

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 sand in the foreground is a rich, golden-brown color, with several footprints visible, leading from the bottom left towards the water. The overall mood is peaceful and serene.

► **NMG Umbrella SmartFund**
Ongakhetha Kukho Lapho Ushiya Emsebenzini

► Okuqukethwe

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Imininingwane yesikhwama

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1. Indlela umhlomulo wakho owakhiwe ngayo esikhwameni

Uma ukuqashwa kwakho kuphela, ngokwesibonelo uma wesula, udilizwa, noma uxoshwa, kufanele ukhethe ezintweni ezithile. Okokuqala, kubalulekile ukuqonda indlela umhlomulo wakho owakhiwe ngayo esikhwameni. Umhlomulo wakho wakhiwe amabhodwe ahlukenene, kanje:

	Ibhodwe eligciniwe	Ibhodwe lokonga	Ibhodwe lomhlalaphansi
Kuyini?	Leli bhodwe liphethe iminikelo esele lapho sekuthathwe konke efakwe esikhwameni kuze kube ngumhla ka-1 Septhemba 2024 nenzuzo yokuyitshala esele lapho sekuthathwe konke okufanele kuyo.	Kusuka ku-1 Septhemba 2024, ingxenye yalokho okongele umhlalaphansi wakho, ngokuqondile okungu-10% walokho osukongile ngaphambi komhla ka-31 Agasti 2024, kungene ebhodweni lokonga, kodwa kwangedlula kuR30 000. Leli bhodwe futhi liphethe okukodwa kokuthathu kweminikelo esele efakwe esikhwameni kusuka ku-1 Septhemba 2024 kanye nenzuzo esele sekudonswe konke okunye kobekutshaliwe. Uma usuthathe imali ebiyongiwe ebhodweni lemali oyonge ngenkathi usaqashiwe, lokho kuyobe kuphume kuleli bhodwe, futhi-ke leli bhodwe liyosala selinemali encane kunakuqala.	Leli bhodwe liphethe okubili kokuthathu kweminikelo esele esikhwameni kusukela ku-1 Septhemba 2024 kanye nenzuzo esele sekudonswe konke okunye kobekutshaliwe.
Kukhokhwa kanjani?	Umhlomulo osebhodweni eligciniwe ungakhokhwa uyisamba uma wesula, udilizwa noma uxoshwa. Uma usuthatha umhlalaphansi, umhlomulo osebhodweni eligciniwe uyokhokhwa uyisamba nanjengemali yempesheni.	Leli bhodwe lingakhokhwa liyisamba UMA (a) ungathathanga mali ebhodweni lakho lokonga ngonyaka wentela ofana nalowo okhiphe kuwo imali esikhwameni noma (b) uma uthathe imali ebhodweni lakho lokonga kulowo nyaka wentela, kodwa isamba esisebhodweni lokonga singaphansi kukaR2 000.	Leli bhodwe lingakhokhwa kuphela imali lapho usuthatha umhlalaphansi. Alikhokhi lapho kuphela ukuqashwa. Awukwazi ukusebenzisa imali ekuleli bhodwe uze ufike ebudaleni bakho obujwayelekile bomhlalaphansi. Lapho usuthatha umhlalaphansi, yonke imali esebhodweni lomhlalaphansi kufanele isetshenziselwe ukuthenga impesheni enkampanini yomshuwalense. Le mpesheni iyokukhokhela njalo uma usaphila emva kokuthatha umhlalaphansi.

Kubalulekile ukuqaphela:

- Uma uqale ukongela umhlalaphansi emva kuka-1 Septhemba 2024, ungase ungabi nalo ibhodwe eligciniwe.

Kuphela uma:

- Wawuyilunga leNMG Umbrella Smartfund (ingxenye yephrovidenti) ngo-1 Mashi 2021, futhi
- Wawuneminyaka engama-55 noma ngaphezulu ngaleso sikhathi, futhi
- Ukhethe ukungabi sohlelweni lwamabhodwe amabili,

Kusho ukuthi unebhodwe elilodwa kuphela –ibhodwe eligciniwe- futhi kunemithetho eyehlukile esebenza kuwe uma ukhipha izimali emayelana nesamba ongasithatha siwukheshi noma siyimpesheni. **Ungakhetha ukuwukhipha wonke umhlomulo uyisamba lapho usuthatha umhlalaphansi (sonke isamba ebhodweni lakho ngesakho).**

Izinhlabo zokuthatha imali okhetha kuzo zihlala zifana nalezo ezibekwe lapha ngezansi (sicela uqaphele ukuthi unebhodwe eligciniwe kuphela).

