



UCTRF

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Seenketho Zomhlala-phantsi Isikhokhelo

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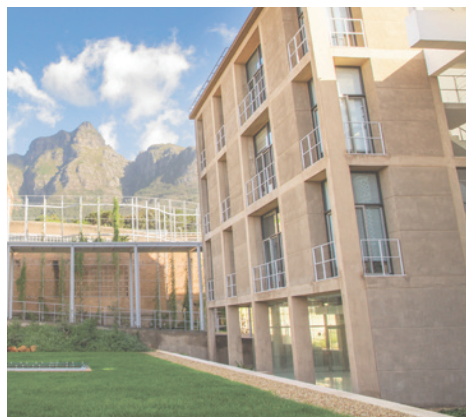


UNIVERSITY OF CAPE TOWN
IYUNIVESITHI YASEKAPA • UNIVERSITEIT VAN KAAPSTAD

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Ulwamkelo



Lungu elibekekileyo

Xa uthatha umhlala-phantsi kukhona ukhetho ekufuneka ulwenzile. Elona lubalulekileyo nolusisigxina kukuba uza kukhetha eyiphi iannuity esiza kuyibiza apha kukuba sisixanyaka okanye isixamali-zavenge. Nceda ukhumbule ukuba ngamanye amaxesha nguwe othatha isigqibo sokugqibela yaye eso sigqibo asinakutshintshwa nangubani na, kuquka nawe xa sele uthathe umhlala-phantsi. Ngoko ke, khetha ngobulumko uze uqiniseke ukuba uyaluqondaukhetho olwenzileyo.

Kule ncwadana, nakuba singazubabade, uza kufumana inkcazelo ethe vetshe ngesicwangciso-qhinga sesixamali-zavenge esivunywe yibhodi yeDynivesithi yaseKapa (UCTRF) kunye nezinye iindidi zomhlala phantsi onokukhetha kuzo ukuba isicwangciso sesixa-nyaka sebhodi asikonelisi. Kukho uthelekiso lwazo zonke ezindlela ekugqibeleni kwale ncwadana.

Yintoni isicwangciso-qhinga esivunywe yibhodi?

Ngokomthetho, zonke iingxowamali zomhlalaphantsi zimele zibe nesicwangciso-qhinga sesixa-nyaka esivunyiweyo ziibhodi zezo ngxowa-mali okanye isicwangciso somvuzo esiye sibekwe isitampu yibhodi yengxowa leyo kuba yanele ukuba sisicwangciso esiya kufanela inkoliso yoninzi lwamalungu engxowa-mali yomhlala phantsi. Amalungu engxowa-mali akabinaso esi sicwangciso ngokuzenzekelayo, koko bamele bavume ukuba babeyinxalenye yasongokuzikhethela kwenye kwezo zikhoyo.

Esi sixamali-zavenge qhinga sivunywe yibhodi sisixamali-zavenge sobomi nesinxulunyaniswe nonyuko-maxabiso (inflation) esinesiqinisekiso seminyaka emi-5 nesikhupha ipenshini yeqabane engu-75% wepenshini yeqabane elililungu apho ilungu elo lithatha umhlala phantsi litshatile. Oku kuthetha ukuba ipenshini yakho iza kubhatalwa de ube uyasweleka okanye kangangeminyaka eyi-5. Uthi ke wena wakusweleka, iqabane lakho lomtshato lifumane u-75% wepenshini yakhodelisweleke nalo. Isixa somhlalaphantsi seqabane siya kuqala emva kweminyaka emi-5 yesiqinisekiso seminyaka okanye ukusweleka kwelungu. Kunyuka kwale penshini kuxhomekeke kumyingewonyuko-maxabiso(CPI) nyaka ngamnye.

Ukufumana inkcazelo nengcebiso xa uthatha isigqibo

I-UCTRF ingakunceda ikucebise yaye ucacelwe ziintlobo zomhlalaphantsi ezifumanekayo, ngokukhethekileyo isixamali-zavenge esivunywwe yibhodi. Kodwa phawula ukuba abanakwazi ukunceda nengcebiso ngemali kodwa nje ukuba zeziphi iintlobo zomhlalaphantsi ezikhoyo (ngamanye amazwi, abanakukucebisa ukuba loluphi ukhethe olukufaneleyo).

Ibhodi ye-UCTRF iyayiqonda indlela esintsokotho ngayo esi sigqibo. Ngenxa yoko, imisele abacebisi ngemali ooGradidge Mahura Investments (GMI) ukukunceda amalungu aneminyaka engama-50 ukwenyuka ngenkonzo yokucetyiswa ngemali njengoko uthabatha isigqibo ngomhlalaphantsi zabo. Le nkonzo iza kubasimahla kuba ibhatalelwe yi-UCTRF kodwa amulungu ana-50 iminyaka nangaphezulu, avunyelwa ukuba afumane iintlanganiso zibentathu ezisimahla. Ungaqhagamishelana umcebisi wezezimali oqashiweyo ku-UCTRF, Utyalo-mali kwi-Gradidge Mahumbra no- GMI ngqo okanye wazise i-UCTRF ukuba unqwenela i-GMI iqhagamishelane nawe.

Nceda uphawule: Ezi ndidi zomhlalaphantsi zikule ncwadi ziyafumaneka naphi na. Kodwa ke, udidi olukufaneleyo luza kuxhomekeka kwiimeko zakho. Olu xwebhu alunakugqalwa njengengcebiso ngemali futhi ukuba ufuna ingcebiso ngemali, nceda ufumane umcebisi ngemali obhalise ne-FAIS ngaphambi kokuba wenze isigqibo. Injongo yale ncwadana kukunika inkcazelo eza kukubangela ukuba uthethe into evakalayo nomcebisi ngemali enoba ukhethe umcibisi.

Ukhethe olufumanekayo xa uthatha umhlala phantsi



Xa uthatha umhlala phantsi, ungakhetha ukusithatha sonke isixamali sakho somhlalaphantsi (uyishiye i-UCTRF) okanye ungasilibazisa (oko kukuthi ungasithatha kwixa elizayo).

Ukulibazisa intlawulo yomhlala phantsi

Nakuba uthabatha umhlala-phantsi, uyishiya impangelo, usenokuyilibazisa intlawulo yomhlalaphantsi uze uyifumane ngelinye ixesha onqwena ngalo. Ukuba ukhethe umhlalaphantsi olityazisiweyo ungakhetha ukwenjenjalo ngezi ndlela zimbini.

Ungakhetha nayo nayiphi na kwezi zilandelayo:

1. Ungasiyeka isixamali sakho sihlale elugcinweni lwe-UCTRF de ube ukulungele ukuyalela i-UCTRF ukuba mayithini ngaloo mali ikhulileyo elugcinweni lwabo. Oku kwenzelwa ukuba umhlalaphantsi wakho uwuthatha ngezavenge.

Njengomntu oza kuthatha uhhlaphantsi wakhe ngezavenge:

- awuzi kukwazi ukuqhubeka ubeka imali elugcinweni lwe- UCTRF yaye
- uza kuphulukana nenzuzo kamasingcwabane neyokukhubazeka (ngaphandle kokuba ukhethe ukuqhubeka neinshorensi nangoko kucacisiwe apha ngezantsi)
- Uza kukwazi ukwenza utyalo-mali ngendlela obona ngayo.
- Ukuba uthi usutywe kukufa ngelixa usadla umhlala-phantsi ngezigaba, kuyakusetyenziswa imilinganiselo yomthetho olawula imali yomhlala phantsi, iPension Funds Act. Loo nto ithetha ukuba i-UCTRF luxanduva lokuthabatha izigqibo zokwabiwa kwenzuzo yomhlaphantsi wakho ijonge izinto ezichaphazela ezo zigqibo eziquka uluhlu lwakho lwabamele ukufumana isabelo. Ngoko, kumele uqiniseke ukuba uluhlu lwabafanelwe sisabelo lume ngobume
- Nceda uqinisekise ukuba linkcukacha zakho zoqhagamshelwano zime ngobume kwi-UCTRF ukuze inkcazelo ekufanele uyifumane uyifumane ngalo lonke ixesha.

