



BUKANA E E NAYANG MALOKO TSHEDIMOSETSO

— 2022 —

BA BOTLHOKWA BA GO KA IKGOLAGANNGWANG LE BONE

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Tholoboikarabelo: Letlole la Borolatiro la South African Road Passenger Bargaining Council (Sarbac) ga le amogele boikarabelo jwa tatlhego epe kgotsa tshenyego kgotsa tatlhegelo e e ka nnang teng ka tlhamalalo kgotsa ka baka la tshedimose tso e e mo bukaneng eno. Fa tshedimose tso e e mo bukaneng eno e ka thulana le se se mo Melaong ya Letlole leno kgotsa dipholisi tsa inshoreense, go tla latelwa Melao ya Letlole kgotsa dipholisi tsa inshoreense. Maloko a kgothalediwa fela thata go batla kgakololo banalekitso malebana le ditšhelete pele ga ba fetola sepe mo dithulaganyong tsa bone tsa borolatiro.

RE A GO AKGOLA!

Re a go amogela jaaka leloko la South Africa Road Passenger Bargaining Council Retirement Fund. O mongwe wa batho ba sekae ba ba dirang dithulaganyo tsa gore o nne le madi a o ka itshedisang ka one fa o se na go rola tiro. Re motlotlo ka madi ano a o tlileng go a bona, mme ka metlha re leka ka natla go a tokafatsa.

Ka nako e e tshwanang, gape o na le boikarabelo jwa go tlhaloganya tsela e madi ano a dirang ka teng gore o dirise a o nang le one sentle. Mo godimo ga go bolokela madi nako ya fa o rola tiro go na le madi a a ntshediwang inshoreense a dikotsi tse di ka tthagang a o ka nnang wa tlhoka go a dirisa fa o santse o ise o role tiro.

Bukana eno e go bolelela ka madi ano. E beye sentle mme o tlhomamise gore ba ba tlhokomelwang ke wena le ba ba tlileng go amogela madi ano le bone ba itse ka se se mo go yone.

Fa e le gore o na le dipotso dipe kaga Letlole leno kgotsa madi a o tshwanetseng go a amogela, ikgolaganye le ba Help Desk ka mogala kgotsa ka imeile.

Weno,

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Moranang 2022
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TLHALOSO NNGWE KA LETLOLE LENO

Letlole le Borolatiro la South Africa Road Passenger Bargaining Council (Sarpbac) ke madi a a rileng, a wena le mothapi wa gago lo a ntshang kgwedi le kgwedi go a tsenya mo letloleng la borolatiro le dituelo tse dingwe. Letlole leno le naya maloko ditshwanelo tsa madi ka nako ya go rola tiro ga bone, go tlogela tiro, loso kgotsa kgobalo, le ditlhoko tsa balelapa ka nako ya phitlho.

Mo nakong e e fetileng Letlole leno le ne le kopantse letlole la penshene le la provident ka nako ya go rola tiro. Lefa go ntse jalo, diphetolo tsa molao go simolola ka 1 Mopitlwe 2021 di dirile gore go kgaogangwa ga matlole ano go seka ga tlhola go tshwanela.

Letlole leno le kwadisitswe mo go Registrar of Pension Funds ebile le dumeletswe ke South African Revenue Services.

Bathapi botlhe ba e leng maloko a South Africa Road Passenger Bargaining Council ke bathapi ba ba tsayang karolo mo Letloleng leno. Babereki botlhe ba basha ba mothapi yo o tsayang karolo ba tshwanetse go nna maloko a Letlole leno.



1

KE BOMANG BA BA **LAOLANG** LETLOTLE?

Letlole leno le tsamaisiwa ke Boto e e nang le Batlhokomedi ba Letlole ba le supa ba ba tlhomilweng ke Sarpbac. Go botlhokwa go elatlhoko gore Batlhokomedi ba Letlole ba le barataro ba tswa mo babereking-mmogo ba maemo a a farologaneng - ke batho ba ba tlhaloganyang dikgwetlho tse intaseteri e lebaneng le tsone, le mefuta ya ditshwanelo tsa madi tse di go tshwanelang sentle.

Boto eno e na le maloko a a latelang:



Batlhokomedi ba Letlole ba le bararo ba ba tlhomilweng ke diyunione tsa babereki



Batlhokomedi ba Letlole ba le bararo ba ba tlhomilweng ke bathapi



Motlhokomedi wa Letlole a le mongwe yo o Ikemetseng ka Nosi yo o tlhomilweng ke Boto ya Batlhokomedi ba Letlole.

Batlhokomedi ba Letlole, ntle le Motlhokomedi wa Letlole yo o Ikemetseng ka Nosi, ba tswela e le maloko a boto sebaka sa dingwaga tse tlhano mme ba ka nna ba tlhomiwa gape kwa bokhutlong jwa sebaka sa dingwaga tse tlhano. Go tlhomiwa ga Motlhokomedi wa Letlole yo o Ikemetseng ka Nosi go sekasekiwa dingwaga di le tharo dingwe le dingwe, mme yo o tshwereng maemo ao o ka nna a tlhomiwa gape.

Letlole leno ke setheo se se kwa thoko sa semolao se e seng karolo ya South African Road Passenger Bargaining Council mme le tshwanetse go laolwa ke Batlhokomedi ba Letlole go ya ka melao ya Letlole, le Molao wa Matlole a Penschene wa 1956 (le diphetogo tse dingwe mo molaong ono tse di neng di ntse di dirwa morago ga moo), Molao wa Lekgetho la Lotseno le melao yotlhe e mengwe e e maleba.

2

MADI A A TSENTSWENG MO LETLOLENG KE ENG?

Shere ya leloko lengwe le lengwe ya madi a a tshwanetseng go amogelwa fa motho a rola tiro a a mo Letloleng leno e bidiwa Madi a a Tsentsweng mo Letloleng mme ke madi a a latelang a tlhakane:



Madi a leloko le a ntshang kgwedi le kgwedi



Madi a borolatiro a mothapi wa leloko a a tsenyang kgwedi le kgwedi



Madi ape a a fetisediwanng mo Letloleng leno mo boemong jwa leloko



Dipoelo tsa tsadisomadi tse di bonweng mo mading ano



Go ntshitswe dituelo tsa botsamaisi, madi a dikotsi tse di ka nngang teng a a tshwanetseng go newa le ditshenyegelo tse dingwe tsa Letlole.

Poelo ya tsadisomadi ke dituelo tsa dithoto tsa mmatota tse di tshegetsang Madi a a Tsentsweng mo Letloleng a leloko lengwe le lengwe, go ntshitswe dituelo tsa motsamaisi wa tsadisomadi. Dipoelo tsa kgwedi kgotsa nako epe fela di ka nna tse di kwa godimo kgotsa tse di kwa tlase go ya kafa tsadisomadi ya dithoto tseo e dirang ka gone. Lefa go ntse jalo, Letlole leno le tsadisa madi le dirisa tsadisomadi ya Smooth Growth Fund se e leng thulaganyo e e tlhomamisitsweng e e sa duediseng maloko fa dipoelo di le di kwa tlase. Kgodiso e e kwa tlase thata e maloko a ka nngang le yone ke fa go se na poelo gotlhelele.