Awahlukaniswa Amabhodwe

Kukhona umthetho wentela othi lapho umsebenzi wakho uphela, awukwazi ukushiya amanye amabhodwe esikhwameni bese ususa amanye amabhodwe esikhwameni. Kufanele (emva kokukhetha ukuthatha isamba semali) ushiye wonke amabhodwe akho esikhwameni noma uwasuse wonke esikhwameni.

2. Okukhethwa Kukho Lapho Ushiya Umqashi Wakho

Uma wesulile, udilizwa, noma uxoshwa, kufanele ukhethe ofisa ukukwenza ngomhlomulo wakho osesikhwameni somhlalaphansi. Okukhethwa kukho kunje:

1	2	3	4	5
Gcina umhlomulo wakho ukhokhwe ngokugcwele esikhwameni.	Ungawususa umhlomulo wakho uwugudluzele esikhwameni sokulondoloza.	Gudluzela umhlomulo wakho esikhwameni somqashi wakho omusha.	Thuthela umhlomulo wakho esikhwameni sempesheni yomhlalaphansi yonyaka ngonyaka.	Thatha omunye umhlomulo wakho uyisamba.

2.1 Okungakhethwa 1: Gcina umhlomulo wakho ukhokhwe ngokugcwele esikhwameni.

Uma ungakhethi ukuthi umhlomulo wakho ukhokhwe kuphi, ngokubhaliwe, imali iyohlala esikhwameni njengomhlomulo okhokhwe ngokugcwele uze utshele isikhwama lokho ofuna ukukwenza ngemali yakho.

2.1.1 Indlela okusebenza ngayo

Ngenkathi uyilunga elikhokhe ngokugcwele esikhwameni:

- Ngeke usafaka eminye iminikelo esikhwameni.
- Uyokwazi ukungena ebhodweni lakho lokonga (kanye njalo ngonyaka wentela) uma okungenani unoR2 000 ebhodweni lakho lokonga. Kuyobanjwa intela kuyo ngezinga elihambisana naleyo ngxenye.
- Uma uboleka imali yokwakha ebhange usebenzisa imali esesikhwameni sakho njengesibambiso, isamba semboleko esisasele siyobanjwa emhlomulweni wakho lapho usushiya umsebenzi. Isamba esisele esikhwameni siyothathwa njengesikhokhwe ngokugcwele.
- Umdlomulo wakho wokuphila ngumhlomulo wakho osesikhwameni - awukho umhlomulo ofakwe kumshwalense. Umthetho ufuna ukuthi uma ungakhethanga ngokuyibhala phansi esikhwameni indlela ofuna umhlomulo wakho ukhokhwe ngayo, umhlomulo kufanele ukhokhelwe labo obondlayo nalabo obaqokile, hhayi ukuthi uvele ufakwe nje efeni lakho.

2.1.2 Izimali ezitshaliwe

Imihlomulo yamalunga akhokhe ngokugcwele itshalwa ohlelweni lweSmartActive Life Stage model. Uhlelo lweSmartActive Life Stage model luzoqala ukutshala ezikhwanyaneni (portfolios) zokukhulisa imali ezingenamawala kusukela eminyakeni yobudala engama-58.

2.1.3 Ukukhipha imali

Uma umhlomulo wakho usukhokhwe ngokugcwele, ungakhipha imali esikhwameni ngaphambi kokuhlala phansi ngokubhala phansi indlela oyikethayo. Uyokwenza ukhetho olufanayo nalokho owawukwenze phambi kokushiya umsebenzi wakho. Uzodinga ukwazisa isikhwama osikhethile ngokubhalwe phansi efomini lokucela ukukhipha imali.

