Isikhokelo kukhetho lomhlala phantsi

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INGXOWA MALI ILAWULWA YI-GTC

Inxalenye yenzuzo zakho ezingathathwanga njengesixa mali (ukuba oko kuyasebenza) iyakusetyenziselwa ukukuthengela umvuzo. Unokhetho lokutyumba isiseko sendlela ofumana ngayo imbuyekezo mali yonyaka emva komhla womhlala phantsi. Kukho iindidi ezine zembuyekezo mali yonyaka onokukhetha kuzo xa uthatha umhlala phantsi ukuze zikunike umvuzo:

1. Imbuyekezo mali yonyaka enyanzelekileyo yobomi bakho bonke. (Compulsory life annuity)
2. Imbuyekezo mali yonyaka ekuhlawula umvuzo. (Living Annuity)
3. Ukudityaniswa kwembuyekezo mali yonyaka yobomi bakho bonke kunye nokuhlawula umvuzo. (A combination of a compulsory life & living annuity)
4. Inhlawulo yomhlalaphantsi ezenzekelayo (Default annuity) (ukuba oko kuyasebenza njengoko kumiselwe zi-Trustees zengxowa mali.

Umvuzo wobomu obunyanzalekileyo

① Compulsory life annuity

- Imbuyekezo mali yonyaka enyanzelekileyo yobomi bakho bonke
- Ikubonelela ngesixa esimlselweyo semali ngenyanga de ubhubhe.
- Ukhetho lokunyula ukuba imbuyekezo mali yonyaka iqhube de kubesekupheleni kobomi bakho okanye iqabane lakho.
- Elona xesha lifutshane eliqinisekileyo lokuhlawula umvuzo linokunyulwa.
- Amalungiselelo eendidi ezahlukeneyo zokunyuswa kwemivuzo nawo ayafumaneka.
- Ukunyuka kwengeniso okunxulumene nokunyuka kwamaxabiso kungalungiswa.
- Ukusebenza kotyalo mali olusisiseko kuchaphazela KUPHELA ukunyuka kwembuyekezo yonyaka ' enenzuzo'
- Ingeniso ayisayi kuncitshiswa kwaye iyakwenyuka njengoko ixesha lihamba, kuxhomekeka kukhetho olwenzayo. Olu khetho lumele lunyulwe kumhla wokumiselwa kwaye alunakulungiswa. Ingeniso iyakuxhomekeka kwirhafu.

Imbuyekezo mali yonyaka ekuhlawula umvuzo

- Inxibelelene ngqo nenqanaba lotyalo mali olusisiseko.
- Ingeniso yonyaka efumaneka kwimbuyekezo mali yonyaka ekuhlawula umvuzo iyaguquguquka.
- Ubuncinane be-2.5% kunye nobuninzi be-17.5% nyaka ngamnye

Living annuity ②

- Ungalihlaziya eli nqanaba nyaka ngamnye ngomhla eliqale ngawo.
- Le ngeniso ingahlawulwa nyanga nganye njengentlawulo esemva okanye ngekota, kabini ngonyaka okanye ngonyaka kwangaphambili.
- Le ngeniso iyakuxhomekeka kwirhafu
- Iyaqhubeka emva kokusweleka kwalowo unelungelo lokuqokelela imali ize igqithele kumxhamli otyunjiweyo/aba.
- Abaxhomekeki bangakhetha ukutshintsha le ndlela yentlawulo ukuze bafumane isixabiso elipheleleyo.

Indibaniselwano yomhlala-phantsi osisinyanzelo kunye nomhlala phantsi ophila ngawo ③

Ithuba lokuhlawula ipenshini ngokuzenzekelayo

Default annuity ④

I-Trustees ze GTC Umbrella Fund ziye zamisela isicwangciso semb mali yonyaka echonge imbuyekezo mali yonyaka **'enenzuzo'**. **Imbuyekezo mali yonyaka eyingeniso ye-just Lifetime** ichongiwe zi-trustees njengendlela yoku **'khetha ukungena'** okuqwalaselwa ngamalungu axabisa ukhetho lwengeniso yobomi bonke engasayi kwehliswa ize inyuke njengokuba ixesha lihamba. Hlola ingxowamali yakho ukhangele imimiselo nemiqathango (T&C)

Ukuthatha kwakho umhlala phantsi sisiganeko esikhulu kwaye yeyona ndlela ibaluleke kakhulu kwezezimali kubomi bakho, enemiba enzima ekufuneka uyiqwalasele kwiimveliso ezifumanekayo kuwe.

Indima yomcebisi wezezimali oqinisekisiweyo ibalulekile ukuze ukwazi ukwenza isigqibo esifanekileyo usenzela umhlala phantsi wakho.

Isigqibo osenzayo xa uthatha umhlala phantsi asinakubuyiselwa umva.

I-GTC, njengomlawuli wakho, ingakunika yonke ingcazelo malunga nengxowa mali yakho oyifunayo ukuze wenze ezizigqibo zibalulekieleyo 010 597 6920 okanye retirementfunds@gtc.co.za

Umgaqo-nkqubo wabucala wakwa-GTC unokujongwa apha https://gtc.click/Group-Privacy-Policy

Ukuthatha umhlala phantsi yinkqubo entsonkothileyo kwaye ibaluleke kakhulu ekucwangcisweni kwezemali.

Uyacelwa ukuba ufune ingcebiso ezisemthethweni ngezemali malunga noku