ubonise ukuba ngubani omakaxhamle kwinzuzo yepolisi yakho. Ungayifumana kwi-webhusayithi yeAF Connect naninina xa uyidinga. Nceda ungene kule linki: <http://uctrf.co.za/uctrf/how-to-update-your-beneficiaries>. ngenkcazelo engakumbi ngokuphathelele uchongo lwabaXhamli. Kungenjalo, ezi fomu ziyafumaneka kwicandelo lezengqesho.



Okubalulekileyo:

Ukuba iimeko zakho ziyatshintsha yaye uba nabantu abatsha okanye abangakumbi baxhomekeke kuwe, umele uyihlaziye ifomu yakho yokuchonga abaxhamli ngokukhawuleza kwiAF Connect.

Ukuba andinabantu baxhomekeke kum kwenzeka ntoni?

Nangoko kusafuneka uyigcwalisile ifomu ifomu yokuchonga abaxhamli. Kodwa ke ngoku, awuzi kufaka abantu abaxhomekeke kuwe kodwa abatyunjwa.

Ipolisi yokukhubazeka



linzuzo ezibhatalwa xa uthe wakhubazeka ziza nepolisi ezimeleyo ekhutshwa ngumqeshi yaye ayiyonxalenye ye-UCTRF. Kodwa ke, le polisi iyinxalenye yepolisi yongezo ehlawulwa ngumrhumo wakho.

Yeyiphi inzuzo endiza kuyifumana ukuba ndiyakhubazeka? ?

Ukuba uyakhubazeka usenokufumana inzuzo eyiyingeniso yokukhubazeka yanyanga nanyanga futhi/okanye isambuku senzuzo yokukhubazeka. Izinto ezithile zisenokukhutshwa yaye ezo zinto zibonakaliswekwi-website ye-UCTRF kulelink: <https://uctrf.co.za/uctrf/disability-benefits>

Ipolisi yokukhubazeka enomvuzo

Le nzuzo ikunika umrholo qho ngenyanga (njengomvuzo waca uphangela) ukuba ukhubazeka okwexeshana okunye ngokusisigxina.

Inzuzo yepolisi yokukhubazeka enomvuzo iqala ukubhatalwa xa ube nokhubazeko iinyaka eziyi-3. Ukuba emva kwesi sithuba seenyanga eziyi-3 inkampani yeinshorensi ibona ukuba awukakulingeli ukubuyela emsebenzini ukwenza umsebenzi wakho uza kuba selungelweni kulemivuzo yanyanga nanyanga engatsalwa rhafu ngenxa yokube sele itsalwe kwizavenge:

- 50% u-R50% we-R23 000 yokuqala yendleko yengqesho, kwakunye
- U-40% we-R40 250 elandelayo yendleko yengqesho nyanga nganye, kwakunye
- U-30% waso nasiphi na isixa esingaphezu kwe-R63 250 sendleko yengqesho nyanga nenyanga

Emva kweenyanga eziyi-12 (ngaphezulu kwezi ziye-3), inkampani yeinshorensi iza kuphinda ikuhlolisise. Olu hlolo lwenzelwa ukubona ukuba uyakwazi na ukuwenza umsebenzi wakho okanye ukhona na umsebenzi obufana nowuwenza, kujongwe amava onawo, uqeqesho, imfudo kunye neminyaka yobudala.

Iphela nini le polisi?

Le polisi iza kuyeka ukukubhatala:

- Ukuba inkampani yeinshorensi ikubona ukulungele ukubuyela emsebenzini;
- Ukuba uyasweleka; okanye
- Ekupheleni konyaka oye wana-65 ngawo.

Ingaba le polisi iyanyuka ekuhambeni kwethuba?

Ewe. Qho ngomhla wabhatalwa ngawo nyaka ngamnye. Iye inyuswe ngezinga elingumda osezantsi wezinga Lonyuko-Maxabiso okanye ngo-7%.

Kwenzeka ntoni kubulungu bam be-UCTRF ngoxa ndingumbangi wepolisi yokukhubazeka?

Okubalulekileyo kukuba, uhlala ulilungu le-UCTRF ngoxa kwangaxeshanye ufumana iznuzo yepolisi yokukhubazeka. Ngokwenzuzo ye-UCTRF, indleko yakho yengqesho ukususela mhla ukhubazeka iza kunyuswa ngezininga elingumda osezantsi wezinga lonyuko- maxabiso okanye ngo-7%.

Imirhumo iseza kubhatalwa kwi-UCTRF egameni lakho ngoxa usenepolisi yokukhubazeka enomvuzo yaye uza kuba ngu-18% wendleko yengqesho yakho.