2.1.4 Izindleko

Imali ekhokhelwa izinkonzo kumalunga asekhokhe ngokugcwele njengamanje ingu-0.25% (ingafakiwe iVAT) wempahla onayo ngonyaka, engeqi emalini enguR40 ngenyanga, ingafakiwe iVAT. Imali yokutshala iyofana neyexikhwanyana ezingamaSmartAsset zamalunga esikhwama asekhona. Ungazithola lezi zimali ezikhokhwayo ebhukwini lethu lezimali ezitshalwayo. Kukhona imali yokuphatha ekhokhwayo eguqukayo minyaka yonke, kuya ngezindleko zesikhwama. Kuyoba khona nemali ekhokhwayo uma unquma ukuthatha imali oyongile ebhodweni lakho lokonga.

2.2 Okungakhethwa 2: Ungathuthela umhlomulo wakho esikhwameni sokulondoloza.

Kulokhu okungakhethwa, ukhetha ukususa umhlomulo esikhwameni sakho somhlalaphansi uwufake esikhwameni sokulondoloza esikhethwe nguwe, ngaphandle kokukhokha intela emhlomulweni. Ungase udinge iseluleko sezezimali ukuze ungene esikhwameni sokulondoloza futhi kufanele ubuze umeluleki wakho wezezimali ngemithetho yentela emayelana nezikhwama zokulondoloza.

2.2.1 Indlela okusebenza ngayo

Amabhodwe akho azothuthwa “njengoba enjalo” ayiswe esikhwameni sokulondoloza. Lokhu kusho ukuthi ibhodwe lakho eligciniwe, ibhodwe lokonga, nebhodwe lomhlalaphansi esikhwameni athuthela esikhwameni sokulondoloza njengoba enjalo. Uyodinga ukuthuthela wonke amabhodwe akho esikhwameni sokulondoloza.

Esikhwameni sokulondoloza:

- Ngeke ufake iminikelo esikhwameni.
- Ungangena ebhodweni lakho eligciniwe kanye ngaphambi komhlalaphansi. Ungathatha sonke isamba esisebhodweni eligciniwe noma okungaphansana. Kuzobanjwa intela kukho ngaphansi kwamathebula ezintela zokukhipha imali eyisamba esikhulu.
- Ungafinyelela ebhodweni lakho lokonga (kanye njalo ngonyaka wentela) uma kukhona okungenani uR2 000 ebhodweni lakho lokonga. Kuyobanjwa intela kuyo ngezinga elihambisana naleyo ngxenye.
- Ngeke ukwazi ukufinyelela ebhodweni lakho lomhlalaphansi uze uthathe umhlalaphansi (noma ufa).

2.2.2 Ukutshala izimali

Ungase ube nokuvumelana nezimo ekutshaleni izimali. Izikhwama sokulondoloza ngokujwayelekile ziyawavumela amalunga ukuba alawule lapho umhlomulo wawo womhlalaphansi utshalwe khona.

2.2.3 Izindleko

Isikhwama sokulondoloza singaba nomhlomulo ohambisana nezilinganiso zezimali eziphakeme njengasesikhwameni esiyisambulela noma esikhwameni somqashi wakho omusha, okungaholela ezimalini zokutshala nezimali zokuphatha eziphezulu.

2.2.4 Ukukhipha imali

Isikhwama sokulondoloza siyakuvumela ukuba ukhiphe kanye ebhodweni lakho eligciniwe uma udinga ngokuphuthumayo imali oyongile esikhathini esizayo, kodwa kuphela uma ungazange uthathe ingxenye eyisamba lapho ushiya umsebenzi. Ungathatha yonke noma ingxenye yemali esebhodweni lakho lokulondoloza ekukhipheni okwenziwa kanye kuphela. Kubalulekile ukukhumbula ukuthi uma ukhipha kanje, kuzonciphisa imali yomhlalaphansi wakho futhi kuyofuneka ukhokhe intela kunoma yisiphi isamba osithatha esikhwameni sokulondoloza ngokwamathebula entela okukhipha esambeni esikhulu. Kuzosinciphisa futhi isamba esingabanjelwa intela obekuyofanela ukuthi usithole lapho usuthatha umhlalaphansi.

