



FREQUENTLY ASKED QUESTIONS

**UPDATED
AUG 2024**

TWO-POT RETIREMENT SYSTEM

ISINDEBELE



national treasury

Department:
National Treasury
REPUBLIC OF SOUTH AFRICA





LIYINI IHLELO "LEEMPOTO EZIMBILI" ZOMHLALAPHASI?

Ihlelo leempoto ezimbili zomhlalaphasi matjhuguluko azokuvumela amalunga wesikhwama somhlalaphasi kobana akhuphe ingcenyee eenkhwameni zawo zomhlalaphasi ngaphambi kokuthatha umhlalaphasi, ngesikhathi abulunga ingcenyee ezokutholwa nakuthathwa umhlalaphasi kobana isize ngokwenza ngcono imiphumela yomhlalaphasi. Lokhu kutjho bona amalunga akutlhogeki bona alise umsebenzi kobana athole ingcenyee yomhlomulo wawo womhlalaphasi nawafuna isizo leemali. Amatjhuguluko lawa azokuthoma ukusebenza ngomhlaka 1 kuKhukhulamungu 2024.

LENZELWE BANI?

Ihlelo elitjha leli lizokusebenza kiwo woke amalunga womhlalaphasi kizo zombili iinkhwama zomkhakha wangeqadi kanye nomkhakha wombuso, ngaphandle kwabantu abadala namkha amapholisi we-anyuwithi yomhlalaphasi, namkha iinkhwama ezinganawo amalunga ahlanganyeleko (njengeenkhwama ezizokuvalwa, iinkhwama zabahlomuli, iinkhwama ezivaliweko namkha iinkhwama ezithulileko). Abahlalaphasi kanye namalunga weenkhwama egade aneminyaka ema-55 yobudala nangaphezulu ngomhlaka 1 kuNtaka 2021 angakakhethi ukuba yingcenyee yehlelo leempoto ezimbili nabo bazokutjhiywa ngaphandle.

KUBAYINI IHLELO LEEMPOTO EZIMBILI?

Ihlelo leli lenzelwe ukusekela imali ebulunge isikhathi eside yomhlalaphasi ngesikhathi kunikelwa ikghono lokutjhugutjhuguluka kobana kusizwe amalunga asebumeni obubudisi beemali. Ebujameni obunengi, iinkhwama zomhlalaphasi ngizo kwaphela imali ebulungiweko amalunga wesikhwama anayo. Ngaphasi

kwehlelo lagadesi, amanye amalunga alisa umsebenzi kobana athole imalawo ayibulunge ngesikhwameni somhlalaphasi kobana abhadele iinkolodo, okulimazako ngokombono wezomnotho, zokuhlelwa kweemali kanye nokunikelwa komhlalaphasi. Ihlelo leempoto ezimbili lenzelwe ukusiza amalunga wesikhwama ngeenkxhathi ezibudisi beemali ngokuvumela bona athole ingcenyee yemali ebulungiweko ngaphambi kokuthatha umhlalaphasi. Ngakho-kekumbono omuhle bona amalunga ayisebenzise ngokonga ingcenyee ebulungiweko begodu nalokha kunetlhogeko elikhulu. Okuqakatheke kwamambala, livikela ingcenyee yemali ebulungiweko kobana isetjenziselwe umhlalaphasi kwaphela.

LIZOKUSEBENZA NJANI?

Amatjhuguluko lawa enza "ingcenyee yokubulunga", "ingcenyee yomhlalaphasi" kanye "nengcenyee yesisomali". "Yingcenyee yokubulunga" kanye "nengcenyee yomhlalaphasi" kwaphela engathola iimbado ukusuka ngelanga lokuthoma ukusebenza ukuya phambili. Ingcenyee ebekiweko izokumumatha imihlomulo yomhlalaphasi ebuthelwe lilunga ngaphambi kwelanga lokusebenza kwehlelo lelimi. Ukukhula kwesisomali kusazokufakwa kilengcenyee.

