



Ukhetho lwakho ekudleni umhlala-phantsi
I-NMG Umbrella SmartFund

Kukho izigqibo ezibaluleke kakhulu ezifuna ukwenziwa xa uthatha umhlala-phantsi, kodwa akuyomfuneko ukuba uzenze wedwa ezi zigqibo

Kuhle ukuba ufumane icebiso kumcebisi ngezimali ovunyiweyo nobalisiweyo ukukunceda ucinge ngalo lonke ukhetho olufumanekayo kuwe ukwenzela ukudla umhlala-phantsi.

Abacebisi bezimali abafanelekayo nababhaliweyo ziingcali kumsebenzi wabo kwaye basebenza ngokukhethekileyo ekuncedeni abantu bafikelele usukelo lwabo lwezimali. Umcebisi wakho wezimali uza kuqokelela inkcazelo efunekayo kuwe ukukunceda uzakhele iplani yezimali. Baza kukwazi ukukukhokela kwisigqibo esakhayo esifanele wena. Okubalulekileyo, umcebisi ngezimali uza kukwazi ukukunceda ufumane eyona nzuzo iphezulu ngokulondoloza kwakho.

Umcebisi ngezimali uza kuncomela oko kubhetele kuwe kunye noko kusekelwe kwiintswelo zakho.

Nazi ezinye izinto omele uzixubushe nomcebisi wakho wezimali:

Ingaba ngoku ndiza kudla umhlala-phantsi?

Yimali engakanani oza kuyidinga nyanga nganye kwaye zithini iindleko zakho zokuphila?

Sisiphi isikhundla sezimali okuso ngoku neqabane lakho elikuso?

Zeziphi iimali ozilondolozileyo?

Impilo yakho injani?

Ngawaphi amathuba akhoyo okuba usenokuphila ithuba elide konokuba ulindele?

Ingaba utshatile kwaye ingaba iqabane lakho lidnga ingeniso ukuba kuyenzeka usweleke?

Umdala kangakanani wena neqabane lakho?

Ingaba kuya kufuneka ushiye imali ukwenzela iqabane lakho nabo baxhomekeke kuwe?

Ndiza kuhlawula irhafu engakanani?

Ndixelele ngeendlela ezahlukahlukeneyo zeemali ozifumana ngonyaka zomhlala-phantsi.

Ufanele uxubushe nomcebisi wakho wezimali ukuba uza kukuhlawulisa malini na (nokuba yiyiphi ingeniso umcebisi wakho aza kuyifumana) ukuze akunike icebiso. Abacebisi bayakwazi ukukubiza imali kube kanye, imali yecebiso ehlawulwa kwangaphambili xa bekunika icebiso kwaye basenokubiza imali yentlawulo eqhubekayo yecebiso. Ufanele uxubushe uze uthethathethane ngeentlawulo eziza kuhlawulwa kumcebisi wakho.



UKHETHO LWAKHO LOKUDLA UMHLALA-PHANTSI



Hlehlisa ukufumana kwakho inzuzo yomhlala-phantsi ngokuthi:

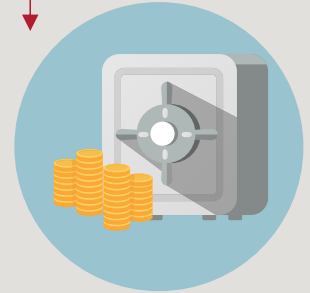
1

Ugcine iinzuzo zomhlala-phantsi wakho kwingxowa-mali (uye ube ngumdli mhlala-phantsi ohlelisiweyo)



2

Ukudlulisela inzuzo yakho kwingxowa-mali ye-annuity (imali oyibekele ukuyifumana minyaka le) okanye ingxowa-mali (le ngxowa-mali inengxowa-mali eyikhethayo apho kukho imirhumo esezantsi ekuye kwathethathethwana ngayo).



Ungaqalisa ukufumana ingeniso yepenshoni ngokuthi uthenge i-annuity:

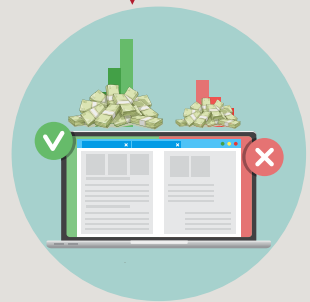
1

Thenga ii-annuity kwiicebo lengxowa-mali le-annuity.



2

Thenga i-annuity kuye nawuphina uboneleli we-annuity oye wamkheta



OKANYE
Ukuba ufuna ukuqalisa ukufumana ingneiso yepenshoni ngoku, ungakhetha ukuthatha imali.

Ukhetho olufumanekayo kuwe ngexesha lokudla umhlala-phantsi okokuba yimali engakanani ongayithatha xa kuthelekiswa nengeniso yepenshoni omele uyithenge kuxhomekeka ekubeni iingeniso zakho 'zizinziswe' kangakani kwaye zingakanani 'ezingazinziswanga'. Unako ukubona ukuba inzuzo yakho yokudla umhlala-phantsi izinzisiwe okanye ayizinziswanga ngokujonga kwikowuti/stetimenti senzuzo yakho.

