



ISASA

Independent Schools Association of Southern Africa

# UNDERSTANDING YOUR PROVIDENT *Fund*

MASHI 2018

## ASIGXILENI EKWENZENI LULA

### QONDA INDLELA I-FUND YAKHO ESEBENZA NGAYO

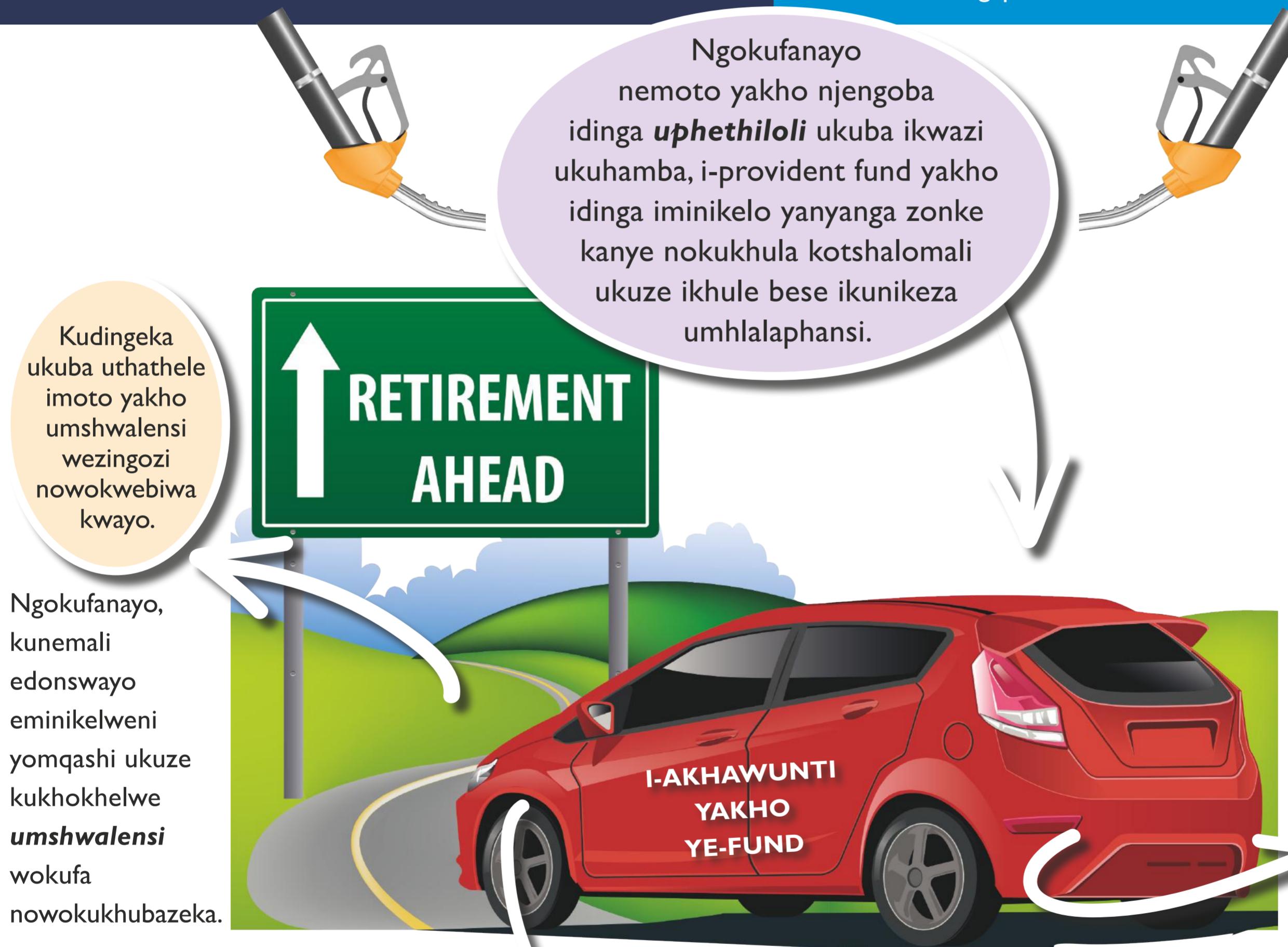
Imali etshalwe ku-provident fund yakho iyimpahla yakho yezezimali eyodwa enkulu kakhulu. Ukuze sichaze ukuthi i-Fund isezenza kanjani siqhathanisa i-Fund neMoto (okungolunye uhlobo kwempahla).

#### IMINIKELO YELUNGU

Ilungu linikela ngamaphesenti angekho ngaphansi kuka-5% womholo walo wonyaka okhokhelwa impesheli ku-Fund zinyanga zonke.

#### IMINIKELO YOMQASHI

Umqashi unikela ngephesenti elingekho ngaphansi kuka-5% womholo welungu wonyaka okhokhelwa impesheli ku-Fund zinyanga zonke okungafaki izindleko zezinsizakalo zobungozi ezifakwe ngaphansi komshwalensi kanye nezindleko ze-fund.



#### ABAPHATHI

I-Fund yakho ilawulwa yiBhodi Lama-Trustees elakhiwe ngama-Trustees akhethwe ngamalungu kanye nomqashi kanye ne-ISASA kanye nalabo abamele i-SABISA ne-SAHISA.

Ukusiza ama-Trustees ngokuphathwa nokulawulwa kwe-Fund iBhodi liqoka abahlinzeki bamasevisi abahlukahlukene njengomphathi (i-Old Mutual), amamenenja empahla (i-Alexander Forbes Investments), kanye Nabacwaningimabhuku (i-Deloitte & Touche), ukubalula nje abambalwa.

#### UTSHALOMALI

Ukuze imali yakho **ikhule** kuFund, imali yakho itshalwe ku-default investment strategy ye-Fund, okuyi-**Goals-based LifeStage Model**. Imali yakho itshalwe kweyodwa **yamaPhothifoliyo ama-2** ngokuya ngeminyaka yakho yobudala kanye nesikhathi sakho sempesheli. Amalungu afisa ukuzikhethela utshalomali lwano ayakwazi ukutshala imali yawo kunoma yiyiphi yamaphothifoliyo ayisikhombisa ahlinzekwa yi-Fund.