Ukusuka ngomhlaka 1 kuKhukhulamungu 2024, iimbado zomhlalaphasi zizokuhlukaniswa sikhwama sakho somhlalaphasi zibe yingcenyee yokubulunga kanye nengcenyee yomhlalaphasi. Isilinganiso se-1/3 (isithathu) senani elipheleleko leembado sizokuya engcenyeni yokubulunga bese inani elipheleleko leembado ezi-2/3 (mbili zesithathu) ziya ngengcenyeni yomhlalaphasi



Ukwenza isibonelo, umnikelo womhlalaphasi womuntu A ngoKhukhulamungu 2024 ma-R900 qobe ngenyanga, ama-R300 azokuya engcenyeni yokubulunga bese ama-R600 ngengcenyeni yomhlalaphasi. Kilesisibonelo, umuntu A angabuthela ama-R3 600 engcenyeni yokubulunga ngesikhathi seenyanga ezili-12. Umuntu A uzokukghona ukukhupha elinye nelinye inani kungcenyeni yokubulunga, kwaphela nje imali ekhutjhawo nayingaphezu kwama-R2 000 begodu angakayikhuphi eenyangeni ezili-12 ezidlulileko. Akutlhogeki bona umuntu akhuphe imali engcenyeni yokubulunga qobe mnyaka. Iimali eziku-akhawundi zisazokuba khona kobana zikhutjhwe eminyakeni ezako begodu zizokuzuzwa ngokukhula okunganamthelo nge-akhawundini bekube lapho zikhutjiswa khona.

Ingcenyeni yokubulunga izokutholakala kesinye nesinye isikhathi kodwana ukukhutjiswa kwemali kufanele kube buncani bama-R2 000 begodu imali ingakhutjiswa kanye esikhathini seenyanga ezili-12 (umnyaka womthelo). Imali ekhutjiweko izokudoswa umthelo ngokwenani elincani lomthelo. Awukho umkhawulo wobunengi bemali ekhutjhawo engcenyeni yokubulunga.

Ingcenyeni yomhlalaphasi ngeze yatholwa nakuliswa umsebenzi begodu izokutholwa lokha nakuthathwa umhlalaphasi. Lokhu kutjho bona izokubekwa bekube lapho kuthathwa khona umhlalaphasi. Iindaba zokudilizwa emsebenzini kuzokuqalanwa nazo kwesinye isigaba sekambiso le yamatjhuguluko.

Inani lomhlalaphasi elibuthelelweko ukusuka ngomhlaka 31 kuRhoboyi 2024, elibizwa "ngengcenyeni yesisomali", ngeze isathatha ezinye iimbado ukuya phambili kodwana izokuhlala isiswe sikhwama somhlalaphasi. Nakwenzeka ulise umsebenzi

esikhathini esizako, ilungelo lakho lagadesi (ilungelo langokomthetho) lokuthola ingcenyeni le namkha lokobana idluliselwe esikhwameni sokubulunga liyagcinwa

INGABE IMALI EYABELWE INGCENYE YESISOMALI IZOKU-KHULA NGENZALO?

Iye, ingcenyeni yesisomali izokunikelwa inzuzo yesikhwama. Ngeze kwaba neembadalo ezingezelelweko zelunga kilengcenyeni.

INGABE IZOKUTHO-LAKALA MSINYANA (IMALI YOKUTHOMA)?

Ukusuka enanini lesikhwama sakho ngomhlaka 31 kuRhoboyi 2024, ama-10% namkha ama-R30 000, nanyana ngikuphi okuphasi azokwabelwa ingcenyeni yokubulunga. Lokhu kubizwa ngokuthi yimali yokuthoma. Lokhu kuzokuba kudluliselwa kanye ekuthomeni kwehlelo leempoto ezimbili begodu ngeze kwabuyelelwa eminyakeni ezako..

Ukwenza isibonelo, nangabe unenani lesikhwama lama-R200 000 ngomhlaka 31 kuRhoboyi 2024 imali yokuthoma izokuba ma-R20 000 (lokhu kuzokuba ma-10% wama-R200 000).

Nangabe elinye ilunga linenani lesikhwama lama R750 000 engcenyeni yesisomali, imali yokuthoma izokuba ma-R30 000, njengombana ama-10% wama-R750 000 adlula umkhawulo wama-R30 000. Nanyana ama-R75 000 ama-10% wama-R750 000 - inani leli lizobekelwa umkhawulo wama-R30 000



INGABE AMALUNGA AZOKUTHOLA IIMALI ZAWO KHONOKHO NGOMHLAKA 1 KUKHUKHULAMUNGU?

