



UCTRF

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Isikhokhelo **Sotyalo-mali**

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UNIVERSITY OF CAPE TOWN
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Iziqulatho



Intshayeleyo	3
Ukucinga ngomhlalaphantsi wakho	4
Imiqathango yotyalo-mali	7
Awona mahlelo eesethi angundoqo	8
Ukuqonda nokulawula umngcipheko wakho	12
Imijelo yotyalo-mali efunekayo	17
Ukucacisa ukhetho lwakho	21
Iimpazamo ezixhaphakileyo	24
Qhagamshelana nathi	26



Intshayelelo



Lungu elibekekileyo

Sikulungiselele esi sikhokhelo ukukunceda ukwazi ukuba uthathe izigqibo ezizizo malunga nokutyala imali yakho yomhlalaphantsi eselugcinweni eyingqokelela kwiUniversity of Cape Town Retirement Fund (UCTRF).

Umbandela wotyalo-mali ungumbandela ontsokothileyo nobalulekileyo. Ngenxa yokuba ulilungu, imbuyekazo yotyalo-mali olwenza ngemali yakho yomhlalaphantsi eselugcinweni eyingqokelela inempembelelo ethe ngqo ekubeni uza kuba nemali engakanani xa sele uhleli phantsi.

IBhodi iyakwamkela ukuba, eyona nto ingundoqo xa sithetha nge-UCTRF kukufundiswa kwamalungu ngotyalo-mali lwawo. Njengelungu le-UCTRF, ndiyakukhuthaza ukuba usifunde esi sikhokhelo, yaye ukuba uthe wanemibuzo, uqhagamshelane neofisi ye-UCTRF okanye uze kuyo yonke imisitho yonxibelelwano eyenzelwe amalungu. Ukuze uqonde ukuba ezi ntlanganiso neenkqubo zibanjwa nini, nceda usoloko ufunda ileta-ndabayethu ephuma rhoqo ngekota.

Ozithobileyo,

Professor Shaun Parsons

USihlalo: iBhodi ye- UCTRF

noMnzumzana uHardy Martz

Usihlalo weKomiti YezoTyalo-Mali



Isikhanyeli esibalulekileyo

Utyalo-mali ngumbandela ontsokothileyo kodwa sizamile ukusibhala ngokulula esi sikhokhelo ukuncedisa umfundi akuqonde ngokulula oko akufundayo. Le nto ke ibangele ukuba eminye imiba singangeni nzulu ngokweenkcukacha kuyo. Umele uqaphele ukuba:

- Iziphumo zotyalo-mali lwangaphambili azingomkhombandlela weziphumo zotyalo-mali oluzayo. Uhlalutyo-balo oluboniswe kwesi sikhokhelo lusekelwe kwiziphumo zotyalo-mali lwangaphambili.
- Ulwazi oluqulethwe kwesi sikhokhelo aluyongcebiso ncakasana.
- Kusenokufuneka ufumane ingcebiso kwingcaphephe ngezemali. Ngolwazi olungakumbi oluphathelele apho unokufumana ingcebiso ngezemali, bhekisa kwiwebsite ye-UCTRF: <https://uctrf.co.za/uctrf/fais-accredited-advice>

Ukucinga ngomhlalaphantsi wakho



Ingaba uyazi ukuba:

- Imali yakho yomhlalaphantsi isenokwenzeka ibe yeyona asethi enkula uya kuze ubenayo?
- Bambalwa kakhulu abantu abacinga ngemali yokuhlala phantsi edalelewe ukuba ixhase umntu ongasaphangeliyode babe bakufutshane ekuthatheni umhlalaphantsi?
- Ulawulo olusengqiqweni lweeasethi zengxowa-mali yomhlalaphantsi wakho lingundoqo ngenxa yokuba, njengelungu lengxowa-mali eqingqwe ngokwemimiselo ethile, imiphumo yotyalo-mali lwakho, enoba iyancumiso okanye akunjalo, isemagxeni akho.

Nantsi imibuzo emibini engundoqo ofenele uzibuze yona ngomhlalaphantsi wakho-nokuba kusekude ukuba uhlale phantsi!

Umvuzo womhlalaphantsi

Ziipesenti ezingaphi zomvuzo wakho ngoku ocinga ukuba zingakwanela ukuba uphile emva kokuba uthathe umhlalaphantsi?

25%

50%

75%

100%

Iminyaka yobudala

Ucinga ukuba uza kuwuthatha nini umhlalaphantsi?

55

58

60

63

65

Umvuzo wakho emva kokuhlala phantsi

Ukuphendula umbuzo wokuqala, cinga ngeendleko zakho xa uthatha umhlalaphantsi. Kunokwenzeka ukuba udinge imali enganeno emva kokuhlala phantsi ngenxa yokuba:

- Indlu yakho uya kube uyibhatale wayigqiba;
- Abantwana bakho beyekile ukuxhomekeka kuwe ngemali;
- Ubhatala irhafu enganeno- xa usiba neminyaka engaphezu kuka-65, irhafu oyibhatalayo iyehla;
- Iindleko zakho zothutho zingehla njengokuba kungekhomfuneko yakuya mpangelweni suku ngalunye;
- Kungasekhomfuneko yakugcina mali yomhlalaphantsi

Kwelinye icala, zingakhona ezinye iindleko zakho zokuphila ezinokuthi zinyuke. Njengokuba ukhula usiya ngokubamdala, eyona ndleko inokuthi inyuke kakhulu yeyezempilo.

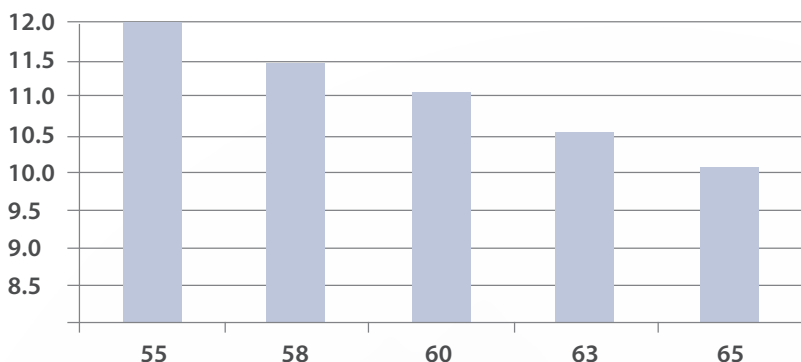
Ngoqikelelo olungephi, ufanele ubenomhlalaphantsi osengqiqweni ukuba umvuzo wakho womhlalaphantsi uphakathi kuka-70 no-80 weepesenti (%) womvuzo wakho wempangelo.

Impembelelo yeminyaka othatha ngayo umhlalaphantsi

Ekubeni ukuphila iminyaka emide kuyinto ebonakala isenzeka, kungayimfuneko ukuba ukhulise imali yakho yomhlalaphantsi eselugcinweni eyingqokelela ngenxa nje yokuba yimali le wena (kunye neqabane lakho) oza kuziphilisa ngayo

Masithi xa uhlala phantsi ufuna ukufumana umvuzo ophakathi kuka-70% no-80% womvuzo wakho wempangelo opheleleyo. Le tshathi ilandelayo isekelwe kubude bobomi emva komhlalaphantsi ibonisa iminyaka omele ukugcina imali ngayo ngaphambi kokuba uthathe umhlalaphantsi ukuze ufumane lo mvuzo kwiminyaka ngeminyaka yokuthatha umhlalaphantsi.

