**Ukuzwisisa ukuqakatheka kwencwadi yelifa**

Ngaphezu kwama- 70% wamaSewula Afrika asebenzako awanayo incwadi yelifa. Kuneenzathu ezinengi zokobana kubayini amaSewula Afrika amanengi kangaka akhetha ukungenzi incwadi yelifa, kodwana ukuhlongakala ngaphandle kwayo kungezelela ukugandeleleka ngokomnotho ekugandelelekeni ngokwemizwa njengombana umndenakho uqalene nokuhlongakala kwakho.

Incwajana le inikela imihlahlandlela esisekelo mayelana neencwadi zamafa kanye nokuphathwa kwamafa kamufi. Ayijamiseleli nanyana ngimiphi imithetho efaneleko begodu akukafaneli isetjenziswe njengekomba esemthethweni.

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| **IINHLATHULULO** |
| **Incwadi yelifa** | Umtlolo wangokomthetho otjengisa kiwo ekufanele kwenzeke ngeempahla zakho nawuhlongakalako, omumethe imilayelo yokobana ilifa lakho kufanele labiwe njani nokobana ngubani ekufanele ahlomule kilo ngemva kobana uhlongakale. Yaziwa nangokuthi yitestamende. |
| **Ipahla** | Okuthileko onakho. Kungabandakanya izinto ezifana nendlwakho nekumumetheko, iinkoloyi, izabelo, amasiso, imihlomulo yomhlalaphasi, ikhetjhi, njll. |
| **Abahlomuli** | Iincwadi zamafa, amathrasti namapholisi wetjhorensi zivame ukuba nothileko ozokuhlomula ngazo nawuhlongakalako, ngesikhathi sokuba khona namkha sokuqedwa kwethrasti namkha lokha ipholisi nayikhulako. Umuntu, namkha ihlangano le, ejamele ukuthola imalakho namkha ezinye iimpahla ubizwa ngomhlomuli.  |
| **Ukunikelwa kwelifa** | Ukunikelwa kwelifa kulokha nawutjhiya izinto ezifana nendlu, ubukhazikhazi namkha imali kundlalifa namkha umhlomuli, isib. "Nginikela umlinganami indlwami eseDurban."  |
| **Umthelo wenzuzo yepahla** | Umthelo obhadelwa ngenzuzo yokuthengiswa kwepahla.  |
| **Ilifa** | Koke onakho; zoke iimpahla zakho (ipahla etjhidako nepahla engatjhidiko) kanye neembopho zakho (iinkolodo). |
| **Umthelo welifa** | Umthelo welifa obhadelwako ngaphambi kobana labiwe phakathi kwabahlomuli. Isikolodo somthelo esihloliweko sisuselwa enanini lelifa begodu sisebenza kwaphela elifeni lenani elingaphezulu kweengidi ezima- R3.5.  |
| **Umabilifa** | Mumuntu okhethwe mumenzincwadi yelifa (wena) nowenyulwe mPhathi weKhotho ePhakemeko bona azalisekise iimfiso zakamenzincwadi yelifa ngemva kokuhlongakala kwakhe. |
| **Umtlhogomelimafa** | Mumuntu namkha ihlangano ephathela omunye umuntu namkha abantu iimpahla ngokuthenjwa nangokuthembeka. Umtlhogomelimafa angaba mphathimafa, umabilifa namkha indlalifa ebujameni lapho incwadi yelifa inikela ipahla kundlalifa ngobujamo bokobana kufanele liye komunye umuntu nakuhlongakala indlalifa. |
| **Indlalifa/indlalifa ngokwencwadi yelifa** | Iindlalifa neendlalifa ngokwencwadi yelifa babantu abathola ilifa labantu abahlongakeleko. Umehluko hlangana kokubili lokhu kukobana indlalifa ingathola ilifa emuntwini ohlongakele anencwadi yelifa namkha anganayo incwadi yelifa (nencwadi yelifa namkha anganancwadi yelifa), bese indlalifa ngokwencwadi yelifa ingathola ilifa kwaphela ngokwencwadi yelifa esebenzako. Lokhu kutjho bona iinini zeengazi, umlinganakho nabentwana abambelekelweko baziindlalifa nakwenzeka uhlongakale unganayo incwadi yelifa, kodwana kobana isisebenzi sakho sangekhaya sithole inani lemali kuwe kufanele bona sibaliwe ngencwadinakho yelifa.  |
| **Ilifa** | Umhlomulo otholwe elifeni lakamufi ngaphasi kwencwadi yelifa namkha ngaphasi kokwabiwa kwangaphandle kwencwadi yelifa. Ukwenza isibonelo, indodana kamakhelwana ithole isithathu sesalela yelifa lakayise.  |
| **Ukuhlongakala ngaphandle kokwenza incwadi yelifa** | Nawuhlongakala ngaphandle kokutjhiya incwadi yelifa esebenzako, uhlongakala "ngaphandle kwencwadi yelifa". |
| **Ilifa** | Ipahla ethileko enikelwa umuntu othileko ngencwadini yelifa. |
| **Iinkolodo** | Lokhu zizinto ezifana neenkolodo eziseleko, iindleko zomngcwabo, umthelo welifa, njll. |
| **Isalela** | Okuseleko elifeni ngemva kokubhadelwa kwazo zoke iinkolodo, iindleko nemithelo begodu namafa sele abhadelwe zoke iindlalifa ngokwencwadi yelifa. |
| **Ukuba nencwadi yelifa nawuhlongakalako** | Nangabe umuntu unencwadi esebenzako yelifa nakahlongakalako, uhlongakala "anencwadi yelifa". |
| **Umenzincwadi yelifa** | Mumuntu owenza incwadi yelifa namkha itestamende. |
| **Ithrasti** | Ithrasti sivumelwano lapho kudluliswa khona ukulawula kanye/namkha ubunikazi bepahla budliliselwa kubaphathimafa kobana baphathe bebasebenzise ipahla kobana kuzuze abahlomuli. Itestamenthari thrasti ingahlelwa ngencwadini yelifa kobana iphathe ipahla yabentwana abancani bekube lapho bafika khona eminyakeni yobudala (namkha ngaphezulu). Ithrasti ehlelwe ngumenzincwadi yelifa asaphila (ebizwa ngethrasti eyenziwa mumuntu asaphila namkha ithrasti yomndeni) ingaba yindlalifa namkha indlalifa ngokwencwadi yelifa ezokuthola beyiphathe ilifa elizokuzuzwa bahlomuli bethrasti.  |
| **Umphathimafa** | Mumuntu namkha ibhizinisi, njengegcwetha, ibhanga, ikhamphani yamathrasti namkha umtlhogomelimafa ongusiyazi (FPSA®), olawula ithrasti nonesibopho sokuphatha iimpahla zethrasti ezizokuzuzisa abahlomuli bekube lapho zabelwa khona abahlomuli. |