Uma kudonswa izimali ezithile ngaphambi kokuba ushintshela esikhwameni sokulondoloza (ngokwesibonelo, imali ebolekelwe ukwakha), leyo mali eyodonswa iyoba wukukhokha kwakho okwenziwa kanye ebhodweni lokulondoloza, futhi ngeke ukwazi ukuthatha enye imali ebhodweni lokonga esikhwameni sokulondoloza nasebhodweni eligciniwe ngaphambi kokuthi uthathe umhlalaphansi. Imali edonswayo okuwukuphela kwayo engeke ibalwe njengokukhipha okwenziwa kanye, yileyo eyenzelwa izinqumo zesehlukaniso noma isondlo.

Uma ukhipha imali esikhwameni, unganquma ukuthatha omunye umhlomulo wakho uwukheshi bese ufaka osalayo esikhwameni sokulondoloza, esikhwameni sempesheni yonyaka yomhlalaphansi noma esikhwameni somqashi wakho omusha. Umphathi wesikhwama uyodonsa ingxenye ewukheshi engxenyeni engagciniwe ebhodweni lakho lokulondoloza. Lokhu kusho ukuthi uyothola imali eningana lapho usuthatha umhlalaphansi esikhwameni okushintshelwe umhlomulo wakho kusona. Ingxenye egciniwe yomhlomulo wakho iyisamba ongasithatha siwukheshi lapho usuthatha umhlalaphansi (noma uyithuthela kwesinye isikhwama).

Lokhu okungakhethwa kukho kungafuna ukuthi umhlomulo wakho ususwe emakethe ushintshelwe esikhwameni sokutshala izimali zokulondoloza.

Uma ungenalo ibhodwe eligciniwe esikhwameni somhlalaphansi (ngokwesibonelo, uma ujoyine isikhwama ngemuva kuka-1 Septemba 2024), ngeke ube nebhodwe eligciniwe esikhwameni sokulondoloza. Njengoba ukukhipha kwakho kanye kuvunywe kuphela ebhodweni eligciniwe, isikhwama sokulondoloza asiyona into ehehayo. Kufanele uxoxe nomeluleki wezezimali ngalokhu ngaphambi kokukhetha.

Isikhwama sokulondoloza siyakuvumela ukuba uthathe imali eyongiwe ebhodweni lakho lokonga esikhwameni sokulondoloza njalo ngonyaka wentela uma nje okungenani kukhona uR2 000 ebhodweni lakho lokonga. Kuyodonswa intela ngamazinga entela ahambisana nale ngxenye kulesi samba.

2.3 Okungakhethwa 3: Thuthela umhlomulo wakho esikhwameni somqashi wakho omusha.

Ungathuthela imali oyongele umhlalaphansi wakho esikhwameni somqashi wakho omusha ngaphandle kokukhokha intela.

2.3.1 Indlela okusebenza ngayo

Amabhodwe akho azothuthelwa “njengoba enjalo” esikhwameni somqashi wakho omusha. Lokhu kusho ukuthi ibhodwe lakho eligciniwe, ibhodwe lokonga, nebhodwe lomhlalaphansi asesikhwameni, athuthela esikhwameni somqashi wakho omusha njengoba enjalo. Emva kokuthatha imali, uyodinga ukuthuthela wonke amabhodwe akho esikhwameni somqashi wakho omusha.

- Uyokwazi ukufinyelela ebhodweni lakho lokonga esikhwameni somqashi wakho omusha (kanye njalo ngonyaka wentela) uma okungenani unR 2 000 ebhodweni lakho lokonga. Kuyobanjwa intela kule mali ngamazinga entela ahambisana nale ngxenye.
- Umhlomulo wakho uyovaleleka esikhwameni somqashi wakho omusha uze umshiye umqashi wakho omusha. Lapho ushiya esikhwameni somqashi wakho omusha, uyokwazi ukufinyelela ebhodweni lakho eligciniwe noma mhlawumbe ebhodweni lakho lokonga, kodwa hhayi ebhodweni lakho lomhlalaphansi. Ngeke ufinyelele ebhodweni lakho lomhlalaphansi uze uthathe umhlalaphansi (noma ufe). Noma yiphi imali oyithathe ebhodweni lakho eligciniwe iyobanjelwa intela ngokwesamba esikhulu ngokwamathebula okubanjwa kwentela bese kuthi imali esebhodweni lakho lokonga ibanjelwe intela ngamazinga entela ahambisana nale ngxenye.
- Umhlomulo wakho uyodinga ukuhlala esikhwameni somqashi wakho omusha uze, phakathi kokunye, uthathe umhlalaphansi noma ushiye leso sikhwama ngoba sekuphele umsebenzi wakho.
- Sicela uqinisekise ukuthi uyayiqonda imihlomulo etholakalayo esikhwameni somqashi wakho omusha.