Iminyaka yokugcina umvuzo ngaphambi komhlalaphantsi



Iminyaka yokuthatha umhlalaphantsi

Uchonga izinga lomrhumo owufaka kwi-UCTRF eliphakathi kuka-12% no-14% wendleko yengqesho yakho (CoP). Emva kokuba i-UCTRF ithathe inxalenye yayo kulo mrhumo, intsalela ifakwa kwimali yakho yomhlalaphantsi eqokeleleneyo eselugcinweni. Sebenzisa le khaltyhuleytha yomrhumo:

<https://uctrf.co.za/uctrf/toolbox>

Le tshathi ingentla ibonisa indlela ekunzima ngayo ukuthatha umhlalaphantsi ngaphambi kwexesha uphinde ube nomvuzo osengqiqweni emva kokwenjenjalo



Phawula oku kubalulekileyo

Izixa zemali eyinkunzi ezibonisiweyo, zizixa eziqikelelweyo eziyimfuneko ukuthenga isixa-nyaka sepenshini esinomkhamo osengqiqweni wokukhuselwa kunyuko-maxabiso (kodwa hayi ipenshini enxulunyaniswe nonyuko-maxabiso) kunye nelungiselelo elithile leqabane lakho ekuswelekeni kwakho (apho kunyanzelekileyo okanye kufanelekileyo).. lindleko ezichanileyo zesixa-nyaka sepenshini zixhomekeke ezintweni ezininzi. Iwebsite ye-UCTRF inenkcazelo ngeenkethe ezifumanekayo xa uthatha umhlalaphantsi: <https://uctrf.co.za/uctrf/retirement-benefits>

Abanezixa-nyaka abasaphilayo: nokhetho lakho lomjelo wotyalo-mali

Okuninzi oza kukufunda ngokhetho lwemijelo yotyalo-mali lwakho kubhalwe kucingwa ngomntu osele elilungu ekhulisa imali yakhe yomhlala-phantsi eyingqokelela. Ukuba uthathe umhlalaphantsi, yaye unesixa-nyaka sokuphila, kuza kufuneke ucinge ngezinto ezimbini xa usenza izigqibo mayela nemijelo yakho yotyalo-mali. Zezi:



Imfuno yakho yengeniso



ukukulungela kwakho ukuthatha iriski

Zombini ezi zigqibo zixhomekeke kwiimeko zomntu ngamnye, yaye ukuba yonke imali yakho yomhlalaphantsi oza kuyisebenzisa njengenkunzi kutyalo-mali lwakho ikwiSixa-nyaka Sokuphila, ufanele uxhalabe ngakumbi ngokuphathelele iriski. Ufanele ufumane ingcebiso ngokuphathelele ezi meko ngaphambi kokukhetha ijelo lotyalo-mali. Umele uyamkele eyokuba xa ufumana le ngecebiso kuza kufuneka uyihlawulele, kodwa ke iluncedo.



Imiqathango yotyalo-mali



Abafundi abaqheleneyo nemiqathango esisiseko yotyalo-mali kunye neeasethi ezingundoqo, bangalidlula eli candelo.

- Imbuyekezo yemali etyaliweyo kukuzuza okanye ukulahlekelwa kwemali oyityalileyo emva kwexesha. Le nzuzo okanye ukulahlekelwa iverwa ngokwepesenti emva kwexesha elidlulileyo. Ukukhula kwexabiso lemakhethi leasethi elithi lidityaniswe nengeniso efana nezabelo okanye inzuzo, liye lohlulwe ngexabiso lemakhethi leasethi lasekuqaleni kotyalo-mali ukuze kubalwe ipesenti yembuyekezo. Le pesenteji ibizwa ngokuba ngusingambuyekezo wotyalo-mali okanye inominal investment return.
- Ixabiso lemakhethi lelixabiso iasethi ithengwa ngalo apho kukho umntu othengisa ngokuvumayo nalowo uthenga ngokuvumayo
- Ixesha elimiselweyo bubude bexesha (unyaka okanye emithathu) apho siye silinganise imbuyekezo. Imbuyekezo zijongwa ngokonyaka omnye apho uza kubona ukuba imbuyekezo oyifumeneyo ingakanani na emva konyaka.
- Izinga lonyuko-maxabiso kumlinganiselo othile wexesha kukuba iza kuba ziindleko ezingakanani ukuthenga “ibhaskithi” yempahla ngokwemiqathanfo karhulumente ekupheleni kwaloo mlinganiselo wexesha kuthelekiswa neendleko ebiya kuba zizo loo bhaskithi ekuqaleni kweloo xesha lilinganiselweyo.
- Imbuyekezo yoqobo ifunyanwa ngokuthatha izinga lonyuko-maxabiso kusingambuyekezo wotyalo-mali kwakweli xesha lilinganiselweyo linye.
- Uguquguquko ngumlinganiselo wokuba utyalo-mali olu lutshintshatshintsha kangakanani kwixesha lomlinganiselo. Lingumlinganiselo womgcipheko okanye iriski oyithathayo kutyalo-mali olwenzayo. Nceda uphawule ke ukuba ixabiso lemakhethi lotyalo-mali olwenzayo lunganyuka lusehla.
- Ukwabiwa kweeasethi kubhekisela kwipesenteji yeeasethi zengxowamali i-UCTRF ezityalwe kwiiekwithi okanye izabelo, impahla okanye ipropati, iibhondi kunye nemali esesandleni/epokothweni.

Ingqalelo yakho imele ibe kwimbuyekezo yoqobo yakho- le nto ithetha imbuyekezo oyifumanyo emva kokususa izinga lonyuko-maxabiso.

Awona mahlelo eeasethi angundoqo



I-UCTRF yenza utyalo-mali kumahlelo amane angundoqo eeasethi alandelayo: iiekhwithi, ipropati, iibhondi kunye nemali.

Ezi asethi zingabe ziphaphashiwe okanye azipapashwanga. Imizekelo yee-asethi ezipapashiweyo zifana nooMr Price okanye uAbsa zingakwazi ukuthengea okanye zithengiswe kwindawo apho kuthengiselwana kuyo ngazo ebizwa i'stock exchange'. Ezi ndawo zikho kwilizwe jikelele. EyaseMzantsi Afrika ibizwa iJSE (Johannesburg Stock Exchange). Ii-Ekhwithi ezingaphaphashelwanga ukuthengiswa apha kwiJSE zibizwa ukuba zii-ekhwithi ezikwiinkampani ezingapapashwanga kwiJSE. Kuba ke ezi ekhwithi zingapapashwanga, kubanzima ukuzithengisa ngoba zona aziveli njengengenkampani ezipapashiweyo.

liekhwithi (okanye izabelo ezibizwa iishares)

Xa ingxowamali yomhlalaphantsi ine-ekhwithi okanye izabelo kwinkampani ethile, loo nto ithetha ukuba loo ngxowamali ingumnini wenxalenye waloo nkampani. Maxa wambi, amaxabiso ezabelo ayachatshazelwa zizimvo zabo bakwimakhethi. Ngamanye amaxesha, abatyali-zimali ababinazimvo zincumisayo ngemakhethi okanye inxalenye yemakhethi okanye enye yeenkampani ezikuluhlu lwaloo makhethi. Ngenxa yoku, nakuba inkampani etyale imali kuyo ingxowamali iqhuba kakuhle, ixabiso lezabelo lisenokwehla.