**Okungaphakathi**

1. Iyini incwadi yelifa?

2. Kubayini kufanele ngibe nencwadi yelifa?

3. Kubayini nginganayo incwadi yelifa njenganje?

4. Kuzokwenzekani nangabe ngihlongakala ngaphandle kokuba nencwadi yelifa?

5. Ingabe umnakwethu namkha umnganami othembekileko angaba mumabi welifa lami?

6. Ngiziphi iimbopho zakamabilifa?

7. Ngikulungele ukwenza incwadi yelifa, ngubani ongangisiza?

8. Ngitlhoga miphi imitlolo nangenza incwadi yelifa?

9. Imibuzo ebuzwa kanenginengi

Imininingwana elisizo

Ukuba nencwadi yelifa kukunikela induduzo yokwazi bona imivuzo yokusebenza epilwanakho izokwabiwa beyiphathwe ngokweemfiso zakho. Incwadi yelifa ngeze yavikela ngokomthetho kwaphela umlinganakho, abentwabakho kanye neempahla zakho, begodu ingacacisa kuhle bona izinto ungathanda bona ziphathwe njani ngemva kobana uhlongakale.

**1. Iyini incwadi yelifa?**

Incwadi yelifa mtlolo wangokomthetho notlikitliweko lapho ohlela khona indlela ofuna ilifa lakho labiwe ngayo ngemva kokuhlongakala kwakho. Ukuhlongakala ngaphandle kwencwadi yelifa kutjho bona ilifa lakho ngeze labiwe ngokwencwadi yelifa (ngokwemilayelo), kodwana ngokwemithetho yokwabiwa kwelifa ngaphandle kwencwadi yelifa.

**2. Kubayini kufanele ngibe nencwadi yelifa?**

Incwadi yelifa yenza ipilo ibe lula kilabo obatjhiya emva nawuhlongakalako. Imtlolo wangokomthetho omumethe ilwazi mayelana neemali neempahla zakho (indlu, ifenitjhara namkha ubukhazikhazi, njll.) nokobana lokhu kufanele kwabiwe njani phakathi kwabahlomuli bakho. Nangabe unabentwana abancani, ungahlathulula umtlhogomeli omkhethileko kobana abatlhogomele nakwenzeka uhlongakale. Incwadi yelifa imumethe nelwazi ngomabilifa welifa lakho. Nangabe awukamkhethi umabilifa, umPhathi weKhotho ePhakemeko kufanele anyule munye ngemva kokubonisana neendlalifa.

**3. Kubayini nginganayo incwadi yelifa njenganje?**

Ngenzasi ziinzathu ezijayelekileko zokobana kubayini abantu banganayo incwadi yelifa.

