



XHOSA  
ISASA

Independent Schools Association of Southern Africa

PENSION SCHEME AND PROVIDENT FUND

## NDINGAZIGCINA NJANI IINZUZO ZAM XA NDISHIYA ISIKOLO SAM?

Ungazigcina iinzuzo zakho ngenye yezindlela zilandelayo:

### I. UKUBA LILUNGU ELIBHALWA NGOKUPHELELEYO/ELINGUMLONDOLOZI

Xa ubalilungu elinguMlondolozi inzuzo yakho ihlala ityalwe kwiNgxowa-mali kwaye izakuqhube ka ukukhula de wazise Ingxowa-mali ukuba ufunu okokuba kubhatalwe inzuzo yakho. Ilungu elinguMlondolozi alenzi iminikelo kwiNgxowa-mali kwaye alizukuhlawulelwia iinzuzo ezikwi inshorensi, ukt ezokufa, ezokukhubazeka kune nekhava yomngcwabo wosapho (ukuba kuyachaphazeleka). Ingxowa-mali liziko elisemthethweni elingenzi inzuzo ukwenzela inzuzo yamalungu. Nangona kunjalo, linazo iindleko kwanokuqinisekisa ukuba onke amalungu, kuquka amalungu angabaLondolozi beNgxowa-mali, abhatala isabelo sayo seendleko zeNgxowa-mali, lamalungu azakubhatala umnikelo wendleko wenyanga osisigxina, oxhaswe ngezimali ezsuka kwiMali yabo Eyandileyo, njengoko kumiselwe ziiThrasti, ngamatubha athile.

#### IZINTO EZIYINZUZO

- Uzakusebenzisa ithuba lemirkumo yotyalo-mali olwamkelekileyo kwaye uzakuhlala ukutyalo-mali olukwi portfolio obukutyalo-mali kulo ngaphambi kokushiya isikolo;
- Uzakabanoku kukhululeka bokuba imali elondoloziwego yakho ipathwa kakuhle yingxowa-mali elawulwa kakuhle eneethrasti ezinobuchule;
- Awuzuku nyanzeleka ukuba ubhatale iikhomishini okanye imirkumo yangaphambi kokutyala imali njengoko inokuba sisimo esinjalo xa uthe washenxisela imali kwingxowa-mali yolondolozo okanye kwingxowa-mali ye-annuity yomhlalaphantsi.

#### INTO ENGEYIYO INZUZO

- Awunako ukutsala inxalenye.

okanye, ukushenxisela kwi:

### 2. ANNUITY YOMHLALAPHANTS (RA)

lingxowa-mali ze annuity yohlalaphantsi ziayana neengxowa-mali zepenshini kodwa ijolise kubantu.

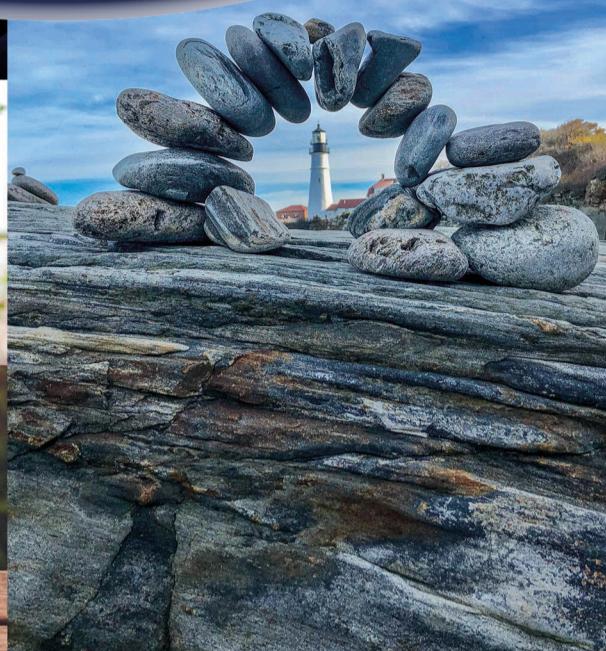
#### IZINTO EZIYINZUZO

- Ayikho irhafu ebhatalwa ngokushenxiswa kwemali.
- Unokuqhube ka ngokwenza iminikelo kwi RA ukuba unqwenela ukwenza njalo.
- Le mveliso ayisebenziseki kwi estate duty kwaye ikhuselwe ngumthetho ngokuchasene namabango abantu abatyalwayo.

#### IZINTO EZINGEYIYO INZUZO

- Awunako ukufikelela kwimali ngaphambi komhla wokuzalwa kwakho wama-55.
- Kumhlalaphantsi unokuthatha kuphela i-1/3rd yemali njengesambuku semali esiykheshi kwaye ibhalansi kufuneka ithathwe njenge penshini.

# PRESERVE My Benefits



### 3. INGXOWA-MALI YOLONDOLOZO

Ingxowa-mali yoLondolozo igcina iinzuzo zakho de kube ngumhlalaphantsi. Unokukhetha kananjalo ingxowa-mali yolondolozo nakweyiphi na i-inshorensi engumkhetha wakho.

#### IZINTO EZIYINZUZO

- Ayikho irhafu ebhatalwa ngokushenxiswa kwemali.
- Unokutsala imali eyikheshi kubekanye (enokuba yibhalansi iyonke) ngaphambi kobudala beminyaka engama-55.
- Unokukhetha umhla womhlalaphantsi ohambiselana neemfuno zakho - abukho ubudala beminyaka bomhlalaphantsi obusemthethweni.

#### INTO ENGEYIYO INZUZO

- Awunako ukwenza iminikelo kwingxowa-mali yolondolozo.

### 4. INGXOWA-MALI YOMQESHI WAKHO ENTSHA

Ntle feela ebang melao e Metjha ya Letlole e dumella ho ntshwa ha tjhelete e kenngwe letloleng le leng.

#### IZINTO EZIYINZUZO

- Ayikho irhafu ebhatalwa ngokushenxiswa kwemali ukuya kutsho kwi provident fund okanye kwingxowa-mali yepenshini. Wena kune nomqeshi wakho omtsha nizakuqhube ka ukwenza iminikelo kwiNgxowa-mali yakho. Uzakufumana inzuzo yeendaleko eziphantsi zengxowa-mali yomsebenzi.

#### INTO ENGEYIYO INZUZO

- Awunalo ufikelela kwimali ngelixa usekwingqesho.

## KHUMBULA

*Ukuba ngaba unokuqeshwa sesinye Isikolo esithatha inxaxheba kwi ISASA Pension Scheme kune ne Provident Fund, kusisinyanzelo ukuba ixabiso elipheleleyo leMali yabo Eyandileyo ngomhla wengqesho lishenxiselwe kwiakhawunti yeSikolo esitsha.*



**Sukuba ngomnye wezibalo ezidakumbileyo - yenza ulondolozo lweenzuzo zakho lubeyinto yokuqala ephambili xa ufikelela kwisigqibo sokushiya Isikolo sakho**