Izizathu zokwehla nokunyuka kwamaxabiso ezabelo kusenokuqikileleka. Kodwa ke, ngamaxesha amaninzi amaxabiso ezabelo aneghla esenyuka ngenxa yezizathu ebezingenakuqikileleka. Ngenxa yoku, kunzima ukwazi elona xesha lililo lokuthenga okanye ukuthengisa izabelo ukuze uthathe ithuba loku kwehla nokwenyuka kwamaxabiso ezabelo. Ngenxa yesi sizathu, ukuzama ukufumana ixesha elililo lokungena kwimakhethi kuyafana nje nokungcakaza okanye ukugembulisha.

Ezona mpawu zee-ekhwithi (zithelekiswa nepropati, iibhondi kunye namali ekuwe) zezi:

- Njengoko bekusoloko kunjalo, kwixesha elide (ukusuka kwiminyaka eyi-7 ukusa kweli-10), izabelo lelona hlelo leasethi nelimbuyekazo iphezulu;
- Bezisoloko zinolona guquguquko luphezulu (okanye umngcipheko)
- Oku kuthethwa apha ngasentla kuyavakala kuba kaloku imbuyekazo zemali eziphezulu zihambelana nokuba umntu athathe umngcipheko omninzi.
- Abatyali-mali bazuza izabelo kulo nkampani bathe batyala kuyo imali. Ezi zabelo bazifumanayo zixhomekeke kubaphathi baloo nkampani njengoko ke ayiyomali isisigxina njengeyenti, eyenzuzo yemali etyaliweyo okanye iikhuphoni zeebhondi.
- Njengokuba umntu engumnini ongaphelelanga leshishini, abatyali-mali banawo amandla woluzimela kwintlanganisano ebanjwa rhoqo ngonyaka (AGM) yenkampani. Apho bakwazi ukuhlomla ngempatho yenkampani, imiqathango yayo bakwazi nokunyula iibhodi ethi ikhokhele loo nkampani.

IPropati ethe Ngqo



Utyalo-mali oluthe ngqo lwepropati lolo apho ingxowamali yomhlalaphantsi ingumnini propati okanye umnnini-nxalenye wepropati. Imbuyekezo yolu tyalo-mali isuka kwirenti ekhutshwayo nasekunyukeni kwexabiso lwepropati. Njengoko bekusoloko kunjalo, exesheni elide, ipropati ibisoloko inika imbuyekezo elandela le yee-ekhwithi ngobukhulu kodwa ithande ukuba noguquguquko olungaphantsi kolo lwee-ekhwithi.

Olu hlobo lotyalo-mali kwipropati aludli ngokuba lolona lweeasethi kwiingxowamali zomhlalaphantsi ngenxa yezizathi ezimbini:

- Utyalo-mali oluthe ngqo lwepropati luba lukhulu yaye loo nto ilwenze lube yingozi kuba luba lulo lodwa utyalo-mali olwenziweyo.
- Ipropati kudla ngokuba nzima ukuyithengisa. Ngenxa yesi sizathu, iingxowamali zomhlalaphantsi ziye zityale imali kwiipropati ezikuluhlu lwezabelo, umzekelo zithenga izabelo kwiinkampani ezilawula okanye zibe nezakhiwo.

Iibhondi

URhulumente kunye nezinye iinkampani ezinkulu (ezifana noStandard Bank okanye uAnglo



American) ziboleka imali rhoqo. Ngoko ke, ziye zikhuphe iibhondi ezimema abatyalimali abafana neengxowamali zomhlalaphantsi ukuba baziboleke imali. Ezi bhondi ziza kuxela ke ukuba inzala yemai ebolekiweyo ingakanani yaye imali-mboleko le imele ibe ibuyiswe yonke ngawuphi na umhla. Ezi bhondi zithenga zithengiswa kwimakhethi yeebhondi. Iibhondi ezingapapashwanga zaziwa njengetyala eliphakathi kwezo nkampani zithile.

Ixabiso lemakhethi lokuthengiswa kwebhondi nanini na lisoloko lixhomekeke kwizinga lengcipheko lalowo ubolekayo. Le nto ixhomekeke ekubeni lwo ubolekayo uza kukwazi kangakanani na ukubhatala ityala elo kunye nomgangatho wenzala. , Okubaluleke nangakumbi, elo xabiso lingehla ukuba ingcipheko yalowo ubolekayo ingehla okanye umgangatho wenzala unyuke. . Ngokomzekelo, masithi ingxowamali yomhlalaphantsi ingumnini bhondi exabiso liyi-R1 miliyoni nenengeniso eyi-R80 000 okanye u-8% ngonyaka. Ukuba izinga lenzala ngoku linyuka libe ngu-10% ngonyaka, ixabiso layo lemakhethi liza kwehla kuba akukhomtyali-mali uza kukulungela ukubhatala i-R1miliyoni ukufumana nje imbuyekezo ka-8% ngoxa benofumana engu-10% kwenye indawo.

Olu hlobo lobudlelwane phakathi kwezinga lwenzala nexabiso lebhondi luchazwa nje “ngoluchaseneyo”. Lwenzeka xa izinga lenzala linyuka, lona ixabiso lebhondi liyehla; xa izinga lenzala lisehla, ixabiso lebhondi liyanyuka.

Umkhamo wokwehla nokunyuka kwexabiso lebhondi ukuba izinga lenzala liyehla okanye liyanyuka uxhomekeke kubude bexesha ekumele ukuba imali-mboleko ibuyiselwe ngalo yonke. Ukuba ixesha lokubuyiselwa kwemali ebolekiweyo lide, umtyali-mali uza kukhangela elona xabiso lisezantsi kuba efuna imbuyekezo yomohluko phakathi kuka-8% no-10% ixesha elidana. Okubalulekileyo, ngoxa ixabiso lebhondi lisenokwehla kwixesha elifutshane, liza kuphinda linyuke ngokupheleleyo ukuba nje umboleki akatsibisi ekubhataleni ityala yaye ibhondi iseyeyombolekisi de ikhule ngokupheleleyo.

libhondi azinaluguquguquko lunje ngelo lwezabelo nepropati ngenxa yokuba izinga lokutshintsa kwenzala kuthanda ukutshintsha ngokuzinzileyo. Kodwa ke, maxa wambi izinga lokutshintsha kwamaxabiso lungatshintsha ngamandla, le nto ibenogalelo kumngcipheko yomboleki nomnini weebhondi, nto leyo enokwenza ukuba nazo iibhondi zenze okufanayo.

Utyalo-mali lwemali ekuwe noluphantse lube lolwemali ekuwe



Utyalo-mali olunje lufana kunye nebhanki yakho okanye ukufaka imali kwiakhawunti emileyo yeentsuku eziyi-30. libhondi zikaRhulumente kunye nezezinye iinkampani ezimele zibhatalwe ngokupheleleyo kwisithuba esingaphantsi konyaka zibizwa ngokuba lutyalo-mali oluphantse lube lolwemali ekuwe.

Ekubeni olu tyalo-mali iba lolwexesha elifutshane (ngaphantsi konyaka), aluchaphazeleki kangako lutshintshatshintsho lwezinga lwenzala xa luthalekiswa neebhondi yaye lunoluguquguquko oluncinci kunawo onke amanye amahlelo eesethi esithethe ngawo apha ngentla. Ngaphezu koko, eli hlelo linembuyekezo eyiyona iphantsi kwixesha elide xa lithalekiswa namanye. Utyalo-mali olunje lukwabizwa ngokuba “zizixhobo zemakhethi yemali”.

