Ukutlamela umhlalaphasi

Isikhiya somhlalaphasi ozokwenza uledlhe

Yini otlhoga ukuyazi lokha nawutlamela umhlalaphasi

Ekukhambeni kwesikhathi, ibizelo lakho lomsebenzi lizakufika ekugcineni begodu uzakuthatha umhlalaphasi. Uzibona ukuphi nawuthethe umhlalaphasi? Ingabe uzakuba nemali eyaneleko ezakutjheja iindleko zakho zaqobe nyanga? Ngebhadi, inengi lethu aliliplaneli ngokwaneleko ilangelo.

Ungathoma ukutlamela umhlalaphasi wakho kwesinye nesinye isikhathi, kodwana kuhle ukukwenza msinya lokho. Ukutlama ngendlela efaneleko kuzakusiza nokobana uthathe iinqunto njenganje ukobana uzuze umhlalaphasi owufunako ekukhambeni kwesikhathi.

**Iinhlathululo**

Kuqakathekile ukobana uthole ihlathululo ekhamphanini yakho ye-intjhorensi mayelana neenhlathululo zayo,

amagama ajayelekileko nemitjhwana.

**Umzuzi**

Umuntu namkha isiqhema sabantu abathola imali ngesimanga sokobana elinye ilunga ebelibhadala esikhwameni somhlalaphasi lihlongakele namkha elinegunya lokuthola amarhubhelo ayisalela.

**Umamukelilifa (okhethiweko)**

Njengelunga lesikhwama somhlalaphasi, uzakukhonjelwa ukobana ukhethe namkha uhlongoze umamukelilifa abe munye namkha babe banengi ukobana bathole lokho okongileko nange kwenzeka uhlongakala ngaphambi namkha ngesikhathi sakho somhlalaphasi.

**Isikhwama sabazuzi**

Lokha ilunga namkha ilunga langaphambilini lesikhwama lihlongakala, isamba semali yamarhubhelo wokuhlongakala ekufanele inikelwe labo abatloliswe lilunga singabhadalwa esikhwameni sabazuzi bese ihlukaniswa ngokutjho kwesikhwama isiwe kubamamukelilifa.

**Inzuzo**

Inzuzo yimali ephuma esikhwameni somhlalaphasi ebhadalwa ilunga namkha ilunga langaphambilini.

**Iimali ezibhadalelwa abonobangela bezehlakalo**

Imali ingafakwa yikhamphani yesikhwama seemali zomhlalaphasi lokha ilunga nalimane nje esithubeni lilisa ukubhadala namkha liphungula imali ebhadalwako namkha likhetha ukuthatha umhlalaphasi ngaphambi kwesikhathi esiquntiweko.

**Iminikelo ebhadelwa esikhwameni setjhorensi**

Iintolimende zeemali ezibhadalwa kumtlamo wepentjhini malunga awuthetheko zibizwa ngokuthiwa minikelo. Iminikelo le ibumba isikhwama seemali ezisiswako mayelana nerhubhelo lakho lesikhathi esizako.

**Owondliwako**

Umuntu, ngelanga lokuhlongakala kwelunga lokha nakasasebenzako, obekondliwa lilunga ngokwesekelo leemali. Kungaba mntwana (kufakwe hlangana ombelekelweko/umntwana onokukhubazeka), umbelethi, umlingani, isihlobo namkha loyo ilunga ebelimtjheja ngokusemthethweni.

**Isisomali**

Ikambiso yokufaka imali ngaphakathi kwevezopahla labasisi elifana nejima lesisomali (i-CIS), izabelo, namkha izindlu. Ukunikela esikhwameni sepentjheni nakho kusathathwa njengesisomali.

**Umtlhogomeli wangokomthetho**

Umuntu namkha abantu abakhethwe ngokomthetho ukuvikela nokutlhogomela umntwana/abantwana begodu/namkha abantu abanokukhubazeka.

**Irhubhelo lesamba semali**

Irhubhelo lokuhlongakala lesamba semali kuyimali ebhadalwa kanye kwaphela kubamukelilifa namkha ebebondliwa lilunga lesikhwama sangaphambilini. Irhubhelo lilinani loke lemali eseleko yenye nenye into ebeyongiwa kupentjheni (ngaphandle kwefakwako kanye nemithelo) begodu ingathathwa njengesamba semali namkha esiswe ngobutjha kuzabelo. Irhubhelo libhadalwa kwaphela ngemuva kobana boke abamukelilifa nabondliwako sebatholakele.

**Ukukalukana ngeqadi**

Umsebenzi wangeqadi/ongeziweko owenzako ukungezelela umsebenzakho okhona ukuzenzela imadlana enengana.

**Irhubhelo eliyisalela**

Isalela kutjhiwo amanye namanye amarhubhelo wesikhwama somhlalaphasi umuntu akolodwa wona ebekangakabhadalwa namkha atleyinyiwe ngemuva kobana umuntu atjhiye phasi umsebenzi, aqothiwe, aphunguliwe namkha athethe umhlalaphasi. Nalokha nawutleyimileko wathola amarhubhelwakho ngemuva kokutjhiya isikhwama, kungenzeka uthole bona awukawatholi woke amarhubhelwakho ebekumele uwathole.

**Abaphathi abakhethiweko**

Abaphathi abakhethiweko ziinqhema zabantu abatjheja, abalawula nabaphatha imisebenzi yesikhwama somhlalaphasi. Kutlhogeka bona basebenze ngetlhogomelo nangokuzikhandla, begodu nangomoya omuhle. Abaphathi abakhethiweko bangabekwa umlandu ngeenqunto zoke ezithathwa sikhwama.

