



PENSION SCHEME
and PROVIDENT FUND
ISASA

Independent Schools Association of Southern Africa

KE HOBANENG HA MATLOLE A FANA KA DI-PORTFOLIO TSA HO BEHELETS? (LIFESTAGE)

Boto ya di-Trustees e hlokomela hore ditho tse ding di ka ipona di hloka tsebo e lekaneng ka ho behelets, ka hona ha di na boitshepo ha di kgetha portfolio. Mekgwa ya ho Behelets, mokgwa ka mong o na le di-portfolio tse pedi, tse thusang ditho mosebetsing o moholohadi wa ho kgetha portfolio, ka ho etsa bonneta hore thepa ya bona e beheletswa ho ya ka dilemo tsa bona ho fihla nakong ya ho beha mejafatshe (bolele ba nako ya ho behelets).

KE ENG MOKGWA WA HO BEHELETS? (LIFESTAGE)

Mokgwa wa ho behelets o sebetsa ka tsela e bobeye ya hore, ha dilemo tsa ho beha mejafatshe di le haufinyana (bolele ba nako ya ho behelets), dipeheletso di tshwanelo ho ba tse bolokehileng. Ke hore, ha o ntse o hola, nako ya dipeheletso tsa hao e ntse e fokotseha. Sena se etsa hore boemo ba kotsi ya ho behelets bo fokotseha, ho dumella ho fetolela dipeheletso ho tswa ho portfolio ya dipeheletso tse feto-fetohang (dipeheletso tsa kgolo) ho kena ho portfolio ya dipeheletso tse sa feto-fetoheng (dipeheletso tsa tshireletso).

SESOTHO

BACK TO BASICS UNDERSTANDING THE FUNDS'

LIFESTAGE Portfolios

LETLOLE LE FANA KA MEKGWA E MMEDI YA HO BEHELETS:

- **PEHELETSO YA MOTHEO E KA DIPHIHLELLO**
- **KGODISO YA PEHELETSO YA NAKO E TELE**

PEHELETSO YA MOTHEO E KA DIPHIHLELLO

Haeba o etsa kgetho ya peheletso moo o sa rekeng le ho rekisa dithoto, o tla kenngwa ho Peheletso ya Motheo e ka Diphihlello.

Di-portfolio tse pedi ke:

- **KAMOO PORTFOLIO E SEBETSANG KA TENG** (Mokgahlelo wa Kgodiso)
- **HO SIRELETS TAHLHELELO YA PORTFOLIO** (Mokgahlelo wa Tshireletso)

Peheletso ya Motheo e ka Diphihlello, e entswe ke di Trustees ka ditherisano le ditsebi tsa letlole la ho beha mejafatshe, mme e tsepamisitse maikutlo ho thuseng ditho ho fihlella maikemisetso a lekeno la ho beha mejafatshe.

KGODISO YA PEHELETSO YA NAKO E TELE

Kgodiso ya Peheletso ya Nako e Tele, ke lewa la peheletso ka maikemisetso a ho sheba dithoto tse rekisang ka ditefiso tse fatshe haholo. Ha ho maikemisetso a ho leka ho sebetsa ho feta ditheko tsa dithoto mmarakeng.

Di-portfolio tse pedi tsa ho sheba ditheko ke:

- **LETLOLE LA HO BEHELETS HO LEKANYA KOTSIA TAHLEHELO LE PHAELLO** (BALANCED INDEX FUND) (Mokgahlelo wa Kgodiso)
- **LETLOLE LA HO BEHELETS HO BABALLA TJHELETE** (CONSERVATIVE INDEX FUND) (Mokgahlelo wa Tshireletso)

Kgodiso ya peheletso ya nako e telele e tshwana le peheletso ya motheo e ka diphihlello, ka ha e sebedisa di-portfolio tse pedi feela hammoho le bolele ba nako ya ho behelets, ka ho tswa ho portfolio ya kgodiso ho kena ho portfolio ya tshireletso, di ya tshwana, mohl, ho qala ho dilemo tse hlano pele ho nako ya ho beha mejafatshe ho fellas ho dilemo tse pedi pele ho nako ya ho beha mejafatshe.

PEHELETSO YA MOTHEO E KA DIPHIHLELLO (GOALS-BASED LIFESTAGE)

Kamoo Portfolio e Sebetsang ka Teng

Ho Sireletsa Tahleheloo ya Portfolio

Dilemo tse 5 pele ho nako ya ho beha mejafatshe

Dilemo tse 2 pele ho nako ya ho beha mejafatshe

Dilemo tsa ho beha mejafatshe



Mokgahlelo wa Kgodiso

Kamoo Portfolio e Sebetsang Ka Teng

Ho fetola portfolio ka kotara
Ho Sireletsa Tahleheloo ya Portfolio

Mokgahlelo wa Tshireletso
Protector Portfolio

Di-portfolio tse Robedi tse fumanwang ke ditho di kenyelsetsa:

- **KAMOO PORTFOLIO E SEBETSANG KA TENG**
- **HO SIRELETS TAHLHELELO YA PORTFOLIO**
- **LETLOLE HO LEKANYA KOTSIA TAHLEHELO LE PHAELLO YA TJHELETE**
- **LETLOLE HO BABALLA TJHELETE**
- **ABSOLUTE SMOOTH GROWTH FUND - SMOOTH BONUS 50% (AGP50)**
- **ABSOLUTE STABLE GROWTH FUND - SMOOTH BONUS 80% (AGP80)**
- **BANKER (CASH)**
- **SHARI'AH HIGH GROWTH**

Ka kopo hlokomela:

Ditho di ka kgetha ho kopanya tse ding tsa di-portfolio tse robedi tse ngotsweng ka hodimo. Le ha ho le jwalo, setho se ke ke sa dumellwa ho kopanya di-portfolio tsa Peheletso le di-portfolio tsa motho ka mong. Haeba ditho di kgetha di mokgwa wa Peheletso, di ka kgetha feela ho tsetela 100% ho mokgwa oo wa Peheletso.

Ditho di ka fumana foromo ya ho fetola botsetedi ho webosaete

www.isasapensionfund.co.za

kapa

www.isasaprovidentfund.co.za

Ka kopo etsa bonneta hore kgetha ya hao ya di-portfolio e etsa 100%.

KELETSO YA POROFESHENALE

O na le dikgetho tse fapaneng tsa peheletso mme ho bohlokwa haholo hore o fumane keletso ya porofeshenale ho tswa ho moeletsi wa ditjhelete ya dumelletsweng, ho etsa bonneta hore Tjhelete o Nang le Yona Letloleng la peheletso ho tloha hona jwale ho fihlela nako ya ho beha mejafatshe, e beheletswa ho ya ka ditlhoko tsa hao tsa ditjhelete tsa nako e tlang.