IMALI ETHOLAKALA UMA UPHUMA ESIKHWAMENI

Umaumsebenzieyekaumsebenzingaphambi komhlalaphansi, angasifaka isicelo senkokhelo yemali yakhe ngosuku ayeke ngalo ukusebenza. Kufanele ube nencwadi yobufakazi ephuma kumqashi wakho.

ABAPHATHI KANYE NABASINGATHI BESIKHWAMA

Okufanele ukwazi:

- The KwaZulu-Natal Master Builders & Allied Industries Association abasingathi besikhwama.
- Alexander Forbes Financial Services baphethe abasizi kanye nokusebenzela isikhwama.
- Izikhwama zenganyelwe imithetho eyabekwa ngokusemthethweni ngokweze Mpesheni.
- Izikhwama zaqanjwa zabekelwa ukubhekwa abasingathi, nabaphathi bezikhwama.
- IBhodi lakhiwa lamelwa Abaqashi naBasebenzi.

Thinta u Vishane Pramrajh Ehovisi lase Westville ngokosizo lokuthi singakuxazulela kanjani izinkinga nabasebenzi bakho ukuze ungabi nengcindezi engenasidingo

KWAZULU-NATAL
MASTER BUILDERS
ASSOCIATION
EST 1901

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KZN RETIREMENT FUND • KZN PROVIDENT FUND •

Helping you prepare!

ISINGENISO

Impilo ayibikezeli futhi ungazithola ukulesisimo esingalindelekile:

- Ukulahlekelwa umsebenzi ngokuzuma
- Ukugula noma ingozi
- Ukukhubazeka
- Umhlalaphansi masinyane

Ukulungele?

uMaster Builders KwaZulu-Natal ungakusiza ukulwa nalesimo sengozi engathandeki. Lelibhuku lizokwazisa ngezimali ezisesikhwameni soMhlalaphansi lezi eziphethwe uMaster Builders KwaZulu-Natal futhi akwazise ngomshwalense wokushona, wokukhubazeka kanye nowokungcwaba.

UHLOBO LWESIKHWAMA

Zombili izikhwama ese Mpesheni ne Provident zichazwa ngomnikelo owufakayo. Ekugcineni imali yakhiwa umnikelo owufakile kanye nenzuzo eyakheke ngokugcinwa kwemali.

IZIMALI EZIFAKWA ESIKHWAMENI

- Isamba semali efakwa esikhwameni siba u 16% womholo wakho.
- Umholo wakho imali esetshenziswa ukubala inzuzo yakho
- U 16% womnikelo uhlaziwe kanje ngokulandelayo:
  - ✓ 12.00% - uya emalini yakho yomhlalaphansi
  - ✓ 3.00% - uya kwinkokhelo yokushona, umngcwabo kanye nokukhubazeka
  - ✓ 1.00% - uhlangabeza izindleko zesikhwama

IMALI YELUNGU ESIKHWAMENI

Imali yakho ewumnikelo eyabelwa umhlalaphansi, enyukayo noma yehle ngokwenzuzo yokulondoloza. Inani lenzalo elitholakalayo lincike enanini lenzalo elizuzwe isikhwama esiphethwe izimenenja ezitshala izimali eziqokwe ngabasingathi besikhwama.

IMALI YOMHLALAPHANSI

Okufanele ukwazi: Iminyaka yomhlalaphansi

- Iminyaka yobudala yomhlalaphansi u 60, kodwa umsebenzi angawuthatha umhlalaphansi emva kweminyaka engu 55.
- Umsebenzi angasifaka isicelo somhlalaphansi ngosuku angcina ngalo emsebenzini, ngokwencwadi efakazayo ephuma kuMqashi.

Imali Yempesheni Ngesikhathi Somhlalaphansi

- Imali yempesheni etholakala nyanga zonke kuzoba semalini yempesheni esesikhwameni sabasebenzi. Impesheni etholakala nyanga zonke ingathengwa kunoma iyiphi inkampani yomshwalense ebhaliswe ngokusemthethweni.
- Abasebenzi bangakhetha ukuthola ingxenye (hayi ezoba ngaphezu kwengxenye ewu 1/3) okunge yenani lemali yakhe yonke. Uma bekhetha ukuyithatha yonke, ngalokho ke imali yanyanga zonke izokwehliswa.
- Uma imali yabasebenzi esesikhwameni ingaphansi kuka R 247,500 (Inani lemali libekwa umnyango wezentela SARS South African Revenue Service), umsebenzi angayithola yonke.

IMALI YEMPESHENI ETHOLAKALA UMA UTHATHA UMHLALAPHANSI (PROVIDENT)

- Imali yakho esesikhwameni ikhokhwa yonke noma isetshenziselwe ukuthenga impesheni yanyanga zonke kunoma iyiphi inkampani yomshwalense esemthethweni.

IMALI ETHOLAKALA NGOKUSHONA

Inzuzo yomshwalense uma ushonile

Uma umsebenzi eshona ekade esakhokha esikhwameni eneminyaka engaphansi kuka 65, inzuzo etholakalayo siphinda umholo wakhe wonyaka ka 5. Phezu kwalokho kukhokhwa nemali ekade eyigcine esikhwameni. R100 000 inkokhelo yamalungu aneminyaka engu 65 kuya ku 70.

IMALI ETHOLAKALA NGOKUNGCWABA

Njengelunga elisafaka imali esikhwameni elineminyaka engaphansi kuka 65, wena kanye nomndeni wakho osondelene nawe nabo bangakhokheleka uma beshona. Inkokhelo imi kanje ngokulandelayo:

Ilunga, umlingani, noma	
Izingane ezineminyaka eyu 14 kuya kweyu 21	: R 60,000
Izingane ezineminyaka eyu 6 kuya kweyu 13	: R 33,750
Izingane ezinomnyaka eyu 1 kuya kweyu 5	: R 24,000
Izingane iminyaka ewu 0 kuya ku 11 izinyanga	: R 16,500
Izingane ezizelwe zishonile	: R 13,500

IMALI ETHOLAKALA NGOKUKHUBAZEKA

Imali yokukhubazeka etholakala ngaphansi komshwalense

Uma, useyilungu elisafaka esikhwameni elingakafiki ku 65, futhi ngobufakazi bukadokotela inkampani yomshwalense ekhipha imali yokukhubazeka ithola ukuthi ukhubazeke ngokuphelele okuzodala ukuthi ungabe usakwazi ukusebenza, uyothola lezi zinzuzo emva kwezinyanga ezintathu 3 kusukela ngosuku owakhubazeka ngalo:

- Imali engu 75% womholo wakho wenyanga uyokhokhelwa wona. Lenkokhelo iyoba izinyanga ezingu 21.
- Emva kwezinyanga ezingu 21, uma ukhubazeke ngokuphelele ungeke usakwazi ukusebenza, uyokhokhelwa isamba somholo wakho wonyaka uphindwe ka 5, bese ubulungu bakho besikhwama buyaphela. Uyobe usukhokhelwa nemali yakho ebisesikhwameni.