**Amarhubhelo angakatleyinywa**

Amarhubhelo angakatleyinywa marhubhelo angakabhadalwa emuntwini namkha angakatleyinywa lilunga lesikhwama sepentjheni namkha lesikhwama se-provident namkha mumamukelilifa ongaba khona hlangana neenyanga ezima-24 ukusukela ngelanga lelo okwabe kufanele ibhadalwe namkha itleyinywe ngalo.

Ikhasi lokumunyethweko

1. Asitlameni

2. Siyini isikhwama somhlalaphasi?

3. Imihlobo yeenkhwama zomhlalaphasi

4. Okulandelako nakungekho ongakukhetha

5. Amalungelo neembopho zakho njengelunga lesikhwama somhlalaphasi

6. Ukwelulekwa ngobungozi nangamarhubhelo womhlalaphasi

7. Imibuzo evane ibuzwe kanengi

8. Indlela yokufaka isinghonghoyilo

Iinomboro ezilisizo

**1. Asitlameni**

Qala ipilwakho namhlanjesi bese utjheja iimbopho zakho zanje zeemali. Ucabanga bona uzakufuna imalini lokha nawuthatha umhlalaphasi ukobana utjheje iindleko zakho zaqobe yinyanga? Akusiwo umbono omuhle ukuthatha bona uzabe usebujameni obungcono beemali kunangendlela okiyo njenganje namkha ukobana uzakulungisa izinto nasele ufika kiwo umhlalaphasi. Kungenzeka ube mdala khulu, uluphale namkha ube nokulimala namkha ube nokugula okungakukhandela bona usebenze ngale komhlalaphasi.

Lokha nawuthoma ukonga msinya, uzabe unikela ukongela kwakho umhlalaphasi ukobana kungezeke ngokwenani lobungako balo. Nangabe awukathomi ukonga, kufanele uthome njenganje.

**Kokuthoma, asisuse imibono engasilo iqiniso mayelana nomhlalaphasi:**

**“Ngisesemncani khulu ukobana ngicabange ngomhlalaphasi”**

Lokha nawuthoma msinya ukongela umhlalaphasi, uzakuthola imali enengi lokha nawuthatha umhlalaphasi. Ungasisa godu begodu uthabele amarhubhelo wokonga ingeniso engakadoswa umthelokusikhwama sepentjheni esirejistariweko.

**“Sekulada ukobana uthome ukongela umhlalaphasi”**

Ukuthoma ukonga, kungcono khulu kunokuhlala ungongi. Ungafaka imali enengi wonge khulu, tlamela ukusebenza bewuyokufika ngale kwama-65 yeminyaka, namkha urhole omunye umrholo ongeziweko ngokukalukana ngeqadi.

**“Anginayo imali ukobana ngisise”**

Akusimayelana nokuthi yimalini kodwana kungcono wonge lokho onakho, nalokha kungaba yi-R200 ngenyanga. Lokha isikhathi nasiya ngokuya ungayingezelela imali leyo. Khuluma nomenzelimisebenzi weemali ogunyaziweko (i-FSP)/umeluleki ngeemali namkha umsebenzeli kwezerhwebo mayelana nokuthi ungawongela njani umhlalaphasi.

Inengi lethu sihlala soke, okutjho bona imalethu yomhlalaphasi kufanele ihlale isikhathi eside. Ungakholwa bona iindleko zakho zokuphila zizakwehla lokha nasele uthethe umhlalaphasi, kodwana nalokha ziphasi kwezinye iindawo, kungenzeka zingezeke kwezinye. Ukwenza isibonelo, lokha iindleko zendlwakho zehla ngombana uyibhadele yoke imali yebhondi, ungathoma ukubhadala imali enengi eendlekweni zemedikhali. Kuyinto ejayelekileko elindelweko yokobana abantwana bazakutlhogomela ababelethi babo (namkha abogogo nabobamkhulu) lokha nasele bathethe umhlalaphasi. Kwenzekani nabangakwenziko lokho namkha nababhalelwa kukwenza?

Lokha nasele uthethe isiqunto sokonga imali yomhlalaphasi, yenza isikhathi uyokubonana ne-FSP egunyaziweko engakghona ukuhlola ubujamo bakho banje beemali bese uyakusiza ukuqala bona uzakutlhoga malini ukobana uyibekele ngeqadi qobe yinyanga ukuze ube nemali eyaneleko ozakuphila ngayo nawuthatha umhlalaphasi.

Ukuqinisekisa bona uba nokuledlha nawuthethe umhlalaphasi, kufanele uplanele ukonga imali eyaneleko ukuze ube nemali yaqobe nyanga oyirholako elingana namaphesende ama-75% wetjhege oyibhadalwa kokugcina.

Inengi labaqatjhi linikela ngesikhwama somhlalaphasi abasebenzi ekufanele banikele kiso. Le ngenye indlela yokongela umhlalaphasi njengombana abaqatjhi bakho badosa iminikelwakho bunqopha emrholwenakho. Kuyakghoneka ukungezelela ngeminye iminikelo esikhwameni somhlalaphasi lokha nawuthandako. Ungathatha godu nezinye izabelo ezingeziweko namkha unikele kwesinye isikhwama esiseqadi kilesi onikelwa mqatjhakho nangabe ufuna ukukhulisa ipoto yemali ezakuba khona nawuthatha umhlalaphasi. Esikhathini esinengi abantu bakhetha ikhethweli nangabe bayazisebenza namkha lokha nangabe abaqatjhi babo ababanikeli umtlamo wepentjheni yekhamphani.

2. Siyini isikhwama somhlalaphasi?

I**sikhwama somhlalaphasi** silithemu elinabileko elitjho isikhwama sepentjheni, izabelo zepentjheni, isikhwama sokuhlinzekela namkha isikhwama sokubulunga. Iinkhwama zepentjheni kanye neze-provident esikhathini esinengi zithathwa **njengeenkhwama zemali yemsebenzini** namkha **zokusebenza ngombana** zinikelwa mqatjhakho.