Sincoma ukuthi uthole iseluleko ngokwezimali, kodwa akuphoqelekile.

2.3.2 Ukutshala izimali

Kufanele ubuze esikhwameni somqashi omusha lapho umhlomulo uyobe ulondolozwe khona nokuthi isikhwama siyakuvumela yini ukuthi ukhethe lapho uzotshala khona umhlomulo wakho.

Lokhu okungakhethwa kungase kudinga ukuthi lowo mhlomulo wakho ususwe emakethe bese ushintshelwa esikhwameni somqashi wakho omusha.

2.3.3 Izindleko

Kufanele ubheke izindleko ezisebenzayo esikhwameni somqashi wakho omusha, okufana nezindleko zokuphatha nokutshala imali.

2.4 Okungakhethwa 4: Thuthela umhlomulo wakho esikhwameni sempesheni yaminyaka yonke.

Ungathuthela umhlomulo wakho esikhwameni esingabanjelwa ntela uwuyise esikhwameni sempesheni yaminyaka yonke. Ungase udinge ukwelulekwa ngokwezimali ukuze ufinyelele esikhwameni sempesheni yaminyaka yonke. Emva kokuthatha imali, uyodinga ukuthuthela wonke amabhodwe akho esikhwameni sempesheni yaminyaka yonke.

2.4.1 Indlela okusebenza ngayo

Amabhodwe akho ayothuthelwa “njengoba enjalo” esikhwameni sempesheni yaminyakayonke. Lapho uthutha umhlomulo wakho esikhwameni uwuyisa esikhwameni sempesheni yaminyaka yonke akubanjwa ntela.

- Uma ufuna ukufaka eminye iminikelo, ungafaka ngendlela eyonga intela esikhwameni sempesheni yaminyaka yonke.
- Sicela uqhathanise imihlomulo etholakala esikhwameni sempesheni yaminyaka yonke naleso sikhwama sempesheni yaminyaka yonke, ikakhulu izamba okuvumelele ukuba zikuthathwe ngaphambi komhlalaphansi.
- Lapho usuthatha umhlalaphansi esikhwameni sempesheni yaminyaka yonke, izamba ovunyelwe ukuba uzithathe ziwukheshi noma njengempesheni zincike kulokho okugciniwe noma okungagciniwe.
- Uyodinga ukubheka imithetho yesikhwama sempesheni yaminyaka yonke ukuze ubone ukuthi yimiphi imihlomulo oyokwazi ukufinyelela kuyo phambi kokuthatha umhlalaphansi.

2.4.2 Ukutshala izimali

Cishe uyokuba namathuba amakhulu okulawula ukutshalwa kwezimali zakhoesikhwameni sempesheni yaminyaka yonke futhi uyovunyelwa ukushintshanisa izikhwama zokutshala, kodwa kufanele ukubheke lokhu.

2.4.3 Izindleko

Uyodinga ukubheka izindleko ezisebenzayo esikhwameni sempesheni yaminyaka yonke.

2.5 Okungakhethwa 5: Ukuthatha omunye umhlomulo wakho uyisamba.

Umhlomulo wakho wakhiwa amabhodwe ahlukene. Ungakhetha ukuthatha imali kula mabhodwe kanje:

	Ibhodwe eligciniwe	Ibhodwe lokonga	Ibhodwe lomhlalaphansi
Yini etholakalayo?	Ibhodwe lakho eligciniwe lifaka konke okonge esikhwameni phambi kuka-1 Septhemba 2024 kanye nenzuzo etholakale emalini etshaliwe. Ungakhetha ukuthatha konke ebhodweni lakho eligciniwe kuwukheshi.	Ungakhetha ukuthatha konke okusebhodweni lokonga kuwukheshi uma ungakakhiphi lutho ebhodweni ebhodweni lokonga kulo nyaka wentela. Uma usuyithathile imali oyongile ebhodweni lakho lokonga kulo nyaka wentela, ungathatha ukheshi kuphela uma ebhodweni lakho lokonga kukhona imali engaphansi kukaR 2 000.	Akukho okusebhodweni lomhlalaphansi okungakhokhwa kuwukheshi. Lesi samba sitholakala kuphela njengeholo laminyaka yonke lapho usuthatha umhlalaphansi.
Intela	Kubanjwa intela eyisamba esikhulu ngokwamathebhu entela.	Uma ukhetha, futhi uvunyelwa, ukuthatha imali ebhodweni lakho lokonga, iyobanjelwa intela ngamazinga entela ahambisana nale ngxenye.	Akusebenzi.

2.5.1 Uma uthatha imali esikhwameni iwukheshi, mancane amathuba okuthi uyoba nemali eyenele yokuthatha umhlalaphansi

Uma ukhetha ukuthatha noma yimuphi umhlomulo wakho uyisamba, kuyofanela ukuthi wongele umhlalaphansi wakho kabusha futhi kungafuneka ukuthi ungaphumi emigomweni yakho yesikhathi eside kwezezimali. Kunconywa kakhulu ukuthi ulondoloze umhlomulo wakho ngokwenhloso yasekuqaleni – ukuzibekela imali yomhlalaphansi wakho.

Izibalo zihlale zikhombisa ukuthi bambalwa kakhulu abantu baseNingizimu Afrika abanemali eyenele abayongile ukuze bazibekela imali abayoyidinga sebethathe umhlalaphansi nokuthi, ezikhathini eziningi, lokhu kungena yokuthi amalunga asuke esethathe imali esikhwameni ngaphambi komhlalaphansi.

Ngo-2024, impesheni kahulumeni inguR2 180 ngenyanga, okusho ukuthi ngeke uthembele empeshenini kahulumeni uma usuthathe umhlalaphansi. Udinga ukuthembela emalini oyongile, futhi ikakhulu, imali oyongile ngokusebenzisa isikhwama somhlalaphansi somqashi wakho, ukukusimamisa esikhathini somhlalaphansi.

Abantu abanengi baseNingizimu Afrika bayaphoqelesa ukuthi bathathe umhlalaphansi ngaphambi kwesikhathi abasihlelile, baphile isikhathi eside (ngalokho badinga ukondleka isikhathi eside) futhi inzikamnotho yenza owayo umonakalo. Uma ufuna ukugcina izinga lokuphila ngesikhathi somhlalaphansi lifana nalapho usasebenza, uzodinga isamba esikhulu semali. Ukuthatha imali esikhwameni ngeke kukusize ukuba ube nomhlalaphansi onethezekile.

2.5.2 Intela

Isikhwama siyodonsa intela emhlomulweni wakho phambi kokuthi ukhokhelwe.

Noma iyiphi imali oyoyithatha iyisamba ebhodweni lakho eligciniwe iyobanjelwa intela ngokwamathebhula entela asebenzayo ngaleso sikhathi. Kukhona amathebhula entela ehlukeni uma ushintsha imisebenzi, okungefani nalapho udilizwa. Lokho kubekwe lapha ngezansi.

Lapho usuthatha umhlomulo uyisamba ebhodweni lakho eligciniwe, uyoba nemali encane oyokwazi ukuyikuthatha ngaphandle kokukhokha intela lapho usuthatha umhlalaphansi.

Leli yithebhula lentela eliyosebenza lapho usuthatha imali ebhodweni lakho eligciniwe:

Isamba semali oyithatha iwukheshi lapho ushintsha imisebenzi	Izinga lentela
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%

Isamba semali oyithatha iwukheshi lapho udilizwa	Izinga lentela
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%

Umhlomulo ongenantela ongaphezu kukaR550 000 usebenza kukho konke ukuphila kwakho. Ngokwesibonelo, uma wehlelwa ukudilizwa okwenza ungakhokhi ntela phambi kokuthatha umhlalaphansi, kuyofanele uthathe okungaphansi (noma ungathathi lutho) okungenantela lapho usuthatha umhlalaphansi.

