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Ukuqonda i-Annuity Estimate yakho ne-UCTRF Living Annuity

21 Septemba 2026

Kutheni i-UCTRF ibonelela nge-Annuity Estimate?

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- Indlela evunyiweyo – I-UCTRF inendlela yeAnnuity **evunywe yiBhodi** ukuxhasa amalungu xa ethatha umhlala-phantsi.
- Umfanekiso wengeniso – I-Annuity Estimate inika ilungu umfanekiso wengeniso enokulindeleka ngokweengqikelelo ezithile.
- Ayinyanzelekanga – Le ndlela **ayisiyo default** ezenzekelayo.
- Ukhetho lwelungu – Ilungu lisafanele lithelekise iindlela, liqwalasele iimfuno zalo, lize lenze ukhetho olufanelekileyo.
- Inkxaso ye-GMI – I-GMI imiselwe ukunceda amalungu aqonde ulwazi aze asebenzise amanani awo.

I-Annuity ekhethwe yiBhodi ye-UCTRF

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- Inflation-Linked Life Annuity – ingeniso ihlawulwa **ubomi bonke** kwaye inyuka ngokwe-inflation.
- Guarantee Period – ingeniso iqhubeka ixesha elimiselweyo nokuba ilungu lisweleke ngaphambi kokuphela kwelo xesha.
- Spouse's Pension – inxalenye yepenshini ingaqhubeka ihlawulwa **kwiqabane** emva kokusweleka kwelungu.
- Umzekelo kuphela – Le mimiselo isetyenziswa ukwenza umzekelo, kodwa inokulungiswa ngokweemfuno zelungu.
- Ayizenzekeli – Ilungu kufuneka likhethe okanye lithelekise nezinye iindlela.

Iingqikelelo ezisetyenziswa kwi-Annuity Estimate

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I-Annuity Estimate yakho isekelwe kwezi ngqikelelo:

- Fund Value – ngomhla ochazwe kwi-estimate.
- Umhla womhlala-phantsi – osetyenzisiweyo kwi-estimate.
- Imali yokuthenga – imali ecingelwa ukuba iza kuthenga i-Annuity.
- Cash Lump Sum – ukuba ikhona okanye ayikho.
- Uhlobo lweAnnuity – kunye nemimiselo esetyenzisiweyo.
- Guarantee Period neSpouse's Pension – apho zibandakanyiwe.
- Ii-annuity rate – ebezikhona ngexesha lokwenziwa kwe-estimate.

Ezi ziingqikelelo zokucwangcisa. Amanani okugqibela anokwahluka.

Ezinye iindlela ze-Life Annuity

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- Inflation-Linked – ingeniso inyuka ngokwe-inflation.
- With-Profit – ukunyuka kuxhomekeke kwindlela utyalo-mali oluqhuba ngayo kunye nemimiselo yomnikezeli.
- Fixed Escalation – ingeniso inyuka ngepesenti emiselweyo.
- Level Annuity – ingeniso ayinyuki.
- Enhanced Life Annuity – impilo, indlela yokuphila okanye ezinye iimeko zinokuchaphazela i-annuity rate.
- Hybrid – idibanisa izinto zeLife neLiving Annuity.

Akukho ndlela enye elungele wonke umntu.

Ukuqonda i-Retirement Income Estimate yakho

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- Umyalezo oPhambili – I-Annuity Estimate sisixhobo socwangciso, ayiyiyo iQuotation yokugqibela.
- Isiseko – Isekwe kwiFund Value nakwiingqikelelo ezichazwe kwi-estimate yakho.
- Ingqikelelo esisiseko – Idla ngokucinga ukuba yonke imali isetyenziselwa ukuthenga iAnnuity.
- ILump Sum – ukuyithatha kunciphisa imali eseleyo yokuthenga ingeniso.
- Ukutshintsha – Ii-annuity rate kunye neFund Value ziyatshintsha ngaphambi komhlala-phantsi.
- IiQuotation – zicelwa xa kusondele umhla womhlala-phantsi.
- Isigqibo sokugqibela – IAnnuity ixhomekeke kwiFund Value yokugqibela nakwimimiselo oyikhethayo.

Kutheni iPenshini yakho inokwahluka

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Zininzi izinto ezichaphazela ingeniso yakho yomhlala-phantsi:

- IFund Value – yakho yokugqibela emhlala-phantsi.
- Ukukhula kotyalo-mali – ukusuka ngoku ukuya emhlala-phantsi.
- ILump Sum – ukuba uyayithatha okanye hayi.
- Uhlobo lweAnnuity – oyikhethayo emhlala-phantsi.
- Ii-annuity rate – ezikhoyo ngexesha lomhlala-phantsi.
- Iqabane nabaxhomekeke kuwe – ukuba wenzela ukhuseleko lwabo.

Khumbula: IPenshini yakho yokugqibela ixhomekeke kwiFund Value yokugqibela nakwimimiselo oyikhethayo.

I-UCTRF Living Annuity – iiDrawdown

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- I-UCTRF ineLiving Annuity yangaphakathi – nangona ingeyiyo eyoku'default', ihlala ikhetho elihle.
- Uhlala ulilungu le-UCTRF, unamakhetho otyalo-mali afanayo nangaphambili, ngeendleko eziphantsi.