Imali esiswe esikhwaneni somhlalaphasi ivikelwe ngaphasi komThetho wesiKhwama sePentjheni (wama-24 we-1956 –the ‘PFA’). Iinkhwama zeemali ezihlukeneko zinalokho ongakhetha kikho kanye nemithethwazo begodu zilawulwa yibhodi yabantu abakhethiweko.

3. Imihlobo yeenkhwama zomhlalaphasi

**A. Iinkhwama zeemali yepentjheni**

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| **AMAPHUZU NGESIKHWAMA SEPENTJHENI**  |
| Isikhwama sepentjheni sikhwama semali yemsebenzini begodu esikhathini **esinengi** amalunga ayakatelelwa ukobana ayithathe. Lokhu kutjho bona kufanele ube ngaphasi kwesikhwama nangabe umqatjhakho unayo.  |
| Wena, abalingani bakho nomqatjhakho ninikela qobe yinyanga esikhwameni leso bese kuthi imali leyo yoke ibuthelelwe yoke isiswe ukwenza bona ikhule. Imalakho ekhutjhwa ngenyanga imane izidosele emrholwenakho ngaphambi kokudoswa komthelo.  |
| Nangabe **utjhiya phasi emsebenzini, uyaqothwa namkha uthatha** umhlalaphasi unelungelo lokuthola inani loke lemalakho yeminikelo kanye neemali ezibuyako, ezihle nezimbi, ezitholwa emalini esisiweko.  |
| Nangabe **utjhiya phasi emsebenzini, uyaqothwa namkha uthatha umhlalaphasi begodu** bewunikela esikhwameni semali yepentjheni somqatjhakho, ungadosa iimali ozongileko namkha uzidlulisele esikhwameni sokubulunga namkha esikhwameni sepentjheni somqatjhakho omutjha namkha uyitjhiye ibhadalwe yoke esikhwameni somqatjhakho wangaphambilini.  |
| Nangabe **uthatha umhlalaphasi,** uvumelekile ukobana uthathe kunye kwesithathu kube yikhetjhi (ukuyokufikela ku-R500 000) kungabi nomthelo (2020). Ibhalansi kufanele isetjenziselwe ukuthenga izabelo (annuity). Nange kwenzeka isikhwama sakho sesikolodo sibe ngaphasi kwe-R247 500 uzakuvunyelwa ukobana uthathe irhubhelo loke ngokwekhetjhi. Inani namaphesende abuyekezwa qobe mnyaka liPhiko eliButhelelela umThelo leSewula Afrika (i-SARS).  |
| Abanye abantu bathatha isiqunto sokukhupha imalabo yepentjheni abayongileko ukobana babhadale iinkolodo zabo namkha baye ngayo eholideyini, kodwana kunemiphumela emimbi yomthelo mayelana nokukhupha imalakho oyongileko ngaphambi kokufika esikhathini somhlalaphasi. Lokha nawonga (wonga namkha usisa ngobutjha) imali oyongako esikhwameni namkha uyidlulisela esikhwameni esihlukileko angeze wathola sakho sokonga imali ekolodwa ukubhadala imithelo begodu imalakho izakukhula ingabhadali umthelo bekube kulapha uthatha khona umhlalaphasi.  |

**B. Isikhwama se-provident**

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| **AMAPHUZU NGESIKHWAMA SOKUBULUNGA SE-PROVIDENT**  |
| Njengesikhwama sekhamphani sepentjheni, isikhwama sokuhlinzekela kusesesikhwama semsebenzini kodwana basebenzi kwaphela abenza iminikelo.  |
| Lokha nawuthatha umhlalaphasi esikhwameni sokubulunga sokuhlinzekela, kuzakutlhogeka bona usebenzise kubili kwesithathu kwemali ekhona ukobana uthenge kungaba i-anyuwithi yepilo namkha i-anyuwithi, okuzakuthi ekugcineni zikunikele umrlolo wezabelo.  |
| Nangabe bewuneminyaka ema-55 ubudala namkha engaphezulu ngomhlaka-1 kuNtaka ngomnyaka we-2021 begodu ungakarhabi ukuthatha umhlalaphasi kusikhwama sakho sokubulunga sokuhlinzekela unelungelo lokuthola amaphesende ali-100% werhubhelo njengesamba esiyikhetjhi, kufakwe ezinye nezinye iimali ezibuyako esikhwameni.  |
| Nangabe bewuneminyaka ema-55 ubudala ngomhlaka-1 kuNtaka ngomnyaka we-2021, uzakutlhoga kwaphela ukuthenga izabelo zokubili kwesithathu kweemali ezisiswe ngemuva komhlaka 1 kuNtaka 2021 – begodu uzakukghona ukuthatha isamba soke esipheleleko ebesisiswe ngaphambi kwelangeli, siba nomthelo njengombana kwenziwa kusamba semali yomhlalaphasi kumathebula womthelo.  |