**“Indlwami yincani begodu ayinayo inzuzo eyaneleko”. Incwadi yelifa akusiyo yabantu abaregileko kwaphela namkha labo abanezindlu ezikulu. Incwadi yelifa yenza ipilo ibe lula kilabo obatjhiye ngemva.**

**“Ngitjhade ngokuhlanganyela ipahla begodu angikaze ngisebenze!" Abalingani abatjhade ngokuhlanganyela ipahla babelana ngokulinganako elifeni lokuhlanganyelwa, okutjho bona koke ngekwabo bobabili abalingani. Umlingani ngamunye unesiquntu sesabelo selifa elihlangenyelweko. Kutlhogeka bona ube nencwadi yelifa kobana ukwazi ukuhlathulula ngokunqophileko bona ngubani ozokuhlomula esiquntwini sesabelo sakho nawuhlongakalako.**

**“Ngisesemncani, kunesikhathi esaneleko sokwenza incwadi yelifa." Nangabe unepahla efana nekoloyi namkha ifenitjhara begodu ungaphezu kweminyaka eli- 16 yobudala, awusimncani bona ungabi nayo incwadi yelifa. Nabantu abatjha nabangakatjhadi kufanele babe nencwadi yelifa ukuqinisekisa bona iimfiso zabo ziyahlonitjhwa mayelana nokobana bafuna iimpahla zabo zabiwe njani ngemva kobana bahlongakale.**

**“Udadwethu/umnakwethu uzokutlhogomela abentwabami nakwenzeka ngihlongakale”. Emakhayeni ajayelekileko newamasiko, kunenjwayelo yokobana nakwenzeka uhlongakale begodu abentwabakho namkha abondliwa basesebancani, umndenakho uzobatlhogomela begodu akutlhogeki bona ube nelwazi leli ngencwadinakho yelifa. Isiqunto esihle kukobana ucoce ngokutlhogonyelwa kwabentwabakho nomndenakho ntanzi kanye nokukhetha abatlhogomeli ngencwadinakho yelifa.**

**“Umndenami uzalungisa izinto”. Iqiniso kukobana, ngeze bakwazi ukwenza njalo. Umthetho (umThetho wokwabiwa kwelifa ngaphandle kwencwadi yelifa, 1987) ubika bona ngubani ozokuthola ilifa lakho. Ukuliselela emndeninakho bona ulungise iindaba zakho akusiyo kwaphela nje iresiphi yeenkinga zomndeni, kumthwalo ongakalungi obathwesa wona. Nawuhlela ekufanele kwenzeke ngepahlakho, (izambatho, ubukhazikhazi, ifenitjhara), ikhetjhi namkha iinkolodo uzokwenza iimpilo zabo lula nabasazilileko. Ngencwadinakho yelifa ungakhetha umabilifa ozokuphatha iindaba zakho ngemva kokuhlongakala kwakho.**

**“Ngineenhloni zokwenza incwadi yelifa ngombana angazi bona yenziwa njani." Kunabantu abazizazi abafana namakhamphani wamathrasti, amabhanga, abanikeli bezenzelwa zezeemali (FSPs), iinsebenzi zokutlhogonyelwa kwamafa (FPSA) namkha amagcwetha angakusiza.**

**“Kubiza imali ukwenza incwadi yelifa.” Incwadi yelifa mtlolo oqakathekileko begodu kufanele wenziwe sisazi. Amanye ma- FSP anikela ngezenzelwa zokutlhama simahla iincwadi zamafa bese akubekela nekhophi yencwadakho yelifa simahla. Amagcwetha angabhadelisa imali kodwana njengehlonipho anganikela nokukubekela simahla incwadakho yelifa. Ibhanga yakho ingabhadelisa imali encani ngesenzelwa lesi. Khuluma nasinye seenqhema ezibalwe ngehla.**

**“Ngizokwenza incwadi yelifa ngeveke ezako”. Yenze msinyana ngendlela ekukghoneka ngayo. Ukuhlehlisa kuzokwenza bona ukhohlwe ngayo.**

**“Libhadi!” Abanengi bacabanga bona nawenza incwadi yelifa, umema ibhadi emzinakho begodu ngebanga lalokho uzokuhlongakala msinyana. Bambalwa abantu abaziko bona bazokuhlongakala nini. Kungcono ukuzilungiselela.**

 **“Ngikoloda khulu kunalokho enginakho.” Isikolodo sakho esiseleko sizokudla inani lelifa lakho. Ngaphandle kobana kunekhetjhi eyaneleko elifeni lakho yokubhadlela isikolodo namkha iimpahla ezaneleko zokuvala iinkolodo zakho, abakolodisi bakho bangatleyima isikolodo esiseleko kumlinganakho kwaphela nangabe nitjhade ngokuhlanganyela ipahla.**

**“Nginepholisi yetjhorensi yepilo ezokuvala zoke iiinkolodo zami bese esalako izokuya emndeninami nangihlongakalako.” Itjhorensi yepilo imthombo omuhle wokusekela obathandako nawuhlongakalako. Ingabhadela iindleko zefundo beyinikele nemali yokubhadela imithelo yelifa longasekho, namkha ibhadele iindleko ezijayelekileko zekhaya, begodu kwesinye isikhathi ibhadele namahlelo womhlalaphasi. Nangabe kuzokuba nekhetjhi eyaneleko yokubhadela iinkolodo elifeni lakho, imithelo neendleko umhlomuli angakhethwa bona athole iinzuzo zepholisi yetjhorensi yepilo. Yeke iinzuzo zizokubhadelwa bunqopha kumhlomuli, umabilifa ngeze aqalane nepholisi begodu ngeze abe nelungelo lokuthola imali yomabilifa emalini yepholisi.**