Utyalo-mali lwahlabathi-jikelele

Utyalo-mali kwiinkampani eziphaphashiweyo nezingapapashwanga kwiiekhwithi, ipropati, iibhondi kunye nemali ekuwe lungenziwa apha eMzantsi Afrika okanye kwamanye amazwe



Ezona zichaphazeli eziye ziziswe kukutyala imali kwamanye amazwe zezi:

- Ingxowamali eyenza utyalo-mali ingadibana nezinye iinkampani ezinamathuba okukhula athembisayo. Ngokomzekelo, zimbalwa iinkampani zaseMzantsi Afrika ezikwicandelo lwezoqoqosho lwamayeza nezempilo- ingxowamali ingadibana nezona nkampani zigqwesileyo kweli candelo kumanye amazwe.
- Ingxowamali iza kungenelwa kutshintsho-mali. Masithi -\$1 ilingana ne-R15 futhi ingxowamali ityale i-R15 miliyoni eMelika (yi-\$1 miliyoni leyo). Ukuba iRandi iba buthathaka ukuze i-\$1 ilingane ne-R16, ingxowamali iza kwenza ingeniso ekubeni utyalo-mali lwayo oluyi-\$1 miliyoni lusiba yi-R16 miliyoni.
- Kumaxa ngamaxa, kubakho ukuphakuzela kwabatyali-zimali nokukuphepha ukuthatha irisk ("risk aversion"). Ngokwandayo, oku kuphakuzela kuye kwenzeke mhlabeni-jikelele endaweni yokuba kwenzeke ezweni nje elinye. Xa oku kusenzeka, abatyali-mali baye bathande ukuzithengisa iiasethi zabo kwiimakhethi ezifana noMzantsi Afrika eziye zibonwe zingumngcipheko (enoba kuchanile na oko okanye hayi).
- Kumaxesha anjalo, kuye kubekho le nto ikubizwa ngokuba yi"flight to quality". Kuxa abatyali-zimali bebalekela kwiibhondi abazigqala zikhuselekile kumazwe aphuhle ngakumbi kunamanye, amazwe afana ne-USA, iJapan, namazwe aseNtshona yeYurophu. Ukuba notyalo-mali kula mazwe, ngokukhethekileyo iibhondi zoorhulumente wawo, kunganika ingxowamali inkuseleko ukusa kumkhamo othile kuloo maxesha obuphakuphaku.

Ukuqonda nokulawula umngcipheko wakho



Kwingxowamali eqingqwe ngokwemimiselo ethile efana ne-UCTRF, iingenelo zakho zomhlalaphantsi ziza kuxhomekaka kwizinto ezimbini ezingundoqo:

- Ubungakanani bemali eniyifaka elugcinweni lomhlalaphantsi;;
- Nembuyekezo yotyalo-mali(emva kokukhutshwa kwemirhumo; kunye
- Nokuuba ukwazile na ukungakhuphi kwimali yakho yomhlalaphantsi.

Nguwe othatha umngcipheko wokuba ingaba imbuyekezo yengeniso yotyalo- mali lwakho oluyingqokelela, iza kwenela na ukukunika ubomi obusengqiqweni xa ilixesha lomhlalaphantsi.

Ngoko ke, kubalulekile ukuba uqonde ukuba yeyephi imingcipheko ojongene nayo yaye ungayilawula njani. Nantsi eyona mingcipheko mine ujongene nayo:

- Umngcipheko wokukhupha umrhumo kwi-UCTRF ophantsi kakhulu xa uthelekiswa neendleko zokuqeshwa (CoE);
- Ukungalindi imali yakho yomhlalaphantsi ikhule ingenarhafu, kuba uphindaphinda ukukhupha imali kwi'savings pot' erhafelwayo.
- Unyuko-maxabiso; kunye
- Nomngcipheko womvuzo wokugqibela.

Umngcipheko wemirhumo enganelanga

Oku kubhekisela kumngcipheko wokuba imirhumo yakho kwi-UCTRF oyikhupha nyanga nenyanga uyifaka elugcinweni lomhlalaphantsi wakho ingancinci xa ithelekiswa neendleko zokuqeshwa kwakho- CoE. Umrhumo wakho uphakathi kuka-12% no-40% we-CoE yakho (izavenge ezinomngcipheko ongephi neendleko zokuphatha i-UCTRF)- uyazikhethelela ipesenteji ofuna umrhumo wakho ube yiyo.

Akukho nto inokwenziwa yiBhodi ye-UCTRF ukulawula lo mngcipheko ngaphandle nje kokulumkisa ngemiphumo yokufaka imali encinci elugcinweni ize ikukhuthaze ukuba unyuse umrhumo wakho kangangoko unokukufikelela. Senze nesinye isixhobo esilula ukusisebenzisa esinokukunceda uqonde ukuba ungakanani umvuzo wokuhlala phantsi ngokusekelwe kwimali ekhulileyo oyigcinele umhlalaphantsi ukuza kuthi ga ngoku nemirhumo yakho: <https://uctrf.co.za/uctrf/toolbox>

Umngcipheko wokukhupha imali kwi'savings pot' yakho:

Inkqubo yeembiza ezimbini yaziswa ukuvumela amalungu ukuba afikelele kwimali yawo yokulondoloza umhlala-phantsi kwiimeko zikaxakeka okanye kwiingxaki ezifana nengxaki ye-Covid-19 ngo-2020. Isinye esithathwini segalelo lakho elenziwe ngomhla woku-1 ku-Okthobha 2024 sabelwa iPoti yoLondolozo, onokuthi utsale imali kuyo kube kanye ngonyaka werhafu.

Imali yakho yomhlalaphantsi eselugcinweni eyingqokelela ikhula okungahlawulelwa rhafu ngelixa luhlala kwi-UCTRF. Ngokuphepha iirhafu ezifana nerhafu yenzuzo enkulu, imali yakho yomhlalaphantsi eselugcinweni eyingqokelela ingakhula ngokukhawuleza kunotyalo-mali oluxhomekeke kwirhafu. Ukuba uyarhoxa kwiPoti yakho yoLondolozo, kuya kunciphisa iinzuzo ezidityanisiweyo zokukhula okungahlawulelwa rhafu kwaye imali erhoxisiweyo nayo iya kuhlalulelwa irhafu. Kuya kufuneka ke ucinge ngocoselelo phambi kokuba urhoxe kwiPoti yakho yokonga.

Ngaphezulu koko, ukuba utsala imali kwi'Savings Pot' yakho qho ngonyaka, awungekho ebenamali eyaneleyo xa ungengxaki engxamisekileyo kwaye enobuzaza nyani ukuya ohambili. Kulapho ke ngoku uzibeka engciphekweni lokungabincedo xa usengxakini engxamisekileyo okanye enobuzaza.

Umngcipheko wonyuko-maxabiso

Oku kubhekisela kumngcipheko wokuba umrhumo wakho wanyanga nanyanga owufaka kwi-UCTRF ngeenjongo zokuwugcinela umhlalaphantsi (njengoko kucacisiwe kwicandelo elidlulileyo) awunangeniso yambuyekezo yaneleyo ukulungiselela iimfuno zakho xa sele usidla umhlalaphantsi.

Ngokwesiqhelo, udinga imbuyekezo ibe ngaphezu konyuko-maxabiso ngo-5% nyaka ngamnye kwixesha elide, emva kwazo zonke ezinye iindleko ukuze ukwazi ukuphila ubomi obusengqiqweni xa usidla umhlalaphantsi.

Njengomgaqo-jikele, okukhona kusekude ukuba uhlale phantsi, kokukhona usemngciphekweni wonyuko-maxabiso.

