

# Two-pot system lokulondolozela umhlalaphansi yini odinga ukuyazi



Umthetho omusha wezikhwama zomhlalaphansi, obizwa **two-pot system**, uzoqala ukusebenza kusukela ngomhlaka **1 kuSeptemba 2024.**

## Kungani kwethulwe two-pot system?

Ngezinkathi ezinzima zokubhekana nezimo zemali, Amalunga esikwama somhlala phansi agcina asesula emsebenzini, kuze akwazi ukuthola izimali zomhlalaphansi. **Two-pot system luzonikeza amalungu ezikhwama zezimpesheni, ezama-provident nama-retirement annuity ithuba lokuthola usizo lwezimali ezimweni eziphuthumayo njengoba esezokwazi ukukhipha inxenye yemali abeyilondolozelwe umhlalaphansi ngaphambi kokuthatha umhlalaphansi.**



## Luzosebenza kanjani?

Kusukela mhlaka 1 Septemba 2024, imali oyigcinile esikhwameni sakho somhlalaphansi kanye nezinkokhelo zenyanga nenyanga izofakwa ezimbizweni ezintathu ezahlukene.

Imali yakho oboyigcinele umhlalaphansi kuze kube mhlaka-**31 Agasti 2024** izokwabiwa ifakwe eMbizeni Yokubekelela futhi ngeke iphazanyiswe two-pot system.



Kusukela mhlaka-**1 kuSeptemba 2024**, ngeke ukwazi ukwenza ezinye izinkokhelo zenyanga nenyanga embizeni yakho Yokubekelela.



1

IMBIZA YOKUBEKELELA



Lapho usuthatha umhlalaphansi, imali yomhlomulo ogcinwe embizeni Yokubekelela izokhokhwa ngokwemithetho yesiKhwama.



Imbiza Yokubekelela izoqhubeka nokukhula ngezinzuzo zotshalomali.

Uhlaka loMthethosivivinywa luhlongoza ukuthi ama-10% emali esembizeni yakho Yokubekelela mhlaka -31 ku-Agasti 2024, noma engeqile ku-R30 000, izodluliselwa embizeni yakho Yokulondolozela Izimo Eziphuthumayo njengebhalansi yokuqala.

**Ama-10%**  **Isamba esingevile kweziyizi-R30 000**



Isamba esingama-33% sezinkokhelo zakho esikhwameni naso sizokwabelwa embizeni yakho Yokulondolozela Izimo Eziphuthumayo.



Lembiza izokhula ngezinkokhelo zanyangazonke kanye nezinzuzo zotshalomali.



2

IMBIZA  
YOKULONDOLOZELA  
IZIMO  
EZIPHUTHUMAYO

Ngesikhathi sokuthatha umhlalaphansi, imali esele kule mbiza ingakhokhwa njengesamba futhi idonswe intela noma isetshenziselwe ukuthenga impesheni.



Ngesikhathi somhlalaphansi  
Imali eyisamba NOMA ukuthenga  
impesheni

Ungakhipha imali kule mbiza ngonyaka wentela.

- Isamba esinqunyiwe esiphansi ongasikhipha yizi-R2 000
- Isamba esinqunyiwe esiphezulu ongasikhipha yilesa esitholakalayo embizeni yakho yokulondolozela izimo eziphuthumayo
- I-PAYE kanye nemali yokuphathwa komsebenzi izodonswa ngaphambi kokukhokhelwa

Ukukhipha imali  
ka-1 ngonyaka  
wentel



## Okubalulekile – kunemiphumela yezezimali edalwa ukukhipha kwakho imali

Inhloso yokulondolozela umhlalaphansi wakho ukukuholela impesheni lapho ungasasebenzi. Uma ukhipha imali yakho oyilondolozele umhlalaphansi, uzolahlekelwa yinzalo eqokelekwe obowungayizuza ngokulondoloza le mali futhi uzoba nemali eseyinciphile ozophila ngayo lapho uthatha umhlalaphansi.

Lokhu kungaphazamisa izinhlelo zakho zomhlalaphansi. Imbiza yemali elondolozelwe izimo eziphuthumayo yenzelwe ukukusiza ukwazi ukubhekana nezimo zezimali eziphuthumayo akuyona eyokuthenga unyanyavu lwemoto entsha noma iholide likanokusho elibizayo. Uyakhuthazwa ukuba uyigcine imali yakho uyibekele umhlalaphansi.





Imali engama-67% ezinkokhelo zakho zesikhwama izofakwa embizeni yakho yomhlalaphansi.

Le mbiza izokhula ngezinkokhelo zakho zanyangazonke nezinzuzo zotshalomali.



3

IMBIZA YOMHLALAPHANSI



### Thenga impesheni ngesikhathi somhlalaphansi

Isamba esiphelele embizeni yakho Yomhlalaphansi kufanele sisetshenziselwe ukuthenga impesheni lapho usuthatha umhlalaphansi. Uma ibhalansi yakho ingaphansi kwezi-R165 000 ingathathwa njengesamba esiwukheshi.

