



GRADIDGEMAHURA
INVESTMENTS

The Family Wealth Experts

Ukwenza Isigqibo Sakho soMhlalaphantsi

21 Septemba 2026



Iqela Lethu kuZwelonke



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I-UCTRF ixhaswa liqela elipheleleyo nelahlukeneyo laseGradidge-Mahura Investments.

Imibuzo Omawuzibuze Yona Ungekaphumi Emsebenzini

- 🕒 Uza kuba njani ubomi bam emva komsebenzi? (Ubomi nemali)
- 💰 Yiyiphi i-Retirement Income endinokuyilindela?
- 💰 Ndiza kuhlawula i-Tax engakanani emva komhlala-phantsi?
- 🛡️ Zeziphi ezinye izibonelelo endiza kuhlala nazo?
- 🌍 Ndingayithumela phesheya imali yam yomhlala-phantsi?
- 🏠 Ndiyayidinga i-Estate Planning?



Uyintoni uMhlala-phantsi?

Umhlala-phantsi lutshintsho olukhulu: usuka emvuzweni wenyanga, uye ekuxhomekekeni kwimali oyigcinileyo.

Lixesha lokonwabela isiqhamo somsebenzi wakho – kodwa kufuneka ucwangcise kakuhle.

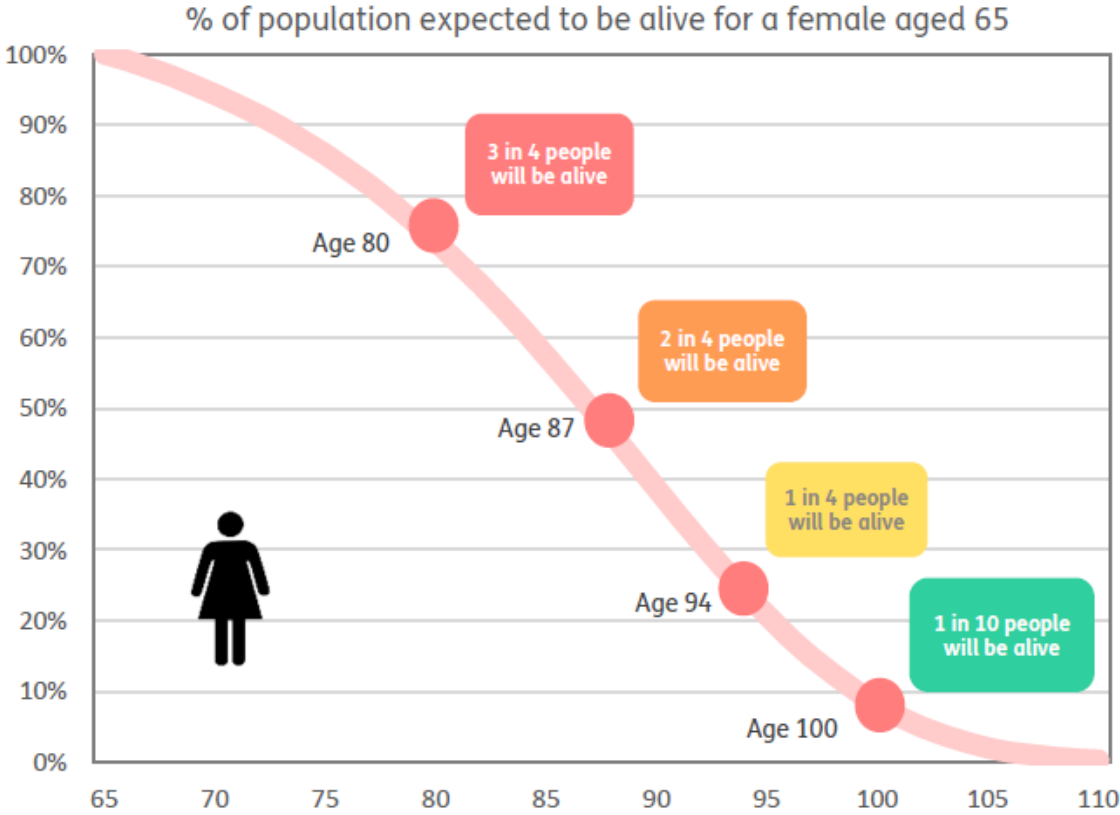
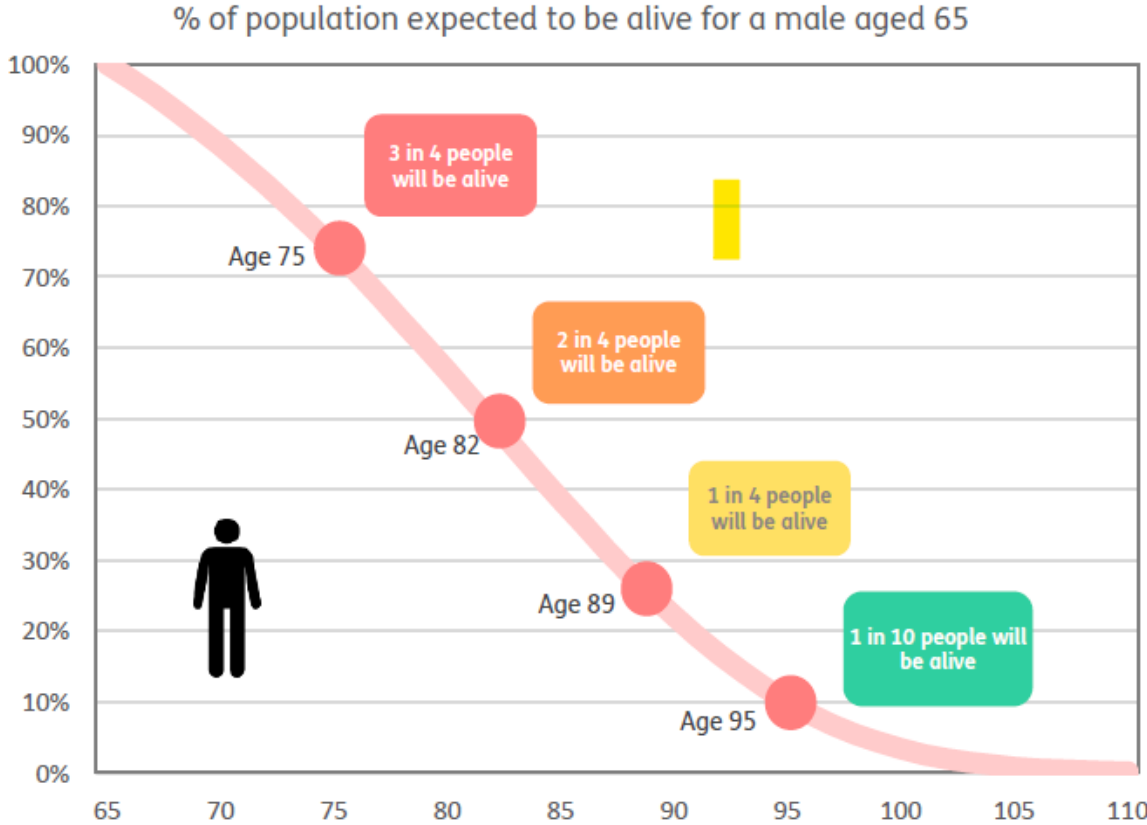
 **Pre-Retirement** – Ukulungiselela nokuCwangcisa