Noma iyiphi imali oyithatha iyisamba (iwukheshi) ebhodweni lakho lokonga iyobanjelwa intela ngokwezinga elihambisana nale ngxenye.

Akufanele uthathe noma yisiphi isamba ebhodweni lakho lomhlalaphansi.

3. Le ngxenye isebenza kuphela kumalunga athile eNMGUmbrella Smartfund

(Ingxenye yephrovidenti) angangeni ngaphansi kohlelo lwamabhodwe amabili

Uma uyilunga leNMG Umbrella Smartfund (ingxenye yephrovidenti) **futhi** wawuyilunga lesikhwama ngo-1 Mashi 2021 **futhi** wawuneminyaka engama-55 noma ngaphezulu ngalolo suku, kukhona amaqiniso ehlukile okufanele uwazi.

Uma uyilunga elinjalo futhi wakhetha ukuba yingxenye yohlelo lwamabhodwe amabili futhi uthatha okusikhwameni (ungathathi umhlalaphansi) kuyafana ongakhetha kukho lapho ushiya esikhwameni nalokhu okuchazwe ngenhla. Nokho, kunconywa ukuthi ukhulume nomeluleki wezezimali ngaphambi kokwenza lokho, uma sibheka ukuthi ususeduze kangakanani neminyaka yomhlalaphansi

Uma uyilunga elinjalo futhi wakhetha **ukungabi** yingxenye yohlelo lwamabhodwe amabili (**okuhlale kuyikho uma ungakhethanga**) **uba nezinto ezechukene** ongakhetha kuzo lapho ushiya emsebenzini futhi sicela ubheke emibhalweni ethi, “**Ongakhetha kukho lapho ushiya emsebenzini, kumalunga angekho ngaphansi kohlelo lwamabhodwe amabili**” bese uwushaya indiva lo mbhalo. Uma unikezwe lo mbhalo ngephutha, sicela wazise umphathi wesikhwama ku-imeyli ethi queriesrfa@nmg.co.za noma ushaye ucingo oluthi 0861 222 588.

4. Ukwenza isinqumo kanye namafomu

Isikhwama sikunikeza ukwelulekwa ngemihlomulo yomhlalaphansi. Kulapho isikhwama sikuvezela futhi sikuchazele ngalokho okukhethwa kukho lapho ushiya isikhwama. Ukweluleka ngemihlomulo yomhlalaphansi akukhona kuphela ukweluleka okukhona.

Lo umbhalo ukhanyisa ngomhlalaphansi. Awusona iseluleko, futhi awusona iseluleko sentela.

Ungathola ulwazi mayelana nesikhwama ekhasini lesikhwama eliku-inthanethi, <https://www.adminipage.nmg.co.za/>. Ungaluthola futhi ulwazi kundabazabantu wakho noma emnyangweni wamaholo.

Ungakhuluma nondabazabantu wakho noma umnyango wamaholo ukuze akuxhumanise nomeluleki wesikhwama sakho uma udinga olunye usizo ngolwazi olumayelana nesikhwama kanye nangalokho futhi ongakhetha kukho.

Uma ususithathile isinqumo, uyodinga ukugcwalisa ifomu lokucela ukukhipha imali (litholakala kundabazabantu noma emnyangweni wamaholo) bese ulinikeza umqashi wakho ukuze azise isikhwama. Uma ufuna ukuba umhlomulo wakho ushintshelwe esikhwameni somhlalaphansi sokulondoloza noma sempesheni yaminyaka yonke, uyodinga ukunamathisela ifomu lesicelo saleso sikhwama. Kubalulekile ukulifaka ifomu lokucela ngokushesha ngaphambi kokushiya noma lapho uqeda nje ukushiya umqashi wakho.



5. Ukuthola iseluleko

Phambi kokwenza isinqumo ngokukhethayolapho ushiya isikhwama, kuhle ukuthola iseluleko kumeluleki obhalisiwe.