Kafa tsadisomadi e dirang ka teng go ikaegile ka:

- Thulaganyo ya tsadisomadi e e dirisiwang ke Batlhokomedi ba Letlole
- Batsamaisi ba dithoto ba ba tlhophilweng ke Batlhokomedi ba Letlole go tsamaisa tsadisomadi nngwe le nngwe ya Letlole
- Ka fa mebaraka ya tsadisomadi e dirang ka teng.

Tshedimosetso e nngwe gape ka thulaganyo ya tsadisomadi, mefuta ya ditsadisomadi le kafa di dirang ka gone di ka bonwa mo webosaeteng ya rona.

3

GO NTSHIWA BOKAE KGWEDI LE KGWEDI?

Maloko gammogo le bathapi ba tsenya madi Letlole leno:

- Maloko otlhe a ntsha 7.5% ya salari ya one e go ntshiwang penshene mo go yone.
- Madi a a tlwaelegileng a a ntshiwang ke mothapi ke 10% ya salari e go ntshiwang penshene mo go yone ya leloko lengwe le lengwe. Madi a a ntshiwang ke mothapi a dirisiwa go duelela diporimiamo tsa madi a a tshwanetseng go amogelwa ka nako ya dikotsi, tsamaiso le ditshenyegelo tse dingwe tsa letlole mme madi a a salang a tsenngwa mo Madi a a Tsentsweng mo Letloleng a leloko.
- Madi otlhe a a ntshiwang ke 17.5% a salari ya ngwaga le ngwaga ya leloko e go ntshiwang penshene mo go yone.



Batlhokomedi ba Letlole ba dira tshwetso ya kafa madi a a ntshiwang ano a kgaoganngwang ka teng nako le nako gore maloko a kgone go bona madi a ba tshwanetseng go a amogela.

Sekai sa madi a a ntshiwang ke leloko le le amogelang R6000 kgwedi le kgwedi e le salari e go ntshiwang penshene mo go yone

Salari e go ntshiwang salari mo go yone	Madi a a ntshiwang ke leloko	Madi a a ntshiwang ke mothapi
R6 000/ka kgwedi	R450	R600

Dikgaoganyo tsa mo nakong eo tsa madi a a ntshiwang ke leloko le mothapi di bontshiwa sentle mo webosaeteng.

MADI A O
TSHWANETSENG GO A
AMOGELA ATLHALOSIWA
FANO



1

NAKO E E TLWAELEGILENG YA GO ROLA TIRO

Dingwaga tse di tlwaelegileng tsa go rola tiro tsa maloko otlhe a Letlole ke tse 65.

Maloko a ka nna a rola tiro ka ngwaga ope fela gareng ga ba le dingwaga tse 55 le tse 69, fa fela ba dumalane le mothapi ka seno.

Madi a go rola tiro a a tshwanetseng go amogelwa e le tuelo ya ones

Ka nako ya go rola tiro, madi a leloko le tshwanetseng go a newa e tla nna Madi a a Tsentsweng mo Letloleng otlhe. Go ikaegile ka gore o tsene leng mo Letloleng, seno se ka nna sa ama madi a o tshwanetseng go a amogela a mo Letloleng la Peshene le la Provident. Go nnile le diphetogo dingwe tsa bothokwa tsa molao mabapi le kafa go dirisannwang ka teng le matlole a provident go simolola ka 1 March 2021.

Fa e le gore o ne o na le dingwaga tse di kwa tlase ga tse 55 ka 1 March 2021:

- Madi a o a bolokileng mo Letloleng la Provident go fitlha ka 28 Tlhakole 2021 a santse a ka nna a tswa otlhe fa o rola tiro. Melao ya 'bogologolo' e santse e dirisiwa. Yone e tlile go bidiwa madi a o tshwanetseng go a newa otlhe.
- Madi o o tshwanetseng go a newa otlhe otlhe a tla nna a gola go ya kafa tsadisomadi e dirang ka teng mo Letloleng.
- Madi otlhe a a ntshitsweng morago ga Mopitlwe 20201 a tla bidiwa madi a o sa a neweng otlhe, mme seno se tla dirwa go ya ka melwana e e leng teng e e laolang madi a inshorene ya gago e o e duelwang kgwedi le kgwedi fa o rola tiro:
o Fa e le gore madi a o a boloketseng naya ya fa o rola tiro a kwa tlase ga R247 500 otlhe, o santse o ka kgona go tsaya madi ao otlhe o sa a kgaoganyana kgotsa a le kompa. Molao ono ga wa fetoga.
o Fa e le gore madi otlhe a o sa tshwanelang go a newa otlhe a kwa godimo ga R247 500, o ka nna wa tsaya a fitlha go ntlha ya seraro ya madi ao otlhe mme o tla tshwanela go baya dintlhapedi tsa seraro mo tsadisomading e e go nayang lotseno.
- Molao o o ntseng o dirisiwa ga wa fetoga: fa o tswa mo tirong pele ga ngwaga o o tlwaelegileng wa go rola tiro ka baka la go kgaolwa mo tirong, go tlogela tiro, kgotsa go kobiwa mo tirong ga go tlhokiwe gore o tsadise madi gape mo letloleng le lengwe la go ro latiro. Lefa go ntse jalo, fa o sa dire jalo o ka nna wa kgethiswa. Re ka re ka metlha go bothokwa go boloka madi ape a go rola tiro a a bolokilweng fa o tswa mo tirong o ya kwa go e nngwe.

Fa e le gore o ne o na le dingwaga tse di fetang tse 55 ka 1 Mopitlwe 2021:

- Fa o sa tlogele tiro e o leng mo yone o ya go bereka go sele mme o tswe mo letlong la Sarpbac Provident Fund, o ka nna wa tsaya shere ya gago ya Letlole la Provident e le madi otlhe a borolatiro.
- Fa o tlogela tiro e o leng mo yone o ya go bereka go sele pele ga o rola tiro o bo o ntsha madi a o tshwanetseng o a tshwanetseng go a newa otlhe mo Sarpbac o a isa mo letloleng le lengwe la borolatiro, o tla latlhegelwa ke tshono ya go tsaya madi ao otlhe ka nako e e tlwaelegileng ya go rola tiro. Mme go tla dirisiwa melawana e e tlwaelegileng e e batlang gore o tsadise madi mo tsadisomading e e tsenyang lotseno.
o Fa e le gore madi a o a boloketseng nako ya go rola tiro a kwa tlase ga R247 500 otlhe, o santse o ka kgona go tsaya madi ao otlhe o sa a kgaoganya kgotsa a le kompa. Molao ono ga wa fetoga.
o Fa e le gore madi otlhe a o tshwanetseng go a newa a kgaogantswe a kwa godimo ga R247 500, o ka nna wa tsaya go fitlha go ntlha ya seraro ya madi ao otlhe mme o tla tshwanela go baya dintlhapedi tsa seraro mo tsadisomading e e tsenyang lotseno.

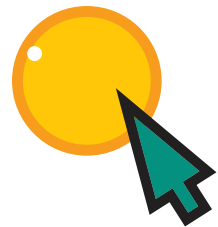
Melao e e latelang e dirisiwa mo Mading a a Tsentsweng mo Letloleng la Penschene le madi otlhe a a tsadisitsweng go simolola ka 1 Mopitwe 2021.



Leloko le ka nna la dira tshwetso ya go tsaya ntlha ya seraro ya Madi a a Tsentsweng mo Letloleng.



