



ISIZULU

ISASA

Independent Schools Association of Southern Africa

**PENSION SCHEME AND PROVIDENT FUND**

## NGINGAZIGCINA KANJANI IZINZUZO ZAMI UMA NGISHIYA ISIKOLE SAMI?

Ungacina izinzuzo zakho ngeyodwa yezindlela ezilandelayo:

### I. UKUBA YILUNGU ESELIKHOKHE KONKE/ LESIKHWAMA ESIWUMGCINI

Uma uba yilungu lesikhwama esiwumgcini izinzuzo zakho zihlala zitshaliwe eSikhwameni kanti ziyoqhubeka nokukhula kuze kube wazisa iSikhwama ukuthi ufuno ukukhokhelwa inzuzo yakho. Ilungu eliuMgcini alifaki mali eSikhwameni kanti ngeke likhavelwe izinzuzo ezinomshwalense, okungukuthi ukufa, ukukhubazeka nemali yokungcwaba abomndeni (uma kungena). Isikhwama siyisikhungo esisemthethweni esingalethi nzuzo esenzelwe ukuzuzisa amalungu. Kodwa, sinezindleko nokuqinisekisa ukuthi onke amalungu, okufaka namalungu eSikhwama esinguMgcini, akhokha ingxene yawo efanele yezindleko zeSikhwama, lawa malungu azokhokha imali eyisinqumo nyanga zonke, ekhokhelwa yiSikweletu einqwabelanayo, njengoba kuhlonzwe abaPhathi beSikhwama, ngezikhathi ezithile.

#### OKUHLE

- Uzozuza ezimalini ezitshaliwe eziyohlala zitshaliwe ngendlela owawutshale kuyo imali ngaphambi kokushiya esikoleni;
- Uyoba nokuthula wazi ukuthi imali oyongile ibhekwe yisikhwama esilawulwa ngendlela ababheksikhwama abakwaziyo;
- Akuyomele ukuba ukhokhe imali eyikhomishini noma imali yokutshala ekhokha phambili njengoba kuba njalo uma ususe imali wayiyisa esikhwameni sokuyigcina noma i-anuwithi yempesheni.

#### OKUBI

- Ngeke ukwazi ukukhipha ingxene yemali.

noma, ukwedlulisela ku:

### 2. I-ANUWITHI YOKUTHATHA UMHLALAPHANSI (I-RA)

Izikhwama ze-anuwithi yokuthatha umhlalaphansi zicishe zifane nezikhwama zempesheni kodwa zakhelwe umuntu ngamunye.

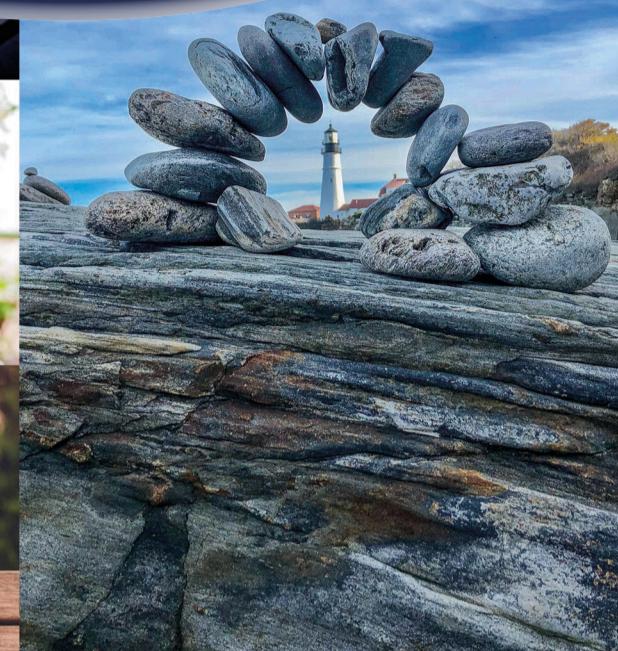
#### OKUHLE

- Akukho ntela ekhokha uma kwedlulisela imali.
- Ungaqhube ka nokufaka imali kwi-RA uma ufisa.
- Lo mkhiqizo awufakwa ngaphansi kwezinto zakho okumele zikhokhe intela kanti zivikelwe wumthetho ukuba abaqoqizikweletu bangakwazi ukufinyelela kuzo.

#### OKUBI

- Awukwazi ukufinyelela emalini ngaphambi kweminyaka engama-55 yobudala.
- Ngesikhathi sokuthatha umhlalaphansi ungakwazi ukuthatha okukodwa kokuthathu njengemali engukhesi ekhokha iysigaxa kanye nebhalansi. kumele ithathwe njengempesheni.

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### 3. ISIHWAMA SOKUGCINA

Isikhwama sokuGcina sigcina izinzuzo zakho kuze kushaye isikhathi sokuthatha umhlalaphansi. Ungaphinde ukhethe isikhwama sokugcina kumdayisi womshuwalense okhethwe nguwe.

#### OKUHLE

- Akukho ntela ekhokha uma kwedlulisela imali.
- Ungayikhipha kanye imali engukheshe (okungenzeka kube yibhalansi yonke yemali) ngaphambi kweminyaka engama-55 yobudala.
- Ungakhetha usuku lokuthatha umhlalaphansi oluhambelana nezidingo zakho – ayikho iminyaka ebekwe ngokusemthethweni sokuthatha umhlalaphansi.

#### OKUBI

- Ngeke ufake imali esikhwameni sokugcina.

### 4. ISIHWAMA SOMQASHI WAKHO OMUSHA

Inqobo nje uma iMitheshwana yeSikhwama esisha ivumela ukwedlulisela kwemali.

#### OKUHLE

- Ayikho intelo ekwedluliseweni kwemali esikhwameni sephrovidenti noma sempesheni. Wena kanye nomqashi wakho nizohubeka nokufaka imali eSikhwameni sakho. Uyozuza ezindlekeni eziphansi zesikhwama esihambisana nomsebenzi owenzayo.

#### OKUBI

- Awukwazi ukufinyelela emalini ngesikhathi usaqashiwe.

## KHUMBULA

*Umakwenzeka uqashwa esinye iSikole esibamba iqhaza oHlelweni lweMpesheni olwaziwa ngele-ISASA Pension Scheme neSikhwama esiyi-Provident Fund, kuyimpoqo ukuba umthamo ophelele weMali eNqwabelene ngesikhathi sokuqashwa kumele yedlulisewi kwi-akhawunti yeSikole esisha.*



***Ungavumi ukongeza kumastathistikhi adabukisayo – yenza ukugcina izinzuzo zakho kube yinto eseqlulwini uma unquma ukushiya iSikole sakho***