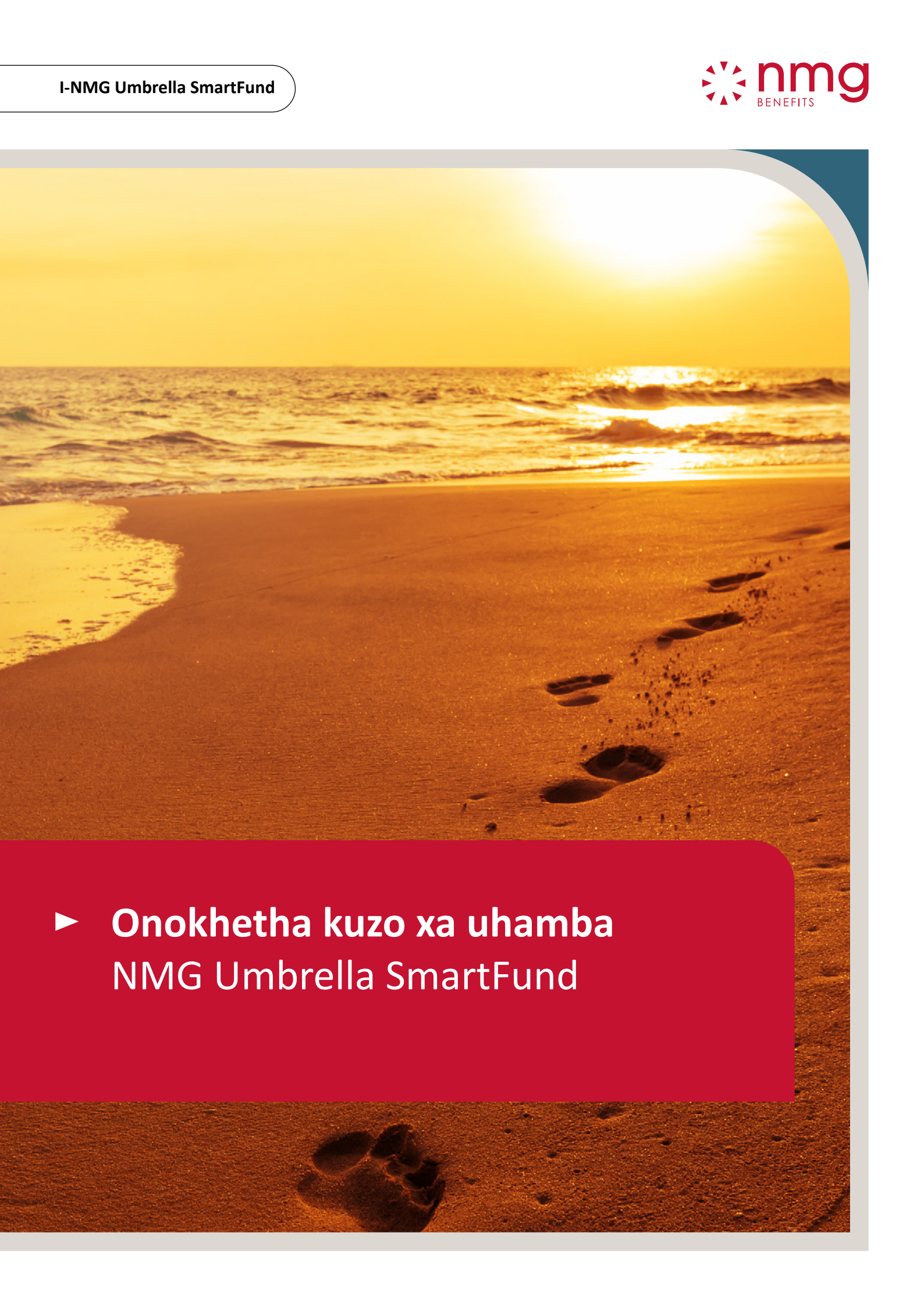


The background of the slide is a photograph of a beach at sunset. The sun is a bright, glowing orb in the upper right, casting a long, shimmering path of light across the ocean's surface. The sky is a deep, warm orange. The beach is composed of fine, golden sand, and a series of footprints leads from the foreground towards the water's edge. The overall mood is peaceful and contemplative.

► **Onokhetha kuzo xa uhamba**
NMG Umbrella SmartFund

► Imixholo

- | | |
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linkcukacha zengxowa-mali

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1. Indlela eyakhiwe ngayo inzuzo yakho kwiimali

Xa uyeka umsebenzi, umzekelo uziyekele, udendwe, okanye ugxothwe kuzofuneka ukhethile.