Leloko le tshwanetse go dirisa madi a a setseng a Madi a a Tsentsweng mo Letloleng go reka penshene.



Leloko le tshwanetse go dira tshwetso ya mofuta wa penshene le khamphane e go tsewang inshorense mo go yone.

Mefuta ya tshwanelo ya madi ya penshene e e ka tlhophiwang e ka nna:



- Penshene ya mogatsa leloko kgotsa molekane fa leloko le tlhokafala morago ga go rola tiro.
- Tettlelelo ya dikoketso tsa madi a penshene ngwaga le ngwaga go thusa mabapi le go amiwa ke tlhatlhogo ya ditlhwatlhwa tsa dilo ka kakaretso.
- Nako e e tlhomamisitsweng e madi a penshene a tla tsweleng a duelwa ka yone le fa leloko le ka tlhokafala ka bonako fela fa a se na go rola tiro.

Go kgothalediwa fela thata gore maloko a rulaganyetse gore madi a penshene a tsweleng a duela mogatsa leloko kgotsa molekane wa gagwe fa ba se na go tlhokafala le gore madi a bone a penshene a oketsege ngwaga le ngwaga go thusa mabapi le go amiwa ke tlhatlogo ya ditlhwatlhwa tsa dilo ka kakaretso.

Go diegisa go rola tiro kgotsa go nna leloko le le duetsweng madi otlhe

Maloko a a rolang tiro a ka nna a tlhophiwa gore ba diegise go rola tiro mo Letloleng. Ba ka tlogela ditshwanelo tsa bone mo Letloleng mme ba di tsaya moragonyana. Lefa go ntse jalo, o tlhoka go itsise Letlole ka lekwalo mabapi le boikaelelo jwa gago jwa go dira seno. Ka nako eo, go tla dirisiwa maemo a go rola tiro a a tlhalosiwang fa godimo. Ga go na madi ape a a ntshiwang go duela Letlole mme leloko ga le a inshorelwa go bona ditshwanelo tsa madi tsa loso, phitlho, le go golafala ka nako ya go diegisa go rola tiro.

2

MADI A A TSHWANETSENG GO AMOGELWA FA O TLHOKAFALA

Fa leloko le tlhokafala go na le mefuta e le meraro ya madi a a tshwanetseng go newa.



Madi a a tshwanetseng go newa e le a phitlho



Mad a inshoreense ya loso a a tshwanenetseng newa otlhe



Madi a a Tsentsweng mo Letloleng otlhe a leloko a a mo Letloleng la Penschene le Letlole la Provident.

Madi a a tshwanetseng go amogelwa go a dirisa ka phitlho

Madi a a tshwanetseng go amogelwa e le phitlho a duelwa e le a pholisi e sele e e mo Sarpbac eseng ya Letloleng. Ga se madi a a tshwanetseng go duelwa ke Letlole mme a umakiwa fela mo Bukaneng eno ya Tshedimotsetso gore maloko a kgone go tlhologanya madi a a tshwanetseng go amogelwa ka kakaretso fa leloko le tlhokafala. Madi a a tshwanetseng go amogelwa e le a phitlho a duelwa fa leloko le tlhokafala kgotsa fa mogatse kgotsa ngwana yo a mo tlhokomelang a tlhokafala.

Mo nakong eno madi a a tshwanetseng go newa e le a phitlho a bontshiwa mo lenaneothalong le le fa tlase. Lefa go ntse jalo, seno se ka nna sa fetoga gangwe le gape, jalo ka metlha o tshwanetseng go bona gore ke bokae mo webosaeteng ka nako eo.

Madi a a tshwanetseng go amogelwa e le a ka nako ya loso la	Madi
Leloko	R35 000
Mogatse	R35 000
Ngwana yo o tlhokometsweng wa dingwaga tse 14 go ya go 21	R35 000
Ngwana yo o tlhokometsweng wa dingwaga tse 6 go ya go 13	R17 500
Ngwana yo o tlhokometsweng wa dingwaga tse di kwa tlase ga tse 6 kgotsa lesea le le tlhokafalang le ise le tsholwe le na le dibeke tse 26 kgotsa go feta ka nako ya boimana	R8 750

Fa e le gore wena kgotsa leloko la lelapa le a tlhokafala, go botlhokwa go itsise inshoreense ka bonako jo bo kgonegang. Inshoreense e rulaganyeditse go busetsa baswi gae go tlola melelwane ya Aforika Borwa, mme go na le melawana le maemo a go tshwanetseng ga dirisanngwa le one.

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Gape inshoreense e tla rulaganyetsa go sidila bajaboswa maikutlo go thusa balelapa go dirisana le tatlhegelo ya bone. Seno se akaretso go newa kgakolo mabapi le maikutlo gammogo le ya semolao. Seno se nna bothokwa le go feta fa e le gore ba ba santseng ba tshela ke bana ba bannye.

Madi a inshoreense ya loso a a tshwanetseng go duelwa otlhe

Inshoreense ya mo nakong eno ya loso ke salari ya gago ya ngwaga le ngwaga e go tsewang phenshene mo go yone e menagane gararo. Jalo, fa e le gore o ne o amogela R72 000 ka ngwaga e le salari e go tsewang phenshene mo go yone, madi a o tshwanetseng go a newa ka nako ya loso e tla nna R216 000.

Nako le nako bathokomedi ba Letlole ba ka nna ba fetola madi a a ntshiwang a a dirisiwang go reka madi otlhe a a inshorilweng a a tshwanetseng go newa fa leloko le tlhokafala. Tshireletso ya inshoreense go ya ka madi a a ntshiwang le yone go solofetswe gore e fetoge gangwe le gape (ela tlhoko gore Bathokomedi ba Letlole gantsi ba sekaseka tshireletso ya inshoreense dikgwedi di le 12 dingwe le dingwe). Maloko a tshwanetse go tsena mo webosaeteng go bona gore tshireletso ya nako eo ke bokae, seno gape se tla bontshiwa mo setatamenteng sa madi a a tshwanetseng go amogelwa.

Inshoreense ya mo nakong eno ya loso ke salari ya gago ya ngwaga le ngwaga e go tsewang phenshene mo go yone e menagane gararo.

Ba ba amogelang madi a mantsi - mo nakong eno ba ba amogelang madi a a fetang R1 167 000 ka ngwaga e le salari e go tsewang phenshene mo go yone - ba ka nna ba tlhokiwa gore ba thlatlhabiwe mmele otlhe gore ba tshwanelegele madi ano a ba tshwanetseng go a amogela.

Gape, seno se se batliwang se ka nna sa fetoga gangwe le gape jalo tsena mo webosaeteng go bona dintlha ka botlalo.

Tshireletso ya loso gammogo le madi a dikotsi a o tshwanetseng go a newa ga di sa tlhola di nna teng fa o nna le dingwaga tse di tlwaelegileng tsa go rola tiro tsa 65.

Madi a a Tsentsweng mo Letloleng

Karolo ya boraro ya madi a a tshwanetseng ka nako ya loso ke Madi a a Tsentsweng mo Letloleng a leloko ka nako e a tlhokafalang ka yone, seno se akaretsa:

- Madi a leloko le a ntshang kgwedi le kgwedi
- Madi a mothapi wa leloko a a ntshang kgwedi le kgwedi a go rola tiro
- Madi ape a a fetisediwang mo Letloleng mo boemong jwa leloko
- Dipoele tsa tsadisomadi tse di bonweng mo mading ano
- Go ntshitswe dituelo tsa botsamaisi, madi a dikotsi tse di ka nngang teng a a tshwanetseng go newa le ditshenyegelo tse dingwe tsa Letlole

Madi a a tshwanetseng go amogelwa ka loso a duelwa jang?