I-inshrensi enganyanzeliswa eqhubekayo: Ukuba uneminyaka engaphantsi kwi-65, unalo ukhethe lokuba uqhubeke nomasingcwabane wakho exaleni apho uza kuzibhatalela wona ude ufikelele kwiminyaka engama-65. Qhagamishelana noHR ukufumana iincukacha ezithe vetshe ukuba unomdla kulo masingcwabane

2. Uyakwazi ukulibazisa umhlala-phantsi ngokukhupha imali yakho eqokeleleneyo eselugcinweni lomhlalaphantsi uyithumele kwingxowa yomhlala phantsi okupha isixa sanyaka nanyaka (retirement annuity fund). Ukuba ukhethe ukwenjenjalo, yonke imali yakho efumbileyo eselugcinweni iyakuthunyelwa kuloo ngxowa uyikhetheleyo ube ke ngaloo ndlela uyayeka ukuba lilungu le-UCTRF.

Ukuthatha umhlala-phantsi kwi-UCTRF

Xa uthatha umhlalaphantsi ne-UCTRF (enoba kuxa uyeka impangelo okanye xa ukhethe umhlalaphantsi njengephased retiree), unngakwazi ukuthatha inxalenye yemali yomhlalaphantsi wakho njengesimbuku. Le ishiyekileyo imele ithathwe njengesixa sanyaka nanyaka. Xa uthatha umhlala-phantsi we-UCTRF kumele ubazise kwinyanya enye ngaphambili kokuba uwuthathe umhlala-phantsi.

Ndingathatha malini?

Kuba kukho utshintshotshintsho kumthetho omalunga neeprovident Fund ukusela ngoMatshi ka2021, amalungu eeProvident Fund, aneMali eselugcinweni eyongiwe ngeendlela ezohlukeneyo.

Xa uthatha umhlala-phantsi, ungathatha isixa semali ngolu hlobo lulandelayo:

- 100% wemali yakho eselugcinweni Okwazi Ukuyikhupha Yonke
- 1/3 kwimali yakho eselugcinweni Engakwazi Ukuphuma Yonke
- 100% wemali yakho eYongiweyo
- 0% wemali yakho yoMhlala-Phantsi Eselugcinweni
(ngaphandle kokuba imali yakho yoMhlala-Phantsi Eselugcinweni + Imali yakho eseluGcinweni Ongakwazi Ukuyiphupha Yonke zingaphantsi kweR240 000. Xa kunjalo, uvumelekile ukuba uyikhuphe yonke le mali.



Isabelo Kwimali Yomhlala-Phantsi Engakhutshwa Iyonke

(Vested Share of Vested Pot)

Oku kuphatheleene nabo bangamalungu eProvident Fund phambi kuka 1 Mtshi 2021. Iquka oku:

- Yonke imali yakho eyongiweyo phambi kwe28 kaFebhuwari 2021;
- Kunye nemali ubuyifaka emva kwe1 kuMatshi 2021, ukuba ubulilungu leUCTRF, kwaye uneminyaka engaphaya kwe55 nge1 kuMatshi 2021;
- Kunye neemali othe wazizisa kwelinye utyalo-mali ubulenza lomhlala-phantsi emva kwe1 kuMatshi 2021.
- Ukuba ihambelana neyakho imeko, kuza kutsalwa imali ebaliweyo kwimali yakho qkuqala owathi wayityala.
- Inzala yemali yakho yonke yeyakho



Imali yomhlala-phantsi eyongiweyo (Savings Pot)

- Imali yakho owayityalayo ekuqaleni kokongela umhlala-phantsi
- Kunye ne 1/3 yemali yakho owayityala kwiUCTRF ukususela nge1 kuSeptemba 2024, ukuba wawulilungu leUCTRF phambi koku, wabe ungaphantsi kweminyaka engama55 nge 1 kuMatshi 2021;
- Usuku owaba lilungu leUCTRF ukuba uye waba lilungu leUCTRF emva kwe1 kuSeptemba 2024; okanye
- Ukususela ngosuku owakhetha ukubayinxalenye yamanqanaba amabini apho imali yomhlala-phantsi igcinwe khona (two pot system), ukuba wawungaphaya kweminyaka emgama-55 nge1 Matshi 2021.
- Ukuba ukhe wakhupha imali kweli nqanaba phambi kokuba uthathe umhlala-phantsi, iza kutsalwa;
- Inzala yeyakho yonke.

Le nto kuthwia yi'seed capital 'yimali engaphantsi kwe10% kwimali yakho eselugcinweni okanye iR30 000

- Ukuba ubulilungu le UCTRF phambi kuka31 Agasti 2024, wabe ungaphantsi kweminyaka engama 55 nge1 Matshi 2021; okanye
 - Ukususela ngosuku owakhetha ukubayinxalenye yamanqanaba amabini apho imali yomhlala-phantsi igcinwe khona (two pot system), ukuba wawungaphaya kweminyaka emgama-55 nge1 Matshi 2021.
1. Yonke imali yakho eselugcinweni
 2. Yonke imali yakho eselugcinweni kwindawo ebizwa i'vested pot'
 3. Ukuba imali yakho yomhlala phantsi ingaphantsi kweR360 000, ungayithatha yonke imali yakho yomhlala phantsi.

Le nto kuthiwa yi' retirement pot' ithetha ukuba imali yakho ingengo 2/3 elugcinweni ukusukela kukuqala kwakho ukongela umhlala phantsi kunye nenzala yakhona.

U'savings pot' uthetha ngemali yakho eyikhapitali kunye ne1/3 yokonga kwakho komhlala phantsi kunye nenzala yakhona. Kuza kutsalwa ke imali ethe yakhutshwa apha phambi kokuba uthathe umhlala phantsi.

Kufuneka usebenzisa nayiphi na imali ekhoyo kwimali yakho eselugcinweni yomhlalaphantsi ukuze uthenge ipenshini.

Ukhetho lwakho lomhlalaphantsi okhupha isixa sanyaka nanyaka singaloluhlobo:

- Isixa-nyaka esisekelwe maxabiso esivunywe yibhodi.
- Isixa-nyaka sokuziphilisa se-UCTRF
- Esinye isixa-nyaka senye kumboneleli wangaphandle.
- Indibanisela nayiphi na indibaniselwano yobomi kunye ne-living annuity evela phezulu.

Irhafu kunye neminye imiphumo ebandakanyekileyo xa ukhetha olu hlobo lomhlalaphantsi iza kuxutyushwa kwakule ncwadana. Kubalulekile ukwazi umahluko phakathi kwazo zonke ezi ntlobo zomhlala phantsi ukuze uthathe isigqibo esi sekelwe kulwazi oluchanileyo xa sele kufike ixesha lokuthatha umhlala-phantsi . Izigqibo ezifana nesi zizakuchaphazela ukuba uthatha malini esisimbuku okanye sesiphi isixa-mali esikufaneleyo xa kufike ixesh lokuba uthathe umhlala-phantsi.

Ukuthumela umvuzo wekhefu kwi-UCTRF

Unalo ukhetho lokuthumela ukusa ku-55% womvuzo wakho wekhefu kwi- UCTRF yakho. Ukuba ukhetha ukwenjenjalo, ungafumana umtyhi kwirhafu yalo mrhumo. Ungakleyima ukwehliswa kwirhafu kwimirhumo yakho yonke yemali eselugcinweni yomhlalaphantsi, efika ku-27.5% yeendleko zakho ezipheleleyo kwinkampani, ukuba nje ayigqithi ngaphaya kwe-R430 000 nyaka ngamnye werhafu. Ukuba ugalelo lwakho oluya kwimali yomhlala-phantsi lungahantsi kwalo mda kunyaka werhafu, ungalunyusa ugalelo lwakho usebenzisa imali yakho yekhefu, kulapho uza kufumana isaphulelo kwirhafu. Ukwenza ugalelo ngaphazulu kwalo mda kuvumelekile, kodwa, isaphulelo serhafu siyema kwayw singasetyenziselwa ukwehlisa imali yerhafu kwimiyaka ezayo.

