

INCAZELO EBANZI NGE TWO-POT SYSTEM



KUNGANI UHULUMENI ESEBENZISA ITWO-POT SYSTEM

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

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

IZIMALI ZOKUTHATHA UMHLALAPHANSI NGOMHLAKA 31 AUGUST 2024

Isikhwama sakho sizokwenza ukudlulisewa okuyimpoqo kanye njekuka-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 izohlukanisa ngezingxenye ezi-2. 1/3 uya kwinxenye yakho, yokonya ne-2/3 engxenyeni yakho yomhlalaphansi



IVESTED COMPONENT



1/3 I-SAVINGS COMPONENT



2/3 I-RETIREMENT COMPONENT

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

- Ngezimo eziphuthumayo unga hoxa 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.

- 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.

31 AUGUST 2024



1 SEPTEMBER 2024



R900PM

R600PM

IRETIREMENT COMPONENT

- R15 000 (10% of R150 000) uzodlulisewa kweyakho ingxenyenye yokonga.
- Imali eseles yomhlalaphansi esandleni sakho ingxenyenye izoba ngu-R135 000. Inani lesikhwama esikhona lizoqhubeka nokukhula,
- Nokho, ayikho eminye iminikelo ezoya kweyakho ingxenyenye enikeziwe.

- Inani elidlulisewa emalini oyiwongile ingxenyenye izoba ngu-R15 000.
- U-R300 (1/3) weminikelo yakho yesikhathi esizayo uzohamba engxenyenye yakho yokonga njalo ngenyanga
- Itholakala kuphela uma kunokuphuthumayo noma usuthatha umhlalaphansi.

- U-R600 (2/3) womnikelo wakho uzo ya kweyakho ingxenyenye yomhlalaphansi njalo ngenyanga.
- Ngeke uvunyelwe ukukhipha le mali uze uthathe umhlalaphansi futhi kuzodingeka ukuthi uthenge i imali engenayo (imali yonyaka).

uhlale kungono kakhulu ukonga ngaphambili ekuthatheni kwakho umhlalaphansi ukuze ukwazi ukuthatha umhlalaphansi ngokunethenze. Xhumana ne-GIB Financial Planner ngaphambi kokusebenzia izimali engxenyenye yakho yokonga noma uma udinga noma yiluphi usizo ngohlelo lwakho lokuthatha umhlalaphansi.