Bathlokamedi ba Letlole ba na le boikarabelo jwa go kgaoganya bathlokomelewa le bajaboswa ba leloko le le tlhokafetseng madi a ba tshwanetseng go a amogela fa a tlhokafa. Madi ano ka tlwaelo a tla duelwa bagolo a le otlhe le go tsengwa mo Letloleng la Bajaboswa mo boemong jwa ba ba santseng ba le banye (bana ba dingwaga tse di kwa tlase ga tse 18) - Letlole la Bajaboswa morago le tla duela motlhokamedi wa ngwana/bana lotseno ka kgwedi.

Bathlokamedi ba Letlole ka tlwaelo ba tla naya bana ba ba santseng ba le banye madi a a fetang a bana ba ba godileng. Mabapi le madi mangwe le mangwe a a tshwanetseng go amogelwa ke bana ba ba santseng ba le banye, Bathlokamedi ba Letlole gantsi ba tla naya bana ba banye bao madi a a fetang a bana ba bagolwane. Lebaka la seno ke gore bana ba ba santseng ba le banye ba tlile go tlhoka thuso ya madi ka nako e telele go fitlhela ba nna dingwaga tse 18 ba bo ba kgona go ithlokomele.

Go thusa Bathlokamedi ba Letlole kafa ba tshwanetseng go kgaoganya madi a a tshwanetseng go duelwa ka loso ka gone, maloko a tlhokiwa gore a tlatse foromo ya Bajaboswa ba ba Tlhophilweng le go e naya Lefapa la Merero ya Babereki (Human Resources) la bone kgotsa ba e romela kwa go Motsamaisi wa Letlole. Mo foromong eno, maloko a tshwanetse go bontsha kafa ba batlang gore madi a ba tshwanetseng go a a maogela a kgaogangwe ka teng fa ba ka tlhokafala. Lefa Bathlokamedi ba Letlole ba sa tlhokiwe go kgaoganya madi ka tsela eno, ba ka nna ba dira jalo ntle le fa ba bona gore go a kgaoganya jalo go tla bo go sa tsamaisane le se se kwadilweng mo go Section 37C ya Molao wa Matlole a Penschene.

Maloko a tshwanetse go gopola go tlatsa le go romela foromo e ntsha fa maemo a bone a ka fetoga. Ka sekai, fa ba nyalwa kgotsa ba nyala kgotsa ba tlhalwa kgotsa ba tlhala kgotsa ba nna le ngwana.

Go bothokwa fela thata gore le kwale le gore ka metlha le ntshafatse ba e leng bajaboswa ba lona.

Mogala wa helpline ya Fedgroup ke 0860 102 480.

Go ka nna ga ikgolagangwa le Batsamaii ba Beneficiary Fund Fedgroup Trust ka tsela e e latelang:

Mogala: 011 305 2441

imeile: trusts@fedgroup.co.za

Kafa Letlole la Polokelomadi a Bajaboswa le berekang ka teng

Fa leloko le ka tlhokafala mme le tlogela bajaboswa ba ba santseng ba le bannye, Batlhokomedi ba Letlole ba ka tsenya madi a a tshwanetseng go a amogela a a kgaogantsweng bana ba ba santseng ba le bannye (bana ba dingwaga tse di kwa tlase ga tse 18) mo Letloleng la Polokelomadi a Bajaboswa. Letlole la Polokelomadi a Bajaboswa morago le tla duela motlhokomedi kgwedi le kgwedi gore a tlhokomele ngwana yo o santseng a le monnye. Ditsheyegelo tse dingwe tsa bongaka le tsa thuto di ka nna tsa tleimiwa mo Letloleng la Polokelomadi a Bajaboswa. Madi a a setseng mo Letloleng la Polokelomadi a Bajaboswa fa ba nna dingwaga tse 18 a duelwa bajaboswa ka botlalo, ntle le fa bajaboswa ba na le bogole kgotsa ba batla gore a tsewelele a bolokilwe. Letlole la Sarpbac le tlhomile Fedgroup go tsamaisa tiro eno ka thulaganyo e e bidiwang Tshwanelo ya Tlhokomelo ya Mojaboswa (Beneficiary Care Benefit).

Mo godimo ba tirelo ya konokono e e direlwang bajaboswa, Tshwanelo ya Tlhokomelo ya Bajaboswa ya Fedgroup e na le dikarolo tse dingwe di le mmalwa tse motlhokomedi wa bana ba ba santseng ba le bannye ba ka di dirisang, seno se akaretsa:

- **Go rutwa ka ditšhelete** - go na le khoso ya go rutwa ka ditšhelete e e sa duelelweng e batlhokomedi botlhe le bajaboswa ba ka e tsenelang. Khoso eno e akaretsa tshedimosetso mabapi le go bajeta, go tswa mo dikolotong, go banka, go tsadisa madi le inshorense.
- **Kaelo mabapi le ditšhelete** - seno se akaretsa thuso mabapi le dikoloto, thuso ya semolao, mokatisa ka ditšhelete, thulaganyo ya go nna mong wa ntlo, go nwa dikgakololo malebana le dikoloto, thuso ka go bajeta, go tokafatsa maduo a gago a go kolota le go nwa kgakololo ka lekgetho.
- **Diphokoletso tsa tuelo tsa badirammo** - go na le badirammo ba le bantsi ba ba nayang diphokoletso tsa go fitlha go 20% fa o reka. Tsone di akaretsa barekisi ba diapar, borakhemise, dikholetšhe tsa dithuto tsa o le kgakala, dituelo tsa bese le mabentlele a a rekisang dikwalelo.
- **Tshegetso ya bongaka** - mo godimo ga mogala wa go bona thuso ya bongaka wa bosigo le motshegare (24/7), go na le thuso ya bongaka ya maemo a tshoganyetso e e newang ke Netcare 911.
- **Thuso ka tsa thuto** - bajaboswa ba ka kgona go bona thuso e e sa lekanyediwang ya go thusiwa ka tiro ya sekolo ya morago ga sekolo.
- **Go tshela sentle ga balelapa** - lenaneo leno ke la go dirisana le dikgwetho tse di farologaneng tsa lelapa tse di tshwanang le thuso mabapi le maemo a a gamarising (trauma), go kgona go tsena mo lenaaneong la Tough Love South Africa, le thuso ya ba South African Depression and Anxiety Group ba ba thusang batho le bamalapa go dirisana le mathata a botsogo jwa tlhaloganyo.
- **Lenaneo la iteke Learnership** - seno ke thulaganyo ya bogakolodi ya ngwaga o le mongwe e e bontshang bana ba ba sa tswang go fetsa materiki se se dirwang mo tirong fa gape ba ntse ba dira thuto ya go tshwanelega go ya ka Seta morago ga dithuto tsa sekolo se segolwane. Ba ba nang le kगतhego ya seno ba tshwanetse go dira kopo mme ga go na diphatlha tse di kalo.