Ukuba wenza olu khetho, umele:

1. Wazise iCandelo lakho ngemihla yakho yokugqibela yekhefu lakho kwiinyanga ezimbini ngaphambili ukuze iingxelo zophicotho lwekhefu zicelwe.
2. Uqinisekise ukuba le fomu ingeniswa ngomhla wesi-3 wenyanga oya ekhefini ngayo (ngokomzekelo: ukuba uya ekhefini nge-31 kaDesemba, ifomu yakho mayibe ingenile nge-3 kaDisemba).

Imiphumo ephathelele irhafu



Ukuba ndithatha isimbuku, ndiza kuyibhatala irhafu?

Imali engange-R550 000 efunyanwa isisimbuku ayitsalelwa rhafu. Ngenxa yaloo nto, imali leyo ayikasetyenziswa, isaphelele, ngaphandle kokuba isetyenziswe kwizinto ezifana nokudendwa okanye umhlala-phantsi, okanye yatsalwa yenye ingxowamali. Izixa zemali ezisuka kumqeshi, iibhonasi okanye umvuzo wekhefu ngokomzekelo, nezisuka kwi-UCTRF ziza kudityaniswa ngaphandle kwezimbuku exabiso lazo ziyi-R550 500 ozifumanayo ebudeni bobomi bakho.

Nayiphi na imali eyakhe yakhutshwa okanye imali efunyenwe ngenxa yokudendwa ingatsalelwanga rhafu (kuquka naso nasiphi na isixa esisuka kumqeshi esingatsalelwa rhafu njengephakheji yokuphulukana nomsebenzi), kuquka neemalana ezingatsalelwa rhafu owazibhatalwayo emva kwe-01 March 2009 ezisuka kwizinto ezifana noqhawulo-mtshato okanye imali yesapoti, ziza kuyehlisa le mali ingatsalelwa rhafu xa uthatha umhlala-phantsi. Ngaphezulu, xa uthatha umhlala-phantsi, awuzikubhatalarhafu kwisixasakhosokuqala se-AIPF sexabiso lokutshintsha uhlobo lomhlalaphantsi onaye, kuphela ukuba eso sixa usithatha njengenxalenye yesimbuku esiphuma kwi-UCTRF. Uza kubhatala irhafu yenzala eyenzileyo kuphela.

Xa uthatha umhlala-phantsi, uza kubhatala irhafu yesimbuku se-UCTRF sisonke kuquka isimbuku salo naluphi olunye ugcinomali lomhlalaphantsi onalo. Le rhafu ibalwa olu hlobo:

- R0 – R550 000 0%
- R550 001 – R770 000 u-18% wesixa esingaphezu kwe-R550 000
- R770 001 – R1 155 000 R39 600 plasiu-27% wesixa esingaphezu kwe-R770 000
- R1 155 001 nangaphezulu R143 550 plasi u-36% wesixa esingaphezu kwe-R1 155 000



Umzekelo: Ukubalwa kwerhafu ebhatalelwa isimbuku

Ilungu ligqiba ekubeni lithathe isimbuku esiyi-R750 000 kwimali yomhlalaphantsi walo (ngelicinga ukuba kokuphela kwesimbuku esiza kukufunyanwa leli lungu):

Ixabiso lwe-AIPF lokuthumela (ukuba iyangena apha): R 125 200

(Ayizu kubhatalelwa rhafu le R125 200)

I-R624 800 eshiyekileyo (R750 000 - R125 200) iza kubhatalwelwa irhafu ngolu hlobo:

R550 000 ku 0%	R 0
R74 800 ku 18%	R 13 464
Total tax	R 13 464

Kulo mzekelo, lowo uthatha umhlala-phantsi uza kushiyeke nesimbuku i-R736 536 emva kwerhafu (R750 000 – R13 464).

Yenza olwakho ubalo apha: <https://uctrf.co.za/uctrf/benefit-taxation-calculator>

Ingaba ndiza kuyibhatala irhafu xa ndifumana umvuzo womhlalaphantsi wanyanga-nenyanga?

Hayi. Imali efumbileyo eselugcinweni lomhlalaphantsi ayitsalwa rhafu, yile mali uthi uyisebenzise ukuthenga ipenshini. Kodwa ke, irhafu iza kutsalwa kumvuzo womhlalaphantsi owufumana nyanga-nanyanga (ipenshini). Le rhafu itsalwa ngokusekelwe kwizinga lwerhafu elifanelekileyo laloo nyaka kanye ngendlela efanayo nangokuya ubuphangela.

Akhona ke kodwa amathuba apho izinto zenziwa ngokwahlukileyo njengaxa usebenzisa inxalenye yesimbuku semali yomhlalaphantsi wakho okanye sonke esingatsalelwa rhafu (njengesixa sokuqala se-AIPF, ukuba siyangena) ukuthenga oko kwaziwa ngokuba sisixa-nyaka sokuzithandela (voluntary purchase annuity). Inxalenye yale penshini iza kuba ngumvuzo ongena epokothweni yakho ongatsalwa rhafu.

Ukuthenga ipolisi ekhupha umhlala phantsi qho ngonyaka ngokuzithandela

Isimbuku semali esifunyanwa lilungu elithatha umhlala-phantsi (emva kokutsalwa kwerhafu ngokusekelwe kumthetho werhafu iSecond Schedule of the Income Tax Act) singasetyenziswa ukuthenga isixa-nyaka sokuzithandela.

Esi sixa-nyaka sigqalwa njengesixa-nyaka sokuzithandela ngokunxulumene neenjongo zokubhatalwa kwerhafu yayeyinzalayesi sixa-nyakakuphelaetsalwairhafu.U-SARSunendlelayokuyibalalalenxalenyeiyinzala.

Isimbuku



Ezinye zezinto omawuzicinge xa uthatha isimbuku

Xa ucinga ngokuthatha isimbuku umele ucingisise ngoku kulandelayo kuquka nezinye iimeko zobu qu:

- a. amatyala afuna ukubhatalwa (ityala lendlu ngokomzekelo)
- b. inqanaba lakho lerhafu (enoba ukhe wafumana imali engakhutshelwa rhafu okanye sele ubhatala irhafu ekwinqanaba eliphezulu)
- c. izicwangciso zendawo yokuhlala, ngokukhethekileyo ebudaleni kuquka iimfuno zokuhoywa ngenxa yokwaluphala
- d. ubume obuxela ukuba utshatile na okanye hayi, okanye abantu abaxhomekeke kuwe ngemali
- e. isimo sempilo yakho nesabo baxhomekeke kuwe neendleko zonyang o
- f. Naso nasiphi na isiganeko ngoku okanye kwixesha eli zayo (ngokomzekelo iiholide zaphesheya, ukuthenga imoto entsha, iindleko zemfundo yabantwana, ukuthenga ipropati);
- g. olunye utyalomali ngaphandle kwe-UCTRF
- h. eminye imithombo yengeniso (efana nemali yesapoti, umvuzo wekhefu, umvuzo wolunye utyalomali)
- i. i. nayiphi na ipolisi yobomi enokufunyanwa ngabaxhomekeke kuwe xa kusenzeke usweleke okanye uthathe umhlala-phantsi ; kunye
- j. nokwehla kwengeniso yexesha elizayo (ipenshini) enokubangelwa kukuthatha inxalenye yomhalaphantsi wakho ube yimali esesandleni ngoxa uzama ukulungelelanisa iinjongo zakho zokuba nengeniso eqinisekisiweyo nomnqweno wokushiya ilifa eliziiasethi ozithenge ngepenshini (amalungu amaninzi akwanazo nezinye iiasethi abaza kuzishiya njengelifa)

Ukubalwa kwempembelelo yezi zinto zingentla kuntsokothile, kufuneka uthethe ne-GMI okanye uthethe nomcebisi ngezemali wakho obhalisiweyo (FAIS) yena ongakucebisa ukuba yimalini onokuyithathaibeyimaliesesandleniyayeiyimaliniongayi thathaisisixa-nyaka.