**C. Izabelo zomhlalaphasi**

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| **AMAPHUZU WEMBHADALO YESISOMALI YOMHLALAPHASI (I-RETIREMENT ANNUITY)**  |
| Imbhadalo yesisomali yomhlalaphasi imhlobo womtlamo wokonga imali – ifana nokuthi ube nesikimu sakho sepentjheni sangeqadi.  |
| Umtlamo wokonga lo awunasibopho kumqatjhi begodu ukukhetha okuihle nangabe ufuna ukungezelela imali oyongela umhlalaphasi wakho namkha lokha nawuzisebenzako.  |
| Wenza iminikelo qobe nyanga kwaphela ngaphakathi kwesikhwama somhlalaphasi i-retirement annuity.  |
| Ungakhupha pheze ukufikela okukodwa kwesithathu kobungako yemali oyongileko ngokwekhetjhi. Okhunye okubili kwesithathu kufanele kusetjenziselwe ukuthenga izabelo.  |
| Kulawulwe mnyakakho owukhethileko wokuthatha umhlalaphasi, ungakghona ukuthola iimali ozongileko ukusukela nawuneminyaka ema-55 ukuya phezulu.  |
| Nangabe, nasele uthatha umhlalaphasi, inani lobungako bezabelo lingaphasi kwama-R247 500 (2020), ungakhupha imali yoke. Nangabe isisomali lakho likhulu, okubili kusithathu kufanele kusetjenziswe ukuvikela umrholo wepentjheni waqobe yinyanga. Akukafaneli udose iimali; ungazilisa kuzabelo zakho ukobana zikhule bekufike lapha uba neminyaka ema-75 ubudala.  |
| Enye nenye imali oyikhupha ngaphambi kwesikhathi izakuba nesijeziso somthelo. I-SARS ibuyekeza begodu ikhwezelela inani lomthelo qobe mnyaka – bahlole uyokubonisana nabo namkha ubonisane ne-FSP yakho egunyaziweko.  |
| Ungathenga i-Retirement annuity bunqopha ekhamphanini ye-intjhorensi namkha uyithenge ku-FSP. Nanyana ngikuphi ukukhethaokwenzako, yenza isiqiniseko sokobana ikhamphani ye-intjhorensi inelayisensi ye-Prudential Authority (i-PA) ukwenza ibhizinisi ye-intjhorensi, begodu i-FSP igunyazwe liBandla lezokuziPhatha eKorweni yezeeMali (i-FSCA) ukukunikela imikhiqizo nemisebenzi yeemali.  |
| Ukutjintja umsebenzi ngaphambi kokuthatha umhlalaphasi akuthinti izabelo zakho njengombana kuzakwenzeka ngepentjheni. Okuqakatheke khulu, angeze waphosela ngesikhwameni njengalokha ungenza ngesikhwama sepentjheni sekhamphani lokha nawutjintja imisebenzi.  |

**D. Isikhwama seemali sokubulunga**

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| **AMAPHUZU NGESIKHWAMA SOKUBULUNGA SEEMALI ZEPENTJHENI**  |
| Lokha nawulisa kwenye indawo usiya kwenye, ungakhetha kokune: 1. Ukonga (ukubulunga) imali ngesikhwameni obewukiso emqatjhinakho wangaphambilini.
2. Ukudlulisela imali esikhwameni somqatjhakho omutjha, ingakathintwa.
3. Ukukhupha ingcenye yemali bese udlulisela yoke eseleko esikhwameni sokubulunga.
4. Dlulisela irhubhelo loke ulifake esikhwameni sokubulunga.
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| Nangabe utjintje imisebenzi, namkha uphunguliwe namkha uqothiwe, ungadlulisela imali oyongileko esikhwameni sepentjheni yekhamphanakho uyise esikhwameni sokubulunga, lapha wonga khona imali oyongileko bekufike lapha uthatha khona umhlalaphasi. Ungadlulisela inani loke olongileko ngaphandle kokubhadeliswa umthelo.  |
| Ungadosa imali eyikhetjhi kanye kwesinye nesinye isikhathi ngaphambi kobana uthathe umhlalaphasi.  |
| Kunekghonakalo yomphumela wokungabi nemali eyaneleko ngemuva kokuthatha umhlalaphasi nangabe uthatha isiqunto sokudosa ikhetjhi. Abantu vane bararwe yimali encani abayitholako ngemva kobana sekudoswe imali yomthelo nangemva kobana kudoswe iimali zokuphatha imali yomhlalaphasi. Ngemuva kwalokho bafuna ukutjhugulula imikhumbulwabo. Ngebhadi-ke, **ukukhetha ukukhupha irhubhelo** ngokwekhetjhi **angeze walibuyisela emva**.  |

**E. IsiKhwama sePentjheni yabaSebenzi bomBuso (i-GEPF)**

ISewula Afrika pheze inabasebenzi bombuso abaziingidi ezili-1.7 iminikelo yazo yepentjheni efakwa ngaphakathi kwe-GEPF. Ayikatjhejwa yi-FSCA kodwana iphethwe begodu ilawulwa liBandla eliPhethe iPentjheni yomBuso (i-GPAA), ipahlazo isiswe ngaphakathi kweKhamphani yeSisomali yomPhakathi (i-PIC).

Yahlonywa mThetho wePentjheni yabaSebenzi bomBuso njengerhubhelo elihlathululiweko lesikhwama sepentjheni ngomnyaka we-1996. Lokhu kutjho bona amarhubhelo akhelwa phezu kweminyaka yokusebenza kanye ne-avareji yomrholo eminyakeni emibili yokusebenza ibuyelelwe ngenani elingeziweko – ingasi ekusebenzeni kwesikhwama. Ngokungafani nesikhwama sepentjheni yangeqadi, i-GEPF iqinisekisa abamukelilifa bayo izinga lamarhubhelo kungakhathaleki bona iphothifoliyo yesisomali isebenze njani.

Abamukelilifa baqinisekiswa bona bazakuthola umrholo wepilo yoke kanye namaphesende ama-50% azakuya kumlingani lokha ilunga okungilo lamambala lihlongakala. Amarhubhelo we-GEPF ayaqinisekiswa bona azakutholwa eminyakeni emihlanu yokuthoma. Nangabe ilunga liyahlongakala hlangana nesikhathesi, isabelo esizeleko sizakubhadalwa abalingani babo namkha abondliwa/abamukelilifa abatloliweko.