**4. Kuzokwenzekani nangabe ngihlongakala ngaphandle kokuba nencwadi yelifa?**

Nangabe uhlongakala ngaphandle kwencwadi yelifa uzokulahlekelwa lithuba lokuthatha isiqunto sokobana ngubani ohlumulako elifeni lakho. Esikhundleni salokho, umthetho wokwabiwa kwelifa ngaphandle kwencwadi yelifa uzokulawula indlela ilifa lakho ekufanele labiwe ngayo. UmPhathi weKhotho ePhakemeko wenyula umabilifa kobana aphathe ilifa lakho begodu angenyula nomgcinimafa namkha umhlahli ozokutlhogomela amalungelo wabentwana bakho abancani kanye/namkha abahlomuli abathikamezeke ngokomkhumbulo.

UmThetho wokwabiwa kwelifa ngaphandle kwencwadi yelifa, 1987 (UmThetho wama- 81 we- 1987) ubeka indlela ilifa lakho elabiwa ngayo. Ngokuya ngomThetho lo, umabilifa onyulwe mPhathi weKhotho ePhakemeko kufanele ahlukanise ilifa lakho phakathi komlinganakho nabentwana (ukubandakanya nabentwana abambelekelweko), namkha nezinye iinini zeengazi nangabe awunaye umlingani nabentwana. Elinye nelinye ilifa ekufanele libhadelwe abentwabakho lizokufakwa esiKhwameni sabaTlhogomeli esiphethwe ngomunye umuntu ongamaziko begodu okungenzeka angazitjheji iimfiso zabentwana bakho.

UmThetho wenza amalungiselelo wokuhlukaniswa kwelifa lakho ngendlela ethileko. Ukwenza isibonelo:

* Nangabe utjhiye umlinganakho kwaphela, uthola ilifa lakho loke. Umlingani ngunanyana ngubani otjhade ngaphasi komThetho womTjhado, umThetho we- Civil Union, ukwamukelwa komThetho womTjhado wesiNtu, namkha umnyanya wezekolo.
* Nangabe kunomlingani nabentwana, babelana ilifa. Umlingani uthola ingcenye elingana neyomntwana namkha ama- R250 000, nanyana ngikuphi okukhulu. Yeke abentwana babelana ngokulinganako loke ilifa.
* Nangabe akekho umlingani, omunye nomunye umntwana namkha abentwana abaphilako bathola ilifa.
* Nangabe awunaye umlingani namkha abentwana, ababelethi bakho babelana ngokulinganako ilifa lakho. Nangabe ababelethi bakho bahlongakele ngaphambi kwakho, abentwana bakwenu bathola ingcenye umbelethi ongasekho agade azoyithola.
* Ngaphandle kweenini eziseduze, ilifa lakho lihlukaniselwa iinini eziseleko eziseduze khulu.
* Abalingani abangakatjhadi abahlala ndawonye, nanyana basebudlelwaneni besikhathi eside bokuzinikela, abatholi ukuvikelwa okufanako. Nangabe uhlongakala ngaphandle kwencwadi yelifa, umlinganakho akakghoni ukuthola ilifa lakho ngaphasi komthetho wokuhlukaniswa kwelifa ngaphandle kwencwadi yelifa.

**5. Ingabe umnakwethu namkha umnganami othembekileko angaba mumabi welifa lami?**

Ngaphambi kokuthatha isiqunto ngaloyo omkhethako njengomabilifa lakho yenza isiqiniseko sokobana unamakghono afaneleko nesikhathi sokuqalana nomsebenzi lowo. Ababimafa kutlhogeka bona babuthelele izinto zakho bese bazaba ngokwencwadakho yelifa namkha ngokwemithetho yokuhlukaniswa kwelifa ngaphandle kwencwadi yelifa ehlathululwe ngehla.

UmThetho weSewula Afrika ubeka imikhawulo embalwa kwamambala yokobana ngubani ongaba mumabilifa, kodwana eqinisweni umuntu onyuliweko kufanele azi umthetho, abe nelwazi lerherho lomthelo kanye nekghono lokusebenza nabahlomuli, abakolodisi neenkhwama zomhlalaphasi, njll.

Ngakho-ke ungakhetha umngani othembekileko namkha umnakwenu bona abe mumabilifa welifa lakho. Kodwana-ke umPhathi weKhotho ePhakemeko angafuna bona umabilifa onyuliweko onganazo iziqu ezifaneleko asizwe yi- ejenti esisazi efana negcwetha, umhloliincwadi, umkhulumeli, i- FPSA®, namkha ikhamphani yamathrasti ngesikhathi sokuphathwa kwekambiso. Lokha lokhu nakwenzekako, umabilifa omnyulileko ngencwadinakho yelifa kungatlhogeka bona aqatjhe i- ejenti enjalo ezokuphatha ilifa.