Ukuba ubunokusutywa kukufa logama usengumbangi wepolisi yokukhubazeka enomvuzo, abo baxhomekeke kuwe banganelungelo kwinzuzo yepolisi yokufa esele ichaziwe kwicandelo elingaphambili. Ukuba uthatha umhlalaphantsi, uza kungenelwa kwinzuzo yomhlalaphantsi esele ichaziwe kwicandelo leNzuzo yoMhlalaphantsi.

Nantsi eminye imizekelo yendlela okusebenza ngayo oku:

			
	Shenaaz	John	Bongani
Indleko yengqesho (CoE)	R15 000	R30 000	R70 000
U-50%we-R23000yokuqala	R7 500	R11 500	R 10 500
U-40% we-R40 250 elandelayo	-	R4 000	R14 000
U-30%wemalieshiyekileyo/ibhalansi	-	-	R24 500
Ikhava yonke	R7 500	R14 300	R29 658
UKONGEZA			
U-18%wemirhumokwi-UCTRF	R2 700	R5 400	R12 600
Imali yepolisi iyonke	R102 00	R197 400	R42 225

*Masith elekise ku mvuzoawagoduk anawol amalungu * sicingakeuk u babebe na maz i n g aan gafaniyo o mrhumongaph am biko ku khub aze ka :*

Izinga lomrhumo ngu-28% wendleko yengqesho	Shenaaz	John	Bongani
CoE	R15 000	R30 000	R70 000
Umrhumo kwi-UCTRF ONGAPHANTSI	R4 200	R8 400	R19 600
Irhafu equkelelweyo ENGAPHANTSI	R508	R2 599	R11 447
Umvuzo opheleleyo agoduka nawo*	R10 292	R 19 001	R38 593

Izinga lomrhumo ngu-18% wendleko yengqesho	Shenaaz	John	Bongani
CoE	R15 000	R30 000	R70 000
Umrhumokwi-UCTRFONGAPHANTSI	R2 700	R5 400	R12 600
IrhafuequkelelweyoENGAPHANTSI	R778	R3 379	R14 006
Umvuzo opheleleyo agoduka nawo *	R11 552	R 21 221	R43 394

Contribution rate 12% of CoE	Shenaaz	John	Bongani
CoE	R15 000	R30 000	R70 000
Umrhumokwi-UCTRFONGAPHANTSI	R1 800	R3 600	R8 400
IrhafuequkelelweyoENGAPHANTSI	R940	R3 847	R15 644
Umvuzo opheleleyo agoduka nawo *	R12 260	R 22 553	R45 956

** Ezinye zeemali ezitsalwa kwindleko yengqesho yakho aziqukwanga apha. Ezo zezifana ne medical aid, UIF njl-njl.*

Ipolisi yokukhubazeka esisambuku

Ukuba ukhubazeka ngokupheleleyo nangokusisigxina, inzuzo yokukhubazeka esisambuku ingabhatalwa kwipolisi ezimeleyo emva kokuba ukhubazeke iinyanga eziyi-3 ezilandelelanayo. Esi sambukusilingana nendleko yengqesho yakho enye. Oku kuza ngaphezulu kwayo nayiphi na ipolisi yokukhubazeka enomvuzo oyifumanayo. Ipolisi yokukhubazeka ezimeleyo, iza kwehla ngosinye kweshumi elinambini (1/12th) nyanga nganye kwiinyanga ezingama -12 (unyaka). 5 ngaphambi komhla oqhelekileyo wokuthatha umhlalaphantsi wakho.

Uza kuyifanelekela inzuzo esisambuku yokukhubazeka ukuba, emava kokuphela kweenyanga eziyi-3, inkampani yeinshorensi ikuqonda njengomntu okhubazeke ngokupheleleyo nangokusisigxina, awukwazi kwenza msebenzi wakho, okanye nawuphi

na umsebenzi ofana nawo onokukwazi ukuwenza ngenxa nje yamava, uqeqesho, imfundo kunye neminyaka yobudala naphi na apho unokuqashwa khona.

Ukuba ufumana inzuzo enjengale ze usutywe kukufa (ngoxa ufumana inzuzo enomvuzo yokukhubazeka), ipolisi yakho yokufa ezimeleyo engaphantsi kwepolisi yokufa nokukhubazeka ezimeleyo, iza kwehliswa ngesixa esilingana nesi ubusifumene kwipolisi yokukhubazeka esisambuku.

Umasingwabane okanye ipolisi yomngcwabo

UMasingwabane woSapho

Ilindlekoeziphezuluzamalungiseleloomngc wabozingabangelaubunzimakumalunguosaphoomfi.Umasingwabaneokanye ipolisi yomngcwabo ungahlangabezana nezi ndleko ngokubhatala imali esisambuku kusapho olusondeleyo lomfi engasetyenziselwaumngcwabookanyeinkonzoyesikhumbuzo. Ipolisiyomngcwaboyokuzithandelaingafunyanwangawoonke amalungue-UCTRF.