Okokuqala, kubalulekile ukuba uqonde indlela elungelelaniswe ngayo inzuzo yakho kwingxowa-mali. Inzuzo yakho yenziwe ngeengxowa ezahlukeneyo, njengezi:

	Isigcina-mali esivunyiweyo	Isigcina-mali sokonga	Isigcina-mali somhlala-phantsi
Yintoni?	Le ngxowa-mali igcina igalelo elicocilekileyo kwingxowa-mali ukuya kumhla woku-1 Septemba ka-2024 kunye nembuyekezo yotyalo-mali esulungekileyo.	Ukuqala ngomhla woku-1 Septemba 2024, inxalenye yemali yakho oyigcinileyo yomhlala-phantsi, ingakumbi i-10% yento oyigcinileyo ngomhla wama-31 Agasti 2024, iye kwingxowa yokonga, kodwa ayivumelekanga ukuba ibe ngaphezulu kwe-R30 000. Le ngxowa-mali ikwabamba isinye kwisithathu semirhumo eyenziwe kwingxowa-mali yakho ukusukela ngomhla woku-1 Septemba ka-2024 kunye nembuyekezo yotyalo-mali. Ukuba uthabathe imali oyigcinileyo kwibhokisi yakho yokonga ngelixa ubusemsebenzini, ngoko ibiya kuphuma kule bhokisi, kwaye le ngxowa-mali ibiya kubamba kancinci.	Le ngxowa-mali igcina isibini kwisithathu semirhumo eyenziwe kwingxowa-mali yakho ukusukela ngomhla woku-1 Septemba ka-2024 kunye nembuyekezo yotyalo-mali.
Ihlawulwa njani?	Inzuzo kwingxowa eqhelekileyo inokuhlawulwa ngemali xa ushiya isikhundla, ushenxiswa okanye ugxothwa. Xa uthatha umhlala-phantsi, inzuzo kwingxowa-mali eqhelekileyo iya kuhlawulwa iyimali njengomrholo womhlalaphantsi.	Le ngxowa-mali inokuhlawulwa ngemali xa urhoxa OKANYE ukuba (a) awukhange uthabathe imali kwingxowa-mali yakho yokonga kunyaka werhafu ofanayo nowenza ngawo urhoxiso kwiNgxowa-mali OKANYE (b) ukuba uthabathe imali kwingxowa-mali yakho yokonga kuloo nyaka werhafu, kodwa isixa kwingxowa-mali yokonga singaphantsi kwe-R2 000.	Le ngxowa inokuhlawula kuphela njengengeniso xa uthatha umhlala-phantsi. Ayinakuze ihlawule xa umsebenzi uphelisiwe. Awungekhe uyisebenzise le mali ikuloo ngxowa de ube ufikelele kwiminyaka yobudala obuqhelekileyo bokuthatha umhlalaphantsi. Xa uthabatha umhlala-phantsi, yonke imali ekwingxowa yomhlala-phantsi kufuneka isetyenziselwe ukuthenga umhlala-phantsi kwinkampani yeinshorensi. Le penshini iya kukunika iintlawulo eziqhelekileyo ubomi bakho bonke emva kokuthatha umhlala-phantsi.

Okubalulekileyo omawukuqaphele:

- Ukuba uqalise ukugcina imali yomhlalaphantsi emva komhla woku-1 Septemba 2024, usenokungabi nayo ingxowa eqhelekileyo.

Kuphela xa u:

- Ubutilungu kwi-NMG Umbrella SmartFund (icandelo lolondolozo) ngomhla woku-1 Matshi 2021, kwaye
- Ubufikile kwiminyaka eyi-55 okanye ngaphezulu ngelo xesha, kwaye
- Ukhethe ukungabikho kwinkqubo yeengxowa ezimbini,

ngoko ke unengxowa enye kuphela – ingxowa eqhelekileyo - kwaye unemithetho eyahlukileyo esebenzayo kuwe xa urhoxa malunga nokuba ungathabatha malini njengemali okanye ingeniso yomhlala-phantsi. **Unokukhetha ukuthatha yonke inzuzo yakho yokurhoxa ngemali xa uthatha umhlala-phantsi (yonke imali kwingxowa yakho enikwe ilungelo lokufumana inzuzo).**

linketho zakho zokurhoxisa inzuzo zihlala zifana nezo zichazwe apha ngezantsi (nceda uqaphele ukuba unengxowa eqhelekileyo kuphela).

Azohlulwa iingxowa

Kukho umthetho werhafu othi xa umsebenzi wakho uphela, awukwazi ukushiya ezinye iingxowa kwingxowa-mali uze ususe ezinye iingxowa kwingxowa-mali. Kufuneka (emva kokukhetha ukuthatha nayiphi na imali) ushiye zonke iingxowa zakho kwingxowa-mali okanye uzikhuphe zonke kwingxowa-mali.