Umngcipheko womvuzo wokugqibela

Oku kubhekisela kwixesha laxa ushiya i-UCTRF ube ufuna ukusebenzisa imali yomhlalaphantsi wakho eselugcinweni eyingqokelela, imakhethi zotyalo-mali zisenobabuthathaka, loo nto ke yenze ukuba ixabiso lemali yomhlalaphantsi wakho libephantsi.

Kubalulekile ukuba uqonde ukuba lo "mngcipheko womvuzo wokugqibela" uvela kuphela xa ushiya i-UCTRF ube ufuna ukusebenzisa imali yakho yomhlalaphantsi

eselugcinweni eyingqokelela. Ngokomzekelo, ukuba uyayeka emsebenzini uze uthathe isigqibo sokutyala imali yakho yomhlalaphantsi, umele ungaxhalabi ngalo mngcipheko.

Njengokuba ingumqathango jikelele, okukhona kukufutshane ukuba uhlale phantsi, kokukhona usemngciphekweni “womvuzo wokugqibela”. Kodwa, lo mngcipheko usezantsi ukuba ukhetha ukugcina imali yakho yomhlalaphantsi kwiUCTRF xa uthatha imhlala phantsi.

Ukulawula le migcipheko

Kukho izixhobo ezintathu ezinokusetyenziswa ukulawula le mngcipheko mibini sithethe ngayo mgqibeli:

- Uhlelo lweeasethi apho ityalwe khona imali yakho yomhlalaphantsi eselugcinweni eyingqokelela;
- Umda wexesha apho imali yakho yomhlalaphantsi eselugcinweni eyingqokelela ithe yatyalwa ngayo; kunye
- Ukwahlukahluka kweeasethi otyale imali kuzo

Ukhetho lwehlelo lweeasethi

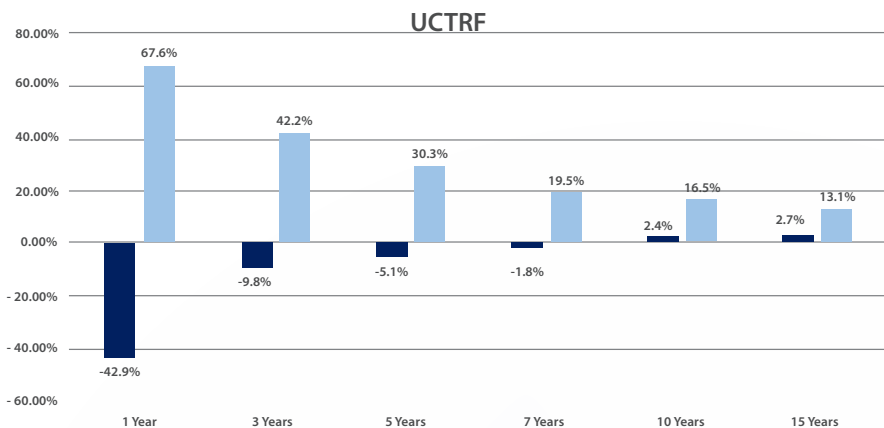
Ihlelo lweeasethi olunje ngee-ekwithi lwaziwa ngokuba nembuyekezo engaphezulu kokunyuka kwamaxabiso, loo nto ke ilwenze ibe luhlelo olulungileyo ukuba nalo nxamnye nonyuko- maxabiso. Kodwa ke, nazo izabelo ziye zithande ukuhla zinyuka ngokwexabiso (sithi izabelo zinoguquguquko olongezelelweyo) xa zithelekiswa namanye amahlelo. Oku ke kwenza iiekwithi zingakufanelekeli ukulawula “umngcipheko womvuzo wokugqibela.”

Kwelinye icala, imali ekuwe kunye neebhondi ngamahlelo ee-eeasethi afanelekileyo ukulawula “umngcipheko womvuzo wokugqibela.” Kodwa ke, imali ekuwe ayinambuyekezo egqithiselayo kunyuko-maxabiso, ngoko ke ayikufanelanga ukulawula umngcipheko wonyuko-maxabiso ixesha elide okanye ibe yiyo kuphela ekukhusela kumngcipheko wamaxabiso anyukayo. Ngoko, ungenza okuninzi ukulawula umngcipheko wonyuko-maxabiso “nomngcipheko womvuzo wokugqibela” ngokulawula ihlelo apho imali yakho yomhlalaphantsi eselugcinweni eyingqokelela ityalwe khona.

Umda wexesha apho imali yakho ithe yatyalwa ngalo

Kwelinye icala, imali ekuwe kunye neebhondi ngamahlelo ee-easethi afanelekileyo ukulawula “umngcipheko womvuzo wokugqibela.” Kodwa ke, imali ekuwe ayinambuyekezo egqithiselayo kunyuko-maxabiso, ngoko ke ayikufanelanga ukulawula umngcipheko wonyuko-maxabiso ixesha elide okanye ibe yiyo kuphela ekukhusela kumngcipheko wamaxabiso anyukayo. Ngoko, ungenza okuninzi ukulawula umngcipheko wonyuko-maxabiso “nomngcipheko womvuzo wokugqibela” ngokulawula ihlelo apho imali yakho yomhlalaphantsi eselugcinweni eyingqokelela ityalwe khona.

Le tshathi ibonisa ukuba amathuba okungafumani mbuyekezo yoqobo ayehla ukuba uyakwazi ukutyala imali kwizabelo kwixesha elide.



Ngoko ke, ukuba uza kusebenza kangangexesha elithile ngaphambi kokuba ufune imali yakho yomhlalaphantsi eselugcinweni, ungakwazi ukutyala imali yakho yomhlalaphantsi kwizabelo. Nokuba imakhethi ingehla kwixesha elifutshane, ifanele ingakuxhalabisi ngokungeyomfuneko loo nto kuba ekuhambeni kwexesha elide utyalo-mali kwizabelo lolona lukunika imbuyekezo engaphezulu kuneebhondi nemali ekuwe, kwaye lulawula umngcipheko wonyuko-maxabiso.

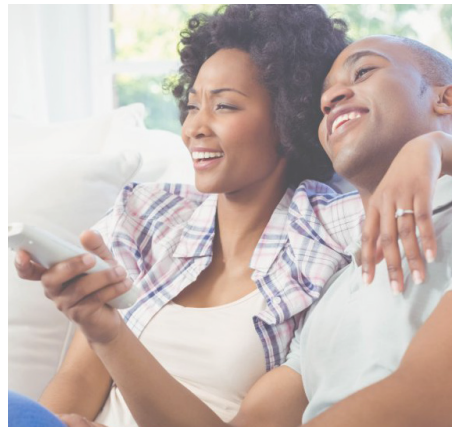
Kakade ke, ukuba uza kuyifuna imali yakho kungekudala, awunakuzibeka emngciphekweni woguquguquko lwezabelo.

Ukwahlukahluka kweeasethi

Isixhobo sesithathu esinokusetyenziswa ukulawula imingcipheko kukwahlukahluka kweeasethi zakho. Enye yeendlela ekuchazwa ngayo ukwahlulahlula kukuba ungabi nathemba linye.

Imbali isibonisile amatyeli ngamatyeli ukuba ngamaxesha amaninzi, xa amanye amahlelo eethi esihla (umzekelo izabelo zaseMzantsi Afrika), amanye ayanyuka (iibhondi zoorhulumente “bezizwe eziphuhlileyo”)- amahlelo anjalo kuthiwa ahambelana kakubi okanye anegatively correlated.