 **At Retirement** – Ukukhetha indlela yeRetirement Income

 **Post-Retirement** – Ukuphila kakuhle, i-Estate neLifa



Source: JUST SA Retirement Insights



Indlela iGMI ekunceda ngayo ukwenza isigqibo

- Isicwangciso seRetirement Income esakhelwe iimfuno zakho.
- Ukucaciselwa iindlela zeLife, Living neHybrid Annuity.
- Ukuthelekiswa kweendlela, iiQuotation kunye neefees ezifanelekileyo.
- Ukuqwalaselwa kweTax, iqabane, abaxhomekeke kuwe kunye neEstate Planning.
- Ukuvavanywa kwefuthe leLump Sum kwingeniso yakho yexesha elide.
- Inkxaso ekugqibezeleni isigqibo namanyathelo okuphumeza.

Iindlela Ozikhethayo xa uPhuma Emsebenzini

Libazisa umhlala-phantsi (Phased Retiree) - Uhlala ulilungu lengxowa-mali, ungekayithathi imali yakho.

Yidlulisele kwenye ingxowa-mali - Susela isibonelelo sakho kwi-**Preservation Fund** okanye kwi-**Retirement Annuity**.

Thatha i-Cash Lump Sum - Thatha sonke okanye inxalenye yesibonelelo se-UCTRF ngemali, ngokwemithetho ye-Tax.