2. Izinto onokuzikhetha xa ushiya umqeshi

Ukuba uye warhoxa emsebenzini, uye wayekiswa, okanye ugqothwe, kuya kufuneka wenze ukhetho lwento ofuna ukuyenza ngenzuzo yakho kwingxowa-mali yomhlala-phantsi. Ezi ndlela zilandelayo:

1	2	3	4	5
Gcina inzuzo yakho ihlawulwe kwingxowa-mali.	Ungadlulisela inzuzo yakho kwingxowa-mali yokulondoloza.	Tshintshela isibonelelo sakho kwingxowa-mali yomqeshi wakho omtsha.	Dlulisela inzuzo yakho kwingxowa-mali yonyaka yomhlala-phantsi.	Thatha inxalenye yesibonelelo sakho esiyimali ezinkozo.

2.1 Ukhetho loku- 1: Gcina inzuzo yakho ihlawulwe kwingxowa-mali

Ukuba awukhethanga ngokubhaliweyo ukuba uza kuhlalulwa phi na, uya kuhlala kwiNngxowa-mali njengenozuzo ehlawulwayo de uxelele ingxowa-mali ukuba ufuna ukwenza ntoni ngemali yakho.

2.1.1 Isebenza kanjani?

Ngeli xesha ulilungu lengxowa-mali elihlawulwayo:

- Awunakwenza galelo lingakumbi kule ngxowa-mali.
- Uya kuba nokufikelela kwingxowa yakho yokonga (kanye ngonyaka werhafu) ukuba ubuncinane unama-R2 000 kwingxowa yakho yokonga. Oku kuya kuhlalulwa irhafu kwinqanaba lakho elisezantsi.
- Ukuba uthabathe imali-mboleko yokuthenga indlu ebhankini usebenzisa imali yakho kwi-fund njengesiqinisekiso, imali eseleyo yemali-mboleko iya kuthatyathwa kwingeniso yakho xa ushiya umsebenzi. Imali eseleyo kwingxowa-mali iya kuhlalulwa.
- Inzuzo yakho yokufa yinzuzo yakho ekwingxowa-mali - akukho nzuzo ifakwe kwi-inshorensi. Umthetho ufuna ukuba awenzanga unyulo olubhaliweyo kwingxowa-mali malunga nendlela ofuna ukuba inzuzo yakho ihlawulwe ngayo, inzuzo kufuneka ihlawulwe kwabo baxhomekeke kuwe kunye nabatyunjwa kwaye akuzuba lilungelo elizenzekelayo kwilifa lakho.

2.1.2 Utyalo-mali

Izibonelelo zamalungu ahlawulweyo zityalwe kwimodeli ye-SmartActive Life Stage. Imodeli ye-SmartActive Life Stage iya kuqalisa ukutyalala imali kwiipotfoliyo zotyalo-mali ezingenabundlongondlongo ukusuka kwiminyaka engama-58.

2.1.3 Ukukhupha

Ukuba inzuzo yakho ihlawulwe, usenokurhoxa kwingxowa-mali phambi kokuba uthathe umhlala-phantsi ngokwenza ukhetho ngokubhala. Uya kuba neenketho ezifanayo njengoko ubunazo ngexesha wawushiya umsebenzi. Kuya kufuneka wazise ingxowa-mali oyikhethileyo ngokubhala kwifomu yebango lokurhoxisa.

2.1.4 Iindleko

Umrhumo wenkonzo kumalungu ahlawulweyo ngoku umiselwe kwi-0.25% ngaphandle kwe-VAT yee-asethi ngonyaka, kunye nomrhumo omkhulu wenyanga we-R40 ngaphandle kwe-VAT. Umrhumo wotyalo-mali uya kuba ngentlawulo efanayo neipotfoliyo ze-SmartAssets zamalungu asebenzayo engxowa-mali. Ungazifumana ezi ntlawulo kwincwadana yotyalo-mali yengxowa-mali. Kukho umrhumo wolawulo ohlawulwayo otshintsha minyaka le, ngokuxhomekeke kwiindleko zengxowa-mali. Kuya kubakho umrhumo ukuba uthatha isigqibo sokuthatha imali yokonga kwingxowa yakho yokonga.

2.2 Ukhetho 2: Ungahambisa inzuzo yakho kwingxowa-mali yolondolozo

Ngolu khetho, ukhetha ukuhambisa inzuzo yakho yengxowa-mali yomhlalaphantsi kwingxowa-mali yogcino oyikhethileyo, ngaphandle kokuhlawula nayiphi na irhafu kwinzuzo. Kusenokufuneka ufumane iingcebiso zemali ukuze ufikelele kwingxowa-mali yolondolozo kwaye kufuneka ubuze umcebisi wakho wezezimali malunga nemithetho yerhafu ejikeleze iimali zolondolozo.

2.2.1 Indlela esebenza ngayo

Ingxowa zakho ziya kuhanjiswa “njengoko is” kwingxowa-mali yolondolozo. Oku kuthetha ukuba imbiza yakho enikezelweyo, imbiza yokonga, kunye nembiza yomhlalaphantsi kwingxowa-mali zifudukela kwingxowa-mali yolondolozo njengoko zinjalo. Kuya kufuneka uhambise zonke iimbiza zakho kwingxowa-mali yolondolozo.