Utyalo lwesimbuku

Ayikhuthazwa into yokuthatha umhlala-phantsi wakho usisimbuku semali esesandleni ngaphandle kokuba kuyimfuneko yaye kufuneka ushiye eyaneleyo ukuze ukwazi ukufumana umvuzo womhlalaphantsi. Kodwa ke, kusenoba yimfuneko ukuthatha imali ezinkozo ethe xhaxha ukuhlangabezana neemeko zikaxakeka. Eyona ndlela ifanelekileyo yotyalo-mali lemali esesandleni luntsokothile (umzekelo ungasebenzisa ii-unit trust okanye ipolisi yemali ekhuliswayo (endowment insurance policy)) yayeingceb isoyomcebisingemali obhalisiweyookanye i-GMI balulekile kulenkalo.

Intlobo zesixa-nyaka ezifumanekayo onokukhetha kuzo xa uthatha umhlala-phantsi



Ezona ntlobo zesixa-nyaka ezifumanekayo sisixa-nyaka sobomi kunye nesixa-nyaka sokuziphilisa.

1 ISIXA-NYAKA SOBOMI

Ubhatala isixa esithile kwinkampani yeinshorensi okanye umnini inshorensi ukuze ufumane umvuzo womhlalaphantsi rhoqo ngenyanga (ipenshini). Ubungakanani bomvuzo wokuqala umiselwa yinkampani yeinshorensi. Le penshini iqinisekisiwe ukuba uza kuyibhatalwa yaye ayisoze yehle. Ubungakanani balo mvuzo ukusekelwe i-annuity ngexesha lokuthatha umhlalaphantsi. Ireyithi ye-annuity iphenjelelwa zizinto ezininzi ezifana (ubudala, isini).

2 ISIXA-NYAKA SOKUZIPHILISA

Esi sixa-nyaka sibufana neakhawunti yebhanka. Nguwe ogqibayo ukuba iza kutyala phi imali yakho yaye yimalini apha kuyo oza kuyifumana njengepenshini nyaka ngamnye. Ukuba ukhupha isixa esininzi ngokukhawuleza okanye iimakhethi zotyalo-mali aziqhubi kakuhle okanye uphile ixesha elide kunokuba ubucinga, iakhawunti yakho ingachaphazeleka kakubi ide ingeniso oyifumanayo kuyo ingazoneli iimfuno zakho.

1 Okungakumbi ngesixa-nyaka sobomi

Iingenelo nemicelimingeni yesixa-nyaka sobomi iyabonswa ngezantsi:

Iingenelo	Imicelimingeni
Ipenshini uyifumana ubomi bakho bonke nangokweminqweno yakho ngokuphathelele izinto ezifana nobude bexesha oza kuyifumana ngalo ingeniso, kuquka nengeniso eza kubhatalwa kwiqabane lakho lomtshato, yonke okanye inxalenye.	Ithi le ngeniso yakukumiselwa ingaphinde itshintshwe xa sele iimfuno zakho zahlukile yayeungasasebenzi.

lingenelo	Imicelimingeni
Ungagqiba ubude bexesha emayikhutshwe ngalo ingeniso (iminyaka eyi-5 umzekelo), nto leyo engaqinisekisa ukuba iyabhatalwa kwabo baxhomekeke kuwa nasemva kokusweleka kwakho okanyeiqabanelakho lomtshato.	Ukuba wena kunye neqabane lakho lomtshato nisweleka emva kobude bexesha ebenilimisela ukuba ikhutshwe ngalo ingeniso, abo baxhomekeke kuwe abasayikuqhubekabeyifumana.
Akukho zigqibo zolawulo ekufuneka uzenze ngaphandle kwaxa uthatha umhlala-phantsi . Okwangoku uthatha nje isigqibo sobude bexesha emayibhatalwe ngalo ingeniso nokuba uyafuna na iqabane lakho liyifumane yaye ibengakanani.	Awukwaziukutshintshe lakolunyeuhlobo lomhlalaphantsi. Ukhetho lwakho alutshintsheki.

Ingalukhetho oluhle olu kuwe (xa luthlekiswa nesixa -nyaka sokuphila) ukuba oku kulandelayo kuyakuchaphazela:

- Ufuna isiqinisekiso ukuba ipenshini yakho iza kubhatalwa ubomi bakho bonke yaye ayizukuphela. Ixabiso le penshini yokuqala luqinisekisiwe yaye alizukwehla. Kuxhomekeke kuhlobo lwesixa-nyaka osikhethileyo, ukunyuswa kwexabiso lomvuzo wanyanga-nanyanga kungaqinisekiswa. Ukunyuswa kwesixa-nyaka esivunyiweyo yibhodi ngokungqinelana nonyuko-maxabiso kuqinisekisiwe. Oku kuthetha ukuba umvuzo wakho wanyangananyanga unyuka nyaka ngamnye kunye nokunyuka kwamaxabiso.
- Ume kakuhle empilweni yaye ulinde ukuphila ubomi obude kunabantu abaminyaka ifanayo neyakho (Qaphela, isixa-nyaka isenokuba yefanelekile nakwabo banempilo enkenenkene, ukuba ufanelekile ukufumana isixa-nyaka esibhalwe phantsi).
- Ukuba abantwana bakho abaxhomekenga kuwe okanye sele beza kuzimela kwiminyaka nje embalwa.
- Awufuni xanduva lakwenza zigqibo ngepenshini yakho (uhlobo lotyalomali okanye ixabiso) de ube uyasweleka (mhlawumbi xa uneminyaka eyi-90 okanye ngaphezulu).

Isixa-nyaka sobomi sineempawungeempawu nkampani nganye. Nazizigqibo ezingundoqoezimisela imi pawuzesixa-nyaka:

1. **Ukuqinisekiswa kobude bexesha lokubhatalwa kwesixa-nyaka-** lizixa- nyaka ungazithenga ngaphandle kwengqinisekiso yobude bexesha. Xa kungekho ngqinisekiso, isixa-nyaka siphela ngalo umzuzu usweleka. Ukuba ukhetha ingqinisekiso yobude bexesha (iminyaka eyi-5 okanye eyi-10), xa usweleka ngaphambi kokuphela kobude bexesha lengqinisekiso, isixa-nyaka (kuquka nokwenyuswa kwepenshini yinkampani yeinshorensi) sakho siseza kuqhubeka sibhatawa ubude belo xesha. Ukuba ixesha lengqiniseko lide, umvuzo wanyangananyanga uza kuba mncinci.
2. **Isixa-nyaka esigqithela kwiqabane lakho xa uswelekayo-** lingenziwa ilungiselelo lokuba isixa-nyaka sibhatalwe kwiqabane lakho elisaphilayo xa uthe wasweleka. Umvuzo wokuqala wanyangananyanga uza kuba phantsi ukuba umvuzo wanyangananyanga weqabane uvunyelwe nawo. Umvuzo wanyangananyanga weqabane udla ngokuboniswa ngepesenti (75% umzekelo) yomvuzo wanyangananyanga wokuqala kuba iindleko zeqabane lakho zingehla emva kokusweleka kwakho. Apho kuthe kwenzeka usutywe kukufa ngaphambi kokuphela kwexesha eliqinisekisiweyo lokubhatalwa kwepenshini, sonke isixa- nyaka siza kubhatalwa de njengoko sinjalo de kube kupehla ixesha eliqinisekisiweyo ekuya kuthi ke umvuzo wanyangananyanga weqabane wehliselwe kwipesenti owawumiselwe ukuba ube kuwo.
3. **Ukunyuswa kwepenshini** kwixesha elizayo- isixa-nyaka singanelenguselelo lokunyuswa kwepenshini okanye umvuzo wanyangananyanga nyaka ngamnye okanye kungabinjalo, umvuzo wanyangananyanga uhlale ufana. Isixa-mali esinyusa imali nyaka ngamnye siba sincinci kuneso sihlala sifana. Ukuba uthenga isixa-nyaka, kufuneka uqwalasele ifuthe lonyuko-maxabiso elingatshintshiyo uze uphephe ukuhendeka ukukhetha ipenshini ethe xhaxha kumvuzo wokuqala kodwa ayinalunguselelo lokuba ikhule kwixesha elizayo ethi ibengaphezulu konyuko-maxabiso.
4. **Izixa-mali Zobomi Eziphuculiweyo-** kwezinye zeemveliso ezithengiswa ziinkampani zeinshorensi uyohlwaya xa impilo yakho ingekhosesimeni esilungileyo ngokubhataliswa izavenge eziphezulu ngoxa ufumana ukhuselo oluncinci (cover). Kodwa ke, ukuba impilo yakho ayikho sesimeni esisiso, nezinto kwindlela ophila ngayo eziyichaphazelayo impilo yakho, unganganelwa luhlobo oluthile lwesixa- nyaka. Olu hlobo lwesixa-nyaka sibizwa ngokuba sisixa-nyaka sobomi esiphuculiweyo okanye sobomi obubuthathaka. Kwesi sixa, ikhampani yeinshorensi iqwalasela ezi meko zilandelayo kumntu ngamnye ngaphambi kokuba imisele kuba ziimeko eziye zahluke kumntu nomntu:
 - **limeko zentlalo noqoqosho- inqanaba** eliphezulu lemfundo ingeniso yonyaka iyonke
 - **Indlela yokuphila** izinto ezifana nokutshaya nokusela utywala;
 - **Impilo** isimo sempilo ngokomzimba ngoku nakwixesha elidluleyo

Ukuba ubani unemeko zentlalo noqoqosho ezingekho semgangathweni, indlela yokuphila engancomekiyo okanye impilo ebuthathaka ngexesha laxa ethatha umhlala-phantsi, ngelishwa, amathuba aloo mntu ukuba aphile ubomi obude kuno bekulindelwe aphantsi. Inkampani yeinshorensi iza kuba nodliwanondlebe naye ngefowni ngeenjongo zokufumana iinkcukacha ezithe vetshe ngemeko yakhe. Ukuba kuthe kwacaca ukuba iminyaka alindeleke ukuba ayiphile iphantsi, umvuzo oqinisekisiweyo wanyakananyaka uyanyuswa.

Kukho iindidi ezineze zixa -nyaka zobomi ezahluka ngoku khula kwepenshini :

- Isixa-nyaka esinxulunyaniswe nonyuko -maxabiso;
- Isixa-nyaka esikhula ngepesenti engatshintshiyo;
- Isixa-nyaka esinengeniso;
- Isixa-nyaka esingatshintshiyo.

Ibhodi ye-UCTRF ikhethe isixa-nyaka sobomi esinxulunyaniswe nonyuko -maxabiso esinengqinisekiso yeminyaka eyi-5 njengesixa-nyaka esivunyiweyo yibhodi.

➤ Isixa -nyaka esinxulunyaniswe nonyuko - maxabi so (esivunyiweyo e yo yibhodi)

Ubhatala isixa esithile semali kwinkampani yeinshorensi ukuze ufumane ipenshini (isixa sokuqala esiyinzuzo yepenshini simiselwa yinkampani yeninshorensi leyo uthenge kuyo). Le penshini ikhula kunye nonyuko -maxabiso nyaka ngamnye yaye iza kubhatalwa logama usaphila.

Ukukhula kwepenshini kuqinisekisiwe ukuba kuza kuhambisana nonyuko -maxabiso yaye akunxulumenanga nendlela eqhuba ngayo imali etyaliweyo. Ipenshini azehliswa. Kodwa ke, kumaxesha ezinga lonyuko -maxabiso liphezulu (lingaphezu kuka-20%), ukunyuka kwepenshini yakho kuza kubanjwa k welo zinga de unyuko - maxabiso lubuyele esiqhelweni.

Lukhetho olukufaneleyo olu ukuba:

- Ufuna ingqiniseko malunga nesixa-mali oza kusifumana kwipenshini yakho, ukhuseleke kunyuko-maxabiso nokwazi ukuba iza kubhatalwa logama usaphila.
- Utyalomali aluthembisi ukuba luza kuqhuba kakuhle kwikamva
- Ipenshin kokuphela komvuzo owufumanayo emva kokuthatha umhlala-phantsi .

Kutheni-UCTRFikhethe isixa-nyaka esinxulunyaniswenonyuko-maxabisonjengesivunyiweyo yibhodi

Njengazo zonke izixa-nyaka zobomi, esi sixa-nyaka siqinisekisa ukufumana ipenshini lo gama usaphila yaye asixhomekekanga okanye asixhatshazelwa lutshintsha-tshintsho olwenzeka kwiimakhethi. Ngaphezulu, isixa-nyaka esinxulunyaniswe notshintsho-maxabiso siyayisusa inguzo yokuba yingxwelerha yokutshintsha kwamaxabiso ekubeni ukunyuka kwepenshini kwesixixa-mali kuqinisekisiwe kungakhathaliseki ukubautyalomali luqhubanjani na.

Nakubeni ibhodi icebisa isiqinisekiso sobude bexesha lokubhatalwa kwepenshini yeqabana ezizipesenti eziyi-75 ukuba ibeyiminyaka eyi-5 kumalungu atshatileyo, ungakutshintsha ezinye zeempawu zesi sixa-nyakaukuze sifanele iimfuno ngezemali nemeko yakho.

Uninzi lwamalungu akhetha ingqiniseko eza nokufumana ingeniso rhoqo nakukuba ipenshini yabo iza kukhula nonyuko-maxabiso. Le nto ke ithetha ukuba umvuzo wokuqala wenyanga nenyangamncinci xa kuthelikiswa nezinye izixa-nyaka.

➤ **Isixa-nyaka esikhula ngepesenti engatshintshiyo**

Ubhatala isixa esithile semali kwinkampani yeinshorensi ukuze ufumane ipenshini (isixa sokuqala esiyinzuzo yepenshini simiselwa yinkampani yeinshorensi leyo uthenge kuyo). Le penshini ikhula ngenzala emiselwa yinkampaniye-inshorensinyakanonyakangokusekelwekwindlela oluqhubengayo utyalo-malilwakhoyaye nayo ibhatalwa de usweleke.

Inzala ekhula ngayo ipenshini isoloko ikwipesenteji emiselweyo (ngokwesiqhelo kusetyenziswa u-5% okanye u-7%) kweli ityeli, kukho umnyenyevu wenkuseleko kunyuko-maxabiso.

Lukhetho olukufaneleyo olu ukuba:

- Uza kuphila obomi obufutshane emva komhlalaphantsi kunoko kulundelekileyo
- Ukuba unenye ingeniso yomhlalaphantsi onxulunyaniswe nonyuko-maxabiso.

➤ **Isixa-nyaka esinengeniso**

Ubhatala isixa esithile semali kwinkampani yeinshorensi ukuze ufumane ipenshini (isixa sokuqala esiyinzuzo yepenshini simiselwa yinkampani yeinshorensi leyo uthenge kuyo). Le penshini ikhula ngenzala emiselwa yinkampaniyeinshorensinyakanonyakangokusekelwekwindlelaoluqhube ngayo utyalo-mali lwakhoyayenayo ibhatalwa de usweleke.