**4. Okulandelako nakungekho ongakukhetha**

Umbuso ubeke imithetho eqeda abantu amandla ukobana bathathe imalabo ngaphambi kokuthatha umhlalaphasi ngombana lokho kwenza umonakalo omkhulu enanini lemali yokugcina eyongiweko begodu lokhu kusilingo ebantwini abanengi.

Ukusiza abantu ukobana babalekele iphoso le, ukusukela ngomhlaka-1 kuNtaka 2019, i-PFA ifuna iinkhwama zepentjheni zihlome **iphothifoliyo yesisomali enganasikolodo.**

**Lokhu kutjho bona:**

* Imali ingakhutjhwa kwesinye isikhwama somhlalaphasi nakusikhwama sokubulunga iyokufakwa kuphothifoliyo yesisomali enganasikolodo

ngaphandle kwemali engeziweko.

* Abaphathi besikhwama kufanele benze isiqiniseko sokobana ikhetho elinganasikolodo lihlangabezana neendingo zenengi lamalungabo.
* Ibhodi yabakhethiweko yesinye nesinye isikhwama kufanele ibeke imibandela leyo ilunga elizakutloliswa kiyo

kuphothifoliyo yesisomali enganasikolodo.

**Ukuthatha imali ebulungiweko ngaphambi kwesikhathi nalokho okutjhidako**

* Ngaphandle kwalokha nangabe isikhwama seemali zomhlalaphasi sinesizathu esizwakalako sokungakhutjhwa, kufanele sitjhugulule imithethwaso ukuze ivumele ukuthathwa kwemali ngaphambi kwesikhathi

eyongelwe ipentjheni. Lokhu kuqakatheke khulu naziza emtlameni womhlalaphasi abasebenzi abawungenelako njengengcenye yekontraga yomsebenzabo.

* Iinkhwama zeemali zomhlalaphasi zakade bezingavumeli amalunga ukobana batjhiye imali abayongileko esikhwameni seemali lokha

nabatjintja abaqatjhi namkha nabalisa ukusebenza ngaphambi kokuthatha umhlalaphasi kodwana njenganje sekufuneka bona batjhugulule imithethwabo ukwenzala bona kube lula ukubulunga imali eyongiweko malunga namkha ukudlulisela imali eyongiweko isiwe kwesinye isikhwama seemali.

* Lokha nawukhetha ukonga irhubhelo lakho, isikhwama semali sizakufuneka ukobana sikunikele isamba soke esibhadaliweko

sesitifikeyidi sobulunga hlangana neenyanga ezimbili (2) zekhalenda zesaziso sakho sokobana uyayilisa emsebenzi oqatjhwe kiwo.

**Iqhinga lezabelo**

Zoke iinkhwama zeemali kufanele zibe neqhinga lezabelo elenza bona kube nalokhu:

* Ukunikela amalunga, lokho angakhetha kiko malungana nokusebenzisa iimali abazongileko ukobana bathenge izabelo nabathatha umhlalaphasi ezizanande zibanikela

ingeniso yaqobe yinyanga.

* Ukungabizi khulu begodu nokuhlangabezana neendingo zamalungayo, begodu nokwazisa amalunga ngeqhinga,

ngelimi abalizwisisako.

* Ukunikela izabelo ezikhethiweko njengalokho ekungakhethwa kikho kodwana isikhwama seemali asikavunyelwa ukuzimaketha njengalokho ekungakhethwa kikho kwaphela

 kilabo abathethe umhlalaphasi.

5. Amalungelo neembopho zakho njengelunga lesikhwama somhlalaphasi

**Unelungelo lalokhu:**

* Lokutjelwa ngamalungelwakho njengelunga lesikhwama.
* Inani lemithetho yesikhwama nencwajana yemalunga.
* Isitatimende serhubhelo okungasenani kanye ngomnyaka.
* Lokukhetha amaphesende ama-50% wamalunga webhodi (abaphathi abakhethiweko) begodu bazi bona babobani.
* Lokwazi bona bobani abaphethe isikhwama.
* Ukubhadalwa kweminikelo namarhubhelo kusesenesikhathi lokha nawuthumela yoke imitlolo efunekako.
* Ukufaka isinghonghoyilo.

**Iimbopho zakho zifaka:**

* Ukutjheja ukusebenza kwesikhwama.
* Ukwenza bona abaphathi abakhethiweko esikhwameni sakho babe nokuziphendulela.
* Ukwazisa abaphathi abakhethiweko ngamanye namanye amatjhuguluko elwazini okungelakho, kufakwe hlangana loyo omtlolise

njengomamukelilifa.

* Ukuthola ilwazi lesazi esibuya ku-FSP esigunyazwe yi-FSCA, nange kufuneka.
* Ukubuyisela imalimboleko, nangabe uboleka imali esikhwameni sakho mayelana neminqopho yendlu, ngaphambi kobana

uthathe umhlalaphasi nangabe ufuna ukuthola imalakho yoke yomhlalaphasi.

* Ukuba nelwazi ngendlela ongakghona ngayo mayelana nomhlalaphasi wakho kanye nesikhwama semali yakho.
* Ngokuyelela imiphumela yomthelo lokha nawukhupha isisomali lomhlalaphasi – kuqakathekile bona uzijayeze

ngamanani womthelo nawukhupha imali, kanye namarhubhelo womhlalaphasi abuyekezwa ekuthomeni kwesinye nesinye isikhathi somthelo.