(Ungasithatha sonke isibonelelo njenge-Lump Sum ukuba UNGANGENANGA kwi-Two-Pot)

Khetha i-Annuity yakho:

1. Ekhethwe yiBhodi: **Inflation-Linked Life Annuity** (umboneleli wangaphandle)
2. **Life Annuity** (umboneleli wangaphandle)
3. **Living Annuity** (kwi-UCTRF okanye kumboneleli wangaphandle)
4. **Hybrid Annuity** (indibaniselwano ye-Life ne-Living)



Yiyiphi imingcipheko ejongene nabaphumileyo emsebenzini?



LONGEVITY RISK

Outliving Your Retirement Savings



INFLATION RISK

Income needs to grow to keep up with increase in cost of goods and services



INVESTMENT RISK

Insufficient returns or excess investment volatility will compromise income sustainability



BEHAVIOURAL RISK

Income Security over Legacy;
Investing too conservatively

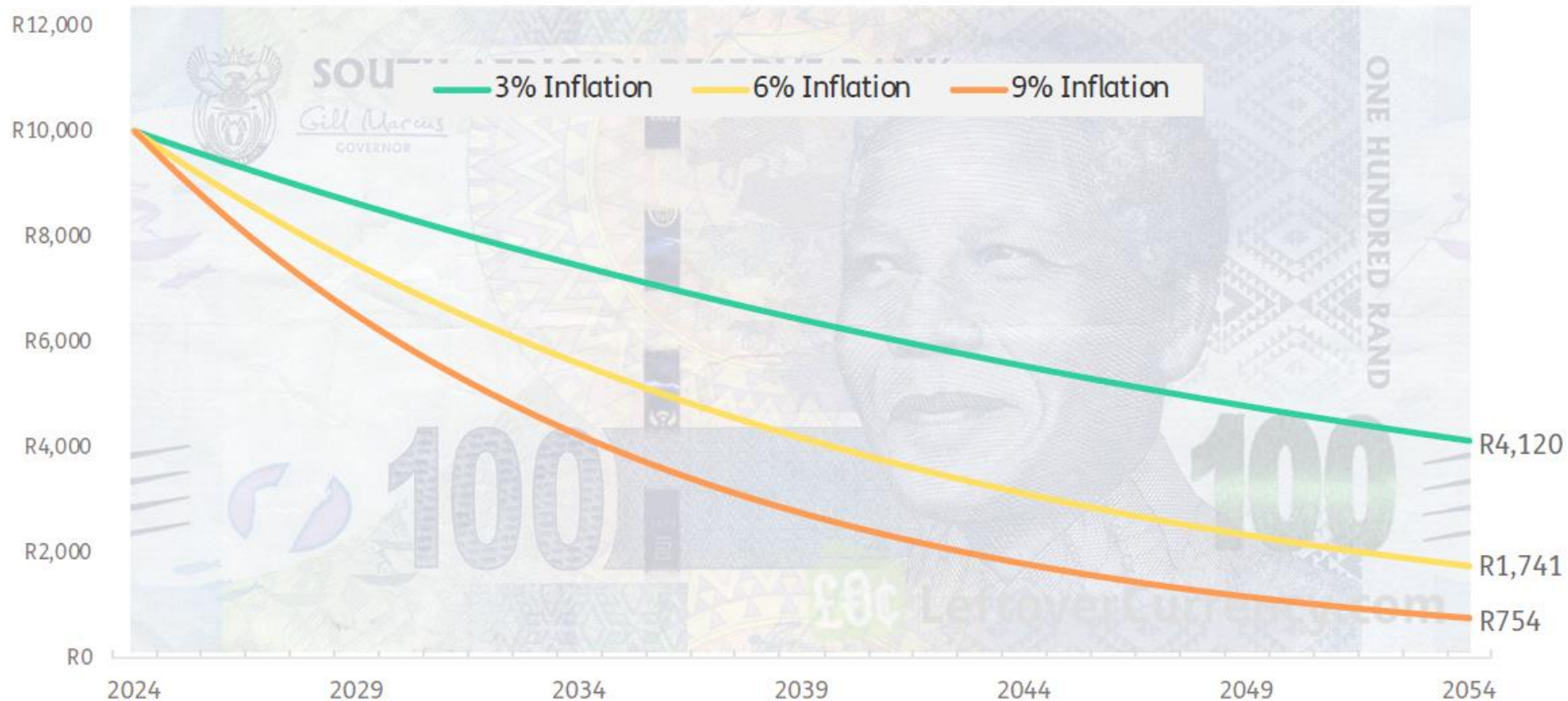
I-Inflation: indlela ukunyuka kwamaxabiso okutya ngayo ingeniso



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Impact of inflation on retirement income of R10 000



Yeyiphi iRetirement Income endiyifunayo?

