

IMINININGWANE EGCWELE YOHLELO LWA MABHODWE AMABILI

KUNGANI KUDINGEKA UHLELO LWA MABHODWE AMABILI

Uhlelo lwa mabhodwe amabili lwaqalwa/sungulwa ukuze livumele amalungu ukufinyelela ezikhwameni zomhlalaphansi uma kwenzeka ukuba nezinkinga zezimali futhi avumele futhi alondoloze imali yomhlalaphansi yamalungu ezikhwama ukuze kwakheke imiphumela engcono lapho ethatha umhlalaphansi.

LUYINI UHLELO LWAMABHODWE AMABILI

- Kusukela mhla ka-1 kuMandulo 2024 uhlelo lwaMabhodwe Amabili lizoqala ukusebenza livumele amalungu ukuthi ahoxe kanye ngonyaka wentela ezikhwameni zawo, futhi.
- Ukuvikela ikusasa lwenzuzo zomhlalaphansi ukuze kudaleke imiphumela engcono kumalungu lapho ethatha umhlalaphansi.
- Kusukela mhla ka 1 kuMandulo 2024 akhawunti yomhlalaphansi yelungu (isabelo sesikhwana) izohlukaniswa ngamabhodwe amathathu (3)
- Ngeke kube khona inguquko ku malungelo wenzuzo kuze kube mhla zingama 31 kuNcwaba 2024
- Uhlelo lwaMabhodwe Amabili lizothinta kuphela iminikelo nenzuzo zesikhathi esiyo kusukela ngomhla ka 1 kuMandulo 2024 nokuya phambili.
- Lezi zinguquko zithinta zonke iFandi, kufaka phakathi nalawo wezinkampani zikahulumeni

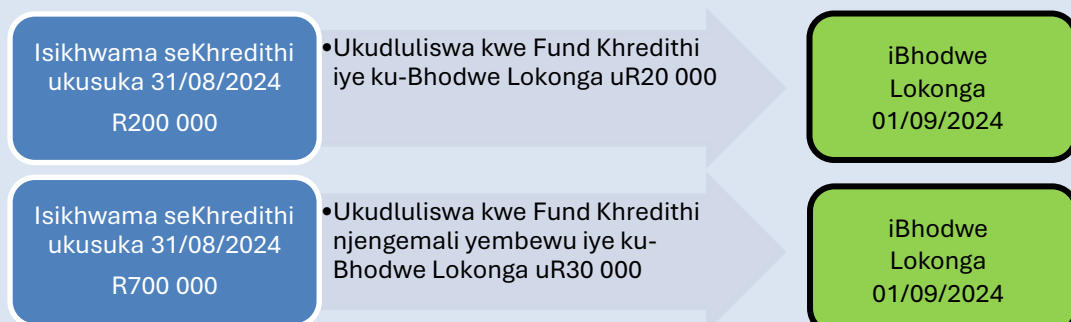
AMABHODWE AMATHATHU (3) AZOBUKEKA FUTHI ASEBENZE KANJANI

VESTED POT (IBHODWE LWE VESTED)	SAVINGS POT (BHODWE LOKULONDOLOZA)	RETIREMENT POT (BHODWE LOMHLALAPHANSI)
Lokhu kuzoba ibhalansi yangaphambi komhla ka 1 kuMandulo 2024 yesabelo selungu sesikhwama(iKhredithi yesikhwama) isikhwama ngasinye, kunciphise inani elidluliselwe njengemali yembewu ebhodweni lokonga lelungu. Ayikho enye iminikelo yesikhathi esizayo ezovunyelwa kuleli bhodwe.	Imali yembewu, kanye Ngemuva komhlaka 1 kuMandulo 2024 amalungu azonikela nge 1/3 rd yeminikelo yawo ebhodweni lokonga. Inani elikuleli bhodwe kuhloswe ngalo ukuthi libe yisamba esikhokhwa uma usuthatha umhlalahansi	Ngemuva komhla ka 1 kuMandulo 2024 amalungu azonikela nge 2/3 rd weminikelo yawo ebhodweni lawo lomhlalaphansi Inani elikuleli bhodwe lizothenga Impesheni uma usuthatha umhlalaphansi

Iminikelo eyabiwe ngemva komhla ka 1 kuMandulo 2024 izohlukaniswa phakathi kweBhodwe Lokulondoloza nebhodwe Lomhlalaphantsi. Lokhu ngeke kufake iminikelo eselele emuva ngayo.