Kwingxowa-mali yolondolozo:

- Awuvumelekanga ukwenza igalelo kwingxowa-mali.
- Ungafikelela kwingxowa yakho kanye phambi kokuba uthathe umhlala-phantsi. Ungathatha yonke imali kwimbiza enikezelweyo okanye ngaphantsi. Oku kuya kurhafiswa phantsi kwesixa-mali seetafile zerhafu yokurhoxiswa.
- Unokufikelela kwingxowa yakho yokonga (kanye rhoqo ngonyaka werhafu) ukuba ubuncinci une-R2 000 kwimbiza yakho yokonga. Oku kuya kurhafiswa ngexabiso lakho lomda.
- Awuzukwazi ukufikelela kwimbiza yakho yomhlalaphantsi de uthathe umhlala-phantsi (okanye ekufeni kwakho).

2.2.2 Utyalo-mali

Kusenokwenzeka ukuba ube nokuguquguquka kotyalo-mali. Iingxowa-mali zolondolozo zivumela amalungu ukuba alawule lapho inzuzo yawo yomhlalaphantsi ityalwe khona.

2.2.3 Iindleko

Ingxowa-mali yolondolozo isenokungabi nanzuzo yoqoqosho lwesikali njengakwingxowa-mali yeambrela okanye ingxowa-mali yakho entsha yomqeshi, enokukhokelela kwimirhumo ephezulu yotyalo-mali kunye neentlawulo zolawulo.

2.2.4 Ukurhoxa

Iimali zolondolozo zikuvumela ukuba uthathe ukurhoxiswa okukodwa kwimbiza yakho ukuba ufuna ukonga okungxamisekileyo kamva, kodwa kuphela ukuba awuthathanga sabelo semali xa ushiye inkonzo. Ungathatha yonke okanye inxalenye yengxowa yakho ekurhoxisweni kube kanye. Kubalulekile ukukhumbula ukuba xa uthatha oku kurhoxiswa, kuya kunciphisa ukonga kwakho umhlalaphantsi kwaye kuya kufuneka uhlawule irhafu kuyo nayiphi na imali oyikhuphayo kwingxowa-mali yolondolozo ngokuhambelana neetafile zerhafu zokurhoxiswa kwesixa. Iza kunciphisa imali engahlawulelwa rhafu oya kuba nelungelo layo xa uthatha umhlala-phantsi.

Ukuba kukho nakuphi na ukutsalwa kwemali phambi kokuba utshintshela kwingxowa-mali yolondolozo (umzekelo kwimali-mboleko yezindlu), oko kuxhuzulwa kuya kuba kukurhoxa kwakho kanye kwimbiza enikezelweyo, kwaye awuzukwazi ukuthatha enye imali kwingxowa-mali yolondolozo. -ingxowa enikezelweyo phambi kokuba uthathe umhlala phantsi. Ekuphela kwento etsalwayo engayi kubalwa njengokurhoxa kube kanye zezo zenzelwe umyalelo woqhawulo-mtshato okanye iintlawulo zomyalelo wesondlo.

Ukuba uyarhoxa kwingxowa-mali, unokugqiba ekubeni uthathe enye yenzuzo yakho ngemali kwaye udlulisele enye kwingxowa-mali yolondolozo, ingxowa-mali ye-annuity yomhlalaphantsi okanye ingxowa-mali yakho entsha yomqeshi. Umlawuli uya kutsala inxalenye yemali kwinxalenye engayinikwanga yembiza yakho. Oku kuthetha ukuba uya kuba nemali eninzi onokuyithatha xa uthatha umhlala-phantsi kwingxowa-mali edluliselwe kuyo inzuzo yakho. Inxalenye enikiweyo yenzuzo yakho sisixa onokuthi uyithathe ngemali xa uthatha umhlala-phantsi (nokuba uyidlulisela kwenye ingxowa-mali).

Olu khetho luya kufuna ukuba inzuzo yakho ichithwe kwimarike kwaye idluliselwe kutyalo-mali lwengxowa-mali yolondolozo.

Ukuba awunayongxowa enikezelweyo kwingxowa-mali yomhlalaphantsi (umzekelo, ukuba ujoyine ingxowa-mali emva komhla woku-1 kuSeptemba 2024), ngoko awuyi kuba nembiza enikezelweyo kwingxowa-mali yolondolozo. Njengoko ukurhoxa kwakho kuvunyelwe kuphela kwimbiza enikezelweyo, ingxowa-mali yogcino lukhetho olungathandekiyo. Kufuneka uthethe nomcebisi wakho wezezimali malunga noku phambi kokuba wenze isigqibo.

Iingxowa-mali zolondolozo ziya kukuvumela ukuba uthathe ukurhoxa kogcino kwimbiza yakho yokonga kwingxowa-mali yolondolozo kanye ngonyaka werhafu ukuba nje une-R2 000 ubuncinane kwingxowa yakho yokonga. Le mali iya kurhafiswa ngexabiso lakho lomda.