Akukho ukuthathwa kwemali okuzokwenziwa kule mbiza.



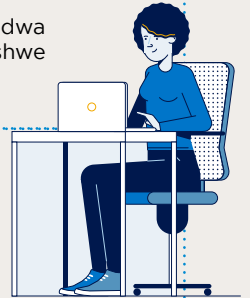
## Amalungu ezikhwama ze-Provident abaneminyaka engama-55+ bayakwazi ukukhetha

Amalungu esikhwama se-Provident ayeneminyaka engama-55 noma ngaphezulu mhlaka lu-1 kuMashi 2021 futhi aqhubeka engamalungu esikhwama kwaze kwaba mhlaka -1 kuSeptemba 2024 (okubizwa ngamalungu angama-55+) angakwazi:

### Ukuhlala embizeni yokubekela

- La malungu azoqhubeka nokufaka imali embizeni yawo Yokubekela ngokwemithetho yamanje yesiKhwama sawo.
- Ngesikhathi sokuthatha umhlalaphansi, ingxenye-ntathu eyodwa yembiza lawo Yokubekela ingathathwa njengokheshi (ikhishwe intela) bese ibhalansi isetshenziselwa ukuthenga impesheni.

NOMA



### Ukuthuthela ohlelweni lwezimbiza ezimbili

- Ngosuku lokuqala enyangeni kulandela isinqumo sokuthuthela ohlelweni lwezimbiza ezimbili, la malungu azoqala ukukhokha embizeni entsha Yokulondolozela Izimo Eziphuthumayo NeyoMhlalaphansi futhi azokwazi ukukhipha imali kanye ngonyaka wentela embizeni yawo Yokulondolozela Izimo Eziphuthumayo (buka ulwazi olwengeziwe ngenhla).
- Lesi sinqumo sidinga ukwenziwa ngaphambi komhla lu-1 kuSeptemba 2025 futhi yisinqumo esenziwa kanye kuphela.
- La malungu asazokwazi ukuthatha ukheshi wawo embizeni Yokubekela uma kwenzeka ethatha umhlalaphansi ngaphambi kwesikhathi sakhona.

### AMANOTHI ABALULEKILE:

- Leli phuzu elingakhethwa alitholakali kumalungu esikhwama sempesheni aneminyaka engama-55 kuya phezulu, okuchaza ukuthi la malungu azongena ohlelweni lwezimbiza ezimbili ngokuzenzekelayo.
- Amalungu aneminyaka engama-55 kuya phezulu kufanele akhuthazwe ukubeka imali eningi ngangokunokwenzeka enzela umhlalaphansi.

**Noma yikuphi ukuthathwa kwemali kuchaza ukuncipha kwemali ezothathwa ngesikhathi somhlalaphansi.**



## Two-pot system **alusebenzi** kulaba:



- ⦿ Amalungu angakafaki izicelo zawo zokukhokhelwa
- ⦿ Asebethathe impesheni
- ⦿ Asebethathe impesheni kodwa abangakakhululwa okuchaza amalungu asethathe umhlalaphansi kodwa angakakhethi ukuthola umhlomulo wawo womhlalaphansi
- ⦿ Amalungu esikhwama sabahlomuli

## Ngingaluthola kuphi usizo noma ukwelulekwa?

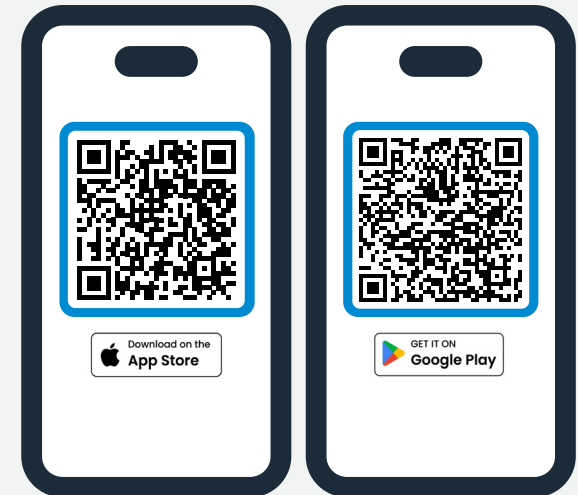
Uma ufuna ukwelulekwa noma olunye usizo, sicela ukhulume sicela ukhulume no **Meluleki Wemihlomulo Yomhlalaphansi** ozokusiza ngolwazi noma akudlulisele kumeluleki ngolwazi lwezezimali ogunyazwe umqashi wakho.

## Yini odinga ukuyazi manje

- 1 Qiniseka ukuthi umqashi wakho usinikezile imininingwane yokubhanga.
- 2 Dawuniloda i-**Sanlam Portfolio App** efonini yakho noma uvakashele i-**Sanlam Member Portal online**. Kubalulekile lokhu ukuze ukwazi ukufinyelela imali yakho yezimo eziphuthumayo.



Sicela **ubhalise kuphothali yamalungu ngokulandela le linki esipheqululini.**



Sicela **ubhalise ngokudawuniloda i-App efonini yakho ngokusikena le QR code.**