Ngoko ke, ungawehlisa umngcipheko ngokutyala kwiiasethi zamahlelo ngamahlelo. I-UCTRF iyakuncedisa ngokuthi inike amalungu ayo iipotfoliyo zotyalo-mali ezahlukahlukeneyo kumahlela ee-aseti aqulathiweyo ngaphambili. Iiasethi ezityalwe kwipotfoliyo eZinzileyo kunye neZinzileyo eThobela imithetho yeShar’ah zahlulahlulwe kwiiasethi zamahlelo ngamahlelo ukuze zikwazi ukunciphisa umngcipheko esithetha ngawo apha.



Imijelo yotyalo-mali efumanekayo



Ibhodi iqulunqe imijelo yotyalo-mali emithathu ukuhlangabezana neemfuno ezahlukahlukeneyo zamalungu ngokuphathelele “umngcipheko wonyuko-maxabi so” kunye no “mngcipheko womvuzo wokugqibela” kunye nembonelelo malunga neenkolo zabantu.

Lemijelo yotyalo-mali yile:

- I-Capital Preservation Portfolio ehlangabezana ubukhulu becala kunye no “mngcipheko womvuzo wokugqibela”;
- Ipotfoliyo eZinzisiweyo yona ehlangabezana no “mngcipheko wonyuko-maxabiso”;
- Ipotfoliyo eZinzisiweyo eThobela iMithetho yeShari’ah ephathelene nomngcipheko wezinga lonyuko maxabiso, kodwa ibe ilondoloza ngokotyalo-mali, ngoko ke yona ayinambuyekezo ingako xa ithelekiswa nePotfoliyo Ezinzileyo. Le potfoliyo iqhutywa ngokwemiqathango yotyalo-mali yeShari’ah.

Mjelo ngamnye uyachazwa apha ngezantsi.

ICapital Preservation Portfolio

ICapital Preservation Portfolio okokuqala nje yenza utyalo-mali kwizixhobo zengeniso esisigxina nakwamanye amahlelo easethi ngamanye amaxesha. Uguquguquko lwale potfoliyo lulawulwa ngokwenzondelelyo ukuqinisekisa ukuba ayitsaleli phantsi.

Eyona njongo iphambili yale potfoliyo kukugcina ixabiso leRandi lemali yakho yomhlalaphantsi eselugcinweni eyingqokelela ngalo lonke ixesha ize ilinyuso kunye nembuyekezo ebiyingenelo kwizixhobo etyala kuzo. Mayiphawulwe ke into yokuba, le potfoliyo ayinaso isiqinisekiso senkunzi ekubeni le potfoliyo iquka iibhondi nee-ekhwithi ezithile, kunye nesabelo kwezinye iiasethi zamanye amahlelo kumaxa athile apho ixabiso lenkunzi lingehlayo kumanye amathuba. Le potfoliyo iye igcine nazo naziphi na iibhondi de zikhule.

Kulindeleke ukuba kwixesha elide lo mjelo uza kuba nembuyekezo engaphezu konyuko-maxabiso ephakathi kuka-1% no-3% nyaka ngamnye. Lo mjelo uqulunqelwe loo malungu afuna ukukhuselwa ku “mngcipheko womvuzo wokugqibela”. Awukhuseli kangako kumngcipheko wonyuko-maxabiso.

ICapital Preservation Portfolio ayijolisi kumahlelo ee-asseti athe nqo kodwa ijonge ukuba ikhusele imbuyekezo kuguquguquko. Yenza oku ngokuthi isebenzise amahlelo ee-asseti ihlukahlukeneyo iphinde ilungiselele iimbuyekezo zemali. Ulwabiwo kwiindidi ezahlukeneyo ze-aseti kwi-Capital Preservation Portfolio iyafumaneka kwiNgxelo yokuDiza yeLungu enokujongwa kwiwebhusayithi ye-UCTRF apha.

Ipotfoliyo eZinzisiweyo

Lomjelo ngowona ulindeleke ukuba uza kunika eyona mbuyekezo iphezulu kwixesha elide kuyo yomithathu le inikwa yi-UCTRF. Le potfoliyo ityala kwiiasethi eziliqela kuneCapital Preservation Portfolio.Ngoko yona ithatha umngcipheko ongaphezulu kuneCapital Presevation Portfolio.

Lo mjelo uqulunqwe ngendlela yokuba ekuhambeni kwethuba usukele u-5% ngaphezu konyuko-maxabiso wembuyekezo epheleleyo nyaka ngamnye. Ungakulindela ukutshintshatshintsha okubanzi kwembuyekezo yale potfoliyo ukusuka kunyaka ngonyaka (ingade ingabikho). Ngoko ke, lo mjelo udalelwe kakuhle ukuhlangabezana nomngcipheko wonyuko-maxabiso, kodwa awukulungelanga ukuhlangabezana no“mngcipheko womvuzo wokugqibela”.

Le Portfoliyo Izinzisiweyo iya kusoloko inotyalo-mali elingu-25% elwenziwe kwamanye amazwe. Olo tyalo-mali lungade lufike ku-45% ngokuvunyelwe yimigaqo yotyalo-mali ephantsi komthetho weNgxowamali zePenshini.. Utyalo-mali olwenziwa ngaphesheya apha eMzantsi Afrika lwenzeka ngeendlela ezimbini. Okokuqala, kutyalwa imali kwiPotfoliyo Ezinzisiweyo kubaphathi bee-aseti abaphethi amahlelo ohlukahlukeneyo wee-aseti apha ezantsi naphesheya. Abaphathi abo baqulathwe ngaphambili batyala imali kumahlelo ee-aseti ahlukahlukeneyo apho bathathe izingqibo zokuba bafaka kwezphi ii-aseti ngeliphi na ixesha. Konke oko kuyatshintshatshintsha ngokwexesha. Okwesibini, kutyalwa imali ngqo phesheya kusetyenziswa le Portfoliyo Izinzisiweyo ngokwemiqathango ye-UCTRF.

ICapital Preservation Portfolio ayijolisi kumahlelo ee-aseti athe nqo kodwa ijonge ukuba ikhusele imbuyekezo kuguquguquko. Yenza oku ngokuthi isebenzise amahlelo ee-aseti ihlukahlukeneyo iphinde ilungiselele iimbuyekezo zemali. Ulwabiwo kwiindidi ezahlukeneyo ze-aseti kwi-Capital Preservation Portfolio iyafumaneka kwiNgxelo yokuDiza yeLungu enokujongwa kwiwebhusayithi ye-UCTRF apha.

Ipotfoliyo eZinzisiweyo eThobela uMithetho weShari’ah

Lo mjelo iqulunqwe ngeenjongo zokuba ithobele umthetho weShari’ah yaye yona inokundiliseka enako xa ithelekiswa nale iZinzisiweyo xa kusiziwa kumba wokwabela.

Ngenxa yokwabela kwakho okunciphileyo kwiiekhwithi zalapha eMzantsi. Kubalulekile ukuqaphela ukuba imbuyekezo engezantsi ayidali ukuba kubekho umngcipheko osezantsi, ngelixa olu hlobo lwepotfoliyo ludla ngokutsala imirhumo ephezulu kubaphathi botyalo-mali.

Xa kujongwe ezi zithintelo zingentla, Ipotfoliyo eZinzisiweyo eThobela uMithetho weShari'ah ikwafanelekile kumalungu akhetha ukungabandakanyi amacandelo athile ezoqoqosho (afana necuba) kwipotfoliyo yawo yokonga yomhlalaphantsi.