3

MADI A A TSHWANETSENG GO AMOGELWA FA GO NA LE KGOLAFALO YA NAKWANA

Madi a a Tshwanetseng go Amogela fa go na le Kgolafalo Nakwana a duelwa dikgwedi di le robongwe fela - go sa kopanyelediwe le nako ya go leta.

- 75% ya salari ya gago ya kgwedi le kgwedi ya madi a a sa feteng R220 000.
- Nako ya go leta ya dikgwedi tse tharo
- Thuso ya go ntshediwa madi a letlole fa o sa kgone
- Madi a a tshwanetseng go amogelwa ke yo o golafetseng a a lekanang le salari ya dikgwedi tse pedi

Madi otlhe a kgolafalo

- Salari ya ngwaga e menagare gararo
- Nako ya go leta ya dikgwedi tse 12
- Nako ya go leta go bona thuso ya go ntshediwa madi a letlole fa o sa kgone
- Go tlhophya ya go a newa ka bonya dingwaga tse tlhano
- Go ithaganedisiwa ga madi a loso a a tshwanetseng go amogelwa
- Madi otlhe a a tshwanetseng go amogelwa ke R10 000 000

Bolwetse jo bo sa foleng

- Madi a a tshwanetseng go amogelwaa bolwetse jo bo sa foleng ke a a feteng R100 000
- Madi a a tshwanetseng go amogelwa a kgolafalo ya nakwana ke lotseno la kgwedi le menagane gabedi
- Maloko a letlole fela
- Malwetse a a duelelwang a akaretsa kankere; go swa mhama, bolwetse jwa pelo, karo ya go faposa tshika ya pelo, karo ya phatlha ya pelo, karo ya go emisetsa tshika ya pelo e kgolo e e lwalang, go thibolola tshika ya pelo, le go emisediwa ga pelo ka ya motho yo mongwe.

Nako e telele thata e e letlelelwang gore go dirwe tleleimi ke dikgwedi di le tharo go simolola ka letlha le mmereki a neng a kgona go dira tiro ya gagwe kafa go tswaelgileng ka gone.

Go bothokwa gore khamphane ya inshorense (Momentum) e itsisiwe ka bonako jo bo kgonegang gore go ka nna ga tleleimiwa. Fa Momentum e se na go itsisiwe, ba tla kgona go itsise mothapi fa e le gore go tlhokega ditshekatshoko dingwe tsa bongaka kgotsa ditlhatlhobo, kgotsa fa e le gore go tshwanetse ga bonwa ngaka e e rileng. Seno se ka thibela go diega mo go sa tlhokegeng. Go tshwanetse ga newa tleleimi fa mmereki, ka baka la bolwetse kgotsa kgolafalo, a:

- Ka nna a seka a kgona go boela kwa tirong
- A le mo malatsing a boikhutso a a fetang malatsi a le 10 a tiro ka baka la bolwetse
- A boetse kwa tirong mme a sa kgone go dira tiro ya gagwe ebile a sa kgone go dira tiro epe e nngwe.
- A bonala a sa dire tiro e e kalo ka baka la bokoa
- A na le bolwetse jwa mmele kgotsa jwa tlhaloganyo mme a ka nna a tlhoka go robadiwa kwa bookelong, go alafiwa maikutlo kgotsa a sa ye tirong nako e telele.

4

MADI A A TSHWANETSENG GO DUEWA **FA GO** **TLOGELA TIRO**

Fa leloko le tlogela tiro, o tla newa Madi a a Tsentsweng mo Letloleng a gagwe otlhe. Leloko le ka nna la tlhopho go dirisa Madi a a Tsentsweng mo Letloleng a gagwe otlhe ka tsela epe ya tse di latelang:



Go a fudusetsa kwa letloleng la borolatiro la mothapi yo moshaka mme a sa duele lekgetho

Go a fudusetsa kwa letloleng le le dumeletsweng la penshene, la provident kgotsa la polokelo a sa duele lekgetho.



Go a fudusetsa kwa letloleng la inshoreense ya gagwe ya borolatiro a sa duele lekgetho

Go a duelwa, go ntshitswe lekgetho le le tshwanetseng go duelwa SARS.



Go simolola ka 1 Lwetse 2017, molao (molawana 38) jaanong o letlelela madi a ditshwanelo gore a tlogelwe a duetswe mo Letloleng go fitlhela letlole le laelwa ke leloko go duela madi a a tshwanetseng go a duelwa, kgotsa go fudusetsa madi a a tshwanetseng go a duelwa go sele, jaaka go tlhalositswe mo melaong.



MADI A A TSHWANETSENG GO AMOGELAFA O GO KGAOLWA MO TIRONG, O FELELWA KE TIRO LE FA O KOBIWA MO TIRONG

Fa leloko le kgaolwa mo tirong, a felelwa ke tiro kgotsa a kobiwa mo tirong, o tla newa Madi a a Tsentsweng mo Letlolang a gagwe otlhe. Leloko le tla nna le ditsela tse di tshwanang tse a ka tlhophang gore madi a a tshwanetseng go a amogela a duelwe ka tsone jaaka go tlhalositswe malebana le madi a a tshwanetseng go a amogela fa a tlogela tiro mo karolong ya pele ga eno.

Fa e le gore leloko le na le dingwaga di feta 55 (dingwaga tse di kwa tlase tsa go rola tiro pele ga nako) gape go ya ka tumalano le mothapi, o ka nna a tlhophya go tsaya madi a a tshwanetseng go a amogela fa a rola tiro. Fa seo se diragala, go tla dirisiwa maemo a go rola tiro a a tlhalosiwang mo karolong ya pele ga eno.

Go diragalang fa leloko le tlhala kgotsa le tlhalwa?

Fa leloko le tlhalwa kgotsa le tlhala, molao o letlelela gore karolo ya Madi a a Tsentsweng mo Letlolang a gagwe (jaaka go kwadiilwe mo tumalanong ya dituelo ka nako ya tlhalo) a duelwe mogatsa leloko lefa e le gore leloko ga le tswe mo Letlolang.

Madi a a Tsentsweng mo Letlolang a leloko a tla fokodiwa ke madi ape fela a a duetsweng mogatsa kgotsa a a fudusediwang kwa letlolang le lengwe la go rola tiro le le dumeletsweng, mo boemong jwa leloko.

Gore Letlole leno le kgone go dira go ya ka taolelo ya tlhalo, taolelo ya tlhalo e tshwanetse go dumelana le tse di batliwang tse di latelang:

- Taolelo ya tlhalo e tshwanetse go tlhalosa sentle gore mogatsa leloko la Letlole o na le tshwanelo ya karolo ya “morokotso wa penshene”, jaaka go tlhalositswe mo Molaong wa Tlhalo.
- Taolelo ya tlhalo e tshwanetse go tlhalosa peresente kgotsa madi ka Diranta a morokotso wa penshene a a tshwanetseng go duelwa mogatsa leloko mme ene a se leloko.
- Leina la letlole le le tshwanetseng go duela madi a tshwanelo le tshwanetse go kwalwa sentle kgotsa bobotlana go bonala sentle mo molaong wa tlhalo.
- Letlole le tshwanetse go laolelwa ka thamalalo gore le tlhommise direkoto tsa lone le go duela mogatsa leloko mme e se leloko karolo ya gagwe ya morokotso wa penshene kgotsa go e fudusetsa mo letlolang le lengwe mo boemong jwa mogatsa leloko yo o seng leloko.

