

Inkqubo yeembiza ezimbini, (ebizwa ngokuba yi two-pot system) zogcino mali yomhlaphantsi



Ekufuneka ukwazi



Umthetho omtsha weengxowa-mali zomhlalaphantsi, ekuthiwa **yitwo-pot system**, uya kuqaliswa ngomhla we- **1 Sept 2024**.

Kutheni kungeniswa le nkqubo yetwo-pot?

Ngamaxesha okuxinzeleleka ngokwasemalini, amalungu eengxowa-mali zomhlalaphantsi aye ayeke emsebenzini ukuze abe nokufikelela kwimali ayigcinele umhlalaphantsi.

Le nkqubo intsha yetwo-pot system iza kunika amalungu engxowa mali zomhlalaphantsi, ipension, iprovident kunye ne-retirement annuity indlela yokufikelela kwimali enokuwaphumza okwethutyana ngeemeko zikaxakeka kuba beza kukwazi ukutsala enye yemali abayigcinele umhlalaphantsi ngaphambi kokuba bathathe umhlalaphantsi.



Iza kusebenza njani?

Ukusuka ngomhla we-1 September 2024, imali yakho oyigcinileyo kwingxowa yomhlalaphantsi kunye nemirhumo yarhoqo ngenyanga iza kwabelwa kwiimbiza ezintathu.

Imali oyigcinele umhlalaphantsi eqokeleleneyo ukuza kutsho ngomhla we-**31 August 2024** iza kwabelwa kwimbiza etyaliweyo, ebizwa ukuba yiVested pot, kwaye ayisayi kuchatshazelwa yinkqubo yetwo-pot.



Ukusukela ngomhla we-**1 September 2024**, awusayi kukwazi ukwenza imirhumo yenyanga kwakhona kwimbiza yakho eTyaliweyo.



Ngexesha lomhlalaphantsi, imali eyongiweyo kwinzuzo yembiza eTyaliweyo yakho iya kuhlawulwa ngokwemigaqo yeNgxowa-mali.



Imbiza yakho eTyaliweyo iya kuqhubeka nokukhula ngembuyekezo eza notyalo-mali.

Lo Mthetho usayilwayo uphakamisa ukuba i-10% yembiza eTyaliweyo kutsho kwi-R30 000 ubuninzi, iyakukhutshelwa kwimbiza yakho yeMali kaXakeka Eselugcinweni njengemali yakho yokuqala kule mbiza onkuthi uyikhuphe.





I-33% yemirhumo yenyanga yakho kwingxowa-mali iya kwabelwa kwimbiza yakho yemali kaXakeka Eselugcinweni .



Le mbiza iza kukhula ngemirhumo yenyanga le kunye nembuyekezo yotyalo-mali.



2

IMBIZA YEMALI
KAXAKEKA
ESELUGCINWENI



Ngexesha lomhlalaphantsi, ibhalansi ekule mbiza ingabhatalwa njengesixa ize itsalelwe irhafu okanye isetyenziswe ukuthenga ipenshini.



Ngexesha lomhlalaphantsi
ISixa-mali OKANYE uthenga ipenshini

Ungatsala isixa esinye kule mbiza ngonyaka werhafu.

- Imali oyitsalayo ubuncinane yi-R2 000
- Imali oyitsalayo ubukhulu yiloo mali ikhoyo kwimbiza yakho yemali kaxakeka eselugcinweni
- Irhafu ye-PAYE kunye neentlawulo zolawulo ziya kutsalwa ngaphambi kokuba le mali ibhatalwe kuwe

1
imali oyitsalayo
ngonyaka ngamnye
werhafu



Okubalulekileyo – oku kutsala kunemiphumela ngokwasezimalini

Injongo yemali yakho yomhlalaphantsi eselugcinweni kukukubhatala ipenshini xa ungasaphangeli. Ukuba utsala imali kwimali yakho yomhlalaphantsi eselugcinweni, uza kuphoswa kukukhula okuqokelelanayo obuza kukuzuzisa ngokugcina la mali kwaye uza kuba nemali engaphantsi kunobuza kuyifumana ukuze uphile ngayo xa uthatha umhlalaphantsi.

Oku kungazichaphazela kakubi izicwangciso zakho zomhlalaphantsi. Imbiza yemali kaxakeka eselugcinweni ikhona ukuba ikuncede uhlangabezane neemeko zikaxakeka zezemali, ayenzelwanga ukubhatalela imoto entsha okanye iholiday eduru. Uyakhuthazwa ukuba uyilondoloze imali yakho yomhlalaphantsi eselugcinweni.





I-67% yemirhumo yakho yengxowa-mali eseyitsalelwe izinto iya kuya kwimbiza yakho yomhlalaphantsi.

Le mbiza iza kukhula ngemirhumo yarhoqo ngenyanga kunye nembuyekezo yotyalo-mali.