Abalawuli kunyanzelekile bahambisane nale migaqo iphambili ilandelayo yeShari'ah:

1. The Ukubhangiswa kwezala: inzala ifanele ingabizwa okanye ibhatalwe nakulo naluphi na utshintshoselwano lwemali njengokuba inzala igqalwa njengekho semthethweni ngokomthetho weShari'ah.
2. Ukubangiswa kwenkxaso-mali kumanye amacandelo oqoqosho: iinkampani ezizibandakanye kwezi zinto zilandelayo azihambiselani nomthetho weShari'ah:
 - Inkozo zezemali eziqhelekileyo
 - Utywala necuba
 - Ukutya okungaveliswa kuze kulungiswe ngokweenkqubo zomthetho weHalaal
 - Ukuzonwabisa (iicasino, ukungcakaza, imifanekiso engamanyala)
 - Izikhali nokwenziwa kwazo

The Ukwabelwa okuphantsi kwee-ekhwithi kule potfoliyo kuthetha ukuba akuzi kubakho tshintshotshintso lumandla kwingeniso kunokuba kuba njalo kwipotfoliyo eZinzisiweyo kudwa ke isenokwenzeka ngenxa yohlobo lweeasethi ekutyalwe imalu kuzo.

Imbuyekezo isenokungabikho, ngoko ke lomjelo uzama ukukhawulelana nomngcipheko wonyuko- maxabiso ojamelana nawo ngoxa kwangaxeshanye usehlisa "umngcipheko womvuzo wokugqibela". Le potfoiyo iphinda ifumane amathuba kwi-Sukuk (iSukuk yibhondi yesiSilamsi). La mathuba eSukuk zizixhobo ezingenzala eziqulunqelwe ukufana nokubhatalwa kwebhondi okanye imali.

Umlawuli weeasethi okhethwe yibhodi ukulawula iPotfoliyo eZinzisiweyo eThobela uMthetho we Shari'ah yi-27four Investment Managers. I-27four ngabalawuli beepotfoliyo eziliqela isungulwa phakathi ku-2007. Ipotfoliyo yeShari'ah yenze utyalo- mali kwiNgxowamali eZinzisiweyo ye-27four nehambiselana nomthetho weShari'ah. Ipotfoliyo ezingaphantsi kwale, zikhethwa ngabalawuli bakwa-27four.

Ukuthobela umthetho weShari'ah kuvelelwa yiBhodi eVelelayo yakwa-27four.

Iimbopheleleko zeBhodi yeShari'ah ziquka:

- Ukuqinisekisa ukuba zonke iimpepha zomthetho zihambelana nomthetho weShari'ah;
- Ukuqinisekisa ukuba zonke iipotfoliyo zengxowamali ye-27four ezakha le ziyahambelana nomthetho weShari'ah;
- Ukubeka esweni utyalo-mali lweSukuk
- Ukuphonononga izabelo zePotfoliyo yeShari'ah qho ngekota

Kukho amaqanaba amabini okuvelela ukuhambelana nomthetho weShari'ah kule potfoliyo ekubeni neepotfoliyo ezingaphantsi kwayo nazo zineebhodi zazo zeShari'ah ukuqinisekisa ukuba nazo zihambelana nomthetho weShari'ah ngoxa le ibhodi ka-27four iqinisekisa ukuhambiselana nomthetho weShari'ah wengxowamali eyenziwa zezi potfoliyo zizonke.

Indlela ezityalwa ngayo iiasethi zePotfoliyo eZinzisiweyo eThobela uMthetho we Shari'ah

Ulwabiwo kwiindidi ezahlukeneyo ze-asethi kwipotfoliyo eZinzisiweyo eThobela uMithetho weShari'ah iyafumaneka kwiNgxelo yokuDiza yeLungu enokujongwa kwiwebhusayithi ye-UCTRF.

Ukucacisa ukhetho lwakho



Loluphi ukhetho endinalo?

Imali yakho yomhlalaphantsi eselugcinweni eyingqokelela kwi-UCTRF ineenxalenye ezimbini, zezi:

- Imali efakwa kwimali yomhlalaphantsi yakho eselugcinweni eyingqokelela. Le mali iyingqokelela yibhalansi ekwiakhawunti yakho yogcino-mali yomhlalaphants eyingqokelelai; futhi
- Umrhumo okhutshwa ngokuqhubekayo kwiakhawunti yakho yogcino-mali yomhlalaphantsi eyingqokelela
- Khumbula ukuba, nangona utyalo-mali lwakho oluwkiUCTRF asuka kwimali ezifakwa ngumqeshi, zitsalwa kumvuzo wakho kwaye uyazikhethela ukuba wena ufuna ukutyala malini.

Ungakhetha ngokwahlukileyo indlela omawutyale ngayo imali

- Wenze utyalo-mali ngemali yakho yomhlalaphantsi eselugcinweni eqokeleleneyo;
- Kunye nemali yomhlalaphantsi eselugcinweni kwixesha elizayo

Ungakhetha phakathi kweCapital Preservation, iPoyfoliyo eZinzisiweyo okanye eZenzisiweyo eThobela uMthetho we Shari'ah. Ngamanye amazwi, ukhetho lokutyala imali yomhlalaphantsi owudlayo lwahlukile kutyalo-mali lwemali yomhlalaphantsi osezayo.

Ndingalwenza kube kangaphi olu ukhetho?

- Ungalwenza nanini na ufuna ngokugcwalisa amaxwebhu otshintsho tyalo- mali afunwa ngumlawuli.
- Imiyalelo ingafumaneka apha: <http://uctrf.co.za/uctrf/how-to-switch-your-investments>
- Kwisithuba seenyanga eziyi-12, ukuqaleni nge-1 Julayi, uvumelekile

ukutshintshela kwesinye isicwangciso sotyalo-mali ngaphandle kweendleko.

- Ukuba wenza utshintsho olungaphezu kolunye sithuba ngasinye, uza kudleka isixa somlawuli (ngoku esi sixa yi-R694.30 i-VAT iqukiwe, kodwa siyaphononongwa kumaxesha ngamaxesha). Ezi ndleko ziza kubizwa kwiakhawunti yakho yogcino-mali yomhlalaphantsi eyingqokelela kwi-UCTRF. (Ungalwenza utshintsho lotyalo-mali lwemali yakho yomhlalaphantsi yexesha elizayo ngaphandle kweendleko)

Imodeli yamaNqanaba oBom yenye indlela yotyalo-mali

IBhodi iyaqonda ukuba amanye amalungu anganqwenela ukukhetha enye indlela yotyalo-mali ebizwa ngokuba yiModeli yamaNqanaba oBom.

IModeli yamaNqanaba oBom iqulungelwe amalungu ngenxa yesi sizathu, imeko eziqhelekileyo, eyona nto eye ikuxelele ukuba undoqo kukulawula umngcipheko wonyuko-maxabiso okanye umngcipheko womvuzo wokugqibela bubude bexesha lotyalo-mali okanye iminyaka eshiyekileyo ngaphambi komhlalaphantsi. iModeli yamaNqanaba oBom iqwalasela unyaka wokuthatha umhlalaphantsi osisiqhelo kwi-UCTRF (ukuphela konyaka apho ilungu liba neminyaka eyi-65).

Ngokufanelekileyo, ukuba unesicwangciso sokuthatha umhlalaphantsi kwangethuba okanye emva kweminyaka eyi-65, ngoko le modeli isenokungakufaneli.