IYINI IMBEWU/INHLWANYELO MALI YOKUCALA UMSEBEZI FUTHI ISEBENZA KANJANI?

Ukuze kuhlinzekwe amalungu ibhalansi yokuvula Ebhodweni Lokulondoloza umthetho uvumela ukudluliselwa kuka-10% wekhredithi yesikhwama selungu isabelo sesikhwama) kusukela ngomhla ka 31 uNcwaba 2024, ngaphansi kwesaba esifinyelela ku R30 000. Lesi samba esidluliselwe sibizwa ngokuthi imali Enkulu Yembewu futhi kuzoba yinani elivula ibhodwe lokonga lelungu. Izibonelo ezingezansi zichaza ukuthi lokhu kuzosebenza kanjani.



AMALUNGU AMADALA-AMALUNGU EPROVIDENT FUND ASEMINYAKA ENGU 55 NJENGO 1 KUNDASA 2021 ASEKUSO ISIKHWAMA ESIFANAYO SEPROVIDENT FUND

Lawa malungu awafakwi ohlelweni LwaMabhodwe Amabili ngokuzenzakalelayo futhi angase akhethe ukuba ohlelweni LwaMabhodwe Amabili noma cha. Ilungu kufanele likhethe phakathi konyaka owodwa womhla ka 1 kuMandulo 2024, ngaphambi komhla ka 1 kuMandulo 2025. Kuwukuzikhethela kanye futhi ilungu alikwazi ukuhlehlisa isinqumo uma sesithathiwe. Uma likhethe ukonga ilungu lizoba nembewu (ibhalansi yokuqala ebhodweni loku Londoloza) engu 10% kuze kufike ku- R30 000. Imali yembewu yelungu izobalwa ngosuku lokuqcinwa lwenyanga ilungu likhethe ukungena ngalo.

AMALUNGU WE DEFINED BENEFIT FUND

Izimali ze-Defined Benefit(DB) zisebenzisa ifomula ukuze zinqume nokubala izinzuzo. Ifomula isebenzisa isevisi yempesheni yamalungu. Ilungu elifaka isicelo ebhodweni lalo Lokulondoloza eSikhwameni se DB lizothola ukwenkonzo yalo yempensheni.

IZINYATHELO ZESIGABA SIKA 37D KANYE NEZIBEKELELO

Izimali ezibanjwayo zeSigaba sika 37D njengoba kubekwe kuMthetho Wezikhwama Zempesheni futhi zizodonswa ngokulinganayo kuMphathimandla:

- Imali mboleko yezindlu noma iziqinisekiso zezindlu
- Izicelo zesehlukaniso
- Izicelo zesondlo
- Isibopho sabasebenzi nomqashi (isikweletu kumqashi)

Umthetho ubeka imikhawulo ethile ekukhokheni izimangaleLo zivela Ebhodweni Lokulondoloza. Ngaphambi kokucubungula isimangalo ngokumelene neBhodwe Lokulondoloza,imikhawulo engenhlal kufanele icatshangelwe

UKUHOXA (IZIMANGALO) KUSUKA EBHODWENI LOKULONDOLOZA (LOKUGCINA)

Amalungu avunyelwe ukuhoxiswa kanye ngonyaka wentela (1 kuNdasa kuya ku 28 Nhlolanja) Ebhodweni Lokulondoloza. Esikhathini sokuqala kuzoba nonyaka wentela mhlaka 1 kuMandulo 2024 kuya ku 28 kuNhlolanja 2025. Ibhalansi egcwele Ebhodweni Lokulondoloza ingafunwa, kuncike esimangalweni esisodwa ngonyaka wentela. Kodwa ke,inani elincane lelungu elingafaka isicelo kulo ngu R2 000. Inani elifunwa yilungu lizoncika ekubanjweni kwentela ngamanani entela amancane, izimali zokusebenza kanye nanoma yiziphi izintela ezisele okufanele zikhokhelwe kwa SARS futhi zonke zizodonswa ngaphambi kokuba kukhokhelwe inzuzo yonke. **Noma yikuphi ukuhoxa ebhodweni lokonga kuzonciphisa isamba esitholalakalayo uma usuthatha umhlalaphansi.** Ilungu elinezinkontileka eziningi zokuthatha umhlalaphansi lingafuna ukuhoxiswa okukodwa kunkontileka ngayinye onyakeni wentela. Lokhu njengesibonelo kungaba maqondana namalungu anenqubomgomo yempesheni yomhlalaphansi engaphezu kweyodwa noma ubulungu besikhwama esingaphezu kwesisodwa. Lapho ubulungu buqedwa futhi ilungu selivele selifake isicelo kulo nyaka wentela, ilungu kufanele lilinde kuze kube unyaka olandelayo wentela ukuze lifune imali esele Ebhodweni Lokulondoloza, ngaphandle uma imali esele Ebhodweni Lokulondoloza ingaphansi kuka R2 000, uma kunjalo. Ilungu lingahoxisa ngokushesha ibhalansi

