

**INQUBOMGOMO YAMALUNGA
ESIKHWAMA SEMPESHENI
YESETHEKWINI ATHATHA
UMHLALAPHANSI**

**6th Floor
Florence Mkhize Building
251 Anton Lembede (Smith) Street
Durban 4001**

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1. IMPESHENI

Ukubalwa kwempesheni kuncike kulezizindlela ezintathu:-

- ubude besikhathi uyilunga lempesheni (A);
- umholo wakho olingene wokugcina wonyaka owuthole ngonyaka wakho wokugcina emsebenzini (B); kanye
- iphesenti elisetshenzisela ukubalela umuntu oneminyaka elingana neyako othatha umhlalaphansi (C):

Iminyaka	65	64	63 (noma 40 weminyaka yesikhathi esevumelekile)	62	61	60	59	58	57	56	55
Factor	2.475%	2.3625%	2.25%	2.1375%	2.035227%	1.932955%	1.840909%	1.748864%	1.656818%	1.564773%	1.482955%

$$\text{Impesheni yonyaka} = (A) \times (B) \times (C)$$

2. ISAMBA

Imali eyisamba oyoyithola uma uthatha umhlalaphansi ibalwa ngalezizindlela ezintathu:-

- Ubude besikhathi esingenamkhawulo osisebenze kuMasipala (D);
- Umholo wakho olingene wokugcina owuthole ngonyaka wakho wokugcina emsebenzini (E); kanye
- Iphesenti elisetshenzisela ukubalela umuntu oneminyaka elingana neyako othatha umhlalaphansi (F):

Iminyaka	65	64	63 (noma 40 weminyaka yesikhathi esevumelekile)	62	61	60	59	58	57	56	55
Iphesenti	7%	7%	7%	6.666%	6.333%	6%	5.667%	5.334%	5.001%	4.668%	4.335%

$$\text{Isamba} = (D) \times (E) \times (F)$$

3. UKUGUQULA IMPESHENI

(AKUVUMELEKILE KWABATHATHA UMHLALAPHANSI WOKUGULA NGOKOHLA LWESITHATHU)

Ngokwesinqumo sakho:

- iSikhwama sivumela ilunga elithatha umhlalaphansi , uma liqoka ukuguqula samba sempesheni esingamaphesenti agcina ku 33,3 emali yalo yempesheni yonyaka.
- Isamba siyakhishwa bese kuthi impesheni yonyaka yehliswe ngalelophesenti ilunga eliqoke ukuguqula isamba ngalo.

- (c) Ubungako besamba butholakala ngokuphindaphinda impesheni yonyaka eguquliwe ngokwendlela ehambisana neminyaka yakho njengalokhu okulandelayo:

Iminyaka	65	64	63 (noma 40 weminyaka yesikhathi esevumelekile)	62	61	60	59	58	57	56	55
Iphesenti	9.57	9.8 9	10.2	10.51	10.82	11.13	11.43	11.74	12.04	12.33	12.62

Ukuguqula = Impesheni yonyaka x iphesenti oliguqulayo x indlela yokubala ngokweminyaka yakho.

3.1 UBUHLE BOKUGUQULA

- (a) Isamba esongeziwe kumhlalaphansi.
- (b) Nakuba uyaguqula noma awuguquli impesheni ekhokhelwa oshade naye uyiphazamiseki.
- (c) Ukuncipha kwesilinganiso sentela elingene/ esemthethweni.

3.2 UBUBI BOKUGUQULA

- (a) Kwehlisa impesheni yanyangazonke.
- (b) Kwehlisa ibhonasi yonyaka.
- (c) Lonku ukhuphuko oluzolandela luzobalelwa kwimpesheni encane.
- (d) Isamba osengezile sibanjelwa intela

3.3 IZIZATHU ZOKUGUQULA

- a) ifisa ukukhokha uqede izikweletu ezizalayo.
- b) ukunciphisa intela ekhokhwayo.
- c) uma ngabe iholo olithola ngenxa yokuguqula lingaphezu kwempesheni.
- d) ukukhuphula inzuzo eyokhokhwa uma usheshe ushona.