Wenaneqabanelakholomtshato*kwakunyenabantwana* nibandakanyiwekulepolisixakunokwenzekaniswelekenggezizixa zilandelayo:

Umntu okwipolisi	Isambuku sepolisi
Mllungu eliyi	R30 000
Iqabane lomtshato*	R30 000
Umntwana(14 yeminyaka ukubheka phambili)*	R30 000
Umntwana (6 – 13 ubudala)*	R15 000
Umntwana (2 – 5 ubudala)*	R7 500
Umntwana (oneminyakaengaphantsikwemibini,imfabilini/ umntwanaozelweseswelekile)*	R7 500

**Khangela kwiphepha elilandelayo ngengcacisoy eQabaneLomtshato neyoMntwana.*

Iqabane lomtshato

“Iqabane lomtshato” limele ibe liqabane lomtshato lwelungu.Okukuquka:

- Abeyinxalenye yomtshato wesintu oqosheliswe ngokwemithetho yesintu;
- Umanyano oluphakathi kwabantu ababini noluqosheliswe ngokwendlela yeemfundiso yonqulo okanye isithethe esisemthethweni;
- Iqabane kubudlelwane obuchazwa ngokusekelwe kuMthetho woManyano ka-2006;
- Iqabane ngokomthetho, ukuba nje linobungqina obubonisa ubusigxina bobudlelwane.

Abantwana

“Umntwana” ubhekisela kumntwana omzeleyo, umntwana weqabane lakho,umntwana oadopthiweyo, okanye umntwana oselugcinweni lakho ongazalwa nguwe. Abantwana bayaqukwa ukuba:

- Bangaphantsi kweminyaka eyi-22;
- umntwana ozelwe sele engasekho emva kweveki ye-26 yokumitha okanye umntwana ozelwe emvako kusweleka komzali;
- ukhubazeke ngokwengqondo okanye umzimba isigxina yaye uxhomekeke kwilungu ngokupheleleyo, oku kukukhubazeka kusionxina kumele ukuba kwenzeke ngaphambi kokubaabeneminyakaeyi-22 ubudala;
- Umfundi opheleleyo kuyo nayiphina iynivesithi ebhalisiweyo okanye naliphi na izikomfundo ephakamileyo yaye engatshatanga futhi eneminyaka engaphantsikweyi-25.

Kuza kuhlawulelwa iqabane lomtshato elinye, abantwana abaxhomekekileyo abayi-5 kunye nabantwana abazelwe bengasekho ababini-ngoxa ilungu lisenayo ipolisi.

Kuthekani ukuba andiyifuni okanye andiyidingi le polisi?

Iindleko zale polisi zithathwa kumrhumo wakho we-UCTRF. Ukuba awuyifuni le polisi ungavele “uphume kuyo” kwiintsuku eziyi-30 emva kokujoyina i-UCTRF yaye imali eshiywa zizavenge zayo iza kufakwa kwiNgqokelela yeMali yakho yoMhlalaphansti eseluGcinweni. (Nceda uye kwi- HRBP ukubona ukwahlulwahlulwa kweendleko).

Unethuba lokuphuma okanye lokungena kule polisi nge-1 Julayi nyaka ngamnye. Ukuba uye waphuma waza waphinda wangena, kuza kufuneka ulinde ithuba elisekiweyo yaye awuzkwazi ukubanga ixesha elingangeenyanga eziyi-6.

Kuthekani ukuba ndidinga ipolisi engakumbi?

Xa usiba lilungu le-UCTRF okanye ngoJulayi 1 nyaka ngamnye, usenokukhetha ukuziphinda kabini izavenge zepolisi yakho yokungcwaba. Isavenge sesibini siza kutsalwa kwindleko yengqesho yakho. Nceda uqhagamishelane ne-HRBP ukufumana

Ngawaphi amaqanaba enzuzo epolisi eyongezelelweyo?

Xauthathaipolisieyongezelelweyo,ipolisiyakhoyosaphoephelleyoizakubanje (**Ndeda ujonge ingcaciso yeQabane Lomtshato kenye yeyoMntwana apha ngasentla*):

Umntu onenzuzo	Isambuku senzuzo
Millungu eliyi	R60 000
Iqabane lomtshato*	R60 000
Umntwana(14 yeminyaka ukubheka phambili)*	R60 000
Umntwana (6 – 13 ubudala)*	R30 000
Umntwana (2 – 5 ubudala)*	R15 000
Umntwana (oneminyakaengaphantsikwemibini,imfabilini/ umntwanaozelweseswelekile)*	R15 000

Uphela nini umasingcwabane wosapho lwam?