Umabilifa onyuliweko usesenomsebenzi wokuqeda ilifa kodwana ukuphathwa kwangamalanga kuzokubonwa yi- ejenti umabilifa ayiqatjhileko.

Nangabe uqatjha umuntu onganazo iziqu ezikhethekileko kodwana omumuntu othembekileko onesithunzi, wena ngokwakho ngencwadinakho yelifa ungaqatjha nesazi esizokuba msizi ekuphathweni kwelifa. Ngalendlela unokuthula komkhumbulo bokobana munye wababilifa mumuntu omaziko nomthembako, begodu omunye sisazi esinelemuko elifaneleko lokuphatha amafa wabangasekho.

**6. Ngiziphi iimbopho zakamabilifa?**

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| **IMISEBENZI EQAKATHEKILEKO KAMABILIFA** |
| * Thola ikhophi eqinisekisiweko yesitifikedi sokuhlongakala, incwadi yelifa yamambala kanye nanyana ngimiphi imitlolo yepholisi – yomngcwabo, yetjhorensi, njll.
 |
| * Yenza irhelo layo yoke ipahla kamufi.
 |
| * Nangabe ilifa limhlomuli wenye nenye itjhorensi yepilo, qinisekisa bona ikhamphani yetjhorensi yazisiwe begodu nepholisi ibhadelwe elifeni.
 |
| * Yazisa abakolodisi bakho ngomkhangiso kuGazede kaRhulumende kanye nephephandaba kobana uhlongakele bese ubhadela zoke iinkolodo kanye namanye amatleyimu aliqiniso mayelana nelifa. Fayila amaforomu womthelo bese ubhadela nomthelo wengeniso newelifa.
 |
| * Tlhama i- akhawundi yelifa, ebizwa ngokuthi yi- akhawundi yokuqedwa nokwabiwa (liquidation and distribution account (L&D)), bese ubeka yoke ipahla elifeni kanye nokobana ngubani ozokuthola ini elifeni ngokwemilayelo emumethwe ngencwadini yelifa.
 |
| * Yethula i- akhawundi ye- L&D le emPhathini weKhotho ePhakemeko begodu, nasele ihlolwe mPhathi beyakhangiswa kuGazede kaRhulumende nephephandabeni, yabela iindlalifa neendlalifa ngokwencwadi yelifa iimpahla.
 |
| * Nakutlhogekako, tjhugulula iimpahla zelifa, njengepahla, ubukghwari namkha itjhorensi yepilo ukwenza isibonelo, zibe yikhetjhi.
 |
| * Thola iimbadalo ezikolodwa elifeni njengemalinzalo, izabelo, amasiso nelinye ingeniso (isib. umrholo ongakabhadelwa neminye imihlomulo yekhetjhi). Umabilifa kufanele avule i- akhawundi yebhanga ngebizo lelifa msinyazana imali engaphezu kwama- R 1 000 itholwa begodu kufanele abhadele zoke iimali ezitholwe kile- akhawundi.
 |
| * Iinkhwama zomhlalaphasi azifakwa elifeni begodu isiGaba sama- 37 C somThetho weenKhwama zomHlalaphasi silawula indlela ababimafa abayibhadela ngayo imihlomulo leyo. Isigaba lesi somthetho sinqotjhiswe ukuvikela abondliwa nangaphezu kweemfiso zongasekho. Ngeze wakwazi ukunikela ibizo lomhlomuli wemihlomulo yomhlalaphasi ngencwadinakho yelifa. Kwaphela nangabe akekho umondliwa namkha umhlomuli ongalandelwa eenyangeni ezilitjhumi nambili zokuhlongakala imihlomulo le izokubhadelwa elifeni bese umabilifa wabela indlalifa (iindlalifa) isalela.
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**7. Ngikulungele ukwenza incwadi yelifa, ngubani ongangisiza?**

Kuqakathekile bona usebenzise umuntu onelwazi elitlhogekako nelemuko lokwenza iincwadi zamafa. Ungasebenzisa igcwetha namkha uthinte ibhanga yakho namkha ikhamphani yamathrasti ukuthola isizo. Umuntu owenza incwadakho yelifa akukafaneli aqatjhwe mumabilifa. Nawenza incwadakho yelifa ungaqatjha umuntu munye namkha abanengi abazokusebenza njengomabilifa begodu babeke nembadalo yezenzelwa zabo. Nangabe imbadalo ingaphasi kwembadalo eqintelweko yama- 3.5% wenani lelifa lakho, uzokutlhoga isivumelwano sabo.

Nasele incwadi yelifa iqediwe, kufanele itlikitlwe ngokuzeleko kiwo woke amakhasi ebukhoneni babofakazi ababili kobana isebenze. Abofakazi kufanele okungenani babeneminyaka eli- 14 yobudala namkha ngaphezudlwana begodu bakwazi ukunikela ubufakazi ekhotho yomthetho. Bobabili abofakazi kufanele batlikitle incwadi yelifa ebukhoneni bakamenzincwadi yelifa kanye nomunye nomunye.