3

IMBIZA
YOMHLALAPHANTSI



Thenga ipenshini ngexesha lomhlalaphantsi

Ibhalansi iyonke kwimbiza yakho yoMhlalaphantsi kumele isetyenziselwe ukuthenga ipenshini ngexesha lomhlalaphantsi. Ukuba ibhalansi yakho ingaphantsi kwe-R165 000 ingathathwa yonke.

Akukho mali inokutsalwa kule mbiza.

AKUKHO
mali itsalwayo

Amalungu eProvident Fundi ana-55+ anokukhetha

Amalungu eprovidenti fandi abeneminyaka engama-55 okanye ngaphezulu ubudala ngomhla we-1 March 2021 aye aqhubeka engamalungu ale ngxowa-mali ukuya kutsho ngomhla we-1 September 2024 (kubhekiswa kuwo njengamalungu ana-55+) anakho:

Ukuhlala kule mbiza ityaliweyo (Vested Pot)

- La malungu aya kuqhubeka nokwenza imirhumo kwimbiza yawo eTyaliweyo ngokuhambelana nemigaqo yeFandi yawo yangoku.
- Ngexesha lomhlalaphantsi, isinye esithathwini sembiza yawo eTyaliweyo singathathwa njengemali ezinkozo (etsalelwa irhafu) ize ibhalansi isetyenziselwe ukuthenga ipenshini.

OKANYE

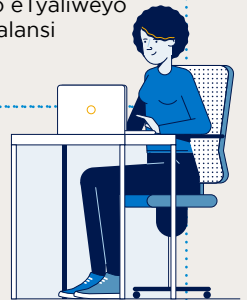
Angafudukela kwinkqubo yetwo-pot

- Ngomhla wokuqala kule nyanga ilandela isigqibo sokufudukela kwinkqubo yetwo-pot, la malungu aza kuqala ukurhuma kwimbiza yeMali kaXakela Eselugcinweni neyoMhlalaphantsi kwaye aza kukwazi ukutsala isixa esinye ngonyaka ngamnye werhafu kwimbiza yawo yeMali kaXakeka Eselugcinweni (jonga ngentla ukuze ufumane inkcazelo eyongezelelekileyo).
- Esi sigqibo kufuneka senziwe ngaphambi kowe-1 September 2025 kwaye sisigqibo esenziwa kube kanye.
- La malungu aseza kukwazi ukuthatha imbiza yawo eTyaliweyo njengekheshi ukuba athe ayeka emsebenzini ngaphambi kwexesha lokuthatha umhlalaphantsi.

AMANQAKU ABALULEKILEYO:

- Le nto inokukhethwa ayifumaneki kumalungu ana-55 nangaphezulu engxowamali yomhlalaphantsi, okuthetha ukuba la malungu aya kuvela athathe inxaxheba ngokuzenzekelayo kwinkqubo yetwo-pot.
- Amalungu ana-55 nangaphezulu ubudala kufanele akhuthazwe ukuba ayilondoloze kakhulu kangangoko enakho imali yomhlalaphantsi.

Naziphi na iimali azitsalayo ziza kwenza le mali ibe ngaphantsi kunoko ebeza kufumana ngomhlalaphantsi.





Inkqubo yeMbiza ezimbini (two-pot system) **ayifumaneki** kwaba:



- ⌚ Amalungu angasaphangeliyo
- ⌚ Abadla umhlala-phantsi
- ⌚ Lipenshina eziwumisileyo umhlalaphantsi, oko kukuthi, amalungu athathe umhlalaphantsi kodwa angakhethanga ukuyifumana imali yawo yomhlalaphantsi
- ⌚ Amalungu engxowa-mali yabaxhamlayo

Ndingalufumana phi uncedo okanye iingcebiso ezongezelekileyo?

Ukuba ufuna iingcebiso okanye uncedo olongezelekileyo, nceda uthethe **neNgcali yeeNgcebiso zoMhlalaphantsi** eya kuthi ikuncede ngenkcazelo okanye ikugqithisele kumcebisi wezemali ovunywe ngumqeshi wakho ukuze ufumane iingcebiso.

Yintoni ekufuneka uyenzile ngoku

- 1 Qinisekisa ukuba umqeshi wakho usinike iinkcukacha zakho zebhanki.
- 2 Khuphela i**Sanlam Portfolio App** kwifowuni yakho okanye uye kwi**Sanlam Member Portal kwi-intanethi**. Ibalulekile ukuze ufikelele kwimali yakho kaxakeka eselugcinweni.



Nceda **ubhalise kwiPortal yamalungu ngokulandela eli khonkco le-intanethi.**



Nceda **ubhalise ngoku khuphela iApp efowunini yakho ngokuskena le khowudi ye-QR.**