



**ISASA**

Independent Schools Association of Southern Africa

# UKUBUYELA KWISISEKO UKUQONDA IINZUZO ZE PROVIDENT FUND *Yakho*

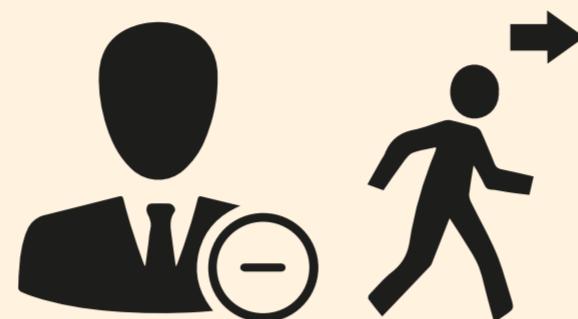
MEYI 2018

## UKUTSALWA KUNYE NENZUZO YOMHLALAPHANTSİ



Xa utsala okanye uthatha umhlalaphantsi kwiNgxowa-mali ufumana imali yakho eyandileyo. Le iqlathae iintlawulo zomhlalaphantsi welungu kune nezomqeshi, akuqiki ukufa, ukukhubazeka neendleko zolawulo kune neengeniso zotyalo-mali.

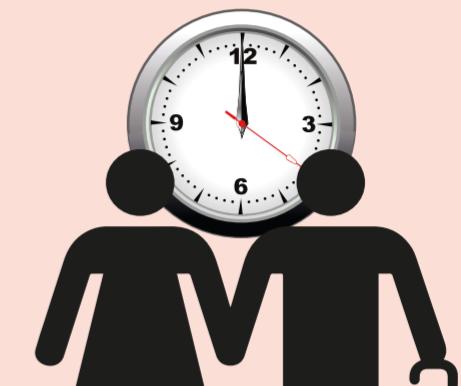
### UKURHOXA/UKUDENDWA KUNYE NOKUGXOTHWA NGAPHAMBI KOBUDALA BENYAKA YOMHLALAPHANTSİ



Inzuko yokutsalwa imele ukubhatalwa xa ushiya inkonzo yomqeshi wakho, ngenxa yokurhoa, ukudendwa okanye ukugxothwa, ngaphambi kokufikelela kubudala beminyaka obuqhelekileyo bomhlalaphantsi.

Nangona unokuthatha inzuko ngekheshi kuzakuba bubulumko ukulondolozela umhlalaphantsi inzuko yakho.

### UMHLALAPHANTSİ OQHELEKILEYO



Ubudala beminyaka obuqhelekileyo bomhlalaphantsi buphakathi kwama-55 kune nama-70 njengokuba kugqitywe siSikolo.

Nangona unokuthatha yonke inzuko ngekheshi, kuzakuba bubulumko ukuthathela ingqalelo ukuthenga ipenshini ukusuka kwi inshora ebhalisiwego.

## INZUZO YOKUKHUBAZEKA

### UKUKHUBAZEKA



Ukulungela inzuko yokukhubazeka kufuneka ungabinako ukwenza imisebenzi eyiyeyakho okanye umsebenzi oanayo. Ubungina bezonyango bokuxhasa ibango lakho kufuneka bungeniswe. Kukho iindidi ezimbini.

Kukho iindidi ezimbini:

### UDIDI LOKU-I: AMALUNGU EZIKOLO EZIZIBANDAKANYE EMVA KOMHLA WOKU- I KA-APRELI 2001

Uzakufumana isixa semali sokuphindwa komvuzo wakho obhekiselelwé kubudala beminyaka yakho, emva kwsigaba sexesha lokulinda leenyanga ezi-6 kune nemali yakho eyandileyo kune nenzala ezuziweyo.

#### INZUZO YOKUKHUBAZEKA

Isambuku semali sokuphindwa somvuzo wakho



#### UKONGELA UMHLALA-PHANTSİ

lindleko kune nerhafu

#### UKUBHATALWA

Ibhatalwa kwilungu ngekheshi Emva kwsigaba sexesha



### UDIDI LWE-2: AMALUNGU EZIKOLO EZIZIBANDAKANYE PHAMBI KOMHLA WOKU- I KA-APRELI 2001

Uza kufumana i-75% yomvuzo wakho wenyanga womhlalaphantsi njengengeniso yenya de kubekupheleni konyaka apho ufikelela kubudala beminyaka yomhlalaphantsi, ngokuxhomekeke kwinzuko yenya eninzi ye-R165 000, ebhatalwa emva kwsigaba sexesha lokulinda leenyanga ezi-3.

#### INZUZO YOKUKHUBAZEKA

75% yomvuzo wakho wenyanga



Emva kwsigaba sexesha lokulinda leenyanga ezi-3

Uzakuhlala ulilungu elipheleleyo elihlawulayo leNgxowamali, okuthetha ukuba uyaqhubeke ukukhuselwa ekufeni ngeenzuko zenkonzo kwaye uzakuqhubeke ukongezeleka kwiinzuko zomhlalaphantsi.

## INZUZO YOKUSWELEKELA EMSEBENZINI

### UKUFA UKWINKONZO



abantu abaxhomekeke kuwe bazakufumana isixa semali sokuphindwa komvuzo wakho wonyaka obhekiselelwé kubudala beminyaka yakho ngomhla wokusweleka nakudidi (Udidi loku-lokanye olwe 2) ofumaneka kulo.

#### INZUZO YOKUSWELEKA

Isambuku semali sokuphindwa somvuzo wakho kuxhomekeke



#### UKONGELA UMHLALA-PHANTSİ

lindleko kune nerhafu

#### UKUBHATALWA

Ibhatalwa kubantu abaxhomekeke kuwe

### U KHUMBULWA

Uyakhunjuzzwa ukuba uhlaziye ukukhethwa kweendlela zendlalifa rhoqo ukuthintela nakuphina ukulibaziseka ekwabiweni kweenzuzu zokusweleka.