**Yelela: Nangabe ngencwadinakho yelifa, ukhetha umuntu ongumhlomuli bona atlikitle njengofakazi, namkha nangabe bekabandakanyeka ekutlhameni incwadakho yelifa, ngeze avunyelwe ukuzuza encwadinakho yelifa.**

**Khumbula: Incwadi yelifa “ikhulumela” umuntu ongasekho. Isazi silungele ngcono ukuzwisisa umnqophakho begodu siwubeke ngamagama amafitjhani nacacileko.**

**8. Ngitlhoga miphi imitlolo nangenza incwadi yelifa?**

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| **IMITLOLO EFUNEKAKO UKWENZA INCWADI YELIFA** |
| * Ibizo nemininingwana yokuzazisa kamabilifa welifa lakho.
 |
| * Ibizo nenomboro kamazisi womlinganakho kanye nekhophi yesitifikedi somtjhado esihlathulula umhlobo wesivumelwano somtjhado. Nangabe utlhalile, kufanele unikele ikhophi yesiqunto sokutlhalana kanye nesivumelwano sokuvumelana.
 |
| * Amabizo apheleleko neenomboro zama- ID zabo boke abentwabakho, ukufaka hlangana nabentwana abambelekelweko kanye nabentwana bomlinganakho nangabe ufuna bahlomule encwadinakho yelifa.
 |
| * Amabizo neenomboro zama- ID weenzukulu ongathanda ukuzifaka.
 |
| * Nangabe unabentwana abancani, ibizo nemininingwana kamtlhogomeli.
 |
| * Nakutlhogekako, imininingwana yeekhungo ezifana nelindelakufa, eentandaneni namkha esikhungweni sezekolo ofisa ukusinikela iimpahla.
 |
| * Imininingwana yenye nenye ihlangano namkha isikhungo ofisa bona sihlomule.
 |
| * Amakhophi wemitlolo emumethe ubufakazi bobunikazi bepahla mayelana nepahla engatjhidiko eseSewula Afrika namkha imininingwana yepahla engatjhidiko mayelana nepahla leyo.
 |
| * Amakhophi wemitlolo yesikhwama sepentjheni namkha se- Provident kanye namapholisi wetjhorensi, njengamapholisi wesamba semali, amapholisi wepilo, amapholisi wokubhadela iinkolodo, njll.
 |
| * Imali edijithali, njenge- Bitcoin, ithathwa njengepahla yenani elingathintekiko yi- SARS. Imithetho ejayelekileko yomthelo iyasebenza, begodu ingafakwa ngencwadinakho yelifa ukuhlomulisa iindlalifa zakho. Ukwehluka kwayo kuletha iintjhijilo kubabimafa abangafuna iphasiwedi ekhethekileko namkha isilodlhelo sokufikelela isikhwama sakho sedijithali ngemva kokuhlongakala kwakho. Njengombana iincwadi zamafa zimarekhodi womphakathi kuyelulekwa ukungafaki ilwazi lelo ngencwadinakho yelifa. Kungcono ukuthola indlela evikeleke khulu yokobana umabilifa wakho afikelele isikhwama sakho sedijithali.
 |
| * Kuqakathekile nokufaka irhelo elipheleleko leenkolodo zakho.
 |

**9. Imibuzo ebuzwa ngokubuyelelweko**

**Ngingakwazi ukusebenzisa ithempuleyiti yencwadi yelifa ekuthungelelwano ukwenza incwadami yelifa namkha ngiyitlole esiqetjhini sephepha?**

Akusimbono omuhle ukuzenzela incwadakho yelifa. Incwadi yelifa kufanele ihlangabeze iimfuneko ezithileko zomthetho kobana isebenze. Incwadi yelifa kufanele icace, ibe yifitjhani begodu ijamele iminqopho eliqiniso kamenzincwadi yelifa (wena). Iincwadi zamafa ezitlhanywe ngaphandle kwelemuko namkha ngelemuko elincani zivame ukurholela emirarweni.

**Ngisiphi isibonelo sesibawo esikhethekileko engingasibeka ngencwadinami yelifa?**

Isibonelo sinye sesibawo esikhethekileko ongasifaka ngencwadinakho yelifa singaba kukuthi abentwabakho banikelwe ilawulo leempahla zabo ngeengaba ezihlukeneko zepilwabo; isithathu sokuthoma selifa labo sitholakala eminyakeni ema- 21 yobudala bese isalela eminyakeni ema- 25 yobudala, namkha nangokukhamba kwesikhathi nangabe kunesizathu esihle. Nangabe ufuna ukutjheja isibawo esikhethekileko njengesibonelo esingehla, ukukhetha kwakho okungcono kungaba kuhlela ithrasti. Kunemihlobo emithathu yamathrasti:

* itestamenthari thrasti, oyihlela ngencwadinakho yelifa
* ithrasti yepilo, "okuyithrasti yomndeni" ejayelekileko
* ithrasti eyenziwa ngomlayo wekhotho ukuthola iimbadalo ezithileko ezifana nembadalo yesiKhwama seeNgozi zeNdlela.