* Ukwenza isiqiniseko sokobana uyaziswa ngamanye namanye amatjhuguluko womthetjhwana kungaba sikhwama sakho namkha yi-FSP yakho.
* Ukwenza isiqiniseko sokobana umqatjhakho ubhadala umnikelwakho womqatjhi newesisebenzi esikhwameni sepentjheni.

|  |
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| **IIYELELISO EKUFANELE ZIKHUNJULWE MALUNGA ABHADALWE YOKE IMALI YESIKHWAMA SOMHLALAPHASI**  |
| **Lokha nawulilunga elibhadalwe imali yoke, isikhwama kufanele:** 1. Sifake imali efaneleko nezwisisekako mayelana nokuphatha ekufanele ikhambisane neendleko zokunikela imisebenzi yokuphatha ebantwini abasaqatjhiweko.
2. Kungafakwa ilevi enye nenye imali etjhajwa kokuthoma erhubhelweni lakho lokubulunga ngesimanga sobujamo sokuba lilunga elibhadale yoke imali.
3. Ungavumeli eminye iminikelo emitjha esikhwameni semali.
4. Ungadosi imali yamarhubhelo wengozi erhubhelweni lakho elibulungiweko.
5. Vuma ukuthi kube nguweothatha irhubhelo eliyikhetjhi namkha udlulisele amarhubhelo kwesinye isikhwama seemali begodu welulekwe ngamarhubhelo womhlalaphasi ngaphambi kobana ukhethe into efana naleyo.
6. Vumela ukudluliselwa kwerhubhelo elongiweko ngaphandle kokufaka imali.
7. Vumela wena ukuzikhethela ukubulunga imalakho yomhlalaphasi; angekhe ikukatelele ukwenza lokho.
8. Nikela isitifikeyidi esibhadaliweko sobulunga.
9. Vuma ukobana irhubhelo lakho (lokongela umhlalaphasi) limane lizongele ngokwalo nangabe ubhalelwa kukhetha.
 |

6. Ukwelulekwa ngobungozi nangamarhubhelo womhlalaphasi

Ngesimanga sokobana ngaso soke isikhathi kunengozi yokuloba imalakho kusisomali, kufakwe hlangana iinkhwama zeemali zomhlalaphasi, amalunga njenganje anelungelo lokuthola ukwelulekwa ngerhubhelo lomhlalaphasi ngaphambi kokuthatha esinye nesinye isiqunto.

**Iingozi zesikhwama seemali zomhlalaphasi**

Ngaphambi kobana ilunga lesikhwama seemali licabanga ukuthatha, ukubulunga namkha ukudlulisela irhubhelo kwesinye isikhwama seemali zomhlalaphasi, iinkhwama kufanele ziveze begodu zihlathulule lokhu okulandelako ngelimi elizwakalako nabalizwisisako:

• Iingozi, iindleko neemali ezifakwako zephothifoliyo yesisomali ekhona.

• Iqhinga lezabelo zabo.

• Indlela ababulunga ngayo amarhubhelo.

• Koke okhunye amalunga angakhetha kikho.

**Ukwelulekwa**

* Ukwelulekwa kufanele kube ngelimi elaziwa zizazi ezizwisisa lokho ekungakhethwa kikho kanye nokutlhanywa kwakho

ukusiza abantu abathethe umhlalaphasi ukobana bathathe iinqunto ezifaneleko lokha nabalisa ukusebenza.

* Ukwelulekwa kungafaka hlangana ukubamba imihlangano nabo lapha kwabiwa khona ilwazi, begodu kuphendulwa khona nemibuzo

ngelimi abakghona ukulizwisisa.

* Irhubhelo lomhlalaphasi lokwelulekwa alisiso isiyeleliso semali. Lokhu kufanele kuvezwe kuwe.
* Umuntu onikela ukweluleka akutlhogeki bona kube mumuntu ogunyazwe yi-FSP. Ngalokho, isikhwama sakho sesisomali

kufanele sibe nethemba lokobana umeluleki umumuntu okufundeleko ukwaba ilwazi nokuphendula imibuzo.

**Tjheja:** Ukwelulekwa ngesikhwama seemali akwenzelwa izinto ezirheliswe ngaphezulu kwaphela begodu kungenziwa kwesinye nesinye isikhathi. Ukwelulekwa kuyafuneka godu lokha umuntu nakajoyina isikhwama seemali njengelunga elitjha, begodu iinyanga ezisithandathu ngaphambi kobana umuntu afike emnyakeni wokuthatha umhlalaphasi ojayelekileko.

7. Imibuzo evane ibuzwe kanengi

**Q: Kwenzekani ngemalami yomhlalaphasi nangabe ngihlongakala ngaphambi kokuthatha umhlalaphasi?**

A: Irhubhelo lakho elibuya esikhwameni sepentjheni namkha ku-provident alibi yingcenye ye-esiteyidi yakho. Nange kwenzeke uhlongakale lokha nawusemsebenzini amarhubhelwakho azakwabiwa hlangana nalabo obondlako/namkha obatlolisileko, ngokwesiqunto esithathwa baphathi besikhwama abakhethiweko begodu kulandelwe iphenyo ukubona bona bobani labo egade ubondla begodu/namkha bobani labo obatlolisileko. Abaphathi abakhethiweko ngibo kwaphela abanegunya lokubona bonyana irhubhelo lizakwabiwa njani; yeke ukwenza bona iforomo lakho labamukelilifa lihlale likhambisana nesikhathi kuzakwenza bona kube lula ukobana abaphathi bakho abakhethiweko bakghone ukubona abantu bakho abondliwako bese basiza ngokusabalalisa irhubhelo ngesikhathi esifaneleko kubamamukelilifa bakho.