Imali evunyelweyo, ngumthetho, ukuba ihlawulwe ukusuka kwingxowa-mali ye-prvident fund

Umele uthath isixa mali esisesona siphezulu senxalenye ezinzisiweyo senzuzo yakho *udibanise* nesahlulo sesithathu senxalenye yakho engazinziswanga esiyimali.

Ukuba ingakanani inzuzo ezinzisiweyo kuxhomekeka, phakathi kwezinye izinto, ubudala bakho ngo-1 Matshi 2021 kwanasekubeni uyijoyine nini le ngxowa-mali. Nceda usibuze ukuba akuqinisekanga.

Eseleyo imele isetyenziselwe ukuthenga ipenshoni.

Route A



INGABA UFUNA UKUHLEHLISA INGENISO YEPENSHONI KUDE KUBE KAMVA?

Akunyanzelekanga ukuba udle umhlala-phantsi kwingxowa-mali xa uthatha umhlala-phantsi kumqeshi wakho. Ungakhetha ukuba uyeke kule ngxowa-mali kamva, kwanaxa uthatha umhlala-phantsi kwinkonzo yomqeshi wakho. Ufanele ufumane ingeniso ephezulu lo gama nje usahlelisayo, kuxhomekeka kwiimbuyekezo zotyalo-mali.

Kukho iindlela ezimbini zokuhlehlisa ukudla kwakho umhlala-phantsi kwingxowa-mali ukuba uneminyaka engama-55 okanye ngaphezulu:

1. Unako ukuhlehlisa umhlala-phantsi wakho kwingxowa-mali, ngokuthi uthathe umhlala-phantsi kumqeshi wakho, kodwa ushiye inzuzo yakho yomhlala-phantsi izinziswe kwingxowa-mali de wena ukhethe ukuthat ulondolozo lomhlala-phantsi wakho kwingxowa-mali. Ukuba ukhethe olu khetho:

- Akuyi kukwazi ukufaka iminikelo okanye ube selungelweni leenzuzo zeinshorensi kule ngxowa-mali. Akunako ukuthatha inxalenye yale nzuzo iyimali.
- Kuza kubakho imirhumo yotyalo-mali neyolawulo. Imirhumo yolawulo yamalungu ahlehlisweyo kungokunje isetwe ku-0.25% ngaphandle kwe-VAT yeeasethi zakho ngonyaka, kubekho isixa mali esisesona siphezulu se-R40 ngaphandle kwe-VAT. Umrhumo wotyalo-mali uza kuba ngumrumo ofanayo nowepotfoliyo ze-SmartAssets zamalungu asaqhubeka eyinxalenye yengxowa-mali. Unako ukufumana ezi ntlawulo kwincwadana yale ngxowa-mali.
- Imbuyekezo yotyalo-mali kwimali oyilondolozileyo yomhlala-phantsi iza kuxhomekeka kwimbuyekezo ye(yee)potfoliyo otyale imali kuzo. Uya kuhlala ukutyalo-mali lweepotfoliyo zotyalo-mali ubutyalelweimali kuzo ngaphambi kokudla umhlala-phantsi, kuxhomekeka ekubeni inzuzo yomhlala-phantsi ityalwe kwizinga lepotofoliyo ye-SmartAssets, kuya kufuneka ukhethe ipotfoliyo esuka kweli zinga.

2. Unako ukuhlehlisa umhlala-phantsi wakho ngokuthatha umhlala-phantsi kumqeshi wakho ngoku udlulisele inzuzo yakho yokudla umhlala-phantsi kwingxowa-mali yokudla umhlala-phantsi yaminyaka le okanye kwingxowa-mali yolondolozo. Unako ukukhethe nayiphina ipenshoni okanye ingxowa-mali ye-providenti okanye kwingxowa-mali ye-annuity. Ukuba uthatha olu khetho:

- **Akuyi** kuvunyelwa ukuba utsale kwingxowa-mali yokudla umhlala-phantsi we-annuity okanye ingxowa-mali ngaphambi kokuba udle umhlala-phantsi kule ngxowa-mali.
- Akuyi kuhlawula rhafu kwinzuzo yomhlala-phantsi edluliselwe isuka kwingxowa-mali yangena kwingxowa-mali ye-annuity yomhlala-phantsi okanye ingxowa-mali yolondolozo.
- Xa uye wakwingxowa-mali yokudla umhlala-phantsi ye-annuity okanye ingxowa-mali usenalo ulawulo lokuba ityalwa phi inzuzo yakho yomhlala-phantsikwaye unako ukuthintsha phakathi kweepotfoliyo ezifumanekayo zotyalo-mali.
- Iindleko zengxowa-mali ye-annuity yomhlala-phantsi okanye ezengxowa-mali yolondolozo kuya kuneka zidizwe yingxowa-mali yomhlala-phantsi ye-annuity okanye ingxowa-mali yolondolozo kwaye umcebisi wakho wezimali uya kukunceda wenze oku.