**Uyini umnqopho wethrasti?**

Ithrasti yingaba nepahla, ithole iminikelo beyithole nemali elifeni lakho nawuhlongakalako. Okwenza bona ithrasti ivikeleke khulu kukobana iinqunto zithathwa baphathimafa obaqatjhako nawuyenzako. Abahlomuli bangatleyima umhlomulo wabo ngesikhathi nangeminyaka ehlelwe ngencwadini yelifa namkha kuthrasti yokudluliselwa kobunikazi. Ngokuya ngomhlobo wethrasti oyihlelako, iimpahla ziphethwe yithrasti begodu zingaphepha kubakolodisi abafuna ukubhadelwa kweenkolodo zakho.

Nangabe ufuna ukudlulisela imali namkha iimpahla zelifa lakho kuthrasti, lokhu kufanele kwenziwe ligcwetha, yibhanga, yikhamphani yamathrasti namkha sisazi sezokutlhogonyelwa kwamafa (FPSA®) esinelemuko esizokusiza ngepumelelo ukudlulisela namkha ukuhlela ithrasti enjalo.

Nangabe ufuna ukutjhiyela umlinganakho namkha umntwanakho indlu, kuzokutlhogeka bona babhadele iindleko zokudlulisela kobana batlolise indlu ngamabizwabo. Ungabatjhiyela nemali yokubhadela iindleko zokudlulisela lezi. Ukudlulisela ipahla kundlalifa kungathatha iinyanga ezimbalwa begodu neembadalo zakamasipala kanye nemithelo ifuna ukubhadelwa. Iindlalifa azibhadeliswa imali yokudlulisela kodwana iindleko zokuphatha ezinjengokukhambisa neembadalo ze- ofisini yokudluliselwa kobunikazi zizokubhadeliswa. Yelela bona kunembadalo yokuba nethrasti. Ithrasti isebenza kuhle ebantwini bamafa amakhulu anenani elikhulu ukuphatha begodu ingaba yindlela esebenzako yokunciphisa imithelo. Emindenini efuna ukudlulisela inarha ephethwe mndeni owenza ithrasti ephethe inarha leyo yindlela yokuyigcina emndenini kanye nokukhandela ukuthengiswa kweenqephu ziindlalifa ngazinye.

**Kufanele ngiyibeke kuphi incwadami yelifa?**

Amabhanga, abaphathiincwadi, amagcwetha nabeluleki bezeemali abatlolisiweko babekela amatlayenti wabo simahla namkha ngembadalo encani iincwadi zamafa.

Yenza ikhophi yencwadakho yelifa bese uyitshwaya ngokucacileko ukuthi "Yikhophi" bese uvumela umuntu othembekileko azi bona uyitholaphi nakwenzaeka uhlongakale. Yazisa umabilifa omenyule ngencwadinakho yelifa lapho obeke khona incwadakho yelifa yamambala kanye nekhophi.

**Kufanele ngiyibuyekeze kangaki incwadami yelifa?**

Iincwadi zamafa kutlhogeka bona zibuyekezwe njalo njalo, khulu khulu nangabe kwenzeke izehlakalo eziqakathekileko epilweni kamenzincwadi yelifa (wena). Izehlakalo eziqakathekileko zokutjhugulula ipilo zingafaka hlangana ukubelethwa komntwana, umtjhado, ukutlhalana, ukuhlongakala komhlomuli namkha kwakamabilifa, ukuthola ipahla nezinye iimpahla ozithole ngemva kokutlikitlwa kwencwadakho yelifa ekhona. Kuqakathekile ukubuyekeza incwadakho yelifa eenyangeni ezintathu zokutlhalana, njengombana ukungenzi njalo kungabanga imiphumela engafunekiko.

**Ingabe liqiniso bona kunemithelo ekufanele ibhadelwe ngemva kobana ngihlongakale?**

Kunemithelo emibili ebhadelwa elifeni: umthelo welifa kanye nomthelo wenzuzo yepahla (capital gains tax (CGT)).

**Umthelo welifa mhlobo womthelo ekufanele ubhadelwe ngemva kokuhlongakala kwakho nangabe ilifa lakho elipheleleko (ngemva kokudoswa kweenkolodo, iindleko, imithelo neminikelo yomlingani ophilako namkha yehlangano esiza abatlhagako) wenza ngaphezu kweengidi ezima- R3,5.**

Ukunemba, ilifa lakho (elingabandakanya ipahla, itjhorensi nemali) kufanele libhadele ama- 20% womthelo welifa eZikweni lomThelo leSewula Afrika (South African Revenue Service (SARS)) nangabe lenza inani elipheleleko elihlangana neengidi ezima- R3,5 neengidi ezima- R30. Inani lama- 25% libhadelwa kwelinye nelinye inani elipheleleko elingaphezu kweengidi ezima- R30. Nangabe ilifa lakho lingaphasi kwenani elipheleleko leengidi ezima- R3,5, awukho umthelo welifa obhadelwako.