2.3 Ukhetho 3: Hambisa inzuzo yakho kwingxowa-mali yakho entsha yomqeshi

Ungadlulisela imali yakho yomhlalaphantsi kwingxowa-mali yakho yomqeshi omtsha ngaphandle kokuhlawula irhafu.

2.3.1 Indlela esebenza ngayo

Ngxowa zakho ziya kuhanjiswa “njengoko zinjalo” kwingxowa-mali yakho entsha yomqeshi. Oku kuthetha ukuba ingxowa yakho, lingxowa yokonga, kunye nengxowa yomhlalaphantsi kwingxowa-mali zifudukela kwingxowa-mali yakho entsha yomqeshi njengoko zinjalo. Emva kokuthatha nayiphi na imali, kuya kufuneka uhambise zonke iingxowa zakho kwingxowa-mali yakho entsha yomqeshi.

- Uya kuba nokufikelela kwingxowa yakho yokonga kwingxowa-mali yakho entsha yomqeshi (kanye rhoqo ngonyaka werhafu) ukuba ubuncinci une-R2 000 kwingxowa yakho yokonga. Oku kuya kurhafiswa ngexabiso lakho lobungakanani.
- Inzuzo yakho iya kuvalwe kwingxowa-mali yakho entsha yomqeshi de ushiye umqeshi wakho omtsha. Xa ushiya ingxowa-mali yakho entsha yomqeshi, uya kuba nokufikelela kwingxowa yakho enikiweyo kwaye mhlawumbi nembiza yakho yokonga, kodwa hayikwingxowa yakho yomhlalaphantsi. Awuyi kuba nokufikelela kwingxowa yakho yomhlalaphantsi de uthathe umhlala-phantsi (okanye ekufeni kwakho). Nayiphi na imali oyithathayo kwingxowa yakho enikiweyo iya kurhafiswa ngokwemali yesixa-mali seetafile zerhafu yokurhoxa kunye nemali ephuma kwingxowa yakho yokonga iya kurhafiswa ngexabiso lakho elingephi.
- Inzuzo yakho kuya kufuneka ihlale kwingxowa-mali yakho entsha yomqeshi de, phakathi kweminye imisitho, uthathe umhlala-phantsi okanye uyishiye loo ngxowa-mali kuba umsebenzi wakho uyaphela.
- Nceda uqinisekise ukuba uyaziqonda izibonelelo ezifumanekayo kwingxowa-mali yakho entsha yomqeshi.

Ukufumana iingcebiso zemali kuyacetyiswa, kodwa akunyanzelekanga.

2.3.2 Utyalo-mali

Kuya kufuneka ujonge ingxowa-mali entsha yomqeshi apho inzuzo yakho yengxowa-mali yomhlalaphantsi iya kutyalwa kwaye ingaba loo ngxowa-mali ikuvumela ukuba ukhethe indawo oza kutyala kuyo inzuzo yakho.

Olu khetho luya kufuna ukuba inzuzo yakho ichithwe kwimarike kwaye idluliselwe kutyalo-mali lwakho olutsha lwengxowa-mali yomqeshi.

2.3.3 Iindleko

Kufuneka ujonge iindleko ezisebenza kwingxowa-mali yakho entsha yomqeshi, efana nolawulo kunye neentlawulo zotyalo-mali.

2.4 Ukhetho lwesi-4: dlulisela inzuzo yakho kwingxowa-mali yomhlalaphantsi

Ungadlulisela inzuzo yakho kwirhafu yengxowa-mali simahla kwingxowa-mali yomhlalaphantsi. Kusenokufuneka ufumane iingcebiso zemali ukuze ufikelele kwingxowa-mali yomhlalaphantsi. Emva kokuthatha nayiphi na imali, kuya kufuneka uhambise zonke iimbiza zakho kwingxowa-mali yomhlalaphantsi.

2.4.1 Indlela esebenza ngayo

lingxowa zakho ziya kushenxiswa zibe “njengoko is” kwingxowa-mali yomhlalaphantsi. Xa ususa inzuzo yakho kwingxowa-mali ukuya kwingxowa-mali yomhlalaphantsi ayirhafiswa.

Ingxowa yokurhoxa:

- Ukuba ufuna ukwenza eminye iminikelo, ungafaka isandla ngendlela eyonga irhafu kwingxowa-mali yomhlalaphantsi.
- Nceda ujonge izibonelelo ezifumanekayo kwingxowa-mali yomhlalaphantsi kunye naloo ngxowa-mali yomhlalaphantsi, ngakumbi naziphi na iimali ezivunyelweyo ukuba zirhoxiswe phambi kokuthatha umhlala-phantsi.
- Xa uthatha umhlala-phantsi kwingxowa-mali ye-annuity yomhlalaphantsi, iimali ovumelekileyo ukuba uzithathe ngemali okanye njengepenshini/i-annuity ixhomekeke kwinto enikiweyo okanye engayinikwanga.
- Kuya kufuneka ujonge imigaqo yengxowa-mali ye-annuity yomhlalaphantsi ukuze ubone ukuba zeziphi izibonelelo oza kufikelela kuzo phambi kokuthatha umhlala-phantsi.