Eyona nto ingundoqo efuna ukuqwalaselwa lizinga lokukhula kwenzala emva komhlalaphantsi (PRI) eliphembelela ubungakanani bomvuzo wanyanga-nanyanga nobungakanani bepesenti yokukhula kwepenshini. Izinga lokukhula kwepenshini (olumiselwa yinkampani yeinshorensi) lixhomekeke kwindlela utyalo-mali oluqhube ngayo: liku-0% kwiminyaka elingaqhubi kakuhle ngayo ukuya kwizinga elingaphezu kwelo lonyuko-maxabiso kwiminyaka oluqhube kakuhle ngayo. I-PRI iye ikhethwe zisuka. Ukuba inzuzo yotyalo-mali efunyenwe kwisithuba esingangonyaka ingaphezu kwe-PRI ekhethiweyo, intsalela iye isetyenziswe ukukhulisa imivuzo yenyanga-nenyanga. Ngokomzekelo, ukuba i-PRI engu-3.5% ikhethiwe ibe inzuzo yotyalo-mali ingu-6%, ngoko le ntsalela ka-2.5%ingasetyenziswa ekukhulisa iipenshini. Ukuba i-PRI ekhethiweyi ibisezantsi (ingangu-0%) umvuzo wokuqala nawo usezantsi, kodwa ukukhula kwemivuzo elandalayo okusenokwenzeka kuza kubaphezulu. Inkampani yeinshorensi nganye ikhetha i-PRI ejoliswe ekufumaneni izinga eliphezulu lokukhula kwemivuzo yanyanga-nanyanga. Ichazwa njengepesenti yezinga elisukwelwayo lokhuselo kunyuko-maxabiso. Kodwa ke, iinkampani zinamazinga ohlukeneyo okhuselo kunyuko-maxabiso ngoxa zonke zine-PRI efanayo. Ngoko ke, kubalulekile

ukukhetha i-PRIkwiinkampani ezahlukeneyo ezisukela (ayiqinisekiswa) izinga lokhuselo kunyiko-maxabiso (unyuko-maxabiso oluku-100% ngokomzekelo) ukuze ukwazi ukuthelekiseka. Ukuqonda ukunyuka okulindelweyo ekuhambeni kwexesha, kubalulekile ukuhlola ukunyuka kwenkampani nganye kwiminyaka yangaphambili (ngokuhlobene nonyuko-maxabiso) omva kokukulungelelanisa neendleko ze-PRI. Nakubeni ukunyuka kwangaphambili kungesosiqinisekiso sokunyuka okuzayo, kunika inkcazelo eluncedo ukwazi ukuba ingaba inkampani iyakwazi na ukuzisa ukukhula/ukunyuka kwemivuzo yanyanga-nanyanga nokungaphezu kwezinga lonyuko-maxabiso.

Lukhetho olukufaneleyo olu ukuba:

- Ukulungele ukufumana ukukhula kwepenshini okungezantsi kwezinga lonyuko-maxabiso yaye ufuna umhlala-phantsi oza kuwuhlawulwa de usweleke.
- Unomye umvuzo womhlalaphantsi onxulumene nezinga lonyuko-maxabiso.
- Unengxowamali yexesha lixakeka kumaxesha okukhula okusezantsi okanye okungenzekiye kwaphela.

> Isixa-nyaka esingatshintshiyo

Ubhatala isixa esithile semali kwinkampani yeinshorensi ukuze ufumane ipenshini (isixa sokuqala esiyinzuzo yepenshini simiselwa yinkampani yeinshorensi leyo othenge kuyo). Le penshi ni ayisoze ikhule yaye nayo ibhatalwa de usweleke.

Akukho kukhula kwepenshini kwesi esixa. Ngenxa yesi sizathu, ipenshini yakho ayikwazi kumelana nezinga lonyuko-maxabiso

Lukhetho olukufaneleyo olu ukuba:

- Uza kuphila obomi obufutshane emva komhlalaphantsi kunoko kulundelekileyo
- Ukuba unenye ingeniso yomhlalaphantsi onxulunyaniswe nonyuko-maxabiso.

Ukuba unempilo ebuthathaka okanye kukho izinto ezikubeka emngciphekweni, isixa-nyaka esiphuculiweyo singayingenelo kuwe. Ukuba kunjalo, ipenshini yakho yokuqala ingaphezulu kunepenshini eqhelekileyo ngenxa yokuba inkampani yeinshorensi iye iqwalasele neminyaka yakho oza kuyiphila engaphantsi koko kulindelekileyo xa ibala ipenshini oza kuyifumana.

Izixa-nyaka eziyingxubevange okanye ezidityanisiweyo

Ungadibanisa izixa-nyaka ezikunika ingeniso ngokweemfuno zakho. Ingenziwa le nto ngokudibanisa isixa-nyaka esinxulunyaniswe nonyuko-maxabiso kunye nesixa-nyaka sobomi enjengo yaso ikukwenza ingeniso. Okanye ungadibanisa isixa-nyaka sokuphila nesixa-nyaka sobomi okanye udibanise iindawana zezixa-nyaka ezahlukeneyo.

2 Okungakumbi ngezixa-nyaka zokuphila

Oku kusebenza oku kweakhawunti yebhanki. Nguwe othatha isigqibo sokuba imali yakho iza kutyalwa phi, futhi yengakanani ofuna ukumana uyifumana njengepenshini nyaka ngamnye (ubuncinane ibangu-2.5% ubuninzi ibengu-17.5% wesixa esifakiweyo). Ukuba ukhupha ekuqaleni imali kungekudala uyityalile, okanye imakhethi yotyalo-mali ayiqhubi kakuhle okanye uphila ubomi obude kunokuba ubucinga, imali yakho ingaqhubi kakuhle ngoluhlobo ubulindele. Umele ulumke xa ukhetha olu uhlobo lokutyala imali yomhlalaphantsi kuba ungasemngciphekweni wokuphelelwa yimali. Izixa-mali zokuphila zizixhobo zotyalo nogcinomali ezibhetyebhetye kakhulu yaye zinomtsalane kumtyali-mali ongathu. Kodwa ke, zinayo imicelimingeni ebonakalayo.

lingenelo nemicelimingeni yesixa-nyaka sokuphila:

lingenelo	Imicelimingeni
Nguwe olawula ubungakanani besixa sepenshini osifumana ngenyanga-oku kwenzela ukuba ukwazi ukusitshintsha xa kuyimfuneko ukuze silungele iimfuno zakho	Ungathatha isixa esiphezulu sepenshini ngenyanga de ugqibele unemali enganelanga ungekasweleki.
Nguwe oselulawulweni lwemali yakho yaye nguwe othatha izigqibo.	Nguwe wedwa olawula ukuba mayityalwe phi imali yakho futhi mayibe ngakanani ipenshini yakho-ingaba uza kukwazi ukwenza izigqibo ezisengqiqweni xa sele usaluphala?
Uzuza ngokupheleleyokwimbuye kezoyotyalo - malilwakho .	Ulahlekelwa ngokupheleleyo ngenxa yezigqibo ezimbi
Xa usweleka, yonke imali eshiyekileyo iya kwabo baxhomekeke kuwe okanye ubatyumbileyo mva xa ikufanele wena	Ngokuzixhalabisa ngabo baxhomekeke kuwe/ abatyunjwa bakho, ungazibeka emngciphekweni wokungayiphathi kakuhle imali kuba ingaphela ngaphambi kokusweleka kwakho.

