

The Two-Pot system ya dipoloko tsa go rola tiro se o tlhokang go se itse



Peomolao e ntšha ya matlole a go rola tiro, e e bidiwang **The Two-Pot system**, e tla tsenngwa tirisong go tloga ka la **1 Lwetse 2024**.

Ke goreng go itsisiwe the two-pot system?

Ka dinako tse di bokete tsa ditšhelete, gantsi leloko la letlole la go rola tiro le leboga tiro gore le kgone go bona dipoloko tsa lone tsa go rola tiro. **The two-pot system tla dira gore maloko a letlole la phenšene, letlolepabalelo le letlole la tshiamelo ya go rola tiro ba kgone go fitlhelela namolo ya pakakhutshwane ya ditšhelete mo nakong ya tshoganyetso gone ba tla kgona go goga dipoloko dingwe tsa bone tsa poloko pele ga ba rola tiro.**



Seno se tla dira jang?

Go tloga ka la 1 Lwetse 2024, dipoloko tsa gago tsa letlole la go rola tiro le dituelo tsa kgwedi le kgwedi di tla abelwa dikarolwana tse tharo tsa peeletso.

Dipoloko tsa gago tsa go rola tiro tse di kgobokantsweng go fitlhelela ka la **31 Phatwe 2024** di tla abelwa Karolwana ya Peeletso ya pele ga letlha la tsenyotirisong mme ga e kitla e angwa ke mokgwatsamaiso wa dikarolwana tse pedi tsa peeletso.



Go tloga ka la **1 Lwetse 2024**, ga o kitla o kgona go dira dituelo dipe tse dingwe mo Karolwaneng ya gago ya Peeletso ya pele ga letlha la tsenyotirisong.



Ka nako ya go rola tiro, dipoloko tse di mo Karolwaneng ya gago ya peeletso ya pele ga letlha la tsenyotirisong di tla duelwa go ya ka melawana ya Letlole.



Karolwana ya gago ya peeletso ya pele ga letlha la tsenyotirisong e tla tswelala go gola e na le dipoelo tsa peeletso.

Molaokakanngwa o tshitsinya gore 10% ya Karolwana ya gago ya peeletso ya pele ga letlha la tsenyotirisong ka la 31 Phatwe 2024, go fitlhelela ka palogodimo ya R30 000, e tla fetisediwa mo Karolwaneng ya gago ya Dipoloko tsa Nako ya Tshoganyetso jaaka madi a a kgobokantsweng e le a go simololwang ka ona.





33% ya dituelo tsa gago tsa letlole e tla abelwa Karolwana ya gago ya Dipoloko tsa Nako ya Tshoganyetso.



2

KAROLWANA YA
DIPOLOKO TSA NAKO
YA TSHOGANYETSO

Ka nako ya go rola tiro, madi a a kgobokantsweng e mo karolwaneng eno a ka duelwa jaaka tuelokompa e le nngwe le go duedisiwa lekgetho kgotsa e ka dirisiwa go reka phenšene.



**Ka nako ya go rola tiro
Tuelokompa e le nngwe KGOTSA reka
phenšene**

Karolwana eno e tla gola e na le dituelo tsa gago tsa kgwedi le kgwedi le dipoelo tsa peeletso.



O ka dira kgogo e le nngwe go tswa mo karolwaneng eno mo ngwageng wa lekgetho.

- Palotlase ya madi a o ka a gogang ke R2 000
- Palogodimo ya madi a o ka a gogang ke se se leng teng mo karolwaneng ya gago ya dipoloko tsa nako ya tshoganyetso
- PAYE gammogo le maditsamaiso di tlaa gogwa pele ga go dirwa tuelo

**kgogo ka ngwaga
wa lekgetho**



Sa botlhokwa – go na le ditlamorago mo go tsa ditšhelete fa go gogiwa madi

Maikemisetso a dipoloko tsa go rola tiro ke go go duela phenšene fa o sa tlhole o dira. Fa o goga madi mo dipolokong tsa gago tsa go rola tiro, o tlaa latlhegelwa ke koketsego ya morokotso o o bonwang mo morokotsong o o ka bong o o itiretse ka go boloka madi ano mme o tla nna le madi a manyane a gore o itshedise ka one fa o rola tiro.

Seno se ka ama maano a gago a go rola tiro ka tsela e e sa siamang. Karolwana ya dipoloko tsa nako ya tshoganyetso e teng go go thusa go samagana le dinako tsa tshoganyetso mme e seng go duelela koloi e ntšha kgotsa malatsi a boikhutso a tlhotlhwagodimo. O rotloediswa go somarela dipoloko tsa gago tsa go rola tiro.





67% ya letlole la gago e tla ya mo karolwaneng ya gago ya go rola tiro.