2.4.2 Utyalo-mali

Mhlawumbi uya kuba nenqanaba elikhulu lolawulo lotyalo-mali lwakho kwingxowa-mali yomhlalaphantsi kwaye uya kuvunyelwa ukuba utshintshe iipotfoliyo zotyalo-mali kodwa kufuneka ujonge oku.

2.4.3 Iindleko

Kuya kufuneka ujonge iindleko ezisebenza kwingxowa-mali yomhlalaphantsi.

2.5 Ukhetho 5: Thatha imali ethile kwinzuzo yakho ngqo.

Inzuzo yakho yenziwe ngeengxowa ezahlukeneyo. Ungakhetha ukuthatha imali kwezi mbiza ngolu hlobo:

	Ingxowa eqhelekileyo	Ingxowa yokonga	Ingxowa yomhlalaphantsi
Yintoni ekhoyo?	Ingxowa yakho eqhelekileyo ibandakanya nantoni na oyigcinileyo kwingxowa-mali ngaphambi komhla woku-1 kuSeptemba 2024 kunye nembuyekazo yotyalo-mali kuloo nto. Unokukhetha ukuthatha yonke into ekwingxowa yakho ngokwemali.	Ungakhetha ukuthatha yonke into ekwingxowa yokonga ngemali ukuba awukathathi kwingxowa yokonga yokurhoxa kwingxowa yakho yokonga kulo nyaka werhafu. Ukuba sele uthathe imali yokonga kwingxowa yakho yokonga kulo nyaka werhafu, ungathatha imali kuphela ukuba ingxowa yakho yokonga ingaphantsi kwe-R2 000.	Akukho nto isuka engxoweni yomhlalaphantsi inokuhlulwa kuwe ngemali. Le mali ifumaneka kuphela njengomrhelo xa uthatha umhlala-phantsi.
Irhafu	Oku kurhafiswa ngokwexabiso leetafile zerhafu zokurhoxiswa.	Ukuba ukhetha, kwaye uvumelekile ukuba, uthathe imali kwingxowa yakho yokonga, iya kurhafiswa ngexabiso lobungakanani.	Akukho mthetho.

2.5.1 Ukuba ukhupha imali kwingxowa-mali ngemali, akunakwenzeka ukuba ube nemali eyaneleyo yokuthatha umhlala-phantsi

Ukuba ukhetha ukuthatha enye yenzuzo yakho ngemali, kuya kufuneka wonge umhlala-phantsi wakho kwasekuqaleni kwakhona kwaye usenokungakwazi ukuhlala usendleleni kunye neenjongo zakho zemali zexesha elide. Icetyiswe ngamandla ukuba ugcine inzuzo yakho ngeenjongo zayo zantlandlolo – ikubonelela ngengeniso kumhlalaphantsi wakho.

Ubalo luhlala lubonisa ukuba bambalwa kakhulu abemi boMzantsi Afrika abanemali eyaneleyo egciniweyo ukubabonelela ngengeniso abayidingayo xa bethatha umhlala-phantsi kwaye, kwiimeko ezininzi, oku kungenxa yokuba amalungu akhuphe imali kwingxowa-mali phambi kokuba athathe umhlala-phantsi.

Ngo-2024, imali yomhlalaphantsi karhulumente yi-R2 180 ngenyanga, nto leyo ethetha ukuba awunakuthembela kumhlalaphantsi karhulumente xa uthatha umhlala-phantsi. Kufuneka uthembele kugcino lwakho, kwaye ngakumbi ukonga okwenzayo ngengxowa-mali yomhlalaphantsi yomqeshi wakho, ukukuxhasa kumhlalaphantsi.

Uninzi lwabemi boMzantsi Afrika banyanzelwa ukuba bathathe umhlala-phantsi kwangethuba kunokuba bebecebe, baphila ixesha elide (ngaloo ndlela bafuna inkxaso ixesha elide) kwaye ukunyuka kwamaxabiso kuyayichaphazela. Ukuba ufuna ukugcina umgangatho ofanayo wokuphila kumhlalaphantsi owawunawo xa wawusebenza, uya kufuna isixa esikhulu semali. Ukukhupha imali kwingxowa-mali akuyi kukunceda ukuba uthathe umhlala-phantsi kamnandi.

2.5.2 Irhafu

Ingxowa-mali iya kutsala irhafu kwinzuzo yakho phambi kokuba ihlawulwe kuwe.