Ingalkhetho oluhle olu (xa luthlekiswa nesixa-nyaka sobomi) ukuba:

- Ukulungule ukwamkela ukuba imali yakho yepenshini ingaphela ngaphambi kokuba usweleke, KWAYE
- Awunangxaki nokuba noxanduva lokuzenzela izigqibo ngomhlalaphantsi wakho (apho ugcino lomhlalaphantsi lutyalwe kunye nenqanaba lomhlalaphantsi wakho) ngokuqhubekayo de ube uyasweleka (kusenokwenzeka ube uneminyaka eyi-90 nangaphezulu ngelo xesha), FUTHI
- **Enye okanye ngaphezulu yezi zinto zilandelayo zijolise kuwe:**
 - Umvuzo oyimfuneko wakho wonyaka usezantsi (udla ngokuba ngaphantsi kuka-5%) xa uthlekiswa nemali yakho yomhlalaphantsi, futhi/okanye
 - Unomnye umthombo wengeniso ngexesha uthatha umhlalaphantsi futhi/okanye
 - Impilo yakho ayintlanga yaye uza kuphila ubomi obufutshane kunokulindelekileyo
 - Uza kuqhubeka usebenza emva komhlalaphantsi
 - Umele ubenelifa olishiyayo kuba abantwana bakho baza kuxhomekeka kulo xa sele ungasekho, nokuba oku kwenzeka kwiminyaka ukususela ngoku

Ngelishwankathelayo, ngesixa-nyaka sokuphila, uthatha izigqibo, unobubhetyebhetye obuninzi, yaye wonwabela ukuba ipenshini yakho iza kuhla de kufike ukusweleka kwakho.

Luxanduva lwakho (xa uncokola nomcibisi wezezimali wakho) ukuqinisekisa ukuba inqanaba lomvuzo olukhethileyo linqanaba eliyakukugcina ubomi bakho bonke. Ukukhutshwa kwemali yepenshini nyanga-nenyanga, ngokunxulumene nembuyekezo yenkunzi ukuze kufumaneke imbuyekezo, kufuneka kuphathwe ngobunono.

Inkcazelo eneenkcukacha ezithe vetshe ngokuphatha imali etyaliweyo nokukhupha ipenshini, ikhona kwiwebsite.

Ukuthetha nomcebisi ngemali omaziyo nonobuchule ngomsebenzi wakhe kululutho ukukunceda uthathe isigqibo esisiso ukuba isixa-nyaka Sokuphila lolona khetho likufaneleyo, ukuba kunjalo, akuncede ukwazi ukumelana neengozi ezibandekanyekileyo. Ngaphandle kokukucacisela nje ngeengenelo neengozi ezinokuthanani nesixa-nyaka sokuphila, umcebisi ngemali ufanele acacise, ubungakanani athelekise iingenelo kunye neengozi zezixa-nyaka zobomi, apho inkampani yeinshorensi isingathe bonke ubungozi botyalo-mali nobokuphila kwakho ixesha elide.

Isixa-Nyaka Sokuphila se-UCTRF sithelekiswa nesixa-Nyaka Sokuphila senye inkampani yeinshorensi

Ungafumana Isixa-Nyaka sokuPhila e-UCTRF okanye kwenye yeenkampani zeinshorensi ebhalisiweyo. Umahluko phakathi kwezi zombini nanku ngezantsi:

UCTRF	Enye inkampani
Uhlala utyala imali yakho kwi-UCTRF nakwezinye iipotfoliyo ze-UCTRF	Amathuba amaninzi otyalo-mali anokuba nezi-phumo zotyalo-mali ezininzi nezahlukeneyo
Umrhumo uphantsi	Umrhumo uphezulu
Isikhalazo sommiselo 28*	Isikhalazo somqathango 28* sikhona
i-S37C death distribution**	Hayi i-S37C death distribution***
Ingayithumela kwinkampani yeinshorensi	Ayikwazi kuthumela emva kwi-UCTRF
Awukwazi ukunika isiqinisekiso ngaphakathi kwe-UCTRF yokuphila kwabantu	Ungakwazi ukunika isiqinisekiso ngaphakathi yokuphila kwabantu

* Ummiselo 28 ukhutshwa ngaphantsi komthetho iPension Funds Act. LO mthetho ubeka umda kumkhamo iingxowamali zomhlalaphantsi ezinokutyala ngawo imali kwiiasethi ezithile okanye amahlelo akhethekileyo eesethi kunye nepesenteji yomhlalaphantsi enokutyalwa kwamanye kwiimakhethi zamanye amazwe. Eyona njongo yalo mthetho kukukhusela amalungu eengxowamali zomhlalaphantsi kwiziphumo zotyalo-mali olungenziwanga kakuhle

**This Oku kuthetha ukuba ibhodi ye-UCTRF yiyo efanele ithathe izigqibo ngendlela inzuzo yakho emayahlulwe ngayo. Naxa sele uyizalisile ifomu yabatyunjwa neyokwabiwa, ibhodi isenokubona kufanelekile ukuthatha izigqibo. Inzuzo yakho ayiweli kubutyebi-zinto (estate) bakho ngokuzenzekelayo emva kokusweleka kwakho njengoko loo nto inokubangela ukuba itsalwe irhafu yobutyebi-zinto bakho.

***Oku kuthetha ukuba inzuzo yakho iza kwabiwa ngokweminqeno yakho echazwe kuluhlu labatyunjwa bakho. Ukuba awunaluhlu labatyunjwa, inzuzo yakho iza kuwela kubutyebi-zinto bakho, ntoleyo enokutsala irhafu.

Izixa-nyaka zokuphila zezinye iinkampani zithande ukubiza kunezo ze-UCTRF njengoko silubona uthelekiso kule tafle ingezantsi. Intlawulo yale nkampani ibonisa inqanaba lentlawulo iinkampani eziyibizayo:

Ixabiso	UCTRF	Iindleko zenye inkampani	
	iindleko ziquka irhafu	iindlekoziqukairhafu	
Umrhumo wesixa-nyaka*	R740.95 imali yokuqala oyibhatelela uphatho lwemali yomhlala-phantsi	Ayikho imali ebhatalwayo ekuqaleni.	
U mr hu mo woku phath wa /woku l awul w a kw e sixa -n yaka*	R92 rhoqo ngenyanga yolawulo R18.58 rhoqo ngenyaka yokuphathwa kwesixa sonyaka	Ubume benendleko ngokwenkampani nganye. (kukho neVAT kwezi ndleko)	
		R1mn – 0.58%	7.5mn – 0, 21%
		R3mn – 0,35%	R10mn – 0.18%
		5mn – 0.25%	

Umrhumo wotyalo-mali	IPotfoliyo yeKapitali Portfolio: 0.4% ngonyaka IPotfoliyo Ezinzisiweyo: 0.58% ngonyaka IPotfoliyo yeShari'ah Ezinzisiweyo: 0.90% ngonyaka Yonke le mirhumo ingaohandle kokusebenza kwepotfoliyo nganye.	IPotfoliyo elumnkileyo: 0.36% ukuya ku 1.3% ngonyaka. IPotfoliyo Ezinzisiweyo: 0.40% ukuya ku1.3% ngonyaka IPotfoliyo yeShari'ah Ezinzisiweyo: 1.2% ngonyaka
Umrhumo wokutshintsha*	Phakathi kukaJune 30 noJuly 01, utshintsha simahla, emva koko ubhatala i-R715.13	Simahla
Iindleko zomcebisi ngemali: ubhatalwa kanye ekuqaleni	Inkonzo yasimahla xa usebenzisa u-GMI	Imali efika ku-1.7% wemali efumbileyo eligcinweni kuye kuthethathethwane ngalo mrhumo. Maxa wambi, ezinye iinkampani zeinshorensi ziye zifumane iiklayenti ebezingafuni mcibisi nto leyo eye iphumele ekubeni lo mrhumowehle okanye ungafunwa
Umrhumo womcebisi ngemali: wengcebiso efumaneka ngokuqhub ekayo	Akukho mali ibhataliswa yiUCTRF. Ukuba ufumana umcebisi wabucala, ngengcebiso eqhubekayo, imali yale ngcebiso iza kubhatalalwa nguwe kwaye iza kutsalwa kwiMali Yakho Yomhlala-Phantsi Eselugcinweni. Le mali ingabhatalwa ngumcebisi wakho okanye itsalwe kwiMali Yakho Yamhlala-Phantsi Eselugcinweni kwiUCTRF. Umlawuli weUCTRF uye aqokelele le mali ayibhatale kwiofisi yomcebisi wakho rhoqo ngenyanga. I-UCTRF inabacebisi ethethisene nabo ababizwa Gradidge Mabura. Boma babiza (GMI) 0,35% ngonyaka (iVAT ayibalwanga). Oku kungaphantsi noko kubizwayo xeshanje kwimakethi apho kubizwa imirhumo ekwinqanaba le 0.65% ngonyaka (ingabalwanga iVAT).	Ukuba ufumana umcebisi, imali yengcebiso iza kuqhubeka kwaye iza kubhatalwa kutyalo-mali lwakho. Umlawuli waloo nkampani uyisebenzisayo uye aqokelele le mali ayibhatale kwiofisi yomcebisi wakho rhoqo ngenyanga. Iindleko zokufumana iingcebiso ziyohluka kodwa zingakwazi ukuba ku1.15% ngonyaka (i-VAT ibaliwe). I-UCTRF inesivumelwano somkhethe (preferential) kunye no-GMI esenzele amalungu ayo