Abaphathisiweyo (trustees) banengxowa-mali abayikhetheyo yolondolozo

Ngoxa unokukhethe nayiphina ingxowa-mali yolondolozo, abaphathisiwe le ngxowa-mali baye balungiselela ingxowa-mali abayikhetheyo yolondolozo kunye ne- Sygnia Preservation Fund. Ukuba ukhethe ukudlulisela inzuzo yakho kwi- Sygnia Preservation Fund unako ukukhethe ukutyala imali kwiipotfoliyo ezifanayo ze- SmartAssets zotyalo-mali onokukhethe kuzo kwi- NMG Umbrella SmartFund.

Kuya kufuneka ukhethe oku xa uzalisa ifomu yakho yesicelo sokuthatha umhlala-phantsi kule ngxowa-mali. Ukuba ufuna inkcazelo engakumbi ngolu khetho ongazikhethela kulo lengxowa-mali, ungathetha nomcebisi wengxowa-mali, okanye umcebisi wezimali we-NMG (jonga apha ngezantsi).

Ukuba ugqiba kwelokuba uthathe ukhetho lwengxowa-mali lolondolozo olukhethayo lwe-Sygnia, unako ukukhetha enoba uyafuna kusinina ukusebenzisa umcebisi wezimali ngoxa ulilungu leengxowa-mali zolondolozo ze-Sygnia. Ungakhetha enoba uyafuna kusinina ukusebenisa umcebisi wezimali we-Sygnia Preservation Fund. Ukuba wenjenjalo, i-Sygnia ingahlawula egameni lakho kumcebisi wakho wezimali kunye / okanye imirhumo eqhubekayo njengoko kuvunyelwene phakathi kwakho nomcebisi wezimali.

Imirhumo

Kukho iindidi ezimbini zeentlawulo ezihlawulwa nguwe kwi-Sygnia Preservation Fund: iintlawulo zolawulo neentlawulo zotyalo-mali. Imirhumo yolawulo ye- Sygnia Preservation Fund kumalungu adlulelayo esuka kwi-NMG Umbrella SmartFund (ingxowa-mali yakho) yi-0.25% ngaphandle kwe- VAT yeeasethi zonyaka kwi-R2m yokuqala etyaliweyo kunye ne-0.10% ngaphandle kwe-VAT yeeasethi ngonyaka kamva kwimali engaphezu kwe-R2m. Esi sisaphulelo se-50% kwixabiso elisisigxina le-Sygnia.

Ipotfoliyo ze-SmartAssets eziphakathi kwi-Sygnia Preservation Fund zinomrhumo ofanayo wotyalo-mali osekelwe kwi-NMG Umbrella SmartFund. Ungayifumana le mirhumo kwincwadana yotyalo-mali yengxowa-mali.

Route B



Ingaba ufuna ukuqalisa ukufumana inzuzo ngoko nangoko?

Ukuba ufuna ukufumana ingeniso yepenshoni ngoko nangoko, ungenza isigqibo phakathi:

- Kokuthenga enye yee-annuity kwi-annuity esele ikho yengxowa-mali, okanye
- Uthenge nayiphina enye i-annuity efanelekileyo

Okokuqala, kufuneka sikunike inkcazelo ephathelele iindidi eziyintloko zengeniso yomhlala-phantsi (okanye ii-annuity) ongazithenga. Kukho iindidi ezimbini zomhlala-phantsi onokuzithenga xa usidla umhlala-phantsi – i-annuity yokuphila kunye ne-annuity yobomi. Ezi zombini ziya kukunika ingeniso xa ungasasebenzi kodwa zinemingcipheko, iingenelo namakhwiniba angafaniyo.

I-annuity yokuphila

I-annuity yokuphila lutyalo-mali apho inzuzo yomhlala-phantsi iye yatyalwa ukuze ikunike ingeniso emva kokuba uye wathatha umhlala-phantsi. Nyaka ngamnye, ukhetha ukuba ingakanani ingeniso oyifunayo kutyalo-mali. Umyinge ongowona usezantsi ongawutsala njengengeniso evelal kutyalo-mali lokuphila kwi-annuity yi-2.5% yesimbuku sotyalo-mali sonyaka ngamnye. Umboneleli we-annuity uza kusebenzisa ukutsalwa okukowona myinge uphezulu obekiweyo ngumthetho nayimimiselo.

Le ngeniso ihlawulwa kuwe nyanga nganye. Akukho kunyuka okuqingqiweyo kwepenshoni njengokuba imali oyitsalayo njengengeniso kuxhomekeke kuwe ukuba wenze isigqibo.

Uya kudinga ukwenza isigqibo sokuba uyityala phi inzuzo yakho yomhlala-phantsi. Akunako ukukhupha inzuzo ye-annuity yokuphila ngoxa usaphila, kodwa nayiphina inzuzo eseleyo kwi-annuity yokuphila iza kudluliselwa kwabamele baxhamel obachongileyo xa usweleka. Kuya kufuneka uthenge i-annuity yokuphila kumboneleli we-annuity.

