

Imephu Yomgwaqo - Izinzuzo Zengozzi

IZIMALI EZISINGATHWA YI-GTC



Uhambo lwakho oluya ekunethezekeni ngokwezimali luqala lapha. Nawu umhlahlandlela wakho wezinzuzo ezahluahlukene zobungozi ongaziithola njengelungu lesikhwama sakho.



Imihlomulo yezingcuphe zeqembu

Kungase kuhlinzekwe ngemihlomulo yokwenezela. Kuvame kakhulu imihlomulo yezingcuphe zeqembu maqondana nokufa, ukukhubazeka kanye nemihlomulo yomngcwabo. Njengoba le mihlomulo isungulwa njengeqembu, amaphrimiyamu ngokuvamile aphantsi kunawamapholisi engcuphe omuntu ngayedwa. Imishwalensi yezingcuphe zeqembu ivame ukuba nemikhawulo yekhava engayidingi incazelo yempilo. Kuba yilapho kuphela ikhava yeqa khona umkhawulo, lapho kudingeka khona incazelo yempilo yabezokwelapha.



Ikhava yempilo yeqembu

Ikhava yempilo yeqembu egunyaziwe ivumela ukungakhokhiswa intela kumaphrimiyamu enyanga. Uma kwenzeka ushona, imali osuke usuyifakile kumshwalense ifakwa kwisabelo sakho sesikhwama esikhokhelwa labo obondlayo noma abahlomuli bakho futhi ingase ikhokhiswe intela, uma ikhokhwe njengesamba semali ewukheshi.

Ikhava yempilo yeqembu engagunyaziwe ayikufanele ukudonswa intela kwiphrimiyamu. Uma kwenzeka ushona, leyo mali yomshwalense ayihlanganiswa nesabelo sesikhwama sakho kepha kunalokho ikhokhwa ngokuhlukile kulabo obondlayo noma abahlomuli obaqokile ngaphandle kokukhokha intela. Ikhava yempilo yeqembu ivame ukuhlelwa njengemali ephindaphindwayo yomholo wengcuphe owuthola ngonyaka.



Ikhava yokukhubazeka

Ikhava yokukhubazeka yeqembu yakhiwe ngendlela eyodwa kwezimbili, ekhethwe yikomidi labaphathi bakho noma umqashi wakho. Inketho yokuqala ibizwa ngokuthi yi-Income Continuation Benefit (ICB) evame ukukhokha umhlomulo ngenyanga. Kungakhethwa amazinga ahlukeni emihlomulo. Ezimweni eziningi uhlala uyilungu lesikhwama kuze kube yilapho ululama, uthatha umhlalaphansi noma ufa. Ngemuva kwesikhathi sokulinda, lo mhlomulo ukhokhwa ngaphandle kwentela.



Inketho yesibili yisamba semali ewukheshi ekhokhelwa wena, eyaziwa njengohlomulo wemali yokukhubazeka futhi ivame ukukhokhwa ngemuva kokuhlangabezana nemibandela ethile njengoba kuchaziwe kwidokhumenti yenqubomgomo yenkampani yomshwalense. Ezimweni eziningi usuke ungeke usaqhubeka uyilungu lesikhwama ngemuva kwalokho. Imali oyitholayo ivamile ukuhlelwa njengomholo wakho wengcuphe ophindaphindiwe owuthola ngonyaka futhi ingase ikhokhiswe intela.



Umdlomulo womvikeli wemfundo

Ezinye izinkampane zomshwalensi ziba nenhlinzeko yokukhokhela izindleko zemfundo yezingane zakho, uma ungafa.



Isibonelelo sokugula okubucayi (SIB)

I-SIB, eyaziwa nangokuthi umhlomulo wesimo esibucayi noma umhlomulo wesifo esibucayi, iyakhokha lapho uhlangabezana nemibandela echazwe inkampane yomshwalense. Izicelonkokhelo zibangelwa ukutholakala ukuthi unesifo noma ukulimala okungaphansi komshwalense. Kanye namazinga obucayi athinta inani lemali ozoyikhokhelwa.

Inqgikithi yemali ezokhokhwa ivame ukuba ukuphindaphindwa komholo wakho wengcuphe owuthola ngonyaka futhi ikhokhwa ngaphandle kwentela. Ngokujwayelekile kunomkhawulo wemali okungafanele umhlomulo wakho uyidlule.



Ikhava yomlingani

Uma le nzuzo ikhethiwe, lapho kushona oshade naye uzokhokhelwa isamba semali. Umhlomulo ukhokhwa ngaphandle kwentela. Isamba ngokuvamile sisethwa njengenombolo yomholo wakho wonyaka wengozzi.



Izibonelelo zomngcwabo

Uma ukhethiwe, lo mhlomulo uhlinzeka umndeni wakho ngosizo olushayo lwezizimali uma wena, owakwakho noma izingane zakho, nifa, futhi uhlelwa ngokwamandla akho. Umhlomulo ukhokhwa ngaphandle kwentela.



Ezokwelapha nemikhawulo yekhava yamahhala

Emikhawulweni yekhava engayidingi incazelo yempilo enqunye kusengaphambili, awudingi ukuhlolwa impilo. Uzodinga ukwenza lokho kunoma yiliphi inani lemali eyeqa umkhawulo wekhava engayidingi incazelo yempilo. Le mikhawulo ingashintsha ngokuhamba kwesikhathi.

Sicela uxhumane nomeluleki wakho wezezimali ogunyaziwe uma ungathanda ukuxoxa nganoma iyiphi yale mihlomulo nokuqhubeka kwayo, lapho ushiya umsebenzi. Ngale kwalokho, thinta i-GTC njengomsingathi wemali yakho, maqondana nalokhu. T: 010 597 6920 / E: retirementfunds@gtc.co.za. Inqubomgomo Eyimfihlo yakwa-GTC ingabukwa lapha <https://www.gtc.co.za/legal-compliance/>