Umeluleki onguchwepheshe angakusiza ukuthi ufinyelele emigomweni yakho yezezimali. Angakusiza ukuthi wakhe umgudu ozokusiza ukuthi uthathe izinqumo eziphusile futhi ezingayi ngokwenhliziyo mayelana nezindaba zemali. Angakusiza ukuba wakhe indlela yokuthi wenze izinqumo eziphusile futhi ezingabuswa yimizwa mayelana nezimali. Angakwenza futhi ukuthi uqonde uma usendleleni efanele ngasezimalini noma kungenjalo, nendlela yokwenza inzuzo enkulu ngemali oyisebenze kanzima.

Umeluleki obhalisiwe kufanele akwazi ukukusiza ngokuhlela kwezimali zakhojikelele— ngokwesibonelo, ukubeka isabelomali, ukukhetha izinhlobo zokutshala izimali ezizokusebenzela, nokuhlela intela kahulumeni, nokuqinisekisa ukuthi unomshwalense owanele.

Ungaba nomhlomulo kumshwalense weqembu labantu ongatholakala ngesikhwama sakho noma ngomqashi, ongeke utholakale lapho usushiyele. Eminye imishwalense iyakunika ithuba lokuqhubeka nokuvikelwa obunakho ngenkathi usaqashiwe ngokuwuguqulela kumshwalense womuntu oyedwa, ngaphandle kokuthi unikeze ubufakazi bempilo enhle. Umeluleki obhalisiwe uyokwazi ukukusiza kulokhu.

Umeluleki obhalisiwe uyokwazi ukukusiza uma udinga iseluleko noma uma ufisa ukuthuthela umhlomulo wakho esikhwameni sokulondoloza noma esikhwameni sempesheni yaminyaka yonke.

Ungakhetha noma yimuphi umeluleki obhalisiwe. Uma ufisa ukukhuluma nomeluleki obhalisiwe wakwaNMG, sicela uthinte amahhovisi akwaNMG kulezi zinombolo:

Johannesburg (Ucingo) (27) 11 509 3000

Cape Town (Ucingo) (27) 21 943 1800

Durban (Ucingo) (27) 31 566 2133

Port Elizabeth (Ucingo) (27) 41 397 3400

Ungathumela i-imeyli ku: finplanning@nmg.co.za ukuze uthinte abeluleki ababhalisiwe bakwaNMG.



NMG Employee Benefits (Pty) Ltd – FSP 33426 nenombolo yokubhalisa inkampani:
2007/025310/07

NMG Consultants and Actuaries Administrators (Pty) Ltd – FSP 33424 nenombolo yokubhalisa inkampani:
1993/07696/07

NMG Consultants and Actuaries (Pty) Ltd – FSP 12968 nenombolo yokubhalisa inkampani:
1979/001308/07

Lo mbhalo awusona iseluleko noma iseluleko sentela futhi awulingani, ngaphansi komthetho wokweluleka nokulamula kwezezimali, nesiphakamiso noma isincomo esiqondene nomuntu noma ukuqondisa noma isincomo esimayelana noma yimuphi umkhqizo wezezimali noma inkonzo. Izikhwama, umphathi wazo nezikhulu zalezi zikhungo bayazihlangula kunoma yisiphi isinyathelo ongasithatha noma ukulahlekelwa okungakwehlela kusukela kulo mbhalo njengoba udinga ukuba uthole iseluleko kumeluleki wezezimali obhalisiwe ukuze kubhekwe isimo sakho. Okunye, imithetho yesikhwama ebhalisiwe ihlala ihamba phambili uma kukhona ukwehlukana phakathi kwemithetho nalo mbhalo.



▶ Ukuthola indlela engcono

I-NMG Benefits iyinkampani eyeluleka ngezimali ekunikeza iseluleko esingachemile, iqinisa ukuncintisana embonini, futhi yenza lula izindaba zemali eziyinkimbinkimbi. Ukufinyelela kwethu emhlabeni jikelele, ngokuqhutshwa ulwazi lwezomnotho wezempahla nobuchwepheshe obuphezulu, kwenza ukutshi sikwazi ukunikeza izixazululo ezakhayo kubantu esibasizayo nakumalunga.

Ukunakekela impilo | Umhlalaphansi | Ukutshala imali | Ukuhlela izimali | Okuhambelana nezimali | Umshwalense