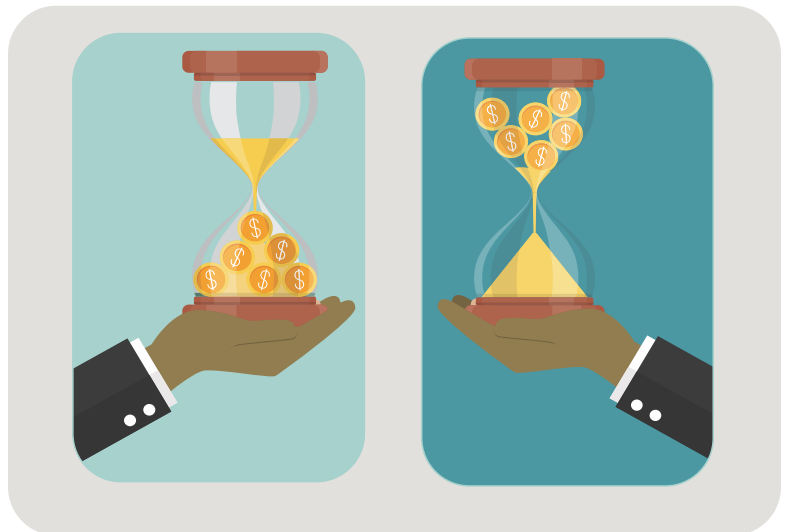
ISILUMKISO
Unako ukuphelelwa yimali ngokulula ukuba utsala kakhulu kusandulwa nje ukuqalwa. I-annuity yokuphila ifaneleke kuphela ukuba unenzuzo eyaneleyo oza oza kuyityala.

I-annuity yobomi

I-annuity yobomi iza kukuhlawula ingeniso lo gama nje usaphila. Unako ukukhetha ingeniso yakho yepenshoni emele ihlawulwe kwixesha eliqinisekisiweyo. Xa kungenzeka usweleke ngaphambi kwexesha, le penshoni iya kuqhubeka ihlawulwa kwiqabane lakho okanye abo bamele bazuze kulo lonke ixesha eliseleyo eliqinisekiweyo. Kwakhona unokukhetha ukuba inzuzo yakho yepenshoni ihlawulwe kwiqabane lakho ubomi balo bonke emva kokuba usweleka.

Ukunyuka kwemali oyifumanayo kuya kungqanyaniswa namaxabiso okunyuka kwezinto, kube yipesenti ezinzileyo okanye kudityaniswa neembuyekiso zotyalo-mali zepotfoliyo otyale imali kuzo. Isixa semali oza kusifumana kwingeniso yepenshoni yenyanga siza kwahluka kuxhomekeka kukhetho olwenzileyo. Xauthenga i-annuity kumboneleli nge-annuity, uza kwenza isigqibo ngendlela ukukunyuka kwemali yepenshoni yakho esetwe ngayo apha ngezantsi.

- **I-annuity enganyikiyo** ayiyi kunyuka kwixesha elizayo ngoko ingeniso oyifumana ngenyanga iya kuqhubeka ihleli injalo. Nangona ingeniso yakho yepenshini iza kuza iphezulu, ayiyi kuqhubeka ihambisana namaxabiso okunyuka kwezinto (inflation).
- **I-annuity engqanyaniswa nokunyuka kwamaxabiso ezinto** iqinisekisiwe ukuba iza kuhambisana namaxabiso okunyuka kezinto ekubeni ukunyuka kwemali kusekelwe kwizinga lonyaka ophelileyo lokunyuka kwamaxabiso ezinto. Ingeniso yenyanga nganye yepenshoni oqalisa ngayo isezantsi kolu khetho kwaye ukuba izinga lokunyuka kwamaxabiso ezinto lisezantsi, ukunyuka kwemali nako kuza kuba sezantsi.
- Ingeniso yepenshoni iyanda ngokusekelwe **kwingeniso ye-annuity** ehambisana neengeniso ezifunyenwe ngumboneleli nge-annuity ngokuphathelele izimali bonke abantu abaye bathenga ezo annuity. Iingeniso zixhomekeke koko kufunyenwe kutyalo-mali, ukunyuka kwamaxabiso ezinto, oko uye wakuhlawula xa ubuthenga i-annuity namava omboneleli we-annuity ngenxa yesiphumo sokusweleka kwabadli mhlala-phantsi ebudeni bexesha elithile. Ukunyuka kweepenshoni kukwasekelwe kumdlala wasemva kokudla umhlala-phantsi kunye nengeniso oyikhethileyo xa ubuthenga i-annuity.