Angekhe kwenzeke bona isikhwama sibhadele amatleyimu wemali msinyana lokha ihlelo leempoto ezimbili lithoma ukusebenza ngomhlaka 1 kuKhukhulamungu. Ihlelo elitja leempoto ezimbili lizokuthoma ukusebenza ngelanga leli; nanyana kunjalo, kutlhogeka bona kwenziwe amagadango ambalwa ntanzi. Ukubalwa kwemali yokuthoma, okuhlela inani lokuthoma elizokwabelwa kungcenywe yokubulunga kuzokwenziwa ngokusebenzisa amanani wekupheleni kwakaRhoboyi. Iinkhwama kuzokutlhogeka bona zithole, ziqinisekise bezisebenze amatleyimu atholiweko wokudosa imali.

Iinkhwama kutlhogeka bona zikhabelele imithetho yazo begodu ivunywe siPhathimandla esitjheje ukuziPhatha komKhakha wezeeMali ngaphambi kokusebenzisa ihlelo elitjha. Ngaphezu kwalokho, kutlhogeka bona kube namahlelo amatjha azokuvumela ukukhutjha kwemali okunjalo kwaqobe ngonyaka esikhwameni kanye nengcenywe ye-SARS.

INGABE AMA-10% NAMKHA AMA-R30 000 AZOKUSEBENZA QOBE MNYAKA?

Awa. Ama-10% ukufika kuma-R30 000 awasiwo umkhawulo ophezulu waqobe mnyaka wemali ezokukhutjha kodwana linani lakanye elizokudluliselwa engcenyeni yokubulunga ukusuka engcenyeni yesisomali.

INGABE ILUNGA LESIKHWAMA LIZOKULAHLEKELWA YIMALI NANGABE ALIYIKHUPHI?

Awa. Nangabe ilunga lesikhwama likhetha ukungayikhuphi imali kungcenywe yokubulunga, ingcenywe leyo izokuragela phambili nokukhula. Ukukhutjha kwananyana ngiliphi inani lemali kungenziwa lokha ilunga nalifuna ukwenza njalo. Ingcenywe yokubulunga nayo ingaliswa ingathintwa bekube lapho kuthathwa khona umhlalaphasi lapho ekuzokukhutjha khona isamba semali.

INGABE LIKHONA INANI ELIPHEZULU NAMKHA UMKHA- WULO WEMALI ENGAKHUTJHWA?

Awa. Ukukhutjha kwananyana yimalini kungenziwa kungcenywe yokubulunga kodwana ingabi ngaphasi kwama-R2000. Ukukhutjha kwemali kuvunyelwa kanye ngonyaka womthelo begodu umthelo udoswa ngokwenani elincani lomthelo welunga.

NGIYIPHI IKAMBISO YOKUKHUTJHWA KWEMALI?

Amalunga wesikhwama somhlalaphasi kufanele enze isibawo namkha abuze bunqopha isikhwama sawo ngekambiso yokukhutjha kwemali.



KWENZEKANI LOKHA ILUNGA NALILISA UMSEBENZI?

Kuzokusebenza imithetho yakade yemali ebulungiweko yomhlalaphasi ebuthelwe ngaphambi komhlaka 1 kuKhukhulamungu 2024. Ilunga lisakwazi ukufikelela ngokuzeleko imali ebuthelweko ebulungiweko yomhlalaphasi (ezokuba sengcenyeni yesisomali) lokha nalilisa umsebenzi – yona ingathathwa njengekhetjhi (ngokuya ngomthelo) namkha idluliselwe kwesinye isikhwama somhlalaphasi. Ilunga lingayithola nemali engepotweni yokubulunga ngemva kokulisa umsebenzi. Ingcenye yomhlalaphasi ayitholakali lokha ilunga nalilisa umsebenzi.

KWENZEKANI LOKHA NAKUHLUKANWAKO?

Kuzokuragelwa phambili nokusetjenziswa kwemilayo yokuhlukana ebekelwe woke umhlalaphasi welunga. Okutjho bona itleyimu yomlayo wokuhlukana izokwenziwa ngokulinganako kizo zoke iingcenywe ilunga elinazo. Kuqakathekile bona isikhwama saziswe nangabe ikambiso yokuhlukana sele ithomile.

INGABE INGCENYE YOKUBULUNGA IZOKUTHOLA INZALO?

Iye, imali engengcenyeni yokubulunga izokuthola inzalo yesikhwama ngokuya ngokobana isiswe isikhathi esingangani.

UYINI UMPHUMELA WAMALUNGA WESI-KHWAMA SEPHROVIDENTI WEMINYAKA EMA-55

YOBUDALA NAMKHA NGOMHLAKA 1 KUNTAKA 2021?