3.4 KUFANELE NGIGUQULE INGXENYE YEMPESHENI YAMI?

Kufanele ubhekisise lokhu:-

- (a) Amandla akho okutshala izimali kanye ikakhulu utshalozimali oluzokukhulisela imali kahle ukumelana noguqukomali lweminyaka elandelayo (Ukukhushulwa kwempesheni yakho yiSikhwama kuyenza ivikeleke kancane kuguqukozimali).
- (b) Isidingo sokugada utshalozimali lwakho njalo uma kungenzeka kudingakale ukuthi ushiye kulunye lotshalozimali ujoyine olunye ukuvikela imali yakho.
- (c) Umphumela wokukhokha intela kwinzuzo yotshalozimali. Loku kuzoncika kwibanga okulo ngokwehho viso lentela kanye nenzuzo oyitholayo.

- (d) Ukuthi uguquko olwenze kwimpesheni yakho alumbandakanyi impesheni eyokhokhelwa koshade naye.

Kumele ucabangisise kahle ngaphambi kokutshala kunoma yiluphi uhlobo lotshalozimali olukhiqiza inzalo (isib. Ukubeka okunqunyiwe, isibopho esihlanganyelwe, isibopho sokubambisa ngempahla, izimpahla Zombuso.umbekelo ongenantela, njal.), lapho imali ozoyithola kutshalozimali kanye nesamba osifakile kungezukuphela eminyakeni ethize, nalapho intela kanye noguqukozimali kumunca lokhu okungenani okuyinzuzo ehehayo.

Nakuba kungaqalisa ngokubangcono ngaloluhlobo lotshalozimali, inzalo kungenzeka ingakhuli ibe semgqeni nezidingo zempilo yakho zona ezinyuka kanye noguquko lwezimakethe, kwenze kube nzima kakhulu ekuhambeni kweminyaka ukuhlangabezana nezidingo zempilo yakho.

Uyelulekwa kabanzi ukuba ufune usizo lwabeluleka ngezimali ababhaliswe ngokusemthethweni ukukulekelela ngalezinqumo ezingenhla.

4. **KUMELE NGENZENI NGAPHAMBI KUKUTHATHA UMHLALAPHANSI**

Amalunga azothatha umhlalaphansi kumele athintane nehhovisi l okungenani emasontweni ayisithupha ngaphambi kukuthatha umhlalaphansi ephethe lezizincwadi/ imininingwane elandelayo:-

1. Umazisi
2. Umazisi woshade naye
3. Isitifiketi somshado/ umshado wamasiko
4. Amapasi ezingane/ ezifundayo
5. Isazisikuhola samanje/ imininingwane yasebhange
6. Ikheli lokuposa kanye nelokuhlala
7. Inombolo yentela (**Njengoba iSikhwama siphokelekile okuthola inkombantela emahhovisi Ezentela aseMzansi Afrika (SARS) ngaphambi kukukhokha imali eyisamba, kubalulekile ukuthi amalunga alungise imininingwane yawo yentela ukugwema ukubambezeleka kukukhokhelwa okungenasidingo.**)
8. Imininingwane yokuthintana- ucingo, umakhalekhukhwini kanye neposi lesibani.
9. Izithombe ezilingana nezokushaya ipasi lokuphuma zowenza ikhadi lempesheni.
10. Uma uyilunga losizo lokwekashwa zihlelele ukuqhubeka nobulunga.