Oku kuthetha ukuba ukunyuka kwemali yepenshoni kusenokungahambisani nokunyuka kwamaxabiso. Kwiminyaka apho utyalo-mali lubuya lungeluhlanga,

kusenokungabikho kunyuka kwemali yepenshoni. Ukubalwa kwezi penshoni, ke kambe, buntsonkothile kwaye ufanele uthetha nomcebisi wakho wezimali obhalisiweyo ukuze wenze isigqibo soko kufaneleke ngakumbi kwiimeko zakho zobuqu.

Ukuthenga enye kwii-annuity zecebo le-annuity zengxowa-mali

Icebo lengxowa-mali le-annuity liye labekwa kwindawo elikuyo ukuze lincede amalungu angaqinisekanga ukuba enze ntoni ngenzuzo yawo yomhlala-phantsi xa ethatha umhlala-phantsi nangenayo indlela yokufikelela kwiingcebiso ngezimali kwizicombululo ezifanelekileyo zokudla umhlala-phantsi. Xa ufikelela kwixesha lokudla umhlala-phantsi, unokhetho lokuthenga ipenshoni (ekunika ingeniso yepenshoni nganga nganye) ngokwendlela ekukhethwe ngayo ngabaphathiswe ingxowa-mali. Kusaya kufuneka wenze ukhetho lokuba ukhethe ukuthatha oku. Kambe ke, akuyomfuneko ukuba ukhethe i-annuity kwiicebo le-annuity lengxowa-mali kwaphela, ungakhetha nayiphina enye i-annuity.

Umboneleli okhethwe ngabaphathiswe ingxowa-mali yecebo layo le-Sygnia Life. I-Sygnia ikwangumlawuli wotyalo-mali weepotfoliyo zengxowa-mali i- SmartAssets.

Ukuba ugqiba kwelokuba usebenzisa icebo le-annuity yengxowa-mali, le annuity iza kusebenza kuxhomekeka kwimali yokudla kwakho umhlala-phantsi ethe yasetyenziswa ukuthenga ingeniso yakho yepenshoni xa usidla umhlala-phantsi. Ngoko, xa sishwankathela:

- Ukuba inxalenye yakho engazinziswanga yenzuzo yakho ye- R247 500 okanye ngaphantsi, ngoko ungakhetha ukuthatha le mali yonke.
- Ukuba inzuzo yakho efumanekayo yokuthenga ipenshoni **iphakathi kwe-R247 500 ne-R500 000**, i-Sygnia ForLife Annuity ilukhetho onokuthatha lona, usebenzise umdibaniso we-annuity yokuphila ne-annuity enenzuzo ehlawulwa ubomi bakho bonke.
- Ukuba inzuzo yakho yomhlala-phantsi efumanekayo yokuthenga ingeniso yepenshoni **ingaphezu kwe-R 500 000**, i-Sygnia ForLife Annuity lukhetho ongaluthatha, usebenzise umdibaniso we-annuity yokuphila kunye nenzuzo ye-annuity yenzuzo yobomi ehlawulwa ubomi bakho bonke.

Inzuzo yomhlala-phantsi ephakathi kwe-R 247 500 ne-R 500 000

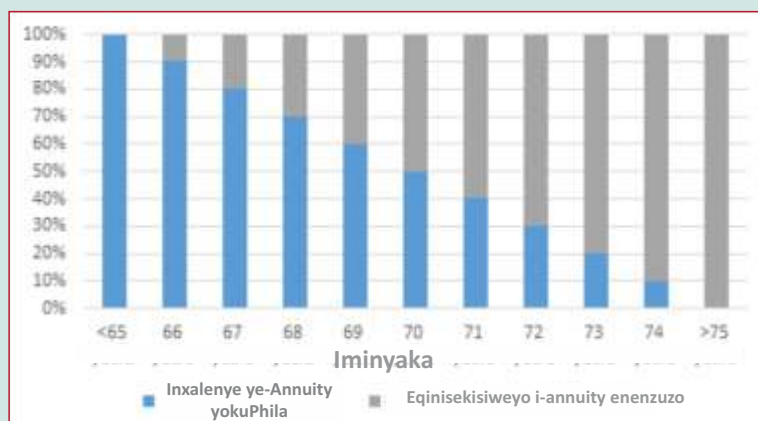
Ukuba ugqiba kwelokuba usebenzise icebo lengxowa-le-annuity yengxowa-mali kunye nenzuzo yakho efumanekayo ukuba ungathenga ipenshoni yomhlala phantsi iphakathi kwe-R 247 500 ne-R 500 000, i-annuity yi-Sygnia ForLife Annuity. Le annuity isebensa kuphela i-annuity enenzuzo yobomi kuphela ehlawulwa ubomi bakho bonke. Unokhetho lokuthatha ixesha elenza ukuba kuqinisekiswa ukuba inzuzo yepenshoni yenyanga nenyanga iza kuhlawulwa xa kungenzeka ukuba usweleke. Ukwanako nokongeza ingeniso yeqabane lakho eya kuhlawulwa kwiqabane lakho ukuba uyasweleka. Umcebisi ngezimali uya kukwazi ukukunceda ngezi zinto umele ukhethe kuzo.