Umasingcwabane uphela xa“uphuma”kuwo,okanye ngosukulokugqibela lwenyanga ekunyaka oyewaneminyaka eyi-70 ubudala,okanye okanye xa ushiya ingqesho(nokuba yeyiphi eyenzeka kuqala).Nceda ujonge umgaqo-nkqubo efumaneka ku:

<https://uctrf.co.za/uctrf/funeral-benefits>



Okubalulekileyo:

Nceda uqhagamishelane necandelo lethu lengqesho (HR) kule imeyile UCTFuneralCover@uct.ac.za ngenkcazelo engakumbi okanye ukwenza ibango.

Zikhona izinto ezingaqukwayo ngumasingcwabane wosapho. Ezo zinto zikhankanywe kwi-UCTRF website ku: <https://uctrf.co.za/uctrf/funeral-benefits>

linkonzo ezenzelwe ukuxhasa umngcwabo

Ngaphezu kwenzuzo yemali ebhatalwayo, wena, iqabane lakho kunye nabantwana abaxhomekeke kuwe nikwaxhamla kwiinkonzo zokuxhasa umngcwabo zasimahla. Ezi nkonzo ziquka:

- Ilungiselelo lenqwelomafutha ukukhapha omnye wezalamane oza kusa umzimba kumzi wabangcwabi okufutshane nalapho ongasekhoyo azakungcwatyelwa khona;
- Indawo yokulala ubusuku obunye, ukuba iyimfuneko, yesalamane esikhaphe umzimba ukumsa apho uza kungcwatywa khona;
- Uncedo lwamagqwetha oluphathelele iinkqubo zokungcwaba, ngokomzekelo, ukuncedisa ukufumana isatifiketi sokufa, ukususwa komzimba njalo-njalo;
- Uncedo kumalungiselelo omngcwabo okanye okutshiswa komzimba
- Ukuthunyelwa kugqirha owazi ngezifo okanye ipathologist, xa kuyimfuneko;
- Ukuthunyelwa kwamalungu osapho lomfi koogqirha benqondo, ipsychoanalyst okanye ipsychotherapist, xa kuyimfuneko;
- Ukuthunyelwa kwamalungu osapho lomfi kwikhawunseling xa kuyimfuneko, ingakumbi kwimeko yokusweleka komntwana, kunye
- Nokubuyiselwa ekhaya komzimba womfi (ngeenkcukacha ngengenelo yokubuyiselwa ekhaya komzimba, nceda ujonge ipolisi yomngcwabo ekwiwebsite ye-UCTRF)

Ndingawufumana umasingcwabane wamanye amalungu osapho lwam?

Ewe, i-UCT ithethathethene neBhodi ye-UCTRF ukuba abaqeshwa bakwazi ukukhetha amalungu osapho olongezelelweyo kumasingcwabane wamalungu osapho olongezelelweyo abangenakufakwa kumasingcwabane wosapho oqhelekileyo. Izavenge zika lo msingcwabane zitsalwa ngqo kwiakhawunti yebhanka yomqeshwa. Nceda uqhagamishelane neofisi yengqesho malunga nenkcazelo ethe vetshe ephathelele lo masingcwabane.

Utyalo-mali/linvestmenti



Xa ubeka imali eligcinweni ulungiselela umhlalaphantsi, kubalulekile ukuzuza imbuyekezo eyona yakha yaphezulu yotyalo-mali. Ngoko ke, imali yakho ekwi-UCTRF imele ityalwe kwipotfoliyo efanele iimfuno zakho.

Ungakhetha iModeli yamaNqanaba oBomi eye ibeyeyokuqala esetyenziswa yi- UCTRF; okanye ukuba le modeli ikufanele yaye uyawuchana umcimbi wotyalo- mali yaye ufuna ukuzenzela ezakho izigqibo zotyalo-mali, ungakhetha ukuba yipesenteji engakanani yemali yakho ekwi-UCTRF Emele ityalwe kwiipotfoliyo ezintathu ezifumanekayo.

Iipotfoliyo zeModeli yamaNqanaba oBomi zicaciswa ngokweenkcukacha kwiwebsite ye-UCTRF kule link: <http://uctrf.co.za/uctrf/investment-channels- available>

linkethe zepotfolio zotyalo-mali

Based on expert advice, the UCTRF offers a choice of three portfolios designed to accommodate members' needs and risk profiles over the course of their working lives.

