

# Umkhombandlela wezindlela zomhlalaphansi (Annuity)

## IZIMALI EZISINGATHWA YI-GTC



### Impesheni ophila ngayo

- Ixhunyaniswe ngqo nendlela ehamba ngayo izinga lokutshalwa kwemali.
- Imali engenayo yonyaka etholakala empeshenini ongaphila ngayo ingaguquleka.
- Ubuncane buka-2.5% nobukhulu obungu-17.5% unyaka ngamunye.

- Ungabuyekeza lesi silinganiso unyaka nonyaka ngosuku eyaqala ngalo.
- Le mali engenayo ingakhokhwa njalo ngenyanga emuva noma ngekota, kabili ngonyaka noma ngonyaka kusengaphambili.
- Le mali engenayo izokhokhiswa intela.
- Iyaqhubeka ngemuva kokushona komnikazi wempesheni bese idlulela kulabo abaqokile.
- Labo obaqokile bangase bakhethe ukukushintsha lokhu bese bethola isamba semali.

### Living annuity ②

### Inhlanganisela yempesheni yempilo eyimpoqo nempesheni ophila ngayo ③

### Ithuba lempesheni ekhokhwayo ezenzekelayo

### Default annuity ④

Abaphathiswa be-GTC Umbrella Funds baye basungula isu lempesheni elihlonze impesheni "enenzuzo". Impesheni Yemali Engenayo Ye-Just Lifetime ikhonjwe ngabaphathiswa njengenketho 'yokukhetha ukungena' ezocatshangwa amalungu ayazisayo inketho yemali engena ukuphila konke engalokothi inciphe, eyandayo ngokuhamba kwesikhathi. Bheka isikhwama sakho ukuze ubone imigomo nemibandela.

### ① Compulsory life annuity

Ingxenywe yomhlomulo wakho engakhishwanga njengesamba semali (uma ikhona) izosetshenziselwa ukukuthengela imali engenayo. Ungakhetha isisekelo oyothola ngaso imali oyitshalele impesheni ngemuva kosuku lwakho lokuthatha umhlalaphansi. Kunezinhlobo ezine zempesheni ongazikhetha uma usuthatha umhlalaphansi ukuze ungenelwe yimali:

1. Impesheni yempilo eyimpoqo. (Compulsory life annuity)
2. Impesheni ophila ngayo. (Living Annuity)
3. Inhlanganisela yempesheni yempilo eyimpoqo nempesheni ephilayo. (A combination of a compulsory life & living annuity)
4. Impesheni ekhokhwayo ezenzekelayo - uma kudingeka - kuye ngokunquma kwabaPhathiswa besikhwama. (Default annuity)

### Impesheni yempilo eyimpoqo

- Ikunikeza imali enqunyiweyo njalo ngenyanga kuze kube sekufeni kwakho.
- Ithuba lokukhetha ukuba impesheni iqhubeke kuze kube sekufeni kwakho noma kowakwakho.
- Ungakhetha ubufishane besikhathi esiqinisekisiwe sokukhokhelwa imali.
- Ukuhlinzekelwa kwezinhlobo ezahlukahlukene zokwenyuswa kwemali engenayo kuyatholakala.
- Ukwenyuka kwemali engenayo exhumene namandla emali kungahlelwa.
- Indlela oluhamba ngayo utshalomali oluyisisekelo kuthinta KUPHELA ukwenyuka kwempesheni 'enenzuzo'.
- Imali engenayo ngeke yehle futhi izokwenyuka ngokuhamba kwesikhathi, kuye ngohlelo olukhethayo.
- Loku kukhetha kufanele kwenziwe ngosuku lokuqala futhi akukwazi ukuchibiyelwa.
- Imali engenayo izokhokhiswa intela.

Indima yomeluleki wezezimali ogunyaziwe isemqoka ekuqinisekiseni ukuthi uyakwazi ukuthatha isinqumo unolwazi ngomhlalaphansi wakho.



Izinqumo ozithatha lapho uthatha umhlalaphansi azinakubuyiselwa emuva.



I-GTC, njengomsingathi wemali yakho, ingakunika yonke imininingwane ephathelene nesikhwama sakho oyidingela ukwenza lezi zinqumo ezibalulekile. 010 597 6920 noma [retirementfunds@gtc.co.za](mailto:retirementfunds@gtc.co.za)

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Uyanxuswa ukuba ufune iseluleko zezezimali kumeluleki ogunyaziwe maqondana nalokhu.

Umhlalaphansi uyinto enkulu futhi uyisikhathi esibaluleke kakhulu ngokwezimali ekuphileni kwakho, nezinkinga ezinzima okufanele uzicabangele emikhiqizweni ongayithola.



Umhlalaphansi uyinqubo enzima futhi ebaluleke kakhulu yokuhlela ezezimali.