Nayiphi na imali oyithathayo ngekheshi kwimbiza yakho enikiweyo iya kurhafiswa ngokweetafile zerhafu ezazisebenza ngelo xesha. Kukho iitafile zerhafu ezahlukeneyo ukuba utshintsha imisebenzi ngokuchasene naxa udendwa. Ezi zichazwe ngezantsi.

Xa uthatha inzuzo yokurhoxisa kwimbiza yakho oyiphekiweyo ngemali, uya kuba nemali encinci onokuyithatha ngaphandle kwerhafu xa uthatha umhlala-phantsi.

Le yitafle yerhafu eya kusetyenziswa xa uthatha imali kwimbiza yakho:

Imali ethathwe ngqo xa utshintsha imisebenzi	Izinga lerhafu
R 0 – R 27 500	0%
R 27 501 – R 726 000	18%
R 726 001 – R 1 089 000	27%
R 1 089 001 +	36%

Isixa-mali esithathwe xa udendwa	Izinga lerhafu
R 0 – R 550 000	0%
R 550 001 – R 770 000	18%
R 770 001 – R 1 155 000	27%
R 1 155 001 +	36%

Le R550 000 ingentla yenzuzo engahlawulelwa rhafu isebenza kubomi bakho bonke. Umzekelo, ukuba ufumana ukudendwa okungahlawulelwa rhafu ngaphambi kokuba uthathe umhlala-phantsi, kuya kufuneka uthathe ngaphantsi (okanye akukho nto) ngaphandle kwerhafu xa uthatha umhlala-phantsi.

Nayiphi na imali oyithathayo ngekheshi kwimbiza yakho yokonga iya kurhafiswa ngokwexabiso lakho lomda.

Awunakuthatha nayiphi na imali kwimbiza yakho yomhlalaphantsi.

3. Eli candelo lisebenza kuphela kumalungu athile e-NMG Umbrella Smartfund (iCandelo lolondolozo) angekho phantsi kwenkqubo yeengxowa ezimbini

Ukuba ulilungu le-NMG Umbrella SmartFund (icandelo lesibonelelo) **kwaye** ubulilungu lengxowa-mali ngomhla woku-1 kuMatshi ka-2021 **kwaye** ubuneminyaka engama-55 nangaphezulu ngaloo mhla, kukho iinyani ezahlukeneyo ekufuneka uzazi.

Ukuba ulilungu elinjalo kwaye ukhethe kwakuqala **ukungabiyo** inxalenye yenkqubo yeengxowa ezimbini kwaye uyarhoxa kwingxowa-mali (ungarholi) ngoko unokhetho olufanayo lokushiya ingxowa-mali njengoko kuchaziwe ngasentla. Nangona kunjalo, kuyacetyiswa ukuba uthethe nomcebisi wezezimali ngaphambi kokuba wenze, ngenxa yokuba usondele kangakanani kwiminyaka yomhlalaphantsi.

Ukuba ulilungu elinjalo kwaye ukhethile ngaphambili ukuba ungabi yinxalenye yenkqubo yeengxowa ezimbini (**esisikhundla esingaqibekanga ukuba awuzange wenze ukhetho**) ngoko unokhetho olwahlukileyo lokuhamba kwaye kufuneka uncede ubhekisele kwi **“inketho zokushiya. kumalungu angaxhomekekanga kunxibelelwano kwinkxubo yeengxowa ezimbini”** kwaye angaluhoyi olu nxibelelwano. Ukuba unikwe olu nxibelelwano ngempazamo, nceda wazise umlawuli wengxowa-mali ngemibuzo ye-imeyile queriesrfa@nmg.co.za okanye umnxeba 0861 222 588.

4. Ukuthabatha izigqibo kunye neefom

Le ngxowa-mali ikubonelela ngokufikelela kwiingcebiso ngezibonelelo zomhlalaphantsi. Kulapho ingxowa-mali ibhengeza kwaye icacisa iinketho ezikhoyo kuwe xa ushiya ingxowa-mali. Iingcebiso ngezibonelelo zomhlalaphantsi azifani neengcebiso.

Olu xwebhu lucebisa ngezibonelelo zomhlalaphantsi. Ayilocebiso, kwaye ayilocebiso lerhafu.

Ungafikelela kulwazi malunga nengxowa-mali kwi-portal ye-intanethi ye-fund's, <https://www.adminportal.nmg.co.za/>. Ungafumana ulwazi kubasebenzi bakho okanye kwisebe lokurhola.

Ungathetha nabasebenzi bakho okanye isebe lokuhlawula ukuze uqhagamshelane nomcebisi wakho wengxowa-mali ukuba ufuna uncedo olongezelelweyo ngolwazi malunga nengxowa-mali kunye nokhetho lwakho.