Lump Sum Needs	Income Needs
Home Loan	Medical Aid
Vehicle Loan	Food
Debt	Petrol
Home Renovations	Rates, Water, Electricity
Travels	Insurance
Emergency Fund	Internet, Cellphone

Yeyiphi iRetirement Income endinokuyilindela?



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Living Annuities → Zidla ngokunika **ingeniso esezantsi ekuqaleni** (i-ASISA icebisa i-drawdown engagqithi kwi-5% kuma-65).

Life Annuities → Zidla ngokunika **ingeniso ephezulu neqinisekisiweyo**.

Ukudibanisa zombini → Xa uphuma emsebenzini, ungayahlula imali yakho phakathi kweeAnnuity. **Lilona thuba lodwa onalo** lokwahlula imali yakho nokuzivulela ithuba lokuguquguquka.

Ifuthe leeFees → lindleko zinciphisa ngokuthe ngqo ingeniso yakho.

Ukuthlekisa abaNikezeli → Umahluko wengeniso phakathi kwabanikezeli ufikelela kuma-20%.

Izigqibo eziSekelwe kuLwazi → Sikunika iiprojections zazo zonke iindlela, ukuze ukhethe ngokuzithemba.



Ndiza kuhlawula yiphi iTax kwi Lump Sum Withdrawal

- ♦ ILump Sum oyirhoxisayo ihlawuliswa iTax ngokwee Retirement Tax Tables.
- ♦ Lo ngumda wobomi bakho bonke, ubandakanya iipension, iiprovident kunye neeRA.
- ♦ I-GMI ingakunceda ngokufumana **iTax Simulation kwa-SARS**, phambi kokuba urhoxise imali.

Taxable Income (R)	Rate of Tax
1 – 550 000	0% of taxable income
550 001 – 770 000	18% of taxable income above 550 000
770 001 – 1 155 000	39 600 + 27% of taxable income above 770 000
1 155 001 and above	143 550 + 36% of taxable income above 1 155 000



Ndifanele ndithathe iLump Sum engakanani?

💡 Into eBalulekileyo

Ukuba imali ayihlawuliswa iTax akuthethi ukuba wonke umntu kufuneka ayithathe.

Qwalasela:

- Ingeniso oyifunayo rhoqo ngenyanga.
- Imali efikelelekayo osele unayo yeemeko ezingxamisekileyo.
- Amatyala kunye neendleko ezinkulu ezicwangcisiweyo.
- Ifuthe leLump Sum kwiLife okanye kwiLiving Annuity income.
- Imbali yakho yokurhoxisa kunye neTax Simulation yakwaSARS.
- Iimfuno zeqabane, abaxhomekeke kuwe kunye neEstate Planning.

Isigqibo kufuneka sisekelwe kwisicwangciso sakho, hayi kwiTax kuphela.



Ihlawuliswa njani i-Tax kwiAnnuity yam?

✓ Ukudluliselwa ngaphandle kwe-Tax

Inxalenye yeAnnuity idluliselwa ngaphandle kwe-Tax.

💰 I-Tax kwiNgeniso

Ihlawuliswa i-Tax ngokwe-**marginal tax rate** yakho.

🍰 Inzuzo yeMinyaka

Ukususela kuma-65, **i-tax threshold iyenyuka**, ufumane isiqabu esingakumbi.

📌 Ezinye ii-Tax omele uzikhumbule

- ☐ Ingeniso evela kweminye imithombo
- ☐ I-Tax kwinzala oyifumanayo
- ☐ Capital Gains Tax (apho ifanelekayo)

Age	Tax Threshold (2026)
Under 65 Years	R99 000
65 Years to Younger than 75 Years	R153 250
75 Years and Older	R171 300

Ukudlulisela iLeave Pay kwi-UCTRF

✅ Ikhetho olikhoyo

Ungakwazi ukudlulisela ukuya kuma-**55% weleave pay yakho** kwi-UCTRF.

💡 Kutheni oku kubalulekile

Ukuba iminikelo yakho yomhlala-phantsi ipheleleyo **ingaphantsi komda ovumelekileyo we-tax-deductible**, ungenza **umnikelo owongezelelweyo ovela kwileave pay** uze ufumane **isiqabu se-Tax** kuloo mali.

📝 Iimfuno eziBalulekileyo

- Xelela iSebe lakho **ngemihla yakho yokugqibela yeleave ubuncinane kwiinyanga ezi-2** phambi kosuku lwakho lokugqibela lomsebenzi (ukuvumela iileave audit report).
- Ngenisa **ifomu efunekayo ngomhla wesi-3 wenyanga** ophuma ngayo emsebenzini.