Uma kukhona imibuzo onayo ngokungenhla uyacelwa ukuba uthinte:-

Nkszn Thando Sokhela - Tel : (031) 311 1605
Nkszn Moosa - Tel : (031) 311 1604

5. **NGEMUMVA KUMHLALAPHANSI**

- 5.1 Imali yakho eyisamba (neguquliwe uma ikhona) iyokhokhwa kwibhange oliqokile.
- 5.2 Ilemali elandelayo engaphungulwe empeshenini yakho nyangazonke:
 - (a) Usizo Likwelashwa – uma uyilunga lesikimu sosizo lokwelashwa kumele uthintane nesikimu sakho uma ufisa ukuqhubeka nobulunga.
 - (b) Intela ebaniwa kwimpesheni vanyangazonke uma ikhona

(c) Imali eyongiwa kwiSikhwama se Durban Thrift, uma ikhona

- 5.3 Njalo ngonyaka enyangeni ka Nhlanguvana okanye ngoNtulikazi (June/July) uyoposelwa Isitifiketi Sokuqhubeka neMpesheni (Pension Continuation Certificate –PCC). Ukuvimbela ukumiswa kokukhokhwa kwempesheni lesi Sitifiketi kufanele sigwaliswe sibuyiswe nekhophi yomazisi eqinisekisiwe ngokushesha. Uma impesheni yakho imisiwe iyoqaliswa ukukhokhwa enyangeni elandela leyo esithole Isitifiketi sakho ngayo. Uma kwenzeka ungasitholi lesi sitifiketi kuze kube sekupheleni kuka Ntulikazi kufanele uthintane naBaphathi beSikhwama.
- 5.4 Bhalela iSikhwama usazise kusenesikhathi mayelana noshintsho kwimininingwane yakho yasebhangeni, ikheli lapho uhlala khona kanye nelokuposa noma imininingwane ephathelene nawe.
- 5.5 Thinta iSikhwama ngasosonke isikhathi uma unenkinga ngomholo wakho:
- Nkskz, Jennifer Bohus
Nksz. Nomvuselelo Madiba
- 5.6 Ngaphandle komholo wango Zibandlela (December), impesheni yakho izokhokhelwa ebhangeni oliqokile ngomhlaka 27 nyangazonke, noma osukwini olusondele kumhlaka 27 uma uzoshaya ngempelasonto noma ngeholide likawonkewonke. Izimpesheni zango Zibandlela zikhokhwa ezinsukwini ezimbili ngaphambi komhlaka 25 kuye u Zibandlela.
- 5.7 Uyothunyelelwa amapheshana ayizaziso zokuhola ngenyanga yakho yokuqala ukuholelwa bese kuba njalo uma kukhona ushintsho eholweni lakho, isib. Ngo Ntulikazi (kikhushulwa umholo), ngoLwezi (kukhokhwa amabhonasi), njal...

6. IBHONASI YONYAKA

Ibhonasi yonyaka ikhokhwa ngo Lwezi (November) minyakayonke. Inani lebhonasi ekhokhwayo ilingana nenani lempesheni yakho yanyangazonke. Ibhonasi yokuqala ikhokhwa ngokwesilinganiso sezinyanga umholimpesheni/ umfelwa/umfelokazi aqalise ngazo ukuhola impesheni zingakapheli izinyanga eziyishumi nambili (12).

7. UKUKHUSHULWA KWEMPESHENI NGONYAKA

Impesheni ikhushulwa kusukela mgomhlaka 1 kuNtulikazi njalo ngonyaka. Ukukhushulwa ngokwemigomo yeSikhwama kwenziwa kube semgqeni olingene nokwenyuka kwamanani okuthengiswa ekupheleni kwezinyanga eziyishumi nambili ezingaphambili kwandulela uMasingana (January) wonyaka. Noma ukuphi ukukhushulwa kuhambisana namandla okwanzenjalo. UMkhandlu waSethekweni unesivumelwano sokuqinisekisa ukuthi izimpesheni ziyakhushulwa minyakayonke okungenani ngamaphesenti angu 60 enkomba yemalintengiso. Ngokwemigomo yamanje izimpesheni zenyuswe ngobuningi bamaphesenti angu 60 kuya kwangu 100 enanini lentengiso ngokwamandla okwanzenjalo.