6

THULAGANYO YA LOUNO YA NTLO E E TSHEGEDIWANG KE PENSHERE

Go ka nna ga ikgolagangwa le ba
Standard Bank Pension Backed Loans:

086 100 9429 | PBL.sales@standardbank.co.za

Letlole leno le na le thulaganyo ya louno ya ntlo le Standard Bank. Maloko a ka kgona go adima madi mo Standard Bank go dira tse di latelang mo bonnong jwa bone:



Selekanyo sa Madi a a Tshwanetseng go Amogelwa

Madi a a Tsentsweng mo Letloleng a gago a dirisiwa go tihomamisetsa louno eno fa o sa kgona go duela kgotsa fa o tswa mo tiring e o leng mo go yone mme o santse o kolota Standard Bank.

Selekanyo sa louno ke go fitlha go 70% ya Madi a a Tsentsweng mo Letloleng. Maloko a tshwanetse go tihaloganya gore kopo ya louno e tshwanetse go tsamaisana le National Credit Act - leloko le ka nna la seka la bona louno fa e le gore rekoto ya gagwe ya dikoloto e mo seemong se se maswe. Selekanyo se se kwa tlase sa louno ke R5 000. Selekanyo sa morokotso o o tshwanetseng go duelwa mo thulaganyong eno ke Prime Rate (jaaka e itsisiwe ke Reserve Bank ya Aforika Borwa nako le nako) gammogo le 0.25%.

Seno se laolwa ke maemo

Tumalano eno ya louno e dirwa ke Letlole le Banka. Lefa go ntse jalo, gore maloko a kgone go bona madi a a tshwanetseng go a amogela, mothapi o tshwanetse go dumalana go ntsha dituelo tsa louno mo tuelong ya kgwedi le kgwedi le go di duela mo bankeng. Mothapi o itlama go dira seno a ba a saena tumalano le Standard Bank.

Molao wa Pension Fund o dira gore e nne boikarabelo jwa Batlhokomedi ba Letlole go tihomamisisa gore dilouno tsa matlo tse di neilweng maloko di dirisiwa malebana le matlo fela. Tsamaiso ya khamphane ya kotlhao e ka nna ya dirisiwa fa Batlhokomedi ba Letlole ba ka itse gore thulaganyo ya louno ya ntlo ga e a dirisiwa ka tshwanelo.

Fa o ka tlhalwa kgotsa wa tlhala o santse o na le louno ya ntlo e e tserweng ka Madi a a Tsentsweng mo Letloleng a gago, madi a louno ya ntlo a tla gogiwa mo Mading a a Tsentsweng mo Letloleng pele ga Madi a a Tsentsweng mo Letloleng a kgaogangwa go ya ka taolelo ya tlhalo.



GO TLHABIWA BOTLHALE PELE GA GO NEWA MADI A O TSHWANETSENG GO A AMOGELA FA O ROLA TIRO

Batlhokomedi ba Letlole ba tlhophile Golden With Profit Annuity ya Momentum jaaka leano la go boloka madi a fa o sa tlhole o bereka. Maloko a tla tlhabiwa botlhale ke Motlhaba-botlhale wa Momentum wa tsa Madi a Tshwanetseng go Amogelwa morago ga go rola tiro mme ba sa duele sepe. Seno se direlwa go thusa maloko go tlhologanya ditsela tse ba nang le tsone tsa go rola tiro. Fa leloko le ka tlhopha go sa reke inshoreense ya lotseno la fa o sa tlhole o bereka mo Letloleng, go tla tshwanela go dirisiwa mogakolodi ka tsa ditšhelete. Seno se ka nna sa duelwa ke leloko, a duelwa ditirelo tsa bogakolodi.

PHOLISI YA MOROKOTSO WA GO DUELA MORAGO GA NAKO

Motsamaisi o tla ntsha tsadisomadi ya Madi a a Tsentsweng mo Letloleng a leloko mo (di)tsadisomadi e a tsadisang madi mo go yone:

- ka letlha le leloko le tswang mo Letloleng ka lone, kgotsa
- ka bonako jo bo kgonegang morago ga moo fa motsamaisi a sa itsisiwa ka nako ka go tswa ga leloko

Morago ga go ntshiwa ga tsadisomadi, madi a a tshwanetseng go amogelwa a tla tshwarwa mo akhaontong ya Letlole a bona morokotso fa merokotso e thatloga go solegela molemo leloko leo go fitlhela a duelwa.



1

MADI A A NTSHIWANG GO YA KA SECTION 37D (a madi a a duelwang mothapi)

Go ya ka Section 37D ya Molao wa Matlole a Peshene, fa leloko a kwadile gore o dumetse gore o dirile tsietso kgotsa o bakile tatlhegelo ya mothapi, kgotsa fa mothapi a simolotse ditsamaiso tsa semolao tsa go sekisa leloko mme le bonwe le le molato mo kgotlatshekelong, go raya gore, go ya ka kopo ya mothapi, Letlole le letlelelwa go tshwara karolo ya madi a tshwanelo ya leloko kgotsa madi otlhe fa a tswa mo Letloleng le, fa fela go dirwa tumalanong le maemo mangwe, go duela mothapi madi ao. Batlhokomedi ba Letlole ba tla akanyetsa go tshwanelega ga nngwe le nngwe ya diragalo tseno pele ga ba tshwara kgotsa ba ntsha sepe mo mading a leloko le tshwanetseng go a a mogela pele ga a tswa go ya ka Section 37D.

Go kgethisiwa ga madi a a tshwanetseng go amogelwa

Madi otlhe a a tshwanetseng go amogelwa a a duelwang ke Letlole a tshwanetse go kgethisiwa ka tshwanelo go ya ka Molao wa Lekgetho la Lotseno.

Madi a a tshwanetseng go amogelwa a a sa tleleimiwang.

Madi a a tshwanetseng go amogelwa a a sa tleleimiwang a tshalosiwa jaaka madi a a tshwanetseng go amogelwa a a sa duelwang mo dikgweding tse 24 morago ga nako ya go a duela. Melao e letlelela gore madi ape a a tshwanetseng go amogelwa a a sa tleleimiwang a fudusediwa mo 'letloleng le le dumeletsweng la madi a a tshwanetseng go amogelwa a sa tleleimiwang' le le tihomameng ebile le dumeletse go ya ka Molao wa Matlole a Peshene. Fa seo se diragala, leloko le ka se tlhole le tleleima mo Letloleng la Borolatiro la SARPAC mme o tla tshwanela go batla go boelwa ke madi a a tshwanetseng go a amogela mo letloleng la madi a a tshwanetseng go amogelwa a a sa tleleimiwang.

Mo nakong eno, madi a a tshwanetseng go amogelwa a a sa tleleimiwang a romelwa gore go latedisiwe beng ba one. Fa maloko kgotsa bajaboswa ba bone ba sa kgone go bonwa, madi ao a a tshwanetseng go amogelwa a tla bolokwa mo letloleng mme ga a na go fudusediwa kwa letloleng lepe la ka kwantle le le dumeletsweng la madi a tshwanelo a a sa tleleimiwang.

Go emisiwa ga madi a a tshwanetseng go amogelwa

Go tshwanelegela madi a a tshwanetseng go amogelwa a loso le go golafala go ema ka letlha le a tlogelang tiro ka lone. Gape inshoreense ya loso le go golafala e ka nna ya ema ka dinako tse leloko le seyong mo tirong mme a sa letlelelwa.