Karolwana eno e tlaa gola e na le dituelo tsa kgwedi le kgwedi le dipelo tsa peeletso.



3

KAROLWANA YA PEELETSO YA GO ROLA TIRO



Reka phenšene ka nako ya go rola tiro

Palogotlhe ya madi a kgobokantsweng mo Karolwaneng ya gago ya Go rola tiro e tshwanetse go dirisiwa go reka phenšene ka nako ya go rola tiro. Fa e le gore madi a kgobokantsweng a ka fa tlase ga R165 000 a ka tsewa e le madi a seatleng.

Ga wa letlelelwa go goga madi mo karolwaneng eno



Maloko a Provident Fund ba ba nang le dingwaga tse 55+ a na le tlhopho

Maloko a Provident Fund a a neng a na le dingwaga tse 55 kgotsa go feta ka la 1 Mopitlwe 2021 le ba ba tseweletseng go nna maloko a letlole go fitlhela ka la 1 Lwetse 2024 (ba ba bidiwang maloko a dingwaga tse 55+) a ka:

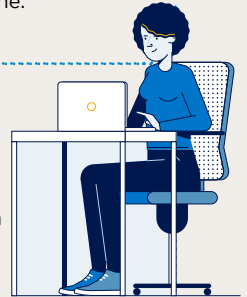
Tswelela go nna mo Karolwaneng ya peeletso ya pele ga letlha la tsenyotirisong

- Maloko ano a tlaa tswelela go duela mo Karolwaneng ya one ya peeletso ya pele ga letlha la tsenyotirisong go ya ka melawana ya ga jaana ya Letlole la bone.
- Ka nako ya go rola tiro, 1/3rd ya Karolwana ya bone ya peeletso ya pele ga letlha la tsenyotirisong e ka tsewa jaaka madi a a seatleng (mme go duediwa lekgetho) le(mme) madi a a setseng a dirisetswa go reka phenšene.

KGOTSA

Tsena mo the two-pot system

- Ka letsatsi la ntlha la kgwedi morago ga go tsaya tshwetso ya go fetogela mo thulaganyong ya mokgwatsamaiso wa dikarolwana tse pedi tsa peeletso, maloko ano a tlaa simolola go tsenya madi mo dikarolong tse di ntšha tsa poloko ya nako ya tshoganyetso le ya go rola tiro, mme ba tlaa kgona go ntsha madi gangwe fela mo ngwageng wa lekgetho go tswa mo karolong ya poloko ya madi a tshoganyetso (bona fa godimo go fitlhela tshedimosetso e e oketsegileng).
- Tshwetso eno e tshwanetse go dirwa pele ga 1 Lwetse 2025 mme ke tshwetso e e dirwang gangwe fela.
- Maloko ano a tlaa tswelela go kgona go tsaya madi a bone mo karolwaneng ya peeletso fa ba ka leboga tiro pele ga nako ya go rola tiro.



DINTLHA TSA BOTLHOKWA:

- Tlhopho eno ga e teng go malokong a dingwaga di le 55+ a letlole la phenšene, se se raya gore maloko ano a tlaa nna le seabe ka tlhamalalo mo thulaganyong ya mokgwatsamaiso wa dikarolwana tse pedi tsa peeletso.
- Maloko a a nang le dingwaga di le 55 le go feta a tshwanetse go rotloediwa go boloka madi a mantši a go rola tiro ka moo go ka kgonegang ka teng.

Fa o ka dira kgogo ya madi o tlaa nna le madi a mannye fa o rola tiro.



The two-pot system **ga o dire** mo go:



- Maloko ao a iseng a bonwe go ka amogediwa madi a ona
- Baphenšenara
- Baphenšenara ba ba diegisitseng nako ya go duelwa phenšene ya bone, k.g.r. maloko a a rotseng tiro mme ba sa tlopha go amogela tshiamelo ya bone ya go rola tiro
- Maloko a letlole la baamogeladitshiamelo

Nka bona kae thuso kgotsa kgakololo?

Fa o batla kgakololo kgotsa thuso, tswetswee bua le **Mogakolodi wa Tshiamelo ya Go rola tiro** o o tlaa go thusang ka tshedimose tso kgotsa yo o tlaa go romelang kwa mogakoloding wa ditšhelete yo o letleletsweng wa mothapi wa gago gore a go fe kgakololo.

Se o thokang go se dira gone jaanong

- Netefatsa gore mothapi wa gago o re file dintlha tsa gago tsa banka.
- Ikwadisetse **Sanlam Portfolio App** mo founung ya gago kgotsa etela **Sanlam member portal mo inthaneteng**. Se botlhokwa go bona dipoloko tsa gago tsa nako ya tshoganyetso.



Go ikwadisa mo go Sanlam Member Portal, etela.



Go ikwadisetse Sanlam Portfolio App mo founung ya gago etela.