Ipotfoliyo yogcino-mali

IPotfoliyo eZinzisiweyo

IPotfoliyo eZinzisiweyo eThobela uMthetho WeShari'ah

Uthelekiso lweepotfoliyo

Ikrayiteri -ya	IPotfoliyo yogcino-mali	IPofoliyo ezinzisiweyo	SIPotfoliyo eZinzisiweyo eThobela uMthetho WeShari'ah
Iprofayi -le Yeming-cipheko	<i>Uguquguqukooluphantsi nembuyekozoyeinvestmenti elendelekileyoephantsi</i>	<i>Uguquguquko oluphezule nembuyekozo elindelekileyo yeinvestmentephantsi</i>	<i>Uguquguquko oluphakathi ukuya</i>
Ifanele amalungu	<i>Asele ehleliphantsi iminyaka emibini okanye aphumayo kwi-UCTRF</i>	<i>Ashiyekelwe yiminyaka eyi- 7 okanye ngaphezulu ukuba athathe umhlalaphantsi okanye aphumayo kwi-UCTRF</i>	<i>Ashiyekelwe yiminyaka eyi-5 ukuya kweyi-7 ngaphambi kokuthatha umhlalaphantsi okanye aphumayo kwi-UCTRF, nokuvumelana nomthetho wobuSilamsi</i>

Xa sisithi ipotfoliyo inoguquguquko sithetha ukuba ixabiso lemali oyityalileyo limana lisihla linyuka ngamandla ngokuxhomekeke kwindlela ipotfoliyo eqhuba ngayo. Khumbula ukuba imbuyekozo yotyalo-mali isenokubakho okanye ingabikho.

Ndiyikhetha njani ipotfoliyo yotyalo-mali?

Amalungu aneemfuno ezahlukeneyo xa isiza kutyalo-mali. Potfoliyo nganye ineprofayile yemingcipheko engafaniyo nezinye yaye ukhetha ipotfoliyo ekufaneleyo neneprofayile yemingcipheko engqamana ngokusondeleyo neemfuno kunye nolindelo lwakho. Usenokukhetha umxube weepotfoliyo. Ngokomgaqo jikelele, okukhona ukufutshane kwiminyaka yokuhlalaphantsi, kokukhona umele uxhalabe

ngoguquguquko lwepotfoliyo. Ekukhona ulindela ukuba inGqokelela yeMali yakho yoMhlalaphantsi eseliGcinweni ukuba ityalwe kwipotfoliyo ozikhetheleyo, kokukhona umele uxhalabele ukuzuza imbuyekezo engaphezulu kunezinga lonyuko-maxabiso.

IModeliyamaNqanabaoBomi-esetyenziswakuqala

Ayisithi sonke abaziingcaphephe zotyalo-mali kwaye iBhodi yeUCTRF iyayiqonda loo nto. Yiloo nto iBhodi inikeza amalungu ngemModeli yoytlo mali apho Ingqokelela YeMali yoMhlalaphantsi Eselugcinweni iza kusiwa kwiPortfoliyo engenabungozi kakhulu xa sele amalungu esondele kwiminyaka yomhlalaphantsi. Le nto iquka inkqubo esetyenziswayo yokuba amalungu asematsha ngokweminyaka kufuneka ona afakelwe iimali zabo kwiPotfoliyo apho inzuzo iphezulu kwixesha elide. Iphinde le nqubo ithi, xa sele ke ngoku besondele kwiminyaka eqhelekileyo yomhlalaphantsi, kufuneka iimali zabo zisiwe kwipotfoliyo enganabungozi kakhulu. Oku kuqinisekisa ukuba imali zabo azinciphi ngenxa yeemakhethi sele besondele kwiminyaka yomhlalaphantsi.

Ingaba le Modeli Yamanaqanaba Obomi isebenza kanjani?

Xa kuqala unyaka apho uza kubane miniyaka engama- 59, Imali Yakho Yomhlalaphantsi Eselugcinweni iza kuhlenhanhlengiswa rhoqo ngenyanga ngepesenti engu1.25 kude kuyophela unyaka apho uza kubaneminyaka engama-63. Kulapho ke kuza kuthathwa u75% weNgqokelela yeMali Yakho Yomhlalaphantsi Eselugcinweni ifakwe kwiCapital Preservation Portfolio. U25% uza kuhlala kwiPotfoliyo Ezinzisiweyo.



IModeli yamaNqanaba oBomi ukufanele ukuba unesicwangciso sokuthatha umhlalaphantsi ngoMhla oQhelekileyo wokuHlalaphantsi. Ukuba unezicwangciso ezahlukileyo ngekamva lakho, le modeli isenokungakufaneli.

Ndingatshintsha iipotfoliyo?