**Umthelo weNzuzo yePahla (Capital Gains Tax (CGT)) ubhadelwa kwelinye nelinye inani elidlula inzuzo yeengidi ezima- R2 ekuthengisweni kwendawo yokuhlala yokuthoma (indlu lapho wena nomndenakho egade nihlala kiyo unomphela). Ngokunjalo, lokha ilahlekelo lemali lidlula iingidi ezima- R2, kuzokuvunyelwa kwaphela ingcenye yelahlekelo elidlula iingidi ezima- R2 njengelahlekelo lemali ekulu.**

I- CGT ibhadelwa kizo zoke iinzuzo zemali ezingaphezu kwama- R300 000 emnyakeni womthelo ohlongakele ngawo. Kucatjangwa bona udlulisele yoke ipahla yakho elifeni lakho labahlongakeleko ngelanga lokuhlongakala kwakho begodu nenzuzo mumehluko hlangana nalokho okubhadelele ipahla nawuyithengako kanye nenani lepahla leyo ngelanga lokuhlongakala kwakho. Ukukhutjhwa kwama- R300 000 kudoswa esambeni sazo zoke iinzuzo lezi. Yeke ama- 40% womphumela afakwa kungeniso lakho lonyaka lowo womthelo ohlongakele ngawo begodu azokudoswa umthelo nelinye ingeniso lakho ngamanani ajayelekileko womthelo.

Ngonyaka we- 2020, unyaka okwavezwa ngawo incwajana le, inani elisebenzako le- CGT lalihlangana nama- 7.2% nama- 18% weenzuzo ezidlula inani lama- R300 000.

* Nanyana ngiziphi iimpahla ozisebenzisela zona ezifana neenkoloyi nezinto zakho azifakwa ku- CGT.
* Zoke iimpahla eziya kumlingani nazo azifakwa ku- CGT.

Qala iwebhusayidi ye- SARS ukuthola iimbuyekezo ezimayelana namangeniso ahlukahlukeneko adoselwa umthelo ngokwenani elinikelweko njengombana kuhlathululiwe ngehla (www.sars.co.za).

**Imininingwana elisizo**

**IsiPhathimandla esitjheje ukuziPhatha komKhakha wezeeMali**

Ukuhlola bona i- FSP namkha umeluleki ngezeemali ugunyaziwe ukukuthengisela imikhiqizo nezenzelwa zezeemali, thinta i- FSCA.

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| Inomboro yesentha yemitato |  0800 20 37 22 (FSCA) |
| Iswitjhbhodi ye-FSCA |  012 428 8000 |
| Inomboro yefeksi |  012 346 6941 |
| I-imeyila  |  info@fsca.co.za  |
| Isiphande sendawo |  Riverwalk Office Park, Block B, 41 Matroosberg Road, Ashlea Gardens, Pretoria, South Africa 0081 |
| Isiphande seposi |  P.O. Box 35655, Menlo Park, Pretoria, 0102 |
| Iwebhusayidi |  [www.fsca.co.za](http://www.fsca.co.za)  |

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| I-imeyila |  CED.Consumer@fsca.co.za  |
| Iwebhusayidi |  [www.FSCAmymoney.co.za](http://www.FSCAmymoney.co.za) |

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Mayelana nesizo ngeencwadi zamafa, amafa, amathrasti, ukuhlela ilifa neenkhwama zabahlomuli thinta i- FISA.

|  |  |
| --- | --- |
| Umtato | 082 449 2569 |
| I-imeyila | secretariat@fisa.net.za |
| Isiphande seposi | P.O. Box 67027, Bryanston, 2021 |
| Iwebhusayidi | [www.fisa.net.za](http://www.fisa.net.za) |

**IsiKhungo sokuHlela sezeeMali seSewula Afrika (Financial Planning Institute of South Africa (FPI))**

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| Umtato | 011 470 6000 |
| I-imeyila | info@fpi.co.za |
| Isiphande sendawo | 84 Sophia Street, Fairlands, Johannesburg |
| Isiphande seposi | P.O. Box 6493, Weltevredenpark, 1715 |
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**IHlangano yokuTloliswa kweeNcwadi zamafa namaTestamende yeSewula Afrika (South African Registry of Wills and Testaments (SARWT)):**

Nangabe ufuna ukwenza isiqiniseko sokobana obathandako bazokukghona ukuthola incwadakho yelifa ngemva kobana uhlongakale, ungayitlolisa ne- SARWT.

|  |  |
| --- | --- |
| Umtato | 061 436 2240 |
| I-imeyila | admin@sarwt.org |
| Isiphande sendawo | 1 Bellingham Crescent, Alberton Gauteng |
| Iwebhusayidi | [www.sarwt.org](http://www.sarwt.org) |

**UmKhandlu wokuSebenza kwezomThetho**

Nangabe unombuzo namkha ufuna ukwenza isinghonghoyilo mayelana nesisebenzi sezomthetho, thinta umKhandlu wokuSebenza kwezomThetho:

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| Iwebhusayidi | [www.lpc.org.za](http://www.lpc.org.za) |

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| Umtato | 051 447 3237 |
| Isiphande sendawo | 139 Zastron Street, Bloemfontein |

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