Go tshwanelegela madi a inshoreense ya go golafala a a tshwanetseng go amogelwa a go ema dikgwedi di feta tse tharo pele ga motho a nna le dingwaga tse di tlwaegileng tsa go rola tiro (dingwaga tse 65).

2

KGAKOLOLO KA MADI A A TSHWANETSENG GO AMOGELWA LE KA DITŠHELETE

Maloko ke one a nang le boikarabelo jwa go dira tshwetso ya kafa madi a ba tshwanetseng go a amogela a dirisiwang ka teng fa ba tswa mo Letloleng. Batlhokomedi ba Letlole le batsamaisi ba lone ba ka se neye kgakololo epe malebana le seno.

Lefa go ntse jalo, dintlha tsa botlhokwa tse di latelang di tshwanetse go elwatlhoko:

- Maloko a gakololwa thata gore ba tseye kgakololo mo mogakoloding wa ka ditšhelete yo o tshwanelegang le yo o kwadisitsweng pele ga ba dira tshwetso ka go kopa madi a ditshwanelo tsa bone fa ba tswa mo Letloleng. Seno se ka nna sa akaretso go rekwa ga penshene ka nako ya go rola tiro kgotsa go e fudusetsa mo letloleng la polokelo ka nako ya go tlogela tiro. Go ka nna ga tsewa kgakololo mo bagakoloding ba tsa ditšhelete ba feta a le mongwe go tihomamisa gore kgakololo ya bone e a tshwana le gore e solegela leloko molemo thata.
- Bagakolodi ka tsa ditšhelete ba duelwa gangwe le gape ka khomishene e e duelwang ka madi a tshwanelo a fa leloko le tswa mo letloleng. Go na le kotsi ya gore mogakolodi ka tsa ditšhelete a neye kgakololo e e oketsang khomishene go na le go solegela leloko molemo.
- Bagakolodi ka tsa ditšhelete ba tlhokiwa ke molao gore ba lotlege khomishene e ba tlileng go e amogela. Selekanyo sa khomishene ga se a tihomama, mme go ka kgonega go buisana le mogakolodi ka tsa ditšhelete go kopa khomishene e e kwa tlase kgotsa go na le moo go duela tuelo e e dumalanyweng ya kgakololo e e newang.
- Ka kakaretso, maloko a gakololwa thata gore a boloke madi a tshwanelo ya bone ya go rola tiro ka tsela nngwe fa ba tswa mo Letloleng pele ga go rola tiro.

Melao ya Letlole ke yone melao

Bukana eno ya tshedimosetso ke tshobokanyo ya ditekanyo tsa madi a a ntshiwang, madi a ditshwanelo le dithulaganyo tse dingwe tsa Melao ya Letlole le go Rola Tiro la Sarpbac. Fa bukana eno e ka farologana ka tsela nngwe le Melao ya Letlole, Melao ke yone e e tla dirisiwang.

Melao eno e ka bonwa mo webosaeteng ya www.sarpbac.org.za

Tshekatsheko ya dipalo tsa dikotsi tsa inshoreense le go tlatlhabiwa ga dibuka tsa Letlole

Bofelo jwa ngwaga wa ditšhelete wa Letlole ke 31 Sedimonthole. Letlole le tshwanetseng go ntsha ditatamente tsa ditšhelete tse di tlatlhobilweng ka ngwaga mongwe le mongwe wa ditšhelete.

Letlole ga le tlhokiwe gore le dire tshekatsheko ya dipalo tsa dikotsi tsa inshoreense ka gonne letlole leno ke letlole le le ikaegileng ka madi a a ntshitsweng (defined contribution fund) mme eseng letlole le le solofetsang lotseno le le rileng (defined benefit fund).

Ditokumente tsa Letlole

Maloko a na le tshwanelo ya go bona ditokumente tse di latelang tsa Letlole kwa ofising e e kwadisitsweng ya Letlole.

- Melao ya Letlole le diphetolo tse di kwadisitsweng tsa Melao.
- Ditatamente tsa bosheng tse di tlatlhobilweng tsa Letlole
- Pego ya bosheng ya Letlole ya tshekatsheko ya dipalo tsa dikotsi tsa inshoreense.



Ofisi e e kwadisitsweng ya Letlole ke:

Sarpbac Retirement Fund
Ground Floor, Stone House
Stone Fountain Terrace
95 Klipfontein Road
Rondebosch, 7700



Principal Officer wa Letlole ke Gary Wilson yo go ka ikgolaganngwang le ene mo go:

Mogala: 021 686 4281
Fekese: 0866 102 401 / 021 685 8048
imeile: gary@sarpbac.org.za
Poso: PO Box 13238, Mowbray, 7705

3

DIKGOTLHANG LE DINGONGOREGO

Kgotlhang epe kgotsa ngongorego e leloko lepe le nang le yone ka Letlole kgotsa Batlhokomedi ba Letlole e tshwanetse go kwalelwa Principal Officer wa Letlole. Go tla dirisanwa le kgotlhang epe ya mofuta oo kgotsa ngongorego go ya ka Melao ya Letlole.

Fa leloko le sa amogele karabo e e neilweng ke Letlole, o na le tshwanelo ya go isa ngongorego ya gagwe kwa go Pension Funds Adjudicator go ya ka tsamaiso e e kwadilweng mo Pension Funds Act.

Tsweetswee elatlhoko gore dingogorego dipe ka madi a ditshwanelo tsa gago ga di a tshwanelwa go isiwa kwa go Principal Officer mme go na le moo di tshwanetse go isiwa kwa Lefapheng la lona la Human Resources kgotsa kwa motsamaising wa Letlole.

Momentum ke motsamaisi yo o tlhomilweng wa Letlole leno. Ba na le Client Liaison Officer kwa ofising e Kgolo ya Sarpbac yo o thusang ka ditleleimi tsa maloko le dingongorego mabapi le madi a ditshwanelo. Ditsela tsa go ikgolaganya le bone ke tse di latelang:

Mogala: 021 686 4281
imeile: sarpbac@momentum.co.za

ditsela tsaa go ikgolaganya le SARPBACK help desk ke tseno:

Mogala: 021 686 4281
imeile: helpdesk@sarpbac.org.za
weboasaite: www.sarpbac.org.za