Ewe, ungazitshintsha ipitfoliyo okanye utshintshe kwa iModeliyamaNqanabaoBomize uzikhethela ezakho ipotfoliyo nanini na ufuna.Kodwa ke,ukuba utshintsha amatyeli angaphezu kwesinye kwisithuba esiphakathi kukaJulayi1kunye noJuni30 nyaka ngamnye, uza kudleka ixabiso elivunye yiBhodi ye-UCTRF tshintsho ngalunye olwenzayo. Loo ndleko iza kutsalwa kwiNgqokelela yemali yakho yomHlalaphantsi eseluGcinweni xa usenza utshintsho.

Ifomu yotshintsho ziyafumaneka kwiwebsite ye-UCTRF kule link:

<https://uctrf.co.za/uctrf/how-to-switch-your-investments>

Nceda uthumele ifomu kule imeyile wakuba uyigcwalisile: zzswitches@alexforbes.com

Kwenzeka ntoni ukuba andenzi khetho xa ndisiba lilungu le-UCTRF?

Ukuba awuzenzeli ukhetho xa usiba lilungu le-UCTRF, imirhumo yakho yomhlalaphantsi eselugcinweni iza kuinvestwa kwiModeli yamaNqanaba oBomi.

Ndingalufumana phi ulwazi oluthe vetshe?

Ungaphinda ubone imbuyekezo yotyalo-mali lwe-UCTRF kwiwebsite yabo kule link: <https://uctrf.co.za/uctrf/investment-channels-available> ukufumana ingcaciso egcweleyo.

Ungaphinda ubone imbuyekezo yotyalo-mali lwe-UCTRF kwiwebsite yabo kule link:

<https://uctrf.co.za/uctrf/latest-investment-returns>

Imiyalelo oQhawulo-Mtshato



Ukuba uqhawula umtshato, inxalenye yeNgqokelela yemali yakho yoMhlalaphantsi eseluGcinweni ingabhatalwa kobesakuba liqabane lakhe lomtshato. Isixa siyakuxhomekeka kwipesenteji ekumyalelo woqhawulo mtshato.

Ukuba umyalelo woqhawulo mtshato wakho awubhalwanga ngendlela eyiyo, umlawuli we- UCTRF usenokungakwazi ukubhatala lo ebeliqabane lakho nasiphi na isixa kwinzuzo yakho de ube umyalelo ulungisiwe, oku kungathatha ixesha yaye kubeziindleko kuwe. Ungawafumana awona magama afanelekileyo umyalelo woQhawulo Mtshato omakabhalwe ngayo kwiwebsite ye-UCTR (<https://uctrf.co.za/uctrf/divorce-orders>) okanye ungaqhagamishelana neofisi yabo. (iinkcukacha zoqhagamishelwano zisekugqibeleni kwale ncwadana).

Inzuzo iza kubhatalwa nini kobesakuba liqabane lam?

Obe utshate naye angafumana inzuzo kwi-UCTRF zisuka nje ukuba nje umyalelo woqhawulo mtshato uyavumelana neemfunozoMthetho.Intlawulo iza kulungiswa nje unikai-UCTRF umyalelo woqhawulomtshato. Okukufanele kwenzeke kwamsinya nanje ukwazi emva komhla wokukhutshwa komyalelo woqhawulomtshato.

Ngubani oza kubhatala irhafu yenzuzo ebhatelwe kobeliqabane lam?

Obesa kubaliqabanelakho lomtshato nguyeoza kubhatala irhafu.

Imali-mboleko yeNdlu



Ungasebenzisa imali yakho eselugcinweni kwi-UCTRF njengesibambiso semali-mboleko yendlu ngaphantsi kwesicwangciso semali-mboleko yendlu esixhaswa yingxowamali yepenshini. Le mali-mboleko ingasetyenziselwa kuphela injongo zokufumana ikhaya ngokwemimiselo yoMthetho wePenshini.

I-UCTRF ingakunika isiqinisekiso semali-mboleko oyifumeneyo ngenxa yezi njongo kodwa hayi eye-R15 000:

1. U65% wemali yakho Yengqokelela Eselugcinweni Yomhlalaphantsi

Oku akusosiqinisekiso ukuba imali-mboleko iza kuvunywa yibhanka. Zonke izicelo zimele zenziwe kwi-UCTRF ukuze zivunywe ngabo ngaphambi kokuba zigqithiselwe ebhankini. Le nketho ifumaneka kuphela kumalungu asaqashiweyo ngumqeshi.

Ukuba isicelo sivunyiwe, intlawulo itsalwa nguMqeshi kumvuzo wakho. Bona iwebsite ye-UCTRF kule link: <https://uctrf.co.za/uctrf/housing-loans> ngenkcazelo eyongezelelweyo ngokuphathelele inkqubo yokufaka isicelo.

