



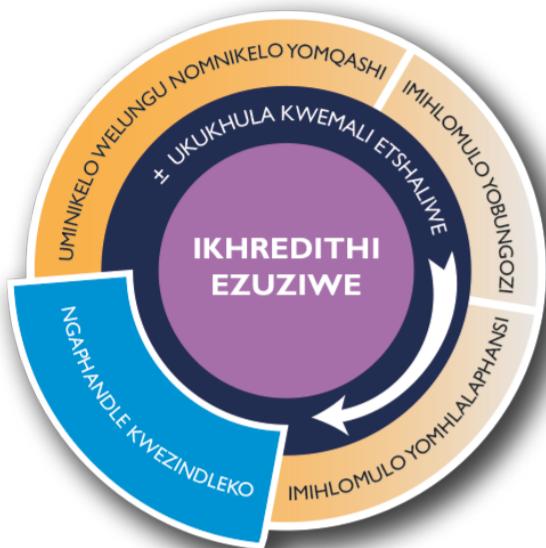
ISASA

Independent Schools Association of Southern Africa

ASIGXILENI EKWENZENI LULA **UKUQONDA NGEMIHLOMULO** ye-PROVIDENT FUND *Yakho*

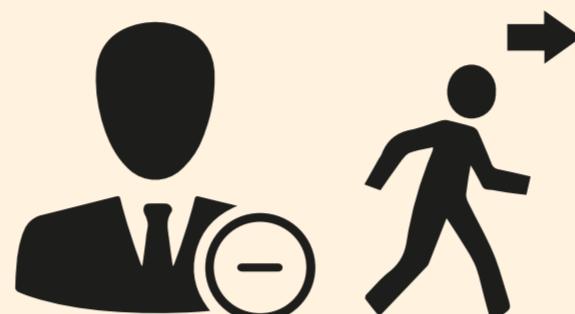
MAY 2018

UMHLOMULO WOKUKHIPHA IMALI NOMHLOMULO WOMHLALAPHANSI



Uma ukhipha imali noma uthatha umhlalaphansi ku Fund yakho uthola inzulo yakho ezuziwe. Imali esuke ikhokhiwe ihlanganisa izinkokhelo zomhlalaphansi zelungu nomqashi, kungabalwa izindleko zokufa, ukukhubazeka kanye nezindleko zokonganyelwa kohlelo kanye nezinuzo zotshalomali.

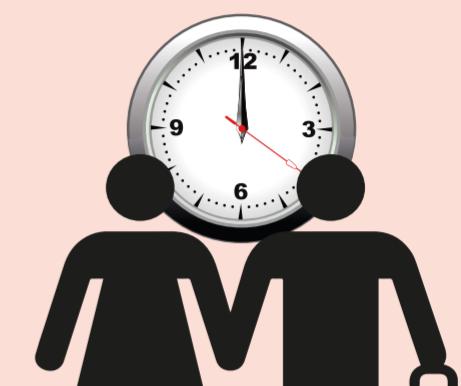
UKUSULA EMSEBENZINI/ UKUDILIZWA KANYE NOKUXOSHWA NGAPHAMBI KWEMINYAKA YOMHLALAPHANSI



Umhlomulo wokukhipha imali uwuthola ushiya umqashi wakho, ingabe ngenxa yokusula emsebenzini, ukudilizwa noma ukuxoshwa, ngaphambi kokufinyelela eminyakeni ejwayelekile yomhlalaphansi.

Nakuba ukwazi ukuthatha umhlomulo owukhesi kungaba wukuhlakanipa ukuthi ugcine uwugcine umhlomulo wakho kuze kufike isikhathi somhlalaphansi.

UMHLALAPHANSI OJWAYELEKILE



Iminyaka yomhlalaphansi ejwayelekile iphakathi kwengama-55 nengama-70 njengokunqunywa Yisikole.

Nakuba ukwazi ukuthatha umhlomulo owukhesi kungaba wukuhlakanipa ukuthi ucabange ngokuthenga ipesheli kumshwalensi obhalisiwe.

IMIHLOMULO YOKUKHUBAZEKA

UKUKHUBAZEKA



Ukuze ufaneleke umhlomulo wokukhubazeka kufanele kube ukuthi awukwazi ukuzisebenza ngokwakho noma ukwenza umsebenzi ofanayo emsebenzini. Ubufakazi bezokwelapha obusekela lokho okushoyo kufanele kulethwe. Kukhona imikhakha emibili.

Kunezigaba ezimbili:

ISIGABA I: AMALUNGU EZIKOLE EZIJOYINE EMVA KOMHLAKA I KU-EPHRELI 2001

Uzothola isamba esikhulu semali somholo wakho ophindaphindiwe kuncike eminyakeni yakho yobudala, emva kwasikhathi sokulinda esiyizinyanga eziyisi-6 kanye nekhredithi nenzudo okuzuziwe:

IMIHLOMULO YOKUKHUBAZEKA

Isamba semali somholo wakho ophindaphindiwe



UKONGELA ISIKHATHI SOMHLALAPHANSI

Kudonswa izindleko nentela

UKUKHOKHWA KOMHLOMULO

Ukhokhelwa ilungu ngokhesi

Emva kwasikhathi sokulinda esiyizinyanga eziyi-6.



ISIGABA 2: AMALUNGU EZIKOLE EZIJOYINE EMVA KOMHLAKA I KU-EPHRELI 2001

Uzothola u-75% womholo okudonswa kuwo imali yempesheli zinyanga zonke njengomholo wakho wazinyanga zonke kuze kuphele lowo nyaka lapho uzobe uba neminyaka yobudala yomhlalaphansi, okuzobe kuncike kumhlomulo wazinyanga zonke ongekho ngaphezelu kuka-R165 000, okokhelwe wona emva kwezinyanga ezi-3 zokulinda.

IMIHLOMULO YOKUKHUBAZEKA



U-75% womholo wakho wazinyanga zonke Emva kwasikhathi sokulinda eseyinyanga eziyi-3.

Uzohlala uylungu elikhokha ngokugcwele le-Fund, lokho okusho ukuthi uzoqhube ka nokuba ngaphansi komhlomulo wokufa kanti futhi uzoqhube ka nokuthola imhlomulo yempesheni.

UMHLOMULO WOKUSHONA USASEBENZA

UKUDLULA EMHLABENI USASEBENZA



Abahlomuli bakho bazothola isamba esikhulu somholo wakho wonyaka ophindaphindiwe kuncike eminyakeni yakho yobudala ngesikhathi sokudlula kwakho emhlabeni nakumkhakha (umkhakha I noma 2) ongaphansi kwavo.

UMHLOMULO WOKUFU

Isamba semali esiphindaphindwe ngomholo wakho okuzobe kuncike kuMkhakha Wobulungu



UKONGELA ISIKHATHI SOMHLALAPHANSI

Kudonswa izindleko nentela

UKUKHOKHWA KOMHLOMULO

Ikhokhelwa izindalifa

UYAKHUNJUZWA

Uyakhunjuzwa ukuba uvuselele ukuqoka kwakho kumaformu okuqoka abahlomuli njalonjalo ukuze ugweme ukubambeleka okungenasidingo lapho kwabiwa imihlomulo yokudlula kwakho emhlabeni.