Amalunga lawa ngeze afakwe ngokuzenzakalelako ehlelweni leempoto ezimbili kodwana angakhetha ukuhlanganyela nangabe ayafuna. Lokhu angakwenza ngokufaka isibawo esikhwameni sephrovidenti. Nakwenzeka bakhethe ukuba sehlelweni leempoto ezimbili, ngeze bakwazi ukutjhugulula isiqu nto sabo.

IMALI YOKUTHOMA IZOKUBUYAPHI KUMALUNGA WESI-KHWAMA SEPHROVIDENTI AGADE ANGAPHASI KWEMINYAKA EMA-55 YOBUDALA NGO-2021?

Kumalunga wesikhwama sephrovidenti agade aphasi kweminyaka ema-55 yobudala ngomhlaka 1 kuNtaka 2021, imali yabo yokuthoma izokuthathwa ngokulinganako ngepotweni egade isisa imali ngo-2021 kanye nangepotweni ekungasiyo yesisomali

KHUYINI OKULANDELA KO KUKAMBISO?

Njengombana imithethomlingwa emibili (umThethomlingwa wokuKhitjelelwa kweenKhwama zomHlalaphasi kanye nomThethomlingwa wokuKhitjelelwa kwemiThetho yeRevenyu) itilikitliwe yaba mthetho nguMengameli, iinkhwama zomhlalaphasi kufanele zifake isibawo sokukhabelela umthetho nesiPhathi-mandla esitjheje ukuziPhatha komKhakha wezeeMali begodu zitjhugulule namahlelo wazo kobana asebenzise umthetho wehlelo leempoto ezimbili



ukusuka ngomhlaka 1 kuKhukhulamungu 2024. linkhwama nazo zizokuthintana namalunga wa-zo ngokobana amatleyimu wokukhipha imali ebulungiweko azokusetjenzwa njani.

KUFANELE WENZENI?

1. Sikhombela uqinisekise bona isikhwama sakho somhlalaphasi sinemininingwana yakho efaneleko yokuthintana. Lokhu kuqakathekile kobana bakwazi ukukuthinta mayelana namatjhuguluko.
2. Tjheja ukuthintana okuvela kumphathi wesikhwama sakho somhlalaphasi namkha abaphathiswa besikhwama njengombana kutlhogeka bona bathintane namalunga mayelana nokusetjenziswa kwamatjhuguluko.
3. Tjhejisisa iindlela ongazikhetha bese ufuna iseluleko kumeluleki ogunyaziweko wezeemali.
4. Hlola iminqopho yakho yokubulunga isikhathi eside bese uhlelela ingomuso lakho – begodu uzame ukubulunga ngendlela ongakghona ngayo. Izahlakalo ezingakalindeleki zingatjho bona kufanele utjhugulule ihlelo lakho – kodwana thoma ngehlelo. Uzokwazi ukutjhugutjhugulukakhulukunangaphambilini – kodwana lokho kuza nesibopho sokuzivikela njenganje nangesikhathi esizako.
5. Nangabe ulilunga lesikhwama egade lingaphezu kweminyaka ema-55 ngomhlaka 1 kuNtaka 2021, ngakho-ke ungazikhethela ukuhlalisa iimbadalo zakho bona zilandele umtamo wehlelo leempoto ezimbili.
6. Nangabe ubhadele isikhwama sakho somhlalaphasi ngaphezu kweminyaka embalwa, ungakghona ukudosa imali emalini yokuthoma ihlelo leli nalithoma ukusebenza. Ungathathi iinqunto ezirhabako ngokukhupha imali. Kungaba yinto elingako ukukhupha imali msinyazana – kodwana khumbula bona uzabe ulahlekelwa yimali ekhuphiweko kanye nayo yoke inzalo yemali leyo ngomhlalaphasi. Begodu nangabe uyalinda ngaphambi kobana

ukhuphe imali kungcenywe yokubulunga bekube lapho uthatha khona umhlalaphasi, izokudoswa kancani umthelo.

7. Cabanga bona ungathanda ukudlulisela iimali ezikungcenywe yokubulunga kungcenywe yomhlalaphasi.
8. Ungavumeli nanyana ngubani akugandelele bona wenze nanyana yini ongayithandiko. Nanyana kukuhle ukusiza abantu nawukghonako, usebenze budisi ukubulungela umhlalaphasi – begodu nayihlala isikhathi eside isisiwe, kungcono.
9. Nangabe utlhoga isizo kodwana awazi bona uthome kuphi, thintana nesikhwama sakho somhlalaphasi.

SCAN QR CODE FOR MORE INFORMATION