Ukuba uyawushiya umsebenzi ze ube ngumbangi wenzuzo yokuKhubazeka eneNgeniso okanye ukhetha ukuba nguMhlalaphantsi oLityazisiweyo okanye uhlaliswa phantsi ngokwamanqanaba unolukhethe okanye:

1. Ubhatale imali eshiyekileyo yemali-mboleko ngeNgqokelela yemali yakho yoMhlalaphantsi eselugcinweni; okanye
2. Uqhubeke ubhatala imali-mboleko ku-FNB ngezinga lenzala elifanayo. Apha ke, njengokuba le ntlawulo ingenakutsalwa emvuzweni wakho ngumqeshi wakho, kuza kufuneka ugcwalise ifomu yokuvumela ibhanka itsale imali (debit order form) uvumela u-FNB ukuba itsale le ntlawulo gqo kwiakhawunti yebhanka yakho. Xa kuthe kwenzeka ukuba utsibise ukubhatala kangangeenyanga eziyi- 3, u-FNB uza kuqhagamishelana ne-UCTRF ebaxelela ukuba mabantsale le mali ungayibhatelanga kwiNgqokelela yemali yakho yoMhlalaphantsi eselugcinweni. ICandelo leNgqesho (HR) liza kunika ifomu yedebit order ukuba uyigcwalise ekuza kufuneka uyibuyisele kwakeli candelo ze lona ligqithisele ku-FNB ukuze atsale imali yakhe.

Ndingayifumana phi ingcebiso ngemali?



Ukuba unaye umcebisi ngemali, uza kukunceda ukwazi ukwenza isicwangciso ngemali, khokukhethekileyo ngokuphathelele kwimfuno yomvuzo womhlalaphantsi nohlalutyo bobume nezimali zakho ukuqinisekisa ukuba ufumana ipolisi yokufa neyokukhubazeka ezikufaneleyo.

If Ukuba awunaye umcebisi ngemali, iGradidge Mahura Investments (Pty) Ltd (GMI) ityunjwe yi-UCTRF ukunceda amalungu ngokuceba umhlalaphantsi nokugxila ngokukhethekileyo ukwenza isicwangciso somhlalaphantsi. I-GMI inabacebesi abanokunika ingcebiso ngesiNgesi, isiAfrikaans, isiTswana, isiSotho, isiZulu, isiSepedi okanye ngesiXhosa. Ukusebenzisa iinkonzo ze-GMI kungokuzithandela kwakho.

linkozo ezinikiswa yi-GMI ziquka ezi zilandelayo:

- Ukwenza Isicwangciso sotyalo-mali nesicwangciso somhlalaphantsi;
- Ukucacisa imijelo neenkethe zotyalo-mali ze-UCTRF;
- Ukucacisa iipolisi zengozi nokukhuzeka ze-UCTRF;
- Uhlalutyo lweepolisi zokufa nokukhubazeka;
- Ukunika ingcebiso ngerhafu kunye nempahla yakho.

Kukho uluhlu lwabacebisi be-GMI olifumaneka kwi-website ye-UCTRF kule link:
<https://uctrf.co.za/uctrf/fais-accredited-advice>

Ungaqhagamishelana ne-GMI ngqo okanye wazise iofisi ye-UCTR ukuba ungathanda i-GMI iqhagamishelane nawe.



Gradidge Mahura Investments

info@gminvestments.co.za

021 204 2920

Zeziphi ezinye iingenelo ezikhoyo endinokuxhamla kuzo njengelongu le- UCTRF?



Onke amalungu anepolisi yokukhubazeka angina simahla kwinkqubo iSanlam Reality loyalty: <https://uctrf.co.za/uctrf/disability-benefits>

Izikhhalazo



Ukuba unesikhhalazo esiphathelele abaphathi be-UCTRF, abalawuli, ilungu leqela lezonxibelelwano, ukubhatalwa kwepolisi, okanye nayo nayiphi na ingxaki, nceda ubhalele iNgqonyela eyiNtloko esekugqibeleni kwesi sikhokhelo.

I-UCTRF iphendula emva kweentsuku eziyi-20. Ukuba awufumani mpendulo okanye ufumana impendulo engakonelisiyo, uza kukwazi ukufaka isikhhalazo kwi-Pension Funds Adjudicator.

Qaphela oku akubandakanyi izikhhalazo ezinento yokwenza nepolisi yokukhubazeka, eyokufa, umasingcwabane okanye eyepenshini, ezimele ibe zizikhhalazo eziya kuNozikhhalazo weinshorensi yexesha elide. Inkampani yeinshorensi imele inikwe ixesha elaneley ukusombulula ingxaki okanye isikhhalazo ngaphambi kokuba isiwe kuNozikhhalazo.