**Le mirhumo iye ihloliswe nyaka nanyaka*

Le yinkcazelo ephangaleleyo. Ukufumana ethe vetshe, nceda uqhagamshelane nabanikisi nkonzo zemali abafana nabacebisi ngemali ababhalise ne-FAIS. Kwangaxeshanye, nceda uyamkele into yokuba i-UCTRFikunika inkcazelo esisikhusele kodwa ephangaleleyo.

Isishwankathelo:

- **Isixamali sonyaka sokuphila esinxuleme ne nonyuko -maxabiso** - le yipenshini eqinisekisiweyo oxhamla kuyo de usweleke. Umvuzo wayo wokuqala umiselwa yinkampani yeshorensi oye uthi uye ukhula ngokukhula kunye nezinga lonyuko-maxabiso nyaka nonyaka. Iindleko zotyalo-mali olusileleyo neendleko zokuphila kwelungu iminyaka emininzi zisemagxeni enkampani yeshorensi.
- **Isixa-nyaka esi ne ngeniso**- Nale ipenshini iqinisekisiwe ukuba uyifumana de usutywe kukufa. Nayo isixa sayo sokuqala simiselwa yinkampani yeshorensi. Ukunyuka kwepenshini nako kumiselwa yinkampani ngokusekelwe kwinzuzo yotyalo-mali yaye le penshini ayikuncitshiswa. Ezinye zeendleko zotyalo-mali olusileleyo zezakho kodwa i indleko zokuba usenokufumana ipenshini ixesha elide ngenxa yokuphila ixesha elide zezepokotho yenkampani.
- **Isixa-nyaka esikhula ngepesenti engatshintshiyo**Nale ipenshini iqinisekisiwe ukuba iza kubhatala ubomi bakho bonke ukususela mhla uthatha umhlala-phantsi . Umvuzo wayo wokuqala umiselwa yinkampani ze ukhul e ngezinga elifanayo nyaka nonyaka. I indleko zotyalo-mali olusileleyo nezenziwa kukuphila kwakho ubomi obude zezenkampani. Kodwa nawe uyadleka ngenxa yonyuko -maxabiso
- **Isixa-nyaka esingatshintshiyo** - Le yipenshini eqinisekisiweyo ukuba uza kuyifumana de usweleke. Umvuzo wayo wokuqala okhethiweyo yinkampani kwizinga lomhlala-phantsi kodwa awukhuli. Iindleko zotyalo-mali olusileleyo neendleko zokuphila kwakho ubomi obude ziwela kwinkampani. Kodwa, ngenxa yokuba umvuzo wayo ungakhuli, iindleko zonyuko-maxabiso ziwela kuwe.
- **Ezidityanisiwe yo- Kwisixa-nyaka (esiyindibaniselwa no)** imali yakho ifakwe okanye ityalwe kwisixa-nyaka sokuphila. Ungathatha inxalenye yemali yakho ekwisixa - nyaka sokuphila uyifake kwisixa -nyaka sobomi esiqinisekisiweyo (ungayifaka kwesinxulunyane nonyuko-mali, kwesikhula ngepesenti efanayo nyaka ngamnye nakwesinengeniso), ekuqaleni okanye ngexesha olibona lifanelekile.

Ukuthlekisa iinketho zakho zomhlalaphantsi

sixa-nyaka esingatshintshiyo esiqinisekisiweyo	Isixa-nyaka ngepesentiefanayo Esiqinisekisiweyo	Isixa- nyaka esinxulunya niswe nonyuko- maxabiso	Isixa-nyaka esinenzuzo	Isixa-nyaka sokuziphilisa	Isixa-nyaka esidityanisiweyo/ Esiyindibaniselwa no
Ukukhula	✓	✓	✓	✓	✓ <i>Ewe, kodwa ayiqinisekiswa ngq; ixhomekeke kwindlela utyalomali oluqhuba ngayo, uhlobo lwesixa- nyaka nobungakanani bemali eyinkunzi</i>
Ixesha eliqiniseki siweyo	✓	✓	✓		✓
Ipensh ini yeqaba ne lomtsh ato	✓	✓	✓	✓	✓
Imali yabo baxhomekek e kuwe iyafumaneka				✓	✓
Ipenshini iqinisekisiw eyo ukuba iza kubhatalwa de usweleke	✓	✓	✓		<i>Portionallocated to the with profit annuity is guaranteed to be paid until death</i>

Izinto emawuzazi nemawuziqaphele xa ucinga ngokuthenga isixa-nyaka

- lipenshini ezingakhuliyo zingabonakala zinomtsalane ekuqaleni kodwa emva kweminyaka eyi-4 ukuya kweyi-5 ungaqala ukushiyekela ngemva kwiindleko zokuphila uphele sele ungenapenshiniyaneleyoukukhawulelananeendlekozakho.
- Ukuzinzakwenkapaniyeinshorensiebudenibexeshaelide
- Ukukhulakwengenisokwizixa-nyakazangaphambilizenkampani
- Amagatya inkampani yeinshorensi engawasebenzisa ukubhungca kwisivumelwano zabo
- Imali ebizwa ngumcebisi ngemali nayinkampaniyeinshorensi ngokukhetheki-leyo xa uthenga isixa-nyaka sokuphila apho iindleko eziqhubekayo ziphuma kwesa simbuku siyinkunzi nesiymali yomhlalaphantsi wakho
- Ukuba ngaba ipenshiniyakhoiza kuchatshazelwakukutshintsha kwamazinga enzala kusinina kuba kunokwenzeka unikwe ingxelo yeendleko kwinyanga ezimbalwa ngaphambi kokuthatha umhlala-phantsi ibe kanti umthamo wipenshini yakho utshintshile ngexesha uthathaumhlala-phantsi ngenxayokutshintsakwamazingaenzala.
- Ukuba awulibandakanyi iqabane lakho lomtshato kwipenshini yakho ngokulifumanela ipenshiniyeqabane,lingahlwempuzekawakubaungasekho.

Kule nkcazelo ingentla sithetha nje ngokubanzi. Ukuze ufumane inkcazelo ethe ngqo ngolona hlobo lwepenshini likufaneleyo, nceda uthethe nomcebizi ngemali obhaliswe ne-FAIS.

Qhagamshelana nathi



Xa udinga ingcebiso ngemali kuthi, nceda uqhagamshelane nabacebisi ngemali abamiselwe yi-UCTRF iGradidge Mahura Investments (GMI). Le ngcebiso uza kuyifumana simahla yaye ibhatalelwe yi-UCTRF (uvumeleke iintlanganiso eziyi-3 kuphela). Ungaqhagamshelana ne-GMI ngokuthe ngqo okanye wazise i-UCTRF ukuba unqwenela ukuqhagamelana nabo.

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IOfisi ye-UCTRF

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