Imirhumo (Fees)

- Kukho umrhumo wasekuqaleni we-1% zeeasethi (akuhlawulwa VAT) omele uhlawulwe, obotshwe kwi-R 25 000 kolu khetho. Le ntlawulo yenzelwe iindleko ezinxulumene nokusetwa kweishorensi neengxelo zasezifosini kunye nokuququzelela ukudluliselwa kweemali ezityalwayo kwaye sele kuqukiwe kingeniso ebaliweyo yengeniso ye-annuity.
- Kukho umrhumo wokulawulwa kwemeliso we-1.1% weasethi ngonyaka (akuhlawulwa VAT). Le mali yeyeshorensi ebonelelwa yi-Just SA, neendleko zolawulo zenyanga nganye zokugcina iingcelo, i-inshorensi yokusebenza kunye nokunikela ingxelo kwishishini eliphantsi kolawulo lamagunya alawulayo.
- Umrhumo wokulawulwa okuqhubekayo kweeasethi yi-0.4% yeeasethi ngonyaka (kuquka i-VAT).

Inzuzo yomhlala-phantsi engaphezu kwe-R 500 000

Ukuba ugqiba kwelokuba usebenzise icebo le-annuity yengxowa-mali kwaye inzuzo yakho yomhlala-phantsi efumanekayo ukuba ungayithengela inzuzo yepenshoni ingaphezu kwe-R 500 000, i-annuity yi-Sygnia ForLife Annuity. Kolu khetho, i-annuity iqalisa njenge-annuity yokuphila ize ke iguquke ibe yi-annuity yobomi ekuhambeni kwexesha. Le annuity ivumela wena ukuba ufumane ingeniso yepenshoni eqala kwi-100% kunye ne-annuity yokuphila xa uthatha umhlala-phantsi, kuze emva koko ngokuthe ngcembe iguquke kwiminyaka eli-10 ezayo ibe yi-annuity yobomi ehlawulwa ubomi bakho bonke. Umzekelo woku uboniswe apha ngezantsi.



Nyaka ngamnye xa ukudluliselwa kusenzeka kwi-annuity yobomi, unako ukukhetha ithuba lexesha eliza kuqinisekisa ukuba inxalenye inxalenye eqinisekisiweyo yengneis yenyanga ngenyanga iza kuqiniseka ukuba iyahlawulwa, xa kungenzeka ukuba usweleke. Xa oku kudluliselwa kwaminyaka le kusenzeka, unako nokongeza ingeniso yepenshoni yeqabane kule penshoni yenyanga nenyanga eza kuhlawula ingeniso yepenshoni ukuba uye wasweleka.

Owona myinge usezantsi onokutsala kuwo njengengeniso yenxalenye ye-annuity yokuphila yi-2.5% yesixa senzuzo iyonke yexabiso lonyaka ngamnye. Umboneleli nge-annuity uza kuvumela ukuba kutsalwe owona myinge uphezulu obonelelwe ngumthetho nemimiselo. Ukuba utsala ingeniso eninzi kakhulu usenokungabi namali yaneleyo yokuphila ukuya phambili.

ISygnia inabo abantu ongaqhagamshelana nabo abajongene nabathengi abangakunceda ngolu khetho. Unako ukusebenzisa abacebisi bezimali abangakunceda. Ukuba ukhetha le annuity kwi-annuity kwicebo le-annuity yengxowa-mali elidibanisa i-annuity yobomi ehamba nengeniso kunye ne-annuity yokuphila (ebuzwa ngokuba yi-hybrid annuity) kwaye ke, kuxhomekeka koko kufunwa yi-FSCA, sisenokudinga ukuba ufumane iinzuzo zokudla umhlala-phantsi zokufumana ululeko ngokobuqu. Ukuba ukhetha i-hybrid annuity kwicebo le-annuity yengxowa-mali, ufanele uqonde ukuba:

- Akunako ukudlulisela inxalenye ye-annuity yobomi komnye umboneleli ngeinshorensi; kwaye
- ubuncinane kanye rhoqo kwiinyanga ezili-12 unako ukukhetha ukudlulisela i-hybrid annuity yakho komnye umboneleli weinshorensi (oya kuyamkela loo nto) ukuba ufuna njalo; kwaye
- ingxowa-mali isenokufuna ukuba ufumane inzuzo yokufumana ululeko ngokobuqu.

IMIRHUMO (FEES)

Khumbula ukuba i-annuity ineehkomponenti ezimbini eziyi-annuity yobomi kunye ne-annuity yokuphila. Le mirhumo isebenza kuyo nganye ayifani.