Okubalulekileyo:

Ungafaka isikhhalazo ngqo kwiPension Funds Adjudicator okanye kuNozikhhalazo weinshorensi yexesha eLide (akukho mfuneko yakuqasha gqwetha) simhla. Inkukacha zokuqhagamishelana nezi ifisi zimbini ziyafumaneka kwiwebsite ye-UCTRF:

<https://uctrf.co.za/uctrf/contact-us>

Ukhuselo lwenkcazelo yobuqu



Zonke inkampani, kuquka ingxowamali zomhlalaphantsi, zifanele zithobele umthetho we-4 wokuKhuselwa kweeNkcukacha zoBuqu ka-2013 (POPIA). Injongo yalo mthetho kukukhuthaza ilungelo lakho lokufihla, ngoxa kwangaxeshanyeukhuthazaukufikelelekakolwazi.

I-POPIA inemiqathango ekhokhela indlela emaziphathwe ngayo iinkcukacha zakho zobuqu. Ngokubhekisele kwi-UCTRF, oku kuquka ukuphatha iinkcukacha zakho zobuqu ngaphandle kwemvume yakho kodwa ngokuvunyelwa ngumthethon olawula iipenshini, ngommiselo wokuba ukwenjenjalo kuza kuba yingenelo kuwe yaye akuquki ukwabelana ngeenkcukacha zakho nabanye ngaphandle kwemvume yakho. Ngoko mzekelo, kungafuneka unikeze imvume ukuba i-UCTRF ifuna ukunika umcebisi ngemali wakho iinkcukacha zakho.

Iinkcuka zobuqu iyakuxela ukuba ungubani yaye inento yokwenza nawe buqu. Ngokomzekelo, i-UCTRF, phakathi kwezinye izinto, iyazisebenzisa iinkcukacha ezifana nezi: igama, inombolo ye-ID/ yepassport, umhla wokuzalwa njalo-njalo.

Abathenjwa bafuna ukukuqinisekisa ukuba bazakusoloko bekuphonononga ukuqokelelwa/ ukuphathwa kweenkcukacha zobuqu yi-UCTRF kunye nabaniki zinkozo abasebenza nabo, ukuqinisekisa ukuba iinkcukacha zifunyenwe zaza zaphathwa ngendlela esemthethweni ngokuvumelana ne-POPIA, umthetho olawula iipenshini nayo nayiphi na eminye imithetho efanelekileyo.

Ungafunda istaythment sobulungu se-UCTRF nge-POPIA esikwiwebsite ye-UCTRF: <https://uctrf.co.za/uctrf/protection-of-personal-information>



Kodwa ke, kukuxanduva lakho ukuqinisekisa ukuba i-UCTRF ineenkcukacha zakho zobuqu ezisexesheni. Nceda usazise ukuba kukho naluphi na utshintsho kwiinkcukacha zakho.

Qhagamishelana nathi



Iofisi yeUCTRF

Idilesi: Bremner Building, University Crescent,
Rondebosch

Idilesi yeposi: University of Cape Town, Private Bag X3, Rondebosch 770

Abaphathi be-UCTRF Nceda ufake izimvo okanye imibuzo kule fomu:
<https://bit.ly/3FLbWP9>
Tel: 021 650 2934

Ukujonga iinzuzo Iwebsite yamalungu eAlexforbes ithi
<https://mymoneymatters.alexforbes.com>

HRBP Ukufumana iinkcukacha zomntu weHR, ndwendwela
kule website:
<http://hr.uct.ac.za/contacts/#advisors>

Ukuba unezikhalazo malunga ne-UCTRF, nceda ujonge imigaqo elandelwayo xa umntu enezikhalazo kule website: <https://uctrf.co.za/uctrf/contact-us>

Isikhanyeli

Le ncwadana isebenza nje kuphela njengesikhokhelo. Abahleli, i-UCTRF kunye nabathenjwa bayo, Ingqonyela eyiNtloko kunye nabanye abanikisi ngeenkonzo be-UCTRF abanakubekwa xanduva layo nayiphi ilahleko okanye umonakalo onokwenzeka kukuthemba inkcazelo ekule ncwadana nguye nabani na. Le nkcazelo asiyongcebiso ngamali okanye utyalo-mali. Apho kuthi kubekho iimpazamo, iMigaqo yeNgxowamali yase-UCT (UCTRF) kunye noMgaqo-nkqubo weInshorensi ye-UCTRF yiyo eyakukusetyenziswa. UMthetho olawula iiNgxowamali zoMhlalaphantsi wama-24 noka-1956 nguwo oyakongama ngaphezu kwayo nayiphi na imigaqo, imithetho nemigaqo-nkqubo yeinshorensi.