8. ISIKHATHI SOMBHANSELO

Unyaka owodwa ekuqedeni iminyaka engamashimi amabili yobulunga (20).
 Iminyaka emibili ekuqedeni iminyaka engamashumi amabili nanhlanu yobulunga (25).
 Iminyaka emithathu ekuqedeni iminyaka engamashumi amathathu obulunga (30)

9. INKOKHELO UMA KUSHONA UMHLOLIMPESHENI

- 9.1. Umfelokazi/ umfelwa uyaye anikwe ilungelo lokuhola inani lempesheni elilinganayo nalelo ebeliholwa umholimpesheni oshonile kuze kuphele izinyanga ezintathu, emva kwalokho athole amaphesenti angu 60 (kuyaye kube ngamaphesenti angu 40 uma umholimpesheni eshade/ eshadelwe ngemumva kokuthatha umhlalaphansi) ngaphambi kokushintsha indlela yokukhokhwa kwesamba.

Ithebula elingezansi likhombisa izibonelo zempesheni ekhokhel abafelwa/abafelokazi okungamaphesenti athathelwe enanini lengxenywe yempesheni eyakhokhelwa umholimpesheni ngesikhathi ethatha umhlalaphansi.

IPHESETI ELIGUQULIWE OSUKWINI LOMHLALAPHANSI	IPHESENTI LEMPESHENI ELIZOHOLELWA UMFELWA/UMFELOKAZI	
	Oshade/Oshadelwe ngaphambi kokuthatha umhlalaphansi	Oshade/oshadelwe ngemumva kokuthatha umhlalaphansi
0%	60%	40%
10%	66.7%	44.4%
25%	80%	53.5%
33 ¹ / ₃ %	90%	60.0%

- 9.2. Kuyokhokhwa nempesheni yabantwana uma bengashadile/bengashadelwe, futhi

- Beneminyaka engapansi kweyishumi nesishiyagalombili (18).
- Baze bafinyelele eminyakeni engamashumi amabili nane (24) uma besafunda ngokugcwele ukungenamkhawulo.

- 9.3. Ukubalwa kwemali ekhokhelwa abafelwa/abafelokazi iqalwa ukubalwa kuphela uma iSikhwama sesithole lezizincwadi ezilandelayo:

- Ikhophi yesitifiketi sokushona eqinisekisiwe.
- Isitifiketi somshado esiqinisekisiwe.
- Imininingwane yasebhange yomfelwa/ umfelokazi.
- Umazisi womfelwa/ womfelokazi.
- Omazisi kanye nezitifiketi zokuzalwa zezingane kanye nobufakazi bemfundo egcwele engenamkhawulo.

Ukubhaliswa komfelwa/ umfelokazi ohlelweni lokuhola emva kokushona kumholimpesheni kuthatha isikhathi kanti uma kungenjalo kufanele kwenziwe

amalungiselelo okuhlangabezana nezidingo zezinyanga ezimbili kulandela ukutholakala kwezincwadi ezidingekayo.

10. UKUXAZULULWA KWEMIBANGO

Imibango emayelana neSikhwama ingathunyelwa kuMphathi weSikhwama, 6th Floor Florence Mkhize Building, 251 Anton Lembede Street, Durban, 4001 noma kuMahluleli weSikhwama Sempesheni, P.O. Box 651826, Benmore, 2010.

11. INTELA EBANJWA KWISAMBA

Intela iyakhokhwa kwisamba. Ileyongxenywe yobulunga engamumva kuka 1998-03-01 ebanjelwa intela. Amaphesenti entela ame kanje:

Isamba	Iphesenti lentela
R0 – R315 000	0%
R315 001 - R630 000	18%
R630 001 – R945 000	27%
+R945 000	36%

12. IMIKLOMELo YOSUKU LOKUZALWA

Imiklomelelo yosuku lokuzalwa ikhokhwa ngenyanga umhlolimpesheni / oshadene naye eqeda iminyaka engamashumi ayisokhombisa (70), engamashumi ayisishiyagalombili (80), engamashumi ayisishiyagalolunye (90) kanye neminyaka eyikhulu (100).

13. INANI ELIYINSALELA

Inani eliyinsalela elingene neminikelo yelunga ephindwe kabili ngaphansi kwanoma iliphi inani eliguquliwe kanye nempesheni yanyanga zonke ekhokhwayo.