UKUQEDWA KOBULUNGU – UKUSULA, UKUXOSHA KANYE NOKUDLIWA (IZIMPENSHENI KANYE NEZIMALI ZEZIMALI)

IBhowe lweVested

Alukho ushintsho emithethweni yamanje futhi ilungu lingafuna inani eliphelele Ebhodweni Eligunyaziwe njengokheshi noma likhethe ukulidlulisela. Ibhodwe Elibekiwe lihlala livikelekile lapho ibhodwe idluliselwa kwesinye isikhwama. Lapho ilungu likhetha ukudlulisela ibhodwe leVested ku bhodweni yalo yokuthatha Umhlalaphansi, lilahlekelwa amalungelo elinawo.

IBhodwe Lokonga

Ilungu lingafuna inani eligcwele eBhodweni Lokulondoloza njengokheshi inqobo nje uma ilungu lingakafaki isicelo kulo nyaka wentela, ngaphandle kwalokho ilungu kufanele lilinde kuze kube u nyaka olandelayo wentela ukuze lifune ibhalansi Ebhodweni Lokulondoloza. Uma ibhalansi eBhodweni Lokulondoloza ingaphansi kuka R2 000, ilungu lingakwazi ukuhoxisa ibhalansi ephelele ngokushesha.

Ilungu lingakhetha ukudlulisa inani eliphelele Ebhodweni Lokulondoloza. Inani lokuhoxiswa kokulondoloza lingaphansi kokudonswa kwentela IZILINGANISO ZENTELA EZIPHATHELENE. Ukuhoxiswa kokulondoloza kuzoba ngaphansi kwenkokhelo yokwenziwayo.

IBhodwe Lomhlalaphansi

Akukho ukuhoxiswa okungenziwa Ebhodweni Yomhlalaphansi futhi ibhodwe Lomhlalaphansi kufanele ligcinwe kuze kube yilapho usuthatha umhlalaphantsi

Ukuqedwa kobulungu uma kwenzeka ushona – Isamba sawo wonke amaBhodwe Amathathu azotholakala njengesamba semali futhi asatshalaliswe ngokweSigaba sika37c soMthetho Wezikhwama zeMpesheni sizosebenza.

KWENZEKANI NGOKUTHATHA UMHLALAPHANSI?

IBhowe leVested

Alukho ushintsho emthethweni wamanje mayelana naleli Bhodwe. Inzuzo yelungu lesiKhwama seProvident yangaphambi kokuhoxiswa kwemali (01/03/2021) ingase ithathwe njengesamba sesamba semali umhlomulo wangemva kokukhishwa konyaka (01/03/2021) uthathwe ingxenye engukheshi kuze kufike ku 1-3rd futhi imali esele kufanele isetshenziselwe ukuthenga impesheni (impesheni), kuncike emalini eyi “de minimus” engu R165 000.

IBhodwe Lokonga

Ibhalansi egcwele Ebhodweni Lokulondoloza ingathathwa njengesamaba semali kuncike ekubanjweni kwentela. Ilungu lingase futhi likhethe ukudlulisela inani lemali Ebhodweni Lokulondoloza Ebhodweni Lomhlalaphansi futhi lithenge impesheni (impesheni)

IBhodwe Lomhlalaphansi

Imali esele egcwele Ebhodweni Lomhlalaphansi kufanele isetshenziselwe ukuthenga impesheni (impesheni), kuncike emalini eyi-deminimus engu R165 000.

de minimus rule (umthetho we de minimus)

- Uma lonke inani lemali yesabelo selungu lesikhwama (Ikhredithi Yesikhwama) lingaphansi kuka R247 500 inani eliphelele lingathathwa njengesamba semali.
- Uma imali ezosetshenziswa ukuthenga iLife Annuity ingaphansi kuka R165 000, ilungu lingathatha inani eliphelele njengesamba semali.