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| **ISIKHWAMA SEEMALI SABAMUKELILIFA NABONDLIWAKO**  |
| 1. Lokha ilunga lesikhwama namkha ilunga langaphambilini lihlongakala, **isamba serhubhelo lemali** ebhadalwa abondliwako esibuya kusikhwama sepentjheni namkha se-provident singabhadalwa sifakwe ngaphakathi kwesikhwama sabamamukelilifa. Isigaba 37 (c) somThetho wesikhwama seeMali zePentjheni sinikela isikhathi esingangeenyanga ezili-12 ukobana kubhadalwe isamba semali yerhubhelo kubamumekililifa namkha kumalunga ondliwako wesikhwama seemali. Yeke isikhwama asikakateleleki ukobana sisabalalise iimali hlangana nesikhathesi begodu kungathatha isikhathi eside ukuthola irhubhelweli. Lokhu kungaba sisamba semali yerhubhelo lokuhlongakala elibhadalwa abasesebancani nabadala abondliwako belunga.
2. o **Abondliwako abasesebancani:** Lokhu kungaba sisamba semali yerhubhelo lokuhlongakala elibhadalwa

abasesebancani nabadala abondliwako belunga. 1. o **Abondliwako esele babadala:** Isamba semali yamarhubhelo abhadalwa umuntu omdala angabhadalwa esikhwameni sabamukelilifa nangabe ilunga linikela imvumo yalokho, namkha nangabe isikhwama semali sikholwa bona kungcono ngokuphatheka kuhle kweemali zomuntu omdala ukobana imali ihlaliswe esikhwameni somamukelilifa.
2. Amarhubhelo angasetjenziselwa ukubhadala zoke iindleko zaloyo owandliwako zesikolo namkha iimali zaqobe nyanga zingabhadalwa kumthlogomeli osemthethweni ukubhadalela iindleko zakamondliwa zokuphila.
3. Imali enengi izakubhadalwa, nakube mntwana osesemcani, lokha umntwana loyo nakaba mdala.
 |

**Q: Kwenzekani nangabe mina namkha abamukelilifa bami abalitleyimi irhubhelo?**

A: Nangabe wena namkha abamukelilifa bakho bangalitleyimi irhubhelo esikhwameni isikhathi esingangeenyanga ezima-24 ukusukela ngelanga okufanele uyithole ngalo, irhubhelo lizakuthathwa **njengalelorhubhelo elingakatleyinywa**. Irhubhelo elingakatleyinywa lingabekwa esikhwameni sepentjheni namkha se-provident bekufike lapha litleyinywa khona, namkha lingadluliselwa esikhwameni samarhubhelo angakatleyinywa. Isikhwama samarhubhelo angakatleyinywa senza ilandelela sifuna abamamukelilifa, abangaba malunga wangaphambilini wesikhwama somhlalaphasi namkha labo ababondlako bese bababhadala amarhubhelo ekumele bawathole.

**Ngimiphi imithetho equnta indlela irhubhelo lakho lesikhwama semali ekufanele libhadalwe ngakhona?**

A: I-Ofisi yoMahluleli wesiKhwama seeMali zePentjheni (i-OPFA), imithetho erejistariweko yesikhwama sakho somhlalaphasi kanye nomThetho womThelo weNgeniso uqunta indlela nesikhathi sokubhadalwa kwamarhubhelwakho. I-OPFA isasebenza godu nakuzabelo zomhlalaphasi kanye nesikhwameni seemali sokubulunga. Ihloso ye-OPFA kuqinisekisa bona iinkhwama zemali yomhlalaphasi zinikela amarhubhelo emithethweni yesikhwama begodu ziphathwa kuhle nangetlhogomelo.

8. Indlela yokufaka isinghonghoyilo

Nangabe unomraro ophathelene nesikhwama somhlalaphasi, kufanele ulandele amagadango wekambiso efaneleko yeenghonghoyilo njengombana kuvezwe

ngenzasi.

IGADANGO LESI-1: Tllola isinghonghoyilo esisemthethweni kusikhwama sakho seemali namkha kumphathi wesikhwama seemali uzame ukurarulula umraro ngokwamarherho wekhamphani wokurarulula imiraro.

IGADANGO LESI-2: Nangabe awukathabi ngendlela isinghonghoyilo sakho esitjhejwe ngakhona, ungathintana ne-OPFA ubawe isizo lokurarulula isinghonghoyilo sakho. Kuzakufuneka bona uthumele isinghonghoyilo esitloliweko sihlathulule umhlobo nemininingwana yesinghonghoyilo sakho. Ungasebenzisa neforomo lokuthumela ngokwethungelelwano (online) elitholakala kubunziznolwazi be-OPFA. Kufanele unikele ngekhophi ye-ID yakho, ubufakazi bokuthi ulilunga lesikhwama nemitlolo esekela isinghonghoyilo sakho. I-OPFA ilawula ikambiso yokulamula namkha ikabiso yokukhulumisana begodu izakuthatha isiqunto sokugcina (esibizwa ngokuthiwa “kukuba namandla”) nangabe wena nesikhwama seemali namkha abaphathi besikhwama nibhalelwa kufikelela esivumelwaneni.

IGADANGO LESI-3: Nangabe wena, isikhwama seemali, umphathi wesikhwama anikaneliseki nokuba namandla kwe-OPFA, ningayokulila

ngalokho eBandleni lokulamula lemiSebenzi yezeeMali ngaphandle kopeni namkha simahla.

**Tjheja:** Nangabe unesinghonghoyilo namkha ufuna ukurarulula umraro, uneminyaka emithathu ukusukela ngelanga lesehlakalo esenzekileko

ukobana unghonghoyile. Umphathi wesikhwama seemali ofake kuye isinghonghoyilo unamalanga ama-30 ukobana aphendule

ngesinghonghoyilo sakho.