❑ *Umzekelo: Ukuba usuku lwakho lokugqibela lomsebenzi ngu-31 December, ifomu kufuneka ingeniswe ngo-3 December.*



Amaqhingana aPhambili okuSindisa i-Tax emhlala-phantsi

Fumanisa isabelo sakho esingahlawuliswa i-Tax

Kungaphezulu okanye ngaphantsi kweR550,000, kuxhomekeke kwiimali owakhe warhoxisa.

Sebenzisa iimali zomhlala-phantsi ngobulumko

Faka inxalenye yeleave pay-out kwisikhwama somhlala-phantsi, unciphise i-Tax.

Cwangcisa imithombo yengeniso yakho

Thatha ingeniso yakho usebenzisa zombini **i compulsory annuity** kunye **ne discretionary fund**.

Sebenzisa ngokupheleleyo izikhululo ezikhoyo

Sebenzisa **isikhululo sonyaka senzala** kunye **nesikhululo sonyaka se-capital gains tax (CGT)**.

Funda ngakumbi

Bukela **uthotho lwevidiyo ezi-6 ngeTax-Saving Strategies** kwi *Gradidge-Mahura Investments YouTube Channel*.

Ukuguqula iDeath Cover yakho eyahlukileyo (engavunyiwanga)



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Iimpawu eziPhambili

1. Ifuna **akukho vavanyo lonyango elinzulu**.
2. Iipremium zihlawulwa **nguwe okanye yintsapho yakho**, kungekhona yi-UCTRF.
3. Ukuba uphuma kwangethuba, ungaqhubeka nekhava nge**Continuation Option** ngamaxabiso e-UCTRF kude kufike umhlala-phantsi, apho ilungu lisebenzisa i**Conversion Option**.
4. Kwiminyaka yomhlala-phantsi, ungakwazi **ukunciphisa inzuzo** ukuba intlawulo iyakuxhalabisa.

Kutheni ucinga ngokuGuqula?

- 💰 Ukuhlawula amatyala asaseleyo.
- 🏠 Ukubonelela ngemali yokuhlawula **i-estate duty**.
- ⚖️ Ukukhusela nokondla **iqabane lakho okanye abaxhomekeke kuwe**.
- 🌳 Ukwakha **ilifa** lentsapho yakho.



Ndiyaludinga na ucwangciso lwe-Estate neWill ehlaziyiweyo?

I-Estate yakho

Iquka yonke into onayo nayo yonke into oyitalayo.

Iinjongo zakho

Gqiba ukuba i-estate yakho yahlulwe njani xa usweleka, uze ubhale kwi**will esemthethweni** (ngamanye amaxesha kunye netrust).

Ii-Tax zokusweleka

Cwangcisela i-estate duty nezinye ii-Tax, kubekho **imali eyaneleyo** yokuzihlawula.

Iimali zoMhlala-phantsi & iiCompulsory Annuity

☐ Ezi **azibandakanywa** kwi-estate yakho.

☐ Qinisekisa ukuba **abaxhamli batyunjwe ngokufanelekileyo** kwezi:

- IiLiving Annuity
- IiLife Annuity ezinexesha eliqinisekisiweyo



Amanyathelo Akho Alandelayo

-  Bhukisha ingxoxo nomcebisi we-GMI.
-  Zisa i-Annuity Estimate, iinkcukacha zeFund Value kunye namaxwebhu afunekayo.
-  Bhala phantsi iindleko zakho zenyanga, amatyala kunye nemali oyifunayo njengeLump Sum.
-  Thelekisa iLife, iLiving neHybrid Annuity usebenzisa amanani akho.
-  Cela iTax Simulation phambi kwesigqibo seLump Sum, apho kufanelekile.
-  Gcwalisa iExit Form kunye namanye amaxwebhu ngemihla eqinisekiswa yi-UCTRF.
-  Gqibezela ukhetho lwakho uze ucwangcisele ithuba phambi kwentlawulo yokuqala.

www.uctrf.co.za

1. UCTRF Retirement Options Guide

2. Tax Saving Strategies at Retirement Video Series (Munaf Mukadam, CFP®)

Benefits → Retirement Benefits → Retirement Benefits

3. Your Retirement Options Video Series (Dr Gizelle Willows)

Communication → Your Retirement Options Videos

Umyalezo oPhambili weSeshoni 2