IZIMALI EZINGEKHO OHLELWENI LWAMABHODWE AMABILI.

Izimali ezithile zingokomthetho okhitshwe ohlelweni LwaMabhodwe Amabili: iLezi ezilandelayo

- | | |
|--|---|
| - Isikhwama sokuqedwa | - Ukunqamula izimali |
| - Izimali ezingenawo amalungu asebenzayo | - Izimali ezihlenganisa abahola impesheni kuphela |
| - Izimali zabahlomuli | - Izikhwama ezivaliwe |
| - Amalungu enzuzo engafunwanga ezikhwameni zenzuzo ezingafunwanga nanoma yisiphi esinye isikhwama esigunyaziwe | |
| - Izikhwama Dormant | |
| - Izikhwama Zempesheni Yezizukulwane Ezidala (Ifa) lomhlalaphansi | |

UKUDLULISELA PHAKATHI KWAMABHODWE

Akukho ukudluliswa okungenziwa ebhodweni Lokulondoloza ngaphakathi kwezikhwama ezifanayo (ngaphandle kokudluliswa kwembewu kanye kuphela). Ngakhoke, ilungu alikwazi ukudlulisa imali Ebhodweni lomhlalaphansi noma Ebhodweni Elibekiwe liye Ebhodweni Lokulondoloza.

Ilungu lingadlulisela imali Ebhodweni Elibekiwe kanye Nelokulondoloza Liyifake Ebhodweni Yomhlalaphansi. Kodwa ke, uma isidluliselwe Ebhodweni Lokuthatha Umhlalaphansi ngeke iphinde ibuyiselwe Ebhodweni Elibekiwe noma Lokulondoloza. Ukudluliselwa kwebhodwe kwezinye izikhwama kungenziwa ekunqanyulweni kobulungu, kodwa kugcine umhlamvu lwazo okungukuthi inikezwe impahla ephathisiwe, Ukonga Ekongeni, Ukuthatha Umhlalaphansi (kuya kuMhlalaphansi).

UKUTHUTHELA KWELINYE IZWE (INYANGA YOMHLALAPHANSI KANYE NEZIMALI ZOKUGCINWA KUPHELA)

Ukuhoxa Ebhodweni Lokulondoloza kusavunyelwe ngokwemithetho yaMabhodwe Wokulondoloza, kodwa umthetho weminyaka emithathu uzosebenza kubhalansi.

Mthetho wokuthuthela kwelinye izwe weminyaka emithathu (okuqondene nemali Yomhlalaphansi kanye nezimali Zokuqcinwa kuphela)

- Okwaziwa nangokuthi umthetho weMinyaka Emithathu, ukuhlolwa kudinga ukuthi labo abatuthela kwelinye izwe babonise ukuthi kade behlala, besebenza futhi bekhokha intela kwelinye izwe kungenani iminyaka emithathu ngaphambi kokuba bakhuphe imali yabo yokuthatha umhlalaphansi ENingizimu Afrika.
- Ngaphansi kwe Sikhwama Sokuqcinwa kuphela umthetho weminyaka emithathu usebenza kuphela engxenyeni yomhlomulo ngemva kokusebenzisa ilungelo lakho lokuhoxa kanye ngaphambi kokuthatha umhlalaphansi.