**Iinomboro ezilisizo**

Ukubika ukungaziphathi kuhle namkha ukungaphathwa kuhle kokuhlobene nesikhwama seemali somhlalaphasi, thintana nomunye walaba abalandelako:

**IBandla lokuziPhatha eKorweni yezeeMali**

**(FSCA)**

Ukuhlola nangabe umnikeli womsebenzi weezeemali namkha umyelelisi ngezeemali ugunyaziwe ukobana akuthengisele imikhiqizo yeemali kanye nemisebenzi, nokobana ngimiphi imikhiqizo abangakuthengisela yona, thintana ne-FSCA.

**Isentha yomtato:** 0800 20 3722 (FSCA)

**I-FSCA switchboard:** 012 428 8000

**Inomboro yefeksi:** 012 346 6941

**I-imeyili:** info@fsca.co.za

**Imibuzo ngamarhubhelo angakatleyinywa:**

Pension.Queries@FSCA.co.za

FSCA.PensionsUnclaimed@FSCA.co.za

**SMS enquiry – ID no:** 30913

**SMS enquiry – general request:** 30766

**Isiphande sekhaya:**

Riverwalk Office Park, Block B, 41 Matroosberg Road, Ashlea Gardens, Pretoria 0081

**Isiphande seposo:**

P.O. Box 35655, Menlo Park, Pretoria, 0102

**Website:** [www.fsca.co.za](http://www.fsca.co.za)

**UmNyango we-FSCA wezokuFundiswa kwabaThengi (FSCA’s Consumer Education Department (CED))**

Mayelana nelwazi elinengi lokufundisa abathengi ngezeemali thintana ne-CED.

**I-imeyili:** CED.Consumer@fsca.co.za

**Ubunzinzolwazi:** [www.fscamymoney.co.za](http://www.fscamymoney.co.za)

**I-ofisi likaMahluleli wesikhwama seeMali zePentjheni (i-OPFA)**

Nangabe unesinghonghoyilo ngesikhwama sakho seemali sepentjheni, se-provident, sokubulunga namkha somhlalaphasi obhalelwe kusirarulula, ungafaka isinghonghoyilo ku-OPFA.

**Isentha yomtato:** 086 066 2837

**Umtato:** 012 748 4000 naku 012 346 1738

**Ifeksi:** 086 693 7472

**Isiphande sekhaya:**

41 Matroosberg Road, Riverwalk Office Park, Block A, Ashlea Gardens, Pretoria 0081

**Isiphande seposo:**

P.O. Box 580, Menlyn 0063

**Ubunzinzolwazi:** [www.pfa.org.za](http://www.pfa.org.za)

**I-ofisi yomLileli malungana nabaNikeli bemiSebenzi yezeeMali (i-FAIS Ombud).**

Nangabe unesinghonghoyilo esimayelana nomnikeli womkhiqizo, namkha i-FSP, ungathintana ne-FAIS Ombud.

**Umtato:** 012 762 5000

**IShare call:** 086 066 3247

**Ifeksi:** 012 348 3447/012 470 9097

**I-imeyili:** info@faisombud.co.za

**Iinghonghoyilo ezimayelana nomsebenzethu:**

hestie@faisombud.co.za

**Imibuzo ngobujamo beenghonghoyilo:**

enquiries@faisombud.co.za

**Isiphande sekhaya:**

Kasteel Park Office Park, Orange Building, 2nd Floor, 546 Jochemus Street, Erasmus Kloof, Pretoria, 0048

**Isiphande seposo:**

P.O. Box 74571, Lynnwood Ridge 0040

**Ubunzinzolwazi:** www.faisombud.co.za

**IsiKhwama sePentjheni yabaSebenzi bomBuso (i-GEPF)**

I-GEPF iphatha begodu ilawula amapentjhini namaye amarhubhelo wabasebenzi bombuso eSewula Afrika. Nangabe uneminye neminye imibuzo namkha iinghonghoyilo mayelana nepentjhenakho thintana ne-GEPF.

**Umtato:** 012 319 1000/1911

**Isentha yomtato:** 0800 117 669

**Ifeksi:** 012 326 2507

**Isiphande seposo:**

Private Bag X63, Pretoria, 0001

**Isiphande sekhaya:**

34 Hamilton Street, Arcadia 0083

**Ubunzinzolwazi:** [www.gepf.gov.za](http://www.gepf.gov.za)

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**UKUNGAZIBOPHI**

*Ilwazi elingaphakathi kwencwajana le linikelwe liBandla lokuziPhatha*

*eKorweni yezeeMali (i-FSCA) mayelana neminqopho yelwazi kwaphela. Ilwazeli alifaki isiyeleliso sangokomthetho*

*isiyeleliso sangokomthetho, esiphrofetjhinali namkha seemali. Lokha kutlhogonyelwe koke ukuqinisekisa bona okumunyethweko*

*kungokuhle begodu kuyanemba, i-FSCA ayiqinisekisi, okwenzekako neenkontraga kilokhu,*

*ayivumeli esinye nesinye isikolodo sangokomthetho namkha isibopho mayelana nokumunyethweko namkha ukunemba*

*kwelwazi elinjalo elinikelweko namkha, mayelana nokhunye nokhunye ukuloba namkha ukonakala okubangelwe, namkha okungesimanga esibunqopha namkha esingasi bunqopha*

*elikhambisana nokuthembela ekusetjenzisweni kwelwazi elinjalo. Ngaphandle kwalokha nangabe kuvezwe ngenye indlela,*

*ilungelo lokukhuphela lalo loke ilwazi lingele-FSCA. Ayikho ingcenye yencwajana yelwazi le*

*engakhiqizwa ngobutjha namkha engadluliswa namkha engasetjenziswa ngobutjha namkha engenziwa bona ibe khona ngananyana ngiyiphi indlela nanynana ezinye nezinye iimbikiindaba ngaphandle*

*kokuthola imvumo etloliweko ntanzi e-Offisini leBandla lokuziPhatha eKorweni yezeeMali le-*

*General Counsel.*