MAREO A
**LENAANELA
MAFOKO**



MAREO A LENAANELA MAFOKO

Lotseno la Inshoreense ya Motho	Go duelwa ka metlha ke khamphane ya inshoreense ka nako e e dumalanyweng (gantsi go fitlha ka nako e moduelwa a tlhokafalang ka yone) e le ka gonne motho a duetse madi a a rileng a le kompa kgotsa diporimiamo tse mong wa pholisi a di duetseng khamphane ya inshoreense ka nako e a neng a bereka.
Letlole la madi a a ntshitseng	Dithulaganyo tsa madi a o a ntshitseng ke dithulaganyo tsa go rolatiro tse di tshagediawang ke mothapi tse di ikaegileng ka gore ba babereki ba ntshe madi le go laola tsadisomadi.
Madi a a ntshitsweng	Karolo ya madi a a tshwanetseng go amogelwa a go rola tiro a bidiwa Madi a a Tsentsweng mo Letloleng. One ke go tlhakangwa ga madi a a latelang: <ul style="list-style-type: none"> • Madi a o a ntshiwang kgwedi le kgwedi (7.5% ya salari ya gago e go ntshiwang penshene mo go yone) • Madi a a ntshiwang ke mothapi wa gago kgwedi le kgwedi (10% ya salari ya gago e go ntshiwang penshene mo go yone, go ntshitswe dituelo tsa botsamaisi, madi a ditshwanelo tsa bodiphatsa, le ditshenyegelo tse dingwe tsa Letlole • Madi a a mangwe a a ntshitsweng • Dipelo tsa tsadisomadi tse di bonwang mo mading ano.
Mogakolodi yo o ikemetseng ka nosi wa tsa ditšhelete	IFA (independent financial advisor) kgotsa setheo se se reboletsweng go naya kgakololo ka merero ya tsa ditšhelete le go rekisa dithulaganyo tsa badiredi ka tsa ditšhelete.
Tsadisomadi	Go reka le go nna le ditsadisomadi, tse di tshwanang le dishere, dibonto, matlo, le dithoto, go bona lotseno kgotsa go nna le dipoelo mo mading.
Lotseno la tsadisomadi	Lotseno lo lo tshwanang le dikabo tsa dishere le go duelwa ga morokotso o o tswang mo dithotong tse motho a nang le tsone.

Inshoreense ya botshelo	Tumalano ya inshoreense e e solofetsang go duela madi a a rileng a go dumalanyweng ka one fa motho yo o inshorilweng a tlhokafala mo nakong e e boletsweeng.
Penshene	Tuelo ya kgwedi le kgwedi e motho a e duelwang morago ga go rolatiro go fitlha ka loso lwa gagwe. Penshene gantsi e tswa mo mading a motho a neng a a ntsha ka metlha fa a ne a santse a bereka.
Letlole la penshene	Madi a penshene a a ntshitsweng a a tlhakantsweng a bo a tsadisiwa gore a gole. Motsadisamadi wa mofuta wa setheo yo o tsamaisang le go tsadisa matlole a dithulaganyo tsa penshene.
Porimiamo	Madi a mong wa pholisi a a duelang go bona tshireletso ya inshoreense. Tumalano ya porimiamo e le nngwe ke ya tuelo e le nngwe ya madi otlhe a a duelwang kwa tshimologong ya tumalano. Go ya ka tumalano ya porimiamo e e duelwang ka metlha, mong wa pholisi o dumalana kwa tshimologong go duela ka metlha mo nakong yotlhe ya tumalano.
Dingwaga tsa go rola tiro	Dingwaga tse di tlwaelegileng tsa go rola tiro ga maloko a Sarpbac ke dingwaga di le 65.
Madi a a tshwanetseng go amogelwaa a newang otlhe	Morago ga diphetolo tse di dirilweng mo molaong wa Aforika Borwa wa borolatiro, go boloka madi mo letloleng la provident pele ga 1 Mopitlwe 2021 di bidiwa madi a ditshwanelo a a newang a feletse.
Madi a a tshwanetseng go amogelwa a a sa neweng otlhe	morago ga diphetolo tse di dirilweng mo molaong wa Aforika Borwa wa borolatiro, madi otlhe a a ntshiwang morago ga 1 Mopitlwe 20201 a bidiwa madi a ditshwanelo a a sa neweng otlhe.

SE O TSHWANETSENG GO SE ITSE KA POPIA

Fa e le gore o na le dipotso dipe kaga tshedimisetso kaga gago e e tshotsweng ke Sarpbac, o a amogelesega go ikgolaganya le Help Desk ka imeile helpdesk@sarpbac.org.za kgotsa mogala wa **021 686 4281**.

Go simolola ka 1 Phukwi 2021 Molao wa Tshireletso ya Tshedimisetso kaga Motho (Protection of Personal Information Act (PoPIA) o ne wa simolola go dirisiwa. Seno se rwsa maikarabelo a botlhokwa ditheo tsothe tse di tsayang le go boloka tshedimisetso ka dikhasetomara, maloko, babereki jalo jalo mme seno se akaretsa Sarpbac Retirement Fund.

Molao o o tthalosa maitlhommo a one ka kakaretso ka tsela e e latelang:

- Go rotloetsa go sirelediwa ga tshedimisetso kaga motho e e dirisiwang ke mafapha a puso le a eseng a puso.
- Go rulaganyetsa melao ya boitshwano.
- Go simolola maemo mangwe a a tla dirang selekanyo se botlana sa tse di batliwang mabapi le go dirisiwa ga tshedimisetso kaga motho.
- Go rulaganyetsa ditshwanelo tsa batho malebana le dipuisano ka inthanete tse di sa kopiwang le go dirwa ga ditshwetso ka go itirisa, gareng ga tse dingwe.

PoPIA e na le melaotheo e le robedi, yone ke: [dirisa ditshwantsho tse di emelang tshedimisetso fa]



Tshikaroboikarabelo – Sarpbac ke yone e sikereng boikarabelo jwa go okamela go dira ga bone tumalanong le PoPIA le go tlhokomela tshedimisetso kaga batho ba ba leng mo tlhokomelong ya bone.



Tekanyetso ya tiriso – Letlole leno le tshwanetse fela le tseye, le dirise le go boloka tshedimisetso kaga motho e ba e tlhokang.



Tlhaloso ya boikaelelo – Letlole leno le tshwanetse go tthalosa mabaka a botlhokwa a gore goreng ba tshwanetse go tsaya tshedimisetso eo.



Dithibelo tse dingwe gape tsa tiriso – Letlole leno ga le a tshwanela go dirisetsa tshedimisetso kaga motho lebaka le lepe le sele go na le le tlhalositsweng kwa tshimologong.



Boleng jwa tshedimisetso – Letlole leno le tshwanetse go tlhomamisa gore tshedimisetso kaga motho e ba e dirisang e feletse, e boammaaruri e buke e mo nakong.



Go sa fitlha sepe – Letlole leno le tshwanetse go tthalosa le go sa fitlha sepe ka tiro yotlhe ya tiriso ya tshedimisetso kaga motho.



Dithibelo tsa tshireletso – Letlole leno le tshwanetse go nna le ditlulaganyo tsa tshireletso tsa go tlhomamisa gore tshedimisetso kaga motho e bolokwa e sireletsegile.



Go nna le karolo ga mong wa tshedimisetso – Letlole leno le tshwanetse go abelana tshedimisetso kaga motho e ba e tshotseng le ope fela yo o botsang semolao ka tshedimisetso kaga gagwe.

Tholoboikarabelo: Letlole la Barolatiro la South African Road Passenger Bargaining Council (Sarpbac) ga le amogele boikarabelo jwa tatlhego epe kgotsa tshenyego kgotsa tatlhegelo e e ka nnang teng ka tlhamalalo kgotsa ka baka la tshedimose tso e e mo bukaneng eno. Fa tshedimose tso e e mo bukaneng eno e ka thulana le se se mo Melaong ya Letlole leno kgotsa dipholisi tsa inshoreense, go tla latelwa Melao ya Letlole kgotsa dipholisi tsa inshoreense. Maloko a kgothalediwa fela thata go batla kgakololo banalekitso malebana le ditšhelete pele ga ba fetola sepe mo dithulaganyong tsa bone tsa borolatiro.

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