Xa i-Sygnia ForLife Annuity iye yatyalwa kwi-**living annuity**, akukho mrhumo ufuneka ngaphambili. Akukho mrhumo wokutshintsha okanye wokuyeka ukutyala imali ofunekayo ukuba uyasuka kwipotfoliyo yengxowa-mali ye-SmartAssets investment kwi-NMG Umbrella SmartFund usiya kwi-Sygnia ForLife Annuity. Umrhumo we-0.25% ngaphandle kwe-VAT yeeasethi zonyaka weeasethi eziya kuthos kwi-R2 million ne-0.10% ngaphandle kwe-VAT yeeasethi zonyaka kangange-R2 million nangaphezulu. Umrhumo wotyalo-mali uya kuba ngumrhumo wotyalo-mali we(wee)potfoliyo ezikhethiweyo ze-SmartAssets, okwisiseko esifanayo semirhumo ye- SmartAssets ze-NMG Umbrella SmartFund. Ungazifumana ezi kwincwadana yengxowa-mali yotyalo-mali.

Xa i-Sygnia ForLife Annuity iye yatywalwa kunye **ne-annuity enengeniso yobomi**, kubakho umrhumo wasekuqaleni ohlawulwayo we-1% yeeasethi (akukho VAT ihlawulwayo), eboshwe kwi-R 25 000 kolu khetho. Lo mrhumo weendleko unxulumene nokusetwa kweinshorensi kunye nolawulo lweengxelo kunye nokuququzelela ukudluliselwa kwemali yakho etyaliweyo, kwaye sele iqukiwe kubalo lwengeniso yokuqalisa i-annuity.

Kukho umrhumo wolawulo lwemveliso we-1.1% weeasethi zonyaka (akuhlawulwa VAT). Le mali yeyeinshorensi ebonelelwe yi-Just SA, kunye neendleko zenyanga nganye zolawulo kulondolozwa iingxelo, ukuqhuba inkampani yeinshorensi kunye nokunikela iingxelo kwishishini eliphantsi kolawulo lwamagunya alawulayo. Ulawulo oluqhubekayo lwempahla lunomrhumo we-0.4% weeasethi ngonyaka (kuquka i-VAT).

Ukuba ukhetha ukufumana icebiso kumcebisi ngezimali, kuya kubakho iindleko ngeli cebiso. Ungavumelana ngomrhumo wecebiso nomcebisi wakho.

Ukuthenga nayiphina i-annuity

Ii-annuity ezibonelelwa licebo le-annuity lengxowa-mali asikuphela kokhetho lwe-annuity ongakhetha kulo. Kukho izinto ongakhethakuzo ezikhethwa yingxowa-mali. Usenako ukukhehta nayiphina i-annuity ekufaneleyo. Kwakhona, ufanele ucinge nzulu ngokufumana icebiso elivela kumcebisi ngezimali.

Usenokuthatha isixa esisona siphezulu senxalenye ezinzisiweyo yenzuzo yakho udibanise nesahlulo sesithathu senxalenye engazinziswanga yenzuzo yakho yezimali. Okuseleyo kumele kusetyenziselwe ukuthenga iannuity.



Ingba udinga ukuthatha imali?

Usenokuthatha isixa esisesona siphezulu senxalenye ezinzisiweyo yenzuzo yakho *udibanise* isahlulo esingazinziswanga kwinzuzo yakho yemali.

Ubungakanani benzuzo oyizinzisileyo buxhomekeka, phakathi kwezinye izinto, ubudala bakho ngo-1 Matshi 2021 kwanasekubeni ungene nini kwingxowa-mali. Nceda usibuze ukuba akuqinisekanga.

Eseleyo imele isetyenziselwe ukuthenga ipenshoni.



Kuya kufuneka
uhlawule irhafu kwinzuzo
oyithatha iyimali

Unako ukuthatha esona sixa siphezulu se-R 550 000 kwingxowa-mali kwaye ungahlawuli rhafu kuso. Oku kungenxa yokuba isixa semali esingafuni uhlawule irhafu xa usidla umhlala-phantsi yi-R550 000. Kubalulekile ukwazi ukuba xa u-SARS esenza isigqibo ngemali engafuni ukuba uhlawule irhafu kwinzuzo yakho, ujonga ukuba zeziphi iimali ezisisimbuku okhe wazithatha ngaphambili kwiingxowa-mali zokudla umhlala-phantsi kwakunye neenzuzo zokudendwa emsebenzini ezihlawulwe kuwe ngumqeshi wakho. Ukuba ukhe wathatha isixa esingafuni rhafu ngaphambili, oku kuya kuyinciphisa i-550 000 engenarhafu xa uthatha umhlala-phantsi.

Kwiinzuzo ezingaphezu kwe-R550 000, kuya kufuneka uhlawule irhafu kwiinzuzo ngokuvisisana nesi sicangca serhafu singezantsi.