INDLELA YOKWENZA ISICELO KUMALI YESIKHWAMA SOKULONDOLOZA KU MALUNGU WASE GQM

- 1) Isicelo kumalungu kufanele zithunyelwe ku-inthanethi yase GQM (GQM Member Portal) Izokwethulwa iphothali Yelungu entsha ngo Ncwaba 2024.
- 2) Ilungu lizongena kuphothali yalo lisebenzise imininingwane yalo yokungena khona.
- 3) I-OTP izothunyelwa kumakhalekhukhwini welungu noma ku imeyili njengoba kukhethwe ilungu.
- 4) Ikhele ikamakhalekhukhwini nele imeyili kufanele lihambisane nalelo elikurekhodi lelungu ohlelweni lokuphatha elinikezwa umqashi ezinhlelweni zeminikelo yanyanga zonke noma amashejuli eminikelo noma ahlonzekwe ngamalungu ngokuqondile maqondana nezikhwama lapho kungenabo ubudlelwano belungu/nomqashi okungukuthi izikhwama zomhlalaphansi weAnnuity.
- 5) Ilungu kuyodingeka ukuthi livume ukuthi yonke imininingwane yalo yomuntu siqu ilungile futhi iyiqiniso.
- 6) Uma ukuqinisekiswa kungaphumeleli, ilungu liyokwaziswa ukuthi lixhumane nomqashi walo mayelana neSikhwama Sempesheni Yomhlalaphansi.
- 7) Umqashi/ilungu leluleka umlawuli ngemininingwane efanele
- 8) Umlawuli uzobuyeka irekhodi lelungu ngemininingwane efanele
- 9) Ekuqinisekiseni ngempumelelo ilungu lizokhetha lapho kuthiwa “Ukuhoxiswa kokonga” kuphothali.
- 10) Ilugu lizokwazi ukubuka ibhalansi etholakalayo Ebhodweni lalo Lokulondoloza.
- 11) Ilungu lizogcwalisa inani lesicelo bese libuyeka imininingwane yalo yasebhangeni. Ilungu kuyodingeka futhi ukuthi liqinisekise imininingwane ehlobene nemikhawulo maqondana nemalimboleko yezindlu, amadivosi, nesondlo kanye nesikweletu somqashi.
- 12) Isicelo sizodlulela ohlelweni lokuphatha, lapho izocubungulwa khona njengesico esijwayelekile, intela nayo izofakwa isicelo futhi ekutholweni ngempumelelo umyalelo wentela inani elikhokhiwe.

**Bukelela
ukwethulwa
kwe
Phothali**

AMAPHUZU ABALULEKILE MAYELANA NEZICELO ZOKUKHIPHA IMALI ELONDOLOZIWE



- ✓ Izibalo Zemali Eyimbewu ezodluliselwa Ebhodweni Yokulondoloza yelungu singabalwa kuphela uma umlawuli wakho esevale inyanga ka Ncwaba 2024
- ✓ Lokhu kusho iminikelo ka Ncwaba 2024 kanye neshejuli yeminikelo yomqashi ehambisana nayo kufanele ibe yamukelwe,ihlanganiswe futhi yabuyekwezwa ohlelweni lokuphatha.
- ✓ Uma iminikelo isibuyekwezwe ohlelweni lokuphatha, imali ekhokhwayo yomhlalaphansi ka Ncwaba 2024 iyatshalwa futhi isikhwama sembuyiselo sabiwe. Ukuze enze kanjalo umlawuli udinga amanani otshalomali kanye nezitatimende ezivela kubaphathi abahlukahlukene bezimpahla.
- ✓ Ngemva kwakho okungenhla uhlelo lubala isikweletu sesikhwama selungu (ishere lesikhwana), imali yembewu kusuka ngomhla ka 31 uNcwaba 2024 futhi udale amaBhodwe Elungu kusukela ngomhla ka 01 KuMandulo 2024 .
- ✓ Amalungu ngeke akwazi ukufaka izicelo ngomhla ka 1 kuMandulo 2024, kodwa kuphela uma umlawuli esebuyekeze iminikelo ka Ncwaba 2024, izimbuyiselo zokutshalwa kwezimali futhi eseqedile ukudluliswa kwemali Yembewu Ebhodweni Lokulondoloza.
- ✓ Amalungu kufanele aqaphele ukuthi izicelo zeBhodwe Lokulondoloza zizobanjelwa kudonswa kwentela ngamanani entela aphantsi futhi kungaba ngaphansi kokuthi iSARS abuyise noma yiziphi izintela ezisalele emuva okufanele ilunga,Kuzoba nemali yokwenziwayo ngesimangalo ngasinye ezodonswa enanini lesicelo
- ✓ Ukuhoxiswa ebhodweni lokonga kuzonciphisa inani lemali ilungu elikwazi ukuyithola lapho lithatha umhlalaphansi
- ✓ Kumele kucatshangwe ngokucophelela ngaphambi lokulethwa kwesicelo sokunxeshezwa futhi amalungu kufanele afune iseluleko sezezimali ngalolu daba

GQM FUND ADMINISTRATORS