

INCAZELO EBANZI NGE TWO-POT SYSTEM



KUNGANI UHULUMENI ESEBENZISA ITWO-POT SYSTEM

Uhlelo lokuthatha umhlalaphansi olunamabhodwe amabili lwakhiwe uhulumeni ngethemba lokugqaguzela isiko lokonga. Ivumela amalungu ukuthi abeke phambili ukongela umhlalaphansi uphinde futhi ukhona ukuthata imali uma uyidinga ngokuphuthumayo. Lokhu kusho ukuthi uzokwazi ukufinyelela emalini oyongele umhlalaphansi uma uyidingela izimo eziphuthumayo ngaphandle kokushiya umsebenzi. Usuku oluhlongozwayo lokuqalisa ukusebenza umhla lu-1 kuMandulo wezi-2024.

IMALI YAKHO YOMHLALAPHANSI ESIKWAMENI SAKHO IZOHLUKANA NGAMABHODWE AMATHATHU. LOKHU KUZOHLANGANISA INGXE YEBHODWE LE-VESTED, IBHODWE LE-NGXENYE LE-SAVINGS KANYE NENGXENYE YOMHLALAPHANSI (I-RETIREMENT). KUZOSEBENZA IMITHETHO EHLUKILE ENGXYENYENI NGAYINYE.

**IZIMALI ZOKUTHATHA UMHLALAPHANSI
NGOMHLAKA 31 AUGUST 2024**

Isikhwama sakho sizokwenza ukudluliselwa okuyimpoqo kanye nje kuka-10% (okulinganiselwe ngo-R30 000) wemali oyongele umhlalaphansi ngomhla ka-31 kuNcwaba wezi-2024. Enye yemali izohlala engxenyeni yakho oyiphathisiwe

IMINIKELO YOMHLALAPHANSI KUSUKA 1 SEPTEMBER 2024

Iminikelo yakho yomhlalaphansi izohlukaniswa ngezixenye ezi-2. 1/3 uya kwixenye yakho, yokonya ne-2/3 engxenyeni yakho yomhlalaphansi



**IVESTED
COMPONENT**

- Izimali engxenyeni yakho oyiphathisiwe zisazolandela imithetho edlule.
- Uma ushiya umqashi wakho ungakwazi
 - uku: 1 hlala njengelunga lesikhwama
 - esikhokhelwayo, 2 dlulisela imali
 - kwesinye isikhwama, 3 thatha imali
 - yakho ngokheshi, 4 noma wenze kokubili.(udlulisela inxenge bese uthathe enye)



**1/3
I-SAVINGS
COMPONENT**

- Ngezimo eziphuthumayo ungahoxa okungenani u-R2 000 ngaphambi kwezimali ezikhokhwayo (qaphela izinga lakho lentela elincane lizosetshenziswa uma ufaka isicelo)
- kanye ngonyaka wentela 1 ngaphandle ukushiya izimali zakho zokuthatha umhlalaphansi.



**2/3
I-RETIREMENT
COMPONENT**

- Awukwazi ukuhoxisa noma iyiphi imali kulelibhodwe uma ushiya umqashi. Izimali zizohlala zitshaliwe uze uthathe umhlalaphansi.
- Kufanele uthenge imali engenayo (i-annuity)uma usuthatha umhlalaphansi

ISIBONELO Ilungu elinenani lesikhwama esikhona ngo-31/08/2024 lika-R150 000 kanye nomnikelo wanyanga zonke ophindelelayo ongu-R900.



uhlale kungcono kakhulu ukonga ngaphambili ekuthatheni kwakho umhlalaphansi ukuze ukwazi ukuthatha umhlalaphansi ngokunethezeka. Xhumana ne-GIB Financial Planner ngaphambi kokusebenzisa izimali engxenyeni yakho yokonga noma uma udinga noma yiluphi usizo ngohlelo lwakho lokuthatha umhlalaphansi.