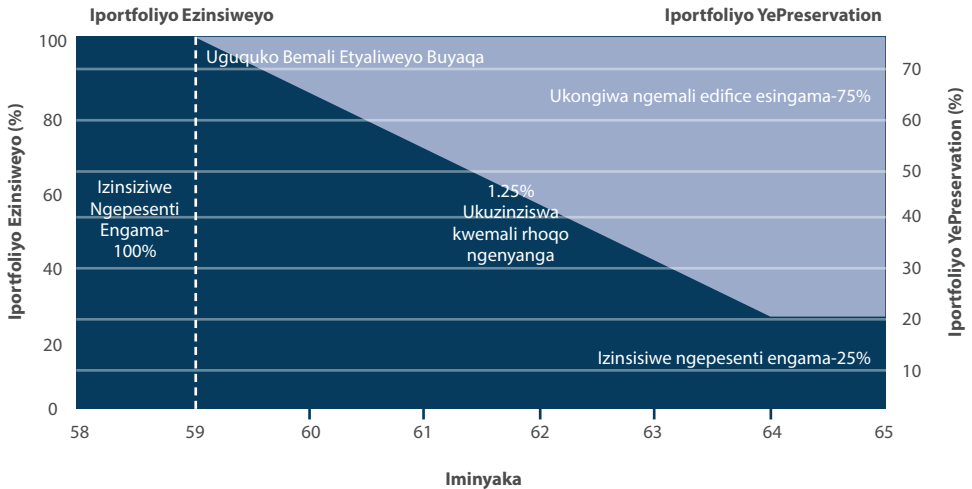
Ekubeni umjelo wePotfoliyo eZinzisiweyo kulindeleke ukuba unike imbuyekezo ephezulu kwixesha elide, ngowona ubalaseleyo ukulawula umngcipheko wonyuko-maxabiso, ngokukhethekileyo kumalungu aselula anomda wexesha wotyalo-mali omde (iminyaka eyi-6 ukuya kweyi-7 ukuya phezulu). Amalungu, ngoko ke, aye enze utyalo-mali kumjelo wePotfoliyo eZinzisiweyo de ibe nguDesemba wonyaka apho baba neminyaka eyi-58.

Ekubeni umngcipheko womvuzo wokugqibela usiba yingxaki njengoko umntu esondela kumhlalaphantsi, loo malungu akhethe iModeli yamaNqanaba oBomi, iye ipotfoliyo yabe itshintshwe ngokuthe ngembe ukusuka kwiPotfoliyo eZinzisiweyo ukuya kwiCapital Preservation ethi ibakhusele kumngcipheko womvuzo wokugqibela.

Imodeli yamaNqanaba oBom iyacaciswa.

Kusaqala unyaka apho ilungu libaneminyaka engama-59, Imali yoMhlalaphantsi Eyingqokelela Eselugcinweni iza kumane inyuswa ngelixa elingange 1.25 lepesenti kude kuphele unyaka apho baza kubaneminyaka engama-63. Kulapho ke Imali yoMhlalaphantsi Eyingqokelela aEselugcinweni engange 75 wepesenti iza kuthathwa ityalwe kwiPotloyio YeCapital Preservation. Ipesenti engange 25 iza kuhlala kwiPotfoliyo Ezinzisiweyo nangoko kuchazwe kule grafu ingezantsi.

Indlela Yotyalo-Mali yoBomi YeUCTRF



Nceda uphawule

Ukuba ukhetha iModeli yamaNqanaba oBom isicwangciso sotyalo-mali sakho siza kutshintshwa ngokuzenzekelayo ngokwendlela eboniswe ngaphezulu. IModeli yamaNqanaba oBom isenokungafaneli ukuba:

- Ucwangcisa ukuhlala phantsi kwangethuba okanye kade emva kuka-65; futhi/okanye
- “unomdla” omkhulu okanye omncinci kwimingcipheko kunaleyo ifumaneka kule Modeli; yaye/okanye
- Uceba ukuyityala imali yakho yomhlalaphantsi eyingqokelela kwisixa-nyaka sokuphila xa sele uhlala phantsi

Kwenzeka ntomi ukuba akukho khetho ndilwenzayo malunga notyalo-mali xa ndijoyina i-UCTRF

Uza kucelwa ukuba ufake ifomu yokhetho lotyalo-mali lwelungu xa usiba lilungu le-UCTRF. Ukuba akukho khetho ulwenzayo xa usiba lilungu le-UCTRF, imali yakho eyiNgqokelela yoMhlalaphantsi eselugcinweni kunye nemirhumo yomhlalaphantsi eselugcinweni yexesha elizayo iza kutyalwa ngokusekelwe kwiModeli yamaNqanaba oBom njengoko sekucacisiwe ngaphambili. Unalo ukhetho lokutshintsha isicwangciso-qhinga sakho sotyalo-mali nanini na ufuna- nceda ubone isihloko “Ndingalwenza kangaphi olu khetho?” ngaphezulu.



Iimpazamo ezixhaphakileyo



Isicwangciso-qhinga sotyalo-mali esilumke ngokugqithisileyo

Ngokwamava ethu, kokubini kumathuba afumaneka eMzantsi Afrika okanye kwamanye amazwe, amalungu aye akhethe imijelo yotyalo-mali angenazingozi okantye mingciphelo ingako. Baye bathande “ukulumka” kukhetho lwabo.

Le mpazamo inganemiphume emibi kakhulu kokwemali. Ngokomzekelo, ukuba ilungu eliminyaka iyi-25 ligqiba ekubeni lenze utyalo-mali ngemali yalo yomhlalaphantsi eselugcinweni kwiCapital Preservation portfolio kwixesha lobomi bakhe lonke (kangangeminyaka eyi-35 okanye eyi-40), angaphela enepenshini ezipesenti eziyi-35 ukuya kweziyi-50 ubuncinane kunokuba ebeyifake ngendlela efanelekileyo kwiPotfoliyo eZinzisiweyo kwixesha elininzi.

Ngoko ke, ukuba umtsha yaye awunaxhala ngomgcipeko womvuzo wokugqibela, okusentloko kuwe kukwenza utyalo-mali oluza kukhulisa imali yakho eselugcinweni uphinde ulawule umngcipheko wonyuko-maxabiso.

Ukuzama ukuqikelela ixesha elililo emakethini

Amava asibonisa ukuba amanye amalungu akholelwa ukuba angaliqikelela elona xesha lokungena kwimakhethi. Oku kuthetha ukuba baye bazame ukuphuma okanye bathengise xa amaxabiso ephezulu baze bathenge xa amaxabiso ezabelo ephantsi.

Inyaniso kukuba, iingcaphephe ezilawula utyalo-mali zona ngokwazo azikwazi ukuqikelela elona xesha lokungena nelokuphuma emakheni ngokuchanileyo rhoqo.

Ubunqina bubonisa ukuba amalungu eengxowamali zomhlalaphantsi asolo engakuchani ukuqikelela imakhethi. Ubingqina buphinda bubonise ukuba baleqa izabelo xa zikufutshane ukubaphezulu (elona xesha lingelilo ukwenjenjalo) baze bayigatye imakhethi emva kokuba iwe kabukhali (elona xesha lidla ngokuba lelona lifanelekileyo ukuthenga izabelo).



Qhagamshelana 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>

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.



A series of horizontal lines for writing, spanning the width of the page. The lines are evenly spaced and extend across most of the page width, leaving a small margin on the left and right.



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