Nje ukuba wenze isigqibo sakho, kuya kufuneka ugqibezele ifomu yebango lokurhoxa (efumaneka kubasebenzi bakho okanye kwisebe lokurhola) kwaye unike oku kumqeshi wakho ukuba acebise ingxowa-mali. Ukuba ufuna ukuba inzuzo yakho idluliselwe kwingxowa-mali yogcino okanye yomhlalaphantsi, kuya kufuneka uqhoboshele ifomu yesicelo saloo ngxowa-mali. Kubalulekile ukungenisa ifomu yebango ngokukhawuleza kangangoko unako, ngaphambi okanye kanye xa umshiyile umqeshi wakho.



Ukufumana iingcebiso

Phambi kokuba wenze isigqibo malunga nokhetho lwakho xa ushiya ingxowa-mali, licebo elilungileyo ukufumana iingcebiso kumcebisi wezezimali obhalisiweyo.

Umcebisi oyingcali unokukunceda ufikelele kwiinjongo zakho zemali. Bangakunceda wenze imephu yendlela ukuze ukwazi ukwenza izigqibo ezinenjongo nezingavakaliyo malunga nengxowa yemali. Basenokukunceda uqonde ukuba usemgceni ngokwemali kwaye ukuba akunjalo, ungafumana njani kakhulu kwimali oyisebenzele nzima.

Umcebisi wezezimali kufuneka akwazi ukukunceda ngesicwangciso sakho semali ngokubanzi – umzekelo, ukubeka uhlahlo lwabiwo-mali, ukukhetha iintlobo zotyalo-mali eziza kukusebenzela, ukucwangciswa kwerhafu kunye nezindlu kunye nokuqinisekisa ukuba ukhuselwe ngokwaneleyo.

Unokuba nezibonelelo ze-inshurensi yeqela ngengxowa-mali yakho okanye umqeshi ongayi kufumaneka xa uhamba. Ezinye iipolisi ze-inshurensi zikunika ithuba lokuqhubeka ne-inshurensi owawunayo xa wawuqeshwe ngokuyitshintshela kwipolisi yomntu ngamnye, ngaphandle kokubonelela ngobungqina bezonyango bempilo entle. Umcebisi wezezimali uya kukwazi ukukunceda ngale nto.

Umcebisi wezezimali uya kukwazi ukukunceda ukuba ufuna iingcebiso okanye ungathanda ukudlulisela inzuzo yakho kwingxowa-mali yolondolozo okanye ingxowa-mali yomhlalaphantsi.

Ungakhetha nawuphi na umcebisi wezezimali. Ukuba ungathanda ukuthetha nomcebisi wezezimali we-NMG, nceda uqhagamshelane nee-ofisi ze-NMG kwezi nombolo:

EGoli (Ifowuni) (27) 11 509 3000

EKapa (Ifowuni) (27) 21 943 1800

EThekwini (Ifowuni) (27) 31 566 2133

EBhayi (Umnxeba) (27) 41 397 3400

Ungaphinda uthumele i-imeyile kwi-finplanning@nmg.co.za ukuqhagamshelana nabacebisi bezemali be-NMG.



I-NMG Employee Benefits (Pty) Ltd – FSP 33426 kunye nenombolo ye-Co reg:
2007/025310/07

NMG Consultants and Actuaries Administrators (Pty) Ltd – FSP 33424 kunye neCo reg number:
1993/07696/07

NMG Consultants and Actuaries (Pty) Ltd – FSP 12968 – co reg number:
1979/001308/07

Olu nxibelelwano alulocebiso okanye iingcebiso zerhafu kwaye alubizi mali, phantsi koMthetho weeNgccebiso zezeMali kunye noMthetho weeNkonzo zoMlami, kwisindululo okanye isindululo somntu okanye isikhokelo kwaye ayisosindululo malunga nayo nayiphi na imveliso yemali okanye inkonzo. Iimali, umlawuli wabo kunye nala magosa wendawo awathathi xanduva lwalo naliphi na inyathelo olithathayo okanye ilahleko oyifumanayo ngenxa yolu nxibelelwano njengoko kuya kufuneka ufumane iingcebiso kumcebisi wezezimali obhalisiweyo ukuze iimeko zakho zithathelwe ingqalelo. Ukongeza, imithetho ebhalisiweyo ye-funds' ihlala ithatha indawo yokuqala ukuba kukho ukungafani phakathi kwemithetho kunye nolu nxibelelwano.



▶ Ukufumana indlela engcono

I-NMG Benefits yinkampani yeengcebiso zemali ebonelela ngeengcebiso ezingakhethi cala, ikhuthaza ukhuphiswano lweshishini, kwaye yenza lula imiba yezemali entsonkothileyo. Ukufikelela kwethu kwihlalaphantsi jikelele, kuxhaswe yimibono yobunini kunye netekhnoloji ehlakaniphile, kusenza sikwazi ukuhambisa izisombululo ezintsha kubathengi kunye namalungu wethu.

Ukhathalelo lwempilo | Umhlalaphantsi | Utyalo-mali | Ucwangciso lwezeMali | I-Actuarial | I-inshorensi