Isixa semali esihlawuliswa irhafu	Izinga lerhafu
R 0 – R 550 000	0%
R 550 001 – R 770 000	18% yengeniso erhafelwayo engasentla R 550 000
R 770 001 – R 1 155 000	R 39 600 + 27% yengeniso erhafelwayo engasentla R 770 000
R 1 155 001 +	R 143 550 + 36% yengeniso erhafelwayo engasentla R 1 155 000

UKWENZA ISIGQIBO

Le ngxowa-mali ikunika iinzuzo zomhlala-phantsi zokufumana ululeko. Oku kuxa ingxowa-mali idandalazisa kwaye icacisa izinto ongakhetha kuzo ezifumanekayo kuwe xa uthatha umhlala-phantsi. Ukuba uphakathi kweenyanga ezintandathu nezintathu zeminyaka yakho eqhelekileyo yokudla umhlala-phantsi, ingxowa-mali iza kukunika inzuzo yomhlala-phantsi yoluleko ngokuphathelele umhlala-phantsi. Iinzuzo zokufumana ululeko lomhlala-phantsi azifani neengcebiso kwaye ungazinikwa nangento ebhaliweyo. Olu xwebhu yinzuzo yomhlala-phantsi yoluleko. **Aluyiyo ingcebiso kwaye aluyiyo ingcebiso ngerhafu.**

Ungakwazi ukufikeleal kwinkcazelo ngale ngxowa-mali kwi-portal ekwi-internet yengxowa-mali, <https://www.adminportal.nmg.co.za>. Kwakhona ungafumana inkcazelo evela kwisebe lezabasebenzi okanye lomrholo.

Ungathetha nesebe lezabasebenzi okanye lomrholo ukuze likudibanise nalowo kuqhagamshelwana naye wengxowa-mali ukuba udinga uncedo olungakumbi ngenkcazelo ephathelele le ngxowa-mali nezinto ongakhetha kuzo xa uthatha umhlala-phantsi.

Umcebisi ngezimali uza kukwazi ukubonelela ngamcebiso (kuquka irhafu) aze akuncede ukuba udinga uncedo ngokuthenga ipenshoni eza kukubonelela ngeneniso xa uthatha umhlala-phantsi. Unokukhetha naliphina icebiso lezezimali.

Ukuba ungathanda ukuthetha nomcebisi wezimali we-NMG, nceda uqhagamshelane neeofisi ze-NMG kwezi nombolo:

Johannesburg:	Ifowuni: (27) 11 509 3000
Cape Town:	Ifowuni:(27) 21 943 1800
Durban:	Ifowuni: (27) 31 566 2133
Port Elizabeth:	Ifowuni: (27) 41 397 3400

Ukwanako ukuthumela i-imeyili ku finplanning@nmg.co.za ukuze uqhagamshelane nabacebis bezimali be-NMG.



Nceda uzalise ifomu yesaziso somhlala-phantsi

Wakuba usenzile isigqibo sakho, uya kudinga ukuzalisa ifomu yokufaka ibango yomhlala-phantsi uze uyinike umqeshi wakho ukuze achazele le ngxowa-mali. Kuya kufuneka uncathiselele ifomu yesicelo ye-annuity ofuna ukuyithenga kuloo fomu yebango. Kubalulekile ukuba ufake ifomu yebango ngaphambi komhla othatha ngawo umhlala-phantsi ukwenzela ukuba ukufakwa kwebango kungalibaziseki.

Umlawuli wengxowa-mali uza kukwazi ukusebenza ibango lakho akuba nje efumene umnikelo wakho wokugqibela ohlawulwa ngumqeshi wakho aze awabe lo mnikelo kwinzuzo yakho yomhlala-phantsi kwingxowa-mali. Kwakhona kuya kufuneka kufakwe isicelo sesalathisi serhafu kuze kulungiselelwe ukuthenga i-annuity eza kukunika ingeniso.

Kubalulekile ukuqonda ukuba usenokungafumani intlawulo yokuqala yepenshoni ekupheleni kwenyanga elandela ukuthatha kwakho umhlala-phantsi ngoko umele wenze amalungiselelo oku xa uceba izinto.

I-NMG Employee Benefits (Pty) Ltd – FSP 33426 nenombolo ye-Co reg ithi 2007/025310/07
I-NMG Consultants and Actuaries Administrators (Pty) Ltd – FSP 33424 nenombolo ye-Co reg ithi: 1993/07696/07
I-NMG Consultants and Actuaries (Pty) Ltd – FSP 12968 – inombolo ye-co reg ithi: 1979/001308/07

Olu nxibelelwano asilocebiso okanye icebiso ngezerhafu kwaye alulingani, phantsi koMthetho weeNgccebiso noNgenelelo lweziMali, nokucelwa okanye ukuncemela kobuqu okanye isikhokelo okanye isincomelo ngokuphathelele nayiphina imveliso okanye inkonzo yezimali. Ezi ngxowa-mali, abalawuli bazo kunye namagosa eziko akathathi xanduva ngalo naliphina inyathelo olithathayo okanye ilahleko ongena kuyo ngenxa yolu nxibelelwano ekubeni uza kuzifunela umcebisi ngezimali obhalisiweyo ukwenzela ukuba iimeko zakho ziqwalaselwe. Ukongezelela, imithetho ebhalisiweyo yengxowa-mali isoloko iyiyi ehamba phambili ukuba kukho ukwahluka kakhulu kwemithetho nolu nxibelelwano.