Amazinga eDrawdown acetyiswa ngumlawuli (FSCA):

Iminyaka	Ecetyisiweyo	Ubuninzi obuvumelekileyo
60	4.5%	7.0%
65	5.0%	8.0%
70	5.0%	8.0%
75	5.5%	8.5%
80	6.0%	9.5%

I-UCTRF Living Annuity – iiFees

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Iindleko zinciphisa ngokuthe ngqo ingeniso yakho – nazi iifees ze-UCTRF Living Annuity zithelekiswa neyaseRetail (zibandakanya iVAT):

Iifees (kuquka iVAT)	I-UCTRF Living Annuity	IRetail Living Annuity
Intlawulo yokuqala yeAnnuity	R719.37 kanye qha	Iquka kulawulo lweannuity
Iingcebiso zokuqala	R0 ukuba usebenzisa iGMI	Kude kufike ku-1.725%
Intlawulo yeAnnuity ngenyanga	R18.04 (R216.48 ngonyaka)	Iquka kulawulo/kwiifees zotyalo-mali
Ulawulo lweAnnuity ngenyanga	R127.00 (R1 524 ngonyaka)	0.50% kuR0–R1.5m; 0.20% kuR1.5m–R5m
Iingcebiso rhoqo	R0 kwi-UCTRF	Kude kufike ku-1.15%
Iifees zotyalo-mali	0.2% – 0.9% ngonyaka	Malunga ne-0.5% – 2% ngonyaka

Imihla yokuHlawulwa kwePenshini

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- Jonga ukuba ipenshini yakho iza kuhlawulwa nini, kwaye ujonge nemihla yee-debit order zakho – usenokufuna ukuzitshintsha.

Umnikezeli	Umhla wokuhlawula
Momentum	Umhla wama-25
Old Mutual	Umhla wama-25
Sanlam	Umhla wama-25 okanye usuku lokugqibela lwenyanga
UCTRF	Umhla wama-25

Indima yoMcebisi wezeMali

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I-UCTRF imisele iGradidge Mahura Investments (GMI) ukunceda amalungu athatha umhlala-phantsi.

- Ukuqonda – i-Annuity Estimate yakho.
- Ukuthelekisa – iindlela ezifanelekileyo kwimeko yakho.
- Ukuqwalasela – ingeniso, iTax, iqabane nabaxhomekeke kuwe.
- IiQuotation – ezihlaziyiweyo xa kusondele umhlala-phantsi.

Qaphela: I-HR ne-ofisi ye-UCTRF zinika ulwazi. Ingcebiso yomntu ngamnye inikwa ngumcebisi wezeMali.

Umyalezo oPhambili weSeshoni 1

UCTRF Investment Choices

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- Capital Preservation Portfolio – igxile ekukhuseleni imali, umngcipheko ophantsi ukuya phakathi.
- Balanced Portfolio – market-linked, ijolise ekukhuleni kwexesha elide, umngcipheko ophezulu.
- Shari'ah Compliant Balanced Portfolio – ilandela imigaqo yeShari'ah, umngcipheko ophakathi ukuya phezulu.

Ukhetho kufuneka luhambelane nexesha lotyalo-mali, iDrawdown kunye nokunyamezela umngcipheko.

UCTRF Living Annuity neRetail Living Annuity

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	UCTRF Living Annuity	Retail Living Annuity
Utyalo-mali	Iipotifoliyo zeUCTRF	Ukhetho olubanzi lotyalo-mali
Iifees	Eziphantsi	Zinokuba phezulu
Ulawulo	Phantsi kwemigaqo yeFund	Imimiselo yabaxhamli iyahluka
Ukudlulisa	Ungadlulisela ngaphandle kamva	Ayinakudluliselwa ibuyele kwiUCTRF

Thelekisa iindleko, ulawulo, investment choice kunye neemfuno zosapho.

Ukudlulisela ngaphandle kwe-UCTRF Living Annuity

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- Ilungelo lokudlulisela – Ilungu linokufuna ukudlulisela kwenye iLiving okanye iLife Annuity kamva.
- Imigaqo – Inkqubo ilawulwa yimigaqo kunye nolawulo olusebenzayo ngelo xesha.
- Uncedo – I-UCTRF administrator iya kuncedisa ngenkqubo.
- Ixesha – Inkqubo **ingathatha ixesha**, ngoko ilungu kufuneka licwangcise kwangethuba.

Qinisekisa imimiselo neUCTRF ngaphambi kokwenza isigqibo.

Umzekelo weDrawdown kwiLiving Annuity

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Umzekelo: **Fund Value R1 000 000**, ilungu elineminyaka engama-65.

Inqanaba leDrawdown	Ipesenti	Ingeniso ngonyaka
Legal minimum	2.5%	R25 000
Recommended example	5.0%	R50 000
Legal maximum	17.5%	R175 000

Ukuthatha kakhulu, imbuyekezo ephantsi kunye nokuphila ixesha elide kunokubangela ukuba imali iphele.